**SDG Progress in Bangladesh: Competencies or Complacence?**

**Prepared by:** Equity and Justice Working Group Bangladesh (EquityBD) with the consultation of Development Synergy Institute, Coastal Livelihood and Environmental Action Network (CLEAN)

**1. Executive Summary**

The Sustainable Development Report 2021 ranked Bangladesh as one of the countries that improved most on the Sustainable Development Goals (SDG) Index since 2015 until the outbreak of the Covid-19 pandemic. According to this report, published recently by the Cambridge University Press, Bangladesh ranked 109th among the 165-country. Bangladesh scores 63.5 according to the report. In South Asia, Bangladesh is above India, Pakistan, and Afghanistan, but below Sri Lanka, Nepal, and the Maldives. Among the 17 goals, Bangladesh is ‘on track’ on goal number 1 (no poverty), 4 (quality education), 13 (climate action). The report also says Bangladesh is 'moderately improving against goal 2 (zero hunger), 3 (good health and well-being), 5 (gender equality), 6 (clean water and sanitation), 7 (affordable and clean energy), 9 (industry, innovation, and infrastructure), 11 (sustainable cities and communities). According to the report, Bangladesh's progress is 'stagnating' against goal number 8 (decent work and economic growth), 14 (life below water), 16 (peace, justice, and strong institution), and 17 (partnerships for the goals). The report also indicates a lack of information against goal number 10 (reduced inequalities) and 12 (responsible consumption and production). Among the 17 goals, Bangladesh's achievements are 'decreasing' against goal number 15 which is life on land.[[1]](#footnote-1)

According to the Bangladesh Progress Report 2020 (on SDGs)- the Bangladesh government is 'fostering accelerated, inclusive and resilient growth.' The government is also making investments in human development, promoting social safety nets, and implementing other programs for addressing the 'Left No One Behind' issues.[[2]](#footnote-2) The Bangladesh government is implementing all-out efforts with a ‘Whole of Society’ approach to eradicate poverty. General Economics Division (GED) of the Bangladesh Planning Commission is the government focal point for the SDGs.

The Bangladesh government has established an Inter-Ministerial Committee on SDGs Implementation. The Committee comprising Secretaries from 20 Ministries/ Divisions coordinates SDGs monitoring and implementation. The Principal Coordinator (SDGs Affairs), a newly created high-level position in the Prime Minister's office, heads the Committee. GED is the secretariat for the committee to coordinate implementation at the policy level along with monitoring and reporting SDGs status. GED has published 'Mapping of Ministries by Targets in the Implementation of SDGs aligning with 7th Five Year Plan’. The book aims to ensure the effective implementation of SDGs. The report identified lead ministries for all the 169 targets. To collect regular information for proper monitoring and evaluations of SDGs progress GED has published a book titled ‘Data Gap Analysis for Sustainable Development. Finance or resources is a must to realize the SDGs, GED has published a book titled ‘SDG Financing Strategy: Bangladesh Perspective’. It has estimated the resources needed for implementing SDGs. In addition to that, ‘National Monitoring and Evaluation Framework of SDGs: Bangladesh Perspective’ has been formulated for monitoring and evaluating the implementation of SDGs. GED also has published ‘National Action Plan of Ministries/ Divisions by Targets for the Implementation of SDGs’. To present the goal-wise progress of Bangladesh along with challenges, GED has recently published 'Sustainable Development Goals: Bangladesh Progress Report-2020’.

All the 17 goals of SDGs are already integrated into the running 7th FYP. Among the 17 goals, 14 goals (82%) are thematically fully aligned, 3 goals (Goal 14, Goal 16, and Goal 17) of the SDGs (18%) are partially aligned with the 7FYP[[3]](#footnote-3). It is rationally expected that the achievement of the FYP objectives and targets will contribute towards the achievement of SDGs. Bangladesh's achievement in implementing the 7th FYP will be rewarding internationally for fulfilling the global commitments.

Though Bangladesh apparently doing good in terms of achieving the SDGs, there are huge problems based on the reports so far published regarding the SDGs. Data gaps are huge and it has already been recognized. According to the SDG progress report 2020, the Bangladesh government has been facing a data deficit on indicators regarding the implementation of Sustainable Development Goals (SDGs) for the past five years. The government could not find data on 110 indicators of the SDGs. Partial data was found on 58 indicators, and all data was available on 64 indicators. Such data is crucial for an effective evaluation of SDG implementation.[[4]](#footnote-4)

The private think tank Center for Policy Dialogue has also identified some challenges in data collection in Bangladesh these are: there is a lack of adequate and timely data in Bangladesh, lack of disaggregated data hampers effective policy measures, the quality of available data is poor due to lack of reliability, standardization, and consistency.

Along with challenges like data gaps, this report will also discuss some other challenges in achieving the SDGs of Bangladesh. These challenges will include: development inequality, climate change, corruption, and illicit fund flows.

**2. Challenges in Achieving the SDGs in Bangladesh**

**2.1. Impact of COVID Pandemic: Economic Responses are there, but not Enough Attention to the health sector!**

The Directorate General of Health Services (DGHS), one of the agencies of the Ministry of Health & Family Welfare of Bangladesh, is mainly responsible for the implementation of different health programs, health management, planning, and execution of different policies through administration. The major task for this agency nowadays is to fight the COVID pandemic. According to the daily bulleting of DGHS on 5th July, the death toll of Covid-19 reached 15,229, and the total number of COVID infected is now 9,54,881 in the country. The Covid-19 positivity rate is 29.30% and the death rate is 1.59%.

