



56M

programme participants oriented on COVID-19



100,000+

workers on the ground covering 64 districts



12,840

families received food packages



1.5M

hygiene products distributed



350,000

families received cash support

Make empathy go viral

BRAC has provided 350,000 families with cash support, including households living in ultra-poverty, those living in remote *haor* areas (wetlands) and *char* (riverine islands) areas, host communities in Cox's Bazar district, and indigenous communities in the Chittagong Hill Tracts and northern districts in Bangladesh.

Much more is needed, though. Stand beside a family today: https://www.brac.net/covid19/donate/

BRAC has reached all of the targeted 350,000 families

FROM THE GROUND

People living in these coastal regions are in a constant battle against nature to survive. These people spend many nights without sleep, worrying if the next tide will take everything away again.

Tidal surges brought by Cyclone Amphan destroyed the embankments of the Malancha River in Satkhira. Hundreds of villages were inundated by floods. People of these villages, including 70 participants of the ultra-poor graduation programme, have suffered irreparable losses.

"I realised that nature can take everything from human beings, but it can also unite everyone. Everyone is working together to recover and rebuild from this disaster.

"We have tried to support them from the start - from announcing the news of the cyclone and getting people into the shelters, to disbursing emergency relief and cash support. Now, we are all repairing the embankment together." The majority of BRAC's staff live in and are from the communities they work in, meaning that in times of crisis, they recover and rebuild side-by-side with our programme participants.

Md Ziaur Rahman is a programme organiser of BRAC's ultra-poor graduation programme, in Shyamnagar of Satkhira, southwestern Bangladesh.

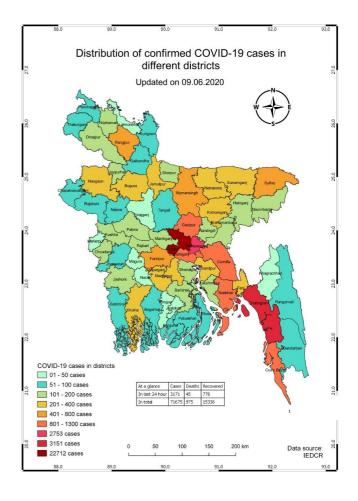




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Situation overview

- Bangladesh has 74,865 confirmed cases of COVID-19 as of 10 June 2020. 3,190 cases were confirmed in the last 24 hours. The number of casualties crossed 1,000 on 10 June. 536 people recovered in the last 24 hours.
- Experts warn that total cases may <u>double</u> by the end of **June.** There are risks of Bangladesh becoming an epicentre as institutions reopen, according to a team of researchers from University of Dhaka, Directorate General of Health Services and University of Toronto.
- Bangladesh was listed in the worst 20 COVID-19 hit countries in the world by Worldometer, a real time data monitoring site. A medical team from China with expertise in treating COVID-19 patients landed in Dhaka this Monday. The team will visit healthcare and testing facilities and propose recommendations for containment and treatment.
- The government has started a three zone-wise lockdown system on a pilot basis from Tuesday night (9 June). The government plans to ensure services for the residents and low-income communities living in each containment zone.
- Going outside without wearing masks is now <u>illegal</u> in Bangladesh. Those who violate the law will be either fined BDT 100,000 (USD 1,180), or sentenced to jail for at least six months, or both.
- A door-to-door COVID-19 sample collecting vehicle in Kalihati, a sub-district of Tangail (central Bangladesh) is proving to be a <u>unique innovation</u>. The vehicle drives around the city, taking samples from suspected patients. The innovation, initiated by the sub-district health department, can collect up to 50 samples a day.



- The International Monetary Fund (IMF) has <u>projected</u> a slow recovery for Bangladesh due to the COVID-19 pandemic. In April, the organisation predicted that the GDP growth will be around 3.8%, which, now with the current rate of infection, is expected to be below 3%.
- 17 mega development projects are <u>delayed</u> due to the nationwide shutdowns. Total allocation for the projects will be lowered by almost 4% (BDT 81.18 billion) in the budget for next fiscal year.
- The Humanitarian Coordination Task Team, co-led by the Ministry of Disaster Management and Relief and the UN Resident Coordinator's Office, has developed a response plan for Cyclone Amphan worth USD \$24 million
- Cyclone Amphan throws into focus the interrelated nature of climate and health risks. Prime Minister Sheikh Hasina shares lessons from Bangladesh fighting the twin perils of a pandemic and a cyclone in *The Guardian*.
- Bangladesh launched its <u>first</u> open digital marketplace on 23 May, called 'Food for Nation', aiming to bridge the gap between farmers, distributors and consumers, and ensure fair prices for produce.

