



PROCEEDINGS
Webinar on

IMPACT OF COVID-19 PANDEMIC ON BANGLADESH: OPTIONS FOR BUILDING RESILIENCE



BIISS Auditorium, Dhaka
Wednesday, 11 November 2020
From 1100 to 1300 Hours



Bangladesh Institute of International and Strategic Studies (BIISS)



PROCEEDINGS
Webinar on

IMPACT OF COVID-19 PANDEMIC ON BANGLADESH: OPTIONS FOR BUILDING RESILIENCE



BIISS Auditorium, Dhaka
Wednesday, 11 November 2020
From 1100 to 1300 Hours



Bangladesh Institute of International and Strategic Studies (BIISS)



Published by

Bangladesh Institute of International and Strategic Studies (BIISS)
1/46, Old Elephant Road (West of Ramna Police Station),
Dhaka-1000, Bangladesh.
Phone: (+88) (02) 9353808, 9336287, 8315808
Fax: 88-02-48312625
E-mail: info@biiss.org
Website: www.biiss.org

Printed by

GraphNet Limited
95 Naya Paltan, Khan Tower
1st Floor, Dhaka-1000
Phone: 9354142, 9354133, 01715011303
E-mail: graphnet@gmail.com

Webinar on

“Impact of Covid-19 Pandemic on Bangladesh: Options for Building Resilience”

Bangladesh Institute of International and Strategic Studies (BIISS) organized a webinar on “Impact of Covid-19 Pandemic on Bangladesh: Options for Building Resilience” on 11 November 2020. His Excellency Dr. Mashiur Rahman, Economic Affairs Adviser to the Hon’ble Prime Minister, Government of the People’s Republic of Bangladesh, graced the occasion as the Chief Guest. Ambassador M. Fazlul Karim, Chairman, BIISS, chaired the webinar. Major General Md. Emdad Ul Bari, ndc, psc, te, Director General of BIISS, commenced the programme with his welcome address. At the webinar, discussions were held on four relevant topics. Professor Dr. Mustafizur Rahman, Distinguished Fellow, Centre for Policy Dialogue, discussed the topic titled ‘Domestic Market and International Trade’. Professor Dr. Sayema Haque Bidisha, Department of Economics, University of Dhaka, focused on the issues of ‘Poverty and Social Security’. Mr. Shameem Ahmed Chowdhury Noman, Secretary General, Bangladesh Association of International Recruiting Agencies (BAIRA, reflected on the issue of ‘Manpower Export’ and Dr. Mohammad Mahfuz Kabir, Research Director, BIISS talked about ‘FDI and Macro Economy’.



Remarks by the Chair



Ambassador M. Fazlul Karim

Chairman, Bangladesh Institute of International and Strategic Studies (BIISS)

Ambassador M. Fazlul Karim, Chairman, BIISS, began his remarks reminding the birth centenary of the Father of the Nation, **Bangabandhu Sheikh Mujibur Rahman**, this year, and extended deepest gratitude and honour to him. He mentioned that Covid-19 has affected lives of people everywhere around the world; it has created new realities at personal, national and global levels. It is more than a health crisis as it is having devastating impact on every sphere of human activity – economy, politics, education, culture and social relations. People are losing jobs and income every day. People have been forced to modify the lifestyles to a great extent to remain safe; states have taken drastic measures like lockdown, closing borders, stopping air travel, etc., which have disrupted global supply chains and slowed economic growth. As a result, actions at the national and global levels are imperative to control economic decline and forge ahead with confidence.

Ambassador Karim highlighted that while dealing with the pandemic, states have been facing both external and internal challenges. The pandemic has dented Foreign Direct Investment (FDI) flows to developing countries; Official Development Assistance (ODA) has also been declining and exports have fallen sharply. Investment flows to South Asia this year have decreased by 31 per cent compared to 2019. International trade witnessed sharp decline in the early months of Covid attack, with countries introducing protectionist policies. There have been economic disruptions in most of the countries, both in the developed and developing ones, with Gross Domestic Product (GDP) growth rates sliding everywhere. It will be an enormous challenge for the developing countries to achieve the Sustainable Development Goals (SDGs) on time if the pandemic continues for long. Experts fear that as countries are diverting more resources to the health care sector, other social sectors might be neglected. The developing countries will need enhanced international support to cope with the precarious situation.

While discussing the context of Bangladesh, Ambassador Karim remarked, amidst a bleak external scenario, it is reassuring that the country has been faring better than most of the countries in South Asia mainly due to the early stimulus packages announced by the government and hard work of the professionals, the farmers, the business community and the general masses. Bangladesh at the same time has been facing a number of challenges including decline in exports, return of a large number of migrant workers from the



Middle East, rise in the incidence of poverty and reverse migration of informal workers to rural areas as they lost jobs. Service sector is the most affected sector like everywhere in the world.

Ambassador Karim illuminated the audience that the government has demonstrated its prudence by taking the pandemic seriously from the very beginning. It decisively rolled out a stimulus package of BDT 1 lakh crore (approximately US\$ 11.765 billion) to stand by the poor and helpless people and keep the momentum in economic activities. The stimulus packages were meant to support wage payment in export-oriented formal sectors, provide working capital to domestic enterprises – both large and small, support agro sectors and run social security schemes on a large scale. For few months, the government gave food and income support to 28 million people through various social security schemes. The fiscal and financial packages announced by the Hon'ble Prime Minister is equivalent to 3.7 per cent of GDP, which is the largest in South Asia. The government started preparing a Covid-19 management guideline well before the first case was detected on 08 March 2020. Soon after the first Covid-19 death, the government imposed 'general holiday' which was turned eventually into a 'lockdown'. The lockdown was accompanied by an awareness campaign in which the business and the civil society machinery joined in promptly. The campaign message was clear and succinct – awareness, not panic.

Ambassador Karim further stated that as the Covid-19 situation is now turning from bad to worse in view of the second wave of the virus affecting many countries in Europe and America, Bangladesh needs to think about alternative markets for its exports. Europe and North America are the most important markets for our Readymade Garments (RMG) and other products and disruptions in these regions might seriously hamper Bangladesh's exports. He commented that Bangladesh should explore new and expand existing markets in Asia and Africa. More aid and support should also be provided to those involved in the cottage industries and



in the Small and Medium-sized Enterprises (SMEs) who have been hit hard. One way to do it will be by gearing up efforts to popularize handmade products. Bangladesh has to encourage people to buy hand made products and save the artisans. Already, there are some positive signs for country's economy as the overall agricultural production has gone up, Information and Communications Technology (ICT) sector has received a boost in view of significant increase in on-line services and e-commerce; remittances from migrant workers have also been exceptionally high in last few months. Bangladesh is also lucky that the country's RMG workers have not been much affected by the virus and demand for the RMG products have been growing. Ambassador Karim commented that in the face of unprecedented challenges and difficulties, this webinar organized by BIISS is an attempt to contribute in charting the way out of the ongoing pandemic that is shaking the whole world and to find out the ways for building resilience. Finally, Ambassador M. Fazlul Karim thanked the Chief Guest, H. E. Dr. Mashiur Rahman, Economic Affairs Adviser to the Hon'ble Prime Minister, Government of the People's Republic of Bangladesh, for his kind presence in this webinar.

Welcome Address



Major General Md. Emdad Ul Bari, ndc, psc, te

Director General, Bangladesh Institute of International and Strategic Studies (BIISS)

At the outset, **Major General Md. Emdad Ul Bari, ndc, psc, te**, the Director General of BIISS, paid the deepest tribute to the memory of the Father of the Nation **Bangabandhu Sheikh Mujibur Rahman**. On behalf of BIISS, he expressed heartfelt gratitude to H. E. Dr. Mashru Rahman, Economic Affairs Adviser to the Hon'ble Prime Minister, Government of the People's Republic of Bangladesh, for gracing the webinar as the Chief Guest and thanked the panelists and audience for making themselves available in the webinar.

In his welcome address, General Bari said that it is neither for the first time the world is facing any epidemic, nor it is that the people were absolutely unaware of such risks; in fact, most of the countries who have reviewed their security policies in last 10-15 years have endorsed 'epidemics' as a credible threat to national security. Yet, almost the entire world was caught nearly unprepared when Covid-19 hit at the beginning of 2020 – a year that will perhaps be marked in the history in black and bold.

General Bari expressed his concern that the endorsement at the policy level did not adequately render actions at the execution levels. Therefore, the curtain in 2020 rose in utter confusion. Some panicked, some were agnostic, and others took it to be only a transitory affair that would evaporate under the upcoming summer sun. Some pretended to exactly know what to be done, and some behaved like children seeking instructions from the adults. And there were also some who could-not-care-less and behaved as if the virus would affect only the others but not them. Such continued desperations brought us to the doorstep of another winter now, threatening revitalization of the pandemic.

While discussing the impacts of Covid-19, General Bari stated that the epidemic has ubiquitously impacted peoples' lives: private, public, emotional, rational, social, economic, and even the philosophical life. In its most immediate effect, the world has lost more than a million of lives; people could not even mourn enough for one person before losing someone else; death has become mere numbers. Many of those who are living have lost job and earnings; education is dawdling; industries are struggling; economies are receding; and, experts

are warning of long-lasting dire consequences with domino effects in the years to come. That denotes, damage control alone is not enough and people must do everything to enhance resilience while keeping the eyes on the horizon and beyond. General Bari further added that during this pandemic, people have re-learned at least two important things. First: life is for living; fear or threats – not matter how big – may impede it briefly, but eventually life will have to go on, even if with new normal; people can only strive to keep it safe and productive. And the second is that a wicked problem such as pandemic can only be fought collectively with a whole-of-the-society or whole-of-the-nation approach. Importantly, international collaboration was never felt so urgently before.

