



BIDS NEWSLETTER

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BIDS Webinar- Critical Conversations 2020: In the Shadow of Covid - Coping, Adjustments, Responses Held



Webinar Critical Conversations 2020

BIDS Critical Conversations 2020 this year took the shape of a webinar and was held on 24 June 2020. BIDS researchers highlighted their work focusing on core areas of Covid impact, namely effect on unemployment, especially in the SME/MSME sector, the consequences for poverty and a more general assessment of Covid responses and effects in terms of adjustments in social behaviour, state of Covid-related knowledge, and the distribution of Covid-like symptoms across space and by socioeconomic and demographic categories pertaining to a more generalised population distribution. In all cases, policy insights and advice were extracted to suggest possible future directions for the fight ahead.

The four papers presented were as follows:

1. Addressing MSME Distress in the Current Crisis: Stimulus Packages and Policy Responses by *Monzur Hossain*.
2. Covid-19 and SMEs: Understanding Immediate Impacts and Coping Strategies by *Kazi Iqbal, Nahid Ferdous Pabon, and Tanveer Mahmood*.
3. Poverty in the Time of Corona: Short-term Effects and Policy Responses by *Binayak Sen, Zulfiqar Ali, and Muntasir Murshed*.
4. Coping with Covid and Individual Responses: Findings from a Large Online Survey by *K.A.S. Murshid, Tanveer Mahmood, Nahian Azad Shashi, and Abdur Razzaque Sarker*.

The webinar was very well attended and widely covered by the media. Mr. M. A. Mannan, MP and Honourable Minister, Ministry of Planning, Government of the People's Republic of Bangladesh, graced the event as the Chief Guest. Mr. Md. Ashadul Islam, Senior Secretary, Planning Division, was present as the Special Guest. Dr. K. A. S. Murshid, Director General, BIDS, provided the background context and conducted the webinar as Chair.

The eminent panellists were Professor S. R. Osmani, Professor of Developmental Economics, Ulster Business School, University of Ulster, UK and Dr. Mohammad Mushtuq Husain, Adviser, IEDCR, who provided valuable comments on the papers.

The webinar was attended by eminent scholars, policymakers, development practitioners, civil society members, activists, advocacy groups and journalists, and generated keen public interest. It was also streamed live on Facebook. ■

From the Editor's Desk

The countries across the globe have seen the Covid-19 induced pandemic in the first half of the year 2020, an unprecedented event that has shaken the global economy, including Bangladesh. We know that the measures of social distancing, as well as the pandemic induced drop of demand, have led to a stagnation of the Bangladesh economy, particularly during March-May 2020. In the early stage of such crisis, the role of the economists lies in generating evidence on the impact and coping mechanism of the households and firms to inform policy and help design short term bailout packages. BIDS lived up to this expectation and responded well to organise a webinar on the impact, coping and policies regarding Covid-19. The researchers of BIDS presented four papers which were discussed by eminent economist professor S. R. Osmani and public health expert Mr. Mohammad Mushtuq Husain. Mr. M. A. Mannan, MP and Honourable Minister, Ministry of Planning, graced the event as the Chief Guest. Preparing of four academic papers on COVID-19 in such a short time manifests the passion for research and responsibility of the BIDS researchers towards the nation.

This issue highlights a recently completed study of broader interest titled "The Impact of Mobile Financial Services - The Case of bKash." The objective of the study is to assess the extent to which various transactions costs and risks are affected by MFS and whether these ultimately impact on the welfare level of users in terms of consumption, income, credit, production and related effects, using bKash as an example. The study finds that MFS, as a component of financial inclusion, has a substantial impact on household welfare, with bKash transactions having the strongest effect, followed by that of Rocket transactions. Use of bKash increases non-farm and total income, whereas use of other MFS does not have any significant impacts on income.

The first half the year, though heavily interrupted by pandemic, saw the completion of four studies with ten studies ongoing. The pandemic could not take any toll on the productivity of the researchers—the researchers published a staggering number (18) articles in peer-reviewed journals. ■

Study Highlights

The Impact of Mobile Financial Services - The Case of bKash

[Study Team: K. A. S Murshid, Shahid Khandker, Khandker Shakhawat Ali, Hussain Samad, and Monzur Hossain]

Introduction

bKash Limited, the biggest mobile financial company of the country, began its journey less than a decade ago. bKash ranks 23rd in the US magazine Fortune's change makers list. According to Fortune magazine, bKash has significantly contributed to social mobility and change, especially in the sphere of inclusive finance. It provides low-cost mobile financial services and is reputed to have the largest number of customers (account holders) in the world.

