SHOCK RESPONSIVE SOCIAL PROTECTION MODEL IN URBAN SETTINGS OF BANGLADESH

Social Security Policy Support (SSPS) Programme
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Acronyms

ADB	Asian Development Bank
ATM	Automated Teller Machine
BBS	Bangladesh Bureau of Statistics
BFP	Bolsa Família Program
BGMEA	Bangladesh Garment Manufacturers and Exporters Association
BKMEA	Bangladesh Knitwear Manufacturers and Exporters Association
BRAC	Building Resources Across Communities
BRTC	Bangladesh Roat Transport Corporation
CBN	Cost of Basic Needs
CBOs	Community-Based Organizations
CCs	City Corporations
CCT	Conditional Cash Transfer
CFPR	Challenging the Frontiers of Poverty Reduction
CLP	Chars Livelihoods Programme
CMSMEs	Cottage, Micro, Small & Medium Enterprises
CUS	Center for Urban Studies
CVRP	Gucca Gram
CVS	Compliance Verification System
DCC	Dhaka City Corporation
DCI	Direct Calorie Intake
DFAT	Department of Foreign Affairs and Trade
DNCC	Dhaka North City Corporation
DRM	Disaster Risk Management
DRR	Disaster Risk Reduction
DSS	Department of Social Service
DSWD	Departement of Social Welfare and Development
EGPP	Employment Generation Program for the Poorest
EII	Employment Injury Insurance
EM-DAT	Emergency Events Database
EVI	Economic Vulnerability Index
FCDO	Foreign, Commonwealth & Development Office
FFW	Food for Work
FLSP	Food and Security for the Ultra-Poor Programme
FP	Family Planning
FY	Fiscal Year
G2P	Government to Person
GDP	Gross Domestic Product

GED	General Economics Division
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (German Development Cooperation)
GO-NGO	Government-Organized Non-Governmental Organization
GoB	Government of Bangladesh
GR	Gratuitous Relief
GRS	Grievance Redress System
HES	Household Expenditure Survey
HIES	Household Income and Expenditure Survey
HSNP	Hunger Safety Net Programme
iBAS++	Integrated Budget Accounting System
ICDDRB	International Centre for Diarrhoeal Disease Research, Bangladesh
ICVGD	Investment Component of vulnerable Group Development Programme
IDP	Internally Displaced People
IMED	Implementation, Monitoring and Evaluation Division
ISPP	Income Support Program for the Poorest
LEAP	Livelihood Empowerment Against Poverty
LFS	Labor force Survey
LIUPCP	Livelihoods Improvement of Urban Poor Communities Project
M&E	Monitoring and Evaluation
MCH	Maternal Child Health
MDGs	Millennium Development Goals
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MHVS	Maternal Health Voucher Scheme
MIS	Management Information System
MODMR	Ministry of Disaster Management and Relief
MoSW	Ministry of Social Welfare
MPO	Monthly Pay Order
NGO	Non-Governmental Organization
NHD	National Household Database
NID	National Identity Card
NPI	National Precedence Indicator
NSAPR	National Strategy for Accelerated Poverty Reduction
NSIS	National Social Insurance Scheme
NSSS	National Social Security Strategy
OMS	Open Market Sale
PDO	Project Development Objective
PKSF	Palli Karma-Sahayak Foundation
PMEAT	Prime Minister's Education Assistance Trust

PMT	Proxy Means Test
PRSP	Poverty Reduction Strategy Paper
PwDs	Persons with disabilities
REOPA	Rural Employment Opportunities for Public Assets.
RH	Reproductive Health
RMG	Ready-Made Garments
RUM	Rural-Urban Migration
SASSA	South Africa Social Security Agency
SDC	Swiss Agency for Development and Cooperation
SDGs	Sustainable Development Goals
SEIP	Skills for Employment Investment Program
SFYP	Sixth Five Year Plan
SI	Shock Index
SIDA	Swiss International Development Cooperation
SMA	Statistical Metropolitan Area
SMI	Survey of Manufacturing Industries
SPBMU	Public Financial Management for Social Protection
SPFMSP	Strengthening
SPPs	Social Protection Programs
TR	Test Relief
TUP	Targeting the Ultra Poor
UCRBP	Urban Community Resilience Building Project
UNDESA	United Nations Department of Economic and Social Affairs
UNDP	United Nations Development Programme
UPEHSDP	Urban Public and Environmental Health Sector Development Programme
UPG	Ultra-Poor Graduation
UPPR	Urban Partnerships for Poverty Reduction
USAID	United States Agency for International Development
USSA	Urban Social Security Agency
VGD	Vulnerable Group Development
VGF	Vulnerable Group Feeding
VUP	Vision 2020 Umerenge Programme
VWB	Vulnerable Women Benefit
WASH	Water, Sanitation and Hygiene
WDI	World Development Indicators
WFP	World Food Programme

Executive Summary

Bangladesh, one of the world's most densely populated nations, has experienced rapid urbanization. This urban shift, while indicative of socio-economic transitions, has exposed a considerable portion of the population to diverse shocks, including natural calamities, economic downturns, and the repercussions of the COVID-19 pandemic. Urban expansion, partly influenced by the decreasing reliance on agriculture, has resulted in mass migration to cities. This surge has strained city infrastructures, affecting inhabitants' physical and psychological well-being. Despite policies that previously succeeded in alleviating rural poverty, the urban-rural divide has expanded, revealing increasing urban poverty. This widening gap threatens equitable growth, especially as Bangladesh aspires to become a middle-income nation.

The core objective is to study and propose a shock-responsive urban social protection model, aligning with the nation's goals, that addresses the challenges facing the urban poor in Dhaka, Bangladesh. Primary and secondary data were utilized. Secondary data was sourced from various resources, while primary data was obtained from face-to-face interviews and focus group discussions with over a hundred households in Dhaka's slums. The focus was on comprehending current urban social protection initiatives, discerning the needs of the urban marginalized, and identifying challenges in accessing social protection. Bangladesh has been progressing in fortifying its urban social protection mechanisms, as evidenced by initiatives like the Urban Community Resilience Building Project (UCRBP), supported by the World Bank. Despite these advancements, gaps and challenges persist.

Key Recommendations

- **Comprehensive Social Protection System:** Comprehensive urban protection system incorporating various programs like conditional cash transfers, social pensions, and employment guarantees.
- **Integrated Service Delivery:** The model recommends integrating service delivery mechanisms to ensure that vulnerable populations can access social protection services easily. Integrated service delivery mechanisms will require coordinating and collaborating with existing government programs, NGOs, and other stakeholders.
- **Targeted Interventions:** The model proposes targeted interventions to provide support to specific groups in urban areas, such as street vendors, informal workers, and slum dwellers. These targeted interventions will be designed to help improve the economic conditions of the most vulnerable populations in urban areas. The proposed urban social protection model for Dhaka is aligned with the Sustainable Development Goals (SDGs) and the Bangladesh Government's vision for social development. The model can contribute significantly to reducing poverty and inequality in Dhaka and promote inclusive and sustainable urban development.

The proposed urban social protection model for Dhaka represents a significant step towards improving the well-being of vulnerable urban populations in Bangladesh. This model, aligned with the SDGs and national development objectives, aims to address urban poverty and inequality by integrating various social protection mechanisms and delivering targeted interventions to those most in need. The implementation of this model requires collaborative efforts from government agencies, non-governmental organizations, and other stakeholders to ensure its successful execution. Initiatives such as the Urban Community Resilience Building Project (UCRBP), supported by international partners like the World Bank, play a crucial role in enhancing the resilience of urban communities through community-driven development, disaster risk reduction, and social protection measures.

Key interventions within the social protection component of the UCRBP, including the expansion of cash transfer programs, the establishment of a shock-responsive social registry, and integration with disaster risk reduction efforts, have shown promise in enhancing the effectiveness of social protection initiatives in urban areas. Despite progress, challenges remain, including coordination issues, coverage gaps, and funding constraints. Addressing these challenges requires sustained commitment and collaboration among stakeholders to ensure the continued improvement of urban social protection systems in Bangladesh.

Overall, the proposed urban social protection model offers a comprehensive framework for addressing urban poverty and promoting inclusive development in Dhaka. By prioritizing the needs of vulnerable urban populations and implementing targeted interventions, Bangladesh can make significant strides towards building more resilient and equitable urban communities. In conclusion, as urbanization trends escalate, a robust and responsive urban social protection framework is paramount for Bangladesh to safeguard its vulnerable populations. While current efforts signify progress, there remains a clear imperative for continuous and collaborative endeavors to meet emerging challenges.

1. Introduction

Background

Bangladesh, located in South Asia, has a population of over 164 million people and faces frequent natural disasters like floods and cyclones. With more than 36% of its population now living in urban areas, urbanization is rapidly increasing. However, urban poverty remains a significant challenge, with vulnerable populations often lacking access to social protection programs. These programs, which include cash transfers and food assistance, aim to reduce poverty and vulnerability.

The research report "Shock Responsive Urban Social Protection in Bangladesh" investigates the effectiveness of social protection programs in urban areas, especially during crises like the COVID-19 pandemic. It emphasizes the need for targeted support to vulnerable urban populations during such shocks. Despite recent government efforts to expand social protection programs, challenges persist, including the need for better targeting and coordination among stakeholders. Based on a study conducted in Dhaka, the capital city, the report highlights the effectiveness of shock-responsive social protection programs but also identifies challenges in their implementation. These challenges include issues with targeting and coordination between government agencies, NGOs, and local communities.

Overall, the report contributes valuable insights into how social protection programs can effectively support vulnerable urban populations during times of crisis. It offers recommendations for policymakers and program implementers to improve the design and implementation of these programs, thereby enhancing their effectiveness in addressing urban poverty and vulnerability in Bangladesh.

Research Objectives

The report aims to develop effective shock-responsive social protection policies for urban areas in Bangladesh. It identifies challenges in accessing social protection programs and assesses the effectiveness of existing ones. Recommendations from the report aim to enhance the design and implementation of social protection policies and programs in the country.

- **Assessment:** Evaluate the existing social protection programs in Bangladesh's urban areas, highlighting their strengths and weaknesses.
- **Identification:** Identify shock-responsive urban protection initiatives that employ a life cycle approach.
- **Examination:** Examine these programs considering the vulnerabilities of groups like the poor, climate migrants, ethnic minorities, elderly, and persons with disabilities.
- **Understand:** Understand the specific needs of urban vulnerable groups, especially marginalized individuals, and persons with disabilities, within current social protection frameworks.
- **Determine Effectiveness:** Determine the effectiveness of Social Protection Programmes and their associated grievance handling mechanisms in urban settings.

- **Best Practices:** Highlight and integrate best practices from various urban programs from around the world.
- **Policy Proposal:** Propose policy recommendations to develop a comprehensive Urban Shock Responsive Social Protection Model for Bangladesh.

Research Methodology

In investigating "Shock Responsive Urban Social Protection in Bangladesh", a blend of qualitative and quantitative techniques was employed to ensure comprehensive insights. Combining these methods results in a comprehensive understanding of social protection challenges and opportunities in urban Bangladesh, providing a basis for informed recommendations.

- **Literature Review:** Delved into government reports, academic works, and policy documents, forming the foundation of our understanding about the social protection in Bangladesh.
- **Stakeholder Interviews:** Conversations with experts from government bodies, NGOs, and relevant agencies unveiled the intricacies of program designs, implementation challenges, and the overall efficiency of shock-responsive interventions.
- **Focus Group Discussions:** Engaged directly with vulnerable urban communities to hear firsthand about their experiences and perspectives, enabling a deep understanding of their needs and perceptions.
- **Household Survey:** Conducted in select urban regions to grasp the socio-economic dynamics, experiences with external shocks, accessibility to protection initiatives, and their perceived effectiveness. This structured survey facilitated a data-driven approach to our findings.
- **International Comparative Study:** Reviewed global social protection initiatives to draw parallels, discern best practices, and contextualize them within Bangladesh's unique framework.

Significance of the Study

The study on "Shock Responsive Urban Social Protection in Bangladesh" is important for several reasons. Firstly, Bangladesh is a densely populated country that frequently experiences shocks, such as natural disasters, economic crises, and health emergencies. With over 36% of the population living in urban areas, the study is essential in investigating the effectiveness of shock-responsive social protection programs in supporting vulnerable urban populations. Secondly, social protection programs in Bangladesh have primarily focused on rural areas, leaving urban populations, particularly the urban poor, without access to these programs. The study aims to address this gap by examining the challenges faced by vulnerable urban populations in accessing social protection programs and identifying effective strategies to expand the coverage of these programs to urban areas. Thirdly, the COVID-19 pandemic has emphasized the importance of social protection programs in providing support to vulnerable populations during times of crisis. The study will provide insights into the effectiveness of shock-responsive social protection programs in meeting the needs of vulnerable urban populations during the pandemic and other shocks.

Fourthly, the study will contribute to the development of more effective and equitable social protection policies and programs in Bangladesh by identifying the best practices and lessons learned from existing programs and interventions. Policymakers and development practitioners can use this information to design and implement more effective and responsive social protection programs in urban areas of Bangladesh. Finally, the study will provide a valuable contribution to the broader literature on shock-responsive social protection programs in developing countries. By identifying effective strategies and best practices for expanding social protection programs to urban areas, the study will help build the evidence base on how social protection can support vulnerable populations in the face of shocks and crises.

2. Issues and Challenges: Urban Social Protection System

Policy Evolution on Urban Poverty in Bangladesh

Guided by Article fifteen of the country's constitution, Bangladesh launched its development planning with the first five-year plan in 1973. Diverse long-term and short-term plans guided development and poverty initiatives. However, urban poverty remained largely overlooked until the urbanization surge in the 1980s drew attention from policymakers and the media.

The initial Household Expenditure Survey (HES) in FY 1973-74 primarily addressed "income poverty". This shifted with the fourth five-year plan (1990-1995) and was expanded upon by adopting the 'Cost of Basic Needs (CBN)' method in the HES of 1995-96. The incorporation of the direct calorie intake method reflected a more comprehensive perspective on poverty (Banks, 2012). The early 2000s marked a policy transition with the 'Poverty Reduction Strategy Paper' (PRSP) for 2003-2004. The 'National Strategy for Accelerated Poverty Reduction' (NSAPR) was then implemented from 2005 to 2008 and had its second iteration from 2009 to 2011.

The sixth five-year plan (2011-2015) targeted poverty in alignment with the Millennium Development Goals. The ongoing seventh Five Year Plan (2015-2020) and the Perspective Plan (2010-2021) are harmonized with the Sustainable Development Goals (SDGs) 2030. Meanwhile, sectoral policies like the National Social Security Strategy and the National Urban Sector Policy have been formulated, but the national agenda often mirrors global benchmarks, like MDGs and SDGs.

Table 1: Existing Urban Social Protection Programmes

Program	Urban Public Environmental Health Care	Objective
Agency	Local Government Division	Enhance public and environmental health in urban regions, with an emphasis on the underprivileged. Form an Urban Public and Environmental Health Unit, bolster resources for urban bodies, manage waste, and elevate food safety standards in cities and municipalities.
Cluster	Human Development and Social Empowerment	
Budget	BDT 90.5 Crore	
Fiscal Year	2020-21	

Program	Open Market Sales (OMS)	Objective
Agency	Ministry of Food	Distribute essential food items (such as rice, wheat, oil, onions, sugars and more) at subsidized prices to combat seasonal price
Cluster	Food Security and Disaster Assistance	

Budget	Tk 972.0 Crore	increases. There are currently 8.76 million beneficiaries.
Fiscal Year	2020-2021	

Program	Urban Resilience Project	Objective
Agency	Ministry of Disaster Management and Relief	To strengthen the capacity of Government of Bangladesh agencies to respond to emergency events and to enhance systems reducing the vulnerability of future building construction to disasters in DNCC, Dhaka, and Sylhet. It currently benefits 150 beneficiaries.
Cluster	Human Development and Social Empowerment Cluster	
Budget	BDT 29 crore	
Fiscal Year	2020-21	

Program	Urban Based Marginal Women Development (2nd Phase)	Objective
Agency	Ministry of Women and Children Affairs	To empower and strength marginalized women in urban communities by strengthening their positions as entrepreneurs, defining their abilities to become self reliant through skills development training. It is sponsored by Jatiyo Mohila Sangstha (National Women Organization).
Cluster	Human Development and Social Empowerment	
Budget	Tk 20.64 Crore	
Fiscal Year	2020-2021	

Program	Fund for Micro-Credit through PKSF	Objective
Agency	PKSF (Palli Karma-Sahayak Foundation)	PKSF offers financial support to different groups, including ultra-poor, micro-entrepreneurs, and small farmers, with flexible financial services and low charges. It aims to promote household-based enterprise development for the poor in rural and urban areas of Bangladesh.
Cluster	Human Development and Social Empowerment	
Budget	Tk 4462.22 Crore	
Fiscal Year	2020-2021	

Program	Stipend for Disabled Students	Objective
Agency	Stipend Programme for the Student with Disabilities	To encourage children with disabilities to enroll in educational institutions by upholding the Constitution, national disability-related policy, and protecting the rights of persons with disabilities (PwDs). The program seeks to
Cluster	Human Development and Social Empowerment	
Budget	Tk 95.64 Crore	

Fiscal Year	2020-21	mainstream students with disabilities, who face higher dropout rates due to financial constraints, offering them opportunities for higher education. Beneficiaries receive between Tk 750-1300 monthly per head.

Program	Allowances for Working Lactating Mothers	Objective
Agency	Implemented in municipalities, city corporations, and selected garment factories under BGMEA and BKMEA	Initiated in 2010-11, the program supports lactating mothers, especially those in garment factories, ensuring they maintain good health to breastfeed their infants. It endeavors to meet SDGs, diminish maternal and child mortality, ensure proper nutrition for both mother and baby, mitigate poverty, and enhance the quality of life. Beneficiaries receive a Tk 800 monthly allowance.
Cluster	Social Allowance Cluster	
Budget	Tk 274.28 crore	
Fiscal Year	2020-21	

Program	Investment Component of Vulnerable Group Development Programme (ICVGD)	Objective
Agency	The program will be implemented in 64 Upazilas	Transform the VGD program into the VWB program to ensure a minimum income guarantee for impoverished women and enhance all social security programs' efficacy in poverty reduction. The ICVGD project will support 100,000 ultra-poor women in 64 Upazilas with cash grants and capacity-building aid to augment their income-generating ventures.
Cluster	Social Security Transformation from VGD to VWB	
Budget	Tk 10.61 crore	
Fiscal Year	2020-2021	

Program	Skills for Employment Investment Programme (SEIP)	Objective
Agency	Supported by Asian Development Bank (ADB) and Swiss Agency for Development and Cooperation (SDC) and executed by the Finance Division, with three Ministries, Bangladesh	Develop a skilled workforce and foster sustainable livelihoods by offering demand-driven skill training to the impoverished, thus supporting Bangladesh's long-term skills enhancement objectives.