In case of handling the pandemic, General Bari remarked that Bangladesh has done reasonably well in dealing with the situation so far. He gave special thanks to the decisive and proactive leadership of the Hon'ble Prime Minister Sheikh Hasina who took the intervention promptly in this unprecedented time. General Bari mentioned that among other things, the declaration of a huge stimulus package amounting to 3.7 per cent of the country's GDP, a share higher than some other South and Southeast Asian countries is praiseworthy. This was primarily intended to support the workers of export-oriented industries, to provide working capital to domestic industrial and service enterprises, to provide required credit to agricultural sectors, and to support massive social safety net programmes.

Major General Md. Emdad UI Bari strongly felt that the timely intervention of the government has contributed greatly in building resilience. A good harvest has cushioned the country by assuring food security. Remittance inflow has also been resilient so far although there is uncertainty ahead. Above all, business – both domestic and international – is also showing signs of recovery now. Nevertheless, General Bari viewed that the country needs to further increase and coordinate the efforts to invigorate economic activities, global trade, overseas employment, and foreign direct investment. Finally, Major General Md. Emdad UI Bari, ndc, psc, te hoped that Bangladesh must find ways to turn challenges into opportunities.



Panel Discussion



Professor Dr. Mustafizur Rahman

Distinguished Fellow, Centre for Policy Dialogue (CPD)

At the outset, **Professor Dr. Mustafizur Rahman**, Distinguished Fellow, CPD, discussed the issue of resilience. He said that the pandemic has shown both the strength and weakness of the economy of Bangladesh. He recalled, even before the pandemic-oriented impacts set in March 2020, there were some fault lines within the economy. For instance, the exports were negative and the country had slowed down in private sector investment. Thus, it is very important to talk about resilience while the country is thinking about "building back better". He referred to the term "building back better" as addressing the weaknesses and highlighted the reference point that nothing is guaranteed; no development is linear and there is a need to be smart enough to address the weaknesses.

Professor Rahman added that when the Covid-19 set in, the weaknesses (e.g., shock absorption capacity) in the economy and the reaction of the government to address these were evident at the same time. However, the poverty reducing elasticity of growth and employment creating elasticity of growth have already slowed down. Professor Rahman pointed out that this is the primary characteristic of the development. As Bangladesh has graduated from the low income to lower middle-income country, more emphasis on efficiency on productivity is going up at present. Thus, the largest scale of employment creation can only be sustained if the country diversifies and can invest more.

Regarding the domestic economy, Professor Rahman stated that it is very important to keep employment creation at the centre of the recovery. To recover the loss, the government has come up mostly with credit-driven initiatives (about 3 per cent of the GDP). Its own cash involvement was BDT15 thousand crore (approximately 17.7 million) in terms of waiver in interest rate. Thus, the banking sector had the owners of implementing the stimulus packages. Reflecting the importance of institutions, he said that without having

strong institutions, it is difficult to intervene in the economy and this is a very important lesson that one can draw at the end.

Referring to the future employment creation, Professor Rahman highlighted the virtuous cycle of investment, income creation, purchasing power creation, and supply-side response. He added that both public investment and stimulating public sector investment are important for creating employment opportunities. About 85 per cent of Bangladesh's economy is domestic market-oriented that has reflected the purchasing power of 170 million people. Though the 8th Five Year Plan talks about export-led growth, the economy is primarily driven by domestic demand. With respect to the creation of domestic demands and employment generation in this crisis, he suggested for pursuing Keynesian economic policies, such as employment through investment. In this respect, the government is coming up with its own investment programmes. However, it is important to remember that, out of the total investment, the government investment is only 20 per cent. Therefore, the way the government investment stimulates and incentivizes private sector investment is the crux of the matter in resilience. If the public investment is efficient then the services and private sectors will purchase from the government. These will ultimately help the private sector to translate comparative advantage into a competitive advantage. However, private sector investment is still below what the Bangladesh monetary policy statement has suggested. Hence, stimulating private sector investment along with good governance is becoming important nowadays.

With respect to agriculture, Professor Rahman informed, in recent years, it is visible that significant resources have transferred from rural to urban areas. Within the rural areas, the pockets of poverty have persisted significantly. Considering 20 per cent as the poverty line in Bangladesh, Professor Rahman added that Bangladesh has a number of districts where 50 per cent of the people are below the poverty line. Hence, for resilience, a more equitable distribution of the growth is becoming very important. Moreover, the catalytic role of public investment to attract private investment both in agriculture and manufacturing sector is crucial. Needless to say that micro-finance has played a very important role in Bangladesh, particularly, in stimulating SMEs and this is very employment-intensive. He mentioned that the government has taken some initiatives with Palli Karma Sahayak Foundation (PKSF) which can be regarded as a very good way of offloading the delivery burden of the government to the non-state actors in order to ensure resilience recovery and take it to the grassroots.

The speaker then largely focused on the issues of foreign trade. He mentioned that in the last fiscal year, the growth rate of Bangladesh was negative (-17 per cent). Even in the first four months of this fiscal year, only one per cent growth rate is seen whereas the target was 21 per cent. To overcome the challenges on the foreign trade, Professor Rahman suggested diversifying the exportable products as well as the markets. As the 21st century will be the Asian Century, there will be demand on a large scale. For instance, India imports US\$480 billion and China imports US\$2200 billion. Considering both India and China, Bangladesh has a market of approximately US\$3000 billion. The government has taken a number of initiatives to increase trade with both the regional powers and also build special economic zones. However, for resilient recovery and building back better, Bangladesh needs to make the transport corridors into economic corridors. By doing this, all connectivity will come together, e.g., trade connectivity, investment connectivity, people to people connectivity, logistics connectivity, and transport connectivity. He stressed that good coordination among the connectivity is important to diversify the exports and markets.

With regard to goods and services trade in the context of Covid-19, Professor Rahman emphasized on the importance of digital platforms and e-commerce. He mentioned that these sectors are important both for domestic and foreign trade. In order to make the economy competitive, digitalization should be prioritized

as Covid is showing that there are a lot of opportunities. Moreover, the government should have a special credit programme and entrepreneurs' innovative funds to stimulate and incentivize those ventures.

Professor Rahman further remarked, due to Bangladesh's graduation to Least Development Country (LDC) status in 2024, lots of international support measures will not be existent. As Bangladesh has decided not to go for any request to extend the graduation, it needs to prepare its economy. At the same time, it needs to take preparation in the global fora to maintain some of the international support measures which are important for pharmaceutical, RMG, and preferential market access. Besides, Professor Rahman called for a proactive foreign trade policy to promote bilateral Free Trade Agreements (FTAs) including a comprehensive economic partnership agreement that combines free trade regime, investments, logistics, and transport connectivity. In this aspect, he gave an example of the FTA of Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC) which provides a window of opportunity towards the Association of Southeast Asian Nations (ASEAN) market. Finally, Professor Rahman commented, all these require a new form of negotiation and enhancing the negotiating capacity in the context of foreign relations. Thus, Professor Dr. Mustafizur Rahman proposed establishing a specialized cell for negotiation like the World Trade Organization (WTO) cell in the Commerce Ministry in order to pursue those strategies because the future will never be linear.





Professor Dr. Sayema Haque Bidisha

Department of Economics, University of Dhaka

In her delivery, **Professor Dr. Sayema Haque Bidisha**, Department of Economics, University of Dhaka, emphasized primarily the issues of poverty and social security. Referring to various researches, she mentioned that poverty has increased significantly due to the rapid increase of Covid-19. More precisely, she referred a research conducted by SANEM (South Asian Network on Economic Modeling) where it is found that the poverty rate has increased as high as to 30-40 per cent due to the pandemic. Referring to this, she further added that some people engaged with some specific occupations (such as elementary occupation) are vulnerable and 32 per cent of them are added as the new poor. Besides, new poor are added in certain sectors such as skilled agriculture (22 per cent), crafts and related trade (13-14 per cent), and plant and machinery (15 per cent). Dr. Bidisha mentioned, the numbers can likely vary from one study to another, but more or less, there is an agreement among the economists that due to Covid-19, poverty has overall increased, and hence, reduction of poverty is a must to avoid further casualties.

Referring to Bangladesh, Professor Bidisha mentioned that the country is performing well in handling the situation but poverty is a special area that the government should focus on with utmost importance. The government needs to focus not only to the people who live below the poverty line but also those who belong to the middle-income cohort and people who are not poor in general terms. Because of compromising the income, they all are suffering in this unprecedented situation. It is observed that some people have changed their jobs, some were bound to return to the rural villages and also, international migration has emerged as an issue of discussion. This year, many people had a plan to go abroad for pursuing higher studies and jobs (in the Middle Eastern countries mainly) but they are likely to fail to go and their plans have been affected for a long term. This has also adversely affected their skill development and overall earning capacity.

Professor Bidisha further added that some people have recovered economically and some will be able to improve themselves to get rid of the situation. It is expected, these groups of people are able to go back to the previous situation. However, there are some groups who are still struggling and they might take quite a long time to recover. Consequently, it might have a significant effect on overall poverty scenario of the country. In this regard, the government must not forget these neglected groups who do not have alternative options and needs to address them in various plans and programmes.

Another important point Professor Bidisha emphasized is that Bangladesh does not focus much on long-term effects of poverty. There is a concern that the education sector will be under threat despite Bangladesh doing very well in certain areas such as ensuring primary education enrollment rate and gender parity. There is a probability that the school dropout rate might be high, and girl child marriage is likely to

be increased in the years to come. Already the findings of various studies identified these increasing trends. Another fear is long-term skill formation which might be affected due to the fall of income of general people. Ensuring children's malnutrition is another crucial area that is eventually increasing and that will have adverse long-term and medium-term impacts in the coming years. Overall, education, health, and nutrition – all can have negative effects on skill formation and that will lead the people to fall into some forms of the intergenerational poverty trap.

