

Development Letters

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House: 13, Road: 108, Gulshan 2
Dhaka-1212, Bangladesh
Phone: +8801711287444
Email: info@rapidbd.org
Website: <http://www.rapidbd.org>

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Foreword

Development Letters is a new periodical that aims to promote ideas with important policy and practical implications for a developing country like Bangladesh. This publication provides a platform to introduce thought-provoking ideas on broad development issues through short and concisely-written articles that are comprehensible to policymakers and development practitioners.

Development Letters is different from other established academic journals in several respects. First and foremost, it emphasises on communicating the propositions in a manner that can help integrate senior policymakers and other relevant stakeholders into the policy discourse. Disseminating potentially important and timely ideas without being stifled by technical details and unnecessarily long and ambiguous review of other studies is one core objective of this publication.

Furthermore, *Development Letters* will also select and publish ideas that should require full-blown research for gathering evidence. These days, policy-relevant analytical studies are often in short supply given the lack of financial support needed for conducting those. This journal will showcase the underlying ideas that need to be supported to bridge the gap between analytical research and informed policymaking.

Development Letters will also offer an opportunity to learn from those who—based on their experience—can share insights into the factors that cause development results to be less than optimal. This can help generate invaluable lessons for future interventions.

Finally, *Development Letters* is about dealing with issues that are topical and demand immediate policy attention. It is a usual phenomenon in social sciences that empirical research can be quite time-consuming, and any evidence gathered may require further verification. This publication will duly acknowledge this challenge while highlighting the promising ideas that need due consideration. To summarise, this periodical focuses on bringing together relevant issues, ideas, and approaches that can be researched, refined, experimented, and investigated further.

This present issue contains 10 articles that include, amongst others, some practical ideas on ensuring distributive justice through the national budget, utilising sustainable finance for green growth, alternative strategies to COVID-19 lockdown measures, health reform in the aftermath of the pandemic, attracting foreign direct investment for export diversification and smooth LDC graduation, and addressing the mental health impacts on healthcare workers.

Research and Policy Integration for Development (RAPID) and The Asia Foundation remain committed to promoting multidisciplinary socio-economic research with practical implications for generating informed policy-inputs and improving the implementation of development activities. *Development Letters*, in this regard, should play an important role. After tremendous socio-economic achievements of the past decades, the Bangladesh economy is now at a critical transition phase marked by its elevation to a lower middle-income country (since 2015) and impending graduation from the group of least developed countries. While these transitions are already challenging, the COVID-19 global pandemic threatens to cause a dent on the past progress. It is in this context that the policy discourse on socio-economic development ideas becomes more critical than ever. *Development Letters* aims to contribute to this process by providing some timely and potentially worth considering ideas.

Abdur Razzaque, PhD
Editor-In-Chief, *Development Letters*
Chairman, RAPID

Kazi Faisal Bin Seraj
Country Representative
The Asia Foundation, Bangladesh

Ensuring Distributive Justice Through the National Budget

Mustafizur Rahman

When we discuss budget-related issues, we tend to concentrate our attention mainly on resource mobilisation, resource allocation, deficit financing, budgetary proposals, and fiscal reforms. However, a key philosophical argument that informs formulation of budget relates to redistribution of income and ensuring distributive justice through public policy measures. This is even more important in the particular context of Bangladesh where inequality was emerging as a major concern even before the onset of the pandemic. If anything, the pandemic has accentuated and exacerbated the state of inequality in Bangladesh, as is evidenced by all recent surveys and studies. Thus, a major focus of the budget for the fiscal year 2021-22 (FY22) ought to be addressing issues of rising inequality and attaining a more inclusive post-COVID recovery.

It is well known that the Bangladesh economy has experienced wide-ranging adverse impacts on account of the ongoing COVID pandemic. However, as it happens in any crisis of this type, it is the relatively less endowed and more vulnerable people, the usual left behinds, who tend to bear the costs of the crisis disproportionately. Not surprisingly, the poor and the new poor have suffered more severely during the ongoing pandemic, leading to deepening of the already existing inequalities: income inequality (through higher erosion of income of the existing poor and new poor relative to non-poor during the pandemic); consumption inequality (due to erosion of purchasing power particularly because of the rise in prices of essential commodities, more specifically of price of rice) and asset inequality (due to forced and distress sale of assets; dissavings because of decreased income; and higher borrowings). In this backdrop, FY22 budget must be geared towards addressing and prioritising issues of concern regarding marginalised people and communities through immediate and near-term

measures, and laying the foundations of a more equitable economy through medium-term economic recovery strategy. Efforts to bring robust structural changes must be undertaken in tandem for the future growth to be both equitable and sustainable.

Tax relief to low-income people proposed in FY21 budget (e.g., a new slab of 5% for personal income tax; lower threshold for tax-free income) should be continued. However, the highest tax slab for personal tax (which was reduced from 30 to 25 per cent in FY21 budget) should be restored. Greater effort should be put to enforce laws that are targeted to deal with tax evasion and tax avoidance. The provision of allowing black money whitening should be discontinued. Penalty for over and under invoicing (when this is a criminal offense as stipulated by law) should not only be imposition of fines which was previously done. Allocations should be there to strengthen work of institutions that are responsible to deal with illicit financial flows (e.g., strengthening of Transfer Pricing Cell). In view of resource allocation, rather than initiating new mega projects, the budget should prioritise labour-intensive projects that create jobs for low-skilled people. These should not just be public works type projects but human-centric projects that cater to the demands of local people and which are identified with stakeholder participation.

The pandemic has revealed various inadequacies in the system of social safety net programmes (SSNPs) in Bangladesh; shortcomings of the programmes in addressing crisis-induced vulnerabilities (coverage, timeliness, and entitlements) have also been exposed in the process. Even in normal times many challenges tend to afflict implementation of the SSNPs. According to HIES 2016-17 data, only about one-third of poor people in Bangladesh were covered under some type

of safety-net programmes. True, during the pandemic times, there has actually been some expansion in the numbers of beneficiaries; however, it is equally true that the number of eligible people has also increased significantly during the pandemic. Many eligible beneficiaries still remain outside the ambit of the SSNPs.

Wage share in the economy has been on the decline in recent years, signalling further marginalisation of workers. It is true that before the second wave of the pandemic struck the economy, in very recent times, the COVID-induced employment situation in Bangladesh had started to improve. However, as a recent CPD study reveals, there has been a shift from services to agriculture; many workers and self-employed people have experienced significant income erosion. In the manufacturing sector, a number of RMG units which had to close down or downsize could not restart or get back to the pre-pandemic levels of operation.

In view of the above, there is a need for the following: (a) make budgetary allocation for immediate setting up of a comprehensive database for workers so that the ones in need can be easily identified and can be brought under support programme promptly and more effectively; (b) provide support to entrepreneurs and enterprises contingent upon measures at the enterprise level in support of workers and their health safety; (c) allocate funds for concrete programmes—in industrial zones and clusters, in support of workers and their families: (e.g., crèche for children; health services and clinics; open market sale of necessities at reduced price, if not outright rationing); (d) introduce transparent accounting system for the contribution to workers' welfare funds from company profit as has been stipulated under the 2013 (amended) Labour Law (about US\$ 10.0 million is contributed to this fund annually); (e) raise capacity of Department of Inspection for Factories and Establishments (DIFE) to monitor and ensure compliance by enterprises as regards maintenance of health protocols for workers' safety; (f) take steps for early disbursement of EU-German Tk 1,500 crore fund for underwriting job support of workers in distressed RMG enterprises; and (g) launch a fund in the budget towards introducing a universal unemployment benefit scheme.

About 500,000 migrant workers have returned to Bangladesh during the COVID times. A recent survey by BRAC Migration Unit shows that 28 per cent of these workers have incurred debt of various amounts, and 48 per cent have not found any work; 35 per cent of them were on leave waiting to go back to their work in host countries. Budget should have concrete provisions for all four groups of migrant workers: (a) those who are overseas: Continue the 2 per cent cash incentives on remittances which was put in place in July, 2019 and budget should keep adequate provisions to underwrite this incentive; (b) those who are waiting to go back but have fallen into debt trap: Provide credit support for travel against future earnings; (c) those who have returned permanently: Expand the coverage of the credit programme the government has taken for

returnee migrants and ensure access to credit without hassle; and (d) those who are going for overseas jobs now (indeed, before the second wave of pandemic the numbers had started to pick up): Enforce government's stipulated cost of migration and proactively pursue more G2G contracts.

