

# COVID-19 impact and responses: Bangladesh



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9 April 2020



This document holds the information about the impact of novel coronavirus in Bangladesh and how different stakeholders – Government, Regulators, NGOs, Not-for-Profit Foundations, Development Partners, MFIs, Private Sector, Peak Bodies, Financial Sector, Associations, and others – are stepping forward to fight the crisis. This is a live document and is meant to serve as an info bank for the reader who wishes to explore the current and future initiatives of all the stakeholders in mitigating the humanitarian and economic losses caused by the coronavirus pandemic in Bangladesh.



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# What is the current situation?

## General Information

<sup>1</sup>As of 9 April 2020, Bangladesh has 330 confirmed infections with 21 deaths, due to coronavirus outbreak. According to the official report, 68,324 people have been quarantined and 58,167 people have already been released. 473 people are isolated out of which 336 have completed their isolation period.

On 24 March, the government announced nationwide of all private and public referring to as a 'General Holiday' for a 10-day period – from March 26 to April 4 – as part of its efforts to contain the spread of the novel coronavirus. Authorities have also declared a ban on passenger travel via water, rail and on domestic air routes from March 24 while all public transport on roads are suspended from March 26. Only trucks, covered vans and vehicles carrying medicine, fuel and perishable items will remain out of the purview of the lockdown. Hospitals, health clinics, grocery markets, pharmacies and vegetable markets will remain open. On 1 April, the government announced to extend the deadline with another week until 11 April, 2020. On 5 April, the 'General Holiday' has again been extended to 13 April. On April 9, the government has issued a directive about the emergency services and supply chain that would remain out of the purview of the shutdown.

The city capital has been shut down from entry and exit from April 5. Police will not allow people to enter into Dhaka city or to leave until further notice from the government. Only the emergency services will be out of purview of the restrictions.

The government has closed down all academic institutions and coaching centers from 17<sup>th</sup> march to 11<sup>th</sup> April. Higher Secondary and equivalent exams are postponed until further notice.

According to the UNESCO around 40 million primary and secondary students are confined in homes as the government has imposed countrywide shutdown to curb the spread of coronavirus.<sup>2</sup> To stem the impact of this on students' studies, the government has started to telecast recorded classes of best teachers for students of class VI to class X on Sangsad TV during the time classes are suspended to lessen the effect of coronavirus on study of the students. Broadcasting lessons for primary school students is expected to start from April 7. These initiatives are undertaken under the Primary and Mass Education Ministry's "Ghore Bose Shikhi" (Learning from Home) programme.

The authorities have suspended all international flights<sup>(A1)</sup> from 21<sup>st</sup> March to 11<sup>th</sup> April.

On 22 March, the government has shut down all of its land ports<sup>(A2)</sup> from the entry of foreigners to contain the coronavirus outbreak.

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<sup>1</sup> <https://corona.gov.bd/>

<sup>2</sup> <https://tbsnews.net/coronavirus-chronicle/coronavirus-bangladesh/around-40m-students-confined-homes-bangladesh-unesco>

The government has relaxed the deadline for paying gas and electricity bill for residential users for four months (February – May). The authority has instructed the subscribers to make the due payment on June and decided not to impose any fine on delayed payments.

The government has enacted widespread surveillance to ensure home quarantine and social distancing and directed the law enforcement agencies to ensure these as strictly as possible. Army troops have been deployed across the country and are remaining on field to help the civil administrators to ensure social distancing and bolster the coronavirus preventive measures.

On 1 April 2020, the government cancelled all public programmes marking the upcoming Pahela Baishakh, the Bengali New Year, to avoid mass gatherings as part of its efforts to contain the spread of the novel coronavirus.

In order to ensure the supply chain and sustainable market prices, the government has cancelled all leaves and vacations for government officials under the Ministry of Commerce who are responsible for monitoring local markets.

On April 2<sup>nd</sup>, the PM has issued a [31-point directive](#) in view of the coronavirus outbreak.

Community transmission of coronavirus is indeed happening, As of April 9, 27 districts have been put on partial or complete lockdown in Bangladesh as the number of Covid-19 positive cases has been rising every day. More than 65 clusters in the capital Dhaka have been locked down so far.<sup>3</sup>

Government has ordered people to say their prayers at own homes to curb the spread of the deadly novel coronavirus. Only the khatib, imam, muazzin, khadem in total no more than five people can pray together at mosques. For the Jummah prayer, the limit is less than 10. Anyone from outside cannot be a part of the jamaat.

Disinfectants are being sprayed in different parts of the country by policy, armed forces and city corporations.

Mandatory quarantine period of 14 days for people from abroad.

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<sup>3</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/27-districts-now-under-full-or-partial-lockdown-67288>

## The Economic Situation

Fall in import-export: The import cost and export earnings in this fiscal year have witnessed a 5 percent fall compared to the same period of the last fiscal year. This fall could further stretch at the end of the current fiscal year. The impact of covid-19 is already visible and in March, Bangladesh saw a US\$ 529.83 million (Tk4,500 crore) fall in imports and nearly US\$ 635.80 million (Tk5,400 crore) in exports.<sup>4</sup>Country's import order has dropped by more than 12 percent or nearly USD\$ 663 million in January last due to supply chain disruption caused by the coronavirus outbreak in China. According to the Central Bank's latest data, opening of letters of credit (LCs), generally known as import orders, came down to US\$ 4.63 billion on January from US\$ 5.29 billion a month ago. Meanwhile, the country's overall imports decreased by 4.44 percent to US\$ 34.58 billion in the first seven months of this fiscal year from US\$ 36.19 billion in the same period of FY'19. <sup>5</sup> According to the Export Promotion Bureau, the country's export earnings in July-February period of FY20 has dropped by nearly 5 percent to US\$ 26.24 billion amid the coronavirus outbreak, from US\$ 27.66 billion in the same period of FY19.<sup>6</sup>

Slump in private investment: The private sector credit growth is already in a downward slop<sup>(A3)</sup> for five consecutive months till February 2002, reflecting the stagnancy in business expansion. Amid the breakout of coronavirus, the situation is to deteriorate further.<sup>7</sup> There is a possibility of not getting private investment at a desired level due to the delay in implementation of the ongoing mega projects, establishment of the economic zones and also delay in implementing the decision to reduce bank interest rates.

Virus-hit service sector: The novel coronavirus will leave a negative impact on the services sector, especially hotel-restaurants, transport and the aviation sectors. Bangladesh chapter Pacific Asia Travel Association (PATA) has predicted that the overall tourism sector of the country would incur a loss of approximately US\$ 1.14 billion<sup>(A4)</sup> (Tk 97.05 billion) from February to June 2020 due to covid-19 pandemic. The association also estimated that more than three lakh tourism workers in the country may lose their jobs by June.<sup>8</sup> Tour operator association of Bangladesh (TOAB) estimates that the tourism sector is set to face a loss of US\$ 706.4 million (Tk 60.00 billion) from January to December this year due to coronavirus outbreak.<sup>9</sup>

Shock in capital market: Like in other countries of the world, the capital market in Bangladesh will also suffer adverse impacts due to the novel coronavirus. The DSEX, the benchmark index of the Dhaka Stock Exchange (DSE), plunged 849 points, or 19.07 per cent in the January-March quarter, to display the most dismal first quarter in its history. The index began the year on a high note at 4,453 but because of the coronavirus-induced panic, it nosedived to 3,603 on March 18, the lowest since May 12, 2013. The benchmark index of the Chittagong Stock Exchange (CSE) was down 18.96 per

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<sup>4</sup> <https://tbsnews.net/economy/trade/covid-19-continues-batter-imports-exports-66238>

<sup>5</sup> <https://thefinancialexpress.com.bd/economy/coronavirus-fallout-import-orders-drop-by-12pc-in-january-1583986441>

<sup>6</sup> <https://www.newagebd.net/article/101370/exports-fall-48pc-in-july-feb-as-coronavirus-impact-looms>

<sup>7</sup> <https://tbsnews.net/economy/banking/virus-worsens-private-credit-growth-february-60709>

<sup>8</sup> <https://thefinancialexpress.com.bd/economy/bangladesh/tourism-sector-to-lose-tk-9705b-during-feb-june-period-1585757421>

<sup>9</sup> <https://thefinancialexpress.com.bd/economy/tourism-sector-may-face-tk-6000b-loss-this-year-1586259254>

cent in the first quarter. The broad index of the port city bourse stumbled 1,553 points to close at 6,859.9.<sup>10</sup>

Impact on remittance inflow: Due to a decline in global demand, oil price in the international market has fallen by over 50 percent for which the inward remittance flow is being affected. **Remittance earning** has dropped by 11.77 percent year-on-year in March as the coronavirus hit the global labour market. According to central bank data, Bangladesh has received remittance worth US\$ 1.28 billion last month, compared to US\$ 1.45 billion in March last year.<sup>11</sup> Due to Russia-Saudi Arabia price war and reduced demand from sectors such as aviation and transportation amid the pandemic, the global oil prices collapsed to a nearly 17-year low, around US\$ 20 a barrel making the gulf economy<sup>(A5)</sup> suffer a rapid decline which is hurting the income of laborers working there and posing a severe risk on remittance inflows in the upcoming days.

Economic loss: The Asian Development Bank (ADB) in its estimation said the economic loss of Bangladesh due to the Covid-19 pandemic could extend up to US\$ 3.2 billion<sup>12</sup>. But under the present circumstances, it is assumed that the extent of loss could be much. Similarly, the Economic Intelligence Unit (EIU) forecasts that due to preventive measures taken domestically and globally to stem the spread of coronavirus pandemic will pull down the country's GDP growth rate below 4 percent in the current fiscal year and the fall is predicted to continue the next year as well.<sup>13</sup>

Impact on demand-supply: The purchasing capacity of low-income people could fall and there could be disruption in the supply chain due to long general holidays, which might affect the production of the SMEs and disrupt the transport services.<sup>14</sup> Bangladesh Railway (BR) is already losing US\$ 0.47-0.59 million (Tk 40-50 million) in revenue every day following the suspension of all train services across the country amid the coronavirus outbreak.<sup>15</sup>

Shortfall of revenue collection: The overall revenue collection in the current fiscal year (FY20) is less compared to the budgetary target. This could further increase the budget deficit at the end of the current fiscal year. According to the sources at the National Board of Revenue, revenue collection was already US\$ 5.30 billion (Tk 45,000) crore short of the target set in the budget during first eight months of the fiscal year (till the end of February). The shortfall might increase further because of the coronavirus fallout.<sup>16</sup>

GDP loss: A strong domestic demand coupled with supportive revenue and monetary policy was the driving force behind the attainment of over 7 percent GDP growth on an average for three years and lastly an 8.15 percent growth in FY19. The GDP growth could decline due to the negative trend of the macroeconomic indicators. ADB's preliminary estimates indicate that about 0.2 percent to 0.4 percent of Bangladesh's GDP may be lost due to spillover effects of the global Covid-19 pandemic.

