

Impact of COVID-19 Pandemic on Human Development- the Case of Bangladesh

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Abstract

World Community first-ever observes devastating face of COVID-19. In this context, the Bangladesh Economic Association initiative to invite Papers on “Impact of COVID-19 on Human Development” and organise 02 days conference is the demand of the time. This paper demonstrates a thorough study and analysis of COVID-19 impact on society, nation, and human capital, enabling our policymakers to set the forward path to building a prosperous Bangladesh. The article follows the guideline set by Bangladesh Economic Association. This article’s data and information have been taken from the author’s experience, different internet sources, IEB journals, sharing with stakeholders of various capacities, and interviewing COVID patients. The article concludes that the economic loss and impact on livelihoods are immeasurable. It suggests bringing 100% eligible population under vaccination, adhering to Virtual Media and making it available to marginalised people for education, and organising an online training course to address human development.

Keywords COVID-19 · Economic development · Social development · Human development

1. Objective

World Community first-ever observes devastating face of COVID-19. It impacts every facet of our lives and livelihood demands thread bear study and analysis. Otherwise, we cannot find the direction of the ocean’s shore and get the strategy to reach there. In this context, the Bangladesh Economic Association initiative to invite Papers on “Impact of COVID-19 on Human Development” and organise 02 days conference is the demand of the time. This paper demonstrates a thorough study and analysis of COVID-19 impact on society, nation, and human capital,

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enabling our policymakers to set the forward path to building a prosperous Bangladesh.

2. Methodology

The methodology of this article follows the guideline set by Bangladesh Economic Association. This article's data and information have been taken from the author's experience, different internet sources, IEB journals, sharing with stakeholders of various capacities, and interviewing COVID patients.

3. COVID-19 Pandemic and Macroeconomy

Bangladesh has emerged as a vibrant economy in South Asia. It sustains a positive growth rate amidst COVID-19 hit, and the current fiscal year records more than a 5% growth rate, the highest in South Asia, where most developing and developed countries record a negative growth rate. Bangladesh's position is next to China in South Asia, ASEAN, and the Pacific region.

Bangladesh is one of the top ten remittance recipient countries globally, and our position is 8th in a row. As per the Bangladesh Bank report, Remittance inflows hit a record high of \$24.77 billion in the just-concluded fiscal year 2020-21, thanks to the expatriate Bangladeshis for sending money amid the Covid-19 pandemic. Remittance inflow to Bangladesh accounted for 6.6% of GDP in 2020.

Expatriate Bangladeshis sent 36% more remittances in fiscal 2020-21 compared to the same period in the previous fiscal year, recording the highest growth rate in South Asia. No doubt, a 2% cash incentive accelerates this growth. NRB is encouraged to send remittances through the banking channel, thanks to Finance Minister. Remittance Growth will multiply in the coming days subject to Government support in the below areas in favour of our NRB:

1. Increase in cash incentive from 2% to 5% same as exporters enjoy
2. Opportunity to invest remittance in productive sector in Bangladesh,
3. Accessible medical facility for NRB and subsidised for dependents in Government hospitals
4. Utilise retired NRB experience in-country development
5. Government administrative support to family members living home country
6. City Corporation tax holiday for NRB living in City Corporation area
7. Government Job quota for NRB Family members as per qualification
8. NID card to be issued to NRB from Embassy
9. Priority in Admission for NRB Children in education
10. Passport validity for ten years yet to implement
11. Develop more skilled technicians and trained human resources targeting the country
12. Negotiate with UAE Government to open up employment visas for all emirates.

Bangladesh enjoys a healthy foreign currency reserve with a satisfactory remittance figure and the Garments sector contribution. It is a matter of satisfaction that we are providing foreign currency support to South Asian Neighbourhood-Sri Lanka from our reserve, which was widely applauded abroad.

