

## **SDG push through social protection programmes: Reflecting on UNDP’s Strengthening Women’s Ability for Productive New Opportunities project in Bangladesh**

*by Sarah Amena Khan, Nazneen Ahmed, Sangita Paul and Faiza Sultan<sup>1</sup>*

How long do impacts of the graduation-based social protection approach last after support ends? What factors affect the impacts’ longevity? What do these factors mean for those seeking to exit poverty sustainably? This brief explores such questions by revisiting women who participated in a UNDP social protection initiative in one of Bangladesh’s most climate-vulnerable districts between 2017 and 2019. Four years on, the brief unpacks how the women are faring in a context where they are exposed to climate-induced shocks. The insights contribute towards sparking discussion on the sustainability of impacts and on influencing factors while carrying key lessons for social protection to achieve sustainable outcomes.

### **Introduction**

Social protection has been explicitly recognized as a key enabler for achieving the Sustainable Development Goals (SDGs).<sup>2</sup> Investing in social protection continues to be critical at a time when “many of the Goals are moderate to severely offtrack”, according to a special United Nations SDG progress report.<sup>3</sup> With the world facing an unprecedented polycrisis, only 12 percent of the SDG targets are on track, about half are off-track and nearly 30 percent have stagnated or regressed to pre-2015 baselines.<sup>4</sup> In this context, the report strongly calls for learning from country experiences on social protection, with its cross-cutting impacts on various SDGs and with a focus on women and girls.

In this brief, we focus on UNDP’s “Strengthening Women’s Ability for Productive New Opportunities” (SWAPNO)<sup>5</sup> project implemented with the Government of Bangladesh. Since 2015, the project has supported 12,492 ultra-poor rural women in leaving extreme poverty over three successful cohorts.<sup>6</sup> Building on encouraging results, the Bangladesh government aims to scale SWAPNO as it aligns with the National Social Security Strategy (NSSS)<sup>7</sup>—the country’s long-term social protection reform agenda.

While some literature on the graduation-based social protection approach suggests that it carries potential to support poor households in exiting poverty,<sup>8</sup> it is important to understand whether the impacts endure—and for how long—for former participants after the support ends.<sup>9</sup> Moreover, studies that seek to understand longer-term impacts note that a set of ‘enablers’ or ‘constraints’ operating beyond the household level can affect the sustainability of graduation from poverty.<sup>10</sup> In that vein, we revisited 2019 SWAPNO graduates in the Satkhira<sup>11</sup> district. While UNDP’s project has operated in several districts in Bangladesh, it was phased out in Satkhira in 2019, meaning four years have passed since interventions ended. Moreover, the area has faced overlapping shocks<sup>12</sup> in recent years, including prolonged impacts of the COVID-19 pandemic and repeated cyclones. This allowed us to explore the longer-term impacts of the project and the women’s resilience in the context of weathering multiple shocks.

