



DIAGNOSTIC RESEARCH

# TOWARDS A SHOCK-RESPONSIVE ADAPTIVE SOCIAL PROTECTION SYSTEM IN BANGLADESH

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## **Towards a Shock-Responsive Adaptive Social Protection System in Bangladesh**

Heavy monsoon rains and water from upstream in northeast India led to rapid inundation in large parts of the Sylhet division in Bangladesh since May 2022 that left millions of people extremely vulnerable. Local people could not make much preparations for shifting to flood shelters and other safe places because of no forecast for such a rapid inundation in Sylhet and nearby districts due to massive water flow from upstream that created an unprecedented flash flood. It caused a non-trivial magnitude of damage and loss of dwelling houses, business and economic activities, education, health, and social life of the population of the region. According to the Flood Forecasting and Warning Centre (FFWC) of Bangladesh Water Development Board (BWDB), around 94 percent of Sunamganj and over 84 percent of Sylhet districts were submerged by this flood. An estimated 481,827 people were temporarily displaced and took shelter to 1,606 shelter centers, while 83,394 hectares of cropland were inundated by the flash flood. The floods caused significant damage to the stock of agricultural output, foodstuff, livestock, hospitals and educational institutions, water and sanitation facilities, road network and other public infrastructure. Also, the flood had greater and differential impact on vulnerable groups including the poor, households living in remote areas, women, adolescent girls, children, and persons with disability (PWD). An estimated 135,770 houses were damaged fully or partially in Sylhet, Sunamganj, Moulvibazar, Habiganj and Netrakona districts.<sup>1</sup> The flood victims also lost their income, part of their savings to meet expenses during floods, and many essential household items including utensils. The survey results reveal that flood victims suffered from non-trivial physical and psychological impacts that included temporary inability to work, physical weakness, inability to learn, various diseases, and considerable mental stresses among adults, adolescents, and children.

The flash flood has caused widespread displacement and destruction of infrastructure and property in affected districts. The internally displaced population (IDP), including PWD, immediately needed food assistance, safe drinking water, medicine, and cash support to meet their most basic needs, part of which was provided by government agencies, NGOs, charitable organisations, and persons, and CBOs. However, many households living in remote parts that were difficult to communicate were out of reach of relief support. Rapid recovery and rehabilitation supports were also imperative but the coverage was low as evident from the survey.

### **6.1 Policy Landscape**

The 8<sup>th</sup> Five Year Plan (8FYP) 2020-2025, Bangladesh Delta Plan 2100 (BDP2100) and the Perspective Plan 2041 (PP2041) present detailed strategies for flood risk management, fresh water management, and strategies for haor and flash flood areas. In haor areas, where pre-monsoon flash floods from neighboring hilly regions are common, efforts are needed to protect agriculture and vulnerable communities. Existing Flood Control, Drainage & Irrigation (FCDI) projects have already reduced damages from flash floods in certain river systems. It is crucial to maintain these projects and develop integrated water control structures to address future climatic scenarios outlined in the Bangladesh Delta Plan 2100, such as increased rainfall intensity and peak river discharges. Furthermore, enhancing the conveyance capacity of rivers prone to flash flooding through strategic maintenance dredging and re-excavation is necessary. To prevent post-harvest crop spoilage in haor and flash flood areas, it is

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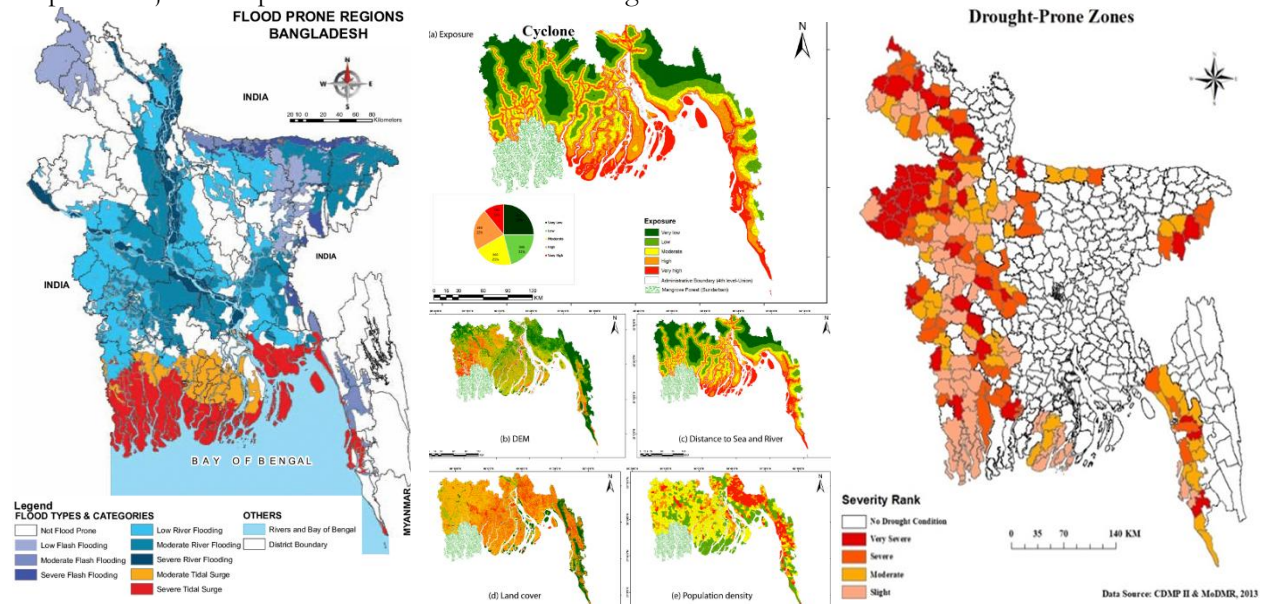
<sup>1</sup> Global Shelter Cluster, “Bangladesh Flash Flood 2022: 2022-12 Factsheet”, available at: <https://sheltercluster.org/bangladesh-flash-flood-2022/factsheets/2022-12>, accessed on 25 February 2024

important to encourage private and public initiatives and investments in intensive agriculture, specifically focusing on areas where higher returns on investment can be achieved through activities like homestead gardening and intensive livestock production. Promoting mechanisation in the haor and flash flood area is crucial for expediting land preparation, planting, weeding, harvesting, processing, drying, and other agricultural activities. The proposed raised platforms, constructed using dredged spoil, can be effectively utilised to enhance the cultivation of homestead vegetables, pulses, spices, and fruits. As a result, this will contribute to improved nutrition and increased household income. The 8FYP has underscored the importance of creation of alternative livelihood for the people of Haor region. **Diagnostic Research**Mainstreaming climate change and disaster risk management has received attention. The government has taken active steps to integrate climate change and disaster risk management into national planning. Various policies and institutional initiatives have been established to address climate change-related risks. The government is committed to promoting a whole-of-government approach to tackle these challenges. The Local Government Division (LGD) has also mainstreamed climate change into the planning process of 72 Union Parishads (UPs) that are most vulnerable to climate change. This division has supported 300,000 people in building their adaptive capacity against salinity, cyclones, flash floods, and coastal floods. To address new risks, including earthquakes and urban disasters, the Standing Order on Disaster (SOD) has been revised. The government is also developing an ex-ante Disaster Impact Assessment (DIA) tool to integrate knowledge and information on potential disasters into the process of risk-informed planning.