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<sup>10</sup> <https://www.thedailystar.net/business/news/stocks-display-worst-ever-showing-first-quarter-1889113>

<sup>11</sup> <https://tbsnews.net/economy/pandemic-fallout-remittance-drops-12-march-64534>

<sup>12</sup> <https://www.thedailystar.net/frontpage/news/adb-bangladesh-high-outbreak-covid-19-may-hurt-economy-1889335>

<sup>13</sup> <https://tbsnews.net/economy/bangladeshs-gdp-growth-fall-below-4-economist-64435>

<sup>14</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/pm-unveiling-workplan-overcome-corona-fallout-65251>

<sup>15</sup> <https://thefinancialexpress.com.bd/trade/br-losing-tk-40-50m-every-day-amid-covid-19-outbreak-1586096395>

<sup>16</sup> <https://unb.com.bd/category/Special/govt-staring-at-burgeoning-budget-deficit-in-aftermath-of-pandemic/48764>

They have estimated that the gross domestic output of the country would grow by 7.8 percent in the current fiscal year.<sup>17</sup>

**According to BGMEA**, approximately 1082 factories reported 933 million pieces worth US\$ 2.95 billion export orders has been cancelled and held up by global buyers to date (1 April). BGMEA officials say that many other manufacturers are yet to report to the trade body about the issue and that the exact figure of cancelled or delayed orders will be higher than US\$ 3 billion. Citing BGMEA data, the Associated Press reports that US\$ 1.8 billion in orders have been put on hold and another US\$ 1.4 billion have been cancelled. It says that cancellations of planned orders, for April-December, amounts to nearly US\$ 1.7 billion.<sup>18</sup>

The foreign exchange reserve already shows lower, reaching US\$ 32.56 billion on March 24 from US\$ 32.98 billion in February, according to central bank data. The fall in foreign exchange inflows will add liquidity pressure on the banks.<sup>19</sup>

According to the Labor Force Survey-2017, around 60.8 million people were in various employment or engaged in economic activity while the informal employment was dominating as 85.1 percent of the employed population were engaged in the country's informal employment. Economists say that around 20 million people, involved in informal sector<sup>(A6)</sup>, have already become temporarily job less due to the efforts of the government to contain the spread of the virus, putting a serious stress on the economy.<sup>20</sup>

According to a report by Penn State University's center for Global Workers' Rights and the Worker Rights Consortium, the RMG sector which accounts for employment of around 4.1 million workers has fired or furloughed more than a million have already been as global fashion companies have cancelled or suspended orders in Bangladesh due to coronavirus crisis and the numbers only look to set rise.<sup>21</sup>

The coronavirus pandemic has substantially impacted MSMEs across all sectors of the economy. Many MSMEs are passing distressed time due to limited trade and shortage of funds to maintain business operations and pay off salaries of the employees and workers which is propping up the unemployment rate.

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<sup>17</sup> <https://www.thedailystar.net/frontpage/news/adb-bangladesh-high-outbreak-covid-19-may-hurt-economy-1889335>

<sup>18</sup> <https://www.fairwear.org/covid-19-dossier/covid-19-guidance-for-production-countries/covid-19-impact-and-responses-bangladesh/>

<sup>19</sup> <https://www.thefinancetoday.net/article/economy/9781/Remittance-drops-12pc-in-March>

<sup>20</sup> <http://m.theindependentbd.com/post/243332>

<sup>21</sup> <https://www.nytimes.com/aponline/2020/03/27/business/bc-as-virus-outbreak-bangladesh-garments.html>



## What are the government policies to revive the economy?

On 25 March, Prime Minister Sheikh Hasina announced a bailout/stimulus package of US\$ 588.70 million (Tk 5,000 crore) for export-oriented industries to mitigate the impact of the coronavirus on the country's economy. The PM indicated that the money from the package could only be disbursed in the form of salaries and wages for employees and workers of those industries.<sup>22</sup>

On 1 April 2020, the finance ministry unveiled the guidelines for disbursement of the US\$ 588.70 million (Tk 5,000 crore) stimulus package. Businesses can avail of funds from the package at 2% interest to pay their workers' salaries for up to three months. The salaries must be paid to either a bank or mobile financial service account. Management of export-oriented companies or factories have to provide salary sheets, workers' lists and their mobile banking accounts to banks so that salaries for April can be directly disbursed. The banks, afterwards, will forward the same documents to Bangladesh Bank for reimbursement. The borrowers will get a six-month grace period, meaning that they will start paying back the borrowed money in instalments to the government from the seventh month of receiving the money.<sup>23</sup>

On April 5, government has unveiled a US\$ 8.56 billion ( Tk72,750 crore) package to overcome covid-19 impact which is nearly 2.52 per cent of GDP. The PM has announced four fresh financial stimulus packages of US\$ 7.98 billion (Tk67,750 crore) in addition to the already existing stimulus package for export-oriented industries worth US\$ 588.70 (Tk. 5,000 crore).<sup>24</sup> The government simultaneously took four programmes under the work plan to be implemented in phases categorized as "immediate, short and long". The four programmes are: increasing public expenditure, formulating a stimulus package, widening social safety net coverage and increasing monetary supply.

The key aspects of the four new stimulus packages are:

- US\$ 3.53 billion (Tk30,000 crore), to be provided to affected industries and service sector organizations as working capital through banks as low-interest loan. The interest rate of this lending facility will be 9 percent, and the concerned industries and business organisations will pay 4.50 percent interest, meaning half of the interest of that loan, while the government would pay remaining half to banks as subsidy.
- Small and medium enterprises (SMEs) including cottage industries would get US\$ 2.35 billion (Tk20,000) crore as working capital. The interest rate of this lending facility will be 9 percent and the concerned industries and business organisations will pay 4 percent interest of that loan, while the government will provide the remaining 5 percent as subsidy.
- Bangladesh Bank's Export Development Fund or EDF size would be increased from US\$3.5 billion to \$5.0 billion to facilitate raw materials imports under back-to-back LC. The existing EDF interest rate 2.73 percent will also be brought down to 2 percent.

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<sup>22</sup> <https://www.thedailystar.net/coronavirus-deadly-new-threat/news/pm-announces-tk-5000cr-stimulus-package-export-oriented-industries-1885813>

<sup>23</sup> <https://www.thedailystar.net/business/news/guideline-disbursement-tk-5000cr-stimulus-package-unveiled-1888453>

<sup>24</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/pm-unveiling-workplan-overcome-corona-fallout-65251>

- Under the fourth package, the central bank will introduce a new credit facility of US\$ 588.70 million (Tk5,000) crore as "Pre-shipment Credit Refinance Scheme" and its interest would be 7 percent.

## What are the regulators doing to support local businesses and economy?

After the initial announcement of the 'General Holiday' period – 26 March to 4 April the central bank instructed the banks to operate at a limited scale with banking hours from 10:00am-12:00pm.<sup>25</sup> The extension of the 'General Holiday' till April 11 saw the extension of the banking hours one hour to 1:00pm.<sup>26</sup> As of April 9, the central bank has instructed all the banks to open all of their respective branches where the banks will remain open from 10:00am to 12:30pm and bank employees' office hour will be till 2:00pm until further notice. Furthermore, banks dealing with foreign exchanges, however, will remain open from 10am to 1:30pm.<sup>27</sup>

The Bangladesh Bank has ordered all banks to waive the charges for credit card for delayed payment until June amid the coronavirus shutdown in the country. If any bank has already charged the clients for it, they have to adjust it with the next bills.<sup>28</sup>

In a circular issued on March 23, Bangladesh Bank has reduced the repo rate by 25 basis points to 5.75 percent and cash reserve ratio (CRR) by 50 basis points to 5 percent a year to ease banks' cost burden of fund during the Covid-19 pandemic. The new repo rate is effective from March 23 while that of CRR will come into force from April 1. These decisions have been made to help banks face any unexpected cash crisis in the near future due to coronavirus situation.<sup>29</sup> On April 9, the Bangladesh Bank has taken another bold move to boost the economy with cheap taka by cutting cash reserve ratio (CRR) by 100 basis points to 4 percent, releasing around US\$ 1.53 million (Tk13,000 crore) fresh liquidity in the banking system. The central bank has further slashed the repo rate by 50 bps to 5.25 percent, making money cheaper for banks.<sup>30</sup>

The Bangladesh Bank has also decided to keep call money market open from April 1 so that the banks can utilise their surplus cash by lending to other banks, and thus earn some interest. According to central bank data, the highest interest rate of call money market was 5.50 percent on March 24 when banks lent US\$ 162.83 million (Tk1,386 crore) to each other.<sup>31</sup>

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<sup>25</sup> <https://www.newagebd.net/article/103398/only-few-bank-branches-open>

<sup>26</sup> <https://bdnews24.com/business/2020/04/02/bangladesh-bank-extends-banking-hours-during-coronavirus-shutdown>

<sup>27</sup> <https://tbsnews.net/economy/banking/banks-remain-open-10am-1230pm-67162>

<sup>28</sup> <https://tbsnews.net/economy/banking/no-late-payment-fees-credit-cards-till-may-31-65005>

<sup>29</sup> <https://tbsnews.net/economy/banking/repo-facility-call-money-market-open-wednesday-63373>

<sup>30</sup> <https://tbsnews.net/economy/banking/bb-cuts-repo-rate-crr-increase-money-supply-67177>

<sup>31</sup> <https://tbsnews.net/economy/banking/repo-facility-call-money-market-open-wednesday-63373>

Amid the shutdown, from April 1, the Bangladesh Bank has decided to keep open the Bangladesh Electronic Funds Transfer Network, a national payment system, so that different institutions can disburse salaries to their employees.<sup>32</sup>

With a circular issued on March 29, the Bangladesh Bank has asked the commercial banks to extend foreign exchange support to Bangladeshi nationals visiting abroad and are facing problems to returning home due to travel disruptions arising out of covid-19. To facilitate their expenses required abroad, it has been decided to allow Authorised Dealers (banks) to release foreign exchange within the permissible limit of travel and/or medical treatment in their international cards. The BB also advised banks to give excess fund, if necessary, to meet their urgent needs.<sup>33</sup>

Assuming that borrowers may struggle to repay banks on time because of negative impacts of coronavirus on export and import and the overall economy as well, Bangladesh Bank has issued a circular asking all scheduled banks not to classify any loan till June 30, even if a borrower fails to repay banks. The Bangladesh Bank issued another circular for NBFI' borrowers giving the same facilities<sup>34</sup>.

In another circular the central bank has relaxed foreign exchange regulations for trade transactions and extended the facilities till September 30 as well to help businesses offset the impacts of the pandemic.<sup>35</sup> Under these facilities:

- A bank may allow exporters to extend the tenure of realisation of export proceeds up to 60 days, as additional time from specified period of four months from the date of shipment, for bona fide grounds.
- A bank may also allow importers to extend the tenure of submission of bill of entry up to 60 days, as additional time from specified period of four months from the date of payments.
- Usance period of back to back LCs opened under supplier or buyer's credit can be extended on banker-customer relationship within the admissible rate of interest up to 180 days, as additional time from present permissible limit of 180 days, to settle the payments.
- The central bank will also consider applications for extension of export development fund (EDF) loans up to 180 days from prevailing extendable tenure of 90 days, to settle the payments against such loans for bona fide grounds.
- A bank may allow exporters to repatriate export bills at up to 10 percent discounted price of free on board.

On 19 March, Bangladesh Bank announced special waivers and also raised the ceiling of transaction for purchase of the essential commodities for urgent shopping using mobile financial services (MFS) and debit/credit cards in the wake of growing concern over COVID-19 pandemic.<sup>36</sup> Following decisions were made in the issued circular:

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<sup>32</sup> <https://tbsnews.net/economy/banking/repo-facility-call-money-market-open-wednesday-63373>

<sup>33</sup> <https://tbsnews.net/economy/banking/bb-asks-banks-support-bangladeshis-stuck-abroad-62749>

<sup>34</sup> <https://tbsnews.net/economy/banking/businesses-get-6-month-moratorium-loan-repayments-58384>

<sup>35</sup> <https://tbsnews.net/economy/banking/businesses-get-6-month-moratorium-loan-repayments-58384>

<sup>36</sup> <https://en.prothomalo.com/business/local/special-waivers-for-urgent-shopping-using-mobile-financial-services-debit-credit-cards>

- Under the waivers no charge would be required to buy medicine and other essential commodities using MFS (bKash, Nagad, Rocket etc.) and debit/credit cards.
- Anyone can now make daily highest transaction of US\$ 176.61 (Tk 15,000) and it will be highest US\$ 1,177.40 (Tk 100,000) in a month through credit/debit cards inside country without any charge.
- MFS users (P-to-P) also will not have to pay any charge for transaction for the urgent shopping. Ceiling of this transaction has been raised to US\$ 2,354.81 (Tk 200,000) from US\$ 883.05 (Tk 75,000) monthly. In addition, no charge will be required for cash out of US\$ 11.77 (Tk 1,000) daily at a time.

In a circular issued on 22<sup>nd</sup> March, the central bank has announced that it will provide cash support to banks, if necessary, by directly purchasing treasury bonds and bills at market price to tackle the possibility of panic withdrawal amid growing concerns of a lockdown due to the coronavirus pandemic.<sup>37</sup>

To facilitate urgent medical imports required for containment of COVID-19, the Central Bank has now decided that Authorised Dealers (Ads) may effect, without repayment guarantee, advance payment up to US\$ 500,000 or equivalent other foreign currency for import of coronavirus related lifesaving drugs, medical kits or equipment and other essential medical items. This decision is valid till September 30<sup>38</sup>.

