

CITIZEN'S PLATFORM
Working Paper

3

**Marginalised
Communities
in Bangladesh**
**Dealing with the Fallout
from the Pandemic**
Findings from a Household Survey

Debapriya Bhattacharya
Estiaque Bari
Towfiqul Islam Khan
Fahim Subhan Chowdhury
Najeeba Mohammed Altaf



Citizen's Platform for SDGs, Bangladesh
এসডিজি বাস্তবায়নে নাগরিক প্ল্যাটফর্ম, বাংলাদেশ

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Published in November 2021 by

Citizen's Platform for SDGs, Bangladesh

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Tk. 120

USD 5

Citation: Bhattacharya, D., Bari, E., Khan, T. I., Chowdhury, F. S. and Altaf, N. M. (2021). *Marginalised communities in Bangladesh dealing with the fallout from the pandemic: Findings from a Household Survey*. Citizen's Platform Working Paper 3. Dhaka: Citizen's Platform for SDGs, Bangladesh.

Preface and Acknowledgement

As is suggested by the title, the present paper sheds light on the impact of COVID-19 on the households of the left-behind and newly pushed-behind populations of Bangladesh. In this connection, the research implements a survey of various vulnerable populations across the nation and uses the collected data to gauge the drivers of financial hardship among them.

The research undertaken presents the range and depth of COVID-19 impact according to three major dimensions: the deterioration of the household economic situation, the overall health and education of the LNOB and PNOB groups. It is the first of a two-part series of working papers under the Citizen's Platform COVID-19 pillar.

The authors of the present paper appreciate the immeasurable support provided by the survey team coordinated by Mr Nahid Hasan.

The authors are particularly grateful to Professor Rehman Sobhan, Chairman, CPD, as well as to the CPD colleagues for their intellectual and organisational support.

Remarkable contributions of colleagues at the Secretariat of the Citizen's Platform for SDGs, Bangladesh are thankfully recognised. Special mention may be made of Mr Avra Bhattacharjee, Joint Director, Dialogue and Communication; Mr Sarwar Jahan, Senior Dialogue Associate; Ms Tarannum Jinan, Senior Administrative Associate; and Mr Irtaza Mahbub Akhond, Programme Associate (Communication), CPD. Helpful supports received from Mr AHM Ashrafuzzaman, Deputy Director, IT; and Ms Tamanna Taher, Executive Associate, CPD are also recalled.

The inspirations extended by the members of the Core Group and the Advisory Group of the Citizen's Platform for SDGs, Bangladesh are gratefully mentioned.

Finally, special thanks are due to UNDP Bangladesh, ActionAid Bangladesh, High Commission of Canada, CPD, Christian Aid Bangladesh, Friedrich-Ebert-Stiftung Bangladesh, ICCO Cooperation, Plan International and WaterAid for supporting the Citizen's Platform's programme, "Strengthening Citizen's Engagement in Delivering SDGs in view of COVID-19 Pandemic".



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About the Platform

Citizen's Platform for SDGs, Bangladesh was formed in June 2016 with the objective of providing a policy stage to the non-state actors (NSAs) in Bangladesh to contribute to the implementation of Sustainable Development Goals (SDGs). The Platform seeks to enhance transparency and accountability in the SDG process at the country level. It particularly aims to promote the 2030 Agenda's pledge to *Leave No One Behind* in the process of development.

Since its inception, the Platform has emerged as the largest forum for the NSAs that include a unique blend of non-government development organisations, civil society organisations (CSOs) and private sector associations in Bangladesh. The Platform currently has over 120 Partner Organisations. These organisations work on knowledge generation as well as monitoring of national development policies towards delivering SDGs by 2030. Moreover, the Platform undertakes policy advocacy and stirs new conversations on relevant challenges and solutions. All these are accomplished through regular conferences and dialogues at the national level, capacity development workshops, international events and webinars.

At the beginning of its journey five years ago, the Platform sought to outline the scope of the partnership between the government and NGOs and explore the role of the private sector in implementing the SDGs. It emphasised the importance of SDG 16 (Peace, Justice and Strong Institutions) as central to the overall delivery of the 2030 Agenda. The Platform later provided intellectual inputs to identify the population groups at risk of being left behind in the attainment of the SDGs in Bangladesh. Subsequently, one of its highlighted focuses was youth, a systematically vulnerable community in Bangladesh in view of the country's journey through a window of demographic opportunity. The following years saw the Platform bringing together more than 50 Partner Organisations that actively contributed to documenting Bangladesh's progress towards attaining selected SDGs for review during the High Level Political Forum (HLPF). The Platform, along with a dozen of its Partner Organisations, also prepared a set of thematic policy briefs with a view to contributing the perspectives of non-state actors towards the Voluntary National Review (VNR) of Bangladesh.

Since the scourge of COVID-19 unleashed itself in the first quarter of 2020, the Citizen's Platform realised the advantage and potential of its substantive network. It immediately engaged in conceptualising initiatives that could address the crisis and particularly uphold the interests of the "left behind". Thus the year was marked by the Platform's many activities widely discussing the implications of COVID-19 at the grassroots level, on the SDGs, and on the pathways towards an inclusive recovery and resilience. Towards this end, the Platform along with its Partner Organisations, embarked on a flagship research and outreach programme titled "Strengthening Citizen's Engagement in Delivering SDGs in view of COVID-19 Pandemic". A number of knowledge products will be created under the programme, to be followed by policy advocacy.

In view of the above, the Citizen's Platform has introduced a Working Paper Series, which features pertinent research on issues related to SDG delivery with a particular focus on the marginalised and vulnerable communities in Bangladesh. The present paper is the third of this series.

Series Editor: *Dr Debapriya Bhattacharya*, Convenor, Citizen's Platform for SDGs, Bangladesh.

About the Authors

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Ms Najeeba Mohammed Altaf is a Programme Associate at the CPD. Her current research work centres on the issues of youth in Bangladesh, SDG accountability, and the Eighth Five Year Plan. Her previous research work focused on issues of the youth and the education sector in Bangladesh. Previously, she had worked in account reconciliation in Schlumberger's Financial Hub in Kuala Lumpur, Malaysia. She has obtained her Bachelor's degree in Economics from the University of Malaya, Malaysia, and an MBA from the Institute of Business Administration, Dhaka University.

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|------|------------------------------------|
| FGD | Focus Group Discussion |
| LNOB | Leave No One Behind |
| MSME | Micro, Small and Medium Enterprise |
| PNOB | Push No One Behind |
| PWD | Person with Disability |
| SDG | Sustainable Development Goal |
| SME | Small and Medium Enterprise |
| SSNP | social safety net programme |

1. INTRODUCTION

The devastating impact of novel coronavirus (SARS-CoV-2 virus - COVID-19) continues to permeate the global community since its first detection in Wuhan, China (International Monetary Fund, 2020; Sun et al., 2020). The rate of infection remains high, and the death toll is mounting on the verge of the potential third wave. Globally, up until June 2021, more than 182 million people tested COVID-19 positive, and among them, 3.95 million people have already lost their lives, and the number is counting. It suggests that the current death rate is around 2.17% (World Health Organization, 2021). The roll out of vaccine, despite its significant inadequacy, brought some ray of hope to fight against this novel coronavirus (Burki, 2021). The global pandemic and subsequent lockdown measures, irrespective of the country's income status and development stage, have forced job losses, created uncertainty in business operations, increased stock-price volatility, decreased nominal interest rates, and caused contractions of real economic activity (International Monetary Fund, 2020; Barro et al., 2020). The magnitude of economic depression and fallouts have hurt different groups of people in different degrees. Nevertheless, estimates suggest that it has certainly exacerbated vulnerability among households in low-income groups, marginally non-poor and below the poverty threshold (Suryahadi et al., 2020; Patel et al., 2020).

Similar to other countries, Bangladesh experienced adverse impacts during the first wave of the pandemic. The adversity continues as the country is experiencing increase in infection in successive intervals. Earlier in April 2020 (during the first wave), the lockdown apparently supported the containment of infection rate within a reasonable limit despite implementation challenges. However, there is no denial of the fact that the state of lockdown has downsized economic activities and reduced the income of people, especially those who were mostly engaged in the informal sector; roughly 80 per cent of people in Bangladesh are engaged in the informal sector. Global estimates suggest that the unchecked spread of COVID-19 would have led to even higher costs than the great lockdown; hence, a region or countrywide lockdown is still considered to be an effective protection measure to control the spread of coronavirus infection (Gros, 2020).

Despite several public support measures, the continuity of lockdown was never a viable option for the policymakers as the scale of government and private support was inadequate and often misallocated in Bangladesh. After two months of haphazard episodes of lockdown, the government of Bangladesh took a calculated risk by withdrawing the lockdown status in an attempt to strike a balance between keeping the infection rate low and reinvigorating economic activities. Since June 2020, the statistical figures of low infection rate alongside low death tolls in Bangladesh installed some hopes among mass people. At the same time, desperate efforts were made by people to compensate for the respective losses incurred during the first lockdown.

While educational institutions and in-person classes remained closed, other economic sectors were in attempt to restore economic momentum. Micro, small and medium enterprises (MSMEs), with the help of financial credit from formal and informal sources, were attempting to start afresh. Households that were forced to either take loans or withdraw savings (or both) to manage the initial crisis have seen a new promise to fight against all-economic odds.

However, soon after, the second wave of COVID-19 hit Bangladesh and the deteriorating situation forced the government to once again enforce several phases of lockdown since April 2021. The situation further worsened in June 2021 as the new 'Delta' variant posed a substantial threat.

Along with the poor rate of vaccine rollout and myriad of uncertainties on its availability and accessibility, there is little hope that this critical situation will soon be pacified. It has been anticipated that the long-term impact of the pandemic will worsen for Bangladesh. In particular, because of the structural disadvantages of the country, which may, in turn, disrupt the pursuit of the sustainable development goals (SDGs) – disfavoured both current marginalised and vulnerable populations as well as the new groups of vulnerable populations who are getting pushed behind. Both leave no one behind (LNOB) and push no one behind (PNOB) groups are subject to old and new forms of vulnerabilities.

The present study intends to address the overlapping and interlinked phases of the COVID-19 and highlight the impact of the pandemic on the lives and livelihood of the marginalised and vulnerable population groups in Bangladesh. To this end, the study conducted a face-to-face survey at the household level focusing on the challenges faced by the marginalised households during the first phase of the pandemic. The study examines the impact of the first phase of COVID-19 in the areas of health, economic status, and educational attainment on the lives of the marginalised groups at the household level. The study also reflects the aforesaid groups' perception of how the COVID-19 crisis led to social conflicts across these communities. The study also aims to find which old (LNOBs) and new vulnerable population groups (PNOBs) were more susceptible to the COVID-19 pandemic and which aspect(s) of the COVID-19 induced shocks had been more concerning.

2. SURVEY DESIGN

Vulnerability is a multidimensional concept that is understood and applied differently in different disciplines. When identifying the vulnerable communities, i.e., the LNOBs and PNOBs, the present study considered the following definition. Vulnerability is an individual's or group's susceptibility to risks in terms of exposure and adaptive capacity, while the state of vulnerability is the condition of being pressured into becoming marginalised, discriminated or excluded and eventually becoming deprived or left furthest behind (Birkmann et al., 2012; Cardona et al., 2013; Ahmed et al., 2011; Naudé et al., 2009).

Several factors are considered when studying the impact of COVID-19 on the marginalised communities. General factors include systematic exclusion from mainstream society, politics and policies. Alongside a weak legal and regulatory environment, inadequate implementation capacity of institutions, and a lack of awareness and availability of scientific evidence (Bhattacharya, et al., 2017).

Residents from hard-to-reach areas and ethnic minorities often receive little to no attention during a crisis. Their stories of hardship remain excluded from mainstream media as well as in decision-making processes. Although these marginalised communities generally in utmost need of policy support for their socio-economic recovery, they are often left out/pushed aside in the required policy design. In this connection, the general hypothesis is that COVID-19 will exacerbate the pre-existing conditions of vulnerable LNOB groups and create new vulnerable groups.

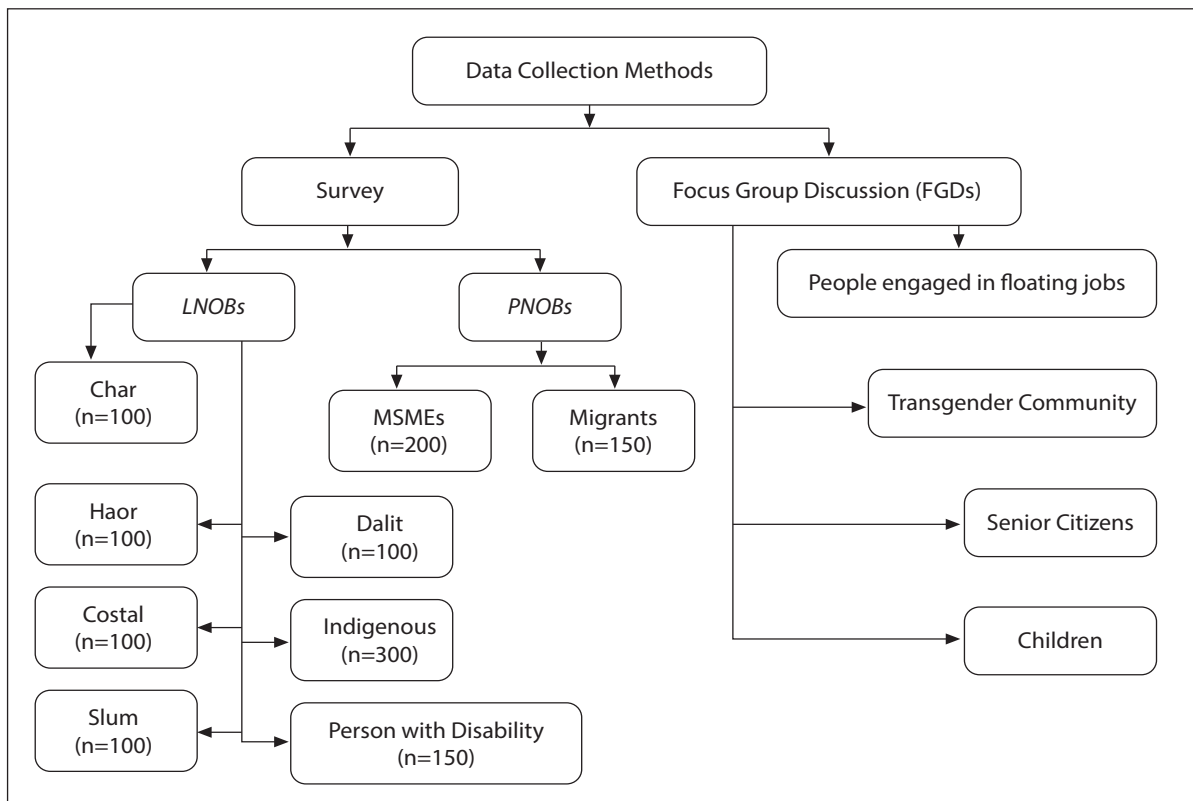
The present paper draws on the systematic theoretical assessment made in Bhattacharya et al. (2021), which was used to identify the following marginalised groups¹: (i) *char* communities, (ii) *haor*

¹*Char* – Households residing in *char* areas; *Haor* - Households residing in *haor* areas; Coastal – Households residing in coastal areas; Migrant – Households with at least one migrant; Slum – Households residing in slum; Dalit – Households from the dalit community; Indigenous – Households from indigenous community; Person with disability (PWD) – Households with at least one member with any kind of disability and Micro, Small and Medium Enterprise (MSME) – Households involved with MSME.

communities, (iii) coastal communities, (iv) slum communities, (v) dalit communities, (vi) families with person with disabilities (PWDs), and (vii) indigenous communities as LNOBs and (viii) migrants and (ix) MSMEs as PNOBs. Once the LNOB and PNOB groups were identified, experts from international development agencies, stakeholders (including in-house experts), academicians and researchers were consulted regarding the sample design, sample selection and method of survey design.