	Bank, PKSF, 13 Industry Associations, and BRTC partnering	
Cluster	Skills Development and Employment Enhancement	
Budget	Tk 668.75 crore	
Fiscal Year	2021-2022	

Program	**Vulnerable Group Feeding (VGF)**	**Objective**
Agency	Ministry of Disaster Management and Relief	Initiated in 1974, the VGF program offers food transfers to the disadvantaged during calamities and major religious festivals. It aims to continue supporting those in need by providing them with essential food supplies.
Cluster	Food Security and Disaster Assistance	
Budget	BDT 940.09 crore	
Fiscal Year	2020-2021	

Program	**Gratuitous Relief (GR)**	**Objective**
Agency	Ministry of Disaster Management and Relief	Address poverty and vulnerability by providing educational, healthcare, nutrition, employment, and disaster response programs. The program prioritizes the elderly, women, children, and persons with disabilities and provides benefits in food, cash transfers, or both, catering to both urban and rural areas.
Cluster	Food Security and Disaster Assistance	
Budget	BDT 568.82 crore	
Fiscal Year	2020-2021	

Program	**Test Relief (TR) Cash**	**Objective**
Agency	Ministry of Disaster Management and Relief	Address poverty and vulnerability by providing educational, healthcare, nutrition, employment, and disaster response programs. The program prioritizes the elderly, women, children, and persons with disabilities and provides benefits in food, cash transfers, or both, catering to both urban and rural areas.
Cluster	Food Security and Disaster Assistance Cluster	
Budget	BDT 1,522.30 crore	
Fiscal Year	2020-2021	

Program	**Special Allocation**	**Objective**

Agency	Ministry of Disaster Management and Relief	Support individuals in dealing with disaster shocks and unforeseen changes in economic life balance, catering to both urban and rural areas.
Cluster	Food Security and Disaster Assistance	
Budget	BDT 60 crore	
Fiscal Year	2020-2021	

Program	**Prime Minister's Education Assistance Trust (PMEAT)**	**Objective**
Agency	Ministry of Education	Provide stipends to underprivileged and meritorious students from 6th grade to graduation/equivalent level to enhance the quality of education and reduce dropout rates.
Cluster		
Budget		
Fiscal Year		

Program	**Female Secondary School Stipend Project**	**Objective**
Agency	Ministry of Education	Increase girls' enrollment in secondary schools, prevent early marriage and childbearing, and counteract factors such as poverty and harassment.
Cluster	Human Development and Social Empowerment	
Budget	Tk 3,964.08 crore	
Fiscal Year	2020-2021	

Program	**Autistic Academy**	**Objective**
Agency	Ministry of Education	Integrate autistic children into the mainstream education system, with the academy offering various facilities to accommodate and educate them.
Cluster	Human Development and Social Empowerment	
Budget	Tk 12 crore (with an overall cost of Tk 422.34 crore for the establishment)	
Fiscal Year	2020-2021	

Program	**Humanitarian Assistance Programmes**	**Objective**
Agency	Ministry of Disaster Management and Relief	Provide need-based relief in cases of disasters like floods, cyclones, etc., addressing the continuous demand for relief.
Cluster	Labour & Livelihood Intervention Cluster	
Budget	BDT 71 crore	

Fiscal Year	2020-2021	

Program	Family Planning Field Services Delivery	Objective
Agency	Ministry of Health and Family Welfare	Provide Family Planning and MCH-RH services to ensure the health and welfare of families in Bangladesh with specific goals such as reducing fertility and mortality rates, providing adolescent reproductive health care services, and enhancing services in hard-to-reach areas.
Cluster		
Budget	Tk 512 crore	
Fiscal Year	2020-2021	

Program	Improved life Standard for low-income people	Objective
Agency	National Housing Authority	Improve living standards for urban poor/low-income people through housing and community-led infrastructure development projects.
Cluster		
Budget		
Fiscal Year		
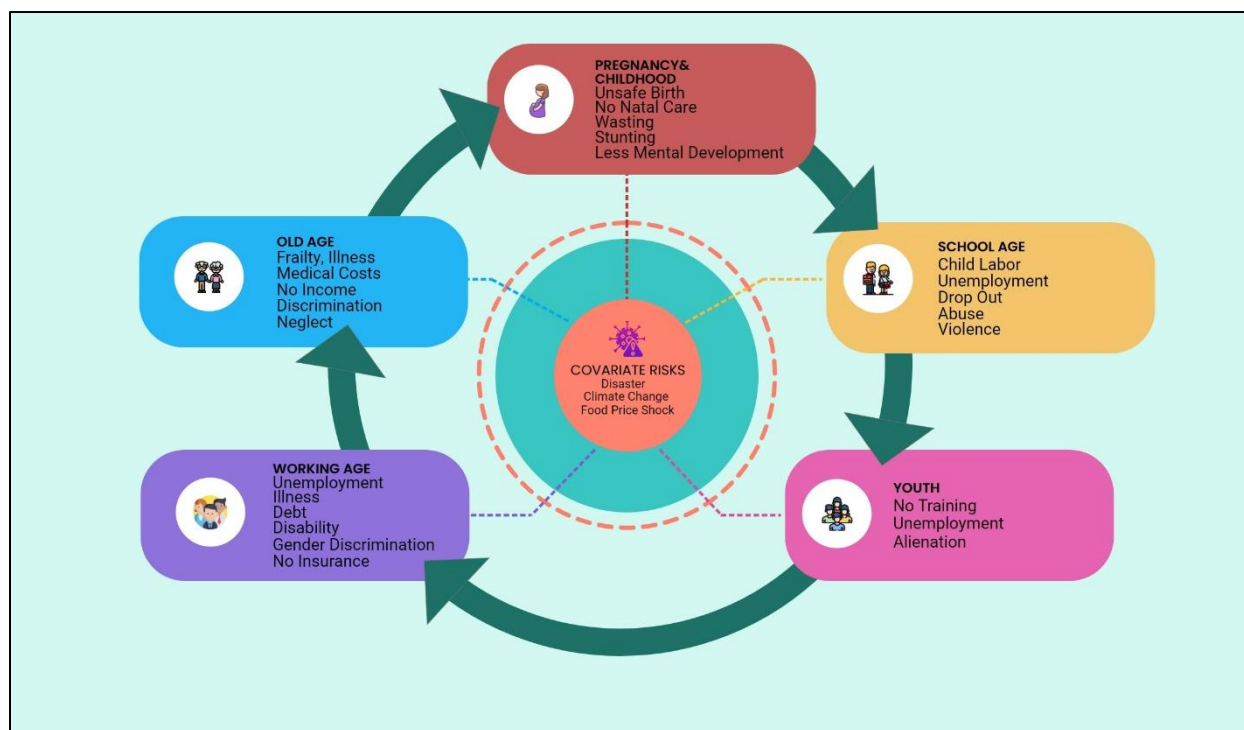
Figure 1. Government Social Protection Approach/ Model

Table 2: Major Social Protection Programmes in Rural and Urban Areas

Program	Location Distribution
100-Day Employment Generation Program (EGP)	Rural
The Vulnerable Group Development (VGD)	Rural
Food For Work (FFW) Program	Rural
Rural Employment Opportunities for Public Assets	Rural
Gratuitous Relief (GR)	Rural
Test Relief (TR)	Rural
Food-for-Education Programme (FFE)	Rural
Primary Education Stipend programme (PESP)	Urban & Rural
School Feeding Programme (SEP)	Rural
Female Secondary School Assistance Program	Rural
Secondary Education Stipend Project	Urban & Rural
Street Children Rehabilitation Program	Rural
Old age allowance	Urban & Rural
Livelihood Development of third gender, bede and others	Urban & Rural
The Widowed and Distressed Women Allowance	Rural
Disable Allowance	Urban & Rural
Protection of orphaned and helpless children	Urban & Rural
Honorarium for Insolvent Freedom Fighters	Urban & Rural
Maternity allowance for the poor lactating mother	Urban
Urban Public Environment Health Development program	Urban
VGF (Vulnerable Group Feeding)	Rural
Open Market Sale (OMS)	Urban
Rural Social Services	Rural
Fund for Housing for the Distressed (Grihayan Tahabil)	Rural
Urban Community Development Program	Urban
Source:	*Author's Compilation, 2019*

Social Security Programs for urban poor in Bangladesh

The government must address the poverty challenges faced by urban slums, as many of these households are vulnerable to detrimental shocks. Despite most social security programs targeting rural areas, only 9% of urban residents benefit from them. While the NSSS has increased its reach in urban areas, limited urban-centric social protection initiatives exist, such as subsidized food sales and allowances for low-income lactating mothers. Additionally, the Ministry of Women and Children Affairs and the Ministry of Health and Family Welfare provide select health and nutrition programs for the urban disadvantaged.

Table 3: Programs Focused on Urban Poor

Program	Allotment in 2019-20 (crore BDT)	Allotment in 2020-21 (crore BDT)	Allotment in 2021-22 (crore BDT)	Allotment in 2022-23 (crore BDT)
Urban Public Environmental Health Care	103.80	90.50	0.00	0.00
Open Market Sales (OMS)	949.52	972.9	1019.86	1720.13
Urban Based Marginal Women Development	20.64	20.64	22.50	0.00
Urban Resilience Project	627.05	396.21	200.00	52.37
Fund for Micro-Credit through PKSF	785	589.17	66.82	78
Mother and Child Benefit Programme	763.27	763.27	1041.04	1243.07
Investment Component of vulnerable Group Development Programme (ICVGD)	0.00	52.67	159.19	57.19
Skills for Employment Investment Programme	433.20	585.19	668.75	636.00
Vulnerable Group Feeding (VGF)	1956.91	940.1	1455.54	991.07
Gratuitous Relief (GR)	543.59	3062.58	590.75	589.92
Test Relief (TR) Cash	1530	1530	1450.00	1450.00
Special Allocation	0	0	121	600
Stipend for Disabled Students	95.64	95.64	95.64	95.64
Secondary Education Stipend	1957.78	3964.08	1841.14	1979.7
Prime Minister's Education Assistance Trust (PMEAT)	4.27	4.31	79.85	72.27
Autistic Academy in Bangladesh	60.00	12.00	150.00	8.40
Humanitarian Assistance Programmes	242.95	205	185	190
Family Planning Field Services Delivery	310.00	512.00	601.40	876.16
Source:	*Data provided by the Finance Division, Ministry of Finance*			

The number of beneficiaries under the social protection programs for urban poor have reportedly remained stagnant for most of the programs. While the number of beneficiaries for the allowance of low-income lactating mothers have increased significantly over the years, beneficiaries for urban based marginal women development has rather reduced. Moreover, beneficiaries for urban primary health care and the urban health and nutrition programs have remained stagnant over several years.

Table 4: List of Programs Dedicated for Urban Areas Only (by coverage, lakh)

Program	BNF	REV BNF	BNF	REV BNF	BNF	REV BNF	BNF	REV BNF	BNF	Ministry
	2018-2019		2019-2020		2020-2021		2021-2022		2022-2023	
Urban Public Environmental Health Care	0	0	0	0	0	0	0	0	0	
Open Market Sales (OMS)	121.64	70.06	89.39	64.6	86.7	20	23	53.95	37.35	MoF
Urban Based Marginal Women Development	0.53	0.53	0.53	0.48	0.53	0.11	0.11	0	0	MoHFW
Urban Resilience Project	0	0	0	0	0	1.75	200	200	200	MoHFW
Fund for Micro-Credit through PKSF	79.37	79.37	268.56	273.18	201.19	205	210	0	0	MoWCA, MoSW
Mother and Child Benefit Programme	7	7	7.7	7.7	7.7	7.7	7.7	10.45	12.54	MoWCA
Investment Component of vulnerable Group Development Programme (ICVGD)	0	0	0	0	0	0	1	1	1	MoWCA
Skills for Employment Investment Programme	2.6	2.13	0	2.74	3.16	2	4	8.42	8.5	
Vulnerable Group Feeding (VGF)	64.72	70.71	83.41	180	180	200.17	200.17	180	180	MoDMR
Gratuitous Relief (GR)	56.82	56.82	56.82	255	260	26.25	32	32	33	MoDMR
Test Relief (TR) Cash	19.06438	19.06	20.98	20.4	22.5	3.69	3.69	3.69	3.69	MoDMR
Special Allocation	1.24	1.24	0.65	0.65	0.91	3.21	3.48	1.82	2.1	
Stipend for Disabled Students	0.9	0.9	1	1	1	1	1	1	1	
Secondary Education Stipend	8.33	10	35	42.91	35	52.25	52.25	48.96	52.9	
Prime Minister's Education Assistance Trust (PMEAT)	0	0	2.09	2.09	2.09	1.82	1.3	1.3	1.36	
Autistic Academy in Bangladesh	0	0	0	0	0	0.11	0.21	0.21	0.18	MoSW
Humanitarian Assistance Programmes	0	0	14.88	12.58	12.43	59.1	59.1	80.25	82.9	
Family Planning Field Services Delivery	321.2838	306.57	330.96	325.78	174.16	177.94	180	176.34	185.62	
Improved life Standard for low-income people	0	0	0	0	0.05	0.08	0.09	0.24	0.24	
Source:	*Finance Division, Ministry of Finance*									

The distribution of benefits for the SPPs are evidently skewed to the urban areas. Data on the number of beneficiaries for two major SPPs reveal that about 90% of the beneficiaries have been selected

from rural areas. Urban residents constitute only about 7%of the beneficiaries of the old age allowance program in 2018-19. Among millions of beneficiaries of the selected programs, lower proportion of urban poor indicate the lack of urban-focused social protection system in Bangladesh.

Table 5: Number of Beneficiaries of Major SPPs in Rural and Urban Areas in 2018-2019

Regions	Old Age Allowance		Allowances for the Persons with Disabilities	
Urban	2,68,525	6.71%	91,150	9.11%
Rural	37,31,475	93.29%	908,850	90.89%
Total	40,000,00	100%	10,000,00	100%
Source:	*Department of Social Services, Ministry of Social Welfare (2019)*			

Table 6: Number of Beneficiaries of Major SPPs in Urban Areas of All the Divisions, 2018-2019

Divisions	Old Age Allowance	Allowances for the Persons with Disabilities
Barisal	21,942	3,397
Chattogram	44,900	19,022
Dhaka	76,058	32,368
Khulna	37,281	12,055
Mymensingh	11,284	3,765
Rajshahi	39,009	9,810
Rangpur	23,011	7,488
Sylhet	15,040	3,245
Source	*Department of Social Services, Ministry of Social Welfare (2019)*	

Urban Overview: Planning, Stakeholder Engagement and NSSS Initiatives

Bangladesh's urban zones notably influence the GDP, with a growing number attracted by job prospects. Predictions estimate that by 2040, a majority will reside in these areas. Despite this growth, unplanned urbanization presents challenges such as inequality and environmental issues. Aligned with the 2030 Sustainable Development Goals, Bangladesh must strategize for sustainable urban growth, emphasizing affordable housing and diverse transportation systems. Furthermore, the City planning requires collaborative efforts from communities, urban planners, authorities,

businesses, and civil groups. Initiatives like the Smart City Campaign, in association with UNDP, gave urban residents platforms to share concerns and insights. For holistic urban progress, Bangladesh needs a clear urban vision. Constructive dialogues among all stakeholders are essential for a sustainable city future. Practices from cities like Madrid and South Korea's Songdo can provide valuable insights.

Bangladesh has strengthened its social protection system, particularly for its vulnerable urban populations. The National Social Security Strategy (NSSS), introduced in 2015, serves as a comprehensive framework aimed at providing social protection to the most vulnerable segments of the population, including the urban poor. This section details the NSSS's measures designed for urban poor assistance.

- **Housing:** Addressing housing needs, the NSSS proposes low-cost housing solutions to enhance living standards in impoverished urban areas.
- **Health:** The strategy underscores the necessity of urban health clinics, aiming to facilitate healthcare access and diminish out-of-pocket expenses.
- **Education:** NSSS advocates for community-based urban schools, ensuring education access for underprivileged children and alleviating related costs for vulnerable households.
- **Social Safety Nets:** With several programs such as the Old Age Allowance, Widow Allowance, and the Vulnerable Group Development program, the NSSS offers multiple aids catering to the urban poor's needs.
- **Pension Scheme:** The strategy proposes a national pension scheme for formal sector workers, ensuring financial stability in retirement.
- **Disability Allowance:** Aimed at fostering social inclusion, a provision for financial support is set for individuals with disabilities.
- **Maternity Allowance:** A financial support is proposed for expectant mothers, enhancing accessibility to maternal health services.
- **Unemployment Allowance:** For those unexpectedly out of work, an allowance ensures economic security during jobless periods.

Though NSSS serves as a robust platform for social protection, including for urban poor, it's essential to address its current limitations like insufficient coverage, inadequate funding, and implementation constraints. Continuous policy reinforcement, better collaboration, and augmented resources are pivotal for effective social protection deployment. To address these challenges, ongoing efforts are needed to strengthen policy implementation, enhance coordination and collaboration, and increase resources for social protection programs.

Issues and Challenges of existing Urban Social Protection Systems

Social protection refers to policies and programs that aim to reduce poverty and vulnerability and promote social and economic inclusion. In Bangladesh's rapidly urbanizing landscape, where urban population growth is projected to hit 50% by 2041, there's a pressing need to tackle issues like poverty, unemployment, and inequality. Despite government efforts with programs such as cash

transfers and food assistance, challenges persist in meeting the needs of urban populations, necessitating improvements in Bangladesh's urban social protection systems. These systems are crucial for aiding vulnerable groups during crises, but in Bangladesh, they face intricate challenges due to the nation's high poverty and vulnerability levels, including:

- **Fragmented Systems:** Bangladesh's social protection architecture consists of multiple, often independent, programs. This disconnected nature hinders streamlined access for beneficiaries, compromising service efficiency.
- **Coordination Gaps:** Despite of coordination attempts between different social protection programs and initiatives, a pronounced lack of synergy persists at both the national and grassroots levels. This often leads to redundant resource utilization and underserved vulnerable groups.
- **Coverage Shortfalls:** Numerous of social protection programs and initiatives, many vulnerable populations are still left without access to necessary support. Especially for those living in slums and informal dwellings, remain beyond the system's ambit.
- **Resource Constraints:** While the government has made efforts to increase investment in social protection programs, there is still a significant funding gap. This can make it difficult to scale up social protection initiatives and can limit the extent to which vulnerable populations can be reached.
- **Data Deficiencies:** An absence of comprehensive data on the vulnerable urban populace it can be difficult to design and implement effective social protection programs. This can result in resources being misallocated and can limit the impact of social protection initiatives.

Policy Implementation Challenges in Urban Social Protection

The urban social protection system in Bangladesh faces significant impediments in its application. These are:

- Inadequate national and local institutional capacity.
- Insufficient inter-agency and departmental coordination.
- Limited community involvement in the design and implementation of social protection programs.
- Insufficient political commitment towards social protection.
- Deficient monitoring and evaluation frameworks, which can limit the ability to assess the impact of social protection programs.

Recommendations

To address these challenges, there is a range of recommendations that can be made to improve the effectiveness of the urban social protection system in Bangladesh. Implementing these multi-pronged strategies can ensure a more inclusive and effective support structure for the nation's vulnerable segments, these recommendations include:

a. **Strengthening Coordination and Collaboration**

One of the key proposals for making strides urban social security framework in Bangladesh is to reinforce between different programs and initiatives. This can include the establishment of a national social protection coordinating body, as well as greater collaboration between government agencies, civil society organizations, and other stakeholders.

b. **Expanding Coverage**

Amplify existing program capacities and introduce new initiatives for marginalized groups, especially residents of slums and unofficial settlements.

c. **Improving Data Collection and Analysis**

The development of a national poverty database, as well as efforts to improve the quality and availability of data on urban poverty and vulnerability.

d. **Strengthening Institutional Capacity**

Improving the capacity of government agencies responsible for social protection, as well as building the capacity of civil society organizations and community groups to participate in the design and implementation of social protection programs.

e. **Increasing Resources**

Increasing funding is a key recommendation for improving the effectiveness of the urban social protection system in Bangladesh. This can include increasing government investment in social protection, as well as exploring innovative financing mechanisms, such as social impact bonds and public-private partnerships.

f. **Enhancing Monitoring and Evaluation**

Developing standardized monitoring and evaluation frameworks for social protection programs, as well as building the capacity of government agencies and civil society organizations to conduct rigorous evaluations of social protection programs.

To address these challenges, a range of recommendations can be made, including strengthening coordination and collaboration, expanding coverage, improving data collection and analysis, strengthening institutional capacity, increasing resources, and enhancing monitoring and evaluation. By taking these steps, it is possible to improve the effectiveness of the urban social protection system in Bangladesh and to better address the needs of vulnerable populations in times of crisis or need.

## 3. Urban Poverty Dynamics in the Dhaka Metropolitan Area

Urbanization

Understanding the term "urban" within the context of social protection can be challenging due to varied definitions across organizations and legal documents. Definitions of "urban" change based on administrative boundaries, population density, economic functions, and infrastructure presence. For clarity:

- Urban areas might be defined by city corporations, municipalities, or growth centers.
- Often, an area's urban designation depends on features like paved streets, electric lighting, or sewage systems.
- Economic activity also plays a role; areas with a majority in formal employment, not agriculture, are considered urban.

In Bangladesh the definition of urban area used in different censuses has not been uniform. The definition of urban area used in 1981 and 2001 changed in 2011 when the growth centres have been excluded from the list urban areas. Thus, according to the present definition, there are 532 urban areas in Bangladesh including 12 city corporations, 330 municipalities, upazila headquarters, headquarters, and cantonment areas. The urban areas have been classified into six categories according to their functions and sizes.

- Mega City: Metropolitan regions with populations exceeding 5 million.
- Paurashava/Municipality Area: Governed by the Paurashava Ordinance of 1977.
- City: Urban area with populations over 100,000.
- Other Urban Areas: Upazila headquarters not categorized as municipalities.
- Town: Urban zones with populations below 100,000.
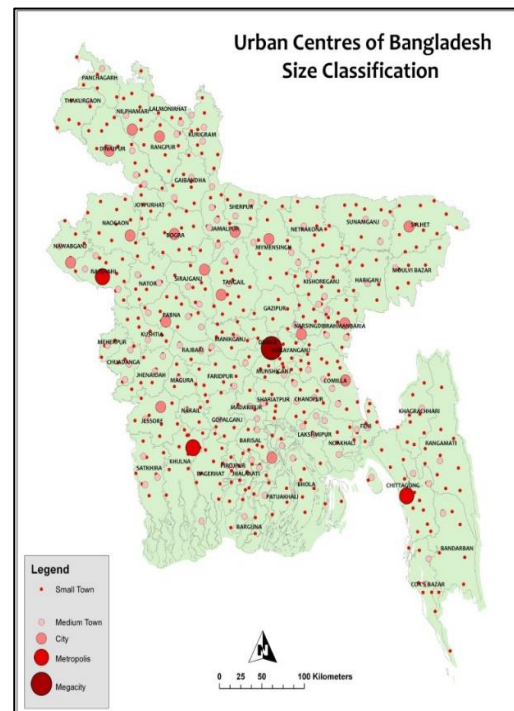
Urban Definitions and Classifications

The Census Bureau's urban-rural classification is fundamentally a delineation of geographical areas, identifying both individual urban areas and the rural areas of the nation. The Census Bureau's urban areas represent densely developed territory, and encompass residential, commercial, and other non-residential urban land uses. For the 2010 Census, an urban area will comprise a densely settled core of census tracts and/or census blocks that meet minimum population density requirements, along with adjacent territory containing non-residential urban land uses as well as territory with low population density included to link outlying densely settled territory with the densely settled core. To

qualify, an area must have at least 2,500 inhabitants, with a minimum of 1,500 living outside institutional quarters. The Census Bureau defines two urban categories:

- Urbanized Areas (UAs): Populations of 50,000 or more.
- Urban Clusters (UCs): Populations between 2,500 and less than 50,000 people.