Improving water and sanitation services in challenging climate hotspots is a priority of the 8FYP, which include chars, haors, hilly areas, and coastal regions, which face significant challenges in providing adequate water, sanitation, and hygiene (WASH) services, especially during floods. It has pledged to improve the quality of life of the people of the haors as in 6 haor districts affected by flash floods, both food and income support were given to affected households.

The National Social Security Strategy (NSSS) of Bangladesh 2015 recognised the growth of the social protection agenda in Bangladesh has been driven by both demand and the need to respond to crisis events and democratic aspirations. The country initiated social security programmes on food security through programs like the Vulnerable Group Development (VGD) and Rural Maintenance Programme (RMP). These programs aimed to address the needs of specific segments of the poor who were not covered by existing programs, such as char-dwellers and vulnerable communities like the Monga belt, Haors, and coastal communities.

Map 6.1: Major areas prone to natural disasters in Bangladesh





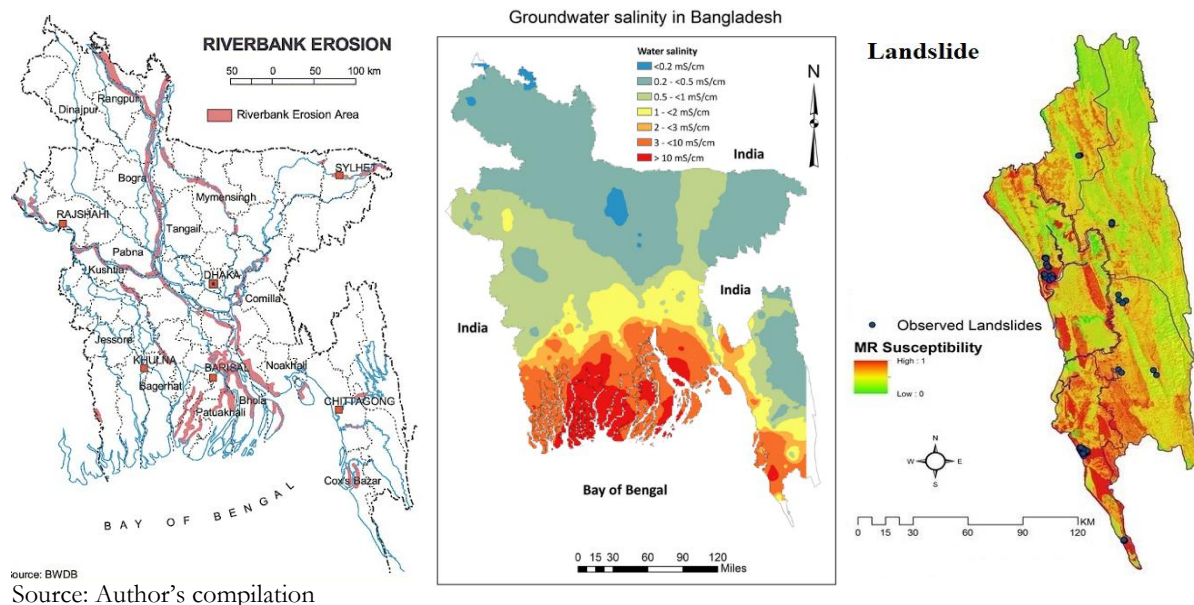
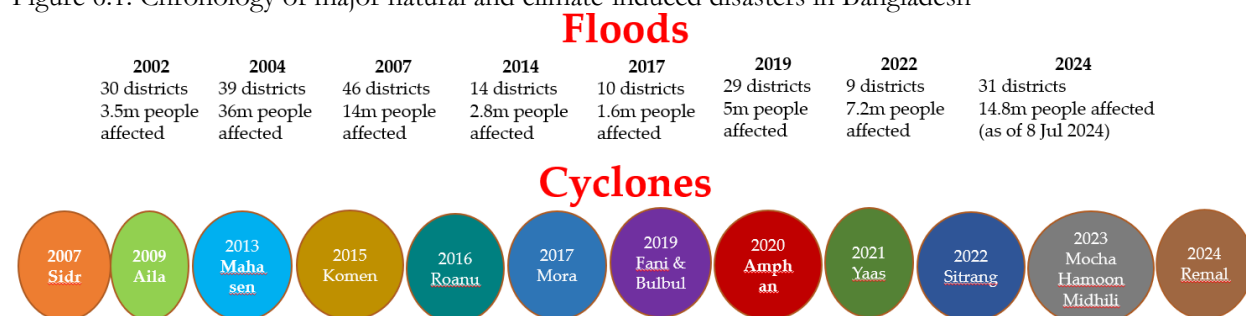


Figure 6.1: Chronology of major natural and climate-induced disasters in Bangladesh<sup>2</sup>



Food security and rural employment programmes have been the main focus in terms of beneficiary participation and funding. With the country's rapid GDP growth and strong agricultural performance in the past decade, the incidence of hunger and food poverty has significantly decreased. There is also evidence of a tightening labor market in agriculture, as reflected in increasing agricultural real wages. However, there are still pockets of poverty, such as char areas, haor regions, coastal belts, and hill districts, that are unable to benefit from the country's economic progress. Therefore, it is important to carefully review the present social security system to ensure its adequacy in meeting the social security needs of the population in Bangladesh in the 21st century.

Climate change presents additional risks to an already disaster-prone region. Communities most susceptible to these risks include coastal populations, those living in low-lying *haor* areas, and urban settlements in vulnerable environments. In terms of beneficiary participation and funding, there is a strong emphasis on food security and rural employment programs. With significant GDP growth and

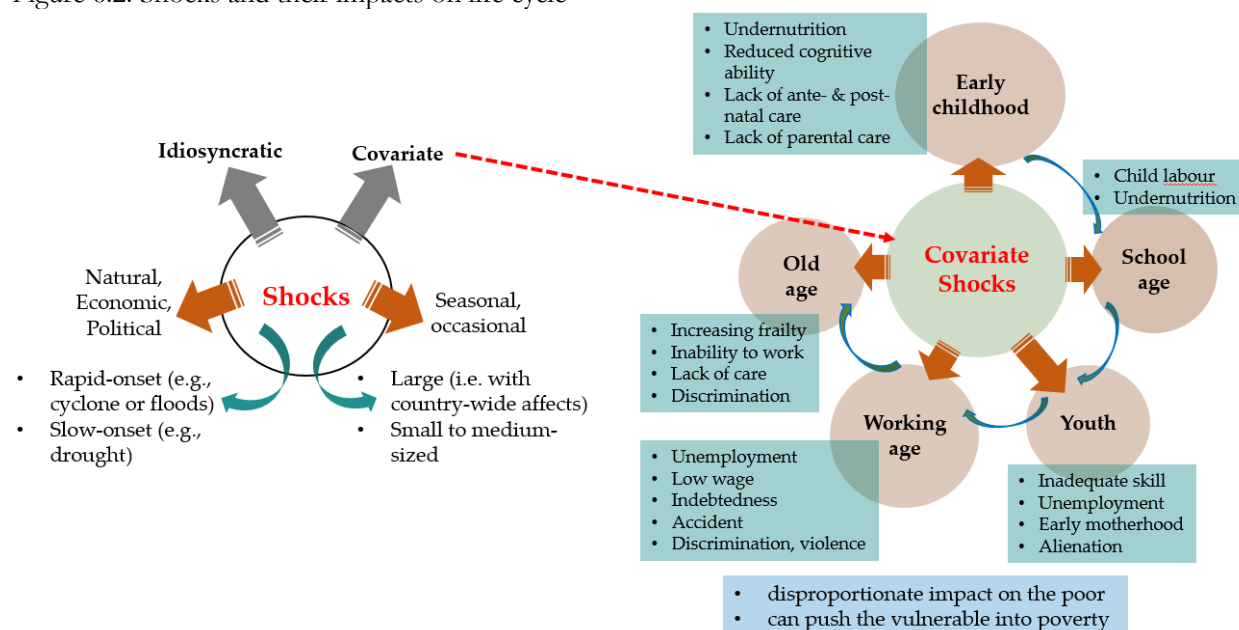
<sup>2</sup> Data of 2024 floods is based on CARE (2024), *Bangladesh: Situation Overview of Flood 2024 - Potential Inundation Exposed population - Version: 1st update*, Dhaka, 8 July 2024