The country-wide lockdown is going on as a second wave of infection is apparent. Along with infection and death, Bangladesh is experiencing the negative impact of the COVID-19 pandemic on its economy. Along with loss in the GDP, the country is witnessing loss in revenue collection, impact on demand-supply, export-import, service sector, private investment. etc. The General Economic Division of the Ministry of Finance estimates thar, as of June 2020 the country’s poverty rose to 29.5% due to the pandemic, as a huge number of people, both in the formal and informal sector, lost jobs during the March-June period.[[5]](#footnote-5) Asian Development Bank (ADB) estimates that, about 0.2% to 0.4% of Bangladesh's GDP may be lost due to the effects of the Covid-19 pandemic. [[6]](#footnote-6) In March exports of goods were around 21% lower than that of February.[[7]](#footnote-7)  The tourism sector is predicted to lose Tk 97.05b during the Feb-June period.[[8]](#footnote-8) Bangladesh also experiences about $5.30 billion short of the target set in the budget during the first eight months of the current fiscal year 2020.[[9]](#footnote-9) Unemployment, loss of jobs, loss of income are also visible in different sectors.

The government is trying to respond to recover the economic losses, to support the poor to fight the impact. The government has so far declared about 19 stimulus packages to offset the COVID-19 shock, the total amount is worth over $12.11 billion, which is 3.7% of total GDP.[[10]](#footnote-10) Tk. 2 billion has been allocated as incentives for farm mechanization. Another refinancing scheme of Tk. 30 billion has been announced for small income farmers and traders in the agriculture sector.[[11]](#footnote-11)

Bangladesh government allocated of Tk. 5.29 billion for the health sector for the year 2020-21. To provide treatment to coronavirus patients, 2 thousand doctors and 6 thousand nurses have been recruited on an urgent basis. 386 medical technologists and 2 thousand 654 lab attendants were recruited on an outsourcing basis. Besides, two projects have been taken to fight the Covid-19 pandemic. One is the 'COVID-19 Emergency Response and Pandemic Preparedness Project' at a cost of Tk. 11.27 billion. The other one is the 'COVID-19 Response Emergency Assistance' of Tk. 13.66 billion. The government is implementing different programs worth Tk. 5,500 crore under the Health Services Division.[[12]](#footnote-12)

Since the number of infections and death are increasing, the impact of the pandemic on the economy is getting worse, it was expected that, in the national budget and Annual Development Plan (ADB) the health sector will get priority. The recently passed national budget is the 50th national budget and the context of the budget proposal was the second wave of the COVID pandemic. But the ADB has not given priority to the health sector, instead, the government gives the highest priority to sectors like Transportation and Communication, Power, and Fuel. These two sectors account for about 48% of total ADP allocation. The share of the Health sector in ADP FY22 is 7.7%. Though allocation for the health sector is increased compared to the previous year (6.4%), it is really inadequate considering the pandemic situation.

The World Health Organization recommends allocating 5% of GDP for the health sector, while it is only 0.95% in Bangladesh. The allocation is inadequate, on the other hand, it is alleged that the sector is suffering from huge corruption, lack of governance, and mismanagement.

**2.2. Economic Successes are there, But with Inclusion and Exclusion Error!**

Starting a journey with a broken economy and a scattered socio-economic situation, Bangladesh has been able to achieve tremendous successes against various socio-economic indicators. In 1971, the size of the GDP of war-ravaged Bangladesh was only USD 6.2 billion, and in 2018 the GDP grew to USD 286.27 billion (nominal), taking the country to the 42nd position in the world economy. Today per capita income of Bangladesh is USD 1751, which was only USD 135.62 in 1970.[[13]](#footnote-13) Once harshly picturized as a ''bottomless basket', Bangladesh is now tagged as a "Role Model for Development".

In the Sustainable Trade Index prepared by the Economist Intelligence Unit (EIU, Bangladesh has surpassed India and Pakistan in terms of sustainable trade on the back of better performance in economic and social areas. In the Sustainable Trade Index 2020, Bangladesh scores 49.3 out of 100 and ranked 12th among 20 Indo-Pacific economies. Under three pillars – economic, environmental, and social, this index is based on 27 indicators and 20 sub-indicators. Bangladesh receives the highest improvement in social development.[[14]](#footnote-14)

Bangladesh made remarkable achievements regarding MDGs even though it did not receive global supports committed especially from the rich countries. It was estimated that US$ 78.2 billion was required to achieve MDGs in Bangladesh during 2011-15[[15]](#footnote-15). Bangladesh needed foreign assistance of US$ 5.0 and US$ 3.0 billion per year, but from 1990-91 to 2013-14, Bangladesh, on an average, received US$ 1.74 billion Official Development Assistance (ODA) per year[[16]](#footnote-16)

Bangladesh is experiencing steady growth in GDP during the last couple of years. By meeting the eligibility criteria for graduation from the UN's Least Developed Countries (LDC) list, Bangladesh became a 'lower-middle-income country' in 2015. The per-capita income of the country has increased from US$543 in FY2005-06 to US$1,909 in FY 2018-19. Its total GDP has increased from around US$ 72 billion to US$ 302 billion during the same period while exports grew from US$10.5 billion to US$ 40.53 billion. Again, during this FY 2006-19 period, the government budget expanded from US$ 9.1 billion to US$ 53.9 billion.[[17]](#footnote-17)

Though Bangladesh has been able to secure tremendous economic growth, praiseworthy successes in poverty reduction, there is another side to the coin. Still, about 24.3% of the country's population lives below the poverty line.[[18]](#footnote-18) The Global Hunger Index 2020 marks the hunger problem of Bangladesh as 'Serious'. Bangladesh has been ranked 75th out of 107 qualifying countries in the Index[[19]](#footnote-19) According to the World Bank assessment, about 1 in 4 Bangladeshi still live in poverty, while almost half of those living in poverty live in extreme poverty and are unable to afford a basic food consumption basket.[[20]](#footnote-20) The assessment report calculates that, rate of poverty in Bangladesh is relatively high by regional standards. In addition, more than half of the population can be considered vulnerable to poverty, as their levels of consumption are close to the poverty threshold.

