CHAPTER 9

Mitigating the Ready-Made Garment Sector's COVID-19 Crisis in Bangladesh

Protecting Workers or the Interests of the Industry?

Maheen Sultan
BRAC University, Dhaka

Iffat Jahan Antara
BRAC University, Dhaka

Touhidul Islam
Indiana University Bloomington

Abstract

Bangladesh's ready-made garments (RMG) sector is the country's primary export industry and the largest source of foreign currency, employing around 2.59 million workers. However, its exposure to global volatility and crises was vividly demonstrated during the

How to cite this book chapter*:*
Sultan, Maheen, Iffat Jahan Antara, and Touhidul Islam. 2026. 'Mitigating the Ready-Made Garments Sector COVID-19 Crisis in Bangladesh: Protecting Workers or the Interests of the Industry?' In *Protecting Workers? Crisis, COVID-19, and South Asia*, edited by Kanchana N. Ruwanpura and Wilfried Swenden, 211–237. Helsinki: Helsinki University Press. https://doi.org/10.33134/HUP-36-9.

COVID-19 pandemic. Faced with order cancellations, factory closures, and widespread unemployment, the government swiftly responded with a financial stimulus package to cover workers' wages. Despite these efforts, RMG workers experienced job losses, reduced incomes, health risks, and various other insecurities. We take a political economy lens to explore the interests, incentives, and relative power of various stakeholders. The chapter seeks to understand the allocation and implementation of the financial stimulus packages, examining who gained and who lost, and why. It discusses health and livelihood risks confronting workers and the challenges of retaining employment, safeguarding earnings, and having their voices heard. We undertake an analysis of policy responses and their accomplishments and challenges. The chapter draws upon interview data, ongoing media monitoring, and secondary literature related to labour rights and the RMG sector. It concludes with a discussion of the implications for workers' welfare and rights in the post-pandemic economic landscape, where Bangladesh, much like other South Asian economies, remains susceptible to potential global economic downturns.

9.1 Introduction

South Asia is currently facing a protracted crisis transitioning from the COVID-19 pandemic to an unfolding debt crisis. While economies worldwide are grappling with these challenges, workers in specific economic sectors are experiencing varying effects on their livelihoods, health, and overall well-being. To comprehend these changes, it is crucial to examine the macro-response of the state as well as the perspectives of the workers.

The RMG sector stands as the largest export industry in Bangladesh, employing around 2.59 million workers (Sultan and Antara 2021; Sultan, Antara, and Islam 2023), contributing 81.82 per cent of the country's total exports and 9.25 per cent of gross domestic product (GDP) in the fiscal year (FY) 2021–2022 (Bangladesh Bank 2022). The broader context shaping the nature of support by the state to the RMG sector includes the global economic relations of the RMG sector (Saxena 2020; Siddiqi 2015), the state's nature, and its interactions with employers and workers. In recent years, democratic backsliding, shrinking space for civil society, including independent union activities (Hassan et al. 2021), and the emerging threat of a debt crisis due to rising fuel and energy costs have been observed.

We seek to understand how the RMG sector and its workers were affected by COVID-19, the measures the government and other key players took to mitigate the damage, and the response. We will highlight the health and livelihood risks faced by workers, as well as the challenges of retaining employment and safeguarding earnings. Adopting a political economy lens, we aim to explore the roles of various actors and stakeholders to mitigate the crisis while prioritising their incentives and interests.

We draw on research conducted by the BRAC Institute of Governance and Development (BIGD) between April and May 2020 with 20 key informant interviews with labour leaders (both men and women) based in different areas of Dhaka district (Ashulia, Narayanganj, Gazipur, and Dhaka city) to gather their views on the stimulus package and lockdown governance during COVID-19 (Sultan et al. 2020). We also utilise secondary data, including social media and print media reports, along with interview data from 33 respondents, including RMG workers, trade union leaders, and allies of the labour movement, collected between 2021 and 2023.

We begin by setting the political economy context. Section 9.3 will examine the impact of the COVID-19 crisis and the global economic crisis and inflation on the RMG sector. Section 9.4 explores the policy responses to the pandemic by the state and various actors and analyse how employers, brands, and trade unions responded. Section 9.5 will discuss how the workers coped with the fallout of the pandemic and the more recent economic crisis, particularly in terms of jobs, income, nutrition, and health. This will lead us to conclude with a discussion of the gaps in providing security and welfare for workers that emerged during the pandemic and the subsequent economic crisis.

9.2 Context

Until mid-2024, the Bangladeshi state could be characterised as a dominant-party state (Hassan and Raihan 2017). The Awami League emerged as the de facto dominant party in the 2018 national elections, solidifying its control over the state with minimal organised political opposition. The state's increasing control in favour of the private sector is evident by how the Industrial Police and Detective Branch operated, and how the surveillance imposed on trade union activities (Sultan and Antara 2021). These developments have restricted labour's ability to organise, protest, and voice their demands.

The RMG sector, which emerged in the 1980s, stands as the leading formal export sector. The Multi Fibre Agreement quota played a significant role in its establishment, growth, and maturation (Saxena 2020). Even with the crisis brought on by COVID-19, the industry achieved record-high export earnings of US$42.6 billion in FY 2021–2022 (BGMEA n.d.). The growth of the RMG sector has been facilitated by the deepening relationship between the state and the private sector, with significant government support.

As the national economy has grown, the influence of the private sector has also expanded. The increasing presence and control of business actors in formal political institutions have become evident, underscoring the strength of RMG entrepreneurs (Hassan and Prichard 2013). The present parliament reportedly includes 50 members of parliament (out of a total of 350) who are RMG industry owners, and several ministers and advisers are also RMG industry owners. The power and influence of the industry's associations, the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) and Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA) are such that neither the government nor trade unions can effectively counter their sway (Sultan and Antara 2021).

While the labour movement has historically been a key political force, changes in political power and growth-oriented policies prioritising privatisation and capital interests have diminished its influence and elevated the importance of business–state relations (Tighe 2016; Sultan and Antara 2021). Labour unions in Bangladesh have traditionally maintained close ties with political parties, seeking patronage and support from them (Ashraf and Prentice 2019; Tighe 2016). Nevertheless, trade unions in the RMG sector have gradually evolved into more professional and organised entities, enabling them to negotiate more effectively with the government and employers, both domestically and internationally. This progress has occurred despite the state's lack of promotion of labour organisations, the right to association, and collective bargaining (Siddiqi 2016).

