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Research supporting social
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Towards shock-responsive social protection systems: lessons from the COVID-19 response in Bangladesh

Case Study: Bangladesh

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About Maintains

This five-year (2018–2023) operational research programme is building a strong evidence base on how health, education, nutrition, and social protection systems can respond more quickly, reliably, and effectively to changing needs during and after shocks, whilst also maintaining existing services. Maintains is working in six focal countries—Bangladesh, Ethiopia, Kenya, Pakistan, Sierra Leone, and Uganda—undertaking research to build evidence and providing technical assistance to support practical implementation. Lessons from this work will be used to inform policy and practice at both national and global levels.

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List of abbreviations

ADB	Asian Development Bank
BBS	Bangladesh Bureau of Statistics
CAMS	Centralised Aid Management System
CWG	Cash Working Group
DA	Allowances for the Financially Insolvent Disabled
DDM	Department of Disaster Management
DFAT	Department for Foreign Affairs and Trade
DMC	Disaster Management Committee
DSS	Department of Social Services
EU	European Union
FCDO	Foreign, Commonwealth and Development Office
FFP	Food Friendly Programme
FY	Financial year
GESI	Gender, Equality, and Social Inclusion
G2P	Government-to-Person
GoB	Government of Bangladesh
GR	Gratuitous Relief
GRS	Grievance Redress System
HCTT	Humanitarian Coordination Task Team
HIES	Household Income and Expenditure Survey
KII	Key informant interview
Maintains	Maintaining Essential Services After Natural Disasters
MEB	Minimum Expenditure Basket
MFS	Mobile Financial Services
MIS	Management Information System
MoDMR	Ministry of Disaster Management and Relief
MoLE	Ministry of Labour and Employment

NHD	National Household Database
NSSS	National Social Security Strategy
OAA	Old Age Allowance
PFDS	Public Food Distribution System
PIO	Project Implementation Officer
PM	Prime Minister
PP	Percentage point
RMG	Ready-made garment
SOD	Standing Order on Disasters
SPBMU	Social Protection Budget Management Unit
SSNP	Social Safety Net Programme
UNDP	United Nations Development Programme
UNO	Upazila Nirbahi Officer
VGD	Vulnerable Group Development
WA	Allowances for Widows, Deserted and Destitute Women
WFP	World Food Programme

1 Introduction

1.1 Purpose of this study

This case study is part of the Maintains series Towards shock-responsive social protection, a study on how social protection systems were used in the COVID-19 response to inform investments in shock-responsive social protection systems going forward.

In response to COVID-19, around 200 countries/territories have adapted their social protection systems in order to support their citizens and mitigate the economic impact of the pandemic. The ways in which social protection systems have been adapted have differed widely and included both the development of new social protection programmes and the expansion and adaptation of existing programmes (Gentilini *et al.*, 2020).

All of the countries in which Maintains is active (Bangladesh, Ethiopia, Kenya, Pakistan, Sierra Leone, and Uganda) have announced adaptations of their social protection system, albeit of varying degrees of comprehensiveness. Given the many reforms and initiatives currently being implemented as part of the COVID-19 response, the current crisis presents a unique opportunity to learn across different countries and better understand how exactly social protection is used to respond to shocks and what implications this has for investments in shock-responsive social protection systems going forward.

This study aims to:

- document the social protection responses in all six Maintains countries and, in particular, the use of social protection delivery mechanisms¹ and information systems;²
- assess these responses in terms of adequacy, coverage, and comprehensiveness;³ and
- draw out lessons for future responses and investments in shock-responsive social protection systems.

This report presents the findings from the Bangladesh case study and is part of a series of case study across the six Maintains countries. The findings from this report will also be used to feed into a cross-country synthesis report.

¹ The mechanisms in place for delivering cash or in-kind assistance to social protection beneficiaries and/or people affected by shocks (e.g. targeting mechanisms, payment mechanisms, etc.).

² Socioeconomic, disaster risk, and vulnerability information to enable decision making before and after a shock, including social registries and beneficiary registries, disaster risk management information systems, etc.

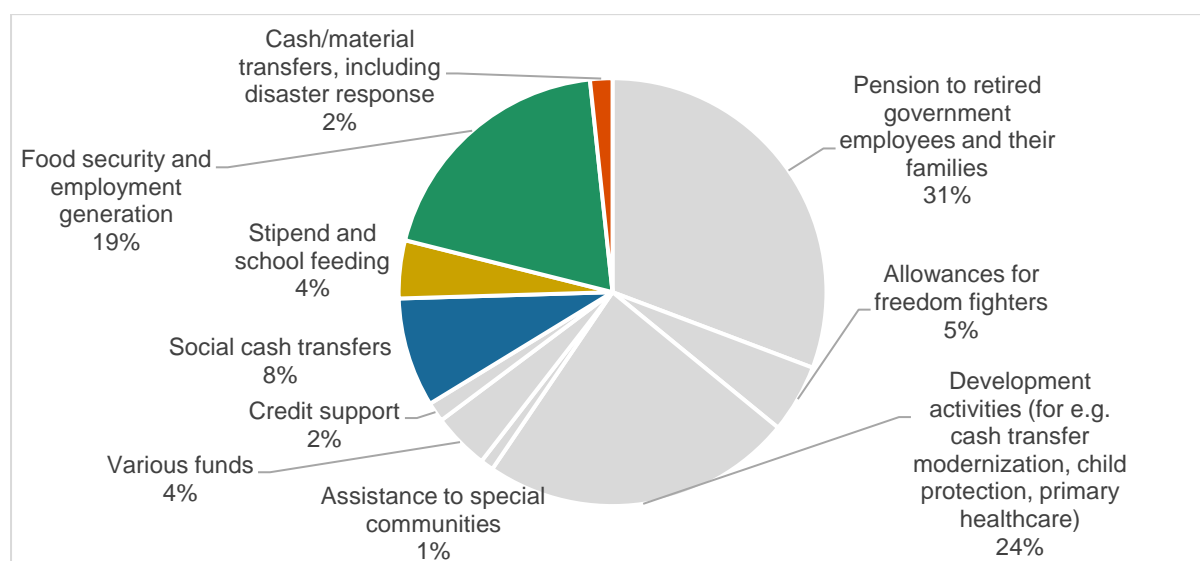
³ For definitions of key concepts see O'Brien *et al.* (2018).

1.2 Overview of the social protection landscape

The social protection system in Bangladesh is closely linked to disaster management, having emerged from disaster response programmes. While the initial focus post-independence was on providing relief to the poor, the 1980s were characterised by Social Safety Net Programmes (SSNPs) – as social protection programmes are nationally known – aimed at disaster response and rehabilitation (Hasan, 2017). Since the 1990s, the social protection landscape has gradually expanded through various categorical programmes (i.e. programmes targeted at the elderly, widows, and people with disabilities), conditional cash transfers, public works programmes, and graduation programmes.

Despite the long history of social protection provisioning, the system remains quite fragmented. The Government of Bangladesh (GoB) has been pursuing reforms to consolidate and strengthen the national social protection system under the National Social Security Strategy (NSSS), which was adopted in 2015. The 2019/20 budget (i.e. the budget for the financial year (FY) from 1 July 2019 to 30 June 2020, which constitutes the most recent pre-COVID budget) earmarked BDT 743 billion (or £6.6 billion), equivalent to 2.6% of the GDP, across 125 SSNPs spread across 23 line ministries/divisions. Figure 1 shows the distribution of the budget allocation across different types of SSNPs. The GoB uses an expansive definition of social protection that encompasses not only core social assistance, social insurance, and labour market interventions but also other interventions including credit support, livelihoods programmes, child protection, primary health services, social protection system strengthening. Further, a considerable share of this budget goes toward pensions to retired government employees and allowances to freedom fighters,⁴ which cover a very small share of the population. When these non-core programmes are excluded to focus on regular transfers to households and individuals aimed at addressing poverty and vulnerability, the total budget toward social protection stands at BDT 252 billion (or £2.2 billion), equivalent to 0.9% of the GDP across 40 SSNPs.

Figure 1: Budget allocation to various categories of SSNPs, 2019–2020



⁴ This non-contributory allowance is provided to those who fought in the Liberation War of 1971 to gain independence from Pakistan.

Source: Ministry of Finance (2019)

Unlike many countries where social protection and disaster response are conceived as distinctive policy issues, social protection provisioning in Bangladesh explicitly accounts for covariate risks related to natural hazards, seasonal unemployment due to agricultural seasonality, and the attendant food price inflation. In fact, as illustrated in Figure 1, nearly 21% of the SSNP budget (in orange and green) goes toward protecting citizens against these risks. The bulk of this is administered by the Ministry of Disaster Management and Relief (MoDMR), which receives the second highest share of the SSNP budget allocation, after the Ministry of Finance (whose allocation is solely devoted to civil service pensions). Other key ministries delivering core social protection programmes include the Ministry of Food, the Ministry of Social Welfare, the Ministry of Primary and Mass Education, and the Ministry of Women and Children Affairs. The NSSS is currently seeking to rationalise the number of actors involved in social protection policy setting by transitioning all programmes related to lifecycle risks to the Ministry of Social Welfare by 2026.

Figure 1 shows the key SSNPs vis-à-vis the risks they are designed to address. By design, most SSNPs are geographically as well as individually poverty-targeted. Further, geographical rationing of programmes based on poverty maps is common. Coverage in urban areas is low by design, as 85% of the current SSNP spending goes toward rural populations. Access to urban SSNPs has been flagged as an area for reform under the NSSS.

As is evident, then, there are a considerable number of SSNPs in place to respond to covariate shocks. A subset of these programmes is explicitly termed ‘humanitarian assistance programmes’ by the GoB as these are activated during disasters; these encompass Gratuitous Relief (GR), Vulnerable Group Feeding, and a range of public works programmes. Some observers indicate that *‘instead of being of temporary nature [...] for the poor and vulnerable impacted by natural disasters, these programmes have become almost permanent in nature. Even during years when no major flood or cyclone impacted Bangladesh disaster management operations continued uninterrupted and expanded with additional budgetary support. In many respects, these programmes have become quasi-permanent social protection or income generation programmes’* (Ahsan and Khondker, 2017, pp. 157–179).

It is also clear from Figure 1 that the major SSNPs that protect households against covariate risks are food-based. Under the umbrella of the Public Food Distribution System (PFDS), these programmes provide food to people affected by disasters and also depress rising prices fuelled by speculative market behaviour (Shawkat *et al.*, 2008). Through the PFDS, the Ministry of Food procures rice and wheat from farmers and when necessary via imports. The food distribution is made through non-monetised channels, involving various humanitarian assistance SSNPs, and through monetised channels, mainly via subsidised sale of grains.

The NSSS recognises that women are less able to insure themselves against shocks and therefore it emphasises the need for strengthening women’s access to social protection, as articulated by the NSSS Gender Policy (GoB, 2019). Under the NSSS, the nexus between gender, climate change adaptation, disaster risk reduction, and social protection is also recognised; efforts are underway to ensure policy coherence across these areas (GoB, 2020a). Programmatic provisions exist to explicitly target women via social protection; for

instance, the Vulnerable Group Development (VGD) programme is an unconditional food transfer programme aimed at vulnerable women, particularly those living in disaster-prone areas. While some programmes (e.g. GR and Special Open Market Sales (OMS)) are gender-blind, other programmes have defined gender quotas – although compliance on this tends to vary across programmes. For instance, the Employment Guarantee for the Poor, which is a seasonal public works programme, is able to ensure that one-third of its beneficiaries are women in line with guidelines (Anwar and Cho, 2019a). However, VGF, which provides 10 kilos of rice during emergencies and religious festivals, is able to ensure that 57% of its beneficiaries are women over the more ambitious target of 70%. A key bottleneck to women's greater participation is that enlisted beneficiaries are required to be physically present at the time of collecting their entitlements – a requirement not all women are able to meet as they may not have the physical capacity to carry the load. Moreover, women are also more likely to suffer from poor health and nutrition outcomes, while their mobility is mediated by conservative social norms (Anwar and Cho, 2019b).

The NSSS also expresses a commitment toward ending social and economic discrimination in ensuring access to all basic social services, including social protection. This is implemented via funding earmarked for the historically marginalised Bede, Dalit, and Harijan communities. However, lack of awareness and widespread stigmatisation imply that access to these communities still remains low (Bangladesh Dalit and Excluded Rights Movement and Nagorik Uddyog, 2018).

Table 1: Key SSNPs

SSNP	Expected number of beneficiaries (million)	Allocated budget (BDT million)	Ministry	Fund allocation based on Upazila poverty rate	Categorically targeted	Poverty-targeted	Transfer value	Delivery mechanism	Delivery frequency	Rural/urban
LONG-TERM PROGRAMMES										
Old Age Allowance	4.4	26,400.00	Ministry of Social Welfare	×	✓	✓	BDT 500 per month	Bank account, paid quarterly	Quarterly	Both
VGD	14.25	16,989.10	Ministry of Women and Children's Affairs	✓	✓	✓	30 kg wheat or rice (VGD) or 30 kg fortified rice and one time cash grant of BDT 15,000 (Investment Component)	Bank transfer (in case of investment component); in-person transfer of in-kind benefits	Monthly	Rural
Allowances for the Financially Insolvent Disabled (DA)	1.55	13,905.00	Ministry of Social Welfare	×	✓	✓	BDT 700 per month	Bank account	Monthly	Both
Income Support Programme for the Poorest	1.08	7,781.00	Ministry of Local Government, Rural Development, and Cooperatives	×	✓	✓	BDT 500 per visit plus additional benefits upon meeting the requirements	Cash cards issued to beneficiaries	Quarterly	Rural
Maternity Allowance Programme for the Poor	0.77	7,632.70	Ministry of Women and Children's Affairs	✓	✓	✓	BDT 800 per month for three years	Bank account	Every six months	Both
Primary School Stipend	14.4	7,223.60	Ministry of Primary and Mass Education	×	✓	×	BDT 100 per month, BDT 200 (two children), BDT 250 (three children), BDT 400 (four children)	Mobile financial services (MFS) and bank accounts	Quarterly	Both
School Feeding Programme	2.5	4,745.90	Ministry of Primary and Mass Education	✓	✓	×	In-kind (Food)	NA	Daily	Both
Secondary Education Stipend	0	1,048.60	Ministry of Education	×	✓	✓	Rate varies by class and programme from yearly BDT 1,380 to 3,510	MFS	Yearly	Both
Stipend for Disabled Students	10	956.4	Ministry of Social Welfare	×	✓	✓	BDT 500 (primary), BDT 600 (secondary), BDT 700 (higher secondary), BDT 1,200 (university)	MFS	Quarterly	Both

SSNP	Expected number of beneficiaries (million)	Allocated budget (BDT million)	Ministry	Fund allocation based on Upazila poverty rate	Categorically targeted	Poverty-targeted	Transfer value	Delivery mechanism	Delivery frequency	Rural/urban
COVARIATE RISKS – SEASONAL PROGRAMMES TO ADDRESS SEASONAL FOOD INSECURITY AND UNEMPLOYMENT										
Food Friendly Programme*	0.05	26,240.00	Ministry of Food	✓	×	✓	30kg of rice per month	In-kind transfer; runs twice a year during the Boro pre-harvest season (March/April) and Aman pre-harvest season (September–November)	One-off	Rural
Employment Generation Programme for the Poor*	0.83	16,500.00	MoDMR	✓	×	✓	BDT 200 per day	Bank accounts Runs between Oct-Nov and Mar-Apr	Weekly	Rural
COVARIATE RISKS – HUMANITARIAN PROGRAMMES FOR DISASTER RESPONSE										
VGF	8.34	19,569.10	MoDMR	✓	×	✓	10–30kg of rice	In-person	Monthly	Rural
Test Relief Cash	2.1	15,300.00	MoDMR	✓	×	✓	8 kg of rice for 7 hours of work	In-person	Daily/Weekly	Rural
Food For Work (FFW)	1.71	12,040.80	MoDMR	✓	×	✓	8kg for 7 hours of work	In-person	Normally twice yearly	Rural
OMS	8.94	9,495.20	Ministry of Food	×			10–20 Kg of rice	In-person	Weekly/Monthly	Urban
Work For Money	1.58	7,500.00	MoDMR	✓	×	✓	BDT 200 per day	In-person	Weekly	Rural
GR	5.68	5,435.90	MoDMR	✓	×	✓	<i>Ad hoc</i>	In-person	One-off	Rural

N.B. The GR programme is used during the immediate emergency, whereas VGF is utilised later for post-disaster recovery support. Further, half of VGF transfers are made during religious festivals.

