

POLICY PAPER

MANAGING THE COVID-19 CRISIS

By

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Abstract

Pandemics act as catalysts of social transformation. Human society is based on three fundamental structures, family, work place and Nation-State. COVID-19 presents an unparalleled challenge to these fundamental structures of human species, irrespective of their ideological, geographical, ethnic or economic identities and boundaries. In terms of level and scale, the threat to human lives, global economy and our way of life that COVID-19 poses is second only in recent history to the global impact of the Second World War. Eighty emerging world economies are already seeking help from the International Monetary Fund, which indicates an imminent global economic recession. This pandemic will have deep and lasting effects for the current distribution of power and wealth on a worldwide scale. It has already exposed the lack of readiness and the absence of adequate policy planning by some of the most powerful and wealthy western powers that have dominated the world for the past five centuries. States like the US, UK, France, Germany, Italy and Spain are some of the worst affected in security, economic and social domains and some of their experts are fearing millions of casualties in these advanced, wealthy and powerful countries in the coming months. In contrast, Pakistan has received a relatively delayed penetration of this global threat. Therefore, it presents a fleeting opportunity to quickly learn from the experiences as well as policy mistakes of other States in order to timely evolve innovative policy options that are tailored to our own culture, resources and environment. It is a national security imperative that will not only affect both the traditional and non-traditional security of Pakistan as well as influence the future nature of social contract between the State and society. Therefore, this paper analyzes the global significance of COVID-19, identifies challenges, timely policy options and proposes a way forward for Pakistan.

Global Significance

According to the US Congressional Research Service, the Second World War lasted six years and cost the world \$4.1 trillion and 75 million lives, including 40 million civilians. In contrast, COVID-19 is expected by IMF' Managing Director to slide the world into the worst economic crisis in ninety years, since the Great Depression of the 1930s. The Second World War lasted almost six years but did not immediately threaten the global economic or political system, which continued to be dominated by the Western powers which successfully defeated the challengers to their power, wealth and political systems. However, subsequently World War II weakened the British global colonial system that yielded a US-led Post-World War 2 world order. This new US-led world order was erected on five main pillars. These included the UN (global political/diplomatic system), World Bank & IMF (economic system), military alliances (global strategic system), WHO (health system) and UNESCO, USAID & Hollywood (Cultural/value system).

In contrast, COVID-19 presents the swiftest and biggest challenge to this U.S.-led world order. It represents an unprecedented opportunity for the status quo power, the United States, to save as well as for the anti-status quo powers like China and Russia to gradually transform the world order by reshaping its political and economic pillars and circumventing the huge US hard power, which seems

redundant and irrelevant in the face of the COVID-19 threat. This was unthinkable only a few months ago for any single State, alliance system or ideology that has emerged since the Second World War. The two world wars provided great opportunities to the industrialized states to massively increase industrial mass production of everything that was needed in the total war effort. In contrast, COVID-19 has forced people indoors, shut down factories, stopped businesses and shrunk global demand. This represents an unprecedented threat to the capitalist global economic system, based on demand and supply, both of which have now shrunk enormously.

World Health Organization (WHO) has failed to lead, organize and build a global health response mechanism against the worst worldwide health challenge, in its entire history. Moreover, the unprecedented investment of the US and NATO in hard power has proven to be irrelevant in addressing this global security challenge that does not distinguish between rich, power, educated or illiterate and poses a grave threat to the globalization by retarding global interconnectedness in economic, social, diplomatic and political realms. Therefore, this crisis could increase social and economic pressures to shrink defence budgets and also make sustaining the advanced and expensive conventional weapon systems, their current development programs and future research quite difficult, at least till the time the world recovers from the economic impact of COVID-19.

COVID-19 presents the most critical challenge to the monopoly of the Western capitalist system, liberal lifestyle and democratic political system because it has tested the U.S. ability to save American lives, provide global leadership in addressing a global human security crisis and ensuring that its allies benefit by cooperating with Washington. In contrast, Trump Administration's 'America First' policy has neither helped the American medical service against COVID-19 nor assisted its friends and allies around the world at this critical moment. The effects of the slowing down of the world economic system could be exacerbated by the rise in nationalism, stronger border controls and revival of religious sentiments.

