

Scoping paper  
Under COVID-19 Learning, Evidence and Research (CLEAR) for Bangladesh

# Social Protection During Covid Times Research For Building Forward Better



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**Social Protection During COVID Times:  
Research For Building Forward Better**

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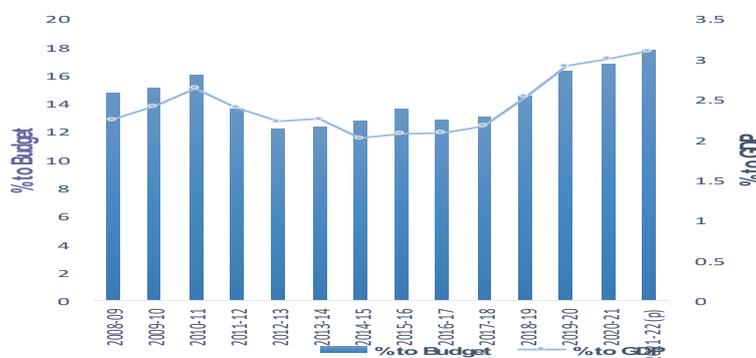
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# Social Protection During COVID Times: Research For Building Forward Better

**Summary:** The various activities undertaken by the Bangladesh Government include widening coverage of the social safety nets to protect the poor and new poor due to COVID-19 pandemic. Despite such an increase in social protection coverage and spending amid COVID-19, many of the poor are still excluded due to the lack of a social registry and proper implementation and distribution strategies. This study aims to critically scrutinize the Bangladesh government’s support under the umbrella of social protection during COVID-19 in order to assess the social justice agenda based on a systematic inquiry to look at the secondary data. It also tries and identifies the drawbacks, which are rooted in the existing social protection framework, associated with the planning, designing, programming, and delivery of the various social protection programs and projects in order to ensure social justice from the rights, governance, distribution, and access perspectives. More specifically, the scoping study would help highlight the caveats of Bangladesh’s social protection during the pandemic and identify the scope of future research and policy actions to mitigate the potential impacts of future shocks on the livelihoods of the poor, marginalized, and impoverished people through constructing a comprehensive and dynamic social protection system.

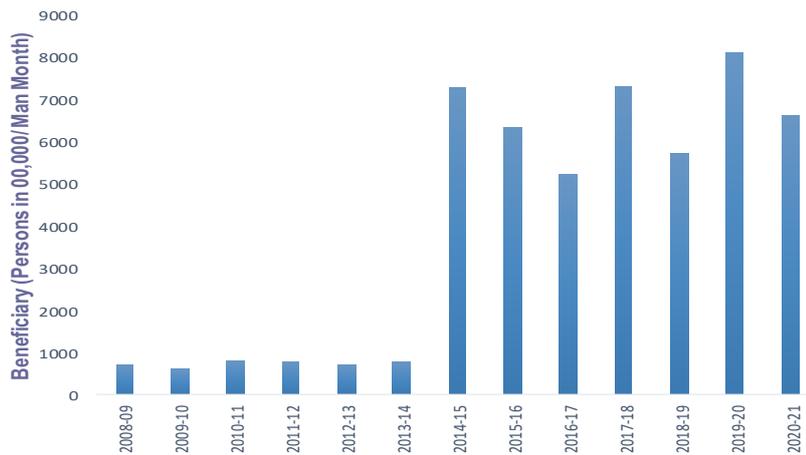
## 1. Background and Rationale

Since the beginning of the 21<sup>st</sup> century, the collective and growing global concerns about an inclusive and sustainable growth strategy have seen a flurry of interest among researchers and policymakers. The proclamation of the United Nations’ 2030 Agenda for Sustainable Development has been a blueprint for inclusive and sustainable growth to which countries across the globe are now committed. With this rationale, the Bangladesh Government has been expanding social assistance coverage to the poor, marginalized, and vulnerable groups (see Figures 1 and 2 below). Moreover, in 2015, the government also adopted the National Social Security Strategy (NSSS) (General Economics Division [GED], 2015). However, inadequate funding implementation-related difficulties and malpractices result in a high degree of targeting errors (GED, 2020), and thus the existing inefficiency and ineffectiveness.



**Figure 1:** % of Social Security to Budget and Growth Domestic Product (GDP)

Source: Social Security Policy Support (SSPS) Programme (<https://socialprotection.gov.bd/en/>).



**Figure 2: Beneficiary Coverage (Persons in 00,000/Man Month)**<sup>234</sup>

Source: Social Security Policy Support (SSPS) Programme (<https://socialprotection.gov.bd/en/>).

The NSSS adopts the definition of social protection provided by the European Report on Development: “A specific set of actions to address the vulnerability of people’s life through social insurance, offering protection against risk and adversity throughout life; through social assistance, offering payments and in-kind transfers to support and enable the poor; and through inclusion efforts that enhance the capability of the marginalised to access social insurance and assistance.” Without altering the underlying meaning, the term “social security” was applied for consistency with the constitution—where Article 15 (d) enshrines the right to social security or public assistance for the citizens (Hasan, 2019; Ministry of Law [MoL], n.d.).<sup>5</sup>

A summary of key concepts and terminologies relevant to social protection in Bangladesh is presented in Figure 3. Thus three elements fall under the umbrella of social protection here. Social assistance has been explained in the NSSS as a term that is “... used by some to refer to social transfers exclusively, and by others to refer to any form of assistance provided to individuals in need on a non-contributory basis (i.e. including social transfers, as well as subsidies, social services, etc.).” On the other hand,

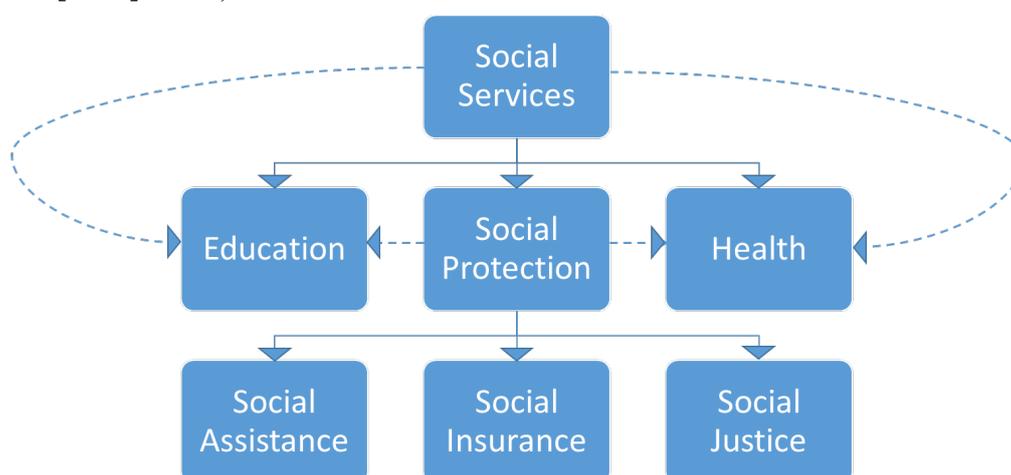
<sup>2</sup>Beneficiary coverage in 2020–2021 for newly adopted activities/projects is not disclosed as it is in the process of determination.

<sup>3</sup> Number of beneficiaries are expressed in national documents either in terms of the number of persons (in '00,000), or man month, depending on the type of program.

<sup>4</sup> The jump in fiscal year (FY) 2014–2015 occurred due to beneficiary coverage for certain programs, such as Revitalization of Community Health Care Initiative in Bangladesh; Maternal, Neonatal, Child and Adolescent Health; Essential Services Delivery; Community Based Health Care; National Nutrition Services; Maternal, Child, Reproductive and Adolescent Health; etc., being included in terms of the number of visits (Ministry of Finance [MoF], 2014, 2015).

<sup>5</sup> In this paper, we use these terminologies interchangeably.

social insurance captures “Contributory benefits that provide transfers on the basis of contribution records and social solidarity. Benefits often include old age, disability and survivors’ pensions, unemployment insurance and maternity insurance.” Lastly, social justice deals with the aspects of social rights and equality (Hasan, 2019). There are currently 120 social protection programs operational in Bangladesh in FY 2021–22, and Table 1 lists some of the major ones which were in place before COVID-19 (Ministry of Finance [MoF], 2021).



**Figure 3:** Concept of Social Protection in Bangladesh

*Source:* Hasan (2019).

**Table 1:** Snapshot of Existing Major Social Protection Schemes: Pre-COVID

Long-term programs	Covariate risks: Seasonal programs to address seasonal food insecurity and unemployment	Covariate risks: Humanitarian programs for disaster response
<ul style="list-style-type: none"> <li>• Old Age Allowance (OAA)</li> <li>• Vulnerable Group Development (VGD)</li> <li>• Allowances for the Financially Insolvent Disabled (DA)</li> <li>• Income Support Program for the Poorest (ISPP)</li> <li>• Maternity Allowance Program for the Poor Lactating Mothers (MA)</li> <li>• Assistance for Working Lactating Mothers (LMA)</li> <li>• Primary &amp; Secondary School Stipends</li> <li>• School Feeding Program</li> </ul>	<ul style="list-style-type: none"> <li>• Food Friendly Program (FFP)</li> <li>• Employment Generation Program for the Poor (EGPP)</li> </ul>	<ul style="list-style-type: none"> <li>• Vulnerable Group Feeding (VGF)</li> <li>• Test Relief Cash (TR)</li> <li>• Food for Work (FFW)</li> <li>• Open Market Sales (OMS)</li> <li>• Work for Money (WFM)</li> <li>• Gratuitous Relief (GR)</li> </ul>

<ul style="list-style-type: none"> <li>• Stipend for Disabled Students</li> <li>• Program and Stipend for Improving the Livelihood of Transgender (Hijra), Bede and Disadvantaged Communities</li> </ul>		
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Sources: MoF (2021); Hebbbar, Muhit, & Marzi (2020).

