



CLARISSA Social Protection Intervention: preliminary findings

INTRODUCTION

This note documents preliminary findings from the trial of an innovative social policy intervention for tackling poverty, improving well-being, and addressing the causes of the worst forms of child labour (WFCL). The Child Labour: Action-Research-Innovation in South and South-Eastern Asia (CLARISSA) social protection intervention is a universal and unconditional cash-plus programme, combining intensive community mobiliser support and casework with household monthly cash transfers to all households in the neighbourhood. It was implemented between October 2021 and December 2023 across Dhaka's North Gojmohol neighbourhood by Terre des hommes Bangladesh (Tdh) and is part of the wider [CLARISSA programme](#), led by the Institute of Development Studies (IDS) and funded by the UK's Foreign, Commonwealth and Development Office (FCDO).

INTERVENTION DESIGN

The following principles underpinned the intervention:

- **UNCONDITIONALITY:** Recipients are free to use the cash in any way they think is best.
- **UNIVERSALITY:** All community members receive the cash transfers and other programme support, regardless of their socioeconomic conditions.

Cash transfers were provided as six-monthly payments from January 2023 to June 2023, and one investment transfer in September 2023. Transfer amounts had been identified based on a basic amount for all households (BDT 2,200), topped up (BDT 500) for each additional child under 18 years of age. This amount was based on the consideration that the amount would be high enough to be impactful, small enough to be replicable. The cash was received by one nominated person within the household on behalf of all members. Nomination was discussed with CLARISSA Social Protection community mobilisers prior to the start of the cash transfers. A total of 1,573 households received the cash. This was provided through the Upay mobile financial service.

The cash component was complemented by a 'plus' component, implemented between October 2021 and December 2023. A team of 20 community mobilisers worked over the course of a 27-month period at the level of (i) individuals providing referrals, coaching, and safeguarding; (ii) families providing coaching, mediation, livelihood planning; and (iii) community groups providing research-action-reflection, group formation, coalition building.

KEY FINDINGS

1. Unconditional and universal cash transfers combined with case work and community support has a positive impact on family well-being. The programme reduced poverty, improved food security and strengthened economic activities.



2. Unconditional and universal cash transfers combined with case work and community support empowers families to take control of their own lives. The programme led to improvements in household ability to earn sufficient income through enabling investments in productive assets; increased wellbeing and reduced stress as a result of improved financial resilience; a greater sense of agency; better nutrition; and the chance to restart school for those who had dropped out.
3. Unconditional cash transfers promote resilience in the face of crises. They increase resources, enhance financial resilience, and support families to absorb shocks without having to turn to damaging coping strategies such as sending children to work. the above.
4. Unconditional and universal cash transfers combined with case work and community support has the potential to reduce children's engagement with paid work, especially for older children.
5. Unconditional and universal cash transfers combined with case work and community support facilitate re-entry into school, with cash lowering financial barriers to entry and community mobilisers acting as liaisons between families and the schools.
6. Alongside cash, community mobiliser support and household-level case work also function as a form of social protection, with benefits enhanced due to the combination with cash. Community mobilisers connect the urban poor to services; improve access to and take-up of existing social protection mechanisms; advocate for resident interests; and provide a range of bespoke services tailored to recipient needs, such as employment training programmes.

KEY RECOMMENDATIONS

I. **Improve access to affordable and quality healthcare**

- As mentioned in the National Social Security Strategy (NSSS) on Health Insurance and Human Development Supply Side Interventions, affordable health insurance options for people in poverty and informal work need to be developed.
- As listed in the NSSS, as part of programmes for children, supply side interventions relating to immunization and children health need to be expanded.
- Health insurance to those of working age in formal jobs, as part of an extension of NSIS—listed in NSSS as part of programmes for those of working age—needs to be expanded.
- An intervention combining cash-plus and enrolment in a trusted health insurance scheme for a specific population (such as informal workers in the garment sector, or a city neighbourhood) should be implemented.

II. **Provide meaningful unconditional income support, with progressive realisation of universal coverage**

- Test universal coverage of a cash transfer within a geographical area/neighbourhood, as tested within CLARISSA, to create social solidarity, incentivise collective action; and address power structures.

- Test universal coverage of a social protection programme for a single target group—for example the Mother and Child Benefit Programme—to maximize benefits, reduce leakage, and encourage social solidarity.
- Increase individual benefits under schemes for the elderly and people with disabilities to compensate for increased cost of living and preserve the value of transfers as mentioned in the NSSS.
- Increase the coverage of the NSSP programmes, especially for programmes targeting populations in the informal sector and urban areas.
- Following the recent successful pilots in neighbouring South Asian countries, pilot the Unconditional Basic Income (UBI) programme.

III. Offer complementary support and services

- Cash transfer programmes should be combined with ‘plus’ elements, i.e. facilitation, skills-based training, and collective organising as appropriate and in an unconditional manner.
- Access to various kinds of government and non-government social services needs to be facilitated by NGOs, local government, and other social workers.
- Incorporate training in non-violent communication, facilitation, and the power of unconditionality in social work training courses and/or programmes working with social workers or extension workers.

REFERENCE AND FURTHER READING

Roelen, K.; Howard, N.; Afroze, J.; Aktar, A.; Ton, G. and Huq, L. (2023) CLARISSA Cash Plus: Innovative Social Protection in Bangladesh, CLARISSA Design Note 1, Brighton: Institute of Development Studies, DOI: 10.19088/CLARISSA.2023.002

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