Interestingly, besides successfully managing the COVID-19 at the domestic level, China has rapidly emerged as the global leader spearheading the worldwide medical effort against COVID-19 by sharing its knowledge, equipment and technology with several States. This has also enabled Beijing to globally exude its soft power in order to gradually emerge as a superpower with a soft face. China has also demonstrated that it has the political will, the social discipline and the industrial capacity to help the world timely deal with a global crisis affecting international security, human security and economic security. This poses a critical challenge to the US-led alliance system that protects the contemporary world order, in different parts of the world.

China has timely and effectively used this global crisis to dent the US-hard power based alliance system by swiftly providing medical supplies to key US allies in Western Europe and East Asia. This could be interpreted as a Chinese attempt to reduce the Western European States' dependence on Washington and also weaken European Union further. However, the Chinese economy will also suffer

because its export revenues and GDP will decline due to rapidly shrinking demand in its large US, Western European and Middle Eastern export markets for the Chinese consumer goods.

The United Nations Industrial Development Organization (UNIDO) has warned that the COVID-19 outbreak will significantly contract the global economy. A UN study has stated that 81% of the world's work force of 3.3 billion people is facing a serious employment risk whereas according to the IMF, over 180 countries will experience decline in their per capita incomes. Oxfam anticipates that half of the world's 7.8 billion population could soon be living in poverty. It could stress global value chains, disrupt demand, supply, finance and manufacturing sectors. This could also increase unemployment, lead to large scale business insolvencies, invoke loan default from developing countries and significantly reduce Foreign Direct Investment. The travel, hotel, automobile, airline and oil industries are already heavily affected. However, the share prices of pharmaceutical industry, gold and real estate sectors could rise further as more people opt to hedge their savings rather than invest in risky and more volatile sectors.

Challenges for Pakistan

Pakistan's situation is precarious on eight accounts. First, Pakistan emerged after the Second World War and its political, economic and social system has no prior experience of planning or dealing with a global crisis that affects all walks of life. Even the 1948, 1965 and 1971 wars were not total wars and society and economy were not badly affected.

Second, our society is mostly based on conservative and closely knit family system, which is highly sociable. This makes reducing social interactions or isolating a patient a major cultural taboo, particularly in the rural and less developed areas.

Third, our entire health and economic system is externally dependent which is normal for a developing country. Since 1947, Pakistan has traditionally looked externally for addressing its health, public policy and economic challenges for most part of its history. However, this structural external dependence enhances our vulnerability during a global crisis when most developed nations are also looking inwards and reluctant to share their technology and valuable resources due to their own domestic priorities and the massive scale of their own internal challenges.

Fourth, internally, the modest political and financial commitment towards public health and human security, coupled with the elite-oriented bureaucratic culture will constrain Pakistan's ability to timely and effectively take drastic, critical and substantive measures to save not only millions of lives of common citizens but also our small economy.

Fifth, Pakistan's continued external economic dependence over the Western export markets, loans/aid/economic assistance and Middle Eastern remittances will also aggravate grave challenges to its economic survival. This will be due to the fact that the US and West-European markets for Pakistani textiles are

already shrinking due to the global economic slow down there. In addition, the foreign exchange remittances from the Middle East will also decline due to major slump in global oil demand and plunging prices. Moreover, the reduced international exports orders for our industry will also translate into lower tax revenues for the upcoming Federal budget and increase the unemployment level.

Sixth, the 18th Amendment to Pakistan's Constitution has made public health a provincial subject. This constrains the Federal Government's ability to effectively steer and manage the allocation of international assistance and critical resources towards where they are most needed, above and beyond inter-provincial politics or center-provincial dynamics.

Seventh, our provinces are mutually inter-dependent for most of their individual needs and 18th Amendment creates a greater challenge for the Federal Government to attract resources from one province and divert these towards other provinces, particularly during crises. During deepening crisis, all provincial governments are likely to prefer looking after the interests of their own provincial constituencies and local voters rather than help other provinces at a time of crisis and resource constraints.

Eighth, the limited resources and very modest capacity of the public health sector in the provinces will get saturated within the next few weeks, once patient numbers rapidly multiply. This could, under resource constraints, even lead the overworked doctors to refuse to treat the burgeoning number of patients, without timely receiving necessary personal protective equipment, adequate safety facilities and limited or delayed medical supplies. If not timely addressed, this scenario could rapidly evolve into a serious nationwide law and order situation of large-scale chaos, riots and political instability in the coming weeks that could even test the political survival of the current government. This will also increase the threat on our Eastern borders due to our military forces' greater internal security responsibilities and commitments in the aid of the civil administration.