The assessment report of the World Bank has mentioned that, there is no room for complacency. The job of ending extreme poverty is not complete. The report also identified some reasons for that. First, robust economic growth continued driving poverty reduction but not as effective as before. Between 2010 and 2016, GDP growth accelerated while the pace of poverty reduction slowed. Second, very little poverty reduction occurred in urban areas. Rural Bangladesh spearheaded poverty reduction from 2010 to 2016, accounting for about 90% of the drop. Even though the poverty rate fell in urban Bangladesh, the rate of reduction was much slower than in previous periods.

Bangladesh government is implementing different safety-net programs to alleviate poverty, especially for ultra-poor. The government allocated a total of Tk.64,176.48 crore (about 7.55 billion dollar) for different social safety net programs during 2018-19. This allocation is 13.81% of the national budget and 2.53% of GDP of the same fiscal year.[[21]](#footnote-21) Government safety nets programs in Bangladesh are usually of three types as Food security programs, cash allowances, and housing for the ultra-poor and homeless. There are safety net programs namely distribution of free food, food for work and test relief, and so on. There are housing projects namely ‘Aktee Bari Aktee Khamar’ (One House One Farm), ‘Ashrayan’ (Shelters), ‘Grihayan (Housing),’ ‘Ghore Phera’ (return to home). Some cash allowances are allowances for widows, destitute women, old aged people, and so on.

Social Safety Net Programs (SSNPs) in Bangladesh are clearly playing an important role in assisting the poor and vulnerable in overcoming poverty and other barriers to their lives and livelihoods. The Bangladesh Agricultural University, Mymensingh's Faculty of Agricultural Economics and Rural Sociology has identified SSNPs as "more than a vital ingredient in battling poverty" as the population segment falling below the lower poverty line grows.[[22]](#footnote-22)

Beneficiary impressions of the overall SSNPs program impact are largely ‘good’, according to an assessment, but only half perceive it as 'strong,' as opposed to 'moderate.' Most programs, according to beneficiary opinions, have had an income impact. Other effects have included asset growth and greater employment. The review also reveals that the basic 'protection' indicators of food security and self-assessed chronic deficit status for beneficiaries of all forms of safety net programs have improved significantly.[[23]](#footnote-23)

The Food For Work (FFW) program seems generated seasonal employment for large numbers of people. Each year it generates, on average, over 100 million workdays of employment in earthworks, directly benefiting around 4 million people.[[24]](#footnote-24) But, there are three types of leakages, such as (i) over-reporting of work done; (ii) practice of leaving the earth uncarpeted, thereby making it difficult to measure the actual volume of earthwork and the amount of work completed, and (iii) under-payment to workers. Overall, leakage of resources is around one-third. There are also several technical, organizational, programming, and institutional problems that limit the potential benefits of the FFW program. These include: (i) inadequate access to specialized planning, design, and supervisory services; (ii) inadequate staffing; (iii) weak capacity within the government to ensure compliance with program standards; (iv) inadequate monitoring; (v) weak accountability mechanism to ensure proper use of food resources; and (vii) delays in the project approval process. One of the largest safety-net programs of Bangladesh is 100 days work scheme, the program did not achieve its other objective of tackling seasonal unemployment.

The old-age allowance was found effective. As Md. Ansar Uddin found some empirical evidence that showed that the program had a positive impact on the food accessibility of the beneficiaries. Form a field survey found that, both the quality and quantity of food of the beneficiaries has been improved after receiving the allowance than before. The beneficiaries of the program could also fulfill their minimum requirement of necessary medicine by the allowance during illness.[[25]](#footnote-25)

One of the main challenges towards the effectiveness of social SafetyNet programs is the selection of ‘inaccurate’ beneficiaries. As Jasim Uddin Haroon mentions, ‘Selection (or targeting) is not accurate due to nepotism, corruption, and political factors.’[[26]](#footnote-26) The government recently wanted to provide TK 2,500 each following a list of 3.7 million households sent from Upazila levels. This was a part of the government-announced financial assistance for vulnerable people who lost their incomes due to covid-19. However, because of data mismatch, the finance division could disburse money to only 1.4 million people.