The benefits of MFS occur through (a) savings in service charges, travel cost, time saved, enhanced security, and (b) in mitigating risks in consumption and production, arising from weather or manmade factors. There is also the potential to induce behavioural changes as MFS can re-align the risk and coping environment faced by individual men and women in households, leading to tangible impacts on health and educational expenditures, labour market participation, domestic and international remittances, and empowerment of women.

Objectives

The objective of the study is to assess the extent to which various transactions costs and risks are affected by MFS and whether these ultimately impact on the welfare level of users in terms of consumption, income, credit, production and related effects. Thus, we would like to know (a) whether bKash reduces the cost of transferring money, (b) whether it leads to increased borrowing and better crisis-management, and (c) whether it boosts the frequency and amount of payments received.

More specifically, the study, using household surveys, estimates the impact on consumption, income, and empowerment of women. The impact of MFS is measured on remittance (domestic and international) as well as income and consumption volatility. The study considers the transactions cost of transferring money from both domestic and international migration and its induced benefits among people. The positive impact of bKash and other MFS on financial markets, mediated via lower transactions costs, are likely to have an effect on trade, services and market expansion, leading ultimately to an economy-wide impact. Once the mobile financial system takes root—as it already appears to have done—the potential for further financial innovation is huge, as has been noted.

Methodology

The analysis is carried out at the institutional, agent and household levels. An attempt is made to extrapolate to the macro or national level based on these findings. The institutional analysis examines trends over time and seasonal and spatial spread across the country in terms of relevant factors like infrastructure and local level development indicators. The key question here would be to examine competitive strengths and weaknesses.

At the agent level, the question that must be answered is whether bKash agents are in some sense "better" than others, and whether the competitive edge that we see for bKash can be attributed to choice and efficiency of its distributors, agents, or agent-networks.

bKash mostly provides money transfer services. Most transactions are made by people sending money to family members, including migrant labourers, garment workers, and rickshaw pullers. Students also receive money from parents or guardians. While sending money does not require the intervention of an agent as long as the sender has money in the account, transactions can take place through agents where senders and receivers do not use their own accounts. However, this appears to have declined substantially.

Evaluation of bKash, therefore, means an assessment of reduction in transaction costs (direct and indirect) as well as time savings, and their induced effects on consumption, productivity and other indicators of welfare. In fact, evaluation of a financial service such as that of bKash involves evaluation at three levels: (a) household level, (b) producer (business/trader/entrepreneur) level, and (c) economy level. Household and producer level impact of bKash involves evaluating the net effect of transferring money quickly and securely. There are two ways one can assess this, i.e. using the consumer/producer surplus approach, or the regression approach.

The first approach is a crude way to assess private (and possibly social) gains from bKash services. While this allows us to estimate the magnitude of changes since initiation of an intervention, like bKash, it does not allow us to draw a rigorous, causal connection between the two. The regression approach, on the other hand, is a rigorous way to assess the effects of interventions like bKash, net of other factors influencing both private and social gains.

The approach in this study is to adopt the regression approach. One should also mention that no analysis was conducted at the producer or enterprise level, which, while expanding rapidly, still remains a relatively small component of bKash's business.

Findings and Discussion

This study began from the position that the Bangladesh experience with MFS was not well known, and, in particular, there was inadequate understanding of what economic or socioeconomic impacts were being realised through its introduction. In other words, does MFS generate more efficiency in the economy? Does it help raise income or consumption? What role does it play in mitigating risk or in financial inclusion? Does it promote equity? Does it lead to the economic empowerment of women? Some of these questions seem to be suggested by the literature.

This study has mainly focused on bKash, which alone accounted for two-thirds of the MFS market in 2018 (when the study was initiated). However, some comparative analyses were also conducted with MFS in general, as well as with other service providers like Rocket and SureCash.

MFS provides mostly money transfer services. bKash provides money transfer services along with services related to Bill Payment and Merchant Payment. Most transactions are made by people (including migrant workers and labourers, garment workers, and rickshaw pullers) who need to send money to dependent family members back at the village home. Students studying outside their homes also receive money from parents or guardians who support their education.

The MFS market is growing quickly from essentially small users to much bigger ones, including vendors and merchants. More recently, the government has begun using MFS (including bKash) to send stipend money or safety-net cash transfers to beneficiaries. Online transactions have also been introduced and facilitated by the use of smartphone applications and integration with bank accounts.

This study examined the extent to which various transactions costs and risks were affected by MFS and whether these ultimately impact on household welfare via effects on income, consumption, risk mitigation, and women empowerment.

Institutional Analysis

The higher efficiency of bKash transactions has resulted from the greater efficiency of its agents. Thus, the number of account holders per agent and the volume of transactions per agent are both higher in the case of bKash compared to other providers. In fact, a bKash agent handles almost seven times more transactions by volume, compared to other service providers.