Source: Hebbbar and Shebab (2020)

1.3 COVID-19 in Bangladesh

Bangladesh confirmed the first case of COVID-19 on 8 March 2020 and its highest number of daily cases was recorded on 2 July 2020. As at 19 October 2020, the total number of confirmed COVID-19 cases in the country was 390,206, equivalent to 2,362 per million population. The case fatality rate stands at 1.46%. There is high geographical concentration of the disease, with 64% of cases arising from Dhaka division. Compared to the rest of the globe, Bangladesh ranks 16th and 29th in terms of incidence and case fatality respectively.

To contain the outbreak, the GoB declared a ten-day nationwide holiday on 23 March, when Bangladesh had 33 confirmed cases for the period 26 March to 4 April. The general holiday was extended several times throughout April and May and officially ceased on 30 May 2020. During the general holiday or lockdown, all public and private offices were ordered to be closed with the exception of emergency services. Public transport was very limited, with inter-district public transport closed. Some 290 teams of soldiers were deployed across the country for ensuring social distancing and other shutdown measures. The lockdown led to mass return migration from urban areas; urban to rural migration rose from 6% in the beginning of April to 13% between April and June 2020 (PPRC and BIGD, 2020). The final set of restrictions on public movement was officially lifted on 1 September, although schools continue to be closed at the time of writing and are not expected to re-open before the end of 2020. Overall, Bangladesh recorded one of the more stringent lockdowns across the globe, ranging between 80 and 90 on the Oxford COVID-19 Government Stringency Index between April and September 2020 (Hale *et al.*, 2020).

The GDP growth forecast for this FY has been downgraded from 7.8–8.2% to 2.0–3.8%.⁵ Bangladesh's economy has been impacted mainly through three avenues: the domestic economy, the export-oriented readymade garment (RMG) sector, and inward international remittances. The worst hit came through the RMG industry, as it was estimated on 26 June that about 2,000 global brands had cancelled or were likely to cancel orders worth US\$ 3.7 billion from Bangladeshi garment factories. As a result, 2 million workers in the RMG sector as well as 4 million people employed in allied sectors are expected to be impacted (Amit, 2020). Exports are expected to see one of the worst contractions in the recent past; exports in April/May were at 29% of the volume recorded in the same period in 2019. Similarly, remittances between January and July 2020 are expected to be 70–80% of the volumes recorded during the same period in 2019. (Dhaka Tribune, 2020a). The general contraction in the economy is compounded by increasing inflation; a rise in the inflation rate has been observed since the start of 2020, with inflation over the 5.5% year-on-year target (World Bank, 2020). Of particular concern is that the increase is at least partially due to increases in the price of food items. Indeed, an increase in the prices of basic commodities was also observed through price monitoring (Needs Assessment Working Group, 2020). The overall effects are likely to be intensified by multiple simultaneous shocks faced by the country during this crisis, particularly through the devastating Cyclone Amphan in May 2020 and then the monsoon floods in July.

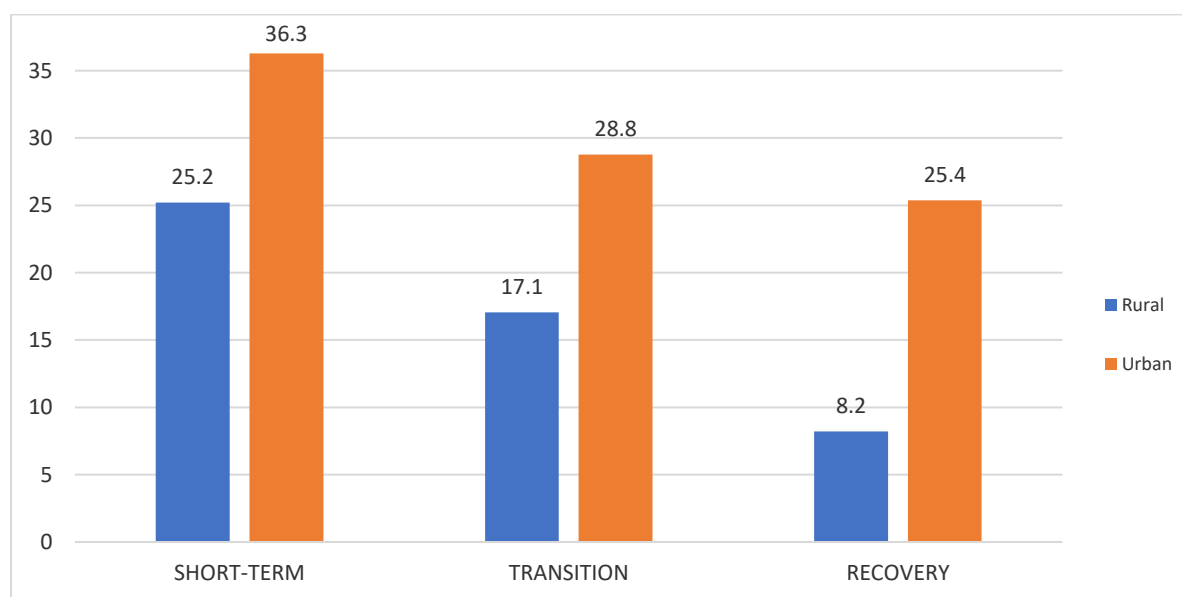
There is no official estimate of the impact of COVID-19 on poverty in Bangladesh. A number of simulations and poverty assessments – including those from national think tanks such as

⁵ See <https://www.arx.cfa/en/research/2020/06/soc290620-covid-19-impact-on-bangladesh-economy>

South Asian Network on Economic Modelling and Centre for Policy Dialogue – based on different assumptions suggest that the percentage of population living below the poverty line could increase to 33.2–44% against the pre-crisis level of 20.5%. Results from our microsimulation also show that COVID-19 has had a devastating impact on poverty, through downward pressures on employment and business income, remittances, and prices. Our results predict that the average household per capita consumption would decline by 30% (40% in urban areas and 25% in rural areas) when the worst impact assumptions are applied. In the recovery scenario, on the other hand, the reduction in per capita consumption would be 15% (31% in urban areas and 8% in rural areas). Overall, this translates into a post-crisis poverty headcount of between 31% and 46% depending on the assumption on the severity and length of the impact.

Figure 2 highlights the percentage point (PP) increase in headcount poverty at the national upper poverty line in both rural and urban Bangladesh.⁶ In all three scenarios – short, transition, and recovery – urban areas are more affected but rural areas also see a significant increase in poverty, especially in the short and transition scenarios. This overall finding of greater increases in urban, as opposed to rural, poverty in the face of COVID-19 is echoed by other microsimulations, with those by Wylde et al. (2020) pointing to an increase in the incidence of urban poverty of 124%, as opposed to 43% in rural areas. .

Figure 2: PP increase in headcount poverty at upper national poverty line, by area of residence, by scenario



Source: Authors based on the microsimulation results using 2016/17 Household Income and Expenditure Survey (HIES) data.

⁶ The PP increase is computed from the estimated 2020 baseline poverty rate of 19.3%.

2 Methodology

2.1 Conceptual framework

To assess the different aspects of each country's social protection system and how this was adapted in the COVID-19 response, we developed a [conceptual framework](#) (Beazley *et al.*, 2020). Our framework focuses the analysis of shock-responsive social protection on three dimensions:

- **Response type:** this focuses on three broad options for response: i) undertaking measures to ensure system resilience; ii) adapting programmes through vertical and/or horizontal expansion and/or launching temporary new programmes; and iii) humanitarian assistance that piggy-backs on or aligns with the social protection system;
- **Policies and operational procedures:** this examines how the response is operationalised, including how the policies, systems, and operational procedures used along the delivery chain are developed and/or adjusted for the implementation of the responses;
- **Outcomes:** this provides an assessment of the outcomes of each social protection response in terms of adequacy, coverage, comprehensiveness, timeliness, and long-term implications.

Although social insurance, labour market or employment policies, and social assistance programmes are covered by this framework, our focus is placed on the latter, which includes both in-kind and cash transfers, and where the response interacts in some way with the social protection system.⁷

Using this framework, we developed a detailed set of research questions that were used to guide the research in each country and ensure that data collection across countries is consistent. The conceptual framework and detailed research questions provide a comprehensive framework to guide the assessment and, in each country, we have focused on answering the most salient questions based on the country's existing social protection system, the way in which responses are implemented, and the data available for this assessment.

2.2 Data collection

The initial stage of data collection for this study in Bangladesh comprised a mapping of the social protection sector in general and the social protection responses to COVID-19. The literature review encompassed laws, key policy documents, government orders, research studies, news media, and online media such as blogs and webinars. In order to gather more in-depth information, we also conducted a series of key informant interviews (KIIs) with relevant government officials and development partners involved in the COVID-19 response. A full list of key informants is provided in Annex A.

⁷ Social assistance responses that are entirely implemented in parallel to the government's social protection systems are beyond the scope of this study.

2.3 Microsimulations

To assess the adequacy, coverage, and comprehensiveness of the response, we conducted a partial-equilibrium microsimulation based on a partial-equilibrium modelling framework using nationally representative household-level data. To do this, we simulated the impact of the pandemic on poverty and inequality as well as the effect of social protection policies that can mitigate negative effects on people's wellbeing. Our model accounts for two main channels of impact: an income channel and an inflation channel. Household income is impacted through a decrease in the level of remittances received and through a sector-level shock to employment and/or business income. The latter is the result of an unemployment effect for a certain percentage of individuals who lose all their income, and a reduced income effect for all the workers who do not become unemployed and for those who are self-employed or own a business.

The resulting drop in household-level income translates to a drop in household-level consumption, which is also impacted by the change in consumer prices. Poverty and inequality post-COVID-19 are then estimated based on the resulting consumption estimates. Finally, the model estimates the impact on income and therefore consumption of the most relevant social protection interventions implemented or planned in each country to assess their effectiveness, coverage, and adequacy. Assumptions on the level of price and income changes were based on available sector-level GDP projections, estimates from mobile surveys looking at the household-level impact of COVID-19, type of containment measures (i.e. stringency of lockdowns), and available information on changes in prices. Medium- and longer-term effects of the pandemic were captured only in so far as exogenous parameters based on general equilibrium modelling are integrated into the modelling framework. Social protection programmes are simulated based on available information on targeting criteria and coverage. In so far as possible, we aim to use a comparable methodology across countries. The full methodology note for the microsimulations can be found [here](#).

2.4 Limitations

This case study is designed to be a rapid appraisal of the initial responses to the pandemic. It has the following limitations:

- As the study was conducted amid the first wave of the pandemic, access to key stakeholders was constrained. For instance, we have benefited from operational insights shared by mid-level and frontline implementers in the government, but we have not been able to access high-level policymakers with strategic system-level perspectives. While this limits the depth of analysis, we hope the study provides insights on the early response as well as directions for future research as the pandemic slows down.
- To keep the scope manageable and reduce the burden on key informants, the interviews focused on responses to cover new needs, i.e. adaptation, rather than responses to ensure operational continuity, i.e. system resilience. As a result, the analysis of system resilience is illustrated via a subset of SSNPs (see Table 1 for the full set) for which documented information is available in the public domain. It is possible that other SSNPs also took similar measures, but these are not covered by this study.
- We acknowledge that the response is still ongoing and will continue to evolve based on the trajectory of the pandemic. Further, due to widespread travel restrictions, we have

not been able to conduct in-country primary data collection at the household level. We welcome future research that examines the evolution of the response as well as important community-level perspectives.

- Self-targeting and highly decentralised setting of transfer values for various food transfers imply methodological challenges in simulating the outcomes of these responses. As a result, they have not been analysed by microsimulations in Chapter 7.

2.5 Quality assurance

The study design, methodology, and report have been subject to a rigorous process of quality assurance. The methodology has received inputs from colleagues at SPACE and external quality assurance has been provided by two experts selected specifically for this assignment. All outputs from this study have also been through a thorough process of review with each report internally peer reviewed by a senior social protection expert and the study team leader prior to submission to external quality assurance.

3 Overview of social protection responses

This section provides an overview of the main social protection responses implemented by the GoB in response to the COVID-19 crisis.

As outlined in the [conceptual framework](#), the first dimension of the social protection response to COVID-19 encompasses strategies to minimise disruptions to routine delivery of benefits and services. While the focus of this case study is on responses implemented to cover *new* vulnerabilities, it is equally important to acknowledge that the pandemic could have potentially impacted the timely delivery of benefits and services to *existing* beneficiaries under regular SSNPs. Box 1 identifies examples of how a subset of programmes identified in Section 1.2 were tweaked by the GoB to avoid disruptions in regular programmes.⁸

Box 1: Examples of maintaining operational continuity during COVID-19

Changing benefit modality

Nearly 2.8 million primary school children receive high energy biscuits as part of the school feeding programme implemented by the GoB and the World Food Programme (WFP). Given the unplanned school closures, the programme switched to take-home delivery of biscuit packages. Two rounds of distribution have been completed and a third round is ongoing given that schools will continue to remain closed for the remainder of 2020. Students received two months' worth of supply in each distribution round, although stock shortage has been reported as a challenge in some areas (Daily Star, 2020a).

Advancing payments under various cash transfers

Some of the programmes, i.e. **the Old Age Allowance (OAA), the Allowances for Widows, Deserted and Destitute Women (WA), and the Allowances for the Financially Insolvent Disabled (DA)**, advanced payments for the quarter April–June 2020 to ensure that beneficiaries had access to additional support during the peak of the lockdown.

The second dimension of the response is system adaptation, i.e. how governments adapted to address new vulnerabilities arising from the crisis. This involves two types of strategy: i) increasing benefit levels to existing beneficiaries in recognition of their increased vulnerability; and ii) extending coverage to new beneficiaries via existing and/or new programmes. We describe these in turn below.

3.1 Increasing the adequacy of benefits to existing beneficiaries

The Food Friendly Programme (FFP) – a key component of the PFDS – provides a monthly allocation of 30 kilos of rice at a subsidised rate of BDT 10/kilo to 5 million beneficiaries over two periods when seasonal food insecurity is most acute – April and May, and September – November. With the onset of COVID-19, the duration of FFP was extended by an additional month until June 2020.

