

Cash-Aid Support of Bangladesh Government During Covid 19 Pandemic; Effectiveness and Challenges

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Abstract

The outbreak of COVID 19 has affected a number of countries throughout the world. The widespread disruptions of COVID 19 on the world economy and people's livelihood are devastating, and, the lower-middle and lower-income people endure the worst hit of the pandemic. Bangladesh also, has undergone tremendous economic recession, unemployment, and poverty, and the marginal poor people in Bangladesh has become the worst bearer of COVID 19 Pandemic implications. The nationwide restrictions to contain the infection have made the situation unbearable for these poor people.

To mitigate these sufferings and social inequality, the government intervened for ensuring the basic needs of the lower-income people. This intervention was carried out through a massive stimulus scheme. Among them, the PM's Cash-Aid is one intervention that was initiated to protect the mass people who were affected and lose informal jobs due to lockdown during COVID 19. In previous, several other Cash Assistance programs have been provisioned in Bangladesh for the vulnerable groups, however, controversies arose regarding the effectiveness of those programs. Becoming conscious of this issue, the government has digitalized the service process of PM's Cash-Aid Program by adopting Digital Financial Service (DFS) system to support the grassroots people directly.

Hence, the performance of the cash aid program to reach the targeted people was quite well, though controversies were also grown on the program effectiveness. This article based on a qualitative approach would look to assess the effectiveness and challenges of the Cash-Aid Program. After such assessment, we would like to draw the thrusting through the depiction of the dynamic process of how standard performance can be ensured in Cash Assistance Programs.

Keywords: COVID 19 Pandemic, Cash-Aid, Digital Financial Service, Challenges, Bangladesh.

1. Introduction

The pandemic situation of COVID 19 has created a global health crisis and economic downturn and is thought to be the greatest challenge faced by the people after World War II. This COVID 19 has spread rapidly throughout the world, and the consequence of this has not been limited to a single county rather than the entire world (UNDP Bangladesh, 2021; WHO, 2020). The socioeconomic status of middle and lower-income people is affected severely due to the upheaval of the Coronavirus pandemic. World Health Organization

has released a report in 2020 which estimates around 40-60 million people will be forced into extreme poverty while approximately 1.6 billion informal employees will lose 60 percent of their income with little or no savings (ILO, 2020; OHCHR, 2020). Another report published in 2020 by the Food Security Information Network (F SIN) found the world's food crisis, which estimates that by the end of 2020 around 250 million low- and middle-income people will at risk of severe food insecurity unless swift steps are taken while United Nations World Food (UNWFP) Programme estimated it 265 million. The trajectory of the pandemic has

increased the poverty rate unprecedentedly in developing and developed countries in the world wherein by the end of 2020 over 22 million people in Latin America have been pushed into extreme poverty (ECLAC Report, 2020 Cited López-Feldman et al., 2020; UNWFP, 2020). However, household consumption and food security have impacted adversely due to distortions in supply chains and market results. Governments of different countries have taken different cash-based programs through a government-to-People (G2P) mechanism to reach the cash without mediators to tackle the situation (Cahyadi et al., 2020).

In Bangladesh, this pandemic hits adversely and to rebound the situation, the government took different initiatives and financial packages about \$11.90 billion (BDT 1.1 trillion) including large, small, medium, and cottage industries, agriculture, poultry, and livestock fish farming. One of them was one-time cash assistance, to help the poorest and most vulnerable people who those below the poverty line and recently lost their jobs (Ministry of Disaster Management and Relief, 2020). According to a report conducted by the Business Standard in 2020 the government has allocated BDT 1250 crore for 5 million families to celebrate Eid-ul-Fitr in a good way, BDT 2500 for each family through an online mobile banking system to ensure transparency and corruption reduction (Hebbar et al., 2021). Apart from these, government has allocated BDT 300 billion loans through commercial banks with a business interest of only 4.5 percent and the government offers 4.5 percent as subsidies to rebound the economy (Ministry of Finance, 2020). This study intends to assess the effectiveness of the Cash-Aid Program during COVID 19 Pandemic in Bangladesh and to identify the challenges faced by the government during the implementation of the program.