9.3 Impact of COVID-19 on the RMG Sector and Subsequent Global Economic Crisis

COVID-19 has significantly disrupted the global economy, resulting in a substantial decline of 8.98 per cent in global exports in 2020 (World Bank 2020). The Bangladeshi economy particularly felt it when it faced economic challenges as the pandemic-induced lockdown persisted, leading to increased financial burdens and a decrease in GDP (Bodrud-Doza et al. 2020). The country's export industry witnessed a sharp 17 per cent decline in FY 2019–2020, with an 18.12 per cent drop in RMG exports. The RMG sector faced order losses amounting to US$3.16 billion and an 85.25 per cent reduction in export earnings in April 2020, resulting in the closure of several factories (Hassan et al. 2021). According to the Centre for Global Workers' Rights, 23.4 per cent of suppliers experienced a significant number of order cancellations, with 5.9 per cent facing complete cancellations; and 398 BGMEA factories and 130 BKMEA factories temporarily ceased operations (Hansen et al. 2021).

A survey by the Centre for Policy Dialogue (CPD) highlighted that the industry encountered delays in payment and refusals of payment by buyers for raw materials. Only 1.8 per cent of suppliers were assured of receiving payment for raw materials from buyers, and 15.9 per cent of suppliers claimed they had to accept reduced prices for orders. Small and medium-sized factories, heavily reliant on a limited number of buyers, were particularly affected as they could not renegotiate with their buyers (Moazzem and Taznur 2021).

However, the industry quickly recovered and achieved record-high export earnings in FY 2021–2022, as mentioned earlier, contributing to 86.05 per cent of the country's total exports (Sultan and Antara 2021), a trend that continued until the end of 2022. This marked a remarkable growth of 35.60 per cent compared to the post-pandemic year of 2021 (Export Promotion Bureau 2022). Officials from both BGMEA and BKMEA attributed this recovery to the clearance of a significant number of deferred payments and a surge in demand following the relaxation of COVID-19 restrictions (Hossain 2023). Factory shutdowns in Vietnam and India due to COVID-19, the crisis in Myanmar, and wage hikes in China also led buyers to shift their orders to Bangladesh (Munni 2021).

Nevertheless, the economic effects of the pandemic have extended into 2022 and 2023. As reported in the World Bank Global Economic Prospects 2022, global trade slowed in the first half of 2022 owing to the lingering pandemic, disruptions in major Asian ports, and lockdowns in key Chinese cities. Additionally, Russia's invasion of Ukraine and its repercussions resulted in severe physical and logistical dislocations and significant adverse spillovers for South Asia (World Bank 2022, 8). The same report identified risks for South Asia, stating that increasing energy prices in a region heavily reliant on energy imports, and where in certain economies a large portion of the budget is allocated to subsidies, could worsen inflation and current accounts and thus deter investment in social protection and productivity enhancing activities (World Bank 2022).

9.4 State Responses to the Pandemic and the Roles of Various Actors

For the state, the paramount concern was safeguarding the RMG sector, the primary foreign exchange earner. Factory owners were focused on protecting their businesses, retaining their orders, ensuring timely delivery, and seeking state assistance to mitigate their financial losses and risks. While brands and buyers prioritised safeguarding their interests against losses, public outcry and pressure led some of them to take measures to ensure that suppliers were not overly penalised, and workers were not victimised. Brands like H&M, Primark, and Marks & Spencer made efforts to support the industry. Under pressure from BGMEA, the Bangladeshi government, and labour rights activists, by March 2020 several major brands had reinstated 90 per cent of their initially cancelled orders (Mridha 2021).

Trade unions played an active role in raising demands and increasing awareness of the economic, social, and health crises faced by workers. However, their effectiveness was limited by internal divisions and politicisation, which impacted their ability to present unified demands. While the government made a point of consulting them, ultimately the views of employers prevailed on factory closures and openings, lay-off wages, retrenchments, and health precautions.

Despite the existence of national plans and the National Social Security Strategy (NSSS), which emphasised the importance of preparedness for disasters and economic shock (GED 2020), the COVID-19 pandemic revealed the absence of viable long-term plans or strategies for such risks or disaster situations. Consequently, the actions taken in response to the pandemic unfolded rapidly without a well-established framework. We will now review key measures implemented for the sector in response to COVID-19, namely the financial stimulus package for the sector, lockdown measures, and health guidelines.

9.4.1 Special Stimulus Packages and Other Social Protection Measures

On 25 March 2020, the prime minister (PM) declared a national lockdown in the form of a general holiday from 26 March and a series of measures to safeguard citizens' health and livelihoods (Sultan and Antara 2021). Because of its contribution to the national export earning, the RMG sector was identified as a key priority for support, with the PM announcing a stimulus package of 50 billion takas (US$595 million) to cover workers' salaries (Sultan and Antara 2021; *The Daily Star* 2020). The stimulus package was structured as an interest-free loan for export-oriented employers, intended solely to cover wages and benefits for workers in April, May, and June 2020. Payments were made directly to workers' bank or mobile financial service accounts, after efforts were made to open such accounts (Sultan and Antara 2021).

In addition to the specific stimulus package, the RMG sector was also able to access funds equivalent to US$3.53 billion, established for large industries and services, where loans were provided to affected industries (Moazzem, Shibly, and Chowdhury 2021). As indicated by its name, only larger firms were eligible to access this fund (Sultan and Antara 2021). Other facilities for factories included loan payment moratoriums and extensions for utility bill payments.

Strong ties between political and industrial elites led to concerns about who would truly benefit from the COVID-19 stimulus package, where unions contended that the beneficiaries were most likely to be employers rather than workers. (Sultan and Antara 2021). As mentioned by a trade union activist, '[w]e want the good of the owners. But owners look at us like slaves. Instead, if they looked at us like friends, then workers would never be so oppositional' (Trade union member, 2020). Even among employers, discrimination was evident. The government's stimulus package was primarily accessed by large and medium-sized factories, leaving smaller factories with limited access to financial support (Moazzem and Taznur 2021).