The true representation of these selected marginalised communities on a national level is still unknown. In the backdrop, the paper uses a persuasive sample size determination method, resulting in a total of 1,600 households in the survey plan. During the selection of actual households, following four criteria were used: (a) division-wise stratification, (b) geo-location of household (urban versus rural), (c) heterogeneity among the cluster areas, including the remoteness of surveyed household (to ensure maximum possible variation in the response), (d) whether communities exposed to natural shock (flood or Amphan) or not. Figure 1 summarises the methodology used to collect data on the LNOB and PNOB communities.

Figure 1: Summary of data collection method and sample

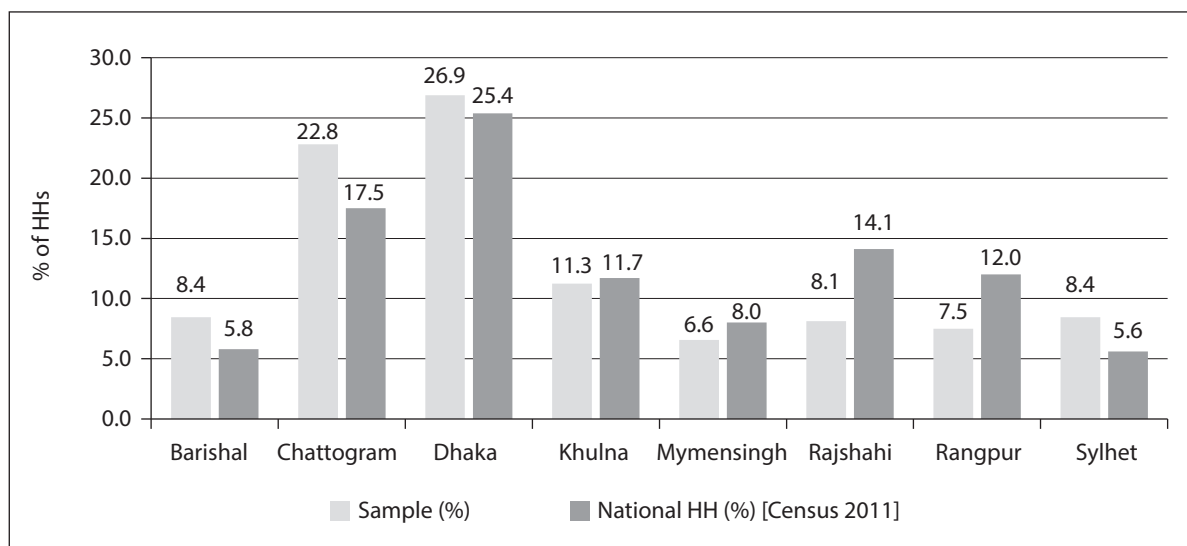


Source: Citizen's Platform Field Survey 2021.

Note: Sample sizes are in parenthesis.

During the field survey, a systematic random sampling method was used to select the sample households. Given the number of households in an area, if the first household was selected, then the next would either be the 6th or 11th household within that area. This is conducted with the condition that households with similar characteristics in the same area were to be avoided. The data was collected using the software "KoBoCollect" and the data collection process was closely monitored using GPS tracking.

Figure 2: Percentage distribution of sample households

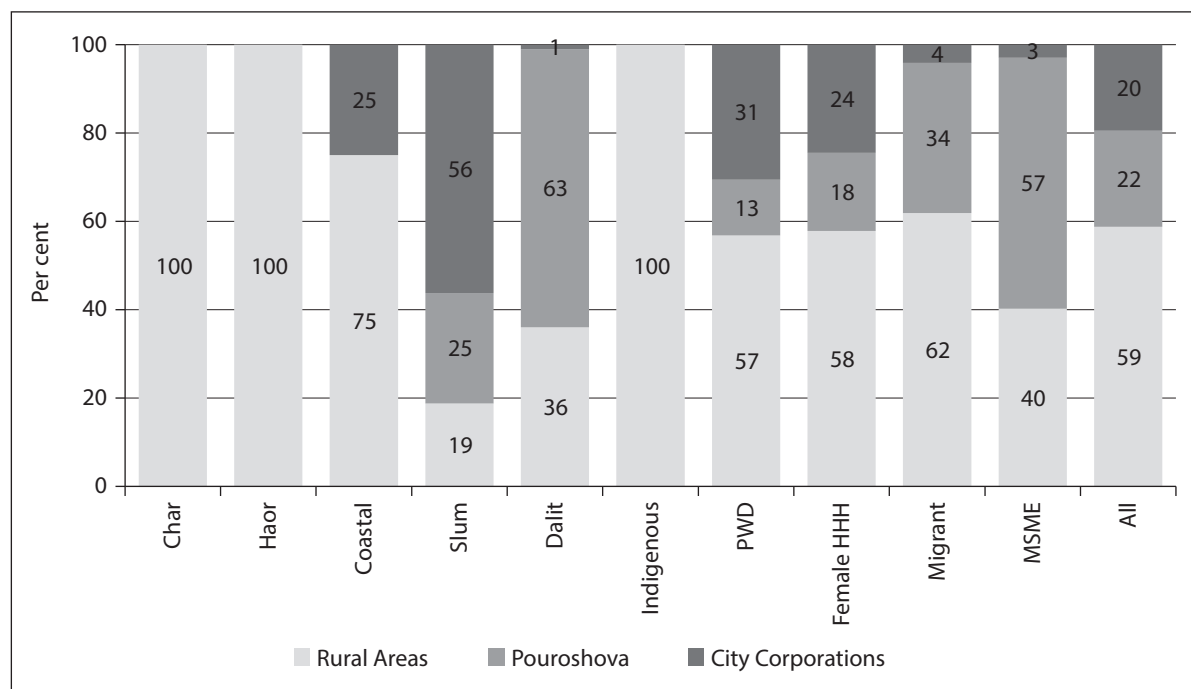


Source: Citizen's Platform Field Survey 2021.

According to the latest census, total number of households across Bangladesh was 31,705,685 (BBS, 2021). Figure 2 reveals that the proportion of sample drawn from each of the divisions resembles the national household distribution. Thus, it reveals the strength and robustness of sample drawn for the survey.

Figure 3 shows percentage distribution of sample households by rural and urban areas. On aggregate, 58.8 per cent of sample households were surveyed from the rural areas while 41.2 per cent from the

Figure 3: Percentage distribution of sample households by location



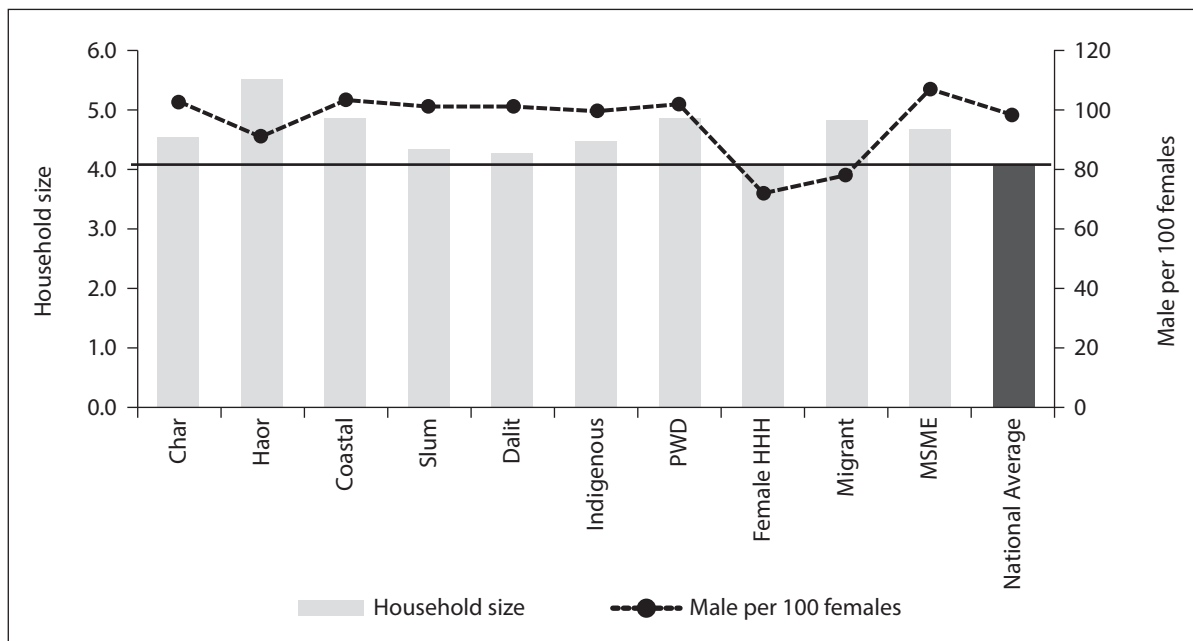
Source: Citizen's Platform Field Survey 2021.

urban areas or its periphery. Within the urban areas, 21.7 per cent sample household were surveyed from city corporations and 19.5 per cent from municipalities (Pouroshova). It must be noted that data collected on *char*, *haor* and indigenous communities were only from rural areas.

3. CHARACTERISTICS OF THE SAMPLE HOUSEHOLDS

On average, household size within the sample (4.6 per household) was comparatively higher than the national average i.e., 4.06 (Figure 4). The average household size was found to be particularly higher for the *haor* (5.51), coastal (4.86), PWD (4.86) and migrant (4.69) households. The share of female members was found to be higher in female headed households, and in households with migrants and in *haor* areas.

Figure 4: Household size and gender ratio



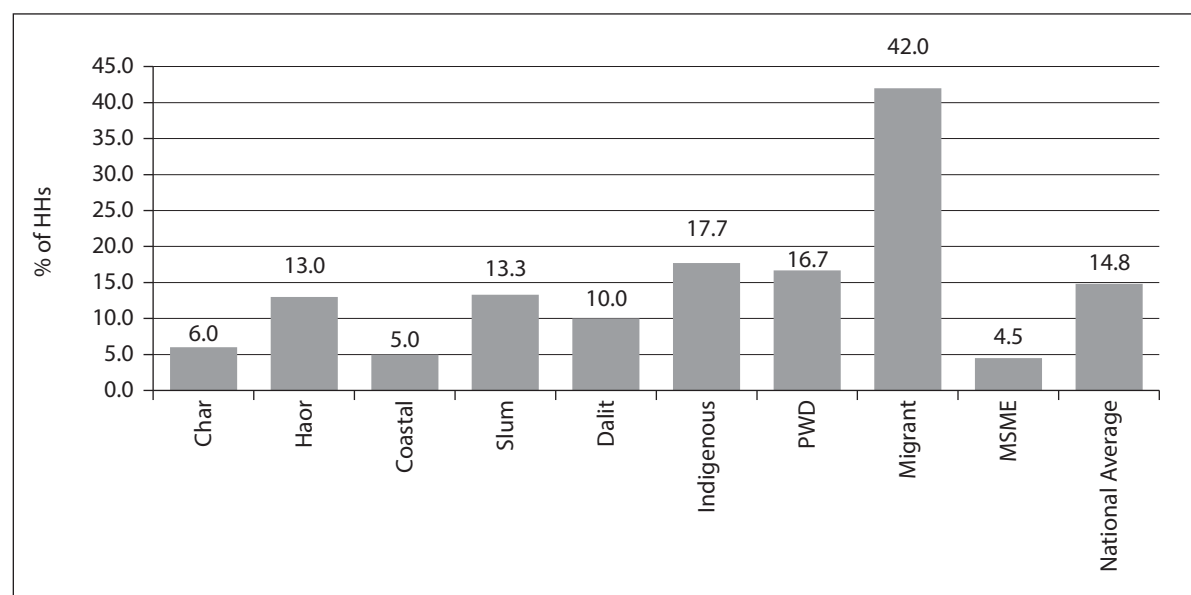
Source: Citizen's Platform Field Survey 2021.

Female headed households were concentrated within migrant household group (42.0 per cent) (Figure 5), which is perhaps expected as male members of such households are generally the migrants. Consequently, those households are more likely to be headed by female members.