Bangladesh's definition of urban varies by source. The Bangladesh Bureau of Statistics (BBS) in 2001 defined urban regions as developed areas with amenities like paved roads, electricity, and sanitation, primarily non-agricultural dependent populations, and a strong sense of community. As per the Pourashava ordinance 2009, an area can be defined as urban if ¾ of the adult male population of the area are engaged in non-agricultural activities, 2.33% land will be used for non-agricultural purpose, population not less than 50.000, and average density of population not less than1500 per sq. km.

Conventional city classification in Bangladesh considers population size and revenue collection but misses spatial attributes. Providing a more comprehensive city classification system is essential for the country's future budget allocation and infrastructure development. In 1991, BBS's urban definition evolved to consider amenities (paved roads, electricity, gas, water supply, sewerage, and sanitation) and non-agricultural employment. The Bangladesh Bureau of Statistics (BBS) initially categorized urban centers by population size: city corporations, municipalities or *Paurashavas*, and growth centers. Currently, there are 12 city corporations and 327 municipalities (LGED, n.d).

The Local Government Engineering Department (LGED) implements another classification system, where municipalities are placed into either A, B or C categories based on the minimum annual revenue collected over the past three years. (LGED, n.d.). These two methods of urban classification rely only on a single, non-spatial metric rather than a set of comprehensive spatial indicators. Thus, the current classification systems are unable to capture the variation in spatial development levels across cities. Additionally, the LGED allocates resources based on the class (status) of Paurashavas (LGED, n.d.).

A new proposed classification considers cities spatial characteristics. This model can lead to better resource allocation, balanced development, and urban decentralization by focusing on the development of small to medium-sized cities. Key indicators include city size, built-up area, and the ratio of the built-up region to the city's total area. Incorporating spatial features could provide a fuller understanding of city characteristics, such as development patterns, population growth, and economic activities. The new classification may also be helpful towards urban decentralization and reducing spatial inequalities by alleviating urban pressures on the larger cities and promoting development of small and medium-sized cities in Bangladesh (Rahman and Islam., 2013). This system may also be beneficial for countries with limited urban spatial data, using remote sensing data to fill gaps.

Table 7: Trends in Urban Shares of Population and Poverty: 2000 - 2030

Year	Urban Share of Pop. From Census Data (Year)	Urban Share of Pop. (%)	Urban Share of Poor (%)	Urban Share of Extreme Share
2000	23.8 (2001)	20.1	14.4	11.7
2005		24.7	17.5	14.4
2010	28.0 (2011)	26.3	17.8	11.5
2016		29.1	22.3	18.0
2030	45.6		51.5	
Source	*Author's Calculations Using HIES 2000, 2005, 2010, and 2016 UN-DESA 2018*			

Growth of Urban Population in Bangladesh

Bangladesh's urban population is primarily concentrated in Dhaka, Chittagong, and Khulna Metropolitan areas. The 2001 population census reported that Dhaka accounted for 37.45% (10.712 million) of the urban population, Chittagong SMA 11.84% (3.386 million), and Khulna SMA 4.69% (1.341 million). Collectively, these three metropolitan areas account for about 54% of the total urban population of the country.

Causes of Urbanization

The declining capacity of the agricultural sector to support a growing labor force has encouraged migration to cities. The sector's failure to provide adequate employment and income has encouraged individuals to seek opportunities outside agriculture. Rural-to-urban migration has contributed to over 40% of the urban population growth. Previously, in the early 1970s, 93% of Bangladesh's population resided in rural regions. This decreased to 64.4% by 2017 due to economic motivations and natural disasters like river erosion and cyclones. By 2017, rural areas observed only 0.1% population growth, compared to urban areas at 3.5%. The influx of Internally Displaced Persons (IDP) has further strained urban poverty management. UNDESA projects that Bangladesh's urban population will continue to rise, with the rural populace declining.

The "World Urbanization Prospects: The 2018 Revision" indicates that Dhaka's population is projected to double by 2030. In 2005, Dhaka and Chattogram housed 86% of the urban populace, including 90% of the slum residents. While Chattogram is anticipated to emerge as the next megacity, other industrial hubs like Narayanganj and Gazipur are also expected to witness significant growth. The primary concern is that rapid and unplanned urbanization in these cities might elevate urban poverty levels.

Urban Spectrum

Dhaka, accommodating a third of the urban population, ranks among the world's most populous and densely populated cities. Its populace is three times that of Chittagong, the nation's second-largest city. Meanwhile, secondary cities like Khulna, Rajshahi, Sylhet, Barisal, Comilla and Rangpur are considerably smaller. Dhaka's significance is evident when juxtaposed against these smaller urban zones. Notably, secondary cities in Bangladesh are substantially smaller in relation to Dhaka (Bird *et al*., 2018).

Migration and Urbanization in Bangladesh

More than 90 percent of future population growth will be concentrated in cities in developing countries and a large percentage of this population will be poor (Ahmed and Johnson, 2014). Though urbanization is the driving force for modernization, economic growth and development, there is an increasing concern about the effects of expanding cities, principally on human health, livelihoods, and the environment (Khan *et. al.*, 2018). The situation is particularly concerning as the urban slum population is projected to double by 2025 (UNDP, 2016).

In Bangladesh, rural-urban migration (RUM) is widespread as people from the countryside seek better opportunities in cities. This shift brings both positive and negative consequences, leading to significant changes in social and economic activities across the country. The majority of Bangladesh's population consists of migrants, with around 71% originating from rural areas, followed by 22% from marginalized groups, including Dalits, Harijans, and other socially excluded communities. Additionally, there are 8% climate migrants and 8% vulnerable women. Migration has long been a vital way for people in Bangladesh to make a living. Each year, thousands of people affected by natural disasters move from rural to urban areas, while others seek better opportunities when rural areas become too crowded. Both impoverished and affluent individuals migrate within Bangladesh for economic reasons. The nation has witnessed rapid, unplanned urbanization, surpassing the national population growth rate. It is estimated that by 2025, over 50% of Bangladesh's population will reside in urban areas (ESCAP, 2007). Addressing the economic impacts of this ongoing migration is a significant challenge for the upcoming decade.
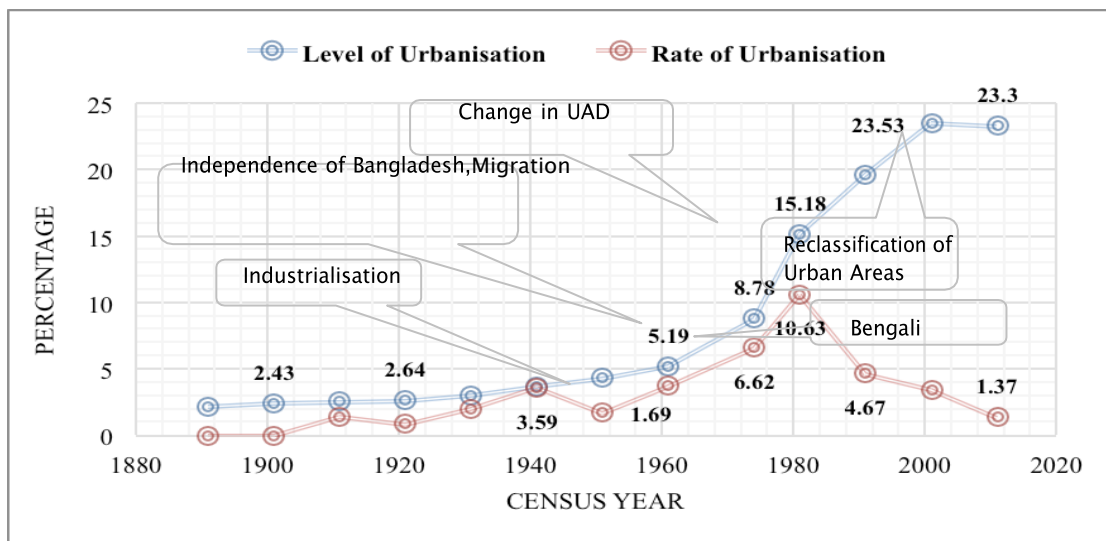

Figure 2. Census of Level and Rate of Urbanisation
(Source: SHLC Bangladesh, 2018 after BBS, 2014)

Migration Drivers and Population Dynamics in Bangladesh

A surge in rural residents relocating to major cities is evident, motivated by opportunities tied to urban industrialization and the expanding informal sector. The Ready-Made Garments (RMG)

industry stands out as a magnet, especially for women seeking financial autonomy. Additionally, frequent natural disasters in coastal regions drive many to seek refuge in cities. In 2018, the Shock Index (SI) recorded 4.0 victims of natural disasters per 100,000, while 8.9 per cent of the population resided in low elevated coastal zones (SSPS Programme, 2022). The precarious state of the rural agricultural sector further exacerbates migration trends. Key factors prompting migration include easier access to urban slums, superior educational opportunities, societal discrimination, the drive to escape poverty, inadequate opportunities in agriculture, landlessness, river erosion, familial pressures, and personal frustrations.

According to the Human Development Report (HDR, 2017), over two-thirds of the world's population will reside in urban areas by 2050, with Africa and Asia experiencing the fastest growth. Asia's urban population is projected to rise from 48% to 64%, while Africa's will increase from 40% to 56%. To accommodate this rapid urban expansion, experts estimate a need for US$57 trillion in global infrastructure investment by 2030. With over 1.0 billion people currently living in substandard housing, new accommodations will need to be built for an additional 3.0 billion people by 2030 to meet minimum standards of comfort and sanitation.

Bangladesh is undergoing significant changes due to the rural-urban migration trend, particularly in the capital city of Dhaka. Despite an unemployment rate of 4.2% in FY 2017-18, many young people are drawn to the city in search of better job prospects. While they aim to fulfill their aspirations, their improved financial situation often contrasts sharply with their precarious housing conditions, posing risks to their health. The migration also brings about social and economic challenges, including market failures, price hikes, unsanitary living conditions, water scarcity, inadequate healthcare, severe congestion, and increased crime rates among young people. Migration to Dhaka, Bangladesh's capital, has surged due to individuals seeking improved opportunities. This influx strains Dhaka's infrastructure, leading to multifaceted challenges as explained below.

Migration in Dhaka & its Aftermath

Migration Surge
The primary catalyst for migration is the scarcity of employment in rural areas. As many gravitate towards urban job opportunities, intense competition ensues, exacerbating poverty and joblessness in the city.

Employment Scarcity
Rural inadequacies in healthcare, education, and sanitation further drive migration. While many hope for better urban services, Dhaka's accelerated growth inadequately caters to its residents, especially the vulnerable. This places many at risk of poverty and health complications.

Rural Inadequacies
Dhaka's demographics have dramatically shifted due to migration. Its population swelled from 8.9 million in 2001 to 18.9 million in 2021, as per the Bangladesh Bureau of Statistics. While this has diversified the city, it has also ignited tensions among various

Demographic Shift
The surging migration to Dhaka has intensified housing issues. The city's swift growth has culminated in a dearth of affordable housing, pushing many migrants into slums. These settlements, often lacking sanitation, electricity, and water, expose residents to various health hazards and are disaster-prone.

Environmental Impact
Dhaka's environment has equally borne the brunt of migration. Urban expansion has reduced green spaces and natural habitats, escalating environmental degradation and pollution. Additionally, a population boom has increased waste, straining waste management systems.

Economic Opportunities
On a brighter note, Dhaka's migration has spurred economic opportunities. As Bangladesh's economic nucleus, Dhaka's growth magnetizes investment and enhances sectors like manufacturing, providing job prospects for both migrants and residents.

Holistic Strategy
Tackling Dhaka's migration challenges necessitates a holistic strategy, encapsulating its societal, economic, and environmental facets. The Bangladeshi government has initiated measures to ameliorate urban living conditions, including affordable housing projects, basic service provisioning, and public infrastructure enhancement.

Non-governmental organizations (NGOs) and community-based organizations (CBOs) in Dhaka play a crucial role in tackling migration challenges by offering support and services like housing, education, and healthcare, while also advocating for migrant rights. Migration, while boosting economic growth, poses social, economic, and environmental hurdles in Dhaka, straining infrastructure and resources and causing housing inadequacy and environmental degradation. A comprehensive approach involving government, NGOs, and CBOs is necessary to address these issues, focusing on affordable housing, improved access to basic services, and sustainable development.

Consequences of Rural-Urban Migration

As urban centers experience an influx of migrants, job opportunities become scarce, leading to a rise in unemployment rates and placing a strain on government resources. This migration also exerts pressure on urban housing and the environment, with migrants initially residing in makeshift accommodations before settling. Moreover, rapid urban population growth diminishes the quality of life by depleting essential resources like water and forests. The overpopulation resulting from rural-

urban migration contributes to increased crime rates in urban areas and hampers the development pace of rural regions.

Analyzing the consequences of migration involves assessing both social and economic impacts on both sending and receiving societies. While economic impacts are relatively straightforward to calculate using government data, assessing social impacts presents greater challenges. Evaluating costs and benefits involves intricate calculations to determine the net effects on each society involved, which can vary depending on short, medium, and long-term perspectives and whether contributions of migrants' children are considered.

Many individuals consider migration's benefits primarily for themselves or their families, often overlooking broader societal effects. However, individual benefits might not always align with society's overall welfare. Comprehensive assessments, encompassing societal consequences, are vital for effective governmental planning.

a. **Demographic Impact:** Migration can significantly impact population size, structure, and growth patterns, affecting both the areas migrants leave and those they settle in. The extent of these effects depends on the type of migration and the duration of migrants' stays. While the absence of large numbers of individuals may have limited short-term effects on the sending society, prolonged absence can significantly influence population growth rates over the medium to long term.

b. **Social Consequences:** Migration transports cultural beliefs and practices. It impacts the cultures of both the originating and resettling areas, with the extent of influence depending on migration types and durations.

c. **Economic Consequences:** Migration significantly impacts economies, affecting both the areas migrants leave and those they settle in. These effects vary based on migration types, migrants' skills, and duration of stay.

d. **Political Repercussions:** Migration influences politics in areas of origin and destination. Governments formulate policies to attract, encourage return migration, or regulate migration to secure needed skills. Political effects vary with migration types.

e. **Health Outcomes:** Migration's health impacts can be dual edged. While some migrants benefit from improved health services, dietary changes, and safer work environments, others face challenges like psychological stress, poor diets, or hazardous jobs, affecting their overall well-being or worsened health due to low incomes.

Urban Poverty Dynamics

Urban Poverty Profile: Urban poverty is influenced by household size, dependency ratios, and the presence of non-earning adults, with larger households and higher dependency ratios correlating with higher poverty rates. Transfer programs supporting households with young children or elderly members can mitigate urban poverty. Household head demographics, such as age and gender, don't significantly determine poverty likelihood. Urban household heads are typically younger (42 years) compared to rural areas (44 years). This could be due to earlier household independence in cities or

urban retirees moving to rural zones. Though age disparities exist between poor and non-poor urban household heads the gap is very small. Moreover, Female-headed households are not more prevalent in urban areas, but their incidence is increasing over time.

Employment Distribution: Approximately 40% of household heads in poor households work in the service sector, while the remaining half is almost equally divided between industry (24%) and urban agriculture (17%). In contrast, non-poor households are predominantly engaged in services and industry, with very few involved in urban agriculture.

Education Disparities: The most crucial asset for urban households is their level of education, highlighting the significant disparities between poor and non-poor urban households. While land ownership is uncommon among the urban poor, labor remains their primary asset. However, education levels among this demographic are notably low, with literacy rates hovering around 42%. A staggering 55% of household heads living in poverty have no formal education, with only 3% having completed secondary education. In contrast, among non-poor households, the rate of secondary education completion is much higher at 20%, although still relatively low.

School Attendance Concerns: The low rates of school attendance in urban areas raise concerns for the future generation. Compared to rural areas, a smaller proportion of children aged 6-18 attend school in urban settings. It is crucial to take action to ensure that the upcoming urban workforce is adequately skilled. Investing in education and skills development for impoverished households is vital for combating urban poverty. This entails not only ensuring school attendance for urban children but also providing skill-building opportunities for adults with limited education.

Variations Across Cities: The face of urban poverty changes depending on the type of city considered. Rahman, (2016) stated that Bangladesh's urban areas can be categorized into four: Dhaka, Chittagong, secondary cities (comprising other city corporations), and "*mofussil*" urban regions (small towns outside city corporations). Smaller towns generally see decreasing rates of deprivation. The dynamics of households also shift — larger families, reduced educational levels, and prevalent service sector jobs are common in smaller urban locales.

Unique Challenges: The vulnerability to poverty varies for urban households, often characterized by small household sizes and reliance on a single income, posing a significant risk if that source of income is lost. Insecure housing, particularly among those lacking property rights, amplifies vulnerability, especially in flood-prone areas where poorer households are more likely to reside. Sudden spikes in food prices without corresponding wage increases further exacerbate this vulnerability. In larger cities like Dhaka, crime, and violence, especially prevalent in slum areas, pose additional risks for the impoverished. A sociological study conducted by Hakim and Kamruzzaman, (2015, pp. 107-111) in Dhaka's slums revealed a high incidence of child criminalization linked to poverty and negative peer influences.

Insufficient Safety Nets: Furthermore, safety nets in urban Bangladesh are inadequate, leaving many without a fallback option. Only one in ten poor households receives remittances, mainly within

the country, although non-poor households are more likely recipients. Currently, 18% of urban poor households benefit from social transfers, a lower proportion compared to rural areas (35%). Government and NGO assistance is more prevalent in smaller urban centers, with only 1.1% of households in Dhaka receiving such support, although this figure rises to 4.6% in slum areas, half of (50%) which is provided by NGOs.

Investment Decisions: Households facing high levels of vulnerability often opt to underinvest in activities characterized by uncertain returns, impacting their investment strategies.

The adverse effects of environmental factors and living conditions on the health and well-being of residents in slum areas: The health of slum residents can be significantly impacted by factors like environmental pollution, inadequate water and sanitation, overcrowding, fear of eviction, and poor housing quality. A study conducted in Dhaka's slums highlighted the correlation between mental well-being and various socio-economic and contextual factors, including job satisfaction, income levels, and housing conditions- lower flood risk, better sanitation, and house quality- (Gruebner *et al*. 2012, pp. 177). Poor health not only increases vulnerability but also leads to negative income shocks due to higher healthcare expenses or reduced work capacity. Moreover, elevated stress levels can affect decision-making, diverting attention from long-term investments such as children's education.

Urban Poverty Trends Overview

Consumption growth in urban areas experienced a significant decline across all income levels, contributing to a slowdown in national poverty reduction between 2005 and 2010, and again between 2010 and 2016. Notably, except for the top 15%, consumption growth was substantially higher from 2005 to 2010 compared to 2010 to 2016. This difference was particularly pronounced among the poorest half of the population, which saw significant progress during 2005 to 2010. However, from 2010 to 2016, households living below the extreme poverty line (the poorest 8% of the urban population) experienced notably low consumption growth, resulting in stagnation in reducing extreme poverty and minimal improvements in poverty depth and severity.

Despite lower poverty reduction in urban areas, there was no evidence of increasing inequality. Standard measures of consumption distribution inequality indicated a decrease in urban inequality (the Gini coefficient dropped from 0.33 in 2010 to 0.32 in 2016, and the Theil index with alpha=1), likely due to higher consumption growth among middle-income households.

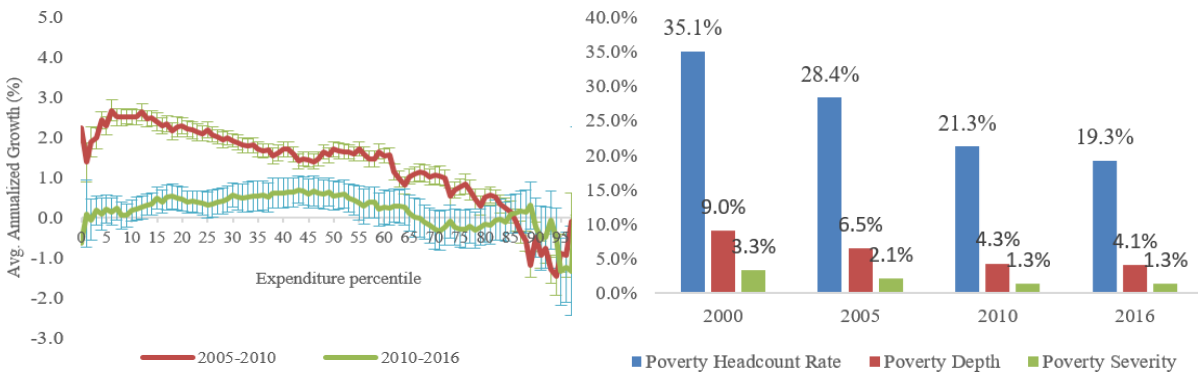| a. Distribution of Urban Consumption Growth	b. Trends in the Depth and Severity of Urban Poverty

Figure 3. Urban Growth Incidence Curves and Depth/Severity of Urban Poverty
Source: Authors' calculations using HIES 2000, 2005, 2010 and 2016.

