



**Report on
emergency cash
transfer through
digital wallets during
COVID-19 pandemic**

BRAC Microfinance

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Rajib Dhar**

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Acronyms

B–SCAN = Bangladesh Society for the Change and Advocacy Nexus

DFS = Digital Financial Services

HH = Household

IDP = Integrated Development Programme

IGA = Income Generating Activities

MM = Mobile Money

MFI = Microfinance Institutions

MFS = Mobile Financial Services

UPGP = Ultra–Poor Graduation Programme

Executive summary

Any large scale crisis, like the COVID–19 pandemic, invariably pushes humankind to a wide range of uncharted challenges. Such challenges force us to adapt and learn quickly, develop or design tools or processes to better cope with the new environment. Since the global outbreak, we are seeing industries face challenges they were not prepared for and we also see some, rising above the limit, which they had never forecasted. In such a volatile situation, it was not long before low income households would succumb to abrupt income shocks or severe food insecurity because countrywide lockdowns were placed everywhere. In today's world, aid, of some form, usually reaches people who need it but the major exception during this pandemic is the social distancing factor. Without proper precaution, you cannot physically reach a person in need. Such a situation turned out to be a catalyst for the expansion of digital financial services (DFS) all over the world. BRAC was quick to realise and responded by reaching more than 600,000 such devastated families within a couple of months since the Bangladesh government declared the first identified case in early March. BRAC delivered 18 USD to each family which was worth buying food for a family of four for two weeks.

Thus, there was a huge surge of digital wallet opening, as it was necessary, during the months of April and May among low income people. Bangladesh government's accelerated push for wage digitisation in the readymade garments industry during this time, to foster transparent transaction of USD 590 billion worth stimulus package, added unprecedented speed in promoting DFS. And during the month of May, the Bangladesh government decided to provide USD 30 to 5 million households each, totaling USD 150 million, through MFS wallet. All these efforts from the government and public sector development partners like BRAC, nudged the DFS transaction habits of low income people to a new height. BRAC's ultra–poor programme participants, whose income level is below USD 1.90 per day, reported a 46% new digital wallet opening mark during the months of April and May.

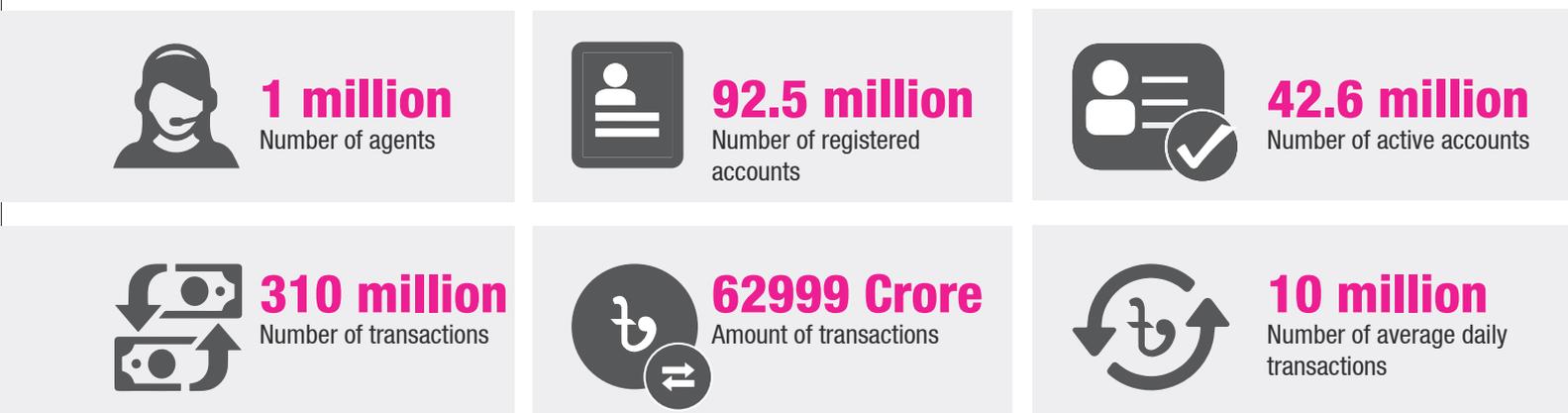
In late June, BRAC conducted a perception survey on the families who received BRAC's emergency cash transfer. A sample of 1,634 households were selected from all across Bangladesh. BRAC field officers surveyed families of BRAC programme participants, who were critically hit during the pandemic. The core objective of the survey was to understand some of the components of the DFS ecosystem within this group that influence their financial transactions, especially among women. Among the surveyed households, 68% of the male counterparts of the family were daily wage earners, most of whom were badly hit due to the nationwide lockdown in late March. Only among 23% of the respondents, the women were engaged directly in income generating activities while many of them lost their jobs during this period. We saw a mobile penetration rate of 77% among the women, among whom 76% were found to have a digital wallet, around 90% of which was with bKash. Many of these women clients, around 37%, registered for a digital wallet during these months, albeit mainly, to receive the emergency cash support from BRAC.

Despite such a high rate of phone and wallet ownership, we are way behind in terms of women using these digital wallets, independently. Among those who have digital wallets on their own phone, 41% relied on other household members to cash–out the money, mainly a husband or son. The survey also revealed that these families withdrew the entire amount of cash support all at once, mainly for food consumption and medicine. There was not any incident at all that the recipients were saving cash within the wallet for future usage or making any other digital payment from the wallet.

Hence, while pushing for cash transfers through digital wallets, BRAC was able to create a positive interest among its clients towards digital adaptation, which many among this group were previously reluctant to embrace. We also learnt about a few components that could influence these women in this adaptation. In the future, findings from such surveys will help us develop a more inclusive digital ecosystem that allows our female clients to smoothly steer through such interventions and carry out financial transactions not only with BRAC but also in other aspects of their lives.