4. COVID-19 and Human Healthy Longevity

(Mortality, Morbidity, various Health Issues of Human Capital)

Human health has been threatened, no doubt, due to COVID-19. Worldometer gives us live data on illness mortality and recovery. The mortality rate is feared to be high in Bangladesh, per people's perception. It is a matter of complacency that the vast majority of poor people working in the informal sector remain uninfected or asymptomatic, lowering the percentage of infection and mortality that gives us a comfortable edge in front of the world community. It is widely believed that they have strong immune power, entire lung and vitamin enrichment but a potential contributor to infecting close contact having less immune power. However, it demands research to ascertain the fact of people's perceptions.

Morbidity is not at a level of concern, but it prevails. If we look around, we can see some of the patients recovered from COVID-19, reported to have sustained post-COVID complicacy, yet returned to everyday life. PACE hospital states," As per recent data of SARS-CoV-2 survivors, 30-40% of those who had secondary infections, survivors of acute COVID-19 may be at increased risk of infections with bacterial, fungal infections or infections other complications. However, these secondary infections do not explain a previous infection's persistent and prolonged consequences in post-acute COVID-19. Still, researchers are trying to understand why the symptoms last for an extended period in a patient post-recovery. Some common signs and symptoms observed post-recovery that includes:

- Body pain, joint pain or headache
- High blood sugar (hyperglycaemia)
- Fever
- Feelings of tiredness or lack of energy
- Loss of taste or smell
- Shortness of breath or difficulty breathing
- Coughing or Chest pain
- Inability to focus or difficulty thinking, or lack of mental clarity (brain fog)
- Rapid or fast heartbeat (heart palpitations)
- Anxiety disorder or depression
- Dizziness or lightheaded when standing up from sitting or lying down (orthostatic hypotension)
- Red bumps or rash on a flat, red patch of skin
- Symptoms that get worse after mental or physical activities."

Undeniably, human capital is exhausted by COVID-19. An organisation must

run emergency services like power generation, water supply, oxygen generation and supply, hospital/ ICU service, gas distribution, internet service, and seaport / airport. Few of many must be kept on running round the clock without interruption. *“A room 15 ft x 20 ft in size housed 12 people. Beds are arranged in a row on the floor, removing the table and chair. No bath arrangement in the toilet. Engr. Nazir Hossain passed 66 days in this tight-fit environment. He had to work day and night to provide uninterrupted internet service and other colleagues with life risk.”* Ref.: *Engine of Bangladesh –The Engineers.*

Our front liners took it as a challenge staying at the workplace in hardship over the months without family. They ensured uninterrupted emergency commodity supply round the clock at consumers’ doorstep.

5. COVID-19 and Human Knowledge (Education, Training, Skill Development, Other Education-related Issues of Human Capital)

Human knowledge puts under significant hurdles. The moment this article is pen pictured finds tens of millions of school, college, and university students worldwide confined fully or partially in-home resulting in the loss of innumerable academic hours. They are all supposed to pass the busy time with faculty members and co-students, concentrating the academic curriculum and extra-curricular activities in the respective institute. However, the world education sectors re-shaped with the emergence of the virtual platform by this time and trying to recover the academic loss. It is indeed an irreparable loss, very hard to recover. Last year we observed auto-promotion in secondary and higher secondary levels; this year, it will happen partially. It has an adverse long-term effect on human resources (both talent and human factor). Our future generation grows up with knowledge gaps and frustrations, without socialisation impeding forming a harmonious society. Knowledge-based society may put at stake in future. Government and NGOs should address this issue on priority. How to recover this human and knowledge gap in the community? It is emergent to have research to know the impact in this sector.

Some countries picked up virtual platforms late, even entered, entered partially. Bangladesh has some success in this sector but has yet to cover all stakeholders. Skill development shows lagging in our country. Our contribution is less than demand in the Middle East market regarding skill workforce supply to the Middle East market. They rely on India vastly for a skilled workforce. Our remittance can be boosted if we can line up our skilled workforce. The development of professional human resources is interrupted due to COOVID-19. Utmost effort is emergent from the concerned institute for recovery.

6. COVID-19 and Real Income

(Production, Distribution, Changes in the Determinants)

Real income hampers drastically from trim to a significant business level. As for the middle east countries, the aviation sector encountered lots of uncertainty due to international flight suspension for more than a year during the pandemic. Market demand for aviation fuel went down, and thus aviation fuel from refinery plants remained unsold, resulting in inventory build-up. Plant Operator suffers liquidity problems, forcing them to switch to another grade or curve their production due to market fragility. The company incurs a loss and takes mitigation measures for survival.