In the 729th commission meeting, the BSEC decided that listed companies will be allowed to defer the mandatory submission of financial statements, arrangement of board meetings and shareholders' general meetings – AGM and EGM – to help them maintain social distancing amid the coronavirus pandemic.<sup>39</sup>

Considering the unwanted situation rendered by deadly COVID-19 pandemic, The Bangladesh Telecommunications Company Limited (BTCL) has announced late fee waiver for the renewal of national domains, dot bangla (.bangla) and dot bd (.bd).<sup>40</sup>

On 5 April, the central bank has issued a circular saying that from now on, the bank clients can renew their savings instruments and receive money against coupons of different savings certificates from 10:00am to 1:00pm during the general holiday which was extended until April 13.<sup>41</sup>

On 7 April, the central bank has raised the increased the Export Development Fund<sup>(A7)</sup> to US\$ 5 billion from US\$ 3 billion, with the interest rate having been lowered to 2 percent. Businesses from various sectors, including garments, can take loans from this fund for a maximum of 360 days. The

<sup>37</sup> <https://tbsnews.net/economy/banking/banks-can-sell-securities-bb-cash-59689>

<sup>38</sup> <https://tbsnews.net/economy/banking/bb-allows-advance-payment-500000-import-corona-treatment-materials-59953>

<sup>39</sup> <https://tbsnews.net/economy/stock/corona-crisis-listed-companies-exempted-mandatory-meetings-60568>

<sup>40</sup> <https://thefinancialexpress.com.bd/national/btcl-waives-late-fee-for-domain-renewal-until-june-1586083604>

<sup>41</sup> <https://thefinancialexpress.com.bd/national/clients-can-renew-savings-tools-get-payments-against-coupons-1586102951>

loan ceiling for knitwear manufacturers has been increased to US\$ 20 million from the previous US\$ 15 million.<sup>42</sup>

## **What are the government efforts/policies to strengthen the health safety and/or service?**

11 hospitals<sup>(A8)</sup> are prepared in Dhaka for the treatment of coronavirus patients and separate beds have been prepared for such patients in district and upazila-level hospitals.<sup>43</sup> In addition to the 11 hospitals, the government has decided to set up a 2,000-bed isolation unit at the north city center of the capital.<sup>44</sup>

For quarantine, 290 institutions have been prepared across the country. A total of 14,565 isolation beds, including 10,050 in Dhaka, are ready where 16,741 patients can be treated.<sup>45</sup>

As of 9 April, in Dhaka, ten Polymerase Chain Reaction (PCR) laboratories -- labs equipped to test for coronavirus -- have been set up which have started testing while the number outside Dhaka is eight.<sup>46 47</sup> According to the DGSH director-general, within the first week of April, all the divisions will have at least one PCR laboratory and at the end of the month to set up and get running a total of 28 laboratories all over the country.<sup>48</sup>

Returnees from abroad were screened at three international airports, two sea ports and all land ports, including Dhaka Cantonment and Benapole Railway Station. So far, over 6.68 lakh passengers have been screened.<sup>49</sup>

A total of 4,94,644 personal protective equipment (PPE) have been distributed to healthcare professionals across the country till now, and 4,18,932 more are currently in stock.<sup>50</sup> A total of 21,00 test kits have been distributed across the country and 71,000 more are currently in stock.<sup>51</sup>

The authorities have given the clearance to mass produce the US\$ 3 testing kit for detecting the coronavirus. The testing kit is developed by the scientists at Gonoshastho Kendra<sup>52</sup>.

Society of Doctors opened 500 helpline numbers<sup>53</sup> and ICT ministry has launched website on which a person can submit his or her symptoms and other details to know what they need to do.

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<sup>42</sup> <https://tbsnews.net/economy/banking/export-development-fund-raised-5bn-lending-rate-2-66391>

<sup>43</sup> <https://corona.gov.bd/>

<sup>44</sup> <https://thefinancialexpress.com.bd/national/2000-bed-isolation-unit-at-bashundhara-convention-centre-soon-1586449385>

<sup>45</sup> <https://tbsnews.net/bangladesh/pm-offers-big-aid-workers-poor-60976>

<sup>46</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/names-labs-contact-numbers-coronavirus-tests-67078>

<sup>47</sup> <https://corona.gov.bd/storage/press-releases/April2020/rAmPeLLQk0bc4mJNqGpk.pdf>

<sup>48</sup> <https://www.thedailystar.net/coronavirus-deadly-new-threat/news/five-more-infected-coronavirus-health-minister-1889170>

<sup>49</sup> <https://corona.gov.bd/storage/press-releases/April2020/rAmPeLLQk0bc4mJNqGpk.pdf>

<sup>50</sup> <https://corona.gov.bd/storage/press-releases/April2020/rAmPeLLQk0bc4mJNqGpk.pdf>

<sup>51</sup> <https://corona.gov.bd/storage/press-releases/April2020/rAmPeLLQk0bc4mJNqGpk.pdf>

<sup>52</sup> <https://www.arabnews.com/node/1644581/world>

<sup>53</sup> <https://www.newagebd.net/article/103151/bangladesh-pm-urges-all-to-stay-at-home-to-fight-against-coronavirus>

The authorities are ramping up the number of tests per day as the prime minister has ordered testing of at least 1,000 samples per day amid the outcry on the account of not testing an adequate number of people.<sup>54</sup>

According to Md Aminul Hasan, Director for hospitals and clinic at the Directorate General of Health Services, Bangladesh has just 1,250 ventilators -- 500 in public hospitals and 750 in the private ones where the country with more than 16 crore population will need at least 25,000 ventilators if the pandemic spreads. Considering the urgency, the government is on the course and has enlisted the service of local tech giant Walton to manufacture it with support from Medtronic.<sup>55</sup>

Chattogram district administration requisitioned City's 12 reputed private hospitals<sup>(A9)</sup> to treat the coronavirus patients. However, the treatment activities in all hospitals are not starting together. Three hospitals are being prepared in the first phase. The rest nine hospitals will be prepared as per the requirements.<sup>56</sup>

Special monitoring cells have been formed by Directorate of National Consumers Rights Protection monitor hospitals – in the wake of complaints that physicians at some hospitals are not treating patients suspected of having Covid-19. They will monitor doctors' attendance along with providing other directions and observe whether the hospitals and doctors are providing treatment for patients – especially if patients exhibiting cold, cough and fever symptoms were admitted.<sup>57</sup>

The government is planning to accommodate coronavirus case treating medical workers at hospital dorms or hotels to avoid endangering their families when they go home.<sup>58</sup>

Prime Minister Sheikh Hasina has announced a special insurance and stimulus package for doctors and nurses of government hospitals, health officials, field administration officers, law enforcers and relief workers for their frontline roles in the fight against coronavirus.<sup>59</sup>

Special incentives for Covid-19 frontline workers:

- Health insurance of US\$ 5,887.02- \$11,774.04 (Tk5-10 lakh) according to rank
- Amount to be five times higher if anyone is at higher risk of death or dies from virus
- Govt to bear treatment cost of frontline workers contracting virus while on duty
- PM blasts doctors, nurses denying treatment to patients

The government has launched a smartphone-based app, Corona Identifier, to locate and track Covid-19 affected people. The app has features that will be able to test Covid-19 with X-Ray images and send the results in the shortest possible time.<sup>60</sup>

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<sup>54</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/pm-orders-collect-2-samples-each-upazila-coronavirus-test>

<sup>55</sup> <https://www.thedailystar.net/business/news/running-out-ventilators-real-possibility-and-walton-comes-rescue-1887892>

<sup>56</sup> <https://thefinancialexpress.com.bd/national/12-ctg-pvt-hospitals-requisitioned-to-treat-corona-patients-1586091939>

<sup>57</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/consumer-rights-protection-directorate-monitor-hospitals>

<sup>58</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/govt-mulls-keeping-doctors-nurses-hospital-dorms-hotels>

<sup>59</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/pm-holding-videoconference-coronavirus-situation-66124>

<sup>60</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/govt-launches-app-identify-covid-19-66319>

## What are the initiatives undertaken by the government to help the most vulnerable/marginalized?

The low-income people are given assistance under the "Ghore Fera" (Returning Home) programme in their village homes as many have lost jobs due to the coronavirus.<sup>61</sup>

Homeless and landless to get free housing, six months' food and cash.<sup>62</sup>

Programmes such as Vulnerable Group Development, Vulnerable Group Feeding and Tk10 per kg rice sales will be continued.<sup>63</sup>

Free medicine and treatment are being offered to the poor.<sup>64</sup>

According to the statistics shared by the National Disaster Response Coordination Centre on 30 March, the government has so far allocated US\$ 1.05 million (Tk 88.9 million) and 31,217 metric tons of rice for the low-income people in 64 districts.<sup>65</sup>

According to an announcement by food ministry on April 2, the government will purchase 50 percent more paddy from farmers in the Boro harvesting season that begins from the latter half of this month with the view to encouraging farmers and for distribution to those who saw their livelihoods evaporate for the outbreak of coronavirus in Bangladesh.<sup>66</sup>

Prime Minister Sheikh Hasina has directed officials concerned to prepare a separate list of poor and low-income people who are not covered under the social safety net and provide them with ration cards for Tk10/kg rice. She has also directed them to form committees up to the ward level to oversee relief activities. The PM has instructed the authorities to take food to the homes of the poor, who are struggling for survival during the shutdown so that they do not come out in search of livelihood. She also instructed that baby food, like milk, be added to the relief items.<sup>67</sup>

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<sup>61</sup> <https://tbsnews.net/bangladesh/pm-offers-big-aid-workers-poor-60976>

<sup>62</sup> <https://tbsnews.net/bangladesh/pm-offers-big-aid-workers-poor-60976>

<sup>63</sup> <https://tbsnews.net/bangladesh/pm-offers-big-aid-workers-poor-60976>

<sup>64</sup> <https://tbsnews.net/bangladesh/pm-offers-big-aid-workers-poor-60976>

<sup>65</sup> <https://thefinancialexpress.com.bd/national/govt-allocates-tk-90m-31000-tonnes-rice-for-poor-amid-corona-outbreak-1585583301>

<sup>66</sup> <https://www.thedailystar.net/business/news/govt-buy-50pc-more-paddy-feed-the-poor-1890667>

<sup>67</sup> <https://tbsnews.net/bangladesh/pm-ensure-aid-people-outside-social-safety-net-66439>



## What are the steps taken by MFIs to support the economy?

On March 27, ADB has approved an emergency grant of US\$ 300,000 to support Bangladesh to procure health safety materials including personal protective gears, N95 masks, safety googles, aprons, thermometers, and biohazard bags.<sup>68</sup>

The Asian Development Bank (ADB) on April 1, provided US\$ 1.3 million financial assistance to avoid trainees from dropping out of the ongoing training under Skills for Employment Investment program (SEIP) due to covid-19 lockdown. Each of the 22,619 current trainees will get US\$ 58.87 (Tk5,000) as one-time assistance.<sup>69</sup>

On April 4, The World Bank approved a fast-track US\$ 100 million financing to help Bangladesh prevent, detect, and respond to the COVID-19 (Coronavirus) pandemic and strengthen its national systems for public health emergencies. The project will equip designated laboratories with COVID-19 trained staff as well as diagnostic equipment, test kits, and reagents.<sup>70</sup>

The International Monetary Fund (IMF) announced US\$ 1 trillion global fund to help countries around the world that are struggling with the humanitarian and economic impact of the novel coronavirus.<sup>71</sup> The IMF has made available about US\$ 50 billion through its rapid-disbursing emergency financing facilities for low income and emerging market countries that could potentially seek support.<sup>72</sup>

## What are the steps taken by business associations to lessen the impact?

BGMEA has guaranteed that over 2 million RMG workers whose jobs got affected due to cancellations and hold-up of export orders will remain employed and continue to get their wages for the next two months.<sup>73</sup>