Variations in Urban Poverty Trends: The national urban trends conceal a range of diverse patterns observed across different urban areas. The HIES 2016 employed different strata for classifying urban areas compared to 2010, making it challenging to track poverty rates across cities over time. Reconstructing previous city definitions from HIES 2016 data revealed a substantial increase in poverty in Chittagong, slow decline in Dhaka, particularly within Dhaka City Corporation where poverty remained largely unchanged, and reductions at national rates in other urban centers. However, urban poverty estimates have high standard errors in HIES, warranting further verification, especially regarding the notable increase in poverty in Chittagong's SMA. Increasing the sample size for major cities in future surveys will be crucial for more accurate city-level poverty assessments.

Economic Density vs. Living Standards: Despite Dhaka's and Chittagong's significantly higher economic density compared to the rest of the country, living standards and poverty rates do not reflect this disparity. In 2013, Dhaka accounted for 10% of the population and 36% of GDP, while Chittagong comprised 3% of the population and 11% of GDP (Muzzini *et al.*, 2013), with residents being 3.6-3.7 times more productive than the national average. However, poverty rates in Dhaka and Chittagong City Corporations remain at 9% and 12.1%, respectively, compared to the national rate of 24.5%. Using a measure closer to Greater Dhaka, Dhaka SMA, suggests a poverty rate of 10.7% (Ahmed *et al.*, 2017). It's imperative to ensure that the benefits of urban agglomeration extend to the poorer residents of Bangladesh's two largest cities.

Industry vs. Service: Poverty reduction in urban areas has been uneven across economic sectors, with poverty rates declining more rapidly in the urban manufacturing sector compared to the service sector, where poverty rates remained largely unchanged. While households in the industrial sector experienced improved conditions in 2016 compared to 2010, the same progress was not observed for households primarily employed in services. Poverty rates for urban households in the service sector remained high in 2016, unchanged from 2010, whereas households predominantly engaged in the industrial sector experienced significantly lower poverty rates.

This progress is particularly notable in the construction and garments sectors. Both industry and services encompass various sub-sectors, each with different outcomes in poverty reduction. The reduction in poverty within the industry sector has been primarily concentrated in garments and, to a lesser extent, construction. On the other hand, the service sector is diverse, ranging from rickshaw drivers and street vendors to professionals in healthcare and finance. While poverty reduction was significant in the transport sector, which forms a small proportion of service sector workers, progress was sluggish in commerce, and some service sub-sectors even experienced increasing poverty rates.

Self-Employment Challenges: Among urban workers, the self-employed in the services sector encountered the most significant rise in poverty rates, hindering overall advancement. An analysis (as shown in Table 8) of poverty reduction from 2010 to 2016, considering the main sectors and employment type, revealed that the most substantial contribution to progress came from the reduction of poverty among wage and daily industrial workers. This could partly be attributed to new minimum wage laws affecting larger garment firms. Wage and daily service workers also witnessed positive trends. However, urban self-employed individuals in the service sector experienced a rise in poverty rates.

Table 8: Percent of Urban Population Living in Poverty - Main Sector of Household Work

Sector	2010	2016
Industry	26.0	19.0
Garment Sector	25.0	16.0
Other Manufacturing	2.03	20.0
Construction	41.0	30.0
Services	17.0	17.0
Agriculture	35.0	33.0
Unemployed/Missing Data	10.0	15.0
Source	Authors Calculations using HIES 2010 and 2016	

Profiles of Urban Poverty

Most urban poor are engaged in the informal economy, largely due to inadequate education. As per the 2014 slum census report, 17% of the urban poor rely on rickshaw pulling for their income, with garments and business sectors also being significant income sources (Banks, 2012). Other prevalent professions include transportation, construction, hospitality, and street vending. Although informal businesses can occasionally generate a surplus, enhancing the welfare of households. However, many urban poor individuals face challenges in running informal businesses due to the need to pay extortion fees to both formal and informal authorities, including local administrations and influential individuals.

Child Labour: Child labor remains a disturbing reality in urban slums, with many children resorting to begging, rickshaw pulling, and garbage collection. The prevalence of extreme poverty, where

nearly 80% live below the upper poverty line and about 25% in dire conditions, is a driving factor behind child labor (Alamgir *et al.*, 2009).

Women in the Workforce: Poverty among women is notably concerning. Although female employment rose from 16.2 million in 2010 to 18.6 million in 2016, a woman earns on average just 59% of what a man does. Despite the government's efforts to regulate minimum wages, especially in the RMG sector, many women still struggle to meet living standards. Factors like limited negotiation power, fewer skills, and job cuts due to market dynamics further amplify their challenges (Kalam and Amin, 2016). Furthermore, female-led households face compounded vulnerabilities due to factors like marital status, limited assets, and restricted access to essential services. For many, employment isn't a choice but a necessity, given the mounting urban living costs (Banks, 2012).

Assets of Urban Poor

Urbanization leads many migrants and the urban poor to reside in ill-equipped slums due to limited land availability and high housing costs. These areas often lack basic facilities like safe drinking water, sanitation, and healthcare. Facilities differ according to land ownership; for instance, roadside slums receive less NGO intervention compared to those on government land. Interestingly, 90% of slums are on government-owned land, and 70% of their inhabitants are tenants. Most of these households (81.6%) occupy a single room with tin roofs (94.0%) and walls (70%), averaging 119.4 square feet in space (ICDDRB, 2019).

Asset Ownership Among the Urban Poor: Land and houses are regarded as valuable assets in urban settings, offering not only reduced living expenses but also the potential for generating additional income through room rentals, often surpassing many job opportunities in terms of monthly earnings. Having ownership of more than four rental rooms can provide a household with significant financial stability. However, only 12 percent of tenant households possess such productive assets. Notably, households that dominate the housing market in slums tend to experience improvements and are less inclined to borrow money from moneylenders (Banks, 2012; 2016). According to the 2014 slum census, approximately three-fourths (73.9%) of slum households in Dhaka reside in rented accommodations, with an even higher percentage in Sylhet at 96.3 percent. In terms of non-land assets, owning a rickshaw is associated with an increased likelihood of improving economic conditions among rickshaw pullers. While most households own electric fans (96%), cell phones (85%), and televisions (60%), a significant 75 percent of slum households have no savings in any formal institution (BBS, 2014).

Access to Utility Connections in Urban Slums: Urban slum residents face challenges accessing basic services like water and electricity, with political figures often controlling the distribution. This control creates dependencies and exclusions among the urban poor, further exacerbated by the trading of economic and political favors that diminish their political agency. ICDDRB's 2018 report highlights that 95% of these households share water sources, 90% share latrines, and while electricity is present—often illicitly—some use natural gas for cooking. Notably, public agencies and

local administration are minimally involved in utility provisions (Lintelo *et al*., 2017). Instead, the urban poor's electricity bills are determined by appliance type rather than consumption units.

Health & Nutrition: In Bangladesh, city corporations exhibit poorer average child growth outcomes compared to all urban areas. Children living in rural areas experience, on average, a 10 % higher growth rate than those in urban slums. Furthermore, women residing in slums tend to have shorter stature and poorer overall health, both physically and mentally, compared to their counterparts in non-slum areas (Govindaraj *et al*., 2018). The unsatisfactory physical environment prevalent in slums is a major contributing factor to the frequent illnesses experienced by residents (Gruebner *et al*., 2012). Common issues include inadequate drainage systems, faulty sewerage systems, and open garbage disposal practices. The Bangladesh Demographic Health Survey (BDHS) 2014 revealed that among the sampled clusters, approximately 35 percent had a government health facility within a 1 km radius (40 % in rural areas and 24 %in urban areas). A private facility is available within 1 km for 13 % of clusters (38 % in urban areas and 3 % in rural areas). An NGO facility is less common. In conclusion, the data indicate that government facilities are more likely to be available within 1 km in a rural cluster, while NGOs and private facilities are more likely to be found in an urban cluster (NIPORT, 2016).

Education: In urban slums, primary school enrolment rates hover around 70% with 65% for boys and 73% for girls (BBS, 2016). However, enrolment tends to be lower in areas with geographical barriers like rivers and flood-prone streets (CREATE, 2010). Without government and NGO initiatives, parents in these disadvantaged areas are hesitant to send their children to distant schools due to safety concerns. Additionally, low household income significantly impacts enrolment, as slum dwellers have limited funds for education (Razia., 2021). Despite tuition-free schooling, dropout rates remain high due to additional expenses, with households spending approximately 11% of their income per child (World Bank, 2016). The absence of stipends and financial aid for school-going children in urban slums further exacerbates the dropout issue.

Incidence of Crimes in Slums and Low-Income Settlements: Slums are often linked to crimes such as extortion, drug trafficking, and child trafficking. ICDDRB's 2019 report found that 10% of slum households experienced theft, while 1% faced robbery over six months. Local influencers dominate slum crime networks, exploiting the economic and political vulnerabilities of residents (Banks, 2016; Ahmed & Johnson, 2014). However, due to dependencies on these influencers for utilities and housing, some slum dwellers are coerced into criminal activities.

Credit Accessibility: Slum residents primarily rely on informal credit sources. While educated household heads lean towards local associations for credit, many borrow from high-interest local moneylenders. For small loans, they turn to family or relatives. NGOs and non-bank institutions offer some credit solutions in slums. The primary reason for borrowing is medical expenses (Kabir *et al*., 2000). Despite the prevalence of microcredit in rural Bangladesh, urban slums show a noticeable absence of such NGO-supported services.

Urban and National Poverty Headcount Rates, Upper Poverty Line: Between 2000 and 2016, Bangladesh experienced a continuous decline in poverty rates. However, the rate of this reduction varied between urban and rural regions. Urban poverty remained largely unchanged in recent decades, whereas rural areas experienced a consistent decline. Bangladesh features one megacity, Dhaka, nine metropolitan areas, and over 300 municipalities. Driven by factors such as poverty, land scarcity, and climate change, many rural residents migrate to cities in search of urban employment opportunities. The World Bank (2017) highlighted that 90% of the poverty reduction from 2010 to 2016 happened in rural areas, indicating slower urban poverty reduction rates. Furthermore, extreme urban poverty remained stagnant for the past five years.

Table 9: Incidence of Poverty Using Upper Poverty Line

	1991/92	1995/96	2000	2005	2010	2016
National	56.7	51	48.9	40	31.5	**24.3**
Urban	42.8	29.4	35.2	28.4	21.3	**18.9**
Rural	58.8	55.2	52.3	43.8	35.2	**26.4**
2016 HIES, BBS						

Table 10: Long-Term Poverty Incidence Under Upper Poverty Line

	1991/92	1995/96	2000	2005	2010	2016
National	41.1	34.4	34.3	25.1	17.6	**12.9**
Urban	24	13.7	19.9	14.6	7.7	**7.6**
Rural	43.8	38.5	37.9	28.6	21.1	**14.9**
2016 HIES, BBS						

Variations in Poverty & Income Inequality: Poverty reduction has varied notably between urban and rural areas. Rural income inequality increased by 6.56% points from 1973 to 2016, while urban areas saw a rise of 10.55% points (Chowdhury & Hossain, 2019). Urban poverty decreased across most divisions, excluding Rangpur, Sylhet, and Chattogram. Specifically, Rangpur experienced a substantial increase in poverty during the early 2010s based on the lower poverty line.

Urban Employment Dynamics: The rapid urban population growth outpaces available job opportunities. Many urban poor lack the skills for formal jobs, leading them to seek informal employment. Despite this, the informal sector sometimes struggles to accommodate the excess urban labor. Census data from 2014 indicates approximately 80% of urban slum residents work in informal roles. Common employment options include rickshaw pulling, construction, and the garment industry (Banks, 2012). However, earnings from these jobs often fall short of ensuring a basic living standard.

Causes of Urban Poverty

Bangladesh, with 1,240 inhabitants per square kilometer, has one of the highest population densities globally. Yet, urban areas like Dhaka surpass this national figure. Dhaka's density is staggering,

housing 47,400 people per square kilometer, accumulating to a total of 17.4 million residents. This makes Dhaka the world's densest city, with an estimated addition of 1,418 residents daily (Amin, 2018b). Many migrate to cities like Dhaka, seeking improved livelihoods, especially when rural economies falter (Shikdar, 2012). Additionally, natural disasters displace thousands towards urban regions annually. With 300,000 to 400,000 migrants moving to urban areas yearly, Bayes (2018) discovered that 85% of household heads in Dhaka slums originated outside the capital, emphasizing the city's migratory influx.

The urban informal economy in Bangladesh significantly drives rural-urban migration. Due to factors like poverty, limited job opportunities, and natural disasters, many gravitate towards cities like Dhaka, primarily seeking employment in the informal sector. Rahman and Biswas (2023) stated the informal sector tends to absorb most of the workforce and has been playing an important role in growth dynamics by providing 89% of the total number of jobs in the labour market. The distribution of informal employment across the broad economic sectors is 72% in services, 90% in industry, and 95% in agriculture (LFS, 2016). Migrants, usually resource-deprived, heavily depend on both public and private sectors for sustenance in cities. However, urban infrastructures are often unaccommodating to their needs. Inadequate housing, health, education, and formal employment opportunities often lock them in persistent poverty. Furthermore, government's social protection measures are often insufficient in addressing the myriad challenges faced by the urban poor, causing many to remain entrapped in a relentless poverty cycle.

Challenges of Urban Poverty

Limited Access to Essential Services: The urban poor's access to fundamental services, including water, sanitation, electricity, health, and education, is notably restricted. The official non-recognition of slums compounds this issue, leading to governmental, NGO, and donor service exclusion. Consequently, 'mastaans', often supported by political figures and authorities, exploit this gap, charging exorbitant rates for basic services. Dhaka's service administration is marred by an intricate blend of central and local agencies, each facing resource constraints, administrative inefficiencies, and poor inter-agency collaboration. Infrastructure investment reluctance, stemming from ongoing eviction threats, further impedes service delivery.

Prevalence of Crime and Violence in Slums: Crime and violence, disproportionately impacting the poor, present Dhaka with substantial challenges, from judicial strain to lost productivity (p. xvii). Beyond monetary implications, they exacerbate fear, anxiety, and disrupt community bonds (p. xvii). A commissioned survey revealed a staggering 93% of participants from four slums experienced crime or violence in the past year. Predominant issues include toll collections, 'mastaan'-led violence, and aggression towards women and children. Trust in the justice system is alarmingly low among the urban poor, with many feelings subjected to bias due to their slum residency.

Social Challenges: Urban poverty is compounded by threats linked to gender, age, health, and education, collectively amplifying the social vulnerabilities of the poor. Enhanced focus on childcare and early education can offer long-term benefits.

- Limited awareness of social protection initiatives.
- Absence of stable housing.
- Inadequate access to clean water, sanitation, and WASH facilities.
- High educational dropout rates.
- Ineligibility for Social Protection due to non-voter registration.
- Predominance of low-paying informal sector jobs.
- Deficient access to housing, utilities, WASH, health, and education.
- Price-induced food insecurity and malnutrition.
- Fragile social networks, coupled with reduced influence and power.
- Inadequate financial access and micro-credit availability.
- Persistent domestic, gender-based violence, and early marriages.
- Elevated mental health issues, including stress-induced conditions.
- Unavailability of affordable, proximate healthcare services.

4. Urban Social Protection Projects: Best Practices

Urban social protection initiatives play a pivotal role in elevating the living standards of the vulnerable urban populace. They target multifaceted urban challenges like poverty, unemployment, housing deficits, and service inaccessibility. This section showcases exemplary global urban social protection practices.

Table 11. Conditional Cash Transfer Programs (Brazil, Mexico, Colombia)- International Best Practices

Focus	Conditional Cash Transfers	Objective
Countries	Brazil, Mexico, Colombia	These programs provide financial assistance to impoverished families contingent on meeting specific criteria like school attendance, health clinic visits, or participation in job training.
Program 1	*Bolsa Família*	
Program 2	*Oportunidades*	
Program 3	*Familias en Acción*	

Focus	Urban Housing	Objective
Countries	Singapore, United States	With a focus on affordability and quality, these programs cater to urban low-income families' housing needs. Singapore's model, for instance, houses over 80% of its residents, while the U.S. Housing First approach assists the homeless with integrated support.
Program 1	Housing Development Board	
Program 2	Housing First	

Focus	Community Health	Objective
Countries	Thailand, Bangladesh	Prioritizing health access, these programs aim for universal healthcare or specialized care outreach, benefiting both urban and rural communities.
Program 1	Health for the People	
Program 2	BRAC Community Health Worker	

Focus	Employment and Skills Training	Objective
Countries	Germany, United States	These ventures enhance job opportunities for the urban vulnerable. For instance, Germany's TVET focuses on youth vocational training, while the U.S. YouthBuild equips low-income youngsters with job skills and education.
Program 1	Technical and Vocational Education and Training (TVET)	
Program 2	YouthBuild	

Focus	Urban Social Assistance	Objective
Countries	Brazil, Bangladesh	

Program 1	Complementary Social Protection	These initiatives offer financial support to urban vulnerable groups. Brazil's program, for instance, assists impoverished families, while Bangladesh focuses on providing cash aid to susceptible households.
Program 2	Social Safety Net	

Focus	**Slum Upgrading**	**Objective**
Countries	Kenya, India	Focused on enhancing life in informal settlements, these programs have yielded significant improvements. Kenya's initiative betters living standards across cities, whereas India's program ensures water and sanitation access for slum residents.
Program 1	Kenyan Slum Upgrading Program	
Program 2	Basic Services for the Urban Poor	

Focus	**Early Childhood Development**	**Objective**
Countries	Brazil, Kenya	These programs nurture the health and mental growth of young children. Brazil's "Happy Child" initiative offers home visits to foster development and prevent child maltreatment, while Kenya's approach combines education and healthcare for urban vulnerable younglings.
Program 1	*Criança Feliz (Happy Child)*	
Program 2	Jitihada	

Focus	**Women's Empowerment**	**Objective**
Countries	India, Rwanda	Centered on fostering gender equity, these initiatives bolster women's socio-economic positions. India's program emphasizes education and local governance participation, while Rwanda's provides business training for female entrepreneurs.
Program 1	*Mahila Samakhya*	
Program 2	*Twiyubake*	

Focus	**Disaster Risk Reduction**	**Objective**
Countries	Philippines, Indonesia	To mitigate urban disaster impacts, these programs deploy strategies like flood control, reforestation, early alerts, and evacuation planning, ensuring cities like Manila and Jakarta remain resilient against natural calamities.
Program 1	*Manila Climate Change Adaptation Plan*	
Program 2	*Jakarta Disaster Management Plan*	

Focus	**Youth Employment**	**Objective**
Countries	South Africa	Targeting urban youth unemployment, South Africa's YES initiative, a collaboration between public and private sectors, offers work experience to enhance youth employability. It has notably generated over 35,000 job opportunities in diverse fields.
Program 1	Youth Employment Service (YES)	

Focus	Elderly Care Programs	Objective
Countries	Japan, Sweden	These programs are dedicated to the urban elderly, with Japan providing financial assistance for daily living needs and Sweden offering comprehensive home and nursing care services.
Program 1	*Long-term Care Insurance System*	
Program 2	*Elderly Care System*	

Focus	Social Housing	Objective
Countries	France, Netherlands	Focusing on low-income urban families, these programs offer affordable housing solutions. France's HLM and the Dutch system cater to low-income groups, with the latter also addressing special housing needs.
Program 1	HLM	
Program 2	Social Housing System	

Focus	Food Security	Objective
Countries	Ethiopia, India	These initiatives guarantee access to sufficient, nutritious food for vulnerable groups. Ethiopia's program offers food and cash assistance, while India's supplies subsidized grains to impoverished families.
Program 1	Productive Safety Net	
Program 2	Public Distribution System	

Focus	Microfinancing	Objective
Countries	Bangladesh, Peru	These programs facilitate financial service access for low-income urban residents and micro-entrepreneurs. Bangladesh's Grameen and Peru's FINCA provide vital services like microcredit, loans, and savings accounts.
Program 1	Grameen Bank	
Program 2	FINCA	

Focus	Environmental	Objective
Countries	Denmark, South Korea	Aimed at sustainable urban living, Denmark's program focuses on reducing emissions and advocating renewable energy. In contrast, South Korea's initiative prioritizes holistic sustainable urban development.
Program 1	Green Transition	
Program 2	Green City	

Urban social protection measures are crucial for the welfare of at-risk city dwellers. Top-tier initiatives are inclusive, engage the community, and address distinct needs. Globally, effective programs encompass cash transfers, health care, elderly care, affordable housing, food security, microfinance, and environmental protections. These initiatives have significantly reduced urban poverty, fostered social inclusion, and enhanced overall well-being. Yet, the quest for universal urban social protection continues. It's vital to refine program efficiency, adaptability, and sustainability, meeting evolving demands and situations.

