COVID-19 Impacts on Lives and Livelihoods of Land, Water, and Natural resources-Dependant Communities: *Scenario of Coping with COVID-19-induced Changes- A STUDY*

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Dhaka: August 2021

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ABBREVIATIONS

ACDF	Adivasi Cluster Development Forum
ALRD	Association for Land Reform and Development
ARBAN	Association for Realisation of Basic Need
ASK	Ain O Salish Kendra
BADC	Bangladesh Agricultural Development Corporation
BBS	Bangladesh Bureau of Statistics
BEA	Bangladesh Economic Association
BFD	Bangladesh Forest Department
BFF	Beneficiaries Friendship Forum
BIDS	Bangladesh Institute of Development Studies
BIGD	BRAC Institute of Governance and Development
BMET	Bureau of Manpower, Employment and Training
BNWLA	Bangladesh National Women Lawyers Association
BPDB	Bangladesh Power Development Board
BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Rural Development Board
CARE	Cooperative for Assistance and Relief Everywhere
CBN	Cost of Basic Need
CBO	Community Based Organisation
CDA	Community Development Association
CDB	Cotton Development Board
CDC	Center for Disease Control and Prevention
CHT	Chattogram Hill Tracts
CHTDF	Chattogram Hill Tracts Development Facility
CHTWCA	CHT Watershed Co-management Activity
CIRDAP	Centre on Integrated Rural Development for Asia and the Pacific
COVID	Corona Virus Disease
CPS	Community Primary School
CSO	Civil Society Organization
DC	Deputy Commissioner
DCI	Data Collection Instrument
DEMO	District Employment and Manpower Office
DFID	Department for International Development
EPI	Expanded Program on Immunization
FANTA	Food and Nutrition Technical Assistance
FAO	Food and Agriculture Organization
FEI	Food Energy Intake
FESAC	Federal Economic Statistics Advisory Committee
FGD	Focus Group Discussion
FWA	Family Welfare Assistants
FWC	Family Welfare Centers
FY	Fiscal Year
GDP	Gross Domestic Product
GKS	Gono Kallyan Sangstha
GMT	Greenwich Mean Time

GoB	Government of Bangladesh
GR	Green Revolution
GSDR	Global Sustainable Development Report
HDD	Household Dietary Diversity
HDRC	Human Development Research Centre
HFIAS	Household Food Insecurity Access Scale
HH	Household
HIES	Household Income and Expenditure Survey
HSH	Haig-Simons-Hicks
HYV	High Yielding Variety
IDI	In-depth interview
IDS	Institute of Development Studies
IGA	Income-generating activities
ILO	International Labour Organization
IMED	Implementation Monitoring and Evaluation Division
IOSR	International Organization of Scientific Research
IWGIA	International Work Group for Indigenous Affairs
JHSS	Journal of Humanities and Social Science
JMP	Joint Monitoring Programme
KII	Key Informant Interview
MCWC	Maternal and Child Welfare Center
MJF	Manusher Jonno Foundation
M&E	Monitoring and Evaluation
NGO	Non-Government Organization
NJLIP	Nuton Jibon Livelihood Improvement Project
NRECA	National Rural Electric Cooperative Association
OECD	Organization for Economic Cooperation and Development
OMS	Open Market Sale
PADMA	Polly Advancement & Disaster Management Association
PDBF	Palli Daridro Bimochon Foundation
PHQ	Patient Health Questionnaire
PPE	Personal Protective Equipment
PPP	Purchasing Power Parity
PPRC	Power and Participation Research Centre
PRA	Participatory Rural Appraisal
PSU	Primary Sampling Unit
PUP	Palli Unnayan Prokalpo
PWD	Person with Disabilities
RAB	Rapid Action Battalion
REDP	Rural Electrification Development Project
RMG	Readymade Garment
RNF	Rural Non-farm
RSPAS	Research School of Pacific and Asian Studies (Australia)
SDF	Social Development Foundation
SDG	Sustainable Development Goal
SPSS	Statistical Package for the Social Sciences
SRDI	Soil Resource Development Institute
SRS	Simple Random Sampling

SSS	Social Security System
Tk.	Bangladesh Taka
UK	United Kingdom
UN	United Nations
UNB	United News of Bangladesh
UNDP	United Nation Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
UNO	Upazila Nirbahi Officer
UNWOMEN	United Nations Entity for Gender Equality and the Empowerment of Women
UP	Union Parishad
UPL	University Press Limited
US	Unites States
USAID	United States Agency for International Development
VAW	Violence against Women
WFS	World Food Summit
WHO	World Health Organization

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EXECUTIVE SUMMARY

Background and Objectives

To understand the impacts of COVID-19 on the lives and livelihood of the land, water, and other natural resources-dependent communities, we must not forget the root cause. Bangladesh is a country rich with '4 JA' in the Bengali alphabet: 1st 'JA' = 'JOMI' (Land), 2nd 'JA' = 'JOLA' (Waterbody), 3rd 'JA'=' JUNGLE' (Forest), 4th 'JA'= 'JONO-MANUSH' (People/human being). Every 'JA' is a natural resource. The reality is a complete divorce of the "4th Ja" from other "3 Ja"- in terms of ownership and control. People who cultivate the land (farmers) and create wealth (produce crops) do not own that land; people who create wealth (cultivate fish) by labouring in the waterbody (fishers) are not the owners of that waterbody and people who create wealth by labouring in the forest creating and protecting the forest (indigenous peoples) are not the owners of that forest. These are the basics of underdevelopment and retarded progress. Land, water, and natural resource-dependent communities are already marginalised within the capitalistic system. If they are indigenous, religious minorities, women-headed households, char (island) people, haor-dwellers (large close-waterbody), they are doubly marginalised. It is the foremost reason behind the disproportionately higher losses and despairs out of the COVID-19 Pandemic among the marginalised groups of the people, including women. The poor and marginalised groups, living particularly in the rural parts of Bangladesh and mostly dependent on land-water-natural resources, had been historically oppressed, and state-sponsored 'unpeopling' efforts had always been there. The class society denies their rights. Moreover, the current aggravated situation in the Pandemic is only the result of the failure of an unjust system—that prevailed for ages (Barkat, 2020a).

The problem is global. There is no reason to think that the global economy and society—Bangladesh is not an external entity—was doing well within the global capitalist structure. It is not at all the case that suddenly, the COVID-19 Pandemic destroyed everything. Economic depression/crisis/recession/slowdown—as a consequence of contradiction between labour and capital and long term business cycle—is inevitable under capitalism and was expected to happen in 2019–20. The danger is—this inevitable Great Depression coincides with the period of the COVID-19 Pandemic—never happened before in history. With the over-extraction of fossil fuel, climate change, and nuclear weaponisation— danger multiplied, turning into an existentialist crisis of organised human society (Barkat, 2020a). On the one hand, one needs to understand the nature of the direct impacts of COVID-19 and find out the solutions accordingly. On the other hand, it is equally necessary to understand the broader realities to construct a pathway towards a decent society.

There is no alternative to assembling the ground realities and complex data and information to make an in-depth rights-based analysis. Such analysis will lay the background to construct a feasible situation for the poor and marginalised—upholding their rights and being a "full citizen" of the State.

There are some sporadic efforts in gathering research-based complex pieces of evidence in this regard. However, the focus had not been on the poor and marginalised groups living in rural Bangladesh. It is high time for initiating extensive research-based evidence-supported well-planned policy advocacies and civil society movements. This context instigated the Association for Land Reform and Development (ALRD) and Human Development Research Centre (HDRC) to conduct the accompanying study.

The general objective of the study is to assess impacts of COVID-19 pandemic-induced social, economic, and structural changes in and challenges on lives and livelihood of land, water, other natural resources-dependent landless and small-scale farming communities, indigenous peoples, and other poor and marginalised sections of society, including women and religious minorities, and forward suggestions to cope with the changed situation due to Pandemic.

Methodology

The study is longitudinal. The baseline data (in the pre-COVID situation) was collected retrospectively. A mixed-method strategy was adopted in the study. It includes a cross-sectional survey among households (HH)using a structured questionnaire, key informant interviews (KIIs) using a semi-structured questionnaire, focus group discussions (FGDs), and case studies using checklists and issue guidelines.

Data were collected from randomly selected households from 64 villages in 16 districts. Five geographical pockets were considered for selecting districts: Coastal area, Char land, Haor area, Plainland (other than coastal, char, and haor), Chittagong Hill Tracts (CHT). One Upazila (sub-district) from each sample district, two unions from each selected Upazila, and two villages from each union were selected randomly.

This study conducted 1200 household surveys, 16 Focus group discussions, 48 Key Informant Interviews (both local and national level), and 16 case studies. Community information of all the 64 villages was collected. Both the qualitative and quantitative information and data have been synthesised for drawing findings.

Major Findings

Profile of the surveyed households

The average household size of the surveyed households is 4.7, the same as the pre-COVID situation. The average age of household members is 29.4 years. The dependency ratio in the households is 51.5 per cent, with the highest 59.2 per cent among women-headed households. The average age of the household head is 47.7 years; most of them are in the working-age group (88.1%). Nearly 80 per cent of household heads are involved in agriculture, directly or indirectly.

Impacts on livelihood strategies

Little has changed in the occupational structure of rural people compared to the pre-COVID situation. Most of the household heads are involved with agriculture. This 'unchanging' (relatively stable) occupational structure reflects the harsh reality that the rural people of our country-- especially the landless and small farmers-- are forced to engage in agriculture and have nowhere to go.