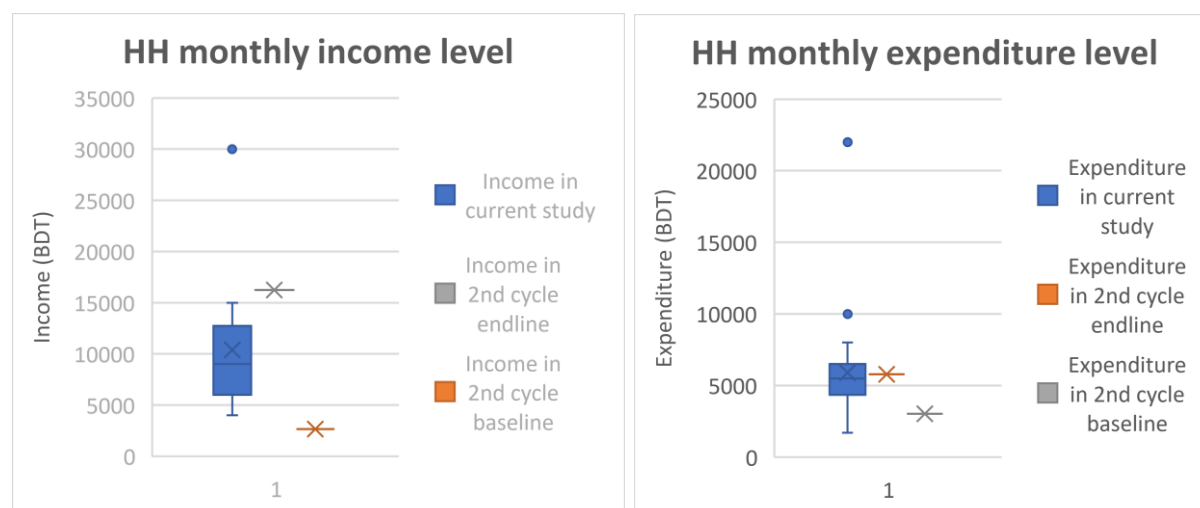
## Data and methodology

This study applies an in-depth, qualitative approach where information collected through focus group discussions (FGDs) was compared with key findings of the project end-line evaluation<sup>13</sup> conducted in 2019. The baseline<sup>14</sup> findings for the second cycle were also compared for context when required. Fieldwork was carried out in May 2023. The data was gathered from four FGDs with graduates from the second cohort (2017–2019). Fieldwork primarily took place in four unions or wards,<sup>15</sup> namely Atulia and Ishwaripur unions under the Shyamnagar upazila (sub-district), Parulia union under the Debhata upazila and Dholbaria union under the Kaliganj upazila.

Tracing former participants was a major limitation, as SWAPNO had been phased out in the area in 2019. Thirty-three former participants across four of the 52 unions in which the project had operated were reached using old contact information. Thus, due to potentially inadequate quantitative findings, it may be difficult to draw general conclusions about the sustainability of the women's graduation from extreme poverty in the overall project implementation area (52 unions in the Satkhira district) after UNDP support ended. Nonetheless, in-depth interviews combined with quantitative findings contributed to insights into how the former participants have fared since 2019 and the factors that may have affected sustained graduation. All standard procedures for data collection and analysis were followed.

## Findings

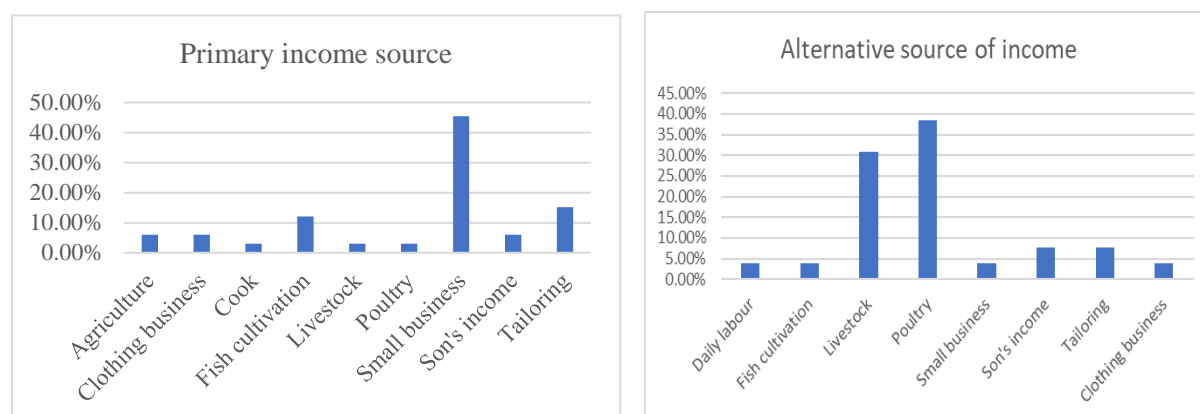
- **While income likely slowed down after UNDP support ended, it is still well above baseline levels.** We first collected data on current household (HH) incomes and expenditures (Figs. 1a, b) to understand the women's livelihood status.<sup>16</sup> We found that their reported monthly income is lower than that at end-line but some 3.9 times higher than at baseline in 2017. When we look at reported monthly expenditure data, it is slightly higher than at end-line.



