



# Towards a Shock-Responsive Social Protection System in Bangladesh

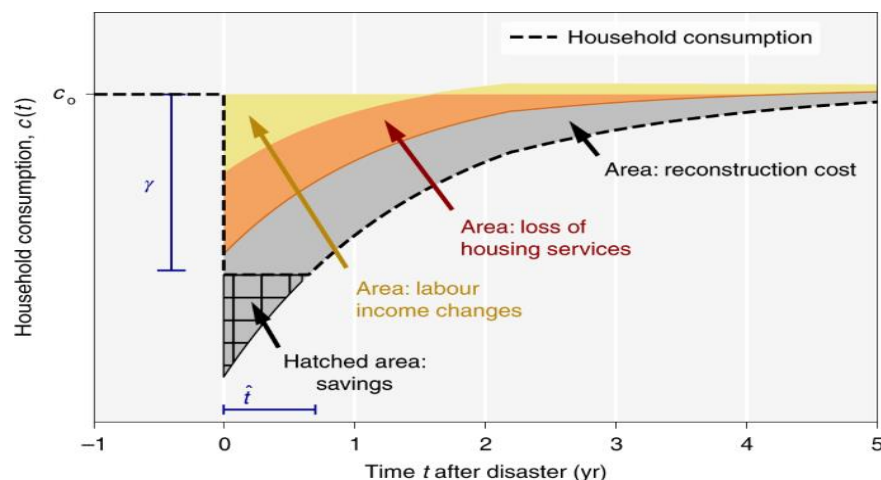
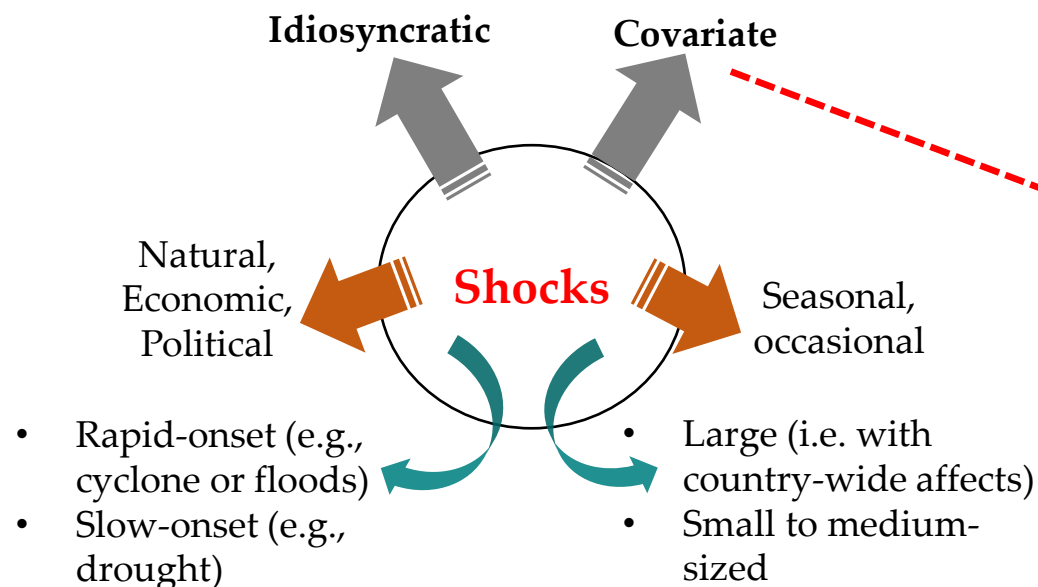
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Research Director, BIIS

**National Conference on Social Protection 2025: A Journey Towards an Equitable Society**

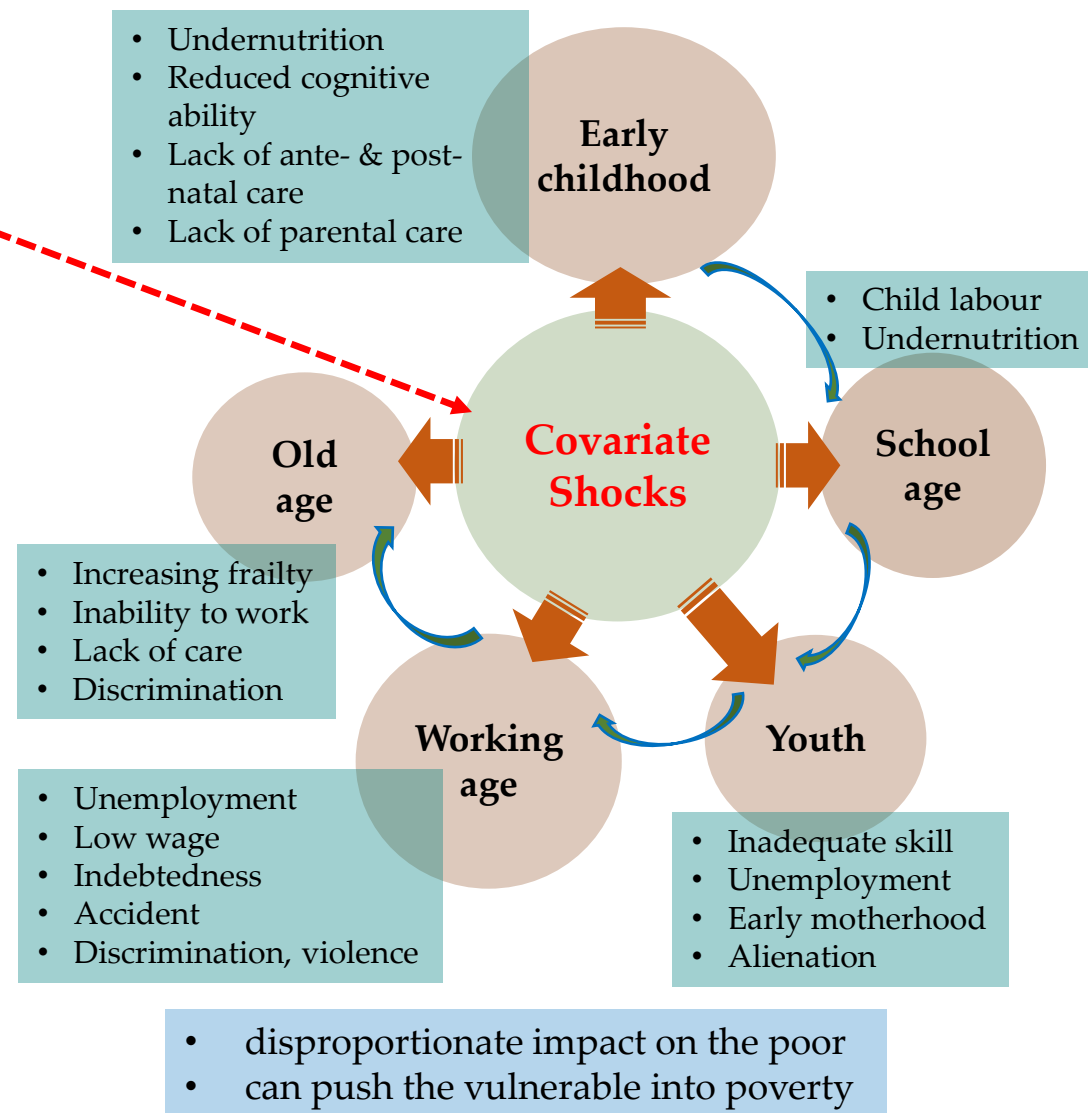
Organised by General Economics Division (GED), Government of Bangladesh and United Nations Development Programme (UNDP) Bangladesh

Dhaka, 1-3 September 2025

# Shocks and their Impacts



Source: Markhvida et al. (2020), Quantification of disaster impacts through household well-being losses, Nature Sustainability, 3: 538–547



# Social Protection

## Policies and programmes

*Support and assistance to individuals and households facing various risks and vulnerabilities*

### Shocks

Loss Damage

Vulnerability

**SOCIAL PROTECTION**

- ☞ Social safety nets – allowance
- ☞ Workfare
- ☞ Child and maternal support
- ☞ Access to essential services
- ☞ Social insurance

Coping

Recovery

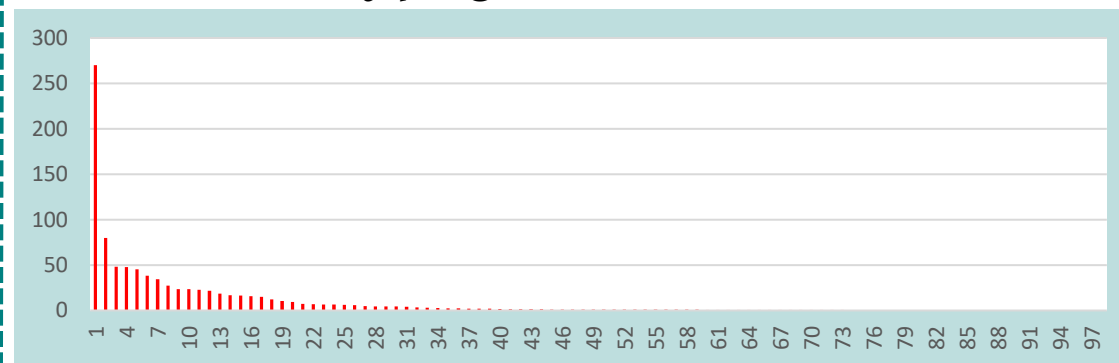
Enhancing resilience

- Reducing poverty & inequality
- Mitigating social & economic risks
- Building resilience
- Human capital development

## Bangladesh Budget FY2024-25

- 94 schemes except pension for govt. employees
- 16.04% of budget (11.58% excl. pension)
- 2.03% of GDP (1.46% excl. pension)