The prevalence of both 'exclusion error' and ‘inclusion error’ in beneficiaries’ selection or targeting is high in Bangladesh. 'Exclusion error' denotes the sum of actual poor wrongly classified as non-poor, 'inclusion error' is the sum of actual non-poor incorrectly classified as poor as a proportion of the total poor. The analysis of the Bangladesh Household Income and Expenditure Survey finds 71.0% ‘Exclusion Error’ and 46.5% ‘Inclusion Error’.[[27]](#footnote-27)

A survey of the Center for Policy Dialogue (CPD) finds that, about 67.8% of recipients of Old Age Allowance are 'non-poor, only 32.2% beneficiaries were found poor. The survey report says as many as 65.6% of government funds allocated for poor people under the social safety net program (SSNP) have gone to non-poor people due to political pressure and corruption during the beneficiary selection process.[[28]](#footnote-28)

A piece of recent news published in a national daily says that, well-off take a bite out of the poor's farm aid. The report says, about 1 million solvent people eat into loans meant for the poor under the My House, My Farm project. "My House, My Farm" initiative since 2018. The project was meant for poor and marginalized villagers. The My House, My Farm project is intended for reducing rural poverty through family farming and providing low-cost loans to engage poor people in income-generating activities. According to this report, one government evaluation report found out three factors – local political influence, undue favor of beneficiary selection committees, and intention of getting votes – behind the inclusion of solvent people in village development associations under the project. Some 120,465 village development associations were formed till February 2021 under the project and the number of beneficiaries was 56,77,000. A village association consists of 60 members, including 40 women. Analyzing the project's impact on individual income, the evaluation report found that the project played a significant role in improving beneficiaries' earnings, but Covid-19 eroded those. Under the project, the incomes of beneficiaries had increased by 40%-65%, but during the pandemic, they experienced a 25%-50% income loss, pushing their income level back to near the previous level. Before the pandemic hit, the monthly income of male beneficiaries had increased to Tk12,472 from Tk8,887 and that of female beneficiaries to Tk5,599 from Tk3,384, according to the report. The main objective of the "My House, My Farm" project was to bring down the poverty rate to 10% by 2020 from 22.8%. But the rate has gone up in the pandemic situation.[[29]](#footnote-29)

**2.3. Inequality and Exclusion are baring poor to Ensure Economic Justice**

Article 27 of the Bangladesh Constitution states that all people are equal before the law and are entitled to equal protection under the law, and Article 28(1) provides that the State shall not discriminate against any person solely on the grounds of religion, color, caste, sex or place of birth. Article 28(2) grants women equal access to men in all fields of state and public life. Article 28(3) states that on grounds of religion, race, caste, sex, or place of birth, no person shall be subject to any disability, liability, restriction, or condition of access to or admission to any place of public entertainment or resort.

But, along with the economic development, Bangladesh experiencing obvious inequality. The inequality is evident if we go through the 2010 and 2016 Household Income and Expenditure Survey (HIES). The Gini coefficient was 0.458 in 2010 and 0.482 in 2016.[[30]](#footnote-30) The Gini coefficient is one of the most frequently used measures of economic inequality. A coefficient of zero indicates a perfectly equal distribution of income or wealth within a population. A coefficient of one represents a perfect inequality when one person in a population receives all the income.[[31]](#footnote-31)

The COVID pandemic sees an increase in poverty, on the other hand, there is a rise in the number of rich people. This is a huge sign of inequality and economic injustice. According to a recent study, the number of the "new poor" in Bangladesh stood at 24.5 million, or 14.7% of the total population, in March due to the fallout of the Covid-19 pandemic. The survey, titled "PPRC-BIGD Rapid Response Research Phase III: Poverty Dynamics and Household Realities Part 1" says a total of 59% of "new poor" are in urban slums and 44% in rural areas.[[32]](#footnote-32) According to the World bank country's poverty rate increased by 7.0% to 30% in the last fiscal year than that of a non-Covid counterfactual scenario, with 54% of respondents expressing concerns that they would run out of food, 41% having to reduce their consumption of preferred food, and 32% having run out of food or money in the week preceding the interview.[[33]](#footnote-33)

Though there reports of the negative impact of the pandemic on the economy, seems Covid-19 could not stop the increase in the number of multimillionaires. The number of people with deposits of more than Bangladeshi taka 10 million increased in the first six months of the pandemic. From April to September of 2020, 4,865 accounts joined the rally with deposits of Tk 10 million and more. And by the end of September, the number of such accounts stood at 87,500.[[34]](#footnote-34). Experts said the coronavirus pandemic has not affected the business or income of rich people. Besides, the government policy to allow black money whitening also helped increase the number of new millionaires. Bangladesh Bank’s latest data show the total number of account holders with at least a million taka deposit has increased to 86,037 in June this year from 82,625 in March.[[35]](#footnote-35)

The trend is not new in Bangladesh though. Bangladesh ranks third among the world's top countries with the fastest millionaire population growth, shows a report published by a US-based research organization, Wealth X. The country's High Net Worth (HNW) population is set to grow by 11.04% each year in the next five years according to the findings of the research firm. The report defines the HNW population as those with a net worth between $1 million and $30 million. [[36]](#footnote-36)

Oxfam International and Development Finance International have published a Commitment to Reducing Inequality Index 2020. Bangladesh is 16th from the bottom of the public services pillar ranking, which indicates that, Bangladesh, in particular, is doing far too little to fight inequality. Bangladesh also is 8th of the bottom 10 on labor and union rights.[[37]](#footnote-37)

Some reports give some unexpected incidences during the COVID pandemic period, that are increasing social exclusion and/or inequality. M Tasdik Hasan, Sahadat Hossain, Tanjir Rashid Saran, and Helal Uddin Ahmed predict that, as the number of persons with COVID-19 and death is increasing there is a potential for heightened mass panic, stress, and discrimination in coming days. They also find that, due to the COVID 19, those who traditionally face discrimination like domestic workers, garment workers, slum dwellers, public transport workers, and in the general pro-poor population are discriminated against and stigmatized. [[38]](#footnote-38)