The economy of Bangladesh has been affected by COVID-19 mainly via two pathways: (i) external economic shocks in the form of the global shutdown and health crisis, affecting international trade, investment, and remittances, and (ii) contracting domestic demand as well as supply-side bottlenecks (Siddiquee & Faruk, 2020; Razzaque, 2020). Factory closures, order cancellations, and job and income loss were common phenomena. Consequently, economic hardship due to COVID-19 has led to an increase in the number of people falling into poverty: the poor became poorer, while many vulnerable non-poor (VNP) became poor (Rahman et al., 2022). For example, the November–December 2020 Household Survey conducted by the South Asian Network on Economic Modeling (SANEM) estimated that the upper poverty rate increased to 42% from 21.6% in 2018, whereas the lower poverty rate reached 28.5% from 9.4% during the same time period. The estimate of the Centre for Policy Dialogue (CPD) using the unit-level data of the Household Income and Expenditure Survey (HIES) 2016, where they applied the negative shock on household consumption, found that the poverty rate increased to 35% in 2020 from 24.3% in 2016 (CPD, 2020). Similarly, International Labour Organization (ILO) has estimated that around 63.5 million people have been severely affected by the COVID-19 crisis. In response to alleviate the plight of lower-income and vulnerable groups who have been hit hardest by the COVID-19 pandemic, the Bangladesh Government has expanded its social safety nets by raising the budgetary allocations by 12.5% in FY 2021–2022 and the amount for social protection reached to BDT 1.1 trillion (17.83% of the BDT 6.04 trillion budget).

The various steps undertaken by the current government include widening coverage of the social safety nets to protect the poor people who lost their jobs and income due to COVID-19. For example, the government launched the “Cash Financial Assistance” initiative in 2020 and made some proposals to widen the domain of social safety nets. These include increasing the number of poverty-stricken *upazilas* to 150 from 112, and for this purpose, additional budgetary allocation of BDT 4.81 billion, BDT 2.55 billion, and BDT 2 billion has been allocated to cater to 800,000 new poor elderly citizens, 425,000 new widows and destitute women, and 200,000 insolvent persons with disabilities, respectively.

Despite the efforts provided to expand the social protection coverage and budget during the pandemic, the social protection system faced a number of critical limitations in

terms of governance, distribution, and access, which require urgent attention of the government to make the system more responsive and reliable for those who need the most at the right time. The social protection agenda for alleviating poverty and reducing vulnerability and inequality grounded in social justice helps understand the critical issues of rights, governance, distribution, and access during the COVID-19 pandemic, which has posed unprecedented challenges to the existing social protection system. The livelihood crises among the poor and vulnerable households arising from the COVID-19 pandemic have underlined the role and importance of social protection in assisting the poor, marginalized, and impoverished people to survive livelihood COVID-shocks and preserve the assets they own. Despite increases in social protection coverage and spending throughout the country amid COVID-19, many of the poor are still excluded due to the lack of a social registry (e.g., National Household Database) and proper implementation and distribution strategies.

In this scoping paper, we examine how Bangladesh has adapted and expanded social protection programs and projects to support households and mitigate the impacts of COVID-19. We also try and identify the drawbacks, which are rooted in the existing social protection framework, associated with the planning, designing, programming, and delivery of the various social protection programs and projects in order to ensure social justice from the rights, governance, distribution, and access perspectives. We aim to critically scrutinize the Bangladesh Government's support under the umbrella of social protection during COVID-19 in order to assess the social justice agenda based on a systematic inquiry to look at the secondary data on disbursement. More specifically, the scoping study would help highlight the caveats of Bangladesh's social protection during the pandemic and identify the scope of future research and policy actions to mitigate the potential impacts of future shocks on the livelihoods of the poor, marginalized, and impoverished people through constructing a comprehensive social protection system and contributing to it.

With a view to focusing on these issues, first of all, this study aims to review the existing evidence on the impacts of COVID-19 on livelihoods of the poor households. Second, it explores the existing information sources regarding vulnerability and need and their accuracy, accessibility, and frequencies. Third, the study examines the major concerns such as coverage and exclusion regarding social protection. Fourth, government capacities and strategies for implementation, including expansion, digitization, and other innovations, are explored. Finally, scopes for future research on preparing social protection for the next crisis are highlighted.

The rest of the paper is organized as follows. Section 2 lays out the research questions to be investigated in this scoping paper, while Section 3 notes the key evidence producing and using bodies regarding COVID-19 and social protection. Section 4 discusses the data and methodology applied in this study, and Section 5 presents an

elaborate literature review on the impact of COVID-19 on the livelihoods of the poor in Bangladesh. Lastly, the COVID-19 learnings regarding the social protection policy in Bangladesh are examined at length in Section 6, and Section 7 concludes the paper by suggesting avenues for future research.

## **2. Key Areas to Focus: Research Questions**

The present scoping paper aims to cover the existing literature on the pandemic's impact on the livelihood of the poor and vulnerable in Bangladesh, then provide an evaluation of the performance of social protection policy during the COVID-19 period based on the available sources. A key component of this exercise will involve identifying the evidence gaps and engaging the relevant stakeholders for this particular theme. To do so, we aim to answer the following research questions in this scoping paper:

- I. What are the impacts of COVID-19 on livelihoods of the poor households?
- II. What has the experience of COVID-19 taught us about social protection policy in Bangladesh? This includes the followings:
  - What are the existing information sources that help to identify social protection needs?
  - How accurate, accessible, fast etc. were they? Who were left out during COVID-19, why and how?
  - What are the beneficiaries' views regarding the social protection response?
  - How did the social protection response fare in terms of accountability and governance? What irregularities were observed?
  - What do we know about how well did government institutions do? What do they need to be more effective at responding to such crises in future?
- III. What evidence gaps need to be filled with regard to social protection during COVID-19? What future research could be conducted to improve Bangladesh's social protection system?

## **3. Key Actors Producing Evidence and Likely Users of Future Evidence on COVID-19 and Social Protection**

### **3.1. Government Agencies**

The Government of Bangladesh (GoB) has been operating various social protection schemes under its different ministries. The Ministry of Disaster Management and Relief (MoDMR) runs the Safety Net Systems for the Poorest (SNSP) Project and five of the

largest Social Safety Net (SSN) programs: Employment Generation Program for the Poorest (EGPP), Vulnerable Group Feeding (VGF), Gratuitous Relief (GR), Food for Works (FFW), and Test Relief (TR) programs (SNSP-DDM, n.d.). These are mainly geared towards the provision of public works for the working-age population and food-based humanitarian relief (World Bank, 2017).

The Local Government Division (LGD), under the Ministry of Local Government, Rural Development and Cooperatives (MoLGRDC), is the executive body for the Income Support Program for the Poorest (ISPP) Project, which focuses on early childhood development in poor households and extends nutrition-related support to mothers and children (ISPP, n.d.; World Bank, 2017).

On the other hand, the Department of Social Services (DSS), under the Ministry of Social Welfare (MoSW), is responsible for the schemes supporting the elderly, widows, and persons with disabilities (PWDs)—namely the Old Age Allowance (OAA), Widow Allowance (WA), Disability Allowance (DA), and Disabled Students Stipend programs (Shonchoy et al., 2021; World Bank, 2017). Together, these three ministries account for more than two-fifths of the social safety budget (World Bank, 2017).

The open market sales (OMS) program, initiated in 1978 under the Ministry of Food, aims to achieve price stability by selling rice at a fixed, lower price than the market rate (Ahmed, Chowdhury, & Haggblade, 2000), and this ensures affordability of the staple food for the poor in times of crisis. The Ministry of Labour and Employment (MoLE) is involved in a support scheme for laid-off workers in three export sectors (Byron, 2020a).

### **3.2. Development Partners**

Non-state actors are also crucial in the social protection agenda. Various multilateral organizations have been engaged in programs and studies covering livelihoods and social safety of the poor and excluded ones in Bangladesh. Some others also have the wellbeing of the vulnerable and marginalized as a key component in their agenda. These organizations include 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), UN Country Team in Bangladesh, and Oxford Policy Management (OPM), among others. For instance, the World Bank has been involved in a number of projects with various government ministries: the Safety Net Systems for the Poorest (SNSP) Project with the Ministry of Disaster Management & Relief (MoDMR), the Income Support Program for the Poorest (ISPP) Project with the Ministry of Local Government, Rural Development and Cooperatives (MoLGRDC), and the Cash Transfer Modernization (CTM) Project with the Ministry of Social Welfare (MoSW) (World Bank, 2017).

