



29.5M

programme participants oriented on COVID-19



100,000+

workers on the ground covering 64 districts



876,000

items of protective wear distributed



1.5M

hygiene products distributed



198,069

families received cash support

## Make empathy go viral: Urgent appeal

BRAC has provided 198,069 families with cash support, including ultra-poor households, those living in remote haor areas and host communities in Cox's Bazar district, and indigenous communities in the Chittagong Hill Tracts.

Much more is needed, though. We have launched a fundraising appeal to scale up the effort: https://www.brac.net/covid19/donate/



BRAC has reached 198,069 out of a targeted 200,000 families with cash support



#### FROM THE FRONTLINE



I have been working with BRAC for five years. I have seen many people struggle and overcome unimaginable obstacles. This pandemic is unprecedented.

Many are struggling financially. There is barely any work in their villages. We are trying our best to support them however we can.

My colleagues and I distributed 12,000 leaflets on awareness and prevention of COVID-19. We went from door to door to visit families, and visited markets, shops and pharmacies.

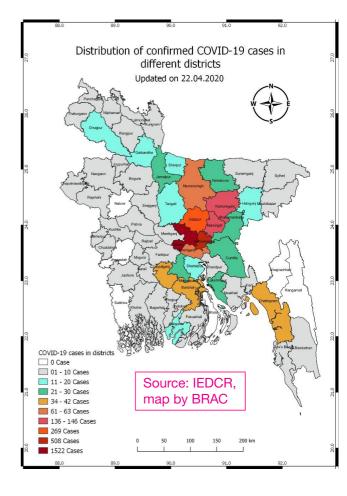
Before the lockdown was announced, we demonstrated how to wash hands properly and described how maintaining hygiene could help us avoid being infected. We played messages through microphones mounted on rickshaws.

Now we are calling our participants over the phone, reminding them of the ways to prevent the spread of the disease. We are also trying to make sure that they do not panic.

Sharmin Sultana Juthi is a programme coordinator for BRAC's climate change programme in Khulna of south-western Bangladesh.

#### Situation overview

- There are 2,549,632 confirmed cases of COVID-19 globally. 175,825 lives have been claimed across 213 countries, areas or territories (updated: 23 April 2020, 7:00 pm CEST, World Health Organization).
- Bangladesh has 4,186 reported cases as of 23 April 2020.
   414 of these cases were identified in the last 24 hours. The government's Directorate General of Health Services (DGHS) has confirmed 127 deaths to date. Seven of the deaths were reported in the last 24 hours.
- 85% of people who have been infected are in Dhaka division. Unlike most other countries, 24% of the people infected belong are between 20-30 years old. Lack of compliance with lockdown measures by people in Dhaka, especially by the young adults, may be to blame. Higher number of tests done in Dhaka might also have contributed to this higher figure.
- The Government of Bangladesh has extended the 'general holiday' to 5 May 2020. This is the fifth extension of the holiday. 18 government ministries/departments will remain open during this time.
- <u>Public universities lack facilities to offer online courses</u> to students. Significant learning disruptions are expected as there is unequal access to the internet amongst students who have travelled back home to their villages.
- More than <u>5,400 public schools in Sylhet and haor</u> (wetlands) regions are being used to accommodate people



who have come to work for the paddy harvesting season from different regions of the country. Forecasted flash floods in the wetland areas - which generate 20% of the country's rice - threaten the annual harvest. This requires quick action with assistance from labourers.

- Bangladesh introduced medical insurance for all public frontline workers. Depending on the official rank of the insured, the coverage for infections ranges from BDT 500,000 to 1 million, and in the case of death, from BDT 2.5 million to 5 million. This move may reduce some of the financial concerns of frontline workers.
- A guideline for reopening ready-made garment factories is underway. The Department of Inspection for Factories and Establishments, with guidance from International Labour Organization, are setting standards through which health safety measures for workers will be ensured in factories. The plan to reopen factories on 26 April has been postponed.
- Bangladesh has asked members of Organization of Islamic Cooperation (OIC) to create a voluntary
   <u>contribution fund</u> to help retain jobs of migrant workers, including those from Bangladesh. OIC countries are major
   destinations for Bangladeshi migrant workers. Due to the slump, many have lost their jobs, and others are afraid of
   losing their jobs. In this context, such a fund will benefit workers of many of the OIC member states too.
- UN's trade and development agency, UNCTAD, has proposed a USD 1 trillion debt relief for developing countries, among other measures, to help these countries to overcome the impact of the pandemic.