- Maintaining at least a one metre distance and wearing face coverings and eye protection could be the best way to reduce transmission of COVID-19, according to a systematic review and meta-analysis published in *The Lancet*.
- Ten projects worth BDT 16,276 crore (USD 1.9 billion) were approved by the Executive
 Committee of the National Economic Council, including two on COVID-19 emergency response and preparedness, which will be implemented by the Directorate General of Health Services.
- There are now 37 <u>confirmed cases</u> of COVID-19 in Rohingya refugee camps of Cox's Bazar. Two
 more <u>deaths</u> have been reported in the camps this week. See the end of the report for a brief snapshot
 of the situation in Cox's Bazar.
- 17,579 workers in 67 factories have lost their jobs, according to the Department of Inspection for Factories and Establishments (DIFE).
- The European Union plans to <u>support</u> one million workers in the ready-made garments sector who have lost their jobs through allocating 90 million Euros in a new project. Each worker will receive BDT 3,000 for three months in the first phase.
- **Five million transport workers are at risk of** <u>contracting</u> the virus on duty. Bangladesh Road Transport Workers Federation has asked the government to provide protective gear, ensure proper treatment for the workers and compensation in case of casualties.
- Bangladesh launched a contact tracing app, Corona Tracer BD, last week. The app can notify
 users if they are close to or have been exposed to an individual who has tested positive for the virus,
 via bluetooth signal. Users can also avail medical help if the app identifies them to be at high risk of
 exposure.



Emerging risks and challenges

- 39 major public hospitals do not have uninterrupted oxygen supply to treat patients. Lack of equipment and centralised oxygen distribution systems in the hospitals are affecting the treatment of patients. Hospitals depend heavily on the supply of oxygen cylinders. This shortage in supply is regarded as the main reason behind COVID-19 related deaths in the port city of Chattogram, which has the second highest cases after the capital. Officials plan to install liquid oxygen tanks at three public hospitals in Dhaka within 10 days.
- People are <u>stocking</u> oxygen cylinders at home, fearing shortages of supply. The Directorate General of Health Services has warned against storing cylinders at home, adding that oxygen intake should be prescribed by a doctor, and that it may create a shortage in the market for hospitals.
- 20% of total deaths from COVID-19 are taking place at home, according to a <u>section</u> of DGHS. Many are forced to stay at home after finding no beds in hospitals, even with acute symptoms.
- Experts fear a rise of infections and cross contamination in hospitals, in light of the government direction to provide treatment to both COVID-19 and non-COVID-19 patients in private and public hospitals. A number of safety measures, including separate health workers for each section, have been recommended.
- 1.2 million people, including 860,000 Rohingya refugees, are at <u>risk</u> due to the pandemic, according to The International Organization for Migration. Parts of the camps, in both Ukhiya and Teknaf sub-districts, have been declared as high risk "<u>red zones</u>" by local government authorities until 21 June.
- Low-income families are struggling to ensure meals for their young children, especially those in urban areas. Young children face the risk of malnutrition, and health experts warn that the effect of the lockdown will have long-lasting impacts on their physical and psychological growth.
- Bangladesh needs to <u>strengthen</u> emergency healthcare, response and prevention measures, and a steady long-term plan for the overall healthcare sector, according to public health experts and health economists. The country's allocation for healthcare services is only USD 88 per capita the lowest in South Asia. Experts highlight that an increased allocation is required to help the sector grow and meet basic needs, as the country is developing the budget for the next fiscal year.
- Regions hit by Cyclone Amphan are facing massive setbacks. 44% of schools in affected districts
 have been damaged. 12% of people have no access to proper sanitation facilities. 176,000 hectares of
 productive land have been destroyed. The Needs Assessment Working Group's (NAWG) report
 provides key findings on the impact of the cyclone.
- More than 1 in 4 young people in Bangladesh are not in employment, education or training, a report by ILO has found. COVID-19 resulted in a rapid rise in youth unemployment since February, particularly affecting young women. The Ministry of Youth and Sports has planned a BDT 70 billion (USD 824 million) project to encourage entrepreneurship amongst 1.2 million young people. The project will deliver training on agriculture and fisheries, and is designed to stimulate the creation of new jobs.



Snapshot: Safety Booths: Accelerating sample collection and testing

COVID-19 testing abilities are rapidly expanding in Bangladesh, however there is a shortage of personal protective equipment (PPE) and an increasing number of doctors and health workers testing positive for the virus. The traditional method of sample collection involves a new set of PPE for each contact, requires significant human resources and involves much face-to-face time between the frontline worker and the individual being tested.

There is a pressing need for an alternative solution for rapid, secure sample collection and testing.

Bringing global best practices to Bangladesh: South Korea's approach of widespread sample collection through kiosks has been widely hailed as a successful model for securely accelerating COVID-19 testing capacity. In response, BRAC has constructed *shurokkha* (safety) booths to support the government in ramping up testing.

How do they work?