positive agricultural performance in the past decade, the prevalence of hunger and food poverty has significantly decreased. Additionally, there is evidence of a tightening labor market in agriculture, indicated by rising wages in the sector. Given this evolving economic landscape, the nature of poverty and the associated risk profile are also changing. There are still pockets of poverty in areas such as char, haor, coastal belt, and hill districts that are unable to benefit from the country's economic progress. As a result, it is essential to carefully assess the adequacy of the existing social security system to meet the needs of the country (GED, 2015).

## **6.2 Shock-responsive adaptive social protection**

Shock-responsive social protection is centered around addressing covariate shocks that impact a significant portion of the population simultaneously. It involves modifying existing social protection programmes and systems to effectively handle changes in circumstances and needs following large-scale shocks. This can be done in two ways: proactively, by establishing shock-responsive systems, plans, and partnerships ahead of time to enhance preparedness for emergency response; or reactively, by providing assistance to households after the shock has taken place. By doing so, social protection can work alongside and bolster other emergency response measures (European Commission, 2019).

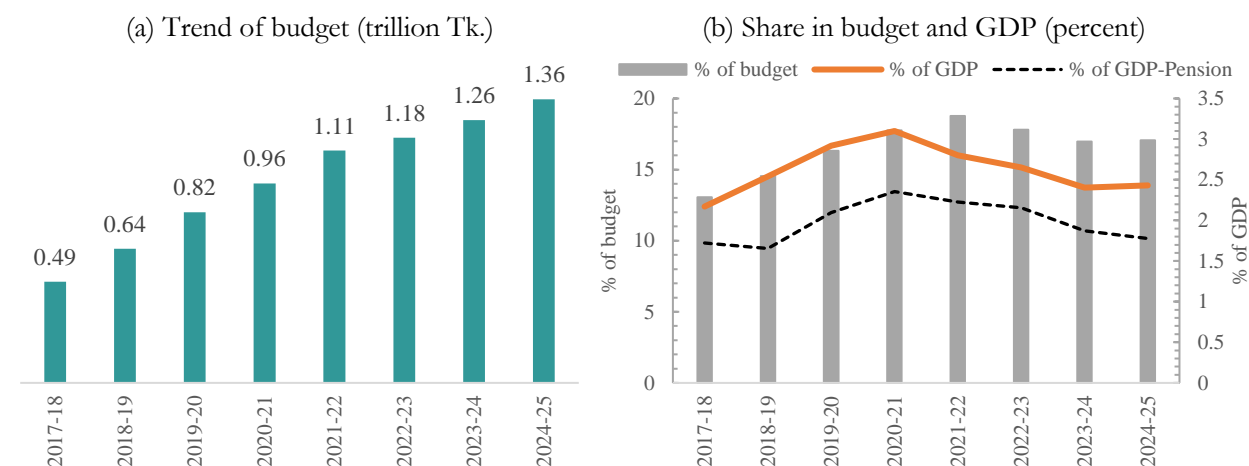
Figure 6.2: Shocks and their impacts on life cycle



Source: Author

Covariate shocks, stemming from disasters, create considerable impacts on the life cycle of the affected population. It effects all stages of the life cycle of the individuals, starting from early childhood to school age, then youth, working age and finally at the old age. If disasters hamper nutrition in early childhood, then it affects the learning ability of the children creating a lifetime impact. At other stages of life, covariate shocks lead to unemployment, early motherhood, school dropout, increasing vulnerability to poverty, low wages, indebtedness, and finally increasing fragility at the old age. Therefore, a shock-responsive adaptive social protection (SRASP) should aim to give protection from and reverse the negative impacts of disaster- and climate-induced shocks in the life cycle of the vulnerable population.

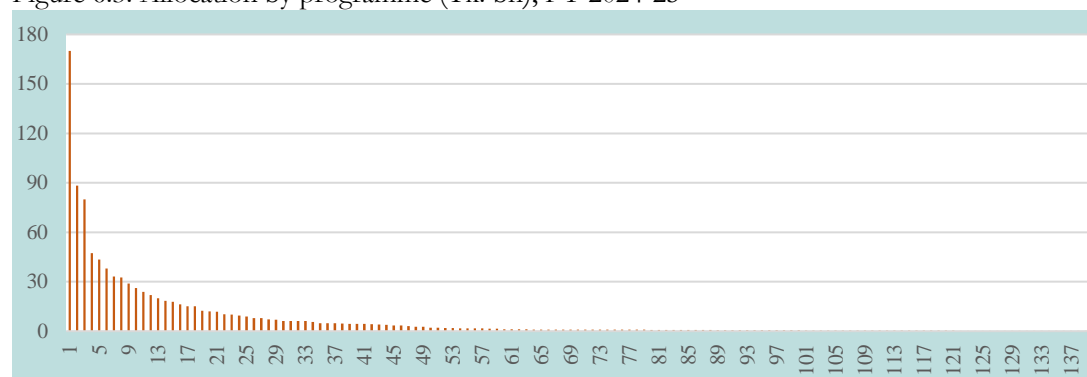
Figure 6.2: Trend of allocation in social protection



Note: Data till FY2023-24 indicate revised budget, data for FY2024-25 indicate provisional budget and GDP

Source: Author's analysis based on Finance Division's data (various years)

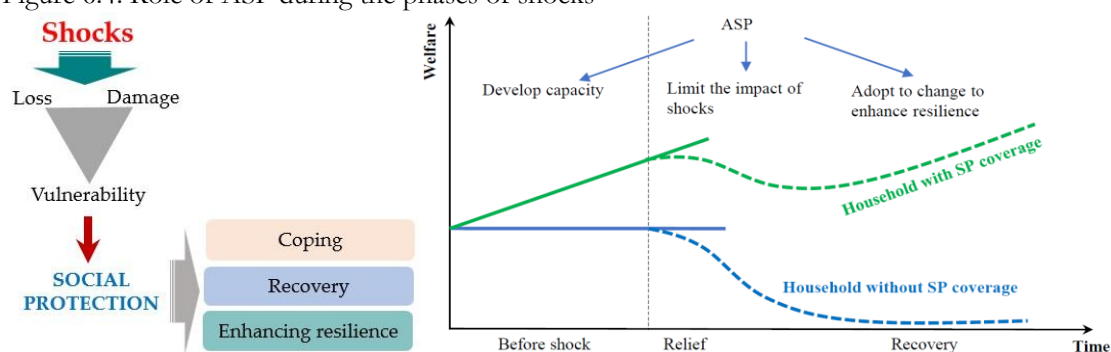
Figure 6.3: Allocation by programme (Tk. bn), FY 2024-25



Source: Author's analysis based on Finance Division's data (2024)

The GoB has been spending a considerable amount of resources on social protection in Bangladesh. In fiscal year 2024-25, the allocation is 17.06 percent of the national budget in 140 schemes and 2.43 percent of the Gross Domestic Product (GDP). The share of social protection spending was the highest in the fiscal year 2020-21 in GDP (3.1 percent) and in 2021-22 in national budget (18.78 percent of the budget). A large number of small schemes are listed in social protection (69 schemes less than Tk.1 billion). However, such a high total allocation is consistent with the government's commitment towards implementing the NSSS 2015, which emphasises on life cycle approach to social protection.