Reports also alleged that, poorest are excluded from the government relief meant to fight the COVID 19 impact. One newspaper report says that, the poorest receive the least amount of relief, Economists fear the disparity in relief distribution during the Covid-19 shutdown may exacerbate poverty in the poorest districts.[[39]](#footnote-39)The report mentions, a major disparity has become apparent during a review of the government's district-based relief allocations to face the fallout of Covid-19**.** Kurigram is the poorest district in the country, where the government has allocated 1.38 kg rice per head for the poor till May 4. Exactly Tk5.70, per head, has been given as cash assistance and Tk1.56 for baby food. Narayanganj, the least poverty-stricken district, has been given 37.94 kg rice per head, Tk136.62 cash, and Tk30.04, per head, for baby food. Kishoreganj and Gaibandha are among the 10 poorest districts. A review of relief allocation to Munshiganj and Madaripur – which have the lowest rates of poverty – also revealed this scenario.

**2.4. Unemployment: COVID19 added more challenges**

The employment sector has been vastly affected due to the COVID pandemic. There are pieces of evidence of losing jobs already. A recent report of the Central Bank of the Country (The Bangladesh banks) says, the service sector, which contributes to more than half of the country's gross domestic product, has suffered the most in the Covid-19 pandemic and left 11.22 lakh workers unemployed last year. The income of those employed in this sector has decreased by 17.6% and they have lost 21.6% working hours. This sector suffered such a big loss due to a 66-day general holiday and its subsequent failure in making a turnaround. The Bangladesh Bank quarterly (January-March) report has revealed this information in a review of Covid-19 impacts on the labor market.[[40]](#footnote-40)

Aspire to Innovation (a2i), the flagship program of the government’s Digital Bangladesh agenda, estimates that, by the end of 2021, about 33 million people will lose their jobs.[[41]](#footnote-41) Though fisheries and agriculture are not among the 11 high-impact sectors listed by the research. Rather there is an indication that, fisheries sector can be an important sector in job creation, as the study ‘Agro Food' sector is one of the five sectors which will create 0.78 million jobs in 2020 and an additional 3.1 jobs in 2021.

International Labor Organization (ILO) and Asian Development Bank (ADB) estimates that, around 1.7 million youths in Bangladesh may lose jobs in 2020 due to the COVID-19 pandemic. Their study sees a rise in the unemployment rate will be more than double the last year's figure (11.9%) if the containment is extended to six months in Bangladesh. [[42]](#footnote-42)

Imran Ahmed and Syed Mafiz Kamal in a study estimates, the “permanent” impact job loss is estimated to be around 6 million, which would nearly double the unemployment rate. It would affect approximately 24 million people. The study, on the other hand, identifies the agriculture sector, including livestock and Sshery sub-sectors, as. the largest sector that can create new jobs.[[43]](#footnote-43)

A study also finds that, job postings in the largest online job-matching sites in Bangladesh have largely declined since the COVID-19 outbreak: in April 2020, the number of job postings was only 13% of the total jobs posted in April 2019 for Bangladesh.[[44]](#footnote-44) This is also a sign of reducing the number of job opportunities and the negative impact of the COVID19 on the economy of Bangladesh.

The Needs Assessment Working Group of Bangladesh, a platform for government and non-government humanitarian agencies under the Humanitarian Coordination Task Team, identifies ‘Emergency employment creation' as an emergency need to fight the COVID crisis in Bangladesh. It suggests emergency employment creation through the creation of temporary jobs through 'cash-for-work.[[45]](#footnote-45)

The government has taken a few initiatives to support the self-employment of the youths by setting up a start-up fund, but it is allegedly not being implemented well. Currently, the policymakers have planned to implement a combination of fiscal and monetary stimulus – collectively amounting to more than Tk 1 trillion (3.7% of GDP).[[46]](#footnote-46)

Bangladesh government has allocated tk 2000 to create jobs. This fund has a special focus on youth and poor expatriate recently returned home. On the other hand, Bangladesh Krishi Bank (BKB) has set a target of disbursing Tk1,199 crore loan from the incentives package of Tk5,000 crore working capital distribution in agriculture sector due to the novel coronavirus. From April to June 30, the bank provided working capital loans of Tk116.39 crore to 6,268 farmers and fishers. Moreover, the BKB aims to disburse a Tk134.07 crore loan from the government's package for the cottage, micro, small and medium enterprise (CMSME) sector. As of June 30, the bank has disbursed loans of Tk28.02 crore among 750 entrepreneurs. Rajshahi Krishi Unnayan Bank is also disbursing Tk211 crore from the incentives package announced by the government for the CMSME sector. The bank is working on preparing a list of borrowers who have suffered losses due to the pandemic. It will provide loans from the Tk3,000 crore refinancing fund set up by the Bangladesh Bank for low-income professionals and marginal traders affected by the novel coronavirus.[[47]](#footnote-47)

Bangladesh government has also started a project with the support of the World Bank, The $250 million Second Programmatic Jobs Development Policy Credit will create space to support the government's response to the COVID-19 crisis, while helping recovery and building resiliency of the economy, of workers and vulnerable populations to future shocks. [[48]](#footnote-48)

Along with these policies, there are some other national policies which are directly and indirectly promoting employment, some important national policies are National Labour Policy 2012, National Youth Policy 2003 and 2017, National Skills Policy 2012, National Policy for the Advancement of Women 2011, National Overseas Employment Policy 2016, etc.