While the government's response to mitigate COVID-19 affect in the RMG sector was intended to support workers, larger factories and their owners tended to be the actual beneficiaries (Sultan and Antara 2021). Unions, for instance, said: 'But government should take specific policy and guidelines to utilize the package properly. From past experience it is always proved that owners always try to deceit workers and utilize this sort of benefit for making more money. So there always will remain a doubt on their intention' (Trade union member, 2020). The BGMEA president later acknowledged that it alleviated the immediate financial pressure on owners, allowing them to prioritise negotiations with buyers.[1]

Despite the government's efforts to protect the sector, workers did not receive sufficient institutional support from either employers or the government. Provisions outlined in the Bangladesh Labour Act (BLA) regarding layoffs and retrenchments could not be effectively implemented, as a significant proportion of workers are non-permanent or lack formal employment contracts, rendering them ineligible for benefits provided by the BLA. Even workers with permanent contracts who were aware of their entitlements encountered challenges in accessing their rights, as the enforcement mechanisms were weak. Trade unions that would typically negotiate on their behalf were few and weak, and their activities were disrupted by COVID-19.

9.4.2 Nationwide Shutdown

Following the closure of schools, the first measure implemented to control the pandemic was a nationwide shutdown, which commenced on 26 March 2020. However, certain essential services were exempted from the shutdown. General expectations were that factories would be closed to minimise health risks to workers. However, the declaration of holidays for the country did not make it clear whether it applied to the RMG sector (Sultan and Antara 2021). Consequently, factories attempted to reopen on 4 April 2020, instructing workers to return. Workers who had left for their home villages tried to return but, as public transport was not operational, had to do so on foot or by using whatever informal transport they could find.

Faced with an outcry in the media at the sight of thousands of workers ignoring the lockdown and returning to the urban centres, the government declared that factories would remain closed until 14 April 2020. Workers were then forced to make the return journey to their village homes. Many who had managed to return were not allowed into their homes by landlords, fearing infections. The entire journey to and from their village homes was marked by fear and stigmatisation of workers from the communities they passed through. People in their hometowns refused to let them in owing to their recent presence in Dhaka city and the fear of the coronavirus. Consequently, they found themselves in a situation where they could 'neither survive in the city nor find shelter' in their hometowns (Labour rights activist, 2020).

This entire incident illustrates the limited value that was given to the welfare and safety of the workers, by the state, employers, and also the general population (Siddiqi and Hasan 2022). This was protested by trade union leaders, to no avail.

> The workers were victims of false information and poor management. They were not told that they shouldn't leave Dhaka when the 'holidays' were announced; they were told to get back to work by factories or other workers on the 5th [of April], which is why they travelled to Dhaka despite the lack of transport. Upon entering, they faced harassment by police and landlords for coming back and yet were not definitively told that factories would be closed until BGMEA's announcement on the 4th evening. (Trade union leader and activist, 2020)

As infection rates did not decrease sufficiently, the government extended the shutdown seven times, until 30 May 2020, to curb the spread of the virus. Pressure from RMG owners led to an exemption for factory operations during the extension from 25 April to 5 May 2020, with 'provisions made for the health and safety of workers' (Adhikary, Hasan, and Bin Habib 2020). They allowed businesses to resume operations on a limited scale starting from 10 May 2020. RMG owners argued that their industry was essential for the health and even survival of the Bangladesh economy and advocated for the workers to be considered essential workers without providing them with the protection needed for their survival (health, nutrition, or income). Effectively, they were considered expendable (Siddiqi and Hasan 2022).

> The government declared holidays for all government and private offices. It did not say that people would not be paid. On the one hand, it is a lockdown, and everyone should stay home. On the other, factory workers should go to work. Then it is as if there are two policies in the same country. That is not right. The government has to take responsibility for everyone (Trade union leader 2020, as quoted in Sultan and Antara 2021, 171)

The situation worsened in 2021 as the COVID-19 crisis deepened, prompting the government to enforce strict lockdown measures in April of the same year. However, garment factories were permitted to remain operational after employers convinced the government of the sector's crucial role in sustaining the economy (AFWA 2021). Employers also feared that halting production would lead to order cancellations by brands, with production shifting to countries like China or Vietnam. This decision made work conditions challenging for workers, as employers discontinued transportation services, and unions raised alarms over the inadequate implementation of safety protocols in the factories, putting workers and their families at significant risk.

> Factories have set up a checking station at the gate. They give hand sanitiser and a mask to the workers. But that's it. Workers are waiting in line to enter the factory. Moreover, inside the factory, there is no scope for social distancing, so how would they prevent infection? Workers take public transport, which is highly crowded too. (Trade union leader)

9.4.3 Health Guidelines

The BGMEA developed a safety manual for its member factories, with a primary focus on the health of workers. The manual included guidelines for medical facilities, the establishment of a COVID-19 task force, workplace isolation, and the installation of self-isolation and quarantine facilities (AFWA 2021). The guidelines emphasised the necessity for factories to obtain authorisation from local and national government bodies before resuming operations. Additionally, the safety guidelines recommended that factories provide transportation facilities for their employees and conduct temperature checks before entering the premises (UNICEF 2020). The Department of Inspection for Factories and Establishments (DIFE) also prepared a comprehensive guideline for workplaces (DIFE 2020).

However, despite the existence of safety guidelines, many garment factories across the country frequently disregarded them. Most factories did not have sufficient space to ensure adequate distancing. As noted by a trade unionist, ‘It will be very difficult to maintain distance in factories. The space between workers in factories is less than a foot. How can they ensure the minimum six-foot distance?’ Common measures taken by employers included the installation of handwashing facilities at entrances and the enforcement of mask usage. The adequacy of these measures was questioned:

> Workers situation is very vulnerable. Factories are not taking any health, hygiene measures for them. They just instructed how to wash their hands and leg before entering the factory. Some factories are providing mask. Before the coronavirus outbreak some factories were providing transport for their workers, but now that service is not also available. (Trade union member).

There were discussions with the government about providing vaccines at the factory level during working hours, but this initiative was only implemented in a few pilots.

Although trade unions played a significant role in raising awareness among workers about the health risks posed by COVID-19 and promoting hygiene practices, efforts were insufficient to meet the needs (Sultan et al. 2020). Some trade unions raised funds and provided food to workers in areas where government support was lacking, but the assistance fell short of meeting overall needs.

The BLA does include provisions for healthcare for workers. However, these provisions do not specifically anticipate the needs that arise during a pandemic. In situations where wages are low and savings are insufficient, covering individual healthcare costs becomes extremely challenging (Sultan, Antara, and Islam 2023). National data indicate that individuals often must bear significant out-of-pocket expenses for healthcare, which RMG workers, with their limited incomes, struggle to afford. This situation has led to indebtedness or the inability to seek necessary treatment. COVID-19 has highlighted the importance of implementing health insurance for workers (Sultan, Antara, and Islam 2023).