**Figures 1a (left) and b (right): Monthly HH income and expenditure levels (authors' survey data and past evaluation)**

When looking at current income sources (Figs. 2a, b), we found that the women were engaged in businesses that they had initiated towards the end of their participation with the project. Notably, they rely on diversified income sources. In contrast, at baseline, household incomes were reported to be irregular and largely derived from agriculture and non-agriculture labour (an almost equal split of

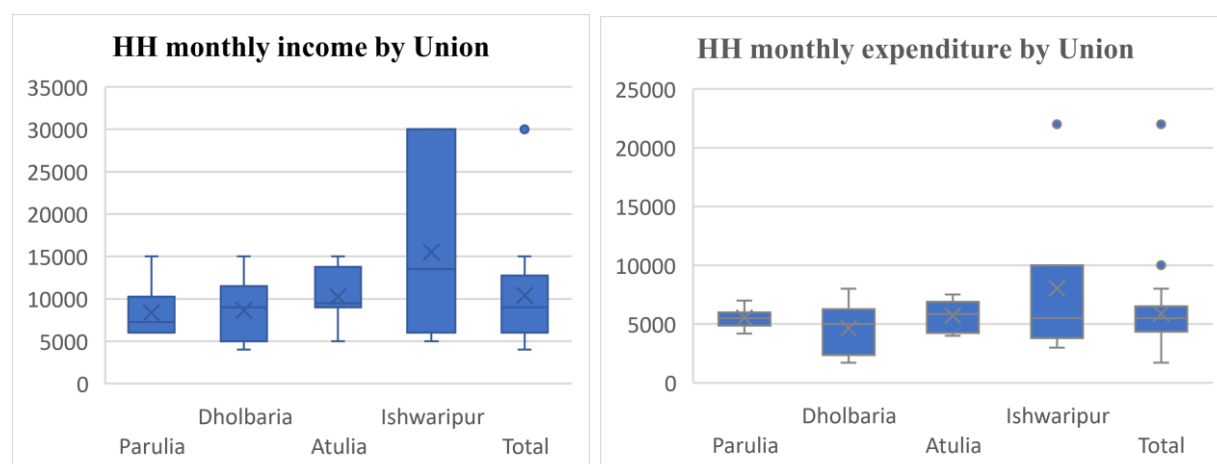
49.5%). In terms of income from non-agriculture labour, at baseline, households were engaged in making small handicrafts, cooking, begging and so forth. Within this context, it is encouraging to find that UNDP's livelihood interventions (entrepreneurship development, leveraging access to government social security benefits, etc.) supported women in acquiring entrepreneurship skills and the confidence to run businesses and continue them for the four years since they graduated in 2019.



**Figures 2a (left) and b (right): Current income sources (authors' survey data)**

We also noted that current income tends to be higher for women in some unions than others. For example, women in Ishwaripur union report higher average income, which seems to stem from their engagement in non-farm<sup>17</sup> activities. In comparison, women in other unions primarily depend on a mix of farm and non-farm incomes. The literature highlights that engaging in rural non-farm activities can potentially improve the incomes of the poor and thus contribute to alleviating poverty.<sup>18</sup> Ishwaripur also exhibits greater average monthly household expenditures than others. Once again, studies support that rural non-farm income plays an important role in raising consumption expenditure and in improving welfare and living standards.<sup>19</sup>

Nonetheless, there is a need for in-depth research to understand if such findings are significant. At the same time, we suggest exploring factors such as how women engage in rural markets to understand if these affected incomes. Another potential factor might be vulnerability to disasters that overlap with women's livelihood sources. For example, according to UNDP's analysis at the union level, Ishwaripur is more climate-vulnerable than Atulia, Dhalbaria and Parulia unions.<sup>20</sup> There is a need to dive into how such vulnerability at the union level might be influencing livelihood options and choices for the women, affecting their incomes and ultimately shaping their resilience to climate change impacts.