2. Different Cash-Based Humanitarian Program to Tackle the Pandemic in Bangladesh

The COVID 19 pandemic is adversely affecting the livelihoods of people in Bangladesh and most of these people are the bearer of poor socio-economic conditions. To reduce the hardship of these struggling communities, the government has exacerbated Cash-Based Interventions (CBI) under social protection schemes (KPMG, 2020). The most momentous packages are described in Table 28.1.

Through these programs, the people got support and financially benefitted who faced difficulties and became unemployed due to the COVID 19 Pandemic. These programs were provisioned for distressed people, to cope up with the emerging crisis.

3. Cash Aid Project During COVID 19 in Bangladesh

Among the cash-based assistance programs, one of the most significant is the PM's Cash-Aid Program. The program was conceptualized on 14 May 2020 in the Prime Minister's Office (PMO) and it worked as the Umbrella organization to implement the program (Hebbar et al., 2021). To fully benefit the impoverished people, digital technology was utilized in this program.

The lower-income people involved in informal sectors, who lose their job due to the partial or full-fledged lockdown to restrain the COVID 19 pandemic, were the target beneficiaries of this program. Prospects were created that the obtained

Table 28.1 Different Cash-Based Humanitarian Program to Tackle the Pandemic in Bangladesh

Programme	Financed By	Total Allotment (Million USD)	Benefit	Target Group	Coverage Area	Managed by
Cash Aid Programme for laid-off	European Union (EU), Germany, and Government of Bangladesh	134.02	Per month 3000 BDT to a worker for three months	The workers of export-oriented garments, leather, and footwear industries.	Nationwide	The Labour Department.
Food Aid Program Before EID	The Government of Bangladesh	100068.69 Metric Ton Rice	10 kilograms of rice for each recipient.	Ultra-poor and destitute families	Over 1 crore beneficiaries across the country.	The Disaster Management and Relief Ministry, and Local Government Division
Stimulus Package Program-1	Bangladesh Bank and State Banks of Bangladesh	11279.81	Soft Loans	The private sector of Bangladesh.	Small, medium, and large business industries as well as entrepreneurs across the countries.	Ministry of Finance and Bangladesh Bank

Programme	Financed By	Total Allotment (Million USD)	Benefit	Target Group	Coverage Area	Managed by
Stimulus Package Program-2	The Government of Bangladesh, FY 2020- 2021	176.95	Cash assistance	Cottage, Small and Medium enterprises, and NGOs	SME Foundation, Bangladesh Small and Cottage Industries Corporation (BSCIC), Joyeeta Foundation, NGO Foundation, Social Development Foundation, Palli Daridro Bimochon Foundation (PDBF), Small Farmers Development Foundation, and Bangladesh Palli Development Board	Ministry of Finance
Stimulus Package Program-3	The Government of Bangladesh, FY 2020- 2021	141.51	Cash Support	All disadvantaged elderly people, female divorcees, and widows	In the country's 150 Upazials in Bangladesh	The Ministry of Disaster Management and Relief (MoDMR), Ministry of Finance
Cash Aid Program from Jobless people	The Government of Bangladesh	67.45	Cash Support	People who become jobless during public movement restriction	1,24,41,900 families across the country	The Ministry of Disaster Management and Relief
Cash Aid Program	The Government of Bangladesh	147.46	2500 BDT for each family.	People who are severely affected due to the trajectory of the pandemic.	50 lakh families across the country	Prime Minister Office and Ministry of Finance

Source: Government of Bangladesh, 2021

Table 28.2 Outline of Cash Aid Program in Bangladesh

Key Issue	Description
Programme	Cash Aid Project
Objective of Programme	To assist the people who were adversely affected by the unprecedented COVID 19 pandemic.
Target Group	The people who are severely affected during the pandemic and destitute families including rickshaw and van pullers, low income-households, day laborers, petty traders, shop employees, dock workers, barbers, agriculture workers, hawkers, construction workers, transport workers, private-sector workers, poultry and dairy farms, etc.
Source of Financial Support	The government of Bangladesh, Financial Year 2020-2021
Executive authorities of this program	Ministry of Finance (MoF), Ministry of Disaster Management and Relief, Ministry of Local Government, Rural Development and Co-operatives, and Ministry of Posts, Telecommunications, and Information Technology.
Geographical Coverage	Nationwide
Number of People Reached	Around 5 million families cover 20 million people.
Value of Transfer	BDT 2500 for each family.
The mechanism for Selecting Beneficial Group	To select beneficiaries' families, the government has given the responsibility to the local administration and locally elected representatives. They prepared a beneficiaries' list and the government also checked randomly 10% of this list to determine the accuracy. The ministry of finance received the list from the districts commissioner's office and this list was translated into English to align with the database of the National Election Commission. Then the beneficiaries list was further verified and evaluated with the national identity card and bank account of beneficiaries.
Mechanism for Transfer	Mobile Financial Services (MFS).