**Brief idea
about
the MFS
providers
landscape in
Bangladesh**

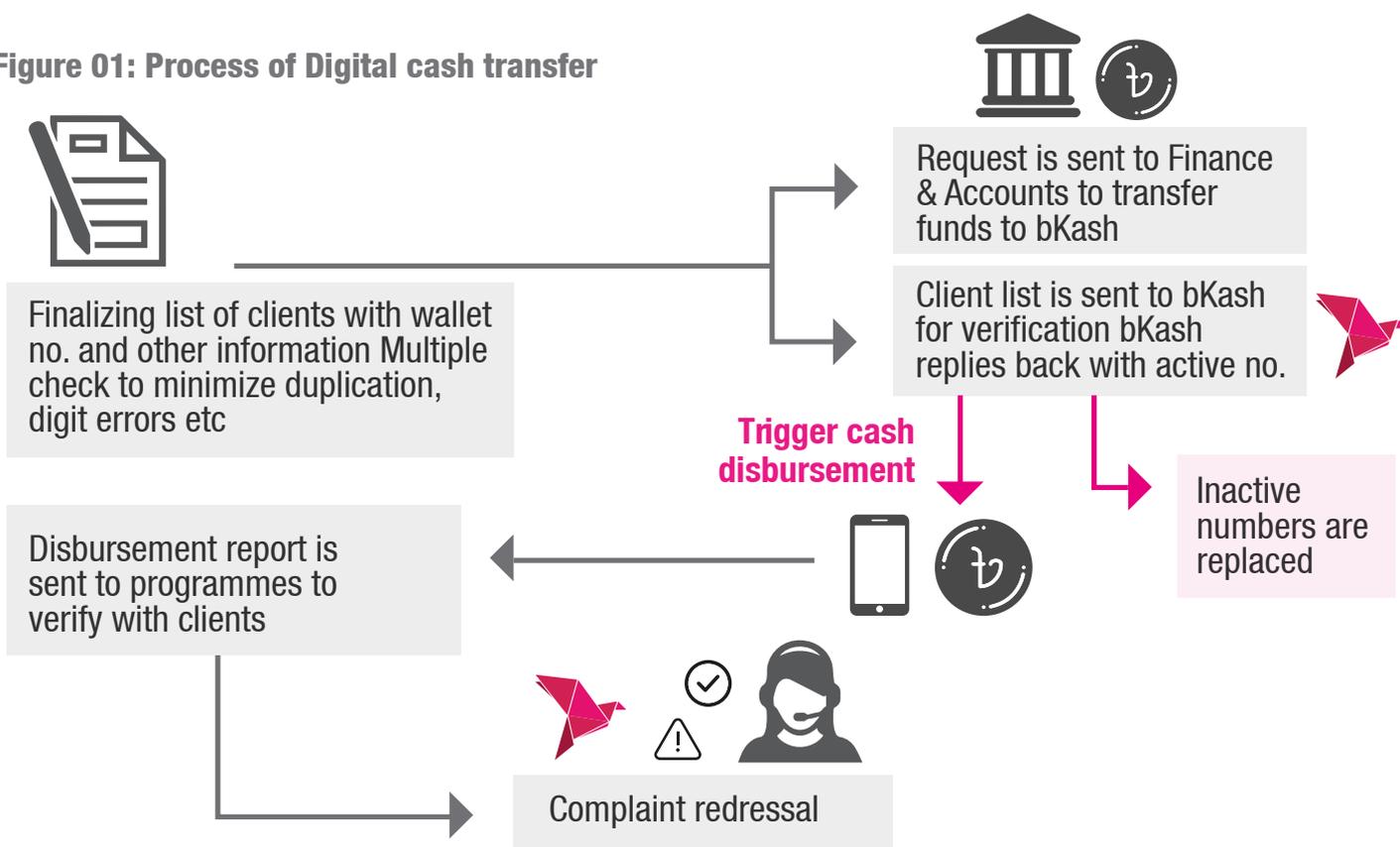
Mobile financial services have been very prominent in the Bangladesh context. In 2011, the central bank of Bangladesh, termed as Bangladesh Bank, issued “Guidelines on Mobile Financial Services (MFS) for Banks” bringing the MFS activities under formal regulations. In Bangladesh, the MFS operates in a bank-led model, i.e, the service is offered by the commercial banks where customers deal with banks through a mobile finance intermediary. MFS providers also need to partner with telecommunication companies to provide the service. In total, there are 15 MFS providers serving the population since 2011 and there has been tremendous growth ever since. There are 92.5 million registered accounts and among which 42.6 million are active accounts till July 2020. Mobile financial service snapshot:



BRAC reached 630,000 households through DFS wallet:

Through this digital cash transfer programme, BRAC served people who are affected during the COVID-19 pandemic through cash grants and returning savings of the vulnerable people living in the affected communities. During the economic shutdown in the pandemic, Bangladesh exclusively faced two more major natural calamities; cyclone Amphan and floods across many districts in the nation. Initially, BRAC tried to reach the people who were affected with physical cash handouts. However, reaching the right community with the physical effort was risky for the staff and the beneficiaries, both. Then BRAC decided to pilot the digital cash transfer programme taking 242 UPGP beneficiaries to test out the model. After a successful disbursement, BRAC scaled up the initiative with all the programmes which needed the support.

Figure 01: Process of Digital cash transfer



The digital team of microfinance developed an effective and seamless process within a short period of time to support the programmes disburse emergency cash transfers and savings refund to the most vulnerable population. In this process the stakeholders who are involved are BRAC programmes, bKash and participants and to complete the process we have to follow a number of steps which are listed below. However, if other organizations want to follow a similar process, they can customize it according to their infrastructure to make it more efficient. We are also working on making the entire process as digitized as possible.



Step-1 Collecting the participants' information including the wallet numbers and sending it to the digital team for processing the cash transfers request. This is a manual process for which the occurrence of error is high and time consuming. After receiving the list, the digital team checks for duplication in the list and the digits of wallet numbers.



Step-2 At the same time, the programme sends a request by providing necessary information to the finance and accounts team for fund transfer from bank account to e-wallet.

Step-3 Digital team sends the wallet numbers to bKash for eligibility check. bKash sends a report stating the eligible and non-eligible numbers, i.e the inactive numbers. In the inactive numbers it is not possible to disburse as the digital accounts are deactivated or frozen. Usually on average, we have found that about 6% numbers are non-eligible per request.



Step-4 Eligible numbers are sent for disbursement to finance and accounts programme and non-eligible numbers sent back to the requester, programme, for replacement.



Step-5 Afterwards, a disbursement report is sent to the programme for follow up with participants and requesting programmes to send the correct wallets numbers for further disbursement. This process continues until we disburse all the participants who are in the requested list.

Survey Methodology

This chapter covers methodology that was used as a process to carry out the research study.

Research Design

The perception survey was conducted during mid of June 2020. The study adopted mixed method research design.

Target Group:

The cash transfer was done in fourteen BRAC programmes, however while doing the perception survey, we selected 4 programmes among them. The sample of the study was composed of the clients and programme participants from three programmes of BRAC Bangladesh– Microfinance, Ultra Poor Graduation Programme (UPGP), Integrated Development Programme (IDP) and one organization called B–Scan. For UPGP, respondents are the families who are living below the poverty line. For Microfinance and IDP, families who were more vulnerable and were badly affected by COVID–19 got the cash transfer and were selected for the study. Based on the client base, 57% of the respondents were taken from microfinance, 17% were picked from UPG, 16% from IDP and 10% from B–Scan.

Sampling Design

Divisions	Affected Case
Barishal	232
Rangpur	937
Mymensingh	996
Khulna	574
Sylhet	744
Rajshahi	700
Chattogram	5361
Dhaka	22576

Officially Bangladesh is divided into 8 geographic divisions and 64 districts. While selecting the households for this perception survey, we tried to cover a wider range of groups from across the country. The sample was selected from the divisions who have most affected cases along with the more vulnerable community. Since the beginning of the COVID–19, Dhaka has been the

epicenter for a long time and a sample was selected the most from there.

The sample was carefully picked from rural and urban areas of Bangladesh based on the vulnerability of the community.

Divisions	Urban	Rural	Total
Barishal	140	53	193
Chattogram	106	96	202
Dhaka	189	108	297
Khulna	66	124	190
Mymensingh	61	89	150
Rajshahi	119	128	247
Rangpur	90	145	235
Sylhet	55	65	120
Total	826	808	1634

49% respondents were interviewed from rural areas and 51% were interviewed from urban areas.