# BRAC's overall response to COVID-19

BRAC's immediate short-term focus is 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 has included supporting community support teams which include a BRAC healthcare worker at the ward level to support case detection and verification, 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 made an initial commitment of BDT 150 million and an appeal has been launched to mobilise additional funds. Public-private partnerships have also been created, as well as mobilising funding from institutional funders. BRAC will ensure the funds reach the people who need them the most.

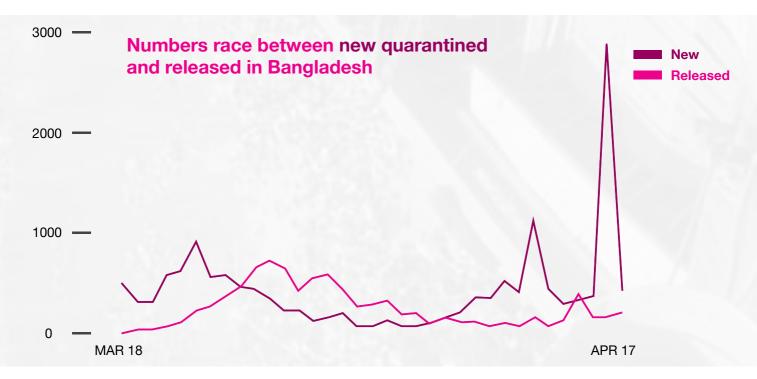
As we realise that the economic impacts of the pandemic will be protracted, we are beginning to focus on livelihoods, developing a mid to long-term strategy for economic revitalisation of those living in extreme poverty. Amidst an extremely fluid situation, BRAC is focusing on remaining adaptive and 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.



## **Emerging risks and challenges**

- The flow of remittance to Bangladesh is projected to fall by 22%, from USD 18.32 billion in 2019 to USD 14 billion in 2020. Unlike most neighbouring countries, the majority of Bangladeshi expatriate workers who send money back originate from rural households living in poverty. A fall in remittance is likely to plunge many households into poverty.
- More than 700,000 artisans and weavers have no income at the moment. Their annual income is
  greatly dependent on the demand created during Bengali New Year and Eid-ul-Fitr. Their productions
  for the Bengali New Year in Bangladesh are uniquely designed with specific colours for the festival
  and cannot be sold for the rest of the year. It is still unclear how these artisans and weavers will
  benefit from public subsidy/support programmes.
- Hundreds of thousands of fish farmers are suffering losses owing to communication disruptions between districts inflicted by lockdowns. Loan repayments and recovering investments on hatcheries, feed and fingerlings remain uncertain for these farmers.
- A correctional officer tested positive for COVID-19 on 21 April. The news is especially concerning
  considering the overcrowded Bangladeshi jails with an overburdened health system. These jails,
  which have the overall capacity of 41,244 inmates but house more than 89,000, are ill-prepared to
  tackle any outbreak of the virus. An effort to release some prisoners has been deferred.
- With increased testing, more asymptomatic carriers of COVID-19 are being detected by the
  Institute of Epidemiology, Disease Control and Research (IEDCR). Unaware, these infected people
  can unwittingly be super-spreaders of the virus to many unsuspecting individuals.
- Through evaluation of suspected cases, it has been noted that people are reporting fake symptoms in the hope of receiving relief. Additionally, a large number of prank calls are also overloading the national helplines, making it difficult for others to access support and for the health officials to follow up. BRAC is partnering with the government to conduct door-to-door follow-ups to ensure that the suspected COVID-19 cases are tested quickly.