Available Policy Options

Three scenario-based sets of strategic options have been considered to address this global crisis at the national level, which could test the survival of our political, economic and security systems and our national and internal security as a stable State and coherent society. However, if handled astutely, this could be a unique opportunity for Pakistan to emerge as a robust nation from this great test of character by finding timely and innovative local solutions, tailoring international best practices and drawing relevant lessons to meet this critical and unprecedented national security challenge.

Option Number 1: Complete Lock Down

This option is based on the idea that Federal government declares national emergency, acquires complete control over national resources and imposes total restriction on all social activities. Government can allow one person from each family or household to buy/procure/receive essential items in sufficient quantities that could last up to two-three, based on NADRA/ID Card/B Form records and respective family size, within a 48-72 hours window and announce that no social

activity will be allowed, except necessary travel of critical patients to hospitals, Government employees and security personnel involved in their critical crisis management responsibilities.

This approach will save most lives in the short term by allowing '**State-enforced social distancing**' rather than the '**voluntary or recommended social distancing**' through curfew like situation. However, it will cost our economy and social system very heavily in the short-term but eventually the economy will gradually recover once global crisis subsides in a year or even longer. This policy approach could save most lives in the short-term but would also draw huge pressure from the trading and business communities against the government in the short-term, which could increase political challenges for the Government.

Option Number 2: Hybrid/Graduated State Intervention Option

This option will be a compromise between saving many rather than most lives but also the vital pillars of the political and socio-economic system. This option is based on the assumption that the State institutions have the ability to absorb large scale casualties in the medium term (3-6 months) and perhaps accepting a temporary and peaceful review of the current political setup by declaring a 'national crisis government' that allows the Federal Government to use its emergency powers to take direct control of critical resources, social processes and critical supply chain through food rationing for at least 3 months to ensure that every citizen gets fed and receives State-enforced health security through isolation. Social activity can be gradually revived and functioning democracy can be restored once the crisis is over, socio-economic circumstances normalize and its most damaging effects have been successfully managed.

Option Number 3: Status Quo/Survival of the Fittest Option

In this option government completely controls the media narrative through direct and indirect intervention to prevent psycho-social chaos but does not directly intervene in crisis management through a 'centralized/assertive model' but merely acts through 'delegative policy model' in which the Federal Government mainly focuses on attracting and procuring the vital medical equipment, relevant technologies and supplies and leaves its distribution to the Federating units/provincial governments. This approach will reduce the political cost of crisis for the Federal Government because it can blame the lack of sufficient equipment to the international environment and inadequate international supplies, beyond its individual control and blame the provinces for all irregularities or inefficiencies in the distribution and treatment process.

This approach will allow the law of nature to take its course and merely manage the socio-political status quo by offering the general food and health services to the general public, based on the current bureaucratic system, capacity, culture and resources. It will also imply that the Federal Government accords priority to the survival of the institutional and public sector structures rather over human security and public interest. This scenario would allow the government to absorb the initial pressure but could eventually lead to huge chaos in the society, particularly once the scale of the crisis expands and deepens beyond the capacity of the provincial governments. This is because the current public sector health system can quickly crumble against the pressure of mounting numbers of

thousands of desperate patients who could invade the hospitals after the institutional capacity runs out after the next few weeks. This situation could eventually lead to a large-scale break down of the law and order situation, weaken Federation-provinces relationship, damage economy much more in the long run after initially absorbing the pressure for only the next 3-6 weeks.

Eventually, it will leave State no other option than to eventually declare emergency and directly take over the country to prevent complete break down of social contract, anarchy and ensure that the country does not turn into a nuclear-armed Afghanistan.

'Survival of the Fittest' principle will come into play in case of this adverse scenario. This implies that in this deepening chaos, the healthiest, most intelligent, influential and most resourceful segments of society will survive while most of the remaining weak, old and poor, unskilled people along with their conservative culture could face an existential and grave danger.

Eventual outcome, according to this scenario could be a more efficient, careful, smart, internet-based society that relies more on efficient and reliable machines, robotic production and internet-based service sectors rather than expensive, numerous and unreliable human labor which could perish in millions simply because the state neither had the public service culture, medical capacity, technological resources, nor could timely procure these from outside to save the majority of the poor people from the COVID-19 outbreak in the coming months.