Data Collection

The whole survey was conducted over the phone during the pandemic, and it took around 30 minutes to interview every respondent. The data was collected through BRAC staff which may imply some bias in the responses, but overall it was managed by confidence level. The formula that was used to determine sample size with a confidence level of 95% against the total population of 600,000, who received cash aid or savings refund, is mentioned below.

$$n = N \cdot \left(\frac{z^2 \cdot \alpha^2 \cdot p \cdot (1 - p)}{z^2 \cdot \alpha^2 \cdot p \cdot (1 - p) + c^2 \cdot (N - 1)} \right)$$

α = Alpha Factor
 c = Confidence Interval
 p = P-value
 N = Population
 z = Standard Score

Survey findings

BRAC's field officers carefully selected households who became comparatively more vulnerable during the country-wide lockdown due to an abrupt standstill of their economic activity. Therefore the study was conducted to understand the impact of cash transfers provided digitally to these households especially women.

When the question was asked about their income level in a normal situation, the average HH income based on spontaneous response was 14,000 BDT, which is equivalent to \$164. So that stands at \$1.36 per person per day (PPP), which reflects the vulnerable situation of the households, whereas \$1.90 PPP is considered as extreme poverty defined by the World Bank and BRAC's UPGP follows the same rule.

Though this income level has been spontaneously claimed by the respondents, it can be presumed that during such a crisis, claims like this from such a group has a high probability of being somewhat inflated because of their expectation of receiving aid, however, we also understand that this number is somewhere close to the actual scenario from the field experience of our credit officers. So when the country-wide lockdown was enacted at the end of March, it was quite evident that these were the families most hit in terms of income shock.

Occupation of the Households

The social segments from where the households were selected are mostly daily laborers or connected with micro or cottage industries who earn in a daily income sourcing mechanism. And among the daily laborers, it is estimated that 90% are in the informal sector. The professional split of the household was done by the main income earner, i.e, the male counterparts. The rest of the survey was done through the women in the families as they are our clients or programme participants.

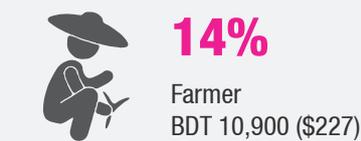
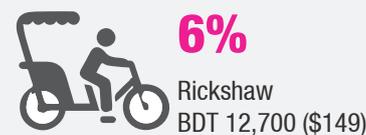
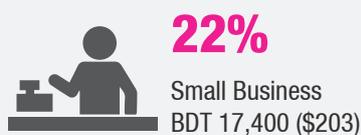
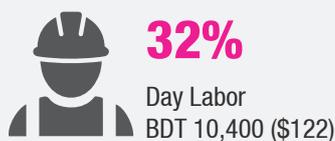


Figure 02: Major income source of the households

Men in 32% of the households were day laborers, selling physical labor every day. 22% own small businesses like tea stalls, roadside food shops or restaurants. Some of them are transport workers who used to earn on a daily basis. 14% are farmers and 17% are salaried workers. During the pandemic, many of these salaried workers lost their jobs or did not get salary. For example; those who used to work in small factories or road-side hotels/restaurants. Another group lost jobs due to the closure of production in their respective factories. In other words, households with daily income earnings were affected the most during the pandemic.

Interestingly, BRAC advocacy team also did a rapid perception survey during the month of April, where we observed a similar situation. More than 90% of the respondents reported experiencing severe income shock. Wage laborers in the non-agricultural sector were reported experiencing the most significant loss, around 77% compared to those in the agricultural sector, which was 65%. 14% of total respondents were reported having no food in their homes for no more than 3 days. In urban areas the rate was even higher, 18%.

Income pattern of women in the families

When we asked the women about their direct involvement in household income, 23% were found to be directly involved and in most cases the income is generated in a daily earning model.

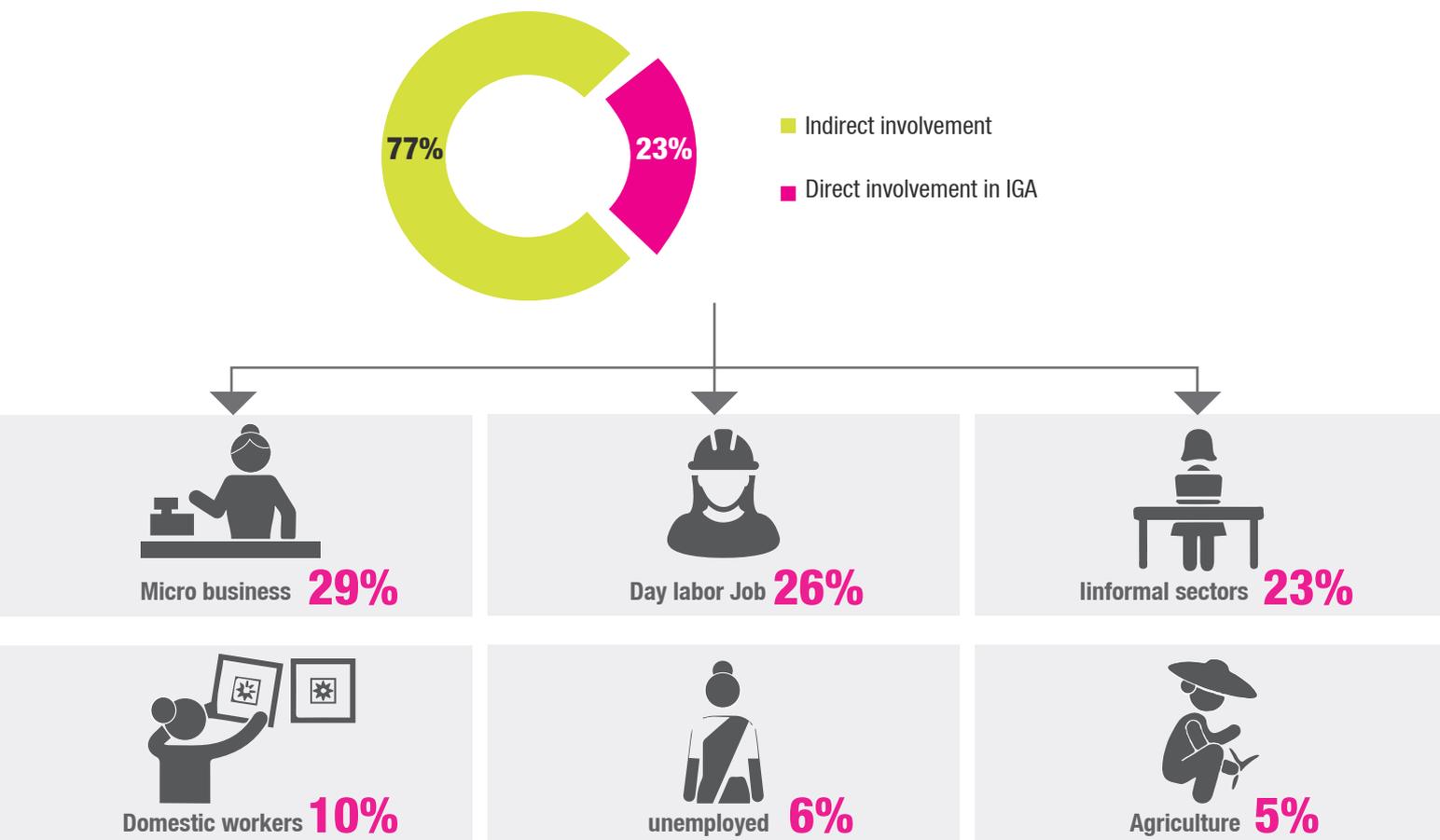


Figure 03: Income Pattern of Women in the families.