The above is to underpin, referring to only a selected set of vulnerable groups, the need to keep the concerns and interests of the marginalised people in FY22 budget. Such an approach will also align well with the philosophy of distributive justice through tax justice. This will be fiscally sound, morally right, and also politically astute.

Mustafizur Rahman, PhD, is Distinguished Fellow, Centre for Policy Dialogue (CPD).

Email: mustafiz@cpd.org.bd

“FY22 budget must be geared towards addressing and prioritising issues of concern regarding marginalised people and communities through immediate and near-term measures, and laying the foundations of a more equitable economy through medium-term economic recovery strategy. Efforts to bring robust structural changes must be undertaken in tandem for the future growth to be both equitable and sustainable.”

Towards Sustainable Finance

Atiur Rahman

The whole world, including Bangladesh, is now facing a double whammy of climate change and pandemic. The second wave of the coronavirus infections has been affecting deeply both lives and livelihoods, making the hope of early recovery from this unprecedented crisis quite uncertain. Given these multi-pronged challenges, it is not surprising that the policymakers of Bangladesh will be making concerted efforts to bring the global leaders on the same platform to work for a green recovery from both crises. In fact, Bangladesh Premier anticipated this dangerous outlook and wrote in September last year that, "Climate change, pandemics and destruction of nature are common threats. They should unite us in working towards a common solution: a cleaner, greener and safer world" (The Financial Times, September 28, 2020).

Green recovery from the pandemic must also be the starting point for addressing the challenges of climate change. It has been noticed that the ongoing pandemic has been more disastrous in the densely populated, highly polluted, and unplanned and displeasing urbanised cities than anywhere else. With this reality in mind, I believe the upcoming COP26 or the global climate conference in November this year in Glasgow, Scotland will be the right forum to push the agenda for aligning global efforts for addressing both crises. In particular, the pressing climate change issues, including loss and damage, must get the priority in this global meet Bangladesh Premier Sheikh Hasina, who is also the leader of the Climate Vulnerable Forum of 48 vulnerable countries, will certainly be raising the relevant issues of climate vulnerabilities with her counterparts of the developed countries in this forum.

We are aware of the moral consensus that the global leaders reached for higher international cooperation for addressing the climate change challenges at the Paris Climate Agreement in 2015 as well as for realising SDGs in New York in the same year. Moreover, there was an agreement among the leaders that necessary capital

would be mobilised for inclusion of the underserved, and for sustainable infrastructures and innovations. As a follow-up of this moral compass, the agenda of sustainability deserves to be mainstreamed ensuring that Environmental, Social, and Governance (ESG) factors are integrated into risk management in addition to elaborate disclosures. And, here comes the strategic role of the central bank in promoting sustainable finance.

Barry Eichengreen—who is a Professor of Economics at the University of California, Berkeley—stated, "Central banks as regulators have tools with which to address climate change . . . Monetary policy has implications for issues beyond inflation and payments, including climate change and inequality. . . . The best way forward for central bankers is to use monetary policy to target inflation, while directing their regulatory powers at other pressing concerns." (Eichengreen, 2021).

The momentum for sustainable finance was, indeed, building up with so many private actors coming forward with sustainable financing commitments following the Paris Climate Agreement. This was suddenly disrupted when the pandemic began to raise its ugly head. However, despite this setback, there is an imperative for aligning the financial systems with the financing needs of an inclusive and sustainable world economy. Planning for long-term investment in both large and small projects with the support of the corporates who can mobilise capital and transfer risk is at the core of this green transition of the global economy.

Bangladesh has done quite well in reorienting the banks towards inclusive and sustainable finance in addition to their widespread digitisation which itself is a greening exercise. It has also been creating fiscal space for green investment by first creating a Climate Change Trust Fund and then providing nearly 8 per cent of the annual budget for climate adaptation in various sectors. However, more interesting has been the proactive green

financing strategy pursued by Bangladesh Bank, the central Bank of the country, right from 2009 when the whole world was deep into the global financial crisis.

Bangladesh Bank as a pioneer of sustainable financing not only created long-term green transformation fund for energy efficiency in the textile and leather sectors but also provided refinancing to the financial institution to support small and medium enterprises to go green, covering about fifty green products. It also gave a sustainable finance taxonomy in addition to ESG risk management guidelines to the financial institutions for becoming proactive towards green transformation of the finance. The central bank also provided recognition to those financial institutions who went for funding green products. They also got better CAMELS rating from the regulator which enhanced their reputational incentives to go green. In other words, besides targeting inflation, the central bank of Bangladesh has been using creative regulatory tools to address climate change and other pressing concerns. Though slow, the financial sector has been quietly changing its mindset towards green transition.

Capital markets can also provide a critical channel to enable long-term debts or equity backed securities to be sold to institutional investors. As we all know, the capital market channels household savings towards building the productive capacities of the economy in better ways than banks and financial institutions do. First, capital market eliminates the need for intermediation by banks and financial institutions. As a result, the savers can enjoy the entire return their savings generate. Better returns motivate them to save more and, as a result, more investments happen. Second, compared to banks and financial institutions, the capital market better enables long-term investments as instruments such as bonds and stocks are long-term in nature. As the investors of capital market instruments can sell the instruments in the market any time, they buy them without worrying too much about their long-term nature.

Globally, there has been a lot of initiatives in the recent years to incorporate ESG considerations in financing decisions. Many of the leading global asset managers who manage tens of trillions of dollars have committed to uphold ESG principles. Commitment to environment is particularly important for Bangladesh which is a low-lying delta facing the worst kind of climate challenges. We, therefore, need to take leadership in taking into ESG considerations in financing for our own existence.

To ensure proper finance for green recovery, the measures to be delivered must include:

1. Reallocation of resources in favour of green enterprises.
2. Management of environmental, social, and governance risks.

3. Consideration of environmental and social concerns as proper components of fiduciary's analysis.
4. Reporting and disclosure of risks to enable informed decision-making.
5. Developing a roadmap with strategies to transform sustainably.

For the desired green recovery, Bangladesh must:

1. Prioritise green growth in the recovery process through the allocation of a share of stimulus for green enterprises (including term loans for new green initiatives);
2. Map areas of green investment, e.g., green infrastructure, net metering, waste management, etc.;
3. Learn from previous green initiatives (Bangladesh Bank, Infrastructure Development Company Limited [IDCOL], Sustainable and Renewable Energy Development Authority [SREDA], etc.) and scale up and/or replicate; and
4. Provide fiscal incentives to further encourage investors to 'go green'.

The capital market has also been going through necessary reforms and transformation towards green financing. Recently, the Bangladesh Securities and Exchange Commission has approved a billion taka green bond for Sajida Foundation for funding its microfinance activities. The Standard Chartered Bank along with an Insurance Company partnered with Sajida Foundation to launch this maiden green bond in Bangladesh. And it seems that there is a huge appetite for green bonds/sukuks for changing the real economy towards green transformation. It is high time for all the regulators to come together and cooperate in accelerating this green transition. The fiscal authority also has a crucial role to play in incentivising this transition with its innovative tax and tariff facilities.

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Atiur Rahman, PhD, is Bangabandhu Chair Professor, Dhaka University and former Governor, Bangladesh Bank.

Email: dratiur@gmail.com

COVID-19 and Development Challenges

Selim Raihan

COVID-19 has brought about an unprecedented crisis in human history in terms of its dimension and scale. This crisis involves not only pandemic-related health hazard but also a deep economic crisis, social distress in terms of large-scale job loss, a sharp rise in poverty and vulnerability, and widening inequality. It is also important to note that impacts in some other areas, such as education, are still unfolding.

What make the effects of COVID-19 pandemic different from those of past pandemics? What development challenges have been brought out by COVID-19? First, the health-hazard at the global level has been unprecedented. The virus reached almost all countries in the world. This rapid spread of the virus is due to the globalisation of connectivity and people's easy mobility through air transport in recent decades. The immediate response from the governments of the affected countries was to impose extraordinary and massive travel restrictions to contain the spread of the virus.

Second, public health systems are in underdeveloped states in most of the developing countries. The public health sector in these countries cannot provide the necessary healthcare because of high deficiencies in financing, efficiency, quality, and equity. In COVID-19 crisis-like situations, the private healthcare system also fails. There is no denying that many developing countries have to invest in their public healthcare capacities in the coming days.

Third, there are numerous institutional challenges in managing health crises in developing countries. COVID-19 has exposed these challenges to a great extent. Many European and other developed countries indeed experienced high number of infections and many deaths due to various factors, and one of the dominant reasons is the age structure of the demography in these countries. However, eventually better management of the health systems in these countries will make a difference, compared to lots of

developing countries, in mitigating the long-term adverse health-related effects on their population. In contrast, a large number of developing countries are likely to struggle in this regard. The longstanding health sector reforms in developing countries should include significant enhancement of the allocation of resources to public healthcare, ensuring transparency and accountability in public health spending, and reforming and restructuring the institutions for implementing health policies and programmes.