The Federation of Bangladesh Chambers of Commerce and Industry (FBCCI) has started providing 10,000 personal protective equipment (PPE), 20,000 N95 masks and other emergency products, including testing kits and digital thermometers, to hospitals and other essential service workers to help fight coronavirus. It will also provide equipment to all district and medical college hospitals through its 64 district chambers as part of a continuous effort to equip them. Doctors, nurses and other service workers of all these facilities will get PPE.<sup>74</sup>The apex body also took a two-day

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<sup>68</sup> <https://www.thedailystar.net/adb-provides-300000-grant-help-bangladesh-tackle-coronavirus-pandemic-1886926>

<sup>69</sup> <https://tbsnews.net/bangladesh/adb-provides-134-million-avoid-skills-trainees-drop-out-due-covid-19-lockdown-64261>

<sup>70</sup> <https://www.worldbank.org/en/news/press-release/2020/04/03/world-bank-fast-tracks-100-million-covid-19-coronavirus-support-for-bangladesh>

<sup>71</sup> <https://www.cnbc.com/2020/03/16/imf-says-its-ready-to-mobilize-its-1-trillion-lending-capacity-to-fight-coronavirus.html>

<sup>72</sup> <https://www.imf.org/en/News/Articles/2020/03/04/sp030420-imf-makes-available-50-billion-to-help-address-coronavirus>

<sup>73</sup> <https://tbsnews.net/economy/rmg/bgmea-guarantees-jobs-wages-workers-65362>

<sup>74</sup> <https://tbsnews.net/bangladesh/health/fbcci-distributing-ppe-masks-hospitals-essential-service-workers-64339>



programme starting Wednesday, April 1 to spray disinfectants from Narayanganj to Uttara in the capital as part of its effort to fight coronavirus.<sup>75</sup> It has also donated US\$ 0.24 million (Tk2 crore) to the Prime Minister's Relief and Welfare Fund to help fight against the deadly coronavirus.<sup>76</sup>

Auto rice mill owners in Bogura have given rice worth about US\$ 23,548 (Tk 20 lakh) to the district administration for the day labourers, who are currently unemployed due to the lockdown over coronavirus.<sup>77</sup>

## What are the steps taken by private sector to lessen the impact?

Local tech giant Walton will start producing essential medical equipment, including ventilators, at its factory from the first week of April. The company is working on producing life-saving medical equipment including ventilators, Powered Air Purifying Respirators (PAPR), oxygen concentrators, respiratory masks, UV disinfectants, safety goggles, and protective shields. The research and development team of the company is working on the products. But Walton has not specified the numbers of ventilators that it will produce.<sup>78</sup> It has also donated US\$ 0.35 million (Tk 3 crore) to the Prime Minister's (PM) Relief Fund.<sup>79</sup>

Summit Group, Bangladesh's largest infrastructure conglomerate has contributed US\$ 0.35 million (Tk 30 million) to the Prime Minister's Relief and Welfare Fund to fight the coronavirus pandemic<sup>80</sup>.

PRAN-RFL Group, one of the business conglomerates of Bangladesh has stood beside the helpless and poor people who have been affected by the lockdown due to coronavirus outbreak. The group is providing food items to the poor people in many parts of the country including the capital. The food items include rice, dal, salt, biscuit and noodles.<sup>81</sup> The group has also prepared an isolation unit at Natore's Amjad Khan Chowdhury Memorial Hospital to ensure treatment of COVID-19 infected patients.<sup>82</sup>

Akij Group has taken the move to set up the 301-bed emergency hospital on a 2-bigha land in the city's Tejgaon Industrial area.<sup>83</sup>

Bashundhara Group came forward to stand beside the government in its battle against the coronavirus offering an opportunity of running a 5,000-bed hospital at the well-equipped International Convention City, Bashundhara.<sup>84</sup> The group has also donated US\$ 11.76 million (Tk100

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<sup>75</sup> [https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/fbcci-spray-disinfectant-narayanganj-uttara-63430?fbclid=IwAR0jrYeOa7mBhM4l-6lGtllorWeGPdae8W9CBf3k\\_HQl\\_PfvG7bbw1fUJ8](https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/fbcci-spray-disinfectant-narayanganj-uttara-63430?fbclid=IwAR0jrYeOa7mBhM4l-6lGtllorWeGPdae8W9CBf3k_HQl_PfvG7bbw1fUJ8)

<sup>76</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/fbcci-donates-tk2cr-pms-relief-fund-fight-coronavirus>

<sup>77</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/mill-owners-donate-50-tonnes-rice-day-labourers-bogura>

<sup>78</sup> <https://tbsnews.net/companies/walton-make-life-saving-medical-equipment-ventilators-63421>

<sup>79</sup> <https://www.risingbd.com/english/Walton-donates-Tk-3cr-to-PM-Relief%2%A0Fund/69328>

<sup>80</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/summit-group-provides-govt-tk3-crore-fight-coronavirus>

<sup>81</sup> <https://thefinancialexpress.com.bd/trade/pran-rfl-group-stands-by-poor-people-1586002438>

<sup>82</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/pran-rfl-prepares-isolation-unit-natore-treat-corona>

<sup>83</sup> <https://www.observerbd.com/details.php?id=251683>

<sup>84</sup> <https://www.daily-sun.com/printversion/details/473067/Bashundhara-Group%E2%80%99s-hospital-for-corona-patients-opens-shortly>

million) to Bangladesh government to fight the deadly virus outbreak. The Group has also provided 25 thousand face masks for members of the traffic division of the Dhaka Metropolitan Police (DMP).<sup>85</sup>

Navana Group has provided a two-story building, built on approximately 6,000 square feet of land in Chattogram's Faujdarhat area to be turned into a hospital to treat patients infected with the novel coronavirus. 60 beds will be set there according to the World Health Organisation's rules.<sup>86</sup> The group has also donated US\$ 29,435 (Tk 2.5 million) to PM's relief fund.<sup>87</sup>

Jamuna Group has donated US\$ 1.18 million (Tk10 crore) to the Prime Minister's Relief and Welfare Fund to combat the spread of the novel coronavirus.<sup>88</sup>

US-Bangla Group is planning to set up a temporary hospital in Rupganj upazila of Narayanganj to treat coronavirus patients from the nearby areas. The hospital will be set up on the main campus of Green University of Bangladesh, which is located in the upazila's Kanchan municipality.<sup>89</sup>

Kabir Steel Rolling-Mills limited (KSRM) have donated personal protective equipment (PPE) and facemasks to doctors and health workers working in Chattogram.<sup>90</sup>

Tom Tailor Sourcing Ltd's local liaison office will donate a day's salary to Bangladesh Garment Manufacturers and Exporters Association (BGMEA) to support the local RMG industry at this crucial period.<sup>91</sup>

Orion Group donated US\$ 0.35 million (Tk 30 million), Hosaf Group US\$ 0.59 million (Tk 50 million), Abul Khayer Group US\$ 58,870 (Tk 5 million), Confidence Power Company US\$ 0.35 million (Tk 30 million), the Westin Hotel US\$ 0.24 million (Tk 20 million) and La Meridian US\$ 0.24 million (20 million).<sup>92</sup>

Incepta Pharmaceuticals has donated 3 lakh hydroxychloroquine tablets, PPEs and other protective equipment to Directorate General of Drug Administration (DGDA) in response to the coronavirus pandemic.<sup>93</sup> The renowned pharmaceuticals has stopped exporting Hydroxychloroquine under the brand name 'Reconil' to meet its possible demand to fight COVID-19 here. The company has announced to launch Favipiravir, Ritonavir/Lopinavir combination soon. It is also trying to launch

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<sup>85</sup> <http://www.bashundharapapermills.com/article/bashundhara-group-provides-25000-masks-for-cops>

<sup>86</sup> [https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/navana-group-give-2-storey-building-chattogram-corona?fbclid=IwAR0wxP06mUckA4qC\\_nsRGYiHEQEJstIigoV743X8wNb-qk1Td07wjXrvVxk#.XoNpmslVD40.facebook](https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/navana-group-give-2-storey-building-chattogram-corona?fbclid=IwAR0wxP06mUckA4qC_nsRGYiHEQEJstIigoV743X8wNb-qk1Td07wjXrvVxk#.XoNpmslVD40.facebook)

<sup>87</sup> <https://www.daily-sun.com/amp/post/472614>

<sup>88</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/jamuna-group-donates-tk10cr-pms-relief-fund-65812>

<sup>89</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/us-bangla-group-set-temporary-hospital-coronavirus>

<sup>90</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/ksrm-donates-ppe-healthcare-professionals-chattogram-65614>

<sup>91</sup> <https://www.dhakatribune.com/business/2020/04/01/coronavirus-tom-tailor-bangladesh-employees-to-donate-one-day-salary>

<sup>92</sup> <https://www.daily-sun.com/amp/post/472614>

<sup>93</sup> <https://www.daily-sun.com/amp/post/472593>

Remdesivir and other drugs that are being considered as a potential treatment for COVID-19 by many global experts.<sup>94</sup>

Marico Bangladesh has contributed Tk 5.0 million to the Prime Minister's Relief and Welfare Fund to support Government's efforts in fighting coronavirus.<sup>95</sup>

S Alam Group has provided Personal Protective Equipment (PPE) for the safety of journalists in Chattogram, who are reporting risking their lives in this crisis moment of the country. Moreover, 2,000 pieces of PPE has been handed over to the Deputy Commissioner and Civil Surgeon for the personal safety of the doctors of various hospitals in Chattogram and promised to supply another 5,000 PPE consequently as required. They have also provided food items to the 3,000 transport workers under the Chattogram Metropolitan Traffic Department.<sup>96</sup>

United Group, one of the largest socio-economic infrastructure-based business houses of Bangladesh, has donated US\$ 0.59 million (Tk 5 crore) to the Prime Minister's relief and welfare fund to help the government combat the coronavirus outbreak in the country. The group has also built an emergency isolation centre in Munshiganj where coronavirus patients can be treated.<sup>97</sup>

## **What are the steps taken by the banking sector to lessen the impact?**

Bangladesh's 36 private banks has decided to donate US\$ 16.13 million (Tk137 crore) to the Prime Minister's Relief and Welfare Fund on Sunday, April 5 to help the government fight the coronavirus pandemic. Also, four state-owned commercial banks will give US\$ 0.59 million (Tk5 crore), each US\$ 0.15 million (Tk1.25 crore) to the fund.<sup>98</sup>

The Al-Arafah Islami Bank Limited has donated US\$ 0.59 million (Tk5 crore) to the Prime Minister's Relief and Welfare Fund to combat the spread of the novel coronavirus. All Employees of the Al-Arafah Islami Bank also donated one day's salary, which amounted to US\$ 0.10 million (Tk83.18 lakh), to the Prime Minister's Relief and Welfare Fund.<sup>99</sup>

IDLC Finance Limited has taken an initiative to donate essential food items for low income people & daily wage-earners living in different parts of the country from April 4. In this initiative, five well-known local voluntary and development organizations are partnering with IDLC for execution of the project. The partnering organizations are: Ovizatrick Foundation, Sajeda Foundation, CSR Window

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<sup>94</sup> <https://thefinancialexpress.com.bd/trade/coronavirus-care-incepta-ceases-reconil-export-1586226388>

<sup>95</sup> <https://thefinancialexpress.com.bd/trade/marico-donates-tk-50m-to-pms-relief-and-welfare-fund-1586260669>

<sup>96</sup> <https://thefinancialexpress.com.bd/trade/s-alam-group-provides-ppe-food-items-1586258257>

<sup>97</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/united-group-contributes-tk5-crore-fight-pandemic-covid-19>

<sup>98</sup> <https://tbsnews.net/economy/banking/36-private-banks-donate-tk137-crore-pms-fund-sunday-63955?fbclid=IwAR1wvQj38aMHseS1mdctybQhTuyOOiY8lHDdwcxVnLcVniAdm8gEypZ3sc#.XoS7zBJ-nSg.facebook>

<sup>99</sup> <https://tbsnews.net/economy/banking/al-arafah-islami-bank-donates-tk5-crore-prime-ministers-relief-fund-65578>