Professor Bidisha opined that the government needs to focus on both the short-term and long-term strategies. One good thing is, in the 2020-2021 budget, the Social Safety Net (SSN) programme has been expanded and it will have a positive effect on the poor. But it needs to be kept in mind that the urban poor, especially the poor living in slums are neglected in the traditional SSN programme. Urban poverty can be overcome if these groups of people can be brought under a strong SSN programme. Next, Bangladesh has a very good strategy of SSN but proper implementation of SSN is crucial and this will help to identify the vulnerable people to bring out the poverty trap. According to Professor Bidisha, it cannot be denied that Bangladesh is doing very well in terms of managing some of the indicators mentioned in the Sustainable Development Goals (SDGs). Therefore, it can be said that the country needs to go a long way to attain the SDGs within the assigned time frame. Professor Bidisha further added, the government needs to focus more on the new poor and people living in the poverty line and for them, there has to be a special strategy. Although SSN seems costly in the current context, introducing different sorts of SSN strategies is pertinent for skill formation.

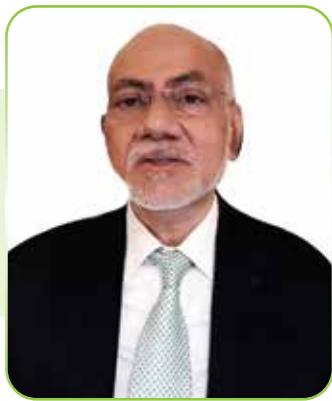
Professor Bidisha mentioned, it is good that the sign of recovery is visible in Bangladesh. Especially, in terms of economic recovery, Bangladesh's performance looks quite impressive in comparison with the other countries. However, there are several issues that need to keep in mind while chalking short-term and long-term strategies: first, planning for the infrastructure of vaccine and vaccination strategy are the areas that need to be discussed broadly. If the country does not have a proper vaccination strategy, it will be an arduous task to include the poor and they will remain completely out of the system. Second, when the availability of vaccination is very uncertain in the global market, the government must focus on the local market. The government can stimulate the local demands by enhancing people's confidence, introducing a proper vaccination system, and making the vaccination free for all or at least for the poor. Third, in the government policies and planning, the new poor has to be emphasized. Moreover, some small-scale programmes in urban areas for slum dwellers can be introduced such as the ration programme, maintaining check and balance in the food distribution system, and ensuring national identity cards for the poor.

Professor Bidisha stated, in the case of small-scale sectors, the recovery is satisfactory but it is not even for all sectors. For instance, people working in the SMEs sector can be addressed more in this regard. Although there is a stimulus package for them, the implementation process is reasonably slow. Professor Bidisha suggested that the government needs to maintain proper classification so that cottage and medium-sized industries can be differently addressed. Moreover, the government must have alternative strategies to intensify the banking sector. The government can think about Non-Government Organizations (NGOs), PKSF, and other microcredit organizations to disburse the loans. Echoing with Dr. Mustafizur Rahman, Professor Bidisha said that Bangladesh should focus on the employment generation which is one of the significant ways to get rid of poverty. This can be ensured by generating wage employment and self-employment. In the case of wage employment, Bangladesh has to focus on local demands and small-scale products. For self-employment, access to finance, marketing, and technical know-how are crucial. Employment generation of the rural poor (especially the youth group) is significant to meet the demands of urban consumers. Referring to the example of the "Joyeeta Project", Professor Bidisha suggested that Bangladesh needs to scale up such

kinds of projects, which, in turn, will help the rural youth for marketing the products targeting some specific groups like the urban communities. In this aspect, an online platform can be an important means. Also, local level NGOs and local administrative people can help to assist the rural youth. For people who have reversely migrated to rural areas, generating income for them is also crucial.

Professor Bidisha finally opined, while dealing with poverty, the government must be aware of the vicious cycle of poverty for an intergenerational period. Poverty reduction is possible through generating a proper environment such as creating employment opportunities through enhancing education and training programmes. Professor Dr. Sayema Haque Bidisha recommends, the government must focus on these issues so that people can contribute to the local economy by enhancing skill formation. Increased contribution to the local economy is crucial rather than focusing on the GDP growth in order to ensure inclusive growth of the country.





Mr. Shameem Ahmed Chowdhury Noman

Secretary General, Bangladesh Association of International Recruiting Agencies (BAIRA), and Proprietor, Sadia International

Mr. Shameem Ahmed Chowdhury Noman, Secretary General, Bangladesh Association of International Recruiting Agencies (BAIRA), and Proprietor, Sadia International, thanked BIISS for allowing him to represent the labour migration and overseas employment sector which he believes is the backbone of the nation. He said that, despite considerable contribution, this sector is not being highlighted the way other government institutions and industries are highlighted. He mentioned that this sector is contributing significantly to the country's economy. While providing a brief description of BAIRA, Mr. Noman told that BAIRA is the only association of recruiting agencies, with more than 1500 members. It has been enlisted in the Commerce Ministry and Expatriates' Welfare and Overseas Employment Ministry of the government. The executive committee of BAIRA is headed by the honourable Member of the Parliament (MP), Mr. Benzir Ahmed, MP. The term of the current executive committee will over on 17th April 2021. Every two years, an election is held to form a new committee.

While highlighting the impact of the Covid-19 pandemic, Mr. Noman stated that the worst-hit sector by the pandemic is the overseas employment sector. Every year, almost 700,000-800,000 people are being employed in overseas markets. Bangladesh has seen an increase in the remittance flow from US\$16.4 billion in the previous year to US\$18 billion. When the pandemic began, the World Bank and International Monetary Fund (IMF) predicted that the remittance flow would go down. But, thankfully, since June of this year, the remittance flow has been increasing, which is setting a new record. So, this is a good sign, said Mr. Noman.

Mr. Noman shed light on the problems and challenges faced by the overseas employment sector due to the pandemic. He expressed with a bit of frustration that when people talk about overseas employment, they only talk about the remittance. But people never talk about the migrant workers who have sacrificed themselves, their families, livelihood, and their social life. Migrant workers are going abroad in search of a better future by sacrificing many things. They face many problems in destination countries. Despite that, they keep continuing their works. Due to the pandemic, there has been a stalemate in the overseas employment sector. Prior to the beginning of the pandemic, overseas employment agencies had almost 86 thousand visas in their hand, which were not processed due to the unprecedented situation. These people were supposed to go abroad for employment but did not get the opportunity due to the Covid-19 situation. Mr. Noman also spoke about other problems. He said that there is another group of people who came to Bangladesh on holiday, but were unable to return to their workplace. He also mentioned those who are still in the destination country and passing a very hard time due to the pandemic. Some of them have already lost their jobs, and others are not getting their proper salary.

The speaker acknowledged the initiatives of the Honourable Prime Minister and other government officials to address the current problems. He said that the destination countries have already started opening their borders. Providing the statistics of the recent trend of overseas employment, he informed the audience that Bangladesh sent almost 700,000 workers abroad last year. Out of that, 500,000 workers alone went to Kingdom of Saudi Arabia (KSA), which indicates that this Middle Eastern country is the largest employment market for the migrant workers for foreign employment. So, the visas, which are now suspended due to the pandemic, are mostly for KSA. Mr. Noman also mentioned that the visas, which were stamped and processed, are now cancelled due to the international travel ban. Besides, some of the visas, which were processed before have already been expired. So, the recruiting agencies now have to resubmit those visas and get clearance from the employers and this is a big challenge for them. He, therefore, urged the government's assistance in this regard. Referring to the second wave of Covid-19 around the globe and the increasing number of virus infections in Bangladesh, Mr. Noman said that, "in the coming months, we do not know what will happen. Our Honourable Prime Minister has already cautioned us that we have to be prepared and take all sorts of precautions. So, we do not know when the border will close again. If we do not act now, we will then have another problem that the visas will be expired. Then we need to contact their employers to renew the workers' contracts."

Mr. Noman shared another challenge due to the present Covid-19 crisis. He mentioned that the ticket fare is quite expensive. He requested the government to intervene in this regard so that the migrant workers can buy tickets at a reasonable price. He said that recruiting agencies have already spent lots of money. There is a marketing cost. There are other expenses that are fixed by the Expatriates' Welfare and Overseas Employment Ministry. Almost BDT1,000-1,500 crore (approximately US\$117.6-176.5 million) has already been spent. Failing to send the workers would incur a huge amount of monetary loss. It is quite natural that the workers who are unable to go abroad due to the pandemic situation will ask for their money which they have already paid to the agencies. But, as a recruiter, agencies have already spent that money to process the workers' documents and visas. Mr. Noman thus raised the question, "now, if we fail to send them, how come we will return their money."

The speaker highlighted that their sector did not get any stimulus package like other sectors. They have appealed for BDT2,000 crore (approximately US\$235.3 million) as a soft loan for their survival. He informed the audience that for the last nine months, their offices are closed and they are unable to pay the salary of their staffs. Like other industries, the overseas employment industry is also passing through a very tough time. The government has allocated BDT700 crore (approximately US\$82.4 million) for the migrant workers who came back during the time of pandemic and were stranded in the country. The Honourable Prime Minister has also allowed them to withdraw 50 per cent of their security deposit money for one year without interest, which has helped the sector a lot, said Mr. Noman.

While highlighting the importance of the overseas employment sector in the country's economy, the Secretary General informed the audience that in 2018-2019, 711,000 workers travelled abroad for employment. The total remittance Bangladesh received in the last year was US\$16.4 billion, which was 7 per cent of the GDP, six times of the ODA, and 11 times of FDI. So, this is the contribution this sector is having to the country's economy. In this regard, Mr. Noman expressed his frustration that the sector is not getting enough financial support for its revival from the pandemic. He believed, Covid-19 has given the opportunity to rethink and revisit the overseas employment sector; what are the limitations and what are the problems the sector is facing. He also emphasized the cost of migration, which is fairly high in Bangladesh compared to any other country. He asserted that the cost of migration has to be checked in the destination country, along with, in Bangladesh.