With the introduction of the bKash App, emerging synchronisation with bank accounts and wider availability of smartphones, efficiency will rise further, and costs will decline even more. It also implies that the agent-network system will also decline in importance.

Financial Inclusion

Access to finance at the household level is higher among the rich than among the poor. For instance, while 85.7 per cent households from the richest quintile have access to some form of finance, for the lowest income quintile, it is 70 per cent. The rich-poor differential is primarily driven by access to banks.

In terms of gender, we find that 35.4 per cent of adult females and 26.8 per cent of adult males have a financial account. Females have greater access to finance than males, partly because of a substantially higher share of MFS accounts among females, compared to males. However, attaining universal financial inclusion still remains a distant goal: 73.2 per cent males and 64.6 per cent females do not have access to any form of financial service.

Seasonality/floods

bKash is expected to respond to shocks produced by natural disasters such as floods. Cash-in and Cash-out amounts were found to be higher by 33 per cent and 30 per cent, respectively, during periods affected by floods, underscoring the shock-absorption role of MFS, especially bKash.

Agents

Our survey results suggest that agents are highly satisfied with the current incentive structure and that their role is critical for MFS, especially bKash. However, as several fraudulent cases of agents have been detected and reported in the newspapers, the agent onboarding process has been scrutinised and found to be quite stringent. As the industry shifts to an increasingly digital ecosystem, providers have the chance to reduce the net cost of their agent distribution networks.

If we consider the household as a unit, we find that only 24 per cent of households do not have access to financial services: 10 per cent of the rural households have an account with a bank, 22.5 per cent with MFIs, 11.1 per cent with MFS, and 32.4 per cent have multiple types of accounts.

Thus, MFS, as a component of financial inclusion, has substantial effects on household welfare, with bKash transactions having the most substantial effect, followed by that of Rocket transactions. This is perhaps because bKash transfers contribute the most to domestic remittances, while SureCash and Rocket transfers relate mostly to government stipends and other (less frequent) payments. What this means is domestic remittance sent via bKash has probably more diverse and stronger effects than stipends in mitigating risks and enhancing efficiency in household income and consumption.

Household Welfare: Income and Consumption

Use of bKash increases non-farm and total income, whereas use of other MFS does not have any significant impacts on income. More specifically, the usage of bKash increases household non-farm income by 15.2 per cent, and the total per capita income by 5.8 per cent. The usage of bKash also increases household income from fisheries.

We find that the usage of bKash has a smoothing impact on income and consumption – but mostly on the former. For households who were exposed to shock but did not use bKash, domestic remittances declined by 61.6 per cent, and consequently, per capita income declined by 17.1 per cent, but without any significant impact on per capita consumption. For households who were exposed to a shock and did use bKash, domestic remittance increased by 60 per cent, and as a consequence, per capita expenditure increased by 6.2 per cent and income increased by 28.1 per cent. This is the risk-mitigating role of bKash: it helps smooth income and consumption of households exposed to any shock. Responses to shocks appear to be particularly pronounced for health shocks and floods.

Women Empowerment

The study assessed empowerment through a number of qualitative and quantitative indicators, including women's freedom of movement outside the home, their role in the household and financial decision making, their participation in the income-generating activities, earnings from the labour market, and ownership of assets like jewellery and monetary savings. In all indicators except for one (namely, their role in economic-financial decisions of the family), the impact of bKash was positive and significant.

Economy-Wide Impact

The findings of the impact of bKash at the household level can shed light on the contribution of bKash operations to the overall Bangladesh economy. bKash has more than 28 million customers, with an active customer base of more than 14 million. With 180,000 agents operating all over Bangladesh, bKash's operation involves an annual transaction of \$27 billion or 11 per cent of the Bangladesh economy (estimated at US\$ 250 billion in 2017). The very small size of the financial transaction would not allow one to estimate an economy-wide impact analysis, following macro-level techniques such as SAM or CGE.

However, using household-level analysis, we can still estimate what would be the role of bKash in the Bangladesh economy. bKash has helped increase efficiency of the economy through the reduction of transaction costs using mobile technology to transfer money or other financial services such as payments. Given the scope and coverage of bKash, we can determine the extent of total benefits accruing to the economy due to the \$27 billion worth of

mobile money. We calculate the net benefit to customers at 4 per cent. It yields an economy-wide benefit of BDT 86.9 billion (=BDT 2,173.5 billion x 0.04) or US\$1.1 billion. Given the national GDP of US\$ 250 billion, bKash operation can account for almost one half of a per cent of the total economy of Bangladesh.

Thus, this study has unearthed quite an impressive set of findings related to the operations of bKash and its impact on a wide range of outcomes, including income and almost definitely, savings while at the same time, demonstrating a strong mitigating effect through smoothing income and consumption, and reducing risk when faced with shocks. Outcomes recorded on social sectors like education, health,

and especially women empowerment were strikingly impressive. Given the considerable potential for further development, evolution of MFS augurs well for Bangladesh's development objectives.