About the livestock sector, these have included: (i) local and international movements of live animals and animal products; (ii) supplies of raw materials for feed and medicine; (iii) provision of other production inputs and equipment; (iv) access to labour and professional services (Food Agriculture Organization, 2020a).

In many countries, the closure of schools, restaurants, shops and markets, public gatherings, and travel limitations have reduced demand for animal products (In Europa; Marchant-Forde and Boyle, 2020). Infections among workers and subsequent closure of slaughterhouses and food processing plant has reduced slaughtering and processing throughput (Good, 2020). These factors resulted in the overstocking or culling of animals and animal products (Huffstutter, 2020), with farmers depopulating their farms to reduce the costs of maintaining animal populations which they could neither feed nor trade (Barrett, 2020). Inevitably, this affected poultry production and trade (Mulder, 2020).

The impact on the Bangladesh poultry sector was devastating. Poultry production is the primary livestock sector in Bangladesh, providing an essential component of food security and contributing to the country's economic development. Over 8.5 million people are employed in this sector, the second-most important source of employment after the garments industry (Hossain, 2020). Poultry accounts for 37% of the country's total meat production and 22–27% of the animal protein supply and forms a substantial fraction of the livestock sector's 1.4 % contribution to the country's GDP (DLS: Department of Livestock Services, 2020). Risks associated with the market, such as value chain fragmentation, high intermediation costs, and no or lack of traceability, all impede the distribution of poultry and poultry products (MoFood-Ministry of Food, 2020). Fluctuating prices is also a concern. Changes in supply and demand cause chicken and egg prices to change regularly, sometimes beyond the reach of many consumers and sometimes so severely that farmers suffer financially. Moreover, the insufficient coordination between the country's public-private and research institutions and inadequate government oversight of the poultry sector is hampering this sector's development (Hamid et al., 2017). Despite these challenges, COVID-19 still presented a new and extreme challenge to the sector, introducing new problems and exacerbating some of these existing ones.

Fishers of Haor areas used to sell their fish to the Dhaka market. They strived hard to access the market due to multiple impediments during COVID-19. Even though they could access it, the market was dull due to a demand downturn. Similarly, the Hilsha market depends on demand, distribution options, government restrictions on fishing, COVID-19 lockdown enactment, and natural calamity; all are essential determinants in market dynamics.

7. COVID-19 and Production and Distribution of *MATERIAL* Goods and Services

The supply chain comes across multiple hypotheses and finds it difficult to line up during a pandemic. Many businesses can mobilise rapidly and set up crisis-management mechanisms. Supply chain leaders prepare for the medium and long-term initiatives and build resilience. Middle East countries mainly depend on sub-continent labour force for petrochemical and refinery industries maintenance. It is reported to have rescheduled plant turnaround maintenance for want of sub-continent human resources.

As long as plant capacity utilisation concerns are experienced during the pandemic, Plant Operators are actively considering setting up an overseas warehouse at the customer end to sell during demand rise. Many goods, equipment, and material orders from Atlantic to Pacific were suspended or cancelled because of production line disruption due to human resources unavailability on lockdown.

The distribution sector is categorised as entirely physical, and none can do it virtually. However, we have noticed contactless emergency commodity supply by using drones worldwide, but it is limited to local cities—sourcing country shifts from one region to another. For example, one importer brings a spectacle glass frame from China, and China sustains lockdown. In such a scenario, the same importer may source from another country where lockdown is invalid.

The real estate market also finds it difficult to survive. Property buyers went on the back foot amidst the economic uncertainty. Consumers cut non-essential costs from their regular budget. Most of the retail investors discontinued pre-scheduled instalments putting developers under pressure. Landowners did not show interest in holding a physical meeting with the developer. The ongoing project got stagnant, and the new project did not launch.

