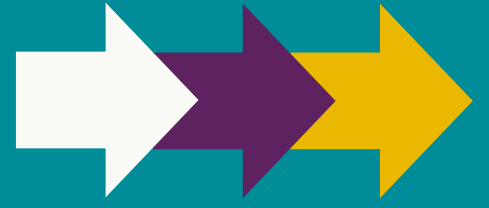


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Covid-19 Learning, Evidence
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Synthesis Report 02

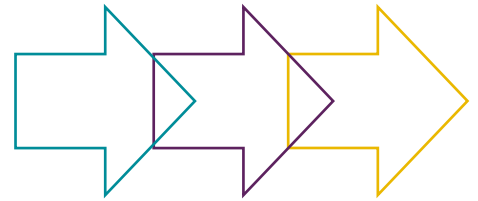
Innovations and Challenges in Crisis Contexts

Bangladesh's Social Protection Response to the Covid-19 Pandemic

Kate Pruce

April 2024






The Covid-19 Learning, Evidence and Research Programme in Bangladesh (CLEAR), coordinated by IDS, is building a consortium of research organisations in Bangladesh to generate policy-relevant research and evidence to support Covid-19 recovery and increase resilience to future shocks. CLEAR is funded by the UK Government's Foreign, Commonwealth & Development Office (FCDO).

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✉ clear.bgd@ids.ac.uk

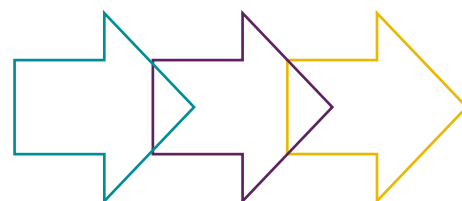
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Summary

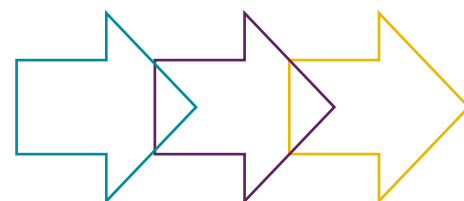
Many countries around the world introduced new social protection measures in response to the Covid-19 pandemic. In Bangladesh, innovations included emergency schemes such as cash support for informal workers and digital methods of delivery. However, for many people, the government safety net packages were unavailable to them, or they were ashamed to make a claim, or it was not enough to meet their basic needs. This Covid-19 Learning, Evidence and Research Programme (CLEAR) Synthesis Report explores three emerging themes: (1) targeting and access to social protection, (2) legitimacy and accountability, and (3) the role of stress, stigma, and social norms. It then discusses these themes in relation to global debates about social protection and identifies key areas for further research to improve future social protection targeting and delivery in Bangladesh.

Keywords

Bangladesh; Covid-19; polycrisis; social protection; targeting; legitimacy; accountability; stigma; digitalisation.

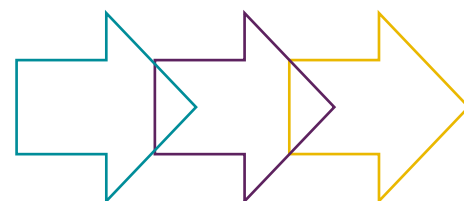
About the author

Kate Pruce is a Research Fellow at the Institute of Development Studies, working on the politics of social protection. Her research interests also include social justice, gender, and developmental leadership. Kate is an Honorary Research Fellow at the University of Manchester's Global Development Institute (GDI) and the International Development Department (IDD) at the University of Birmingham.



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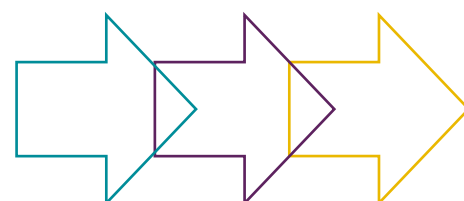
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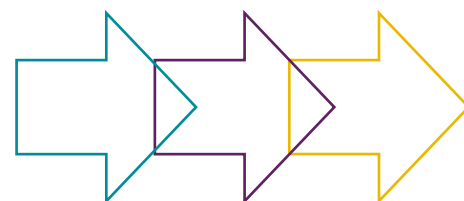
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Acronyms

a2i	Aspire to Innovate
ADB	Asian Development Bank
BASIC	Better Assistance in Crises
BDT	Bangladeshi taka
BIGD	BRAC Institute of Governance and Development
CBN	Cost of Basic Needs
CLEAR	Covid-19 Learning, Evidence and Research Programme
DGHS	Directorate General of Health Services
DSS	Department of Social Services
EGPP	Employment Generation Programme for the Poor
GDP	gross domestic product
IFPRI	International Food Policy Research Institute
ILO	International Labour Organization
IPC-IG	International Policy Centre for Inclusive Growth
ISPP	Income Support Programme for the Poorest
LGD	Local Government Division
MoDMR	Ministry of Disaster Management and Relief
MoHFW	Ministry of Health and Family Welfare
MoLGRDC	Ministry of Local Government, Rural Development and Co-operatives
MoSW	Ministry of Social Welfare
NGO	non-governmental organisation
NHD	National Household Database
NSSS	National Social Security Strategy
OAA	Old Age Allowance
OPM	Oxford Policy Management
PPRC	Power and Participation Research Centre
ROSA	UNICEF Regional Office for South Asia
SANEM	South Asian Network on Economic Modelling
SDG	Sustainable Development Goal
SISBEN	System of Identification of Social Program Beneficiaries
SRD	social relief of distress grant
UDP	Urban Development Programme
UPGP	Ultra Poor Graduation Programme
VGD	Vulnerable Group Development



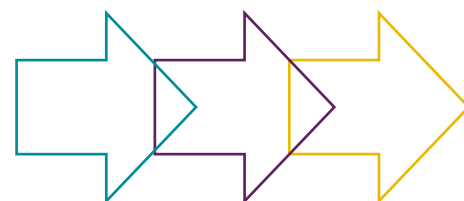
1. Introduction

The aim of this Synthesis Report is to summarise the key findings from the Covid-19 Learning, Evidence and Research Programme (CLEAR) on multiple crises and coping strategies as well as their longer-term impacts in Bangladesh, with a focus on innovations in the social protection response. The paper will consider the themes identified through CLEAR's work in relation to relevant global debates, with a view to learning from Bangladesh's experience for the future. It will also propose a forward-looking knowledge agenda, which will be relevant both within Bangladesh and beyond.