Mr. Noman thanked the Hon'ble Prime Minister and other officials for taking various initiatives to alleviate the sufferings of the migrant workers. He said that for the last few years, Bangladesh has been experiencing tremendous development in various sectors. The Bangladeshi missions abroad and their labour wings are working very hard with great sincerity. Referring to the population of Bangladesh an asset, Mr. Noman stressed that Bangladesh needs to send more people abroad for employment. But these workers need to be trained first. He opined that Bangladesh is mostly sending low-skilled and unskilled workers. Referring to the Honourable Prime Minister's instruction, the speaker stated that Bangladesh needs to send more skilled people abroad for employment. He expressed his optimism that sending more skilled people will help Bangladesh to double its foreign remittance.

The speaker lauded the Honourable Prime Minister for offering two per cent stimulus on foreign remittance, which he believed, has helped to increase the remittance flow. He pointed out that the money earned by the foreign workers need to be sent through proper channels. Referring to the number of foreign workers abroad, Mr. Noman speculated that Bangladesh should have more earnings from foreign remittance. He opined that if the total remittance earned by the migrant workers is sent through the proper channel, the total earnings from remittance will easily cross US\$30 billion.



On behalf of BAIRA, Mr. Noman urged to form an inter-ministerial committee for this crisis moment. In the overseas employment sector, the Foreign Ministry, Home Ministry, Health Ministry, and the Expatriates' Welfare and Overseas Employment Ministry are directly involved. The speaker stressed the importance of having a coordinated effort from all these ministries to tackle the crisis. To improve the current scenario, Mr. Noman suggested getting the suspended visas processed immediately. He feared that if the country fails to send the migrants workers who are stranded in Bangladesh back to their respective workplaces, this would create a social imbalance because of increasing unemployment in the rural areas.

Mr. Noman brought up the point of new rules issued by the foreign embassies. He said that migrant workers have to go through a process before going abroad. The workers have to collect their medical certificate and police clearance. This is a cumbersome process. Every migrant worker has a passport which is issued

through national clearance. But, still, embassies are asking for a police clearance. This rule was introduced in 1983-84. At that time, Bangladeshi people had a hand-written passport. But now, people of Bangladesh have digital passports. Now, we need to make the embassies understand that today's passport is not the same as what used to be previously. Now, the people of Bangladesh have a smart card. He remarked that we have the required documents and should not need a police clearance, which takes a huge amount of time. There is a 40 to 45 days' limit to send a worker abroad. But, to complete all the required processes, it takes approximately 60 to 65 days. He mentioned that other migrant-sending countries only need three to four weeks to send their workers abroad. He stressed the importance of addressing this issue to make the process faster.

Emphasizing other challenges faced by the overseas employment sector, Mr. Noman again brought up the issue of medical certificates of the migrant workers. The Secretary General said that during the Covid-19 situation, the workers have to pay a huge amount of money to complete their medical test. Unfortunately, their medical reports have already expired. Foreign embassies have now asked the workers to go for a new medical certificate, which will again cost them a huge amount of money. He informed that they have requested the medical centres to reduce the cost. If the workers are allowed to collect their re-medical certificates at minimum cost, it will be helpful for them, as well as for the recruiting agencies.

Mr. Noman also highlighted the perks of the Covid-19 pandemic. He mentioned that after the post-Covid scenario, lots of countries would require migrant workers. There are already opportunities for Bangladeshi migrant workers in Eastern European countries. In the post-Covid situation, some sectors, i.e., the health sector, will need lots of people. The weakness of every country's health sector was severely exposed during the time of the Covid-19 pandemic. So, the countries have to rebuild their health sector in order to open up opportunities for skilled migrants. To grab those opportunities, Bangladesh needs to have a proper training facility so that the country can train the health workers. He expressed his optimism that this could reduce unemployment in the country and will help to earn a huge amount of foreign currency. He stressed the importance of having short, medium, and long-term plans. He believed, doing so will help Bangladesh to achieve the SDGs.

The speaker also highlighted the importance of having a digital system, which he believes can significantly reduce the migration cost. If the recruiting agencies can collect information about the migrant workers from the central database, this will reduce the time and cost of sending migrant workers abroad. He also advocated for migration diplomacy. He informed the audience that BAIRA is already building a training centre in Gazipur with the cost of BDT100 crore (approximately US\$11.8 million). This will come into operation by the 1st or 2nd week of January 2021. Its foundation was laid by the Honourable Prime Minister in 2010. During the time of Covid-19, BAIRA was always with the migrant workers. From its own fund, they tried their best to support the migrant workers. Mr. Shameem Ahmed Chowdhury Noman concluded his speech with the optimism that, the overseas employment sector will substantially contribute to materializing the Father of the Nation's dream of "Sonar Bangla".



Dr. Mohammad Mahfuz Kabir

Research Director, BIIS

Dr. Mohammad Mahfuz Kabir discussed FDI and macro economy in Bangladesh during Covid-19. At the beginning of the presentation, he talked about the global trends of investment. According to the 2020 report of the United Nations Conference on Trade and Development (UNCTAD), the total global FDI inflow has gone down by 49 per cent, cross-border merger and acquisition by 15 per cent, greenfield projects by 37 per cent, and international project finance by 25 per cent. These facts infer that Covid-19 has impacts on FDI.

Regarding the region-wise inflows of FDI, he informed that it declined globally from US\$777 billion to US\$399 billion (49 per cent), in developed economies US\$396 billion to US\$98 billion (75 per cent), in Europe US\$203 billion to nil, in North America US\$156 billion to US\$68 billion (56 per cent), developing economies US\$352 billion to US\$ 296 billion (16 per cent), Africa US\$23 billion to US\$16 billion (28 per cent), Latin America and Caribbean US\$83 billion to US\$62 billion (25 per cent), Asia US\$246 billion to US\$217 billion (12 per cent) and transition economies US\$29 billion to US\$5 billion (81 per cent). These data show that developing economies have greater resilience.

Dr. Kabir then focused on the change in the pattern of FDI in Asia. He informed that the average quarterly number of announced greenfield investment projects declined 37 per cent and the average monthly number of cross-border M&A 35 per cent in 2020. Likewise, in the LDCs, the value of announced greenfield investment projects declined 19 per cent, and the number of announced greenfield investment projects 27 per cent. UNCTAD predicted that global FDI flows for the year 2021 will decrease by 30-40 per cent. On the one hand, the rate of decline in developed economies is likely to flatten as some investment activity appeared to be picking up in the third quarter. On the other hand, flows to developing economies are expected to stabilize, with East Asia showing signs of an impending recovery. Thus, there is hope for developing and LDCs' economies to be revived.

Reflecting on the trend of FDI inflow in Bangladesh, Dr. Kabir added that net FDI inflow was lower in every quarter of FY 2019-20 than that of FY 2018-19. The huge decline took place in quarter two. Compared with the last FY 2018-19, it declined to about 39 per cent in FY 2019-20. Net FDI inflow was the lowest in FY 2019-20 since FY 2016-17. Dr. Kabir then highlighted the net FDI inflow by country. He noted that the ranking of sources of FDI has altered in FY 2019-20. China was the top in FY 2018-19 with US\$1.16 billion, which went down to the 10th position with a meagre US\$80 million in FY 2019-20. Likewise, FDI inflows in the Netherlands declined from US\$803 billion in FY 2018-19 to US\$159 billion in FY 2019-20. In contrast, FDI inflows of the UK and India rose to US\$435 billion and US\$123 billion in FY 2019-20 from US\$358 billion and US\$114 billion in FY 2018-19 respectively. Similarly, priority in sectors of investment has also altered

in many cases. Banking, textile and wearing, and telecom received higher FDI. Of the non-bank financial institutes, food, leather, and agriculture and fishing received lower FDI. He noted that the total volume of the net inflows of FDI in the sectors declined, though there was a relative increase in some sectors.

Dr. Kabir added that Bangladesh experienced decent growth in the FY 2018-19 (8.15 per cent) and was dreaming to achieve about 8.5 per cent in FY 2019-20. However, Covid-19 suddenly started to decelerate the entire economy. Consequently, GDP growth reduced to 5.24 per cent in 2020 from 8.15 per cent in 2019. Bangladesh's growth is a role model because of its stability over the last decades. However, its position is much above the international projection (according to the projections of World Bank it was 1.6 per cent and IMF it was 2 per cent). Moreover, the government is trying to recover the situation through different incentive packages and supports.

Dr. Kabir commented that Covid-19 has adversely impacted the manufacturing, service and agriculture sectors. Ten years' average growth of the manufacturing was more than 10 per cent for the period 2010-2019 with 14.2 per cent growth for 2018-19. However, its growth rate registered a sharp decline to a mere 5.84 per cent in 2019-20. The service sectors, e.g., transport and communication, community and social services, bank and financial intermediaries, tourism, and wholesale and retail trade have also been affected heavily. Even though agriculture has performed well, the sub-sectors (except fisheries and livestock) have registered a lower growth rate. Crops and horticulture growth rate declined from 1.96 per cent in 2018-2019 to 0.89 per cent in 2019-2020, agriculture sector from 3.92 per cent to 3.11 per cent, industry 12.57 per cent to 6.48 per cent and manufacturing 14.2 per cent to 5.84 per cent. Likewise, the growth rate in the service sector decreased to 5.32 per cent in 2019-2020 from 6.78 per cent in 2018-2019, wholesale and retail trade, transport to 5.02 per cent from 8.14 per cent; trade, transport, storage and communication to 6.19 per cent from 7.19 per cent and financial intermediations to 4.46 per cent from 7.38 per cent. Hence, Covid-19 has created significant downward pressure on the economy.