Fourth, to cope up with the crisis, poor people in the developing countries are making intergenerational adjustments when it comes to the choice between current consumption and savings for future consumption or investment. With varying degrees of government supports, these poor people are trying to cope up with the situation using own savings; rearranging of priorities (i.e., spending less on education, health, and entertainment); making downward adjustments of daily intake of food; and getting support from families and friends. However, while some forms of these coping strategies may work for some people for some more time, for many, things may not be working if the economic recovery is slow and insufficient. Most of these coping strategies involve high trade-off and high opportunity cost. As the crisis forces poor households to assign very high weights on their current survival instead of human capital development of their families in the future, these households have to sacrifice prospects for better health, better education, and a better life. The nutritional deficiency of food intake during the crisis time will have a long-term intergenerational impact. Also, as schools and educational institutes have remained closed for months, students from distressed families are likely to bear a higher burden, and many of them may permanently be out of the education system. All these will also have a long-term negative intergenerational implication.

Fifth, governments in most of the countries announced some rescue or stimulus packages to support the affected economic sectors. However, the operationalisation of the stimulus package remains a big problem in many developing countries. The operationalisation procedure involves identification and selection of the affected firms, disbursing credit through the banking or any other channel, and monitoring of the overall process. All these steps, no doubt, suffer from numerous institutional challenges in developing countries. Identification and selection of the affected firms can be problematic in these countries. While firms are self-selecting themselves for seeking the benefit of the stimulus package, in the absence of any systematic process of assessment, many eligible firms may remain out of the support. In contrast, firms with powerful lobbying and useful political links, despite that many of them may not need the stimulus package, may dominate the scenario. To counter this likely scenario, institutional reforms in some critical areas to ensure the formulation and implementation of a broad and comprehensive industrial policy is warranted.

Sixth, achieving long-term development targets, especially those under the SDGs by 2030, has become uncertain in most of the developing countries. The decade-long achievements in poverty reduction in developing countries are under threat. At the same time, inequality is likely to rise during this crisis time. Therefore, there is a need to rethink approaches to attaining SDGs given the new challenges brought out by COVID-19. The situation also calls for a renewed global discussion on development paradigms since the post-COVID-19 world is not going to be the same as the pre-COVID-19 world.

Seventh, the economic recovery in many developing countries remains to be dependent on some factors and the primary factor being the availability of reliable vaccines for COVID-19. Nonetheless, only the availability of vaccines in some countries would not help recover business and trade confidence worldwide. There is a need for a fair distribution of vaccines across countries. Given the fact that the world trade is heavily dependent on global value chains, unless business confidence rebounds in all segments of the value chains, the world trade will continue to remain depressed.

Finally, as we are talking about the new normal, new production process, and changed lifestyle, COVID-19 has sped up the process of integrating the virtual life, online platforms, and IT-based services into people's regular life. However, the access and opportunities from these new features are unequal in most of the countries. This unequal access and opportunities are likely to escalate economic and social inequalities within and between countries.

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Dr. Selim Raihan is Professor, Department of Economics, Dhaka University, and Executive Director, South Asian Network on Economic Modeling (SANEM).

Email: selim.raihan@gmail.com

“There is a need to rethink approaches to attaining SDGs given the new challenges brought out by COVID-19. The situation also calls for a renewed global discussion on development paradigms since the post-COVID-19 world is not going to be the same as the pre-COVID-19 world.”

Alternative Strategies to Lockdown Measures

Nazneen Ahmed

Lockdown has emerged as a buzzword in the COVID-19 pandemic as countries resorted to this measure to curb the virus spread. Simply put, lockdown means everyone has to remain at home unless one has an emergency, such as availing medical care or bare essentials. One year into the crisis, Bangladesh entered a new spell of lockdown in April 2021 amidst a surge of COVID-19 cases. At first, directives were issued for a weeklong lockdown (5–11 April 2021). However, factories, offices, and even the most crowded events such as Ekushey Book Fair and Bangladesh Games were permitted to continue their activities. When a lockdown and public gatherings are encouraged simultaneously, it provides a wrong and confusing signal to the mass people regarding what to do. With a continuous spike in infection and escalating health crisis, a stricter lockdown was ordered from 14 April 2021. In this round of lockdown industries have been allowed to remain open which was also the case during the first lockdown in early April; this was met with discontent and anti-lockdown protests from various groups of traders—shop owners, street vendors, and hawkers—demanding that the government allow them to keep their businesses open. Media reports reveal that people are reluctant to adhere to lockdown restrictions and many people have sufficient grounds for that.

This article briefly describes why a complete lockdown for an extended period is not feasible in Bangladesh's reality. The article also puts forward pertinent suggestions to plan beyond lockdown measures and strike a balance between life and livelihood in the context of the resources and institutional realities of Bangladesh.

Why Enforcing a Complete Lockdown Is Difficult?

When we talk about stay-at-home restrictions, we should focus on why a complete lockdown in Bangladesh is hard to impose and why most people disagree to accept it. Financial hardship is one of the most salient reasons for defying lockdown measures. Day labourers, small entrepreneurs of informal businesses, and people from low-income households are hit hardest by such restrictions. A year into the pandemic, many people have lost jobs, incurred losses in their business, and depleted their savings. On top of that, many people and businesses are left out from the stimulus packages offered by the government. Available estimates reveal that years of poverty alleviation efforts have been challenged, pushing many people into poverty and creating a pool of new poor. Indeed, the second wave of COVID-19 has amplified the miseries of the already challenged people and lockdown continues to curtail income and amplify job losses. These circumstances mean that without getting sufficient financial support, most people will defy quarantine restrictions as they did in 2020 and still doing in 2021. Therefore, it is not surprising that a complete lockdown cannot be enforced, given the ground realities of Bangladesh.

The Way Forward

Based on our socio-economic condition, the government needs to take a one-year plan to reduce transmission and at the same time ensure livelihoods for people. The plan should include three major issues. Firstly, sufficient preparation should be taken to provide food and cash support to the poor people in case any temporary movement restriction (rather than calling it

lockdown) is necessary. Secondly, a new set of stimulus packages should be devised to cover micro and small entrepreneurs of the informal sector. Thirdly, strict implementation of health protocols should be ensured. A brief explanation of these three measures has been provided below.

Scaling up social security support

As explained above, to ensure quarantine restrictions, it is necessary to alleviate people's financial hardships. Hence, one way to resolve this issue is to provide social security packages on a broad scale for several months. To put in place a pragmatic intervention, it is necessary to devise such policy support measures based on a clear need assessment and ensure their effective implementation. While arranging social security or stimulus packages or providing food supplies and essentials, it is imperative to ensure that the affected people know where to get such support and whom to ask for that. The coverage of these programmes should be expanded to the upazila level so that more people in need get the benefits. In this connection, the government may reintroduce and expand the scheme of providing minimum financial support to low-income households through mobile financial services (MFS). In 2020, this stimulus programme was targeted to aid 5.0 million poor households. In Bangladesh, the extreme poverty rate is around 11 per cent, which implies that over 17 million people fell under this category. So, it may seem that supporting 5.0 million poor households is not enough. Though all the poor households may not need such assistance immediately, we need to prepare and deliver to those in dire need of such support. It goes without saying that it is not even easy to assure financial assistance for so many people instantly. Without such preparation for supporting underprivileged people, announcing a long-term lockdown could be detrimental and derail economic recovery causing immense suffering to livelihood.

The stimulus for micro and small entrepreneurs of the informal sector

Micro and small entrepreneurs of the informal sector are left out from the existing stimulus packages. The government has already shown strong policy intent for formal cottage, micro, small, and medium enterprises (CSMSMEs) and same should be extended for those in the informal sector. These enterprises comprise a large part of the informal employment and saving these entrepreneurs from COVID-19 fallout will require introducing an innovative stimulus package going beyond the traditional bank-client relationships. Partnering up with NGOs who work in remote areas across the country can help in this regard to reach the entrepreneurs. It is also important to keep in mind that people struggling to repay previous loans should be given some additional time for repaying.

Enforcing stringent public health guidelines

The COVID-19 pandemic keeps unfolding with unprecedented uncertainties. It appears that we have to live with COVID-19 for quite a while. Given the current understanding of the effectiveness of the vaccines, we may not be fully protected even if the whole population is vaccinated under a highly optimistic scenario. All these realities indicate the solution is to enforce strict practice of health guidelines to combat COVID.