Models of NGOs and Development Partners

Livelihoods Improvement of Urban Poor Communities Project (LIUPCP) – UNDP

The LIUPCP is an initiative under UNDP's National Urban Poverty Reduction Programme (NUPRP). It's a successor to the Urban Partnerships for Poverty Reduction (UPPR) project which addressed urban governance challenges in Bangladesh. Drawing from UPPR's community-led approach implemented between 2008-2015, LIUPCP aims to tackle structural urban poverty drivers across national, municipal, and community tiers.

Approved by the Bangladesh Government in August 2018, LIUPCP targets unserved and underserved urban demographics. Its goal is enhancing livelihoods and living conditions for nearly 4 million urban poor across 36 City Corporations and *Pourashavas* (12 City Corporations and 24 Class A *Paurashava*). The project, initiated in July 2018 and set to run until June 2023, prioritizes women and individuals with disabilities. It not only strengthens communities but also improves opportunities for the urban poor. By incorporating UPPR Project's successes and integrating experiences from other urban development initiatives, LIUPCP offers a comprehensive national strategy for urban poverty alleviation, impacting both directly and indirectly on impoverished urban residents.

Cash Transfer Model – World Food Programme (WFP)

In alignment with the government's COVID-19 strategy, the UN's World Food Programme (WFP) initiated cash assistance for northern Dhaka's urban poor, especially those quarantined due to the pandemic. This pilot program, assisting 50,000 individuals (10,000 households) in Kalyanpur and Sattala Bosti (Mohakhali) with Tk 3,000 monthly, serves as a blueprint for similar future interventions. These regions were prioritized as many residents as possible, primarily engaged in informal jobs like garment factories and domestic work, faced unemployment amidst the pandemic's economic repercussions. "The current scenario, marked by massive job losses and escalating food costs, accentuates the urban poverty challenge in Bangladesh. This program is a crucial measure to alleviate these challenges," remarked WFP Country Director Richard Ragan.

Simultaneously, WFP, in partnership with NGO BRAC and funded by DFAT and USAID, is distributing food baskets to COVID-affected families. This initiative emphasizes ensuring access to nutritious food items, such as fresh vegetables, via local traders. The collaboration aims to stabilize the availability of wholesome foods at affordable rates in local stores. This initiative offers financial aid to residents of Kallyanpur, Sattola, Duaripara, and Bhashantek in Dhaka who've lost family members to COVID-19 and are in dire circumstances. Aimed at fulfilling nutritional requirements, the project is a collaborative effort between BRAC and WFP, backed by Swedish SIDA, focusing on impoverished urban communities under the Dhaka North City Corporation.

Its overarching goal aligns with the national social protection strategies set by the Government of Bangladesh (GoB) to enhance the well-being and health of its citizens and achieve SDG 2: Reaching Zero Hunger. Since June 2021, BRAC's Urban Development Programme, in partnership with WFP, has

been disbursing financial aid to 3,262 households in Bhashentek and Duayari para. Each beneficiary household gets Tk. 3,000 monthly via Bkash, plus an additional BDT 800 for added familial support.

Ultra-Poor Graduation (UPG) Model - BRAC

The Ultra-Poor Graduation (UPG) programme by BRAC, formerly known as the Targeting the Ultra Poor (TUP), is globally acknowledged for pioneering the Graduation approach to address ultra-poverty. This holistic and comprehensive method aids households in extreme poverty, ensuring sustainable livelihoods and socioeconomic resilience. From its inception in 2002 until December 2020, the initiative has supported over 2.1 million ultra-poor households in Bangladesh. BRAC's strategy is multifaceted, addressing poverty while considering varying challenges like climate change, urban poverty, and the unique needs of communities such as those with disabilities, indigenous groups, and residents of Cox's Bazar affected by the Rohingya influx. A significant focus also includes assistance for the 'new poor', who've experienced economic downturns during the COVID-19 pandemic. The 24-month UPG program, rooted in the four pillars of the Graduation approach - livelihoods promotion, financial inclusion, social protection, and social empowerment - the 24-month UPG programme consists of eight key elements.

- **Targeting:** Utilizes poverty maps and participatory rural appraisals, encompassing wealth rankings, to pinpoint the most vulnerable community members.
- **Enterprise Development Training:** Offers guidance related to livestock, agriculture, or non-farm sectors based on participant preferences.
- **Asset Transfer and Interest Free Loan:** Provides either a high-value asset package or initial capital for business ventures via grants and no-interest loans.
- **Hands on Coaching:** Ensuring livelihoods growth, enhancing participants' decision-making skills, confidence building, future planning and raising awareness on relevant health and social issues.
- **Savings Initiative:** Matches participants' savings to foster a savings mindset, enhance financial resilience, and facilitate future investments.
- **Health Services:** Guides participants in preventive care, health awareness, and connects them to local healthcare providers. Financial assistance is also provided.
- **Community Mobilisation**: Socially embeds participants within communities, forming village committees. This provides a supportive environment, asset protection, easy access to governmental services, and assistance during hardships.
- **Graduation Criteria:** After 24 months in the program, households in ultra-poverty achieve economic and socially fulfilling predetermined graduation criteria to exit the program.

Integrated WASH Services under the Rehabilitation Program

In 2016, BRAC's WASH programme embarked on a new phase, building on its success in enhancing water and sanitation in rural Bangladesh through community-driven strategies, aligning with the Millennium Development Goals (MDGs). With four decades of experience and positive outcomes, it was positioned to tackle new challenges in difficult hydrogeological contexts. Transitioning to the

Sustainable Development Goals (SDGs), the programme pivoted to ensure equitable access and broader coverage, adopting a multidimensional approach for superior WASH services. Between 2016 and 2020, it facilitated safe drinking water for 332,441 individuals and dependable sanitation for 775,875 participants.

BRAC WASH adapted its strategies over five years, ranging from inclusive financial measures to confronting emerging challenges. Their strategic focus was aligned with SDGs 6.1 and 6.2, concentrating on climate-sensitive, underserved, and remote urban areas. This strategy emphasized delivering quality water and sanitation services by fostering financial access. The programme expanded WASH markets by fostering water and sanitation entrepreneurs and introduced climate-resilient WASH solutions in 400 unions across 13 hard-to-reach districts and 38 municipal cities. Additionally, affordable water quality testing services were initiated to bolster community awareness and uphold drinking water standards at all facilities.

Bangladesh Urban Resilience Project

The urban Resilience venture of Bangladesh has a goal to enhance the Bangladesh government's capability in disaster preparedness and strengthen building standards in Dhaka and Sylhet to minimize vulnerability.
- **Component A:** Strengthen emergency management by mobilizing resources across all levels and assigning roles effectively.
- **Component B:** Develop a consensus-driven foundation for long-term risk reduction investments in the built environments of Dhaka, Sylhet, and other cities.
- **Component C:** Set up institutional measures in Dhaka to reduce disaster vulnerability in both existing structures and future developments.
- **Component D:** Allocate funds for project coordination, monitoring, and evaluation. Ensure periodic reviews of the investment program to emphasize outcomes in line with the long-term investment strategy.
- **Component E:** Allows the government to request fund reallocation for immediate emergency response and recovery costs. This provision will also facilitate additional funding in case of emergencies.

Income Support Program for the Poorest

Despite significant strides in poverty reduction, Bangladesh ranks among the top ten countries facing severe malnutrition challenges. Notably, 31% of children under 5 experience stunted growth, with children from impoverished backgrounds most affected. Early nutrition is pivotal for optimal brain and physical development in children, influencing their future income potential and breaking the cycle of intergenerational poverty.

The Income Support Program for the Poorest (ISPP), also known as the JAWTNO program, offers financial incentives to the most disadvantaged mothers and expectant women. In return, they

engage in activities aimed at enhancing their children's nutritional intake and cognitive growth. This approach draws inspiration from the successful Shombhob pilot, which demonstrated improved nutrition and child health outcomes when cash rewards were linked to growth tracking and nutritional counseling. The ISPP aims to serve 10% of the neediest households in 43 Upazilas with high child malnutrition rates.

Social Welfare Model

Community Organization, a cornerstone of social work, facilitates interventions within communities to address their unique challenges. It actively involves community members in problem-solving. It can be viewed as the twin concept to community development. The core of community organization is to enhance a community's ability to address its needs and challenges. As defined by Murray G. Ross (1967), it is a process where a community identifies its priorities, mobilizes resources, and promotes cooperative practices to address its concerns. According to Hussain and Alauddin (1970), community organization focuses on:

a. Recognizing community needs
b. Planning to address these needs
c. Consolidating available resources
d. Effectively utilizing these resources to resolve issues

Dunham (1958) highlighted twenty-eight guiding principles for community organization, grouped under seven key themes:
- Upholding democracy and social welfare.
- Ensuring community-driven programs.
- Promoting citizen understanding, active participation, and availing professional services.
- Encouraging cooperation.
- Implementing robust social welfare programs.
- Guaranteeing effective distribution and organization of social welfare services.
- Emphasizing prevention.

In 1968, Jack Rothman presented three models of community organization. These were later refined in 2001 as "Core Modes of Community Intervention" to reflect evolving community practices and conditions (Rothman, 2001).
- Locality Development Model: Focuses on holistic community development through socio-economic programs.
- Social Planning Model: Analyzes welfare needs and current services, suggesting enhanced services in areas like housing, education, health, and employment.
- Social Action Model: Aims to reform social policies and enhance social legislation and welfare services.

Steps in Community Intervention

Community intervention involves assessing challenges, prioritizing, and defining them, formulating strategic plans, mobilizing resources, implementing actions, and reviewing results.

1. Assess the needs and problems
2. List the problem
3. Prioritize the needs
4. Understand and selection of problems
5. Define the problem
6. Formulate the achievable objective
7. Work out alternatives
8. Work out a plan of action
9. Mobilize resources
10. Implement the plan of action
11. Evaluate the action

Social Work's Community Organization Model

The Community Organization Model outlines a 12-step approach designed to address urban community challenges effectively. The crux of this model lies in community participation, ensuring their involvement from problem identification to program evaluation. Their insights, drawn from firsthand experience, are vital for sustainable solutions. At the heart of this model lies the community itself, specifically, the urban poor community, which can include city corporations, municipalities, and slums.

Considerable Interventions

- Improve WASH Services
- Develop Infrastructure and Low-cost Housing
- Reorganized Urban Social Protection and Welfare Programs
- Focus on Occupational Transformation
- Protect from Climate Vulnerability
- Capacity Building and Develop Livelihood Opportunities
- Ensure Need-based Services (education, health, etc.)
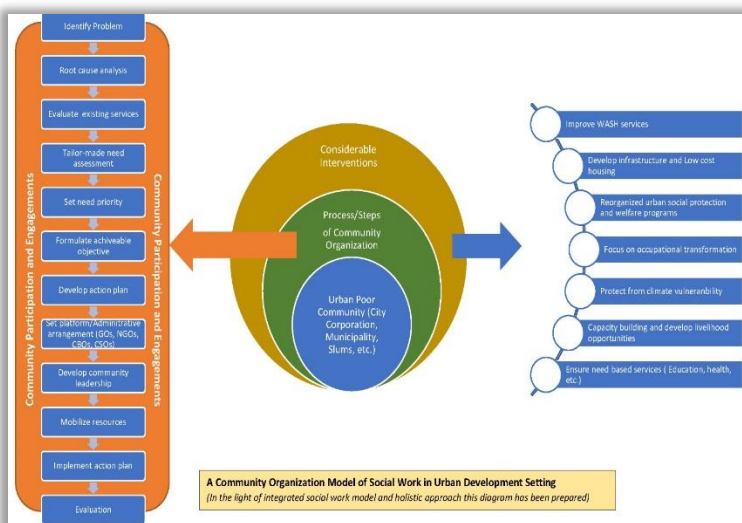
Steps of Community Organization Model

Figure 4. Steps of Community Organization Model

5. Shock Responsive Urban Social Protection Model for Bangladesh

Urban Challenges & The Need for Social Protection: Urban area consistently face economic downturns, natural disasters, and public health emergencies. Vulnerable city populations, including low-income households, informal workers, and migrants, bear the brunt of these disruptions. Urban social protection programs stand as pivotal safety nets, offering financial aid, access to vital services like health and education, and other support. Such measures are critical to ensuring these vulnerable groups remain resilient during shocks.

Classifying Shocks: Shocks can be broadly divided into 'covariate' or 'idiosyncratic'. Covariate shocks impact a large section of the population simultaneously, examples include natural disasters like hurricanes or conflicts. On the other hand, idiosyncratic shocks target individual households, such as the sudden demise of the primary earner. The Following typologies of shocks will be referenced moving forward (Barca and Beazley, 2019):

- **Type:** Focus here is on natural hazards, although shocks can be economic or political.
- **Onset:** Ranging from rapid (like hurricanes) to slow (like droughts).
- **Size** From country-wide impacts to small or medium effects.
- **Recurrence:** Either seasonal or occasional.

While general social protection addresses various shocks, shock-responsive social protection specifically targets covariate shocks (O'Brien *et. al*., 2018). Covariate shocks pose two primary challenges:

- They increase the need for social protection simultaneously across large populations. Consequently, informal systems like village savings or kin-based lending, effective for idiosyncratic shocks, become insufficient.
- Covariate shocks can impair social protection delivery, affecting personnel or infrastructure.

This literature review is based on a conceptual framework for shock-responsive social protection developed O'Brien *et. al*., (2018) for Oxford Policy Management. This conceptual framework encompasses both ex-ante measures and ex-post measures that mobilize social protection to respond to shocks. The first half of the framework focuses on ex-ante 'system' preparedness, and the second half focuses on ex-post 'system response.

Adaptive Vs. Shock-Responsive Urban Social Protection

Though the jargon surrounding social protection and Disaster Risk Management (DRM) is still evolving, two main terms stand out: 'shock-responsive social protection' and 'adaptive social protection.' Both terms describe similar concepts, and while attempts to distinguish them exist, a unanimous distinction is not yet solidified due to the early stage of integrating DRM and social protection. In Bangladesh's policy discussions, the interlinking of social protection with disaster risk reduction (DRR) and climate adaptation is termed 'adaptive social protection'. This review primarily employs 'shock-responsive social protection,' aligning with the Maintains research programme's

focus. Regardless, the essence lies in understanding social protection's role in addressing covariate shocks, offering immediate to long-term support.

Natural Shocks

Situated at the convergence of the Ganga, Brahmaputra, and Meghna rivers, Bangladesh is inherently susceptible to natural calamities. Ranking 10th on the World Risk Index, Bangladesh faced 252 weather-linked disasters from 1980-2019 (Day *et. al.*, 2019), with significant casualties and impact on 60 million lives. The Climate Risk Index notes a disaster-induced loss of US$ 1,686 million between 1999 and 2018 (Eckstein *et al.*, 2019), some recent disasters and their impact:

- **2007, Cyclone Sidr:** 3,400 fatalities, US$1.7 billion in damages, impacting 8.9 million individuals (Jordan, 2015).
- **2007, Severe Flooding:** Asset loss of US$1.1 billion, 1,110 fatalities, with 14 million affected (Dastagir, 2015).
- **2009, Cyclone Aila:** Economic damages amounting to US$170 million, 130 lives lost, and 11 coastal districts impacted (Akter & Mallick, 2013).
- **2017, Flash Floods:** Compromised livelihoods of 8 million residents, predominantly in northern districts (United Nations Food and Agriculture Organization, 2017).
- **2017, Landslides:** Resulted in 160 deaths, demolition of 6,000 homes, and 80,000 residents affected in five districts (Department of Disaster Management, 2017).

The Government has categorized 40 districts based on four main hazards: salinity, flood, drought, and flash floods. Yet, simultaneous exposure to multiple hazards is frequent in these. Specific regional vulnerabilities states by United States Agency for International Development, (2016):

- **North-western Bangladesh:** Experiences seasonal drought from October to March, impacting rice farmers annually.
- **Western Bangladesh:** Faces soil and water salinity challenges, exacerbated by the Farakka Barrage.
- **Coastal Bangladesh:** Constituting 30% of the nation's land area and housing a third of its population, this region is susceptible to cyclones, floods, tidal storms, sea-level rise, and salinity.
- **North-eastern Region:** Prone to flash floods, especially from April to June, coupled with hazards like landslides, river erosion, and soil degradation.
- **Urban Centers in Ganga Brahmaputra Delta:** Cities such as Dhaka, Chittagong, and Khulna often experience urban flooding or waterlogging.

Data from the Household Income and Expenditure Survey (HIES) 2016/17 suggests consistent exposure to covariate shocks across households, regardless of their economic status. However, the accuracy of this data might be influenced by the retrospective recall method used by HIES.

Covid-19

Despite sustained economic growth, Bangladesh experienced setbacks in social protection due to lockdowns, exacerbating poverty, especially for those near the poverty threshold. Lockdowns imposed to counter COVID-19 disproportionately affected the poor and near-poor, with many losing their livelihoods and families being displaced. The Planning Commission reported a rise in poverty to nearly 30% during the pandemic from a pre-pandemic 18.8%. The urban sectors were hit hardest, seeing poverty levels soar to 34.8% by June 2020 from 15.9% the prior fiscal year. While various research bodies report even higher rates, it's indisputable that the number of impoverished individuals has surged. This is evident from the government's emergency fund allocations to various Social Security Programs.

Deeper Analysis of Poverty: Beyond the poverty headcount ratio, the depth, or poverty gap, warrants attention. Many already impoverished have seen their conditions worsen, particularly the ultra-poor who now grapple with securing daily meals. A multi-dimensional assessment paints a possibly even bleaker picture.

Government Response & Future Projections: Recognizing the pandemic's profound impacts, the government has boosted social protection expenditures beyond 3% of the GDP, exceeding the NSSS's 2.3% guideline. While the resilience of Bangladesh's citizens will facilitate recovery, reaching pre-pandemic norms might span years. Consequently, the Urban Social Protection doesn't foresee a swift decline in the increased SS budget allocation attributed to COVID-19.

NSSS: Responding to Covariate Shocks and COVID-19

The NSSS is notably adept at addressing vulnerabilities stemming from covariate shocks, be it disasters, pandemics, or broader socio-economic challenges, benefiting individuals across all age groups. Given its lifecycle framework, the NSSS remains a vital tool for the government in mitigating poverty and socio-economic repercussions from events like the COVID-19 pandemic.

- **Financial Aids for Industries:** A Tk. 2,000 crore credit guarantee scheme was rolled out, urging banks to offer loans to CMSMEs. Additionally, a Tk. 1,500 crore permanent social protection scheme, funded partly by the European Union, supports destitute workers in sectors like readymade garments, leather, and footwear.
- **Rural Economy & Job Creation:** A Tk. 1,500 crore package was introduced, executed by eight public specialized organizations, to rejuvenate the rural economy and stimulate job growth.
- **Expanded Welfare Allowances:** Old Age Allowances and Allowances for Destitute Women were expanded to cover eligible individuals in an additional 150 Upazilas, set for FY2021-2022 implementation.
- **Assistance Amidst Pandemic Waves:** To aid the underprivileged during COVID-19's second wave, Tk. 2,500 was distributed to families previously identified during the first wave. Similarly, affected farmers received the same amount, while financial aid totaling Tk. 568 crore assisted over 400,000 dairy, poultry owners, and nearly 80,000 fishermen. A separate

Tk. 75 crore was allocated for non-MPO school staff and independent Ebtedai madrasa educators.

NSSS Provisions for Shock Responsive Social Protection

The NSSS's life-cycle framework centralizes on addressing covariate shocks, including vulnerabilities from disasters, climate change, epidemics, and economic instabilities. This built-in responsiveness ensures protection against threats to livelihoods, especially for the economically vulnerable.

- **Coverage Beyond Poverty Line:** One notable aspect of the NSSS is its recommendation to extend social security beyond just those below the poverty line. It advocates for the inclusion of the near-poor, defined as those with incomes no more than 25% above the poverty threshold. With this broader scope, the NSSS aims to cover nearly half the population, a significant percentage even before the COVID-19 pandemic. According to some quick surveys, poverty exceeds 40 percent which is will be automatically covered within the normal plans of NSSS.

- **Employment Strategies:** Urban Social Protection promotes the enhancement of workfare programs for seasonally unemployed individuals. Especially during COVID-related restrictions, these programs are designed to provide employment opportunities to those facing underemployment.