29% of this group of women are running micro businesses, 26% are working as day laborers, 23% are doing jobs in informal sectors, 5% are contributing to agriculture and 10% are domestic workers, a very common profession in Bangladesh, especially in urban cities.

Rest of the 77% respondents did not claim their direct involvement in the household income generating activities. However, in the context of Bangladesh, many women are contributing significantly in household income but perceptually that contribution is not considered as direct involvement, for example, many women are putting their labor in husbands' cultivation like fertilizing or cropping or rearing cattle but are they not being paid for that. Thus, we are not considering it as direct involvement.

The survey shows that B-Scan, IDP & UPG are having higher rates of IGA involvement than Microfinance. But Microfinance was covering more than half of the population of this survey and their low rate of IGA involvement was bringing down the entire average to 23%.

Programmes	B-Scan	IDP	MF	UPG
% of IGA	59%	49%	14%	27%

Education and age of Respondents

Most of the respondents belong to the age group of 21–40 years. And their education rate is also pretty much similar to the national average. However, a large portion of the respondents do not have education (21%). In Bangladesh, the rate of no education is close to 30%.

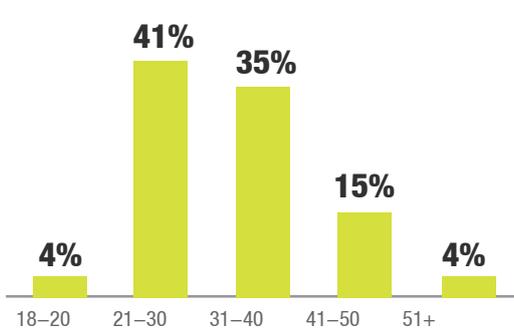


Figure 04: Age distribution of Respondents

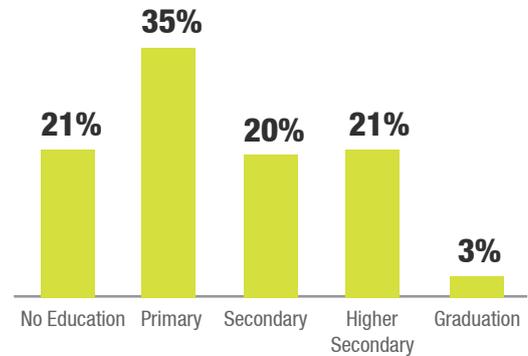


Figure 05: Education of Respondents

For Mobile and wallet penetration, age and education are an influential factor. It has been observed that education level is good in lower age groups than the higher. Level of no education rate is high in the higher age group. For mobile money and wallet penetration a minimum literacy is needed for users to operate it. Otherwise, it seems that they hesitate or do not feel comfortable to use it. It becomes troublesome for users to navigate the features. But still the penetration of using MM was high during this pandemic.

Age wise Education

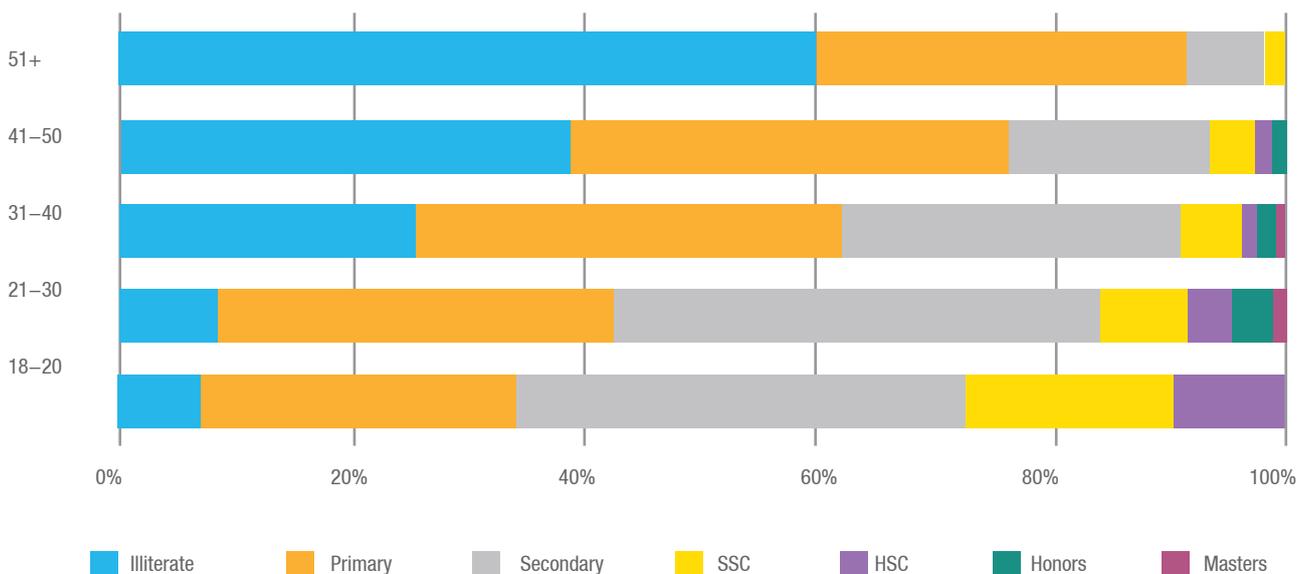
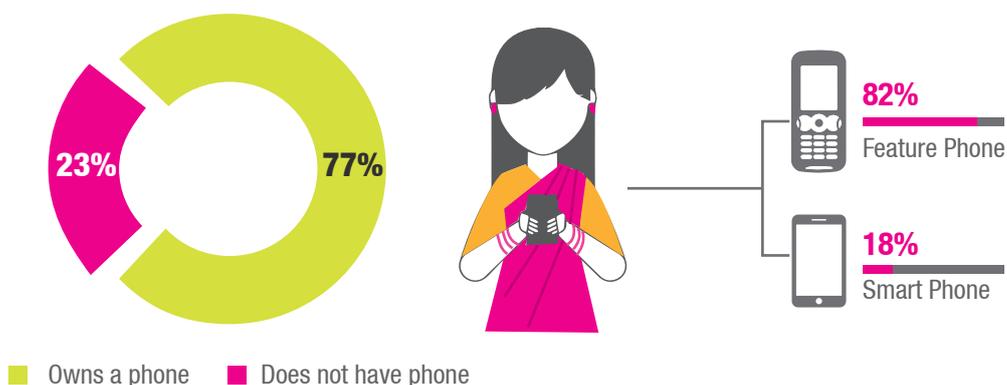


Figure 06: Age wise Education

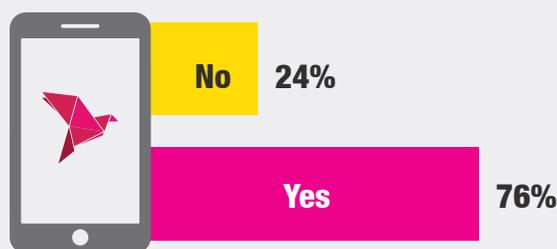
**Mobile phone
and digital
financial
wallet
ownership
among
respondents**

In Bangladesh there is a significant gender gap in mobile phone ownership, 61% for females, whereas 86% males have phones. And the gap exists in the usage of mobile wallets too. About 11% of women are registered as a mobile financial service user, while for men it is 30%.