Dr. Kabir added that the banking sector is assigned to disburse money to other sectors. Covid-19 has a negative impact on their regular performance. They also have done their regular activities in order to channel the funds to the affected sectors. They are sharing a huge burden and working very well. However, there are claims that not all the sectors are getting funds from the incentive packages. For instance, SMEs and cottage industries are not getting their rightful share. On the contrary, big industries like RMGs are getting the lion share. Despite these claims, the banking sector is doing well as stressed by the speaker.

Regarding the investment, Dr. Kabir informed that total investment went down from 8.44 per cent in 2018-2019 to 6.71 per cent in 2019-2020 and private investment from 8.45 per cent to 6.31 per cent. The relative decline in private investment caused lower growth and employment in the economy. He added that private investment is demand-driven and government investment is supply-oriented. Hence, the government will have to stimulate private investment in an innovative way if it wants to stimulate domestic investment and demand. He opined that by doing this, the government can solve part of the problems.

Dr. Kabir then provided some recommendations to overcome the challenges. He added that the government is expecting the normalcy of the economy in a year. However, the inflation rate in rural and urban areas has shown a very peculiar trend. Normally, the rate of inflation is lower in the rural areas, but this time, the rate in the rural area was higher than the urban areas. This trend is apparent due to the cyclone Amphan and other regular kinds of calamities. With incentive packages and efforts, the government is trying to revive the economy at present. To ensure the normalcy of the economy in a year, he highlighted a number of issues.

Dr. Kabir first suggested rebuilding the economy by taking various measures. His second suggestion is to regain the confidence of foreign investors to convey the message that Bangladesh is doing well, expecting very good economic growth in the next fiscal year and there is a prospect of investment in crops. Such messages will help the investors to reassess their investment plans. Third, the country has to fine-tune monetary and fiscal policies to boost investment, particularly to channel the funding to SMEs enterprises as they are creating lots of employment opportunities. Hence, relooking to these sectors is important. Fourth, the introduction of new social security programmes, expansion of existing transfer programmes, and the establishment of public work programmes are also crucial. Fifth, reskilling migrant workers for the domestic and global market. Sixth, there is a need to address long-standing inequalities. Seventh, even though carbon emission is reduced, global climate change has impacts on the economy. Dr. Mohammad Mahfuz Kabir commented that Bangladesh experienced super cyclone Amphan and floods which have affected 32 districts of the country. Hence, support for the marginal population, like people living in char, haor, Chattogram Hill Tracts (CHT), etc., who are affected by climate related stress are essential.



Open Discussion

Lieutenant General Md. Mainul Islam, OSP, BGBM, awc, psc (Retd), first thanked the organizers for a nice and timely arrangement of the webinar. He raised some concerns regarding the Covid-19 pandemic. He stated that education is a hard-hit sector. Economy and agriculture can be brought back but it is impossible



to cover up the time loss of the students. The ministry has decided to provide internet cost for students, though there are concerns regarding 4G connection. Students are suffering due to this, which needs to be addressed adequately. Next, he opined that some of the practical exams can be taken through software. It is important to immediately import such software and complete practical exams. For other exams, there are public areas and big hall rooms which should be shared with schools and colleges. Because without practical exams, a student cannot be qualified for the next class. The next issue he discussed was about bank loan. He shared his concern regarding teachers as they are taking online classes but getting 30-40 per cent of salary. He emphasized that the education system needs a boost so that it continues to operate. This sector can be given some loans at a lower rate. Unfortunately, Bangladesh has not seen incentives in education sector for a long time.

General Mainul acknowledged the initiative of giving textbooks but emphasized the necessity of capacity building. He also shared concern regarding the state of hospitals in Bangladesh and enquired whether anyone is working to prepare the hospitals for managing the next wave. He questioned if there is any authority to check the license given to the hospitals and the standard they are supposed to maintain. As an example, he shared the state of the Covid-19 isolation center in Bashundhara and opined that the arrangement was inadequate. He stressed the fact that eight months have already passed, people should be conscious about the issue. Money should not be spent unnecessarily, there should be accountability. Social responsibility and awareness are essential. Preparation must be taken for the next wave. There should not be any more false masks and PPEs. Regarding agriculture sector, he observed that this sector has suffered a lot due to natural calamities. There needs to be a mechanism to ensure that farmers are receiving their due. Regarding lockdown options, he shared his concerns about the management and asked if the same process should be followed in the future. He concluded by saying that proper mapping needs to be done in this regard.

Barrister Md. Harun-Ar-Rashid, BPM, Deputy Inspector General (DIG), Mymensingh Range, Bangladesh Police, shared some policing practices during the pandemic. He stated that like other law enforcement agencies across the world, Bangladesh police faced unprecedented and unforeseen challenges during the pandemic, especially when they went to enforce public health emergencies, like lockdown, stay-at-home, and maintaining social distance. At the initial stage, there was a tremendous challenge as strict enforcement of these restrictions has adversary impact on police-community



relations. At the early stage of the pandemic, like in mid of April and May 2020, there were some unpleasant incidents when police went for enforcing public health restrictions. Having that experience, the Inspector General of Bangladesh Police (IGP), Dr. Benazir Ahmed, BPM (bar), gave directives to all units at the field level to apply humane policing. So instead of arresting and imposing hard measures like fines or incarceration, police gave oral warnings and sensitized people about the impact of non-compliance with public health restrictions. In this humane approach, there was a very good result.

Barrister Rashid added that at the early stage of the pandemic, a comprehensive SOP was formed which came from the IGP. It was a phenomenal document that included both operation and treatment protocol of the police staff. In police operations, day to day operations like arresting people was limited to only those with warrant of arrest, violent criminal or wanted person involved in heinous crime. Arresting operation was limited to particular areas because there was the challenge of diminishing of police personnel due to Covid infection and illness. Police had to prioritize the work as there were also additional responsibilities of executing and enforcing public health restrictions. The police strived to strengthen police-community relations. The humane policing approach was built on the solid backdrop of police-community relations. Also, police steadfastly responded to the call of public health emergencies. They received as many as 500,000 calls from national emergency service, of which almost 20,000 call was for service. They responded to all the calls. Additionally, police provided relief to people who became unemployed due to the Covid-19 situation and buried the deceased bodies of Covid-19 patients left by the relatives. Barrister Rashid claimed that Bangladesh police set a standard of humane policing during the pandemic and received appreciation from both home and abroad. Another point mentioned by him was regarding the well-being and wellness of police staff and forces. He was grateful to the Hon'ble Prime Minister and IGP for enhancing medical facilities. Previously the Rajarbagh police hospital only had 250 beds, which has now been upgraded to 750 beds. Impulse Hospital was also rented which was a robust mental support for police force and police staff. Bangladesh police successfully addressed the first wave of Covid-19 situation and Barrister Rashid assured that Bangladesh Police is fully prepared if there is any second wave. He believed the ability and capability of police are based on the solid bedrock of operational capability.

Professor Dr. Dil Afroza Begum, Member, University Grants Commission (UGC) mentioned that there are nearly 4.4 million students at higher education level now. She added that amid the Covid-19 pandemic, UGC has

undertaken several measures to continue educational programmes. Since Bangladesh had limited capability of online education, UGC has developed software. UGC is now able to provide connections to 15,000 teachers at a time through Zoom assisted by an organization called BdREN. She also marked that most of the teachers were not habituated in taking online classes before. UGC has provided training to those teachers through the ICT centres and teachers are becoming capable of taking classes online. In the case of exams, she pointed out that private universities have been suggested to take quiz problem solving and assignments as a method of exam assessment. She added that UGC also suggested viva-voce and marking would be based on this process. Since the lockdown, laboratories were stopped, and

now, she added, for the fourth year and masters level students, UGC is trying to complete labs by abiding health regulations and maintaining physical distancing. Those labs would be done batch-wise and each batch would have 10 students from the final year who are waiting for their degrees. In regard to the question of online laboratories, she argued that labs cannot be done online because of the training involved. She mentioned that UGC is not thinking of online labs, though private universities started face to face labs but it could not be allowed in the public universities. She also mentioned that it is allowed only at masters and degree level.



Prof Dr Dil Afroza Begum Member UGC

She further argued that graduate exams cannot be taken because when the students will go for masters and foreign degrees, there is a possibility of raising the question of credibility of their degrees, and those students may face some problems. There is another problem for public universities that students in the hostels have to stay in a congested situation. She pointed that if hostels are opened and students are allowed in the hostels in such a Covid-19 situation, then pandemic control might be not possible. If a few students die, then it would have a severe impact on the nation. She expressed that for that reason, UGC is providing education through online and if the situation improves a bit, then universities would bring students batch by batch and complete lab work for the students of graduation or master's degree. She expressed her concern that Vice-Chancellors are against the opening of hostels for a single batch because they could not do that by maintaining physical distance. That is why UGC is not thinking of taking exams for public universities. She expressed her hope that if the situation improves in the next year, UGC would take exams physically, but computer technology would be used. The time-length for evaluating exam papers may be reduced. UGC might take exams like that of GRE/GMAT which would save time.

She marked that on 03 November 2020, the devices of the exams were inspected by UGC. She mentioned that as per Bangladesh's socio-economic situation, physical exams are not devoid of unfair means in the exam, question papers are leaked, in that situation taking an online exam is impossible and questions would be raised. If UGC wants to take an exam online, it has to spent US\$25 for each student. The existing commercial software needs US\$25 for each student for each exam which is very costly and the price of the software is very high which makes online exams very difficult to conduct.

In the case of higher education, Professor Afroza emphasized on the outcome-based education. She expressed that it could be started through Industry-Academy linkage finding industrial problems, for example, skill-based syllabus in universities and labs. She mentioned that due to the economic situation of Bangladesh, building expensive labs like the UK and the USA are not possible at this moment. UGC is trying to implement skill-based education. She added that education is not like giving lectures only; rather it has to develop skills for each subject within the capability.