The future for MFS is very bright. Entities like bKash will certainly see rapid expansion in scale and turnover as fresh markets get explored. This will require incentives to be fine-tuned, e.g. for merchants whose level of enthusiasm could be improved. At the policy level, there are reservations about transaction limits set, an emerging, non-level playing field and the threat of money laundering or illegal transactions that could take advantage of various MFS systems and throw those into disrepute. ■

Completed Studies

Impact Assessment of Solar Irrigation, Solar Mini-grid and ICS Projects of IDCOL

This study assesses the socioeconomic benefits of three renewable energy programmes of Infrastructure Development Company Limited (IDCOL), namely the solar mini-grid, solar irrigation pump and improved cook stove (ICS) programme. Based on a survey of households, this study assesses the plausible impact of these interventions. Our findings suggest that access to SMG not only provided better electricity in terms of reliability and lighting coverage compared to IDCOL's other renewable projects (e.g. Solar Home System); it also makes a positive impact on children's education, income generation, improvement of quality of life, and safety and security.

Solar-powered irrigation systems are innovative and environment friendly solutions for agro-based economies like Bangladesh with a reduction in fossil fuel dependency and grid electricity demand during irrigation seasons. Overall, findings regarding the impact of solar irrigation show that solar-powered irrigation provides an opportunity to irrigate a higher amount of land due to its beneficial aspects such as low cost, low wastage of water, and reliability. Consequently, it also contributes to a higher amount of return from harvesting. Also, it saves carbon emission and therefore contributes to reducing air pollution.

Results regarding ICS intervention indicate that ICS decreases time spent on fuel collection/purchase significantly and saves time compared to the adoption of traditional stove users. Therefore, the beneficiaries utilise the saved time for other activities e.g. taking care of children, helping in children's study/homework, watching television, socialising and visiting neighbours, friends and relatives, entertaining guests, and taking rest including wage/salaried work and IGAs. In sum, despite some positive benefits to ICS user households, a large section of households use both traditional and ICS simultaneously. Therefore, there are scopes of improvement of ICS to cater to the need of the households along with more awareness-building programmes that might popularise ICS in Bangladesh.

Employment and Unemployment amongst Educated Youth in Bangladesh: An Exploratory Analysis

This is an exploratory exercise which attempts to identify the potential for carrying out online socioeconomic surveys in Bangladesh, taking the question of "educated unemployment" as a test case. The topic is of great interest not just in Bangladesh but also throughout South Asia and

beyond, where the issue is of particular concern in the context of rapid growth and rising aspirations amongst young people. Most studies depend either on own data generation or periodic national level surveys like the Labour Force Surveys (LFS). The former consists of small datasets while the latter have a limited number of relevant variables available for analysis. Thus, easier access to larger datasets with better coverage of variables would be a highly welcome additional resource for researchers and policymakers.

It was, in fact, possible to rapidly generate a large volume of data using an online platform (Facebook) for this exercise. The data validation approach used here is to compare findings with those reported in the wider literature. In general, the results obtained from the online survey appear both reasonable and defensible. The estimates of educated unemployment are consistent with other available estimates. The relationship of unemployment to education, gender, and location is similar to those reported in the literature. The effect of "control" variables like family size, age and family income were as expected. In particular, family income (reflecting family influence) emerged as a powerful predictor. The study was also able to throw light on two other aspects of the labour market, including the duration of unemployment and salary levels.

The Forcibly Displaced Myanmar Nationals in Bangladesh: Evidence from Household Survey

In late 2017, a surge of Myanmar nationals fleeing violence in their country entered Bangladesh. This wave of more than 600,000 Rohingyas added to earlier inflows so that by early 2018 there were an estimated 800,000 to 1 million forcibly displaced Myanmar nationals (FDMN) residing in Cox's Bazar District of Chittagong Division in south eastern Bangladesh.

The influx of the FDMN made both the government of Bangladesh and the donor community concerned about the well-being of the displaced population. Another related concern was the potential adverse effects of the large inflow of FDMN on the short-term and long-term welfare of the host community. Against this background, the present study assesses the current welfare of the Rohingya population and the host community, as well as the potential impacts on the local economy. More specifically, the study assesses the consumption and nutrition, poverty and vulnerability, and income and employment of the Rohingyas.

The study found that both new and old waves of displaced households have per capita lower consumption expenditure

(food and total) compared to the host community, and older migrant households have slightly higher levels of consumption expenditure than newer migrants. In terms of non-monetary dimensions of well-being, older FDMN are in general better-off compared to newer FDMN. Aside from personal insecurity or risks, host community households are better off than FDMN's in almost all non-monetary well-being measures. About 69 per cent of FDMN said that they are now poor as compared to 26 per cent of 5 years ago. This percentage is higher among newer FDMN (75 per cent) compared to older FDMN (59 per cent).