- Kiosks are designed to be operated by only two people a lab technician and a paramedic, trained on sample collection and kiosk management.
- The paramedic begins the process by conducting the initial screening of the patient. He/she is also responsible for registering the suspected case on the government server.
- A technician (inside the kiosk) uses the gloves affixed on the kiosk to collect samples (nasopharyngeal swabs) from the patient sitting outside the chamber.
- After each patient leaves the kiosk, the assistant decontaminates the gloves and chair.
- All disposable protective gear (coveralls, masks, gloves etc) are disposed of in a biosafety container.
- All collected samples are processed, transported to the nearest designated testing facility and stored maintaining specimen cold chain protocols.

Why use kiosks to scale up sample collection and testing?

- Not heavily reliant on human resources
- Improves safety for frontline workers
- Saves time; sample collection to take 5-7 minutes per person
- Significantly reduces dependency on PPE
- Highly mobile, completely washable and can be moved

29,644 samples have been collected via 51 kiosks and tested in Directorate General of Health Services (DGHS) assigned labs between 11 May - 9 June.

51 kiosks have been constructed and installed in hospitals and public areas in Dhaka, Gazipur, Savar, Narayanganj and Chittagong. These kiosks are run in collaboration with DGHS and supported through repurposed funding from BRAC's Strategic Partnership Agreement with DFID and DFAT. Medtronics Foundation and Coca-Cola have also come forward to support additional kiosks. BRAC has recruited, trained and deployed lab technicians and paramedics to operate the kiosks. An easily accessible map helps people find the location of their nearest one.

How do I avail services at a booth?

Register online. Within five minutes, a One Time Password will be sent to your mobile or email address to register for a token. You will receive a message on your phone confirming your token number, date, time and location for sample collection. Test results are sent via text messages, usually within three days. The booths are open from 9:30am to 12:30pm every day except Friday. All services are free of charge.

Going forward

BRAC, with support from its partners, aims to deploy and operate 100 kiosks across 19 high-risk districts, and up to 600 kiosks across Bangladesh in the coming days, to complement the government's efforts.

It is crucial that testing is made safe and accessible to as many people as possible across Bangladesh, especially with the current state of community transmission and economic activities restarting. Widespread testing is necessary to estimate the accurate rate of transmission and ensure proper management of identified cases.

1,581 farmers across the dairy, poultry, fish, and crop and vegetable sectors were surveyed









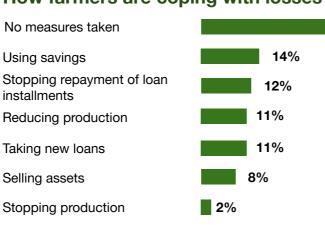
Each farmer lost average **BDT 207,976 (USD 2,454)** income during the surveyed 45 days. **42%** had no way to cope with the losses.

The total income loss of farmers is estimated at BDT 565 billion (USD 6.7 billion)





Only 18% of the farmers think everything will go back to normal in a short time



42%

Are farmers ready to avail financial assistance?

64% of the farmers are aware of the **BDT 50 billion** government incentive fund, but among those, approximately **79%** of farmers do not know how to avail it. Only **20%** have ever taken a bank loan. An innovative way to deliver the fund is needed, for which microfinance institutions may be helpful.

95% of the farmers have not yet received any form of support

Snapshot: Special schemes recommended for people living in poverty in 2020-21 national budget

Bangladesh's economy and development are at a critical juncture in the wake of COVID-19. People living in poverty are the most affected, in both economic and health terms.

A joint exercise of BRAC, <u>DataSense</u> and <u>Unnayan Shamannay</u>, attempted to develop a vulnerability index, based on the findings and recommendations of the study titled "COVID-19 and national budget 2020-2021: Rethinking strategy for the bottom of the pyramid". The study is drawn from holistic reviews of a number of studies recently conducted by BRAC, BIGD, PPRC, International Monetary Fund and other national and international bodies, along with the data obtained from a primary survey with 962 respondents randomly selected from 25 districts in Bangladesh, during 15-18 May 2020.

Key findings:

- The average family income has reduced by 70% between March and May. 34.8% of households
 interviewed have at least one family member who has lost their job. People in the informal sector, including
 day labourers, have suffered most.
- 100.22 million people are currently at high risk of economic and health vulnerabilities. COVID-19 has imposed further difficulties on the lives of people with special needs and their families.
- **53.64 million are living in extreme poverty,** including those pushed into extreme poverty by COVID-19. 47.33 million people in extreme poverty are facing high economic risk.
- **36.33 million of people living in extreme poverty are at high health risk.** People living in poverty are at a higher risk of contracting the disease. There is a high chance of starvation and malnutrition, especially among women and children, if an earning member of the family dies.
- More than 1.4 million migrant workers have lost their jobs. They have either returned or are on their way back. Migrants staying in the destination countries have become subject to a debt trap, social stigma and an uncertain future.
- Early studies and reports suggest that food and cash support from the government was not adequately distributed to the poor and extreme poor due to the lack of country-wide coordination and collaboration.
- The pandemic is causing new kinds of economic, social and digital divides. Only 34% of households have access to smartphones and 54% have access to televisions. Children of families living in poverty remain excluded from any form of education provided through digital channels.