She further mentioned the issue of marketing. Farmers are producing food at a cheaper rate but people are buying with high prices, and middlemen are grabbing the profit. She suggested a good marketing system that should be developed properly. She also argued for decentralizing the economy. She suggested a coordinated effort of all ministries and proper monitoring in this regard so that the producers can get the real price. This should be done for both agricultural and industrial products. She mentioned, Bangladesh missions abroad could identify which products have high value there and that could be produced in Bangladesh in a large quantity.

Professor Dr. Hosne Ara Begum, Executive Director, Thengamara Mohila Sabuj Sangha (TMSS), thanked BIIS for the invitation and expressed her satisfaction for the opportunity to join the webinar despite staying in a remote area of the country. She opined that rural people are already resilient. But she believed their resilience could be improved, and for that, they need assistance. Especially, there are many entrepreneurs who need assistance. She suggested undertaking different entrepreneur innovation projects to support them. Professor Hosne Ara stressed the importance of having a one-stop service to materialize and facilitate those initiatives.

While talking about TMSS, she remarked that village people are the main strength of the institution. But they need opportunities to flourish. Referring to a gazette notification



published in 1996 by the present government, she noted that there should be a GO-NGO Cooperation Committee (GNCC) at every level of administration. Village/community-based organizations will have their representatives in the GNCC, who could also be incorporated into the Union Council. With this initiative, people will have a sense of ownership in every decision making. She expressed her optimism that people will become more resilient. The only thing they need is an opportunity. She urged that the suggestions which are put forward in the webinar should be implemented. She stressed on the importance of decentralizing different service-providing authority in order to remove the complexities of administration and facilitate development.

Lieutenant Colonel Kamal Akbar, afwc, psc, Inf, Instr Cl A, Bangladesh Institute of Peace Support Operation Training (BIPSOT), shared his personal experience gathered from the United Nations Secretariat where he worked with a team which used to do the resilience test on managing crisis, including human insecurities. He believed that, Bangladesh has been successful in tackling the Covid-19 situation. At the same time, the country has also learned many things out of the crisis. He suggested establishing some stress test teams for different ministries or actors who are responsible for tackling the higher magnitude of the crisis. He thought this would help in increasing the country's resilience. He wanted to know from Mr. Noman that whether Bangladesh has any national action plan regarding the country's opportunity in Eastern Europe to exploit the employment market?

Ambassador Shahed Akhtar, Former Principal, Foreign Service Academy, acknowledged the topic of the webinar as an exciting one that remains close to his heart. He believed that the first Covid-19 wave gave lots of new problems. These problems were never experienced before. People, both from Bangladesh and abroad, had to endure a very challenging time due to the first wave of the pandemic. He appreciated the government's initiatives to tackle the pandemic situation and said that the response from various departments and



organizations of the government was very positive. But, he expressed his apprehension regarding the second wave of the Covid-19 and hoped that it would not be as severe as the first one. He thought it would be quite challenging to manage the second wave the way Bangladesh has managed the first one. He acknowledged the statements made by the Honourable Prime Minister to cope with the second wave of the pandemic. He suggested that the banks need to come forward, especially to help SMEs who are suffering. He appreciated the role of BISS and thanked the Chairman and the Director General for taking the timely initiative to organize such events. However, he pointed out that some of the important stakeholders were not included in the webinar. If they could be brought into the BISS platform, he believed, their views would be aptly brought to the notice of the concerned authority.

Ms. Benuka Ferdousi, Research Fellow, BISS, expressed her views and thoughts about the Covid-19 pandemic. She first highlighted the issue of remittance. By referring to the record growth in remittance in recent times, she expressed her apprehension that this remittance flow might not be sustainable. She said that following the lockdown in the destination countries, overseas employment from Bangladesh, like any other countries in the world, has stopped totally in April 2020. Until September 2020, there were only a few hundred overseas employments. But, in the case of remittance flow, after declining to a bottom low in April, which was quite natural in a pandemic situation, the remittance flow suddenly rocketed in the following months. And it reached a record high

recently. By taking into cognizance the statistics of remittance and overseas employment side by side, it can be seen that a high flow of remittance took place during the time when 64 thousand, some say it is over 90 thousand, migrant workers have returned to Bangladesh and failed to return to their workplace. She believed this is an unusual scenario that might have different explanations.

The first explanation might be that the expatriates are sending back their savings, fearing job loss in the future or deportation. The second explanation could be migrant workers are sending more money to support their families during the time of crisis. And the third explanation is that due to the lockdown situation and the incentives offered by the government, more money is sent through the formal channel instead of hundi. These might be the



reasons Bangladesh is experiencing record growth in remittance recently. So, she warned that there is no room for complacency, at least, for the time being, for the record amount of remittance flow. She believed that people need to remain alert about remittance, as it is one of the major sources of resilience to Bangladesh's economy at any crisis. It was a major source of resilience following the crisis in 2008 and afterwards. She suggested that the government must ensure that all the migrant workers who have returned during the time of pandemic have the opportunity to go back to their workplace. Bangladesh needs to remain alert about the overseas job market, especially in the Middle East, and make sure it does not shrink in future. And, finally, the government needs to continue its diplomatic efforts

instead of being complacent with the record level of remittance flow at present.

Ms. Ferdousi also talked about the export sector of Bangladesh. Taking the queue from Professor Mustafizur Rahman, she stated that the export of Bangladesh was not doing well even before the pandemic. Referring to the data of the fiscal year of 2019-2020, she said that the major export items of Bangladesh, e.g. RMG and leather, were facing a very hard time throughout the year, even way before the pandemic. Out of the 12 months of the fiscal year, which started from July 2019 and ended in July 2020, RMG and leather had a negative month on month growth throughout the year. However, some sectors did perform well. For example, jute performed persistently well throughout the year. Performance of agriculture and pharmaceutical was mixed. She opined that to diversify export, the government could consider giving more importance to the sectors, like jute, agricultural products, pharmaceuticals, and other minor products, which are performing well.

Ms. Ferdousi also shed light on the leather sector, which is Bangladesh's second-largest export item after RMG. She mentioned that, for a long time, this sector has been suffering from compliance issues. It has been one of the major obstacles for this sector, which she believes, is solvable. Bangladesh's CETP (Central Effluent Treatment Plant) is almost at the final stage. A few steps are yet to be taken. She stressed on solving the compliance issue so that the leather sector can revive again.

Major General Md Emdad UI Bari, ndc, psc, te, Director General, BISS, thanked Professor Dr. Sayema Haque Bidisha for prudently highlighting the role of education in long-term resilience. He also acknowledged Professor Dr. Dil Afroza Begum for shedding light on the issue of education and online education. Based on his experience, the Director General made two short points on the subject of 4G and internet connectivity. He opined that there is a vicious cycle when people talk about 4G, connectivity, technology, and things like that. High affordability is needed in the rural and remote areas, whereas, taking connectivity in the rural areas involves a high cost. So, there is a vicious cycle. He assured the audience that the government is trying its best to connect all individuals. However, he believed, the question to ponder upon is not about 4G or 3G, but connectivity. More importantly, what we do about connectivity. General Bari thanked Professor Dr. Dil Afroza Begum for intervening and informing the

audience about what UGC is doing. He also appreciated the UGC's initiative regarding online education and all other issues. Referring to a workshop organized by the UGC, in conjunction with ICT division, the Director General opined that until the Covid-19 pandemic, the attitude that people had regarding technology and education was



mainly related to education management. He said "we looked at technology as assistance, aid to education, not a principle medium for delivery. Even the workshop that I am talking about organized by the UGC in the last year was mainly about managing education, not as a primary means of delivery. BdREN (Bangladesh Research and Education Network) was created ten years back. We are now using the platform of BdREN. We had that attitude to use technology as a primary means. We could have started earlier. Until last year, UGC did not promote online education. There are valid reasons for that. We were very cautious about the quality. But, now, on the flip side of Covid-19, it has forced us to use this as a primary means. I think

we should use this opportunity and rethink."

He concluded his intervention by discussing the changing role of teachers in the current milieu. He mentioned how the role of teachers in the classroom has reversed over the years. Now, information is abundant on the internet. The students do not need to go to the teachers for seeking information. The information is outside. He firmly believed that the role of the teacher has changed, and the technology has lot to do in this regard. He stressed that UGC and everybody in the technology industry, as well as in the education industry, need to rethink the role of the teacher and how technology can be embedded in mainstream education.



Response by the Speakers

In reply to Lieutenant Colonel Akbar's question, **Mr. Shameem Ahmed Chowdhury Noman**, Secretary General, BAIRA & Proprietor, Sadia International, said that BAIRA has already explored the market in Eastern Europe before the Covid-19 pandemic. There is a demand for skilled migrant workers. These countries are asking for highly skilled people. But the biggest challenge is that none of the countries has an embassy in Bangladesh, especially the consulate section where the visa can be stamped. So, whatever the demand they procure, they have to get the permit from Delhi, which is very difficult and cumbersome. And visas are not always obtained, due to various reasons. There is a considerable amount of expenditure attached to the procedure, which is not possible for a migrant worker to bear. Besides, this is also risky for the agencies. He opined that they could explore the market, but the structure has to be made. If Bangladesh does not have the arrangements of the destination countries to issue visas, or if there is no option for online or on arrival visa, they cannot explore the market properly.

Mr. Noman also mentioned that they have already requested the Foreign Ministry to address the issue, and they have already taken initiatives. He opined that Bangladesh needs more diplomatic efforts, so that the potential countries, those who are looking for workers from Bangladesh, could take workers without any hassle. Referring to his recent meeting with the High Commissioner of Australia, Mr. Noman stated that,



Australia is also looking for skilled workers to employ in various sectors. He mentioned that they are trying to shift their focus from the Middle East to other countries. Because, in the Middle East, the salary of workers is very low. However, he also stressed on the importance of pursuing the Middle East job market as it is the biggest market for Bangladesh.