Local development actors, such as non-governmental organizations (NGOs), are also working actively to support the poor and vulnerable. BRAC's Ultra-Poor Graduation Programme (UPGP) (Rahman, Bhattacharjee, & Das, 2021) and Urban Development Programme (UDP) (BRAC, 2021) are two of the major interventions. The former utilizes both the cash only and the holistic cash plus approaches to lift people out of poverty traps, while the latter focuses on the wellbeing of the urban poor. Both beneficiaries and interventions undergo rigorous selection and evaluation processes to ensure the most optimal approach to support the extreme poor. One study has shown that UPGP participants had shown greater resilience during the time of the pandemic (Rahman & Bandiera, 2021). Manusher Jonno Foundation (MJF) has been providing cash support to the vulnerable and excluded segments, such as tea garden workers, plain land and Chattogram Hill Tracts (CHT) indigenous people, fisher folk, violence victims, widow and destitute women, PWDs, *Dalit* and *Harijan*, etc., who have been affected by the pandemic (MJF, 2020, 2021). Community-led, voluntary organizations such as Bidyanondo and Pashe Achi Initiative have been providing support in various manners, such as food relief, small capital and asset transfers, market linkage, etc., to the deprived and economically disadvantaged as well as the new poor (Alam et al., 2020; Rahman, 2021b).

### **3.3 Think Tanks and Academia**

A number of research organizations have been regularly conducting surveys and providing evidence regarding the situation of the poor and vulnerable, followed by stakeholder engagement with the results. BRAC Institute of Governance and Development (BIGD), BRAC University, in partnership with the Power and Participation Research Centre (PPRC), had insofar conducted four rounds of panel survey under the project titled "PPRC-BIGD COVID-19 Livelihoods & Recovery Panel Survey," which provides an extensive overview of the trajectory of the low-income population throughout the pandemic on various fronts such as income, food and non-food expenditure, coping mechanisms, sources of support, debt, savings, migration, labour market, etc. (BIGD, n.d.-b). The study has also highlighted the plight of the "new poor"—the vulnerable non-poor who found themselves to be below the poverty line during the pandemic. An ongoing study by the Centre for Peace and Justice (CPJ), BRAC University focuses exclusively on the marginalized communities—namely the minority, rural poor, urban slum dwellers, female-headed households, and PWDs (CPJ, 2021). Two other organizations, the Centre for Policy Dialogue (CPD) and South Asian Network on Economic Modeling (SANEM), had also conducted household surveys with a view to understanding the impact of COVID-19 on livelihoods (Rahman et al., 2021a; Raihan et al., 2021).

## 4. Data and Methods

The Bangladesh Government has adopted a range of measures to protect households from the unintended consequences of the COVID-19 pandemic, and different actors have documented the findings on the impacts of COVID-19 and tried to identify the role of social protection measures in assisting the vulnerable households. Data on consequences of COVID-19 shocks and measures undertaken in response to the pandemic to cushion shocks would be collected based on a review of the existing relevant materials from secondary sources, including but not limited to reports, newspapers, surveys, research studies, policy briefs, and academic journal articles on social protection and COVID-19 context in Bangladesh (March 2020 to till date). A review of secondary sources has been used to carry out the objectives of the scoping paper on social protection. This would allow identifying the gaps in secondary information.

The studies covered include both qualitative as well as quantitative analyses. Case studies as reported by newspapers sources have also been taken into account as qualitative evidence. To ensure the quality of the evidence presented, we relied on credible sources such as journals, disseminations of major global and local think tanks and NGOs, and leading newspapers.

Data on the COVID-19 health-related situation, such as the number of infections, deaths, and recovery, are available in several repositories. They are not discussed at length in other sections since the focus of the paper is more on the socioeconomic impact concerning social protection; nonetheless, we mention here only the credible ones maintained by international and government agencies, for those interested to peruse as well as to ensure the comprehensiveness of our study. We list them in Table 2.

**Table 2: List of COVID-Related Repositories for Bangladesh**

<b>Name of repository</b>	<b>Maintainer</b>	<b>Type</b>	<b>URL</b>
Bangladesh: WHO Coronavirus Disease (COVID-19) Dashboard With Vaccination Data	World Health Organization (WHO)	International	<a href="https://covid19.who.int/region/sear/country/bd">https://covid19.who.int/region/sear/country/bd</a>
COVID-19 Dashboard	Center for Systems Science and Engineering (CSSE), Johns Hopkins University (JHU)	International	<a href="https://coronavirus.jhu.edu/map.html">https://coronavirus.jhu.edu/map.html</a>
COVID-19 Dynamic Dashboard for Bangladesh	Management Information System (MIS), Directorate General of Health Services (DGHS)	Government	<a href="https://dghs-dashboard.com/pages/covid19.php">https://dghs-dashboard.com/pages/covid19.php</a>
Coronavirus COVID-19 Dashboard, 2020	Management Information System (MIS), Directorate General of Health Services (DGHS)	Government	<a href="http://103.247.238.81/webportal/pages/covid19.php">http://103.247.238.81/webportal/pages/covid19.php</a>
COVID-19 General Information	Institute of Epidemiology, Disease Control and Research (IEDCR)	Government	<a href="https://iedcr.gov.bd/covid-19/covid-19-general-information">https://iedcr.gov.bd/covid-19/covid-19-general-information</a>
Response to the COVID-19 Pandemic in Bangladesh	UNICEF	International	<a href="https://dashboard.unicefbangladesh.org/">https://dashboard.unicefbangladesh.org/</a>
Coronainfo Bangladesh	Access to Information (a2i), Ministry of Health and Family Welfare Affairs, DGHS, IEDCR, Cabinet Division, ICT Division, UNDP	Government	<a href="https://corona.gov.bd/">https://corona.gov.bd/</a>
WHO Cox's Bazar Data Hub	WHO Cox's Bazar	International	<a href="https://cxb-epi.netlify.app/post/covid-19-dashboard/">https://cxb-epi.netlify.app/post/covid-19-dashboard/</a>
Bangladesh - COVID-19 Task Force Dashboard	Multilateral Leaders Task Force on COVID-19	International	<a href="https://data.covid19taskforce.com/data/countries/Bangladesh">https://data.covid19taskforce.com/data/countries/Bangladesh</a>
COVID-19 Vaccination Dashboard for Bangladesh	DGHS	Government	<a href="https://dghs-dashboard.com/pages/covid19-vaccination-update.php">https://dghs-dashboard.com/pages/covid19-vaccination-update.php</a>
COVID-19 Tracker	ICT Division and Bangladesh Computer Council (BCC)	Government	<a href="http://covid19tracker.gov.bd/">http://covid19tracker.gov.bd/</a>
Bangladesh: Coronavirus Pandemic Country Profile	Our World in Data	International	<a href="https://ourworldindata.org/coronavirus/country/bangladesh">https://ourworldindata.org/coronavirus/country/bangladesh</a>

Limitations of the study are related to the ongoing, ever-changing nature of the pandemic, as new variants and subsequent waves keep emerging, leading to new government directives and responses. Moreover, a number of studies are still ongoing, and the relevant results or outputs were not available at the time of writing. Consequently, the study made use of available online resources and materials only.

## **5. Impacts of COVID-19 on Livelihoods of the Poor Households**

### **5.1. Overall Impact on Livelihoods and the “New Poor”**

Various studies have attempted to shed light on the impact of COVID-19 on poor households. A panel study by Power and Participation Research Centre (PPRC) and BRAC Institute for Governance and Development (BIGD) has been tracking this very impact on the livelihoods of the economically vulnerable population of Bangladesh, namely the rural and urban slum residents. The survey now comprises of four rounds of data, beginning from April 2020 to August 2021, along with pre-COVID-19 (February 2020) background data. As such, the data is well suited to cover the immediate effects of both the first and second lockdowns and the disrupted recovery process due to the onset of the second wave in 2021. According to this study, 19.54% of the population were estimated to have fallen into the category of “new poor” as of August 2021 (immediately after the second lockdown), and average incomes were still 23% below the pre-pandemic levels. A certain degree of deskilling is also observed, as 17% of skilled labour had shifted to unskilled work. As with income, food expenditure was found to be recovering in March 2021, but has flattened since then and is yet to return to pre-COVID levels. The study also finds that 28% of urban slum residents had migrated since COVID-19, and 10% had not returned yet. All these indicate towards the possible long-term implications of the pandemic unless appropriate measures are taken (Rahman et al., 2022).

The results from an online survey in March 2020—the month in which the first case was identified in Bangladesh—revealed that the vulnerable poor were suffering from food insecurity due to loss of livelihood (Shammi et al., 2020). A telephone survey undertaken by the Bangladesh Bureau of Statistics (BBS) reported an estimated decline of 20% in household incomes from the initial shock in 2020 but found the unemployment situation to have improved by September 2020, which was in between the two lockdowns of 2020 and 2021 (BBS, 2020). Sen, Ali, and Murshed (2020) predicted the number of new poor to range from 9.4 million to 35.5 million—25 million under the most likely scenario—while poverty was projected to rise from 20.3% in 2019 to 25.1% in 2020. Yet another study by Rahman et al. (2021a) observed rising inequality as income shares of the bottom 50% were estimated to have fallen between February 2020 and February 2021, and linked it to the rising incidence of poverty. The number of new poor was estimated to be 17.5 million. Around 45% of the households were yet to revert to their pre-COVID incomes. Moreover, over 60% of the employed

had lost jobs at some point during the pandemic, but the situation had improved by the time of the survey. This study was conducted in between the two lockdowns as well. Another estimate suggested a 25% increase in poverty, with 42 million becoming the new poor during the nine-week lockdown period in 2020, but predicted recovery by the end of 2020 (Dorosh et al., 2020). A report by Ali et al. (2021) notes that key informants had suggested poverty rates may return to 50% in areas of the South West, 40% in the CHT, and above 40% in Southern coastal regions, in consultations carried out in 2020.