- The rate of sample testing conducted per day needs to be scaled up to show a realistic picture
  of whether infection rates are rising, as lockdown decisions heavily depend on it. The scaling up is
  critical to gradually open up some aspects of the economic life.
- The government has ordered to extend banking hours in commercial districts, as part of the
  plan to gradually ease restrictions so that the export-oriented sector can operate. However,
  bankers are worried about poor safety and protection measures. Lack of proper safety measures
  can turn these offices into hubs for spreading the virus.
- 218 members of Bangladesh police have been infected with the virus and 652 are quarantined with suspicion of infection. Lack of protective gear and awareness, along with the nature of duty, makes it difficult to ensure the continued safety of these essential frontline workers. It is vital to manage the spread of these infections since the police regularly come in contact with large groups of people.
- Heavy rainfall and landslides threaten thousands of families living in the Rohingya camps of Cox's Bazar. Lockdowns are delaying monsoon preparedness and mitigation measures in the camps. Last year, heavy rainfall displaced nearly 16,000 people within the camps.





# Orientation, safety and safeguarding of staff and communities

- 12 BRAC COVID-19 testing kiosks are now ready to operate in Dhaka and Narayanganj including in Sir Salimullah Medical College and Bangabandhu Sheikh Mujib Medical University. These kiosks are expected to meet the demand for scaling up testing facilities required in Bangladesh. They are being set up by BRAC in partnership with the Government of Bangladesh, following the Kerala testing and tracing model. BRAC has acquired the necessary protective equipment and trained staff for sample collection.
- 29.5 million programme participants across the country have been oriented on COVID-19. Among them 59% are women and 41% are men.
- **1.5 million** hygiene products, such as disinfectants, hand sanitisers, and liquid and bathing soaps have been distributed to staff and communities.
- 133,529 BRAC staff have been oriented on COVID-19 through BRAC's online orientation sessions with healthcare experts and training modules.





### Strengthening of systems

- A 22-member psychosocial first-aid group has been mobilised to provide psychosocial support to survivors of violence at the community level. BRAC's community empowerment programme, through its participants, has reshaped its psychosocial support initiatives to support survivors of violence, especially women and children. There is also a special focus on delivering counselling support to front-line staff. Orientation and guidelines on providing support via tele-counselling have been developed. The initiative will help to monitor domestic violence and suicide rates in communities.
- Awareness messages and hand-washing facilities were arranged for people who have come
  to the haor (wetlands) regions for work in the annual harvest. BRAC's integrated development
  programme is focused on ensuring protection of these people, who have come from various parts of
  Bangladesh.



### Food security and social and economic recovery

BRAC's microfinance programme is refunding savings of BDT 1 billion to its clients. A total of 500,000 selected households in Bangladesh, based on their level of vulnerability, will receive a refund of BDT 2,000 (USD 24) from their general savings account to cope with the economic shocks from the shutdown. More than 157,000 clients have already received the money and 67% of the disbursement was transferred digitally through bKash. BRAC plans to reach additional 250,000 clients in the second phase of the savings return initiative.



### **Partnerships**

- BRAC and the World Food Programme (WFP) are exploring ways to distribute relief items (50 kg rice, 7.5 kg biscuits and BDT 2,300 for one month's support) to the families living in poverty in Cox's Bazar Sadar, Ramu and Kutubdia sub-districts of Cox's Bazar during the lockdown.
- 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 who are the most in need.
- BRAC has contributed to the development of Bangladesh's Country Preparedness and Response Plan to combat COVID-19, along with the Directorate General of Health Services (including its Community-Based Health Care), Directorate General of Family Planning, a2i and UN agencies. BRAC is directly involved in three pillars of the plan: Ensuring surveillance and laboratory support, contact tracing and point of entry screening; risk communication; and community engagement.
- Australian Government's Department for Foreign Affairs (DFAT) and BRAC have entered their
  third phase of partnership. This new phase aims to reduce the risks of COVID-19 through food
  assistance and enable a better assessment of the situation in Bangladesh. Under this partnership,
  we have been providing food support, and have established a distance learning platform for
  students through live television broadcasts. BRAC will collectively support more than 33,000
  households during these phases.
- Global Affairs Canada (GAC) and UNHCR are providing support for the COVID-19 response in Cox's Bazar, for both the Rohingya and host communities, through the BRAC's humanitarian crisis management programme. UNICEF is also providing support, with a particular focus on ensuring children's learning and wellbeing.