Source: Government of Bangladesh, 2021

digitized approach would be beneficial for the government to make the performance better.

4. Methodology

A cross-sectional qualitative approach was used in this paper. This method helped the researchers to gain more insight phenomenon based on the effectiveness and challenges of the Bangladesh government's Cash Aid program. Both primary and secondary data collection approaches were conducted in this paper. It used a multimethod data collection procedure such as Key Informants Interview (KII), In-depth Interview, Focused Group Discussion (FGD), and Document analysis. The participants were divided into two groups regarding "Cash Aid" providers and receivers. 10 KIIs were conducted from Union Parishad members, chairmen, and those who are involved in providing a cash aid program. 16 questions were employed to interviewees through a semi-structured questionnaire to fulfill the relevant issues of the research paper.

On the other hand, 20 IDIs were collected from those families who received cash aid service and 3 FGDs were also conducted in those areas where various groups of people were generally accumulated. FGDs method provided a different opinion among verities of people involving teachers, laborers, politicians, government officials, businessmen, and social workers. Empirical data were collected from September 9 to September 20, 2020, through the Purposive sampling technique. This method of sampling was used for heterogeneity to create a more diversified picture of the phenomenon and lived experiences of the participants under the research.

Besides this primary method, Secondary data were collected through the inductive document analysis from various newspapers, government reports, and journal articles regarding the Cash Aid program. The researchers conducted a thematic analysis to describe the qualitative data in a systematic procedure that helped the researcher to define the main concept of the research paper. The data collection method is also used in a triangulation system to avoid the restriction of a single method that ensures the data reliability and validity of the research paper.

5. Result and Discussion

Government Cash-Aid Program was a blessing for the poor and vulnerable people during their crisis caused by the restrictions for containing COVID 19 Pandemic. At the initial stage of the program, it was said that the beneficiaries of this program would be selected carefully, who were poor, disadvantaged, and informal workers and, became jobless while the country-wide lockdown was imposed. In our interest, we tried to know through this report that how the

beneficiaries learn about the Cash Aid Program and what was the selection process. Then, the beneficiaries mentioned that they came to know about the program through their relatives and neighbors, social media, TV, newspapers miking by UPs and directly from the UP members. Evidence from the study of BIGD (2020) shows that 96% of the people were aware of the program.

BIGD's study provides support to this study and shows that 86% learn about the program from relatives and neighbors, 56% from TV and Radio, 49% from UP representatives, and 30% from miking (BIGD, 2020). The respondents also reported that a list of beneficiaries was collected in assistance with the local representatives and local administration which was checked by the Central Management Software related to aid. This database was rechecked against the National Identity (NID) card to ensure the authenticity of the database. Hence, a balanced co-operation among the central and local government was ensured.

As a result, the possibility of corruption, fraud, and biases of manual aid distribution was reduced. Due to the verification of information against NID, the system was transparent and effective to identify the targeted actual needy and eligible people for the benefits and people couldn't take extra money with one NID. The findings showed that among the beneficiaries more than half were day laborers. Others were farmers, laborers, workers at shops, house helpers, and transport workers.

Following that, we wanted to know from the respondents, whether all poor people were covered under the program. They replied that it was not possible as the government has some limitations. Mansur et al. (2020) argued that 10 to 12 million families working in informal lose their job during the lockdown and they needed support. They also added that only 5 million families were included in the Cash-Aid program (Mansur et al., 2020).