The survey found that a majority (37.2 per cent) of the household heads had no formal education, while only 0.1 per cent were graduates (Table 1). The highest educational attainment is between class I to IV (27.6 per cent), while 21.1 per cent attained class VI to IX level of education. The share of household heads with no formal education was higher in the *char* (52.0 per cent) areas, followed by dalit (49.0 per cent), slum (48.6 per cent) and haors (46.0 per cent).

Households from *char*, *haor*, coastal and slum areas had a comparatively lower average monthly income (Table 2). Households from dalit communities and those with PWD have had lower monthly income than the national average. However, the average income for migrant, MSME and female-headed households were higher than the national average. Prior to the pandemic period, among

Figure 5: Percentage of female-headed households by groups



Source: Citizen's Platform Field Survey 2021.

Table 1: Percentage distribution of households by highest educational attainment of household head

| Group | No Formal Education | Literate | Class I-V | Class VI-IX | SSC/HSC | Graduate |
|------------|---------------------|----------|-----------|-------------|---------|----------|
| Char | 52.0 | 6.0 | 31.0 | 9.0 | 2.0 | 0.0 |
| Haor | 46.0 | 2.0 | 25.0 | 22.0 | 3.0 | 0.0 |
| Coastal | 25.0 | 5.0 | 38.0 | 24.0 | 5.0 | 1.0 |
| Slum | 48.6 | 2.8 | 31.6 | 13.3 | 3.3 | 0.0 |
| Dalit | 49.0 | 4.0 | 24.0 | 22.0 | 1.0 | 0.0 |
| Indigenous | 30.1 | 1.0 | 22.7 | 26.1 | 16.7 | 0.0 |
| PWD | 36.7 | 4.0 | 27.3 | 19.3 | 10.7 | 0.0 |
| Female HHH | 43.5 | 2.5 | 19.8 | 22.4 | 10.1 | 0.0 |
| Migrant | 16.1 | 0.7 | 20.1 | 34.2 | 24.8 | 0.7 |
| MSME | 29.5 | 3.0 | 29.0 | 24.5 | 12.5 | 0.0 |
| All | 37.2 | 2.8 | 27.6 | 21.1 | 9.5 | 0.1 |

Source: Citizen's Platform Field Survey 2021.

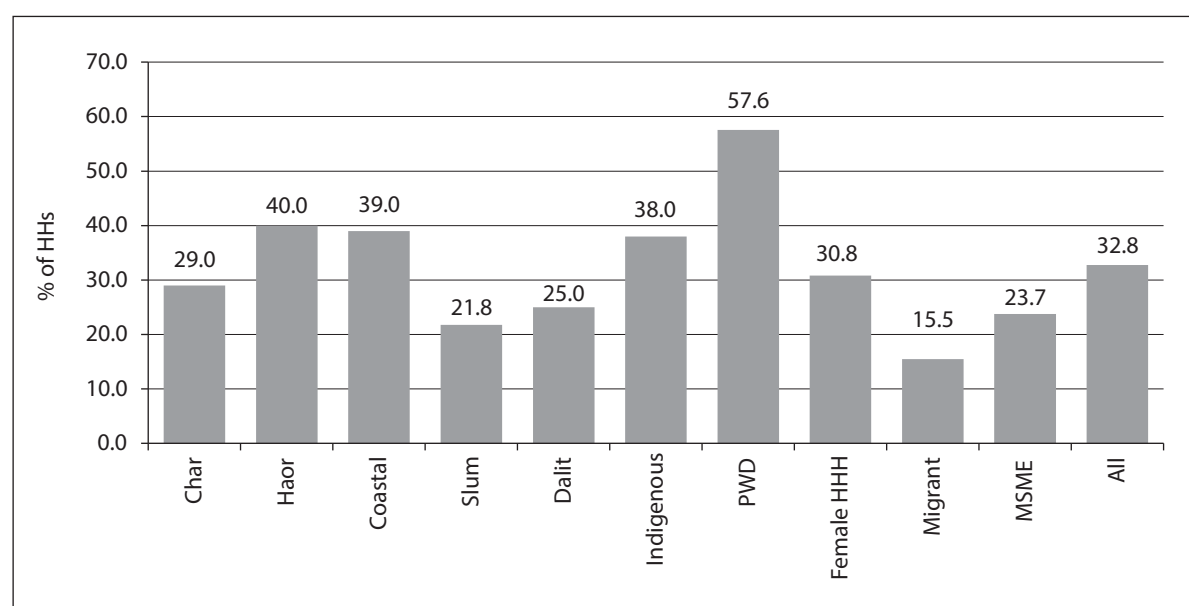
the LNOBs, except indigenous households the rest of the LNOBs have had a relatively lower monthly income than that of average national income. In contrast, all PNOBs had higher monthly income than the national average. Despite having more earning members in household than the national average, their lower household income indicates that they are mostly involved in economic activities with a lower return on effort.

About 32.8 per cent of the sample households were found to be the recipient of regular support from social safety net programmes (SSNPs) (Figure 6). Incidence of receiving regular SSNPs was higher for households with PWD (58.0 per cent), households from *haor* (40.0 per cent), coastal (39.0 per cent), and indigenous communities (38.0 per cent) in comparison to rest of the selected marginalised

Table 2: Pre-COVID-19 household income (in taka) and employment status

| Group | Average monthly income (in taka) per HH in 2020 | Average earning member per HH in 2020 |
|--------------------------|---|---------------------------------------|
| Char | 12,207 | 1.6 |
| Haor | 19,304 | 1.5 |
| Coastal | 18,160 | 1.4 |
| Slum | 15,408 | 1.7 |
| Dalit | 15,024 | 1.8 |
| Indigenous | 20,573 | 1.9 |
| PWD | 16,899 | 1.6 |
| Female HHH | 21,037 | 1.5 |
| Migrant | 35,329 | 1.1 |
| MSME | 25,536 | 1.6 |
| National Average* | 20,185 | 1.2 |

Source: Citizen's Platform Field Survey 2021; Note: *6 per cent inflation adjusted figure on HIES 2016 estimate.

Figure 6: Percentage of households receiving regular SSNP support

Source: Citizen's Platform Field Survey 2021.

groups. Incidence of receiving SSNP were relatively lower among migrant (15.5 per cent) and slum dwelling (21.8 per cent) households.

The majority of the marginalised households had a very low level of social networking. Only about 17.6 per cent of the households reported that they were members of some social groups (Table 3). Among these communities, dalit and *char* households are appeared to have better social networks compared to other marginalised groups. About 9.1 per cent of the households are members of an NGO led community group. Besides, only 3.8 per cent of the households are directly or indirectly connected to political parties.

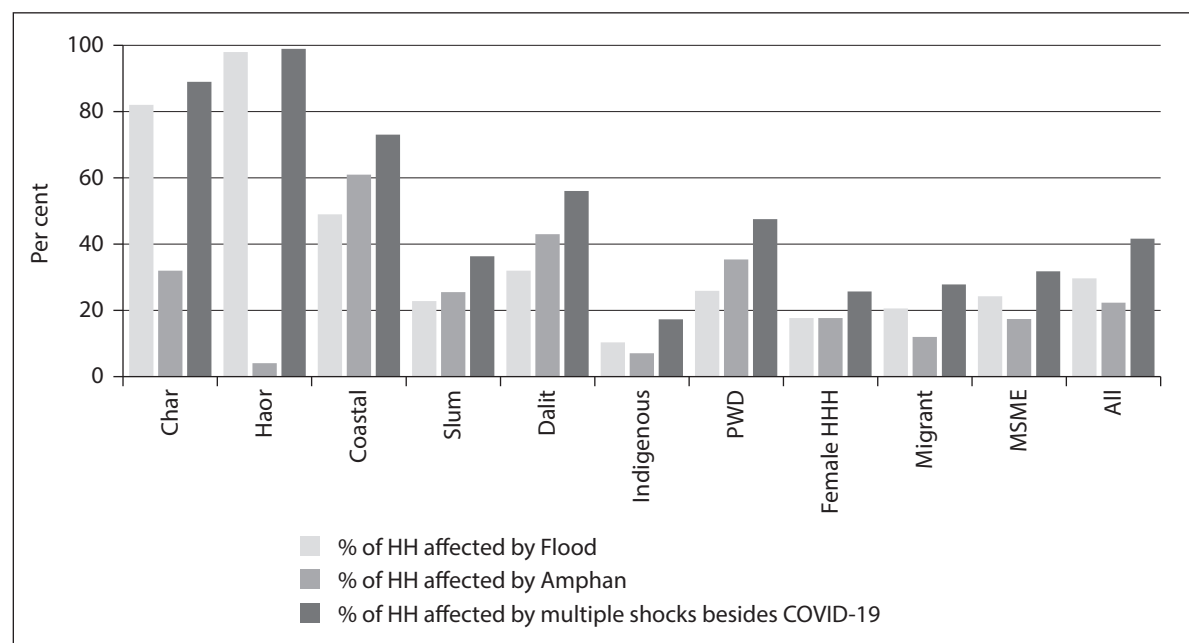
Table 3: Percentage of households with membership in different committees/networks

| Membership | Char | Haor | Coastal | Slum | Dalit | Indigenous | PWD | Female HHH | Migrant | MSME | All |
|---|------|------|---------|------|-------|------------|------|------------|---------|------|------|
| NGO led community group (CBO/CBC) | 18.0 | 3.0 | 1.0 | 15.5 | 20.0 | 1.0 | 9.0 | 7.2 | 3.1 | 9.8 | 9.1 |
| Local club/religious and cultural committee | 2.0 | 4.0 | 2.0 | 1.5 | 23.0 | 10.0 | 5.8 | 4.6 | 3.6 | 2.1 | 5.2 |
| Political party – Position | 4.0 | 4.0 | 8.0 | 5.6 | 2.0 | 0.3 | 5.1 | 0.4 | 3.6 | 5.6 | 3.8 |
| Any local committee (shop owners, business) | 2.0 | 1.0 | 1.0 | 2.3 | 1.0 | 0.7 | 1.8 | 0.4 | 0.5 | 3.0 | 1.4 |
| Local co-operatives | 0.0 | 0.0 | 0.0 | 0.8 | 0.0 | 0.0 | 0.4 | 0.0 | 0.5 | 1.3 | 0.4 |
| With none | 76.0 | 88.0 | 88.0 | 77.3 | 68.0 | 88.7 | 80.2 | 89.0 | 89.2 | 83.5 | 82.4 |

Source: Citizen's Platform Field Survey 2021.

In addition to COVID-19 many geographical areas in Bangladesh were affected by two consecutive floods and the cyclone Amphan (Figure 7). Nearly one in every three households reported that

Figure 7: Percentage of households affected by multiple shocks and by groups



Source: Citizen's Platform Field Survey 2021.

they were affected by floods, while one in every five households were affected by the Amphan. Overall, nearly 42 per cent of the surveyed households were affected by multiple natural shocks. The incidence of being affected by multiple shocks during COVID-19 was higher for households from *haor* (99.0 per cent) and *char* (89.0 per cent) areas. Only 17.0 per cent of the households from indigenous communities reported being affected by multiple shocks. About 98.0 per cent of *haor* households and 82.0 per cent of *char* households were affected by flood. Another 61.0 per cent of households from the coastal areas were affected by the Amphan. The incidence of being affected by the Amphan was lower among households from the *haor* areas and indigenous communities.

In summary, the above mentioned statistics revealed the following characteristics of LNOBs and PNOBs from the sample households: (a) household size is relatively smaller than the national average; (b) apart from the *char*, *haor* and MSME households, more than 10.0 per cent of the households are female headed – closely representing the national average; (c) educational endowment of a household head is relatively lower; (d) monthly income per household at pre-COVID state was significantly lower than that of national average for all LNOBs except indigenous households; (e) monthly income per household at pre-COVID state was significantly higher for both the PNOB households (migrants and MSMEs) than that of the national average; (f) despite having more earning members, their household income was lower – indicating underemployment; (g) except for slum and dalit households, a relatively higher per cent of LNOB households are within the coverage of an SSNP; (h) all the LNOBs and PNOBs have relatively weaker networking ties with various local, social and political organisations; and (i) LNOBs from *char*, *haor* and coastal areas are more exposed and vulnerable to natural disasters such as flood, cyclone etc. These characteristics reveal their utmost vulnerability even in the pre-COVID situation, which is anticipated to be further attenuated due to the COVID-19 pandemic.

4. HOUSEHOLD-LEVEL IMPACT ON EMPLOYMENT AND INCOME

Due to COVID-19, change in the economic status of these marginalised communities has been assessed on the following indicators: (i) change in employment status at the household level, (ii) change in monthly household income and expenditure, (iii) change in households' savings status, (iv) changes in the state of financial hardship, (v) changes in households' financial endowments due to withdrawal of savings, and (vi) change in households' debt situation.

4.1 Employment status

At the initial phase, the fear of infection from COVID-19 significantly reduced the movement of people, thus downsizing economic activities. The rate of consumption, investment and trade either dropped or remained stagnant. Economic activities further slowed down due to the lockdown in April 2020. The reduced economic activities and subdued demand have wiped out jobs for many, forced many to temporarily shut down their businesses and made day-labourers unemployed. This situation was a common experience in most countries, and Bangladesh was no exception (International Monetary Fund, 2020). During the early phase of the pandemic in Bangladesh, nearly 70.3 per cent of the LNOB and PNOB households had at least one member who'd either lost job or had to shut down their business (Table 4). Nearly 94.1 per cent of MSME households had at least one member who'd experienced the same. Similarly, there were 79.7 per cent and 78.2 per cent of households from slums and PWD communities where at least one member had faced a similar loss. In a similar vein, three-fourth of the coastal households surveyed reported the same. Among other marginalised communities, the corresponding number was found to be similar for at least more than half of the households.