From the study, 77% of the respondents (shown in the pie chart) have mobile phones of their own and 23% do not. Out of this 77%, more than 80% use feature phones but still a good 18% have smartphones within this client base from the lower economic strata. Even from the country context the picture is similar. Countrywide smartphone penetration rate is 18.5%. When we asked the phone owners whether they have mobile money wallets or not, 76% respondents replied having mobile money wallets in their phone.



76% of the phone owners also have a digital financial wallet



10% has multiple DFS wallet

Figure 07: Phone and wallet penetration

In Bangladesh, bKash has the highest market share and for this study all the respondents have bKash wallets. When the question was asked about having other MM wallets in their phone, 10% mentioned having multiple wallets e.g. Nogod, Rocket or M-cash. And the rest of the 24% do not have any wallets in their phone.

Among BRAC female clients who have phone ownership, it has been observed that the Ultra Poor Graduation (UPG) Programme has the highest digital wallet penetration rate.

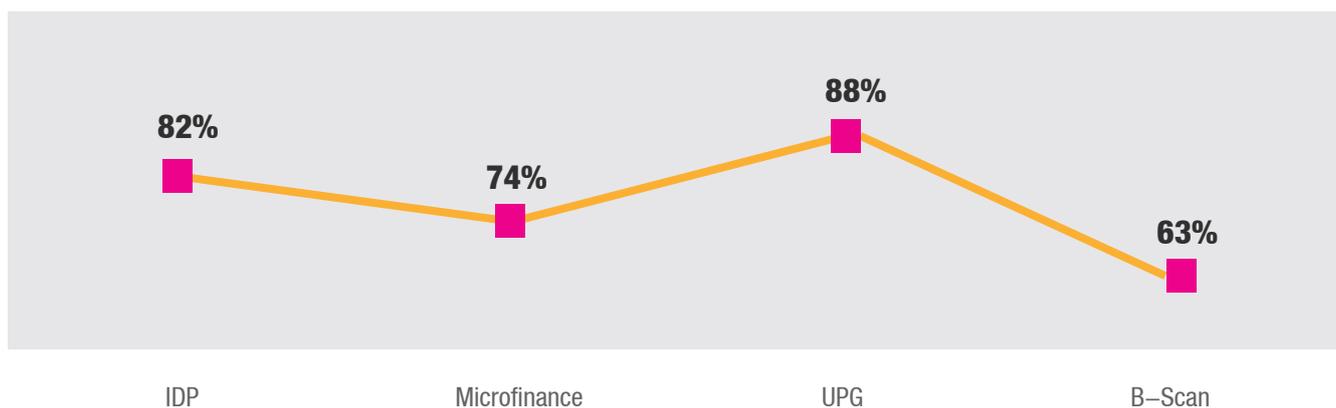


Figure 08: Programme wise wallet penetration

As already mentioned, these are the vulnerable groups who were selected by credit officers for emergency cash transfers. So when BRAC decided to do cash transfers through digital medium, there was a push from BRAC field teams for these clients to open up digital wallets so that they can get the aid of emergency cash quickly on time. It has been observed that UPG clients have the highest wallet penetration rate followed by IDP and it can be assumed that many of these wallets have been opened in recent times.

In the case of Microfinance, clients who have mobile phones, 74% of them have a DFS wallet. Actually the cash transfer was their savings refund. It was not in the form of a grant as it was in the case of IDP, UPG or B–scan. The case was refunding their savings and for microfinance borrowers, BRAC had a traditional way of refunding savings where the clients had to come to the office for savings withdrawal. Hence, there was a push by the field officers to open up wallets with the clients' mobile phone but at the same time both options were available. Clients were either coming to the office or field officers were going to their houses for the savings refund considering it was not a grant, but rather their own savings so it was comparatively easier for the officers to deliver the cash to the households and avoid any sort of agitation from the surrounding households. This was not the case for UPG, IDP or B–scan because when field officers delivered grants, sometimes they were facing complaints from surrounding households that did not want to be deprived of aid.

As you see in the case of UPG and IDP the percentage is very high, we must say that the recent drive of opening wallet to receive the cash transfer undertaken by BRAC programmes played a vital role to increase this percentage because when we asked them “when did you open your wallet?”, nearly half (46%) of UPG respondents and 34% of IDP respondents said they opened it in the last 3 months.

The pandemic also triggered a large number of wallets being opened since April 2020

During the month of April to June 2020, UPG clients opened the most wallets which is 46%. 34% of IDP clients opened wallets followed by 31% for B–Scan and 29% microfinance clients. The ratio is very high in case of UPG, but overall 37% of respondents opened their wallet in the last 3 months of the pandemic. During that time the government's digital cash (aid) transfer initiative also boosted the countrywide wallet opening. It was not only BRAC promoting digital wallet opening but other companies and sectors as well.

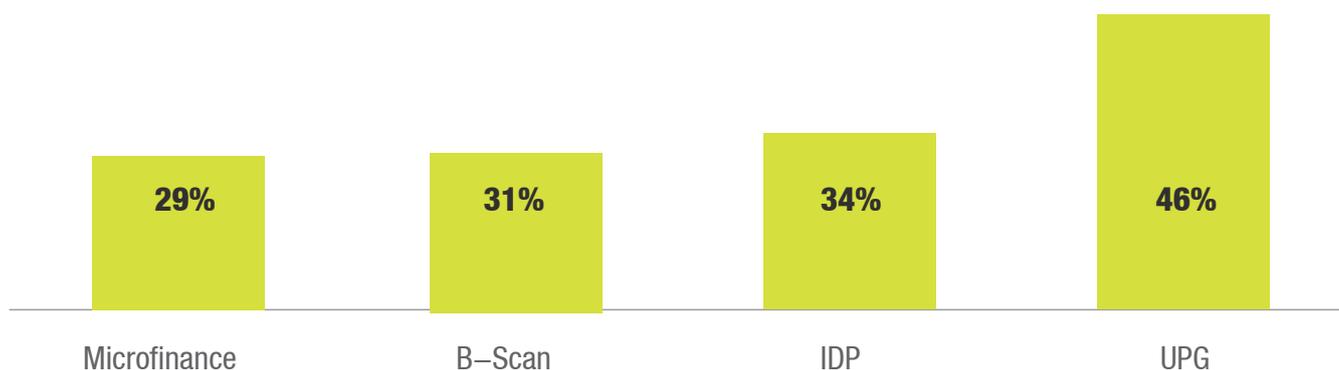


Figure 09: Wallet opening within 3 months of lockdown

Only 24% of the wallet owners have some knowledge of its usage

When the respondents were asked whether they know how to use a wallet, only 24% mentioned knowing the usage of it and the remaining 76% mentioned not knowing it.

