



DHAKA SUNDAY MARCH 29, 2020, CHAITRA 15, 1426 BS o starbusiness@thedailystar.net

#### TAMING CORONAVIRUS RAMPAGE

# Govt drawing on big data analytics to contain pandemic

Infected persons, areas can be detected; the process begins today

MUHAMMAD ZAHIDUL ISLAM

The government has initiated a process to draw a digital map to track coronavirus cases and find out areas susceptible to contamination by using mobile users' information -- a move that may help portray the real picture of a possible outbreak.

Under a self-reporting method, mobile users will get a short message (SMS) from their operators and in reply they will share some of their health information.

All the 16.62 crore mobile phone users in the country will start getting SMS from this morning and they will be asked to make a call to \*3332# free of charge.

During the 90-second call in the form of interactive voice response (IVR), users will reply to five questions about: their age; whether they have breathing problems; if they have fever or cough; whether they

returned from abroad recently; and if they have come close to any coronavirusinfected people.

Regulatory Commission vesterday directed the mobile operators to start sending the SMS to all users.

The operators will share the data with a national monitoring centre and the Access to Information (a2i) project under the ICT Division every six hours and the two will then develop the map.

Users will also have the option to share the information through http://corona. gov.bd/ and some designated mobile applications such as bKash, GP, Robi, Banglalink and Uber.

We are now in a testing phase and are closely working with the mobile operators, especially Robi," said Anir Chowdhury,

dblceramics.com

dblceramics

01713656565

policy advisor of a2i, who is leading the whole process.

week demonstrated some ideas establishing "mobility tracking system" that will give an idea about the suspected coronavirusinfected areas.

The information collected from the customers will be used for developing the stock of the overall coronavirus situation, Chowdhury said.

"We have some other plans that will The Bangladesh Telecommunication be executed through technology but customers' personal data will not be used by any means. Sharing information will not be made mandatory but we will request the users to help the government in its battle against the coronavirus," he added.

The a2i is generating the ideas under the auspices of the World Health Organisation and some other international agencies.

Under the self-reporting system, callers' information will also be collected through the government's "333 call centre", which receives more than one lakh calls daily.

Some other agencies also handle thousands of calls every day and all the information will be used for analysis that will help the government prepare a roadmap on how to fight the pandemic.

However, officials said the probability of overlapping of data will be zero as a customer's mobile number, location or his/her handset's international mobile equipment identity (IMEI) number will be used for computing all the data.

there's a chance that the map will be 95-98 as service quality outside of Dhaka is not per cent authentic," said a senior official of on the same level. a mobile phone operator.

Telecom Minister Mustafa Jabbar said said.

have come in contact with someone who map that will help the government take they have been working on the issue for the last one week and involving all stakeholders like the a2i, National Telecommunication Monitoring Centre, the health and home ministries and the mobile operators.

"We have the resources and technological advancement. We can also use technologies like big data analytics and artificial intelligence to contain the outbreak."

South Korea witnessed a huge success using big data and AI, while the other countries are also going for these technologies to combat coronavirus, the minister said, adding that the Bangladesh government will tread the same path.

A senior official of another mobile operator said they have the ability to give the government an idea of the higher risk zones and share information of the individuals in the risk zones.

"After creating the map we can also provide real-time data to the government anyone moves out of the risky zone, the official said asking not to be named because of the sensitivity of the matter.