BRAC (2020b) found that 36% of respondents fell into unemployment, while 95% saw their household income decline by 76% in May 2020 (during the first lockdown), but remarked that in most cases, the situation is transitory. The results from a telephonic survey towards the end of 2020 showed the upper poverty line<sup>6</sup> to have an estimated increase from 21.6% in 2018 to 42.0% in 2020, with Western divisions having a higher poverty incidence (Raihan et al., 2021). This was attributed to the steep declines in income and expenditure, with the extreme poor registering the sharpest reduction in expenditure per person (45%). Again, this survey fell into the period between the two lockdowns. Islam et al. (2020) projected that the livelihoods of approximately 72 million people might be under threat, and government support had been inadequate and lagged. They went on to further remark that people's noncompliance behaviour in social distancing was propelled by the risks of poverty and unemployment. It is important to note here that these studies do not, however, cover the time period during or after the second lockdown in 2021, which was addressed first in the study by Rahman et al. (2022).

The studies covered under this subsection (summarized in Table 3), as well as those afterwards, prominently highlighted the missing aspect of social insurance for the vulnerable in social protection programs in Bangladesh: they all point towards what a large proportion of the population descended into poverty because of the absence of social protection to keep them above the poverty line.

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<sup>6</sup> 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. The incidence of poverty is thus estimated on the basis of the Head Count Rate, i.e., proportion of the population living below the poverty line (BBS, 2019).

**Table 3: Overall Impact on Livelihoods and the “New Poor”:** Summary of Studies

#	Source	Study time period	Database	Estimates and findings
1	Rahman et al. (2022)	April 2020 to August 2021	Four rounds of panel using telephone interviews ( $n = 4,782$ )	<ul style="list-style-type: none"> <li>• 19.54% estimated to be “new poor” as of August 2021</li> <li>• Average incomes still 23% below pre-pandemic levels</li> <li>• Deskilling: 17% of skilled labour shifted to unskilled work</li> <li>• Food expenditure yet to recover</li> <li>• 10% net reverse migration from urban slums</li> </ul>
2	Shammi et al. (2020)	March 2020	Online survey ( $n = 1,066$ )	<ul style="list-style-type: none"> <li>• Vulnerable poor suffering from food insecurity due to loss of livelihood</li> </ul>
3	BBS (2020)	13–19 September 2020	Telephone survey ( $n = 2,040$ )	<ul style="list-style-type: none"> <li>• Estimated decline of 20% in household incomes</li> <li>• Unemployment rate improved by September 2020 (2.3% in March 2020, 22.39% in July 2020, and 4% in September 2020)</li> </ul>
4	Sen, Ali, & Murshed (2020)	2020	Simulation based on HIES 2016	<ul style="list-style-type: none"> <li>• Predicted the number of new poor to range from 9.4 million to 35.5 million—25 million under the most likely scenario</li> <li>• Poverty projected to rise from 20.3% in 2019 to 25.1% in 2020</li> </ul>
5	Rahman et al. (2021a)	Late January to early February 2021	Face-to-face surveys ( $n = 2,600$ )	<ul style="list-style-type: none"> <li>• Rising inequality as income shares of the bottom 50% estimated to have fallen between February 2020 and February 2021</li> <li>• Number of “new poor” estimated to be 17.5 million</li> <li>• Around 45% of households yet to revert to their pre-COVID incomes</li> <li>• Over 60% of the employed had lost jobs at some point during the pandemic, but the situation improved by the time of the survey</li> </ul>
6	Dorosh et al. (2020)	2020	Multiplier analysis using 2017/2018 social accounting matrix (SAM), Bangladesh Integrated Household Survey (BIHS) 2015, and GDP and	<ul style="list-style-type: none"> <li>• Projected 25% increase in poverty, with 42 million becoming the “new poor” during the nine-week lockdown period in 2020</li> <li>• Predicted recovery by the end of 2020</li> </ul>

#	Source	Study time period	Database	Estimates and findings
			employment data from 2019	
7	Ali et al. (2021)	Late March to mid-November 2020	Qualitative key informant interviews (KIIs) ( <i>n</i> = 25)	<ul style="list-style-type: none"> <li>• Poverty rates may return to 50% in areas of the South West, 40% in the Chattogram Hill Tracts (CHT), and above 40% in Southern coastal regions</li> </ul>
8	BRAC (2020b)	May 2020	79% phone interviews and 21% face-to-face interviews ( <i>n</i> = 2,317)	<ul style="list-style-type: none"> <li>• 36% respondents fell into unemployment</li> <li>• 95% saw their household income decline by 76% in May 2020, but remarked that situation is mostly transitory</li> </ul>
9	Raihan et al. (2021)	November to December 2020	Telephone survey ( <i>n</i> = 5,577)	<ul style="list-style-type: none"> <li>• Upper poverty line estimated to have increased from 21.6% in 2018 to 42.0% in 2020, with western divisions having a higher poverty incidence</li> <li>• Attributed to steep declines in income and expenditure, with extreme poor registering a 45% reduction in expenditure per person</li> </ul>
10	Islam et al. (2020)	March to 7 November 2020	Various secondary sources	<ul style="list-style-type: none"> <li>• Livelihoods of approximately 72 million people projected to be under threat</li> <li>• Inadequate and lagged government support</li> <li>• People's noncompliance behaviour in social distancing was propelled by the risks of poverty and unemployment</li> </ul>

## **5.2 Sub-National Scenarios<sup>7</sup>**

### **5.2.1. Rural Regions**

A survey of rural respondents estimated that they suffered an 80% income reduction from February to March 2020—the first month of the first lockdown (LightCastle Partners, 2020). Applying interrupted time series analysis in a particular rural Bangladesh setting, Hamadani et al. (2020) reported a sharp jump in the estimated rate of households with daily income less than USD 1.09—from 0.2% before the pandemic to 47.3%—in Rupganj Upazila. The study coincided with the first national-level lockdown as well as a locally-enforced lockdown in the area.

Malek, Truon, and Sonobe (2021) further analyzed the rural economy using the Mahbub Hossain Survey sample, and observed households to be more economically affected if the head was a woman, less educated, a youth, or a casual worker during the first three months of the lockdown in 2020. In rural Bangladesh, sickness or fear of sickness appeared to have adversely affected livelihood outcomes more than other COVID-19 effects towards the end of 2020, i.e., in between the two lockdown periods (Gatto et al., 2021).

### **5.2.2. Urban Areas**

A study drawing on online surveys reported 13% of respondents to be out of work during the lockdown in 2020, with the self-employed, freelancers, and daily contract workers being the most affected (Murshid et al., 2020). Moreover, almost half of the younger segments had no earnings, while among the older ones, this figure stood to be around a third of the respondents.

Online studies, however, tend to have an urban bias, and the authors note the same regarding their sample.

On the other hand, a paper by Mandal et al. (2021) focused exclusively on the urban area—the capital city Dhaka, to be precise—by undertaking a hybrid approach of telephonic and online interviews from May to June 2020 (first lockdown period). Their results revealed an 80% drop in income among the respondents, one-fourth reporting loss in employment during the 2020 lockdown, and a reduction in fish consumption even among the well-off.

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<sup>7</sup> A summary of all the studies under this subsection is available in Table 4.

While most of the studies tended to focus on big cities such as Dhaka, one paper by Ruszczyk et al. (2020) assessed the situation in two small cities, and reported detrimental consequences on both earnings and food security status for the low-income group as well as the middle class during the first lockdown. Some authors focused on the distress faced by the vulnerable urban population. Studying the vulnerability of urban slum residents in Khulna owing to the pandemic, Akter, Hakim, and Rahman (2021) noted informal employment and livelihood diversity among the internal issues and lack of safety net programs among the external issues they are exposed to, in a study conducted immediately after the first lockdown. Alam et al. (2021) found that the vulnerabilities of urban floating workers had amplified as a result of the pandemic, in terms of unemployment, food and shelter insecurity, education, and wellbeing, in qualitative interviews conducted during the second lockdown.

### 5.3. Vulnerable and Marginalized Communities

Vulnerable and marginalized communities were also a recurring area of focus in the literature (see the summary in Table 5). Even before the pandemic, lack of awareness and prevalent stigmatization continued to impede historically marginalized communities' access to social protection schemes—e.g., among the *Bede*, *Dalit*, and *Harijan* (Bangladesh Dalit and Excluded Rights Movement & Nagorik Uddyog, 2018; <sup>8</sup>Hebbar, Muhit & Marzi, 2020). The brunt of the pandemic on the socially excluded and vulnerable segment—such as the Dalits, ethnic minorities, persons with disabilities (PWDs), sex workers, transgender, HIV/AIDS patients, elderly beggars, urban floating people, river gypsies, and residents of hard-to-reach (HTR) areas—continued despite the lifting of the lockdown in 2020 and these groups also found it difficult to access public services and social safety (LNOB Network, Bangladesh, 2020). Mostafa et al. (2021) assessed the situation of low-income, urban workers and returnee migrants in the period between the two lockdowns, and found that non-ready-made garment (RMG) workers, such as the household aides, transport workers, and day labourers, had been the most affected.