⁸ Note that the study was not able to find information through desk research and limited KIIs on other programmes. However, this does not necessarily imply that other programmes were not made more resilient.

3.2 Extending support to new beneficiaries

The strategies adopted by the GoB to extend coverage to new beneficiaries can be classified into three categories, which are summarised in Table 2: Summary of strategies undertaken to reach new beneficiaries. Overall, while GR was activated to address emergency needs across the country, the Special OMS was specifically aimed at alleviating food insecurity in urban areas. While horizontal expansion of long-term SSNPs covered chronic categorical vulnerabilities, new programmes sought to address loss of employment, especially among informal and factory workers. Although neither of the new programmes was specifically aimed at urban areas, in theory higher coverage in urban areas is likely due to the nature of the target population.

Table 2: Summary of strategies undertaken to reach new beneficiaries

Type	Programme	Implementing agency	Targeted coverage	Status
Activation of emergency SSNPs	GR – Food	MoDMR	More than 75,000,000 beneficiaries ⁹ – <i>N.B. actual coverage as support is given on-demand</i>	Complete
	GR – Cash	MoDMR		Complete
	Special OMS	Ministry of Food	2 million households	Complete
Horizontal expansion of long-term SSNPs	OAA	Ministry of Social Welfare	500,000 individuals	Beneficiary list verification ongoing (as at Sep 2020)
	WA		350,000 individuals	Beneficiary list verification ongoing (as at Sep 2020)
	DA		255,000 individuals	Beneficiary list verification ongoing (as at Sep 2020)
New programmes	Prime Minister's (PM's) cash support scheme	Prime Minister's Office, Finance Division, MoDMR, ICT Division	5 million households	3,497,353 (as at August 2020)
	Cash assistance for laid-off workers in export-oriented industries	Ministry of Labour and Employment	1 million workers	Beneficiary list preparation ongoing (as at Oct 2020)

⁹ See MoDMR (2020) for details.

1. Activation of SSNPs designed to address covariate risks

GR: As discussed in Section 1.2, the MoDMR operates a range of ‘humanitarian assistance’ programmes to offer support in the form of cash, grain, and other materials. Through the GR programme, the GoB allocated BDT 912 million (or £8 million) in cash transfers, BDT 309 million (or £2.7 million) in cash transfers for baby food, and 201,817 metric tonnes in unconditional food transfers as a response to the COVID-19 crisis between March and June 2020 (MoDMRa, 2020). Collectively, over 75 million beneficiaries were reached via GR (via cash, food, and baby food).

Special OMS: The OMS is a subsidised food distribution programme periodically operated by the Ministry of Food in city corporations, divisional towns, and – less frequently – in *pourvashavas*¹⁰ to stabilise prices and control inflation. The most common commodity sold through the OMS is rice at the rate of BDT 30 (£0.27) per kilo of rice. During disasters, the Ministry of Food adapts this programme, further subsidising the price to BDT 10 (£0.09) per kilo of rice. This adaptation is called the Special OMS, and it was activated during the COVID-19 crisis between April and June 2020 in *urban* areas. Nearly 84,000 metric tonnes of rice were sold to over 2 million beneficiaries through the Special OMS. Note that the Special OMS was operated alongside the regular OMS.

2. Horizontal expansion of lifecycle SSNPs

The budget for FY 2020/21 – passed on 30 June 2020 – provisioned for the expansion of three allowances of the Department of Social Services (DSS), i.e. the OAA, WA, and DA, for the FY. Although each of these programmes is usually poverty-targeted, not everyone who is eligible receives support due to budget limitations that result in programme rationing across districts. The COVID-19 expansion seeks to remove such quotas in the 112 Upazilas – or subdistricts – most prone to poverty in the country, ensuring that the budget is available to cover all those who meet the eligibility criteria under the routine programme. A major underlying motive for this expansion is that the vulnerability of these three categories is well established and, therefore, the expansion is politically acceptable. Further, these categories can be easily identified, making the registration process less complex and speedier.

The expansion is expected to cover 500,000, 350,000, and 255,000 beneficiaries for the OAA, WA and DA respectively, although key informants state that these numbers are *ad hoc* estimates that may be revised as the beneficiary lists are prepared. As at September 2020, beneficiary lists were being reviewed; given that the first quarter payment in September 2020 has lapsed, a consolidated payment of two quarterly tranches is expected in early 2021.

3. New programmes

PM’s cash support scheme: This scheme aims to provide one-off assistance of BDT 2,500 (£22) to poor households reliant on the informal sector who lost their jobs on account of the crisis. While the GR programme and Special OMS addressed immediate subsistence needs

¹⁰ Traditionally, the urban administrative hierarchy/structure in Bangladesh has been divided into four categories: megacities, city corporations, *pourashavas* or secondary towns, and other urban areas. This categorisation is based on the population size and the administration/governance hierarchy. *Pourashavas* or secondary towns are smaller areas that show urban characteristics.

via cash or food, this scheme sought to explicitly offset livelihood loss with an infusion of cash via a pandemic-specific initiative. The scheme was conceptualised within the PM's office and is being implemented by that office in collaboration with the Finance Division, the MoDMR, and the ICT Division. The scheme seeks to cover 5,000,000 beneficiaries across the country. By August 2020, 3,491,811 beneficiaries (two-thirds) had received the transfer (Ministry of Finance, 2020a).

Cash assistance to laid-off workers in export-oriented industries: In light of the devastating economic impacts on the export-oriented RMG, leather, and footwear industries, this programme provides a transfer of BDT 3,000 (£27) per month for up to three months to workers laid-off from factories registered under four of the largest trade unions covering these industries.

The programme was officially rolled out through a gazetted notification on 5 October 2020 (Ministry of Labour and Employment, 2020). While the programme initially targeted 1 million workers at the time of its proposal in May 2020, currently there are varying estimates of those in need given the labour market changes with the progressive relaxation of the lockdown. The beneficiary registration process has just been initiated and the first payments are expected to be made in December 2020. Funded by the European Union (EU), this programme will be implemented by the Ministry of Labour and Employment on a pilot basis for two FYs, i.e. FY 2020/21 and FY 2021/22. The EU intends to leverage this experience for advocating long-term reforms in the provision of social security to workers.

3.3 Focus of this report

This report focuses on social protection responses led by the GoB in the early phase of the pandemic between April 2020 and October 2020. In particular, this paper focuses on the PM's cash support scheme and the Special OMS. We also touch upon the horizontal expansion of the three DSS allowances and the Ministry of Labour and Employment (MoLE)-implemented cash assistance for laid-off workers where applicable, but the depth of analysis is limited as these programmes were yet to complete beneficiary enrolment during the analysis timeframe. While we do briefly consider humanitarian assistance under the GR programme and VGF, we do not delve into their operational aspects. This is because their design and implementation are less systematised, relying on the discretion of the district and Upazila administrators to channel allocations under these programmes to ensure that the vulnerable in their jurisdiction do not go hungry during a crisis.

In addition to these measures, the GoB introduced other sector-specific credit and subsidy packages to offset income losses from the pandemic (Ministry of Finance, 2020b). These are not discussed in this paper but include:

- Financing a wage subsidy for workers in the export-oriented industries through interest-free loans to factory owners;
- Subsidised credit to ensure working capital availability for industries, services, and SMEs;
- Expanded access to subsidised credit for import of raw materials;
- Special honorarium for health workers;
- Health insurance and life insurance for those on the frontlines of battling COVID-19;

- Paddy/rice procurement at a fair price;
- Agricultural subsidy for seeds and fertilisers;
- Loan moratorium until September 2020; and
- Exemption from gas and electricity bills until July 2020.

Finally, this paper does not cover emergency responses by non-state actors as these were implemented using institutional capacity and systems parallel to the government systems. Examples include:

United Nations Development Programme (UNDP): The National Urban Poverty Reduction Programme aims to support balanced, sustainable, and pro-poor urban development in Bangladesh. The FCDO is providing up to £60 million over six years (2016–2022) toward technical and financial assistance for physical and financial improvements in slums. The programme pivoted to support its beneficiaries during the COVID-19 crisis, including provision of one-off cash transfers to 77,560 beneficiaries and one-off food baskets to beneficiaries.¹¹

BRAC: BRAC made one-off unconditional cash transfers to 170,000 beneficiaries. More about the BRAC response can be found [here](#).

Excluded People's Rights in Bangladesh Programme: This FCDO-funded programme is providing a three-month emergency cash transfer to 23,000 beneficiaries across 38 districts through the Manusher Jonno Foundation. Mostly rural marginalised and excluded people (i.e. tea garden workers, plain land indigenous people, indigenous people of Chittagong Hill Tracts, fishers, violence victims, women survivors, widows and destitute women, and people with disabilities, etc.) have been enlisted as eligible beneficiaries for this cash transfer programme (Daily Star, 2020b).

Further, humanitarian actors implemented a range of cash and food transfers to support host communities in Rohingya areas. Details about these programmes can be found [here](#).

¹¹ The FCDO also extended its support to the Strengthening Public Financial Management for Social Protection project till the end of June 2021. During this extension, the project will provide technical assistance to the Finance Division for the expansion of the G2P digital payment system to transfer cash for the COVID-19 social protection response.

4 Policy

In this section we discuss how the GoB's social protection response is operationalised, focusing on financing of responses, relevant legislation, policies and strategies, governance, and mandates in regard to social protection and coordination of the overall social protection response.

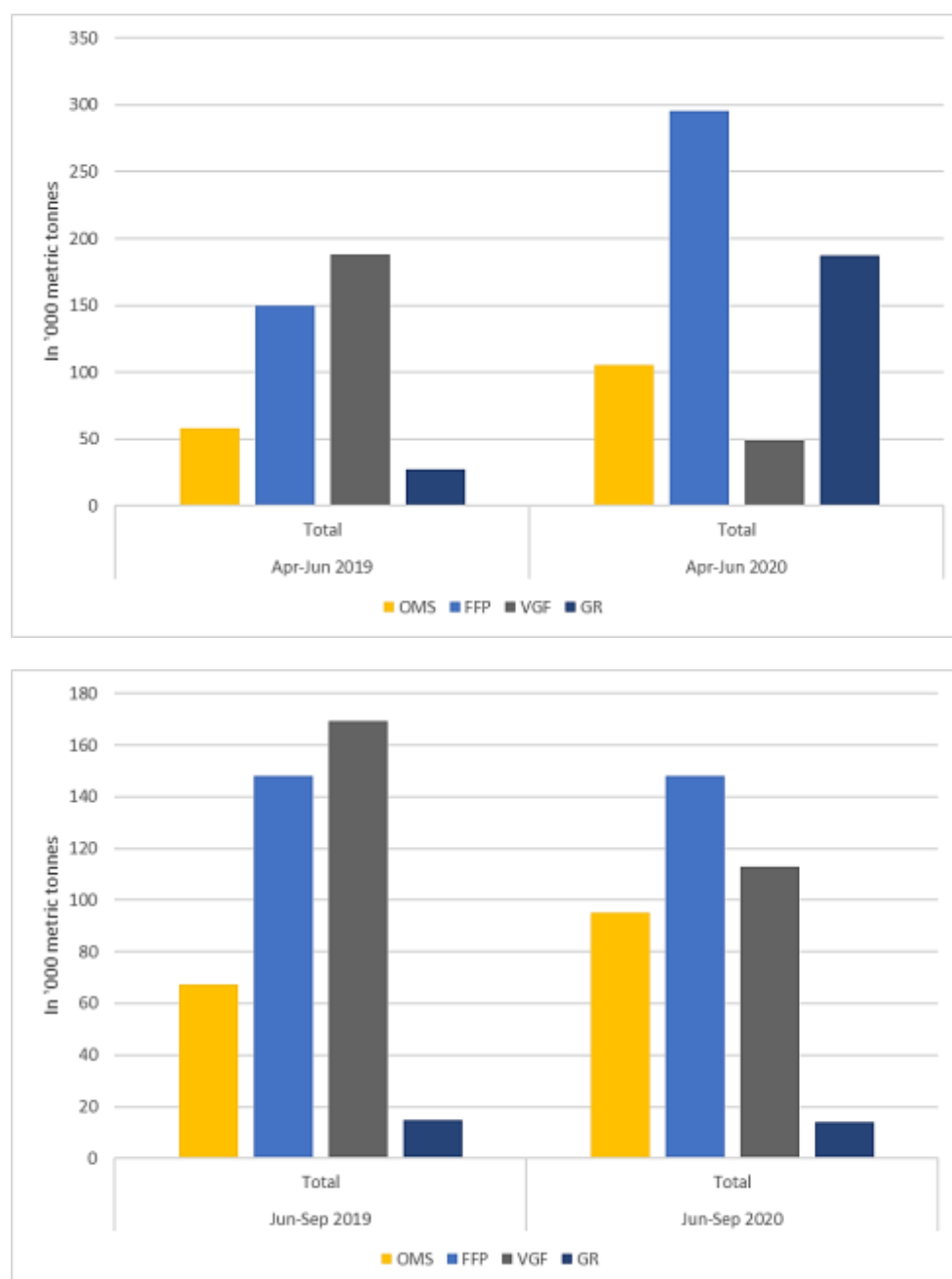
4.1 Financing

As mentioned in Section 2, the SSNP budget for FY 2019/20 was 2.5% of GDP. The transfers are primarily tax-financed; technical and institutional reforms to the social protection system are supported by external financing – either through budget support or technical assistance projects – by a range of development partners, including the FCDO, the World Bank, DFAT, and the EU.

The budget for social protection responses to COVID-19 was committed through the budget for FY 2020/21, which was passed on 30 June 2020. The revised SSNP budget allocation for FY 2019/20 estimated at the end of the FY showed a 10% increase over allocations at the beginning of the FY, which is indicative of increased spending on account of COVID-19. The new SSNP budget for FY 2020/21 was 29% higher than the budgeted estimates for the previous FY. Key changes particularly relevant for the programmes that this study focuses on included the following (Ministry of Finance, 2020c):

- BDT 25,030 million (£222 million) toward free food distribution via the GR programme. The unprecedented need in the final quarter of FY 2019/20 due to COVID-19 implied that revised estimates toward GR food exceeded budgeted estimates by 161%. The budget estimate for the new FY 2020/21 is 4.6 times that of the amount estimated for the previous FY. Interestingly, FY 2019/20 revised estimates for VGF – the other food transfer programme run by the GoB during disasters and religious festivals, which has a 70% beneficiary quota for women – fell by 43%. The budget allocation for FY 2020/21 is less than half of the allocation in the previous year, signalling that the GR programme will continue to be the GoB's main response to the crisis in this FY.
- BDT 2,510 million (£22 million) toward the Special OMS.
- Overall, the increased outlay on food transfers is corroborated by a comparison of the grain offtake from the PFDS over April to June 2019 and April to June 2020 (see Figure 3). Note that the grain offtake in the following quarter in 2020 already seems to have fallen back to pre-COVID levels.

Figure 3: Grain offtake from the PFDS across programmes



Source: Food Planning and Monitoring Unit (2020) and Food Planning and Monitoring Unit (2019).

- BDT 8,150 million (£75 million) toward the horizontal expansion of the three DSS allowances. This constitutes a marginal increase of 15% over the previous year; some stakeholders indicate that this is equivalent to the average annual increase for these programmes, implying that the horizontal expansion is being made in the selected Upazilas at the cost of regular new enrolment in other Upazilas in the country.
- BDT 1,258 million (£11 million) toward the PM's cash support scheme.