In the last one week about 1.20 crore mobile users left the capital city for their home in villages or other towns, which pose "With all these initiatives in place, a huge challenge for the mobile operators

But the situation is still manageable, he

from different parts of the country, where

the law enforcers have physically assaulted

is a must and that requires round-the-clock

To run the internet, service maintenance

Furthermore, their inability to collect

"How are we going to pay the salary of our

bills would pose a huge challenge for them

staff and bear other expenses and even run

maintenance work on time from next week?"

broadband connections run by the ISPs,

while the mobile operators have 16.62

crore active SIMs, of which 9.42 crore are

responsible officials of the law enforcement

agencies to communicate with their field

officials so that the mobile operators can

provide their countrywide uninterrupted

services and keep their offices open without

"We would like to request the

Currently, there are 57.43 lakh active

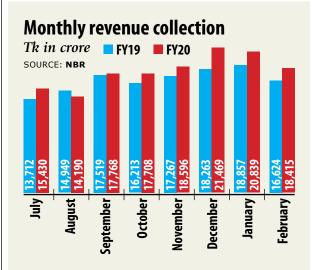
them for opening their offices.

in running their service.

connected with the internet.

attention.

### State coffer was topping up nicely before outbreak



REJAUL KARIM BYRON

Revenue collection rose 8.25 per cent to Tk 144,415 crore in the first eight months of the fiscal year aided by healthy income tax generation but the shortfall against the government target has kept widening.

Between the months of July last year and February this year, the National Board of Revenue (NBR) had aimed to generate Tk 189,823 crore in taxes.

Income tax collection rose 14.54 per cent year-on-year to Tk 44,624 crore during the period, provisional data from the NBR showed. Value-added tax (VAT), which is paid by consumers,

went up 7.83 per cent to Tk 56,953 crore. The indirect tax is the biggest source of revenue for the NBR. Import tariff edged up 2.90 per cent to Tk 42,837 crore. But in all three areas, the NBR has failed to hit the targets

set for the period. Collections from income tax was 22.77 per cent short,

import tariff 28.88 per cent and VAT 20.69 per cent. The NBR has been tasked with mobilising Tk 325,600 crore this fiscal year, up 45 per cent from fiscal 2018-19's actual collections.

Amid the sluggish collection, the government had already started thinking of trimming the target by Tk 20,000 crore. That was before the coronavirus outbreak.

Now, because of looming COVID-19 threats, which has ground the economy to a halt, the NBR may need to shave the target by a bigger amount, said a tax official.

"The coronavirus hasn't impacted revenue generation as of February. The effect would be clear from March onwards," he said.

In Bangladesh, the first confirmed cases came on March 8 Revenue shortfall in fiscal 2018-19 was Tk 87,402 crore. If the ongoing trend continues, total revenue shortfall this year may reach Tk 100,000 crore, according to the Centre for Policy Dialogue (CPD).

In order to slow the spread of the virus, the government has already locked down the country, shutting offices and educational institutions and limiting the movement of transport and people.

Most businesses have come to a standstill and export and import activities have been hit hard.

Uncertainty in the global economy and consequent repercussions for the Bangladesh economy may create added pressure on revenue mobilisation during the remainder of the fiscal year and beyond.

Downturn in trade, particularly that of import values may result in considerably lower collection of revenue from customs duty, VAT and supplementary duty (SD) at the import stage.

In view of the added uncertainty and increased medical expenditure in case of a massive outbreak and job loss and lower income, particularly in the informal sector, households may also spend less, the CPD said in a paper on March 21. And a prolonged epidemic may result in a slump in

business activities, which, in turn, could trigger lower collection of VAT, SD and income (both corporate and personal) tax at the local stage, it said. Total revenue-GDP ratio in fiscal 2018-19 was merely 9.9 per cent and the tax-GDP ratio only 8.9 per cent, which is amongst the lowest in the world.

## Movement control order making lives tricky for mobile and internet service providers

Muhammad Zahidul Islam

Mobile operators' balance recharge has dipped 20 per cent since Thursday as the point-of-sales outlets cannot open for overnment's movement control ordei from March 26 to April 4, which will ultimately push the customers out-ofservice over next few days.

Internet service providers also raised the same point, saying their bill collection, which takes place in the last week of the month, has been hampered by the voluntary lockdown. On Tuesday, the public administration

ministry declared telecommunication and internet services as emergency utility services, along with electricity, water, gas, fire service and cleaning operations, during the 10-day countrywide closure. But mobile carriers and the ISPs complained

that their employees were physically assaulted by members of the law enforcement agencies at different places across the country over the last couple of days. The Association of Mobile Telecom

Operators of Bangladesh (AMTOB) and the Internet Service Providers Association of Bangladesh (ISPAB) informed the situation to the policymakers and sought the support of the law enforcers.