Additionally, not only had average monthly income fallen across all groups studied, food intake behaviour had been affected as expenditures did not fall as drastically as income. Karim, Islam, and Talukder (2020), taking into account the threats of unemployment and depletion of savings faced by migrant workers and their families, recommended providing them financial assistance and social safety. For persons with

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<sup>8</sup> Bangladesh Dalit and Excluded Rights Movement & Nagorik Uddyog. (2018). *Situation of Dalits in Bangladesh – Joint NGO submission related to the review of Bangladesh at the 30th Universal Periodic Review session in 2018*. Available: [https://idsn.org/wp-content/uploads/2018/03/NGO-report-\\_UPR\\_Dalit-rights-in-Bangladesh-2017.pdf](https://idsn.org/wp-content/uploads/2018/03/NGO-report-_UPR_Dalit-rights-in-Bangladesh-2017.pdf)

disabilities, who were mostly engaged in the informal sector, the shock of the first lockdown had adverse implications for their precarious income sources and led to severe food insecurity even in some cases (Das et al., 2021).

**Table 4: Sub-National Scenarios: Summary of Studies**

#	Source	Area	Study time period	Database	Estimates and findings
1	LightCastle Partners (2020)	Rural	11–13 April 2020	Telephone interviews ( $n = 160$ )	<ul style="list-style-type: none"> <li>Estimated 80% income reduction from February to March 2020</li> </ul>
2	Hamadani et al. (2020)	Rural	May 19 to June 18 2020	Telephone interviews ( $n = 2,424$ )	<ul style="list-style-type: none"> <li>Rate of households with daily income less than USD 1.09 estimated to have risen from 0.2% pre-pandemic to 47.3% in Rupganj Upazila</li> </ul>
3	Malek, Truon, & Sonobe (2021)	Rural	June 2020	Phone survey ( $n = 2,312$ )	<ul style="list-style-type: none"> <li>Households more economically affected if the head was a woman, less educated, a youth, or a casual worker</li> </ul>
4	Gatto et al. (2021)	Rural	December 2020	Face-to-face interviews ( $n = 440$ )	<ul style="list-style-type: none"> <li>Sickness or fear of sickness appeared to have adversely affected livelihood outcomes more than other COVID-19 effects</li> </ul>
5	Murshid et al. (2020)	Urban	5–29 May 2020	Online survey ( $n = 29,909$ )	<ul style="list-style-type: none"> <li>13% of respondents to be out of work during the lockdown in 2020</li> <li>Self-employed, freelancers, and daily contract workers most affected</li> <li>Almost 50% of younger segments and one-third of older ones had no earnings</li> <li>Urban bias in sample</li> </ul>
6	Mandal et al. (2021)	Urban	May to June 2020	Hybrid approach of telephonic and online interviews ( $n = 397$ )	<ul style="list-style-type: none"> <li>Focused on the capital city Dhaka</li> <li>80% reported a drop in income</li> <li>One-fourth reporting loss in employment during the 2020 lockdown</li> <li>Reduction in fish consumption, even among the well-off</li> </ul>
7	Ruszczuk et al. (2020)	Urban	March to May 2020	Formal telephone-based KIIs ( $n = 15$ ) and informal discussions	<ul style="list-style-type: none"> <li>Focused on two small cities: Mongla and Noapara</li> <li>Detrimental consequences on both earnings and food security status for the low-income group as well as the middle class</li> </ul>
8	Akter, Hakim, & Rahman (2021)	Urban	April to August 2020	Qualitative phone and online interviews ( $n = 32$ ), KIIs ( $n = 10$ )	<ul style="list-style-type: none"> <li>Focused on urban slum residents in Khulna</li> <li>Examples of internal issues: informal employment and livelihood diversity</li> <li>Examples of external issues: lack of safety net programs</li> </ul>
9	Alam et al.	Urban	May 2021	In-depth qualitative	<ul style="list-style-type: none"> <li>Focused on urban floating workers</li> </ul>

#	Source	Area	Study time period	Database	Estimates and findings
	(2021)			face-to-face interviews ( $n = 20$ )	<ul style="list-style-type: none"> <li>• Amplified vulnerabilities in terms of unemployment, food and shelter insecurity, education, and wellbeing</li> </ul>

A paper covering three economically disadvantaged areas in Dhaka, Chattogram, and Cox's Bazar, focused on the initial labour market impacts and found heterogeneity across space, gender, and occupation during and after the first lockdown (Genoni et al., 2021). HelpAge International (2020) conducted a simulation analysis to trace the effect of COVID-19 on the old age group, and the results revealed a potential 13% rise in life course deficits. This would exacerbate the senior citizens' income-expenditure gap, and the authors recommended a universal pension scheme.

Paul et al. (2020) adopted a convenience sampling approach to analyze the low-income population's experience during the first lockdown, and among the 94% who said their livelihoods had been affected, 83% reported the extent to be either high or extreme. Daily wage workers were more likely to go out in search of work despite the risk of infection since they were in more adverse conditions. Citizen's Platform for SDGs, Bangladesh (2021) conducted an in-person survey right before the second wave in early 2021, where they focused specifically on 10 marginalized segments, and found the micro, small, and medium enterprises (MSMEs), PWDs, slum and *char* groups to have been the most economically vulnerable. Moreover, 75% of households in all groups studied were in need of financial support, and 78.5% had not yet recovered from their financial woes yet.

The compounded impact of the pandemic and cyclone *Amphan* was investigated by Priodarshini et al. (2021) for the rural coastal regions in Southwest Bangladesh. Pre-existing vulnerability to natural disasters and lack of occupation diversity amplified the adverse effects of COVID-19, and resulted in a 58% earning loss and 77% employment loss among respondents after the first lockdown and Amphan.

Furthermore, Sarker (2020) delved into the gender aspect and noted loss in employment, fall in working hours, and rising time poverty due to increased unpaid work for women due to the pandemic. Early into the pandemic, BRAC (2020b) had noted that rural female-headed households, in particular, tended to be in more precarious situations in terms of earnings, and 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,

**Table 5: Vulnerable and Marginalized Communities: Summary of Studies**

#	Source	Study time period	Database	Estimates and findings
1	LNOB Network, Bangladesh (2020)	Not mentioned	Community Scorecard (CSC) ( $n = 3,200$ ) and KIIs	<ul style="list-style-type: none"> <li>• Groups: the <i>Dalits</i>, ethnic minorities, persons with disabilities (PWDs), sex workers, transgender, HIV/AIDS patients, elderly beggars, urban floating people, river gypsies, and residents of hard-to-reach (HTR) areas</li> <li>• Brunt of the pandemic continued despite the lifting of the lockdown in 2020</li> <li>• These groups also found it difficult to access public services and social safety</li> </ul>
2	Mostafa et al. (2021)	November to December 2020	In-person interviews ( $n = 1,056$ )	<ul style="list-style-type: none"> <li>• Groups: low-income, urban workers, and returnee migrants</li> <li>• Non-RMG workers, such as the household aides, transport workers, and day labourers, had been the most affected</li> <li>• Average monthly income had fallen across all groups studied</li> <li>• Food intake behaviour affected, as expenditures did not fall as drastically as income</li> </ul>
3	Karim, Islam, & Talukder (2020)	n/a	Various secondary sources	<ul style="list-style-type: none"> <li>• Group: migrant workers</li> <li>• Recommended providing migrant workers and their families financial assistance and social safety, on account of threats of unemployment and depletion of savings</li> </ul>
4	Das et al. (2021)	May to June 2020	Qualitative telephone interviews ( $n = 30$ )	<ul style="list-style-type: none"> <li>• Group: PWDs</li> <li>• Mostly engaged in the informal sector</li> <li>• Adverse implications for their precarious income sources</li> <li>• Even severe food insecurity in some cases</li> </ul>
5	Genoni et al. (2021)	(i) Dhaka and Chattogram: 10 June to 10 July 2020 (ii) Cox's Bazar: 21 April to 20 May 2020	Rapid panel phone surveys ( $n = 4,492$ )	<ul style="list-style-type: none"> <li>• Groups: three economically disadvantaged areas in Dhaka, Chattogram, and Cox's Bazar</li> <li>• Heterogeneity across space, gender, and occupation in the initial labour market impacts</li> <li>• Respondents in Dhaka worse off compared to those in Chattogram</li> <li>• Loss in earnings and jobs higher for residents of more urban areas in Cox's Bazar</li> <li>• Women more adversely affected</li> </ul>
6	HelpAge International (2020)	n/a	Simulation analysis using the 2020 Bangladesh Computable General Equilibrium (CGE)	<ul style="list-style-type: none"> <li>• Group: Senior citizens</li> <li>• Projected a potential 13% rise in life course deficits</li> <li>• Worsens income-expenditure gap</li> <li>• Recommended a universal pension scheme</li> </ul>