Figure 6.4: Role of ASP during the phases of shocks



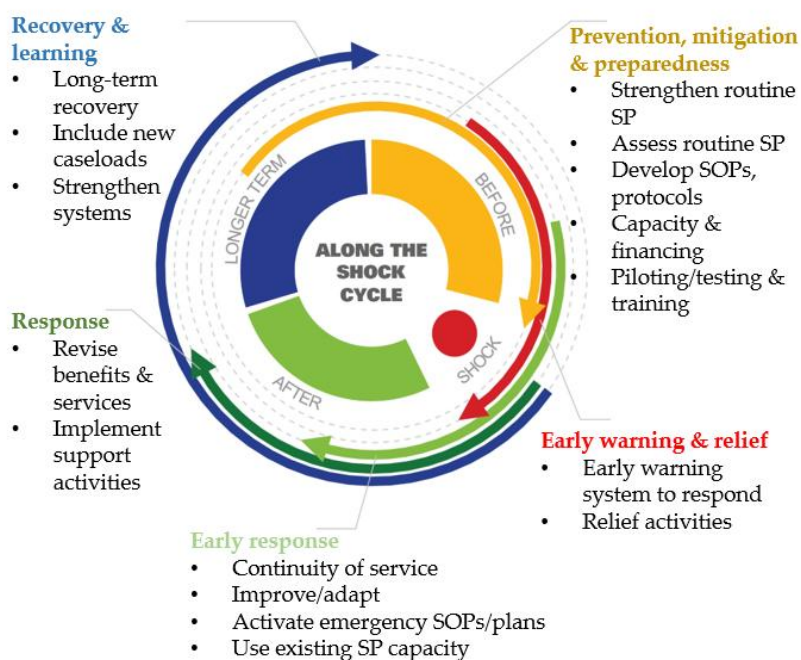
Shocks, especially emanating from natural disasters and climate change create at least three impacts: vulnerability, loss, and damage. However, social protection helps develop coping capacity, supports early recovery, and enhances the resilience of the affected population. Households without social protection incur permanent depletion of welfare. With capacity development, limiting the impact of shocks, and enhancing climate resilience, adaptive social protection helps recover affected populations regain the increasing level of welfare.

The government has been allocating a considerable amount of resources on social protection focusing on the impacts of natural disasters and climate change, with special attention on climate hotspots. In the fiscal year 2023-24, the allocation for disaster- and climate-related social protection programmes was Tk.200 billion, which was 15.9 percent of the social protection budget. The programmes that are focused on flash flood haor areas include Relief Goods, Disaster Grant; Relief Works (flood, drought, cyclone, and others); Special assistance for the development of people in chars, haors, and backward

areas; Infrastructure and livelihood Improvement in Haor and Coastal Area; and Flood Management and Livelihood Improvement Project in Char/Haor Area.

Indeed, social protection includes policies and programmes to provide support and assistance to individuals and households facing various risks and vulnerabilities. It extends support through, among others, allowance, workfare, child and maternal support, access to essential services, and social insurance. These aim at reducing poverty and inequality, mitigating social and economic risks and vulnerabilities, building resilience, and developing human capital through education, training, and skill development.

Figure 6.5: The role of the social protection system throughout the shock cycle



Source: Adapted from UNICEF (2019)



Table 6.1: Allocation for and beneficiary of disasters and climate change-related projects

Name of the Programme	Objectives	(Persons in lac)			Budget (Tk. Crore)		
		2023-24P	2023-24R	2024-25P	2023-24P	2023-24R	2024-25P
Agriculture Rehabilitation Assistance	To increase the availability of agricultural products and improve nutrition	66.54	66.54	72	600.00	600.00	613.85
Ashroyan-2 Project	To ensure all homeless people get houses with land	0.4	0.4	0.15	1,530.03	1,530.03	884.15
Char Development and Settlement Project (Social Security Part)	To develop improved and	5.14	5.14	5.14	103.67	191.82	33.01
Chattogram Hill Tracts Inclusive and Resilient Urban Water Supply and Sanitation Project	To provide drinking water, sanitation, and solid waste management (SWM) services in CHT areas	—	—	—	0.00	11.60	47.24
<b>Climate Resilient Sustainable Water Supply, Sanitation and Hygiene Project in Bangladesh</b>	<b>To improve water and sanitation services and hygiene behavior for climate change related vulnerabilities and impacts</b>	—	—	—	<b>0.00</b>	<b>3.00</b>	<b>38.33</b>
<b>Coastal Towns Climate Resilience Project</b>	<b>To support selected coastal towns in pursuing sustainable development</b>	—	—	—	<b>148.16</b>	<b>77.88</b>	<b>450.00</b>
<b>Construction of Flood Shelter in the Flood Affected and River Prone Area</b>	<b>To provide temporary shelter during flood</b>	—	—	—	<b>250.00</b>	<b>180.00</b>	<b>400.00</b>
Development of Rural Infrastructure (Earth work)	To develop and maintain rural infrastructure for reducing disaster risk	18.2	18.2	18.2	1,500.00	1,501.13	1,510.00
<b>Disaster Risk Management Enhancement Project (Social Security Part)</b>	<b>To mitigate disaster risks</b>	—	—	—	<b>81.20</b>	<b>46.75</b>	<b>46.26</b>
<b>Earthquake's Risk Management Fund</b>	<b>To mitigate the risks caused by earthquakes</b>	—	—	—	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Employment Generation Program for the Poorest (EGPP)	To provide short-term employment to enable households to cope with the vulnerability	5.18	5.18	5.18	1,500.00	1,500.00	1,504.50
Employment Generation Program for the Poorest Plus (EGPP+)	To provide seasonal employment to the poorest	3.89	3.89	3.89	280.00	280.00	264.47
<b>Enhancing Adaptive Capacities of Coastal Communities, especially Women, to Cope with Climate Change Induced Salinity</b>	<b>To strengthen the adaptive capacities of coastal communities, especially women, to cope with the impacts of climate change</b>	—	—	—	<b>66.00</b>	<b>47.90</b>	<b>61.20</b>
<b>Establishment of Multipurpose Disaster Shelter Center</b>	<b>To act as the nucleus of basic social services in the community centers for people in disaster-struck areas</b>	—	—	—	<b>418.70</b>	<b>244.40</b>	<b>475.15</b>