8. COVID-19 and Production and Distribution of *ETHICAL* Goods and Services (Culture, Art, Religion, and alike)

Key COVID-19 health protocol includes restriction of social gathering and compliance with PPE. That does not suit our culture. Bengali ethnicity is nourished and fostered by the practice of indigenous art and culture from time immemorial, which cast the foundation of our Bengali nationalism. Implementation of the COVID-19 health protocol among the stakeholders was quite challenging. People remain away from social gatherings representing our art and culture throughout

COVID-19. Nationalism gets stronger by fostering our culture and heritage, which are obstructed by COVID-19, leading to an adverse effect on national bonding. Religious practice was also disturbed by the Corona. To control the Corona Infection Government directed to limit devotees number to a minimum in the prayer hall and maintain social distance while standing in the line. It was difficult for the devotees to accept as it contradicts their long practising tradition and religious scripture. Nevertheless, life is first and foremost, and the situation demands that people ultimately comply with government directives. Mosque, in particular, is financed and managed by its attendees, which was challenged owing to limited devotees.

9. Impact of COVID-19 on various Real Economic Sectors (Agriculture, Industry, Service, Informal Economy)

Agriculture: The impact of COVID-19 on our farmer's health is less than in other sectors. Since this sector is rural-based, population density is comparatively less in rural areas. Social gathering with strangers is unlikely; infection risk is low. Farmers more or less were fit to focus on their daily farming activities. However, as long as marketing concerns, they are discouraged from growing/producing some items. Supposedly, the flower business mainly stands from urban area customers, and urban people are in lockdown. As far as ROI is concerned in the agriculture sector, some sectors suffered during the Corona peak. It is valid for the export-oriented item also.

Seasonal fruit/vegetable growers who cannot control their production suffer from market and transport unavailability. What is the solution? The solution is to set up cold storage for preservation at the farmer's end. After restrictions, the agricultural product will come to market from cold storage. The agro-based industry is more or less suffered as some industry owners cut down factory production due to marketing concerns.

Industry: Every industry operator sets up their plant targeting a market for their product. Plant Operators make the production planning in alignment with the sale target. Declining sales increase the inventory of the industry. In such a case factory owner may reduce the production or shut down the plant. This is part of the production and marketing strategy to maintain the balance. Once business comes down, the break even point is not commercially viable. Many industries encountered such experience during the COVID-19 peak when their product remained unsalable in the market and could not afford fixed costs leading to bankruptcy. The industry is forced to shut down and lay off its workers. The garments sector is one example sustained on 100% export market. As pandemic outbreaks all over our export countries backfire, our garment industries. Many small-scale garments factories sustained on mega garments factories are reported to have closed down due to declining buying orders. Textile industries also struggled due to low market demand during the pandemic. Purchasing power reduces among general consumers, even priority is felt, and purchase capacity

is there to some consumers, they did not visit shopping market due to lock down or out of infection fear. Festival-related businesses like *pohela boishak*, Eid, Puja and Christmas Day badly suffered from shopping mall to industry. Some heavy industries, like fertiliser plants, staggered the workforce into group A and B patterns to minimise density at the work site and ensure business continuity.

Service: The service sector was severely affected due to COVID-19. Emirates Airlines has offered some pilots and cabin crew up to four months (August-November-2020) of unpaid leave and kept them stand by as it strives to manage the impact of the COVID-19 pandemic. The airline considers it as an alternative solution to lay-offs. Major Bangladeshi Seaport is our economic backbone and ensures the supply chain usually operates with a minimum workforce amidst the absence of critical professionals reported outside the station due to Corona infection. Despite the government's efforts to gear up the construction work of Megaprojects like the Padma multi-purpose bridge, MRT, and Chittagong tunnel, progress remained slow due to working people being forced to leave the project site due to an outbreak of Corona infection. Foreign experts/consultants involved in Megaprojects returned to their respective home countries but were stuck due to travel bans and flight restrictions resulting in project milestone rescheduling. Otherwise, Padma bridge is supposed to be the operative end of this year. Hotels, restaurants, and tourism were worse hit sectors due to the COVID-19 lockdown. Mass transportation and community service are a few examples of run-down during COVID-19 that adversely affect our national budget.