The study also found that while the potential for labour force participation of the FDMN is 8 per cent higher than that of

the host community, the probability of actual employment is about 34 per cent lower for the FDMN vis-à-vis the host community. Wage earnings of the FDMNs are 31 per cent lower than their counterparts in the host community.

The ratio of non-WFP-assistance income of the households in the new wave of FDMN to that of the host community is nine while that of old FDMN to host community is approximately 3.5. The FDMN households who earn income rather than being entirely dependent on WFP assistance enjoy relatively better well-being.

The study suggests more could be done on the policy space to enhance their long-term capability and economic mobility. ■

Ongoing Studies

COVID-19 and SMEs: Early Evidence on Impact and Coping Strategies

In this initial stage of Covid-19 induced pandemic, most of the governments in the world, particularly in the developing countries, are faced with the challenges of informed policymaking because the evidences are short in supply. Early evidence on the pandemic helps inform the policymakers set the priorities and respond quickly and efficiently. To this end, BIDS attempts to generate early micro-evidence of the impact of Covid-19 on small and medium enterprises (SMEs) and their workers, given the importance of SME sector in Bangladesh. Using a pre-Covid survey of BIDS as a benchmark, a total of 375 enterprises and 360 workers were interviewed during the lockdown in April-May 2020.

Results show that the owners predicted a two-third reduction in revenue in 2020 compared to 2019. This predicted reduction is lower for the larger sectors. The immediate loss of the SMEs stemmed from a number of sources: (i) loss of sales due to shutdown of production, (ii) unsold products in inventory, (iii) unpaid payments, (iv) running operating costs (wages, utilities, etc.), and (v) perishable and un-storable raw materials. Due to disruptions in the supply chain, owners worry that they will not be able to resume full production even in a month after the shutdown is lifted. Almost 90 per cent of owners fear that if the shutdown continues for three months at a stretch, they might have to either wind up their business or survive with huge losses. About 98 per cent of the workers got paid in March 2020, either partially or fully. A large proportion of workers – about two-thirds – do not think that they would be paid in May 2020. About three-fourth of the SMEs were aware of the incentive package announced by the government. The study suggests that the survival of this sector critically hinges on how effectively government's incentive packages reach the most affected SMEs.

How are People Responding to Covid-19 in Bangladesh? A Study based on Online Data

The study involved the generation of countrywide data using the Facebook platform obtained from almost 30,000 respondents from all districts of the country. The questionnaire covered issues relating to employment, earnings, adoption of precautionary measures to prevent being infected, views on lockdown, coping and adaptation strategies, the status of morbidity and mortality experienced in recent weeks and months, and respondents' socioeconomic profiles. Data generation has been completed and appears to be of good quality, allowing the researchers

to review at least three issues: (a) status of knowledge and practices, (b) economic and employment effects, and (c) status of morbidity and prevalence of Covid-19 symptoms, and possible socioeconomic factors responsible.

Useful policy insights are likely to be generated from this study.

Epidemiological and Economic Burden of Dengue in Dhaka, Bangladesh

Dengue is a major public health problem in many tropical and subtropical countries today. It is highly seasonal in Bangladesh with an increased incidence during the monsoon. A growing literature shows that illness related costs pose a severe financial burden on households, health care systems, and governments. Since the data about the cost of treatment is limited and varied across settings, specific epidemiological and economic burden data from Dhaka city is essential.

The study will estimate the epidemiological and economic burden of dengue infections among the city dwellers in urban Dhaka in 2019. Also, it will find out the factors responsible for spreading dengue and develop a policy brief in line with the findings on the initiatives to be taken by the government.

The analysis will be done in terms of three perspectives: household, health system, and broader societal points of view. It is expected that data generated through this study will support national level public health decision making for prevention/control of dengue in public health priority lists.

Evaluation of National Service Programme (2nd, 3rd & 4th phase) of Department of Youth Development

The Department of Youth Development (DYD) under the Ministry of Youth and Sports is often described as the lead agency in the Government of Bangladesh for matters related to youth development. As per electoral commitment of the present government, National Service Programme (NSP) was launched in 2010 with a view to imparting training and providing temporary employment to the unemployed youths, who have at least passed H.S.C, aged 24-25, in nation building activities.

The objectives of this study are to assess the extent to which the NSP has achieved its stated objectives and to evaluate the impact of the programme on the target beneficiaries in terms of skill development, income earning potential, and self-employment opportunity.

Both quantitative and qualitative data will be used collecting through in-depth interviews, KIIs and FGDs.