Bangladesh, Shomvabona & Alokito Shishu who will cover total 12 neglected districts including some slum areas in Dhaka & Chittagong.<sup>100</sup>

The staff of Meghna Bank Limited has come forward to stand by the people that are affected by the corona virus situation, who are out of the social safety-net. The staff of the bank has decided to donate one-day salary to support these badly affected people.<sup>101</sup>

Mutual Trust Bank Ltd. (MTB) has donated US\$ 0.59 million (Tk50 million) to the Prime Minister's Relief and Welfare Fund to help fight the outbreak of coronavirus recently.<sup>102</sup>

Mercantile Bank Limited donated an amount of Taka US\$ 0.59 million (Tk50 million) to the Prime Minister's Relief Fund to fight coronavirus.<sup>103</sup>

BRAC Bank has made a contribution of US\$ 0.59 million (Tk50 million) to Prime Minister's relief fund. The bank handed over a cheque through Bangladesh Association of Banks as their support to government for the ongoing battle against the deadly coronavirus pandemic.<sup>104</sup>

Eastern Bank Ltd (EBL) has donated US\$ 0.59 million (Tk50 million) to the Prime Minister's Relief and Welfare Fund to help fight the outbreak of coronavirus.<sup>105</sup>

Premier Bank donated US\$ 0.59 million (Tk5 crore) to the prime minister's relief fund to combat the spread of COVID-19 on Sunday, said a press release.<sup>106</sup>

United Commercial Bank donated US\$ 0.59 million (Tk5 crore) to the Prime Minister's Relief and Welfare Fund to help fight the outbreak of coronavirus.<sup>107</sup>

NRB Commercial Bank donated US\$ 23,548 (Tk 20 lakh) to the fund to combat the virus. The bank has also set up a fund of US\$ 0.32 million (Tk 2.75 crore) to support the poor, destitute and volunteers during the crisis.<sup>108</sup> The bank has also formed a special health desk comprised of a group of renowned specialized doctors from home and abroad. The Health Desk will provide necessary medical advices for people with regard the prevention of Covid-19.<sup>109</sup>

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<sup>100</sup> <https://thefinancialexpress.com.bd/economy/idlc-donates-essential-food-items-among-30000-daily-wage-earners-1586003073>

<sup>101</sup> <https://thefinancialexpress.com.bd/economy/bangladesh/meghna-bank-staff-to-donate-one-day-salary-1585998454>

<sup>102</sup> <https://thefinancialexpress.com.bd/economy/bangladesh/mtb-donates-tk-50m-to-pm-fund-1585910829>

<sup>103</sup> <https://thefinancialexpress.com.bd/economy/mercantile-bank-brac-bank-donations-to-pms-fund-1585657617>

<sup>104</sup> <https://thefinancialexpress.com.bd/economy/mercantile-bank-brac-bank-donations-to-pms-fund-1585657617>

<sup>105</sup> <https://thefinancialexpress.com.bd/trade/ebi-donates-tk-50m-to-pms-relief-fund-1585746634>

<sup>106</sup> <https://www.daily-sun.com/post/473176/Premier-Bankdonates-Tk-50m-toPM%E2%80%99s-relief-fund>

<sup>107</sup> <https://www.newagebd.net/article/103515/4-banks-donate-tk-152cr-to-pms-relief-fund-to-combat-coronavirus>

<sup>108</sup> <https://www.newagebd.net/article/103515/4-banks-donate-tk-152cr-to-pms-relief-fund-to-combat-coronavirus>

<sup>109</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/nrbcbank-forms-health-desk-fight-coronavirus-66067>

EXIM Bank donated US\$ 0.59 million (Tk50 million) to the Prime Minister's Relief and Welfare Fund for providing Personal Protective Equipments (PPE)/Testing Kits/Respiratory Equipment and helping the needy and poor people affected by the coronavirus.<sup>110</sup>

Agrani Bank Limited has donated US\$ 0.15 million (Tk1.25) crore to the Prime Minister's relief fund to combat the coronavirus pandemic. Besides, the bank also provided 5,000 pieces of personal protection equipment (PPEs) for the same fund for the treatment of coronavirus infected patients.<sup>111</sup>

Sonali, Rupali, and Janata - jointly donated US\$ 0.44 million (Tk3.75 crore) to the Prime Minister's Relief and Welfare Fund to help the government's initiative fight the deadly coronavirus pandemic.<sup>112</sup>

The IFIC Bank Limited has donated US\$ 0.59 million (Tk50 million) to the Prime Minister's Relief and Welfare Fund to help fight the coronavirus pandemic.<sup>113</sup>

HSBC Bangladesh announced a set of measures to help its textile and garments clients tide over the economic fallout from the coronavirus pandemic. The bank will provide special short-term loans of up to one year, with principal moratorium for four months, which can be used for the purpose of supporting payroll bills and utility payments. The bank will also allow three months' moratorium against the existing term loans enjoyed by businesses belonging to the textile and garments sector, according to a press release issued by HSBC Bangladesh. During the moratorium period, clients will not be required to pay any instalments, and the lender will also not seek any amount of repayment from them. The Bangladesh Bank has asked banks to extend similar support to businesses.<sup>114</sup>

The Standard Chartered Bangladesh (SCB) has decided to offer a comprehensive set of support measures to its clients to help them pull through the hard times of coronavirus (Covid-19). Under this facility, the bank offered a three-month payment holiday for the general clients to repay their loans while it is 30 days for the corporate clients. The bank has also announced to waive penal interest and late payment charges for the clients, and waiver of the credit card late payment fee for entrepreneurs.<sup>115</sup>

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<sup>110</sup> <https://thefinancialexpress.com.bd/economy/bangladesh/exim-bank-donates-tk-50m-to-pm-fund-1586088153>

<sup>111</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/agrani-bank-donates-tk125cr-pms-relief-fund-66079>

<sup>112</sup> <https://tbsnews.net/economy/banking/covid-19-bangladesh/sonali-rupali-and-janata-donate-tk375cr-pms-relief-fund>

<sup>113</sup> <https://tbsnews.net/economy/banking/ific-bank-donates-tk50-million-pms-relief-fund-66847>

<sup>114</sup> <https://www.thedailystar.net/business/news/hsbc-extends-support-beleaguered-garment-sector-1885546>

<sup>115</sup> <https://tbsnews.net/economy/stanchart-bangladesh-offers-support-scheme-clients-63403>

## What are the initiatives undertaken by the national/international not-for-profit foundations/NGOs/Development Partners?

The United States has mobilized a US\$ 25 million fund to through USAID to support Bangladesh's readiness and response efforts. The fund will support their priority areas- strengthening infection prevention and control (IPC) measures to health facilities, improving specimen transport and referral systems; and increasing risk awareness communication and outreach.<sup>116</sup>

The United Kingdom has announced US\$ 25.93 million (21 million pound sterling) to support the Bangladesh government's priorities for fighting corona virus set out in the National Preparedness and Response Plan.<sup>117</sup> Of the amount:

- US\$ 8.64 million (Seven million pounds) will be disbursed to the United Nations Children's Fund, the World Health Organisation and the World Bank to help prepare the Bangladesh national health system.
- The United Nations Development Programme will get US\$ 3.70 million (three million pounds) to reach at least 2.16 million people in urban slums in 20 cities across Bangladesh with awareness-raising information and hand washing facilities in coordination with local health services.
- US\$ 1.23 (One million pounds) will be given to BRAC which has mobilised its nationwide network of 50,000 community health workers and volunteers for raising awareness of Covid-19 in their communities.
- More than US\$ 12.35 million (10 million pounds) will be provided to the existing United Nations and non-governmental organisation partners to maintain essential humanitarian services, and preparing the Rohingyas and the host communities for the Covid-19 pandemic.

On April 5, the Chinese ambassador in a letter for the people of Bangladesh stated that China through its Chinese Emergency Humanitarian Aid Project and Alibaba Foundation have donated 40,500 test kits, 15,000 surgical N95 masks, 300,000 medical masks, 10,000 protective gowns and 1,000 infrared thermometers to Bangladesh for medical workers and others who are most in need, with more supplies to arrive in the near future.<sup>118</sup>

China Railway Group Limited (Crec), the contractor of the Padma Bridge Rail Link Project, donated Personal Protective Equipment (PPE) and other safety gears to Bangladesh to help it fight the Covid-19. The donated items include 10,080 N95 particulate respirators, 40,000 disposable surgical masks, 1,000 medical protection gowns, 400 units of medical goggles and 500 Covid-19 detection kits.<sup>119</sup>

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<sup>116</sup> <https://www.usaid.gov/bangladesh/press-releases/mar-12-2020-united-states-provides-assistance-bangladesh-respond-coronavirus-covid-19>

<sup>117</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/uk-provide-bangladesh-ps21m-assistance-fight-covid-19>

<sup>118</sup> <http://bd.china-embassy.org/eng/dshd/t1764049.htm>

<sup>119</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/padma-bridge-rail-links-chinese-contractor-donates-safety>

China Harbour Engineering Company Ltd (CHEC), an international Chinese company, provided foods and safety materials for poor people in Mirsarai Upazila of Chattogram district. They distributed 5 tonnes of rice, flour, potato and lentils, 1,000 liters of edible oil, 1,000 pieces of soap and 5,000 pieces of surgical masks.<sup>120</sup>

JAAGO Foundation has initiated a campaign, titled 'Covid-19 Relief Fund for Bangladesh', through which they are raising funds and mobilising volunteers from Volunteer for Bangladesh to help the underprivileged communities. The foundation is distributing relief materials in the form of four different packages, including rice, salt, oil, potatoes, common medicines, soap bars and sanitary napkins among other items.<sup>121</sup>

As a partner of the Bangladesh government's coronavirus (COVID-19) response plan, BRAC has undertaken massive programmes across the country and is working jointly with the local administration and government.<sup>122</sup> BRAC has undertaken following measures:

- Started manufacturing over 2 lakh (200 thousand) pieces of reusable mask and also examining the production of personal protective equipment (PPE) and hopes to go into its production very soon.
- Over 50 thousand frontline healthcare providers of BRAC have started to implement its extensive awareness raising campaign to reach millions of people in 61 districts of Bangladesh to prevent COVID-19 along with distributing protective hygiene products.
- BRAC has also stopped collecting the installments from its microloan borrowers from 24 March.
- Running an extensive campaign at the Rohingya camps and host community as well in Cox's Bazar along with distributing soap bars and other necessary materials.
- In Urban slums and public hotspots it has set up hand washing stations and undertaking a disinfectant campaign in public transportations in partnership with city corporations.
- More than 170,000 participants and clients of BRAC's development programmes have been briefed to strengthen community's own effort to prevent an outbreak of the disease.
- Over 2.5 million leaflets and 500 thousand stickers with messages were delivered door to door. Also 7,670 units of hygiene products, such as, liquid soap, sanitisers and soap bars, and 17,932 units of protective wear, such as, masks and gloves, were distributed among the community and frontline BRAC staff.
- Handing out information, education and communication (IEC) materials to the offices of deputy commissioners, upazila nirbahi officers and civil surgeons.
- Has partnered with Momtaz, Kuddus Boyati against corona as part of its effort to sensitise mass people about the abiding rules of social distancing, hand washing and respiratory hygiene to tackle coronavirus pandemic.
- Has partnered with DFID to undertake collaborative efforts to fight against Novel Coronavirus.
- On 22 March 2020, 20 doctors from BRAC joined to assist hotline services of IEDCR.

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<sup>120</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/china-harbour-stands-beside-coronavirus-hit-people-65554>

<sup>121</sup> <https://www.thedailystar.net/star-youth/news/jaago-foundations-initiatives-help-people-need-1888168>

<sup>122</sup> <http://www.brac.net/latest-news/item/1272-brac-starts-production-of-reusable-masks-and-prepares-for-production-of-ppe>



- Partnering with Psychosocial Health and Wellness Centre (PHWC) and Kaan Pete Roi in launching a nation-wide tele-counselling platform soon titled "Kaan Pete Roi" for persons in distress, owing to the panic created by COVID-19.