Table 4: Percentage of households experienced job loss and their job regaining rate (%)

| Groups | % of HHs | | |
|------------|--|--|-----------------------------------|
| | (at least one member lost job/ had to shut-down business) | % of HH with at least a member rejoined in work | Regaining rate at HH level (%) |
| | a | b | c=b/a*100 |
| Char | 58.8 | 58.8 | 100.0 |
| Haor | 54.7 | 53.7 | 98.1 |
| Coastal | 75.0 | 74.0 | 98.7 |
| Slum | 79.7 | 78.7 | 98.7 |
| Dalit | 53.0 | 48.0 | 90.6 |
| Indigenous | 52.0 | 49.0 | 94.2 |
| PWD | 78.2 | 76.4 | 97.6 |
| Female HHH | 69.1 | 66.9 | 96.8 |
| Migrant | 61.5 | 56.2 | 91.3 |
| MSME | 94.1 | 93.2 | 99.1 |
| All | 70.3 | 68.2 | 97.1 |

Source: Citizen's Platform Field Survey 2021

On average, members from the majority of the households (97.1 per cent) had managed to be employed once the lockdown was over. The job regaining rate was more than 90.0 per cent at the household level for all the LNOBs and PNOBs; suggesting that they were involved in income-generating activities susceptible to economic shocks. The nature of livelihood options for these marginalised communities is fragile, temporary, and informal in nature. With suppressed demand, most of these livelihood options shrunk and later with upside demand these income-generating options reappeared.

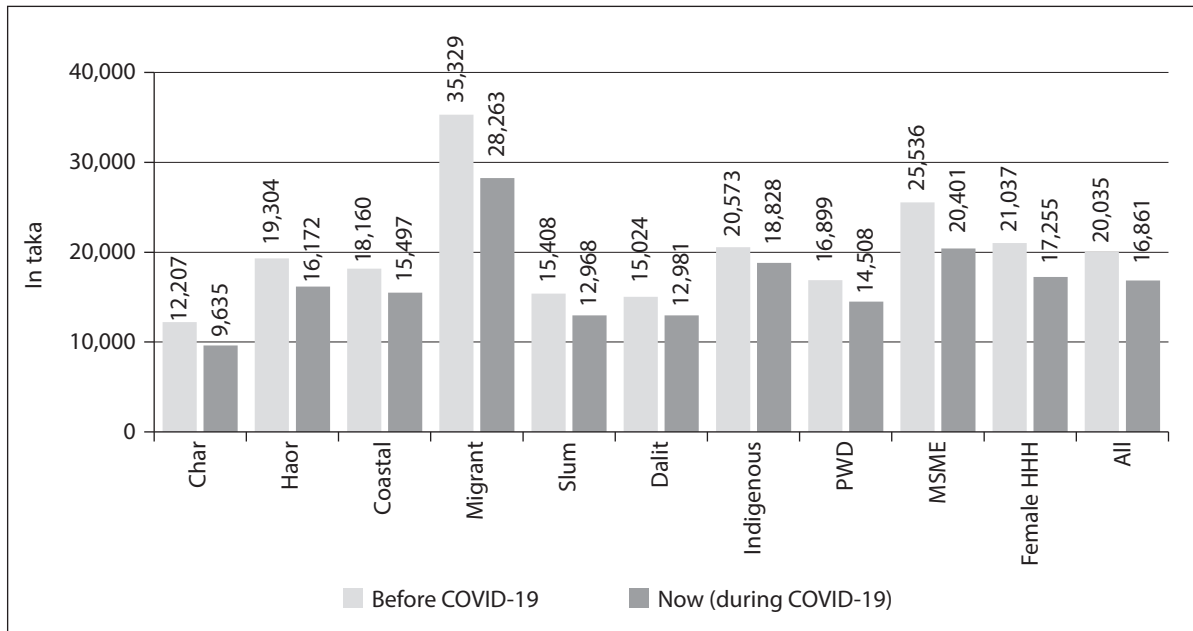
4.2 Monthly income and expenditure

Due to the global and domestic economic slowdown, lockdown measures, and rampant job losses – a consequential drop in household income was expected. In particular, marginalised communities are expected to be adversely affected. The analysis suggests that, on average, the monthly household income of the LNOBs and PNOBs was nearly 20,035 taka before the advent of the pandemic, which dropped significantly to nearly 16,860 taka during the pandemic in February 2021 (Figure 8). Result from a 'significance test' (T-test) confirms that drop in monthly household income is statistically significant for all the LNOBs and PNOBs during the pandemic.

All the LNOB and PNOB households have tried to adjust their monthly household expenses to mitigate the drop in monthly household income (Figure 9). The survey results found that the drop in household expenditure is statistically significant across all the LNOBs and PNOBs. More specifically, households with migrants and those located in *char* and *haor* areas have had significant reduction in their expenses to cover the loss in income (Table 5).

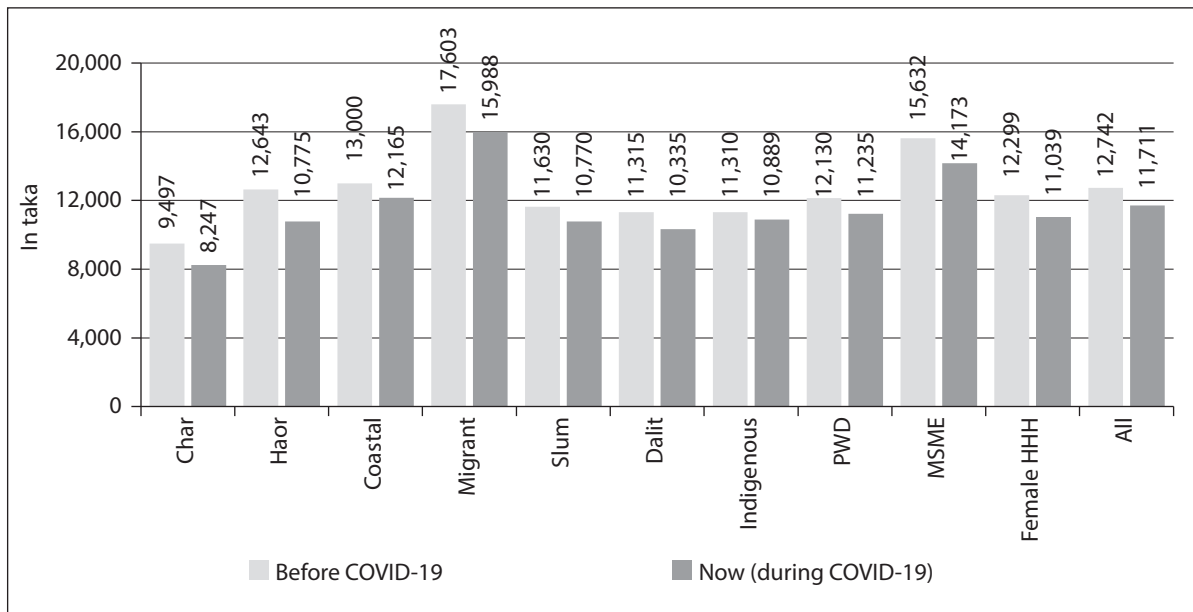
The drop in monthly household income was 15.8 per cent in the first phase of COVID-19 (Figure 10). This income drop at household level is found to be the highest in *char* communities (21.1 per cent) followed by MSMEs (20.1 per cent) and among migrants (20.0 per cent). The monthly income drop is found to be 18.0 per cent and 16.2 per cent within female headed households and *haor* communities respectively. The corresponding figures for slum, coastal, PWD and dalit communities were 15.8 per

Figure 8: Monthly household income in taka before and now (during pandemic)



Source: Citizen's Platform Field Survey 2021.

Figure 9: Monthly household expenditure in taka before and now (during pandemic)



Source: Citizen's Platform Field Survey 2021.

cent, 14.7 per cent, 14.1 per cent and 13.6 per cent respectively. The monthly income drop is observed to be the least within indigenous communities (8.5 per cent).

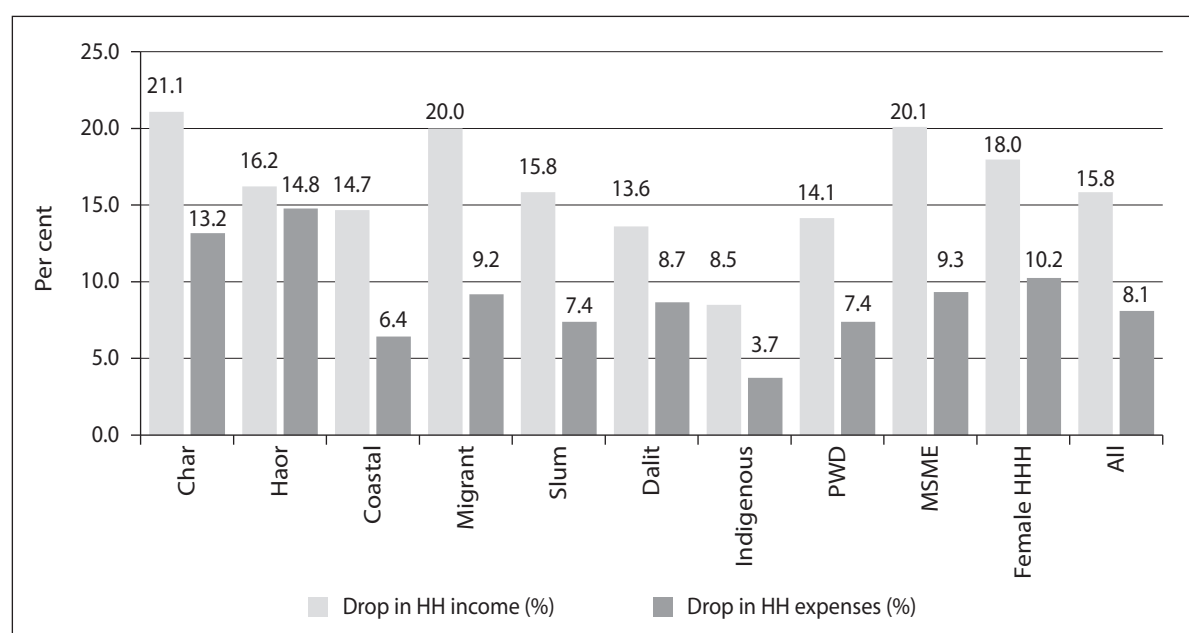
On average, the monthly household expenses dropped by 8.1 per cent. However, due to experiencing different magnitudes of vulnerability, not all of the LNOBs and PNOBs could significantly reduce their respective monthly expenses to adjust for the drop in monthly income. Among the LNOBs, only *char* (13.2 per cent) and *haor* (14.8 per cent) communities have managed to drop their monthly expenses

Table 5: Changes in monthly HH income and expenditure in taka before and now (during COVID-19)

| Group | Monthly HH Income | | Monthly HH Expenditure | | Drop in HH income (%) | Drop in HH expenses (%) | Monthly savings dropped in % of HHs |
|------------|-------------------------------------|--------------------------------|-------------------------------------|--------------------------------|-----------------------|-------------------------|-------------------------------------|
| | Before COVID-19 (before March 2020) | After COVID-19 (February 2021) | Before COVID-19 (before March 2020) | After COVID-19 (February 2021) | | | |
| | a | b | c | d | $e=(a-b)/a*100$ | $f=(c-d)/d*100$ | |
| Char | 12,207*** | 9,635 | 9,497* | 8,247 | 21.1 | 13.2 | 60.0 |
| Haor | 19,304*** | 16,172 | 12,643** | 10,775 | 16.2 | 14.8 | 58.0 |
| Coastal | 18,160*** | 15,497 | 13,000 | 12,165 | 14.7 | 6.4 | 61.0 |
| Slum | 15,408*** | 12,968 | 11,630 | 10,770 | 15.8 | 7.4 | 68.0 |
| Dalit | 15,024** | 12,981 | 11,315 | 10,335 | 13.6 | 8.7 | 53.0 |
| Indigenous | 20,573** | 18,828 | 11,310 | 10,889 | 8.5 | 3.7 | 62.7 |
| PWD | 16,899** | 14,508 | 12,130 | 11,235 | 14.1 | 7.4 | 64.0 |
| Female HHH | 21,037*** | 17,255 | 12,299 | 11,039 | 18.0 | 10.2 | 68.4 |
| Migrant | 35,329*** | 28,263 | 17,603** | 15,988 | 20.0 | 9.2 | 69.1 |
| MSME | 25,536*** | 20,401 | 15,632 | 14,173 | 20.1 | 9.3 | 72.0 |
| All | 20,035*** | 16,861 | 12,742** | 11,711 | 15.8 | 8.1 | 64.6 |

Source: Citizen's Platform Field Survey 2021; ***P-value>0.01; **P-value>0.05; *P-value>0.1

Figure 10: Percentage drop in monthly household income and expenditure during COVID-19



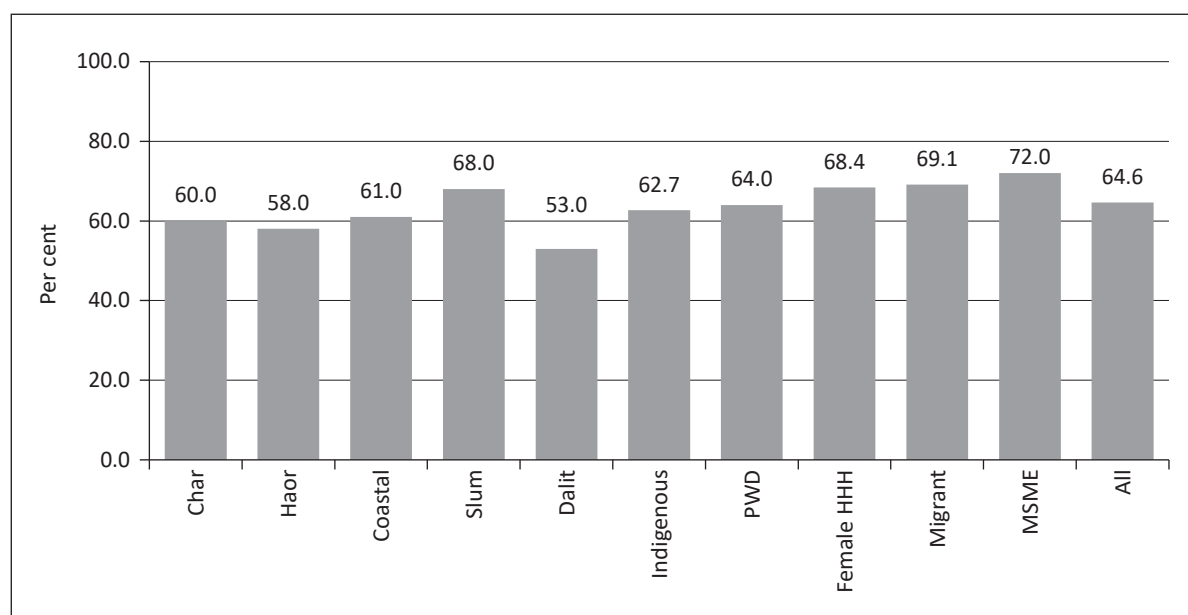
Source: Citizen's Platform Field Survey 2021.

significantly. Within the PNOBs, only migrant families (9.2 per cent) were able to make significant adjustment in monthly expenses. Indeed, COVID-19 forced these marginalised communities to further reduce their living standards – where their pre-existing living condition was already poor.