Mr. Noman also highlighted the problem of training and lack of communication skills of the migrant workers. According to him, many of the Bangladeshi workers are very well trained and technically sound. But, unfortunately, they cannot communicate. Therefore, the upper positions in various jobs are now taken by other worker-sending countries like India, Sri Lanka, Philippine, Indonesia, etc. Bangladesh is lagging behind due to the lack of communication skills. He stressed on improving the communication skill of the migrant workers, along with their technical skills. He feared that if we cannot achieve the combination of both, it will be very difficult for us to get those markets. He concluded by saying that they are already working on it but need more assistance.

Address by the Chief Guest



H. E. Dr. Mashiur Rahman

Economic Affairs Adviser to the Hon'ble Prime Minister

At the outset, **H. E. Dr. Mashiur Rahman**, Economic Affairs Adviser to the Hon'ble Prime Minister, acknowledged the relevant comments made by the panelists in the webinar. He began his discussion by referring to Frank M. Snowden's book *Epidemics and Society* in which the author provided a historical chronology of epidemics in the world. As the book was launched before the coronavirus outbreak, it does not include discussion of the Covid-19. However, Dr. Rahman shared some of the observations from the book which he found relevant to the present situation. First, he noted that the outbreak of an endemic is not a discrete event, rather there are signs and symptoms in the structure of society that signifies such outbreaks. It is important to be observant about those. Secondly, before the discovery of germ theory, there was not much clarity of how infectious diseases transmit. However, now there is an understanding of zoonosis and the changing characteristics of the pathogen. The coronavirus reflected this evolving pattern. Although there are several uncertainties regarding the disease, the progress in developing vaccines gives a light of hope; Dr. Rahman shared his optimism regarding these efforts.

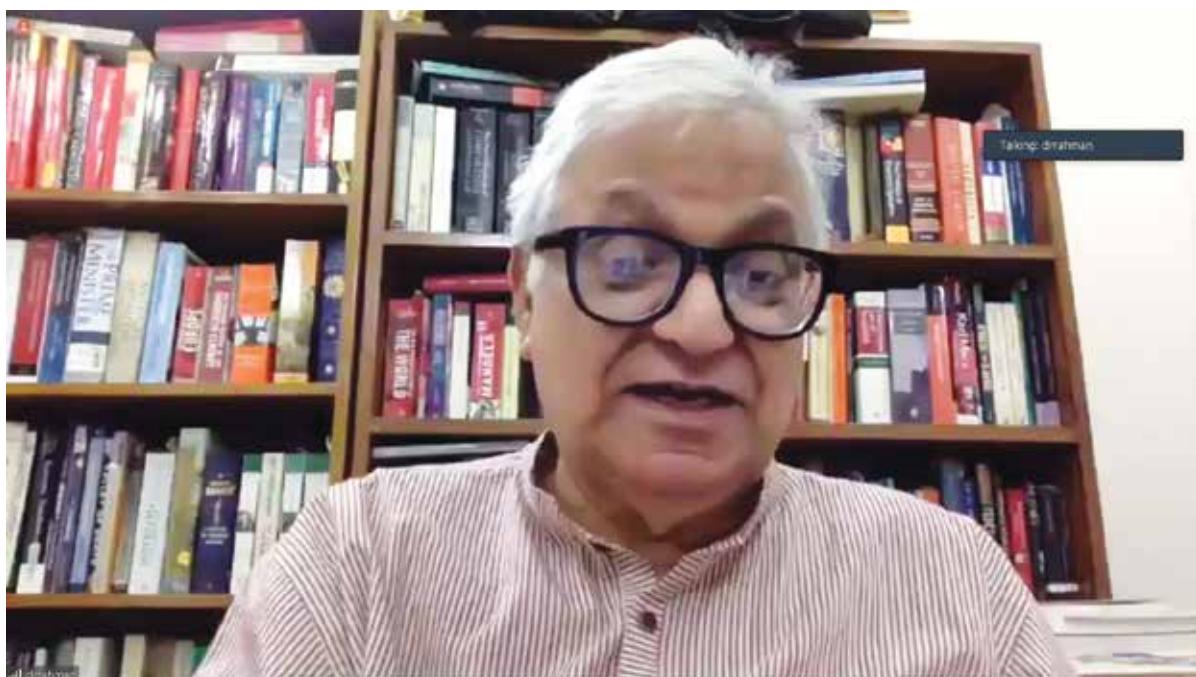
Following the discussions on the disease, Dr. Rahman shifted his focus to the economic challenges of the pandemic. He observed that different classes of society suffer from different problems and it is hard to expect that the government would design separate solutions and strategies for each group of people. The government cannot address all concerns at the same time and it is a very lengthy process. In this regard, he referred to Jeffrey Sachs' book *The End of Poverty*. Jeffrey Sachs opined that it is necessary to identify the main problems in a policy and then adopt strategies to mitigate those. This practice would help to identify what kind of steps are needed to be taken for separate groups.

Next, Dr. Rahman shared his observation regarding the economic issues raised in the webinar by the panelists and audiences and analyzed their proposed solutions. He opined that for domestic growth, domestic

investment is essential. The employment elasticity has reduced than before. In the 2016-17 Labour Survey's analysis it was found that the overall figure dropped to less than 50. This means that a huge investment is required to generate sufficient employment. This investment should primarily come from private investors. However, if the situation of Bangladesh is examined, it is seen that the garments industry did not have the capacity to provide salary to workers. There the government stepped in by providing loans and taking responsibility for half of the interest. From this incident, it can be seen that this growth sector of Bangladesh did not have sufficient savings. Nevertheless, in the present context, it is difficult to assume that the private sector investment would rise to the expected level very fast.

On the topic of export diversification, Dr. Rahman evaluated the suggestions of panelists on exploring opportunities to increase exports in more countries of Asia and Africa. He opined that due to Covid-19, the demand has fallen, unemployment and poverty are on the rise in all countries. Most countries are occupied with their problems. So, if there is a global decline in demand and if all countries face a similar situation like Bangladesh, then it remains questionable whether Bangladesh would be able to increase export during this period. Another important point regarding export diversification is that not all products are suitable for every market. The same product cannot be exported to all regions as the demand is different. Moreover, entering new markets is time consuming as people take time to get accustomed to new products from a different country. In this regard, the government can only create the opportunity but the entrepreneurs need to show interest and use this scope to increase production and export. The domestic sector/market needs to be prioritized in this regard.

On the issue of remittance, Dr. Rahman cautioned that this money should be spent conservatively as the future is uncertain at the moment. Overseas employment and export are facing uncertainties due to Covid-19. So, it is important to consider medium to long term implications. At this point, he referred to Ms. Benuka Ferdousi's observation that although the source of remittance creation is shrinking, the amount of remittance received in the current period is high. In this regard, he shared that it is important to note that the





money sent by migrant workers to their families during Covid is mostly consumed instead of being saved. This will result in risks and uncertainty when the worker returns home after losing jobs.

Next, Dr. Rahman made some clarification regarding leather export. He stated that there is a restriction in exporting raw leather. As a result, when there is an increase in the price of raw or partly processed leather in the international market, the owners of finished products are the beneficiaries. Speaking about export benefit, he opined that it is important to acknowledge the good performance in export but it is also important for the researchers to look into the matter of selective devaluation due to differences in incentives. This calculation would help to find out the actual strength and weaknesses in production and export.

Regarding the questions raised on healthcare sector of Bangladesh, Dr. Rahman brought attention to the huge investment Bangladeshis are making in seeking medical services abroad. It is important to rethink if this expense could be used inside the country. Private hospitals claim to provide a significant per cent of health care services in the country. Questions can be raised on the standard and inspection of the hospitals, as the issue of license is a bit complex. He suggested that instead of taking abrupt measures, it is important to develop a system of inspection to find faults, give time to rectify and then penalize the defaulters. It is crucial to take into consideration that the private sector serves a large percentage of the population. At this stage he referred to the internationalized health sectors in Singapore, Thailand and India. These countries maintain high standards, have huge investments and they are part of the pathological test value chain. Bangladesh can also reach international standard and become part of the value chain by opening up the health sector. Through this process, Bangladesh can be benefited as the doctors and nurses would be able to reach international standards over the next three to five years. Here he provided examples of Filipino and Indian nurses working in health service sectors in foreign countries. Although language and quality of training in Bangladesh is an issue, this shortcoming can be easily addressed.

Regarding higher education, Dr. Rahman addressed Dr. Dil Afroz's point on outcome-based education. He highlighted the vocational and technical education sector. He observed that in recent times, the graduates of these fields like medical, engineer and agriculture have joined administrative service through Bangladesh Civil Service (BCS), leaving behind their professional skills. As the government spends a significant amount on the technical sector in comparison to general subjects, the government is losing benefits of its expenditure. Here it is important to consider why the students are adopting a completely different career path instead of choosing the field for which they were trained. Dr. Rahman remarked that affinity for power can be a reason, which needs to be looked into.

On the point of government's role, Dr. Rahman emphasized the need for collaborative approaches

of all relevant stakeholders of the government. Everyone demands action from the government. Government obviously plays a key role in creating opportunities, coordination and rational management. However, without private sector investment and private growth, the government's revenue will not increase. Without it, the expenditure capacity of the government will also be less. The stimulus or support packages announced during this time are an immediate solution to the problem. But there are issues related to bank interest, decrease in deposits, loan capacity of banks, inflation, etc., which need to be taken into consideration. There are often complaints that the SMEs are not getting sufficient loans. This is true. Though this sector employs a large number of people, adequate support is not reaching them. Appropriate measures need to be taken for giving them bank support. The initiatives of the government are very timely and deserve appreciation. But there seems to be some gap in the administrative power for implementing the initiatives. The gap is that the established entrepreneurs and producers are known to the bank and can easily receive support but the smaller enterprises are not known. So, the banks remain little stringent in giving loans to small-scale entrepreneurs. This issue needs to be deeply looked into so that they receive adequate financial support.