"As many as 60 per cent of our POS cannot open their outlets, so people cannot recharge," said a senior executive of a mobile phone operator requesting anonymity.



While customers have the option to topup using bank cards or the mobile financial service platform, not too many people have these two modes of payment on hand.

phone users out of service over the next few

The inconvenience comes at a time when the government is asking people to stay at home.

"People are consuming more data for

entertainment and making more voice calls than before. This will be hindered if they can't recharge," he added.

Md Emdadul Hoque, secretary general This will push a huge number of mobile of ISPAB, told The Daily Star that although the government had brought internet services under the umbrella of emergency services and asked that it be maintained round-the-clock, restriction on movement of their staffers was still being imposed.

any disruption, said SM Farhad, secretary general of AMTOB. Law enforcers have beaten representatives in several places and forcefully shutdown

> mobile operator. Contacted, Telecom Minister Mustafa Jabbar said he had received such complaints from different areas across the country.

customer cares, said another executive of a

"These were unwarranted but isolated incidents. We are trying to communicate "We are getting frequent complaints with the police high-ups in this regard."

## SMEs were left out of BB's rescue package. But they need urgent help, too.

AKM ZAMIR UDDIN

The central bank should form financial package immediately for small and medium enterprises (SMEs) to tide them over during this period of economic upheaval brought on by the coronavirus outbreak, according to experts.

The SMEs represent 70 per cent of the whole economy -- GDP growth will nosedive otherwise," said Arif Khan, managing director of IDLC Finance, adding that central banks from all around the globe have already announced packages for their SMEs.

One way would be to by way of refinance scheme, from which the SME sector can get their desired funds to save their businesses.

The Bangladesh Bank should cut the bank rate by at least 2.50 percentage points from the existing 5 per cent for its refinance schemes,

The bank rate is the rate at which the central bank gives funds to banks from its refinance scheme for disbursing to end users.

Under the ongoing refinance schemes for

money at 5 per cent interest rate to banks, which then disburse the funds to businesses at 9 per cent interest rate.

There are about 10 refinance schemes operated by the BB for businesses, of which six are dedicated to the SME sector.

The six schemes' outstanding loans stood at Tk 1,429 crore at the end of last year.

Although the central bank's monetary policy committee cut the policy rate and reduced the cash reserve ratio on March 23 to tackle the ongoing financial crisis stemming from the coronavirus pandemic, it had not reached a consensus on the bank rate.

"There is no scope to provide financial support to the SMEs without cutting the bank rate," Khan said, while calling for a fresh refinance scheme worth Tk 50,000 crore for the sector.

The scheme should be formed within the lockdown period such that financial institutions can start giving out the funds once regular activities resumes on April 4, he added.

Banks are facing liquidity crunch as clients are withdrawing a good amount of money different sectors, the central bank usually lends to make ends meet during the existing



crisis period, said Syed Mahbubur Rahman, managing director of Mutual Trust Bank, echoed the same.

Against the backdrop, the central bank should complete the preparation of rolling out fresh refinance schemes, said Rahman, also an immediate past chairman of the Association of the Bankers, Bangladesh, a forum of banks' managing directors.

Lenders will be able to give out loans at the rate of 7-8 per cent if the central bank cuts the

But that is unlikely. Asked whether the BB would roll out any refinance scheme, its Spokesperson Md Serajul Islam said that the required preparation would start once the lockdown is lifted.

Cottage, micro and small businesses are feeling the most economic pinch from the impact of the coronavirus pandemic, said Salehuddin Ahmed, a former governor of the central bank.

A large volume of refinance scheme will help them restore their businesses, or else they will be in a moribund state, he said.