Informal businesses like the iftar market, grocery shops, and hawkers strive during the 2020- lockdown.

10. Impact of COVID-19 on Inequality

(Wealth, Asset, Income, Education, Health, Housing)

Bangladesh inherits a unitary type of government; administrative power is centralised in the capital city, does the development pattern is based on the capital city. Facilities like health, education, and job opportunity lie in Capital City, then the divisional city. The population influx towards the capital city is soaring and reaches beyond its capacity—a significant share of Budget allocation siphons to the capital city. Per capita expenditure budget allocation is exaggeratedly high for Dhaka city dwellers. So City dwellers, mainly Capital city dwellers, are a privileged group across the nation.

COVID-19 support sustains inequality, be it medical support or financial support. Corona-infected people from rural areas run to the city for want of oxygen and ICU. While oxygen and ICU were the lifelines of COVID-19, city-based hospital management followed choose and pick policy benefits the privileged group, leaving the marginalised group to the confluence of death and life position. There is an instance of a COVID patient from a rural area collapsing on the way to City Hospital.

Bangladesh's health sector is yet to be equipped with proper COVID-19 infrastructure, although efforts are there but are limited to the city only. Human resources like doctors, nurses, and medical technicians are the real heroes encountering this pandemic and saving millions of lives with limited resources. It is the time for Government, NGOs, corporate bodies and individuals to focus more on this sector.

During COVID-19 lockdown, students from privileged groups get the online class facility. In developed countries, 100% of students are covered by virtual education. In Bangladesh, some urban schools/universities offer such opportunities. This facility is not open to all students across the country. So, the disparity is evident. Opportunities should be extended up to the marginalised group. To get an exploitation-free society, as our Father of the Nation Bangabandhu Sheikh Mujibur Rahman used to dream, education, housing, and health care should be available for all at affordable cost.

COVID-19 undoubtedly boosted accelerated e-commerce worldwide, although our country's experience is not pleasant. Since Bangladesh is a vibrant market having tens of millions of consumers. In the first six months, online-based business increased by 200% (Ref: Bangladesher Engine). Not only shopping, people earn money through online classes and training also. Many YouTubers with different portfolios are active in social media, making money during COVID-19. Macro-level income from export sectors slashes down due to fewer orders from abroad.

Bangladesh, by tradition blessed with volunteers who come forward spontaneous in times of disastrous moments. We saw their gallantry role from 1971 freedom fighting to the Rana Plaza disaster in 2013. Our Father of Nation Bangobondhu Shaikh Mujibur Rahman would know it; that is why he called upon in Racecourse, 7th March-1971 historic speech "*Tomader Jar Ja Kichu Ase, Tai niye sotrur mokabila koro* (whatever you have, encounter enemies with that)". COVID-19 is not an exception, the same way they jumped out with the resources they have to contain the outbreak of COVID-19. It is a unique example of Bangladesh hardly found in other parts of the World.

Along with Government, NGO /Professional bodies worked out shoulder to shoulder to support COVID-19 hit people. In collaboration with the North-West Power Generation Company, the Institution of Engineers of Bangladesh (IEB) made a humanitarian campaign that distributed food items worth, Taka, more than 2 million, among the distressed people all over the country through IEB Centers/Sub-Centers. Similarly, IEB, in collaboration with Max-Group, distributed 2000 Oxygen cylinders among different hospitals in Bangladesh. At the district level, individual and social groups are reported to come forward with lifeline support like oxygen bottles and oxygen tester machines on door steps of COVID-19 patients.

11. Impact of COVID-19 on Multidimensional Poverty, including the Class Structure and Occupational Changes

Referring to the World Bank, the Washington Post, Oct 7, 2020, stated- Global extreme poverty is expected to rise in 2020 for the first time in over 20 years as the disruption of the COVID-19 pandemic compounds the forces of conflict and climate change, which were already slowing poverty reduction progress.

The COVID-19 pandemic is estimated to push an additional 88 million to 115 million people into extreme poverty this year, with the total rising to as many as 150 million by 2021, depending on the severity of the economic contraction.