Recommendations:

- Cash transfers for COVID-19 positive patients for income losses and three-year cash support if any income earner of the extreme poor and poor households dies due to COVID-19.
- A universal unemployment benefit scheme, starting with extreme poor and poor by FY 2020-2021 and for other unemployed groups from FY 2021-2022.
- A universal identification system of citizens (irrespective of age) for enabling citizens to access services and receive benefits within FY 2020-2021.
- Launch a special programme for returnee migrants at home and migrant workers in destination countries to compensate for income loss, create jobs and help them get out of debt traps and social stigma.
- Introduce access to individual digital devices and internet connectivity to all Bangladeshi citizens above 16 years old to ensure access to livelihood, education, health and safety.
- Allocate maximum resources for fighting COVID-19 and enforce public-private-NGO collaboration and coordination.
- A mix of work-from-home and work-from-office has been proposed to minimise health risks. Six-hourly workdays with up to three shifts for offices and factories have been recommended to reduce traffic on the road, and maintain social distancing at workplaces and in public transportation.

BRAC's overall response to COVID-19

BRAC's immediate short-term focus was prevention, through community engagement, behaviour change and mass campaigning. This has included creating a world-standard course on COVID-19, using it to train staff and volunteers, equipping them with personal protective equipment and then sending them to millions of households armed with information and sanitation products.

In parallel, we are strengthening systems, through providing information, volunteers and resources to government and civil society organisations. This includes supporting community support teams which include a BRAC healthcare worker at the ward level to support case detection and verification, setting up sample collection booths, running a pharmacy surveillance pilot to get additional community data to identify hotspots, and developing testing kiosks for additional sample collection.

After the recent shutdown, BRAC is focusing on ensuring short-term relief to low-income earners and those living in poverty in cities and rural villages. Treating it as a humanitarian crisis, BRAC has done emergency cash transfers to 345,000 households. Public-private partnerships have also been created, as well as mobilising funding from institutional and individual funders.

As we realise that the economic impacts of the pandemic will be protracted, we are beginning to focus on livelihoods, developing a mid to long-term strategy for economic revitalisation of those living in extreme poverty. Amidst an extremely fluid situation, BRAC is focusing on remaining adaptive and agile, and keeping pace with changing needs, particularly the needs of the people in the most vulnerable situations. We are also undertaking rapid needs assessment and evidence generation for mid to long-term response.



Orientation, safety and safeguarding

- **56 million programme participants across the country** have been oriented on COVID-19 through awareness activities by BRAC's frontline staff.
- 134,454 BRAC staff and volunteers have been oriented on COVID-19 through BRAC's online orientation sessions with healthcare experts and training modules.
- More than 15 million units of hygiene products have been distributed to staff and communities.
 BRAC is also distributing 100,000 soaps and 100,000 packets of toilet cleaning powder to 50,000 families living in urban and rural poverty, with support from PEPSICO.
- 876,000 protective wear items such as face masks, hand gloves, surgical caps, coverall and safety glasses have been distributed.
- 1,099 people have received counselling through BRAC's tele-counselling platform "Mon er Jotno Mobile-e' (phone-based emotional support) since its launch in April. The platform has seen a 27% increase in callers seeking mental health support over the last month. 31% of callers were from Dhaka and 26% were women. Ages ranged from 14 to 84. 85% of the callers said that they found the counselling to be helpful. Anxiety and stress related to COVID-19 was the most common concern. Substance abuse, suicidal tendencies, family conflicts and domestic violence were reported. The platform's counsellors also reached out to BRAC's 4,000 frontline community health workers to follow up on their mental health.



Prevention

- BRAC is installing tippy water taps (simple devices for handwashing with running water) for 10,600 households affected by Cyclone Amphan, to ensure access to safe water for handwashing and maintaining hygiene amidst COVID-19, and to reduce the risk of other communicable diseases, such as diarrhea. BRAC's field teams will continue to raise awareness on COVID-19 and hygiene practices.
- **1,266** suspected cases of COVID-19 patients have been identified by BRAC's community health workers, which they have referred to local authorities for testing.
- 1,996 pharmacies across 85 sub-districts have been reached by frontline staff. Pharmacists have been oriented on the importance of physical distancing and disseminating awareness messages to customers about consulting professional doctors with symptoms and concerns. Doctors in villages and informal medical practitioners have also been oriented to identify symptoms and refer presumptive cases to designated testing facilities.