BRAC has allocated US\$ 1.77 million (Tk15 crore) for the low-income people in response to novel coronavirus fallout. The NGO will cover 1 lakh families in the first phase, where each family will get Tk1,500 as an emergency food assistance. Families in 12 city corporations, eight municipalities, 38 Sadar upazilas, haor villages, river port neighbourhoods and Rohingya refugee host community in Cox's Bazar will receive this assistance.<sup>123</sup>

The International Organisation for Migration (IOM) has launched a project in Cox's Bazar to produce 6,000 washable cloth masks for frontline personnel, who have been working with the UN body to raise awareness against the disease and communicate ways to avoid infection. The frontline workers include the Cyclone Preparedness volunteers and Fire Service and Civil Defence personnel. Under the initiative, the IOM has provided 14 sewing machines to the its NGO partner Nongor hub at Shamlapur area of Teknaf. A total 35 people – including 25 women – are now making masks.<sup>124</sup>

ASA is set to provide food assistance to 1.5 lakh poor families to help them fight the coronavirus. Around 20,000 families in Dhaka and 1.3 lakh families in other parts of the country will receive the food assistance. The NGO will spend US\$ 1.41 million (Tk12 crore) for the aid that includes 1kg rice, 2kg lentil and potato each, 1kg edible salt and one litre cooking oil for each family. Besides, to create awareness about the coronavirus pandemic, the organisation will distribute 10 lakh leaflets.<sup>125</sup>

JCI Dhaka East initiative is providing a week's worth of essentials to the underprivileged families under the banner "Cheers for Humanity". The initiative is aiming to distribute 350 packages that will cater to 350 families in 4 impoverished areas. The areas are Bauniabandh, Gudaraghat, Binnabon and Rupnagar.<sup>126</sup>

Mashrafe Bin Mortaza's Narail Express Foundation is set to provide mobile medical services amid the coronavirus situation in the country. The mobile medical service team will provide treatment to not only coronavirus infected patients, but also other patients who are suffering from different diseases around the country.<sup>127</sup>

Owing to the coronavirus pandemic, the Bidyanondo Foundation has taken commendable precautions to create public awareness in the capital. <sup>128</sup>They have taken the following initiatives:

- Installed water taps and basins and portable drums along with hand washes for pedestrians and the public in most places in Dhaka.
- Produced three layered reusable dust-proof masks in their Bashonti Prokolpo workshop.

<sup>123</sup> <https://tbsnews.net/bangladesh/brac-mobilises-tk15cr-fund-responding-virus-fallout-64420>

<sup>124</sup> [https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/coxs-bazar-communities-making-masks-aid-fight-against?fbclid=IwAR2UFwXXP9xTaZNKtAeCpMyYLY\\_GFrS\\_9Oibn9u-Six-5dsNXmXrMq8ZcPM#.XoNmYu1LHoU.facebook](https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/coxs-bazar-communities-making-masks-aid-fight-against?fbclid=IwAR2UFwXXP9xTaZNKtAeCpMyYLY_GFrS_9Oibn9u-Six-5dsNXmXrMq8ZcPM#.XoNmYu1LHoU.facebook)

<sup>125</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/asa-provide-food-15-lakh-poor-65152>

<sup>126</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/jci-dhaka-east-distributes-essentials-350-families-65446>

<sup>127</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/mashrafes-foundation-provide-medical-service-amid>

<sup>128</sup> <https://www.thedailystar.net/star-youth/news/bidyanondo-foundations-commendable-steps-combat-coronavirus-1887685>



- Distributed hand sanitisers to public places, like foot over bridge and bus stands and counters and have sprayed disinfectants on the public transports and at areas, including mosques, slums and hospitals.
- The Ek Takay Ahar team of Bidyanondo Foundation made one thousand Personal Protective Equipment (PPE) suits.
- Providing meals to families in need and to daily wage earners.
- Working on disinfecting Dhaka and Chattogram, for which they are using 6000 liters for Dhaka and 3000 liters for Chattogram every day at the public areas, including hospitals and mosques.

Denise Red Cross handed over a cheque for US\$ 37,676 (Taka 32 lakh) as donation to the authority of Holy Family Red Crescent Medical College Hospital for setting up a 25-bed isolation unit for the COVID-19 patients.<sup>129</sup>

The BDRCS is continuing activities, including spraying disinfectants, distributing leaflets and encouraging people to maintain social distancing, across the country to prevent the spread of the global pandemic<sup>130</sup>

UNDP's SWAPNO (*Strengthening Women's Ability for Productive New Opportunities*) project has begun an awareness campaign in 172 unions of four project districts areas, aiming to raise awareness among people about Covid-19 and its prevention methods. The awareness campaign will be active in 172 unions across Kurigram, Lalmonirhat, Jamalpur and Gaibandha and around 50,000 people will be benefitted through this campaign.<sup>131</sup>

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<sup>129</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/red-crescent-launches-psychosocial-support-cell-covid-19>

<sup>130</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/red-crescent-launches-psychosocial-support-cell-covid-19>

<sup>131</sup> <https://thefinancialexpress.com.bd/national/country/undp-launches-awareness-campaign-in-four-districts-amid-coronavirus-outbreak-1586263466>

## What are the initiatives undertaken by the startups?

Pathao has relaunched "Tong", an on-demand essentials delivery service, in response to the coronavirus pandemic as it is committed to keeping its customers, partners and communities safe.<sup>132</sup>

Chaldal and Khaas Food have continued their operation despite the growing risk to ensure delivery of groceries and essential items.<sup>133</sup>

Uber has recently teamed up with The Earth Society to become a partner of the 'Crack Platoon' project. The project has begun to transport frontline healthcare professionals of more than 40 hospitals and lend a hand to the government in the fight against novel coronavirus.<sup>134</sup>

Sheba, one of the on-demand services marketplace, has jointly launched a program called Save Bangladesh along with a long list of other organizations, that has been sending essential safety materials to people who need them across Dhaka.<sup>135</sup>

Aploye, a local time tracking, and scheduling startup, has made its platform free for Bangladeshi companies with employees less than 50 until June.<sup>136</sup>

## What are the efforts undertaken by joint initiatives to help combat the coronavirus outbreak?

Grameenphone, in collaboration with a2i & the Directorate General of Health Services (DGHS), has confirmed to donate 50,000 unit medical-grade professional PPE and 10,000 PCR Test Kits to the hospitals designated for coronavirus treatment by DGHS. The PPE units will include - protective overall, n95 mask, gloves and goggles.<sup>137</sup>

The Daily Star, Sheba XYZ and The Daily Samakal came together in support of the marginalized and underserved groups under the banner of 'Mission Save Bangladesh' initiative<sup>(A10)</sup>. The initiative has collected nearly BDT 50 lakhs. Mission Save Bangladesh has served around 2,500 families in Dhaka and further plans to serve families beyond the capital, through volunteers. They are also doing community-based activities, such as disinfecting common places and houses, in collaboration with the City Corporation of North Dhaka. They are also providing coronavirus preventive materials. They plan to distribute PPE suits to hospitals in upcoming days.<sup>138</sup>

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<sup>132</sup> <https://tbsnews.net/coronavirus-chronicle/coronavirus-bangladesh/pathao-responses-coronavirus-pandemic-60508>

<sup>133</sup> <https://futurestartup.com/2020/03/30/covid-19-tech-updates-03/>

<sup>134</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/uber-provide-transport-medical-professionals-64423>

<sup>135</sup> <https://futurestartup.com/2020/03/30/covid-19-tech-updates-03/>

<sup>136</sup> <https://futurestartup.com/2020/03/30/covid-19-tech-updates-03/>

<sup>137</sup> [https://tbsnews.net/bangladesh/telecom/gp-donate-50000-ppes-and-10000-pcr-kits-coronavirus-hospitals-63814?fbclid=IwAR0bQBHrGd9VCiwEY\\_yBi04gx3uhsMSg93bj85o2YpzkmDCgNDjdIVgSaHI#.XoR61VJ74CY.facebook](https://tbsnews.net/bangladesh/telecom/gp-donate-50000-ppes-and-10000-pcr-kits-coronavirus-hospitals-63814?fbclid=IwAR0bQBHrGd9VCiwEY_yBi04gx3uhsMSg93bj85o2YpzkmDCgNDjdIVgSaHI#.XoR61VJ74CY.facebook)

<sup>138</sup> <https://www.thedailystar.net/star-youth/news/combating-covid-19-mission-save-bangladesh-stands-beside-underprivileged-communities-1888165>

Beacon Pharmaceuticals and Beximco Pharmaceuticals together have produced a drug called Favipiravir, said to be effective in the treatment of coronavirus patients in China. Directorate General of Drug Administration has already approved the medicine production. Each 200mg tablet of Favipiravir will cost US\$ 4.71 (Tk 400) and is said to be available only for government distribution and not in pharmacies.<sup>139</sup>

In partnership with Access to Information (a2i), the Cabinet Division and the health directorate, Robi has put in place an analytics system that extracts data from decentralised crowdsources for supporting the government combat the coronavirus outbreak.<sup>140</sup>

Five garment factories has started producing the PPE under a joint initiative of Pay It Forward, the Manush Manusher Jonno Foundation, the Bangladesh Garment Manufacturers and Exporters Association (BGMEA), British retail giant Marks & Spencer, the Arunachal Trust, and the Buet Alumni Association. The five factories are: Urmi Group, Snowtex, Aman Group, Dekko Group and Smartex Group. The initiative plans to produce at least five lakh pieces of PPE.<sup>141</sup>

Free transport service for caregivers including doctors and nurses have started from April 1 to help medical service providers go to hospitals in fast and convenient way amid their fight against the COVID-19 pandemic. Number of busses and minibuses have been arranged to pick up doctors and nurses from their homes and drop off at hospitals by three shifts at 8 am, 2 pm and 8 pm in a day in the capital. This initiative has been taken under the supervision of Health Directorate, a non-government organisation named 'The Earth Society' and a vehicle IT solution firm 'Bondstein Technologies' with support of DBL Pharmaceuticals Ltd. and Dhaka Hub of Global Shapers with Collaboration of Combating Corona. This initiative is known as the 'Crack Platoon Project'.<sup>142</sup>

The Shakib Al Hasan Foundation in collaboration with Bangladesh's leading manufacturing engineering company, Confidence Group, has announced to provide Tk20lakh worth of coronavirus testing kits to help the country amid the novel coronavirus outbreak.<sup>143</sup>

Chattogram Metropolitan Police (South Zone) in collaboration with the country's leading steel manufacturer KSRM has initiated a relief distribution programme among 3,000 families in Chattogram in response to the crisis caused by the novel coronavirus.<sup>144</sup>

UNDP and United Group have signed a MOU on April 1 to aid collaborative response during and after the covid -19 pandemic. UNDP and UECL will collaborate in providing emergency support to vulnerable communities during national crisis. They will support government in enhancing capacities and competencies of state-run health facilities and the doctors-caregivers at the government health complexes.<sup>145</sup>

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<sup>139</sup> <https://www.thedailystar.net/business/news/ beacon-beximco-producing-anti-flu-drug-holds-hope-covid-19-cure-1889713>

<sup>140</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/robi-use-crowdsourced-data-helping-govt-tackle-coronavirus>

<sup>141</sup> <https://www.thedailystar.net/business/news/factories-rise-the-occasion-join-hands-make-ppe-1886101>

<sup>142</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/free-transport-service-doctors-nurses-begins-63682>

<sup>143</sup> <https://www.thedailystar.net/coronavirus-deadly-new-threat/news/mission-save-bangladesh-the-shakib-al-hasan-foundation-joins-the-effort-1887211>

<sup>144</sup> <https://tbsnews.net/bangladesh/cmp-along-ksrm-lend-hand-3000-families-62959>

<sup>145</sup> <https://www.bd.undp.org/content/bangladesh/en/home/presscenter/pressreleases/2020/04/01/undp-and-united-group-join-hands-for-covid-19-response.html>

United Nations Development Programme (UNDP) has rolled out urgent response to help nearly 2.16 million people stay safe from the deadly coronavirus in an effort to protect Bangladesh's urban poor, the group most vulnerable to the threat posed by COVID-19 pandemic. The Livelihoods Improvement of Urban Poor Communities Project (LIUPCP), being implemented jointly with Bangladesh Government's Local Government Division with funding from the UK Department for International Development (DFID), is at the forefront of the initiative. The project has taken a three-pronged approach to respond concurrently across the pre-surge, surge and recovery phases, with a focus on vulnerable populations including women, children, elderly and persons with disabilities (PWD).<sup>146</sup> Under this project:

- Around 1200+ community workers are on the ground through community mobilization for implementation.
- Installation of 2,500 hand-washing facilities at the key locations of 20 city corporations/municipalities as well as in the communities have already started.
- Promotion of individual hand-washing behavior and introducing low-cost facilities (Tipi-tap) at household level are taking place at the community level.
- The urban poor households have also been given hygiene package from the project that includes soap, hand sanitiser, etc.
- UNDP is also raising the awareness of the people on coronavirus prevention in the communities through communications and outreach campaign.
- Support is being provided to the city corporations and municipalities in the areas of coordination & capacity building.
- Sensitize and work for capacity building of the health officials and volunteers in 20 cities will also be provided.
- Data, research and third party monitoring through Online Management Information Systems is a priority.