In 12.7 per cent of households, at least a member was found who lost their job permanently for at least a temporary period (Bengali: 13.7%, Indigenous: 7.8%, Religious-minority: 9.5%, Women-headed household: 17.9%). The livelihood of rural people was severely affected by the COVID-19 lockdown. The list of most affected includes day/ wage labourers, fishers, barbers, foresters, sweet sellers, bamboo-cane-wood workers, and non-motorized rickshaw-van pullers. Many people from abroad and cities who worked in garments, private companies, shopping malls, restaurants, and NGOs have lost their jobs; they had no other means for survival in the city and came back to villages searching for shelter and livelihood.

Access to natural resources, including open water, forest, etc., is constrained due to lockdown during the pandemic, making the livelihood of natural-resource-dependent communities uncertain. More than 80 per cent of households faced a shortage of daily necessities and experienced a price hike on food items in the local market during the pandemic. During COVID-19, about 24 per cent of households sold their household assets to survive in the crisis.

Impacts on agriculture

About three-fourths of households are landless; among them, about 9 per cent are absolutely landless, having no land at all. Of the women-headed households, more than 95 per cent are landless. Absolute landless is highest among the indigenous households (18.8%). Nearly 60 per cent of households, whose livelihoods depend on agricultural or crop land, do not possess that land. The situation is worse for the women-headed households.

Many marginalized farmers (38%) have failed to produce crops due to supply shortage (18.2% HHs) and high cost of agricultural inputs-- seeds, fertilizers, pesticides (26.8% HHs) during and after the COVID-19 driven lockdown. Restrictions on movement and the transport crisis led to a shortage of agricultural labour (18.9% HHs), causing severe disruption in agricultural production (cultivation and harvesting). About 51.3 per cent of farm households could not sell their products in the market due to COVID-19 induced lockdown; 71.5 per cent did not get a fair price.

Farmers have heard about initiatives of the government to overcome negative impacts of COVID-19 on agriculture: increase in subsidies, incentives for agriculture and mechanisation, increase in government procurement and distribution targets to ensure fair price at farmers level and price stability of food crops, easy access to agro-credit, institute refinance scheme. However, attributable to t lack of timely initiatives, low level of incentives compared to demand, lack of farmer-friendly visionary policies and action plans, lack of accountability at all levels of administration-corruption-lack of coordination--- the benefits of government initiatives are beyond the reach of small-marginal farmers. Moreso, amidst corporate-sponsored inequality-reproducing market system, Government initiatives are nothing but a 'token of solace.' The 'sob Khabo' market system (market system of grab everything) takes the whole agricultural system to a place where small farmers have no place to stand (Barkat, 2020a).

Impacts on economic indicators

Average monthly household income – which was low (at base) before COVID-19—got down by about 13 per cent. However, monthly household expenditure went up by about 9 per cent. Implies—households are struggling to meet their daily needs. According to them— loss of work, loss in income of family members, price hike of essential foods are the main reasons for such a deplorable situation. The women-headed households are the most vulnerable.

To meet the household's additional expenses- they were forced to dis-save (spend savings) and/or borrow money/take a loan. Even they had to sell their movable household assets to meet their minimum food requirements. The amount of average household savings has dropped by almost half; debt has increased by about one-third. As a result, the opportunity of these agricultural-dependent households to invest in income-generating activities has also decreased. The situation is much worse than the national scenario. Currently, the average expenditure is only 52.8 per cent of the national rural average. Before COVID-19, expenditure was 2.5 per cent higher than the income, which is now 28 per cent higher than the income. This gap is the highest among the women-headed households.

Before the COVID-19 Pandemic, on average, a household had a savings of TK. 8,545, which decreases by 89 per cent to— TK. 4,522. More than two-fifths (41%) households practised savings. During the pandemic, 56 per cent of households could not continue savings; many were forced to dis-save to spend it for daily needs. A distinct regressive transition pattern is evident for the poor and marginalised people – from impoverisation to pauperisation to beggarisation with an uncertain future.

Household-level indebt-ness increases overtime during the Pandemic: overall, indebt-ness increases from 50 per cent to 63 per cent. The average loan amount increases by 31 per cent: from TK. 27,381 to TK. 35,831. More than four-fifths (81%) of the households took loans to buy food during the Pandemic.

Impacts on human development

About 52.8 per cent of households faced food deficiency compared to demand, which was only 24.4 per cent before the COVID-19 pandemic. Almost 40 per cent of households have severe food insecurity. Dietary diversity is worse in protein intake; households can hardly consume meat, milk, or fruits once a week. Many 'extreme poor' households did not receive any food or nutrition assistance. Marginalised people reported widespread corruption, nepotism, political bias in the distribution of food and nutrition assistance. Local government representatives said that the allocated food assistance was very inadequate.

Chances of dropout from the school of the school-going aged children are high (34.5%). School dropout will lead to more child labour and higher child marriage of girls.

Overall physical and mental health conditions of the household members deteriorated. Reportedly, COVID-19 cases were rare in the household. However, nearly 10 per cent of the household members had some COVID-19 signs and symptoms. PHQ score indicates that 30.5 per cent of household members are suffering from moderate to severe mental depression.

COVID-driven society has become more chaotic than before COVID. Health services were seriously affected by the pandemic. Marginalised people mentioned the unavailability of doctors, nurses, and health workers, the shortage of transport, and the high cost of treatment during and after COVID-19-forced lockdown. Almost all households know about COVID-19; however, no one wants to give importance to the use of masks and COVID-related hygiene issues. Many adolescents were reported to be engaged in antisocial activities due to frustration, disgust with life, and lost patience. Declining mental health is causing a rise in conflict and violence in families and society.

Impacts on poverty

COVID-19 has made people's lives very difficult, and the poor in Bangladesh took the most brutal hit. There is no doubt that poverty has increased during this COVID-19 pandemic. However, the exiting poverty measurement methods using income and expenditure (CBN) do not reflect this, not at least in this pandemic situation. Nearly half (47%) of the households (rural) are 'Absolute Poor,' and one-fourth (26%) are 'Hardcore Poor,' based on the direct calorie intake (DCI) method.

The severity of poverty has increased (poor became poorer while the NEW POOR has emerged from the middle-middle-class and lower-middle-class). None could save the people representing the lower echelon of the class ladder- especially the agrarian middle and lower-middle-class- from the vicious cycle of poverty due to lack of alternative income opportunities (income-generating activities) and lack of appropriate training to earn in a crisis. The households loaned hope that the pandemic will soon be over and they will be able to repay their debt. Unfortunately, the pandemic continues for more than a year in Bangladesh, and the situation is worsening. It is uncertain how long it will take for the poor (including the New Poor) to recover from this vicious cycle of increased poverty if they ever can.

Impacts on social cohesion and life aspiration

Reportedly, 36.6 per cent of the households have extended their support to fellow community people during the COVID-19 pandemic; 36.9 per cent received support from the community people. Psychologically, there was a sincere effort to help and cooperate during COVID-19; however, not everyone is well situated and could do a little or nothing. The universal impact of the COVID-19 further diminished their limited capacity.

Marginalised people reported a 17.4 per cent increase of extreme poor households than the COVID-19 forced lockdown; many middle-middle-class and lower-middle-class downgraded to poor and

extreme. Only 20.1 per cent of the households are satisfied with their lives which is 21.9 per cent less than the before lockdown scenario.

Only 40 per cent of the households are optimistic about their lives. About 35.5 per cent of the households believe life will be back to normal within 24 months; 42.1 per cent of the households think only divine power knows when life will normalise.

Impacts on violence and hostility

A total of 55 girls experienced marriage during the pandemic; more than half (55%) were under 18. Due to the COVID-19 pandemic, many households married their adolescent girls to 'ensure' their social safety and security. Violence against women and girls is on the rise in Bangladesh during the COVID-19 pandemic; in this regard, intimate partner violence is the most common form of violence. Family conflicts and domestic violence have increased due to financial shortages and food crises in the family. In many households, children have been victims of violence due to frustration and hassles among adult family members. Older people are being neglected and insulted due to the family-level economic crisis.

There was evidence of hostility and conflict among marginalised communities in some areas over the distribution of relief, deprivation of relief, and distribution bias. In some villages, the Bangalee people helped the Bangalees with loans and jobs, but the indigenous people did not get any help from the Bangalees even during dire needs.

Key Recommendations

Livelihoods-Employment-Income

1. Rehabilitate those who lost their job in rural agricultural and non-agricultural sectors through well-coordinated re-employment programmes.
2. Provide necessary training and low or no one-time interest loans to the 'job lost people to facilitate arranging wage-earning employment or self-employment.
3. Facilitate special training on agricultural activities, including crop cultivation, aquaculture, poultry, and cattle farming.
4. Provide emergency financial assistance to COVID-19-affected poultry-dairy-fish-meat producers, small and micro-businesses so that they can re-start their business.
5. Undertake allout actions to create livelihood opportunities for the jobless indigenous people, including small ethnic groups and occupationally marginalised groups.
6. Do everything on a priority basis to ensure decent livelihoods for the women-headed households.
7. A significant decline in income comes from the partial-to-total system breakdown in the agriculture sector, where most rural people are involved. For the restoration of employment and income opportunities, agriculture requires special attention.
8. To adjust the lost income and employment, financial grants and other needs-based social safety net programmes need continuation.

Agriculture

1. Organise popular struggle of the poor and marginalised people to convince the Government/State to distribute 20 million acres of *KHAS* (Government-owned, but according to the law of the land- shall belong to the landless and marginal people) land-waterbodies-

forest to 10 million poor-marginal households for joint/cooperative use of these natural resources– the ''***3 Ja***'' (***Jomi***= Land; ***Jola***= Waterbodies; ***Jungle***= Forest). It is the only logically sensible and justiciable pathway towards sustainable progress and well-being of the country's majority people.