Next, Dr. Rahman discussed some ambiguities regarding FDI. He shared that if FDI is taken through loans, then there are reasons to be careful regarding loan repayment. It needs to be measured if the foreign income from remittance and foreign exports are sufficient. If it is seen that the amount of loan is increasing but the foreign reserve is not sufficiently increasing considering the present situation of depressed import, then it needs to be normalized to reach the expected growth. Without that, the loan might take the country to a position where repayment will be difficult and in turn it will carry several complexities. Dr. Rahman opined that by FDI, he understands a scenario where foreign entities are investing in Bangladesh, taking investment risks, and getting a portion of the profits of investment. If this process is through loans, then it should not be considered as a direct investment because there are responsibilities involved.

Dr. Mashiur Rahman concluded his address by appreciating the initiative of hosting this webinar but emphasized including more government bodies like the central bank, finance ministry, taxation department and commerce ministry to make the discussions more fruitful and comprehend what needs to be further done.

Closing Remarks



Ambassador M. Fazlul Karim

Chairman, Bangladesh Institute of International and Strategic Studies (BIISS)

In his concluding remarks, **Ambassador M. Fazlul Karim**, Chairman of BIISS told that since this is a global pandemic and challenge, it needs a global response. There should be enhanced assistance and support from multilateral organisations and financial institutions as well as from bilateral sources to the developing countries like Bangladesh. A mechanism should be developed to provide Covid-19 vaccines to the developing countries for free at the earliest. On the other hand, countries should realize that it is not the right time to close borders and restrict trade. It is time to open the borders and allow more trade to help reignite global growth. There is no doubt, compared to many other countries, Bangladesh has managed Covid situation better. But there should not be any room for complacency as the second wave of the virus has already hit many parts of the globe. Therefore, Bangladesh should not lower its guards.

Finally, Ambassador Karim, extended his very special gratitude to the Chief Guest H. E. Dr. Mashiur Rahman, for taking out precious time from his busy schedule to be with all and sharing his valuable thoughts on today's topic. He also extended his sincere thanks and gratitude to the speakers and the audience attended in the webinar.

Prepared by

Colonel Sheikh Masud Ahmed, SPP, psc, Research Director

Dr. Mohammad Jasim Uddin, Senior Research Fellow

Sajid Karim, Research Fellow

The Editorial Panel is thankful to the team of rapporteurs for their contribution in preparing the proceedings.

BISS Publications

- **Books**

- South Asian Regional Cooperation: A Socio-economic Approach to Peace and Stability
- Nation Building in Bangladesh: Retrospect and Prospect
- The Indian Ocean as a Zone of Peace
- The Security of Small States
- ASEAN Experiences of Regional and Inter-regional Cooperation: Relevance for SAARC
- Development, Politics and Security: Third World Context
- Bangladesh and SAARC: Issues, Perspectives and Outlook
- Bangladesh: Society Polity and Economy
- South Asia's Security: Primacy of Internal Dimension
- Chandabaji Versus Entrepreneurship: Youth Force in Bangladesh
- Development Cooperation at the Dawn of the Twenty First Century: Bangladesh-German Partnership in Perspective
- Conflict Management and Sub-regional Co-operation in ASEAN: Relevance of SAARC
- National Security of Bangladesh in the 21st Century
- Civil Society and Democracy in Bangladesh
- Regional Co-operation in South Asia: New Dimensions and Perspectives
- Confidence Building Measures and Security Cooperation in South Asia: Challenges in the New Century
- Bangladesh-Southeast Asia Relations: Some Insights
- Security in the Twenty First Century: A Bangladesh Perspective
- 25 Years of BISS: An Anthology
- Politics and Security in South Asia: Salience of Religion and Culture
- Small States and Regional Stability in South Asia
- Religious Militancy and Security in South Asia
- Global War on Terror: Bangladesh Perspective
- Towards BIMSTEC-Japan Comprehensive Economic Cooperation: Bangladesh Perspective
- Democracy, Governance and Security Reforms: Bangladesh Context
- Whither National Security Bangladesh 2007
- National Security Bangladesh 2008
- Human Security Approach to Counter Extremism in South Asia: Relevance of Japanese Culture
- National Security Bangladesh 2009
- Energy Security in South Asia Plus: Relevance of Japanese Experience 2016
- Changing Global Dynamics: Bangladesh Foreign Policy 2018
- Bangladesh in International Peacebuilding: Discourses from Japan and Beyond

South Asia Human Security Series:

- Nepali State, Society and Human Security: An Infinite Discourse
- Evolving Security Discourse in Sri Lanka: From National Security to Human Security
- Violence, Terrorism and Human Security in South Asia
- Women and Human Security in South Asia: The Cases of Bangladesh and Pakistan
- Human Security in India: Health, Shelter and Marginalisation
- Pakistan: Haunting Shadows of Human Security
- Human Security in India: Discourse, Practices and Policy Implications
- Human Security Index for South Asia: Exploring Relevant Issues
- Ethnicity and Human Security in Bangladesh and Pakistan

BISS Publications

- **BISS Journal (Quarterly)**
- **Bangladesh Foreign Policy Survey (Quarterly)**
- **BISS Papers (Monograph series)**

The Assam Tangle : Outlook for the Future (1984)
The Crisis in Lebanon: Multi-dimensional Aspects and Outlook for the Future (1985)
India's Policy Fundamentals, Neighbours and Post-Indira Developments (1985)
Strategic Aspects of Indo-Sri Lanka Relations (1986)
Indo-Bangladesh Common Rivers and Water Diplomacy (1986)
Gulf War : The Issues Revisited (1987)
The SAARC in Progress : A Hesitant Course of South Asian Transition (1988)
Post-Brezhnev Soviet Policy Towards the Third World (1988)
Changing Faces of Socialism (1989)
Sino-Indian Quest for Rapprochement: Implications for South Asia (1989)
Intifada : The New Dimension to Palestinian Struggle (1990)
Bangladesh : Towards National Consensus (in Bangla, 1990)
Environmental Challenges to Bangladesh (1991)
The Gulf War and the New World Order : Implication for the Third World (1992)
Challenges of Governance in India : Fundamentals under Threat (1995)
Bangladesh in United Nations Peacekeeping Operations (1998)
Nuclearisation of South Asia : Challenges and Options for Bangladesh (1998)
The Middle East Peace Process and the Palestinian Statehood (2000)
Pakistan and Bangladesh : From Conflict to Cooperation (2003)
Integrated Coastal Zone Management in Bangladesh : A Case for People's Management (2003)
WTO Dispute Settlement System and Developing Countries: A Neorealist Critique (2004)
State Sovereignty and Humanitarian Intervention : Does One Negate the Other? (2006)
Unipolarity and Weak States: The Case of Bangladesh (2009)
Japan's Strategic Rise (2010)
The Fallacy of Fragile States Indices: Is There a Fragility Trap (2017)
Implications of China's Belt and Road Initiative for Bangladesh: A Strategic Analysis (2020)
Disaster Risk Reduction and Resilience: A Quest for Human Security in Bangladesh (2020)

- **BISS Seminar Proceedings**

Contemporary Development Debate: Bangladesh in the Global Context
Moving from MDGs to SDGs: Bangladesh Experience and Expectation
SAARC at 30: Achievements, Potentials and Challenges
Bangladesh's Relations with Latin American Countries: Unlocking Potentials
Civil-Military Relations in Democracy: An Effective Framework
Recent Extremist Violence in Bangladesh: Response Options
25 March – Gonohottya Dibosh (Genocide Day)
Reconciling Divided Societies, Building Democracy and Good Governance: Lessons from Sri Lanka

BISS Publications

Promoting Cultural Diversity of Small Ethnic Groups in Bangladesh

“রোহিঙ্গা সংকটঃ বাংলাদেশ কর্তৃক গৃহীত পদক্ষেপ ও পর্যালোচনা”

Bangladesh Delta Plan 2100

Upcoming 45th Session of the Council of Foreign Ministers of OIC, Dhaka: Revisiting a Shared Journey

Bangladesh in International Peacebuilding: Experience from Japan

Commemorative Seminar on International Day of Peace.

Bangladesh-India Cooperation in The Changing Regional and Global Context.

Bangabandhu's "The Unfinished Memoirs": A Review

Second Meeting of the Track 1.5 BIMSTEC Security Dialogue Forum

ASEM DAY: Celebrating and Fostering Connectivity

- **BISS Country Lecture Series**

BISS Country Lecture Series: Part- 1

BISS Country Lecture Series: Part- 2

The Bangladesh Institute of International and Strategic Studies (BIISS) is a statutory institution established in 1978 under the administrative control of the Ministry of Foreign Affairs, Government of Bangladesh, for undertaking and promoting research and deliberation on international affairs, security and developmental issues.

The priority areas of the Institute's research activities are: foreign policy, security and strategic issues with specific relevance for Bangladesh; regional, inter-regional and international cooperation, sustainable development with focus on resource management and environmental issues; conflict studies, peace keeping, disarmament, non-proliferation and area studies.

Contemporary issues of South Asian politics, security and development are the focus of research activities of the Institute. Ethno-religious issues, regional and sub-regional cooperation, globalisation and environmental issues are of special research interests. Problems of institutionalisation of democracy, economic liberalisation, trade and investment links, challenges of governance and strengthening the civil society receive significant scholarly attention.

The general guidance and superintendence of the Institute's affairs are vested upon the Board of Governors, headed by a Chairman and consisting of representatives of ministries, armed forces, academics and professionals. The Director General is the Member-Secretary of the Board and Chief Executive of the Institute. The main activities of the Institute are carried out by the Research Faculty consisting of a team of full-time researchers with varied social sciences background.



Bangladesh Institute of International and Strategic Studies (BIISS)
1/46, Old Elephant Road (West of Ramna Police Station), Dhaka-1000, Bangladesh
Fax: 88-02-48312625, E-mail: info@biiss.org, Website: www.biiss.org