However, the respondents reported that all those people were selected and assisted from the list prepared by local government representatives, who were eligible for the aid and best met the criteria. By August 2020, the Ministry of Finance had declared that two-thirds of the beneficiaries had got the assistance (Hebbar et al., 2020). When we asked about the coverage of the program one KIIs expressed that,

"This system was effective because on average most of the union Parishad were covered under this program. Though the beneficiary number wasn't much, the program involved beneficiaries from about all wards of the Union Parishads including remote areas." (Personal Communication, 11 September, 2020)

To include all these huge numbers of poor beneficiaries under the program seems costly and time-consuming. When we asked the question to the UP representatives about the administrative cost of the program, they claimed that they

worked hard in the distressed situation to prepare the list for helping the poor. They also mentioned that due to the use of digital technology, the identification, selection, and disbursement of aid were comparatively easier than the previous manual system. Moreover, the direct payment of the aid from the central to the beneficiaries reduced the governments' cost regarding manpower, logistics, and others.

Interestingly, a beneficiary also admitted that

"The accounts were opened by the Union Parishad for us without any cost. In addition to this, we didn't need to pay the cash-out charge after getting the payment and the Bkash cash-out Centre is near my house." (Personal Communication, 9 September, 2020)

We also tried to understand whether it is possible to cover such a huge number of beneficiaries under the Digital Financial Service (DFS) system. When we asked this question to the respondents, they mentioned that it was not much difficult as most of the people of their villages owned mobile phones. A recent study by Bangladesh Bank (2020) showed that Bangladesh has adequate elements for bringing citizens under the DFS system.

It includes having NID cards of 86%, mobile phone and SIM card owning of 84% and 79%, and financial numeracy of 83% people (Bangladesh Bank, 2020). Apart from that, when the respondents were asked about their accessibility to the program, one of them replied that,

"The Union Parishad did all the necessary things including making list, we only provided the required information. In addition to this, the Bkash agents came to the UP and opened our accounts, and the money of the aid was sent directly to our Bkash accounts" (Personal Communication, 18 September, 2020)

After we have observed that the whole process of this program using technology facilitated the government to include the targeted poor people and provide them the full benefit of the program, we put our attention to assess the adequacy of the given amount of BDT 2500. When the question was asked about the satisfaction of the beneficiaries to the amount, most of the beneficiaries admitted that they were happy with the cash assistance. They said that they are the single-headed breadwinner of the families and became unemployed during the restrictions. In that distressing situation, the cash support of 2500 TK showed a ray of hope among them.

However, it was also observed that some respondents regarded the amount insufficient. Evidence from a beneficiary survey suggests that BDT 6,600 per family needs to be transferred to cover the demands (Mansur et al., 2020). The survey findings

also support the previous arguments of our study. In our study, to answer the question regarding satisfaction with the money, one beneficiary expressed that

"With the amount, I couldn't buy new clothes before Eid for my two children, where buying necessary food products was impossible as they were at a high rate." (Personal Communication, 20 September, 2020)

Though some people were dissatisfied with the amount, this is very evident that the cash support through 'Digital Wallet' by using the G2P method without involving any mediator facilitate to provide the full benefit of the program to citizens. The use of digital technology had made the service delivery system easy and simple. On the other hand, evidence points to the illiteracy and lack of awareness about the new technology used in this program like mobile accounts, digital media use. The study also revealed that they were not much comfortable with the new technique and accepting this system was a little bit difficult for them.

As already mentioned, the whole amount was sent directly to the people at a time and against a NID. No negative things happened, like; messages were sent but not money.

Under the program, Bkash had arranged the cash-out facilities for the beneficiaries which reduced their time, cost, visit and hassle for getting the money in hand.

Regarding the issue of the positive impact of the program, one KII stated that

"The one-time emergency support would create a positive consequence on the dietary intake, consumption of enough food, and improved livelihood of the beneficiary families. Along with this, the system also facilitated to reduce the risk of infection of the manual process of the beneficiaries through direct payment." (Personal Communication, 9 September, 2020)

Opposingly, it was also revealed that a lot of beneficiaries didn't have any mobile phone, SIM card, or Account. They had to arrange these and in this initiative, some of the UPs weren't supportive. In addition to this, the study found that the amount of Cash assistance was small and not all poor people of the country were covered under the program.

Interestingly, an issue was noted in the study that the ultra-poor were brought into the coverage of mobile banking facilities and now they are becoming well-known for the digital paying method. Studies by Bangladesh Bank found that the registration of MFS accounts increased from 6828.2 (2019) to 9647.6 (2021) per million, mostly, due to the provision of Stimulus Packages by the government (Bangladesh Bank, 2021; Bangladesh Bank, 2019).