**Figures 2c (left) and d (right): Monthly HH income and expenditure levels by union (authors' survey data)**

Last, we attempted to understand the women's savings habits as well as their use of mobile financial services (MFS), as both indicate a higher possibility of sustainable income. Our survey found that about 80 percent of the women reported having bank accounts, and 70 percent use their accounts regularly for building savings. At baseline, while 14.3 percent of women were affiliated with banks, only 0.9 percent reported building savings through banks, while 27.8 percent saved in cash and 12 percent saved through informal organizations. Notably, 61 percent had no savings at the time. Similarly, over 90 percent now have MFS accounts, with 45 percent being regular users and another 50 percent using MFS occasionally. With women actively using financial products and services, these are positives in a national context where a significant gender gap in financial inclusion is a major concern.<sup>21</sup>

- **There are encouraging signs for women's agency and empowerment.** Studies on ultra-poor Bangladeshi women with varying marital status highlight the significance of male guardianship within the Bangladeshi context. Findings show that husbands "fulfil the social role of guardianship, lending traditional social legitimacy to the wife and children."<sup>22</sup> In turn, this reinforces existing community, cultural and religious expectations that view women as needing a male guardian. In contrast, when husbands are absent, women often must become the de facto household heads and take on provisioning roles, but their efforts are not duly recognized. Rather, they are often shamed and stigmatized and may be forced to sever all ties with their husband's families.<sup>23</sup>

Against this backdrop, one of SWAPNO's key achievements was contributing towards women's empowerment, measured with standard indicators in the end-line evaluation report. The FGDs undertaken as part of this study focused on understanding whether these contributions lasted well after the project was phased out in the area. The FGDs explored various facets of women's agency and empowerment, especially their decision-making ability, mobility, self-respect, voice and so forth. We found positive signs on all standard indicators. Here, we emphasize decision-making, sense of self-worth and confidence and refer to both baseline and end-line findings for added context.

All FGD participants highlighted that they actively participated in decision-making and were key decision-makers in their respective households. At baseline, while the women took part in decision-making, this varied at the personal and household levels (as highlighted in the following table). By the end-line, improvements were reported in the women's decision-making ability at these various levels.

Issues for Decision-Making		Baseline	End-line
Personal	New income-earning activities	56.9	93.1
	Availing services (medical, legal, etc.)	76.7	92.7
	Education/training	52.5	88.5
	Participation in meetings/rallies	26.2	75.5
Household	Buying and selling assets (e.g., land)	43.9	80.4
	Buying and selling ornaments	40.2	77.7
	Buying and selling livestock and poultry	50.5	85.4
	Buying and selling vegetables, fruits, trees	52.7	86.3
	House construction and repair	50.3	81.6
	Children's education	58.6	84.2
	Children's marriage	30.2	70.8
	Children's healthcare	65.6	76.8

**Table 1: Women's participation in decision-making (in %) (baseline and end-line findings)**

These improvements seem to have lasted well after SWAPNO, as noted during the FGDs. The participants' strong sense of self-worth was evident, and they emphasized that their lives had vastly improved after participating in the project. *"There was a time when I was in despair. I was ashamed to approach my kin, especially for financial support. They were also often reluctant to help, fearing that I would be unable to pay back. My situation started changing after participating in UNDP's project, as I learned new skills for generating income for myself, and I also learned about many public services I am eligible to receive. Yes, there have been challenges along the way. Now, however, people are more open about wanting to support me. But I neither need nor want their help anymore,"* one participant said.

