



iBAS++

G2P: Reaching to Corona Affected People through iBAS++



করোনা পরিস্থিতির কারণে সাময়িক অসুবিধা মোকাবেলায়
লক্ষ্যে গত বছরের মত আপনার পরিবারের জন্য
২,৫০০ টাকা সহায়তা প্রদান করা হল।
ঈদ মোবাবক।
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Scheme on Improvement of Public Financial Services
Delivery through Implementation of BACS and iBAS++

Strengthening Public Financial Management Program
to Enable Service Delivery (SPFMS)

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iBAS++
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Report on Corona Beneficiaries

Bangladesh is facing a hard time like the whole world due to Covid-19 virus. A developing country like Bangladesh supposed to face extensive hurdles in this pandemic. However, The Government of Bangladesh has taken right decision and executed perfect planning on right time and situation is under control in Bangladesh comparing with neighbour countries'. Bangladesh government started program to provide Cash Assistance to people who are beneath poverty line to support the people and economy of Bangladesh. This mass financial program has been conducted by Integrated Budget and Accounting System (iBAS++), a scheme of Strengthening Public Financial Management to enable Service Delivery (SPFMS). SPFMS program is dedicated to make the entire government financial system automated and digitalized to ensure the perfect utilization of public finance. iBAS++ system is accelerating the process of transparent digital financial system of Bangladesh Government. Government has served 35lac corona affected families in 2020 and 29,52,772 2021 families in 2021 using iBAS++ EFT System. Each family of around 30 lac gets 2,500 taka through EFT system. Upazila Nirbahi Officers (UNO) provide the list of 50 lac family to Finance Ministry then iBAS++ analysed the data and found around 30 lac family eligible among them. iBAS++ system used four key information to verify the beneficiaries' identity. These are NID number, Date of Birth, Location and Mobile Number. After completing verification process, iBAS++ has sent the required documents to Bangladesh Bank through online for EFT and Bangladesh Bank sends EFT to those particular accounts/mobile numbers. The total amount being served for sake of Corona Beneficiaries is 72,750 crore taka.