An optimistic but remote possibility would be that this scenario could potentially lead to the evolution of a new socio-economic system by recovering from the traditional dependence over inefficient, cheap and numerous human labor employed by an exploitative economic elite-controlled economy. Those with innovative and smart ideas, valuable skills and practical solutions will survive and gradually build a knowledge-based economy which will have neither the need, nor the room for human intensive labor force nor spend large share of resources on the welfare of the poor. This could evolve a new lean and mean nation-State structure that rises from the ashes of a labor-intensive and inefficient society. This is the most dangerous scenario for those who have who benefitted from the existing socio-political status quo and for those who are neither agile, skilled and resourceful enough to favorably transform their relevance towards a new more efficiency-based social contract. One remote possibility is that this could eventually help get rid of the dead wood than constrains the existing political and bureaucratic system from efficient and agile functioning as well as an accountable public service.

Way Forward

As compared to the two maximalist and more politically costly policy options, the second policy option of Hybrid/Graduated State Intervention Option seems more prudent and carefully calibrated to manage the crisis in several key domain simultaneously. The more specific policy recommendations to timely and effectively manage the crisis are as follows:

1. Crisis Diplomacy

MOFA should try to generate global support to call for an emergency session of UN Security Council as COVID-19 represents the gravest threat to human, economic and social security since the founding of the United Nations and help jointly develop a robust, comprehensive, long term and global Crisis Response Mechanism to deal with COVID-19 and its worldwide consequences through a timely, multilateral diplomatic initiative. China, permanent member of the UNSC can be encouraged to request France, UK and the US who are badly affected by COVID-19 as well as Russia, with which Beijing is forging close strategic relations. This will also help Beijing emerge as a world leader by spearheading the multilateral process to develop a worldwide, effective and timely response against a grave threat to global human and health security.

2. Review of Financial Arrangements/loan Package with the World Bank and IMF on humanitarian grounds and *Force Majeure* should be timely considered. Multilateral diplomacy with like-minded developing countries, whose economies, industries and societies have also been deeply affected by COVID-19 could lead to the review of softer or longer term financial arrangements/aid package/rescheduled repayments etc. since it is a global crisis beyond any single State's control or capacity and dealing with it requires a global and collaborative efforts and sympathetic role of these institutions to address its grave and long term economic consequences.

3. Prioritize Human and Economic Security of Critical Structures, Institutions and Individuals

Key decision makers must be protected from being exposed to public gatherings. This includes President, PM, cabinet members as well as services chiefs, CJCS, DGI, DG SPD, foreign, finance, interior and defence secretaries, Chief/Deputy Chief Planning Commission, National Security Advisor, Governor State Bank of Pakistan, Provincial Governors and Chief Ministers and other key stakeholders.

4. Adapting Strategic Decision-Making System to the Crisis Environment

Parliament and government should continue to function through secure video conferencing. Military Services ought to continue closely and regularly monitoring the rapidly evolving situation through human, technical and intelligence sources and regularly share information and hold meetings through secure video conferencing at the strategic level and only operational and tactical levels should have a physical dimension. (Recent Corp Commanders Conference and last Board for two-star promotions is a useful example).

5. Government - Managed Strategic/Critical Sectors

Four sectors including basic food, Petroleum, Health Care and Banking could be declared as strategic sectors and should come in direct control of the government during the current crisis to prevent disproportionate distribution of valuable resources, hoarding, anarchy and chaos as well as exploitation by the producers, traders & distributors. This will hurt the economy in the short term (3-6

months) but will ensure human security and physical survival of most citizens including the most poor majority of the people through rationing of critical strategic items and distribution on the basis of NADRA database/B-Forms/ID Card for record keeping and issuing of adequate quantities of food, fuel and medicines on the basis of each household and the numbers of its family members.

6. Multi-Layered Quarantine: Three levels of quarantine at international, National and Local levels

This will incrementally reduce the risk of infection rapidly multiplying through external and internal interactions by creating a three-layered strategic, operational and tactical level threat identification, management and response mechanism.

The first level will be the stoppage of international flights and shipping and border crossings except those that bring in the critical regular strategic supplies of food, fuel and medicines.