<b>Flood Reconstruction Emergency Assistance Project for Water Supply and Sanitation</b>	<b>To ensure safe drinking water and hygienic sanitation system to specific community</b>	–	–	–	<b>0.00</b>	<b>17.60</b>	<b>70.91</b>
Food for Work (FFW)	To generate seasonal employment for the rural poor	9.8	9.8	9.8	991.97	950.01	1,024.01
<b>Fund for Disaster Affected Marginal Farmer and Poultry Farm Owner</b>	<b>To improve living standard of the marginal people</b>	–	–	–	<b>50.00</b>	<b>50.00</b>	<b>50.00</b>
<b>Fund for Mitigating Impacts of Economic and Natural Disaster</b>	<b>To lessen the impacts of economic and natural shocks</b>	–	–	–	<b>8,000.00</b>	<b>1,000.00</b>	<b>8,000.00</b>
<b>Fund for Rehabilitation of People Affected by River Erosion</b>	<b>To enhance resilience to flood and riverbank erosion risks</b>	–	–	–	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Khurushkul Special Ashrayan Project	To provide shelter to landless people on the bank of the River Bakkhali in Cox's Bazar	0.11	0.11	0.11	359.59	304.11	220.00
<b>Procurement of Equipment for Search, Rescue Operation and Emergency Communication for Earthquake and Other Disaster Relief Activities</b>	<b>To response, rescue and recovery quickly after any disaster such as earthquake, storms</b>	–	–	–	<b>10.45</b>	<b>10.45</b>	<b>342.27</b>
	To provide various relief goods to the vulnerable and disaster-affected people	5	5	5	<b>80.00</b>	<b>66.29</b>	<b>80.12</b>
<b>Relief Operation– Rehabilitation</b>	<b>To support individuals with the disaster grants to tackle natural disaster and economic shocks</b>	1	1	1	<b>70.00</b>	<b>65.00</b>	<b>70.10</b>
<b>Relief Operation– Rehabilitation (House Grant)10</b>	–	70	70	70	<b>27.50</b>	<b>27.50</b>	<b>28.00</b>
<b>Relief Operation–General</b>	<b>To provide relief support to the household-in-need facing shocks</b>	20	20	20	<b>2,250.68</b>	<b>2,250.96</b>	<b>2,390.62</b>
<b>Resilient Infrastructure for Adaptation and Vulnerability Reduction Project (RIVER)</b>	<b>To reduce the vulnerability caused by riverine and flash floods</b>	–	–	–	<b>0.00</b>	<b>98.62</b>	<b>393.78</b>
<b>Risk Management Fund on Climate Change</b>	<b>To prioritize climate and disaster resilience</b>	–	–	–	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Special Grant for the Development of Char, Haor and Backward Areas	To improve the living standard of char, haor and backward areas dwellers	0.3	0.35	0.4	50.00	50.00	50.00
The Disaster Risk Management Enhancement Project	To mitigate disaster risks by taking steps on disaster preparedness	–	–	–	180.00	130.00	111.53
VGF Program	To ensure food security for poor and destitute people	180	180	180	1,089.79	1,101.93	1,184.02
Water Supply Project in Coastal Area Through Rain Water Harvesting System	To ensure pure water supply in rural areas through rainwater conservation	–	–	–	606.98	349.00	216.53
<b>Total</b>					<b>20,544.72</b>	<b>12,985.98</b>	<b>20,860.05</b>

<b>Social security</b>	126,272.00	121,240.00	136,026.00
<b>Social security budget as % of total budget</b>	16.58	16.97	17.06
<b>Social security budget less pension</b>	98,858.22	94,386.05	99,446.00
Disaster/climate-related social security % of social security budget	16.27	10.71	15.34
Disaster/climate-related social security % of social security budget less pension	20.78	13.76	20.98

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\*This fund has been created for the day-labourers, farmers, laborers, domestic workers, and victims affected by natural calamities, such as floods, untimely floods, storms, hailstorms, cyclones, etc.

Source: Finance Division (2024), *Promoting Inclusive Growth and Social Inclusion: Social Security Budget Report 2024-25*, Dhaka: Ministry of Finance.

Figure 6.6: Shock-responsive social protection: Global practice

Philippines	Mongolia	Sudan	Vietnam
a. Post-Haiyan cash transfers	a. Poverty-targeted food support	a. Family Support programme	a. Long-term programmes to build resilience among poor and vulnerable households
b. Delivery of emergency assistance effectively and efficiently in Bangsamoro	b. Child-targeted income support	b. Simultaneously provided cash, and invested in building registries and payment systems	b. Short-term measures to address immediate needs during shocks, e.g., cash transfers to affected households
	c. Emergency assistance loan	c. One-stop-shop provides services	

Source: Author's compilation

National documents have underscored social security for disaster-prone and climate-vulnerable areas. NSSS 2015 focused on life-cycle-based social security, focus on disasters, climate change, and co-variate shocks. SOD 2019 highlighted immediate disaster management, relief operation response, recovery, and administrative roles and responsibilities. National Plan for Disaster Management (NPDm) 2021-2025 highlighted on disaster management, relief, response, recovery, assessment, institutional collaboration, and partnership. The 8FYP emphasised on disasters & climate change and received special attention, and social protection in the context of NSSS, disasters, and climate change. The PP2041 mentioned social security as a part of long-term development. Disaster Management and Climate Change Adaptation (CCA) are key to addressing developmental challenges. National Adaptation Plan of Bangladesh (2023-2050) presented a long-term plan for facilitating climate change adaptation and outlined a detailed plan for individual and community-based adaptation.

### 6.3 Shock-Responsive Adaptive Social Protection System based on SDGs:

#### 6.3.1 Common SDGs Policy Focused

*Integration with Sustainable Development Goals (SDGs):* Align the development of a shock-responsive adaptive social protection system in Bangladesh with the objectives outlined in the SDGs, particularly those related to poverty alleviation (Goal 1), zero hunger (Goal 2), decent work and economic growth (Goal 8), reduced inequalities (Goal 10), and climate action (Goal 13).

*Strengthening Resilience:* Enhance the resilience of vulnerable populations by integrating shock-responsive measures into existing social protection systems. This may involve implementing early warning systems, improving disaster preparedness and response mechanisms, and promoting livelihood diversification to withstand climate-induced shocks.

*Targeted Assistance:* Tailor social protection programs to address the specific needs of different demographic groups, such as women, children, the elderly, and persons with disabilities, who are disproportionately affected by climate-induced disasters. Ensure that the most vulnerable communities receive adequate support during times of crisis.

*Enhancing Data and Monitoring:* Improve data collection, analysis, and monitoring systems to accurately assess the impact of climate-induced shocks on vulnerable populations and track progress toward achieving the SDGs. Utilize advanced technologies, such as remote sensing and geographic information systems (GIS), to enhance data accuracy and accessibility.



*Strengthening Institutional Capacities:* Build the capacity of government agencies, non-governmental organizations (NGOs), and other stakeholders involved in the implementation of social protection programs to effectively respond to climate-induced disasters. Foster collaboration and coordination among relevant institutions to ensure a coherent and efficient response.

*Empowering Communities:* Empower local communities to actively participate in the design, implementation, and monitoring of shock-responsive adaptive social protection programs. Promote community-based approaches that leverage local knowledge and resources to build resilience and enhance adaptive capacity.

*Mainstreaming Climate Adaptation:* Mainstream climate adaptation considerations into national development policies and strategies to promote sustainable and inclusive growth. Ensure that social protection interventions are aligned with climate adaptation goals and contribute to building climate resilience at both the community and national levels.