One of the most known and recognized employment generation projects in Bangladesh is Employment Generation for Poorest project (EGPP). The EGPP was started to address the ‘Monga’ of seasonal unemployment problem of some northern districts of Bangladesh. EGPP provides short-term employment to the hardcore poor suffering from seasonal vulnerability from the districts Gibandha, Kurigram, Lalmonirhat, Nilphomary.

EGPP has been identified as a successful and inclusive government program. Some studies and researches are proving its effectiveness. From the study, it is found that before involvement in EGPP 67.5% of interviewees could manage to have a meal twice a day and 25% could have once in a day. After participation in EGPP, the percentage of people who could manage to have a meal once in a day has gone off and people who could have meal twice in a day reduced to 7.5, above 92.5% people can have a meal three times in a day. A significant improvement is also found in the case of items of food intake, diversification in food items, quality of food intake, the quantity of food intake. Besides, it revealed that social status or social acceptance of the poor peoples of the EGPP recipients elevated. (Khandokar Zakir Hossain and Md. Isahaque Ali, 2017).[[49]](#footnote-49)

Bangladesh Institute of Development Studies, one of the major think tanks of the governments finds that EGPP attempted to improve the socio-economic conditions of the poor through providing employment opportunities during the lean period to the vulnerable group. EGPP has created 50 million workdays per year.[[50]](#footnote-50)

**2.5. Fighting Climate Change Impact: Initiatives are visible, questions on ‘effectivity’.**

Bangladesh is one of the most affected and vulnerable countries, even being one of the least carbon-emitting countries. In 2018, CO2 emissions per capita for Bangladesh was 0.56 metric tons[[51]](#footnote-51)! While the capita carbon emissions rate in Saudi Arabia is 18.48 Ton, United States is 16.92 Ton.[[52]](#footnote-52) A World Bank report says that, by 2050 the temperature of Bangladesh will increase from one to one and a half degrees, and approximately 134 million people will be affected due to that. During this period, the loss of Bangladesh will be about 167 billion dollar! Due to climate change, the life expectancy of the people of the country can fall below 6.8% by 2050.[[53]](#footnote-53) According to Germany-based international organization Germanwatch, Bangladesh is the 9th most affected country in the world due to climate change[[54]](#footnote-54).

The SDGs progress report 2020 recognizes that, climatic features combined with its population density and socio-economic environment, make Bangladesh highly vulnerable to many natural hazards, including unpredictable rainfalls and an increased number of intensified floods, droughts, and extreme temperatures. The Bangladesh Disaster-related Statistics 2015 shows that about 13% of households and 12.65% population live in disaster-prone areas. The number of persons affected by disaster per 100,000 people is counted as 12,881 in 2014. The main disasters affecting Bangladesh are floods, cyclones, tornadoes, and earthquakes among others. In 2019 4318 people were affected per 100000 due to disaster, death was 0.316. In 2016 it were12881 and 0.20445. 70% of the landmass of Bangladesh is prone to flooding. (GED, 2020).

Climate change has become a great threat to the food security issues of Bangladesh. Climate change and associated hazards are affecting the production of crops especially rice. Lack of water for irrigation during pre-monsoon is already limiting the production of High Yielding Variety rice which accounts for about 36 % of the total rice production. A recent estimation denotes that the country may lose 0.2 Million tons of crops for saline intrusion in a moderate climate scenario but it might be more than double in a severe climate scenario Water-related hazards including flood, cyclone and storm surge, salinity in surface and groundwater are also affecting the communities. Safe drinking water, proper sanitation, and hygiene practices remain a challenge for many people especially in the coastal zone and Charland areas of the country. Human health may be severely affected (direct and indirect pathways) under changing conditions.[[55]](#footnote-55)

As FAO publication predicts, extreme temperatures, erratic rainfall, floods, drought, tropical cyclones, rising sea levels, tidal surges, salinity intrusion and ocean acidification are causing serious negative impacts on the lives and livelihoods of millions of people in Bangladesh, and are gradually offsetting the socio-economic development gained over the past 30 years Bangladesh. Manuel Barange et al.[[56]](#footnote-56)

To face the impact of climate change, the Bangladesh government has so far taken different policies. From this study, we have found at least 22 national policies that are directly or indirectly related to country efforts to fight the negative impact of climate change. As the disasters are likely to increase with the intensification of global temperature rise, the government has set a target to reduce the number of persons affected by disaster to 1,500 per 100,000 population by 2030. (GED, 2020)

Bangladesh has so far taken various policies and programs to fight the negative impact of climate change. Bangladesh believes that, global initiatives are a must to fight the negative impact of climate change. Considering this, Bangladesh has approved the UN Convention on Biological Diversity (CBD) and in 2004 Bangladesh has developed a National Biodiversity Strategy and Action which has been later updated with the ‘National Biodiversity Strategy and Action Plan of Bangladesh 2016-2021’.

The National Adaptation Plan of Action 2005 has been updated in 2009. Bangladesh is one of the pioneer countries taking and implementing climate change strategies and action plans. The country is now implementing Bangladesh Climate Change Strategy and Action Plan (BCCSAP, 2009), and the National Plan for Disaster Management (2010). The recent major policy of Bangladeshi related to climate change and the environment is the Bangladesh Delta Plan (BDP) 2100.

