

The impact of Covid-19 on the poorest

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ENDING
EXTREME POVERTY
WHATEVER
IT TAKES

Research Paper 4
BANGLADESH

Summary

As part of a multi-country initiative to examine the impact of Covid-19 and related policy responses on the Extreme Poor, Concern Worldwide Bangladesh have tracked changes in the lives and livelihoods of a number of their programme participants between June and September 2020. In the last round of data collected, there is a sense amongst those interviewed of things returning to normal, and a belief that Covid is over. High levels of fear associated with contracting Covid-19, apparent in June have dissipated. When combined with the imperative to meet more immediate needs and pre-existing challenges in following guidelines to prevent the spread of Covid-19, such as the ability to afford soap or face masks, or following social distancing in crowded urban areas or workspaces, this has the potential to create an upsurge in infections. On a more positive note, in September it was possible to see a continued slight, but consistent improvement in people's ability to earn an income, and as a result purchase food. People have been afraid to attend health facilities but are now more prepared to do so if they are sick, even though cost remains a major factor in their decision to seek assistance. While schools remain closed, parents struggle to provide any form of education for their children and identify the negative impact this is having on their behaviour. Respondents spoke about a number of incidents of violence within the home, which can be related to frustration caused by the new circumstances they find themselves in. While some support has been received, there is a great deal of frustration with how this has been targeted and distributed, with a widely held belief that people are not receiving the support that is meant for them.

Introduction

Globally, the first case of Coronavirus disease (Covid-19) was identified in late December 2019; following rapid escalation in early 2020, it was declared a public health emergency of international concern at the end of January, and a Pandemic on 11 March, by the WHO¹. In Bangladesh, the first three known cases of Covid-19 were reported on 8 March 2020. When the first of Concern's in-country briefs was produced, on the 18 June, there were 98,489 reported cases (with 26,853 recorded in Dhaka and 3,809 in Chattogram)², by 12 October this had increased to 378,266 confirmed cases and 5,524 deaths³, though there is a general perception that the virus has been much more widespread within the population⁴. (Figure 1 illustrates the cumulative number of confirmed cases and deaths since March).

In response to the pandemic in Bangladesh, a 10-day shutdown effective from March 26 was declared⁵. This was described as a nationwide holiday, travel on water, rail, and air routes was banned, and road-transportation suspended, while all non-essential organisations, businesses, and educational institutions were to close. Following the declaration, many people from the cities started to leave the urban areas by various means, including overcrowded public transport services.⁶ People were advised to practice social distancing and the wearing of facemasks has been made compulsory. The army was asked to assist in enforcing this,

with up to 290 teams of soldiers deployed across the country. Elements of the response have drawn praise, particularly in terms of the scale-up of social protection with an estimated 15.3% of the population covered⁷ though this is predominantly in rural areas. At the end of July, scheduled international passenger flights were permitted, though the general restrictions to contain the spread of Covid-19 were extended, including a ban on rallies, meetings, and mass gatherings, though curfew hours were shortened to between 22:00 - 05:00.

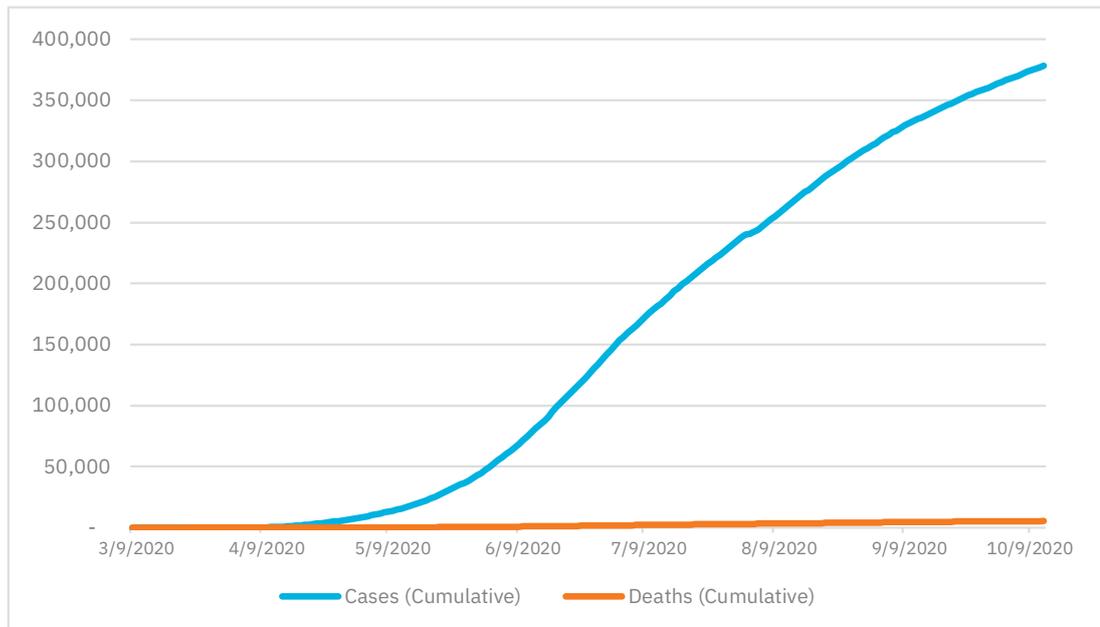


Figure 1 Number of confirmed cases and deaths from Covid-19 in Bangladesh

It has been highlighted elsewhere how Bangladesh exemplifies the triple blow that many countries have suffered from Covid-19: domestic slowdown caused by the disease and the efforts to contain its spread, a sharp decline in exports, and a drop in remittances⁸. The restrictions have the potential to affect the key sowing and transplanting period for the Aman rice season (June-September) and lean season (September), while some estimates suggest that remittances, the second-largest driver of the Bangladesh economy, could decrease by 20 percent in 2020. The situation is further compounded by the onset of the monsoon season, which is increasing the chances of flooding, and the resumption of the cyclone season from October⁹. Combined this has the potential ultimately to double the country’s poverty rate, pushing it to over 40 percent.