The second level should be the national level quarantine in which anybody who is not directly and physically involved in the above identified critical strategic sectors, will not be allowed to travel between cities and provinces till the time the threat declines. This will help keep the society alive by regular but carefully controlled supply of essential food, fuel, medicines and cash while at the same time saving the rest of population from the risk of unnecessary CV exposure.

The third level of quarantine would be the tehsil, township, sector level to ensure if any CV has spread widely within any particular locality then that particular locality, town or sector can be completely quarantined by law enforcement agencies at the tactical level and if needed, by Rangers, to ensure only critical food, fuel and medicine supplies go inside the affected area/infected population. The recent example of Bhara Kahu being sealed after several CV cases were discovered in the locality is relevant in this case.

This **three-level, sector specific quarantine approach** is a more carefully calibrated, multi-layered and tailored approach towards crisis management of a global crisis that will test both the resolve and the limited resources at a nationwide scale for months ahead. Therefore, instead of selecting a black and white approach of either a total lockdown/curfew or complete freedom of movement because it will also allow tehsil/district/sector level close monitoring of situation and timely and effective management instead of creating a national crisis due to a local/tactical issue which could have affected only a small population segment. Otherwise, even a small incident which gets large media attention or attracts international pressure could quickly saturate and divert our national security, medical and administrative capacity as well as exhaust it quickly in the early stages of the crisis which could take months to manage.

7. Information/Perception Management: (National Crisis Information Management System)

Close collaboration between State, Government institutions and public and private media is critical to ensure both domestic public perceptions and our international image are managed effectively during all the stages of this global

crisis along with daily briefings and clarifications by NDMA and Ministry of Health of accurate facts and figures.

National Media should prominently highlight the grave economic consequences of COVID-19 outbreak for Western economies and societies and astute crisis management by Pakistan. This will help discourage our economic and political elite from sending foreign currency and dollars in cash/black money abroad as a hedging strategy.

It will also deepen the public understanding of the global scale of COVID-19 international crisis, reduce expectations from the US and UK and help prepare them for greater challenges in the days ahead through domestic and local solutions.

Warning people that medicine to treat COVID-19 does not currently exist, could be demoralizing but will help reduce their pressure on government as well as rush in hospitals in the coming weeks which is critical. Once the numbers exceed thousands in the coming weeks, hiding facts otherwise publically known through social media will only further reduce public's trust in both the Government and State media.

General public gradually needs to be convinced that their best chance of survival is only inside their home and away from all social life, till the time the existing threat recedes. Once a person goes out, he or she endangers his or her own life and also of his/her family once he/she returns. Once a person goes to hospital or Isolation centers, it only helps to isolate that person from his/her family, friends and other patients to ensure he/she does not infect others.

8. Synergized Food/Ration Distribution

It is essential to synergize public sector, ministerial, provincial, local level response and food/distribution mechanism and procedures with the newly raised Tiger volunteer force as well as timely involve local and credible NGOs and legal and registered charity organizations. NADRA database, ID Card, Form B(with family details) and mobile phone sims can serve the reference point(s) for registration, record keeping, data base management and data mining. This will ensure that the food supplies/rations are timely and optimally distributed according to need and above and beyond political, ethnic, sectarian or any other considerations. It will also improve and help update NADRA records because registered people will have an incentive to receive food/ration and financial assistance.

Effective and fair distribution of food rations in far-flung and remote areas, particularly in the insurgency/terrorism affected areas like FATA and Baluchistan will be critical to ensure that anti-State elements do not exploit this crisis for their ulterior motives and sow further distrust due to bad governance/mismanagement of COVID-19 crisis. This will also reduce the risk of duplication, misappropriation, misallocation, theft, pilferage and/or food politics, which can intensify if normal business and economic activity remains suspended for extended period of time.

9. Legal and Transparent Fund Raising and Charity Work

It is vital to ensure that no sanctioned entity, proscribed or banned organization should be able to use this or any future crisis to extract or collect money, gain social space or legitimacy on the pretext of charity work, under the guise of

different or new names. This could further deepen our FATF challenges if this aspect is not effectively ensured.

10. Crisis Economy

In order to save both lives and national security, the agenda to build a vibrant economy could be the temporary collateral damage. It will be politically costly for the current Government but could become a national security imperative, particularly if the crisis deepens. During crisis, the dreams of a vibrant and thriving economy could be shelved till the time Pakistan survives and recovers from this global crisis.