2. To rehabilitate the poor and marginalised farmers and agricultural workers affected by COVID-19, Government and Non-Government agencies should undertake immediate initiatives to provide them subsidised agricultural inputs-- fertilizer, seeds, pesticides, irrigation, equipment. Provide low-interest loans to purchase assets lost due to distress sale.
3. Government and Non-Government agencies should undertake immediate initiatives to support fisherman, fish farms, and poultry &cattle farmers with raw materials- fish feed, fry, poultry feed, cow-goat-pig feed- at an affordable price and with a low-interest loan.
4. Government should form an Upazila-level Task-Force involving the representatives of the poor and marginalised people (both male and female) to ensure a fair price for the produce of agro-fish-livestock farmers.
5. Government should substantially increase paddy procurement, ensuring fair price directly from farmers (without any intermediary).
6. Undertake immediate initiatives to establish warehouses in remote areas to facilitate agro-products storing. Besides, the number of regional cold storages for preserving perishable agro-products, including fish, should be increased.
7. Enforce intensive monitoring with poor and marginalised farmers to track government incentives that reach poor and marginalised farmers.
8. Institute effective measures to ensure that the poor people get subsidies and low-interest loans.
9. Government should regulate a network of uninterrupted marketing of produced crops and input supply (raw materials) for crops, fish, poultry, and dairy products.
10. Rural households are losing their saved amount to cope with the adverse situation, making their future more uncertain and vulnerable. To reduce the loss, "Agriculture Insurance" for the small farmers needs immediate initiation.
11. People are heavily indebted with high interests. Banks require an extensive loan-scheme programme congruence with good practices to support the small farmers and small-occupational groups.

Education

1. Organise vigorous institutional and social awareness campaigns and vocational support for the students of primary and secondary levels who are at risk of dropping out. Ensure continuation of their education.
2. Launch social awareness campaigns and vocational support for adolescent girls to keep their studies uninterrupted and prevent the new wave of early marriage.
3. Organise coordinated efforts from local administration, educational institutions, civil societies, and families to ensure all students return to educational institutions after pandemic-induced forced vacation.

4. Teachers should take the initiative to involve students with various home-based educational activities to keep them motivated; government and school authorities should take initiatives to include them in online-based education.
5. Incentives should be given to private schools to teach their students free or with minimal costs to reduce dropouts.

Health-Medicares

1. Taking lessons from vulnerable public health system- overhaul the whole health service provisioning system - both in public and private sectors.
2. Organise robust sensitisation about healthcare- in compliance with the Constitutional obligation. Organise community pressure groups keeping in view that public health is a public good.
3. Reinvigorate efforts towards nutrition support at the government and non-government level in rural areas to prevent the declining trend of mother and child nutrition.
4. Bring all marginalised communities under COVID-vaccination programme coverage expeditiously. Build social-community awareness to remove delusion and misconception about the COVID vaccine.
5. Ensure nationwide preventive measures to manage the spread of COVID-19.

Domestic-Communal-Social Violence

1. Organise social mobilisation and increase social awareness to prevent violence against women.
2. Strengthen community journalism to sensitize the rural community targeting violence prevention at all spaces. Besides, increase government and non-government awareness campaigns in various national mass media like newspapers, television channels, and social media channels like Facebook.
3. Women and Children Repression Prevention Act (amended) needs to be re-amended to prevent violence against women. The civil administration, law and order enforcement agencies, and the judicial court should play a vital role ineffective enforcement.
4. The civil administration, law and order enforcement agencies, and the judicial court should play a more proactive role than at present to ensure enforcement of the Child Marriage Restraint Act.
5. Awareness-raising campaigns and advocacy programs should prevent child marriage, and people need to work together to stop this practice.
6. Accelerate awareness about the Emergency Helpline for the victims of domestic violence because most victim women of domestic violence do not go to the police station in person due to restrictions from family and society.
7. Arrange hassle-free, low-cost, or no-cost legal, medical, psychological counselling support for the victim-women.
8. The Government should proactively and strictly play a zero-tolerance position to prevent any communal violence.

CHAPTER 1
INTRODUCTION

Summary

Research context:

- The poor and marginalised groups, living mainly in the rural parts of Bangladesh and primarily dependent on land-water-natural resources, had been historically oppressed, and state-sponsored 'unpeopling' efforts had always been there. Their rights situation is still denied in the class society. The situation had never been bright, and the current COVID-19 pandemic has made it much darker.
- The context is different and unique. There is no alternative to assembling the ground realities and complex data and information to make the in-depth rights-based analysis. Such analysis will lay the background to construct a feasible state for the poor and marginalised—upholding their rights and a "full citizen" of the State. There are some sporadic efforts in gathering research-based intricate pieces of evidence in this regard. However, the focus had not been on the poor and marginalised groups living in rural Bangladesh. It is high time for initiating extensive research-based evidence-supported well-planned policy advocacies and civil society movements.
- This context instigated the Association for Land Reform and Development (ALRD) and Human Development Research Centre (HDRC) to conduct the accompanying study.

General objective:

- To assess impacts of COVID-19 Pandemic-induced social, economic, and structural changes in and challenges on lives and livelihood of land, water, other natural resources-dependent landless and small-scale farming community, indigenous peoples, and other poor and marginalised sections of society, including women and religious minorities. Forward suggestions to cope with the changed situation due to pandemics.

1.1 Context

COVID-19 has destroyed both human life and livelihoods. Life-destroying COVID-19 is not grappled with taking away only life. The human being is now mentally upset. The psychological shock is immeasurable; the human being is endangered-wearied-terrified, some endanger-weariness-panic-shock may continue for a long time– possibly through inter-generations. Livelihood is in a wretched condition. Joblessness-unemployment-hunger-poverty-discrimination-inequality is increasing. According to an estimate, because of COVID-19, the potential loss of global gross production (or global GDP) would be 8.8 trillion US dollars (77,11,33,600 crore in Bangladesh Taka), equivalent to 9.7 per cent of global GDP. The International Labour Organization (ILO) has said that 50 per cent of working people across the globe are at risk of losing their jobs. Two out of every five who have lost jobs probably will fall into permanent unemployment, most of whom are engaged in the informal sector. The ILO has named the COVID-19- the "Great Lockdown Recession." History is evidence; such a worn-out condition is unprecedented in the world. The people of the world have never faced together such a disaster before (Barkat, 2020a).

Despite some strong arguments about the undercounting due to many political-economic factors, officially, between 8 March 2020 and 01 April 2021, Bangladesh has detected 611,295 confirmed cases of COVID-19, of whom 9,046 have died. Meanwhile, as of 01 April, the world had around 129.5 million

confirmed cases and deaths of more than 2.8 million people. Bangladesh viewed ups and down to the trend of this Pandemic. At the beginning of the year 2021, it seemed that the situation is coming under control. It proved incorrect: in March 2021, the nightmare was thriving again with more deaths and losses. In February 2021, the number of confirmed cases and deaths in Bangladesh was 11,077 and 281. These figures increased manifolds in March 2021: 65,079 confirmed cases (almost six times increase) and 638 deaths (2.3 times increase), according to Worldometer (2021).

The numbers are cruelly huge. The losses are immeasurable. Primarily, it seemed like a health hazard, but very soon, it turned out to be a *monster*, grasping all aspects of human life. There were Pandemics in human history. However, the world had never been so connected as today; the global movements had never been this significant, making the situation darker.

Although the unprecedented Pandemic has an overall negative socioeconomic impact, the marginalised groups of people are the most vulnerable because of their susceptible position in a "class society." According to the Noble Laureate economist Joseph Stiglitz (2020), "*COVID-19 has not been an equal opportunity virus…it goes disproportionately after the poor, especially in poor countries and in advanced economies… the Pandemic broadens the threat from automation to low-skilled, person-to-person services workers…this will mean that the demand for certain types of labour will decrease. This shift will almost surely increase inequality... the Pandemic itself is likely to increase disparities, leaving long-lasting scars…*".

The Government of Bangladesh (GoB) admits that the unexpected COVID-19 Pandemic has complicated its economic planning and policymaking. At the same time, the GoB claims that its 8th Five Year Plan (July 2020—June 2025) is unique compared to its preceding two plans. It blends the COVID-19 recovery strategies in the macroeconomic framework and developing sectoral strategies in the plan. To mitigate the adverse socioeconomic impact of the 'global pandemic' from COVID-19, the GoB has adopted a Work Plan with four major strategic programmes in immediate, short-term, and medium-term spans. The major categories of programmes are *Increased public expenditure; Introducing fiscal stimulus package; Expansion of social safety net programmes;* and *Increase money supply*. It has announced a Stimulus Package of 1,196.4 billion Taka (GoB, 2020). Nonetheless, the concern, commitment, and an all-out coordinated effort from the government machinery are largely missing in the way they are handling the grave Pandemic-induced crises. More visibly, at the implementation level, the weaker sections of the population cannot claim their rights as citizens.

Predictions made in the very early stage of the Pandemic (Barkat, 2020b) now stand as the truth, where he mentioned: "*The most serious and inevitable event awaiting— is that there might be no shortage of food, but the poor-indigent-low-income households, regardless of urban and rural areas, will not have access to food, they will be forced to remain unfed-half fed along with their children… under the changed circumstances attributable to COVID-19, when people who live on 'hand-to-mouth' will be unemployed, then the number of poor people may reach 68 million[1]. These 68 million people reside in approximately 15 million households (37% of all households in the country), with ten million in rural and five million in urban areas*". According to Rahman and Matin (2020), the concerns are particularly applicable to the poor and vulnerable.

According to Hoque (2020), the COVID-19 lockdown[2] disproportionately affected the most vulnerable groups—their livelihood and occupational patterns—because losses of income-generating activities

[1] According to the government statistics, the total number of poor people in Bangladesh is at least 34 million out of about 170 million (20% are poor)

[2] The Government of Bangladesh imposed a 66-days long countrywide lockdown (from 26 March to 31 May 2020), in the form of "general leave" to contain the spread of COVID-19. All government and non-government institutions shut down

will turn them to resort to negative coping mechanisms, which will have long-term implications. Also, from 5 April 2021, the Government again imposed a set of restrictions in the form of a "partial" lockdown. Also, it announced a "harder" regulation starting from 14 April 2021. However, there has been much valid criticism about the poor and unplanned management of the so-called "lockdown," which adversely impacts the poorer community.