4.3 Household savings

As is found, the average drop in monthly income was double than the monthly cut in expenses. Intuitively, this is expected to reduce the monthly savings for these marginalised groups. It is likely to make them more vulnerable to deal with any likely health shocks during the pandemic. Monthly income and expenditure analysis (before and now - during the pandemic) underscores that nearly two-thirds of households have already experienced a drop in monthly savings. More specifically, nearly 72.0 per cent of MSMEs have experienced this alongside 69.1 per cent of migrant households, and 68.4 per cent female-headed households (Figure 11).

Figure 11: Percentage of households faced drop in monthly savings



Source: Citizen's Platform Field Survey 2021.

The drop in monthly savings is more prevalent among households where at least one member has lost work during first phase of the pandemic. This is statistically significant for all the PNOBs and LNOBs (except for indigenous households) (Table 6). Indeed, these households are more likely to struggle than others to address the COVID-19 induced economic crisis.

Table 6: Percentage of HHs lost monthly savings

| Groups | HH with members did not lose work | HH with members lost work | Statistical Significance |
|------------|-----------------------------------|---------------------------|--------------------------|
| Char | 30.0 | 70.0 | *** |
| Haor | 37.9 | 62.1 | *** |
| Coastal | 29.5 | 70.5 | *** |
| Slum | 21.3 | 78.7 | *** |
| Dalit | 47.2 | 52.8 | ** |
| Indigenous | 49.7 | 50.3 | - |
| PWD | 20.3 | 79.7 | *** |

(Table 6 contd.)

(Table 6 contd.)

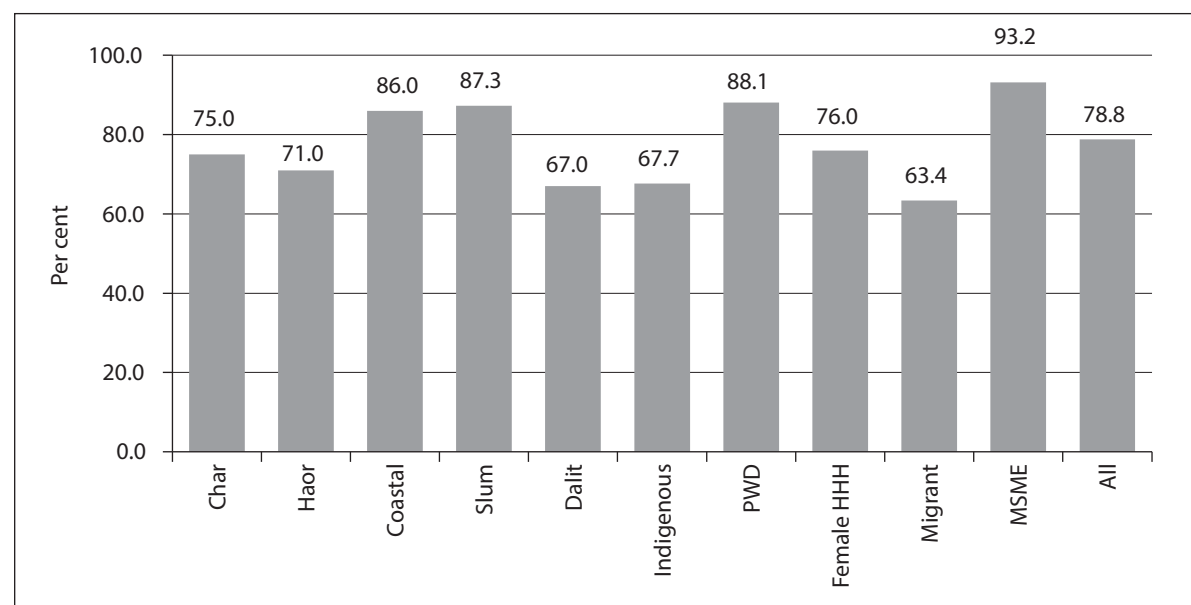
| Groups | HH with members did not lose work | HH with members lost work | Statistical Significance |
|------------|-----------------------------------|---------------------------|--------------------------|
| Female HHH | 28.6 | 71.4 | *** |
| Migrant | 34.1 | 65.9 | *** |
| MSME | 4.1 | 95.9 | *** |
| All | 29.7 | 70.3 | *** |

Source: Citizen's Platform Field Survey 2021; ***P-value>0.01; **P-value>0.05; *P-value>0.1

4.4 Financial hardship

The LNOBs are marginalised communities within mainstream society and have already been exposed to financial constraints to improve of their living standards. COVID-19 has further accentuated these pre-existing vulnerabilities. About 78.8 per cent of the households reported that they have either experienced or are experiencing further financial hardship² induced by COVID-19 crisis.

Figure 12: Percentage of households experiencing COVID-19 induced financial hardship



Source: Citizen's Platform Field Survey 2021.

Approximately 93.2 per cent of MSME households have mentioned that they have experienced (or are experiencing) financial hardship (Figure 12). In addition, 88.1 per cent of PWD households, 87.3 per cent of households from slum areas, 86.0 per cent of households from coastal areas have experienced the same in the early phase of the pandemic.

In addition, 76.0 per cent of female-headed households claimed that they experienced or is experiencing such financial difficulties. The corresponding number for households from *char* and *haor* areas are 75.0 and 71.0 per cent respectively. Similarly, 67.7 per cent of indigenous households,

²Here, the term “financial hardship” is used to refer to households who’ve failed to manage current expenses with reduced income earnings due to the pandemic.

67.0 per cent of dalit households and 63.4 per cent of households with migrants have mentioned about a rise in financial burden.

On average, the monthly income drop is 18.7 per cent within the households that either experienced or is experiencing any financial hardship induced by COVID-19 (Table 7). This reduction in monthly income is significantly higher for households that faced additional financial hardship than the other households. It is also observed that households that suffered relatively less in terms of financial hardship, have had higher income level at pre-pandemic state.

Table 7: Reductions in monthly household income in taka by the state of financial hardship

| Groups | Current income | | Income before COVID-19 | | Reduction in Household Income (%) | Reduction in Household Income (%) |
|------------|---------------------------|------------------------------|---------------------------|------------------------------|-----------------------------------|-----------------------------------|
| | Facing financial hardship | Not faced financial hardship | Facing financial hardship | Not faced financial hardship | Faced/Facing financial hardship | Not faced financial hardship |
| Char | 8,712 | 12,479*** | 11,831 | 13,367 | -26.4 | -6.6 |
| Haor | 14,326 | 20,564*** | 18,018 | 22,452* | -20.5 | -8.4 |
| Coastal | 14,802 | 19,764*** | 17,500 | 22,214* | -15.4 | -11.0 |
| Slum | 12,519 | 16,039*** | 15,118 | 17,392** | -17.2 | -7.8 |
| Dalit | 10,852 | 17,239*** | 13,694 | 17,724** | -20.8 | -2.7 |
| Indigenous | 16,097 | 24,545*** | 18,015 | 25,927*** | -10.6 | -5.3 |
| PWD | 13,032 | 25,470*** | 15,433 | 27,788*** | -15.6 | -8.3 |
| Female HHH | 15,046 | 24,279*** | 19,102 | 27,225*** | -21.2 | -10.8 |
| Migrant | 23,439 | 36,326*** | 31,992 | 41,144** | -26.7 | -11.7 |
| MSME | 19,615 | 31,219*** | 24,782 | 35,906** | -20.9 | -13.1 |
| All | 15,007 | 23,733*** | 18,455 | 25,925*** | -18.7 | -8.5 |

Source: Citizen's Platform Field Survey 2021; ***P-value>0.001; **P-value>0.01; *P-value>0.05

The average drop in monthly income for households who have become financially distressed due to the pandemic was 9.0 per cent (Table 8). They have also had a greater reduction in their monthly expenses than those with no COVID-19 induced financial issues. While the drop in monthly household expenses was about 5.0 per cent among the households that did not face financial hardship, they have also had relatively higher monthly expenses at the pre-pandemic stage when compared to households that experienced financial hardship.

However, this was contradictory for the PNOBs (e.g., households with migrants and MSMEs). In the pre-pandemic state, between households that experienced financial difficulties and not (due to COVID-19), only indigenous and PWD households had a significant difference in their respective monthly expenses. All LNOBs and PNOBs had to reduce monthly household expenses. Curiously, at the current level, only *char*, *haor*, PWD and indigenous households could make a statistically significant adjustment in their monthly household expenses. This may indicate that despite their willingness to adjust more in terms of reduction in household expenses—there was not much room to do so as the pre-existing conditions were already poor.

Table 8: Reduction in monthly expenses in taka by the state of financial hardship

| Groups | Current Expense | | Expenditure before COVID-19 | | Reduction in Household Expenditure (%) | Reduction in Household Expenditure (%) |
|------------|---------------------------|------------------------------|-----------------------------|------------------------------|--|--|
| | Facing financial hardship | Not faced financial hardship | Facing financial hardship | Not faced financial hardship | Facing financial hardship | Not faced financial hardship |
| Char | 7,700 | 9,888** | 9,216 | 10,340 | -16.4 | -4.4 |
| Haor | 10,199 | 12,187* | 12,137 | 13,883 | -16.0 | -12.2 |
| Coastal | 12,134 | 12,357 | 13,105 | 12,357 | -7.4 | 0.0 |
| Slum | 10,631 | 11,722 | 11,571 | 12,027 | -8.1 | -2.5 |
| Dalit | 9,910 | 11,197 | 11,209 | 11,530 | -11.6 | -2.9 |
| Indigenous | 10,393 | 11,928** | 10,698 | 12,593*** | -2.8 | -5.3 |
| PWD | 10,515 | 16,576*** | 11,380 | 17,697*** | -7.6 | -6.3 |
| Female HHH | 10,743 | 11,974 | 12,101 | 12,925 | -11.2 | -7.4 |
| Migrant | 15,897 | 16,146 | 18,069 | 16,796 | -12.0 | -3.9 |
| MSME | 14,202 | 13,775 | 15,713 | 14,519 | -9.6 | -5.1 |
| All | 11,394 | 12,889*** | 12,520 | 13,566** | -9.0 | -5.0 |

Source: Citizen's Platform Field Survey 2021; ***P-value>0.001; **P-value>0.01; *P-value>0.05

4.5 Financial savings/endowments

Households that have become cash-strapped during the pandemic have had to fall back on their savings, given that they had any at their disposal. On average, one out of every five households had to withdraw savings during COVID-19. In this connection, the average size of withdrawal came up to 34,460 taka per household within the sample households (Table 9).

Table 9: Percentage of households forced to withdraw savings during COVID-19

| Group | % of HHs | Withdrawal of saving per HH (in BDT) | Number of months it took to save the withdrawal amount |
|------------|----------|--------------------------------------|--|
| Char | 21.0 | 9,476 | 4 months |
| Haor | 10.0 | 46,800 | 8 months |
| Coastal | 12.0 | 36,833 | 8 months |
| Slum | 28.3 | 22,704 | 7 months |
| Dalit | 18.0 | 22,389 | 7 months |
| Indigenous | 10.3 | 22,226 | 3 months |
| PWD | 19.1 | 23,830 | 5 months |
| Female HHH | 19.0 | 42,744 | 5 months |
| Migrant | 21.1 | 103,988 | 6 months |
| MSME | 34.3 | 35,302 | 4 months |
| All | 20.8 | 34,462 | 5 months |

Source: Citizen's Platform Field Survey 2021.

This was a five-month equivalent saving per household at the pre-pandemic state. Households with migrants have withdrawn, comparatively, the highest amount of savings—equivalent to their six-month equivalent of savings at the pre-pandemic state. Households from *haor* and coastal communities, on average, have withdrawn savings of 46,800 taka and 36,833 taka – in both cases equivalent to their eight-month household savings of pre-pandemic state.

4.6 Debt situation

The present study finds that nearly one out of every two households that have faced financial hardship due to lockdowns forced to rely on borrowings. The average size of loan availed was equivalent to 52,530 taka per household (Table 10). The analysis suggests that, on average, it may take two years and one month for a household to repay the principal amount of loan taken, given the current level of monthly household savings.

Table 10: Percentage of households forced to avail loans during COVID-19

| Group | % of HHs | Loan taken (in BDT) | Number of months it may to repay the principal loan amount at the current rate of HH savings |
|------------|----------|---------------------|--|
| Char | 48.0 | 40,792 | 2 years & 7 months |
| Haor | 54.0 | 51,722 | 3 years & 6 months |
| Coastal | 61.0 | 53,721 | 2 years & 6 months |
| Slum | 50.5 | 50,455 | 2 years & 10 months |
| Dalit | 51.0 | 32,069 | 2 years & 7 months |
| Indigenous | 31.3 | 38,011 | 2 years & 5 months |
| PWD | 48.9 | 58,217 | 3 years & 3 months |
| Female HHH | 34.6 | 52,390 | 1 year & 9 months |
| Migrant | 29.9 | 99,362 | 1 year & 7 months |
| MSME | 75.0 | 67,226 | 1 years & 7 months |
| All | 47.9 | 52,533 | 2 years & 1 months |

Source: Citizen's Platform Field Survey 2021

Households from *haor* communities have taken loans equivalent to 51,722 taka, which may take three years and six months for them to repay. Only the households with migrants and MSMEs may require the least amount of time to repay their loans – but this will also take more than one and half years. High job regaining rate may cause optimism, especially in terms of regaining a semblance of income stability. However, as previously mentioned, this highly indicates the fragile nature of their employment. Consequently, the fragility of employment would lead to instability of household income flows. Both the reduction in income and subsequent reduction in expenditures were found to be significant for the LNOB and PNOB groups. Specifically, households with migrants and those in the rural *char* and *haor* areas were observed to have significantly reduced their expenses.