Under the LIUPCP project, UNDP with the support from DFID and LGRD, is rolling out US\$ 1.5 million emergency food support for 50,000 extremely urban poor families.<sup>147</sup>

The Bangladesh Scouts in collaboration with the government, UNDP, Dettol Harpic Porichchonno Bangladesh, World Literature Center, Duronto Television and several other organisations has teamed up to curb the spread of coronavirus through online awareness campaigns. The scouts have targeted to help children and the youths develop their skills by conducting various online activities entailing Covid-19 awareness and safety protocol training, a "Hand Wash Challenge," poetry recitals, paintings, book reading competitions, etc. A Coronavirus Co-ordination Cell (CCC) has also been established at the headquarters of the Bangladesh Scouts.<sup>148</sup>

Bangladesh Red Crescent Society (BDRCS) in association with Denise Red Cross has launched a 'psychosocial support cell' to support the mental health of the people, who become anxious over

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<sup>146</sup> <https://www.bd.undp.org/content/bangladesh/en/home/presscenter/pressreleases/2020/04/02/govt--undp-and-dfid-joint-initiative-to-protect-2-16m-urban-poor.html>

<sup>147</sup> <https://thefinancialexpress.com.bd/national/covid-19-pandemic-undp-rolls-out-15m-project-for-poor-people-1586261225>

<sup>148</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/bangladesh-scouts-conduct-online-awareness-campaign-covid>

the spread of the global pandemic COVID-19 in the country. From April 6, the service is said to be continued for next 90 days.<sup>149</sup>

Channel I in partnership with BRAC and with support from Australian AID has initiated a nationwide awareness campaign to help the masses adopt lifestyle changes to prevent the spread of the novel coronavirus.

## Other initiatives

Top 91 Bangladeshi cricketers, who are contracted with the Bangladesh Cricket Board (BCB) as the First-class ones, decided to donate their 15-day salary to help the poor people who have been suffering due to crisis created over coronavirus pandemic.<sup>150</sup>

Bangladesh Railway will be donating a day's salary of all railway officials, worth US\$ 0.18 million (Tk1.5crore), to the Prime Minister's Relief and Welfare Fund to help in the fight against the spread of the lethal coronavirus.<sup>151</sup>

Police members from Bangladesh Civil Service cadres will donate the Boishakhi allowance to the relief and welfare fund of the prime minister to fight coronavirus spread in the country.<sup>152</sup>

Bangladesh Navy has been operating three ships in Saint Martin's island to raise awareness among local people, fishermen and their families on the coronavirus outbreak. They are also distributing food and mask and disinfectant soap among local people to ensure their safety. The Navy officials also sprayed disinfectant on the lone jetty of the island, its adjacent area and local markets. They also conducted awareness campaigns to maintain social distancing and prevent the virus transmission. Their activities will continue until the overall situation in the country improves. The Navy also sprayed disinfectants in different parts of the capital and Chattogram.<sup>153</sup>

Bangladesh Police have donated US\$ 2.35 million (Tk 20 crore) to the Prime Minister's Relief and Welfare Fund to help fight to contain the spread of the novel coronavirus.<sup>154</sup>

Bangladesh Coast Guard (East Zone-2) on Thursday distributed masks and soap among 500 helpless poor people of the coastal areas in Chattogram's Patenga and Cox's Bazar's Kutubdia to prevent the coronavirus infection. The Coast Guard's efforts to prevent coronavirus would continue.<sup>155</sup> They have also donated one-day salary to the Prime Minister's relief fund to help the destitute and distressed people of coastal areas affected by the coronavirus.<sup>156</sup>

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<sup>149</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/red-crescent-launches-psychosocial-support-cell-covid-19>

<sup>150</sup> <https://www.dhakatribune.com/sport/cricket/2020/03/25/national-cricketers-donate-half-of-their-monthly-salaries-to-fight-against-coronavirus>

<sup>151</sup> <https://www.dhakatribune.com/bangladesh/2020/04/02/bangladesh-railway-to-donate-a-day-s-salary-to-pm-relief-fund>

<sup>152</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/coronavirus-police-donate-boishakhi-allowance-pms-relief>

<sup>153</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/navy-operating-3-ships-saint-martins-make-people-aware>

<sup>154</sup> <https://tbsnews.net/bangladesh/police-donate-tk-20-crore-pms-relief-fund-65806>

<sup>155</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/bangladesh-coast-guard-distributes-masks-and-soap-among>

<sup>156</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/coast-guard-donates-one-day-salary-pms-relief-fund-65932>

Air Force's special helicopter ready to carry COVID-19 patients. Bangladesh Armed Forces Division, Bangladesh Air Force 'in aid to civil power' is providing support to the local administration in emergency aviation and medical evacuation. They have also taken an initiative has been taken to convert an AW-139 helicopter of Bangladesh Air Force into a cubicle stretcher to carry COVID-19 patients. In addition, a process is underway to include such facilities in some other helicopters and aircrafts of Bangladesh Air Force.<sup>157</sup>

Bangladesh Youth Leadership Center (BYLC), the country's foremost leadership institute, announced that its staff will contribute one day's salary to the fight against novel coronavirus COVID-19.<sup>158</sup>

14 global fashion brands have assured BGMEA and individual apparel makers of taking delivery of products – worth over US\$ 1 billion. the brands and retailers that have agreed to take deliveries of their previous orders include H&M, INDITEX, PVH Corp, TARGET, KIABI, KappAhl, Benetton, Decathlon, M&S, C&A, Puma, Kontoor, Primark and Tesco.<sup>159</sup>

The University Grants Commission (UGC) has decided to donate one-day salary of its officials and staff to the Prime Minister's relief fund to help fight the coronavirus outbreak in the country.<sup>160</sup>

## **What are the requests/demands/recommendations from business associations to tackle the impact?**

On March 4, the Association of Export Oriented Shipbuilding Industries<sup>(A11)</sup> of Bangladesh (Aeosib) has put forward their four-point demand as the sector has to incur a loss of US\$ 1.18 billion (Tk10,000) crore due to the coronavirus pandemic.<sup>161</sup> These points include:

- US\$ 58.87 (Tk5,000) as monthly salaries for each employee and waiving of utility bills for shipbuilding industries till December 2020.
- Suspension of income tax on workers' salaries and allowances.
- US\$ 353.22 million (Tk 3,000 crore) loan as working capital with 2 percent interest rate for keeping shipyards functional.

The Bangladesh Reconditioned Vehicles Importers and Dealers Association (Barvida) has sought government incentives to overcome their economic crisis and a possible business shock due to the coronavirus pandemic and nationwide shutdown.<sup>162</sup> Their demands include:

- Waiver of port fares until December this year against vehicles imported through Chattogram and Mongla sea ports.
- The customs authority should halt car auctions in ports until the end of this year.
- To extend the Bangladesh Bank's facility for borrowers to avert being a loan defaulter in case of non-payment of instalments from June to December 2020.
- Provide concessional loans to car importers and dealers in proportion to their annual turnover.
- Opportunity to defer the payments of utility bills of up to June this year.

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<sup>157</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/air-forces-special-helicopter-ready-carry-covid-19>

<sup>158</sup> <http://unb.com.bd/category/Bangladesh/coronavirus-bylc-staff-to-donate-one-days-salary/47948>

<sup>159</sup> <https://tbsnews.net/economy/rmg/14-apparel-brands-stand-bangladesh-64441>

<sup>160</sup> <https://thefinancialexpress.com.bd/national/coronavirus-crisis-ugc-to-donate-a-days-salary-to-pms-relief-fund-1586254139>

<sup>161</sup> <https://tbsnews.net/economy/shipbuilders-demand-incentive-package-fight-covid-19-impacts-65173>

<sup>162</sup> <https://tbsnews.net/economy/industry/now-reconditioned-vehicle-importers-seek-government-aid-65149>

- Businesses and industries to get financial incentives to pay wages to their workers as there is no turnover right now.

On March 3, the Dhaka Chamber of Commerce and Industry (DCCI) asked the government to form an emergency fund so that the Micro, Small and Medium Enterprises (MSMEs) and informal sector employees can be paid off their salaries.<sup>163</sup> The DCCI also rolled out a host of demands and recommendations to the government which include:

- MSMEs with a US\$ 0.12 million (Tk1 crore) annual turnover can take loans from the emergency fund at one percent interest rate. Meanwhile, the businesses with turnover of more than US\$ 0.12 million (Tk1 crore) will be eligible for loans at two percent interest.
- Factories in Bangladesh Small and Cottage Industries Corporation estates can be brought under the loan facilities with one-year grace period.
- A moratorium on loan repayments for next one year for the MSMEs.
- Turning SME refinancing fund into SME pre-financing fund to help make businesses easier.
- Six-month rent relief for MSMEs on government lands, VAT waiver on utility bills and licence renewal and relieving advance tax on import of essentials, medical kits and equipment.
- Speeding up the VAT credit and advance tax process to boost up cash flow.
- Bringing MSME businessmen and employees under the social safety network.

On April 2, the Metropolitan Chamber of Commerce and Industry (MCCI) requested the government to take following measures to help the economy overcome the coronavirus shocks as both global and local demand for goods and service.<sup>164</sup> The requests/recommendations are:

- The government may need to inject US\$ 3.53 billion<sup>(A12)</sup> (Tk30,000) crore as cash support in three months to help the economy. The Bangladesh Bank should come up with an initial response, which might be between US\$ 1.88 billion (Tk16,000 crore) and US\$ 2.83 billion (Tk24,000 crore).
- The government may consider fiscal steps to reduce tax burdens.
- To form an independent task force, comprising economists, business leaders, senior bankers and social scientists to assess the loss and prepare a detailed support plan.
- The required money for support may be sourced by reallocation of budget, reprioritisation of public expenditure, repurchase of treasury bills and availing of zero or low-interest long-term loans from global agencies like the Asian Development Bank, the World Bank, and the International Monetary Fund.
- Introduction of stimulus package for the domestic market-based industries, like the one extended to export sectors, to help them survive the coronavirus shocks.
- Requested the central bank to allow borrowing against T-bills and bonds for 90 days, reducing repo rate to 4 percent, allowing zero coupon bonds for companies and 12-month moratorium on loan repayment of insolvent companies.
- The relaxed loan classification should be extended up to December 31 from June 30 now. Interest payment, advance income tax, VAT and hiked utility tariffs be put on hold for now.

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<sup>163</sup> <https://tbsnews.net/economy/trade/dcci-seeks-emergency-fund-smes-informal-sector-64783>

<sup>164</sup> <https://tbsnews.net/economy/businesses-need-tk30000cr-3-months-mcci-64384>



- Provide financial support for small businesses to pay workers' wages and bonus for Eid and food at subsidised prices for tea garden workers.
- Expanding the coverage of safety-net schemes and distributing food and essentials among daily-wage earners who are out job because of the shutdown.