The immediate shock came upon the income sources. Bangladesh's COVID-19 pandemic has caused severe ramifications for rural communities' livelihood opportunities due to a total system breakdown (Light Castle, 2020). The global Pandemic, COVID-19, has made people's life intoxicated, atrophied, and distressed. The COVID-19-led lockdown has resulted in an economic recession. With many 'extreme poor' households and a higher number of households with unsustainable livelihood dependency, Bangladesh can anticipate severe impacts due to the current COVID-19 situation (CARE Bangladesh, 2020). As the lockdown and movement restrictions disrupt agri-food supply chains in rural areas, livelihoods, especially the self-employed and wage workers, are at risk (FAO, 2020a). According to FAO (2020b), the more vulnerable groups include subsistence and small-scale producers, agricultural labourers (landless farmers); labourers along the rural-urban food value chain; vulnerable fishers and fishing communities; and marginalised ethnic minorities or indigenous groups. Even the ministry's sanctioning of Tk. 110 crore to help farmers buy harvester machines at a subsidy might do little to ease the crisis as small and marginalised rice producers, especially in the haor region (Ali, 2020).

Despite the Government's stimulus packages to help the economy recover, its overall design does not cover the small farmers and landless households' needs. The supports do not adequately cover the rural women contributing to the economy in any form to recover the COVID-19-induced losses. The stimulus packages are loan in most cases and cover only large industrial set up; that ignores the small-scale producers, poor, and marginalised groups of people. The historically ignored communities living in the geographically challenged regions—haor, Charland, coastal belt—are again not covered by any holistic policy and programme reach. There are reports of some sporadic collective efforts from the small farmers to minimise the loss. Still, those are insufficient to offset the loss.

Indigenous Peoples of Bangladesh are among those who are highly vulnerable to COVID-19 because of several socioeconomic factors. Therefore, the COVID-19 lockdown has disproportionately impacted the Indigenous population's economic situation, which has already suffered from severe poverty and further exacerbates the poverty rate. They lose their livelihoods and fall into debt (Chakma, 2020). A study suggests that households of small ethnic communities—indigenous peoples—are more impoverished, more discriminated, and prey of higher disparity than the Mainstream Bangalee community. Higher poverty incidences among the Indigenous communities is reasoned by the expanded discrimination and disparity faced by them (Barkat et al., 2015). Despite some political and cultural differences, the overall picture is similar across the small ethnic communities in three districts of Chattogram Hill Tracts (CHT) and other plain districts of the country (Barkat et al., 2009a).

As a result of misgovernance and lack of accountability in the State mechanism, the chaotic situation has aggravated the oppression against the minority groups in all senses, including land-grabbing and other forms of oppression against the religious minorities. Women are increasingly facing violence in all forms possible.

International worker migration and the readymade garment (RMG) industry are two of the economy's significant lifelines, which two are seriously affected due to the COVID-19 Pandemic. Income from

apart from the essential services since the lockdown began. All of the educational institutions are closed (till 01 April 2021) since the third week of March 2020. However, online office and schooling had been in place.

these two sources plays a vital role in the rural economies, which is on the brink of a significant challenge. More than 700 thousand Bangladeshis go abroad as migrant workers every year, where approximately 15 per cent are women. However, in 2020, only around 218 thousand workers could go abroad (GoB, 2021a; GoB, 2021b). Meanwhile, many migrant workers have lost their job abroad. Also, the internal migrants[3], due to job loss, cannot remit money. According to FairWear (2020), more than 324,000 RMG workers have lost their jobs, where a large portion were women.

Almost all dwellers in the informal settlement in the urban areas are migrants from rural areas and previously lived in areas hit hard by climate change impacts. Then, suddenly the country faced rapid economic and physical restrictions due to the COVID-19 Pandemic. The lockdown severely impacted the urban poor's income in low-income settlements (Barkat et al., 2020; Bodrud-Doza, Khan & Asad, 2020), hampered the financial flow to their family members in the rural areas.

Till day, the "push factors" forced the rural inhabitants to migrate to the country's cities. Thus, the rural poor's migration to the urban areas has resulted in a direct inflow of rural poverty to the cities. The new migrants end in the destitution of sub-standard "squatter" living. However, these individuals seem to prefer their slums to the villages of yore, where nothing awaited them but the poverty of opportunity. The process of urbanisation and slumisation within the context of a resource-poor, predominantly agrarian economy is an ugly reality (Barkat & Akhter, 2001). Bahauddin, Dutkiewicz, and Nath (2016) also inform that rural-urban migrants end up in the enormous urban slums and ghettos and often earn the bare minimum in the informal sector, where there is no job security. People also face the insecurity of land tenure and shelter. There is a gendered dimension of this aspect, as women become more vulnerable to exploitation and abusive practices than they usually are. During this COVID-19 Pandemic, the country faced an unprecedented reverse migration from urban to rural areas: almost 10 per cent of the households living in the low-income urban settlements had to migrate to their village homes during the lockdown. There is no accurate information about the number of households who will come back to their respective towns. According to the community leaders, it will be challenging for them to settle down to their earlier economic situation (Barkat et al., 2020). This unique scenario has placed the rural parts of the country in a more challenged state.

The Government announced the National Budget for the Fiscal Year (FY) 2020-21 during the COVID-19 Pandemic. Sadly, it did not reflect pragmatic views to tackle the grave challenges; it acts almost like a traditional budget. According to Raihan (2020), some reflections of political commitments are visible in the proposed budget. Still, there remains a lack of coherence and a clear guideline to translate the intention into action. Above all, a one-year-old analysis remains the same: There are deficits in allocations in all programmes targeted to the poor and disadvantaged people.

Further, implementation capacity in the respective sectors is low, which negatively affects the quality of services. Overall, pro-poor sectoral and programme allocations are yet to take centre stage in the national budget (Mujeri, 2019). Moreover, the Government's priority is to implement the megaprojects mainly for industrial growth or infrastructure development which shrunken the scope of agricultural farming by the landless and small-scale farming community.

Bangladesh Economic Association (BEA), in its alternative budget proposal for the FY 2020-21, revealed that a significant change took place in the class ladder, particularly among the middle class (lower middle class, mid-middle class, and upper-middle-class) and poor (including ultra-poor) people, due to the COVID-19 Pandemic between 26 March and 31 May 2020. The 66-day lockdown forced middle-class and poor people to move down (or increase the 'density of poverty') the class ladder (Barkat & Ahmed, 2020). Analysing the labour market, Islam (2021) also shows that the adverse effects will be higher in extent among the lower-income groups than the affluent parts of the society.

[3] Family member of a rural household resides in the urban area and remits money to the household living in the rural area.

The extent and degree of losses due to COVID-19 require in-depth estimations. It requires assessing the losses due to the Pandemic, how much more loss is likely to happen, and what needs to resist that possibility. It also requires understanding the cause-effects-related issues of COVID-19. Only when the larger picture is there can a suitable model be thought to cope with the COVID-19-induced changed scenario (Barkat, 2020a). The context is different and unique. There is no alternative to assembling the ground realities and complex data and information to make the in-depth rights-based analysis. Such analysis will lay the foundation for constructing a feasible state for the poor and marginalised—upholding their rights and being a "full citizen" of the State. There are some sporadic efforts in gathering research-based intricate pieces of evidence in this regard. However, the focus had not been on the poor and marginalised groups living in rural Bangladesh. It is high time for initiating extensive research-based evidence-supported well-planned policy advocacies and civil society movements. This context instigated the Association for Land Reform and Development (ALRD) and Human Development Research Centre (HDRC) to conduct the accompanying study.

1.2 Objective

General Objective

To assess impacts of COVID-19 pandemic-induced social, economic, and structural changes in and challenges on lives and livelihood of land, water, other natural resources-dependent landless and small-scale farming community, indigenous peoples, and other poor and marginalised sections of society, including women and religious minorities; and forward suggestions to cope with the changed situation due to pandemic.

Specific Objectives

1) To assess COVID-19 pandemic-induced social, economic, and structural changes on the life and livelihood of poor and marginalised groups of people;
2) To assess the severity of impacts of COVID-19 pandemic on agriculture; and Government's policy response in this regard;
3) To find out COVID-19 pandemic-induced new challenges and opportunities in the changed situation over lives and livelihoods of landless and small-scale farming community, women, indigenous peoples;
4) To suggest/recommend effective & appropriate strategies for Government and non-government actors considering the COVID-19 pandemic for ensuring rights and livelihood-development of poor and marginalised communities.

1.3 Organisation of the Report

The research report covers the COVID-19 consequences and the way-out mechanism in Bangladesh's rural parts' "changed" scenario, focusing on the poor and marginalised groups. The report attempts to cover the voices of various stakeholders. The report, in applicable cases, analyses between the "Before Pandemic State (that is, Baseline)" and "Current situation (that is, survey time)." Also, the report attempts to compare different marginalised groups. In pertinent cases, it compares the primary data with the national data or comparable groups. It measures changes in poverty scenario and class structure. The report tries to find out the interconnectedness of the impacts. During the analysis, the study brought into the Government's policy directions and programmes implemented by government and non-government organisations under scrutiny.

The reports consist of eleven chapters in total. This first chapter details the context and study objectives. The second chapter delineates the methodologies, including the implementation strategies and limitations. The Units Surveyed—household, individual, and areas—are analysed in the third chapter.