#	Source	Study time period	Database	Estimates and findings
			model	
7	Paul et al. (2020)	30 March to 17 May 2020	In-person interviews (n = 576)	<ul style="list-style-type: none"> <li>Group: low-income population</li> <li>Among the 94% who said their livelihoods had been affected, 83% reported the extent to be either high or extreme</li> <li>Daily wage workers were more likely to go out in search of work despite the risk of infection since they were in more adverse conditions</li> </ul>
8	Citizen's Platform for SDGs, Bangladesh (2021)	February 2021	In-person interviews (n = 1,600)	<ul style="list-style-type: none"> <li>Groups: <i>Char</i>, <i>Haor</i>, coastal, slum, <i>Dalit</i>, indigenous, PWDs, migrant, and micro, small, and medium enterprises (MSMEs)</li> <li>MSME, PWDs, slum, and char groups were the most economically vulnerable</li> <li>75% of households in all groups studied were in need of financial support</li> <li>78.5% had not yet recovered from their financial woes</li> </ul>
9	Priodarshini et al. (2021)	7 August to 9 September 2020	Face-to-face survey (n = 327)	<ul style="list-style-type: none"> <li>Group: rural coastal regions in Southwest Bangladesh</li> <li>Looked at the compounded impact of the pandemic and cyclone Amphan</li> <li>Pre-existing vulnerability to natural disasters and lack of occupation diversity amplified the adverse effects of COVID-19</li> <li>Respondents reported a 58% earning loss and 77% employment loss</li> </ul>
10	Sarker (2020)	n/a	Various secondary sources	<ul style="list-style-type: none"> <li>Group: women</li> <li>Loss in employment, fall in working hours, and rising time poverty due to increased unpaid work for women</li> </ul>
11	BRAC (2020b) <sup>a</sup>	May 2020	79% phone interviews and 21% face-to-face interviews (n = 2,317)	<ul style="list-style-type: none"> <li>Group: women</li> <li>Rural female-headed households tended to be in more precarious situations in terms of earnings</li> <li>Women were less likely to receive government aid</li> </ul>
12	PPRC-BIGD (2021)	April 2020 to June 2021	Three rounds of panel using telephone interviews (n = 3,549; n = 6,099 if only last two rounds considered)	<ul style="list-style-type: none"> <li>Group: women</li> <li>Female-headed households suffered more</li> <li>Prevailing joblessness among women was five times higher than among men</li> <li>Women faced greater re-entry barriers into the labour market than men</li> </ul>
13	Morshed et al. (2021)	10–25 December 2020	Face-to-face interviews (n = 6,370)	<ul style="list-style-type: none"> <li>Group: returnee migrants</li> <li>Higher rates of child marriage in returnee migrants' households, and such households were more economically affected by the crisis</li> </ul>

#	Source	Study time period	Database	Estimates and findings
				<ul style="list-style-type: none"> <li>• Noted the plight of the female returnee migrants</li> </ul>
14	CPJ (2021a, 2021b)	5–17 June 2021	In-person interviews ( <i>n</i> = 1,533)	<ul style="list-style-type: none"> <li>• Groups: ethnic and religious community (minority), rural poor, and urban slum dwellers (where female-headed households and PWDs were analyzed as subgroups)</li> <li>• 85% of the respondents had experienced an income shock, and the rate is highest among the rural poor (91.7%)</li> <li>• Female-headed households were the most economically affected</li> </ul>

*Note:* <sup>a</sup> Repeated here from Table 3 for relevant findings.

PPRC-BIGD (2021) revealed that not only the prevailing joblessness among women was five times higher than men but also that women faced greater re-entry barriers into the labour market than men. Female-headed households also seemed to have suffered more.

A report focusing on the returnee migrant noted higher rates of child marriage in returnee migrants' households, and such households were more economically affected by the crisis (Morshed et al., 2021). The report further mentions the plight of female returnee migrants. A recent survey on three marginalized communities—ethnic and religious community (minority), rural poor, and urban slum dwellers (where female-headed households and PWDs were analyzed as subgroups)—by CPJ (2021a, 2021b) found that 85% of the respondents had experienced an income shock, and the rate is highest among the rural poor (91.7%). Female-headed households were found to be the most economically affected in this study too.

#### **5.4. Sectoral Analyses**

People from all sectors had been affected by the economic lockdown imposed in early 2020 to contain the spread of infection. Akter (2020) identified vital sectors, such as RMG, remittance, exports and imports, transportation, tourism, banking and insurance, and education, to suffer from unemployment. A very early study utilizing secondary sources claimed RMG/apparel workers to be the most vulnerable during the initial phase of the pandemic, since many faced joblessness while others continued to work in the risky environment (Sen et al., 2020). In the RMG sector, more than 80% of workers had reported a drop in earnings compared to pre-COVID during the lockdown in 2020, and 77% were struggling to feed their families (Rabbani, Saxena, & Islam, 2020). A rapid assessment by BRAC (2020a) saw 88% of agricultural products to have been affected by losses, and the fish farmers were the worst-hit sector among them. Bhowmick et al. (2021) identified a number of factors that afflicted small-scale marine fishers' resilience, such as reliance on only one earnings source, insufficient access to finance, skill and knowledge gap for other livelihood choices, and lack of social safety net. Another paper by Hoque et al. (2021) found a drop in earnings and a pronounced lack of support for artisanal fishers during and after the first lockdown. Besides the loss of income, Hossain et al. (2022), taking a mixed-methods approach in the period between the two lockdowns, noted that fishermen in the Sundarbans mangrove forest had to go into debt, sell assets, and marry off children, since they were out of work. The work by Rahman et al. (2021c) on coastal shrimp farmers estimated an 18.86% decline in the overall livelihood index after the first lockdown was lifted in 2020. *Baor* (Oxbow lake) fisheries, which have the highest output amongst inland open waters, suffered from worsening economic and food security conditions (Rahman et al., 2021b). A simulation exercise by Mottaleb, Mainuddin, and Sonobe (2020) estimated the combined economic loss of a single lockdown day to be USD 64.2 million when taking into account only the

earnings loss of day labourers. BRAC (2020c) investigated the case of self-employed women and female informal workers, and the adverse effects were found to be more pronounced in urban regions. Among the self-employed, those involved in jute products, handicrafts, and online shops were in the worst conditions, whereas among informal workers, this was the case for those engaged in the construction sector.

## **5.5. Situation of Bangladesh in Cross-Country Studies**

Cross-country studies documented similar effects of COVID-19 on livelihood for Bangladesh, using both primary and secondary data. A paper on nine low- and middle-income countries (LMICs) by Egger et al. (2021) recorded drops in income, employment, and access to markets, along with a rise in food insecurity. In April 2020, during the first lockdown period, food insecurity was found to be twice as much on a year-over-year basis in Bangladesh. Hamiduzzaman and Islam (2020) noted that in South Asia, except for India, other nations had curbed their lockdown periods owing to resource and finance constrained governments as well as low accumulation of saving and capital in poor households. Child labour—a key area of concern in this pandemic for South Asia—is expected to rise due to the closure of major industries and schools, and additionally aggravate the situation of those already engaged in such work, such as street children (Idris, 2020). In assessing the situation in six Asia Pacific countries, Kang et al. (2021), utilizing data collected by World Vision, found that around 90% of households in Bangladesh faced the loss of employment or lower income during the first lockdown, and lower levels of food stock in urban regions compared to rural ones. Rasul et al. (2021) observed that South Asia might be incurring significant and long-term socioeconomic costs owing to the virus outbreak.

## **6. Lessons From the COVID-19 Experience About Social Protection Policy in Bangladesh**

### **6.1. Identifying Social Protection Needs**

#### **6.1.1 Issues with Existing Government Databases**

At the onset of the pandemic, the OMS program had a 10-year-old beneficiary list constituting five million people (BIGD-ARC, 2021; Kallol, 2020), which was largely outdated but was the only one available to the government at that time. Beneficiary lists of existing social safety net programs, such as GR, OAA, and WA, may be obtained from the respective ministries, but as they are subject to inclusion errors, the government had been attempting to create a single beneficiary list that all SSNs could draw from.

An initiative was taken in 2013 to produce a National Household Database (NHD), but this beneficiary list was incomplete and could not be used for COVID-19 relief

distribution (BIGD-ARC, 2021). This particular project has been marked by irregularities and delays, and there are concerns that the compiled data so far has been rendered obsolete by now on account of the pandemic, which created new poor households (Rahman, 2021a; Jahan, 2021). Ultimately, the government resorted to compiling a new list with support from local personnel: deputy commissioners (DCs), Upazila Nirbahi Officers (UNOs), and Chairmen and Members of Union Parishad (UP) (BIGD-ARC, 2021; Islam, 2021). Another attempt at creating a new digital database using the Central Aid Management System (CAMS) software in 2020 was mired by discrepancies and irregularities, leading to incomplete verification of five million aid recipients, and later only reached out to 3.6 million (BIGD-ARC, 2021; Islam, 2021). This lack of a regularly updated unique registry not only fails one of the core reform agendas of the NSSS 2015 (GED, 2015) but also leads to large-scale inclusion and exclusion errors and delays in reaching the intended beneficiaries.

### **6.1.2. Other Databases Regarding Vulnerability and Need**

NGOs such as BRAC have databases of the extreme poor and vulnerable over long periods of time, which contain both individual- and household-level data. For instance, BRAC UPGP has data on its extreme poor participants, as well as those who have graduated, while BRAC UDP possesses an existing database of urban slum dwellers, including pre-COVID data. BRAC Strategic Partnership Arrangement (SPA) II has an existing database of rural residents and urban slum dwellers, and includes participants of various BRAC programs as well as non-participants.