*Strengthening Policy Coherence:* Promote policy coherence across sectors, including social protection, disaster risk reduction, agriculture, and environmental conservation, to address the underlying drivers of vulnerability and build long-term resilience. Ensure that policies are coherent, complementary, and mutually reinforcing to maximize their impact on sustainable development and poverty reduction.

### **6.3.2 Mapping of Strategic SDG-Focused Programs: Initiating Organisations, Importance, Rationale, and Implementation**

<b>Program</b>	<b>Initiating Organization</b>	<b>Why</b>	<b>How</b>
Community-Based Climate Resilience Centers	MoDMR, in collaboration with local NGOs such as BRAC and CARE Bangladesh	To empower vulnerable communities with access to climate-resilient infrastructure, disaster preparedness training, and livelihood support.	Establishment of CBRCs in disaster-prone areas, offering training workshops, providing resources for disaster preparedness, and supporting community-led initiatives for sustainable livelihoods.
Climate-Smart Agricultural Extension Services	Ministry of Agriculture, in collaboration with international organizations like FAO and local agricultural NGOs such as Bangladesh Agricultural Development Corporation (BADC)	To promote climate-smart agricultural practices among farmers, enhancing food security and resilience to climate change.	Provision of training to farmers on climate-smart agricultural techniques, including drought-resistant crops, efficient irrigation methods, and agroforestry.
Green Jobs Creation and Skills Development Program	Ministry of Labor and Employment, in partnership with international organizations like ILO and local NGOs such as the Bangladesh Employers' Federation (BEF)	To address unemployment and poverty while promoting environmental sustainability through the creation of green jobs and skills development training.	Identification of green job opportunities, provision of skills training to unemployed youth and marginalized groups, and promotion of green business practices.
Integrated Water Resource Management (IWRM) Initiative	Ministry of Water Resources, with support from international organizations such as UNDP and local	To improve water governance, ensure equitable access to water resources, and mitigate water-related	Development and implementation of IWRM plans, involving stakeholder consultations, capacity building, and adoption of integrated approaches to water management.

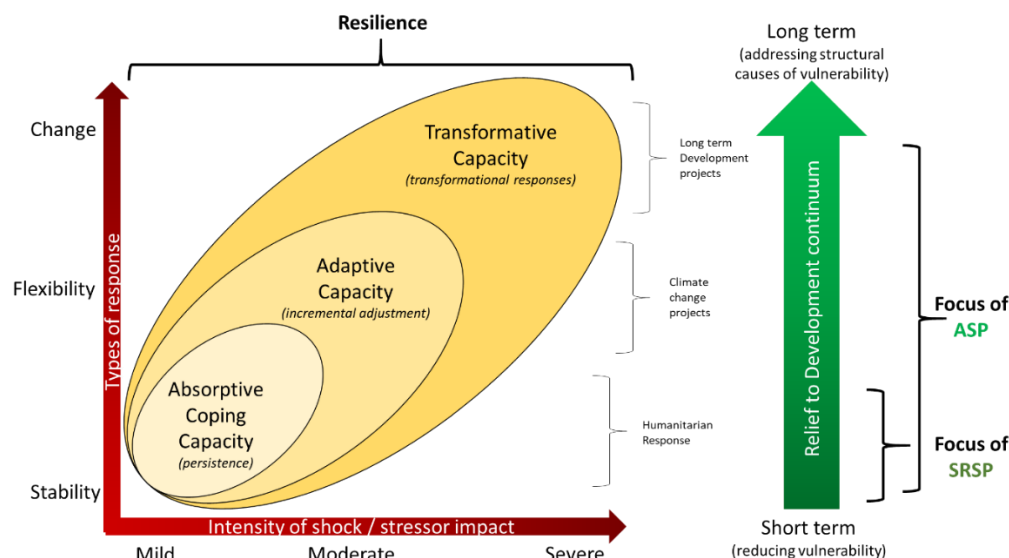
Program	Initiating Organization	Why	How
	NGOs like WaterAid Bangladesh	risks such as floods and droughts.	
Education for Sustainable Development (ESD) Program	Ministry of Education, in partnership with UNESCO and local educational NGOs such as BRAC Education Program	To integrate sustainability principles into the education system, fostering knowledge, skills, values, and attitudes necessary for building a sustainable future.	Collaboration to develop ESD curriculum materials, train teachers, integrate sustainability themes into school curricula, and engage students, parents, and communities in environmental conservation and sustainable development initiatives.

## 6.4 Towards Shock Responsive Adaptive Social Protection in Bangladesh

Adaptive Social Protection (ASP) helps develop the resilience of poor and vulnerable households by investing in their capacity to prepare for, cope with, and adapt to shocks, to prevent them from falling into poverty. In the short run, Shock-Responsive Social Protection (SRSP) helps absorb climate-induced shocks while ASP promotes climate resilience through an inclusive social protection system. Idiosyncratic and covariate shocks generated by climatic events impact adversely on various stages of the life cycle of the affected communities, viz. early childhood, school age, youth, working age, and old age. Adverse shocks of climatic events have non-trivial impacts on the poor and vulnerable people that substantially reduce their welfare in the absence of effective adaptive and shock-responsive social protection.

At the global level, Vietnam, the Philippines, Mongolia, and Sudan practice SRSP and ASPs. However, their scale of operation is mostly limited to climate-vulnerable regions and directly affected groups, without large-scale national coverage. In Bangladesh, social protection policies and programs include support and assistance to individuals and households facing various risks and vulnerabilities. The country is exposed to increased incidences of large and frequent climatic events, such as cyclones, floods, droughts, and salinity. Two of its largest programmes, viz. (a) Agriculture Subsidy Management (Tk.170 bn) and (b) Funds to deal with economic and natural shocks (Tk.80 bn) are included in ASP and SRSP even though benefits could be much higher if they are designed optimally. Important national documents, such as the 8FYP (2020-2025), PP2041 and NPDM (2021-2025). NSSS 2015 suggest incorporating disasters and climate change in social protection that lay the foundation for ASP and SRSP in the country. The NSSS 2026 will have the climate to develop social protection programmes.

Figure 6.7: Adaptive and shock-responsive social protection in the context of resilience and the development continuum



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

The proposed framework of shock-responsive adaptive social protection in Bangladesh has seven steps that include identifying shocks; assessing vulnerability, damage, and loss; designing and modifying social protection programmes; financing and implementing interventions; monitoring and evaluation; scaling; and coordination and collaboration across stakeholders.

### Step 1: Conduct a national baseline to identify shocks

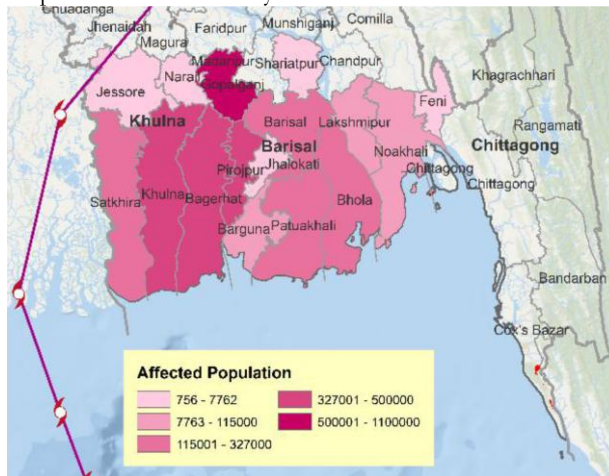
Shocks emanate from natural disasters, climate-induced events, fire hazards and accidents, and economic downturns. These shocks affect the well-being of individuals and communities. The effects include income erosion, displacement, increased incidence of poverty, damage to houses and assets, crop loss, psychological damage, nutritional deficiency, and depleted general and reproductive health stock. As the survey results reveal, shocks disproportionately affect the elderly, children and adolescent girls, and PWD disproportionately.