Tracer Study on Graduates of Tertiary-Level Colleges

The primary objective of the study is to establish new evidences which will facilitate policy dialogue on the relevance of college level educations considering the current state of labour market as well as their importance in contributing to job creations in Bangladesh. It will also provide insights about the effectiveness of College Education Development Project (CEDP) through the assessment of quality of education in project supported institutions.

The study will capture the economic activities of college graduates around three years after their graduation to examine how the competencies they acquired through the college education contribute to their employment and work and how relevant they are to the labour market needs. The survey will also interview the employers of the graduates to assess their views on graduates' skills and their expectations for post-secondary institutions in terms of their contributions to the human resource development, technological innovations, and industry linkage. Principals and/or heads of department will also be interviewed to get information about institutional efforts to improve the quality and enhance the employability of students. It is envisioned that a sample of graduates interviewed in this survey will be followed up in a final round of tracer study.

Decent Wage Bangladesh (Phase 1)

The available data on the labour market of Bangladesh is still inadequate to conduct a comparative wage analysis and cost of living of workers, especially when the knowledge is required by the trade unions to promote better pay, create alliances with likeminded stakeholders and to strengthen their voice in lobby, advocacy, and campaigning. The study seeks to contribute to the knowledge of specific wage patterns, cost of living and quality of current Collective Agreements and issues on topics, which are addressed by trade union counterparts in Bangladesh. This data will benefit the work of the trade unions who would use the research results to strengthen their position and impact on the local level, while at the same time enhancing their status at the national level when it comes to their assessment of the recently concluded minimum wage for the garment sector (RMG), as well as ongoing labour law revisions and wage negotiations in general. Thus research results should enhance trade union skills to adequately use data in their advocacy and lobby, both at the factory level and at the tripartite institutional level.

Since wages and cost of living are the project's focus, it seems logical to select branches of industry and large-scale agriculture produce where wage labour is predominant. Hence, the regions and industries to concentrate on are: 1. RMG (Dhaka, Chittagong) 2. Leather ((Dhaka, Chittagong) 3. Tea (Sylhet) 4. Rice (Dhaka, Chittagong), and 5. Construction (Dhaka, Chittagong).

Agricultural Transformation, Food Security and the Second Green Revolution: Strategic Directions

The objective of the study is to examine the various aspects of technology generation, dissemination, financing and other supports necessary for a quantitatively higher and diverse, and qualitatively healthier and more nutritive food crops system in the country. The study will have the following scope of work: analysis of the present situation of progress of First Green Revolution (FGR) in the country, analysis of views of farmers including women farmers in cultivation of present crops and the desirable traits for future array of crops, the

efficacy of extension in terms of their needs, and analysis of views of stakeholders (scientists, policymakers, general public and special interest groups such as farmers' organisations) on the diagnosis of the problem now and their future resolution.

Several methods of investigation will be used. An extensive literature survey will be done on all the issues mentioned in the Background section and under Scope of Study. This will be followed by extensive discussion with scientists, policymakers, extension service agents including those in NGOs and business, and farmers including women farmers for understanding the various dimensions of the issues involved now and in the future.

The analytical methods will be both quantitative and qualitative.

Impact Analysis on Development Programme for Improving the Living Standard of Hijra Community (IADPILSHC)

Hijra community is a very small portion of the total population of Bangladesh. The number of Hijra people in Bangladesh is around 12,000, according to a preliminary survey conducted by the Department of Social Services (DSS). They are generally neglected, trampled, and mistreated in the society.

The Department of Social Services (DSS) under the Ministry of Social Welfare has taken an inevitable initiative to materialise "Programme for Improving the Living Standard of Hijra Community." The programme was initially launched in seven districts of the country as a pilot programme in the year 2012-13.

The purpose of this study is to evaluate the programme towards improving the standard of living of the Hijra community, explore the changing role of their socioeconomic condition, and assess the success as well as the failure of this programme to create employment opportunity.

Impact Analysis on Development Programme for Improving the Living Standard of Underprivileged Community

According to a preliminary survey conducted by the Department of Social Services (DSS), the number of underprivileged community people in Bangladesh is around 14,90,000. With a view to bringing the underprivileged people to the mainstream of the society and involving them in the overall development of the country, the government has taken an inevitable initiative to materialise "Programme for Improving the Living Standard of Bede and Underprivileged Community." Initially launched in seven districts of the country as a pilot programme in the year 2012-13, the programme now covers all of the 64 districts of the country.

The study will examine whether it has improved the standard of living of the underprivileged community, and assess the success as well as the failure of this programme to create employment opportunity.