As stated above, a number of research organizations have been proactively collecting data and producing evidence in this area. BIGD has a large panel dataset on the poor and vulnerable under the PPRC-BIGD COVID-19 Livelihoods & Recovery Panel Survey (BIGD, n.d.-b). Additionally, a 2019 survey titled “Digital Literacy and Access to Public Services in Bangladesh” has some data on SSN beneficiaries (BIGD, n.d.-a), the sample of which is being used for a follow-up survey. The samples for this survey had actually been drawn from the BRAC databases. SANEM’s Nationwide Household Survey draws on their existing sample from a 2018 study (Raihan et al., 2021). In contrast, CPJ and CPD’s surveys form relatively new databases but are nonetheless valuable information sources for the pandemic era (CPJ, 2021; Rahman et al., 2021a). However, it should be noted here that these studies used samples for COVID-19 analytical purposes rather than public processes and cannot be used for listing the safety nets beneficiaries. The righteous selection process requires applying rigorous selection methodology, which is lacking in the existing beneficiary selection process of social safety nets.

## **6.2. Registering Beneficiaries**

### **6.2.1. Targeting Efficiency**

There were already claims in place that the inclusion error rate was as high as 46% in the social security program coverage, as estimated using the HIES 2016 data (Razzaque & Rahman, 2019). The faulty beneficiary list had caused delays and exclusion for households in need towards the beginning of the pandemic, as noted earlier (Jahan, 2021). Many non-poor ended up receiving the payments, causing the government to halt payments midway (Rahman, 2021a). This is because the Ministry of Finance started cross-checking the list received from the local government; they had to write off 493,200 beneficiaries for inconsistencies, which included 2,855 government officials. A further 22.86 lac names were sent back to the UNOs for rectification due to anomalies, which included national identity cards (NIDs) without registered mobile phone numbers, and mismatch between the number listed on NID and the provided mobile number (Byron, 2020b). Irregularities in food relief had even led to some local political leaders serving jail time (Kallol, 2020). All the evidence mentioned is the indication of misgovernance persisting in the social safety net programs.

During the digitization process for government-to-person (G2P) payments in 2020, qualitative evidence suggests that respondents were confused about whether they had been included in the list or not even after submitting their NIDs to respective authorities (BIGD-ARC, 2021).

### **6.2.2. Those Left Out During COVID-19: Why and How?**

Conventional social protection schemes in Bangladesh do not cover vulnerable segments such as unemployed youth or informal floating workers but rather tend to focus on old-age and freedom fighter allowances, and work for food programs (WFPs) (Islam, 2020). Urban floating workers did not receive due attention in the support schemes of both government and NGOs, and targeting them is also problematic owing to the lack of a formal registry for them (Alam et al., 2021). Additionally, in a particularly narrow example, 95% of urban slum residents in Khulna were left out of the programs ran by the Ministry of Social Welfare (Akter, Hakim, & Rahman, 2021). On the other hand, programs such OMS is also not helpful for those living below the poverty line (Alam et al., 2021).

Compared to the first lockdown, the proportion of households who had received any kind of support had gone down from 45% to 23%, and the fall was larger for urban slums. Although the average amount received had gone up, it was still deemed as insufficient. Compared to the first lockdown, reliance on personal coping, such as loans and shop credit, and social support mechanisms, such as help from kin, had risen, while

government support as a coping mechanism was reported by 6% in June 2020 and 2% in August 2021 (Rahman et al., 2022).

Moreover, the utilization of mobile financial services (MFSs) for cash transfers implies that those beneficiaries not having accounts got excluded (BIGD-ARC, 2021), and financial and technological literacy will be key challenges that need to be addressed in the digitization process (Shonchoy et al., 2021). During the long six-month interruption in beneficiary payments later, DSS reportedly could not provide any figure for how many got excluded in the digitization process (Akhter, 2021).

One study observed that male beneficiaries appeared to have gained from their social capital in terms of more relief-related information compared to their female counterparts (BIGD-ARC, 2021). Also, 75% of beneficiaries of the Prime Minister (PM)'s cash support program were men (MoF, 2020). Although this can be explained to an extent on account of women enjoying limited mobility and financial agency in Bangladesh, a more rigorous analysis to unpack this gendered dimension of social protection is needed.

### **6.3. Accessing Benefits**

Various issues emerged when we investigated how accessible the benefits were, besides accuracy. In a survey conducted on OAA and WA beneficiaries, 41% of respondents said they were yet to receive the full payment of the SSNs during the first lockdown in 2020 (Shonchoy et al., 2021). It was also revealed that 85% of respondents had not heard about any hotline numbers for seeking relief (BIGD-ARC, 2021).

Qualitative evidence suggests urban residents to be in a more advantageous position compared to peri-urban and rural ones (BIGD-ARC, 2021). This urban advantage was evident in quantitative terms in the study by Rahman et al. (2022) as well.

Akter, Hakim, and Rahman (2021) reported that while urban slum residents in Khulna did receive aid from government agencies and local government, 40% were not able to take advantage of it owing to non-registered mobile phones and corruption in the beneficiary selection process. However, NGOs such as BRAC undertook a well-researched approach in this regard. Despite the existence of an online aid system maintained by Khulna's DC, slum residents found his office to be mostly unreachable in times of emergency, but the NGOs were regular in their support activities.

Unfortunately, social safety payments were halted for a lengthy period of six months (October 2020 to March 2021) on account of digitizing the system ("Shamajik Nirapotta," 2021). Given the recipients are usually extremely dependent on this stream of their income source, this is likely to have caused severe disruptions in their lives,

compounded by the ongoing pandemic. The decision came about due to the government aiming to pursue a government-to-person (G2P) payment mechanism via mobile financial service (MFS) providers, as informed by the Department of Social Services (DSS) under the MoSW (Akhter, 2021).

## **6.4. Accountability and Governance**

### **6.4.1. Reports About Irregularities**

Misgovernance and mismanagement of the relief system were highlighted in a report by BIGD and ARC (2021), along with failed attempts at digitization in the absence of a strong database of eligible beneficiaries and the inability to ensure the authenticity of NIDs. Around 700,000 counterfeit OMS cards were found out of the total 5,000,000 cards disbursed during the pandemic. Lack of sound guidance in targeting beneficiaries and the absence of quick and agile public funds in the early COVID-19 stage were also noted by Akter, Hakim, and Rahman (2021).

The absence of a single registry is widely believed to be the reason for large-scale inclusion and exclusion errors, as the listing process by local administrations had to be done hastily and ultimately led to irregularities and corruption (Rahman, 2021a). As per media reports, this had also caused foreign funds to lay idle (Islam, 2021) despite households being in urgent need of them. As of April 2021, the government had only distributed BDT 50 million out of a 15 billion joint fund with the European Union (EU) and Germany for the jobless due to the absence of a list.

In the mobile cash transfer system, 3.6 million received aid in delay. However, detection of mismatch in SIM registration and NID data enabled the government to prevent BDT 3.56 billion from reaching the intended beneficiaries due to human errors. Thus digitization could help in devising corrective measures to minimize inclusion errors. Some beneficiaries, however, were left out due to not having MFS accounts in this approach (BIGD-ARC, 2021), and that may add to exclusion errors.

People were also forced to bribe the local elites to be included in the cash transfer schemes, adding to their existing sufferings. Experts ultimately blamed the inefficient bureaucracy, and such a costly, time-consuming process for NHD led to suggestions to utilize the MFS providers' databases as well as the central bank's Tk. 10 account holders (Jahan, 2021).

There was also no official explanation why the list of five million households was not completed even after 11 months, after the list was found to be flawed and only 3.6 million received support. Many belonging to non-poor backgrounds ended up receiving cash transfers (Islam, 2021). In terms of the amount of benefits, non-participants of

social safety net programs had received a mere BDT 5,000 combined from both years, which is inadequate for any household over such a long period of time.

#### **6.4.2. Beneficiaries' Views of the Social Protection Response**

According to BIGD-ARC (2021), when enquired about where they think relief was provided from in their community, 92% of respondents reported to have received some form of government support in their communities, while 40% reported receiving aid from personal initiatives. Only 12% perceived to have been assisted by NGOs. On the other hand, when asked about their opinion regarding relief management as opposed to the source of aid, 95% said local government representatives were involved, and 30% said political parties. Moreover, 68% thought the distribution process had some irregularities and corruption, while 11% stated it was very corrupt.

While most had not received any government support, the prevailing perception among urban floating workers was that it was insufficient (Alam et al., 2021). Moreover, reports suggest that there was confusion among the beneficiaries regarding why their payments were halted during the six-month pause in payments, and the responses they received from the banks lacked clarity as well (Akhter, 2021).

#### **6.4.3. Performance of Government Institutions and Steps for More Effective Response to Such Crises in the Future**

There was a noticeable lack of coordination among the various ministries and departments involved, right from the beneficiary selection to the distribution processes (Akter, Hakim, & Rahman, 2021; BIGD-ARC, 2021). This was hugely reflected in the failure to have a usable NHD at the beginning of the pandemic and then the subsequent erroneous list prepared for COVID-19 relief distribution, as institutional weakness was largely blamed (Islam, 2021; Rahman, 2021a). The NHD project now has been extended till December 2022, but concerns remain regarding its data relevancy (Rahman, 2021a; Jahan, 2021). Miscommunication between ministries and local representatives was also observed (BIGD-ARC, 2021).