9.5 RMG Workers Coping with COVID-19

9.5.1 Layoffs and Retrenchments

The immediate effect of the pandemic was a wave of layoffs and retrenchments among factory workers. Media reports and labour leaders indicated widespread job losses, forced terminations, and instances of workers being coerced into resigning or signing blank paperwork (Munni 2020; Uddin and Kashem 2020). A survey of 610 enterprises conducted by the CPD and Mapped in Bangladesh (MiB) between October and November 2020 revealed that half of the factories surveyed had fewer workers in September 2020 than in December 2019, and 13.9 per cent of workers reported loss of jobs during this period (Moazzem, Shibly, and Chowdhury 2021). Based on the CPD survey, the Bangladesh Institute of Labour Studies reported in September 2020 that approximately 324,684 workers may have lost their jobs (Islam 2020).

From March to May 2020, apparel workers experienced an estimated loss of US$502 million in wages, with 82 per cent reporting a decrease in income from April to May 2020 compared to February 2020 (Saxena 2019). Many retrenched workers remained unemployed and struggled to meet their basic needs. The existing minimum salary of 8,000 takas was already insufficient but wage cuts forced workers to further reduce costs, deplete savings, and borrow money to sustain themselves amid income and job losses.

The situation was aggravated by workers not receiving any compensation from their employers; a significant portion (72.4 per cent) of furloughed workers were not paid during this period and 80.4 per cent of dismissed workers were denied their severance pay (ILO 2020). According to the BLA, workers need to have one year of continuous employment to be eligible for compensation in case of layoffs, leaving 20 per cent of laid-off workers without any form of compensation.

> But what we are hearing from talking to workers and other trade unions is that workers are being terminated, retrenched. Or workers that have only worked for six months and haven't become permanent yet [or the Bangladesh laws do not cover them]; these are the places owners are taking chances. They are keeping signatures on white [blank] papers. So that they don't have to give the money from the package to the workers. They are going to show losses, cancellation of shipments, inability to pay wages to access the package. (Labour rights activist)

This led to great financial uncertainty. As stated by a trade union member, '[w]orkers are not getting salary of last month and when they can receive their salary is also uncertain. Workers are in great financial crisis at this moment. Moreover, there health and wellbeing are on high risk.' Buyers also refused to provide partial salaries or severance payments, with 72.4 per cent of workers being denied any form of payment or entitlements (Anner 2020). According to the CPD-MiB survey, only 3.6 per cent of factories paid outstanding salaries and compensation (Moazzem and Taznur 2021).

Amid factory shutdowns without prior notice, trade unions, on behalf of the workers, carried out numerous protests, engaged in lobbying, and participated in negotiations to secure their salaries and due wages. These trade unions played a pivotal role in advocating for workers' rights, pushing for full and timely payment of wages, as well as urging against retrenchment through formal letters. However, owing to the politicisation and fragmentation of trade unions, they were unable to reach a consensus on the amount of lay-off wages. Some unions demanded full wages for layoffs, while others sought 80 per cent or wages only for the working period. As a result, owners provided only 65 per cent as lay-off wages.

However, protests by workers also increased their risks of contracting COVID-19: 'Workers are doing protests now for their salary. They came on the road and did not maintain any rules to keep social distance. This increases the risk of spreading Coronavirus among them and from them to others' (Labour rights activist).

The overall fear of losing their jobs and entitlements made workers afraid to speak out or protest because of a fear of losing jobs during a volatile period. National-level federations, such as the United Federation of Garments Workers and Bangladesh Sromik Shangati, used legal measures, including sending letters on labour rights violations to government agencies, such as DIFE, the Industrial Police, and BGMEA. These efforts persuaded government agencies to exert pressure on owners' associations to address labour rights violations. Consequently, some workers received their due wages, and some factories increased adherence to health and safety guidelines (Antara and Syed 2020).

9.5.2 Low Wage Rates

The wage rates in the Bangladesh garments industry are among the lowest in the world, and high inflation, particularly in food, energy, and housing, means that, in real terms, wages have declined (Sultan, Antara, and Islam 2023). Even before the pandemic they were insufficient to cover basic needs, leaving workers with no reserves to overcome shocks such as the COVID-19 pandemic. The national surveys jointly conducted by BIGD and the Power and Participation Research Centre during the pandemic found that RMG salaries dropped by 16 per cent in June 2020 and recovered to a decrease of 5 per cent in March 2021 (Rahman et al. 2021, 81). Monthly wages of dismissed workers who were unable to find jobs in the garment industry in 2020 fell dramatically: from US$110 to US$37 by the end of 2020 (AFWA 2021). This significant decline forced workers to accumulate more debt to cover their basic needs in 2020, with 99 per cent of the workers reporting that they had taken on debt during the pandemic (AFWA 2021, 136).

Recent analysis shows that a family of four needs at least 22,421 takas per month for food alone, which is three times the average pay of RMG workers (*The Daily Observer* 2022). Many workers also lost pay or were retrenched during the COVID-19 pandemic. A study conducted by Fair Wage and Karmojibi Nari in February 2021 found that the monthly income of RMG workers had significantly decreased during the COVID-19 pandemic, with most retrenched workers still struggling to survive (Hossain, Akter, and Ahmed 2021). The average income of a worker before the pandemic was 10,313 takas per month, including overtime, but during the lockdown it dropped to 5,425 takas (Sultan, Antara, and Islam 2023).

Workers surveyed in Bangladesh in 2021 by AFWA had worked an average of 3.15 years in the same factory but earned poverty-level wages, leaving them without savings to see them through the crisis. As a result, they adopted coping strategies such as 1) reducing consumption, 2) increasing indebtedness, and 3) selling assets (AFWA 2021, 145).

The Wage Board for the RMG sector was formed in March 2023 and is supposed to propose a new minimum wage by October 2023. This has allowed workers and trade unions to mobilise around demands for higher wages, both to compensate for the economic hardship and losses due to COVID-19 and to compensate for the very high inflation experienced since 2022 due to global economic pressures. Various labour groups have formulated various demands for a minimum wage between 23,000 and 25,000 takas, taking out processions, organising demonstrations, and engaging with the employers and government decision makers. However, the weakness and politicisation of the trade union sector is apparent in the fact that the various factions have not been able to agree on a common demand but are influenced by the different political streams that they feel accountable to rather than to their constituents, the workers.