The fourth chapter assesses the impacts on livelihood strategies, including occupation and employment, migration, dwelling, and assets. The chapter also shows the people's access to markets, natural resources and common property, social safety nets, and aid. The fifth chapter has the relevant analysis of the impacts on agriculture—agriculture structure, price, and access to input and output markets; it also contains the Government's pertinent policy and programmatic responses. The sixth chapter analyses the economic outcomes: impacts on income, expenditure, savings, and credit. Chapter 7 analyses the effects on a couple of human development outcomes: food security and nutrition, education, health and hygiene, and access to service providers. Impacts on poverty—using different measures—are shown in Chapter 8; it also attempts to show the class structure changes and details the concept and scenario of "new poor." The ninth chapter shows the impacts on social cohesion and peoples' aspiration to life. The tenth chapter deals with the effects of violence and hostility, both at the household and community levels. The last chapter of this report—Chapter 11—concludes the overall analysis and recommends coping and overcoming the COVID-19 Pandemic-induced challenges.

Also, the report contains necessary pertinent information in its Annexes — including the detailed data tables and data and information collection tools.

CHAPTER 2
METHODOLOGY

Summary

Research design:

- The present study is primarily based on primary data collected from the field; secondary data were used where needed. The study is longitudinal. The baseline data (in the pre-COVID situation) was collected retrospectively. A mixed-method strategy was adopted for data collection.

Geographical coverage:

- To collect the necessary primary data and information, the study visited a total of 16 districts (2 in each of the eight divisions). Five geographical pockets were considered for selecting districts: Coastal area, Char land, Haor area, Plainland (other than coastal, char, and haor), Chittagong Hill Tracts (CHT).
- In all five geographical pockets, land, water, and natural resources-dependant communities and marginalised groups, i.e., landless farmers, rural women, coastal fishers, haor-dependent fishers, char fishers, and forest-dependent indigenous peoples plain land, forest-dependent indigenous peoples in CHTs, and religious minority were covered.
- One Upazila (sub-district) from each sample district, two unions from each selected Upazila, and two villages from each union were selected randomly. Community information from all 64 sample villages was collected.

Sampling:

- In each sample village- land, water & natural resource-dependent households were listed. Then 18-19 households were randomly selected in each village. A total of 1,200 households were surveyed with Bengali- 995, Adivasi (Indigenous peoples) -225, Religious minorities-559, female (women)-headed households-108.
- A total of 16 group discussions were conducted (127 discussants: 64 women and 63 men). Farmers: 6, fishermen/fishers: 2, religious-minority farmers: 5, plain land tribals: 2, tribals of Chittagong Hill Tracts: 1.
- Forty-eight people were interviewed as key informants (public representatives, local government representatives, development workers, journalists, teachers) in the sample area. In Dhaka, we discussed with five subject-matter experts.
- A total of 16 case studies were conducted to portray specific cases of a particular incident/individual or a community itself.

Data collection instruments:

- Multiple data collection techniques (household survey, focus groups discussions, key informant interviews, case studies, participatory rural appraisal) and different question papers/tables have been used for each respondent-participant.

2.1 Research Design

The study adopted a mixed-method approach (alternatively known as the Quanti-Quali approach), which included a cross-sectional survey among households using a structured questionnaire, in-depth interviews (IDIs) and key informant interviews (KIIs) using semi-structured questionnaires, focus group discussions (FGDs), and case studies using checklists and issue-guidelines.

In essence, the study was longitudinal. The baseline- pre-COVID situation - data was collected retrospectively. Primary data was collected from two-time points: November 2020 and retrospective data from February and March 2020 by recall method. Comparative analysis between the time points was performed to see the impacts of COVID-19 on the Lives and Livelihoods of the Land, Water, and Natural Resources-Dependant Communities. Secondary data was used as needed.

2.2 Geographical Coverage

For a credible estimate of the selected indicators representing the whole rural population, the survey has covered all the administrative divisions of Bangladesh, including geographically challenged locations and marginalised groups.

Two districts were selected from each division, totalling 16 districts (one-fourth of the country's total number). For the selection of districts within the administrative division, the study identified five geographical pockets (plain land, char land, haor, coastal area, and forest) to cover all the following marginalised groups: landless farmers, rural women, coastal fishers, haor-dependent fishers, char fishers, forest-dependent indigenous peoples in the plain land, forest-dependent indigenous peoples in CHTs, and religious minority.

Map 2.1: Geographical visualization of the study areas

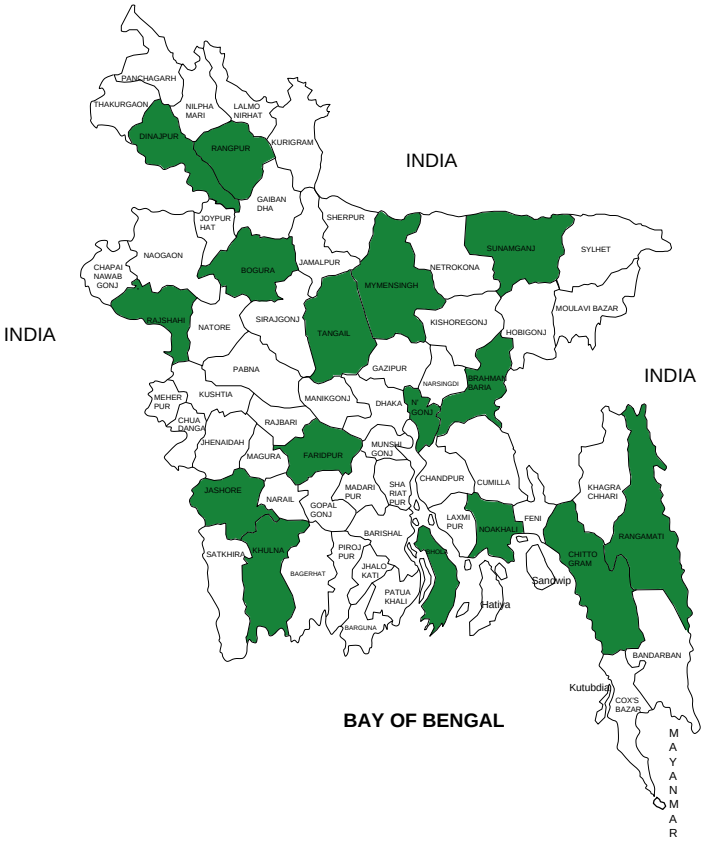


Table 2.1: Districts selected from each administrative division with target marginalised groups

Division	District	Marginalised group(s)
Barishal	Bhola	Landless Farmers, Rural Women, Coastal Fishers, Religious minority
Chattaogram	Chattogram	Landless Farmers, Rural Women
	Rangamati	Landless Farmers, Rural Women, CHT indigenous people
	Noakhali	Landless Farmers, Rural Women, Char Fishers, coastal fishers
Dhaka	Tangail	Landless Farmers, Rural Women, Forest-dependent indigenous people in plain land
	Faridpur	Landless Farmers, Rural Women
	Narayanganj	Landless Farmers, Rural Women
	Brahmanbaria	Landless Farmers, Rural Women, Haor-dependent fishers
Khulna	Khulna	Landless Farmers, Rural Women, Forest-dependent marginalised people
	Jessore	Landless Farmers, Rural women
Mymensingh	Mymensingh	Landless Farmers, Rural women, Indigenous people in plain land
Rajshahi	Rajshahi	Landless Farmers, Rural Women
		Landless Farmers, Rural Women, Indigenous people in plain land
	Bogura	Landless Farmers, Rural Women, Char Fishers
Rangpur	Dinajpur	Landless Farmers, Rural Women, Indigenous people in plain land
	Rangpur	Landless Farmers, Rural Women
Sylhet	Sunamganj	Landless Farmers, Rural Women, Haor-dependent Fishers

2.3 Data Collection Methods

Quantitative Survey at Household: A standard statistical approach was adopted to estimate the required sample size of households for the survey. The consideration includes ensuring an adequate sample to create reliable estimates for the different marginalised groups (Table 2.1). The probabilistic formula applied in this regard is as follows—

$$n = \frac{Z^2 PQ}{d^2} \times deff$$

Where, n = Estimated Sample Size, P = Proportion of poor households in rural area of Bangladesh (14.9%), Q = 1- P, Z = Standard normal variate value at 95% confidence level (1.96), d= Level of precision (5%), deff=design effect.

The estimated sample size for each geographical pocket was 234, with a design effect of 1.2. To ensure the representativeness of all the sub-groups (or, in other words, for a representative sample for a whole rural area), the required sample size stood at five times the estimated sample size (234×5), i.e., 1,170. However, the study collected data from 1,200 rural households equally distributed in each district for practical consideration and facilitated fieldwork and implementation plan. From each district, the survey interviewed 75 sample households.

A multi-stage sampling technique was used to select samples. In the first stage, one Upazila from each district was selected (a total of 16 Upazilas). From each Upazila, two unions were selected randomly, and from each union, two villages were taken. The villages were considered as Primary Sampling Unit (PSU). A random selection of households of different groups was ensured by performing a listing exercise using a participatory approach from each PSU. Community information from all the 64 villages was collected using Participatory Rural Appraisal (PRA) method with the knowledgeable persons in the village.

Focus Group Discussion (FGD): A total of 16 FGds were conducted with the farmers (6), fisherman/fishers (2), religious-minority farmers (5), plain land tribals (2), and tribals of Chittagong Hill

Tracts (1). FGDs included 127 discussants (64 women and 63 men). Discussion guideline was prepared based on the specific study objectives and critical issues to be covered.

Key Informant Interview (KII): KIIs were conducted at both the local and national levels. Local government institutes, government officials from the national level, CSOs, and NGOs have been consulted. A total of 48 KIIs were conducted for this study. In Dhaka, five subject-expert discussions were conducted.