In this Brief, we look at how the response in Bangladesh has affected some of the poorest households living in Dhaka and Chattogram in terms of their food security and their access to basic services such as health and education.

Methodology

Telephone interviews were conducted with five Concern Worldwide programme participants (three men and two women) in the urban areas of Dhaka (three) and Chattogram (two). A first round of Interviews were conducted between 24 and 27 June 2020; the second round took place between 9 and 14 July, a third between 27 July and 15 August, with the fourth and final round of interviews held between 3 and 11 September. This has allowed us to track changes in their lives and livelihoods over an almost four-month period.

This builds on data collected in late April and early May as part of a larger piece of research looking at livelihood trajectories of pavement and slum dwellers in Bangladesh (which included the households on this more detailed study), that report is available [here](#). This is part of a four-country study looking at the impact of Covid-19 and the various responses put in place in Somalia, Sierra Leone, Bangladesh and Malawi.

Findings

Those who participated in the exercise were all married and varied in age between 28 and 60 years; they live in rented accommodation in high-density urban areas, and while most have been in these locations for a considerable length of time, the fear of eviction was raised by a number of them at various stages during the interviews. All had remained in Dhaka or Chattogram over the four months of the exercise, though there had been some movement of family members; one man's sister and her husband had temporarily joined the house in July until they found their own accommodation in the city, others had sent their children to live with relatives in the rural areas.

Knowledge of Covid-19

The symptoms of Covid-19 were consistently well understood amongst those interviewed, and were generally associated with *“cold, fever, cough, runny nose and sore throat”*. This level of knowledge is to be expected – as one respondent observed *“it’s always on the TV”*, while many people received more information from friends, local organisations and the radio. However, across all rounds of interviews it was possible to identify various misunderstandings in terms of how the virus spreads, for instance in June a respondent explained how *“you should not take cold water or anything cold”*¹⁰. These misunderstandings seemed to increase between the rounds of data collection, potentially due to more and more information being provided from a variety of sources, and culminate in a general sense that the threat of Covid-19 is over. In July, respondents explained how *“if you eat sour things, that virus can no longer attack”* and that they were *“hearing from people talking in the shops that corona is slowly becoming weak.”* In a later round, one respondent wondered whether *“after consuming the meat of Korbani maybe Allah has granted His mercy for them from Corona”*. Others explained how they were no longer worried as they *“Heard a needle [vaccine] has been invented to save people from corona. People are talking about it while drinking tea in the tea-shops and saying corona is over”*.

By August, there was a general feeling that Covid-19 was no longer a threat to them, one woman in Dhaka pointing out *“The virus doesn’t seem to affect poor people like us, it is mostly spreading among the rich. Whenever I turn the television on, I see only rich people dying after being infected by the virus.”* Similarly, in September one respondent described how *“Now government has removed the bar on transport people think that there is no problem so there is no new discussion on this virus.”*

Initially, the amount of information received contributed to a high level of fear amongst those interviewed. In June, respondents spoke of how *“if we do not tread carefully, or neglect this, then death will be inevitable, no one will live through this”* and of how they had *“warned everyone starting from children, to tread carefully, otherwise you will die”*. In the fourth round of interviews, people were specifically asked whether the information they received had made them afraid, with all responding that they, along with everyone they knew, were scared by the earlier information. One man described how he *“was*

afraid because who is not scared of death” and one of the women interviewed told of how “Earlier, whenever I turned on the television, I could see that, this doctor died of the virus or that nurse died of the virus. I used to be afraid then”. However, by September this had changed considerably, as one man explained “now that the lockdown has eased, the fear has decreased a lot as people are moving normally again. Now that people around me are moving normally, it gives me strength”. One woman highlighted how her opinion had changed “now I am not as scared as before. Now everyone is going out for work. If you sit at home in fear, what will you eat?” a point taken up by another woman who works in a garment factory “if I am afraid, I will not be able to work anymore.” We were also told by one respondent how “now I have left everything to Allah. And I am not scared like before.”

Following the Guidelines

In terms of preventative measures, all of those spoken to had a reasonable understanding of the basic guidelines on what needs to be done, answers such as “we have to wash our hands again and again. I have to wear a mask. I have to keep distance with people. To be protected from corona, we need to be clean” were common across all rounds of interviews. Those who did not know the immediate answers were often able to identify where they had heard the different messages when prompted.

However, the people interviewed have always faced challenges in adhering to the guidelines, often driven by more immediate needs. As one respondent explained “Sometimes not everything can be complied with ... I have to work and provide food. When it comes to work, you have to mix with a lot of people”. Another described how “it is not always possible to follow these [guidelines] when at work. We work from one area to another; we’re always at risk. But if I do not work, what will we eat?” Even those who had been purchasing protective materials early on were reducing this in favour of other priorities, one woman described this as follows in September “I used to buy various protective items like masks and sanitizers during Corona. We are poor people. I used to buy masks and sanitizers without buying other necessities. But now I don’t buy them anymore. Instead of buying masks and sanitizers, I am buying necessary items for the family with that money.” “

“Would I buy a bottle of disinfectant for 70 taka every day or feed myself. Poverty is a barrier to good habits I guess”

(Male respondent, Dhaka, September 2020).