Declaring emergency would help the Government explain to the general public that the grave international situation has forced Pakistan to choose between saving the lives of millions of its citizens or try to improve their lives. We can be rich one day Inshallah, but first let us try to save lives, survive as a nation, as a State and as a society. In any case, we cannot become rich alone while the entire world economy is descending into a deep recession and billions of jobs around the world are at risk.

So the first responsibility of the Government is to save the lives of its citizens by providing them food and medicines and once that is achieved then securing the critical institutions. Once we have recovered from this human crisis and international circumstances normalize in a few months, then we can Insha-Allah rebuild our economy. This narrative will also enable the Government gain greater and direct control over the stockpiling, distribution of critical food and medicines to all parts of the country, above and beyond the Center-Provinces politics as well as inter-Provincial politics, which is an unfortunate reality.

11. Agile Industry

Synergize, prioritize and optimize national industrial production capacity. During crisis, all public, private, federal, provincial, civil and military industrial units that can design, assemble, produce, repair and supply essential medical supplies of beds, masks, gloves, protective suits, ventilators, oxygen cylinders and bed sheets must come under direct control of the government and work in close mutual coordination under the guidance of NDMA/PDMA to prevent rapid price escalation, duplication, hoarding, competition, wastage and exploitation.

In order to reduce the global impact of this crisis, the Government must invite and brief all industrialists particularly textile (Karachi/Faisalabad) and engineering sectors (Gujranwala/Sialkot/Lahore/POF Wah/PAC Kamra/DESTO/PMO etc.) about its significance and encourage them to shift their design, assembly, processing and distribution processes towards first meeting the national and later the global needs of most critical medical and hospital items rather than wasting their resources, material, time and money on producing those products whose markets have already shrunk or will shrink. Once the national needs have been met, then the spare industrial production can be used to increase international exports to other countries where these products are also needed, for as long as this global crisis lasts.

Ladies of villages/rural areas can be engaged through NGOs and Rural Support Programs to train and encourage them towards finding innovative, local and cost-

effective solutions like sewing domestically produced masks by using local and home made fabrics like cotton and grey cloth with strings and how to identify, detect and isolate CV patients and provide them separate charpoys, away from healthy family members.

12. 'National Strategic Medical Supplies Stockpile' should be created under the Federal Health Ministry along with a comprehensive **AI-based database** that could help forecast demand, identify needs and timely and smoothly deliver those essential medical supplies on the basis of most critical need rather than the most profitable user(s). This could be under the Federal Health Ministry with real-time interface with NDMA as well as PDMA's and provincial health ministries.

13. Train Medical & Paramedical Staff in Crisis Management
Psychiatrists/psychologists and public health experts should give lectures and demos at all relevant hospitals and quarantine centers to train the doctors and paramedics on how to deal with great stress, resource constraints, ensuring self-security against infectious disease and also managing desperate patients and their angry and emotional relatives.

14. Accelerate and Support Advanced Bio-Medical Research
Public Sector and private biomedical research must simultaneously collaborate with each other as well as with the leading international research institutions. In addition, like HEJ Institute these institutions should continue to explore local and cost effective solutions. Government should closely monitor and support these research institutions through HEC, Ministry of Science and Technology, the Ministry of Health and the recently announced Corona Virus Fund, in the form of additional research grants for solution-oriented research.

15. Sharing International Best Practices
Pakistani doctors form the most influential, rich and knowledgeable part of the US society and British National Health Service. Their knowledge and experiences in medical research regarding diagnostic techniques, treatment, resource optimization, knowledge sharing, waste disposal, doctors' own hygiene practices during resource constraints and telemedicine etc. can be shared with our hospitals and public health experts through regular internet lectures, discussions, seminars and video conferencing with medical colleges, medical universities, relevant medical labs and designated hospitals.

16. Altering Trading and Service Sectors Culture
Encourage all service providers, ranging from the pharmaceutical companies to grocery stores, meat, poultry and milk shops and bakeries to start offering Internet-based order booking via mobile apps in their immediate vicinity, allow electronic payments through debit cards and also offer home delivery. These cost-effective measures will also reduce the risk of infection through cash handling, reduce rush and social interactions in busy or large market places and help lower the risk of COVID-19 outbreak in different localities and neighborhoods.

Not only this will help document economic transfers and business transactions, facilitate a wider tax net but also reduce black and cash-based economy.

Concluded.