Strengthening of systems

- 51 kiosks for sample collection have been set up in Dhaka, Narayanganj and Chattogram districts. All kiosks are fully functional with capacity to collect 50 samples per day. 29,644 samples have been collected until now. BRAC will set up 100 walk-in kiosks in total across the country's risky zones to support the government's initiative of scaling up access to testing.
- 40 lab technicians and 45 paramedics have been deployed by BRAC, with support from the Directorate General of Health Services, to operate the kiosks.
- 20 dedicated doctors from BRAC supported the Institute of Epidemiology Disease Control
 And Research (IEDCR) hotline for COVID-19. They have received 53,602 calls, accounting for
 31% of the total number of calls received on this support line. The hotlines receive an average of
 893 calls on a daily basis.
- BRAC is supporting government hospitals to meet demands for equipment, protective wear and hygiene products. So far, 10 non-invasive ventilators, 10 patient monitors, 60 coveralls, 2,500 masks, 1,500 gloves and 400 sanitisers have been provided to Shaheed Suhrawardy Medical College and Hospital and National Institute of Cardiovascular Diseases.



Partnerships

- Coca-Cola (Internal Beverages Private Limited) has donated to BRAC to support our work in expanding sample collection and testing in Bangladesh.
- USAID Bangladesh has partnered with BRAC to enhance the COVID-19 response by rapidly strengthening the digital space to provide reliable information for the general public.
- Procter & Gamble (P&G) has donated 17,150 packets of sanitary napkins to BRAC, to support
 women who are daily wage earners and living below the poverty line, with basic needs during the
 shutdown.
- Medtronic Foundation has donated to BRAC through BRAC USA for a non-communicable disease prevention and control project, focusing on people with chronic illnesses.
- BRAC has joined UNESCO's COVID-19 Global Education Coalition. The coalition aims to help countries mobilise resources and implement context-appropriate solutions to provide education remotely, ensure coordination and facilitate the return of students to school when they reopen.
- Unilever has partnered with BRAC to raise awareness among 10 million people in low-income households with low levels of literacy, to tackle information gaps and stigma surrounding COVID-19.
- Swiss Agency for Development and Cooperation has partnered with BRAC to implement a cash stipend intervention for 11,000 families, primarily in the host communities of Cox's Bazar.
- The VF Fund through GlobalGiving has partnered with BRAC to donate to a cash support initiative to support people affected by COVID-19.
- A portion of Global Affairs Canada's ongoing project with BRAC will go into supporting BRAC's COVID-19 response. The funding will be used for providing cash stipends to 15,000 families, raising awareness in communities and procuring supplies for community health workers and volunteers.
- Reckitt Benckiser (Bangladesh) Limited has contributed to BRAC's emergency cash support initiative. BRAC will also distribute 200,000 units of Reckitt Benckiser hygiene products.
- The Australian Government's Department for Foreign Affairs and Trade partnered with BRAC to reduce the risks of COVID-19. BRAC has been providing assistance to families in vulnerable conditions, raising awareness on protection measures, conducting an assessment of the COVID-19 situation in Bangladesh, and established a distance learning platform for students through television.
- Global Affairs Canada and United Nations High Commissioner for Refugees are providing support for the COVID-19 response in Cox's Bazar, for both Rohingya and host communities.
- UNICEF is supporting BRAC, with a particular focus on sustaining children's learning and wellbeing.
- PEPSICO in Bangladesh, along with the global food and beverage company's philanthropic arm, the PepsiCo Foundation, has partnered with BRAC to provide over 1.4 million meals to support families with low incomes and who are living in ultra-poverty.
- BRAC has completed multiple stages of food and cash distribution with support from local
 government partners, including Dhaka's North and South City Corporations, Sylhet City Corporation,
 Rajshahi City Corporation, Faridpur Municipality, Savar Municipality and Satkhira Municipality.
 Coordination with these government bodies has aided speed and effectiveness in reaching families
 most in need.
- Standard Chartered Bank has partnered with BRAC for its emergency response to provide food support for a week to 5,000 households (22,500 people) to address the concern of food insecurity. A special focus will be given to people of lower-income groups living under lockdown restrictions.



Food security, and social and economic recovery

- A total of 50,000 low-income families have been reached by BRAC under its fourth round of cash support of BDT 1,500. The support has prioritised those with no income in Cox's Bazar's host community (especially women-headed households); those who are underskilled with no earning opportunities; people at high risk, needing health support, including lactating mothers, pregnant women, elderly and chronically ill family members; persons with disabilities; low-income families who are struggling to send children to school, vulnerable households in urban areas; indigenous communities in northern districts; areas prone to floods and riverbank erosion; survivors of domestic and gender-based violence; and families living in ultra-poverty who have not been reached in the first three rounds of BRAC's cash support or other organisations. In total, BRAC has now provided cash support to 350,000 families.
- 17,840 households living in urban and rural poverty have been provided with essential food support. Out of 17,840 households, 7,500 were supported by DFAT, 5,000 households by Standard Chartered Bank, 3,700 households by PEPSICO and 1,640 households were covered by the Urban Development Programme fund of BRAC.
- BRAC is providing cash support to 10,600 families affected by Cyclone Amphan. Out of 10,600 families, 6,000 are being supported from BRAC's own funds and 4,600 by the Bill and Melinda Gates Foundation. Each family will be receiving BDT 5,000 to repair damaged houses to ensure that they are able to return to their own homes, and installation of tippy water taps (a simple device for handwashing with running water) to ensure safe methods for hand washing and maintaining basic hygiene practices to prevent the contraction of COVID-19.