As competing priorities are added to perceptions that Covid-19 is no longer the same kind of threat there has been a change in terms of adherence to procedures, as one man described in August “I am not as cautious as I used to be. I have been alert for three or four months but I don’t see any way to take care of my family that way. How long can I keep this up?” While there was an initial upsurge in **Washing Hands** this is reported to be easing off, one man in Chattogram explained in August how “I think I follow these less than I did before. Before I would not eat without washing my hands with soap. Now I use soap only after using toilet. Now I don’t spray mixture [made of Savlon disinfectant] on my hand or feet”. In the same round of interviews, one woman in Dhaka explained that as the “Fear of Corona has decreased a lot, as a result, I don’t wash hands and feet as much as before. If Allah gives disease; will washing our hands and feet will make any difference.”

Maintaining **Social Distance** has been a consistent challenge, particularly for those operating small trading businesses. In the early rounds of data collection, the owner of a small rickshaw repair workshop described how *“Many customers come close to pay, to drop off their rickshaw, to take the rickshaw back”*. In a later interview, this man expanded on his answer *“I used to ask the rickshaw pullers to wash their hands before working but now I don’t say much, they pay me and I work for them”*. One woman, who runs a small teashop identified how *“the shop was closed for one month, when it was reopened, the front of the shop was cordoned off. No one could cross that line. At that time people were not allowed to sit inside the shop. But as time went on, everything became normal and pressure of customers increased. And if you don’t let the customers sit in a tea shop, you won’t have that many customers.”* Another who sells fruit near the train station in Dhaka highlighted how he has to interact with a lot of people if he wants to do business *“a lot of customers come, I have to talk to the customer. Even if they don’t buy it, they ask how much this fruit costs, I have to talk to them? It is not always possible to maintain distance”*. Those who work as rickshaw drivers particularly identified challenges in maintaining social distance from their customers, while one woman who works in a garment factory in Dhaka identified how *“During work where’s the time to follow these guidelines? Those of us who work together bring one bottle of water and share it, drink tea from the same cup, by the grace of Allah, we haven’t had any problems because of it”*.

Impact on Livelihoods

The five people spoken to have a variety of livelihoods, all depending on manual labour or small-scale trading activities. One man runs a small business fixing rickshaws; another initially worked as a butcher on a daily contract but has tried to set up a small business himself; one originally sold fruit near the train station but has had to move location and another runs a tea stall with her husband (who also drives a rickshaw van). Three of the people included have close links to the garment industry. The shock to all of their livelihood activities has been substantial in the past six months, though some improvements can be seen between the various rounds of data collection. One of the key issues to emerge from the interviews is just how precarious these livelihoods are and how variable the income earned can be.

In June, a number of respondents described how they were adapting their small businesses to Covid-19, with the woman who runs a teashop saying *“I keep spraying the shop periodically ... [customers] have to sit in gaps ... I stay far away from them. I don’t give the cup in hand, I put it on the tray and they take it from there”*. One rickshaw driver explained how he had adapted by putting *“bleaching powder and Savlon mixture in a bottle under the rickshaw seat. When I find a passenger, before he or she gets on the rickshaw, I spray that on their hand, on the seat, on my hand and body and then start driving the rickshaw.”* When these respondents were interviewed again in July, they described how they have cut back a little on their cleaning routine *“Due to lack of money, I can’t spray Savlon mixed with water as much as before in the shop. I had been spraying a few times a day before, now I spray once in the morning, once in the afternoon and again in the evening.”* By August, these actions had been further scaled back, with the woman who runs the teashop describing how *“people no longer want to drink tea in a one-time glass. Most people demand ceramic cups washed with hot water. Meaning, I don’t have to spend extra to buy one-time glasses.”*

For those who run small businesses, the amount of income they are generating from these has fallen – in June, the man who runs the rickshaw repair business highlighted how before the lockdown *“Some days I got 600 taka, 1000 taka, 800 taka, 500 taka, but today my wife and I worked for 144 taka together. The rickshaw pullers do not get a lot of business, so the rickshaw pullers do not want to come to have work done for fear of paying money”*. Similarly, the woman who runs the tea stall pointed out how *“Our business is with the poor people. When the shop opens, the rickshaw pullers eat a little. People have no income, how will they eat?”* Another reported how, essentially, he had been out of work for four months and unable to sell fruit, which is more of a night-time business when garment factories and offices are closed.

This generally continued into July, with one participant describing how *“I did not bring any newer goods today ... [yesterday] four cartons of apple got rotten because it was not sold. People don't have money in their pockets, how would they buy”*. However, some spoke about a slight improvement, with one man observing; *“Now the income riding a rickshaw is not bad. Even yesterday, after paying the expense of the company (50 taka) and my own spending of 60 taka I got to return home with 400 taka. I got out with the rickshaw at 5 o'clock in the morning, stopping at 2 o'clock. Now there is more customers on the streets”*

The responses in August continued to be somewhat mixed in this regard, even though some positive elements were observable. One man explained how he had bought fruit to sell but that the rain and lack of customers meant he was unsuccessful, going on to say *“There is no sale at all, I don't even know if the people have any money”* however, the same respondent did say that he expected his business to improve, once the railway reopened. On the other hand, one woman who worked in a garment factory identified *“Ever since the lockdown has been lifted, we are getting by quite well. I am getting a salary of 4500 taka at the end of the month by working in a garments house. My husband can earn 200-250 taka by selling cigarettes and betel leaves from a kiosk.”* However, at this time, one interviewee also explained how workers were being laid off in the garment factory where his wife works, and if she were to lose her job he feared they would not be able to *“afford family's expenses with his income only”*.