Impact Analysis on Development Programme for Improving the Living Standard of Bede Community

Although Bede community comprises only a small part of the total population of Bangladesh, this particular group of population has been identified as a neglected and underprivileged group since the colonial period. According to a preliminary survey conducted by the Department of Social Services (DSS), the number of Bede and Underprivileged community people in Bangladesh is around 14,90,000. With a view to bring the people of Bede community to the mainstream of the society and to involve them in the overall development

Initially launched in seven districts of the country as a pilot programme in the year 2012-13, this programme now covers all of the 64 districts of the country.

The main objectives of the study are to evaluate the programme towards improving the standard of living of the Bede community, explore the changing role of their

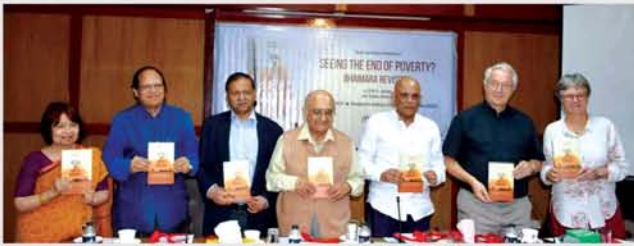
News and Events

BIDS ranked 26th among top “International Development Policy Think Tanks” in the world and 17th in Southeast Asia and the Pacific in 2019!

BIDS has been ranked 26th in the “Top International Development Policy Think Tank Category” in The 2020 Global Go To Think Tank Index (GGTTI) published by the Lauder Institute at the University of Pennsylvania. Moreover, among 100 Top Think Tanks in Southeast Asia and the Pacific, BIDS placed 17th position. The GGTTI sample includes 36 think tanks in Bangladesh, and among them, BIDS has been holding the first position in all categories since the inception of the Index, including the year 2019.

The Launching Event of the Book titled “Seeing the End of Poverty: Bhaimara Revisited” Held

The launching event of the UPL published book titled “Seeing the End of Poverty: Bhaimara Revisited” authored by Dr. Eirik Jansen was held on Sunday, March 1, 2020. It was hosted by Bangladesh Institute of Development Studies (BIDS).



The launching event of the book

Professor Rehman Sobhan, Chairman, Centre for Policy Dialogue (CPD) and Former Member, Advisory Council of the Caretaker Government, was present as the Chief Guest for the Launch Event. Dr. K.A.S. Murshid, Director General, BIDS, chaired the session. The panellists were Dr. Atiur Rahman, Former Governor of Bangladesh Bank; Prof. Rounaq Jahan, Distinguished Fellow of Centre for Policy Dialogue (CPD); Dr. Saleemul Huq, Director of International Centre for Climate Change and Development (ICCCAD); and Ms. Sidsel Bleken, Ambassador of Royal Norwegian Embassy in Bangladesh.

The event was attended by academics, stakeholders, policymakers and journalists.

BIDS Bookstall at the Bangla Academy Amar Ekushey Grontho Mela 2020

BIDS set up a bookstall in the Bangla Academy premises this year too as part of the annual “Boimela” held in commemoration of the Martyrs of the language movement of 1952. The mela (fair) draws a number of book lovers, poets, academics, novelists, and writers along with students and members of the general public. This is an occasion for BIDS to build stronger links with the broader community by making our publications accessible to all. Dr. K. A. S. Murshid, Director General, BIDS officially inaugurated the stall in the afternoon of 6th February 2020, where the researchers and staff of the BIDS participated. ■

socioeconomic condition and assess the success as well as the failure of this programme to create employment opportunity.

Both quantitative and qualitative methods will be used to capture the impact of the programme. Besides conducting a questionnaire survey, FGDs and case studies will be conducted to capture the qualitative aspects of the programme. ■

BIDS Mourns

Dr. Kazi Ali Toufique, Research Director, BIDS passed away in Dhaka on 11th February 2020. Dr. Toufique obtained Ph.D. in 1996 from the University of Cambridge, UK. He joined BIDS in 1989 as a Research Associate. In his long career as a researcher, he has worked as consultant to several organisations including DFID, WorldFish Center, FAO, UNDP, etc. His contributions and achievements are outstanding and noteworthy, and he will continue to make an impact on the development discourse of the country. We lost a dear family member today who can never be forgotten.



Dr. Monowar Hossain, Acting Chairman, BIDS (1975-83) passed away in Dhaka on 4th March 2020 due to old age complications. He was a brilliant scholar, a PhD from the London School of Economics, and a deeply committed researcher. Before joining BIDS, he was Head of the Department of Statistics at the University of Dhaka.



National Professor Dr. Jamilur Reza Choudhury breathed his last on April 28, 2020. He was 77. He was an honourable member of the Board of Trustees of BIDS. Professor Choudhury was the current Vice Chancellor of the University of Asia Pacific and was the first Vice Chancellor of BRAC University. He was also a former Adviser to Caretaker Government of Bangladesh. After finishing his Ph.D. in structural engineering from University of Southampton, UK, he became a full professor at BUET in 1976 and served till 2001.