Along with specific climate change policies and programs, Bangladesh is trying to integrate climate change into various sectoral policies and programs. For example, National Agricultural Policy (2010) aims to establish “self-reliant and sustainable agriculture adaptive to climate change and responsive to farmers’ needs”. Water Act (2013), prioritize improved water management and other measures to solve existing regional freshwater scarcity issues that are expected to be compounded by climate change. Bangladesh Coastal Zone Policy of 2005 also recognizes climate change as a threat for most households and agriculture. The National Plan for Disaster Management 2010 has a specific chapter on climate

Under the Bangladesh Climate change Trust Fund, There are 301 projects. The Ministry of environment and forest is coordinating while different ministries and departments are implementing those projects. These projects are directly aimed to fight the impact of climate change, such as there are projects to enhance rural and vulnerable communities’ ability to adapt to the changing environment, promoting livelihood support for the poor and marginalized, improving drainage, water, and sanitation, addressing water logging problems, etc.

Though the sufferings and initiatives to fight the sufferings are visible, there are huge questions on the effectiveness of the initiatives. To implement the climate change strategic plan Bangladesh has established two funding mechanisms e.g. two trust funds the Bangladesh Climate Change Trust Fund (BCCTF), and the Bangladesh Climate Change Resilience Fund (BCCRF). BCCTF has been established and completely funded by the government and BCCRF created with funds from, especially international partners. Studies and reports are alleging corruption and mismanagement in these funds. Studying the governance practices of the World Bank-led BCCRF project, a report of Transparency International Bangladesh (TIB) revealed several challenges including faulty disclosure of information, nominal involvement of affected people in the project implementation process, political influence in selecting contractors, violation of public procurement rules, lack of accountability and proper monitoring in project implementation; poor quality of construction lack of accountability due to absence of effective complaint redresses mechanisms. Apart from these irregularities, the study also identified project finance being disbursed as credit assistance contrary to principles of climate finance.[[57]](#footnote-57)

Transparency International Bangladesh (TIB) has also found between 14.36% and 76.92% corruption in four climate change projects on the development of coastal infrastructure, renovation, and repair. Apart from corruption, climate change projects were also found to be plagued by a lack of skill, management, coordination, and other problems.[[58]](#footnote-58)

A recent study of TIB also found 54% of climate change mitigation embezzled. According to a TIB report, Tk37.07 crore has been embezzled through various irregularities and corruption. Around 54.40% of the funding of climate change mitigation projects was embezzled or wasted through various irregularities and corruption. The study was conducted on seven climate change mitigation projects worth Tk68.16 crore. Of the amount, Tk37.07 crore was embezzled through various irregularities and corruption, according to the report published at a virtual press conference on Thursday. The research titled 'Climate Change Mitigation Finance and Project Implementation in Bangladesh: Governance Challenges and Way Forwards' was conducted from June 2018 to October 2020.[[59]](#footnote-59)

Along with such allegations, CSOs of Bangladesh also alleged that the government's national budget doesn't pay proper attention to protect the coastal people. Since about 2.5 crore people live in the coastal areas, which is about 15% of the total population, and since they are vulnerable to natural disasters, some members of parliaments have recently demanded special allocation to protect the coastal people.[[60]](#footnote-60) Organizers of the same webinar mentioned that, the number of dams in the coastal area of ​​the country is about 5700 km, about 2100 kilometers have been damaged in the last 14 years. But in the last five years, only 59 kilometers of new dams have been built. In the financial year 2021-22, only 17 crore has been allocated for the construction of the dam and only 242 crore has been allocated for the repair. This amount very much inadequate.[[61]](#footnote-61)

The keynote presentation of the webinar also mentioned that, cyclone Amphan has damaged 255 km of embankments. The government calculation of the total financial loss is 1100 crore taka, non-government calculation of the loss is about 2500 crore taka.

There are several allegations about the transparency and accountabilities of the respective institutions responsible for the embankment building and repair. lack of public involvement is another complaint from the CSOs. Therefore, the said webinar placed the following demands to protect the coastal people of Bangladesh- (i) Government have to allocate at least BDT 150 billion [15000 crore] every year as the minimum requirement for embankment construction (ii) Local governments have to be given mandate with a budget for embankment maintenance and (iii) Govt. should have a plan of alternatives for coastal protection especially for natural protection, skill-oriented education to facilitate employment for the coastal population while they migrate, govt should also ensure ith water & sewerage facilities in cities.[[62]](#footnote-62)

**2.6. Illicit Fund Flows: Big Blow to the Desired Development**

Unquestionably Bangladesh has made several praiseworthy achievements in terms of development. Bangladesh has gained financial ability in mobilizing internal resources, dependence on development partners has been reduced drastically. But, corruption, especially illicit fund flows are the big blow to its development efforts. Amounts equal to over a third of Bangladesh’s total tax revenue illegally flowed out of the country in 2015, according to Unctad (United Nations Conference on Trade and Development) report launched in the city on Wednesday. Illicit financial flows (IFF) from Bangladesh were 36% of its total tax revenue in 2015, says the Unctad’s LDC (Least Developed Countries) Report 2019.[[63]](#footnote-63)