Alongside expenditure adjustments, households (especially those with members who had been laid off during COVID-19) were found to be reducing their proportions of monthly savings. In this survey, two-thirds of the households were forced to reduce their monthly savings, while one in every two households were forced to take a loan. Indeed, the households who had been financially burdened had a higher and significant reduction in income and expenses compared to those who did not face additional financial hardship.

5. PREVALENCE OF COVID-19 AND HEALTH CARE CHALLENGES

The following section will present the prevalence of COVID-19 among the sample households. It will also showcase challenges faced by the LNOB and PNOB communities as regards receiving regular health care treatments.

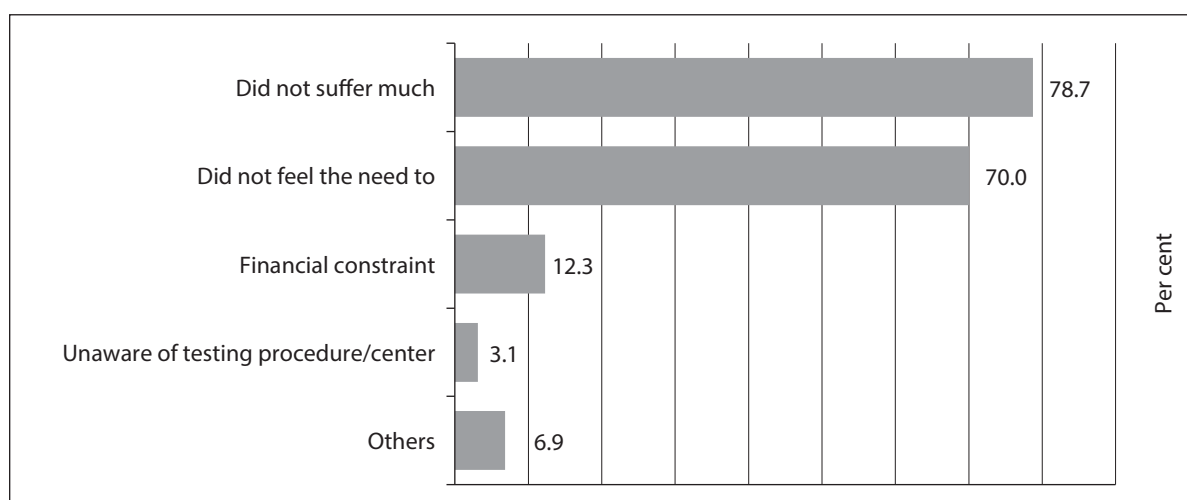
5.1 Incidence of COVID-19 among LNOBs and PNOBs

Of total 7,379 individuals among the sample households, 36.0 per cent had some COVID-19 symptoms (e.g., fever, cough, sore throat, running nose, or breathing difficulty) since March 2020. Within this sample population, 18.2 per thousand got tested, and nearly 1.5 per thousand (per 1,000) tested COVID-19 positive. Nearly four out of five went for the COVID-19 test in public centres. The cost of a single test, including transportation, was 406 taka and 3,098 taka for public and private centres, respectively. Among 1,600 households, only two cases were found to have required hospitalisation. In general, the incidence of COVID-19 symptoms and infection was lower among the marginalised households than the national average. However, the caveat is, a relatively lower portion of marginalised people with symptoms went for a COVID test.

Two out of every three households had at least one member who had exhibited some form of COVID-19 symptom since March 2020. The symptoms were most prevalent among members of MSME (81.0 per cent), followed by *haor* (78.0 per cent) and migrant (72.0 per cent) households. For other types of communities, at least more than half of the households had members with some sort of COVID-19 symptoms.

Members from only 7.0 per cent households went for a COVID-19 test during the period. This rate was found to be higher than average among indigenous (10 per cent), slum (9 per cent), and person with disability (8.0 per cent) households. However, a significant number of people felt they did not suffer much (78.7 per cent) or did not feel the need to test (70.0 per cent) – that's why despite having symptoms, they were reluctant to go for a test (Figure 13). In addition to this, nearly 12.3 per cent people with symptoms mentioned that they could not go for a test because of financial constraints.

Figure 13: Reasons for not availing a COVID-19 test (%)

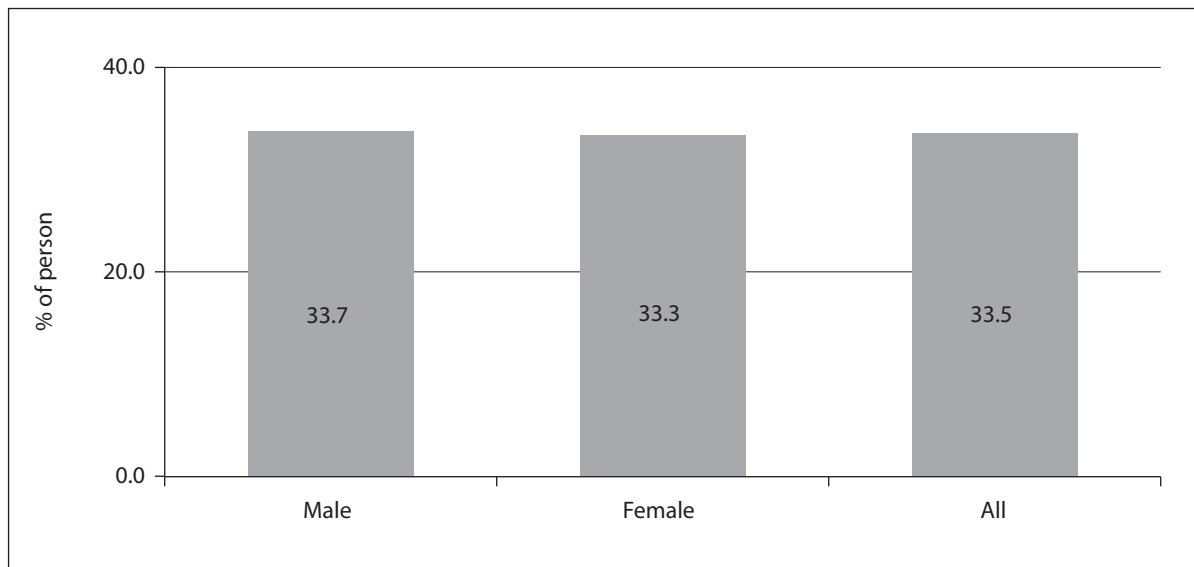


Source: Citizen's Platform Field Survey 2021.

5.2 General access to regular health care services

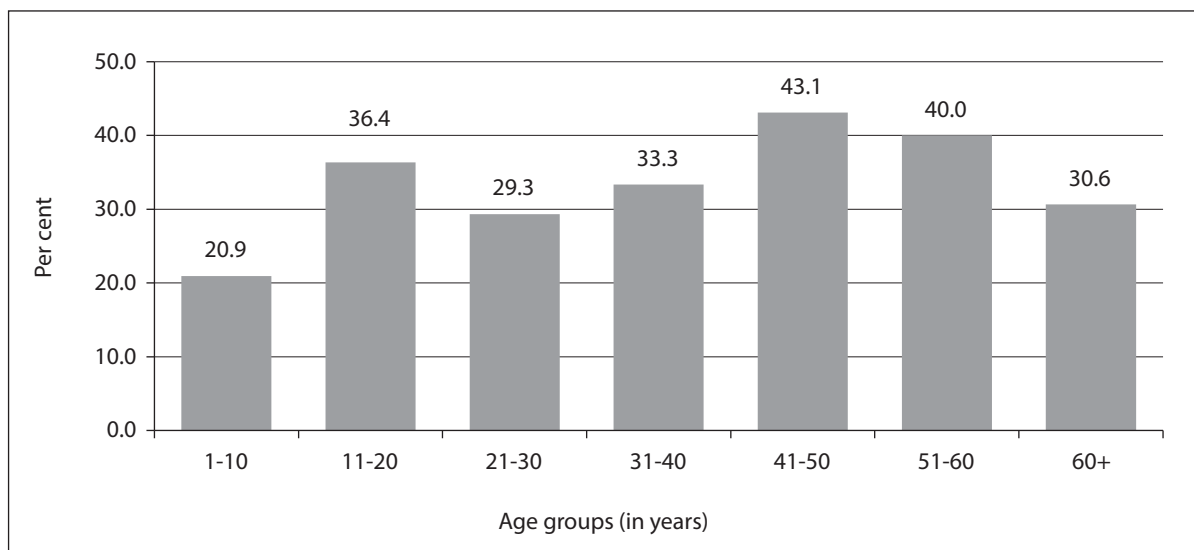
Since the pandemic outbreak, at least one out of every three individuals could not avail their needed regular medical treatment. This was found to be true irrespective of gender (Figure 14). Among 41 to 50 years age bracket, 43.1 per cent of the people experienced an interruption in regular medical check-ups or follow up treatments. Another 40.0 per cent of people between the age of 51 to 60 years missed their regular scheduled treatments (Figure 15). Correspondingly 20.9 per cent children (aged between 0 to 10 years) missed regular medical check-ups. Besides, 30.6 per cent of elderly people (aged above 60 years) missed their regular medical supports or treatments.

Figure 14: Percentage of people missed regular medical treatments by gender



Source: Citizen's Platform Field Survey 2021.

Figure 15: Percentage of people missed regular medical check up by age cohorts



Source: Citizen's Platform Field Survey 2021.

5.3 Maternal Health Check-up and Child Delivery during the pandemic

During the pandemic, 5.0 per cent of the female population surveyed (aged 14 and above) became new mothers, while 1.8 per cent had been pregnant at the time of the survey. Despite the lockdown and general hesitancy during any form of travel, two-thirds of this sample reported that they did not miss any regular checkup. However, 14.6 per cent have mentioned that they missed all rounds of regular check-ups while 13.3 per cent missed only a few. In addition, 5.1 per cent reported that they missed only one round of regular check-up.

Within the sample, 52.6 per cent who became mother during the first phase of COVID-19 gave birth their children at home. Within this share, one-third of the parents mentioned that the pandemic situation forced them to go for this choice. Only in 13.8 per cent of cases parents used public healthcare facility.

6. PARTICIPATION IN ONLINE EDUCATION

Schools and universities in Bangladesh had immediately shut down physical classes as soon as COVID-19 became mainstream news in mid-March 2020. With the subsequent extensions of nationwide lockdowns, it soon became clear that schools were nowhere near reopening and resuming classes. Since 18 March 2021, all educational institutions are closed, resulting in one of the longest school closures in the world (Khan, 2021).

During this period, many institutions had attempted to continue classes through online platforms. Such initiatives faced several challenges, including lack of internet penetration and accessibility, poor internet connectivity, unaffordability of devices by students, dearth of technical know-how on the use of different online learning interfaces for both teachers and students and lack of financial resources to cover the additional cost of attending virtual schooling. However, online classes were mainly remotely operated in the divisional cities and urban areas due to the abovementioned challenges. Educational institutions outside Dhaka, Chittagong, and other major cities could not adopt online activities comprehensively. Thus, a significant portion of students were deprived of educational attainment in early phase of the pandemic period.

6.1 Online education: Participation rate and causes

A total 1,811 students were found in the sample households. Nearly 45.0 per cent were at primary (and below) schools, 38.0 per cent were in secondary school, 10.0 per cent were at college, rest were either in vocational education or pursuing tertiary education (Table 11). Among these enrolled students in primary (and below) schools, only 3.1 per cent participated in online classes. The incremental cost of participating in online classes is estimated to be nearly 228 taka. Among students enrolled in secondary school, only 16.8 per cent could attend online classes and the incremental cost of attending online classes was nearly 296 taka. In addition, among the college-going students, nearly 26.5 per cent participated in online classes, and the incremental cost of participating in online classes are estimated to be nearly 376 taka. Among those enrolled in vocational degrees, 70.0 per cent participated in online classes. The incremental cost of participating in online classes was about 486 taka, the highest among all cohorts. Caveat is, the sample size was very low for this group of students. Besides, nearly 23.8 per cent of university students participated in online classes with an incremental cost of 330 taka.