Some of these responses are being financed through external financing, either through new credit lending or re-orientation of existing programmes:

- **World Bank:** In 2018, the World Bank committed US\$ 300 million in credit financing to the GoB under the Cash Transfer Modernisation Project to improve the transparency and efficiency of selected cash transfer programmes in Bangladesh through institutional and technical reforms led by the Ministry of Social Welfare over five years. On 3 June 2020, the GoB requested that the World Bank add a Contingent Emergency Response Component under this agreement in order to mobilise a US\$ 165 million advance on the loan to support the horizontal expansion of the three DSS allowances.¹²
- **Asian Development Bank (ADB):** On 7 May 2020, the ADB approved an additional US\$ 500 million loan for countercyclical support – US\$ 250 million co-financed by the Asian Infrastructure Investment Bank – to the GoB under its COVID-19 Active Response and Expenditure Support Programme. The loan is expected to provide safety nets to over 15 million poor and vulnerable people in Bangladesh, including the OAA and the WA, £27 each to 2 million poor families (potentially part-financing the PM’s cash support scheme), and the Special OMS to cover 1 million families. The loan also partially finances credit toward wage subsidies for workers in export-oriented industries and subsidised loans to MSME industries.¹³
- **EU:** Under the EU sector budget support programme toward the NSSS signed in 2019, the EU disbursed £21 million toward cash or food transfers during the COVID-19 crisis.¹⁴ Further, the EU re-oriented this budget support programme to provide £100 million – including a £17 million German grant – to provide 100% financing for the MoLE-led cash assistance for laid-off workers. The EU anticipates further top-up budget support to enable long-term system and institutional reforms aimed at enhanced social security for workers.¹⁵

4.2 Legislation, policies, and strategies

The policy frameworks and institutional infrastructure for disaster response are well defined in Bangladesh, given the country’s high vulnerability to natural hazards. The Disaster Management Act 2012 is the principal legal document of the GoB that provides the legal and institutional framework for disaster management. In addition to this act, the government has formulated a number of plans, policies, and strategies to guide disaster management, including the Standing Order on Disasters (SOD), the Disaster Management Policy (2015), the National Plan for Disaster Management (2016–2020), and the Emergency Response Plan.

The ‘humanitarian assistance’ SSNPs are governed by the Humanitarian Assistance Programme Implementation Guidelines 2012–2013 (MoDMR, 2012). These guidelines define six types of humanitarian assistance by the government: VGF, GR – Cash, GR – Grain, GR – Corrugated Iron Sheets, GR – Winter clothes, and housing grants. These guidelines or the broader policies do not specify the use of long-term SSNPs for addressing

¹² See <http://documents1.worldbank.org/curated/en/666461601938434997/pdf/Disclosable-Version-of-the-ISR-Cash-Transfer-Modernization-Project-P160819-Sequence-No-06.pdf>.

¹³ See www.adb.org/sites/default/files/linked-documents/54180-001-sprss.pdf

¹⁴ See https://ec.europa.eu/international-partnerships/stories/covid-19-supporting-social-protection-help-most-vulnerable-bangladesh_en

¹⁵ The sources for this are our KIIs and the minutes of the meetings of the Development Partners working group under the General Economics Division, Ministry of Finance.

disasters; therefore, the horizontal expansion of the DSS is outside the scope of these policies. These guidelines describe the eligibility criteria to receive support, benefit packages, roles and responsibilities of various actors and committees, the distribution processes to be followed for food and cash transfers, accounting and audit mechanisms, monitoring and evaluation (M&E), data storage, and processes for complaints and appeals. However, the guidelines leave sufficient room for local-level decision making and discretion, as the main intent of these programmes is to ensure that no one is without support during disasters. **The guidelines also state that should a new emergency assistance programme not have specific guidelines, then these guidelines would apply to them as well.** With the onset of COVID-19, a modified version of these guidelines was released to cover the GR programme (cash/food/baby food) disbursements made in response to COVID-19, emphasising that everyone who is '*vulnerable and ultra-poor and the people suffering in food scarcity due to losing their jobs or livelihoods*' ought to be catered for by these programmes (MoDMRb, 2020). However, the modified guidelines also stated that those families already included in the OMS, FFP, VGD, and/or VGF (for fishermen) would not be eligible for the COVID-19 humanitarian support programme.

4.3 Governance and coordination

As mentioned in Section 1.2, long-term SSNPs are spread across a range of ministries, including the Ministry of Social Welfare, Ministry of Primary and Mass Education, and Ministry of Women and Children's Affairs. The emergency SSNPs are operated by the MoDMR whereas some of the SSNPs that involve food transfers are led by the Ministry of Food. Under the NSSS, the GoB has introduced a cluster approach to coordination across the implementing ministries. The SSNPs have been organised into five thematic clusters: social allowance, food security and disaster assistance, social insurance, labour/livelihood interventions, and human development and social empowerment (GoB, 2016). The thematic clusters are required to meet quarterly. This cluster approach is overseen by the Central Management Committee, which is headed by the Cabinet Secretary. This is an inter-ministerial committee constituted by order of the PM for monitoring, coordination, and management of national social security programmes implemented by line ministries.

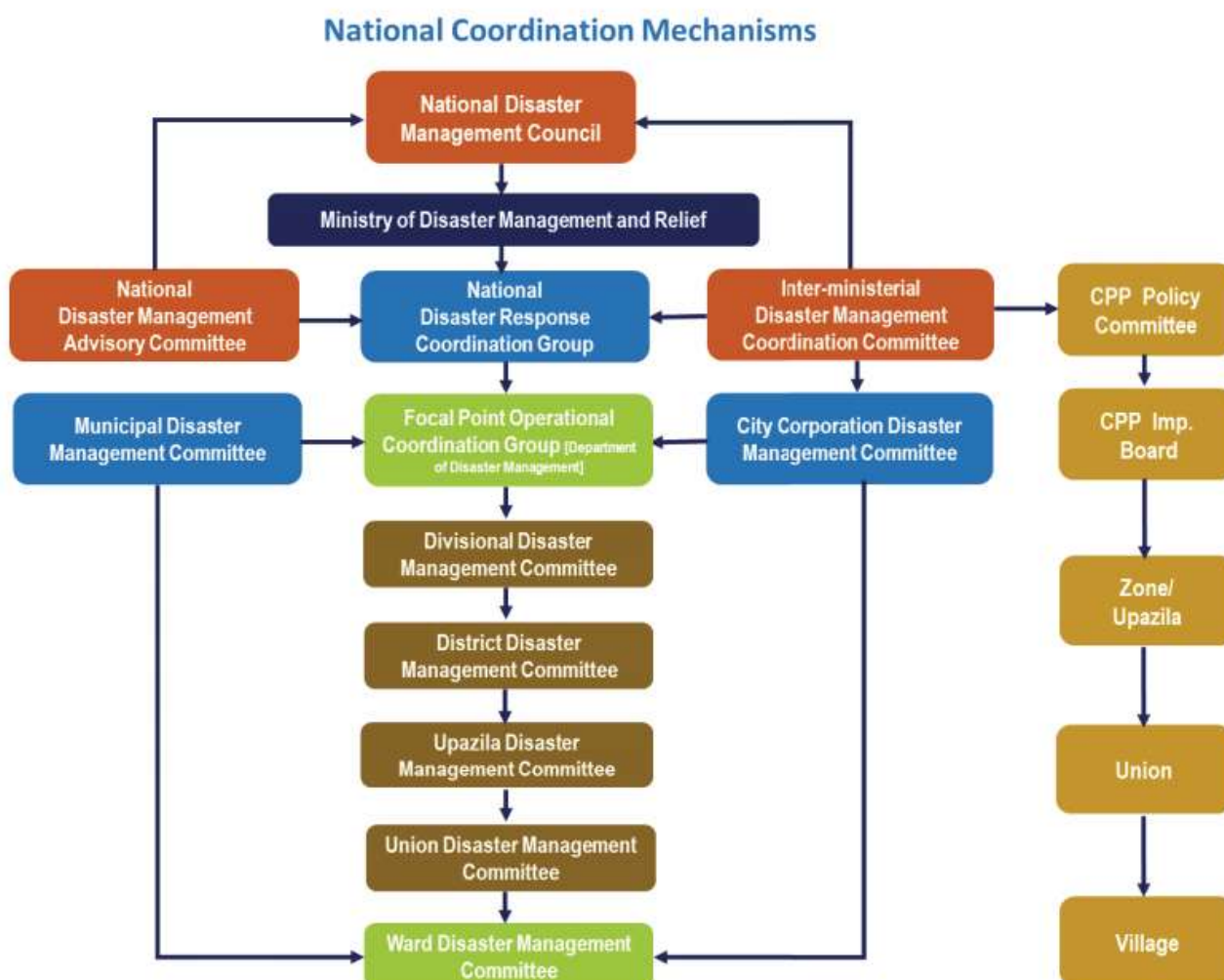
While most of these ministries continued to operate within their respective mandates in delivering social protection responses to COVID-19, the PM's cash support scheme was directly conceptualised within the PM's office – due to its political importance – and was implemented with support from the MoDMR (for registration and verification), the ICT Division (for backend information systems and the management information system (MIS)), and the Finance Division (for monitoring and oversight).

4.3.1 National coordination mechanisms

In terms of disaster management, the MoDMR has the mandate of pursuing comprehensive disaster risk reduction policies. Within the MoDMR, the Department of Disaster Management (DDM) is responsible for implementation activities on the ground. The District Relief and Rehabilitation Officer and the Project Implementation Officer (PIO) constitute the DDM's representatives at the district and Upazila levels respectively. In line with the SOD, disaster management committees (DMCs) are constituted at union, Upazila, and district/municipality/city corporation levels. The District DMC is chaired by the Deputy

Commissioner, who is the chief administrator of the district, while the Upazila DMC is chaired by the Upazila Nirbahi Officer (UNO), who is the chief administrator of the Upazila and so on and so forth. Once a disaster has occurred, to enable smooth coordination, the Standing Orders also call for the constitution of local disaster response coordination groups at city corporation, district, Upazila, and town levels.

Figure 4: National coordination mechanisms



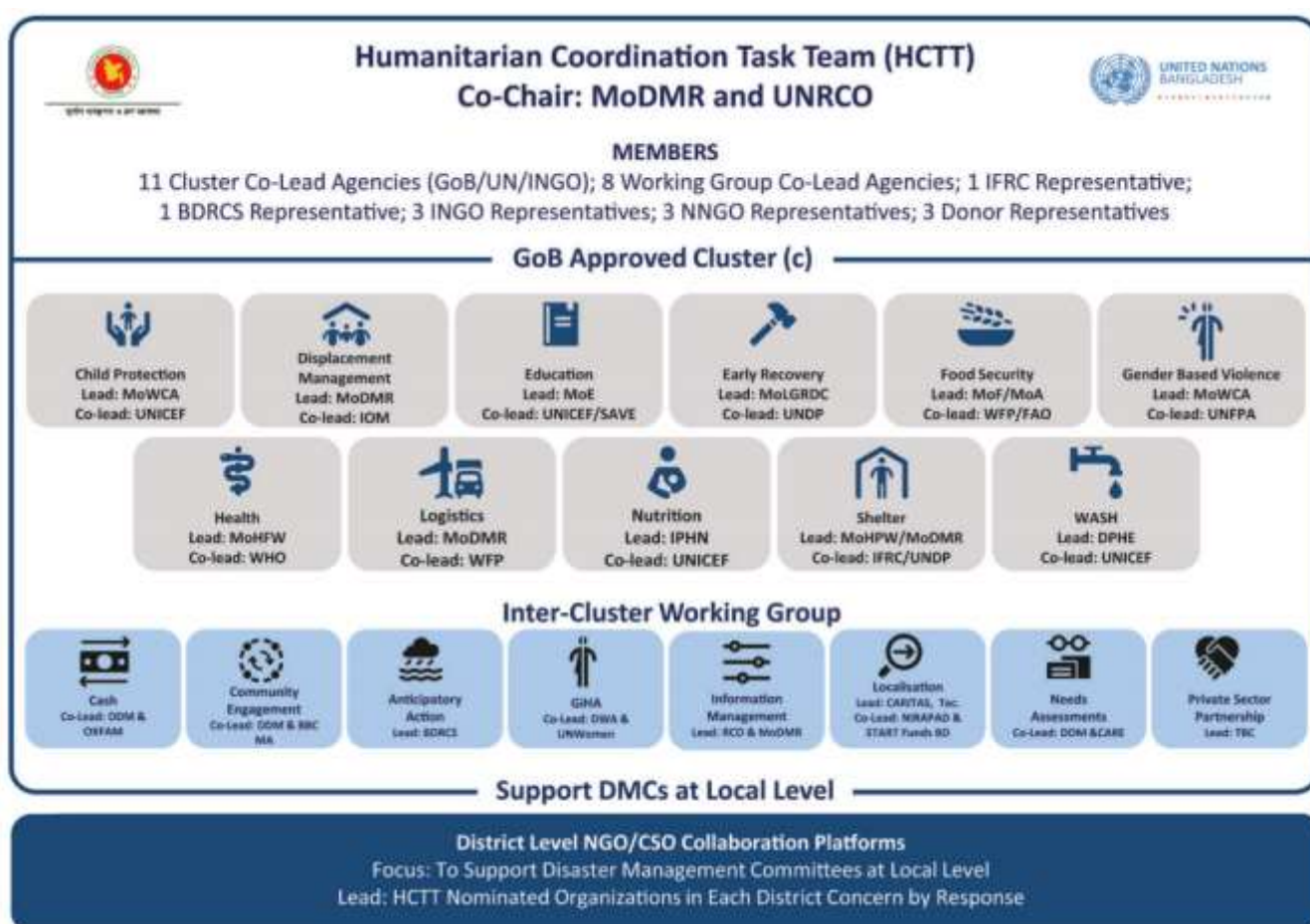
Source: UNRCO (2020).

While it is unclear how effective these coordination platforms were given lockdown and overstretched implementation capacity, some stakeholders note the interesting ways in which stakeholders collaborated to make rapid decisions on the PM's cash support scheme: *'Alliances were formed, often under extraordinary circumstances. An example, that can only be termed as "WhatsApp Bureaucracy," consisted of a WhatsApp group with the Minister of Telecommunications, the CEOs of the four mobile phone companies in the country, and the chairman of the Bangladesh Telecommunication Regulatory Commission'* (Chowdhury, 2020).

4.3.2 Humanitarian coordination

The humanitarian cluster system in Bangladesh was established in 2012. The 2019 SOD recognises the cluster coordination mechanism as a tool for effective coordination of humanitarian assistance with the international community. Since its inception the Humanitarian Coordination Task Team (HCTT) has played an important role in coordinating humanitarian action and overseen responses to a range of disaster events in Bangladesh. In addition to its coordination function, the HCTT plays a vital role in formalising and strengthening the relationship between the GoB and national and international humanitarian organisations (UNRCO, 2020). During the COVID-19 crisis, the HCTT played an integral role in joint needs assessment and the coordinated implementation of initiatives across the MoDMR and national and international NGOs.

Figure 5: Structure of the HCTT



Source: UNRCO (2020).