The 2019 Global Financial Integrity report on illicit financial flows to and from developing countries showed that at least U$5.90 billion flew out of Bangladesh in 2015 through mis-invoicing in international trade with advanced economies. The 2017 report showed that the annual average illicit capital outflow from Bangladesh stood at U$7.58 billion during 2005-2014 and the amount was $9.10 billion in 2014. A report prepared by the Global Financial Integrity (GFI) ranked Bangladesh second in South Asia in terms of illicit outflows of money. It said a staggering amount of $5.9 billion was taken out of Bangladesh just in a year through trade mis-invoicing. The new GFI study estimated that Bangladesh is losing between $6.0 billion and $9.0 billion to illicit money outflow on an average every year. The country lost, according to the latest report, the second-highest amount of illicit fund flows (IFFs) after India among the South Asian nations. Bangladesh tops the list of lesser developed countries for illicit financial outflow and ranks 40th among the top 100 countries. The amount of finance transferred unlawfully from the country over the past 10 years, exceeds the current fiscal year's budget.[[64]](#footnote-64)

Transparency International Bangladesh (TIB) says, a sum of Tk 264 billion is being illegally remitted from Bangladesh a year while the outward legal remittances will be over $46 million. Such siphoning off of money is depriving the government exchequer of about Tk 120 billion in revenue each year. The TIB report also stated that at least 2.50 lakh foreigners from 44 countries, most of whom are Indian nationals, are employed in more than 20 trades either regularly or irregularly in Bangladesh. But many foreign nationals show a lower amount of money than they earn in wages to avoid paying taxes and the foreign workers dodge taxes in connivance with their local employers. However, the Swiss National Bank (SNB) recently came up with the data in its annual report titled "Banks in Switzerland 2019" which also revealed that just one year after a rise, Bangladeshi nationals' deposits in Swiss banks dropped 2.26 percent year-on-year in 2019 to 603 million Swiss francs or Tk 5,427 crore. This amount was Tk 5,553 crore in 2018 and Tk 4,329 crore in 2017.[[65]](#footnote-65)

The Anti-Corruption Commission (ACC) of Bangladesh has been taking strict actions against corruption nowadays. But, the government is also encouraging black money holders by providing opportunities to whitening this black money. According to the national budget passed recently by the national parliament, undisclosed money holders have yet another year to legalize their dirty money without facing any question about sources of income through investments in almost all sectors. Black money invested in new factories can now be whitened by paying only a flat 10% tax. Besides, investment of such money will be allowed in the stock market subject to paying 25% regular tax plus a 5% penalty. The undisclosed money can also be parked as cash, bank deposits, and savings instruments under similar conditions. The black money owners will be required to pay Tk200-Tk6,000 per square meter to legalize investments in apartments and land.

According to the National Board of Revenue (NBR) in the first nine months of the fiscal year of 2020-21, 10,034 people have legalized cash and assets worth Tk142.95 billion under the scheme, paying Tk14.39 billion in taxes to the NBR. Of them, a total of 9,693 people whitened Tk138.60 billion mainly in cash, fixed deposit receipts, savings certificates, and assets, paying Tk13.90 billion in taxes against the disclosure. At the same time, 341 people legalized Tk4.35 billion through investment in the capital market and paid Tk490 million in taxes. There are currently no accurate statistics on the amount of black money in the country. But a finance ministry report in 2010 revealed that the amount would be around 37% of Bangladesh's GDP.[[66]](#footnote-66)

Another report says, there were 6.9 million crore taka black money in forty-seven years. This means about 33% of the country's total GDP. The amount of black money in 1972-73 was 18 thousand crore taka, 2018-19 black money is 0.840 million crore taka.[[67]](#footnote-67)

One of the reasons for illicit financial flows is the lack of governance in the banking sector of Bangladesh. The sector is burdened with sky-high default loans and over time, it has become a curse. According to the Bangladesh Bank, as of December 2019, the total outstanding loans in the banking sector was Tk 10,11,828 crore, out of which Tk 94,331 crore was classified (non-performing). That means that the ratio of gross non-performing loans to the total outstanding loans stood at 9.32% after December 2019. Bangladesh tops in default loans in South Asia. In South Asia, Bangladesh has the highest percentage of default loans — 11.4% as estimated for 2019 in the World Bank's latest Global Economic Prospects report. It portrays a culture of squandering public money in the name of bank borrowing. [[68]](#footnote-68)

Countries like Bangladesh can't stop illicit fund flows without the support of the countries mainly the destination of these illicit fund flows. Resources are being smuggled, illicit funds are being flighted to rich countries like Canada, the USA, UK, Switzerland, Malaysia. According to The Swiss National Bank (SNB) presented data in its annual report titled, “Banks in Switzerland 2019”, the total amount of deposits of Bangladeshi people in different Swiss Banks in 2019 was 603.02 million. About 80% of money laundering occurred through trade-based money laundering.[[69]](#footnote-69) In Canada, there is a luxurious residential area in Toronto. The area is known as Begum Para (areas of wives!). Many Bangladeshis have bought luxurious residences in Begum Para, spending millions laundered from Bangladesh. Mainly, the wives and children of Bangladeshi millionaires live in these residences, hence the name Begum Para. It is largely believed that mainly politicians have bought residences there. The Foreign Minister recently mentions that the government officials are forging ahead in the race to purchase luxurious residences in Begum Para.[[70]](#footnote-70)

Malaysia is also a destination of illicit capital flight from Bangladesh. Up to 2019, A total of 4,018 Bangladeshis have availed the "Malaysia My Second Home" (MM2H) facility since its inception in 2002. Bangladeshis currently share more than 10% of the total MM2H beneficiaries, and it ranks 3rd among 130 countries. [[71]](#footnote-71)

So, actions to stop the pull factors from the rich countries are must to fight the illicit capital flights from countries like Bangladesh.

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