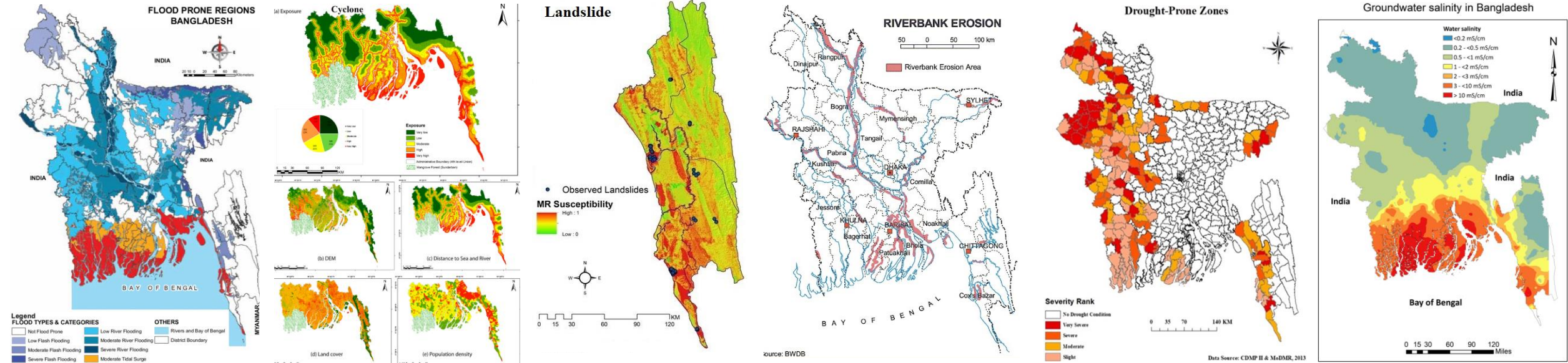
## Allocation by programme (Tk. bn), FY 2025-26



*Largest allocations: (a) Agricultural subsidy management (Tk.270 bn) and (b) Fund for Mitigating Impacts of Economic and Natural Disaster (Tk.80 bn)*

- Large number of small schemes (44 schemes less than Tk.1 bn)

# Major Climate-Induced Events in Bangladesh



## Floods

2002	2004	2007	2014	2017	2019	2022	2024
30 districts 3.5m people affected	39 districts 36m people affected	46 districts 14m people affected	14 districts 2.8m people affected	10 districts 1.6m people affected	29 districts 5m people affected	9 districts 7.2m people affected	14 districts as of 5 July and 11 districts as of 3 September 2024 (6.09m people affected in Aug 2024 floods)

## Cyclones

2007  
Sidr

2009  
Aila

2013  
Maha  
sen

2015  
Komen

2016  
Roanu

2017  
Mora

2019  
Fani &  
Bulbul

2020  
Amph  
an

2021  
Yaas

2022  
Sitrang

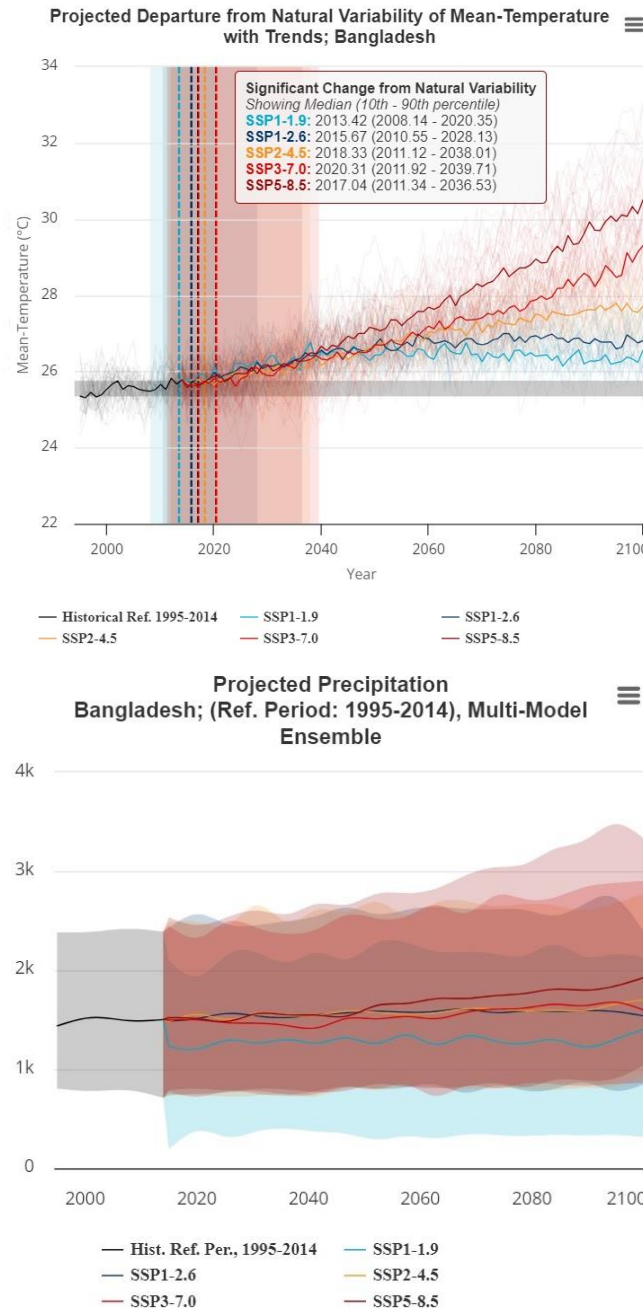
2023  
Mocha  
Hamoon  
Midhili

2024  
Remal



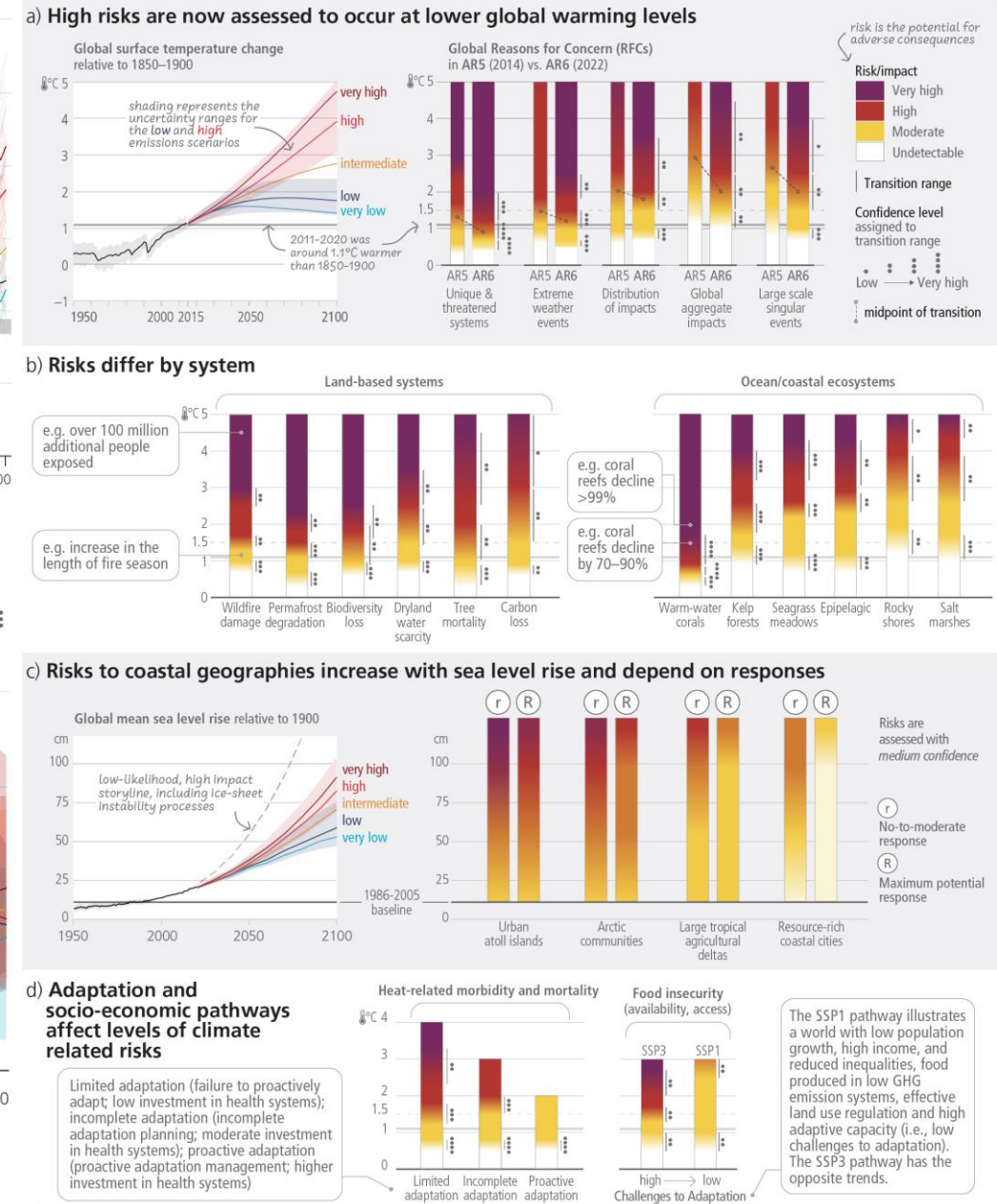
# Why shock-responsive social protection?