Case Studies: The Case Studies were applied to portray specific cases of a particular incident/individual or a community itself. A total of 16 case studies were collected for the study.

Literature Review: Though the research literature on the impact of COVID-19 is scarce, we conducted an in-depth review of the available well-researched documents. Information on COVID-19 infection and different activities and programmes undertaken by the Government, NGOs, Development Partners, philanthropists and charities, CBOs, and local volunteers to address COVID-19 was gathered from mainstream media (both print and electronic) websites. Such review was primarily aimed at deepening understanding of the COVID-19 situation in rural areas and the government's policy response for the affected people. Besides, some well-researched documents revealed the possible consequences of COVID-19 and suggested macro and micro-level action points to mitigate those consequences. We have reviewed all such documents as having policy implications.

Table 2.2: Number of interviews/discussions collected by data collection tools (DCIs)

DCIs	Number of interviews/discussions
Household Survey	1,200
Focus Group Discussion	16
Key Informant Interview (both local and national level)	48
Case Study	16
Tools for participatory Rural Appraisal (PRA)	64

2.4 Data Analysis

Both quantitative data and qualitative information were gathered through various data and information collection tools to analyse and triangulate the findings responsive to the research objectives. The analysis of data and information of this study included the following:

- ***Comparison of pre-COVID versus current scenario:*** To gather information about the multidimensional impacts of COVID-19 pandemic, both the "Baseline state" (that is, information of pre-COVID situation at February 2020, collected through "recall method") and the "Current situation" (November 2020) data was gathered through primary data and information collection. The comparative analysis was performed for each marginalized group in these two-time points.
- ***Comparison across the groups:*** The analysis compared the marginalised groups, which will help strategise the interventions' priority.
- ***Mapping the COVID-19 impacts-flow:*** COVID-19 lockdown has placed unmeasurable miseries and sorrows in the lives of all, particularly the poor and marginalised groups living in rural Bangladesh. The farming chains had been disrupted severely; wages decreased, businesses saw depression. Many lost their jobs. Income level has been reduced to a level where many cannot even afford to buy the minimum amount of food for a healthy living. They are compelled to use the saving, distress selling of household assets and loans, and some are taking a loan—which will be very difficult to repay. Economic shocks, coupled with severe depression and apathy, results in increased domestic violence. Insecurity and other forms of

violence are affecting the marginalised groups disproportionately. Health vulnerabilities are there in many forms. Child education has been significantly interrupted, resulting in many dropouts, child labour, and even child marriage among the girls. These, all together, play a villainous role in perpetuating poverty through generations. This study elaborated and explained the intertwining relationships of these ill effects with the negative impacts of the COVID-19 pandemic.

- ***Poverty situation and the concept of "New Poor":*** The poverty situation was assessed in line with the national estimates and pre-COVID states (using upper poverty line, lower poverty line, absolute poor, hardcore poor). The "new poor" is a relatively new concept still not much explored in the relevant research. In this study, we attempted to examine the idea of the new poor in the rural context, focusing on the poor and marginalised groups.

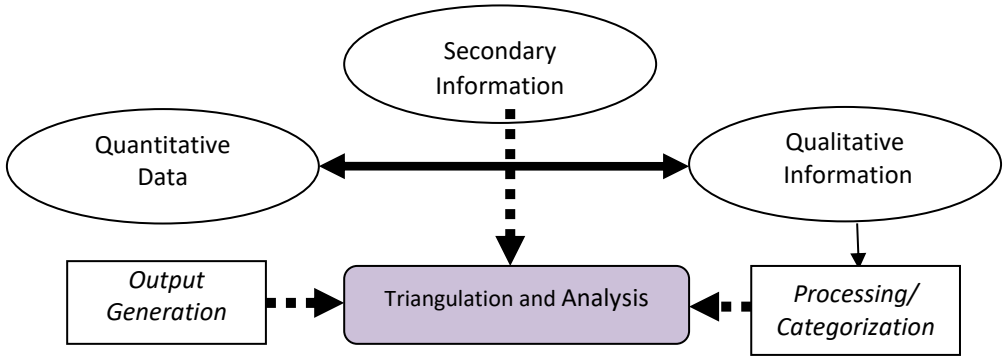
Quantitative Data Analysis: Tabulation Plan was prepared according to the study objectives and indicators to summarise crucial findings. Quantitative analysis has been summarised for the marginalised groups. The primary unit of analysis of the study is households. All data collected in the questionnaire survey has been analyzed using SPSS 24. The data analysis includes descriptive and comparative analysis. The descriptive analysis includes distributions (percentages and/or numbers) by marginalised groups and as a whole. Comparative analysis was performed for each marginalised group at two different time points. These include the following time-point scheme: time-point of "Baseline state" (that is, information of February 2020, collected through "recall method") and current time-point six months after the lockdown, November 2020. The most appropriate test of the hypothesis was applied based on the data type for the comparative analysis. Findings from the descriptive and comparative analysis have been presented graphically.

Qualitative Data Analysis: The qualitative analysis was performed primarily to understand the essence of the following:

- Perception of the affected rural poor and marginalised population on the changes in their socio-economic status
- Identify COVID-19 induced new challenges and opportunities in the rural parts of Bangladesh
- Identify the key strategies and recommendations for government and non-government actors to ensure the rights and livelihood-development of poor and marginalised communities considering the COVID-19 pandemic.

Triangulation: The qualitative information and quantitative data analysis were done separately, synthesizing their findings. This triangulation of quantitative data and qualitative information permits understanding things in organic totality, which helped draw objectively verifiable conclusions and bring meaningful suggestions for the government and non-government actors based on those. Diagram 2.2 illustrates the mechanism of triangulation.

Diagram 2.1: Triangulation of data and information



2.4 Survey Implementation

HDRC arranged a 5-day long orientation at Dhaka, including a pre-test. ALRD officials participated in the training sessions. The classroom sessions were for two days. Following this, a field practice was arranged at a nearby location in Dhaka. The orientation ensured uniform understanding among survey staff about the project approach, its results, and the data verification process. The orientation took place between 11th and 15th November 2020.

The field team was closely supervised by HDRC's (Human Development Research Centre) core team members and ALRD relevant officials. Separate groups, a total of 8 teams each covering two districts, were deployed to collect data and information from each district. Each group was also provided with a field plan to collect data systematically. These plans were shared with ALRD officials before the inception of data collection. The data and information collection activities were undertaken between 16th and 28th November 2020.

2.5 Ethical Issues

As the data collection was completed during the COVID-19 pandemic, the safety and security of the field enumerators and the survey respondents were of prime importance. HDRC ensured the fullest possible health safety and security (due to COVID-19) of all field personnel deployed during this survey. Besides training on the proper use of personal protection equipment, the enumerators were supplied with such equipment adequately (i.e., PPE, face mask, goggles, hand gloves, head cover, hand sanitiser, and all necessary medicines). Qualified medical doctors were available online to provide medical/health-related supports to the field staff. During the training and interviews, the enumerators took all necessary measures to protect the safety of the respondents/participants. HDRC provided protective kits for the respondents through the enumerators, trained them about use by the respondents and methods of proper use by the respondents. During group discussions, the discussants were seated, maintaining physical distancing, and provided protective equipment.

Field enumerators clearly explained the survey objectives to the respondents at the beginning of the survey. Data was collected from the participants who agreed to participate in the survey. Their confidentiality was ensured as well.

HDRC administered proper quality control mechanisms to ensure data quality and consistency during data collection, management, computerization, and cleaning.

2.6 Limitations of Study

- To understand the socio-economic condition of the rural households, data from February-March 2020, just before the COVID-19 pandemic starts in Bangladesh, was collected by respondents' recall; thus, response bias may occur in the pre-COVID estimates and thus in the estimates of COVID-19 impact. This study applied appropriate techniques to minimize the response bias.
- In some instances, such as food consumption, data was not collected before COVID-19 due to the high possibility of recall biases in such cases; so, a comparative analysis was not possible to make.
- Seasonality can affect the comparative estimates (as data were collected at different time points of the year: February and November 2020) of income, food consumption, disease, etc., and can contribute to over or under-estimate COVID-19 impact.
- The self-reported health status, food security, overall satisfaction, etc., may contain personal bias. Such estimates need careful handling.

CHAPTER 3
PROFILE OF THE SURVEYED HOUSEHOLDS

Key Findings

Household size:

- The average household size of the surveyed households was 4.7 during both the pre-COVID and survey period

Characteristics of household members:

- The average age of household members is 29.4 years. The overall dependency ratio in the households is 51.5 per cent, with the highest 59.2 per cent among women-headed households and the lowest 41.8 per cent among indigenous groups. The sex ratio of the household members is 0.96 females/males.
- More than one-third of the household members have no education; about 30.2 per cent have primary or below primary level education only.

Characteristics of household head:

- The average age of the household head is 47.7 years; a majority of them are in the working-age group (88.1%). In the women-headed household, about 18.9 per cent of the household heads are not in the productive age group, the highest among all the groups.
- Nearly 80 per cent of household heads are involved in agriculture, directly or indirectly. More than half of the household heads are involved in crop/vegetables/fruit farming, followed by 10.3 per cent in aquaculture and 10.2 per cent in agri-labour. There is not much variation in the occupational structure between pre-COVID and the current situation.

3.1 Introduction

Individuals are related to society through their families and households (McFalls, 2003). Households and families are basic units of analysis in demography; however, they are not the same thing (See Box 3.1). A household comprises one or more people/members who occupy a housing unit (Fields and Casper, 2001, as cited in McFalls, 2003). Not all households contain families.