9.5.3 Challenges of Ensuring Nutritional Needs

The nutrition of garment workers has been significantly affected by job and income losses during the pandemic, exacerbating an already unsatisfactory situation. According to health experts, RMG workers in Bangladesh require a minimum of 3,364 kilocalories per day (Faruque et al. 2013). However, in June 2022, Bangladesh Garment Workers Solidarity reported that workers' daily calorie intake was less than 2,000 kilocalories (Chandan 2022). Another survey, by AFWA Bangladesh in 2021, highlighted that the daily per capita food consumption of a worker is 1,950 kilocalories, costing 120 takas. AFWA (2021) reported how this fell below poverty-line thresholds for consumption, which is at 2,122 kilocalories, as established by Bangladesh's Household Income and Expenditure Survey in 2016.

The CPD estimated that the current cost of food requires a garment worker to spend at least three times their wage to meet the minimum calorie intake for a family of four, which amounts to 22,421 takas (*The Daily Observer* 2022). This was confirmed by the UC Berkeley–BRAC survey, which revealed that 77 per cent of 1,057 workers found it difficult to feed their families, while 69 per cent consumed fewer protein-rich foods between February and May 2019 (Rabbani, Saxena, and Islam 2020).

The rising costs of food owing to inflation and the negative effect on workers' nutrition have continued in the post-pandemic period and have created widespread unrest. Globally, the worldwide price hike and inflation brought on by the pandemic and later the Ukraine crisis have sparked riots. Hossain and Hallock (2022) report 12,500 protests in 148 nations from November 2021 to October 2022, fuelled by price hikes, inflation, and resource shortages. These protests demanded the adoption of economic policies that would help ordinary people and expected governments to guarantee affordable access to basic needs. Governments in several countries have blamed companies for generating excessive profits by purposefully shifting the blame to the Russia–Ukraine war (Hunnicutt and Renshaw 2022). In Bangladesh, too, the government accused seven firms of destabilising the market by excessively increasing the prices of necessary commodities with the goal of profiteering (Shibli 2022).

9.5.4 Health Risks and Costs

The health needs of COVID-19 for the entire population have been recognised since the outbreak in 2020. However, the health of RMG workers received less priority. Despite the ongoing pandemic, employers were able to argue for the priority reopening of their industry as an essential export sector, effectively making factory workers essential workers. As neither the government nor employers were willing to provide them with salaries to maintain their livelihoods without working, workers had no options other than to work to survive. Both BGMEA and DIFE formulated health guidelines for factories to follow and established COVID-19 monitoring teams to visit the facilities. However, this did not consider that workers would be living at home and travelling to work, exposing them to infection in the community.

Similar to the low-cost, crowded, and unhealthy living conditions described for Sri Lankan workers, Bangladeshi RMG workers are compelled to live in cheap accommodation that could not allow for maintaining safety procedures against COVID-19 infections (Prentice et al. 2018; Ruwanpura 2022). As mentioned, most factories could not provide transportation to work. COVID vaccination for workers was not prioritised. Therefore, even full enforcement of safety measures within factories would have had limited impact, as other dimensions of workers' health were not accounted for.

During the early stages of the pandemic, workers experienced illnesses, mental stress, and financial hardships (Giorgi et al. 2020). However, many workers were initially unaware of the safety precautions implemented by factories, such as handwashing, body temperature monitoring, and maintaining physical distance. Furthermore, over time, the implementation of these practices gradually declined (Hossain, Akter, and Ahmed 2021).

Both the government authorities and employers' attitudes and practices regarding workers' health reflected discrimination and class biases. Although the BGMEA started off by reporting on the number of COVID-19 cases in member factories, this soon stopped. The lack of testing among workers and reporting prevents us from making any statements about whether workers were affected or not. There were no reports of factories being shut down for COVID-19 infections. Siddiqi and Ashraf (2022) have highlighted the discriminatory attitude by owners and authorities towards workers' health with a statement made by the then president of BGMEA, who declared that 'sromikder shorire ekta alada shokti thake', which roughly translates as 'working-class bodies possess a distinct kind of strength'.

Although factories associated with major brands had some measures in place, workers still expressed concerns about the risk of getting infected. In a survey, 59 per cent of workers believed they were 'somewhat likely' or 'very likely' to contract the virus at their workplace, while only 29 per cent thought they would contract it at home (Rabbani, Saxena, and Islam 2020). Labour activists reported instances where workers who exhibited coughing or fever symptoms were instructed by management to go home and return only if they could provide a negative test report (IHRB and Chowdhury Centre for Bangladesh Studies at UC Berkeley 2021). However, testing was slow and costly. Several interviews also mentioned the mental stress of workers in terms of the fear of becoming infected by COVID-19 or losing jobs due to it.

9.6 Conclusions and Emerging Priorities

The global economic crisis introduced an additional layer of challenges for workers and the RMG sector in Bangladesh, compounding the existing difficulties caused by the COVID-19 pandemic. On one hand, it reinforces many of the long-term effects of the pandemic, and, on the other, it highlights the need to address the sector's institutional weaknesses exposed by COVID-19. Despite the RMG sector's significant economic importance, both the industry and its workers remain highly vulnerable to various shocks and crises. The lack of long-term planning and strategies to address economic shocks and disasters has made the sector ill-prepared to handle such situations. While the government responded promptly to protect the industry, the interests of workers were secondary, and they lacked institutional support.

At the global level, it became evident that brands and buyers also lacked institutional mechanisms to protect their suppliers and workers. Neither the state nor the industry took responsibility for the well-being of the workers. The financial stimulus provided to cover workers' salaries was a piecemeal approach that benefited employers more than the workers themselves. The weakness in civil society voices and democratic processes, which could have raised concerns and sought accountability from the government and employers for their inaction and neglect towards workers' needs, only compounded the crisis. Like buyers and brands, factory owners were primarily concerned with protecting their businesses and incomes. Overall, the industry's response to the crisis was inadequate. Suppliers' limited negotiation power with buyers and brands, combined with narrow profit margins, made it challenging for the industry to allocate resources for both business and worker support during the crisis.

Trade unions faced numerous challenges during the pandemic that hindered their ability to fulfil their responsibilities. Mobility restrictions, politicisation and fragmentation, and a lack of recognition and support from the government and employers limited their ability to effectively address the needs of workers.

In terms of health and nutrition, workers were already vulnerable before the pandemic owing to low wages and limited access to healthcare services. The COVID-19 crisis further exacerbated these issues, and the recovery of health and nutrition status has been hindered by global, translating into national, inflation. Insufficient wages to cover basic needs have led to inadequate nutrition, limited access to healthcare, and increased mental health issues due to worries and stress.