The paper provides a summary of the key findings from the CLEAR projects in relation to social protection, with a focus on innovations, identifying emerging themes and areas for further research to both inform the closing conference (held in March 2024) and help shape the future knowledge agenda in Bangladesh. This is of particular importance following the recent election in January 2024, in which the incumbent party – the Awami League – won a fourth consecutive term in office. This is likely to mean that civic space will continue to shrink and that social development will remain a key area of concern as the government increasingly relies on policy performance to sustain popular legitimacy (Nazneen 2024). This may in turn provide opportunities to expand and strengthen social policies for poverty reduction and improved resilience to shocks and polycrisis.

CLEAR research has examined the impact of the Covid-19 pandemic in Bangladesh, finding that the lockdowns and disruptions to livelihoods resulted in increased poverty, deprivation, stress, and poor mental health. Social protection has been identified as a key tool to address poverty-related vulnerabilities, with some innovations in terms of target groups and digitalisation. However, for many people, the safety net packages were unavailable to them, or they were ashamed to make a claim, or it was not enough to meet their basic needs. The existing systems set up to deliver social protection had various flaws and people often used their informal networks to access protection. In this context, CLEAR has investigated the ways in which social norms and perceptions, governance structures, and accountability mechanisms have affected access to government services, including social safety nets. There is a particular focus on the 'new poor', i.e. the vulnerable non poor who fell into poverty due to the shocks from the pandemic, and the constraints they have faced in accessing social protection.

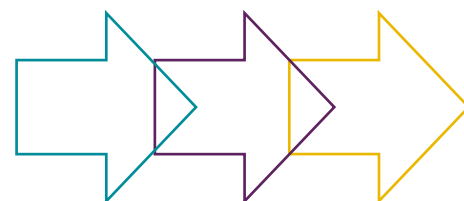
This paper draws on research from all the CLEAR projects, with a particular focus on the scoping paper on social protection (Siddiquee, Faruk and



Matin 2022), the papers on accountability, responsiveness and the feedback state (Ahmed *et al.* 2023; Chowdhury and Hossain 2022), as well as the two recent working papers on becoming poor (Roelen *et al.* 2024) and coping with being 'new poor' (Nazneen *et al.* 2024). The three key themes that emerged from the synthesis are as follows:

1. **Targeting and access** to formal government assistance through social protection, based on the differential experiences of various groups as well as gaps identified in provision and delivery.
2. Innovations in the areas of **legitimacy and accountability**, considering the respective merits of digital and analogue options given the lack of digital access and awareness among many citizens. Digital platforms have been extremely valuable in Bangladesh's health response to the Covid-19 virus, for example vaccine rollout. However, attempts at digitisation have hampered the delivery of government assistance through social protection – particularly a six-month delay in payments due to work on the national database (Siddiquee *et al.* 2022). There have also been some high-profile government reforms focused on accountability and citizen feedback, although implementation has been weak so far (Chowdhury and Hossain 2022; Ahmed *et al.* 2023).
3. The ways in which psychosocial **stress, stigma, and social norms** affect both access to coping strategies and their implications in a context where people living in poverty are often devalued (Roelen *et al.* 2023; Roelen *et al.* 2024). These factors can relate not only to the experience of poverty but also to the strategies that aim to alleviate poverty, and require further innovation as they are not easily solved.

The remainder of the paper is structured as follows. Section 2 provides relevant economic, political, and social protection context against the backdrop of multiple crises in Bangladesh. Section 3 identifies and discusses the three key themes of the synthesis, as identified above. Section 4 reflects on the ways in which the CLEAR findings relate to wider global debates on coping strategies, social protection, and innovation, while section 5 proposes a forward-looking knowledge agenda for Bangladesh.



2. Bangladesh context

2.1. Multiple crises

Bangladesh is currently facing multiple crises, including economic shocks, climate disasters, and global supply chain issues due to the Ukraine–Russia war (Nazneen *et al.* 2024). In this context, the Bangladeshi state needs to develop the characteristics of ‘anti-fragility’. This includes systems that learn and improve and are equipped to act fast and well during crises, whether caused by climate change, financial volatility, recession, a pandemic, or other triggers (BIGD and ARC 2021; Chowdhury and Hossain 2022).

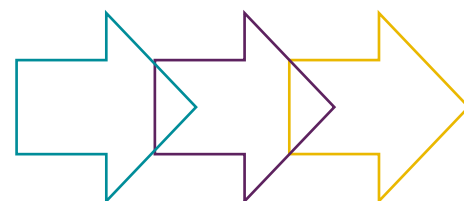
Responses to crises also need to take into account the covariate or collective nature of many shocks in Bangladesh, including the Covid-19 pandemic. In these situations where everyone is affected, for example by lockdowns or loss of livelihoods, many of the usual coping strategies – both in terms of informal support from families and communities as well as resources for government responses – are inadequate due to the intense strain on these support structures (Aziz *et al.* 2023).

There are also weaknesses in existing formal systems which need to be addressed in order to make crisis responses possible. For example, the CLEAR research on social protection identified challenges in the areas of rights, governance, distribution, and access – such as weak targeting and the lack of a social registry – contributing to significant inclusion and exclusion errors during the Covid-19 pandemic (Siddiquee *et al.* 2022).

2.2. Economic context

Economic hardship and loss of livelihoods due to the pandemic have led to an increase in poverty in Bangladesh: the poor became poorer, while many vulnerable non-poor households became poor (Rahman *et al.* 2022). For example, the November–December 2020 household survey conducted by the South Asian Network on Economic Modelling (SANEM) estimated that the upper poverty rate¹ increased to 42 per cent from 21.6 per cent in 2018, and the lower poverty rate reached 28.5 per cent from 9.4 per cent during the same time period (Raihan *et al.* 2021; Siddiquee *et al.* 2022). Two separate surveys – one of rural respondents and one conducted exclusively

¹ In Bangladesh, two poverty lines are estimated using the World Bank-recommended Cost of Basic Needs (CBN) method. The lower poverty line is reflective of extreme poor households whose total expenditures are on par with the food poverty line, while the upper poverty line indicates moderate poor households whose food expenditures match the food poverty line (Siddiquee *et al.* 2022).



in Dhaka – found an 80 per cent income reduction during the first lockdown in 2020 (LightCastle Partners 2020; Mandal *et al.* 2021).