The Good Feed (BRAC Blog)

- <u>Distributing relief in a pandemic: Lessons learned about digital cash transfers during</u>
 <u>COVID-19</u> by Rozina Haque, Tahjib Shamsuddin, Sarah-Jane Saltmarsh
- BRAC's lessons from Ebola for COVID-19: How to support a country to recover after a pandemic by Luba Khalili, Sarah-Jane Saltmarsh
- COVID-19: The communication crisis by Shahaduz Zaman, Din M Sumon Rahman, Imran Matin, Luba Khalili
- Meeting the basic needs of the world's poorest during a time of crisis part I by Rozina Haque, Upoma Mahbub
- Meeting the basic needs of the world's poorest during a time of crisis part II by Julie Kedroske, Dristy Shrestha, Bobby Irven

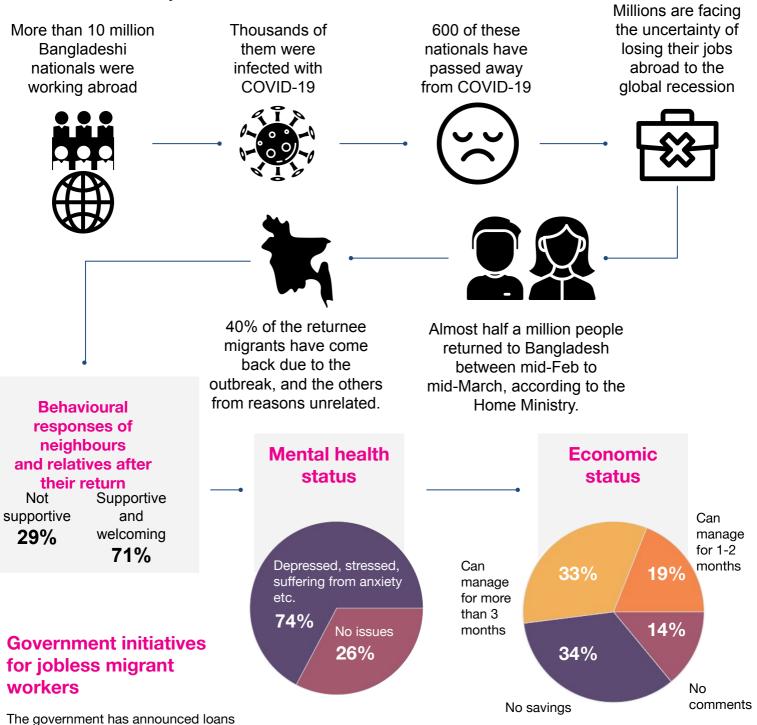
Read more pieces by staff and stakeholders in the BRAC family by visiting the blog here

Further reading

 Coronavirus exposes the deep divide in Bangladeshi society by Susannah Savage, The Telegraph

Snapshot: The impact of COVID-19 on returnee migrant workers

Bangladeshi nationals who are working abroad have sent approximately **USD 1.29 billion** back home in March 2020 - **the lowest** in the last 15 months, and 12.8% less than February 2020.



"I used to work at a hotel in Italy. I lost my job when the outbreak started there. I had to come back to Bangladesh with my back against the wall."

from BDT 500,000 - 700,000 to the returning workers, to enable them to

pursue economic activities. Every returnee will also receive BDT 5,000 on

arrival at the airport. Families of

expatriate workers who have died of

COVID-19 will get BDT 300,000 each.

Snapshot: Impact of COVID-19 among clients of BRAC's microfinance programme

A majority of BRAC's microfinance clients saw a steep fall in income due to COVID-19 and, as a result, suffered a short-term liquidity crisis. While all of BRAC's clients had savings, they faced difficulties in accessing their money. Operations were limited at regions which were under lockdown, in order to adhere to social distancing measures and safety protocols. The situation was even harder in areas which already had fewer branches, such as hard-to-reach areas like wetlands and riverine islands, and for people in vulnerable situations, such as mothers looking after children while schools were closed.

BRAC's microfinance programme has refunded savings of approximately BDT 1 billion (USD 11.77 million) as an emergency response to 500,000 selected clients to cope with the economic shock. An estimated BDT 819 million (USD 9.6 million) has been disbursed to 405,009 clients through bKash, BRAC Bank's mobile money subsidiary. An estimated BDT 161 million (USD 1.8 million) has been disbursed to 77,820 clients via cash as of 21 May 2020. The emergency response campaign ended before Eid-ul-Fitr. At present, we are refunding savings to our clients as per their demand and needs.