The women were also confident about approaching local rural government authorities to demand rights, including attainment of social services. Here, the project's role in building social capital<sup>24</sup> (mainly through establishing connections between beneficiaries and local government representatives) must be noted. As one participant emphasized, *"we used to hesitate to talk to people out of fear. Now we can directly approach the Union Parishad chairman and voice our demands. For example, while I was a project participant, others tried to lay claim to a piece of land that I owned. I immediately took it up with the chairman, who helped me to reclaim my land. Now, I can easily approach him if I run into problems."*

Going forward, the women's aspirations for themselves centred on becoming more self-reliant. This has also influenced their commitment towards developing strong savings habits. It is important to note the average age at which these women got married was 15.3 years, with the youngest at 12 years. Furthermore, 80 percent of the participants either had no education or only primary education. Forty percent were widowed, a little over one third were divorced, and 12 percent had been abandoned by their husbands. Noting their own situations, all the women strongly aspired for their children (female and male) to attain higher levels of education so they could secure stable jobs and be self-reliant. *"We were married off quite young, often to support our families, and had little to no chance to pursue education. Perhaps our lives would have turned out differently if we could have continued our education. That's why we want our children to grow up educated,"* participants noted.

- **Climate vulnerabilities risk washing away the graduates' progress.** While we noted many positive gains for the women, they remain exposed to climate risks in highly vulnerable areas like Satkhira.

During the FGDs, the women described the destructive impacts of sudden disasters, including cyclones Bulbul (2019) and Amphaan (2020).

According to the women, these impacts were more pronounced during cyclone Amphaan in May 2020, when Bangladesh had imposed a nationwide lockdown to stem the spread of the COVID-19 pandemic. Tight restrictions on mobility and the shutdown of all economic activity severely affected the women's livelihoods. Markets were inaccessible. Faced with these unique challenges, many attempted to operate their businesses from home as and when possible. Amphaan caused major destruction in their communities, but they could avoid some of the effects by applying disaster risk reduction measures that they learned via the project. These measures included evacuating to the nearest designated shelters while adhering to COVID-19 safety measures. Some faced little to no damage while others returned to find their housing partially damaged. Waterlogging issues resulted in loss of small-scale livestock and/or poultry in the weeks that followed. Many recalled receiving food and financial support from UNDP through SWAPNO during this period to cope with the impacts of the twin shocks; they had varying recovery times (anywhere between four months to a year).

The FGD participants also highlighted the impacts of slow-onset disasters, such as increased salinity in their respective localities. For example, the women noted changing agricultural patterns as increased soil salinity led to loss of cultivable land. It also affected attempts at homestead gardening; vegetables that the women tried to grow for their own consumption quickly died off. They increasingly rely on buying vegetables from local markets, adding to household expenditures in a context where rural inflationary trends are already rising.<sup>25</sup> Similarly, women across all FGDs reported that they have resorted to buying water in 20- to 30-litre jars from local water vendors. The supply lasts approximately 10 to 15 days, meaning that women must repeat the purchases at least two to three times each month. In comparison, at baseline, there were no reported cases of purchasing drinking water in Satkhira. These FGD findings are well in line with studies that reflect on the freshwater crisis affecting the entire Satkhira district.<sup>26</sup>

### **Policy lessons**

We acknowledge the need for in-depth research to understand if our findings are significant and to draw general conclusions about the sustainability of the women's graduation from extreme poverty in Satkhira after UNDP support ended. Nonetheless, our insights can contribute to the discussion on the sustainability of impacts and on influencing factors that operate beyond the household level. From this perspective, we found that there are still encouraging signs along both economic and non-economic indicators, even while some of the impacts may be fading away. In addition to reported income levels that remain 3.9 times above baseline, we found that the women have embraced good saving habits and use of mobile financial services. These can improve their financial inclusion, contribute to their economic empowerment and build resilience to withstand shocks. Along empowerment aspects, we find that the boost in the women's confidence and their ability to tap into their social capital, especially their networks with local government institutions, remains strong.