- Climate change will be a major driver of strategy and resource use in social protection
- Increased frequency of disasters – leading to non-trivial damage & loss, vulnerability
- New, temporarily poor due to climatic events
- Focus on effective short-term response and long-term recovery-resilience



Source: World Bank

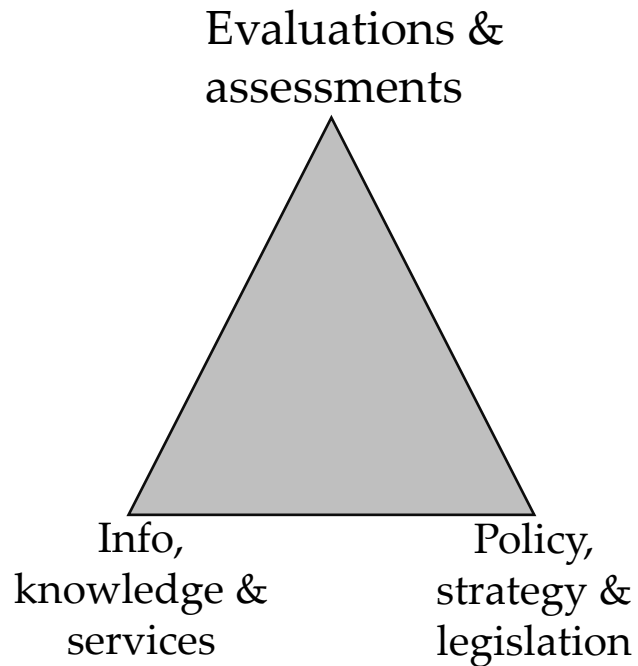
## Risks are increasing with every increment of warming



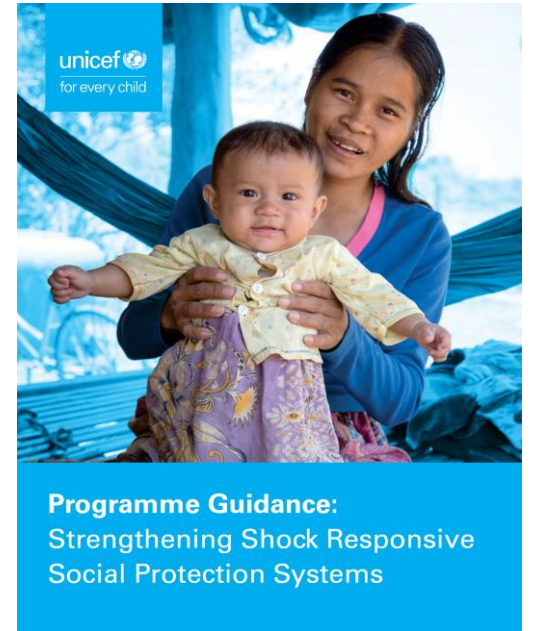
Source: IPCC (2022), AR6

# Shock-responsive social protection for children and adolescents

## *Fragility, risks, stressors and shocks*



1. Expanding & improving transfers
2. Health insurance
3. Childcare
4. Skills for employability
5. Capacity to work in shock-affected areas
6. Integrated delivery



*covariate shocks  
in  
design &  
implementation*

UNICEF (2019), **Strengthening Shock Responsive Social Protection**

# Shock-responsive social protection in the Caribbean countries

Key considerations

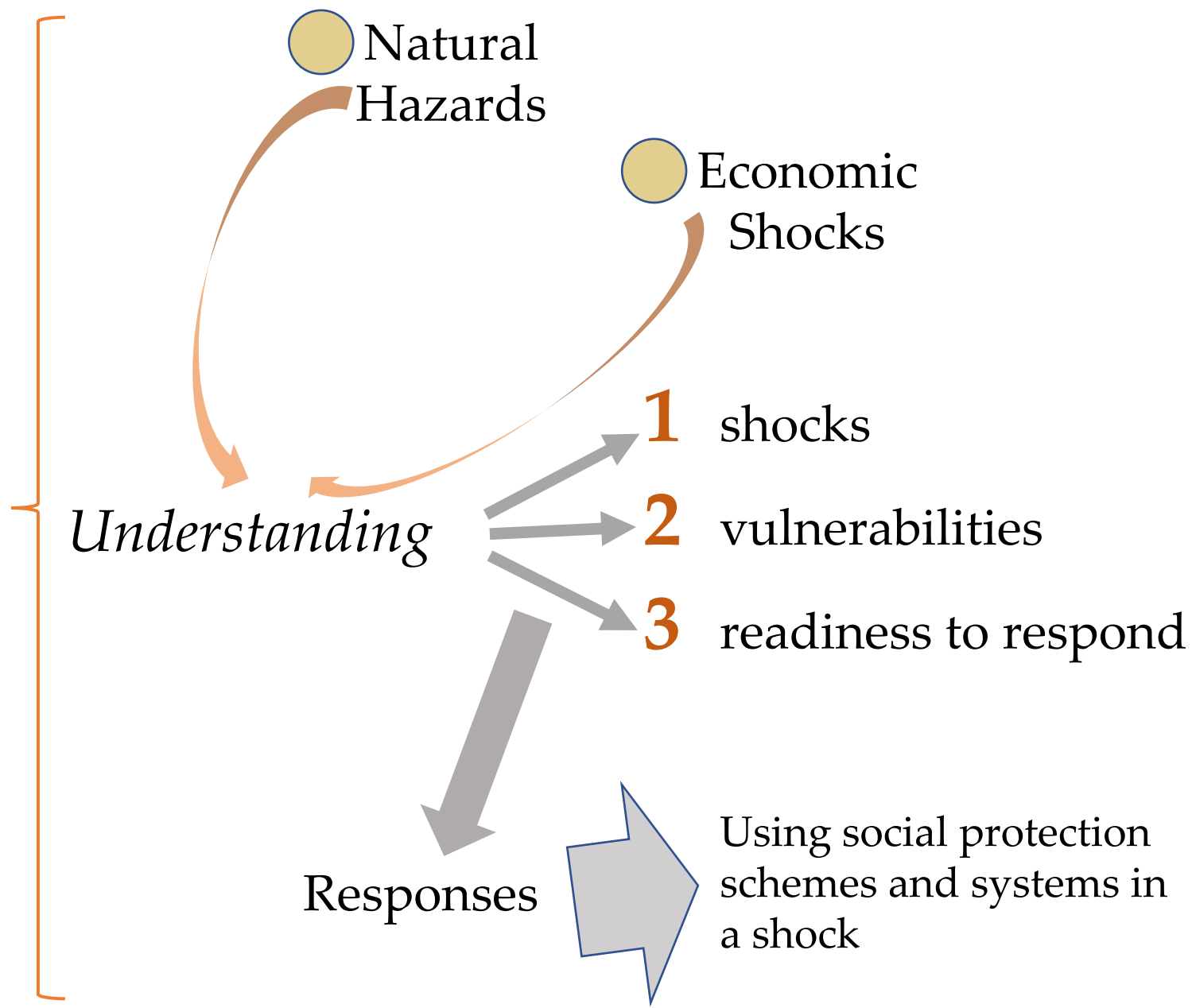


Shock-Responsive Social Protection in the Caribbean Handbook

November 2021



WFP (2021), Shock-responsive social protection in the Caribbean: Handbook



# Shock-Responsive and Adaptive Social Protection

## Building Blocks (World Bank)



### Programmes

Build resilience of poor & vulnerable households including hot-spot areas

### Institutions & partnerships

Improve targeting methods to factor in households vulnerability to shocks

### Data & info

Include high-risk households

Invest in delivery systems and contingency planning

### Finance

Timely risk financing

Collaboration and coordination among government, non-government & humanitarian actors

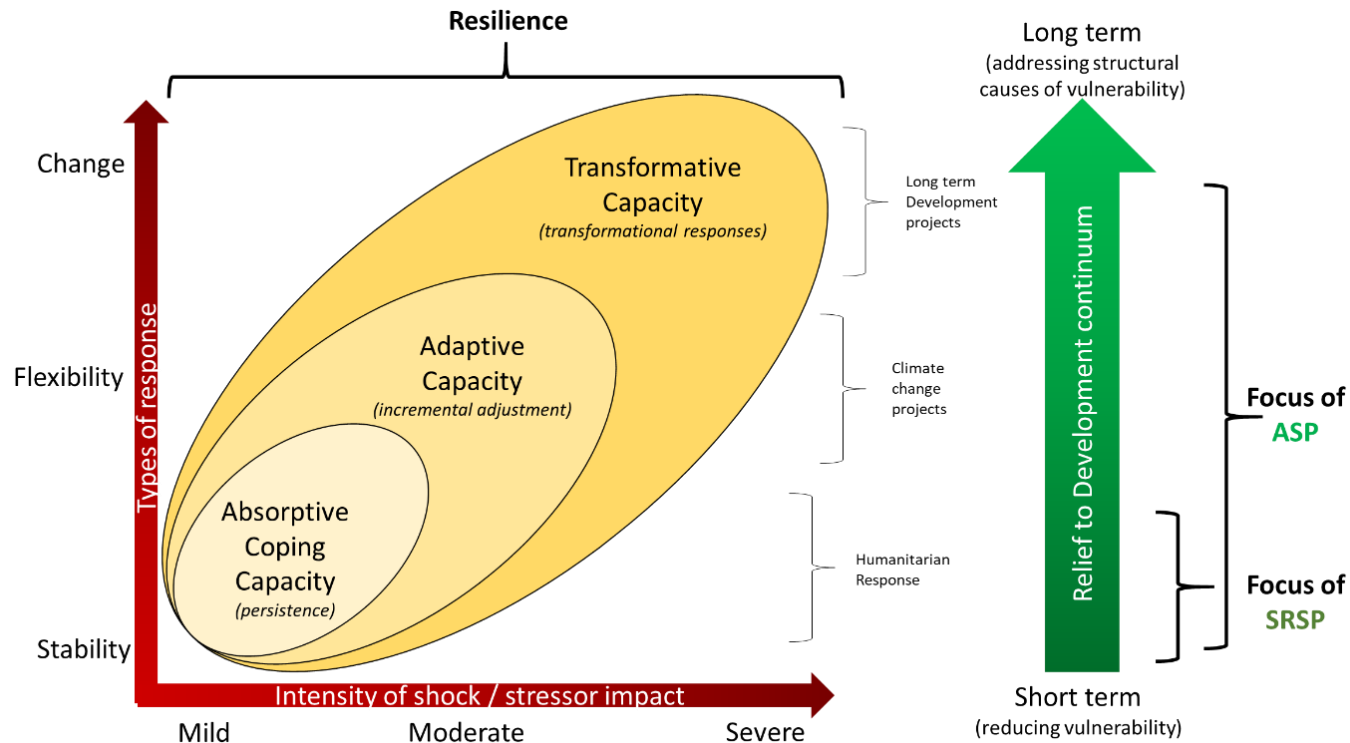
### Non-financial

- Psychological support (depression, anxiety & stress)
- Social capital – cohesion, CBOs, voluntary support
- Shock cycle vs. life cycle
- Training and learning-by-doing
- Life-skills development
- Supporting autonomous adaptation