- **Food Security and Disaster Response:** Potential food accessibility issues during the COVID-19 lockdown, whether due to social distancing or supply constraints, are met with a priority focus on food security within the Social Security Programmes. The dedicated cluster on food security and disaster response remains vigilant in ensuring consistent food access, ensuring stability even in extended lockdown scenarios.

- **Adaptive Management in Urban Areas:** Urban Social Protection ensures that social security measures are adaptive to climate change and other potential threats. This adaptability permeates both central and local management levels. Local administrative entities are empowered to designed social protection and disaster responses to their unique circumstances. Their commitment to their roles is evident in their extended efforts. Local funds and efficient information dissemination systems have facilitated effective COVID-19 responses tailored to specific needs.

- **Digital Cash Transfer - G2P System:** While initial challenges arose in disbursing emergency social benefits during lockdowns, the NSSS's G2P (Government-to-Person) digital cash transfer mechanism proved to be an effective solution. This method ensured quick, trackable disbursements without hindrance from social distancing mandates.

- **Social Insurance:** The significance of social insurance became evident when individuals lost their jobs during the pandemic-induced lockdown. While NSSS provisions for social insurance offer a safety net for those out of work, the National Social Insurance Scheme (NSIS) is still in its implementation phase. Hence, many affected by the lockdown couldn't access NSIS benefits. However, as the NSIS is a priority within Urban Social Protection, it

holds promise for safeguarding working-age individuals, starting with the formal sector and eventually extending to the informal sectors.

Institutional Arrangements, Capacity, and Coordination

Bangladesh's social protection system, rooted in disaster management, evolved from disaster response initiatives. Originating as poor relief in the 1970s, it shifted in the 1980s to Social Security Programmes focusing on disaster recovery. From the 1990s, the system diversified to include targeted programs for specific groups (e.g., the elderly, widows, and people with disabilities), conditional cash transfers, public work schemes, and graduation programs.

Although Social Security Programmes have a lengthy history in Bangladesh, the social protection framework remains fragmented, prompting efforts towards consolidation. Presently, there exist 125 social protection initiatives, constituting 2.5% of the national GDP, with the top 10 programmes commanding 59% of the total budget (Winstanley, 2019). However, approximately 85 programmes are deemed too small to yield significant impact, often overlapping in objectives. In response, Bangladesh launched the National Social Security Strategy (NSSS) in 2015, aiming to establish a cohesive and inclusive social protection system. Embedded within a lifecycle approach, the NSSS acknowledges the necessity of safeguarding individuals from childhood to old age, thereby addressing various risks and vulnerabilities. A key challenge amplifying this fragmentation is the decentralized execution. The 125 programs are distributed amongst 23 distinct ministries, complicating cohesive policy formation and program implementation.

Budget Allocation and Social Protection Reforms

In 2014/15, most of the Social Security Programme budget was allocated among a select few ministries. The Ministry of Finance held the most substantial portion, with 26%, primarily dedicated to civil service pensions. More importantly, the MODMR played a vital role in the Social Security Programme, having the second-highest allocation, accounting for 20%. Other significant ministries, each controlling at least 3% of the budget, encompassed the ministries of social welfare; local development, rural development, and cooperatives; health and family welfare; food; primary and mass education; and women and children affairs.

A primary objective of the NSSS is streamlining the number of involved stakeholders to bolster implementation efficiency. A notable plan under this objective is to consolidate all lifecycle-related programs under the Ministry of Social Welfare by 2026. The Central Management Committee, led by the Cabinet Secretary and comprising representatives from all 23-line ministries, oversees these national reforms. To further these objectives, the Finance Division of the Ministry of Finance launched the SPFMSP project. This initiative receives support from the UK's FCDO and Australia's Department of Foreign Affairs and Trade, with Maxwell Stamp PLC aiding in its execution. One pivotal reform under SPFMSP is the establishment of the Social Protection Budget Management Unit (SPBMU). The SPBMU aims to bolster the Finance Division's ability to:

- Formulate evidence-driven social protection budgets aligning with efficiency and effectiveness,
- Elevate monitoring of social protection expenditure using a MIS developed by the project, and
- Analyse and refine existing policies, systems, and procedures through dedicated studies and research.

The NSSS recognizes the importance of addressing covariate risks, like natural hazards and economic shocks, through both preventive and reactive social protection measures. However, expanding the capacity of Social Security Programmes to address such shocks presents challenges due to issues like weak administrative systems, inconsistent structures, poor coordination, and inadequate manpower. These problems can hinder timely responses, crucial during natural hazards. For instance, data from 2006/07 to 2009/10 revealed the Food for Work (FFW) programme's poor response during periods of seasonal deprivation due to distribution issues (Coirolo *et al.*, 2013).

Historically, Social Security Programmes have been skewed towards rural communities, with 85% of assistance targeted there. This is based on historical population distribution and rural-focused poverty. However, with rapid urbanization, there's a pressing need to redirect social protection efforts towards urban areas. Recognizing this, the NSSS mid-term review recommends expanding access for urban populations. The 2020 Urban Social Protection Strategy and Action Plan introduces a roadmap to enhance social protection in urban Bangladesh, including expanding existing programs, introducing labour market interventions, and strengthening social insurance.

Urban Shock Responsive System Preparedness

The efficiency of social protection systems in responding to shocks depends on the following six main factors:

- **Institutional Arrangements and Capacity:** covers the legislation, policies, and mandates of key DRM and social protection institutions, as well as the organisational structure that affects services delivery in these areas.
- **Targeting Systems:** the protocols, processes, and criteria for identifying people and families that should receive social protection or DRM support.
- **Information Systems:** encompasses data related to socioeconomic conditions, disaster risks, and vulnerabilities, including social and beneficiary registries, DRM data systems, and aspects like data collection mechanisms, data relevance and accuracy, and security and privacy protocols.
- **Coordination Mechanisms:** mechanisms and protocols for coordinating the DRM activities before and after a shock – including the coordination of different government agencies, of activities at different government levels, and of humanitarian agencies (the role of the social protection sector is of particular interest).
- **Financing Mechanisms:** strategies and mechanisms for financing DRM activities before and after a shock, including budgetary instruments, contingent credits, and market-based instruments like parametric insurance (protocols for and commitments to financing responses through social protection are of particular interest).
- **Delivery Mechanisms:** Processes established to distribute cash or tangible aid to beneficiaries or those impacted by shocks.

Policymakers have several strategies at their disposal to amplify the support a social protection system offers to those in need during emergencies. Based on *O'Brien et. al., (2018)*, for Oxford Policy Management (2017) we can identify five primary response types:

- **Vertical Expansion:** increasing the value or duration of an existing social protection programme.
- **Horizontal Expansion:** temporarily offering social protection to additional households.
- **Piggybacking**: using facets of an existing programme to drive a separate emergency response.

- **Alignment:** synchronizing emergency responses with current or potential national social protection programmes.
- **Design Tweak:** implementing minor modifications to the core design of a social protection programme.

Targeting Systems

1. **Shock response targeting requires evaluation of:**
   - geographical areas in need.
   - specific households or individuals needing aid.
2. **Social protection systems aid this process in two main ways:**
   - They can help identify regions and households requiring assistance.
   - The efficiency and target demographics of existing programmes influence their potential expansion.

Social protection programmes in Bangladesh employ a dual targeting strategy, utilizing both geographic and household-level poverty targeting methods. At the upazila level, resource allocation is guided by poverty maps from 2010, with 45% of the EGPP budget flowing to upazilas where the poverty rate is 40% or higher (Anwar and Cho, 2019a). However, while geographic targeting aids in resource distribution, it does not guarantee that allocations are pro-poor overall. For instance, analysis of HIES (2016) and Bangladesh Integrated Household Survey (2015) data indicates a disparity, where the poverty level of a division does not correspond with the proportion of households receiving social protection benefits—such as in Sylhet, where rural poverty incidence is 7%, yet 37% of households receive benefits. Although many programmes target poverty at the household level, there lacks a unified approach to measuring poverty, leading to potential overall incoherence (Barkat *et al.*, 2013).

Effectiveness & Issues in Social Protection Targeting

The accuracy of social protection programmes in Bangladesh is questionable, showing both inclusion and exclusion errors. For instance:
- The EGPP, primarily pro-poor, has 67% of its beneficiaries in the poorest two quintiles, yet 27% of old-age allowance recipients are among the wealthiest two quintiles (Cho, 2016).
- A study in Khulna's two upazilas found a 51% inclusion error rate (Haider and Mahamud, 2017).
- The VGD's targeting improved, with beneficiaries in the lowest quintile rising from 36% to 43% between 2012-2015. However, ideally, 100% should be from this quintile (Ahmed, 2018; Anwar and Cho, 2019b).
- Another report indicates that 22% of beneficiaries for widows, deserted, and destitute women allowances don't meet the categorical criteria, and an additional 14% don't fulfill socioeconomic requirements (Ministry of Finance, 2018).
- Furthermore, despite outlined eligibility criteria, local politics significantly influence beneficiary selection. Local committees often exercise discretion, especially when programmes are oversubscribed or when beneficiary prioritization isn't clear.

- Despite the EGPP aiding poorer households, its oversubscription often means local political connections play a crucial role in selection, especially for minority groups (Sharif and Rutbah, 2017).
- The old-age allowance program is influenced by the Union Parishad chairman's discretion (Begum and Wesumperuma, 2013).
- The VGD's beneficiary selection is tainted by political meddling and bribery concerns (Mannan & Ahmed, 2012; Maxwell Stamp Plc, 2017).

Strengthening Social Protection Information Systems

The NSSS has embarked on reforms for a comprehensive social protection information framework. Central to this is the National Household Database (NHD) under development by the Bangladesh Bureau of Statistics. This aims to capture the socioeconomic status of all households, leading to individual proxy means test scores. Additionally, under the SPFMSP project, a unified registry is in the blueprint, designed to amalgamate data from diverse programme MISs into a central MIS managed by the SPBMU at the Ministry of Finance (Government of Bangladesh, 2018). This consolidated system will enhance monitoring of Social Security Programmes, ensuring optimal expenditure and benefit distribution. An integration of this registry with the NHD and other MISs is envisioned. Yet, the interplay between the NHD and programme MISs remains to be defined.

Delivery Mechanism

Timely benefit delivery, whether monetary or material, is essential for effective shock response (Beazley *et al*., 2016). Electronic payments, recognized globally, can be quickly scaled during emergencies, and ensure transparency and accountability. However, they require prior setup. Natural events can impede delivery infrastructure like power or internet, affirming the importance of manual systems (O'Brien *et al*., 2018). In Bangladesh, manual payments remain dominant (Maxwell Stamp PLC, 2017). Notably, the EGPP transfers cash weekly directly to beneficiaries' bank accounts. For many programs, payments are routed through a designated bank which may use methods like direct credit, mobile wallets, manual pay points, or agent banking. A few programs utilize postal debit cards from the Bangladesh Post Office.

Choosing appropriate delivery mechanisms for shock response requires understanding their benefits and drawbacks. One key issue with bank distributions is staff shortage, leading to payment errors and multiple beneficiary visits, raising transportation, food, and assistance costs (Begum and Wesumperuma, 2013). While banks schedule payment days for Social Security Programmes, beneficiaries might miss payments if they're absent on those days due to the bank's inability to promptly update records (Anwar *et al.,*, 2019). Modernizing payments can address these issues. For instance, in 2017, the Primary Education Stipend Programme shifted from manual school disbursements to transferring funds to mothers' mobile accounts. 79% mothers favored this method for its flexibility and reduced wait times. However, limited mobile access and digital literacy among women reduced its effectiveness (Gelb *et al*., 2019).

Digital Payment Trials and Their Impact on Social Security

Supported by the UNDP and Australian Aid, Bangladesh's government experimented with 'Social Security Digital Cash Transfers'. They trialed mobile payments with two key vendors, bKash and Rocket, for the UNDP-backed program, Strengthening Women's Ability for Productive New Opportunities. This trial, spanning 124 Unions in Kurigram and Satkira, revealed significant beneficiary savings: 2.7 fewer hours traveling and a BDT 45 cost reduction. These findings will be presented to the Central Management Committee in 2020 for enhancing the Government to Person (G2P) payment system (UNDP, 2018).

Under the NSSS's guidance, enhancements to G2P mechanisms are a priority. The focus is on expanding digital payments and launching a refined G2P system. This system will channel funds directly from the Government Exchequer, via the Integrated Budget Accounting System (iBAS++) and SPBMU MIS, to individuals' accounts with various providers. The Finance Division's MIS-integrated G2P system, developed under the FCDO-funded SPFMSP, aims to minimize losses, and boost financial inclusion. The updated G2P system empowers beneficiaries with flexible payment options directly from the Treasury. Utilizing the Bangladesh Electronic Fund Transfer Network, funds are received almost instantly. Over 2 million beneficiaries from various programmes—including allowances for maternity, old-age, widows, disability, and more—now obtain their regular allowances with minimal costs. The G2P system by the Finance Division aligns with Treasury rules and NSSS's payment objectives (Bhatnagar, 2019).

Effectiveness of Social Protection in Crisis Response

Social protection initiatives have demonstrated success in bolstering resilience against natural hazards. Specifically, the EGPP boosted food security, leading to more consistent meal consumption during lean periods, and reduced reliance on reducing food intake as a coping mechanism (Cho & Ruthbah, 2018). Another noteworthy effort is the Chars Livelihoods Programme. It provided a comprehensive support package to the ultra-poor, blending asset and cash transfers with training. Evaluations showed that households that benefited from the program exhibited better coping strategies when faced with erosions or floods (Jasper *et al*., 2016).

Early Warning-Based Social Protection: Utilizing early warning data, a pilot in Bangladesh activated a social protection response. Tanner *et al*., (2019) chronicles this initiative, where cash was provided to households following flood forecasts. The Bangladesh Red Crescent Society implemented this in Bogura district during 2015-2017. Cash transfers, averaging US$ 60, were made to 1,039 to 1,700 households based on evolving vulnerability criteria. Notably, in 2017, payments were made 3-4 days before flood-induced relocations. Preliminary evaluations indicate households without early support were more likely to resort to borrowing and skipping meals than those who received the assistance.

Integration Challenges in Social Security Programmes: While some Social Security Programmes have bolstered household resilience against natural threats, integrating social protection, DRR, and climate adaptation remains a challenge (Arnall *et al*., 2010; Kundo, 2016). Programmes merging these elements typically prioritize overarching poverty and vulnerability reduction. Many of Bangladesh's Social Security Programmes emphasize short-term relief, often overlooking sustainable rural livelihoods support. Such programmes mainly address immediate post-disaster vulnerabilities (Kundo *et al*., 2016). A knowledge gap exists regarding long-term disaster impacts and safety net programmes' roles in mitigating these (Coirolo *et al.,* 2013).

Adapting Safety Nets for Natural Hazards and Disasters: Experts emphasize that safety nets should not only address immediate needs during natural disasters but also the medium-term consequences (Coirolo *et al*., 2013). Furthermore, assistance is often lacking for low-severity events like minor floods or tornadoes.
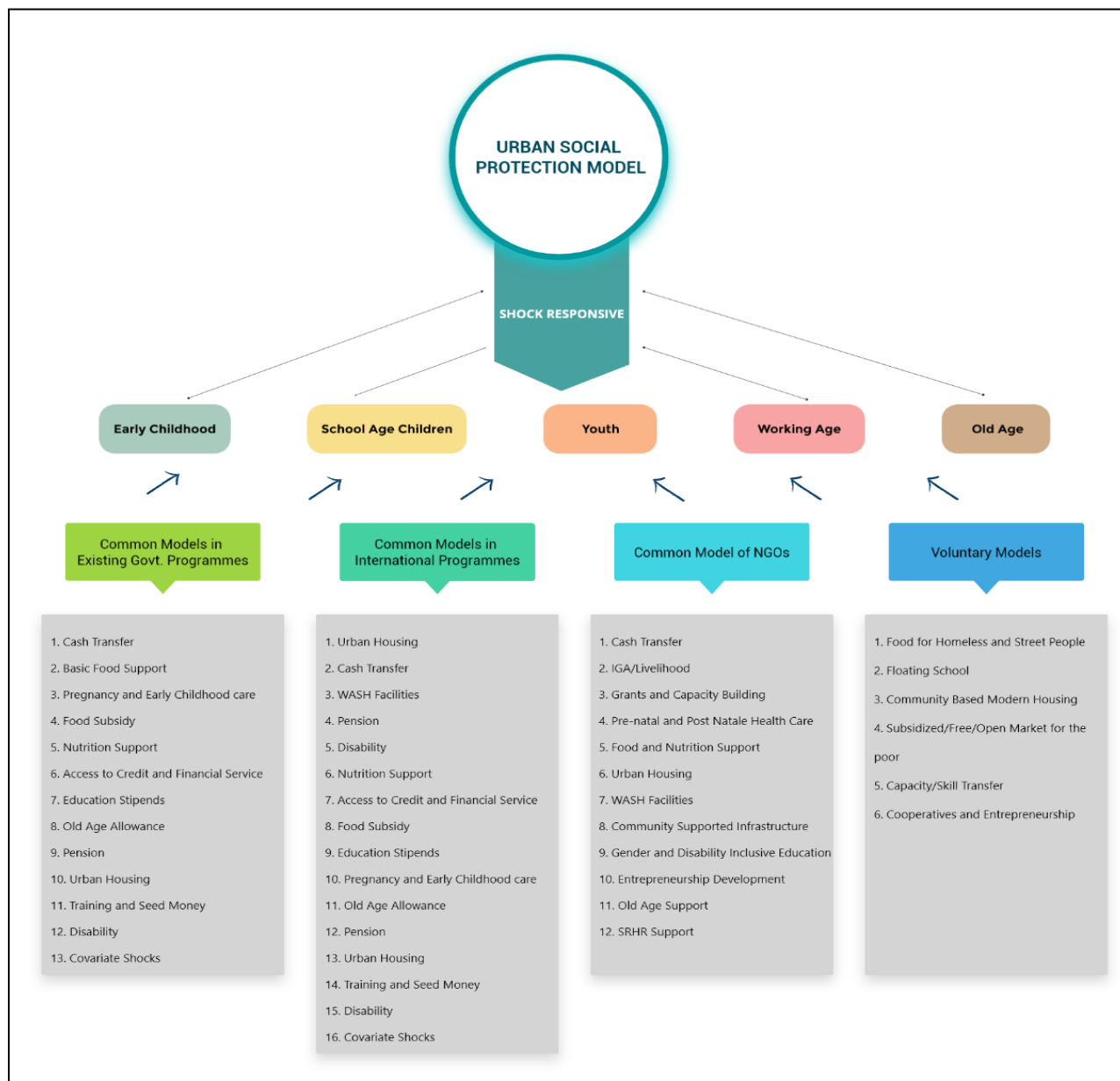
Programme Models

Figure 5. Urban Social Protection Programme Models in Bangladesh

Shock-Responsive Urban Social Protection: A Need for Bangladesh

Bangladesh must prioritize a resilient urban social protection system to address climate crises. With rapid urbanization accompanying economic progress, the country witnesses more individuals relocating to cities due to climate-related disasters. By 2050, an estimated one in seven could be displaced by climate change. Coastal hubs, including Dhaka and Chattogram, are susceptible to sea-level rises, storm surges, and flooding, as highlighted by a 2018 World Bank study. The pandemic

unveiled weaknesses in the urban protection mechanisms, emphasizing the urgency to bolster systems beyond just these two cities.

Bangladesh's roadmap to such a system exists in the National Social Security Strategy. It aims to enhance social assistance coverage and introduce social insurance in urban settings. There are plans for assistance programs for children, the elderly, and the disabled. Yet, merely replicating rural programs won't cater to unique urban challenges, like increased living expenses and unstable job prospects. The 8th Five Year Plan of Bangladesh stresses the significance of employment-centric reforms and social insurance. The pandemic notably impacted vulnerable urban sectors. Many from these demographics work informally or in low-paying formal jobs. Supporting their income stability, especially during crises, is essential. Moreover, addressing the specific needs of women is crucial.

Bangladesh, under its National Social Security Strategy, intends to launch social insurance schemes like unemployment insurance for both formal and informal sectors. However, the formally employed, with their ability to contribute, may benefit more than informal workers. Drawing from global models, Bangladesh should consider devising affordable social insurance for all workers, enhancing their financial security. A proposed Shock-Responsive Urban Social Protection Model for Bangladesh is shown in Figure 6.

Figure 6. Proposed Shock-Responsive Urban Social Protection Model for Bangladesh

Urban Social Protection: A Lifecycle Approach

The proposed Urban Social Protection Model emphasizes broadening coverage and creating new programs where needed. Integral to this is the institutional reform that ensures improved delivery and continued implementation of these urban social protection initiatives.

Support for Vulnerable Urban Women

- **Urban Women's Benefit (VWB):** Urban vulnerable women often remain overlooked and unsupported. Expanding program coverage in urban settings is essential. A comprehensive database, detailing their economic profiles, is a priority.
- **Maternal Health Care:** Mother's health during pregnancy directly affects the child's well-being. The government plans to extend the Maternal Health Voucher Scheme (MHVS) coverage to every deserving woman, incrementally. As the current beneficiary count and geographical spread are inadequate, an urban-focused scale-up is imperative.
- **Maternity Insurance:** The NSSS envisions incorporating maternity insurance within the NSIS, overseen by the Financial Institutions Division. The Ministry of Health and Family Welfare should prioritize introducing a maternity program for urban working women.