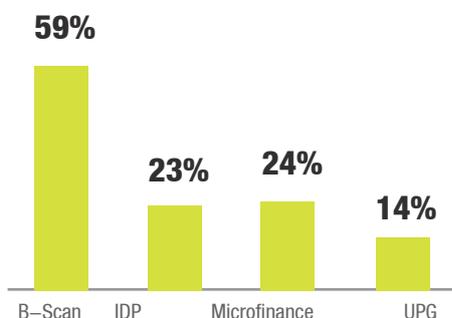


Figure 10: Knowhow of wallet usage

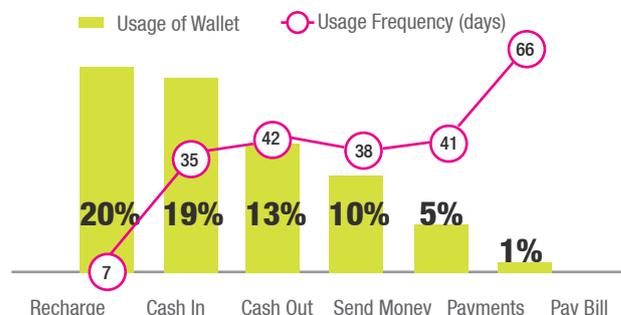


Figure 11: Usage of wallet

Interestingly, a high percentage of B-scan (59%) respondents knew how to use a wallet. Presumably, given they are people with disabilities, they learnt the usage to suit their needs better in comparison to other programmes' respondents. 24% microfinance respondents knew how to use wallets followed by 23% IDP respondents. In terms of UPG, the ratio is very low (14%) which probably makes sense considering almost half of them recently opened their wallets and are yet to get habituated to using the wallet.

When we asked respondents who use their wallet, "do you know how to use certain features?", 20% said they use it for mobile recharge and they use the feature once in every seven (7) days. 19% respondents do cash-in transactions and they cash-in once every 35 days. 13% respondents make cash-out once in every 42 days. 10% of the respondents can send money and they do it once in every 38 days. Only 5% of the respondents can make payment and 1% respondents can make payment but the transaction is not frequent.

Average distance to agents were 14 minutes

59% of the respondents who got emergency savings/grants, withdrew the money on their own by going to the agents directly. Though women do not seem to go out for transactions in the context of Bangladesh. The study tried to understand whether the distance influences women going to agents for transactions or not.



14 minutes average distance from home

Figure 12: Distance to agents

It has been observed that respondents have an average of 14 minutes walking distance from household to agents to withdraw the money and in a country like Bangladesh the distance is pretty much normal. It seems that the agent network that bKash has is very widespread across the country and is really within reach of people in low income communities. UPG respondents have a greater distance of 17 minutes than other programmes' respondents. B-Scan has the shortest distance of 10 minutes from the household, Microfinance and IDP respondents have 13 and 14 minutes distance, respectively, which is close to average distance.

Programme wise Distance

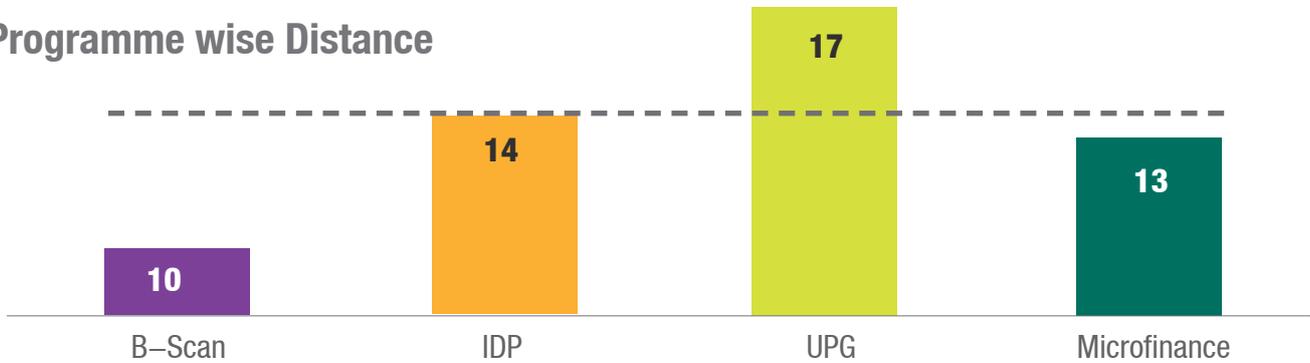
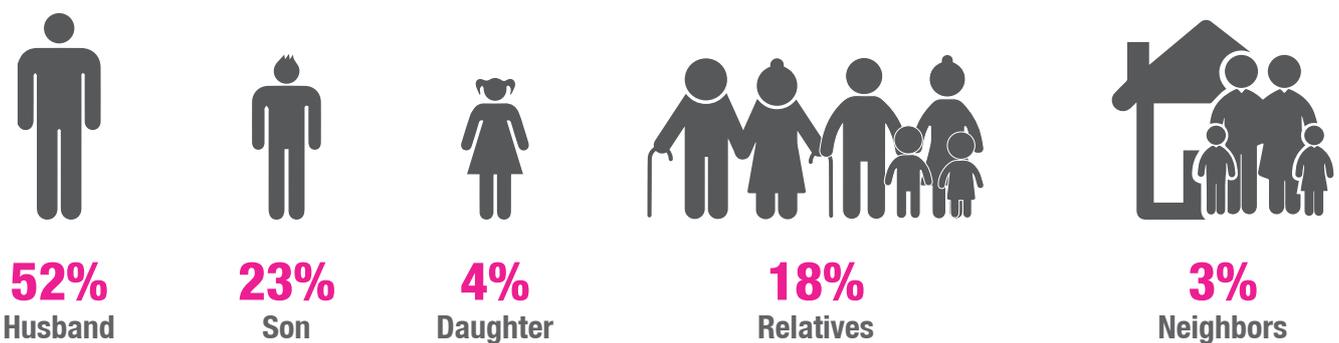


Figure 13: Programme wise distance

These respondents were also asked “whether they faced any problem to withdraw money from the agents?” 100% respondents claimed that they did not face any challenges withdrawing money.

41% wallet owners chose to cash-out via other household members

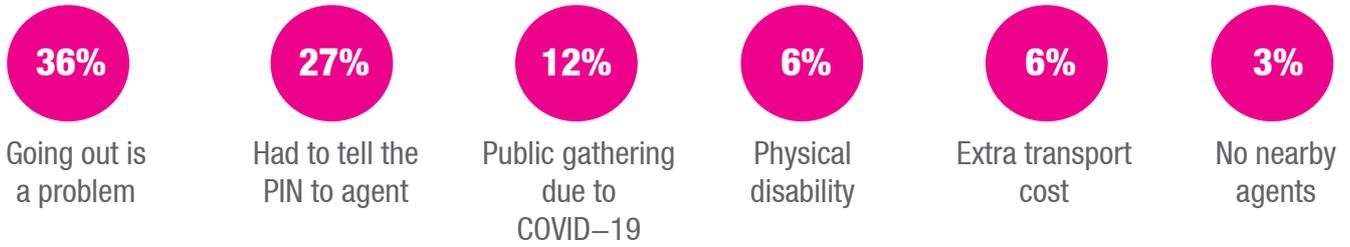
41% respondents did not go out to withdraw their funds. For them, 52% cash withdrawal was made by respondents' husbands and 23% withdrawal was done by respondents' sons. 18% used their relatives to withdraw the money though there are many combinations in terms of relatives. Some of the relatives were residing under the same household e.g. father, father-in-law or brother in law, but in some cases, some relatives were living in adjacent houses.