Additionally, some challenges of the program have also been identified in this study. Some respondent complaints about nepotism in terms of making lists of beneficiaries at the UPs level were reported. Several respondents regret that they weren't aware of the program before and knew after other people got money. They also stated that those who were informed by the elected members knew about it earlier. At the same time, evidence shows that the PM's cash support program is suffering from gender gaps, patronage politics at the local level, poor accountability mechanisms, limited citizen access and engagement, and weak complaints mechanisms (Hebbar et al., 2021).

In addition to this, the study also observed that due to the low awareness among the people, it was difficult to ensure the accountability of the elected members at the local level. When we asked questions regarding these issues, a chairman said that,

"We had tried our best to reach the actual needy people and provide them the benefit. However, the field administration put over-influence on the elected members of the UPs and Upazilas. Due to this, we wanted that the disbursement of the incentives might be at the local level." (Personal Communication, 15 September, 2020)

On the question, why the program faced challenges during implementation, one KII respondent mentioned that,

"The selection process of the beneficiaries was not much rigorous. On the other hand, no other development partners or NGOs were involved in the program, who need to be included at all functional levels like the field level, central level, and private MFS operators". (Personal Communication, 13 September, 2020)

This argument is supported by a recent study by Hebbar et al. (2021) where they said that the systematic inclusion of Non-Governmental Organizations (NGOs) and Civil Society Organizations (CSOs) in the execution of the program would enhance accountability and citizen's empowerment (Hebbar et al., 2021).

6. Conclusion

The COVID 19 Pandemic has brought unexplainable suffering to people throughout the world. The most affected are the groups, who are poor, vulnerable, and engaged in the informal sectors. The emergency restrictions and shut-off to reduce the extension of the disease, have made the situation worse for these people and the condition is also the same in Bangladesh. Millions of people have become affected badly by indigent economic conditions due to infinite suspension of

activities and not having sufficient access to food and social safety net programs.

The government of Bangladesh has initiated a massive stimulus scheme to protect the poor people, who were affected and retained from Jobs and other activities due to the lockdown of the country by the stark hit of COVID 19. This study explored the effectiveness and challenges of this program and found that the application of technology for implementing the program has made it more authentic and effective. The Digital Payment system has also facilitated the government to disburse the aid directly to the targeted beneficiaries without any delay.

Verification through NID cards and disbursement through MFS made the system more transparent, corruption-free, and unbiased. As a result, the actual needy people in all the Union Parishads had got the benefits. The result also found that the adoption of digital technology had reduced the administrative cost of both the beneficiaries and the providers. The opening of new accounts, cash-out charges were also the responsibilities of the providers and so beneficiaries faced less cost. The information regarding the assistance had reached the beneficiaries through relatives, neighbors, miking, TV, Newspapers, social media, and the Local Representatives. On the contrary, some poor people were unaware and some mentioned the amount inadequately.

However, the aid through the digital system had positively impacted the livelihood, food intake and reduced the time, cost, visit and hassle of the manual process for the beneficiaries. While continuing the program, some significant challenges were faced that includes people's illiteracy and difficulty to accept the digital technology, non-owning of mobile phones and MFS accounts, nepotism, biases, and lack of accountability among the local representatives, etc.

In this study, the researchers had solely tried to explore a clear understanding of the effectiveness and challenges of the Cash-Aid program. However, it also contained some limits as to others. The researchers couldn't verify the findings as the respondents had significant control over the data contents due to open-ended questionnaires. Additionally, the study was unable to involve all the beneficiaries and service providers in their study due to a lack of time, cost, and capacity.

However, a distinct illustration has come out from the study to fulfill the study objectives. To tackle the present national reality, the government should expand the provisions for social protections for enhancing the coverage and adequacy of the programs. The existing design of the CAMs should be further improved by the ICT division to support the demands of future programs.

In addition to this, comprehensive mechanisms should be developed to keep the continuation of the financial inclusion in the post-pandemic period. The PM's Cash Aid program was decided for one-off, where the government may use the beneficiary database for future programs. This program should be made sustainable for benefiting the poor people when they are in need.

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