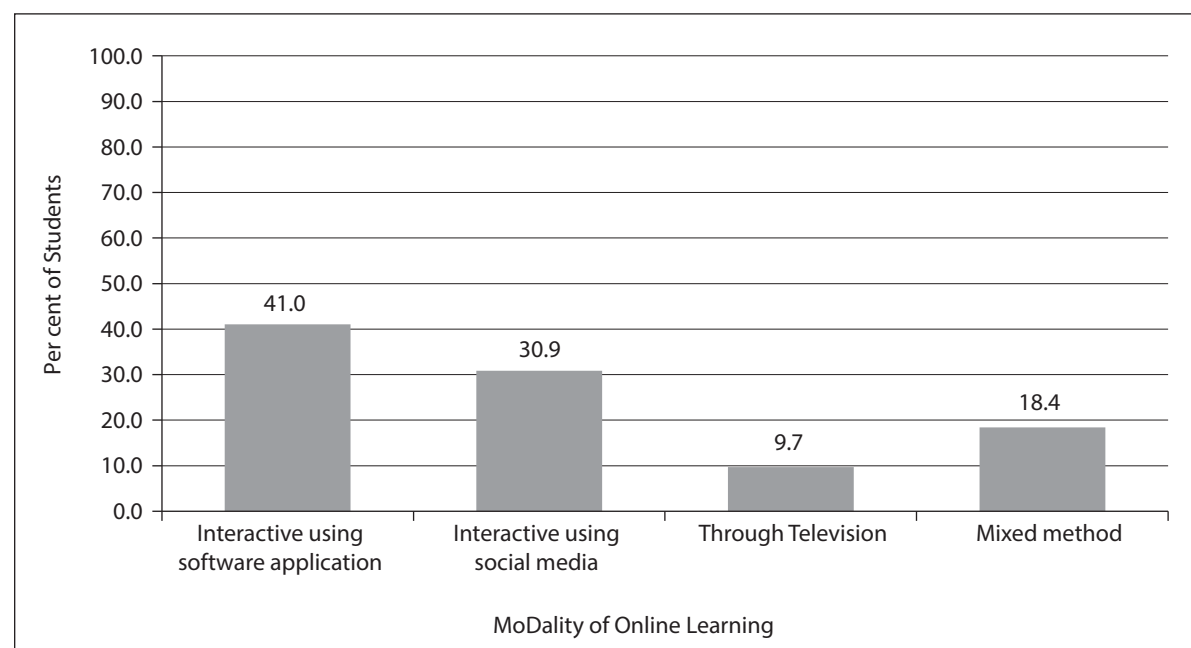
On average, only 12.0 per cent of students across all educational levels from our sample were participating in online classes. Of which, 41.0 per cent are receiving online education through interactive classes (using software application), 30.9 per cent and 9.7 per cent are attending interactive online classes through social media platforms and through television respective. In addition, 18.4 per cent of students are receiving online classes through a mix of all these above-mentioned learning tools (Figure 16). On aggregate, the incremental cost of attending online classes is about 322 taka per student (Table 11).

Table 11: Students enrollment by their level of educational attain

| Educational Status | Number of Students | Number of Students Participating in online classes | Share of students participating in online classes (%) | Incremental cost of participating in online classes (BDT) | Potential rate of discontinuation (%) |
|--------------------|--------------------|--|---|---|---------------------------------------|
| Primary and below | 818 | 25 | 3.1 | 228 | 1.3 |
| Secondary School | 697 | 117 | 16.8 | 296 | 3.4 |
| College | 185 | 49 | 26.5 | 376 | 2.7 |
| Vocational | 10 | 7 | 70.0 | 486 | 0.0 |
| Bachelor and above | 80 | 19 | 23.8 | 330 | 5.0 |
| Others | 21 | - | 0.0 | - | 4.8 |
| Total | 1,811 | 217 | 12.0 | 322 | 2.5 |

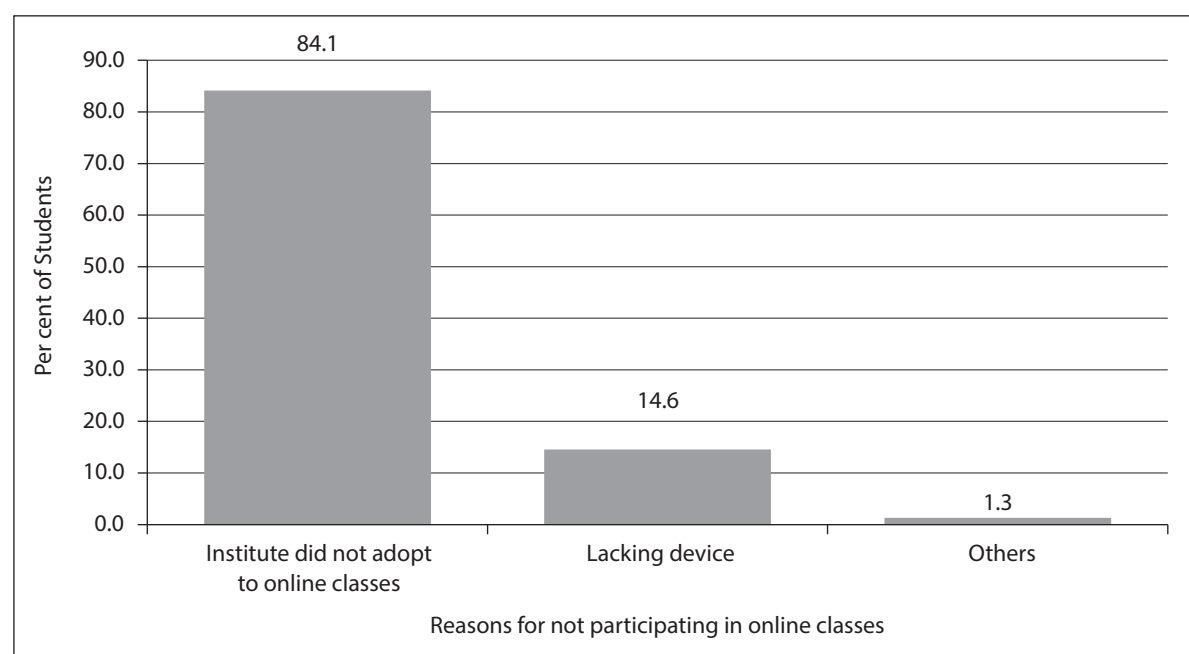
Source: Citizen's Platform Field Survey 2021

Figure 16: Percentage distribution of students participated online classes by different platforms



Source: en's Platform Field Survey 2021.

Figure 17: Reasons for not participating in online classes (%)



Source: Citizen's Platform Field Survey 2021.

Nearly 88.0 per cent of students within the sample households did not or could not participate in online classes in the first phase of COVID-19 pandemic. Among them, 84.1 per cent could not join online classes as their respective educational institution had no such arrangement (Figure 17). This indicates that students belonging to the marginalised households went to institutions with limited capacity to adapt to the needs of the pandemic situation.

6.2 School dropout rate

It may be possible that 2.5 per cent of all currently enrolled students may not continue their education once the educational institutions reopen (Table 11). The likelihood of dropout is found to be higher for students enrolled in advanced levels of education. For example, the dropout rate may be as high as 5.0 per cent for the tertiary level, 3.4 per cent for the secondary level, 2.7 per cent for the college (higher secondary) level and 1.3 per cent for the primary and below. At the household level, from 2.7 per cent of households, at least a member may not continue their respective education once the institute reopens (Table 12).

Table 12: COVID-19 impact on education at the household level (% of HHs)

| Groups | % of HHs with currently enrolled students | % of HHs with at least a member is participating in online classes | Incremental cost of participating online classes at the household level | % of HH with possibility of a member to discontinue education due to COVID-19 |
|---------|---|--|---|---|
| Char | 74.0 | 6.8 | 410 | 3.0 |
| Haor | 77.0 | 7.8 | 350 | 3.0 |
| Coastal | 78.0 | 28.2 | 342 | 4.0 |
| Slum | 60.8 | 15.2 | 303 | 3.8 |

(Table 12 contd.)

(Table 12 contd.)

| Groups | % of HHs with currently enrolled students | % of HHs with at least a member is participating in online classes | Incremental cost of participating online classes at the household level | % of HH with possibility of a member to discontinue education due to COVID-19 |
|------------|---|--|---|---|
| Dalit | 65.0 | 10.8 | 229 | 0.0 |
| Indigenous | 72.7 | 15.6 | 397 | 2.0 |
| PWD | 62.2 | 13.9 | 374 | 2.9 |
| Female HHH | 59.9 | 21.8 | 411 | 1.7 |
| Migrant | 70.1 | 22.8 | 395 | 1.0 |
| MSME | 70.3 | 21.1 | 382 | 3.0 |
| All | 68.8 | 15.8 | 363 | 2.7 |

Source: Citizen's Platform Field Survey 2021

7. PANDEMIC-INDUCED SOCIAL FALLOUTS

In addition to causing new health and economic vulnerabilities, the pandemic is believed to intensify the pre-existing socio-economic vulnerabilities. The present study examines these issues experienced by the LNOBs and PNOBs along with their views on how the COVID-19 pandemic weakened their socio-economic status and to what extent it brought changes to law and order situation within their communities.

7.1 Incidence of violence on vulnerable groups

Nearly one out of every five households in the sample believed that the incidence of violence against women increased during the pandemic. This rate is perceived to be higher among the PNOBs than the LNOBs. For instance, nearly 31.4 per cent of MSME households and 27.3 per cent of migrant households perceived that the incidence of violence against women had risen during this challenging time (Figure 18). However, among the LNOB groups, a significantly lower number of households from *char* areas (29.0 per cent), coastal areas (29.0 per cent), and households with PWDs (23.4 per cent) and households from slum areas (22.8 per cent) reported incidences of violence against women than the PNOBs.

Moreover, 4.6 per cent and 4.7 per cent LNOBs and PNOBs, respectively, perceived a higher rate of violence against children and elderly people due to COVID-19. The rate of violence against children was perceived to be significantly higher among the PNOB groups (i.e., within migrants and MSMEs) than that of the LNOB groups. Similarly, perceived increase of incidences of violence against elderly people were higher among PNOBs than that of the LNOBs.

In contrast, households from indigenous communities and with PWDs have mentioned that they observed a higher rate of violence against other vulnerable groups in the wake of the pandemic. Nevertheless, there was significantly low reporting of violence against children, elderly people and other vulnerable groups from households of *char*, *haor*, coastal, dalit and slum communities.

Figure 18: Perceived increase in following violence (% of HH responses) due to COVID-19

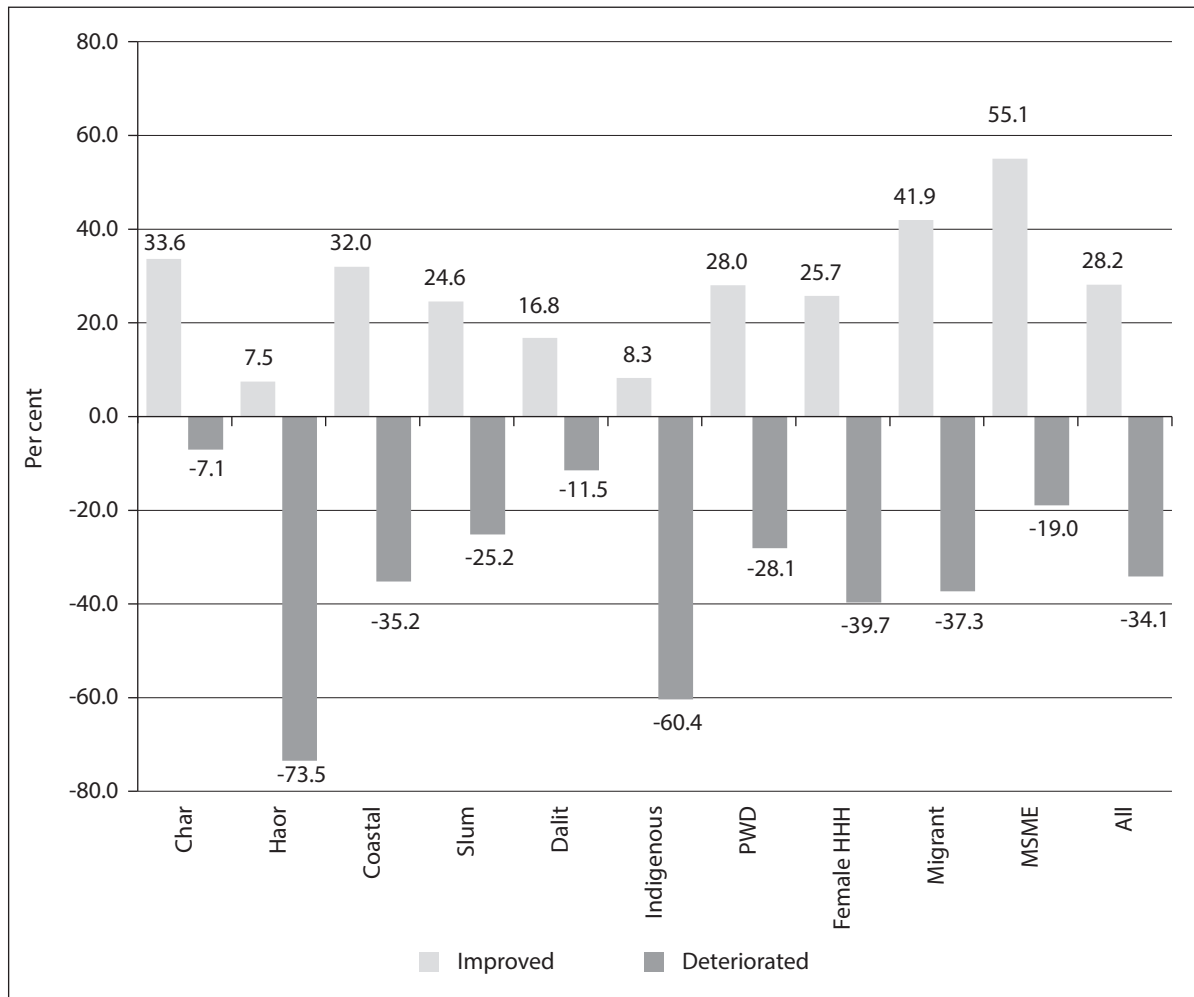


Source: Citizen's Platform Field Survey 2021.

7.2 Perceived changes in law and order condition

In view of the enforcement of lockdowns and subsequent income instability as economic activities came to a slowdown, there was a risk for a rise in criminal offences and social conflict. A higher share of *char*, dalit, migrant and MSME households mentioned that the pandemic improved law and order situation in their communities by reducing social unrest (Figure 19). On the other hand, a relatively lower share of households from these communities claimed the opposite (deterioration of law and order situation and higher incidences of social conflict). In contrast, a comparatively higher share of households from haor, coastal, slum and indigenous areas as well as female-headed households perceived deterioration in law and order situation and increasing rate of social conflicts in the wake of COVID-19 (Figure 19). Overall, the majority of respondents believed that the pandemic led to the detriment of societal wellbeing.

Figure 19: Perception on change in law and order situation due to pandemic (% in HH responses)



Source: Citizen's Platform Field Survey 2021.