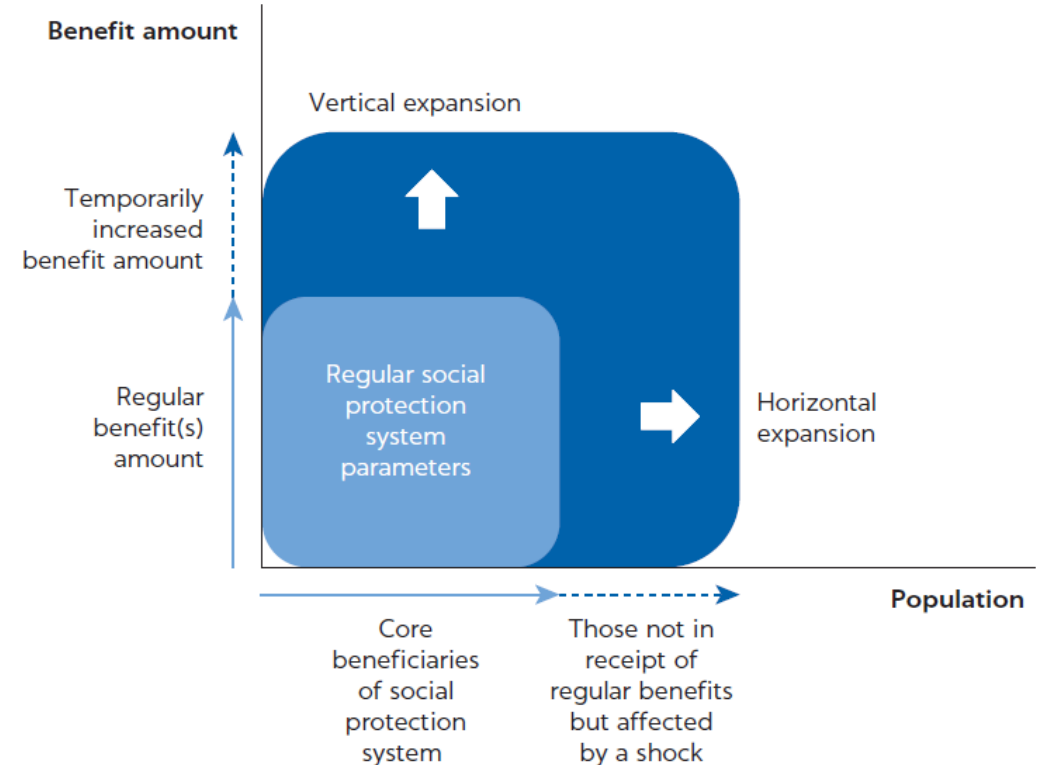
# Adaptive and Shock-Responsive Social Protection

## ASP & SRSP in the context of resilience and the development continuum



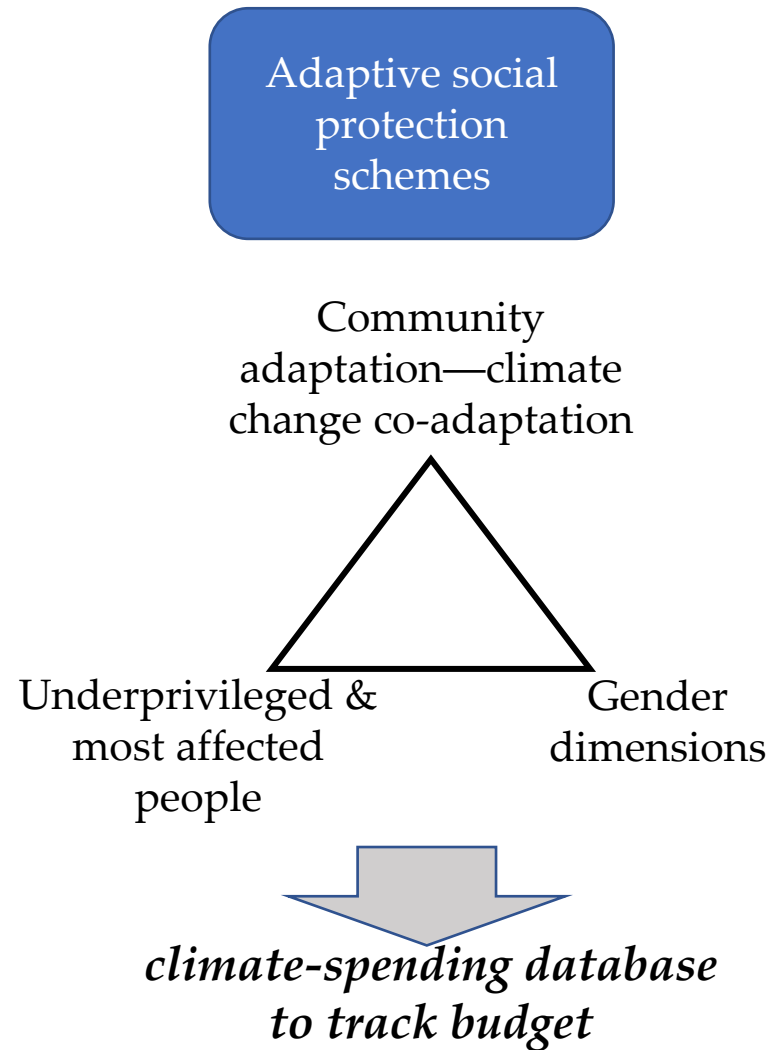
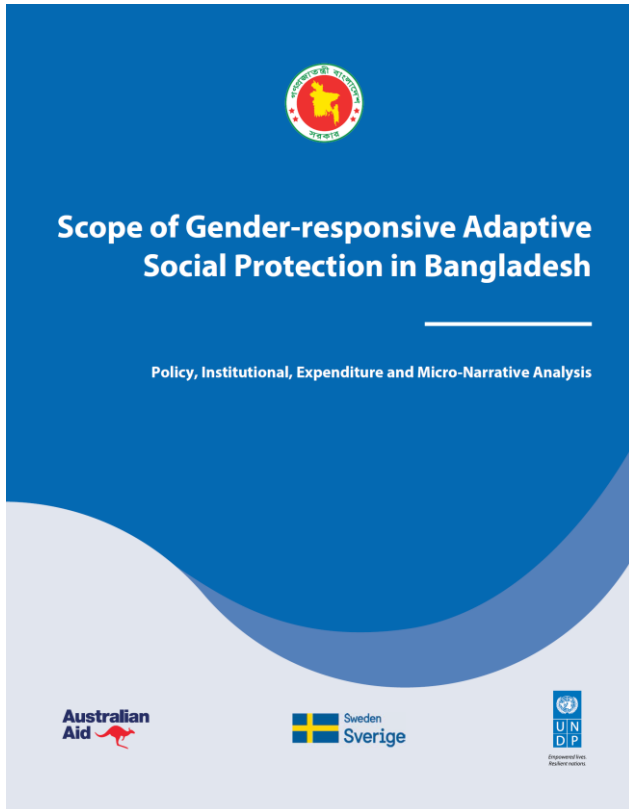
Source: Cornelius (2018), Béné et al. (2018)

## Social protection programs: Vertical and horizontal expansion

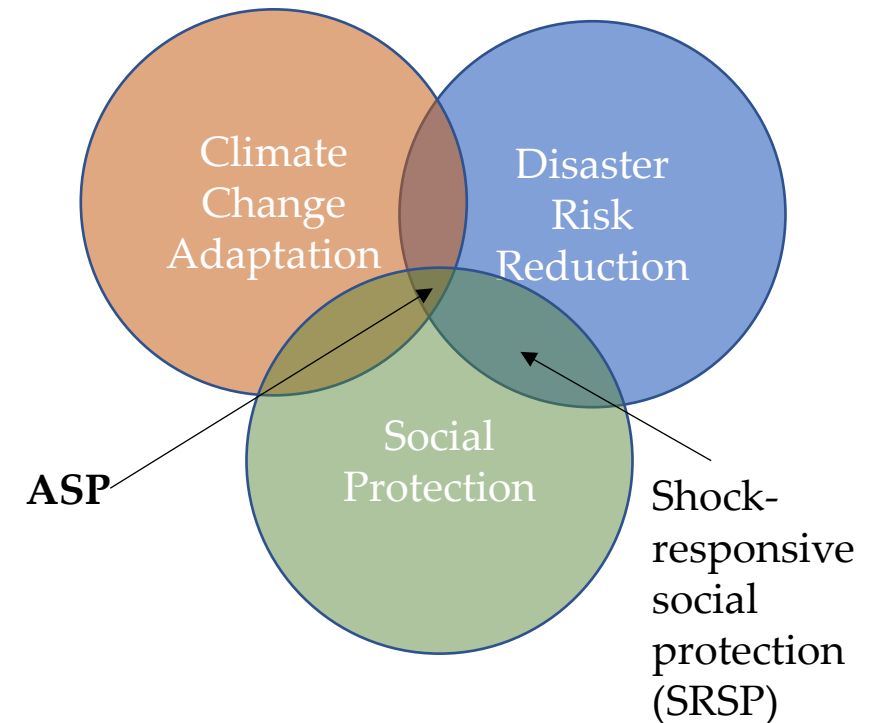


Source: Bowen et al. (2020), **Adaptive Social Protection: Building Resilience to Shocks**, World Bank

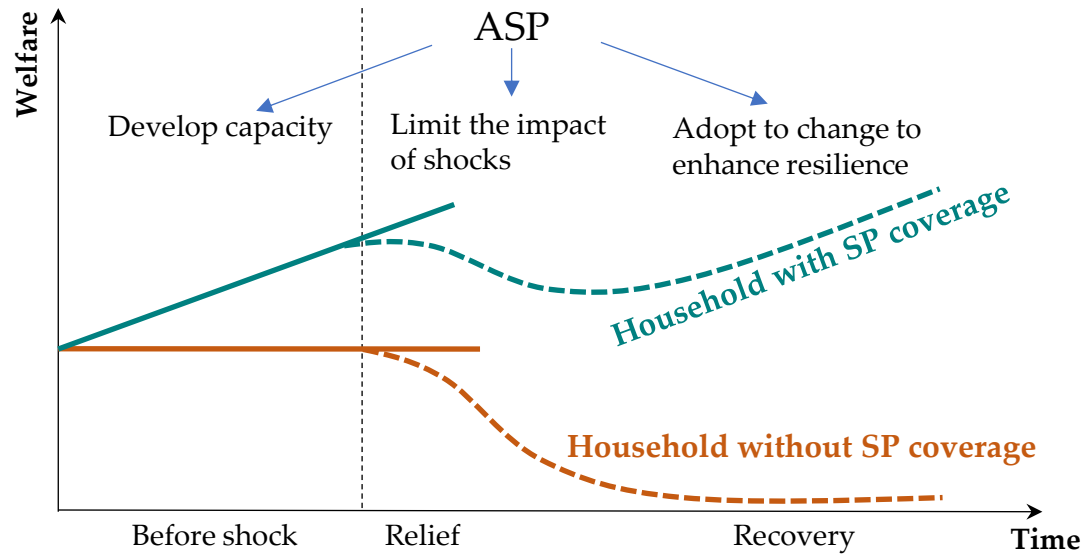
# Adaptive Social Protection: Bangladesh