“Everyone is better off now because people are able to move around and go to work, so their economic situation is getting better day by day”

(Male Respondent, Dhaka, September 2020)

By September, further small improvements could be observed in the responses received – the rickshaw mechanic reported that his income had increased, saying *“I earned 270 taka today. Yesterday I earned over 300 taka”* a substantial improvement on June, but still below what was being earned pre-pandemic. This man remained positive that with increased rickshaw traffic on the road, his income would increase again. A second man, who has been intermittently employed as a butcher and on a cattle farm has borrowed heavily to establish a small business (a *Jalla*) with his brother. They have not yet started earning an income from that, but are already incurring monthly costs for services such as electricity and water, however he too remains positive that *“When the sale of meat will increase then my income will increase accordingly. Now the situation is much better than when the Corona virus started.”* The man who sold fruit near the train station has changed location and sells on the sidewalk targeting workers in the garment factories, as well as changing what he

sells, specialising now in *amlaki* (Indian Gooseberry) rather than a variety of fruit. This man has reported how his sales have increased, earning between BDT100 and 200 a day. One of the women who works in a garment factory, and has returned to work, spoke of how her husband, who worked as a cook before the lockdown, has now started to find work again, and he is no longer selling water and cigarettes. However, many face regular challenges in operating their businesses, with one woman in Dhaka identifying how she has to “*leave this shop again and rent a new shop. For this BDT 30,000 is required in advance. We do not have this amount of money. So we have to take a loan.*”

Amongst those we spoke to there is a sense that people will try to find any type of employment to make ends meet, but with many people seeking work and few looking for their services, there is an imbalance in the market. One man from Chattogram explained “*Those who live here work as day labourers and do different works. Many people drive rickshaws. No one is sitting around. But now many people do not get work because of Corona. Those who do not get a job try to work in different ways*”. Another man highlighted “*There is no work of carrying cement, sand or bricks. People now hang out more outside, there’s no work*”.

Access to Food and Market Prices

All of those involved in the exercise live in urban areas and are largely dependent on the market for their food. This means their consumption is influenced both by their income and by changes in the price of food. As seen, employment opportunities and income have been variable over the course of the pandemic, but the price of foodstuffs has also been variable.

“Brother, if poor people don’t work one day, they will not have rice in their stomachs. We still try as much as possible”

(Male Respondent, Chattogram, June 2020)

In August, one man in Dhaka described the change in food prices as follows “*Brother the price is going up as before. The price never goes down. All vegetables prices are on the rise*”. Respondents attributed price increases to challenges in importing produce from India and “*that vegetables and fields have been destroyed due to floods in different parts of the country which has resulted in increase in prices of all types of vegetables*”. This situation continued into September; one man in Dhaka commented on how the price of vegetables in particular was increasing, he explained “*during Corona the prices of commodities in the market increased a lot given the excuse of inconvenience in transporting vegetables or raw materials. But now the price hike is caused due to the flood and all the damages incurred to the crops*”. The aforementioned floods were re-emphasised as the main reason for the increases in prices in September, though one man, in Chattogram, did observe how he “*heard that businessmen are hoarding garlic and ginger*”. The impact of even a small price increase can be devastating on the poorest. As one lady in Dhaka highlighted an “*increase of 5-10 taka has no effect on those who have money, but those like us who have to run a family with a small amount of money, if they have to pay even a fraction of a taka for no reason, it hurts their heart.*”

“An increase of 5-10 taka has no effect on those who have money, but those like us who have to run a family with a small amount of money, if they have to pay even a fraction of a taka for no reason, it hurts their hear”

(Female Respondent, Dhaka, August 2020)

The twin shocks of increased prices and reduced incomes have had a widespread negative impact on food consumption. In its extreme form, households have had to cut back on the number of meals they consume. A frequent response in June was along the lines of the following from a man in Chattogram *“I can buy food for one meal a day; I can’t buy for another one. I am in a lot of trouble with the children. I can’t feed them what I could before, not even half ... Sometimes, there’s no food for breakfast”*. This inability to provide food for their family is a great sense of shame for those spoken to with one man from Chattogram highlighting *“Now I have to feed my children without eating. Not everything can be said, it is a matter of shame. Please change this topic.”* From the responses received, it is apparent that this burden falls harder on women, with one respondent in Dhaka describing how, *“I don’t let my father-in-law, [husband and child] understand that there is less food. My husband sometimes eats a little less when he understands there is less food. I eat after feeding everyone in the family”*.

“I eat after feeding everyone in the family

(Female Respondent, Dhaka, July 2020)

As well as cutting back on certain foodstuffs, respondents also described how many households were resorting to consuming poorer quality staple food as a means of dealing with this. One woman whose husband works as a porter in a local market observed, *“Besides doing this work, he also brings scraps of vegetables, so there is no need for us to buy vegetables.”* Another woman from Dhaka told of how her family *“used to eat fine rice but now we eat coarse rice”*. This trend of eating poorer quality food continued in July, with this woman expanding on her answer as follows *“before Corona, I bought medium fine rice for 30, 32, 35 taka. Now I can’t buy that rice anymore, I can’t say how much it sells for at present. Now we eat coarse rice for 48 taka per kg”*. Another woman spoke about how her daughter *“cries sometimes saying she doesn’t want to eat. She says I don’t like this or I don’t want to eat that. Then I explained to her, if I had money, I would have bought food that you like”*.