Additional programmes to safeguard public health should be introduced. For example, the government should initiate extensive programmes to distribute masks, hand sanitisers, and soaps to those who cannot afford to buy these. There were some hand-washing stations set up last year, but most of them are now lying useless due to lack of maintenance. We need to revive the practical measures favouring public health like hand-washing stations and some more suitable measures for the current condition. While distributing hygiene products for poor people, the government needs to carry out continuous social awareness programmes about COVID-19. Also, shopping malls, marketplaces, tourist spots, and any large social gatherings should be brought under health protocol enforcement. Otherwise, we cannot limit sporadic virus outbreaks.

Law enforcement officials can play a significant role in implementing health protocols, especially in making people wear masks or maintaining social distance in public places. However, law enforcement officials cannot control such conditions if general people are not supportive. The local government leaders should come forward to create awareness regarding the health and hygiene guidelines. The leaders must take the responsibility to guide their activists regarding this in such a national emergency. At the same time, health facilities at the upazila level should be enhanced. The nature of the crisis implies that we may keep experiencing periodic outbreaks and preparations should be taken accordingly. We may not have the capacity to afford a complete lockdown, but we can surely afford to and must maintain health and hygiene protocols strictly as long as COVID-19 is present.

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Nazneen Ahmed, PhD, is an Economist and Senior Research Fellow, Bangladesh Institute of Development Studies (BIDS).

Email: nahmed@bids.org.bd

COVID-19 and Health Reform in Bangladesh: Where to Start?

Kazi Maruful Islam

With the COVID-19 pandemic experience in current Bangladesh, 'health reform' has been the talk of the town. From late-night television talk shows to crowded tea stalls, people are pouring out their ideas of and opinions on how to reform the existing healthcare system in Bangladesh. No wonder that people have turned their back to the health sector success stories that they have been listening in many medias for the last several years. Especially when it comes to get the basic services like testing, hospital care, and oxygen support, people have seen that the existing healthcare system hardly works. Despite the fact that Bangladesh achieved tremendous success on certain health indicators such as the infant mortality rate and the maternal mortality rate in the last fifty years, people are no more interested in listening to those success narratives while most of them are being deprived of basic services at the time when they need them the most. The coronavirus pandemic created a broad consensus among the elites, the middle class, and the low-income groups across their political or ideological divide, which is an unlikely occurrence, on one simple but significant agenda—that there is a dire need of reforming the healthcare system in Bangladesh. Given that the healthcare sector is a very big and complex system, the question is now where to start, what to start with?

This is not an easy question to answer. Before we figure out an answer, let us have a quick review of the main features of the existing healthcare system. The healthcare system in Bangladesh is highly pluralistic with a range of service options, but private sector service provision—including for profit and non-profit, and modern, traditional, and non-formal—predominates. The healthcare system in Bangladesh has gone through several reform and modernisation episodes since the independence, yet neighbourhood medicine outlets are

reported to be the first access point for healthcare services for the commoners.

The Ministry of Health and Family Welfare (MOHFW) has the overall responsibility for health sector policy and planning. The ministry operates through four divisions—Directorate General of Health Services (DGHS), Directorate General of Family Planning (DGFP), DGAD (Directorate General of Drug Administration), and Directorate General of Nursing and Midwifery (DGNM), and some other attached departments. However, for healthcare services, the DGHS and the DGFP are two key regulators and managers of public healthcare services in Bangladesh. These directorates were originally established in the early 1970s, since when there has been considerable independence and competition between them. They are both largely organised into vertical programmes and each has developed separate service structure, particularly for primary healthcare, at villages (community clinics), unions (union sub-centres), upazilas (Upazila Health Complexes), and districts (district level hospitals). However, there have as many as 26 medical college and hospitals established in 26 districts, excluding Dhaka, which also provide both primary and tertiary healthcare services at the district level.

The healthcare system of Bangladesh relies heavily on the government or the public sector for financing and setting overall policies and service delivery mechanisms. The health service administration is highly centralised including financial aspects and matters relating to healthcare professionals. The government of Bangladesh has made massive investment in the rural health infrastructure since the seventies, with the construction of 460 Upazila Health Complexes, approximately 4,000 Union Health and Family Welfare Centres, and about 14,000 community clinics across the

country. By contrast, the investment in urban facilities and services was largely neglected until recently, even by NGOs. Human resources, including primary healthcare personnel, are relatively well developed in the public sector but there is a notable lack of suitable nurses at all levels. Testing and laboratory facilities are also inadequate at district and upazila levels. One of the other features of healthcare system in Bangladesh is very high out-of-pocket expenditure. World Bank data shows that in 2018, out-of-pocket expenditure as a share of current health expenditure for Bangladesh was 73.9 per cent. Out-of-pocket expenditure as a share of current health expenditure of Bangladesh increased from 62.5 per cent in 2004 to 73.9 per cent in 2018, growing at an average annual rate of 1.21 per cent. High out-of-pocket expenditure highlights the fact that the households, especially poor households, face a huge pressure to meet their health expenditure. Current estimate shows that the government spends only about Tk 600 (US\$7) per year per person in Bangladesh.

In this backdrop, the COVID-19 pandemic has revealed the fault-lines in the healthcare system in Bangladesh which is characterised by intense corruption. It also showed that the system lacks reliability, responsiveness, and empathy. Ironically, the health facilities, which were built in rural areas over years, have been proved inadequate to deliver proper healthcare to the public during health emergencies such as the ongoing pandemic. Moreover, health facilities, especially the private and public specialised facilities are concentrated in urban areas that create a healthcare divide depriving the rural areas. Reviewing the recent experiences and research works, it could be said that the COVID-19 pandemic unmasked many vulnerabilities of the healthcare system which could be summarised by the following: (1) lack of accountability; (2) increased corruption; (3) inadequate healthcare facilities; (4) insufficient budgetary allocation; (5) shortage of health professionals especially nurses, paramedics, and technicians; (6) weak public health communication; and (7) lack of coordination between the ministry and divisions, and between decision makers and service providers. As we respond to and learn from this crisis, COVID-19 presents an important opportunity for Bangladesh to revisit the healthcare sector, especially its reform priorities.

Designing and implementing reform measures, no matter how important they are, is not easy. No reform goes without resistance. It, therefore, becomes political from the very beginning. With this premise, considering the nature of the problems or loopholes we have identified in the above paragraph, it would be very difficult to prioritise one over the other. Perhaps, we need all of them to be addressed at the same time. Nonetheless, if we are to decide what types of reform measures should be carried out now, it could be confidently argued that it is the question of accountability which needs to be addressed first. It is because without having an accountability mechanism in place, no reform measures would be effective. In fact, accountability mechanism needs to be there to hold

the reform-leaders and reform-managers accountable in the first place. Amidst the COVID-19 crisis, the citizens of Bangladesh have seen with great disappointment, that the health sector is incapable of meeting the emergency; decision makers are involved in rampant corruption; and the poor and marginalised are denied of services from the mandated service agencies. But they could not figure out how to hold the decision makers, managers, and service providers accountable. We, therefore, argue that measures should be undertaken to establish 360-degree accountability in the health sector. This accountability mechanism must include both public and private sector, political and bureaucratic leadership, the regulators, and the providers.

Before concluding, I would like to reiterate the statement articulated in the preamble of the Peoples Charter for Health—health is a social, economic, and political issue and above all a fundamental human right. Inequality, poverty, exploitation, violence, and injustice are at the root of ill-health. Therefore, in order to ensure health for all, these issues have to be addressed, and the political and economic priorities of the country have to be drastically changed.

Kazi Maruful Islam, PhD, is Professor, Department of Development Studies, Dhaka University.

Email: kazi.maruf@du.ac.bd

“Measures should be undertaken to establish 360-degree accountability in the health sector. This accountability mechanism must include both public and private sector, political and bureaucratic leadership, the regulators, and the providers.”

Addressing the Needs of Students With Learning Difficulties

Sk Narmin Tahmida Hoq

The systematic exclusion of the people with learning difficulties (LD) from inclusive education (IE), defies the core belief of what it truly stands for. Essentially, IE means that all students have fair access and partaking in school. The main motive behind establishing it was to guarantee access to, and involvement, attendance, and success of all learners, hence, IE refers to the inclusion of not only the ostracised group of students in a conventional teaching space but of all learners in a standardised education system (Malak et al., 2013).