#### Cyclone Remal, May 2024

- About 4.6 million people were affected in 19 districts (107 upazila and 914 union)
- 16 people died across seven districts
- 807,023 people were evacuated to 9,424 evacuation shelters across 19 districts
- Over 173,000 houses were damaged (40,338 completely)
- About 80,591 hectares of cultivable land were inundated
- Additionally, 50,000 fish enclosures, 34,000 ponds, and 4,000 crab farms were severely flooded
- More than 530,000 farmers have been affected by damage to crops worth BDT10,595 million (US\$90.7 million)
- 16,500 water points/tube wells and 30,301 sanitation facilities were damaged in eight districts (Patuakhali, Satkhira, Khulna, Bagerhat, Barisal, Barguna, Pirojpur, Bhola)

Source: United Nations Bangladesh (2024), *Bangladesh: Cyclone Remal 2024: Situation Report No. 03* (as of 29 May 2024); Dhaka IFRC (2024), *Operation Update: Bangladesh - Cyclone Remal*, Dhaka

Map: Districts affected by Remal



Source: United Nations Bangladesh (2024), *Bangladesh: Cyclone Remal 2024: Situation Report No. 03* (as of 29 May 2024)

A comprehensive range of idiosyncratic and collateral shocks needs to be identified that emanate from climatic events and impact the life cycle of vulnerable households, especially those who live in climate hot-spots. The baseline of shocks and associated vulnerable households can be generated through conducting a nation-wide survey and mapping. Thereafter, the existing social protection schemes need to be modified in line with the temporary and life-cycle impacts, and assessed vulnerability, damage and loss.

## Step 2: Assess vulnerability, damage and loss

The shock cycle persists because of the lack of necessary modification of social protection schemes. The major drawbacks of the current social protection programmes are limited assessment of damage and loss, inadequate understanding and timely monitoring of risks and vulnerability, lack of robust scientific modeling and forecasting of major disasters for social protection schemes, and lack of rapid needs assessment to address shocks immediately through social protection.

For developing SRASP, there is a need for a comprehensive assessment of vulnerability, damage, and loss in disaster-prone areas and climate hotspots of the country. The assessment would entail:

- Nature, extent, depth and severity
- Vulnerability, damage and loss
- Households, occupations
- Physical and mental health, nutrition
- Gender, ethnicity
- Education and health services

In doing so, is important to identify who is most at risk and what are their specific needs. Assessing vulnerability, damage and loss could be conducted through developing a common baseline all over



Bangladesh in line with the climate hotspot identified in the BDP2100, and constructing a resilience index for Bangladesh.

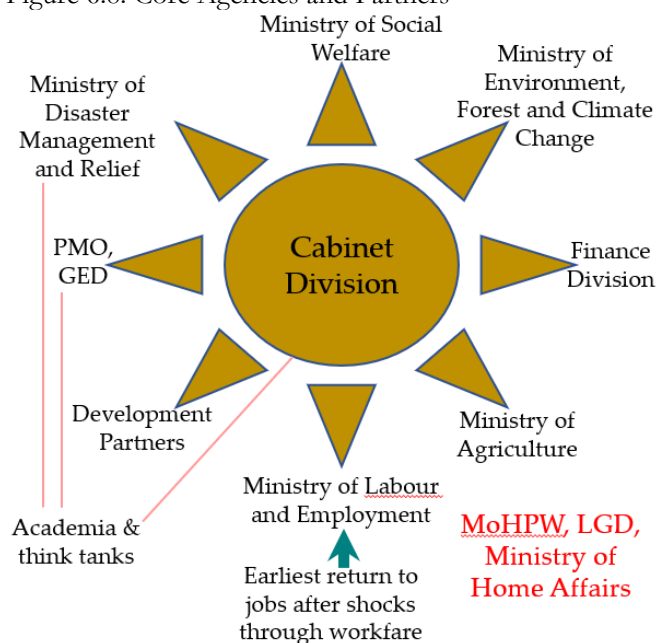
### Step 3: Design and Modify Social Protection Programmes

For SRASP transformation, there is a need for intervention in the major streams of programmes for redesigning and modification. The streams are:

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

There is a need for addressing the identified vulnerabilities from step 1 and 2. The major cross-cutting issues to be considered are gender, age, disability, ethnicity, income, occupation, spatial characteristics, nature-dependence, recurrence of exposure of the disasters and climatic events. The core agencies and organisations will include Cabinet Division at the centre and the Ministry of Disaster Management and Relief, which would be accompanied by, among others, the General Economics Division (GED) of the Planning Commission, Prime Minister's Office, Finance Division and Ministry of Social Welfare. The other agencies would involve the Ministry of Environment, Forest and Climate Change; Ministry of Health and Family Welfare; Ministry of Labour Employment; Local Government Division; and development partners. Academia and think tanks can be important partners would be involved in the design, monitoring, research, reporting, and developing technical instruments for implementation of the programmes.

Figure 6.8: Core Agencies and Partners

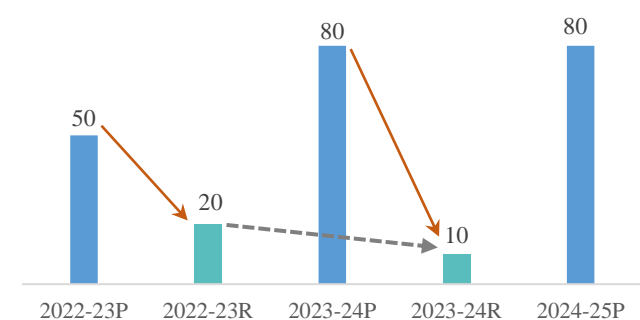


Source: Author's compilation

### Step 4: Finance and Implement Interventions

After new designing and modification of the existing programmes with the necessary inclusion of disaster and climate dimensions, the main challenge will be to finance for implementation of the schemes. It is important to recognise that lower-income households suffer from higher damage and loss as evidenced from the survey results. In addition, there is evidences of gender-based differences, especially against women, in terms of food intake, WASH, management of personal hygiene, etc. during devastating floods in Sylhet division. The elderly population and PWD also find it difficult to access flood shelter and stay comfortably. There are issues related to personal safety and privacy, especially for women and girls. Therefore, the SRASP will need to finance and implement considering manifold aspects of the disaster-affected and climate-vulnerable population going beyond the traditional approach of intervention through transfer and creating simple infrastructure. Additional funding and manpower will be required for specialised and targeted intervention to effectively benefit the affected segments of society.

Figure 6.9: Allocation for “Fund for Mitigating Impacts of Economic and Natural Disaster” (Tk. bn)



Source: Based on Finance Division data

Among the social security schemes, “Fund for Mitigating Impacts of Economic and Natural Disaster” has received the second largest allocation, which is tailored to support the day-labourers, farmers, general workers, domestic workers, and victims affected by natural disasters including regular and flash floods, cyclones, and other climatic events. To reach the benefit of this programme to intended groups, proper financing and implementation mechanism are required to avoid significant under-implementation (Figure 6.9). Therefore, it is necessary for SRASP to determine the necessary budget for each scheme, secure funding, and coordinate with development partners to ensure adequate resources as technical aspects are involved in effectively implementing the schemes.