4.3.3 Development partner coordination

The development partners coordinated through a COVID-19 and Social Protection Coordination Committee set up under the General Economics Division of the Ministry of Finance as part of the NSSS. Although the committee was not active pre-COVID, the platform was quickly revived to better coordinate donor actions during this crisis. The

Committee is chaired by the FCDO, with participation from ADB, DFAT, the EU, GIZ, International Labour Organization, United Nations, UNDP, UNICEF, World Bank, and WFP. The committee met seven times between April and August 2020 to discuss donor support to the GoB's COVID-19 social protection response.

4.4 Information systems and data sharing

Globally, countries have sought to leverage existing information systems – both from the social protection sector and beyond – in targeting support to households and individuals affected by the crisis and better coordinating responses across the sector. Currently, digitalisation of social protection delivery in Bangladesh is at a nascent stage, with several ongoing reforms to enable a progressive transition toward digital service delivery and information management. Box 2 provides a snapshot of the key information systems in the country pre-COVID, demonstrating the lack of existing operational information systems to piggyback on for COVID-19 responses. Consequently, all programmes needed to undertake fresh registration activities (see Section 6.2). The PM's cash support programme leveraged some of the existing systems, i.e. the National Identity (NID) card, the Social Protection Budget Management Unit (SPBMU) MIS and mobile phone databases shared by telecom companies, in validating applications. Beyond this use case, we do not find evidence of data sharing and technology-enabled coordination among responses.

Box 2: Key information systems supporting social protection delivery in Bangladesh

- **National Household Database (NHD):** The NHD constitutes the country's social registry, i.e. the list of all households and their socio-economic characteristics. Under the aegis of the Bangladesh Bureau of Statistics (BBS) and with funding from the World Bank, the NHD was populated in 2018 but it is yet to be operationalised in targeting SSNPs.¹⁶
- **Beneficiary registries:** A bulk of the SSNPs manage beneficiary data on paper, although many of them are undergoing a process of digitalisation. Currently, only three SSNPs are backed by centralised beneficiary-level digital information systems: the Employment Generation Programme for the Poor (MoDMR), FFP (Ministry of Food), and the Primary School Stipend (Ministry of Primary and Mass Education). Some are currently being digitised, e.g. the OAA, DA, and WA (Ministry of Social Welfare), and the Maternity Allowance (Ministry of Women and Children's Affairs).
- **SPBMU MIS:** This is an integrated beneficiary registry maintained by the Finance Division to enable a consolidated view of several SSNPs.
- **Integrated Budget and Accounting System (iBAS++):** This system connects to SPBMU MIS as payment gateway for Government to Persons (G2P) through Bangladesh Bank.
- **National ID Database:** Maintained by the Bangladesh Election Commission, this constitutes a database of unique identity for all adult individuals.

Source: Maxwell Stamp (2019)

¹⁶ This is attributed to both delays related to technical factors (e.g. finalising the proxy means testing methodology and the procurement of hardware) and political economy issues in making the transition to this centralised system of targeting.

5 Design

5.1 Eligibility criteria

Table 3 outlines the eligibility criteria for the social protection responses reviewed by this study.

Table 3: Eligibility criteria for selected programmes

Programme	Eligibility criteria
Special OMS	<ul style="list-style-type: none"> Like the OMS, the Special OMS was initially universal and on demand. Subsequently, it was revised to be targeted to those who lost livelihoods due to COVID-19, such as day labourers, rickshaw pullers, transgender people, transport workers, hawkers, tea sellers, and other vulnerable groups. If any member of a household is a current recipient of the VGD and FFW – two food-based SSNPs – the household is ineligible for Special OMS.
PM's cash support programme	<ul style="list-style-type: none"> Working poor in the informal sector made jobless by COVID-19, particularly from informal sectors (although considerable local-level discretion allowed in implementation). Not receiving benefits from any other SSNP (other SSNPs are determined at the local level).
Horizontal expansion	
OAA	<ul style="list-style-type: none"> Expansion in the 112 poorest Upazilas.
WA	<ul style="list-style-type: none"> 112 poorest Upazilas selected using BBS poverty maps.
DA	<ul style="list-style-type: none"> Individual selection criteria same as the routine programme.
Cash assistance to laid-off workers in export-oriented industries	<ul style="list-style-type: none"> Permanent citizen of Bangladesh. Was on the payroll of any exported-oriented factory in the RMG, leather goods, or footwear industry in February 2020. Still without employment.

The details of how the registration, verification, and enrolment processes were conducted to implement this targeting strategy are described in Section 6.2.

5.2 Transfer level, frequency, and duration

We were unable to firmly establish how the transfer values for various government social protection responses were set. Most stakeholders indicated that, while initial proposals may have been benchmarked against the poverty line, the final transfer values were determined by the available fiscal space and political acceptability. The PM's cash support programme in particular was designed to be one-off, so as to not create expectations of permanent future support among beneficiaries. The Special OMS was not extended beyond three months due to budgetary limitations, although many stakeholders agreed that the need continued to be acute.

Table 4: Transfer values across programmes

Programme	Amount	Frequency	Duration
Special OMS	20 kilos	Monthly (20 kilos) or fortnightly (10 kilos) or weekly (5 kilos)	Three months
PM's cash support programme	BDT 2,500 (£22)	One-off	One-off
Horizontal expansion			
• OAA	BDT 500 (£5)	Monthly (paid quarterly)	One year
• WA	BDT 500 (£5)	Monthly (paid quarterly)	One year
• DA	BDT 750 (£7)	Monthly (paid quarterly)	One year
MoLE-led cash assistance to workers	BDT 3,000 (£27)	Monthly	Maximum of three months. If beneficiaries find new employment within three months, they are expected to exit the programme

6 Implementation and operations

This section discusses the implementation processes underlying the social protection responses reviewed by this study.

6.1 Outreach and communications

The local government is the first point of interface between citizens and most programmes, regardless of whether programmes are routine or emergency responses. Known as the Union Parishad, the lowest tier of government in rural areas is comprised of the Union Parishad Chairman and Union Parishad members who represent each of the nine wards in the union. Urban areas have similar local governments at the city corporation or *pourashava* levels. Ward members – through ward-/municipal-level committees comprising various interest groups – are responsible for outreach and communications regarding SSNPs. In practice, this is largely done through ‘miking’, i.e. public announcement devices. While there is no evidence of targeted outreach strategies to cover marginalised populations for most programmes, in the case of disability allowance the risk of low uptake of this on-demand mechanism is explicitly recognised and local-level NGOs who work on disability issues are encouraged to reach out to potential beneficiaries.

At the programmatic level, ward-/municipal-level committees and the Union Parishad continued to be responsible for COVID-19 social protection responses. The only exception was the MoLE-led cash assistance to laid-off workers, as this is not being administered at the community level.

At a system level, two types of hotlines were set up by the GoB during COVID-19 to disseminate information on various social protection measures and thereby increase on-demand uptake by citizens. First, each Upazila administration was directed by the Ministry of Public Administration to set up a hotline as part of overarching COVID-19 response measures. Second, the ‘333’ hotline was repurposed to respond to the pandemic. This national hotline was set up in 2018 as part of the broader Digital Bangladesh strategy where citizens can call in to access information on public services, raise complaints, and access elected representatives, among other services (UNDP, 2019). While it was initially adapted to enable contact tracing and telemedicine services, requests for relief – particularly through the PM’s cash support scheme and various food transfer programmes – were subsequently incorporated into its list of services (Chowdhury, 2020; Financial Express, 2020a).

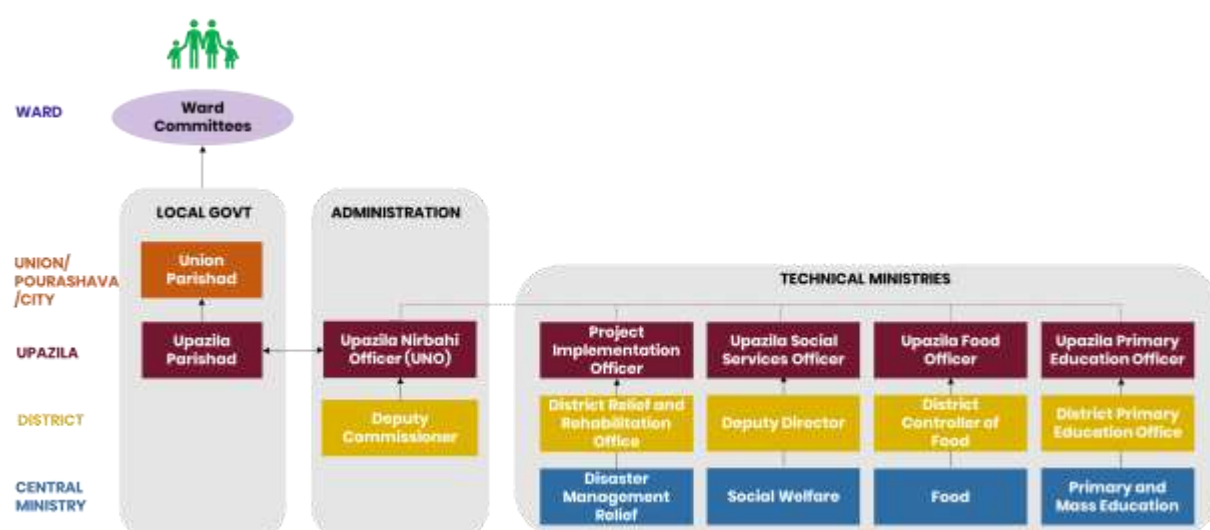
Early evidence points to high levels of awareness of the PM’s cash support programme in particular. A telephone survey of 3,163 rural respondents across eight divisions in Bangladesh finds that 96% of the respondents were aware of the programme, with the most popular sources of knowledge being neighbours/relatives (86%), followed by TV/radio (56%), Union Parishad representatives (49%), and miking (30%) (BIGD, 2020a).

6.2 Beneficiary registration, verification, and enrolment

It is useful to clarify the administrative capacity underpinning various SSNPs before delving into the specific processes underlying each of the COVID-19 responses, as illustrated in Figure 6. The key actors are as follows:

- The ward committees are the gateway to all SSNPs for beneficiaries.
- The local governments at union, *pourashava*, and city corporation levels play a key role in the preparation of beneficiary lists.
- At the Upazila (rural) and district (urban) level, each programme has a project implementation committee that is responsible for finalising the beneficiary list.
- The UNO and the Deputy Commissioner are the chief administrators at the Upazila and the district level respectively. They have oversight of all SSNPs in their respective jurisdiction and play a direct role in managing emergency SSNPs such as the GR programme and the VGF.
- Technical ministries have their representatives at the Upazila and district levels who are responsible for beneficiary enrolment and programme monitoring.

Figure 6: Key actors in routine SSNP implementation



Source: Authors' illustration. Note that the technical ministries are illustrative and not exhaustive.

6.2.1 PM's cash support scheme

Given that there is no pre-existing registry that could have been used to identify the eligible households,¹⁷ registration activities needed to be conducted for the PM's cash support scheme. As mentioned above, ward committees are the gateway for entry into most programmes. Registration is largely on demand; while ward committees were encouraged to undertake door-to-door visits to identify the vulnerable in their constituencies, the extent to which this was implemented – or was even feasible in practice – is unclear. The union-level beneficiary quotas were provided by the respective Upazila administration based on total population size and relative poverty share, with instructions to prepare beneficiary lists twice the size of this number due to past experience of widespread fraud in the registration process. Ward committees prepared the initial beneficiary lists for their respective wards, which were then aggregated at the union level by the Union Parishad/Union Parishad

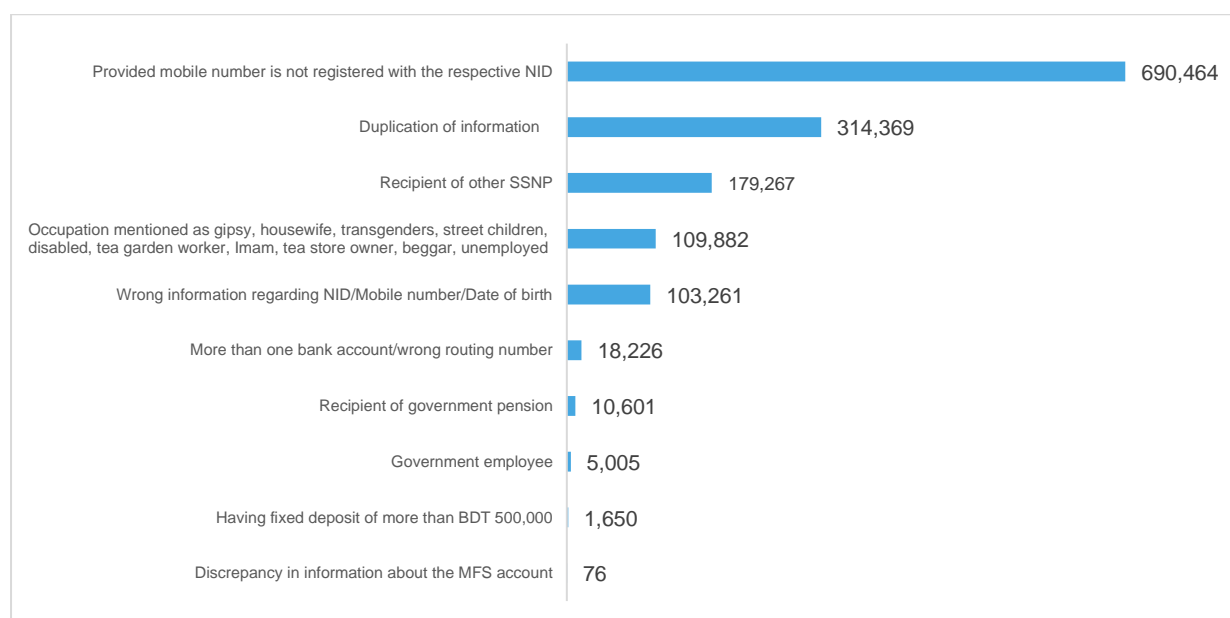
¹⁷ Although Bangladesh has a social registry – known as the National Household Database and populated in 2018 – it is yet to be used for social protection delivery.

Chairman. At the union level, the union committees verified beneficiary lists through phone calls to applicants. A common reason for rejection at this stage was fake applications.

While this programme emerged out of the PM's office, the UNO and the PIO – who is the Upazila-level representative of the MoDMR – were responsible for verification at the Upazila level. While the Upazila committees attempted sample-based home visits for verification, interviewees acknowledged that these were inadequate and robust verification was not feasible given the emphasis on timeliness as well as the lockdown restrictions. While the initial timeline for preparation of beneficiary lists by the UNO was one week, it was eventually completed in one month. Further, UNOs indicated that, although many people were found to be vulnerable, they did not meet the eligibility criteria – as they did not meet the livelihood categories defined by the programme – and therefore they had to instead be supported through the GR programme or other local-level funds.

Finalised beneficiary lists at the Upazila level were digitised by PIOs through the Centralised Aid Management System (CAMS) – a new database set up by the ICT Division to support digitisation and centralised verification through database integration (see Box 3). The centralised verification involved cross-validating applicant data from the CAMS against other databases such as the tax registry, government pension allowance, database of beneficiaries of DSS programmes, NID database, and database of mobile telcos using the NID number. Nearly 34% of the applications received from the Upazilas were rejected through centralised verification for reasons shown in Figure 7. The UNOs were asked to rectify these mistakes and list replacement beneficiaries. Further, where beneficiaries were eligible but did not have valid payment information, UNOs were asked to facilitate the bank account opening process.