“The pandemic and global recession may cause over 1.4% of the world’s population to fall into extreme poverty”, said World Bank Group President David Malpass.

Nevertheless, our learned economist has done their homework on poverty from Bangladesh’s perspective. Although lockdown is hard to implement in under-developed and least developed countries has proved to be the most effective solution to slash down COVID-19 infection worldwide, it impacts people’s income and employment badly across the economic line. The supply chain disrupts, commodity price rises, economic activity is on haul, and livelihood is challenged. Increasing numbers of urban dwellers fall into extreme poverty, which has affected people in rural areas. Marginalised groups like rickshaw pullers and daily wage earners who go to sleep in empty pockets were miserably hit by the pandemic. They embraced hunger even partially, but malnutrition is a must. Many NRB have lost their overseas job, and their families sustain remittance; their condition worsens. However, our complacency is that there is no instance of single death owing to hunger. Of Course, credit goes to Her Excellency Honourable Prime Minister Sk. Hasina Government for their timely intervention like food support and cash incentive for vulnerable groups. The livelihood of the lower-income group gets challenged by the stagnant economic condition. It is to say poverty shifts from one cluster to another during the pandemic. Middle-income groups shift to lower-income groups, lower-income groups shift to the poverty level and the poor change to the extreme poverty level.

The light of hope shows that the recent pandemic is on a receding trend in many countries, including Bangladesh, after the COVID-19 vaccine campaign and economic activity is again on the rise and growth recovery is likely to happen even at a slow pace. It could lower poverty.

Bangladesh inherited an un-equilibrium society by education and economic structure, found in a different cluster. Many school-going populations remain out of the national syllabus, prompting a heterogeneous society. Other income groups are noticeable in our community: higher class, middle class, lower-middle-class, poor and ultra-poor.

It is found that marginalised groups temporarily shift their profession under an adverse situation. Suppose roadside hawkers were income less during the lockdown,

and they chose the occupation of a bike rider at the time of lockdown. There was commuting demand at that time, and they took that opportunity for survival.

Private school teachers chose the online tuition profession while schools went on lockdown and salaries were discontinued by the school management.

One Emirates airline cabin crew was found to be YouTubers after losing their job from the airline.

12. Impact of COVID-19 on Changes in the Demographics (including Migration— national and international, Reverse Migration)

Domestic and international migration takes place during the COVID-19 outbreak. Since it is a global issue, our NRB is forced to migrate from abroad to our home country. At one stage, when Corona was soaring in Europe, same time Corona ran down in Bangladesh. Europe-based NRB migrated to their home country to get rid of the infection. Consequences are known to all. Experiences were bitter from both sides. Neither those NRB were happy about quarantine management nor Bangladesh were delighted to receive them. It was widely believed that migration accelerated the domestic outbreak across the Bangladeshi community.

Reverse migration is evident as a result of COVID-19. Many companies are forced to shut down or downsize the organisation and declare job redundancy. Many NRB lost their job abroad. In this way, reverse migration takes place. Secondly, some NRBs sustain small or medium-scale businesses abroad winded up their business due to the COVID-19 lockdown. Unless the social safety net covers them in the country, they used to live in, no other alternative without leaving those countries.

The urban area is the epicentre of Coronavirus. Fear looms over the people while the Covid situation aggravated in urban areas moves to rural/suburb areas, which was not always welcoming for rural people because some of the urban travellers were dormant carriers of the virus and might have been infected. Bangladesh experiences the same as other countries.

13. COVID-19 and Changing Pattern of Science, Technology, Innovation

COVID-19 has obstructed our social life in different magnitude but could not stop the flow of Padma, Meghna and Jamuna, like Science, Technology and Innovation (STI). In the context of Bangladesh, our Engineers and technologists put their best efforts into making a digital platform. Using this platform, governments and NGOs stand beside needy people with health care and food support. STI is a continuous process that always keeps on like a flowing river. We have noticed drone use in some cities of Indonesia for contactless food and medicine supply for the patients in home isolation and ocean ship isolation to contain the devastating wave of COVID-19. Even Bangladesh Police is reported to use a drone for lockdown surveillance in some areas. Although it is localised and demonstrated successfully first of its kind opens up the door for expansion of drone use at the inter-continental level. STI has played a vital role in responding to the COVID-19 pandemic and the unprecedented