For neighbors, though the percentage is very low, there is still a group of respondents who have phones and wallets but still opted to use their neighbor's wallet number to get the money.

The study also tried to understand the reason for not withdrawing money by the respondents.

36% respondents mentioned going out of the house is a problem for them, 27% were uncomfortable sharing their PIN with agents, 12% were concerned about the crowd and COVID-19.



Main reason for not having a wallet

When we asked the respondents who own a phone but do not have a wallet, the reason behind it, 4% of the population think it is risky for them to maintain a wallet, 28% do not know about bKash, 39% feels bKash is not useful for them as there is no scope for them to use, 18% of the population did not open the account as at least one of their household member has a wallet, 6% of the population feels they do not need an account because of their low income. Apart from that, 3% of the population did not have a National ID which is a prerequisite for opening a wallet.

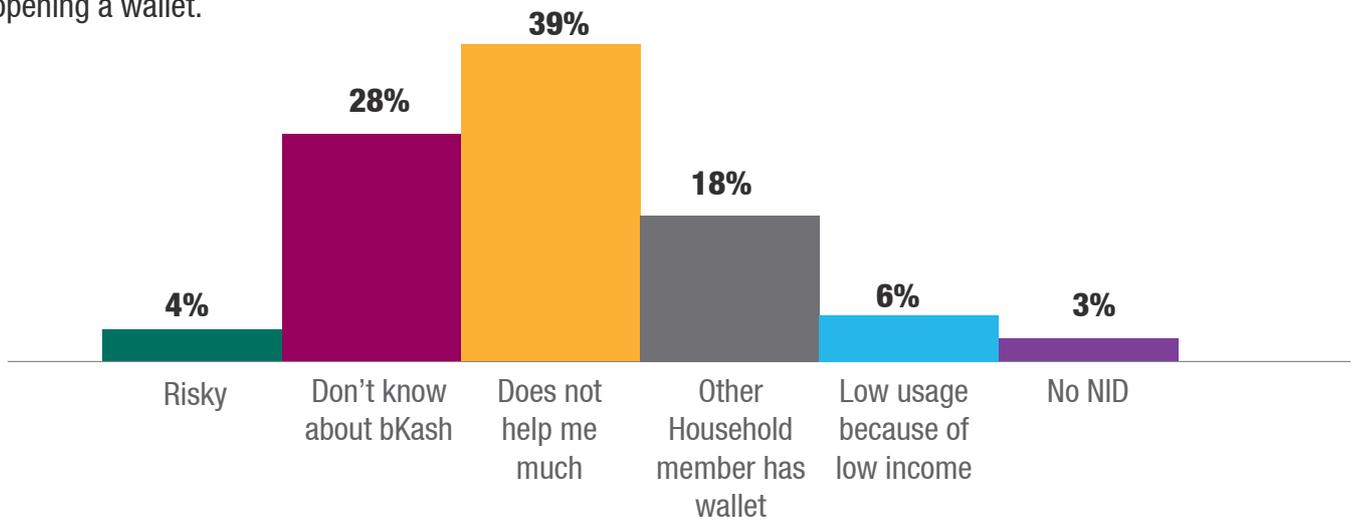
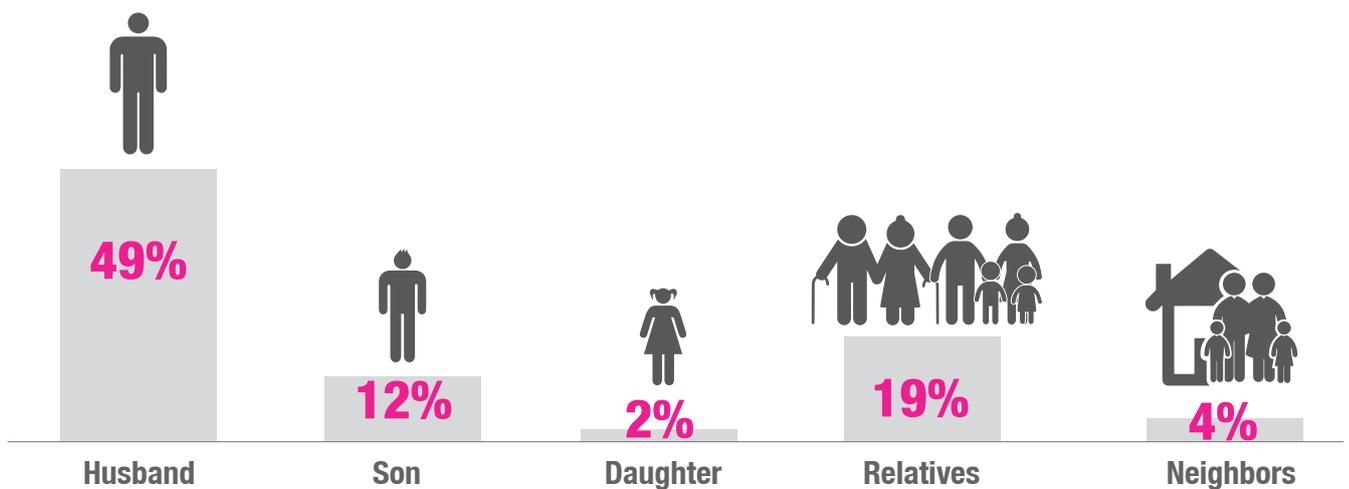


Figure 14: Reason of not having wallet

How did these clients cash-out?



We asked them “how did they receive the money?” It’s pretty much similar with the group who had a phone and wallet but did not go to agents for cash out. 49% respondents sent their husbands for cash out. 12% sent their sons, 19% sent other family members or relatives and 4% used their neighbors to get the money.

80% respondents had a wallet within the household. For the rest it was a bit risky to give others’ wallet numbers as they do not live with them.

The study also tried to understand how many of the respondents withdrew the cash at once instead of keeping some money in their wallets for future risk. It shows 98% of the families withdrew the money all at once.

Usage of the cash

Among the total respondents, **98%** cash out the entire fund all at once.

During a crisis, it is a common practice everywhere. For example there was a study done by the Humanitarian policy group in Ethiopia, Bangladesh and Zimbabwe that showed 95% respondents reported cashing out the full balance rather than leaving a balance as savings because they need money for household expenditure.

This is also very evident that what the usage of the cash was distributed as follows:

76% used it for food, 17% spent it for medical expenses and 10% used it for various family expenses while the rest used it as an investment and for repaying debts.