Figure 7: Reasons for rejection of applications based on centralized verification



Source: Ministry of Finance (2020a). Note: As at 6 August 2020.

Box 3: CAMS

The CAMS was set up by the ICT Division to support the digitisation of beneficiary lists and centralised verification through data sharing with other information systems. The CAMS was initially developed by Tangail District's administration to manage the administration of humanitarian SSNPs (which conventionally rely on manual systems across the country). Given the need to set up a new information system for the PM's cash support scheme, the ICT Division quickly reviewed the feasibility of adapting CAMS and the system was rolled out on 30 April 2020.

Technical and management committees comprising officials from the MoDMR and the ICT Division were formed in May 2020 to ensure proper supervision, communication, and technical support for the digitisation process. Further, programmers and assistant programmers from the division were assigned to specific district and Upazilas respectively as focal points for technical support. At the Upazila level, the PIO was to upload the data of beneficiaries, while the UNO was responsible for the approval of data uploaded by the PIO. The Upazila ICT officer was responsible for oversight over the uploading process. The progress on CAMS was reviewed through monthly coordination meetings convened by the ICT Division.

Source: ICT-Division (2020).

6.2.2 Special OMS

Initially, the Special OMS did not have a registration process as it was universally available on demand (although there were limits on the daily volume of sales and the number of dealers in each division). However, two important bottlenecks stemming from this universal, on-demand approach led to the programme being temporarily halted for 11 days after the initial roll-out in April 2020. The first bottleneck was misappropriation of rice by dealers, which was widely reported on in the media, resulting in the constitution of a special inquiry committee by the GoB. The second challenge was the COVID-19 transmission risks posed by huge crowds congregating at the dealers (Dhaka Tribune, 2020b).

The Ministry of Food issued revised guidelines for the programme on 18 April. Under the revised guidelines, the programme would no longer be universal and would instead be targeted at those individuals who had lost their livelihoods due to the pandemic. Further, those currently benefiting from other SSNPs would be excluded. Cards would be issued to eligible families and benefit size was restricted to 20 kilos of rice per month or 10 kilos of rice per fortnight. While initially a new database of eligible households was to be created – who would in turn get smartcards – this database could not be developed in the desired timeframe. The beneficiary lists were prepared by local OMS committees and no centralised verification of these lists was carried out. Applicants assessed as eligible were issued printed cards.

6.2.3 Horizontal expansion

At the time of data collection for this report, guidelines on the horizontal expansion were still being drafted. It is assumed that registration, verification, and enrolment will follow the regular mechanism. As per the guidelines, the regular mechanism involves on-demand application to the deputy director or Upazila social service officers (rural) and district social service officers (urban) using the designated form. However, in practice applications are mediated through ward committees and local governments. The Upazila and district social service officers aggregate these into ward-wise lists, which are placed before the Union Committee and Municipality/City Committee for their approval. Once approved, these are

finalised by the Upazila Committee (rural) and the District Committee (urban) before the approval of the local Member of Parliament is sought.

6.2.4 Cash assistance to laid-off workers

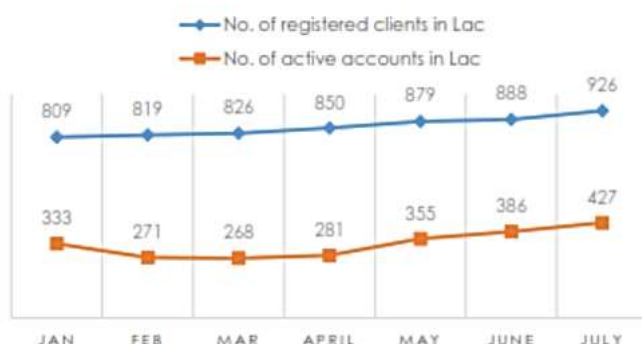
The initial list of beneficiaries is to be prepared by factories covered under the programme. An MIS is being developed for the programme, into which factories are to upload beneficiary details (i.e. NID number, bank/MFS account, and mobile number). The beneficiary list along with a copy of the February 2020 payroll is then to be sent to industry associations for further review. The finalised list is to be verified by the MoLE before the approval of the Project Implementation Committee is sought to initiate payments.

6.3 Payment and delivery systems

The COVID-19 crisis has demonstrated the growing enabling environment for mobile payments in Bangladesh. Although many SSNPs had begun to transition toward direct electronic transfers to beneficiaries under the NSSF, the G2P payments architecture pre-COVID largely relied on manual or indirect mechanisms¹⁸ that provide beneficiaries with little control over where and when they access payments. One of the key components of the government's fiscal stimulus in response to COVID-19 included US\$ 600 million in interest-free credit to export-oriented industries, particularly in the RMG sector, to enable them to pay worker salaries between April and June 2020 through MFS accounts. While MFS account ownership among workers was very low at the time of this announcement (for instance, only 13% of the factories registered with one of the largest unions in the RMG sector made digital wage payments prior to the crisis), around 3 million workers opened MFS accounts in April 2020 with the support of unions (BIGD, 2020a).

This is substantiated by data from the central bank that shows a progressive increase in MFS account ownership and usage throughout the lockdown period. The central bank also initiated several measures to enable this (The Independent, 2020). These included the removal of charges required to buy medicine and other essential commodities using MFS, an increase in the daily and monthly ceiling limits on transaction volumes, emphasising the need to continue transactions while ensuring social distancing, etc.

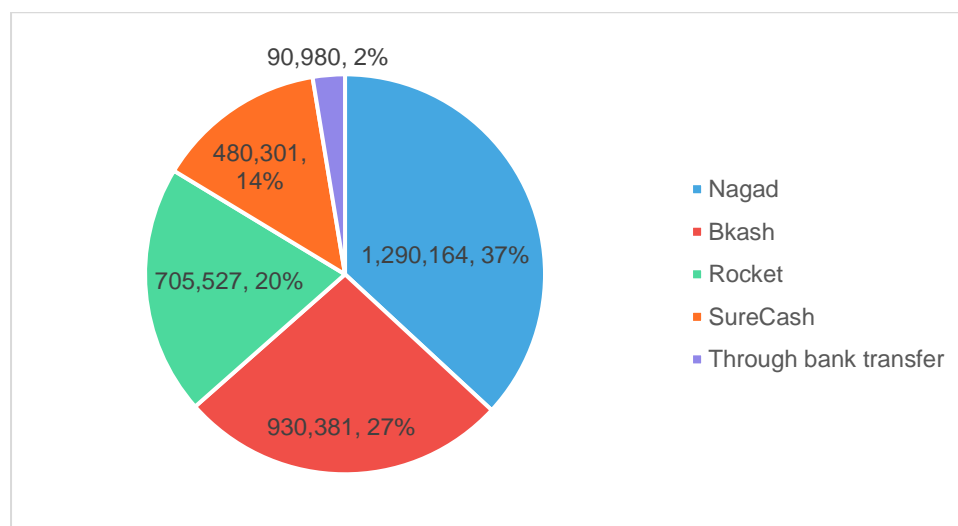
¹⁸ Indirect mechanisms entail payment through link banks where beneficiaries are expected to withdraw their payment at a specific bank on a designated date. While the transfer to the bank itself is electronic, this mechanism demands much more capacity at the bank level, creates additional accountability issues, and gives little or no choice to beneficiaries.

Figure 8: Growth in MFS accounts throughout the lockdown period

Source: Bangladesh Bank, as cited in BIGD (2020a).

The initial design of the PM's cash support scheme envisaged payments being made through MFS accounts with four providers: Nagad, Bkash, Rocket, and SureCash. MFS providers were paid a commission of 0.6% of the transaction value (Daily Bangladesh, 2020). However, to address the issue of a considerable share of applicants not having MFS accounts, according to one of our KIIs bank accounts were subsequently allowed. For those who did not have bank accounts, the GoB directed the Upazila Parishads and Union Parishads to facilitate the opening of bank accounts with a minimum balance of BDT 10.

Figure 9 shows the distribution of payment providers used for the response. Note that payments could not be made to 17,956 beneficiaries (0.5% of total transfers to date) due to account invalidity or dormancy. The list of failed payments has been sent to the Upazila administration for rectification of payment details.

Figure 9: Payment providers used for the PM's cash support scheme

Source: Ministry of Finance (2020a). Notes: As at 6 August 2020.

The payments for the remaining two cash transfers reviewed by this study are yet to be initiated. The horizontal expansions of OAA, WA, and DA are expected to be done through the routine mechanism using 'link banks', except for a subset of Upazilas where direct electronic transfers to beneficiary accounts (through bank or MFS accounts) is being piloted. The payment of cash assistance to laid-off workers is expected to be made through direct

electronic transfers to beneficiaries' choice of bank or MFS accounts through the Finance Division's G2P system. In fact, routing the payments through this system was a pre-requisite to the EU's budget support to this programme, not just from an accountability perspective but also from the standpoint of investing in sustainable, long-term systems.

6.4 Complaints and appeals

At the programme level, the union or ward committee forms the first tier of complaints and appeals, followed by the Upazila administration. Grievances can also be filed with the district administration. Some programmes, such as the DSS allowances, have an online platform for submitting complaints. The guidelines for the cash assistance for laid-off workers do not specify any grievance redressal mechanisms for workers as the employers have the final authority in the initial identification of eligible workers based on payroll data. At an overarching level, the '333' hotline provided a platform for grievance redressal.

The GoB established a common Grievance Redress System (GRS) in all line ministries in 2008 to help reduce grievances and improve service delivery in public organisations. An online GRS started functioning in 2011, which was led by the Cabinet Division. Focal point officials are responsible for coordinating actions within the ministry and subordinate offices to promptly act on complaints. However, this online GRS is yet to provide an effective platform for resolution. For instance, findings from a recent survey of 1,500 SSNP beneficiaries in North-West Bangladesh showed that 90% of them were not aware of the GRS (Khan, 2020). The GoB, in particular the NSSS, is cognisant of the limitations of the online GRS and pilot initiatives are ongoing to identify various modalities that can support effective complaints and appeals (GoB, 2020b).

6.5 Case management

We did not find any documented evidence of referrals and linkages to the programmes under review.

6.6 M&E

While there is no M&E system for the overall response, the relevant ministries of the GoB are tracking implementation progress for their corresponding programmes. The ICT Division shares periodic coverage updates regarding the PM's cash support scheme to the Ministry of Finance. The grain offtake through the various food transfer programmes – including the Special OMS – is monitored on a weekly basis by the Food Planning and Monitoring Unit of the Ministry of Food, although coverage at the beneficiary level is not monitored. The cash assistance to laid-off workers has specific M&E requirements outlined as part of the EU's budget support.

The HCTT – in which the MoDMR participates – monitors the GoB's humanitarian assistance programmes, in addition to responses initiated by various NGOs and humanitarian partners.

7 Outcomes of the response

This section provides an overall assessment of the extent to which the social protection responses achieve the desired outcomes in terms of coverage, adequacy, comprehensiveness, timeliness, gender and social inclusion considerations, and long-term implications.

7.1 Coverage

There are varying estimates of the size of the population in need of support, depending on the approach used. The results from our own microsimulation suggest that roughly between 21 million and 46 million additional people might fall into poverty in 2020 because of COVID-19. One estimate suggests that nearly 70 million individuals (or 17.5 million households) would need support, including 33 million individuals who lived below the poverty line prior to the crisis and 47 million individuals who have slipped below the poverty line as a result of the pandemic. An alternative estimate suggests that the ‘new poor’ constitute 44.5 million, or 58.1 million individuals (or 11–14.5 million households) assuming that incomes fell by 8–15% following the lockdown. An alternative approach relying on job losses in the informal sector – rather than income losses – suggests about 10–12 million households lost their jobs and are therefore in need of support (Mansur *et al.*, 2020). Another microsimulation study by the World Bank looking at the impact of reduced GDP growth on labour income as well as the impact of remittances loss and inflation suggests that an additional 21 million people might fall below the upper national poverty line in 2020 (Genoni *et al.*, 2020).

Regardless of the benchmarks used, the size of the response falls short of the estimated need. The GoB sought to leverage the GR programme to meet any needs that were not systematically covered by other programmes but given the decentralised nature of the programme the extent to which the GR programme covered the coverage gap is unclear.

Using household-level data, we could assess the expected coverage of only four cash-based programmes – the OAA, the WA, the DA, and the PM’s cash support. Table 5 compares the proposed caseload for each social protection programme to the estimated size of the eligible populations.

Table 5: Proposed caseload and estimated coverage of eligible population

Programme	Caseload	Coverage ^a
OAA – horizontal expansion	500,000 (individuals)	16.0%
WA – horizontal expansion	350,000 (individuals)	17%
DA – horizontal expansion	255,000 (individuals)	5%
PM's cash support scheme	5,000,000 (households)	35%

Source: Authors using 2016/17 HIES data with population size updated based on population growth. Note: ^a Coverage is computed as caseload over the number of households identified as eligible according to the programme targeting criteria as replicated in the data.

In terms of the cash assistance to laid-off workers, the proposed coverage is being worked out at the time of writing this report (see Section 3.2). The inability to easily identify the target group presents the risk of final coverage being much lower than is needed in real terms.

7.2 Adequacy

It is important to note that, during the peak of the lockdown between April and June 2020, the GoB primarily provided food assistance through the GR programme and the Special OMS rather than cash assistance. The fear of COVID-19 and the unavailability of transportation drove up the prices of rice, lentils, vegetables, ginger, and various fruits during this period – with prices steadily reverting to pre-crisis levels since June (FAO, 2020). The GoB's food transfers – which mainly involved rice distribution and cash for baby food – were well placed to mitigate this price shock. However, it is possible that gaps persisted in terms of dietary diversity and other livelihood needs. The remainder of this section looks at the adequacy of cash assistance provided through various responses.

For determining the amount of cash assistance to be provided, one suggested approach to setting transfer values has been to align transfer values with the national poverty line. This implies a transfer of roughly BDT 10,000 or BDT 12,000 per household,¹⁹ depending on whether the lower or the upper poverty line is used respectively. Beneficiaries from a survey of 5,500 households affected by the lockdown suggested a transfer value of BDT 6,600 per household or BDT 1,368 per person (rural areas) and BDT 8,100 per household or BDT 1,702 per person (urban areas) (Mansur *et al.*, 2020). Another estimate suggests a transfer of BDT 1,450 per person (rural areas) and BDT 1,745 per person (urban areas) (PPRC and BIGD, 2020). Benchmarking transfer values against a minimum expenditure basket (MEB), the Cash Working Group (CWG) under the HCTT recommended a household transfer value BDT 3,000 (75% of the MEB) in rural areas and BDT 5,000 (80% of the MEB) in urban areas to cover needs for four weeks (CWG, 2020).

Table 6 compares the annual value of the four social protection interventions we modelled with the upper national poverty line. It shows that none of the programmes that was horizontally expanded covers more than 6% of the *per capita* upper poverty line. While the PM's cash support programme aligns with the CWG's benchmark for rural areas, it does not cover needs fully in urban areas and does not cover the duration of the crisis as it is one-off. When annualised, the value of the PM's cash programme covers only 2% of the upper poverty line on an annual basis. Furthermore, the MoLE-led cash assistance to workers falls short of the benchmarked support in urban areas, although it provides support for a longer period, i.e. up to three months.