Box 3.1: 'Household' – the essential unit of survey
Sociologically, at its simplest, a household is one person living alone or a group of people who share living arrangements at the same address. Most families live in a household, but not all households are families. The group members may pool their incomes and have a shared budget to a greater or lesser extent; they may be related or unrelated persons or a combination of related and unrelated persons. This arrangement exemplifies the housekeeping concept. An alternative definition used in many countries exemplifies the so-called household-dwelling concept, a household consists of all persons living together in a housing unit. Again, economically, the household is an economic unit in which the members possess specific economic ties. They may participate together in the same productive activity, earning income together. The survey permits all information, including critical events illustrating a particular type of economic behaviour. All people who participate in the decisions or are affected by these decisions must be included in the household.

Box 3.1: 'Household' – the essential unit of survey
Source: (1) What is a household? [sociologytwynham.com] (2) United Nations Statistics Division-Demographic and Social Statistics: Households and Families. (3) The Rapid Household Survey 2006; as Lori Beaman and Andrew Dillon (2009) referred to, d*o household definitions matter in survey design? Results from a randomised survey experiment in Mali*.

While the most commonly used definition of a household relates to the notion of consumption from the "common pot," there is a range of ambiguities related to the definition in almost all developing country contexts (Beaman and Dillon, 2009). It includes whether part-time residents, boarding students, temporary migrants, and domestic help should be considered household members.

Keeping this in mind, the present study has endorsed the definition of a household that has been used in the data collection tools to extract the information from the respondents (See DCI-1 in the Annex). According to the definition,

> "*A household is a dwelling place where members feed together from the same cooking pot and have slept under the same roof for at least one night in the last six months. Guests are not counted as members*."

In addition to pertinent primary socio-economic information of the households under the survey, several demographic issues (i.e., household size, head status, sex ratio, marital status, age, dependency ratio, disability status, and non-resident income earners) have been considered in household background information and delineated in the present chapter so that contextual issues for the analysis and text of the following chapters might be understood well.

3.2 Household Size

It is assumed that the household size in rural areas would increase due to reverse migration (migration from urban to rural areas). However, the average household size of the Land, Water, and Natural resources-dependant Communities obtained from the survey does not support the hypothesis (see Table 3.1). The average size of the households is 4.7 in both the pre-COVID situation and the survey time. One possible reason could be that most land, water, and natural resource-dependant communities are involved in agriculture or farming. Therefore, they probably had few members in the family who used to work in urban areas or outside of the country. All the marginalised groups of this study show the same scenario regarding the household size.

Table 3.1: Average household size of the surveyed households at pre-COVID and current situation (November 2020)

Indicator	Before COVID-19					Currently				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Average household size	4.8	4.6	4.5	4.4	4.7	4.8	4.5	4.5	4.4	4.7

3.3 Age and Sex Composition of household members

The mean age of the surveyed population is 29.4 years, which indicates a younger population in the surveyed household. Two-thirds of the household members are of the working-age group (15-64 years). About 27.8 per cent are under 15 years of age. The dependency ratio, which is the ratio of

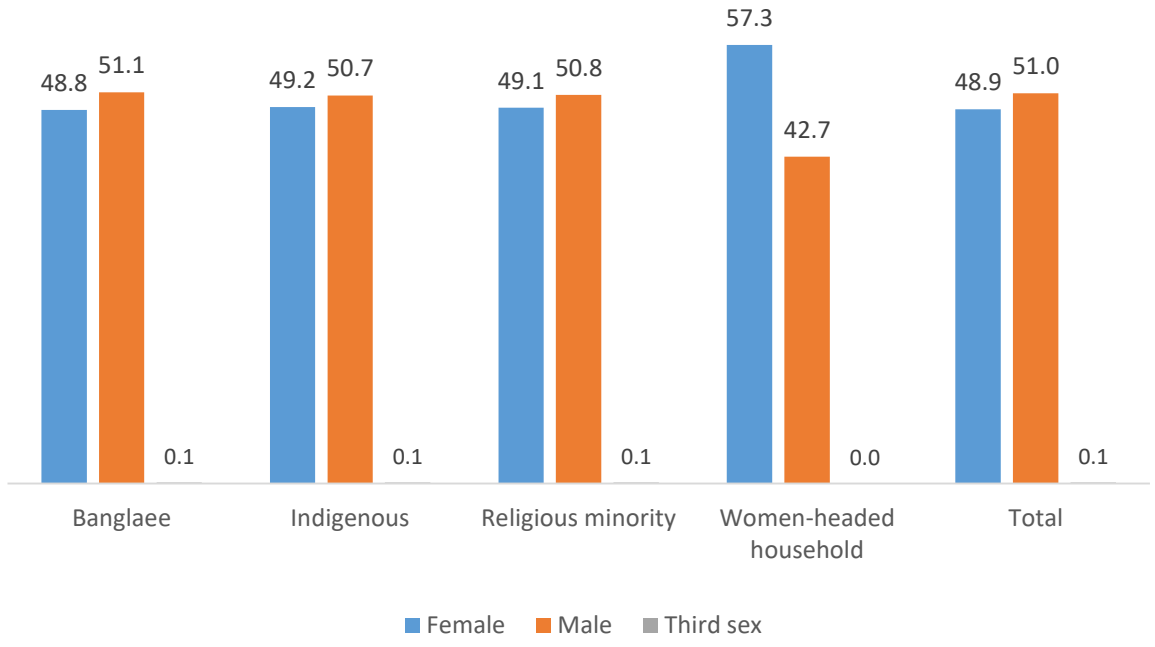
dependents (0-14 and 65+ years) to the working-age population, of the surveyed population is 51.5 per cent. The dependency ratio is highest among the women-headed households (59.2) than the other marginalised groups (Bangalee: 53.4, Indigenous: 41.8, Religious minority: 45.3).

Table 3.2: Age distribution of the household members (in %)

Characteristics	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Age distribution (in years)					
0-4	8.5	7.1	7.2	8.0	8.3
5-9	8.5	8.5	7.9	9.7	8.5
10-14	11.4	9.0	9.7	12.7	11.0
15-19	11.2	10.8	10.5	14.0	11.2
20-24	8.2	9.5	8.8	9.1	8.4
25-29	7.5	8.1	7.1	5.6	7.6
30-34	6.7	7.1	7.3	5.8	6.8
35-39	7.1	7.7	8.1	6.5	7.1
40-44	5.6	5.6	6.2	4.1	5.6
45-49	6.4	6.1	6.5	5.0	6.3
50-54	4.6	7.1	5.9	5.4	5.0
55-59	4.0	4.0	4.0	3.4	4.0
60-64	3.9	4.5	4.4	3.9	4.0
65-69	2.2	2.0	2.1	2.6	2.2
70-74	2.1	1.0	2.2	2.8	1.9
75-79	0.6	0.9	0.7	0.4	0.6
80+	1.5	1.0	1.5	1.1	1.4
Mean age	29.3	30.0	30.7	28.1	29.4

The sex ratio of the household members is 0.96 females/males. That means there are 96 females per 100 males in the surveyed households. A few household members were of a third sex (0.1%).

Figure 3.1: Sex composition of the household members (in %)



3.4 Marital Status of household members

Marital status has been categorised as unmarried, married, widow/widower, divorced, and separated. Study findings reveal that half of the members in the surveyed households (49.9%) are married. About 45 per cent are unmarried. Other than the women-headed households, the scenario is almost similar in all the marginalised groups. Noticeably, about 56.7 per cent of the members in the women-headed household are widowed, who are usually household heads.

Table 3.3: Marital status of the household members (in %)

Characteristics	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Unmarried	44.9	45.8	43.1	0.9	45.0
Married	50.1	49.0	51.2	39.6	49.9
Widow/widower	4.2	4.7	5.0	56.7	4.3
Divorced	0.5	0.3	0.4	2.8	0.5
Separated	0.3	0.2	0.3	0.0	0.3

3.5 Education Status of household members

The education status of the household members indicates that more than one-third of the household members have no education. About 30.2 per cent have primary or below primary level education. Only about 13.8 per cent passed secondary level or higher-level education.

Table 3.4: Education status of the household members (in %)

Level of education	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
No education (0)	34.4	32.4	33.5	37.1	34.1
Below primary (1-4)	19.4	15.1	17.1	16.4	18.7
Have primary level education (5)	11.9	9.1	8.9	12.1	11.5
Below secondary (6-9)	21.7	23.1	23.3	22.4	22.0
Secondary and higher level education (10+)	12.5	20.4	17.1	12.1	13.8

3.6 Occupation of household members

Table 3.5 depicts the occupational structure of the surveyed households. The occupation structure of the household members has almost no change.

About one-third of the household members are homemaker, who is female. One-fifths of them (20.9%) are involved in crop/vegetables/fruit farming. Farming was dominantly higher in the indigenous group (29.5%). About 4.4 per cent of household members are involved in aquaculture. About 6 per cent are agri-labourer, and 4.4 per cent are non-agricultural labourers. Women-headed household members are comparatively higher in the labours to earn their livelihood (14.9%). About 3.5 per cent of the household members in the surveyed households are in service/professional, 2.5 per cent are self-employed, and 2.3 per cent do business. The percentage of unemployed in the surveyed households is 3.3 per cent, which was 3 per cent before the COVID-19 pandemic hits Bangladesh.