8. FINDINGS AND CONCLUSIONS

Much like the rest of the global community, Bangladesh chose to enforce lockdowns across the country to contain the spread of COVID-19. However, unlike many of its global peers, the lack of digital infrastructure with the persistent lockdowns spurred devastating impacts that were on par with the health crisis. The present study has examined the economic, health and education related impacts in Bangladesh during the first wave of the pandemic from the perspective of the marginalised communities of the country - previously left-behind (LNOB) and the newly pushed behind (PNOB) communities in Bangladesh. The underlying hypothesis outlines that the pandemic has likely exacerbated the vulnerability of these marginalised communities.

The rapid decline in economic activity, job loss and subsequent income drop, prolonged school closures and consequent rising dropout rates were just some of the direct and indirect impacts brought on by the pandemic. The survey findings highlight that a majority of the surveyed either lost their job or their business. However, when the first wave came to a plateau, most of the respondents indicated that they had regained their jobs. Survey findings reflect that an overwhelming majority experienced

reduction in monthly income and subsequent financial hardship. This drop in monthly income was comparatively much higher among the PNOB households compared to the LNOB households.

The study also used a probit regression model to further investigate the underlying factor of financial hardships experienced by the LNOBs and PNOBs.³ The econometric exercise confirms that impact of job loss was statistically significant for both LNOB and PNOB groups. For instance, given at least a member lost job at the initial phase of COVID-19, an LNOB household faced 17.4 per cent higher likelihood to experience financial hardship induced by the pandemic while it was found to be 18.4 per cent higher for the PNOB households (Annex Table 2). Given members had COVID-19 related symptoms in the early stage of the pandemic, it has increased the likelihood of an LNOB and PNOB household to experience additional financial hardship by 5.0 per cent and 9.3 per cent respectively. Besides, the exposure to natural supply shocks such as floods and the cyclone increased the likelihood of an LNOB household to face financial hardship by 4.6 per cent. Besides, an additional member in LNOB household is likely to increase the probability of facing financial hardship by 6.3 per cent. Curiously, for MSME households, the result was found to be opposite. Indeed, the likelihood of an MSME household experiencing financial difficulties during the pandemic decreased with an incremental household member. This may be attributed to the understanding that an increase in household size would be an increase in 'helping hands' available for MSMEs. Moreover, the results of the probit model reassured another fact; among the marginalised groups those who had higher income and wealth endowment at pre-COVID phase, could better manage to avoid additional financial hardship.

The study revealed that the rising instability of monthly income leads to adjustments made to household expenditures. Indeed, reduction of household expenses was more acute for households having a person with disability. This was also true for household belonging to the indigenous communities. As a result of the reduction in income and expenses, vulnerable households also had to dip into their savings. The average withdrawal of savings was equivalent to savings made in the five months prior to COVID-19. For those who had insufficient savings to withdraw, taking out loans remained the sole option. Given that the average size of loan availed across the LNOB and PNOB groups, it may take a vulnerable household more than two years to repay only the principal amount. This implies that recovering such a decline in the economic condition would take some time for the vulnerable households. Indeed, these households are now more susceptible to future risks, including the second wave of the pandemic.

One of the major impacts of the pandemic-induced lockdowns is the longest closure of schools in Bangladesh. With this major disruption in the education system, the only mode of coping was virtual or online school. However, a significant majority of students had been left out completely from virtual classes either due to financial constraints, institutional incapacity or even lack of devices. For many marginalised households, it was a choice between paying for a long-term investment in education and surviving now during the pandemic. This exclusion from education altogether was particularly significant for lower levels of schooling, i.e., primary and secondary schools. An indirect consequence of this gap in education could be the rising number of students dropping out in a post-pandemic time.

Households in *char* and *haor* areas and those with PWD increase their chances of becoming financially distressed when a single family member gets infected. Earlier findings in the report affirm the major discrepancy in private and public hospital care for COVID-19. This may be contributing to the growing

³See technical appendix for methodology and annex tables for detailed results.

financial burden in the instance that said family member requires hospitalisation for both the LNOB and PNOBs. Many vulnerable households opted out of regular medical treatments, including maternal health services.

The study indicates that the economic vulnerabilities are more prominent compared to health and other socio-economic shocks. The vulnerabilities are not only true for the short term but may also persist in the medium term. The reinstatement of employment may not fully address the need for support measures as their savings and debt situation took a serious blow. Education-related vulnerabilities are likely to come to light in the medium term as many students, particularly at a higher level, will not complete their planned education due to the financial distress of the households. Hence, the policy support measures will be required to address both short and medium-term issues with a view to addressing pandemic period and post-pandemic recoveries. A tailor-made approach requires giving more priority to specific marginalised groups taking cognisance of their levels of susceptibilities to different forms of pandemic-induced challenges.

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TECHNICAL APPENDIX

An econometric exercise is attempted to explain which factors influenced households to experience additional financial hardship due to COVID-19 by the LNOBs and PNOBs. If a household has experienced or is experiencing additional financial hardship due to COVID-19, it has been assigned value one (1) and otherwise zero (0). Given the dichotomous nature of the dependent variable, a quality response model such as logit or probit is deemed more appropriate. In this study, a probit analysis is used given the data is distributed normally among all possible outcomes.

The model is used to explain households' ($i = 1 \dots n$) state of 'no change in utility' and 'drop in level of utility (disutility)' U_{ij} due to COVID-19. 'No change in utility' refers to a state where despite households' exposure to different types of shocks induced by the COVID-19 it could manage to keep its standard of living equivalent to the pre-COVID stage. In contrast, *drop in utility (disutility)* implies that upon its exposure to different types of shocks induced by COVID-19 households' standard of living has dropped below the pre-COVID stage. In other words, marginalised households that have managed to maintain a standard of living at least as good as their pre-COVID state assumed to successfully mitigate additional vulnerability induced by the COVID-19 pandemic. In contrast, rest could not avoid newly induced challenges by the COVID-19 crisis and become more vulnerable.

The probability P_i for a household is to state that they have experienced/are experiencing financial hardship due to COVID-19. And this can be expressed as in equation (1), where Φ represents the cumulative distribution of a standard normal random variable.

$$P_i = \text{prob}[Y_i = 1|X] = \int_{-\infty}^{x_i'\beta} 2\pi^{-1/2} \exp\left(-\frac{t^2}{2}\right) dt \dots\dots\dots(1)$$

$$= \Phi(x_i'\beta)$$

The dependent variable, whether a household has experienced financial hardship or not, is case specific to its exposure to different shocks e.g., economic shocks, health shocks, shocks related to lacking arrangements to participate in online education, other natural supply shocks (e.g., natural disasters such as flood, cyclones etc.), initial endowment status (asset) at the household level, and other basic household characteristics. The relationship between a specific variable and the outcome of the probability is interpreted by means of the marginal effect, which accounts for the partial change in the probability. The marginal effect associated with continuous explanatory variables X_k on the probability $P(Y_i = 1 | X)$, holding the other variables constant can be derived as follows:

$$\frac{\partial P_i}{\partial x} = \gamma(x_i'\beta)\beta_k$$

where, γ represents the probability density function of a standard normal variable.

On the other hand, the marginal effect of dummy variables refers to discrete changes in the predicted probabilities, and it can be derived as follows:

$$\Delta = \Phi(\bar{x}\beta, d = 1) - \Phi(\bar{x}\beta, d = 0)$$

The marginal effects provide insights into how the explanatory variables shift the probability of a household being financially vulnerable due to COVID-19 crisis. Using the econometric software STATA,

average marginal effects were calculated for each variable while holding other variables constant at its sample mean. The specific empirical model estimated in this research exercise is as follows:

$$\begin{aligned}
 Prob(Y_i = 1) = & \varphi(a_1 * \ln(\text{pre-pandemic monthly HH income}) + a_2 * \text{loss of work at the initial phase of} \\
 & \text{COVID-19} + a_3 * \text{HH with members suffered from COVID-19 symptoms} + a_4 * \\
 & \text{HH with members' education affected due to COVID-19} + a_5 * \\
 & \text{HH exposed to new natural supply shocks} + a_6 * \ln(\text{amount of agricultural land owned}) + a_7 * \ln \\
 & (\text{homestead area under ownership}) + a_8 * \text{household size} + a_9 * \\
 & \text{HH's participation with local, social and political organizations}) + \varepsilon \text{ -----(2)}
 \end{aligned}$$

Where, Y_i is households state of financial hardship; $a_{i=1 \text{ to } 9}$ are the coefficient of $X_{i=1 \text{ to } 9}$ explanatory variables. Among the explanatory variables loss in employment is used as an indicator to economic shock; HH with members suffered from COVID-19 symptoms is the variable associated to health shock; HH with members' education affected due to COVID-19 is expressed as shock in educational attainment at HH level; HH exposed to new natural supply shocks is associated to households experience to flood or cyclone for the first time. Pre-pandemic monthly household income level, ownership of amount of agricultural land and homestead land are used as control variables to capture the pre-COVID endowment effect.

ANNEXES

Annex Table 1: Probit Regression Coefficients by LNOBs and PNOBs

Dependent Variable: HH experienced/in financial hardship due to COVID-19 pandemic (if yes =1)

| Explanatory Variables | Probit Coefficients | |
|--|------------------------|------------------------|
| | LNOBs | PNOBs |
| | (i) | (ii) |
| In (pre-covid monthly HH income) ^a | -0.5498*** (0.1053) | -0.7244** (0.2082) |
| Loss of Work/Job at the initial phase of COVID-19 ^a | 0.6960*** (0.0903) | 1.0985*** (0.2630) |
| HH with members suffered from COVID-19 symptoms ^b | 0.2012* (0.0898) | 0.5535* (0.2439) |
| HH with members' education affected due to COVID-19 ^c | 0.1784 (0.1557) | -0.1915 (0.2890) |
| HH exposed to new natural supply shocks (either flood or Amphan) ^d | 0.1843* (0.0901) | -0.0190 (0.2856) |
| In (amount of agricultural land owned in decimal) ^e | -0.0540* (0.0274) | 0.0240 (0.0719) |
| In (homestead area under ownership in decimal) ^e | -0.0893* (0.0425) | -0.4278*** (0.1194) |
| Household size (in number) ^f | 0.0630* (0.0297) | -0.0442 (0.0577) |
| HH's participation with local, social and political organisations ^f | -0.2219* (0.1045) | -0.0866 (0.3155) |
| Constant | 1.6069*** (0.2719) | 3.0190*** (0.7288) |
| Observations | 1,222 | 288 |
| R ² | 0.4346 | 0.3306 |
| Wald Chi2 | 145.81 | 75.40 |
| AIC | 111.96 | 197.96 |
| BIC | 118.04 | 234.58 |

Note: Standard errors in parenthesis *** p<0.01, ** p<0.05, * p<0.1; a = economic shocks at HH level, b=health shock at HH level, c=shock in educational attainment at HH level, d = natural supply shocks, e = HH endowments, f = HH characteristic

Annex Table 2: Average Marginal Effects from Probit Regression Models by LNOBs and PNOBs

Dependent Variable: HH experienced/in financial hardship due to COVID-19 pandemic (if yes =1)

| Explanatory Variables | Average Marginal Effects | |
|--|--------------------------|------------------------|
| | LNOBS | PNOBS |
| | (i) | (ii) |
| In (pre-covid monthly HH income) ^a | -0.1379*** (0.0253) | -0.1214*** (0.0342) |
| Loss of Work/Job at the initial phase of COVID-19 ^a | 0.1746*** (0.0214) | 0.1841*** (0.0415) |
| HH with members suffered from COVID-19 symptoms ^b | 0.0504* (0.0224) | 0.0927* (0.0404) |
| HH with members' education affected due to COVID-19 ^c | 0.0448 (0.0389) | -0.0320 (0.0487) |
| HH exposed to new natural supply shocks (either flood or Amphan) ^d | 0.0462** (0.0226) | -0.0031 (0.0478) |
| In (amount of agricultural land owned in decimal) ^e | -0.0135* (0.0068) | 0.0040 (0.0120) |
| In (homestead area under ownership in ownership) ^e | -0.0224* (0.0106) | -0.0716*** (0.0195) |
| Household Size (in number) ^f | 0.0158* (0.0074) | -0.0074 (0.0096) |
| HH's participation with local, social and political organisations ^f | -0.0556* (0.0259) | -0.0145 (0.0528) |
| Observations | 1,222 | 288 |

Note: Standard errors in parenthesis *** p<0.01, ** p<0.05, * p<0.1; a = economic shocks at HH level, b=health shock at HH level, c=shock in educational attainment at HH level, d = natural supply shocks, e = HH endowments, f = HH characteristics.

COVID-19 continues to leave a trail of devastation in its wake. Diminishing decades worth of development progress, the ongoing pandemic impact extends far beyond the health sector. In addition to this, the range and depth of impact vary largely across sectors and communities in Bangladesh. In conjunction with the successive lockdowns disrupting the resumption and continuation of socio-economic activities, the pandemic has exacerbated old vulnerabilities and created new ones. In this vein, the study spotlights the impact and experiences of the previously left-behind (LNOB) and newly pushed-behind (PNOB) communities. Hypothesising the likelihood that the pandemic has aggravated the vulnerability of Bangladesh's marginalised communities, the study framed the impact assessment of the COVID-19 pandemic on marginalised communities in Bangladesh in three ways. The three dimensions comprise the pandemic's impact on the health and education conditions of the marginalised as well as the overarching impact on the country's economy. To this end, the study undertook a face-to-face household survey of 1,600 vulnerable households among the vulnerable communities across Bangladesh to derive trends and relationships whilst reviewing existing literature to validate its findings. The survey was carried out considering division-wise stratification, geo-locations, diversity and susceptibility to experiencing a natural disaster. The study shows that these vulnerable households faced considerable challenges in terms of loss of income, erosion of consumption and savings, health and education. In view of the ground-level evidence, the study emphasises policies to address the predominant rising under-employment, the subsequent reduction in monthly household income and expenses and rising household debt.



Citizen's Platform for SDGs, Bangladesh

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