Table 6: Social protection measures simulated

Measure	Total annual value (BDT)	% of annual national upper poverty line (household level)

¹⁹ Values for the 2020 lower and upper poverty line are computed starting from the 2016 poverty lines *per capita* by multiplying for the average household size (4.1) and updating for inflation using actual national CPI inflation as published by the BBS.

OAA	6,000	4%
WA	6,000	4%
DA	9,000	6%
PM's cash support scheme	2,500	2%

Source: Authors using 2016/17 HIES data. Note: The OAA, the WA, and the DA are individual-level programmes; hence, there could be more than one eligible member in a single household. However, in the data this happens very rarely, in just 1%, 0.2%, and 2% of eligible households, respectively.

To assess the adequacy of the proposed intervention in the face of the current situation we looked at the predicted additional needs of households falling into poverty and of those already poor at baseline that fall deeper into poverty. Specifically, we computed the average shortfall from the upper national poverty line for households falling into poverty because of the COVID-19 shock and the additional shortfall from the upper poverty line for households that were already poor at baseline, before the pandemic, but fell deeper into poverty because of the shock. For example, in the short-term scenario, households that fall into poverty because of the shock need a transfer equal to 32% of the poverty line to go back to being non-poor. On the other hand, households that were already poor at baseline will need a transfer equal to 24% of the poverty line to go back to the level of poverty they had a baseline.

Table 7: Average shortfall from the poverty line for individuals falling into poverty because of COVID-19 and additional shortfall for those falling deeper into poverty

	Newly poor			Baseline poor		
	All	Rural	Urban	All	Rural	Urban
Short term	32%	30%	36%	23%	21%	34%
Transition	33%	32%	34%	18%	16%	28%
Recovery	36%	39%	34%	15%	12%	22%

Source: Authors using 2016/17 HIES data.

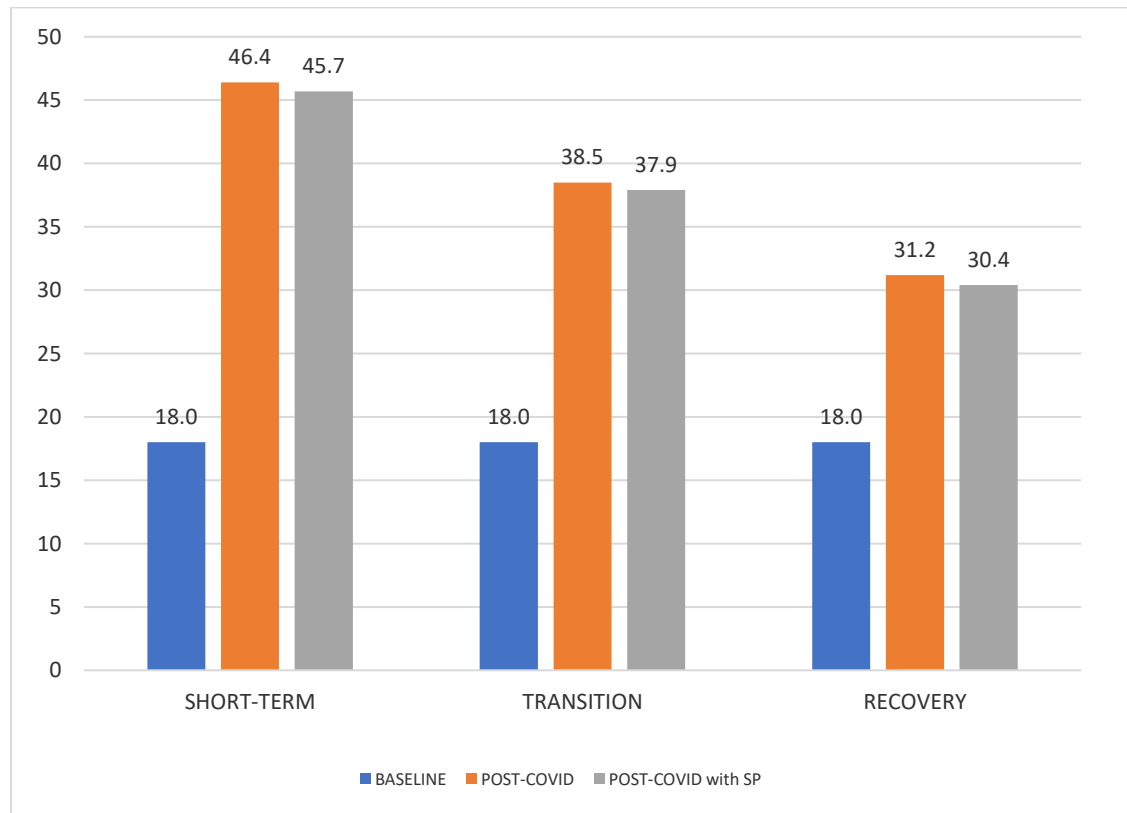
Next, we compare the annual monetary value of the average shortfall from the poverty line with the total annual value of each of the emergency transfers proposed. Table 8 looks at the worst impact scenario and shows that the OAA and the WA cover approximately 11% of the amount needed to bring households' consumption to its pre-shock level for households that were not poor at baseline, and 12% for those that were already poor at baseline. The DA programme is more generous and covers 17% and 18% of the amount needed to restore pre-shock consumption level, respectively. In comparison, the PM's cash support scheme provides only 5%.

Table 8: Percentage of shortfall (additional shortfall) from the upper poverty line for individuals falling into poverty (falling deeper into poverty) because of COVID-19

Measure	% of shortfall covered for newly poor	% of additional shortfall covered for baseline poor
OAA	11%	12%
WA	11%	12%
DA	17%	18%
PM's cash support scheme	5%	5%

Source: Authors using 2016/17 HIES data

Figure 10 highlights the headcount poverty at the upper national poverty line at the baseline and post-COVID with and without the four analysed social protection interventions. The orange bar shows the estimated poverty levels following COVID-19 without the social assistance transfers discussed above, while the grey bar shows the impact of COVID-19 with the transfers. The blue bar indicates a situation without COVID-19. It shows that the four programmes combined are likely to have only a marginal impact on reducing poverty. Moreover, despite the bigger size of the programme, the PM's cash programme is not comparably more effective than the others in reducing poverty (see Figure 13 in Annex B).

Figure 10: Headcount poverty at upper national poverty line (% of population) at baseline and post-COVID (with and without social protection interventions)

Source: Authors using 2016/17 HIES data

7.3 Comprehensiveness

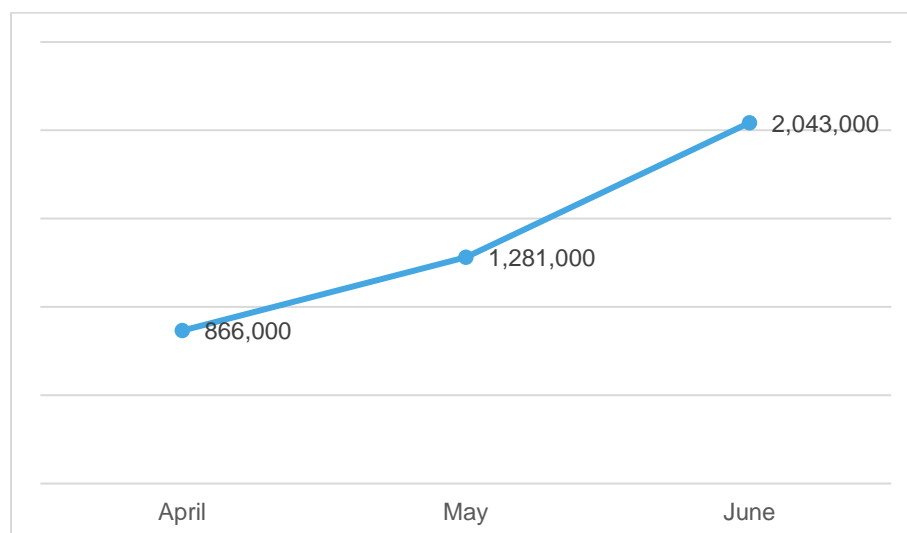
We did not find evidence of additional interventions that were layered upon social protection responses to comprehensively address risks.

7.4 Timeliness

The GoB initiated steps that aimed to ensure that payments under routine programmes were unaffected. This was further driven by the fact that the lockdown period coincided with the holy month of Ramadan. However, some bottlenecks persisted with regard to the timeliness of routine payments. A survey²⁰ of 5,872 OAA and WA routine beneficiaries showed that 17% of the beneficiaries had received no payments since January 2020. An additional 24% had not received their full benefit entitlement for the period January–June 2020, although beneficiaries who received digitised payments were significantly less likely to have experienced payment delays (Shonchoy *et al.*, 2020).

The food assistance provided through the GR programme and the Special OMS was the most rapidly deployed, as these were activated within days of the lockdown being announced. While the Special OMS faced initial challenges due to pilferage and the programme had to quickly adapt to target and enrol beneficiaries – an approach that was hitherto unfamiliar to the programme administrators – the programme went through a steep learning curve to eventually register and deliver benefits to a cumulative 2 million beneficiaries over 2.5 months.

Figure 11: Progress of Special OMS registration, April–June 2020



Source: KII

The PM's cash support scheme was announced in April 2020 as part of the COVID-19 stimulus package. By early August 2020, two-thirds of the eligible beneficiaries had received payments. Considering that new registration activities had to be completed and backend information systems had to be designed from scratch amid a pandemic, the programme

²⁰ The survey was conducted between 30 April 2020 and 17 May 2020.

understandably faced bottlenecks. The absence of clear eligibility criteria and local patronage politics undermined the registration and enrolment activities, forcing the GoB to undertake a staggered approach to the release of cash transfers. Inadequate MFS account ownership resulted in mid-course changes to the payment mechanisms, further adding to the delay.

The horizontal expansions of the three DSS allowances were announced in the FY 2020/21 budget, which was passed in June 2020. The beneficiary lists were still being prepared in September 2020 and, therefore, beneficiaries are expected to receive their first quarterly payment along with the second quarterly payment in early 2021. Some stakeholders attributed the delay to the lack of policy-level clarity on the selection of the 112 poorest Upazilas and the geographical allocation of beneficiary quotas.

The cash assistance to laid-off workers was first floated in May 2020, but only passed, with budget support from the EU, on 5 October 2020. There were considerable challenges in arriving at a policy consensus on the design of the programme. Both employers and industry associations expressed concerns around the feasibility of the programme, expressing difficulties in preparing the list of eligible workers and the additional challenges in identifying those who actually lost incomes, for with the passage of time many workers on their February 2020 payroll may have found other jobs. While the first payments are expected to be made in December, there is persisting confusion over eligibility as the changes to workers' circumstances since February 2020 are almost impossible for factories/unions to ascertain (Financial Express, 2020b).

7.5 Gender, equality, and social inclusion (GESI)

Gender inequality, social exclusion, and discriminatory social norms and practices affect how individuals can access and receive social protection benefits in crisis, as discussed in the context of Bangladesh in Section 1.2. We briefly discuss the implications of the response on these issues below.²¹

7.5.1 Who is targeted by the response?

In terms of who is targeted by the response, some elements of the response explicitly or implicitly targeted certain marginalised groups. The horizontal expansion was designed to directly address new needs among the elderly, women from households with possibly no adult male members, and the disabled. The cash assistance for laid-off workers implicitly prioritised women, as 60% of the RMG sector workers are women, and nearly 97% of them work on the production floor and therefore likely lost jobs on account of COVID-19 (Matsura and Teng, 2020). The remaining responses (i.e. the GR programme, Special OMS, and PM's cash support scheme) were targeted at households and, as such, their targeting did not incorporate GESI considerations. To some degree, development partners have attempted to ensure gender-equitable access to social protection during COVID-19 through explicitly defined gender quotas in the results framework underlying financing. For instance, a key outcome of the ADB's support to the GoB is that, by March 2021, 15 million poor and

²¹ A detailed, systematic assessment of GESI issues is not within the scope of this case study. Note that given our scope of work (Section 3.3), we do not cover the bottlenecks faced by refugee populations.

vulnerable people should have benefited from at least one economic assistance programme under the government's COVID-19 response plan, of which 40% have to be women (ADB, 2020).

7.5.2 How the response is implemented

As discussed in Section 1.2, gender quotas in routine food transfers are somewhat undermined by the *de facto* requirement to be able to carry bulk quantities of rice.²² In theory, food transfers under the GR programme and Special OMS – the two responses that were most prominent during the lockdown phase – suffer the same disadvantage in terms of targeting women, although empirical evidence on the proportion of male and female beneficiaries is not available. While this may not undermine access for women in male-headed households, as the entitlement is consumed by the entire household regardless of the listed beneficiary's gender, it could restrict access by female-headed households with no able-bodied male adults. Indeed, given that 14.5% of households are headed by females in Bangladesh this is not an insignificant problem (Financial Express, 2018).

Where entry into the programme is mediated by local governments (e.g. the PM's cash support scheme), women's access could be undermined by factors that have historically impeded women's meaningful engagement with these structures. Although one-third of seats in local government is reserved for women, female representatives generally tend to be figureheads and decisions are determined by patriarchal norms (Rabbani *et al.*, 2020). This is evident in the uptake of the PM's cash support programme, where 75% of beneficiaries were men (Ministry of Finance, 2020a).

Finally, it is important to consider the extent to which NID, mobile phone ownership, and mobile/bank account ownership hindered women's access, particularly to the PM's cash support scheme. The NID roll-out has been largely successful in Bangladesh, with over 80% of the population aged 15+ years registered by 2017. Despite increasing mobile phone ownership among women, however, a gender gap persists – only 61% of women own mobile phones as compared to 85% of men (GSMA, 2020). Lack of family approval remains a major impediment to mobile ownership among women. Although men and women are equally and almost universally aware of the mobile internet, overall levels of use tend to be low – albeit it is higher among men (33%) than women (16%). Importantly, the mobile gender gap translates into a similar gap in the use of MFS, which is the key payment mechanism underpinning the PM's cash support scheme. Although the use of agent banking by women is expanding rapidly – with the number of female account holders expanding nearly two-fold between 2018 and 2019 (Financial Express, 2020c) – research also shows that many women prefer opening accounts via female agents but less than 1% of the agents in Bangladesh are female (Barooah *et al.*, 2018).²³ As discussed in Section 6.3, the GoB was quick to complement payment by MFS accounts with bank accounts, as it emerged that overall MFS penetration was quite low regardless of gender. However, the initial approach to mandate MFS accounts does imply delayed enrolment and payment for those without MFS

²² Women beneficiaries will need to bring an able-bodied male member to carry the rice. Therefore, households may just prefer to enlist a male member.

²³ See also: <https://savitabailur.com/2020/02/07/when-id-works-for-women-summary-findings-from-bangladesh/>

accounts. Many of the affected people can be expected to be women, due to the much lower mobile phone ownership and MFS account ownership described above.

Another possible reason for the low uptake of the PM's cash support programme by women relates to the way women access mobile connections in Bangladesh. A key verification requirement for the programme was a match between beneficiary name across the NID, the telco database, and the MFS account, and as mentioned earlier nearly 48% of the 1.43 million rejections were due to the mobile number not being registered with the respective NID (see Section 6.3). However, research shows that it is not uncommon for women to have a SIM registered to a male family member, due to privacy concerns in sharing biometric data with mobile network operators (GSMA, 2019). Such women would likely have been rejected as their mobile number would have been registered to the NID of a male family member. Unfortunately, we were unable to access gender-disaggregated data on rejections; however, this remains an important area for inquiry.