In conclusion, the COVID-19 pandemic and the subsequent global economic downturn have highlighted the pressing need to expand social protection measures and explore joint financing mechanisms involving brands, employers, government, and workers. The COVID-19 crisis has highlighted the necessity of providing employment insurance for formal sector workers. The NSSS, approved in 2015, initiated discussions and initiatives to integrate universal social protection for the elderly and establish unemployment insurance that incorporates formal employment policies and social insurance schemes. Recognising the risks faced by the RMG sector, the need for such social insurance schemes, which would allow individuals with sufficient income to invest in additional protection against life-cycle risks, was already acknowledged within the NSSS framework. Making health insurance mandatory for workers and scaling up successful pilot programmes should be prioritised.

Another priority issue is increasing the minimum wage to a decent or living wage level to ensure that workers can meet their daily needs and can save for future needs and contingencies. Otherwise, they will not be able to provide for the nutrition, healthcare, and housing required to ensure that minimum living standards are met, and they can productively contribute to the RMG sector while enjoying basic human rights.

All actors in the global value chain must acknowledge and fulfil their responsibilities in providing basic rights to workers at the bottom of the chain. This includes brands, employers, governments, and trade unions working together to ensure fair wages, safe working conditions, and social protection for workers.

Collaboration and collective efforts are needed to address the vulnerabilities and gaps exposed by the pandemic and to create a more equitable and sustainable garment industry.

Notes

1 See BGMEA, 'Message from BGMEA President: COVID-19 | Industry Response & Support from Honorable Prime Minister', YouTube video. https://www.youtube.com/watch?v=zEHduifpH5k&feature=youtu.be

References

Adhikary, Tuhin Shubhra, Rashidul Hasan, and Wasim Bin Habib. 2020. 'RMG Workers: Thousands Rush in, Raise Fear of Spread'. *The Daily Star*, 30 April 2020. Accessed 20 March 2021. https://www.thedailystar.net/frontpage/news/rmg-workers-thousands-rush-raise-fear-spread-1898155.

AFWA. 2021. 'Money Heist: COVID-19 Wage Theft in Global Garment Supply Chains'. Asia Floor Wage Alliance (AFWA). Accessed 22 September 2023. https://asia.floorwage.org/covid/money-heist-covid-19-wage-theft-in-global-garment-supply-chains/.

Anner, Mark. 2020. *Abandoned? The Impact of Covid-19 on Workers and Businesses at the Bottom of Global Garment Supply Chains*. Penn State University. Accessed 31 January 2023. https://ler.la.psu.edu/gwr/news-items/Abandoned_CGWRWRCApril12020.pdf.

Antara, Iffat Jahan and Samia Kalim Syed. 2020. *Phase VI: COVID 19 Crisis Impact on RMG Wages and Employment and Role of Trade Unions – Media Tracking Report*. Research Update. Rapid Research Response to COVID 19: Gender 10. Accessed 16 March 2021. https://bigd.bracu.ac.bd/publications/phase-vi-covid-19-crisis-impact-on-rmg-wages-and-employment-and-role-of-trade-unions-media-tracking-report-2/.

Ashraf, Hasan and Rebecca Prentice. 2019. 'Beyond Factory Safety: Labor Unions, Militant Protest, and the Accelerated Ambitions of Bangladesh's Export Garment Industry'. *Dialectical Anthropology* 43 (4): 93–107. https://doi.org/10.1007/s10624-018-9539-0.

Bangladesh Bank. 2022. *Annual Report 2021–2022*. Dhaka: Bangladesh Bank Research Department, External Economics Wing. Accessed 5 June 2023. https://www.bb.org.bd/pub/annual/anreport/ar2122.pdf.

BGMEA. n.d. 'BGMEA | Export Performance'. Accessed 23 September 2023. https://bgmea.com.bd/page/Export_Performance.

Bodrud-Doza, Md, Mashura Shammi, Laura Bahlman, Abu Reza Md Towfiqul Islam, and Md Mostafizur Rahman. 2020. 'Psychosocial and

Socio-Economic Crisis in Bangladesh Due to COVID-19 Pandemic: A Perception-Based Assessment'. *Frontiers in Public Health* 341. https://doi.org/10.3389/fpubh.2020.00341.

Chandan, Md Shahnawaz Khan. 2022. 'Deprived of Nutrition and Healthcare'. *The Daily Star*, 2 June 2022. Accessed 1 October 2023. https://www.thedailystar.net/news/bangladesh/news/deprived-nutrition-and-healthcare-3061566.

DIFE (Department of Inspection for Factories and Establishments). 2020. *Guideline on Occupational Safety and Health (OSH) to Prevent and Mitigate COVID-19 in the Workplace*. Accessed 22 September 2023. https://dife.portal.gov.bd/sites/default/files/files/dife.portal.gov.bd/page/a51db80d_ca8e_4cae_9579_5f6f089d5754/2022-05-18-06-35-0d0160ca97f8a4851f4cfa5bbeca4cfe.pdf.

Export Promotion Bureau. 2022. *Annual Report 2021–2022*. Dhaka: Export Promotion Bureau. Accessed 30 September 2023. http://www.epb.gov.bd/sites/default/files/files/epb.portal.gov.bd/annual_reports/639b13d9_c254_4b94_b726_1b8b633a7f73/2022-11-13-08-43-79d5a77e9b37e4121bc62a1d3b7b0080.pdf.

FAO (Food and Agriculture Organization). n.d. *FAO Food Price Index: World Food Situation*. Accessed 22 September 2023. https://www.fao.org/worldfoodsituation/foodpricesindex/en/.

Faruque, Md Omar, Sayeda Saleha Saliheen Sultana, and Muhammad Ali Siddiquee. 2013. *Desirable Dietary Pattern for Bangladesh*. Dhaka: Bangladesh Institute of Research and Rehabilitation in Diabetes, Endocrine and Metabolic Disorders. Accessed 8 June 2023. http://fpmu.gov.bd/agridrupal/sites/default/files/ToR%2015-%20Fial%20Report%20BIRDEM.pdf.

GED. 2020. *Eighth Five Year Plan July 2020–June 2025: Promoting Prosperity and Fostering Inclusiveness*. Dhaka: Ministry of Planning, Government of the People's Republic of Bangladesh.