As for LD, it represents the condition that affects one's capability of comprehension and skill acquisition at the same pace as their peers (Cicerchia, n.d.). It does not necessarily have an impact on an individual's intelligence; it only refers to the constraints regarding learning capabilities in the conventional teaching space, and therefore, individualised tutoring and modified modules are essential for people with LD to help them prevail over the hurdles and advance in an educational atmosphere (Cicerchia, n.d.).

Learning difficulties has a plethora of conditions under its umbrella, ranging from attention deficit hyperactivity disorder (ADHD) to dyslexia to dyscalculia, and, as well as Down syndrome and these conditions can have impact on people despite their age (Cicerchia, n.d.). However, it is specifically challenging for younger people as they are just acquiring skills on reading and writing and this could create a disruption in the development of crucial literacy skills which are necessary for learners in order to do well in school (Cicerchia, n.d.). Adults struggling or facing problem with spelling and reading skills may have had LD as a young student but was not given the required assistance; furthermore, It is tough for teachers and

parents alike to identify issues that might be hampering a child's learning abilities as symptoms may vary with individuals (Cicerchia, n.d.).

Fighting Classroom Battles with Learning Difficulties

It is possible for many students to go about their lives without getting diagnosed, leading to them not seeking out the required assistance and aid, causing low self-confidence and negative outlook towards studies. Stigma against learning difficulties could be a demotivating factor which may give rise to mental health related issues within the people who are diagnosed, such as depression and anxiety; and falling behind in class compared to the rest of their peers can lead to serious school-related anxiety and may lead to constant escapism from school by skipping classes or school deliberately, taking frequent sick leaves before exams and assignments, and/or being adamant about not taking part in difficult activities (Jacobson, n.d.).

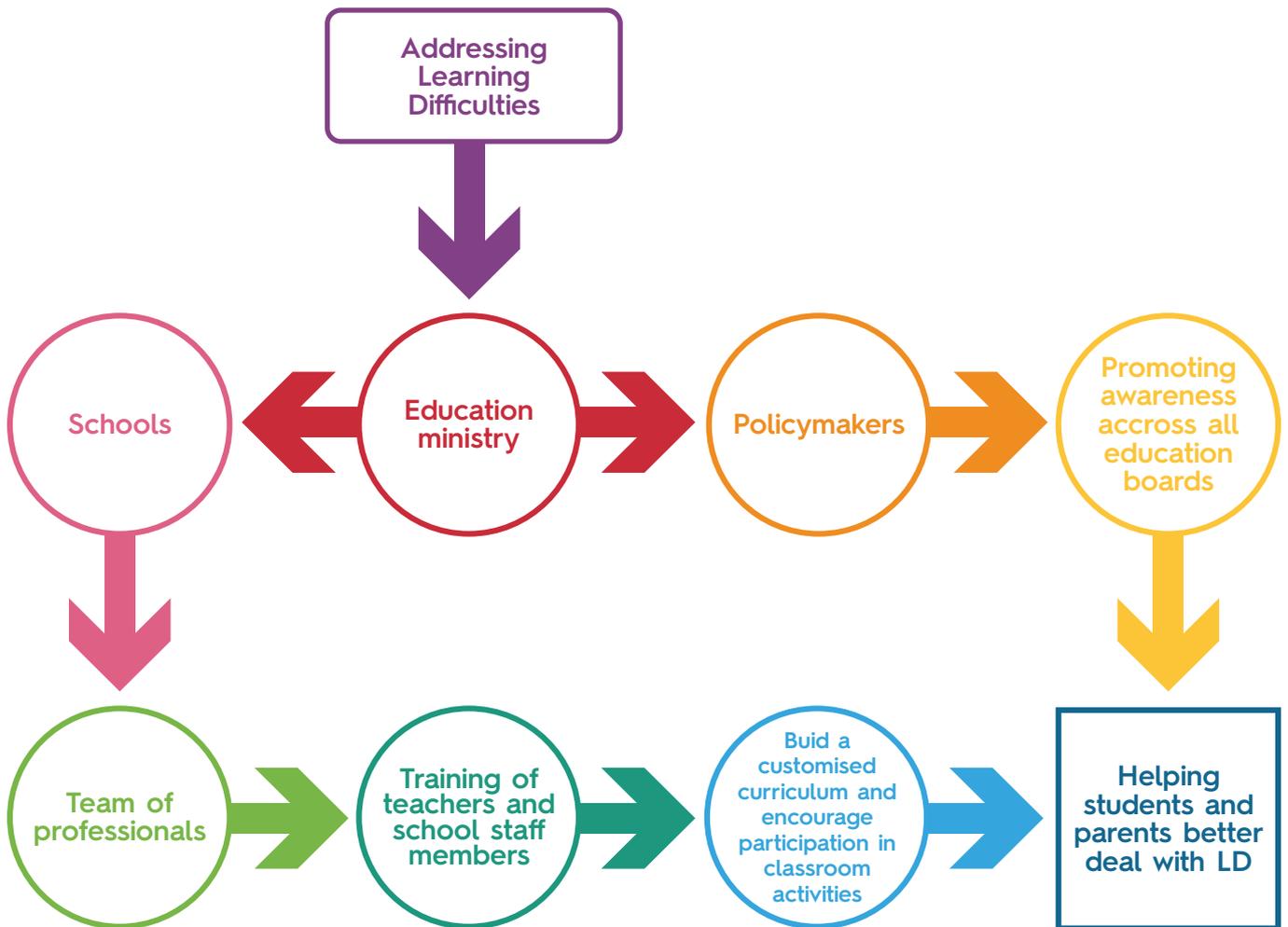
Bullying is an issue faced by children with LD and it often occurs within school premises as these children are easy targets for the school bullies who lack empathy and compassion (Kessler, n.d.). This can further worsen if the teachers are also unsupportive and demoralising towards the children who are being bullied for having LD and by no fault of their own are unable to keep up with the classroom teachings. Thus, being bullied and discriminated could aggravate the underlying mental health issues and stress of children with learning difficulties. Therefore, it is strongly advised to put an end to the discouraging behaviour of their peers and faculty towards them.

Proposed Intervention to Address the Issue

Addressing the needs of the students with learning difficulties will require intervention from all relevant stakeholders. This can be implemented through a pilot project that needs to be first held within the capital city of Bangladesh and then replicated in the rural parts of the country. The pilot will help in determining and understanding the financial and technical requirements of such rigorous training process. Also, the pilot period will aid in identifying errors during the training process which could be rectified before the implementation of the project. The Ministry of Education (MoE), in collaboration with the schools (all mediums) and by utilising help from external body of professionals who have expertise in dealing with LD, can turn this project into reality.

The proposed intervention will require a holistic approach. The MoE of Bangladesh can take the lead role to create relevant policies that take into account the issue of learning difficulties (Figure 1). The ministry will act as a bridge between the policymakers and school systems. It is very important for policymakers to acknowledge disabilities beyond the physical type in order to truly have an inclusive education, and thus, promote awareness regarding the many issues related to LD. The MoE and policymakers are of vital importance as they will be able to bring attention to the masses about this topic and will be the ones to successfully execute a project of such calibre on a national level, focusing not only on the urban education system but the entirety of the education system, across all education boards.

Figure 1: Key steps for dealing with learning difficulties



Source: Author's illustration.

Currently, only a handful of schools are actively trying to incorporate ways to support the students with LD, out of which almost all of them are international schools based in Dhaka. Considering the broader spectrum, schools across Bangladesh are not aware of what LD exactly mean, let alone provide ways on improving their curriculum to be more inclusive. Overcoming the issues that come along with LD are very much a shared responsibility for all parties involved and is vital to create a safe and supportive learning environment for students.

Teachers need to be trained and educated for constructing a more diverse, all-encompassing, and mindful school atmosphere. Therefore, a team of professionals can be brought on to the project to guide the school teachers and staff members. The school body and the team of professionals, while consulting with the MoE, will then prepare a customised curriculum catering to the need of the students with learning difficulties. Additionally, the curriculum must also ensure inclusivity regarding gender specific issues in order to make certain that no further disparity exists among these students. Furthermore, building confidence of and encouraging students facing the challenges of LD to participate more in classroom activities can be some of the key tools in this intervention (Figure 1). These initiatives will not only help these students but also offer them, along with their parents, ways to better manage and understand the LD.

Every person has the right to have fair opportunities in terms of education. Disabilities and difficulties, which are more than what meets the eye and beyond an individual's control, should not be the reason why they feel excluded from knowledge. The students with LD not only require but also deserve the support from their school and education system which so unjustly neglect them. The abovementioned project idea may be experimented and investigated further to make a pragmatic one in the context of the institutional realities of Bangladesh. The intervention, if successfully implemented across the education system of Bangladesh, will be a step towards fulfilling United Nations' Sustainable Development Goal 4 which states "Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all" (UN SDG, n.d.). It will truly be the proper move in realising the idea of leaving no one behind.