By August, while some households continued to struggle with their access to food, others spoke of how the situation was improving one man said *“I am fine with Allah’s mercy. I am doing well, I have some income, Allah is looking out for and feeding me with pulses and rice. I am in a better situation now than before”*. One woman noted that *“now it is possible to buy according to the needs of the family ... there is no shortage whatsoever.”* This variable picture continued into September, with some respondents saying they were better off in this regard than before; others saying their situation had worsened over previous months. They continue to cope with this through making adjustments in their household expenditure, as one man explained, *“My condition is now little bit worse compared to the past. May be the intake of food has not decreased but purchasing of other things have, we are not taking food like before because the food consumption has a relation to the income.”*

Accessing health Care

Amongst the people interviewed, there was some early evidence of decisions being taken not to attend health facilities out of fear of Covid-19. In June, one woman in Dhaka explained how *“Many do not go to the hospital for fear of getting sick“* and a man in Chattogram highlighted *“the date for vaccinating my daughter was a month and a half ago. Her third vaccine was due ... but I did not go for fear of Corona”*. Subsequently, one respondent described how community perceptions also influenced health-seeking behaviour at this time *“at the beginning of the virus when people had a simple fever or cough, the way other people questioned them as if they were attacked with the virus, meant they didn’t visit to doctor.”*

By July, a slight change in attitude towards attending the health facilities could be seen amongst the respondents, the man from Chattogram who had not taken his child for vaccination explained how *“Now everyone is going out for their needs, no one’s staying at home. If children need vaccination, people are going out to get it.”* While this increasingly positive attitude could be seen into August, some respondents still described how, *“People do not go to the hospital out of fear. Everyone is afraid that they will get Corona if they go to the hospital.”* This lingering fear of attending health facilities continued into September amongst some of those interviewed, with one man in Dhaka noting, *“everything is going back to normal due to the easing of the lockdown but I am still afraid to seek medical treatment at the hospital”*.

“If you stay at home fearing Corona, your suffering only increases; the doctors in the hospital are seeing patients regularly, now the tendency of suspecting any patients as corona patients have also gone.”

(Female Respondent, Dhaka, August 2020)

At the same time, ability to pay is a consistent and major driver in the decision not to attend health facilities that was compounded by charges levied for Covid-19 testing. One respondent in Dhaka explained why his wife did not go to the hospital for a routine check-up following a cataract operation, saying, *“I will not take her to the hospital now. If I take her, they will send her to Shahbag for blood test. So many tests, it will cost 5,000 to 10,000 taka”*. Another woman in Dhaka pointed out how *“If I go they will give tests and I can’t afford that now. I don’t have that kind of money so I am not going to see a doctor”*.¹¹ Challenges in paying for health care also meant that people adjusted their behaviours and followed Covid-19 protocols, as one respondent in Dhaka highlighted *“this is a contagious disease. If people like me neglect this, I can’t spend money on treatment so I can’t get medical treatment, I can’t get well, then I will be taken to the hospital morgue to die”*. This suggests that while the poorest were facing challenges before in accessing health care, decreases in income made their situation worse, as did the cost of Covid-19 test. Most of those interviewed dealt with this through purchasing medicines from pharmacies.

Education and Children

Of those interviewed, four had children who should currently be in school, but they had not been attending any formal education between June and September, relying on *ad hoc* access to private tutors, attendance at *madrassas* and support from family members. In the final round of interviews, expectations were that the schools would reopen at some

stage later that month, though the same hope had been expressed in August, leading to a deal of frustration amongst the people interviewed. This is seen to have had an impact on children's ability to learn; with most unable to study from home as families cannot pay for access to online learning material. This is also seen to be affecting children's behaviours.

In June, one man described how, now the schools were closed, his boys were watching a lot more TV. While one woman from Dhaka spoke of the challenges she has in getting her daughter to study, stating she *"doesn't want to study like before because the school is closed"*. Another man in Chattogram described how his children were now *"playing around more"*, and while they received some instruction in Arabic at the Mosque, he feared that now the school related studies were halted and the school was closed, previous lessons would be forgotten. This man's wife had taken on responsibility for home schooling, though she herself did not complete her school exams, an additional role for women in the household, mentioned in two interviews.

The following month, one man in Chattogram identified how he had tried to address this by hiring a tutor for his children *"so that they don't forget their studies. She comes to our house and she has been teaching our sons from 1st day of this month."* The children were learning Arabic, English, Bangla and math, and the man paid BDT1,200 a month for this. However, one of the women interviewed in Dhaka had the opposite experience, explaining how *"Before the school closed she had private tuition but not anymore because it is not possible to earn the money that is needed to pay the teacher."*

By August, Imams at the mosques were reported to have started their Arabic lessons again, and that children were being enrolled in Madrassas so that they would start to study. At this stage one of the respondents highlighted how they *"don't know when the government schools will open. Nobody called from school or anything to let us know when schools will open. They took all our numbers during admissions; they will let us know when schools open"*. Another explained that, even though her daughter is trying to study at home, as *"the school is closed due to Corona, exams are not taking place, so it is not clear whether my child is studying or thinking about something else"*. This woman also explained how in the future *"many families will not send their children to school as the income has decreased. We have a neighbour who will not continue his daughter's education anymore"*. By September, only one respondent described an improving situation for this children, their daughter *"has to go to school now because teachers said that they will provide notes for the examination. ... it takes 30/40 minutes for her to go there. After the last three or four months, she is now occasionally going to school and talking to the teachers. As a result, her mind is coming towards studying a little more."*

Additional impacts of children being out of school were identified more frequently in later interviews. One man explained how his children *"are having a little physical or mental problem, not being able to go out, not being able to play sports, not being able to talk to someone, not being able to chat, not being able to meet anyone outside, isn't that a problem?"* This man also explained that the children are sometimes upset, as they cannot go out. One of the woman in Dhaka described how her daughter is now *"not waking up before 9 or 10 am. Before the school was closed, she used to wake up in the morning and go to school; now she eats breakfast at noon. Which is why she doesn't study in the morning at all."* In August, one respondent described how her frustration with her daughter had led to a situation whereby *"If I say something to her, she talks back at me and that's why I beat her up the other day."*