The Chattogram Chamber of Commerce and Industry have made six demands to the government to keep the country's business sector and supply chain uninterrupted in the present coronavirus outbreak.<sup>165</sup> These demands include:

- The first demand is that the government should talk to truck owners about providing more service during this holiday period. The administration should ensure their safety and security while they are doing their job.
- Secondly, all the wholesale markets across the country should be kept open for smooth trading and supply of goods.
- Thirdly, the Bangladesh Bank should keep their Bangladesh Automated Clearing House (BACH), a platform that is used to clear interbank cheques, open. BACH should remain open as business transactions are done through banks.
- Fourthly, NBR should allow the release all goods, not just essential commodities, emergency medicine and service-related material. Otherwise the ports will run out of storage capacity, there will be container congestion, and there will be a shortage of goods in the market. Moreover, businessmen have to pay various demurrage charges including port charges and shipping agents' charges for overstay. Such demurrage at the end will increase the prices of goods.
- Fifth, exempt all demurrage at Chattogram port, ICDs and shipping agents as the businessmen cannot receive and deliver goods from the port because of the shortage of goods carrier and furthermore, the NBR has limited the type of items that can be released from the port due to the coronavirus shutdown.
- Sixth, almost all private factories have been closed following the government's declaration of general holidays. Since they are not in production, the government should give factories the opportunity to pay all utility bills after three months without any late fees, as they are allowing home users to do.

The Bangladesh Ceramic Manufacturers and Exporters Association (BCMEA) sent a letter to the Ministry of Finance seeking the government's support to stay afloat amid the coronavirus crisis.<sup>166</sup> They have included following demands/requests/recommendations:

- Fresh working capital as loans without collateral for at least the next six months, interest waivers for six months against existing loans, and an exemption from payments of the current portion of bank liabilities for at least a year.
- Defer the payment of taxes, value added taxes, and advanced income taxes for six months, and an opportunity to pay utility bills a year later to tackle the unprecedented crisis.
- Prepare a US\$ 117.74 million (Tk1,000 crore) emergency fund for the ceramics industry so that the factories can pay wages, salaries and Eid bonuses to their workers.

<sup>165</sup> <https://tbsnews.net/economy/trade/cci-wants-exemption-demurrage-urges-nbr-allow-release-all-goods-62914>

<sup>166</sup> <https://tbsnews.net/economy/industry/ceramics-industry-seeks-government-support-coronavirus-deepens-crisis-62263>



The Real Estate and Housing Association of Bangladesh (REHAB) has demanded an allocation from the government's economic stimulus plan US\$ 8.56 billion (Tk727.5 billion) announced on April 5. Apart from the allocation, realtors demanded a moratorium on interest for bank loans until December 2020 – rescheduling loans with flexible terms and introducing re-financing schemes similar to the 2007-08 period – to counteract a long-term crisis.<sup>167</sup>

The Bangladesh Shop Owners Association demands US\$ 294.35 million (Tk2,500) crore financial support from Prime Minister Sheikh Hasina. They also requested the government to provide the money as bank loans with easy condition, if the support cannot be given from the prime minister's relief fund.<sup>168</sup>

BSCIC Industry Owners' Association has sought special package to save the sector from the wrath of the present economic woes, created due to Covid-19 pandemic.<sup>169</sup> The association urged the government to take the following initiatives:

- Waive commercial utility bill of water for the next 6 months.
- Allow industry owners to pay their electricity and gas bill of each month through three equal installments in the next six months.
- Waive the fixed service charge of each plot under BSCIC industrial area for next 1 year.
- Intermit installments of industrial plots for a year.
- Allow BSCIC industry owners to submit their income tax and VAT return of this fiscal through three equal adjustable installments by the next three years without penalty.
- Waive interest of loan taken by the new industry installers and BMRE (Balancing, Modernization, Rehabilitation and Expansion) industrial units of BSCIC area for the next 6 months.
- Give special tax and duty rebate to the importers of raw materials, capital machineries, and packaging appliances of BSCIC industrial area.

Biman Bangladesh Airlines has sought US\$ 73.94 million (Tk628 crore) from the government to bear its operational costs for April as it has been suffering from a severe liquidity crisis following the grounding of its fleet amid the coronavirus pandemic.<sup>170</sup>

Bangladesh Association of International Recruiting Agencies (Baira) sought US\$ 235.48 million (Tk2,000 crore) financial assistance from the government to overcome the business losses caused by the coronavirus catastrophe. It is said that, the labour market of Bangladesh has completely shut down now due to the and more than one lakh visas of aspirant migrant workers from different recruiting agencies have stuck in different stage due to COVID-19 pandemic. In this situation, it has become backbreaking for 1,600 recruiting agencies to bear the salaries of around 16,000 employees, office rent and other expenditure.<sup>171</sup>

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<sup>167</sup> <https://tbsnews.net/economy/real-estate-housing-sectors-seek-allocations-stimulus-plan-65623>

<sup>168</sup> <https://tbsnews.net/economy/trade/shop-owners-seek-tk2500-crore-financial-support-63976>

<sup>169</sup> <https://thefinancialexpress.com.bd/economy/bangladesh/bscic-industry-owners-seek-special-consideration-1586089262>

<sup>170</sup> <https://tbsnews.net/economy/aviation/virus-struck-biman-seeks-tk628cr-remain-operational-63568>

<sup>171</sup> <https://tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/baira-seeks-tk2000cr-assistance-face-business-losses-65662>

The Bangladesh Container Shipping Association (BCSA) urged the government to reduce some tariffs and charges to offset their loss amid the ongoing Covid-19 outbreak. The association also demanded to include shippers in the government-announced stimulus package, as they are also bleeding during the crisis period. The BCSA also opined that there is need for reducing the existing port dues, pilotage fees, berthing/un-berthing and gantry crane charges, loading/discharging charges, and port storage charges to survive amid the critical situation.<sup>172</sup>

Tour Operators Association of Bangladesh (TOAB) seeks financial assistance from the government to cover the business losses amid coronavirus pandemic. TOAB forecasts that the tourism sector<sup>(A13)</sup> of Bangladesh will incur a loss for the period between January and December this year, of around US\$ 671.12 million (Tk5,700) crore due to the outbreak of Covid-19.<sup>173</sup> TOAB has:

- Requested the government to provide the low-interest loans as working capital for the next two years. PM has already announced a US\$ 3.53 billion (Tk30,000 crore) support package for affected industries and service sector organizations and Low-interest loans as working capital are to be distributed under the financial assistance package-1.
- Recommended the government to make sufficient allocations for the tourism and hospitality sector for the next three fiscal years and demanded a VAT waiver for the industry players. They have also urged that the government should create a fund of US\$ 58.87 million (Tk500 crore) for the branding and publicity of the tourism sector as a long-term initiative.
- Demanded US\$ 35,322-\$ 41,209 (Tk 30-35 lakh) for the family of any toab member, if dies due to coronavirus.

According to the Venture Capital and Private Equity Association of Bangladesh, nearly 300 startups fear a loss of more than Tk450 crore as sales of products and services have come to a screeching halt in the local market as damage from virus grows. 0.7 million (7 lakh) service providers associated with these startups are currently not in a position to provide services either. At this critical moment, the association tabled six proposals<sup>174</sup> to the concerned ministries:

- The salaries of startup employees to be partly funded by a government grant for the next six months.
- Office rent of the startups that are currently experiencing huge financial loss will have to be paid from the government grant during the same period.
- The government should offer collateral-free loans at a minimum interest of 2 percent for its members and portfolio companies to help them meet their working capital requirement.
- Priority should be given to startups in government work and tenders so that they can stay afloat and their local market can be expanded.
- As the government is making many classroom, education, health and entertainment related online content now, local startups should be involved in the process.
- Venture capital and private equity firms will be able to raise funds from local and foreign investors to support the startups with financing or refinancing when the situation is stable.

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<sup>172</sup> <https://thefinancialexpress.com.bd/trade/cut-charges-include-shippers-in-stimulus-1586147742>

<sup>173</sup> <https://tbsnews.net/bangladesh/tourism-sector-lose-tk5700cr-because-covid-19-toab-66058>

<sup>174</sup> <https://tbsnews.net/economy/startups-fear-loss-tk450-crore-plus-damage-virus-grows-66826>

## Appendix

### A1

In Bangladesh, International flights suspended from Bhutan, Maldives and Sri Lanka until April 7. Flights from Bahrain, India, Kuwait, Malaysia, Oman, Qatar, Saudi Arabia, Singapore, Thailand Turkey and United Arab Emirates are suspended until April 15.

The visa-on-arrival facility has been suspended for all nationalities.

Foreigners with ordinary passports who have been in Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Iran, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden or Switzerland since March 1 are not allowed to enter Bangladesh until April 7. The nationals of the countries mentioned above who live outside the EU region or Iran since February 29 can travel to Bangladesh with a visa, a medical certificate obtained within 72 hours of travel.

### A2

The land ports of the country ports are - Benapole, Bhomra, Banglabandha, Hili, Burimari, Roumari, Darshana, Tamabil, Shaola, Akhaura, and Nakugaon

### A3

The private sector credit growth of the last 6 months are:

Sep 2019 - 10.7 percent

Oct 2019 - 10.05 percent

Nov 2019 - 9.87 percent

Dec 2019 - 9.83 percent

Jan 2020 - 9.2 percent

Feb 2020-9.1 percent

### A4

PATA's estimation of US\$ 1.14 billion loss in the tourism sector is estimated by the turnover of different segments of the tourism sector, including airlines, inbound and outbound tour operators, hotels, motels, restaurants, travel agents, umrah agents and transports directly involved in tourism sector.

### A5

The Middle East accounts for more than 65 percent of total remittance inflow to Bangladesh.

### A6

In Bangladesh, the informal sector consists Rickshaw Pullers, Transport Workers, Day-labourers, Street-Vendors, Hawkers, employees of hotels, restaurants and different shops, markets, construction workers etc.

**A7**

The Export Development Fund is an incentive that aims to prepare, facilitate and support exporters to penetrate global markets.

**A8**

These hospitals are:

- 1) Kuwait-Bangladesh Friendship Government Hospital
- 2) Bangladesh Railway General Hospital
- 3) Mohanagar General Hospital
- 4) Mirpur Maternity Hospital
- 5) Kamrangirchar 31 bed hospital
- 6) Aminbazar 20 bed hospital
- 7) Jinzira hospital with 20 beds
- 8) Dhaka Medical College Hospital
- 9) Sheikh Rasel Gastro Liver Hospital
- 10) National Heart Institute and Hospital
- 11) Sajida Foundation Hospital

**A9**

Requisitioned hospitals in Chattogram are - Parkview Hospital, Medical Centre, Imperial Hospital, Surgiscope Hospital, Delta Hospital, CSTC, CSCR, National Hospital, Asian Hospital, Royal Hospital, Max Hospital and Metropolitan Hospital.

**A10**

Mission Save Bangladesh is backed with strategic and financial support by IPDC Finance Ltd, Unimart, Arla, Nijer Bolar Moto Ekta Golpo, ADA, Shwapno, PFDA, Charity Right Bangladesh, Mind Mapper, Torun, Dabur, Pathao, SSL Commerz, Kormo, Windmill Advertising Ltd, Just Storys, Safe Hands, Eduhive, Devotech Technology Park, Truck Lagbe, Lecture Publication, E-Courier, Vroom, High Voltage Ltd, Shahajjo Foundation, Bongo, JCI Dhaka North, JCI Dhaka South, Earthmoving Solutions Ltd, Shasha Denims, Ltd, Olympic Industries, Pop of Colour, Chologhuri, Truck Kothay, GSK, Mumtaz Herbal Products, Mentors, Reckitt Benckiser, Grow and Excel, Summit Communications Ltd, M/S Ashim Enterprise, Masthead PR and a number of other brands.

**A11**

In Ship Building industry more than 2 lakh people are directly and indirectly involved with the shipbuilding industry. At present, about 1 lakh permanent or temporary employees will lose jobs or be deprived of their salaries.

**A12**

The MCCI estimation of US\$ 3.53 billion has been made on the basis of workers' wage and other costs of service and manufacturing sectors.

**A13**

According to TOAB around 40 lakh people are employed in the sector which includes tour operators, travel agents, hotels, motels, resorts, airlines, transportation, cruising and guiding of tourists.