socio-economic crisis it has triggered. STI response is positive to stimulate research on COVID-19 vaccine discovery. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) is peculiar, characterised by the emergence of mutation sets. Scientists worked hard to discover its genetic sequence in the context of ‘variants of concern’, published in early January-2020. In that way, vaccine development has been expedited via unprecedented collaboration in the multinational pharmaceutical industry and between governments. By June -2020, tens of billions of dollars were invested by corporate bodies, governments, international health organisations, and university research groups to develop vaccines.

Internet of Things (IoT) and Artificial Intelligence (AI) is the fourth industrial revolution. COVID-19 accelerated this transition. Launching 5G wireless connectivity is an example of the fourth industrial revolution advancement in STI.

5G has successfully been demonstrated to perform remote surgery from thousands of miles away and could transform the healthcare industry. Doctors in China have used 5G to perform remote surgery, inserting a stimulation device in the brain of a Parkinson’s patient from nearly 1,900 miles away.

With the constant maturity of 5G medical association applications, remote care, remote diagnosis, and remote surgery will gradually be applied, thus effectively improving the quality of life of sick people.

Many patients requiring specialist surgeries cannot reach or afford the healthcare professionals they need to treat them. New 5G technology could see that all change.

14. Impact of COVID-19 on Financial Life (Banks, Finance)

Paper currency notes, due to frequent exchange from one hand to another across all tiers of people considered to be highly potential for virus infection during COVID-19. So People avoided touching paper currency and instead depended on online transfers. As per business standard news, in the first three months, electronic money transfers accounted for 80%, and card transactions increased by 150%. However, this facility in our country is limited to some portion of educated people in urban areas. In future, this facility will expand further. Online banking/ mobile banking attracts clients during COVID-19. It contributes to reducing the public crowd inside the Bank. Mobile-based eWallet has, by this time, become popular in developed countries to help eliminate touching reused paper notes. Mobile banking will soon be expanded in Bangladesh to enable bank clients to transfer money to their internal and external beneficiaries, pay utility bills, and mobile bills/recharge. The bank statement can be downloaded from mobile banking. Money withdrawal and deposits can quickly be made through an ATM booth. Then why does the client visit to Bank? In developed countries, you rarely find bank branches on the roadside. Supposedly, a particular Bank branch you used to see 06 months before, now you will find one travel agency office! Bank Operators gradually squeeze their branches to curtail overhead costs, depending only on ATM booths, online banking and mobile banking.

15. Impact of COVID-19 and Changing Pattern of Politics

COVID-19 is an eye-opener for all of us, giving lessons in many facets of our daily life. Politics is not beyond that, and already changes are evident in the pattern of Politics by this time. Most politicians maintain ID on social media. YouTube as well is open to all. COVID-19 accelerates Politicians to use this platform. Pre-COVID period hardly can attend one or two public meetings a day in a particular area. Now that 360-degree opportunity has opened up, they can virtually participate in 5-10 discussions a day around Bangladesh. Massive money involvement is also there to organise a meeting. A politician can broadcast his message live through Facebook/ Twitter and YouTube. Followers and non-followers can see and hear the lecture from his place or later when they are free. It is a unique tool. Thus we can save tens of millions of working person-hours contributing to economic growth. We do not see huge crowd now a day surrounding the party office. Political parties should not panic about that; your message should reach the people you work for. Politicians on government and opposition sides can hold dialogue on virtual platforms during the national crisis—no need to invite for tea or coffee.

16. Post-Covid-19 Economy and Society; Issues of Planning and Development Strategy

COVID-19 has taken many things from our daily life. On the contrary, it also gives something supposed to be continued in the post-COVID-19 era. COVID-19 help reverses our degraded environment and nature even to a limited scale. It dictated how to run the business with limited resources resulting in profit maximisation. Many companies during COVID-19 had to declare workforce redundancy to sustain their business and rely more on the virtual platform. The corporate house will take it as a lesson and use it as a benchmark post-COVID-19 period. Government and NGO officials can conduct innovative income-generating training courses on a virtual platform for unemployed youth. Government and NGO officials can join meeting virtually from the present location and need not go to other cities, thus saving time and money. Our Honourable Prime Minister is the best example who inaugurated many projects virtually during COVID-19 even people connectivity she maintains through this platform, which is a cost-saving initiative. It is likely to continue the same trend during the Post-COVID-19 period.