At the same time, it is evident that climate change is hurting progress made by the graduates and forcing social protection programme staff to consider evolving local conditions influenced by the climate crisis. For example, in Satkhira, we noted that links between social protection and water security issues need greater scrutiny as the consequences of climate change intensify. The literature further highlights that communities are hit differently based on factors such as age, gender, disability, geographical location and so forth.<sup>27</sup> Similarly, it is important to examine not only how climate issues are impacting livelihoods but also viable options for livelihood diversification that are less vulnerable to shocks. Considering these, we put forward the following lessons.

- **Keep track of graduates in climate-vulnerable areas.** As noted earlier, tracing former participants was a major challenge for this study. Here, planning for tracing mechanisms during project design may help ensure follow-up with graduates at a later stage to understand sustainability issues, especially within a rapidly changing climate context. A potential method could be tapping into the digital government-to-person (G2P) payment system that Bangladesh has been mainstreaming since 2019 and which has been expanding since the pandemic. Essential information parameters can be used to trace and follow up on graduates and to facilitate direct cash transfers as and when required. This would, of course, require advance consent from participants.
- **Social protection needs to be meaningfully integrated with climate change adaptation (CCA) and disaster risk reduction (DRR) measures to move towards adaptive social protection (ASP).** Recognizing how the impacts of accelerating climate change are perpetuating socio-economic vulnerabilities in Bangladesh, as part of ongoing reforms, the country is focusing on factoring DRR and CCA into its social protection system.<sup>28</sup> Here, we draw attention to the complex, long-term impacts of climate-induced slow-onset disasters. The literature suggests the impacts range from those on human health, livelihoods, poverty and inequality to potential conflicts over the use of scarce natural resources, displacement and loss of social cohesion.<sup>29</sup>

We emphasize promoting resilient livelihoods through ASP. While we stress the need for strategies that diversify livelihoods away from vulnerable income sources (farm and non-farm), these must take into account marginalized groups that are affected differently by climate shocks (slow and rapid disasters).

**Graduates can play a strong role in local climate action.** We have emphasized that impacts of the climate crisis can hamper the graduates' progress to exit poverty sustainably. Research also stresses that these impacts are not gender-neutral and can amplify existing inequalities that affect women.<sup>30</sup> This makes it essential to apply a gender lens to ongoing efforts on local climate action in places such as Satkhira. Here, noting that SWAPNO supports women in building their social capital, especially with local government institutions, graduates can be mobilized to feed inputs on climate issues in their communities and to participate in efforts to address climate change.

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Online ISSN: 3005-3307

## Endnotes

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<sup>1</sup>Sarah Amena Khan, Team Lead, UNDP Bangladesh Research Facility, UNDP Bangladesh, email: [sarah.khan@undp.org](mailto:sarah.khan@undp.org), Nazneen Ahmed, Policy Advisor, Country Office Liaison and Coordination Division, Regional Bureau for Asia and the Pacific, UNDP, email: [nazneen.ahmed@undp.org](mailto:nazneen.ahmed@undp.org), Sangita Paul, Research Officer, UNDP Bangladesh Research Facility, UNDP Bangladesh, email: [sangita.paul@undp.org](mailto:sangita.paul@undp.org) and Faiza Sultan, Research Associate, UNDP Bangladesh Research Facility, UNDP Bangladesh, email: [faiza.sultan@undp.org](mailto:faiza.sultan@undp.org). Acknowledgments: The authors would like to thank Kajal Chatterjee, Durani Md Abul Ahsan, Rahman Mizanur and the SWAPNO team for their tremendous support. The authors would also like to



thank Stefan Liller, Christine Wellington Moore, Dajna Sorensen, Renfei Liu, Nathalie Milbach Bouche, Janine Civitate and Tanya Pedersen for their support, review and helpful comments on this brief.

<sup>2</sup> Brito, R. (2022, 26 October). 'Key Resources on Social Protection and the Sustainable Development Goals (SDGs)', Socialprotection.org. <https://socialprotection.org/discover/blog/key-resources-social-protection-and-sustainable-development-goals-sdgs>

<sup>3</sup> United Nations (2023). 'Progress towards the Sustainable Development Goals: Towards a Rescue Plan for People and Planet.' <https://hlpf.un.org/sites/default/files/2023-04/SDG%20Progress%20Report%20Special%20Edition.pdf>

<sup>4</sup> Ibid.