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Sk Narmin Tahmida Hoq is an Intern, Research and Policy Integration for Development (RAPID).

Email: narmin.tahmida@live.com

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Mental Health in the Time of COVID-19: Impact on Healthcare Workers

M Abu Eusuf

Since the Spanish Flu pandemic, nearly a hundred years later, the world has faced yet another deadly virus termed “Coronavirus Disease 2019” or “COVID-19”. Not long after the declaration from the World Health Organization (WHO) that the outbreak was a Public Health Emergency of International Concern in early 2020, the situation worsened globally leading WHO to officially announce the disease as a pandemic in March 2020. It was around this time that the first case of COVID-19 was detected in Bangladesh. With a population of more than 160 million, the government found it difficult to control the virus from unfurling. In order to keep the masses safe, the government issued a “lockdown” and took safety precautions in order to keep the virus at bay. Consequently, the entire nation came to a halt with most businesses and economic activities shutting down temporarily. At the beginning, the nation accepted the lockdown following the global trend of social distancing that was being practiced. The fear of contacting the virus along with various other factors associated with the pandemic-induced economic and social challenges was starting to take a toll on people’s mental health (Holmes et al., 2020; Singh et al., 2020). In Bangladesh, the National Mental Health Survey 2018–2019 shows that 17 per cent of adults and 14 per cent of children have some form of mental disorder. About 92 per cent of these adults do not seek treatment for their condition, and 94 per cent of these children do not get any psychiatric care. The situation, however, tends to worsen during the COVID-19 pandemic with the increase of stigma, stress, and burn-out.

In addition to the fear of infection with a highly contagious virus, the COVID-19 has instilled fear of losing beloved ones with the spread of misinformation related to COVID-19, the lack of medical treatment, and the lack of properly equipped patient care units.

Besides, lockdown-related concerns are linked with psychological disorders such as anger, anxiety, boredom, confusion, fear of domestic violence, fear of survival, frustration, insomnia, and suicide. Thus, the widespread COVID-19 not only has negative impact on physical health but also causes emotional distress increasing the risk of psychiatric illness. A wide range of emotional reactions and unhealthy behaviours have been seen among people. They have had a tough time accepting the public directives such as home confinement and isolation rules as well as vaccination and medications creating a lot of emotional rage (Nikopoulou et al., 2020).

It is evident that people who have been in lockdown or in quarantine show a notable degree of rage, anxiety, and stress (The Lancet, n.d.). Common mental health problems associated with the sufferings from COVID-19 are attention deficit hyperactivity disorder (ADHD), depression, mental trauma, moodiness, and rage (Wang et al., 2011; Neria & Sullivan, 2011). Apart from the possibility of getting infected with the virus, the pandemic evokes a sense of doom and unpredictability, thus leading to the feelings of anxiety and worry even within people who have relatively healthy mental state, and aggravating those who already have pre-existing mental health issues. Some group of people can be more vulnerable than others to the psychological effects of pandemics—young adults to middle-aged people are considered to be at heightened risk of emotional distress (Pfefferbaum & North, 2020). Economic stresses related to the COVID-19 pandemic, such as rising poverty, economic recession, and increasing unemployment rate, also aggregate the mental instabilities in people (Islam et al., 2020).

Depression worsens the conditions of a patient with COVID-19 as it harmfully affects the immune system of

a patient (Leonard, 2001). Past studies have indicated that patients live through continued depression well after the infection with the virus. People with COVID-19 infection were more likely to have depressive symptoms; patients who are subject to serious physical suffering due to the virus, such as high fever, shortness of breath, and cough alongside other aftermaths of treatments, are likely to experience high degree of depression. Furthermore, patients whose family members are infected with the virus also tend to suffer depression which might stem from psychological stress, remorse regarding infecting their family, and community exclusion.

The healthcare workers (HCWs) have become the key actors in containing the rapid spread of the virus across all the countries around the world. Even though they are the primary crisis management workforce, HCWs do not have immunity against psychological distress as a result of COVID-19. Among the HCWs, front-line healthcare workers who are directly in contact with the patients are more likely to be at risk compared to rest. The causes for such unfavourable psychological results are due to increased working hours and workload; limited personal protective equipment; stressful media news; deaths of co-workers; and being subjected to community seclusion (Spoorthy et al., 2020). Consequently, the HCWs have also exhibited signs of anxiety, bad temper, depression, post-traumatic stress disorder (PTSD), sleeplessness, and stress.

In countries like Bangladesh where healthcare is not well equipped or ready to handle the pandemic, the HCWs have faced lack of sufficient supplies of gowns, masks, face shields, and respirators. Thus, the main worry of frontline workers has become the well-being of their families. The HCWs faced restrictions in terms of subdued physical interaction with household members by wearing personal protective equipment (PPE) at home or maintaining self-quarantine; many also had to unwillingly move away from their families to contain the transmission. Separation from family members due to lengthy working schedule is considered to lead to mental stress, which in turn leads to depression in HCWs as well as their family members (Ying et al., 2020). Medical and nursing workers with mental health issues are more likely to use services such as self-rescue and were more eager to pursue assistance from psychotherapist and psychiatrist. Those with minor disorders opted to seek help from social media, whereas workers with more serious issues preferred to consult with professionals close to them (Kang et al., 2020).

Study suggests that administrations should offer multidisciplinary mental health services which include support group, counselling, telemedicine, psychotherapy, psychotropic prescriptions, and emergency medication for all HCWs. These services should also be extended to the family members of the HCWs. The multidisciplinary service should be provided by a group of psychiatrists, psychologists, welfare workers, and counsellors. Specialised care and

additional support should be provided to HCWs who were in direct proximity of COVID-19 patients. As the HCWs have greater chances of getting infected with the virus, they along with their family members tend to be in a declining psychological state. It is, therefore, recommended that care for these HCWs continue for months after the pandemic ceases to exist. Moreover, interventions should be devised to address the deep-rooted psychological ill-being of people due to persistent social neglect and financial shocks, especially in the time of COVID-19.

This article heavily draws on a recently completed evaluation of mental health support programmes during COVID-19 by Research and Policy Integration for Development (RAPID) in collaboration with Sajida Foundation.

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M Abu Eusuf, PhD, is Professor, Department of Development Studies and Director, Centre on Budget and Policy, Dhaka University & Executive Director, Research and Policy Integration for Development (RAPID).

Email: eusuf101@gmail.com

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NID-based Trade Licence to Develop CMSMEs

Anwar Faruq Talukder

Cottage, micro, small, and medium enterprises (CMSMEs) play a pivotal role in less developed countries. These firms typically account for more than 99 per cent of all firms outside the agricultural sector, constitute a major source of employment, and generate significant domestic and export earnings. As such, CMSME development emerges as a key instrument in poverty reduction efforts. Therefore, development for CMSMEs still remains the centre point of discussion in all development meetings, seminars, and symposiums over the year.

Scholars have studied the reasons for the poor performance of CMSMEs. Both policy and industry level constraints have been identified as the reasons which include—among others—adverse economic policies; inadequate market demand; lack of market information; insufficient access to credit; issues regarding raw material supply; rigid and unfavourable regulations; lack of robust infrastructure and utilities; paucity of business development services; and dearth of information.

Bearing in mind the ongoing pandemic situation, we may need to pursue some new forms of financing and marketing, and easier forms of doing business. Consider an entrepreneur who is conducting business on virtual platforms. He/she has no trade licence; has only national identification; and has a bank account or a mobile banking account to conduct business operations. The use of mobile banking services (MFS) is becoming more popular day by day and has already spread to the remote villages and hilly areas of the corners of Bangladesh, and is often the preferred platform for micro-entrepreneurs. To obtain a loan from bank or non-banking financial institutions (NBFIs), the first pre-requisite is to have a trade licence. However, to obtain a trade licence one needs an address in a

commercial place. Unfortunately, millions of micro-entrepreneurs do not have a permanent address in a commercial place. This issue regarding trade licence can be solved if the authority can issue it in favour of entrepreneurs on the basis of Nation Identification (NID) card number.