Inter-functional and cross-functional meetings are expected to continue during the COVID-19 period. To minimise Dhaka city traffic, the virtual conference is highly desirable.

Planning and Development strategy will be formulated in line with COVID-19 experience; for example

1. Social distance, PPE availability, human sanitisation, passenger vehicle sterilisation,
2. Project Recovery plan in case of schedule backlog, spares/material Inventory management

3. Backward linkage strategy, mobilisation plan, qualification and certification procedure, sourcing countries, vaccination policy for the local and foreign workforce, Manpower backup plan, Isolation/quarantine facility, periodic health check-up, the camp facility at the workplace, laundry facility
4. Daily temperature monitoring of workforce, medical and nursing team with a kit based on workforce number, daily awareness briefing, cleanliness

All those essential points must be taken in due deliberation while formulating planning and development strategies in future endeavours.

17. Conclusions and Suggestions

Widespread COVID-19 first ever seen by the global community, is unprecedented, resulting in an adverse effect on socio-economic life. Shocks and therapy out of panic spread everywhere where lives and livelihoods are at stake. Mental health was badly suffered, which is uncountable. Worldometer daily report records the patient number physically infected. However, not giving the data on people with a mental health conditions comes out as a secondary effect. This number increased exponentially. Almost every family was affected sooner or later. The direct shock comes from the loss of family members, and the indirect shock comes from society. Mental health turns down, resulting in mental disease. News published in print media that some chose the way of suicide under prolonged home confinement concerning every guardian and nation.

Non-resident Bangladeshi (NRB) were forced to reschedule their annual leave. NRB and family members on both ends suffered the gap. Such isolation results in either mental disease or suicide in extreme scenarios due to long-term isolation trauma. Lots of matrimonial programs are postponed affecting our social harmony. Many family and social programs were hung out for a sin a die. Kids and youth remain isolated from classmates and school friends and suffer a lack of socialisation, resulting in a psychological disorder.

This shock comes up from job sites owing to job insecurity. Almost every employer is forced either to shut down the business or downsize the organisation or salary cut in optimisation, leading employees to put into hardship by cost re-adjustment within the family.

Our enemy is invisible, having no physical shape and colour, not fighting with a weapon but so deadly snatched away more than 51 million lives, equivalent to the population of South Korea. Economic loss and impact on Livelihood are immeasurable. It damaged tens of millions of mental health, which is irreparable. So we cannot take it lightly to be addressed on the fast track to save our lives and reverse economy and livelihood.

Based on the multidimensional analysis of the impact of COVID-19, we forward the following suggestions for the consideration by the relevant authorities:

- Bring 100% eligible population under vaccination.
- Adhere to Virtual Media and make it available to marginalised people for education.
- Introduce online training course to continue Human Development.
- Allocate more budget (including tax rebate in investment) to the health care sector.
- Enhance capacity for oxygen generation and distribution.
- Recognise volunteer organisation, front liner participating in COVID-19 mitigating campaign.
- Form task force on COVID-19 or allied disease.
- Address the Post COVID-19 complicacy for the patients who recovered earlier.
- Develop more medical technicians and doctors for COVID-19 and allied disorders.
- Build mass awareness following COVID-19 protocols like PPE, sanitisation, and social distance.
- Introduce clause about COVID-19 while awarding development project.

The analyses of the impact of COVID-19 on human development prove the related conclusion in human development as aptly put by Barkat, “*Material progress will increase the human welfare of the universe up to the point when it starts to diminish the quantity of ethical goods*” (see, Barkat 2020, ‘A Political Economy Treatise on Value of Things’, in *Bangladesh Journal of Political Economy*, Vol 36, No 1. P.10).