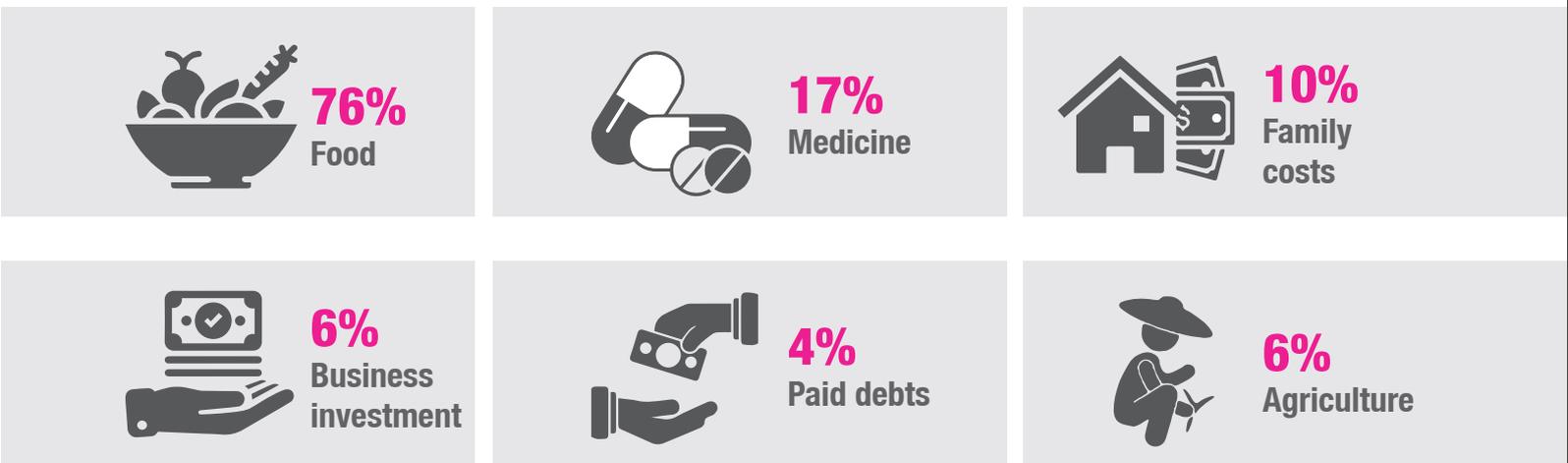


Figure 15: Usage of the cash

We have also seen from the rapid perception survey by BRAC's Advocacy team that 29% reported having 1–3 days' worth of food in their homes.

Participants response to digital cash transfer

89% clients were happy to receive their cash transfers and savings refund through bKash



Figure 16: Satisfaction level

89% of total respondents were happy to receive the cash or savings through DFS.

52% respondents found it convenient and 37% said it was very convenient for them. Respondents who did not own a phone or wallet are also here as they found it safe and hassle free instead of going to the office for cash which indicates they were satisfied

Summary:

- Although female counterparts of the families have phones, a large number of the population still relied on their household head.
- Some did not go to withdraw the money by themselves rather used their household members to withdraw using their wallet PINs, which is a breach of privacy.
- The whole amount was withdrawn during the pandemic as they did not leave any balance for savings.
- In many incidents, cash was preferred over food as an emergency aid under the current circumstances.

Conclusion:

When we look at the overall digital initiatives today, we see that the pandemic has fast-tracked a few things way before our original plan to roll-out these initiatives. We were planning to experiment with loan collection through bKash wallets in 90 branches, having iPa as our research partner in 2020. However, now we had to expand this option to all our branch offices just within three weeks. We were taking the time to expand branch-wise our DFS wallet because of our system integration, but that is a national reality now.

Thus, from here on out, as an MFI, we need to look into the future differently. The question that always hovers deep inside our core strategy is – how shall we keep the balance between ensuring social cohesion and a human touch while deploying the digital intervention? We look forward to getting that answer from this experience. We see that new customer segments are expanding to those who are not getting access to finance through our conventional approach, for instance, a single mother who is selling her handicrafts to a small group of clients through Facebook. We need to find alternative ways to reach them and ensure financing. At the same time, we have yet to observe what the new normal after this pandemic would be. In our partial resumption of activities, we are disbursing loans to our repeat clients who have been with us for a long time without the conventional assessment process. However, we are not able to do that with the new clients. Hence, we need to figure out alternative ways of client assessment in the post COVID-19 scenario. Algorithm-based data analytics can be a way to explore an alternative credit scoring model.

Such a boost in DFS will add to the country's overall financial inclusion agenda too. Currently, as per the World Bank's Global Findex 2017, in Bangladesh 50% of adults have bank accounts and there is a gender gap in the use of DFS. We are hopeful that people, especially women, who are getting into the usage of digital wallets now will continue using them and that the gap is reduced, in the long run. Moreover, that will have a positive ripple effect on others around them. As an MFI, we look forward to an even greater digital inclusion in the post COVID-19 era.

ANNEX

BRAC Programmes who transferred cash to their beneficiaries' digital wallets

Ultra-Poor Graduation Programme (UPGP):

<http://www.brac.net/program/ultra-poor-graduation/>

Integrated Development Programme (IDP):

<http://www.brac.net/program/integrated-development/>

Human Rights and Legal Aid Services Programme (HRLS):

<http://www.brac.net/program/human-rights-and-legal-aid-services/>

BRAC Education Programme:

<http://www.brac.net/program/education/>

Skills Development Programme (SDP):

<http://www.brac.net/program/skills-development/>

Health, Nutrition and Population Programme (HNPP):

<http://www.brac.net/program/health-nutrition-and-population/>

Urban Development Programme:

<http://www.brac.net/program/urban-development/>

Community Empowerment Programme (CEP):

<https://www.brac.net/program/community-empowerment/>

Migration Programme:

<http://www.brac.net/program/migration/>

Microfinance Programme:

<http://www.brac.net/program/microfinance/>

Humanitarian Programme:

<http://www.brac.net/program/brac-humanitarian-programme/>

Ayesha Abed Foundation:

<http://blog.brac.net/tag/ayesha-abed-foundation/>

Bangladesh Society for the Change and Advocacy Nexus (B-Scan):

<http://en.b-scan.org/>

BRAC programmes	Cash transferred to number of HHs	Amount (BDT)	Amount (USD)
Ultra Poor Graduation Programme	63,390	97491589	1146960
Urban Development Programme	9,823	14,734,500	173347
Integrated Development Programme	1739	2,608,500	30688
BRAC Enterprise	12078	18,452,649	217090
Education Programme	9888	14,832,000	174494
Community Empowerment Programme	9340	14,010,000	164824
Disability Programme	1000	1,500,000	17647
Health, Nutrition & Population Programme	44211	66,316,500	780194
Skills Development Programme	3252	4,878,000	57388
Humanitarian Programme	62751	126,315,500	1486065
Human Rights & Legal Aid Services	2500	3,750,000	44118
Migration Programme	5517	19,428,500	228571
B-SCAN	1000	15,00,000	17647
Microfinance Programme	418130	854,452,445	10052382
Total	643619 HHs	Approximately BDT 124 crore	Approximately USD 15 million

Till June 2020



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