Increased Domestic Challenges

Throughout our interviews, people spoke freely about disagreements in the home; as one person explained, *“In the slum area, quarrels between husband and wife are not new, and they still persist. These cannot be stopped. No one listens to anyone”*. However, the economic challenges caused by the pandemic response clearly contribute to this. As one man from Chattogram described *“there is a lot of shouting in the houses, the husband has no income, so he gets in trouble with the wife”*. In July one of the women from Dhaka explained how *“The house rent is due for three months, I have not been able to pay the rent of the shop. My husband also has a lot of worry about this. When I try to talk to him about rent dues or about shopping from the market he says “Do you want me to die?” He gets angry at me from time to time and speaks in a threatening tone.”* In September, another woman from Dhaka highlighted how *“the tension between husband and wife has increased more than before. Now the husbands cannot pay for their families properly, cannot meet the needs of the family. With all these, strife is being created in families.”* Issues of violence between parents and children were also mentioned frequently, one example of this is from a man in Chattogram who highlighted *“I slapped my middle son because he got into mischief with his older brother, so I slapped him. He gets into mischief instead of listening to his mother that’s why I slapped him.”*

From the responses given, it is also apparent that women have taken a number of additional tasks, such as home schooling children, where their own education levels allow. In addition to fulfilling their traditional roles this means there is a substantial burden on their time, as one man in Dhaka described *“My wife still does all the work in my house. When we come home from work, I stay in bed. She cooks and does all the work in the house. When the cooking is done, I eat. My wife cleans the house, and I don’t do anything.”* However, a slightly different situation was described by one of the women in Dhaka *“because of my current job the pressure has increased on [my daughter] and her father. I wake up in the morning, cook, go to work, and come home for an hour to have lunch, and my work ends after eight o’clock at night. Before joining the work, I used to go grocery shopping; now my husband has to go for shopping. Although I cook in the morning, [my daughter] and my husband cook in the afternoon. Apart from cooking, they also do the sweeping and cleaning together.”* Some men also mentioned how they have taken on additional household chores, with one describing how *“If my wife is sick, I wash my sons’ and daughter’s clothes”*. However, as the restrictions eased by September, respondents highlighted how things were returning to normal in terms of work load, with one describing how *“before, sometimes I washed my children’s cloths; but now, for my wife the pressure of household activity is increased, she has to control my children, and help them in their study”*

Broader Community Changes

In the earlier rounds of interviews, respondents highlighted how people were leaving the city. The woman who runs a small teashop in Dhaka mentioned how in June, she had about 250 customers a day, but in July she had no more than 200, as *“many have gone to their village homes due to lack of work, they will return when the work situation is normal”*. One man identified how in the area he lives *“people sent their family to the village. Beside my house 2 persons sent their family to their village house.”* Another woman from Dhaka explained, *“Where we live, many people from Mymensingh live there. They went to their village because there was no work due to Corona.”*

In August, while one man identified how he *“used to see a lot of people around me, but not anymore. I heard that they have gone to the village. This way many people have left for village.”* The general responses given suggest this trend has started to change. One of the women interviewed in Dhaka explained *“We are also seeing people from the village starting to return to Dhaka. Compared to the last three-four months, the volume of work has increased a little”*. Another identified how, *“Since the lockdown has been lifted they have been coming back to the city. Those who used to work in different homes have re-joined their work, those who used to drive rickshaws and work as day labourers are also able to work and earn good income”*.

In September, when respondents were probed on this further, one woman identified that *“In the last 15 to 20 days a lot of people have come to Dhaka from their villages”*. One man expanded on this, explaining, *“Those who can work or make some earning in Dhaka are basically returning. And those who have no opportunity to work or earn even after returning to Dhaka are still staying in their village. In the village they survive by living off of their savings or relying on relatives.”* However, one man explained how the variety of opportunities for those who returned were not as great as before, with many who used to work as labourers now resorting to driving rickshaws. This has been facilitated by changes in the price of public transport, one man interviewed in Chattogram explained *“However, not everybody has returned, with one person explaining how “many of those who have left for the village have taken up alternative occupations there and may not return.”*

Early on in the lockdown, there had been some considerable criticism of the police and their response¹² but by the June round of data collection a greater understanding of what the police were trying to do and why was apparent. At this stage, one woman from Dhaka told how earlier she felt *“she would be beaten and scolded by the police if the shop was open at that time, and she did not open out of fear of the army”*. In June, she explained how she understood the restrictions better, was opening at six in the morning, and closed at four in the afternoon. In June, there was still a perception of a greater police presence in the areas, checking that people were obeying the rules. Interactions with those pulling rickshaws, a particularly important livelihood mechanism amongst the poorest, had been flagged as a contentious issue by a number of respondents, one explaining how *“Police do not allow you to stand at corners. About a month ago, a police punctured the wheels of my rickshaw”*. Another woman in Dhaka highlighted how her husband drove a rented rickshaw during the lockdown, but that the police beat him up for taking the rickshaw out. This led to her having to pay a substantial fine out of savings she had put aside from her business.

By July, there was evidence of a relaxation of the police clampdown, with the woman who runs the shop mentioned above explaining how now she is allowed to keep it open until 7.00 pm and that *“the police don’t do anything if it is kept open till 11 pm”*. In August, none of the respondents made any comment of the police in their area or their interactions with them, with the aforementioned woman who trades identifying that *“Now even if I keep the store open all night, no one would say anything.”*

In September, the interviewees were probed in more detail on this question. In response, one woman in Dhaka explained how *“Earlier, army and police used to come to the area, then no one would go out of the house. After the army and police had left, everyone would come out of the house. But now people are not afraid. People are going to different places freely”*. Another man in Dhaka explained how *“the lockdown is quite lax compared to before and no one is obeying the movement restrictions now. The police did not say anything to anyone but sometimes they fine them if they do not have a face mask”*. In fact, by

September, one respondent had highlighted how *“People just do whatever they want and no one says anything, I don’t even see the police saying anything”*, though another highlighted how he had heard that police were fining people for not wearing masking, something he approved of.