Then come to the financing part: how can they get finance from bank? My opinion is to allow start-up financing for them, on which, very recently, the Bangladesh Bank issued a circular. So, considering the idea of new entrepreneurs, a bank can finance that entrant. On the other hand, an amount of fund may be allocated, to be given as grant, in every national budget for new entrepreneurs. To meet the eligibility criteria, new entrepreneurs need to have graduated from reputed institution; have excellent academic background; provide extraordinary ideas; and exude high enthusiasm. It has to be ensured that the selection process is devoid of corruption, favouritism, discrimination, and nepotism on selecting new entrepreneurs. One institution that can carry out the selection process successfully is the Small & Medium Enterprise Foundation (SMEF). The new entrepreneurs should only be judged by a panel of qualified and honest individuals such as technical advisers, bankers, successful industrialists, representatives from the central bank, etc.; the panel should not consist of more than five people.

Loan disbursement must be on the basis of requirement and the money must be paid directly to suppliers or raw material providers to minimise loan fund diversion. If they are conducting business on social media platforms, then transaction pattern in social media or transaction in the bank account is to be considered for the assessment of business performance and repayment capacity. On the basis of their transactions,

banks may provide loan to them. In fact, such types of policies should be introduced soon for a quick recovery our pandemic-hit economy. If the mentioned process can be followed, I am sure that it will not take a long time to create new entrepreneurs.

We are losing billions of taka every year due to default and illicit money flows. So why can we not keep some funds for our new entrepreneurs to finance projects driven by innovative ideas as well provide finance the entrepreneurs who are not eligible for the traditional process of financing. We have to keep in mind that the new entrepreneurs are very much committed, dedicated, and honest. The nation will be boosted ahead if we can nurture these promising entrepreneurs. Moreover, for sustainable small and medium-sized enterprises (SME) development, the following suggestions may be considered:

- Encourage active participation of venture capital and leasing companies to provide credit support for SMEs
- Install financial discipline in SMEs
- Establish 'Technical Service Centres' at the district level
- Establish a 'Technology Development Fund'
- Introduce a voucher scheme for SMEs to engage in R&D work
- Create an SME website
- Introduce a simplified tax system for SMEs
- Organise productivity enhancement programmes for SMEs
- Create industrial parks for SMEs in rural areas.

It is widely accepted that the role played by SMEs towards economic development of any country is of paramount importance. Contribution of SMEs towards economy is considered to be a major force behind developed and fast developing economies, and helps countries to achieve sustainable and inclusive growth. It is believed that SMEs are generally labour intensive and can be established with relatively less capital. Therefore, this sector helps economies to address the issue of unemployment to a great extent and to ensure fair distribution of wealth. CMSMEs are the breeding grounds and nurseries for firms to become big corporations through gradual creation of entrepreneurial skills.

Anwar Faruq Talukder is a Banker and Economic Analyst.

Email: anwarfaruq@yahoo.com

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FDI for Export Diversification and Smooth LDC Graduation

Abdur Razzaque

Foreign direct investment (FDI) is recognised as a powerful catalyst for economic growth. It helps developing countries build up physical capital stock, amass technological know-hows, generate employment opportunities, and expand exports and production in import-competing sectors. Skill upgradation, improvement in productivity, and increased local market competition are also amongst important benefits of FDI. The spillover effects arising from knowledge and technology transfers and better management practices that FDI firms usually bring in are considered hugely significant. Furthermore, foreign investments and multinationals help recipient countries integrate with global value chains.

Bangladesh has made phenomenal progress in its economic and human development. Over the past three decades, it has been able to achieve sustained economic growth complemented by improvements in such socio-economic indicators as poverty reduction, educational attainment, life expectancy at birth, gender parity in health and education, declining maternal and infant mortality, etc. As per World Bank classification of global economies, Bangladesh in 2015 transitioned from a low-income country to a lower-middle-income nation. It has now met the criteria for graduation from the group of least developed countries (LDCs) in two consecutive United Nations triennial reviews that took place in 2018 and earlier this year (2021), and is firmly set to leave the group in 2026.

Notwithstanding, Bangladesh's performance in attracting foreign direct investment has rather been subdued. The total accumulated FDI stock in the country stood at US\$18.7 billion in 2019-20. The United States is the largest source of this stock, capturing a share of about 21 per cent. It is followed by the United Kingdom (12.7%), the Netherlands (7.7%), Singapore

(6.7%), the Republic of Korea (5.7%), and China (5.4%). The FDI stock as percentage of GDP for Bangladesh, 6.3 per cent, is far lower than that of its many comparators. For example, the FDI stock for Cambodia increased from about 10 per cent in 1995 to close to 100 per cent in 2018, while for Vietnam the corresponding FDI stock-GDP ratio rose from around 28 per cent to almost 60 per cent.

The yearly net FDI inflow into Bangladesh reached a peak of US\$3.8 billion in 2018-19. However, in the aftermath of Covid-19 pandemic, it declined by 39 per cent to US\$2.4 billion in 2019-20. Over the past decade, the FDI inflow into Bangladesh was on average 1.1 per cent of GDP which is quite low compared to 12.4 per cent for Cambodia, 6 per cent for Vietnam, 2.4 per cent for China, and 1.7 per cent for India.

In the wake of the pandemic, global FDI flows declined by 42 per cent to US\$859 billion in 2020, from their 2019 value of US\$1.54 trillion. As most of the global economies are now going through a second wave of COVID-19 infections, FDI recovery could be a protracted one. Earlier projections showed that global foreign investment in 2021 would be 5 to 10 per cent lower than that of 2020.

The disrupted FDI flow is a matter of concern. As Bangladesh's economic success has led to LDC graduation, which will require preparing for discontinuation of LDC-specific international support measures. At present, more than three-quarters of the country's export receipts benefit from duty-free concessions provided by importing nations. The impending LDC graduation and the consequent loss of duty-free quota-free preferential market access to most developed and many developing countries would suppress export competitiveness. For Bangladesh, both

export expansion and export diversification are important and FDI can play a critical role in helping achieve the two objectives.

Despite Bangladesh's RMG-led export success, when compared with the countries outside LDCs, there is no reason for complacency. Given the size of Bangladesh (160 million population), the export volume of US\$40.5 billion (in 2019, prior to the onset of the COVID-19 pandemic) is small in comparison with most countries of comparable population size. For example, in 2019, the 91 million-strong Vietnam posted an export volume of more than US\$290 billion; Indonesia exported about US\$200 billion with a population of 218 million; the Philippines, with a population of 101 million, had export earnings of around US\$100 billion. Even much smaller countries in East Asia, such as Malaysia and Singapore, are extremely successful exporting nations, exporting US\$240 billion and US\$390 billion, respectively, in 2019. Furthermore, an overwhelming dependence on readymade garments has made Bangladesh to have one of the least diversified export baskets. The role of FDI in expanding exports and promoting export diversification is well-established in numerous academic studies and country case studies, especially on such East Asian nations as China, Malaysia, and Vietnam.

One stark realisation from the COVID-19 pandemic is that the importance of investing more into health and other social sectors (e.g., education and social protection) cannot be overlooked. However, additional allocation into these sectors will put pressure the resources available for infrastructural development and promotion of industry competitiveness. FDI can thus greatly support in boosting overall investible resources in exports, and other manufacturing and services activities. It is in this context the following policy options can be adopted to attract FDI for export diversification and smooth LDC graduation.

Overcoming infrastructural bottlenecks and reducing cost of doing business

Bangladesh has faced infrastructural bottlenecks and excessive cost of doing business for a long time; any improvements in these areas can boost investors' confidence and export competitiveness. The country does have a strong policy intent to tackle infrastructural bottlenecks and has made large investments in developing ambitious physical infrastructures and large-scale electricity generation projects. Many of these projects are currently underway and successful completion of these can help address some of the challenges.

The perception about the level of convenience of doing business in a host country plays a crucial role in the global investment discourse from which many investors take inputs in making their investment decisions. Bangladesh ranked 168th out of 190 countries according to the latest doing business rankings

published by the World Bank (an improvement of 8 places from 2019). In 2020, Bangladesh improved in three indicators: starting a business, getting electricity, and getting credit. However, Bangladesh performed worse in such indicators as registering property, trading across borders, enforcing contracts, and resolving insolvency. The ranking indicates that Bangladesh is far away from transforming it into an attractive investment destination.

Prioritise attracting FDI to aid export expansion and diversification

In terms of applied trade protection, Bangladesh is considered as one of the most highly protected countries. With comparatively high protective tariffs, foreign investors can be attracted to produce and supply in the domestic market. Domestic market-oriented foreign investments can also boost competitiveness and enhance product quality and standards. However, attracting FDI for export expansion and diversification should be the topmost priority.