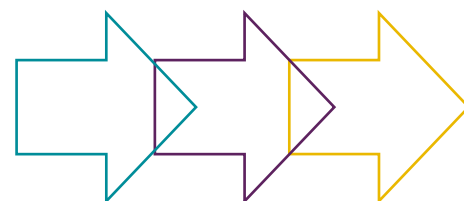
Phase 1 of the Power and Participation Research Centre–BRAC Institute of Governance and Development (PPRC–BIGD) rapid response study estimated that 22.9 per cent of Bangladesh's population became new poor during the first wave of Covid-19 (PPRC and BIGD 2020a). Follow-up surveys found that these households were less likely to bounce back from their new poor economic status to their pre-pandemic economic status. There were multiple reasons behind this. These households were less likely to be targeted for support and found alternative coping strategies. The credit market was disrupted and access to institutional credit was reduced; also their networks could not be approached since they too were in a similar financial position (Khan and Khan 2021; Raihan *et al.* 2021; Nazneen *et al.* 2024).

Food intake behaviour was also affected, with reduced food consumption being a negative coping strategy adopted by some households. In the April 2020 PPRC–BIGD rapid response survey, 47 per cent of urban respondents and 32 per cent of rural respondents indicated a reduction in food consumption. This entailed a reduction in food expenditure, with the contraction being relatively greater for poorer groups. There was also a reduction in the number of meals and diet diversity (PPRC and BIGD 2020a).

As of August 2021, poverty in rural areas had increased by 10 percentage points from pre-pandemic levels, while in urban areas the increase was over 20 percentage points. The percentage of the population falling into the new-poor category did decrease over time, but in March 2021, when the recovery situation was at its best, 15 per cent of the national population were still estimated to be new poor (Rahman *et al.* 2022).

2.3. Political context

Since 2008, the ruling Awami League has remained in power, and recently won a fourth consecutive election in January 2024. This period has been marked by a shift towards political dominance, including domination of the policymaking and administrative system and, relatedly, increasingly constrained space for civil society and media. As opportunities for citizen engagement and participation in the political process reduce, the legitimacy of the government increasingly relies on policy performance, for example on economic and social goals (Chowdhury and Hossain 2022). It is likely that social development will remain a key area of concern to sustain this performance legitimacy, particularly as GDP growth has stalled due to the country's economic crisis (Nazneen 2024).



To some extent this has increased government appetite for innovation in the areas of service delivery and citizen participation as a form of performance legitimacy; for example, the Aspire to Innovate (a2i) initiative (Chowdhury and Hossain 2022). However, constrained resources and challenges in coordination and communication have limited the effectiveness of such initiatives, as we will see in the case of the government's social protection response to the pandemic.

2.4. Social protection context

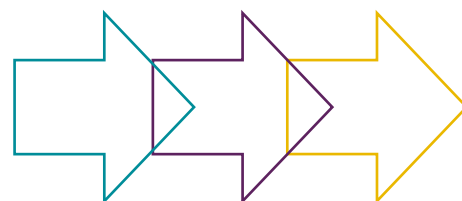
In Bangladesh, a right to social security is enshrined in the country's National Constitution (1972) Part II Article 15 (d), which states that citizens have 'the right to social security, that is to say, to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases' (GoPRB 1972: 6). The definition of social protection in Bangladesh's National Social Security Strategy (NSSS) encompasses three key pillars: social insurance, social assistance, and inclusion efforts to enable access by marginalised groups (Planning Commission 2015).

Bangladesh has an established social protection framework, which comprised approximately 120 different social protection programmes in the financial year 2021/22. Some of the key schemes include an Old Age Allowance (OAA), an Income Support Programme for the Poorest (ISPP), an Employment Generation Programme for the Poor (EGPP), and Vulnerable Group Development (VGD).

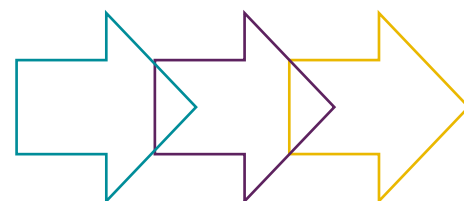
The government response to the Covid-19 pandemic included widening the coverage of social safety nets to protect poor people who lost jobs and income. This included increasing budgets for existing schemes, and innovations such as introducing new programmes and extending coverage to the formerly excluded urban poor populations (PPRC and BIGD 2020b). One of the new programmes was the prime minister's cash support scheme which provided one-off assistance of BDT 2,500 (£22) to five million informal workers who lost their jobs on account of the crisis and were not receiving any other form of social protection. While this scheme undoubtedly helped to relieve some of the pressure, its limited nature – including the relatively low transfer level – meant that it provided only 5 per cent of the amount needed to restore pre-shock consumption level (Hebbar, Muhit and Marzi 2021; Roelen *et al.* 2024).

A wide range of actors are engaged with delivering social protection in Bangladesh, creating the potential for fragmentation and lack of coordination. Within the government, relevant ministries and departments include the Ministry of Disaster Management and Relief

Innovations and Challenges in Crisis Contexts: Bangladesh's Social Protection Response to the Covid-19 Pandemic



(MoDMR); Local Government Division (LGD) under the Ministry of Local Government, Rural Development and Co-operatives (MoLGRDC); Department of Social Services (DSS) under the Ministry of Social Welfare (MoSW); and Ministry of Food. Various multilateral organisations are engaged in the social protection sector, such as the World Bank, International Policy Centre for Inclusive Growth (IPC-IG), UNICEF Regional Office for South Asia (ROSA), International Food Policy Research Institute (IFPRI), Asian Development Bank (ADB), International Labour Organization (ILO), and Oxford Policy Management (OPM). Local development actors are also working actively to support the poor and vulnerable, for example BRAC's Ultra Poor Graduation Programme (UPGP) and Urban Development Programme (UDP) (Siddiquee *et al.* 2022).