In terms of whether people felt the lockdown was being fairly implemented, responses varied, with one man in Dhaka identifying how the police *“are doing their job I have not seen them go overboard”*. Others felt that perhaps the police were not doing enough to make sure that people followed the rules. One man in Chattogram explained, *“Not everyone used masks. When they saw the police or law enforcement forces, they closed up shop or ran away. When the police left they opened the shop and went out.”* The same man went on to say *“that sometimes the police used batons when they saw a crowd somewhere in the middle of a lockdown”*, something he felt as the right thing to do.

How are people coping?

As identified previously, one of the first steps in people’s efforts to deal with the impact of the Covid-19 restrictions and the subsequent loss of income earning opportunities was to reduce either the quantity or quality of food consumed. In addition to this, participants in the research identified how they have had to:

- a) Take on new lower paid jobs (such as rickshaw drivers) as employment opportunities in more lucrative areas (such as building work) dry up. In a similar vein, other have resorted to selling small quantities of lower value goods, such as vegetables, rather than their usual means of earning an income. As one respondent in Chattogram identified *“everyone is doing something”*, highlighting the need to adjust in the face of no formal support system in urban areas to help deal with such a shock.
- b) Use up their savings, with potential longer term impacts on investing in their small businesses, particularly important for those who had family members return to rural areas during the lockdown.
- c) Sell household assets, at a price well below what they consider they are worth.
- d) Borrow money, generally from neighbours that will not incur any form of interest payment, or from local shops and grocery stores. This is a short-term response, with repayment times often quite tight. The experiences of one woman in Dhaka across the four rounds of data collection is illustrative of how central being able to borrow small amounts of money is to being able to survive. In June, she described how she had borrowed BDT1,500 from a neighbour. Once this was repaid, in July, she had to borrow money *“here and there”* as she explained, including BDT 2,000 from a friend of her husband and BDT 500 from a neighbour. In August, her husband borrowed BDT 2,000 from a friend to buy goods for the shop, of which he was able to repay BDT 1,000 that month.

Respondents also spoke of how many turned to prayer, relating how they *“said to Allah, Allah, keep us well, otherwise nothing good can happen”*. While none of the people interviewed said this applied to their household, some highlighted the increase incidence of begging in urban areas, with one woman interviewed in September highlighting how *“the number of beggars on the streets is unprecedented. Now I see many young girls begging”*.

External Support

Initial assistance came on an *ad hoc* basis from a number of sources; the most common seemed to be from neighbours and community members, as one woman in Dhaka explained in June, “*some people gave us meals such as pulses and potatoes. Someone gave one kg of salt, someone gave two kgs of oil, or one kg of oil The help I got from people is the only reason I have not starved*”. Others highlighted how they have received assistance from the better-off members of their community. One man in Chattogram noted how the shopkeeper who had provided him goods on credit told him he could pay him back slowly; another how his former employer had given him help. One of the women from Dhaka described how the better-off women from her daughter’s school gave “*15 kg of rice, four lifebuoy soaps, 1 kg of salt, 2 kg of pulses, 2 kg of sugar, 2 kg of oil and 2 kg of flour*” (this is equivalent to €17 and would support a family for around two weeks).

In later rounds of data collection, respondents identified they had received cash assistance from organisations such as the Sajida Foundation, Nari Maitri and SEEP, all implementing partners under Concern Worldwide’s ILUEP programme. This money has been used for consumption and supporting small businesses¹³. One woman described how “*After talking the last time, we were provided with financial assistance of BDT 3,000 from the SEEP, so that we can survive and do business by compensating the loss caused by Corona. I bought 20 to 25 packets of cigarettes, 2 or 3 dozen seven-ups, Tiger, Speed at the store with that money which helped me increase my sales and earnings as compared to before.*”

A very negative attitude towards formal support structures and the way available assistance was being delivered emerged from the responses received across all the rounds of data collected. In July, when talking about a distribution in his area one man in Chattogram claimed “*political leaders ... give that support to their relatives and friends. They are completely corrupt. Four leaders in our area got monetary support from an organization, but they didn’t distribute those among us. And they have instructed us to say that we have gotten the help if anyone calls us and asks us about this*”.

“There is no one in the city to provide support or assistance. Nobody asks, even if you starve to death.”

(Woman Respondent, Dhaka, August 2020)

In August, one woman in Dhaka described how “*There is no one in the city to provide support or assistance. Nobody asks, even if you starve to death. When your corpse will start rotting and smelling then they will realize what has happened. I have struggled a lot during Corona*”. In September, one of the women interviewed in Dhaka highlighted how “*in VIP areas, hand washing is being provided on the streets or sidewalks or in certain places ... but there are no such arrangement in poorer areas*”. Another woman, also from Dhaka explained, “*if something comes from the government, it gets distributed secretly. Those who distribute give it to their acquaintances, so those who are in need do not get it. ... Brother, in these times, those who have people inside the system, only they get things.*”

In terms of the support people felt they would like to receive, there was sense that immediate assistance would be better provided in the form of cash that would allow people buy what they want and to support their small businesses. One respondent asked, “*I don’t understand why the government doesn’t provide any help in our slum! If the government*

does not give us, can we insist". That said, the most frequent request was for longer-term assistance that would help them build up a livelihood, generally starting a small business, while others hoped to receive assistance to keep their small businesses going. From the response given it would seem that such assistance would need to be couple with training on how to run and manage a business.