Promote FDI in the non-RMG sector

Attracting FDI in the non-RMG export sectors can be a big boost for export growth and diversification. Such features of the Bangladesh economy as having a big domestic market, large pool of workforce with extremely competitive wages, and existence of a global export industry like the garment sector, should make the country an important investment destination provided that the factors affecting investment climate and cost of doing business can be dealt with effectively. Targeting the strategic sectors (including ICT and other services sectors) that promote overall competitiveness could be an important option.

FDI in the service sectors can play an important role to boost domestic service sector and promote services exports in the post-pandemic period. Among the services sectors, healthcare; education and skill development; IT and IT-enabled services; and business process outsourcing (BPO) can be important sectors for foreign investment. Moreover, FDI in services sectors can help export diversification towards services.

Undertake fruitful bilateral and regional agreements

As Bangladesh will be looking for several bilateral/regional trade agreements in the run up to the LDC graduation timeline of 2026 and beyond, these arrangements should incorporate preferential investment clauses which can play important role in attracting FDI. Bangladesh Investment Development Authority (BIDA) should review investment incentives/liberalisation measures undertaken by other countries to attract FDI in the aftermath of COVID-19 global pandemic.

Utilise existing LDC privileges to the fullest

Bangladesh should make the most of LDC privileges for the next five years or so before it graduates from the group of LDCs (especially for the export-oriented investment projects). Retaining the duty-free market access in China, India, and the European Union beyond LDC graduation should be extremely important in boosting attractiveness as investment destination. It is important to assess what incentives can be provided after LDC graduation to avoid any confusions and/or disputes with potential investors. Also, Bangladesh should proactively pursue the Chinese pledged investments.

The countries that have been able to register and sustain high export growth and diversify their export baskets, almost in every case, were benefited from foreign direct investment. FDI firms are integrated into the global value chain and manage the supply chain processes from R&D to brand development to manufacturing to retailing across the globe to providing after-sales services. Without being an integral part of this chain, sustaining even a modest growth of exports will be extremely difficult. In contrast to its comparators, Bangladesh has not been successful in attracting FDI. However, growth dynamism in the economy, upcoming improved infrastructures, and serious policy attention for improved doing-business environment should be able to make Bangladesh a desired destination for foreign investment if efforts continue.

Abdur Razzaque, PhD, is Chairman, Research and Policy Integration for Development (RAPID) and Research Director, Policy Research Institute (PRI) of Bangladesh.

Email: m.a.razzaque@gmail.com

“Bangladesh should make the most of LDC privileges for the next five years or so before it graduates from the group of LDCs (especially for the export-oriented investment projects).”

Financial Literacy for the Cash Transfer Programmes

Lamia Shams

For adult population living in the developing world, getting banking services require going through complicated documentation processes. But often times the processes are not the main factor that hinder people's access to financial services. It is mainly the infrastructural development of a nation that determines whether a brick-and-mortar bank branch would be available for everyone's convenience. The urban localities are fairly well-developed than rural parts of the developing world, and therefore, mostly the access to financial services through bank branches remain available to the urban population and not to the semi-urban and rural population of these nations. To cater to the needs of the population who are unbanked or financially excluded and underserved, the governments, banks, and a widening array of non-banks have begun to offer digital financial services (DFS). While DFS embraces new cost-saving digital channels to reach currently underserved and financially excluded population, it builds on the digital approaches that have been used for years to improve access to financial channels. Through digital financial channels, a range of formal financial services including transfers, payments, savings, credit, insurance, and even securities are readily made available in areas that are less developed at a cost that is affordable.

Because of the promises that digital financial channels hold in reaching the underserved, in recent years, these channels have also been deployed in replacing the age-old manual-based cash delivery method to deliver government-to-person payments. According to the World Bank's Global Findex, in 2017, almost 40 per cent of all the government-to-person recipients from low-income nations received a payment through digital channels (Benni, 2021).

In the wake of Covid-19, these digital channels are again proving to be effective, to not only counteract the effects of the pandemic, but also in ensuring that the government cash transfers reach a substantial population irrespective of the infrastructural condition of their localities (Benni, 2021). A good example of how these government transfers is reaching millions through digital channels in the crisis could be found in our country, Bangladesh, where the government, under the supervision of the Ministry for Disaster Management and Relief implemented mobile-powered cash assistance programme to provide financial assistance to families across various districts. The resulting consequence of the mobile-powered cash assistance initiative has been that it successfully reached 280,000 lakh disadvantageous families; and according to a report by the of Food and Agriculture Organization (FAO), several other new bKash accounts were opened by people, indicating that this population is considering digital cash transfers to be an effective way in reaching their localities.¹

Despite the remarkable success of the Bangladesh government in transferring cash through digital channels and the spike in mobile money account openings, a significantly low number of recipients of the digital cash transfers have shown knowledge regarding the many usages of mobile money especially relating to financial services. According to a study conducted by BRAC Bangladesh, in July 2020, only 24 per cent of its digital cash transfer recipients were knowledgeable about payments, pay bills, savings, insurance, and other formal financial services; but the rest had knowledge only limited to cash-in, send money, and cash-out services (Azad et al., 2020)

¹ bKash is a mobile financial service in Bangladesh operating under the authority of Bangladesh Bank as a subsidiary of BRAC Bank Limited.

People who are recipients of government and non-governmental cash transfer programmes, often tend to be first-time users of formal financial services and lack the financial literacy required to navigate the complex system of banking through digital channels (Pazarbasioglu et al., 2020)

The lack of financial literacy was evident among the recipients of the Bangladesh Government digital cash transfer programmes. According to 'Nagad', a Bangladeshi DFS, operating under the authority of Bangladesh Post Office, an attached department of the Ministry of Post and Telecommunication, many cash transfer recipients were not able to set up personal identification number for the mobile financial services account they opened. Although the education level of the cash transfer recipients might have been the reason for not being able to set up the number for full-fledged mobile money account services, the level of financial literacy had also played a crucial role in the understanding of the importance. Due to lack of minimum financial literacy, 400,000 disadvantageous families out of the 3.2 million families were not able to realise the importance of personal finances; and, as a result, they remained reluctant in activating their digital banking account for the cash transfers from the government²

Generally, financial literacy is a complex issue among cash transfer recipients, and therefore it would require the government of Bangladesh to collaborate with prominent NGOs and incentivise the agent networks of the digital financial service providers of the country. Often, the prominent NGOs have unique initiatives to empower the powerless and educate the uneducated. They also have initiatives to transfer cash to vulnerable population during crisis moments. Therefore, instead of working in isolation, the government and the NGOs could collaborate- to transfer cash to the vulnerable in such moments. Within such collaboration, the government could retain ownership in areas of policy formulation, implementation, and budget allocation, whereas NGOs could concentrate on developing financial literacy programmes and teaching complex matters to people who have no prior knowledge regarding personal finances. Through this type of collaboration, chances of duplication of efforts are

minimum, and the government and NGOs could make their cash transfer initiatives reach as many people as possible.

Besides, knowledge regarding formal financial services including credit, loans, and insurance often encourages people to engage with banking channels and manage their personal finances (Innovation for Poverty Action, 2017). Therefore, the government could provide commission to the agents of digital financial service providers to distribute secure digital (SD) cards loaded with videos of 'doing banking'. As most of the mobile-powered transactions are over-the-counter transactions in Bangladesh, any cash transfer recipient who would open a mobile banking account with the help of the agent would receive the SD card that would improve their knowledge on formal financial services and eventually encourage them to activate their digital banking account for the transfers from the government

Also, since personal finance is a rigorous matter for people who have low literacy, the government could think beyond NGO collaboration and agent network incentivisation, and incentivise entrepreneurs of the union digital centres to distribute pictorial flash cards to illustrate topics such as formal financial services and money management. These cards often have been proven to be effective in introducing new topics to people who have low literacy. Therefore, engaging the entrepreneurs of the 5290+ union digital centres of a2i Bangladesh (available in all the union councils—the lowest tier of the Bangladesh government) would mean that even the poorest and most disadvantageous families of the country would receive the flash cards and have all the information relating to digital financial services as well as money management

Having knowledge on personal finance often helps people to make better financial choices. Therefore, educating disadvantageous families would mean that in future crises they would willingly activate their digital banking accounts and stay vigilant in receiving cash transfers from the government. For the government, educating people on personal finances would translate into lesser unutilised funds and bringing in more deprived people under the umbrella of banking services.

² The figure for the number of families not realising the importance of personal finances has been calculated from data obtained from Azad, S.S. et al. (2020).

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Lamia Shams is a Senior Research Associate, Research and Policy Integration for Development (RAPID).

Email: lamiashams007@gmail.com

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