Giorgi, Gabriele, Luigi Isaia Lecca, Federico Alessio, Georgia Libera Finstad, Giorgia Bondanini, Lucrezia Ginevra Lulli, Giulio Arcangeli, and Nicola Mucci. 2020. 'COVID-19-Related Mental Health Effects in the Workplace: A Narrative Review'. *International Journal of Environmental Research and Public Health* 17 (21): 7857. https://doi.org/10.3390/ijerph17217857.

Hansen, Christopher, Jafar Iqbal, Maansi Parpiani, Ridhi Sahai, Vaiddehi Bansal, Mithila Iyer, Michelle Davis, and Kareem Kysia. 2021. 'Ripped at the Seams: RMG Sector Workers during a Global Pandemic'. *Journal of Modern Slavery* 6 (2): 79–105.

Hassan, Mirza, Naomi Hossain, M. Sirajul Islam, Rafsanul Hoque, Salina Aziz, Maheen Sultan, and Iffat Jahan Antara. 2021. *State of Governance in Bangladesh 2020–2021: Governing COVID-19 in Bangladesh – Realities and Reflections to Build Forward Better*. Dhaka: Accountability Research

Centre and BRAC Institute of Governance and Development. Accessed 30 September 2023. https://bigd.bracu.ac.bd/publications/state-of-governance-in-bangladesh-2020-2021-managing-the-covid-19-pandemic/.

Hassan, Mirza and Wilson Prichard. 2013. 'The Political Economy of Tax Reform in Bangladesh: Political Settlements, Informal Institutions and the Negotiation of Reform'. *SSRN Scholarly Paper*. Rochester, NY.

Hassan, Mirza and Selim Raihan. 2017. 'Navigating the Deals World'. In *Deals and Development: The Political Dynamics of Growth Episodes*, edited by Lant Pritchett, Kunal Sen, and Eric Werker, 96–128. Oxford: Oxford University Press. https://doi.org/10.1093/oso/9780198801641.003.0004.

Hossain, Jakir, and Afroza Akter. 2022. *Trade Union Organizing in Bangladesh's Ready-Made Garment Sector amidst Covid Pandemic: Status, Challenges, and Scope*. Research report. Dhaka: Workers Resources Centre – WRC. Accessed 8 June 2023. https://www.ilo.org/sites/default/files/wcmsp5/groups/public/%40asia/%40ro-bangkok/%40ilo-dhaka/documents/publication/wcms_854371.pdf.

Hossain, Jakir, Afroza Akter, and Mostafiz Ahmed. 2021. *The Impact of COVID Pandemic on Garment Workers in Bangladesh*. Karmojibi Nari, Fair Wear. Accessed 8 June 2023. https://api.fairwear.org/wp-content/uploads/2021/07/The-impact-of-the-Covid-pandemic-on-garment-workers-with-a-specific-focus-on-women-workers.pdf.

Hossain, Naomi and Jeffrey Hallock. 2022. *Food, Energy & Cost of Living Protests, 2022*. Friedrich Ebert Stiftung. Accessed 8 June 2023. https://ny.fes.de/fileadmin/user_upload/FESNY_STUDY_Food_energy_and_cost_of_living_protests_2022_Hossain_and_Hallock.pdf.

Hossain, Saddam. 2023. 'May Exports See 26.61% Growth after Two Months' Slump'. *Dhaka Tribune*, 4 June 2023. Accessed 30 September 2023. https://www.dhakatribune.com/business/284792/may-exports-see-26.61%25-growth-after-two-months.

Hunnicutt, Trevor and Jarrett Renshaw. 2022. 'Biden Blasts Oil Refiners for Record Profits on Pain at the Pump'. Reuters, 16 June 2022. Accessed 8 June 2023. https://www.reuters.com/markets/commodities/biden-demands-oil-companies-explain-lack-gasoline-prices-rise-2022-06-15/.

IHRB and Chowdhury Centre for Bangladesh Studies at UC Berkeley. 2021. *The Weakest Link in the Global Supply Chain: How the Pandemic Is Affecting Bangladesh's Garment Workers*. International Human Rights and Business (IHRB). Accessed 8 June 2023. https://www.ihrb.org/focus-areas/covid-19/bangladesh-garment-workers.

ILO (International Labour Organization). 2020. 'COVID-19 and the World of Work: Impact and Policy Responses'. April. Accessed 17 March 2021. https://shenglufashion.com/wp-content/uploads/2020/04/ilo-covid19-report-april-2020.pdf.

Islam, Rizwanul. 2020. *The Impact of COVID-19 on Employment in Bangladesh: Pathway to an Inclusive and Sustainable Recovery*. Dhaka: Bangladesh Institute of Labour Studies (BILS). Accessed 1 October 2023. https://bilsbd.org/wp-content/uploads/2021/02/Impact-of-COVID-19-on-Employment-in-Bangladesh-September-2020-final.pdf.

Moazzem, Khondaker Golam, ASM Shamim Alam Shibly, and Fahim Subhan Chowdhury. 2021. *Vulnerability, Resilience and Recovery in Ready-made Garment (RMG) Enterprises of Bangladesh: Assessment of Impact and Implications of the COVID Pandemic*. Centre for Entrepreneurship Development (CED) and Centre for Policy Dialogue (CPD).

Moazzem, Khondaker Golam and Taslima Taznur. 2021. *Impact of COVID-19 on the Labour Market Policy Proposals for Trade Union on Employment, Gender and Social Security for Sustainable Recovery*. Dhaka: Centre for Policy Dialogue (CPD) and Bangladesh Institute of Labour.

Mridha, Refayet Ullah. 2021. 'RMG Orders Slump'. *The Daily Star*, 28 March 2021. Accessed 7 May 2021. https://www.thedailystar.net/business/news/rmg-orders-slump-2067993.

Munni, Monira. 2020. 'Thousands of Garment Workers Lose Jobs'. *The Financial Express*, 5 June 2020. Accessed 1 October 2023. https://today.thefinancialexpress.com.bd/last-page/thousands-of-garment-workers-lose-jobs-1591292993.

Munni, Monira. 2021. 'Bangladesh's Exports Register Record 60.37pc Growth in Oct'21' *The Financial Express*, 2021. Accessed 1 October 2023. https://thefinancialexpress.com.bd/economy/bangladesh/bangladeshs-exports-register-record-6037pc-growth-in-oct21-1635907585.