iBAS++ Served Corona Affected People

Summary of Cash Assistance to Corona affected lower-income families

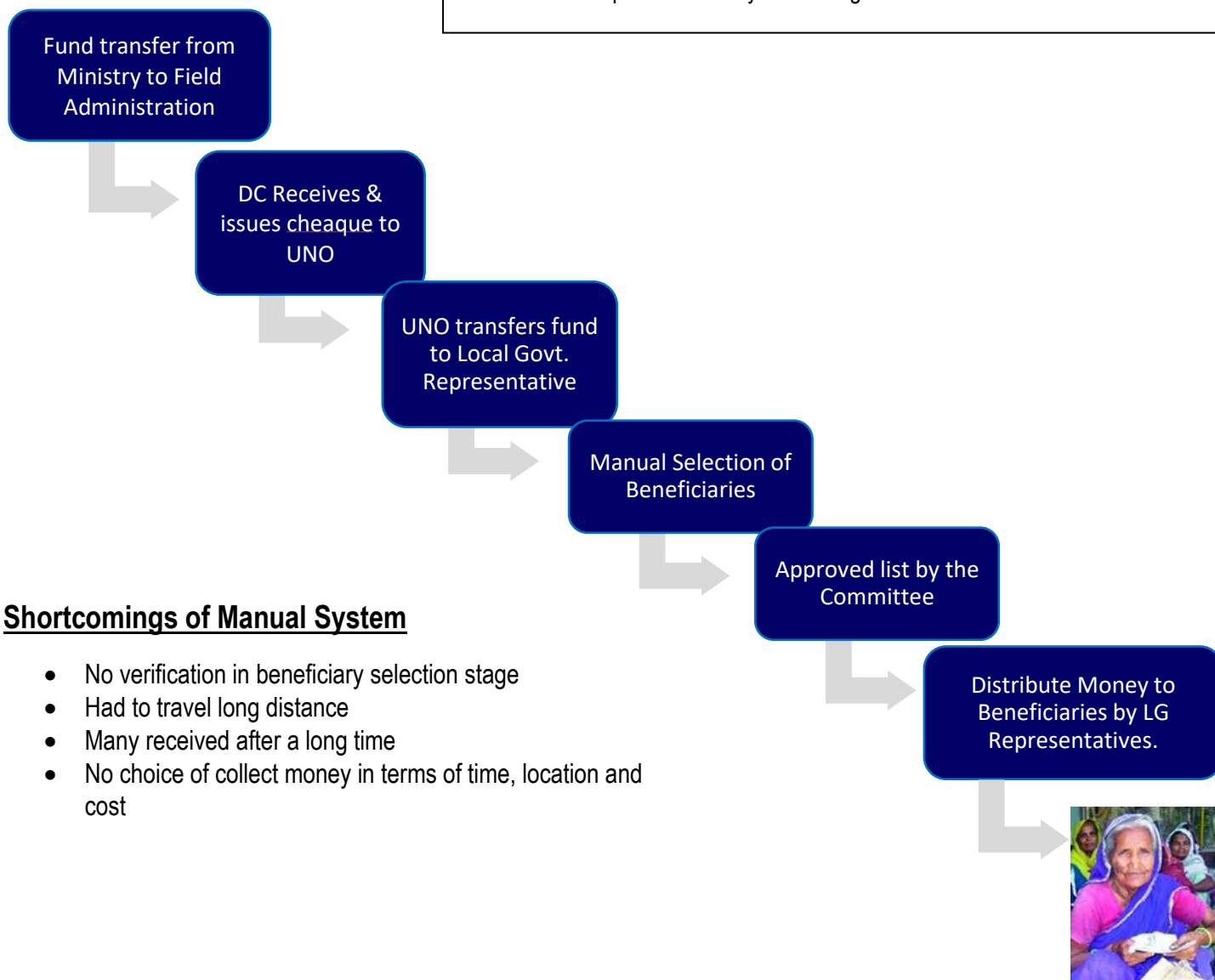
Particulars	Profession	No of beneficiaries received EFT	Total Amount
1st Phase: Cash Assistance to Corona affected Families	Day laborers, Farmers, Workers, Household workers, Transport laborers, Small business and Others	28,40,592	714,27,25,590
2nd Phase: Cash Assistance to Corona affected Families	Transport laborers	46,074	11,58,66,525
	Noujan Sramik (Passengers)	1015	25,52,725
Cash Assistance to farmers affected by natural calamities	Farmers	65,091	16,36,70,280
Total		29,52,772	7,42,48,15,120

Process of Distributing Financial Assistance

There are two process through which government can conduct financial transactions. One is Manual process and another is Electronic Fund Transfer (EFT) process. Manual process is very time consuming, less accurate, inconvenient and vulnerable. On the other hand, EFT process is swift, transparent, secured and TCV (Time, Cost and Visit) favourable process. In this report, a clear picture of differences between Manual and EFT process has been shown through info graph

Distribution of Financial Support to Citizens

There are six steps in Manual System. We give a brief about it on below.

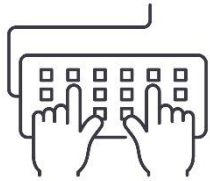


Shortcomings of Manual System

- No verification in beneficiary selection stage
- Had to travel long distance
- Many received after a long time
- No choice of collect money in terms of time, location and cost



Digital Distribution of Financial Support to Citizens



iBAS++



Entry in iBAS++ system from UNO office directly

Entry by PIO, Asst. Programmer of Upazilla & Approve by UNO

NID No, Date of Birth, Mobile no & Location needed for verification

Beneficiary verification process has been done through iBAS++

After completing verification process, required information sends to Bangladesh Bank through BEFTN system

Bangladesh Bank sends Electronic Fund Transfer (EFT) to Bank Account and MFS by using BEFTN



TCV Analysis

TCV has been analysed on Corona Beneficiaries Program to know the efficiency of iBAS++ for country's economy.

Input	Manual System	iBAS++ System
Time	25 days	3 days

STRENGTHS of EFT system

- ✓ iBAS++ ensures security and transparency through verification process
- ✓ Receivers can get money at any time at any place so it's easy and accessible
- ✓ Information taking directly from system so there is assurance of accuracy
- ✓ Cost, time and eco friendly through savings of conveyance cost, time and paper
- ✓ iBAS++ helps to reduce misappropriation and corruption in the financial system.