He was awarded Ekushey Padak in the science and technology category in 2017 and then honoured as a national professor in 2018. His departure has left a huge vacuum in our national life. His friends, colleagues and admirers will reminisce him as a scholar, gentleman and patriot.

Mr. Shamsul Huq, a staff of BIDS died on Thursday, March 12, 2020 in Dhaka at the age of 53. He has ensured timely pick and drop of BIDS staff for the last 22 years with dedication and professionalism. ■



BIDS Researchers at International Conferences/Meetings

Dr. Minhaj Mahmud, Senior Research Fellow

Attended the “Empirical Study on Risk and Poverty in Bangladesh” as the Visiting Research Scholar of the JICA Research Institute, Tokyo during 16-22 February 2020. ■

Publications in Peer-Reviewed Journals by BIDS Researchers

- Ahmed, B., S. Genschick, M. Phillips, and H. Waibel. 2020. "Is there a Difference between the Poor and Non-poor? A Disaggregated Demand Analysis for Fish in Bangladesh." *Aquaculture Economics & Management*, 1-27.
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- Murshed, R., and M. R. Uddin. 2020. "Organic Farming in Bangladesh: To Pursue or not to Pursue? An Exploratory Study Based on Consumer Perception." *Organic Farming*, 6(1): 1-12.
- Sarker, A. R., N. Ali, R. Akram, and M. Sultana. 2020. Economic Loss due to Diarrheal Infection in Bangladeshi Households (Bangla article). *Bangladesh Unnayan Samikkha*. Volume 37:1426
- Sarker, A. R., Z. Islam, A. Morton, J.A.M. Khan et al. 2020. "Willingness to Pay for Cholera Vaccine in Bangladesh." *PLOS ONE*, 15(4): e0232600
- Sarker, A.R. and M. Sultana. 2020. "Cost-effectiveness of Childhood Malaria Vaccination in Endemic Hotspots of Bangladesh." *PLOS ONE*, 15(5): e0233902
- Sen, B. "Shahitya o Arthoniti: Banglar Koyekti Durbhikkho" (Reflections of Bengal Famines in Literature and Economics), Bangladesh Unnayan Shomikhya, Vol. 37 (Annual Number), BIDS, 1426 Bangla Year/ 2020 CE, pp. 1-36,
- Yoshino, N., M. Hossain, and F. Taghizadeh-Hesary. 2020. "Enhancing Financial Connectivity Between Asia and Europe: Implications for Infrastructure Convergence Between the Two Regions." *Asian Economic Papers*, 19(2): 84-101.
- আহমেদ, মাক্কফ (1426 Bangla Year/2020 CE) বাংলাদেশে তামাক ব্যবস্থার নিয়ন্ত্রণ: একটি পর্যালোচনা, বাংলাদেশ উন্নয়ন সমীক্ষা, খণ্ড ৩৭.
- আহমেদ, নাজনীন, কাশফি রায়ান ও জাবিদ ইকবাল (1426 Bangla Year/2020 CE) শিশুশ্রম নিরসনে সামাজিক নিরাপত্তা কর্মসূচির ভূমিকা: বাংলাদেশ প্রেক্ষিত, বাংলাদেশ উন্নয়ন সমীক্ষা, খণ্ড ৩৭. ■

Book Publication

Bangladesh's Macroeconomic Policy Trends, Determinants and Impact

Editor: Monzur Hossain, Senior Research Fellow, BIDS

The book provides valuable insights on issues pertaining to current macroeconomic policy debates and challenges in Bangladesh. It evaluates various macroeconomic policies and reflects on a future direction in terms of four central themes: (i) Macroeconomic Policy, Growth and Poverty; (ii) Monetary and Fiscal Policy; (iii) International Trade and Finance; and (iv) Finance and Growth. ■

Call for Journal Articles

Articles are invited for the 'Bangladesh Development Studies' (quarterly journal published in English) and the 'Bangladesh Unnayan Samiksha' (annual journal published in Bangla) from researchers and academics who are interested in development issues of Bangladesh and other developing countries. The topics could cover a wide range of socio-economic development issues such as agriculture, rural development, industry, population, energy, environment, education, international relations, gender and macroeconomic issues. For details on submission procedure and authors' guidelines, please visit the BIDS website (www.bids.org.bd/publications). ■

■ Editor

Kazi Iqbal

■ Editorial Team

Md Meftaur Rahman

Nahin Rahman

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E-17, Agargaon, Sher-E-Bangla Nagar

G.P.O. Box No:3854, Dhaka-1207, Bangladesh

Phone: 880-02-58160430-37, Fax: 880-2-58160410

E-mail: publication@bids.org.bd

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