3. Key findings on innovations for managing crisis response through social protection in Bangladesh

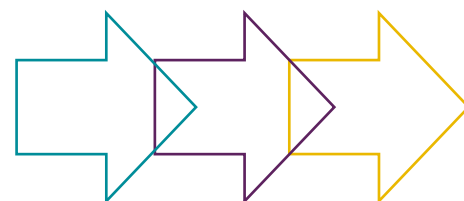
Prevalent coping strategies identified by the CLEAR research include loans and borrowing in-kind, reducing consumption, and holding multiple jobs (Nazneen *et al.* 2024). Across the projects, four main sources of assistance have emerged:

- government support, particularly through social protection;
- assistance from non-governmental organisations (NGOs);
- personal initiatives, such as loans and shop credit; and
- social support from families and communities.

Many households relied on multiple strategies and sources to cope, with some notable differences between rural and urban areas. Rural households were more likely to rely on savings than urban households (50 per cent compared to 30 per cent), while 38 per cent of urban households reduced their food consumption compared to 22 per cent of rural households (PPRC and BIGD 2020b). Thirteen per cent of urban households reported help from the government, while this figure was only 3 per cent for rural households (PPRC and BIGD 2020b). Although the pre-existing social protection schemes were largely rural focused, several of the studies found that government support was reported at higher levels in urban low-income areas compared to rural areas (Roelen *et al.* 2024).

Coping strategies also changed over time, particularly between the first and second lockdowns. The proportion of households receiving any kind of support reduced from 45 per cent in June 2020 to 23 per cent in August 2021, and the fall was larger for urban areas. The average amount received did increase but was still considered insufficient. Government support as a coping mechanism was reported by 6 per cent in June 2020 and 2 per cent in August 2021, while reliance on informal personal and social strategies rose during this same period (Rahman *et al.* 2022; Siddiquee *et al.* 2022).

The sub-sections that follow identify three themes emerging from the CLEAR findings on crisis response through social protection, with a focus on government provision of assistance.



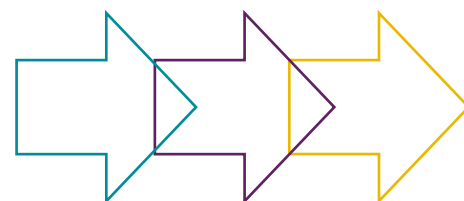
3.1. Social protection for whom and when: targeting and access

Crises and disasters tend to lead to an increase in poverty and can push vulnerable non-poor households into poverty, leading to the emergence of the **'new poor'**. A study conducted by PPRC and BIGD estimated that 22.9 per cent of Bangladesh's population became 'new poor' during the first wave of Covid-19 (PPRC and BIGD 2020a). The 2020 SANEM household survey found that the 'new-poor' group is highest in the Dhaka division, at 26.9 per cent (Raihan *et al.* 2021). Follow-up PPRC and BIGD surveys in 2022 found that 18.54 per cent of Bangladesh's population, i.e. 30.9 million people, were 'new poor' (PPRC and BIGD 2022), and average incomes were still 23 per cent below pre-pandemic levels. Further studies on the 'new poor' found that these households were less able to find alternative livelihoods and access social protection, and were therefore less likely to escape poverty (Raihan *et al.* 2021; Nampoothiri, forthcoming).

There were also occupational groups that were hit particularly hard. For example, those working in the **informal sector** suffered more than formal workers and **female-headed households** were more severely affected, with more female respondents being out of work (Rahman *et al.* 2022). **Residents of urban low-income areas** were disproportionately affected, partly because many of them work in the informal sector and also because the non-food expenditure burden, particularly rent and utilities, is much higher in the cities (*ibid.*).

In addition to loss of employment, **women** also experienced a fall in working hours, and rising time poverty due to increased unpaid work for women due to the pandemic (Sarker 2020). Early in the pandemic, BRAC (2020) had noted that rural female-headed households in particular tended to be in more precarious situations in terms of earnings, and that women were less likely to receive government aid. Immediately before the second lockdown in 2021, when the economy was showing some early signs of recovery before it got disrupted by the second wave of the virus, PPRC and BIGD (2021) revealed that not only was the prevailing joblessness among women five times higher than men but that women also faced greater re-entry barriers into the labour market than men (Siddiquee *et al.* 2022).

Historically marginalised groups in Bangladesh include Bede, Dalit, and Harijan communities – who experience exclusion and disadvantage based on their status in society – as well as persons with disabilities, sex workers, transgender people, HIV/AIDS patients, elderly beggars, 'urban floating people', and residents of hard-to-reach areas (Siddiquee *et al.* 2022). A study of food and cash assistance for marginalised groups during the

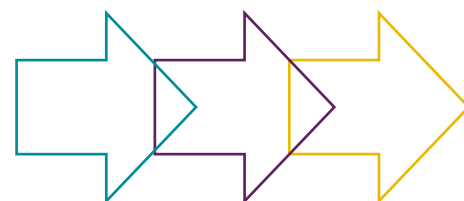


pandemic found gaps in provision for these groups in almost all divisions studied, raising concerns about targeting, distribution, and transparency (LNOB Network, Bangladesh 2020).

Migrants were significantly affected, and while there were government projects aimed at support and reintegration for migrants, these were largely short-term initiatives that were not tailored to specific migrant needs (Hossain, Khaleque and Mahmood 2022). About 22 per cent of returnee migrants lost jobs, and among those who could retain jobs, 94 per cent did not receive any salary during the period December 2019 – June 2020. Most importantly, since the migrant workers were the primary income earners of the family, their economic status impacted the household income significantly (Nazneen *et al.* 2024). A study in 2020 recommended that migrant workers and their families should be provided with financial assistance and social safety nets in recognition of the threats of unemployment and depletion of savings (Karim, Islam and Talukder 2020). CLEAR research on the impact of the pandemic on migration in Bangladesh also identified the potential of social safety nets to provide a buffer for returnee migrants. However, this was not part of the government's Covid-19 response and is an area of innovation that requires further attention (CLEAR 2022).