## Adaptive Social Protection (ASP)



## Role of ASP during the Phases of Shocks



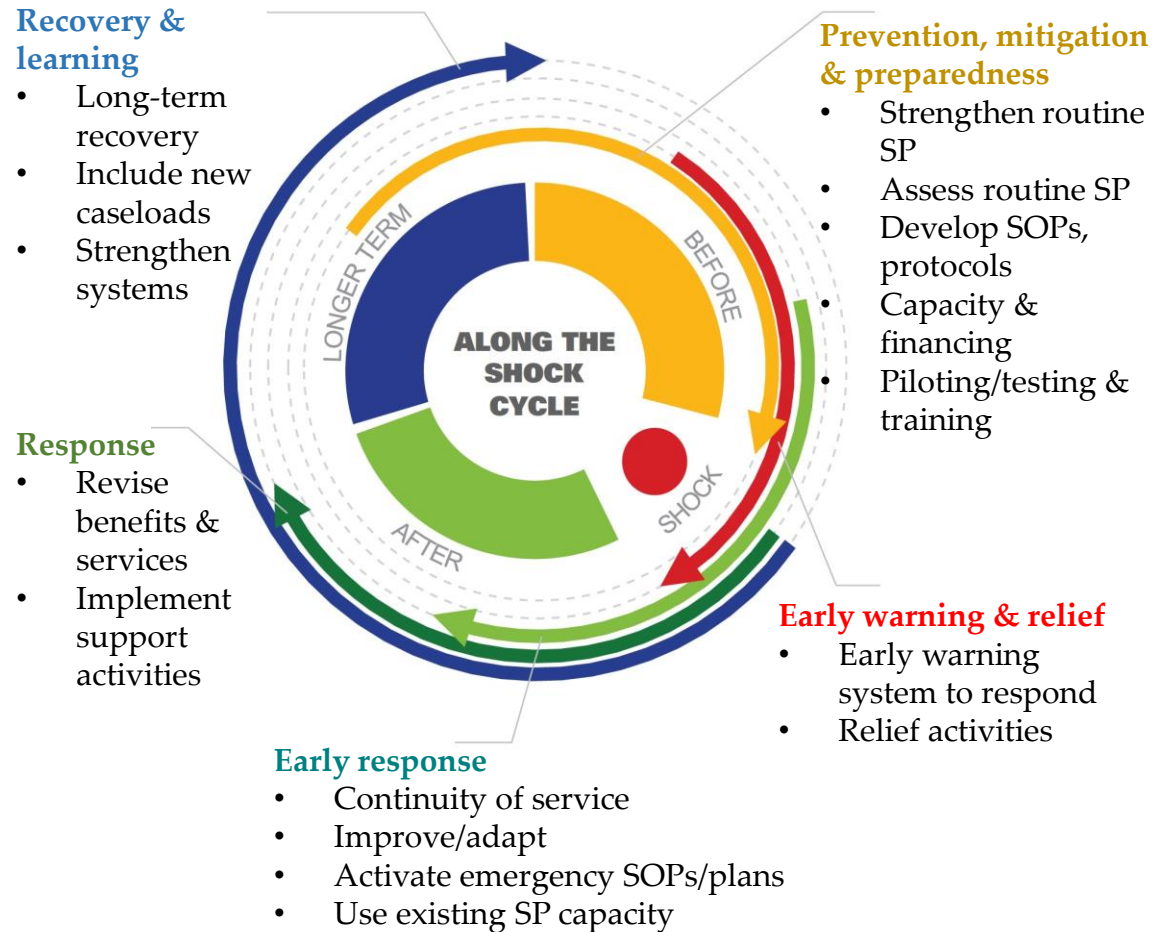
The acknowledgement that social protection could play an important role in the context of increasing hazards, shocks and stresses.



## Shock-Responsive Social Protection

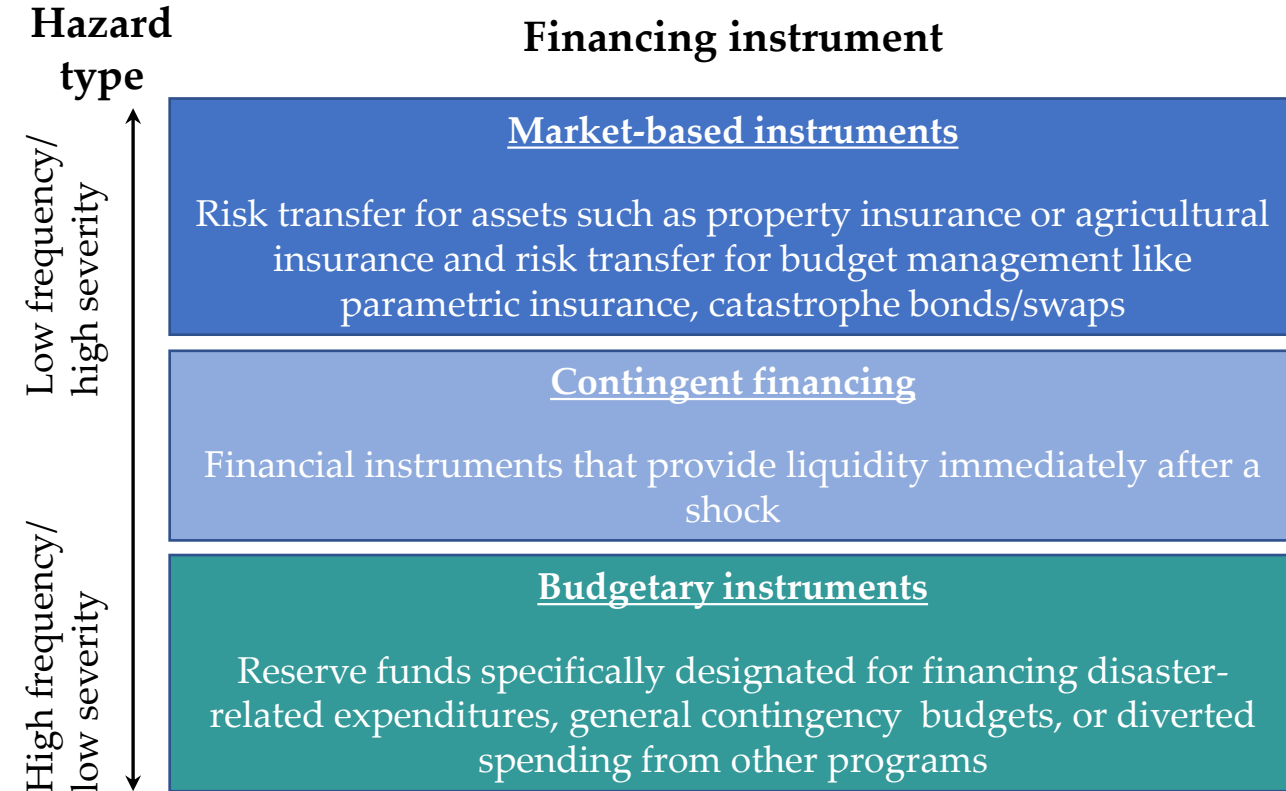
- Build the **resilience** and preparedness of households before the onset of shocks
- Expand and provide an infrastructure for the delivery of **disaster responses** during crisis
- Help households **recover** and **rehabilitate** after shocks

# The role of the social protection system throughout the shock cycle



Source: Adapted from UNICEF (2019)

# Risk layering: Financial instruments, by frequency and severity of a shock

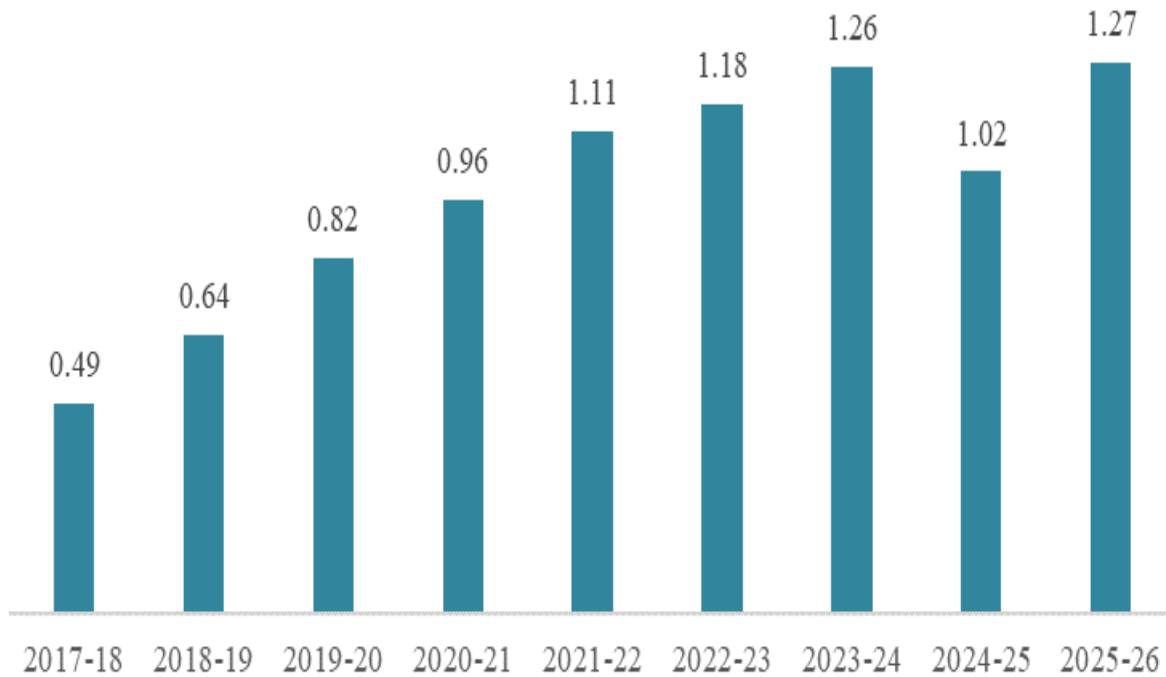


Source: Adapted from Bowen et al. (2020), **Adaptive Social Protection: Building Resilience to Shocks**, World Bank