7.6 Long-term implications

In this section, we consider the extent to which social protection responses to COVID-19 are embedded in long-term government systems.

The GR programme for COVID-19 represents a business-as-usual approach to disaster relief in Bangladesh, being activated to sustain human life in the short term rather than address vulnerabilities in the long run. As reforms under the NSSS to build resilience deepen, households' adaptive capacity is expected to increase, thereby reducing the need for GR. However, this scenario is some way into the future.

The Special OMS used existing capacity but adapted to develop a new information system. It is unclear how this information system or data regarding beneficiaries will be used. Some stakeholders indicated that the beneficiaries of the Special OMS will be on-boarded onto the FFP, but the policy decision on this is yet to be made.

While the PM's cash support scheme is decidedly one-off, the GoB intends to use the database of beneficiaries for other programmes, although the exact linkages to future programming are yet to be specified. More tangibly, the GoB has already started to expand the use of CAMS – the backend system built to support the scheme – for supporting registration, enrolment, and centralised verification in other programmes. According to one of our KIIs, a memorandum of understanding has been signed between the Ministry of Food and the ICT Division to modify the CAMS for supporting the FFP.

On the horizontal expansion of the three DSS allowances, while it is unclear whether new beneficiaries will receive support beyond the first year, the design of the expansion seems to suggest that expansion will be permanent.

The cash assistance for laid-off workers is explicitly embedded in long-term programming and policy making. The EU, along with the MoLE, intends to pursue long-term reforms in social security for workers through two strategies: (i) using the short-term cash assistance as a 'pilot' to design and advocate for a long-term unemployment assistance programme; and (ii) further strengthening the Finance Division's G2P payment system so that it can support

the payments function when social assistance/insurance programmes are put in place for workers.

Overall, the COVID-19 social protection responses underscore the need to understand how long-term SSNPs, seasonal SSNPs, and emergency SSNPs intersect in addressing vulnerability and to harmonise them within a coherent policy framework.

8 Conclusions and recommendations

This study examined major social protection responses introduced by the GoB to address the economic impacts of COVID-19 in Bangladesh via desk-based research and key informant interviews. In this concluding section, we summarize the Bangladesh experience and suggest broad policy implications, although we acknowledge that these will need to be reviewed as the response evolves with the pandemic and implementation nuances are analysed more comprehensively than within the scope of this study.

8.1 Conclusions

The lockdown measures and the repercussions of the global economic slowdown are likely to have a staggering impact on poverty in Bangladesh. As our microsimulations show, the post-crisis poverty headcount is expected to rise to 32–48% from the pre-crisis levels of 20.5%. These levels are likely to be further aggravated by other simultaneous shocks, including Cyclone Amphan and the monsoon floods that devastated parts of the country in May 2020 and July 2020 respectively.

The GoB announced a series of measures to mitigate the impact of the crisis. The GoB rapidly activated humanitarian assistance via the GR, allocating support to more than 75 million beneficiaries with cash/food/cash for baby food over the severe lockdown period between late March 2020 and late May 2020. The Special OMS was also swiftly deployed to alleviate food insecurity in urban areas through the sale of rice at a specially subsidised price, covering 2 million beneficiaries between April 2020 and June 2020. In addition to these programmes – which are traditional policy instruments in place to serve emergency needs and food insecurity – the GoB initiated new cash transfers to support those whose livelihoods were directly affected by the pandemic. The PM's cash support scheme, in particular, was designed to mitigate the loss of income among day labourers and other informal workers through a one-off transfer of BDT 2,500 (£22). More recently, a cash assistance scheme was initiated by the MoLE to support workers laid off from the RMG, leather goods, and footwear industries with a monthly transfer of BDT 3,000 (£27) up to a maximum of three months. Historically, humanitarian SSNPs have been the designated instruments for supporting households during disasters. However, with COVID-19, long-term programmes were flexed for the first time in response to a large-scale shock, as seen by the expansion of the OAA, the WA and the DA in 112 poorest Upazilas. It is unclear if this experience will catalyse the adoption of shock-responsive social protection – where long-term programmes are scaled-up or piggybacked upon in response to disasters – in future responses to recurrent disasters such as cyclones and floods.

The design of these responses reflects the longstanding fiscal space limits that have constrained social protection provisioning in Bangladesh, resulting in an unenviable trade-off in terms of coverage, adequacy, and comprehensiveness. The GR was the only programme to allocate support to nearly half the country's population, in line with its emergency programming objectives. Allocations under cash transfer programmes were designed to achieve coverage far lesser than estimated need – for instance, the PM's cash support scheme aimed to cover 5 million households, equivalent to 35 percent of the eligible population. When the adequacy of the transfers to meet the minimum expenditure basket of goods is considered, the horizontal expansion only covers 16–25% of 75% of this amount.

While the PM's cash transfer covers 83% and 50% of 75% of the minimum expenditure basket in rural and urban areas respectively, its one-off nature makes it inadequate given the protracted nature of this crisis, and ultimately its impact on poverty is likely to be marginal, as our microsimulations show.

As discussed in Section 6, given that the social protection system in Bangladesh is still nascent and undergoing reforms, the preparedness of existing systems which these responses could have leveraged upon was mixed, with implications for overall timeliness. Most programmes – Special OMS, PM's cash support scheme, DSS-led allowances and the DoLE-led cash assistance – had to undertake new registration, verification and enrolment of beneficiaries in the absence of data on potential beneficiaries. The widely documented challenges of targeting in Bangladesh were reiterated, as the targeting process was undermined by nepotism and fraud. While the GoB took measures to plug the leakage – through additional verification and re-listing of households – this came at the cost of slowing down the response. In contrast, the payment systems were much better prepared to scale up, as the NID, mobile and the MFS infrastructure was piggybacked upon at a remarkable pace to deliver cash payments. However, as illustrated in Section 7.5, the gendered access to this infrastructure does imply that women may have faced additional barriers. To an extent, the GoB set up digital platforms – primarily hotlines – to ensure citizen access and social accountability; their effectiveness during COVID-19 remains an area for inquiry.

8.2 Implications for policy

Globally, the COVID-19 crisis has reinforced the need to expand social protection provisioning and ensure efficient implementation through accelerated investments in systems strengthening. This case study on Bangladesh resonates with this. We consider key preparedness actions emerging from this case study below.

It will be important to conceptualize the role of SSNPs clearly in the national social protection framework, embedding this in an empirical understanding of key vulnerabilities. The current framework constitutes a patchwork of 100+ SSNPs with a wide array of objectives, leading to lack of policy coherence between long-term poverty alleviation programmes and disaster response programmes. This matters from an administrative viewpoint as well, as breaking down operational silos is crucial to reduce administrative burden, both on implementers and potential beneficiaries. For instance, if the GoB does intend systematically to use the horizontal expansion of cash allowances in response to shocks then it will be important that the MoDMR and Ministry of Social Welfare work together to develop policy guidelines around cash allowance expansion and ensure a coherent relationship between this response mechanism and that of 'humanitarian assistance'.

COVID-19 highlighted the vulnerability of people living in urban areas to falling into poverty, where, by design, there is low coverage of SSNPs. Access to urban SSNPs is already flagged as an area for reform under the NSSS. However, COVID-19 has brought to the fore the need to expand coverage in urban areas. This requires an assessment of the strengths and weaknesses of the range of existing social protection programmes in meeting the needs of poor and vulnerable urban households and so clearly understanding the nature

of the trade-off between expanding existing programmes or, at the risk of further fragmentation, introducing new ones specifically designed to meet the needs of the urban population.

The need to strengthen institutional capacity and accountability for targeting was emphasized by this crisis. The weak institutional capacity for and the lack of accountability in targeting of SSNPs is well-documented in the Bangladesh context and points to the need not just to strengthen systems, but also to build capacity at the sub-national level for it is improved decentralised capacity that is critical for outreach, enrolment and grievance redressal. This was brought to the fore – yet again – by new registration activities undertaken by the Special OMS and the PM’s cash support programme, both of which battled with patronage politics during the crisis. This needs to be countered with better grievance redressal and accountability mechanisms. While technical platforms currently exist to facilitate complaints and appeals, the power and information asymmetry around the targeting process imply limited opportunities for citizen engagement. The systematic involvement of civil society organisations in the implementation would better empower citizens and facilitate improved accountability.

The progress toward identifying use cases for the social registry must be accelerated, as the pandemic led to a proliferation of new databases despite several already existing. The NHD needs to be backed by a clear roadmap for implementation, including a plan for regularly updating the data, as the data may have lost currency in the COVID-19 context, which has led to a group of ‘new poor’, with different characteristics to those households already living in poverty. The implementation roadmap will need to go beyond technical issues and engage with political economy aspects emerging from the transition towards centralized targeting. This involves engaging early on with various line ministries and local governments to understand their perspectives and clarify their role in its implementation.

The barriers faced by women in accessing mobile phones and financial services cannot be overlooked, especially as these tools become the default across SSNPs. While the adoption of MFS amid this crisis has been a true success story in Bangladesh, the inadequate penetration of mobile phones and MFS among women limits their access to timely support. While much of the NSSS-led reforms are technical and institutional, it will be equally important to anticipate and address how these intersect with conservative social norms that govern women’s choices and behaviours. Exception handling mechanisms will need to be incorporated into business processes to ensure that digital does not become the default. Working with women’s community-based organisations to encourage and facilitate the adoption of digital tools by women can address barriers faced by them to some degree.

Many of these reforms are already being pursued through the NSSS; accelerating these system strengthening efforts will be key to ensuring that SSNPs are resilient and responsive to future crises.

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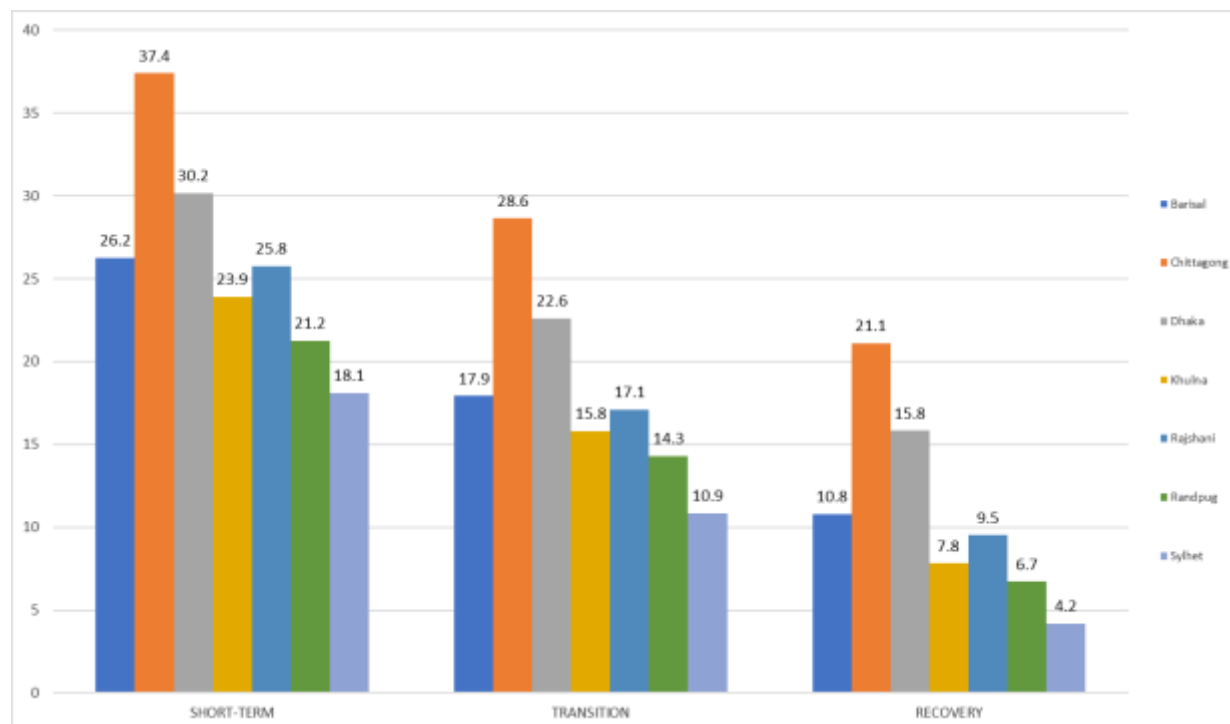
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Annex A Stakeholders interviewed

Organisation	Type
Directorate General of Food	Government
DSS	Government
Finance Division	Government
DDM	Government
UNO X 3	Government
Upazila Social Service Officer X 2	Government
FCDO	Development partner
World Bank	Development partner
EU	Development partner
UNDP	Development partner

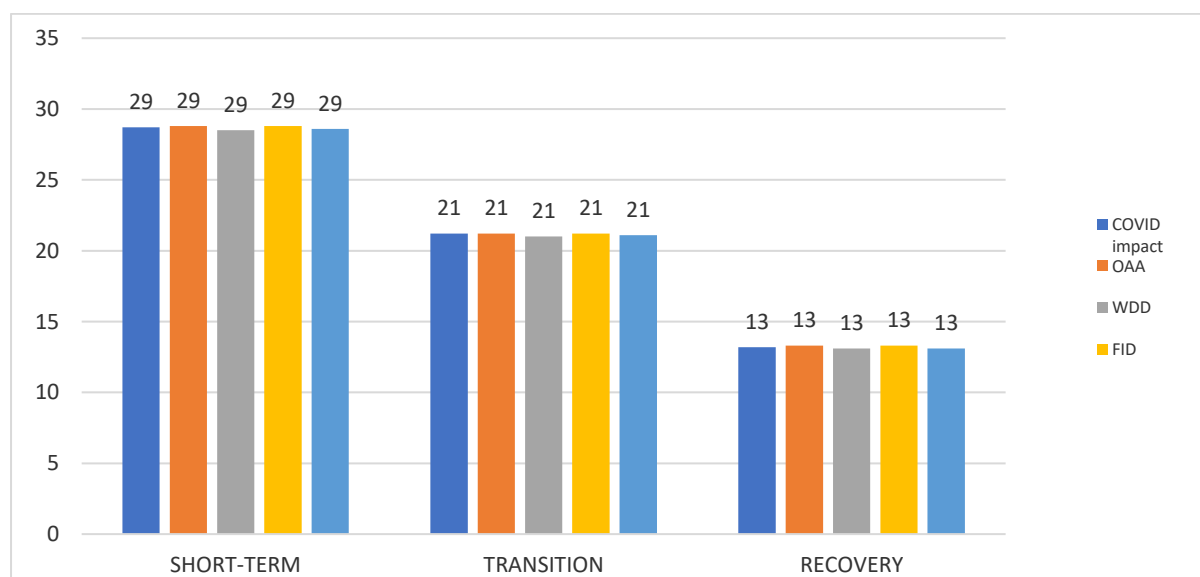
Annex B Microsimulation results

Figure 12: Percentage point increase in headcount poverty at upper national poverty line, by division



Source: Authors using 2016/17 HIES data.

Figure 13: Percentage point increase in poverty headcount at upper national poverty line with and without social protection measures



Source: Authors using 2016/17 HIES data.