During the Covid-19 response in Bangladesh, social protection was a key tool used by the government to address the socioeconomic effects of the pandemic – particularly the lockdowns. This included expanding existing social safety net programmes, as well as some innovative measures such as introducing emergency schemes to reach new beneficiaries. For example, informal workers were targeted by the prime minister's cash support scheme. However, not all the vulnerable groups identified above were included in these schemes, and those that were targeted were not necessarily able to access assistance for various reasons; for example, limited access to mobile accounts for payments.

Targeting challenges within Bangladesh's social protection system had been identified before the pandemic, with analysis by the Policy Research Institute of Bangladesh estimating an exclusion error – whereby poor households are classified as non-poor and excluded from assistance – of 71 per cent in 2016 (Khan and Khan 2021). The government made efforts to improve the delivery of cash transfers during the pandemic by updating the National Household Database (NHD), but this unfortunately created additional problems, most significantly a six-month delay to payments for beneficiaries. While lack of coordination between ministries and inadequate communication to beneficiaries were key factors in this situation, 68 per cent of respondents in the BIGD and ARC 2021 study thought the distribution process had some irregularities and corruption,



while 11 per cent stated it was very corrupt (BIGD and ARC 2021; Siddiquee *et al.* 2022).

Access to government support, including safety nets, was also mediated by access to networks and, in particular, affiliations to the ruling party and government officials. Several CLEAR studies found that having connections with individuals in positions of power facilitated access to various forms of support provided by community leaders and the government, leading to both inclusion and exclusion errors. NGOs, such as BRAC, were generally seen as operating in a more transparent manner, but there was a suggestion that personal connections remained important for inclusion in programme lists and support provision (Nazneen *et al.* 2024; Roelen *et al.* 2024).

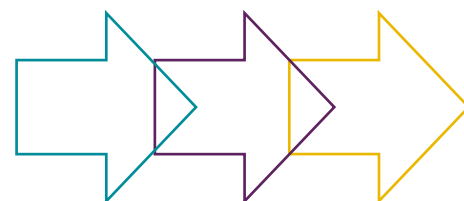
Stronger family networks and affiliations with the ruling party and government officials among 'never-poor' households meant that they were able to recover from Covid-19-related shocks, while most of the 'vulnerable non-poor' households lacked these networks and therefore struggled to recover (Nazneen *et al.* 2024). Identity also plays into this dynamic in various ways. For example, male beneficiaries appeared to have gained from their social capital in terms of more relief-related information compared to their female counterparts (BIGD and ARC 2021; Siddiquee *et al.* 2022). Marginalised groups are less likely to have these kinds of networks and affiliations and are more likely to be left out due to their social and digital exclusion.

3.2. Legitimacy and accountability

Until the Covid-19 pandemic hit, the government in Bangladesh had been relying on its sustained and rising gross domestic product (GDP) growth rates for 'performance legitimacy', i.e. delivering desirable policy outcomes. This type of legitimacy is important in Bangladesh due to the political dominance which limits space for opposition and reduces 'input' legitimacy that entails popular acceptance of the political process (Chowdhury and Hossain 2022).

The government's social and economic policy response to the pandemic had the potential to deliver performance legitimacy, but there was a lack of systems for transparency and accountability regarding both allocation and disbursement (BIGD and ARC 2021). As indicated in section 3.1, perceptions among beneficiaries indicate suspicion of the distribution process (*ibid.*). Government support was also considered to be insufficient, particularly by urban informal workers (Alam *et al.* 2021).

While the attempted digitisation of social protection delivery during the pandemic is largely considered to be a failure, digital platforms and data

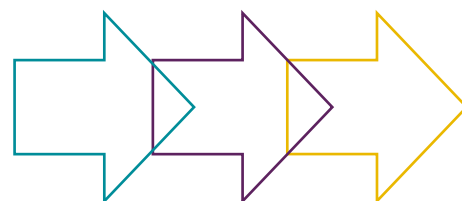


initiatives have played an important role in other aspects of the policy response in Bangladesh, such as the successful Surokkha vaccine rollout. The government's Aspire to Innovate (a2i) programme has also been noteworthy in stimulating demand for and creating data initiatives during the pandemic – as the 'flagship programme of the Digital Bangladesh agenda' situated within the Prime Minister's Office with the mandate of promoting public service innovation through 'examples, lessons, and knowledge' (a2i 2022). a2i also appears to have been a key interlocutor between civil society and the government during the pandemic (Chowdhury and Hossain 2022).

However, around 64 per cent of citizens still do not have or use internet connections and are unaware of online platforms (*ibid.*). Therefore, there is also a need for analogue means of communicating concerns and requesting assistance, and offline interfaces must be strengthened in order to ensure a more effective feedback system overall (Ahmed *et al.* 2023). An example of this is a national helpline number, such as the 333 initiative which provided information, guidelines, and directives to citizens during the pandemic (Chowdhury and Hossain 2022).

Lessons can be learned from the health sector in Bangladesh, which has a well-developed feedback system that integrates in-person feedback channels, online portals, and helplines. World Bank officials indicated that the integrated system for feedback and complaints handling by the Ministry of Health and Family Welfare (MoHFW) and the Directorate General of Health Services (DGHS) had been highly effective at enabling a fast and systematic tracking of complaints and other forms of feedback. This enables timely responses to problems in the systems at facility and policy levels (Ahmed *et al.* 2023).

There are some promising initiatives which exist in law but currently have weak implementation. The Right to Information, the Citizen's Charter, and the Grievance Redressal Service are all mechanisms for promoting citizen feedback and state response. However limited awareness, resource constraints, and power imbalances are all challenges to the use of these initiatives (*ibid.*). Informal mechanisms are likely to be used instead, especially at the local level, although there is limited documented evidence of such systems. These informal processes are connected to local elites and practices of patronage, linking back to the finding that households with strong connections and networks are more likely to be able to access services (*ibid.*; Nazneen *et al.* 2024).



3.3. Stress, stigma, and social norms

Just as some groups were impacted more by the socioeconomic effects of the pandemic than others, there were also some groups that were disproportionately affected by the limitations and impacts of the government's response.