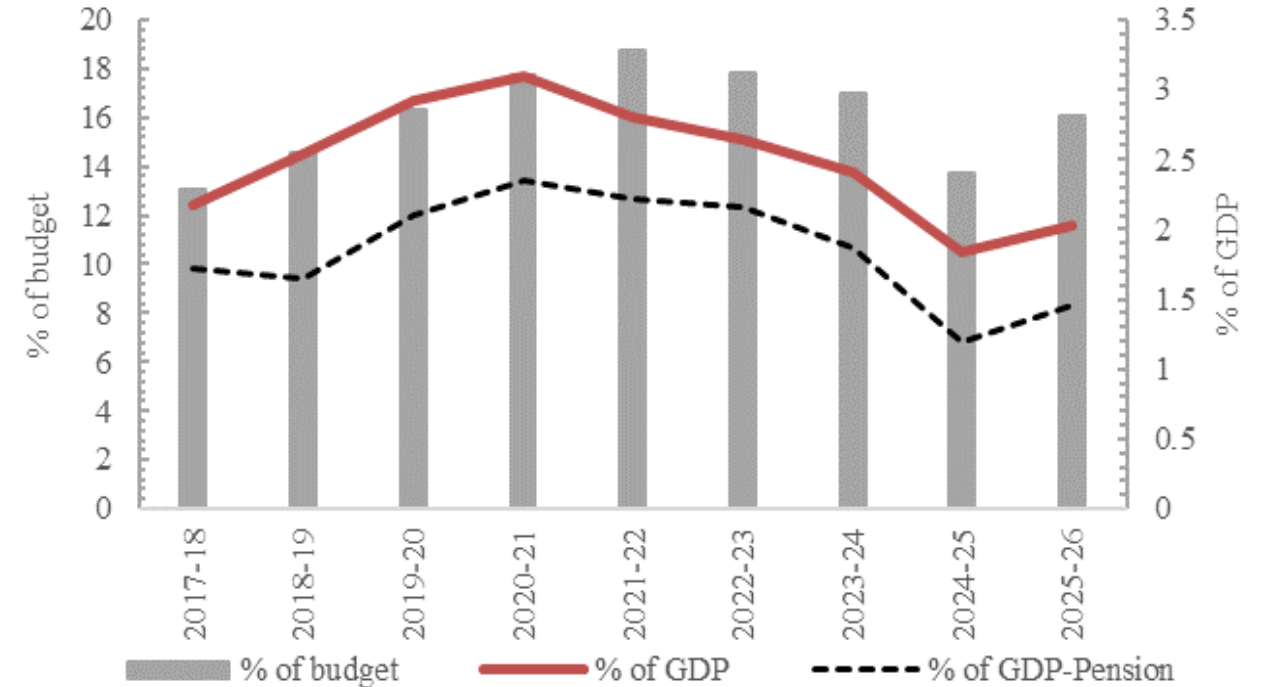


# Social Protection in Bangladesh

Allocation on SSPs (trillion Tk.)



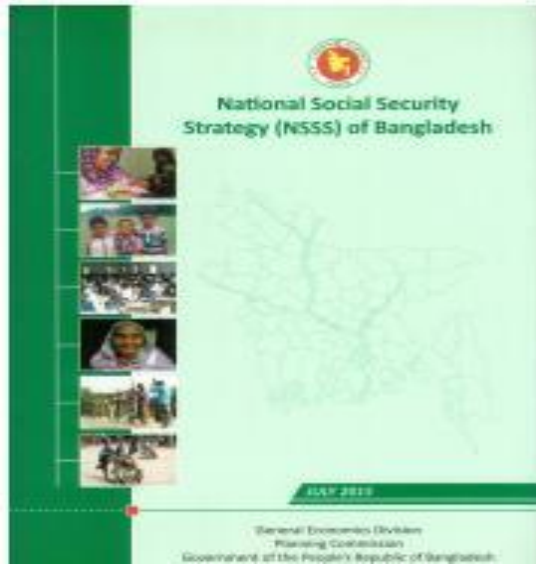
Share of SSPs in budget and GDP



The GoB implements SSPs as one of the core strategies of addressing

- risks and vulnerabilities
- reducing poverty and inequality
- socio-economic development for the disadvantaged and backward communities

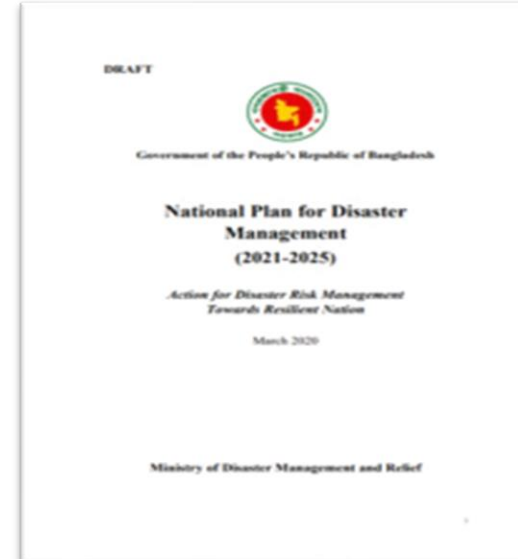
# Important National Documents



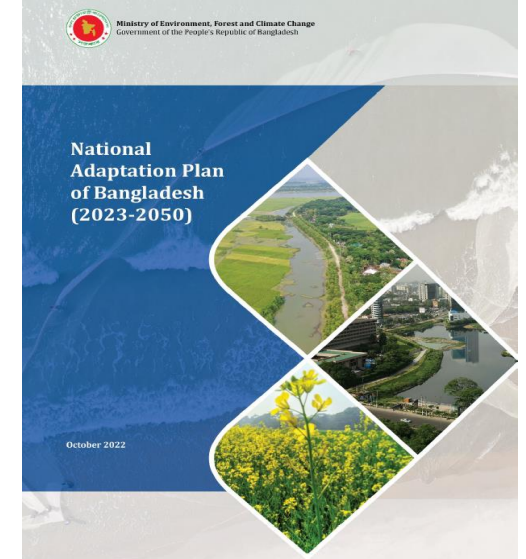
- Life-cycle-based social security
- Focus on disasters, climate change and co-variate shocks



- Immediate disaster management, relief operation
- Response, recovery
- Administrative roles & responsibilities

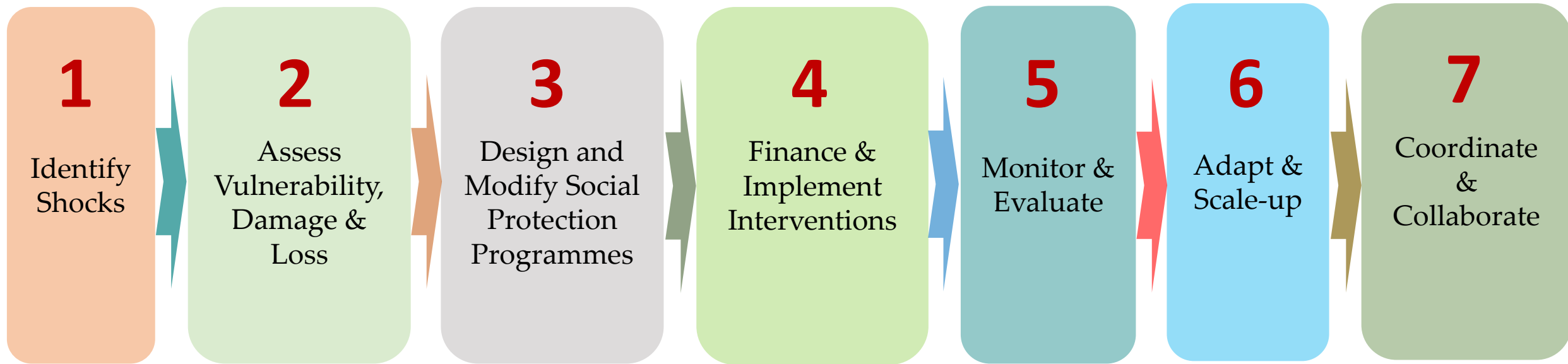


- Disaster management, relief, response, recovery
- Assessment, institutional collaboration & partnership



- Long-term plan for facilitating climate change adaptation
- Detailed plan for individual and community-based adaptation

# Outline of a Shock-Responsive Social Protection System in Bangladesh

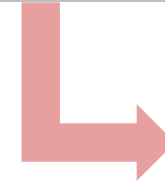


# 1 Identify shocks

- Natural disasters
- Climate-induced events
- Fire hazards & accidents
- Economic downturn



*Affect the well-being of individuals and communities*



**Require modified social protection**



- ✓ Income erosion
- ✓ Displacement
- ✓ Increased incidence of poverty
- ✓ Damage of house & asset
- ✓ Crop loss
- ✓ Psychological damage
- ✓ Nutritional deficiency
- ✓ Depleted health stock – general & reproductive
- ✓ Disproportionate effects on elderly, children & adolescent girls, PWD

## Eastern Flash Floods 2024

- About 5.8 million people affected in 11 districts (52 confirmed deaths)
- Most affected districts are Noakhali, Cumilla, Laxipur, Feni, Chattogram, and Moulvibazar
- 1 million+ people in communities cut off by the flooding
- 502,501 people were displaced in 3,403 evacuation shelters
- 296,852 hectares of crops have been affected by the flood
- Loss of fisheries is USD 122 million and livestock loss is USD34 million initially
- Over 7,000 schools are closed, affecting 1.75 million primary students
- 42,360 latrines were fully, and 121,128 latrines were partially damaged