The prolonged six-month-long pause in SSN benefit payments for the sake of digitization had not only led to the suffering on the beneficiaries' end but also showed the responsible authorities' failure to design an alternative plan to avoid or mitigate the unfortunate situation. Moreover, as per media reports, the reasons for the interruption were neither communicated properly to the beneficiaries nor were they forewarned about it (Akhter, 2021). There should also be steps taken to provide information regarding the national hotline number more widely, as many were unaware of it (BIGD-ARC, 2021).

While digital cash transfers minimize corruption to an extent, they are not robust in the absence of an authentic database or listing. Due attention should also be given to financial and technological literacy besides ensuring MFS accounts for beneficiaries (Shonchoy et al., 2021). It is also important that marginalized groups do not get excluded from such processes (BIGD-ARC, 2021). Confusion among beneficiaries about whether they got listed or not should also be avoided as this may later undermine confidence in the digitization process, and this, again, highlights the communication issue mentioned before.

A “bottom-up” approach in the program targeting process meant the involvement of a huge number of personnel and bureaucratic function (BIGD-ARC, 2021). Besides the absence of a single registry, there was no formal database of vulnerable groups such as floating workers (Alam et al., 2021), which can leave room for delays and errors in providing them with any kind of support. Moreover, there was a non-existence of a fixed or standard process for beneficiary listing and relief distribution across the nation (BIGD-ARC, 2021). Additionally, there was an absence of a central taskforce to take a holistic approach for the floating workers (Alam et al., 2021).

Time lags between the onset of lockdowns and relief operations in both 2020 and 2021 suggest the earlier point regarding mismanagement and miscommunication (BIGD-ARC, 2021). Fast and well-designed response was missing in 2021 as well. Addressing the issues stated above can help the government to enhance the pace of support programs, as it can anticipate future lockdowns that may happen due to new waves and variants (BIGD-ARC, 2021).

Unfortunately, there was a lack of systems for transparency and accountability regarding both allocation and disbursement (BIGD-ARC, 2021). As discussed previously, there were reports of irregularities and corruption in both listing and distribution by local representatives. For instance, in the special OMS program during COVID-19 for rice at BDT 10 per kg, seven lac counterfeit cards out of a total of 50 lac cards were issued, besides various reports of corruption in the scheme across the country (“Out of 50,” 2020). Consequently, it might be helpful in this regard to publish a beneficiary list as soon as it is available to increase transparency and trust (BIGD-ARC, 2021).

Finally, there was pronounced weak engagement between the government and NGOs (BIGD-ARC, 2021). The partnership could have significantly provided logistical assistance to the government and helped to scale up programs—the vaccination drive collaboration with BRAC is one such example during the COVID-19 era. Large NGOs also usually have the necessary community-level engagement and insights and tested practices in beneficiary selection which could have ensured that the support reaches those in most need of it.

## **7. Scope of Future Research**

Despite implementing a range of social protection interventions and its significant role in reducing poverty and building resilience, it is only about one-third of the poor who are covered by safety nets and thus, the government has no complete list of eligible poor, who fit in social protection programs. In addition, evidence shows that such programs still face challenges in detecting vulnerable households and corroborating to the lack of pro-poor targeting. Moreover, duplicative efforts across programs, outdated administrative systems, incomplete and flawed database, and lack of a single updated registry for social protection hinder the timely response to their needs and access. This gives rise to the concern of accountability to citizens as well. Poor results of the safety nets, despite having good intentions, are associated with the lack of objectivity and verification due to the persistence of corruption and nepotism. For example, a study conducted by the Centre for Policy Dialogue (CPD) during the COVID-19 pandemic found that two-thirds of the households receiving social safety nets were non-eligible households. Moreover, the welfare matric used in defining the poor requires to be adjusted in the context of shock (e.g., COVID-19). Lags in the government response to crisis persist due to the lack of coordination among the agencies involved in the disbursement process of safety nets, and to some extent, overlapping safety nets is the resultant outcome of this. Lack of evidence is found in regard to grievance and grievance redress mechanisms for safety nets disbursement during COVID-19. Most evidence gathered during the pandemic was via telephonic surveys, which raises concerns regarding selection and response bias. Therefore, it is imperative to introduce rigorous evidence on the excluded during the COVID-19 social protection response instead of anecdotal evidence from newspapers. We lay out potential areas of future research to improve the social protection system in Bangladesh, and also align them with NSSS 2015 priorities.

### **7.1. Designing Innovative Targeting Mechanisms in Social Protection**

The key purpose of social protection should be to target the poor properly and to include those who are unable to participate in economic activities or who require support for economic rehabilitation. It is evident from the discussion above that expanding coverage of the social protection programs each year, even during the COVID-19 pandemic, does not necessarily imply that the government is responsive to the need of the poor and the allocation for social protection is effectively and efficiently utilized, nor that exclusion is minimized. This is because the existing public safety net suffers from improper targeting or targeting inefficiency, which ultimately undermines the impact of well-intentioned programs. In addition, the recently introduced digitization of safety net initiative is digitizing data from the existing sources, which are subject to targeting error and selection bias.

Therefore, future research on social protection should include “designing innovative targeting mechanisms in social protection,” where targeting needs to be more responsive and faster. It also needs to be self-correcting through the proper grievance and redressal mechanisms. Thoughtful use of technology with community-level mechanisms can be useful for redesigning existing targeting mechanisms with a view to reducing poverty effectively, improving efficiency and transparency, and protecting the poor against a shock or supporting them to withstand or recover from a shock. This would also help the government to construct a “national database for safety nets.” The proposed research gap can help to fulfil the following NSSS 2015 reform agenda: establishing a single database, establishing complaints and grievance redress mechanism, and reinforcing beneficiary selection processes.

## **7.2. Devising Appropriate Mechanisms for Identifying the Vulnerable Non-Poor**

The NSSS 2015 defines the vulnerable population as the non-poor who consume below 1.25 times the upper poverty line income (GED, 2015). It is evident that the consequences of the COVID-19 pandemic have resulted in a large number of poor, as many of the vulnerable non-poor has now become poor. The learning from the COVID-19 pandemic has induced the government to introduce the “Contingency Emergency Response Component (CERC)” in June 2020 as it necessitated agility. The takeaway here is that the safety net needs to be sufficiently flexible by adding the component of “responsive and dynamic targeting.” Therefore, identifying the vulnerable non-poor using the proper targeting mechanisms would help construct a complete list of vulnerable households, which would require social protection during crises like COVID-19.

Hence, a rigorous study for “devising appropriate mechanisms for identifying the vulnerable non-poor” would help construct a “national database of vulnerable non-poor,” who would require social protection during crises and help construct a “comprehensive and dynamic national database for social protection.”

## **7.3. Factors Contributing to the Modernization of Social Protection in Terms of Verification, Targeting, and Payment**

Recently the government has introduced the “Cash Transfer Modernization Project” as a part of systematic reforms of safety net programs with a view to improving accuracy, enhancing beneficiary experiences, and developing effective accountability mechanisms. Digitizing or modernizing the system does not necessarily mean that input data comprise only the poor, who are eligible for safety net and ensure an effective social accountability mechanism. The precondition of introducing a modernized system should be to select or identify the right person properly.

With this view, a future study on social protection might include “factors contributing to the modernization of safety nets in terms of verification, targeting and payment.” This study may be of great importance in regard to systematic reforms, accuracy improvements, and the effective development of existing accountability mechanisms. Additionally, it is also necessary to identify who is getting excluded from the digitization process—due care should be given to technological access, and literacy needs to ensure that the process is inclusive. The proposed research scope is in alignment with the NSSS 2015 reform agenda of reinforcing government-to-person (G2P) payment mechanisms to advance financial inclusivity.

#### **7.4. Social Protection in the Context of Urban Bangladesh**

COVID-19 has severely impacted the urban informal economy involving workers in sections such as transportation, construction, grocery shops, and restaurant businesses. The NSSS 2015 noted that 30% of rural residents avail social protection schemes, while the rate is 9% among the urban population. It has thus identified access to social protection in urban areas as one of its areas of reform (GED, 2015). The majority of the existing social protection schemes (85%) usually cater to the needs of the rural communities (Hebbar, Muhit, & Marzi, 2020). Moreover, HIES (2005, 2010, 2016) showed that the poverty reduction rate in urban slowed down while the absolute number of extreme poor increased during 2010–2016 compared to 2005–2010. Urban poor households are subject to a variety of shocks and thus, leaving them vulnerable to falling back or being further rooted in poverty. COVID-19 has worsened the situation. Therefore, a future study on “social protection in the context of urban Bangladesh” may be conducted to make urban social protection policies far-sighted and more effective in addressing the issues of poverty and vulnerability.

#### **7.5. Innovating Appropriate and Dynamic Approaches for Universal Coverage**

Based on the discussions above, it is evident that social safety net systems in Bangladesh are facing challenges to provide full and effective coverage for the poor and the vulnerable poor. Despite the good intention of the Government of Bangladesh in the case of budgeting and allocating resources during COVID-19, assisting the poor and “new poor” may lead to significant gaps in coverage due to an increase in demand for social protection. Moreover, from the supply side, the government is planning to roll out “pension for all” in the next fiscal year. Similarly, the government, for example, may introduce universal OAA as a part of the social protection scheme. Providing full and effective coverage of such a program requires serious research with a view to innovating appropriate and dynamic approaches.

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## Precarious Living Dhaka

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