Economic uncertainty and poverty are associated with stress and poor mental health, especially among those with lower incomes and among women. Socioeconomic relief, for example through social protection, can help to counteract poverty-induced stress and its associated consequences (Haushofer *et al.* 2020; Hjelm *et al.* 2017). However, stigma, negative attitudes, and pejorative treatment of people on low incomes receiving relief can reinforce the psychosocial poverty trap (Roelen 2020; Roelen *et al.* 2024). Migrants, in particular, may also face additional stresses due to hostility from host communities or from their own communities on their return, although there are knowledge gaps in this area (CLEAR 2022).

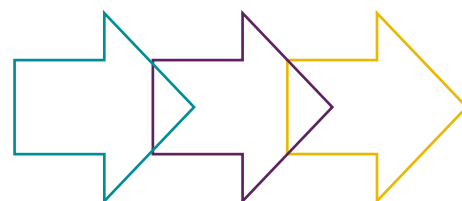
Receiving assistance may be a source of shame due to stigma around being perceived to be poor. Receiving government and NGO support can be considered less shameful than receiving support from family and friends, with some respondents perceiving government support to be a right (Roelen *et al.* 2023). However, experiences of asking for formal support are often still associated with shame, especially for those who have previously been non-poor (Roelen *et al.* 2024). For example, households that had not been poor before the pandemic felt ashamed to ask for help since they were perceived to be solvent (Nazneen *et al.* 2024).

Stigmatisation may be particularly prevalent among the historically marginalised groups identified above (Siddiquee *et al.* 2022), and the CLEAR Becoming Poor project revealed a widespread sense that people in poverty are devalued:

Nobody loves a person who is vulnerable. Nobody respects someone who has no money. People will ask me to eat when I am not hungry, but they will not ask me to eat when I am hungry (DHK-FGD-Female).

(Roelen *et al.* 2024: 31)

There can also be area-based discrimination, with residents of low-income urban neighbourhoods experiencing stigmatisation and discriminatory practices; for example, being refused jobs or unable to enrol their children in school, or facing rejection at public institutions when being honest about their residence in low-income neighbourhoods (Roelen *et al.* 2023). Oppressive surveillance and violent enforcement of lockdown rules during

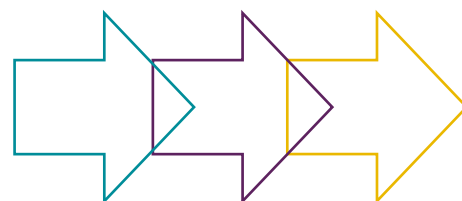


the pandemic were cited as examples of unfair and harsh treatment of those in poverty (Roelen *et al.* 2024).

Three key factors have emerged that shape the availability and use of formal coping strategies provided by the government. These factors overlap with findings from the other two themes identified in this paper, specifically barriers to accessing assistance and the importance of government legitimacy at national and local levels:

- Access to documentation and services that facilitate registration for social protection, including identity cards and mobile phones;
- The influence of social norms, which were reported as constraints across all locations in the CLEAR Durdin-er Diaries project, particularly for the new poor, including gender norms and honour and shame around poverty; and
- Distrust in (local) government due to lack of an effective governance structure.

According to the Durdin-er Diaries study, 'in terms of differences in strategies used by households who were recovering and not recovering we did not find any significant differences; rather, the households that were not recovering were using more strategies' (Nazneen *et al.* 2024: 7). The authors concluded that how coping strategies and networks are used is more important than what they are.



4. How do the above findings confirm or challenge the current global debates in development around the issue?

4.1. Meeting the SDGs

Sustainable Development Goal (SDG) target 1.3 is to implement nationally appropriate social protection systems and measures for all, with the indicator being the 'proportion of the population covered by social protection floors/systems, by sex, distinguishing children, unemployed persons, older persons, persons with disabilities, pregnant women, newborns, work injury victims and the poor and vulnerable'.²

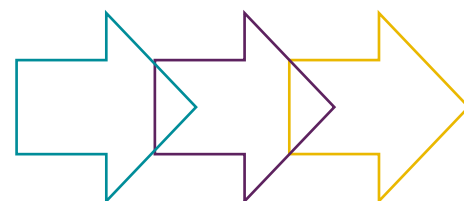
According to the SDG tracker produced by Our World In Data, 22.5 per cent of Bangladesh's population was covered by at least one social protection benefit in 2022.³ Given the increase in poverty in Bangladesh during the pandemic outlined in section 2, and the challenges with recovery for many households – particularly the new poor –, it is clear that there are still large gaps in terms of social protection coverage.

These gaps include entire groups within the population who are usually not covered by social assistance for the non-working poor or social insurance for formal workers (Devereux and Cuesta 2021), such as informal workers and migrants, who were also identified as being among the most vulnerable during the pandemic (Devereux *et al.* 2020). There are also challenges whereby those eligible for assistance are unable to get on the list or do not receive their transfers; for example, if they are hard to reach or marginalised, or due to issues with registration and payment systems, leading to exclusion errors which are problematic for equity and inclusivity. The 'new poor' have been largely overlooked within the government's social protection response as they are expected to be solvent.

Measures introduced in response to the pandemic, such as the inclusion of urban informal workers in emergency social assistance schemes like the prime minister's cash support scheme in Bangladesh, provide opportunities for learning as well as generation of new data that can

² See **Goal 1: Poverty Eradication.**

³ See '**End Poverty in All its Forms Everywhere**' – **Our World in Data.**



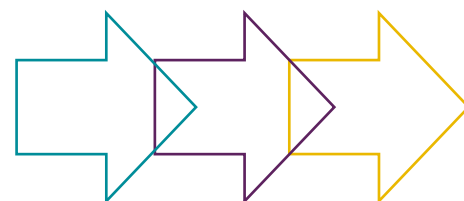
improve provision in the future (Roelen, Archibald and Lowe 2021; Covid Collective 2021). While some of these initiatives have since become longer-term interventions – such as South Africa's Covid-19 social relief of distress (SRD) grant for unemployed working age adults, which has been extended due to pressure from civil society – many took the form of one-off support that has not (yet) translated into significant expansion or strengthening of established social protection systems.

The use of digital tools for identification and payment can also provide opportunities to ensure that those in need of support through social assistance are registered and receiving cash transfers or other interventions (Covid Collective 2021), which has the potential to contribute to inclusion and leaving no one behind. However, there are well-documented risks linked to digital data, particularly in contexts of political dominance where such information could be used for surveillance purposes. This will be discussed in more detail in section 5.2.