A rapid assessment was conducted by the microfinance programme from 21-22 April to understand the impact of COVID-19 on our clients, and how savings refunds are supporting them.

A total of 1,024 clients were chosen through random sample selection from 92 regions in Bangladesh. They answered in-depth interview questions over the phone, using fixed and open-ended questionnaires. **100% of respondents were women**. 68% had children at home, 26% were people with disabilities, 6% were pregnant, and 7% lived in female-headed households. 56% of the respondents lived in rural areas, 20% in semi-urban, and 24% in urban areas.

Key findings

- 71% of respondents were single-earner households and 29% of respondents were multiple earners households. Among them 51% were daily wage-earners, 22% had small businesses, 11% were agricultural workers, 12% had a regular job, and 4% worked in the ready-made garments sector.
- 80% of respondents' household heads who had an income are no longer employed due to the ongoing lockdown.
- The average household income of respondents dropped by 65% compared to before the lockdown. It was BDT 17,287 (USD 210) before the lockdown, and it is now BDT 5,946 (USD 70).
- 47% of respondents did not have any accessible cash before the lockdown. The clients who could prepare for the lockdown had an average of BDT 9,000 (USD 106) as savings.
- 31% do not know how they will manage to pay off existing debt if the crisis continues. In addition to loans from BRAC Microfinance, respondents also have debt from formal and informal sources. 6% are considering selling their assets. 14% are considering taking additional loans to manage this crisis.

How are clients mainly using emergency savings refunds?

- Food and rations
- Household expenses
- Medicine
- Paying debts

What will they do if the lockdown continues?

- Withdraw their savings
- Borrow money from informal lenders or relatives
- Start working again
- Depend on relief to survive

Challenges encountered in receiving savings refunds via mobile wallets included incomplete documentation, issues with verifying client identities, frozen accounts, failing to register correctly for wallets and forgetting PIN numbers. Some clients who did not have wallets used their neighbours' or relatives' wallets, which led to issues as the same wallet could not be used more than once.

BRAC's microfinance programme is committed to supporting clients in recovering from COVID-19. In parallel to completing the savings refund drive, we resumed partial operations from 10 May, as per government direction.



Snapshot: Food security and social enterprises during COVID-19

BRAC's social enterprises work largely in the field of agriculture, and have continued to support farmers and artisans by remaining open throughout the pandemic.

All staff have been equipped with hygiene materials (soap, masks and gloves). Handwashing and disinfectant stations, physical distancing markings and thermal screening have been situated in all offices, distribution points, collection centres, hatcheries and nurseries. Farmers have been encouraged to practice hygiene.

Aarong Dairy is connected with 28,000 farmers, from whom milk is collected. Farmers are also provided with services such as veterinary support, nutrition advice and safekeeping of milk.

Sales plummeted by 50%, but Aarong Dairy continued milk collection. Additionally, to support farmers who were not connected with Aarong Dairy, the enterprise started buying milk from other farmers at the same rate. An additional 40,000 litres of milk was collected per day, supporting 5,000 farmers for two weeks, until warehouse space ran out.

Buying and selling rates have remained the same. Extra costs are being absorbed and not transferred to customers.

Innovations

- A delivery service was piloted by Aarong Dairy to reach customers during lockdown.
- Distribution points for the <u>seed and agro enterprise</u> were expanded through sales points and dealer points.
- Staggered schedules meant that what the sales teams used to do in a 12-hour span, they now get done in less than half that time. The <u>artificial insemination enterprise</u> kept its sales centre operations open for only for two hours a week from 9-11 am, keeping virus exposure low, but maintaining performance.

Mohammad Anisur Rahman, the director of BRAC's social enterprises, weighed in on the possibility of a food crisis.

Orders for winter crop seeds have been placed. If restrictions in the region do not ease up by the end of June, we will be looking at an insufficient supply of imported seeds. A switch to local varieties will be possible, but, due to low yield, it may not be able to accommodate more than one season, which will likely herald food shortages.

Perishable industries will take a hit, including dairy, poultry, fisheries and vegetables. One-third of the country's commercial farmers did not cultivate fish in their empty ponds. The impact of this will be seen in three to four months, during the harvesting period, when there will be a short supply of fish.

Restrictions have created lags in imports. Chemicals for fisheries used to come from India and Thailand. The shortage in supply of raw materials and packaging materials means that the quality is going down and prices are going up.

In case of prolonged restrictions in the region, Anisur says we are looking at a reduction in demand and consumption. If farmers do not get their return on investment, they will not have adequate investment for the next crop cycle.

BRAC's social enterprises plan to continue all agri-based operations. They are currently figuring out what changes to bring so that the artisans and farmers they work with can retain their livelihoods.