Thus, it must be ensured that the SRASP to deliver the intended support to the target group, provide access to necessary services, and monitors the effectiveness of the interventions through regular and random spot visits. At the same time, the principles of resource allocation for SRASP should be determined to reach the programmes to the target group complying with equity, equality and social justice to ensure the overarching national priority target of the SGDs, i.e., “leave no one behind”. In doing so, resource gap analysis as well as cost-effectiveness and value-for-money analysis need to be conducted.

## Step 5: Monitor and Evaluate

To understand the effective implementation of the programmes and need for new programmes, data need to be collected at regular intervals by academia and think tanks. Third party monitoring is

essential to ensure effective targeting and implementation. It will help measure outcomes and make adjustments in the schemes as necessary keeping in mind the drawbacks. In doing so, a comprehensive disaster atlas needs to be developed for entire Bangladesh to complement the two important national documents, BDP2100 and Bangladesh Disaster-Related Statistics 2021. In addition, few important maps need to be prepared based on the baseline survey all over the country to effectively monitor and evaluate the programme implementation at the micro, meso, and macro levels:

- 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

The following tools can be utilised in assessing effectiveness of SRASP:

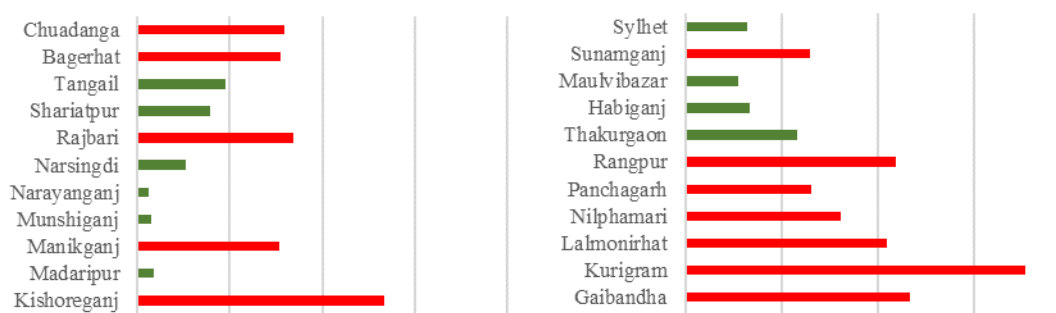
- World Bank’s Software Platform for Automated Economic Analysis (ADePT)
- Benefit incidence analysis
- Performance audit
- Ethnographic study – understand life-cycle impacts

These exercises will help draw policy lessons for further improvement of the impact and efficiency of the interventions.

## Step 6: Adapt and Scale up

It is important for devising strategy to expand coverage of SRASP. For example, nearly half of the districts of Bangladesh are poverty-stricken, which are also disaster-prone and climate-vulnerable (see, red bar of Figure 6.10). However, some existing schemes are working fairly well to cover the poorest population of these districts to reduce vulnerabilities due to disasters and climate change. These programmes are being implemented only in rural areas while urban poor populations are also equally sufferer in those districts. Therefore, scaling up the existing programmes, e.g., urban extension EGPP in disaster-prone regions would be an interim solution before introducing a new programme for the same target group. It will require an increased amount of support. At the same time, new measures need to be introduced to address emerging needs of the affected population.

Figure 6.10: Major disaster-prone and climate-vulnerable districts



Note: Districts with red bar indicate disasters-prone district with higher incidence of poverty than national average  
Source: Based on BBS (2018)

### **Step 7: Coordinate and Collaborate**

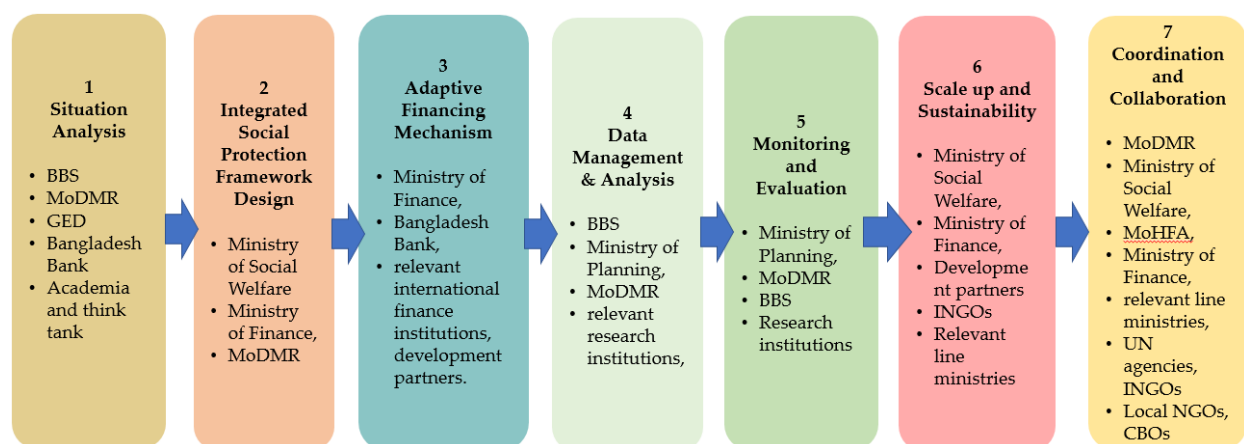
Coordination and collaboration among stakeholders will be the final and most important part of an effective SRASP strategy as the lack of effective cooperation and collaboration among relevant agencies is often cited as the principal drawback of the social protection programmes in Bangladesh. The list of relevant institutions and agencies has been furnished in Figure 6.11. However, the main group of organisations are:

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

Some programmes will be completely new, and will require piloting, and randomized control trial (RCT) in most disaster-prone areas (e.g., coastal zone). Effective and meaningful coordination and collaboration will help design, mobilise resource and technical support, implement, monitor evaluate the programmes for scaling up after piloting some experimental schemes. It will help ensure a cohesive and efficient response to the shocks, and early recovery and rehabilitation.

Figure 6.11: Coordination of Agencies in Establishing SRSP





Keeping in mind the developmental trajectory of Bangladesh, viz. becoming an upper middle-income country by 2031 and Medium- to long-term developmental approach to ASP. Projection in the Medium Term Budgetary Framework (MTBF) will be required to understand resource requirements, strategic objectives, and tangible outcomes along with poverty and gender impacts.

To secure external funding and technical assistance, the country strategies of the development partners need to be assessed. Currently, the ‘climate’ component is available in the Overseas Development Assistance (ODA) of IMF, World Bank and ADB, which can be utilised for designing and implementing the SRASP. Finally, the Loss & Damage Fund can be a long term and viable source of funding for the SRASP.

The Government of Bangladesh implements social protection programmes as one of its core strategies for addressing risks and vulnerabilities, reducing poverty and inequality, and socio-economic development for disadvantaged and backward communities. Climate change will be a major driver of strategy and resource use in social protection in the country in the backdrop of increased frequency of disasters leading to non-trivial damage and loss, and vulnerability. Therefore, the focus of the proposed SRASP should be on effective short-term response and long-term recovery and resilience.