Data from CLEAR's Becoming Poor and Durdin-er Diaries projects indicates that receiving formal support from the government is considered to be more acceptable than asking family and friends for help, because the government is perceived to have a responsibility for alleviating poverty (Roelen *et al.* 2024; Nazneen *et al.* 2024). This suggests a promising shift towards a rights-based approach and greater expectations placed on the government by citizens. On the other hand, this expectation can be undermined by delivery failures such as the registration and payment delays during the pandemic. If formal interventions prove unreliable then people will be forced to seek alternative coping strategies.

4.2. How do the findings from Bangladesh deepen or challenge the way we think of development programming to tackle crisis response?

The Covid-19 crisis was identified by the ILO as a 'wake up call to strengthen social protection systems' (ILO 2020), and globally many countries not only adapted and expanded existing programmes but also introduced new schemes for groups that were not previously covered. A real-time review of social protection responses to the pandemic tracked the measures initiated by governments around the world. Between March 2020 and January 2022, a total of 3,856 social protection and labour measures were planned or implemented by 223 economies, with cash transfers being the most widely used measure. By January 2022, however, only 21 per cent of the social assistance programmes introduced in response to the pandemic were still active (Gentilini *et al.* 2022).



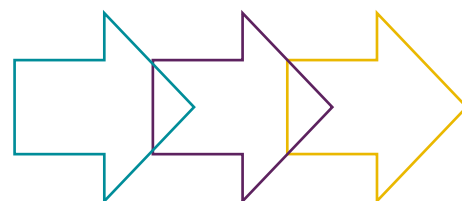
CLEAR research has recommended that development programming in response to crisis, including social protection, should continue for a longer time period to ensure recovery (Roelen *et al.* 2024). This is particularly vital in the context of repeated and intersecting crises, such as the multiple crises experienced by Bangladesh.

In terms of citizen engagement in government responses, the CLEAR Listening and Responding project recognises that the Bangladesh state has a strong record of learning from crises. For example, before the pandemic there had been a range of sweeping reforms to enable citizens to participate in the governance process, as well as investments in digital and face-to-face systems to enable feedback and communication between citizens and government actors (Ahmed *et al.* 2023).

In terms of accountability and responsiveness, CLEAR has found that trust, transparency, and accountability are key factors of successful policy responses. However, trust in government – particularly local government – has been undermined by delivery failures such as the delay to payments, with 68 per cent of beneficiaries believing that the distribution process had irregularities and corruption (Siddiquee *et al.* 2022).

Shock-responsive social protection has become a key focus in global and national development discourses, as the frequency and severity of shocks increases in the context of multiple crises. There is increasing expectation that social protection systems should be equipped to respond to shocks; for example, through horizontal or vertical expansion, piggybacking on existing structures, and adaptation of design (O'Brien *et al.* 2018).

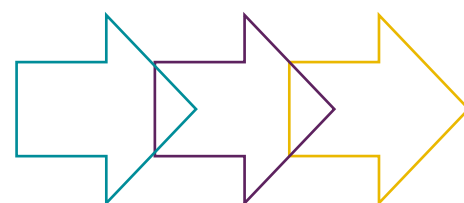
However, there are risks associated with these additional expectations – particularly if existing systems are already struggling in terms of funding, beneficiary selection, and payments. Crises can disrupt delivery structures by limiting access to resources and services, especially for hard-to-reach populations (Sabates-Wheeler *et al.* 2022). Also, if social protection programmes are perceived to be a panacea, then expectations may become unrealistic (Lind *et al.*, forthcoming). Research in conflict settings conducted as part of the Better Assistance in Crises (BASIC) Research programme has also identified the importance of coordination between development and humanitarian actors to support provision of social protection in crisis situations (*ibid.*).



4.3. Recommendations for improving the social protection response

The government's Covid-19 response raised concerns about access and delivery – particularly in terms of the digitisation of the system, which is also a potential area of innovation, while recognising the importance of also having face-to-face systems in place (Ahmed *et al.* 2023). The CLEAR social protection scoping paper identifies that the welfare matrix used in defining the poor needs to be adjusted in the context of shock. It also calls for innovative targeting mechanisms which combine technology with community-based responses to increase responsiveness, transparency, and flexibility of the safety net (Siddiquee *et al.* 2022).

The Becoming Poor project argues that social protection and anti-discrimination measures are only two components of the response needed to help low-income urban residents build their livelihoods, gain socioeconomic resilience, and move out of poverty. An integrated response is required, linking the dignified delivery of social protection with wider labour market, economic growth, and urban planning interventions (Roelen *et al.* 2024).



5. A future-looking knowledge agenda for social protection in Bangladesh

5.1. Social protection needs of the 'new poor' and migrants

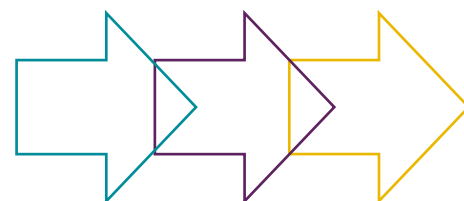
Several CLEAR projects identify the 'new poor' as a key group to consider in the Bangladesh context, with 22.9 per cent of Bangladesh's population becoming new poor during the first wave of Covid-19 (PPRC and BIGD 2020a). The Durdin-er Diaries project provides a nuanced conceptualisation of new-poor households, distinguishing between the 'never poor' and 'vulnerable non poor' as well as whether they were 'recovering' or 'stuck'. The authors created a useful two-by-two matrix (see Table 1), finding that households that were never poor before the pandemic were more likely to be recovering and thriving, while those that were vulnerable non poor were more likely to be stuck and sinking.

Table 1: Categorisation of households pre- and post-pandemic

	Never poor	Vulnerable non-poor
Recovering	A Thriving	C Reviving
Stuck	B Surviving	D Sinking

Source: Nazneen *et al.* (2024: 34)

This is explained by stronger networks among the never poor, which facilitated coping strategies including accessing social protection, although shame was identified as a common constraint in terms of asking for help. On the other hand, households that were non-poor before the pandemic but had experiences of being vulnerable non poor had a more fragile economic foundation, often taking loans, and lacked networks beyond their families and communities. The household trajectories analysed in this study revealed that most of the never-poor households were recovering whereas most of the vulnerable non poor were stuck and not recovering (Nazneen *et al.* 2024).