Snapshot: How is COVID-19 affecting domestic workers?

85% of Bangladesh's workforce is employed in the informal sector. Economic lockdown to curb the spread of COVID-19 has been particularly difficult for them.

A rapid assessment was conducted from 26 April 2020 to 1 May 2020 by BRAC's skills development programme to gain an initial insight into how domestic workers are coping during this crisis, looking into their economic, financial and household conditions.

44 participants were interviewed through phone calls. The respondents were participants involved in one of BRAC's skills development projects on providing upskilling training to workers in domestic services and linking trained learners with decent jobs. 91% of the respondents live in Dhaka, with an average family size of 4.2. Among the earning members of the families, 27% are rickshaw pullers, 14% are household workers and 11% are day labourers. The remaining 48% are involved in a variety of other jobs.

Due to its limited sample size, the results of this survey is not an accurate representation of the situation of all the participants of the platform. However, the analysis provides some insight into their current needs.

Key findings:

Income and employment

- The average family income was approximately BDT 11,614 (USD 137) until February 2020. 41% of respondents had a family/household monthly income between BDT 5,000-10,000 (USD 58-117). 34% earned between BDT 10,000 15,000 (USD 117 to 177). Only 18% earned over BDT 15,000.
- 95% of respondents are not working anymore. Of these, 33% were employed until the end of March, 26% were employed until February and the rest 41% were unemployed for some time.
- 36% of respondents had at least one member in the household employed until March, 26% of respondents had at least one member in the household employed until February and 32% of respondents said none of their family members have been employed for some time.
- 91% of respondents said their family members are not working anymore. 9% said that their family members are still working, but are only earning BDT 4,500-6,000 (USD 53-70).

Savings and loans

- 84% of respondents did not have any savings.
- **52% of respondents had loans,** of which 26% took it from a samity (cooperative), 26% from local shops and 26% took loans from neighbours.
- 51% of the loans taken were between BDT 3,000-6,000 (USD 35-70). 12% were greater than BDT 6,000. Most respondents do not have to pay the installments during the lockdown.
- 84% of the respondents had access to mobile banking. Of them, 84% of people used bKash and 11% used Nogod. 32% of respondents with access to mobile banking did not know how to withdraw money from their account.

Food security and rent

- 91% of the respondents had food reserves. 75% of them said their reserves would last less than a week.
- Only 30% of the respondents received food support during the lockdown. 59% said they needed cash support, and 16% said they needed food support.
- 61% of respondents said they had to pay house rent in March. Only 14% had their rent suspended until April. 16% had it waived for March.

Safety at home

- 39% of the respondents said that they experienced abuse or violence during the lockdown. Among them, 71% faced emotional abuse and 24% were facing both physical and emotional abuse.
- 88% of the respondents who faced abuse did not know where to report incidents. None of those facing abuse wanted to file a complaint.

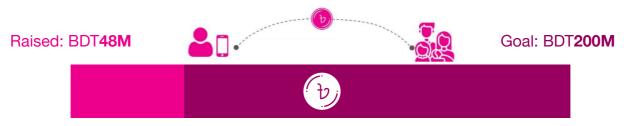
Awareness of COVID-19

- All respondents were aware of COVID-19. 56.82% heard about the virus on television, 13.64% from both BRAC and television news. Other sources of awareness included radio and social media.
- 48% of respondents are washing their hands with soap, wearing masks outside and mostly staying home. 18.18% were both washing their hands and wearing masks. 11.36% were washing hands only. 11.36% were both staying home and washing hands.
- 73% of respondents had some knowledge on what to do if someone was infected by COVID-19. Out of these respondents, 37.5% said they would contact a hospital, 28% would call the 333 helpline, and 12.5% would just stay at home.



Snapshot: Cox's Bazar

- The number of COVID-19 positive cases stands at 819 in Cox's Bazar as of 2 June.
- 29 positive cases of COVID-19 have been identified in the Rohingya camps as of 3 June. Among them, 22 are men and seven are women. 151 Rohingyas are quarantined in the camps as of 1 June.
- 6,012 households in the host community have been provided with BDT 1,500 each under the Swiss Agency for Development and Cooperation and BRAC's social cohesion fund.
- 50,000 vegetable seedlings were distributed to 2,500 women from 28 May to 3 June with support from Global Affairs Canada.
- Community health workers, volunteers and nutrition workers visited 26,989 households with COVID-19 awareness messages and reached 106,495 people from 28 May to 3 June. Among them, 69,027 were from the host community and 37,468 were from the Rohingya camps.



BRAC's appeal is providing those in the most vulnerable situations in Bangladesh with emergency relief. Support a family today: https://www.brac.net/covid19/donate/

Partners







































This is the 18th edition of BRAC's external COVID-19 situation report. Find previous reports at https://www.brac.net/covid19/sitrep.html

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