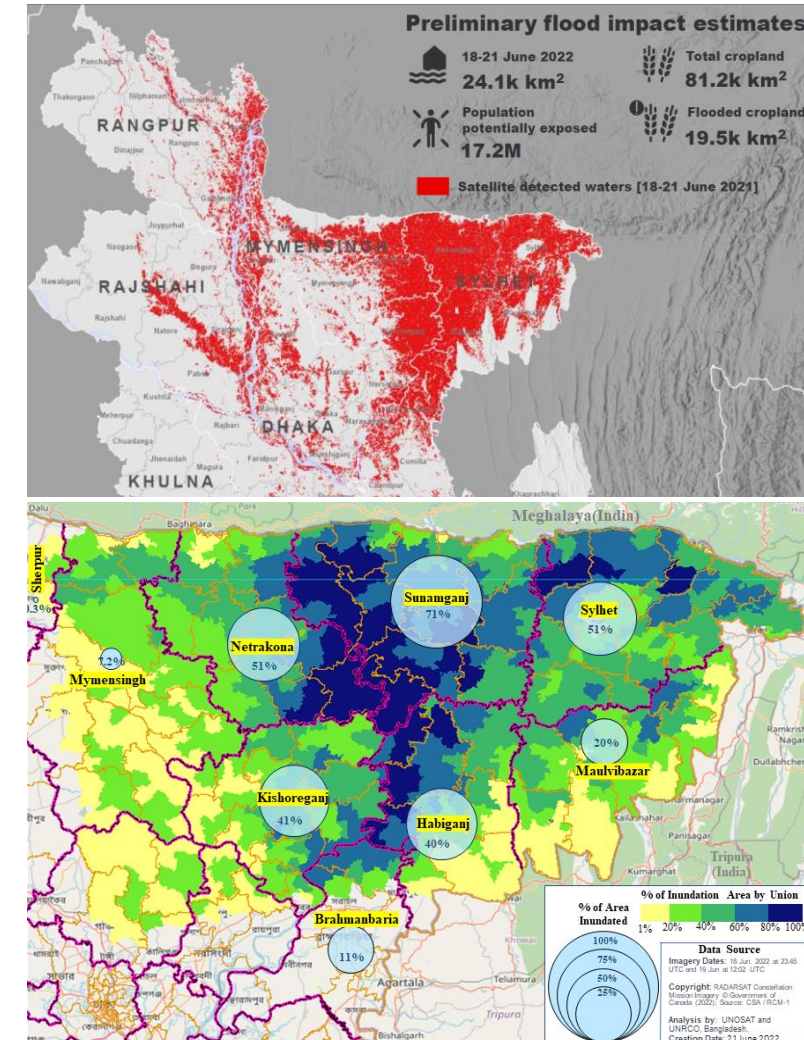
# Example: Flash Floods in Sylhet Region

## Assessment

- *Vulnerability and risk assessment*
- *Damage, loss and needs assessment*
- *Preparedness*

## Findings

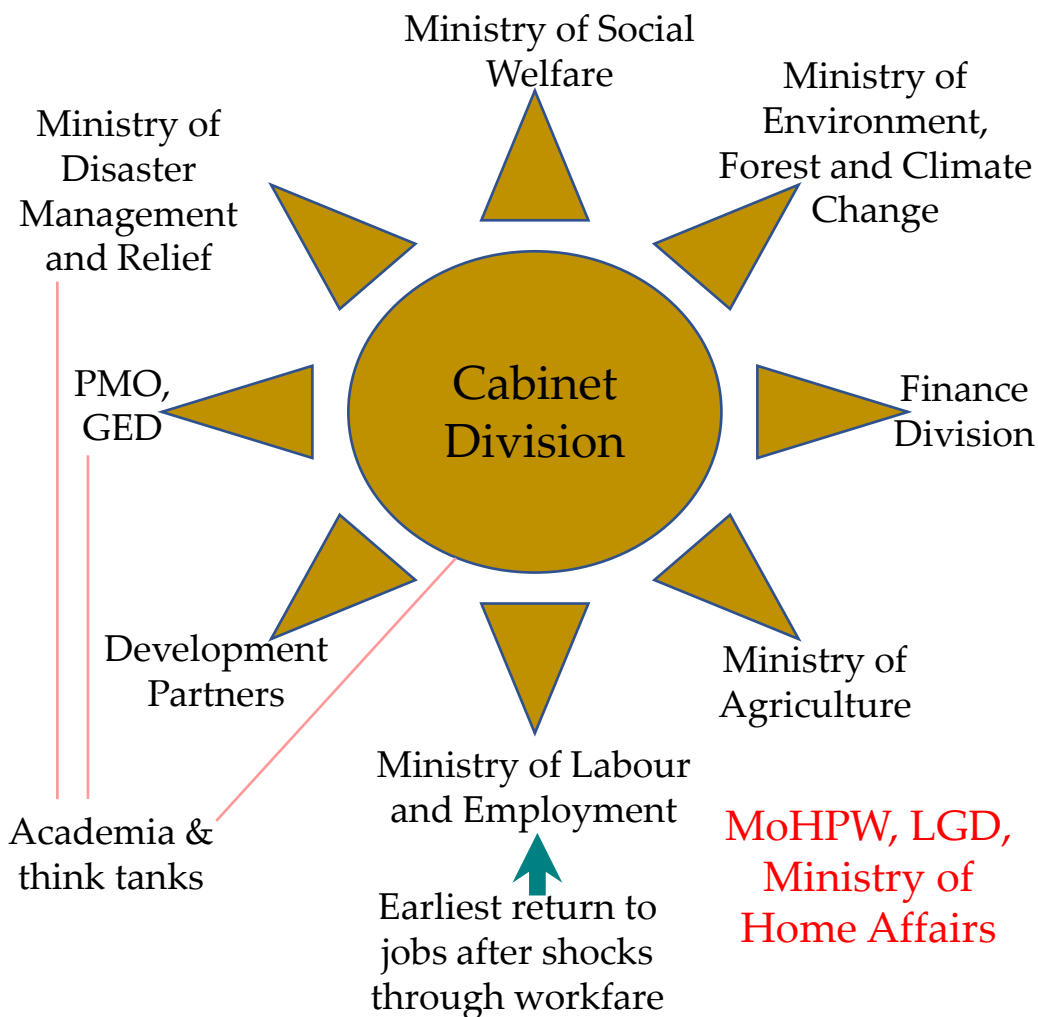
- Acute food shortage among affected households
- **Reduced food intake**
- Lack of immediate **food transfer**
- Lack of need-based in-kind transfer (transport, candle, medicine, temporary power)
- Quick response from NGOs, **philanthropic** and charitable organisations, volunteers
- About one-third of girl children were married off
- From a quarter to half of the hh members are suffering from **mental shocks**
- Non-trivial damage and loss



# 3

## Design and Modify Social Protection Programmes

### Core Agencies and Partners



- Transfers – cash and kind
- Healthcare and nutritional support
- Workfare
- Insurance
- Index-based SP scheme

**Considerations:**  
Gender, age, disability, ethnicity, income, occupation, spatial characteristics, nature-dependence, recurrence of exposure

*Address the identified vulnerabilities*

### Example



**Disaster- and climate-vulnerable urban areas**



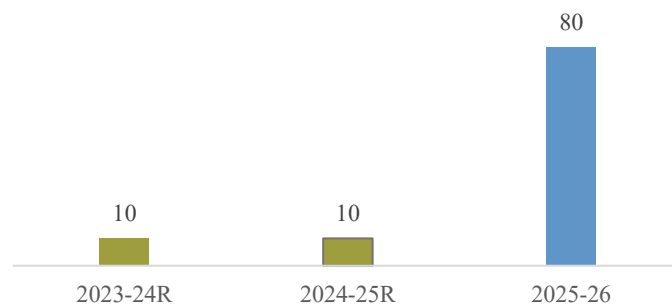
# 4

## Finance & Implement Interventions

- *determine the necessary budget*
- *secure funding*
- *coordinate with development partners to ensure adequate resources*

- Integrate shock-responsive measures into the existing SP programmes
- Develop a set of standardised intervention packages for each type of shock
- Foster community involvement in the design and implementation of interventions

*Allocation for “Funds to deal with economic and natural shocks” (Tk. bn)*



Source: Based on FD Data

- Deliver the intended support
- Provide access to necessary services
- Monitor the effectiveness of the interventions

- Determine the principles of resource allocation for ASP & SRSP
- Resource gap analysis
- Cost-effectiveness and value for money analysis



# 5 Monitor & Evaluate

- collect data
- measure outcomes
- make adjustments as necessary

## Develop disaster atlas

Micro, meso and macro level mapping

- **Inundation** map
- **Exposure** map
- Damage and loss map
- **Index-based shock-vulnerability and resilience map** vs. poverty map
- Scenario analysis – **simulation of future disasters and shocks**

## Assessing effectiveness of SP

- World Bank's Software Platform for Automated Economic Analysis (**ADePT**)
- **Benefit incidence** analysis
- **Performance audit**
- **Ethnographic** study – understand life-cycle impacts

*improve the impact and efficiency of the interventions*

**Draw policy lessons**

*Simple and composite **index***

# 6 Adapt & Scale-up

- **Expand coverage** (e.g., **urban** extension EGPP in disaster-prone regions)
- Increase the amount of support
- Introduce new measures to address emerging needs (e.g., social protection for fire victims)



District level poverty headcount ratio, 2016 (%)



Note: Districts with red bar indicate disasters-prone district with higher incidence of poverty than national average.