## Snapshot: Lessons from digital cash transfers from BRAC

Almost 18 million people live in extreme poverty in Bangladesh. The impact of COVID-19 on their livelihoods has been catastrophic. Recent research by BRAC Institute of Governance and Development and PPRC shows a 73% drop in income in households living in extreme poverty when measured in the first week of April 2020 compared to two months prior.

BRAC is targeting households living in extreme poverty as a key group of recipients for emergency cash support. So far, the majority of cash transfers have been through door-to-door visits, but this is becoming increasingly challenging amidst lockdowns, and movement during the virus presents a risk to staff and participants.

To overcome these challenges, BRAC has been piloting and scaling up the viability of digital cash transfers.

Here is a snapshot of the key lessons learnt from the pilot and scale up phase, which was conducted with households selected through BRAC's ultra-poor graduation programme;

- Initial rapid assessments among 242 programme participants showed that 84% (204 respondents) owned a mobile phone. Among them, approximately 37% (89 respondents) already had a registered bKash account number. Following that, 115 participants received support to open a bKash wallet and 38 were tagged with a trusted friend or family member.
- 94% of the recipients received the amount successfully during the pilot. Reasons for unsuccessful transfers included incorrect numbers, inactive accounts and submission of accounts registered on other mobile banking platforms (other than bKash).
- Mobile money allows participants to withdraw money as per their convenience and reduces the scope of exhausting the total in one transaction.
- A perception exists among some that women in Bangladesh cannot use mobile money.
   Contrastingly, the majority of the participants, both women and men, had a basic understanding of using mobile wallets.
- Digital transfers improved women participants' understanding of operating mobile phones and mobile wallets, and increased the scope of their interaction with markets.
- Shopkeepers are now allowing participants to purchase goods on credit, because mobile money agents often also run grocery shops.
- Participants recognise bKash as a mobile money service provider, but, due to its mass penetration, bKash is also often used as the generic name for mobile money.
- Participants in remote areas faced difficulty opening wallets and cashing out due to unavailability of bKash agents.
- The success of the digital transfers boosted the confidence of frontline staff and their capacity in supporting participants with mobile money wallets.
- On average, it took three to four days for a digital cash transfer, starting from phone number collection to resolving issues (if any) and disbursement.

A total of 6,242 participants including in the pilot have received the cash stipend of BDT 1,500 via bKash until 23 April, 2020.

## Digital cash transfers: How they work



The programme sends a request to the microfinance digital cluster team for cash transfers



The team sends a form back to the programme to collect information



The programme collects wallet numbers and other information from clients via phone or visiting the client's home













The digital cluster team sends the form to bKash for verification The programme sends the completed form to the digital cluster team

The programme transfers funds to bKash



bKash replies back confirming the active numbers



The final list with active numbers is sent for disbursement via bKash





bKash disburses the cash to the active numbers





The digital cluster team

speaks to bKash to resolve

any issue faced by the client



The programme reaches out to clients for confirmation and feedback



The disbursement results are sent by bKash as a report to the programme

I am 60 years old and I live alone. I asked so many people to help me. I stood in line for hours when people were handing out relief. I did not get anything.

I work as a road cleaner for the city corporation in Mymensingh. That was my only source of income.

I have been unemployed for almost a month now - from the time the government asked everyone to stay at home. It has been very difficult to manage food since then.

I have stopped searching for the last few days. I hoped someone will come to me with support, but noone came. I was sure that I would die of hunger.

I actually never thought that I would get this money without leaving my home. I have bought rice, lentils and oil. It will help me survive for some days.

Sonia Basfor, a recipient of BRAC's cash support initiative, is from Mymensingh of northern Bangladesh.



BDT 25 million has been raised through BRAC's appeal to help those in the most vulnerable situations in Bangladesh. Much more is needed.

Support a family today: <a href="https://www.brac.net/covid19/donate/">https://www.brac.net/covid19/donate/</a>

#### **Partners**









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