Conclusion and Policy Asks

After six months of lockdown and economic hardship, clear early signs of hope in the responses given by those interviewed can be identified, albeit tinged with a potentially premature belief that Covid-19 is over. That said, households continue to suffer from the secondary impacts of Covid-19, including reductions in the quantity and quality of food consumed, reduced income opportunities and potential longer-term impacts in terms of children's access to education. Based on discussions with some of the extreme poor living in urban areas of Bangladesh, the following are recommended:

1. Continue with the delivery of clear and easily understood messages on how people can protect themselves and prevent the spread of Covid-19, as well as what they could and should do if they have symptoms. Efforts to dispel common myths and misinformation need to be maintained, particularly the belief that there is no longer a threat from Covid-19.
2. Ensure families have the means to feed their children to prevent them from becoming malnourished and to protect their health. The cost of doing nothing will be seen in a rise in malnutrition, rolling back recent progress globally. Cash assistance to urban communities with no other means of earning a living must be prioritised; in Bangladesh, cash transfers provide a viable option as the supply market for food, and basic necessities is still functioning, even if there are some variations in prices.
3. In the longer term, the establishment of a social protection system that provides regular, needs based cash assistance in a clear and transparent manner to all of those who need it must be established. There are a number of social protection programmes for the rural poor that have received credit for the speed at which they have expanded as part of the Covid-19 response but there are few such programmes operating in urban areas, this disparity needs to be addressed.
4. Local and national authorities must recognise the scale of the issue they are facing and be proactive in ensuring that where help is needed, it is provided in a safe, dignified, respectful, transparent and equitable way, and that law enforcement are duty bound to protect the poorest and help them access support.
5. There is going to be a great need to 'catch-up' on certain key services, such as vaccinations (in health) and the loss of four months education. Response plans need to start thinking these through. Particular attention needs to be given to improved access to affordable health care in urban areas where costs are repeatedly mentioned as a barrier to accessing health services.
6. Beyond the immediate response, ensure a focus on scaling up activities to promote dignified, safe and secure livelihoods as part of the economic recovery, with a particular focus on 'decent work'. There is an opportunity now to provide vulnerable groups with support to develop new skills and livelihoods, through programmes, such as the Graduation approach championed by Concern Worldwide and BRAC amongst others.

This report has been produced by Zakir Ahmed Khan, Gretta Fitzgerald and Chris Pain of Concern Worldwide Bangladesh and the Strategy, Advocacy and Learning Department. It has been produced as part of a series of briefings on the impact of Covid-19, and the responses implemented in a variety of countries, on the world's poorest. More information on this programme of research is available at <https://www.concern.net/insights/covid-19-research>

The research has been supported by the Irish Government, however all opinions expressed are those of the authors. The views expressed herein should not be taken, in any way, to reflect the official opinion of the Irish Government.

(Endnotes)

1. WHO Timeline – Covid-19 available at <https://www.who.int/news-room/detail/27-04-2020-who-timeline---covid-19>
2. <http://gis.corona.gov.bd/?fbclid=IwAROCvFHzcspbrS3pkLpmT7fwkLLkkaTDTYwEYKfvj-6oThKY99EyESnzK54>
3. <https://coronavirus.jhu.edu/map.html>
4. One recent newspaper report referred to a study that showed half of Dhaka dwellers had virus by July', and that this was as high as 74% of people in slums - <https://www.aa.com.tr/en/asia-pacific/bangladesh-half-of-dhaka-dwellers-had-virus-by-july/2005125>
5. <https://www.dhakatribune.com/bangladesh/2020/03/23/govt-offices-to-remain-closed-till-april-4>
6. Anwar Saeed, Nasrullah Mohammad, Hosen Mohammad Jakir (2020) COVID-19 and Bangladesh: Challenges and How to Address Them in *Frontiers in Public Health*. Vol 8. URL=<https://www.frontiersin.org/article/10.3389/fpubh.2020.00154>
7. <https://reliefweb.int/sites/reliefweb.int/files/resources/COVID-19-Synthesis-report-Exec-Sum-Final.pdf>
8. <https://www.imf.org/en/News/Articles/2020/06/11/na-06122020-helping-bangladesh-recover-from-covid-19>
9. FAO and WFP. 2020. FAO-WFP early warning analysis of acute food insecurity hotspots: July 2020. Rome. <https://doi.org/10.4060/cb0258en>
10. This is in line with findings from a number of quantitative Knowledge, Attitude and Practice (KAP) surveys carried out by Concern Worldwide in Bangladesh, that found 11% of respondents believed that Covid-19 is transmitted by drinking unclean water, and 20% understood that it is transmitted by eating contaminated food.
11. A recent article in the *Lancet* highlighted how the Bangladesh Government's approach to testing and surveillance, including charging patients a fee, is hampering the response. In late June, the government decided to charge 200 taka for testing done at government facilities and 500 taka for samples collected from home to "avoid unnecessary tests". The private sector charges 3500 taka per test. Since the decision, testing rates have fallen to around 0.8 tests per 1000 people per day, with a low of just 0.06 tests per 1000 people in August. This means that the poor are excluded. [https://www.thelancet.com/journals/lancet/article/PIIS0140-6736\(20\)31819-5/fulltext?dgcid=raven_jbs_etoc_email](https://www.thelancet.com/journals/lancet/article/PIIS0140-6736(20)31819-5/fulltext?dgcid=raven_jbs_etoc_email)
12. Early criticism of the, initial response came from a number of quarters, including Information Minister Dr Hasan Mahmud (see <https://www.dhakatribune.com/bangladesh/2020/03/27/covid-19-police-action-during-social-distancing-draws-flak>)
13. This was supported by Concern Worldwide and a post distribution monitoring survey revealed that while 29% of respondents spent some of the money received on food, 77% spent some money on water, sanitation and hygiene products but 98% invested in small businesses.

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Place of registration Dublin, Ireland. Registered number 39647. Registered Charity No. CHY5745.