Source: Based on BBS (2018)

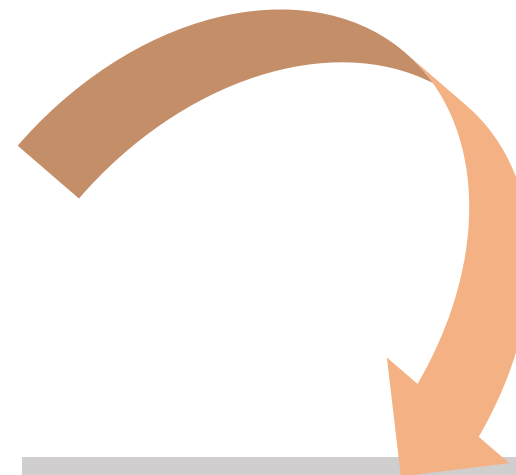
# 7

## Coordinate & Collaborate

Coordination and collaboration among stakeholders

- Government agencies
- NGOs
- Development partners
- Academia
- Other relevant organisations

- MTBF projection
- Country strategy of the development partners
- 'Climate' component – ODA of **IMF, World Bank**
- **Loss & Damage Fund**
- **Piloting**, RCT in most disaster-prone areas (e.g. coastal zone)



- Cohesive and efficient response to the shock
- Medium- to long-term developmental approach to ASP

# Recommendations

- Targeted assistance to the most vulnerable households and persons
  - Low-income, female-headed, **PWD**, and the **elderly**
- Emergency response
  - **Active flood warning** during heavy rain in the upstream
  - Fast movement to shelter
  - Engine boat and **speed boat** under, UP, upazila and district administration with contingency fuel during flood period
  - Consumption loan with grace period
  - Food

# Recommendations

- Adequate facilities at shelter
  - Relief package with at least a week's basic necessities for a registered household at entry including sanitary napkin
  - Food, cooking facility, safe WASH, attendant (2 men and 2 women)
  - Solar power based electricity, generator, fuel
  - Separate sleeping place for men and women
  - Ramp and special toilet for PWD, education, first aid, security vigilance
  - Space for livestock



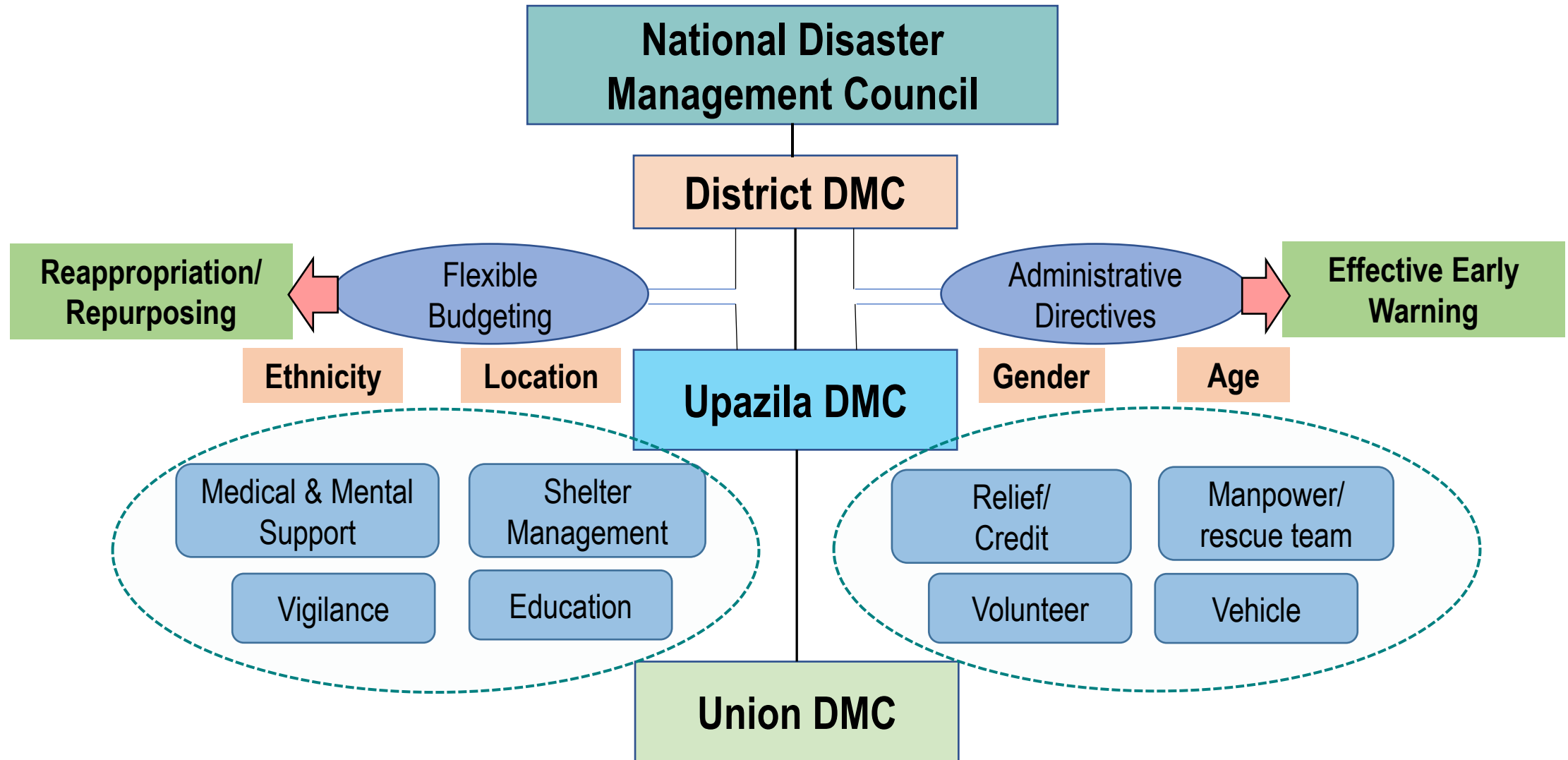
# Recommendations

- Psycho-social support
  - Counselling at shelter during floods
  - Women and children
  - Include in the **post-disaster recovery** programme
- Anticipatory support package and budget
  - **Contingency fund**
  - Contingency food storage
- Priority support to vulnerable zone
  - Physical and economic vulnerability
  - Support to households based on **index-based ranking**

# Recommendations

- Repurposing and reappropriating the budget during emergency
  - Use money for water transport to carry relief when road is submerged
  - **Flexibility of using money** under broad transportation head
  - Disburse money from one head to another under local administration
- Emergency rescue & response
  - Contingency funding for rescue & response immediately at district and upazila administration
  - Adaptive funding
- **Establish single agency** for planning and implementation

# Emergency Rescue & Response

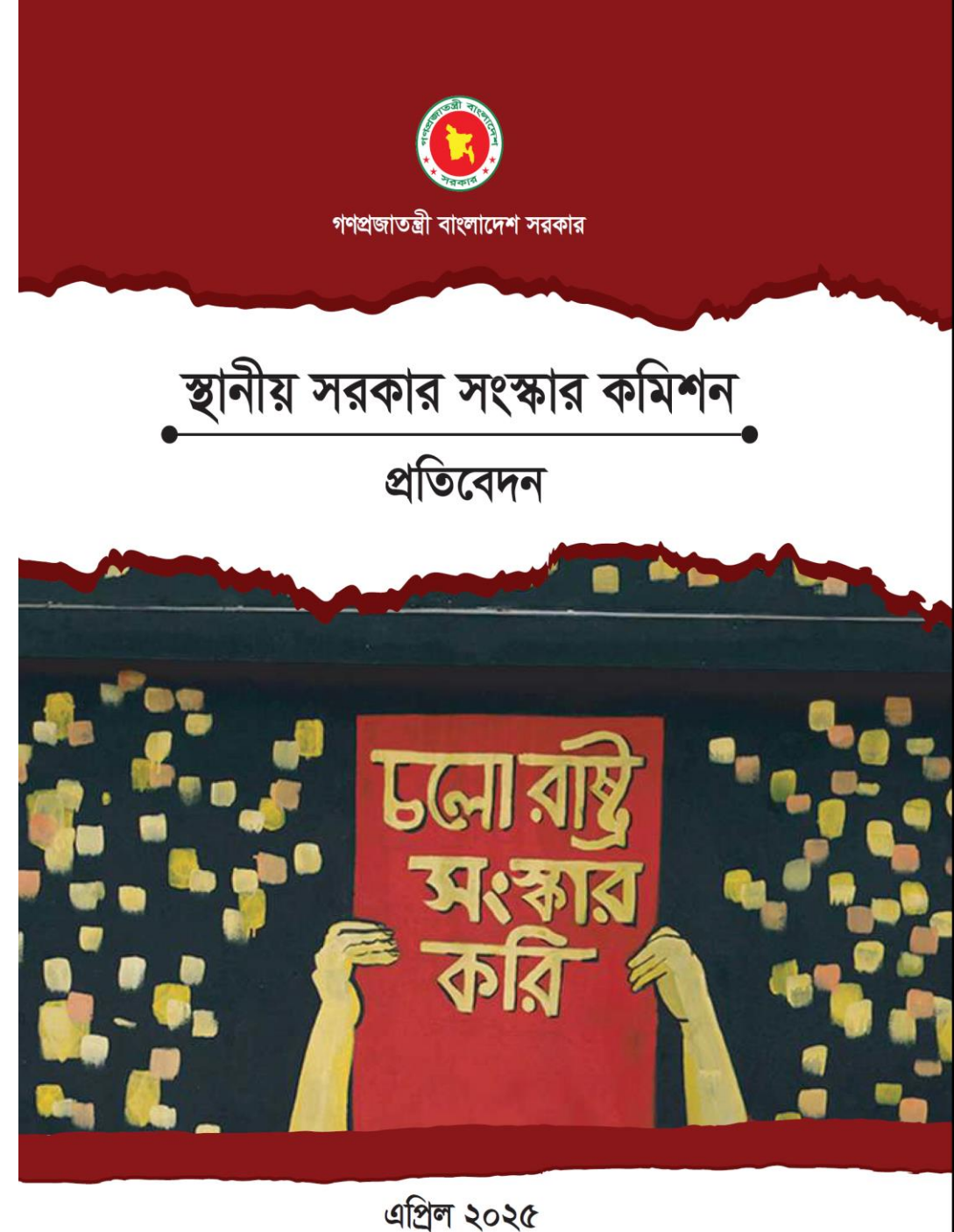


# Piloting Gender-Sensitive Shock-Responsive Adaptive Social Protection

- Mapping vulnerability
  - Physical
  - Economic
  - Social
- Rank highly vulnerable upazilas and unions
- Design financial and non-financial components based on vulnerability score and spot visit
- Budgeting – allocation, procurement
- Deliver support
- Monitor and evaluate
- Modification and scale up

# Local Government Reform and SRSP

- LG connects between the state and citizens
- Implement pilot SRSP considering
  - Poverty, risks, geographical location, and local reality
  - Gender, disability, age, ethnicity
  - Backwardness – char, haor, hill, coastal
- Development organizations can support such micro SRSPs at LG level
  - Scale up after successful implementation





*Thank You*