Urban School Age-Centric Programs

- **Emergency Education for Urban Kids:** Emergency education offers life-saving information to children, encompassing disaster preparedness, rights awareness, and context-specific survival skills. This is pivotal for a resilient urban social protection system.
- **Urban Primary School Stipend Initiative:** The NSSS aims to cover 50% of primary students with a stipend, targeting Tk. 300/month for underprivileged primary and secondary students. The current disbursed amount remains below this planned figure, necessitating adjustment.
- **Supporting Orphans and Street Kids:** Orphans, needing extra attention, will continuously receive support from the Ministry of Social Welfare, ensuring they benefit adequately.

Urban Child Benefit Programme, Youth Communities, and Working Age

- **Integrated Child Benefit Programme:** The Ministry of Women and Children Affairs currently operates programmes for lactating working mothers in both urban and rural areas. As per NSSS directives, the ministry aims to merge these efforts into a unified initiative for children aged 0 to 4, initiating several pilot projects for the cause.
- **Workplace Childcare Services:** Designed for urban women, the Ministry of Women and Children Affairs collaborates with various ministries to mandate workplace childcare services. The Labour Act of 2006 requires employers (both public and private) with over 40 staff to offer childcare services.
- **National Social Insurance Scheme (NSIS):** As one of the main pillars of urban social protection, the NSIS primarily targets urban residents. The Financial Institution Division is actively developing an integrated social insurance system with contributory features. Despite progress being slow, the ministry is dedicated to establishing the NSIS framework.

- **Urban Youth Skill Development:** Many young people in Bangladesh face challenges, with some dropping out of school and others completing secondary or higher secondary education but remaining unemployed or underemployed. The NSSS recognizes the importance of enhancing skill development programs for youth, particularly those in urban areas where unemployment can be more frustrating and perilous than in rural areas. Therefore, there is a pressing need to bolster skill development initiatives specifically tailored to urban youth.
- **Urban Workfare Initiatives:** While the Ministry's workfare programs predominantly cater to rural regions, there's a rising demand for such initiatives in urban locales. Introducing workfare programs tailored for the urban poor could be a potent tool for social protection.
- **Disability Allowance & Support for Urban Residents:** The NSSS advocates for separate disability benefits for children and working-aged individuals. It further recommends an allowance for those with severe disabilities in the working-age bracket. Vocational training, enterprise assistance, and anti-discrimination measures in the job market are emphasized for the Urban PwD.
- **Employee Social Insurance:** NSSS envisions the National Social Insurance Scheme (NSIS) to include unemployment insurance, prompting a study on its feasibility. The Ministry of Labour and Employment will partner with the Financial Institutions Division for execution.
- **Pilot Employment Injury Insurance (EII):** A pilot EII project, tailored for the Ready-Made Garments (RMG) sector, is underway, backed by the Bangladesh Government, workers', employers', and GIZ. It derives insights from the ILO-supported Rana Plaza Claims Arrangement addressing the 2013 tragedy's aftermath.
- **Targeted Wage Subsidy:** ILO's initiative offers a one-time wage subsidy to nearly 40,000 affected women and disabled RMG employees due to COVID-19, augmenting the Government of Bangladesh's ongoing economic relief measures.
- **Framework for Unemployment Insurance:** An ILO-UNIQLO collaboration aims to lay the groundwork for Unemployment Insurance for formal workers in Bangladesh. This regional strategy seeks to bolster support for the jobless, offering enhanced employment insurance, training opportunities, and upgraded public employment services.

Urban Elderly Support & Healthcare:
- **Expansion of Urban Old Age Allowance:** The old age allowance program primarily serves rural areas, but provisions also exist for urban residents. According to the NSSS, eligibility extends to all citizens over 60 with incomes below 1.25 times the upper poverty line, totaling an estimated 6.5 million individuals. However, the program's rural focus excludes many urban poor, particularly those in metropolitan and city corporation areas. Expanding the program's reach to rural areas is essential. Additionally, comprehensive data on urban poor individuals aged 60 and above is lacking, underscoring the need for a thorough survey to better address their needs.
- **Healthcare Benefits for Seniors (65+):** Consistent insurance coverage significantly reduces pre-65 mortality rates and improves overall health outcomes. Considering insurance coverage as endogenous strengthens the observed effect of insurance on health improvement before age 65. Medical spending simulations indicate that continuous insurance coverage would result in

slightly lower average annual medical spending per capita for new Medicare beneficiaries in their initial years of coverage due to improved health. Moreover, total Medicare and Medicaid spending for new beneficiaries during this period would either remain the same or decrease slightly, despite more individuals surviving to age 65.

Open Market Sales (OMS) of Food for Urban People

As outlined in the NSSS, the Ministry of Food administers Open Market Sales (OMS) programs for urban residents, which are currently self-targeted. Despite stable food prices, the demand for OMS is relatively low. However, it's crucial to sustain the OMS program, as food price shocks can occur unexpectedly. Therefore, the Ministry should not be complacent during this period of stability, as price hikes could arise suddenly, necessitating the continuation of these vital programs. The NSSS also suggests that the Ministry may enhance supply of other items like medicines, clothing, temporary housing, etc. Most of the relief programmes of the ministry are based on transfer of food. Parallel to cash transfer, other supports like medicine and temporary housing or house making materials like corrugated tins are provided.

Land and Housing

- **Land Allocation for Landless Populations:** The Ministry of Land's initiatives, such as the Guccha Gram (CVRP) Project and Char Development and Settlement Project, aim to benefit the urban poor by reducing urban migration. However, current land allocation efforts are inadequate, particularly in urban regions. To address this, it's recommended to allocate land near towns for individuals unable to return to their villages.
- **Urban Housing Solutions:** Present housing initiatives for the urban poor remain insufficient. While the Ministry of Housing and Public Works has embarked on multiple projects to mitigate urban housing challenges, the extreme urban poor often remain overlooked. Many reside in slums under deplorable conditions. With urban social protection predominantly geared towards slum improvement, the Ministry, in partnership with city corporations and local governing bodies, should prioritize low-cost housing solutions for the urban impoverished.

Service Delivery and Implementation for the Model

Effective implementation is paramount for the success of Urban Social Protection Programmes. A well-funded and meticulously planned programme can falter without appropriate execution strategies, a prevalent risk in developing nations like Bangladesh grappling with capacity and governance challenges. An optimal strategy minimizes the number of programmes and emphasizes easy administration through automated systems, ensuring higher efficacy. The significance of digital technology and automation in this era is undeniable. An efficient Management Information System (MIS) is crucial for the successful rollout of the Urban Social Protection Programme. Leveraging automated systems to manage and update beneficiary lists and facilitate online transactions not only streamlines operations but also reduces costs and curbs corruption. This section delves into the administrative aspects and financing of the proposed Urban Social Protection Programme strategy. To improve programme execution, it's essential to analyze current implementation

methods, identify existing challenges, and chart out a reformative course to fortify the program's delivery.

Strengthening the Urban Social Protection Delivery

The Government acknowledges the imperative role of enhanced administrative structures in ensuring the success of the Urban Social Protection Programme. Effective execution demands an intertwined focus on sound administrative arrangements and addressing governance challenges. Without robust delivery mechanisms, even a well-designed programme can succumb to inefficiencies and corruption. The following reforms items should be priorities moving forward:

- **Simplified Institutional Framework:** Streamline administrative structures for improved planning, execution, and monitoring of the Urban Social Protection Programme.
- **Staff Professionalization:** Cultivate expert public servants specializing in the delivery of social protection initiatives at all governance levels.
- **Recipient Identification:** Optimize processes to accurately identify beneficiaries for social protection initiatives.
- **MIS Enhancement:** Augment Management Information Systems to bolster efficient delivery, inter-departmental coordination, and performance tracking.
- **Payment Integrity:** Fortify payment methods to reduce corruption, promoting financial inclusion for marginalized families.
- **Grievance Redressal:** Establish a comprehensive system allowing citizens to appeal decisions and report discrepancies or misconduct in benefit delivery.

Learning from South Africa's Social Protection Programmes

Countries globally have reformed their social protection delivery mechanisms, and Bangladesh can draw insights from these examples. Notably, South Africa showcases a robust and efficient model. The following items are key aspects of South Africa's Approach:

- **Unified Coordination:** the Department of Social Service (DSS), is responsible for planning all Social Protection Programmes, developing related policies, and undertaking the Monitoring and Evaluation of the Social Protection Programmes.
- **Centralized Execution**: A singular agency, the South African Social Security Agency (SASSA), oversees all program implementations.
- **Effective Reporting Structure:** DSS operates under the Ministry of Social Welfare (MoSW), facilitating coordination between program planning and implementation.
- **Central Database:** MoSW holds a computerized record of beneficiaries, and all payments by SASSA are channeled through banks.
- **Existence and Function of An Appeals Tribunal:** An Appeals Tribunal addresses concerns of SSP beneficiaries.
- **Transparent Accounting:** SASSA provides consolidated financial statements annually.

Administrative Reorganization of Ministry of Social Welfare's and Its Pivotal Role

There's a clear call for reorganizing the Urban Social Protection Programme due to various challenges such as the presence of numerous programs, multiple implementing agencies, coordination issues, and the absence of a robust Monitoring & Evaluation (M&E) system. Central to this reform is the proposed establishment of the Urban Social Security Agency (USSA) within the Ministry of Social Welfare. This represents a significant shift in Bangladesh's social protection delivery approach at both local and national tiers. These changes will dovetail with efforts to cultivate a professional social security workforce and update Management Information Systems (MISs) for all schemes. With enhanced coordination, the system will also fortify its planning and introduce a results-oriented M&E. Social Protection (SP) planning will be overseen by the General Economics Division (GED) of the Ministry of Planning.

For the proposed Social Protection reforms, the Ministry of Social Welfare (MoSW) will helm most core programs. Serving as the coordinating body for the Urban Social Protection Programme, MoSW's primary functions will encompass executing central Urban Social Protection Programmes and synchronizing all Social Protection initiatives. Role of Ministry of Social Welfare will be discussed as follows:

a. Establishing the Urban Social Security Centre

A dedicated Urban Social Security Office will be instituted under the MoSW to oversee all social protection schemes. This new body will assimilate the Department of Social Welfare and function as a semi-autonomous entity. A comprehensive proposal for its formation will be crafted by the MoSW and presented to the cabinet for approval. The office's primary mission is to proficiently execute priority social protection distributions to qualifying beneficiaries. Key responsibilities include:

- Forming urban-centric structures for efficient social protection transfer delivery.
- Setting and upholding service quality standards for all schemes and ensure that they are maintained.
- Train specialized staff proficient in delivering urban social protection schemes, both centrally and locally.
- Adhere to scheme guidelines when selecting beneficiaries.
- Maintain updated and accurate recipient lists, providing them promptly to payment service providers.
- Implement a top-notch Management Information System (MIS) linked with other social protection scheme MISs.
- Establish and supervise procedures for payment service providers to ensure high standards.
- Conduct thorough monitoring of scheme implementation and unit performance within the Urban Social Security Office.
- Regularly report performance to the Ministry of Social Welfare regarding urban social protection scheme management and delivery.

- Ensure high-quality financial management and establish procedures to mitigate fiduciary risk effectively.

b. Urban Social Security Office: Organizational Hierarchy

The proposed structure for the Urban Social Security Office entails a four-tiered hierarchy. Notably, while similar to local government layers, this structure is distinct and autonomous:

- **District & City Level:** Offices in 64 zila parishads, 3 hill parishads, and 12 city corporations will oversee regional social protection scheme implementation, reporting to the national tier. They'll monitor activities at the upazila and town level.
- **Upazila & Town Level:** Regional offices will be positioned at upazila and town levels. However, city corporations will not have this tier. upazila offices will supervise union level schemes. In larger towns, dedicated local offices might be instituted, managed by the town Urban Social Security Office. This level will also manage grievances and staff training, but within city corporations, these tasks shift to the city level.
- **Word Level:** Local offices at the word level will directly execute social protection schemes. Serving as single points of contact, they will unify various schemes, register beneficiaries, monitor payments, respond to local inquiries, handle cases, and input primary data into the MIS. They'll report to upazila, town, and city offices.

c. Urban Social Security Office: Staffing and Development

The Urban Social Security Office will initially rely on the expertise of the existing Department of Social Services (DSS) within the Ministry of Social Welfare and other related Ministries. As the Office evolves, there will be a focus on:

- **Capacity Building:** The office will gradually recruit specialists and invest in staff training. A month-long training program, developed in collaboration with a university, will be initiated.
- **Ongoing Development:** Dedicated resources will ensure staff's continuous professional growth.
- **Ethical Standards:** Staff will adhere to the highest standards, with strict penalties for violations and an unwavering stand against corruption.

Recruiting new staff for the Urban Social Security Office will incur a modest cost compared to government transfer investments. Improved efficiency in recipient selection and scheme delivery should yield substantial savings in the medium term. The office will be established over three to five years, initially piloting in select regions before nationwide implementation.

d. Advancing Social Protection with the Single Registry MIS

The effective management of social protection schemes requires robust Management Information Systems (MISs). The present weakness in MIS jeopardizes the nation's significant social protection investments and hinder program management and monitoring. National data consolidation is also challenging, limiting our assessment of impact accuracy. Some developing nations, such as South Africa and Kenya, employ advanced technologies for proficient MIS that communicate inter-scheme, delivering comprehensive national data. This model creates a national Single Registry, a nexus of

interconnected, scheme-specific MISs and will ensure comprehensive data sharing across government agencies.

The Government will introduce a national Single Registry, anchored on individualized MISs integrated through a shared communication framework. This registry will align with the national identity of every Bangladeshi citizen. The MSD spearheads this project, while the Urban Social Security Office, along with relevant Ministries, will supervise the scheme-specific MISs under their purview. The MoSw will initiate a thorough evaluation of Bangladesh's MISs in social protection. This review will outline strategies and costs for the Single Registry's inception. As an initial step, the MIS will be trialed within the pilot regions of the Urban Social Security Office. As the office broadens its reach nationally, and following reviews on food security and workfare schemes, the MIS's scope are likely to include:
- Uniform software for the MIS database across all schemes.
- High quality computer hardware.
- Data transmission via telecommunication networks.
- Local-level data entry with access across government tiers, adhering to set protocols.
- Expert staff overseeing the MIS.
- Top-tier security to guard citizens personal information.

e. Advancing G2P Systems for Financial Inclusivity

Another crucial reform entails enhancing Government to Person (G2P) payment systems to foster financial inclusion and curb leakages. Globally, many developing nations are leveraging G2P payments to integrate recipients into the financial ecosystem, granting access to various services like savings accounts, loans, and insurance. Bangladesh has already upgraded cash delivery systems in select social protection schemes, facilitating transfers through financial institutions. Therefore, the Ministry of Finance will conduct a detailed analysis of current G2P methods and global practices. This review will suggest changes for fostering beneficiares inclusion. These suggestions will be evaluated by the government, and in collaboration with pivotal Ministries, the Ministry of Finance will devise a strategy to refine the G2P system, considering financial accessibility. The current selection criteria for social protection schemes indicate the following shortcomings:
- Many deserving poor individuals and families aren't selected, while some ineligible ones are.
- Roughly 33% of Old Age Allowance beneficiaries are below the required age.
- Disability identification processes lack nationwide consistency.

Given the rising budget for social protection, it's crucial to target the right beneficiaries. Recognizing the challenge, the Bangladesh Bureau of Statistics (BBS) initiated the Bangladesh Poverty Database (BPD) using the Proxy Means Test (PMT) Approach. Considering PMT's limitations, we'll blend PMT with local government and NGO support to pinpoint the needy. The government acknowledges that many countries have set effective age identification methods. While disability assessment remains a global challenge, the government is committed to directing resources to ensure deserving candidates avail disability benefits.

Subsequently, the government will initiate a comprehensive study reviewing the existing selection methods and correlating them with the criteria of each scheme, from Citizens' Pension and Disability Benefits to education stipends and workfare programmes. The goal is to introduce robust selection procedures. Spearheaded by the Ministry of Social Development, an inter-governmental advisory board will provide insights during this review. The Government acknowledges the challenges in always ensuring accurate recipient decisions. As a response, a study, under the leadership of the Ministry of Social Development, will be initiated to recommend a countrywide complaints and grievance system. This study will coincide with the selection process review, and its findings will be acted upon.

f. Development of Bi-lateral Partner Collaborations in Social Protection

Development partners have been integral to social protection advancements. Over the last decade, bilateral partnerships primarily funded via non-government avenues have risen. FCDO notably funds BRAC and the Chars Livelihoods Programme with AusAID backing. The European Commission supports programmes like FLSP and FSUP, while UNDP aids the REOPA project, focusing on income generation, asset allocation, and micro-enterprises. The World Bank plays a pivotal role, emphasizing job opportunities for the underprivileged, refining targeting via the PMT approach, and introducing a conditional cash transfer scheme. They collaborate with various ministries, including Disaster Management and Relief, the Bangladesh Bureau of Statistics, and Local Government and Rural Development.

In recent years, a policy dialogue emphasizing a unified social protection system has evolved between development partners and the Government. This dialogue gave rise to the influential social protection conference and laid the groundwork for the Urban Social Protection Programme. The Government aims to align individual program support from partners under this programme's umbrella and is considering technical aid for its efficient execution, including the Urban Social Security Office setup and M&E framework deployment.

g. Strengthening NGO Partnerships in Social Protection

Bangladesh boasts top-tier NGOs skilled in diverse social service areas, prominently in social protection. The productive collaboration between the Government and these NGOs has notably enhanced poverty alleviation and human growth. Committed to this partnership, the Government aims to further intensify cooperation under the Urban Social Protection Programme. NGOs play a crucial role in pioneering innovative strategies for broader adoption, identifying beneficiaries, especially those in isolated or marginalized communities, and addressing concerns related to the Programme's execution.

6. Monitoring & Evaluation for Urban Social Protection

The Present M&E Arrangements

For the effective functioning of the Urban Social Protection Programme, a consistent monitoring and evaluation (M&E) framework is crucial. This ensures enhanced service delivery, records outcomes, provides insight on approach efficacy, and garners political backing for sustained and expanded initiatives. Monitoring is an ongoing activity where performance indicators are tracked and assessed throughout the programme's lifecycle. It's essentially gathering and analyzing data to update stakeholders on the programme's progress and goal attainment. Evaluation, on the other hand, delves deeper by connecting causes to results. It evaluates impacts after parts of the strategy are executed, offering a comprehensive assessment of the Programme's design, execution, and outcomes.

It's crucial to institute a systematic M&E at national and individual program levels. This helps measure program efficacy and pinpoint areas for enhancement. Establishing a results-driven M&E is a pivotal recommendation for the Urban Social Protection Programme to revamp the existing social protection framework and should focus on:

Crafting a Results-Oriented M&E Strategy
- Strategic Objectives: Is the Urban Social Protection Programme on track?
- Operational Objectives: How can program delivery be optimized?
- Learning Objectives: What insights can we gather from the programme?

The Urban Social Protection Programme's M&E Tier List:
1. Monitoring of individual programmes
2. Monitoring of the SP strategy progression, and
3. Evaluation of the SP system's impact.

Under a results-driven model, various indicators are earmarked at each level. These include targets, and a dedicated M&E process to gauge outcomes. Further sections provide examples and tools aligned with the three tiers discussed above.

Monitoring Individual Programmes

The Urban Social Protection Programme's individual program monitoring emphasizes performance metrics, such as: i) Clients served; ii) Benefits disbursed; iii) Average recipient benefit; iv) Benefit value in relation to household or individual income; v) Cost for transferring a specific value unit (e.g., taka100). Furthermore, programs assess immediate outcomes, categorized broadly as economic and social impacts. Specific focuses, like educational or nutritional outcomes, are examined when aligned with the program's objectives. Potential indicators for each category include:

Economic Impacts
- Household investment growth.
- Labour participation shifts (domestic/wage work).

- Enhanced economic opportunities.
- Financial inclusion, e.g., new bank accounts.

Social Impacts
- Beneficiary confidence and self-worth boost.
- Women's empowerment and increased decision-making role.
- Shifts in conventional gender norms and attitudes.
- Shrinking educational gender gap for children.

Educational Outcomes
- Rising enrollment and persistence.
- Better class attendance.
- Augmented grade progression and high school transition.

Nutritional Outcomes
- Boost in breastfeeding rates (1-12 months).
- Enriched dietary variety (6–23 months).
- Diet quality enhancement (6–23 months).
- Dietary diversity increases for reproductive-age women.

Information essential for individual program tracking largely stems from each program's Management Information and Reporting Systems (MIS). Integration is vital, not for a unified MIS or beneficiary database—which are often infeasible—but for seamless data comparison and aggregation. The emphasis is on standardized indicators across programs and a universal beneficiary identifier, ideally connected to a national identity system. Another crucial tool is independent spot-checks, ensuring data integrity within individual MISs.