<sup>5</sup> An ongoing social protection project, it targets women who are widowed, divorced, abandoned or have a disabled husband. The project applies a graduation-based approach: Women enter cash-for-work employment in public works for a fixed interval<sup>5</sup> and receive government transfers as wages. During their employment tenure, they gain access to a set of time-bound, comprehensive and sequenced interventions and resources that help them to 'graduate' out of extreme poverty.

<sup>6</sup> The first two cohorts ran from 2015–2017 and 2017–2019 in Kurigram and Satkhira districts, respectively; each cohort included 4,464 women. The Satkhira district programme was also phased out at the end of the second cohort. The third cohort ran from 2020–2021, covering women in Kurigram, Lalmonirhat, Gaibandha and Jamalpur districts.

<sup>7</sup> Cabinet Division and General Economics Division of Planning Commission, Government of the People's Republic of Bangladesh (2018), 'Action Plan: Implementation of National Social Security Strategy (NSSS) of Bangladesh 2016-2021'. [https://cabinet.portal.gov.bd/sites/default/files/files/cabinet.portal.gov.bd/page/6ad00da9\\_924b\\_455a\\_b0e4\\_c75a960b0808/Action-Plan-of-NSSS.pdf](https://cabinet.portal.gov.bd/sites/default/files/files/cabinet.portal.gov.bd/page/6ad00da9_924b_455a_b0e4_c75a960b0808/Action-Plan-of-NSSS.pdf)

<sup>8</sup> Makhoul, M. (2020, 24 June), 'Can Social Protection Offer an Opportunity for Sustainable Graduation out of Poverty in Egypt?' LSE. <https://blogs.lse.ac.uk/mec/2020/06/24/can-social-protection-offer-an-opportunity-for-sustainable-graduation-out-of-poverty-in-egypt/>

<sup>9</sup> Devereux (2017). 'Do "Graduation" Programmes Work for Africa's Poorest? In *What Works for Africa's Poorest? Programmes and Policies for the Extreme Poor* (pp. 181–203), Practical Action.

<sup>10</sup> Ibid.

<sup>11</sup> Satkhira is one of the country's poorest areas, with about 23.42 percent of the population living in multidimensional poverty. It is also among Bangladesh's most climate-vulnerable districts and highly susceptible to the combined impacts of sea-level rise, salinity intrusion, land degradation and tropical cyclones, making its population vulnerable to diseases and chronic food insecurity.

<sup>12</sup> Satkhira faced cyclone Bulbul in 2019, followed by the twin shocks of the COVID-19 pandemic and cyclone Amphaan in 2020. Bangladesh was undergoing a national lockdown between 23 March and 30 May 2020 to slow the spread of the pandemic when the super cyclone hit on 20 May. It affected approximately 2.6 million people across 19 districts, including Satkhira, and resulted in mass destruction of housing, croplands, fish cultivation areas, waterpoints, roads and embankments.

<sup>13</sup> Bangladesh Institute of Development Studies (2019, 18 November), 'Nudging Escape from Poverty: Role of Mini Big-Push and Commitment Device in SWAPNO project'.

<sup>14</sup> Human Development Research Centre (2018, March), 'Report on Baseline Survey of SWAPNO (2nd Cycle)'.

<sup>15</sup> Lowest administrative cohort (several villages constitute a union).

<sup>16</sup> We report on the women's incomes with a caveat. Actual incomes are likely to be underreported: Our study captured a partial snapshot of the women's incomes as it only considers regular monthly incomes rather than, for example, the sale of a productive asset (e.g., livestock) or transfer income over the course of a year. Our data also does not capture the value of the participants' assets (non-landed assets and total financial assets). Furthermore, the end-line survey for the second cycle covered 437 beneficiary households in Kurigram and Satkhira districts; our current study is based on data with only 33 former participants of the second cycle in selected unions in Satkhira. The end-line also considered transfer income from SWAPNO, which is now unavailable as project implementation has ended. Overall, this makes it difficult to accurately estimate the sustainability of the project's impacts on total income and assets.