These 'new-poor' households received limited support through social protection for two reasons. First, social protection is largely targeted towards the ultra-poor and so these new-poor households were overlooked. Second, new-poor households that did receive social protection were often those that had networks with the ruling party or local government officials. This area needs further research to ensure that the experiences of the 'new poor' are understood and that they are considered in terms of responses and coping strategies in future crisis scenarios.

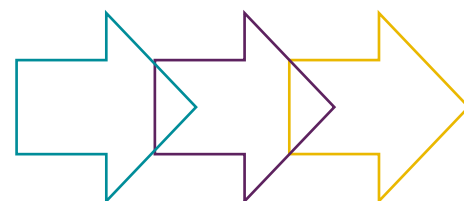
CLEAR's research also identified substantial policy and research gaps in the impact of the pandemic on migration that need to be urgently addressed. There are unique issues faced by migrants and returnee migrants, including trade-offs between risks and rewards, differences in the experiences of migrants who stayed in host countries and those that returned home, as well as hostility faced by migrants in both situations. Female migrants working as domestic workers became even more vulnerable to abuse and harassment, coupled with a sharp increase in workload due to male family members staying at home during the lockdown.

While there have been several recommendations that a safety net should be provided for migrants, including returnee migrants, for both the Covid-19 pandemic and future crises, there has been a gap in programming to support this vulnerable group. CLEAR research identifies the need for further knowledge of this group; for example, there has been no systematic survey of female migrants to inform policymaking. The CLEAR project on migration proposes several innovations including products to stimulate savings and spur investments that benefit migrants as well as a comprehensive and nationally representative survey covering the cross-sections of migrant workers and a resulting data set (CLEAR 2022). Needs assessments would also help to tailor interventions targeting migrants appropriately (Hossain *et al.* 2022).

5.2. The potential and challenges of digitisation for social protection

The potential and challenges of digitisation – both as an accountability tool and in relation to programme delivery – is increasingly recognised as an issue that needs more attention. This is a global debate, which also emerged as a concern across the CLEAR projects in Bangladesh.

Benefits of digital systems for delivering programmes such as social transfers can include improved efficiency and transparency, as well as potentially minimising corruption (Siddiquee *et al.* 2022). Having a single



database and published beneficiary lists could help to reduce discretionary behaviour by local officials during the selection and registration process, although so far there is limited evidence of this in Bangladesh and so this is an area that needs further research attention. An example of an existing digital beneficiary system is the unified System of Identification of Social Program Beneficiaries (SISBEN) in Colombia, which has improved transparency and traceability and has captured information on more than 70 per cent of the population (ILO 2015).

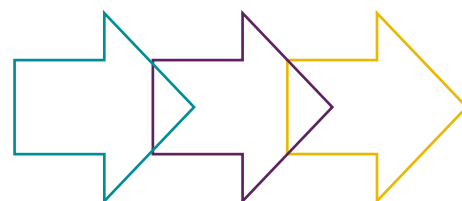
However, there are also risks associated with expanding the role of technology in the registration of beneficiaries and delivery of payments. Digitalisation could exclude citizens from receiving social programmes to which they are entitled as access to digital systems and mobile phones may be limited, particularly in rural areas and among marginalised groups. On the other hand, there are concerns about the potential for monitoring and surveillance of citizens through digital means, for example the use of digital IDs (Roberts *et al.* 2023).

Digital citizenship in the civic space also has both positive and negative possibilities, expanding digital rights and opening up new channels for communication and organisation while also providing governments with opportunities for digital surveillance and disinformation (Roberts 2021).

5.3. Innovative methods in crisis contexts

The Durdin-er Diaries project adopted a method referred to as Governance Diaries (Loureiro *et al.* 2023), which is an innovative approach to researching marginalised people's lived experiences in difficult settings. It uses longitudinal qualitative panel data to bring together the strengths of ethnographic, longitudinal, and comparative work to study changes in complex behaviour.

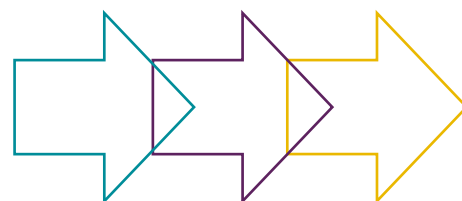
Several of the CLEAR studies have adopted mixed methods approaches drawing on both quantitative and qualitative data to provide a holistic picture of the issues at hand. This includes surveys and interviews that were conducted online or by telephone when face-to-face interaction was not possible during the lockdowns.



6. Conclusion

Building on CLEAR research that has engaged directly with marginalised and under-studied groups, including ‘new-poor’ households and migrants, it is vital that these voices are represented within policymaking in Bangladesh. During the Covid-19 pandemic, recommendations were made that safety nets should be extended to include groups not covered by the existing social protection system, such as migrants. However, the safety net fell short in terms of coverage and transfer level and was insufficient to support people impacted by the crisis.

Insights from the CLEAR research and wider lessons from Bangladesh’s response to the pandemic can be used to strengthen the country’s social protection system in the longer term in the context of multiple crises. Areas of focus should include providing a safety net for migrants, expanding social protection to urban areas, and understanding the specific needs of new-poor households.



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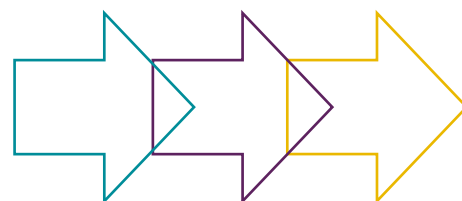
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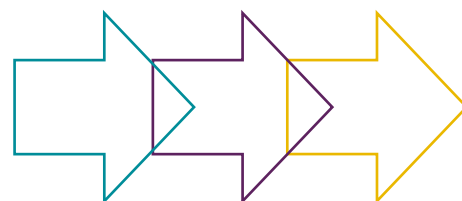
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