Monitoring the SP Strategy

The second area that will require monitoring is the implementation of the overall Urban Social Protection Programme itself. M&E in this area will try to answer questions such as:

- Reaching the target beneficiaries?
- The strategy generates the desired outcomes?
- Impact on the general population
- Are there better ways to design the components of the strategy?
- Efficient management avenues.
- Resource expenditure efficiency.
- Financial performance in line with strategy.

This will require indicators that allow the monitoring of financial, operational, and institutional aspects of the strategy.

Financial aspects
- Social protection expenditure as a percentage of GDP.
- Social protection expenditures as a percentage of total public expenditures.
- Administrative costs as a percentage of total program costs.

Operational aspects

- Beneficiaries served.
- Benefits disbursed.
- Average benefit per beneficiary.
- Beneficiary percentage in population.
- Beneficiaries per social worker.

Institutional aspects
- Number of Staff in the sector.
- Number of Social service centers available.
- Number of Social workers trained.
- Efficiency in targeting, disbursal, delivery, and risk systems.
- Beneficiary inclusion in design.
- Improved supply side reactions.
- Government's capacity for the Urban Social Protection Programme continuity.

Evaluation of Impact of the SP System

A pivotal area under the Urban Social Protection Programme is evaluating the overall impact of the social protection system. This assessment encompasses operational efficiency, the programme's success in meeting its objectives, and its long-term effects in areas like economics, education, and nutrition.

Efficiency Metrics
- Percentage reduction: Poverty Rate
- Percentage reduction: Poverty Gap
- Inequality reduction, using Gini or other metrics.
- Cost per unit of poverty gap reduction.
- Decrease in excluded poor and at-risk individuals, and cost per person.

Economic Impacts
- Rise in household consumption.
- Growth in savings and debt reduction.
- Enhancement in household economic investments.
- Increase in household per capita income.

Social Impacts
- Evolution of gender-related social attitudes.
- Enhanced livelihood choices.
- Positive shifts in girls' education perspectives.
- Augmented economic contribution by educated girls.

Educational Impacts
- Diminished disparities in school metrics across gender, society, and region.
- Enhanced academic results.
- Growth in secondary and tertiary education enrolment.
- Increased schooling years.

- Decline in grade repetition.

Nutritional Impacts
- Boosted health metrics (e.g., vaccination rates, dietary diversity).
- Decline in stunting.
- Reduced maternal and infant mortality rates.

To assess these impacts, periodic quantitative surveys are vital. Existing surveys, such as the Household Income and Expenditure Survey (HIES) by the strengthened BBS, will be utilized. However, an annual panel survey is proposed to deepen insights into vulnerability and poverty while aiding government monitoring annually.

Evaluation Tools for the Urban Social Protection Programme

A diverse set of evaluation tools is crucial for gauging impacts both at the individual program level and for the overall Urban Social Protection Programme. While there isn't a one-size-fits-all solution, a few notable options include:

Quantitative Approaches
- **Experimental Design:** Involves randomly assigning individuals or households to beneficiary groups or control groups. Known as randomized control trials, they're a top-tier method for impact evaluation but are costly, potentially ethically challenging, and not suitable for universal programs.
- **Quasi-Experimental Design:** Utilizes a control group that mirrors the beneficiary group's characteristics, achieved through propensity score matching or multivariate regression. While reliable, it can be costly due to the need for extensive surveys and complex statistical analysis.
- **Ex-Post Comparison:** Compares project beneficiaries with a control group. Multivariate analysis may be employed to estimate the counterfactual situation. It's more budget-friendly than the first two methods but sacrifices some scientific precision.

Hybrid Approaches
- **Rapid Assessment/Review:** Conducted after the fact, this encompasses participatory methods, interviews, focus groups, case studies, mini surveys, and direct observation. Prioritizing cost-effectiveness, its evaluations typically cost significantly less than traditional ones.

Qualitative Approaches
- **Participant Observation:** Researchers immerse themselves in a programme community, employing techniques like stakeholder analysis, participatory appraisal, and beneficiary assessment.
- **Case Studies and Life Histories:** Detailed studies of interventions, involving open-ended questions and recording of personal narratives.
- **Participatory Learning and Action:** Facilitators ensure active stakeholder involvement in the program.

Mixed Method Approach

Employing a blend of qualitative and quantitative methods is vital, especially when the programme navigates intricate social terrains. Key benefits of this approach:

- Provides diverse tools for evaluation.
- Enhances conclusion validity via triangulation by comparing multiple independent findings.
- Enables comprehensive analysis of the programme context.
- Potentially reduces costs and time.

In the M&E of the Urban Social Protection Programme, it's crucial to incorporate qualitative analysis in impact evaluations. This enriches quantitative analysis and examines changes in social dynamics, decision-making, gender norms, and more. Embracing mixed methods offers deeper insights, explains variability, and supports robust analysis of gathered experiences, vital for informed policy decisions.

Lessons from Global M&E Practices

While Bangladesh has unique M&E requirements for its Urban Social Protection Programme, some universal lessons can be extracted from global practices.

a. Strengthening MIS:

A robust MIS forms the foundation for monitoring program efficacy. For Bangladesh:

- The Ministry of Social Welfare (MoSW) should spearhead creating an advanced social protection MIS spanning key schemes.
- Innovative technologies could allow data entry at the district level, relayed to Line Ministries via web applications.
- Uniform software, tailored for each component of the program, would enhance monitoring capabilities, and synchronize overlapping tasks like targeting, registration, and grievance handling.

b. Database Integration

Each Line Ministry's database could merge into a central one under the Ministry of Social Development, aiding oversight and ensuring cost-effectiveness. Linking these databases with BBS's household database and the national identity system is advisable. Long-term vision could also encompass syncing with other systems, such as income tax records, like South Africa's approach. However, unlike initiatives like Indonesia's Unified Database, it's paramount to ensure beneficiaries aren't excluded from schemes if omitted from a central database.

c. International Experince in Global Social Protection

Drawing from global experiences, an efficient grievance system is crucial. It allows both beneficiaries and non-beneficiaries to voice concerns regarding the Urban Social Protection Programme and ensures prompt issue resolution.

- **Kenya's Hunger Safety Net Programme:** Established local 'Rights Committees' that ensured adherence to the standards mentioned in their 'Citizen's Service Charter'.

- **Rwanda's Vision 2020 Umurenge Programme (VUP):** Introduced an 'Appeals and Complaints Process', reinforced by a 'Beneficiary Charter of Rights and Responsibilities', aligning with rights like Kenya's HSNP.
- **Mozambique's Social Protection Initiative:** Currently enhancing their system to include community case management and grievance procedures.
- **India's MGNREGA:** Uses social audit mechanisms enhancing implementation, promoting rights awareness, ensuring delivery accountability, and reinforcing the social contract with the rural populace.

Notably, Bangladesh has introduced measures like BRAC's CFPR's Gram Daridra Bimochan Committees and CLP's "hotline" complaint systems, which have been pivotal in reducing corruption.

d. Data Collection for Effective Social Protection Analysis

Utilizing Household Surveys: To assess the long-term impact of the social protection system, it's advisable to utilize standard household survey data, such as the HIES. Implementing a dedicated social protection module can provide a comprehensive foundation. This approach is adopted in Brazil and South Africa, where an independent think-tank analyzes household survey data.

Proposed Panel Survey: An annual panel survey, in conjunction with the HIES, is suggested. While the HIES is conducted every five years (with a change to a three-year cycle post-2015), this panel survey could fill the gaps, targeting a smaller sample. For instance, a yearly sample of 4,000 households could be integrated into the HIES's broader sample.

- **Rich Data Source:** The panel survey offers invaluable data for understanding poverty dynamics, vulnerability, and the effectiveness of social protection mechanisms.
- **Monitoring and Evaluation:** It will enhance the government's grasp on income dynamics and offer a more fluid understanding of poverty, replacing the current static view. This will be instrumental in refining social protection policies.
- **Regular Progress Tracking**: With annual data, it's feasible to identify beneficiaries of social protection, monitor outreach, target precision, and understand the impacts. It becomes a pivotal tool for evaluating the Urban Social Protection Programme's implementation success.

e. Key International Impact Indicators for Programmes

Recent systematic reviews on programs - including unconditional cash transfers, conditional cash transfers, and employment guarantee schemes - reveal ten frequently reported impact indicators in evaluations. The following percentages indicate the portion of the 222 evaluations that addressed each indicator:

- **Poverty (39%):** Indices such as poverty headcount, gap, and severity.
- **Health (31%):** Healthcare access and outcomes (like body mass index).
- **Education (31%):** Metrics like school attendance and educational performance.
- **Employment (25%):** Work opportunities from employment guarantee schemes.
- **Expenditure (19%):** Household spending or consumption proxies.
- **Assets (13%):** Physical, financial, or social capital influencing household wealth.

- **Income (12%):** Earnings of households or individuals, including in-kind income.
- **Inequality (10%):** Often measured by the Gini coefficient.
- **Food Security (6%):** Metrics such as calorie consumption and meals daily.
- **Food Expenditure (3%):** Total or proportional household food spending.

f. Embracing Mixed Methods

While quantitative surveys capture specific indicators, there's increasing acknowledgment in international studies for the need for mixed methods. Reasons include: i) Quantitative methods indicate changes but can't explain them; ii) Certain crucial indicators, like women's empowerment, the dignity of recipients or social relations and intra-household dynamics, aren't quantifiable; and iii) The intricacies of household trajectories are hard to detail using only surveys. A "Q-squared" mixed-methods approach offers comprehensive insights. Following Carvalho and White, strategies include integrating both methods during data collection, cross-referencing findings, and synthesizing results for policy recommendations. Effective qualitative techniques comprise in-depth interviews, focus groups, participatory methods, and social network analysis.

g. Government's Emphasis on M&E

Bangladesh's government stresses the need for a robust results-based Monitoring & Evaluation (M&E) system, vital for overseeing the SFYP and related sectoral strategies, including the Urban Social Protection Programme. Currently, the Implementation, Monitoring, and Evaluation Division (IMED) oversees M&E for public sector development programmes. Yet, the SFYP acknowledges that while IMED efficiently tracks financial and project progression, it lacks comprehensive results-based M&E. The SFYP plans to bridge this gap by initiating results-based monitoring. This approach delves deeper than conventional input-output M&E, aiding policymakers in understanding outcomes and impacts. The Urban Social Protection Programme, using selected indicators from Section 7.3 and insights from Section 7.4's international analysis, will serve as a template for executing this results-focused monitoring. The proposed Ministry of Social Development will oversee the monitoring of individual programs, employing indicators from Section 7.3 tailored to each program.

Evaluation Structure: To ensure objectivity, evaluations should remain uninfluenced by the implementing Ministry of Social Development. The SFYP designates the Planning Commission for establishing a results-based M&E, emphasizing collaboration with ministries, research entities, and civil society. Accordingly, the General Economics Division (GED) will lead the M&E framework creation at both program and national levels, ensuring coordination and result dissemination. Meanwhile, the Implementation, Monitoring, and Evaluation Division (IMED) will handle evaluations for individual programs, while GED assesses the Urban Social Protection Programme as a whole.

Data Integrity & Efficiency: SFYP highlights the importance of prompt, accurate data for policy decisions and evaluations. M&E for the Urban Social Protection Programme should primarily depend on consistent BBS surveys, like the HIES, complemented by panel surveys and qualitative methods. Furthermore, SFYP suggests enhancing the Bangladesh Bureau of Statistics (BBS) to produce high-quality data through various surveys and censuses in tandem with the Planning Commission's M&E

cycle. A pressing recommendation is to bolster the BBS's capacity, ensuring robust results-based M&E for the Sixth Plan and the Urban Social Protection Programme.

Proper Use of M&E Results

The primary aim of emphasizing M&E is to maximize the efficacy of resources allocated to social protection. It's pivotal to have clear dissemination channels for M&E findings. Stakeholders, encompassing beneficiaries, ministries, and NGOs, should have easy access to this data. Beneficiaries must be informed about program results and eligibility criteria. A transparent approach would be to publish all monitoring data and evaluation outcomes on the Ministry of Social Development and Planning Commission's websites. Evaluation reports should also be presented to the cabinet and relevant Parliamentary Standing Committee. Subsequently, the Ministry of Social Development will communicate actions taken in response to these evaluations to both the cabinet and the committee.

7. Policy Recommendations

Bangladesh's poverty landscape varies between urban and rural areas. While the rate of urban poverty has remained stagnant in recent years, Rahman *et. al.,* (2011) has claimed that a considerable segment of the urban populace faces significant deprivations, even if not officially classified as 'poor'. These deprivations stem from insufficient assets and unequal access to essential services, particularly prevalent among residents of urban slums and low-income settlements. Consequently, urban dwellers in these areas are disproportionately vulnerable to health hazards due to disparities in access to vital services such as water, sanitation, health, and nutrition.

Social Protection Programs (SPPs) are the government's pivotal instruments against poverty and to shield vulnerable populations. Historically, SPPs prioritized rural communities. However, recent initiatives, like the NSSS and the 8th Five Year Plan, emphasize urban poverty alleviation using SPPs. Recognizing gaps in current protection systems, the NSSS promotes reforms based on national and global best practices. Subsequent sections offer comprehensive recommendations for tailoring SPPs to the urban poor.

Conditional Cash Transfer Programs for the Urban Poor

Many top-performing social protection initiatives are Conditional Cash Transfer (CCT) programmes. For instance:
- In the Philippines, the Pantawid Pamilya program benefits households with pregnant women or children aged 0-14 years.
- Ghana's LEAP program supports households with orphans, the elderly (65+), people with disabilities, as well as pregnant women and infants.
- Brazil's BFP caters to extremely poor households with monthly incomes of US$35–70 per person.

The successes in the Philippines, Ghana, and Brazil exemplify CCT's potential benefits for urban poor populations in countries like Bangladesh.

Strict Monitoring of The Compliance Criteria for SPPs

Attaching conditions to the SPPs and monitoring the compliance strictly can bring positive results in terms of poverty reduction and human capital formation among the beneficiary households. For instance, in the Philippines:
- Health grants under Pantawid Pamilya require child immunization (0-5 years), provision of de-worming pills for the children (6-14 years), prenatal and postnatal care, and participation in local DSWD Family Development Sessions.
- Education grants mandate school enrollment and consistent attendance.

Strict monitoring of the compliance criteria in Philippines have apparently brought positive results in poverty reduction as well as in healthcare of pregnant women and education of younger children.

Furthermore, the LEAP program in Ghana and the BFP in Brazil also requires the beneficiaries to meet certain criteria including the healthcare of pregnant women and young children, and schooling of children of the beneficiary households.

Bangladesh could implement CCTs focusing on urban poor women and children's healthcare, nutrition, and education. A Compliance Verification System (CVS) could track adherence, similar to the Philippines. Alongside, a Grievance Redress System (GRS) could handle feedback from beneficiaries and non-beneficiaries (Fernandez and Olfindo, 2011). With a central ministry overseeing, local government and health/education agencies can provide data.

Unifying Small Programs into An Umbrella Social Protection Program

Many developing countries, like Bangladesh, face coordination challenges with fragmented social protection programs (SPPs). In Brazil, the BFP was created in a unique way in 2003 by merging five existing cash transfer programsincluding the Bolsa Escola (School Fund), the Bolsa Alimentação (Food Fund), the Cartão Alimentação (Food Card), and the Auxílio Gás (Cooking Gas Aid). Merging five cash transfer programs from five different ministries, new Ministry of Social Development and Fight against Hungerwas established to implement the new program (Sarwar, 2018; Guanais, 2015). Bangladesh can take an important lesson from Brazil's experience in unifying several CCTs into one large program and attach relevant compliance criteria to bring multi-dimensional benefits.

Implementation of a Single Registry system

Effective CCTs invariably employ a Single Registry System for streamlined data management. The Philippines uses a comprehensive Management Information System (MIS) that integrates household registration, compliance checks, payments, and grievance redressal. This MIS is regularly updated with beneficiary information changes (Fernandez and Olfindo, 2011). Ghana's LEAP program utilizes the National Household Registry, a shared resource for government agencies identifying SPP beneficiaries (Devereux *et al.*, 2018). In Brazil, the BFP operates under the CadÚnico Unified Registry, maintained by the Federal Ministry but populated with data by municipal governments (Torrens *et al.*, 2016; Guanais, 2015). Bangladesh should prioritize creating a unified registry based on NID cards, streamlining beneficiary selection for various SPPs.

Adjusting The Grants to The Needs of Urban Poor

In expanding CCTs to urban regions, it's imperative to adjust beneficiary criteria and grant amounts. For instance, Mexico's Oportunidades-Prospera program initially gave equal benefits to rural and urban recipients. However, the grant was later adjusted to cater to the needs of the urban poor and the urban beneficiaries were given a bank card to withdraw cash benefits directly from ATMs. Moreover, cost of accessing basic services and inflation need to be taken into consideration while designing a new SPP for the urban poor (Devereux *et al.*, 2018).

Direct Cash Benefit Transfers

Transferring cash benefits directly to the beneficiaries has proved to be an effective way to transfer the benefits transparently. The Philippines and Brazil transfer grants straight to beneficiaries' bank accounts (Sarwar, 2018; Guanais, 2015; Fernandez and Olfindo, 2011). Ghana's LEAP program adopted electronic payments in 2016 using cards encoded with biometric data, facilitating withdrawals at designated e-Zwich ATMs (Sulemana *et al.*, 2019). In Bangladesh, with the evolution and popularity of mobile banking, cash benefits can directly be transferred to the intended beneficiaries.

Land Tenure Security for Urban Poor

Land tenure security is as vital as food and water for the urban poor (Mahadevia, 2010). Many slums, viewed as illegal settlements, lack infrastructure and services, leading to eviction threats. Simplifying access to essential services, land, and housing can mitigate challenges for these communities. The introduction of private landowner lease contracts and housing loans for low-income households has been beneficial. The 8th Five-Year Plan highlights empowering CBOs and NGOs to educate the poor on land rights. Implementing innovative land lease policies, as suggested by this Plan, can significantly reduce urban vulnerabilities.

Need for a Comprehensive Urban Policy

The Urban Sector Policy, overseen by the Local Government Division of the Ministry of Local Government, Rural Development, and Cooperatives, has undergone multiple revisions since 2005, with a focus on addressing the pervasive challenges of urbanization and urban poverty. This policy underscores the government's commitment to implementing measures aimed at alleviating urban poverty. It mandates relevant government agencies to prioritize initiatives aimed at improving living conditions in slums and informal settlements. Additionally, the policy advocates for the establishment of special zones for urban poor communities, enhancing access to basic services and utilities in slum areas, and supporting informal employment opportunities for the urban poor. Despite these provisions, the policy remains in the draft phase pending further revision and approval by the Cabinet. The adoption of an innovative and inclusive urban sector policy aligned with the principles of the NSSS holds significant potential in tackling the myriad challenges faced by the urban poor.

Program Portability for Mobile Urban Populations

The high mobility of urban slum residents poses a challenge for accessing social safety nets. For a successful urban SPP, recognizing and addressing this mobility is crucial. Program benefits should remain accessible irrespective of beneficiary relocation. Ensuring portability in participation and service access is paramount. A central registration system can monitor the urban mobile populace. Beneficiaries could be tasked with notifying authorities of their movements, supported by robust information campaigns. The Pantawid Pamilya program in the Philippines exemplifies this, allowing

beneficiaries to report residency changes and maintain program benefits (Fernandez and Olfindo, 2011).

Insurance Policies Framework for Urban Poor

To enhance social safety net benefits for urban dwellers, a viable approach is establishing an insurance system tailored for the poor, including those in urban areas. This social insurance framework would empower individuals to invest in their own security against unemployment, accidents, illnesses, and loss of household earners. Government entities can collaborate to subsidize insurance premiums, making it accessible and affordable for beneficiaries.

Urban Employment Schemes

The urban labor market in Bangladesh is different than the rural labor market. Hence the government can innovate newer strategies for generating employment for urban poor labors. The purpose of this kind of intervention shall be to ensure a minimum level of income to maintain regular expenses by employing at least one adult people per household. Training up of the unskilled labors and expanding cash-based employment generating schemes can be implemented by the relevant government agencies. The 8th Five Year Plan has mentioned creating dedicated zones for microenterprises, street vendors and hawkers which will eventually help the urban poor. Providing training to youths on modern manufacturing sector like the Readymade Garments (RMG) sector in Bangladesh can help promoting livelihoods for youths of poor households living in urban areas.

Raising Awareness on SPPs Among Urban Poor

Informing urban underprivileged communities about SPPs has historically been challenging. Several nations have employed unique awareness strategies. For instance, Ghana opted for direct outreach, with home visits and community meetings informing residents about the LEAP program's registration. Conversely, Mexico leveraged mass media to invite potential beneficiaries, who then applied at designated centers (Devereux *et al*., 2018). Bangladesh's governmental bodies could employ electronic and social media channels to raise awareness about extant SPPs for the urban poor.

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