<sup>17</sup> In Bangladesh, farm activities typically refer to four main components—crops, livestock, fisheries and poultry. Non-farm activities in rural areas, on the other hand, include all other activities.



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<sup>18</sup> Saba, S., Sarker, M.A.R., Gow, J. (2022), ‘Determinants of Non-Farm Income Diversification Strategies and Decisions of Bangladesh Farm Households’, *Economic Analysis and Policy*, 76, 226–235.

<https://www.sciencedirect.com/science/article/abs/pii/S0313592622001242>

<sup>19</sup> Ibid.

<sup>20</sup> Local Government Division, Government of the People’s Republic of Bangladesh (2023), ‘Climate Vulnerability Index’. Retrieved 23 August 2023 from <https://www.undp.org/bangladesh/publications/climate-vulnerability-index-draft>

<sup>21</sup> The Business Standard (2021, 5 August), ‘Big Gender Gap in Financial Inclusion in Bangladesh’. Retrieved 23 August 2023 from <https://www.tbsnews.net/economy/big-gender-gap-financial-inclusion-bangladesh-283924>

<sup>22</sup> Munro, J., Patterson, P.B., McIntyre, L. (2015, November–December), “‘Your Father Is No More’: Insights on Guardianship and Abandonment from Ultrapoor Women Heads of Household in Bangladesh”, *Women’s Studies International Forum*, 53, 43–52.

<sup>23</sup> Ibid.

<sup>24</sup> There are three types of social capital: bonding, bridging and linking. Bonding social capital can be described as trust, cooperation and ties among family members and neighbours. Bridging social capital is seen as a cross-cutting relationship between different ethnic or language groups. Linking capital connects individuals vertically with a network that operates through formal authority or power structures (Jordan, 2015).

<sup>25</sup> Islam, J. (2022, 10 November), ‘Rural Food Inflation Falls Below Urban Rate for First Time in 2 Years’, *The Business Standard*. <https://www.tbsnews.net/markets/rural-food-inflation-falls-below-urban-rate-first-time-2-years-529542>

<sup>26</sup> Habib, M.A., Rahman, M.T.U., Ferdous, J., Hoque, M.M., & Rasheduzzaman, M. (2021), ‘Farmers Perception and Salinity Driven Fresh Water Scarcity in Coastal Bangladesh’, *Towards Water Secure Societies*, 173–182. [https://doi.org/10.1007/978-3-030-50653-7\\_13](https://doi.org/10.1007/978-3-030-50653-7_13)

<sup>27</sup> ‘The Impact of Climate Change on the Rights of People in Vulnerable Situations’ (n.d.). OHCHR. <https://www.ohchr.org/en/climate-change/impact-climate-change-rights-people-vulnerable-situations>

<sup>28</sup> Government of the People’s Republic of Bangladesh (2020, July), ‘Scope of Gender-Responsive Adaptive Social Protection in Bangladesh’. Retrieved 23 August 2023 from <https://socialprotection.gov.bd/wp-content/uploads/2020/12/Scope-of-Gender-responsive-Adaptive-Social-Protection-in-Bangladesh.pdf>

<sup>29</sup> Aleksandrova (2019), ‘Social Protection as a Tool to Address Slow Onset Climate Events’, Deutsches Institut für Entwicklungspolitik. Retrieved 23 August 2023 from [https://www.idos-research.de/uploads/media/DP\\_16.2019\\_01.pdf](https://www.idos-research.de/uploads/media/DP_16.2019_01.pdf)

<sup>30</sup> ‘Climate Change is Not Gender Neutral’ (2021, 3 June), IUCN. <https://www.iucn.org/news/gender/202106/climate-change-not-gender-neutral>