Prentice, Rebecca, Geert De Neve, Alessandra Mezzadri, and Kanchana N. Ruwanpura. 2018. 'Health and Safety in Garment Workers' Lives: Setting a New Research Agenda'. *Geoforum* 88 (January): 157–60. https://doi.org/10.1016/j.geoforum.2017.11.024.

Rabbani, Atonu, Sanchita Banerjee Saxena, and Md Faizul Islam. 2020. *The Impact of COVID-19 on the Lives of Workers in the Bangladesh Garment Industry*. Brac University Centre for Entrepreneurship Development.

Rahman, Hossain Zillur, Atiya Rahman, Umama Zillur, Imran Matin, Narayan Das, Mohammad Abdul Wazed, Billal Hossain, Sakib Mahmood, Shakil Ahmed, and Masudul Haque. 2021. *Livelihoods, Coping and Recovery During COVID-19 Crisis: Evidence from Three Rounds of PPRC-BIGD Survey*. Dhaka: Power and Participation Research Centre (PPRC) and BRAC Institute of Governance and Development (BIGD). Accessed 1 October 2023. https://bigd.bracu.ac.bd/publications/livelihoods-coping-and-recovery-during-covid-19-crisis-2/.

Ruwanpura, Kanchana N. 2022. 'Doing the Right Thing? COVID-19, PPE and the Case of Sri Lankan Apparels'. *Global Labour Journal* 13 (1). https://doi.org/10.15173/glj.v13i1.5064.

Saxena, Sanchita Banerjee, ed. 2019. *Labor, Global Supply Chains, and the Garment Industry in South Asia: Bangladesh after Rana Plaza*. Oxford: Routledge.

Saxena, Sanchita Banerjee, ed. 2020. *Labor, Global Supply Chains, and the Garment Industry in South Asia: Bangladesh after Rana Plaza*. New York: Routledge.

Shibli, Abdullah. 2022. 'Price Controls! Can't We Do Anything Else to Beat Inflation?' *The Daily Star*, 5 June 2022. Accessed 23 September 2023. https://www.thedailystar.net/opinion/open-dialogue/news/price-controls-cant-we-do-anything-else-beat-inflation-3039481.

Siddiqi, Dina. 2016. 'Before Rana Plaza: Towards a History of Labour Organizing in Bangladesh's Garment Industry'. In *Labour in the Clothing Industry in the Asia Pacific*, edited by Vicki Crinis and Adrian Vickers, 78–97. London: Routledge. https://doi.org/10.4324/9781315647326.

Siddiqi, Dina M. 2015. 'Starving for Justice: Bangladeshi Garment Workers in a 'Post-Rana Plaza' World'. *International Labor and Working-Class History* 87: 165–73. https://doi.org/10.1017/S0147547915000101.

Siddiqi, Dina M., and Ashraf Hasan. 2022. 'Pandemics Politics: Class, Gender and Stigmatized Labor in Bangladesh's Garment Industry'. *New Diversities* 24 (1): 47–65.

Sultan, Maheen, and Iffat Jahan Antara. 2021. 'The Impact of Covid-19 in the Ready-Made Garment Sector'. In *State of Governance in Bangladesh 2020–2021: Managing the COVID-19 Pandemic*, edited by BIGD, 165–83. Dhaka: BRAC Institute of Governance and Development.

Sultan, Maheen, Kabita Chowdhury, Sayada Jannatun Naim, Md Shanawez Hossain, Mohammad Sirajul Islam, and Farah Huq. 2020. *COVID-19 Crisis Implications for the RMG Sector: Trade Union Responses: A Rapid Study*. Rapid Research Response to COVID19 Report Series 5, Dhaka: BRAC Institute of Governance and Development and BRAC University.

Sultan, Maheen, Iffat Jahan Antara, and Touhidul Islam. 2023. *Ten Years After Rana Plaza: Remembering, Learning, and Moving Forward*. July. BRAC Institute of Governance and Development. Accessed 1 April 2023. https://bigd.bracu.ac.bd/wp-content/uploads/2023/07/Ten-Years-After-Rana-Plaza-Remembering-Learning-and-Moving-Forward.pdf.

The Daily Observer. 2022. 'Monthly Food Cost for Family of 4 Soars to Tk 22,421: CPD'. 21 October 2022. Accessed 1 October 2023. https://www.observerbd.com/news.php?id=389238.

The Daily Star. 2020. 'Impact of Coronavirus: PM Announces Tk 5,000cr Stimulus Package for Export-Oriented Industries'. 25 March 2020. Accessed 7 May 2021. https://www.thedailystar.net/coronavirus-deadly-new-threat/news/pm-announces-tk-5000cr-stimulus-package-export-oriented-industries-1885813.

Tighe, Eleanor. 2016. 'Voluntary Governance in Clothing Production Networks: Management Perspectives on Multi-Stakeholder Initiatives in Dhaka'. *Environment and Planning A: Economy and Space* 48 (12): 2504–24. https://doi.org/10.1177/0308518X16660978.

Uddin, Jasim and Abul Kashem. 2020. 'No Stimulus after Layoffs'. *The Business Standard*, 20 April 2020. Accessed 10 May 2021. http://www.tbsnews.net/economy/industry/no-stimulus-after-layoffs-71794.

UNICEF. 2020. *Tackling the COVID-19 Social and Economic Crisis in Bangladesh: Providing Universal, Lifecycle Social Security Transfers to Protect Lives and Bolster Economic Recovery*. Bangladesh: UNICEF. Accessed 1 October 2023. https://www.unicef.org/bangladesh/en/reports/tackling-covid-19-social-and-economic-crisis-bangladesh.

World Bank. 2020. *World Bank Fast-Tracks $100 Million COVID-19 (Coronavirus) Support for Bangladesh*. Washington, DC: World Bank. 3 April 2020. Accessed 11 February 2021 https://www.worldbank.org/en/news/press-release/2020/04/03/world-bank-fast-tracks-100-million-covid-19-coronavirus-support-for-bangladesh.

World Bank. 2022. *Global Economic Prospects June 2022*. Washington, DC: World Bank. Accessed 22 September 2023. https://thedocs.worldbank.org/en/doc/18ad707266f7740bced755498ae0307a-0350012022/original/Global-Economic-Prospects-June-2022.pdf.

World Bank. 2023. *Global Economic Prospects. Regional Highlights SAR*. Washington, DC: World Bank. Accessed 10 January 2023. https://thedocs.worldbank.org/en/doc/18ad707266f7740bced755498ae0307a-0350012022/related/Global-Economic-Prospects-June-2022-Regional-Highlights-SAR.pdf.