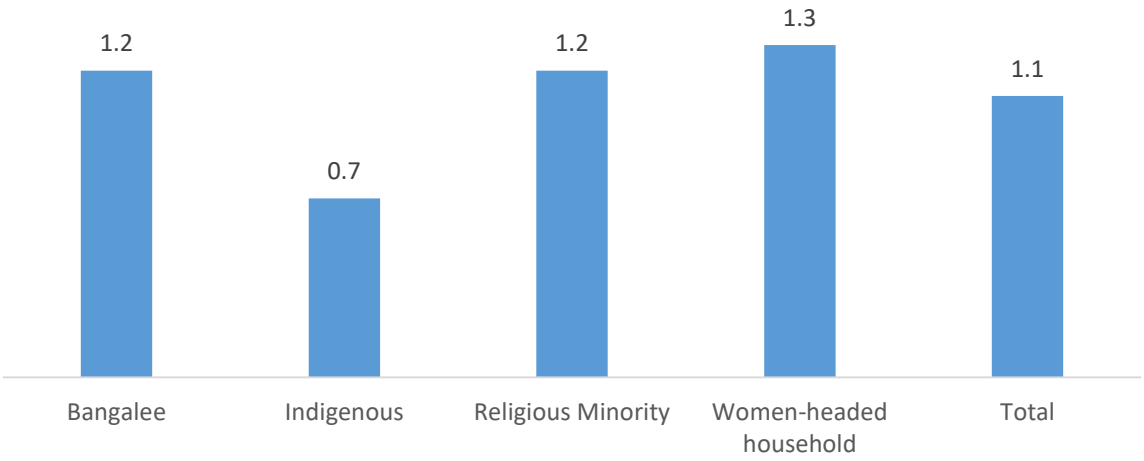
Table 3.5: Occupation of household members aged 15 years and above (in %)

Type of occupation	Before COVID-19					Currently				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Crop/vegetables/ fruits farming	19.6	29.5	20.8	17.0	21.3	19.2	29.2	20.5	16.4	20.9
Livestock & Poultry	1.0	0.7	1.1	0.6	1.0	0.9	0.4	1.0	0.6	0.8
Aquaculture	5.2	0.1	5.4	3.1	4.4	5.2	0.1	5.4	3.4	4.4
Agri-labourer	5.4	6.0	5.7	11.5	5.5	5.7	7.3	6.2	12.1	6.0
Non-agri-labourer	2.5	0.0	1.6	2.5	2.1	2.6	0.0	1.9	2.8	2.2
Service/professional	3.6	4.8	4.2	4.0	3.8	3.4	4.1	3.5	3.7	3.5
Self-employment	2.6	1.7	1.7	1.5	2.5	2.6	1.7	1.7	1.5	2.5
Business	2.6	0.9	3.0	2.8	2.3	2.6	0.6	3.0	2.8	2.3
Homemaker	34.4	31.8	31.7	28.9	33.6	34.4	31.9	31.9	29.1	34.0
Student	13.3	15.8	14.7	13.9	13.8	12.9	15.5	14.5	13.0	13.4
Unemployed	2.8	3.8	2.9	5.6	3.0	3.3	4.1	3.0	5.4	3.3
Elderly/unable to work	5.7	4.1	6.0	7.4	5.5	5.8	4.1	6.1	7.7	5.5
Child	0.1	0.1	0.2	0.6	0.1	0.1	0.1	0.2	0.6	0.1
Retired	0.1	0.0	0.2	0.0	0.1	0.2	0.0	0.2	0.0	0.1
Others	1.1	0.7	0.8	0.6	1.0	1.1	0.9	0.9	0.9	1.0

3.7 Disability among household members

Disability is a vital issue for human rights because a person with a disability is often deprived of the benefits of national development. The Census 2011 data has put a figure of 1.41 per cent (a total of 101,585 disables) on the overall disability prevalence in Bangladesh, which is 7.6 percentage points lower than the HIES 2010 estimate of 9.01 per cent for the overall disability prevalence (BBS, 2015). The difference is due to different approaches in the census and survey for measuring disability prevalence. However, the prevalence of people with disabilities in the present survey is 1.1 per cent, which is very close to the census estimate.

Figure 3.2: Disability status of the household members (in %)



3.8 Characteristics of household head

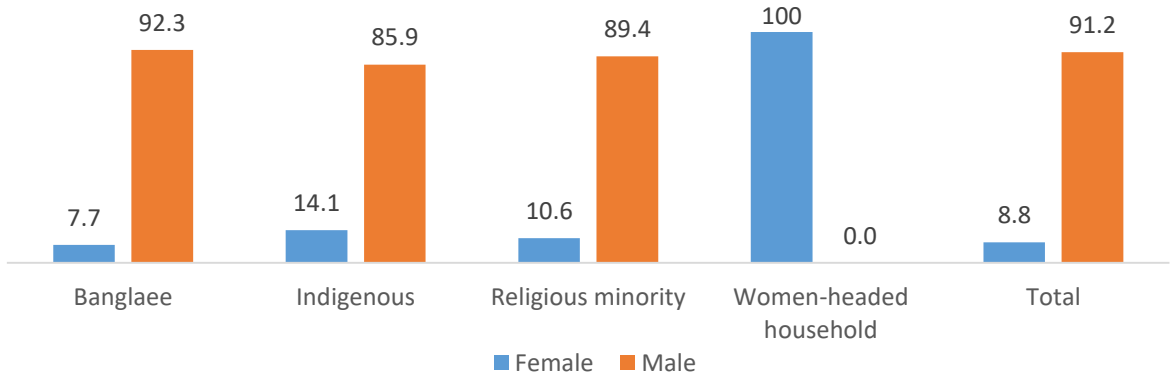
Age and Sex composition of household head: The average age of the household head is 47.7 years; the distribution is almost similar across the marginalised groups. The majority of the household heads are in the working-age group (88.1%). Noticeably, the highest, about 18.9 per cent of the household heads in the women-headed household, are not in the productive age.

Table 3.6: Age distribution of the household head (in %)

Age distribution (in years)	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
15-19	0.2	1.0	0.4	0.0	0.3
20-24	1.7	0.5	0.7	0.0	1.5
25-29	4.1	2.4	2.3	2.8	3.8
30-34	9.2	6.3	8.1	7.5	8.8
35-39	11.8	11.7	12.7	12.3	11.8
40-44	13.6	15.1	14.8	12.3	13.8
45-49	13.7	14.1	14.7	11.3	13.8
50-54	11.2	18.5	14.3	13.2	12.4
55-59	10.1	9.3	9.5	10.4	9.9
60-64	11.9	12.7	11.8	11.3	12.0
65+	12.5	8.4	10.7	18.9	11.9
Average age	47.7	47.7	48.0	50.4	47.7

More than 90 per cent of the household heads are male (91.2%), ranges from 85.9 per cent in indigenous HHs to 92.3 per cent in Bangalee HHs.

Figure 3.3: Sex composition of the household heads (in %)



Marital status of household head: Almost 90 per cent of the HH heads are married. Other than the women-headed households, no substantial variation in marital status was observed among the marginalised groups. In the women-headed households, about 56.6 per cent of the household heads are widowed.

Table 3.7: Marital status of the household heads (in %)

Marital status	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Unmarried	3.9	4.9	4.1	0.9	4.1
Married	90.1	86.8	88.6	39.6	89.5
Widow/widower	5.5	8.3	7.3	56.6	6.0
Divorced	0.3	0.0	0.0	2.8	0.3
Separated	0.2	0.0	0.0	0.0	0.2

Education status of household head: More than 70 per cent of the household head have primary or below level education; 41 per cent of them have no formal education at all. Only 10 per cent of household heads have secondary or higher-level education. In the women-headed households, nearly two-thirds of the household heads have no formal education.

Table 3.8: Education status of the household heads (in %)

Educational status	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
No education (0)	41.7	37.6	39.2	63.2	41.0
Below primary (1-4)	16.7	13.2	13.8	11.3	16.1
Have primary level education (5)	15.1	10.2	11.6	6.6	14.3
Below secondary (6-9)	18.0	22.0	22.9	12.3	18.7
Secondary and higher level education (10+)	8.5	17.1	12.5	6.6	10.0

Occupation of household head: Almost 80 per cent of the household are involved in agriculture, directly or indirectly. More than half (56.3%) of the household heads are involved in crop/vegetables/fruit farming to earn their livelihood. About 10.3 per cent of them are engaged in aquaculture, followed by Agri-labour (10.2%). About 3.9 per cent of the household heads are homemakers; such percentage in the women-headed household is 43.4 per cent. Noticeably, there is not much variation in occupational structure between the pre-COVID and the current situation.

Table 3.9: Comparative occupational structure of the household heads (in %)

Type of occupation	Before COVID-19					Currently				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Crop/vegetables/ fruits farming	54.3	73.5	54.6	18.9	57.5	53.0	72.2	53.1	17.2	56.3
Aquaculture	12.1	0.5	12.1	0.9	10.1	12.4	0.5	12.5	0.9	10.3
Agri-labourer	9.4	9.7	9.8	17.0	9.5	9.9	11.7	10.9	17.9	10.2
Non-agri-labourer	4.1	0.0	2.7	0.9	3.4	4.0	0.0	2.7	0.9	3.3
Service/professional	3.4	3.9	3.4	2.8	3.5	3.4	2.9	2.7	2.8	3.3
Homemaker	3.2	5.9	3.8	41.6	3.6	3.4	6.2	4.1	43.4	3.9
Business	4.0	1.5	5.2	0.9	3.6	4.1	1.0	5.2	0.9	3.6
Self-employment	3.0	1.5	2.3	0.9	2.8	2.9	1.0	2.0	0.0	2.6
Livestock & Poultry	1.1	0.5	1.1	1.9	1.0	1.0	0.5	1.1	1.9	0.9
Student	0.4	0.5	0.2		0.4	0.4	0.5	0.2	0.0	0.4
Unemployed	0.4	0.5	0.4	1.9	0.4	0.6	0.5	0.5	1.9	0.6
Older person	3.0	1.0	3.0	11.4	2.7	3.2	1.5	3.4	11.3	2.9
Child	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Retired	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1
Others	1.6	1.0	1.4	0.9	1.5	1.6	1.5	1.6	0.9	1.6

CHAPTER 4
IMPACTS ON LIVELIHOOD STRATEGIES

Key Findings

Occupation and employment:

- Little has changed in the occupational structure of rural people compared to the pre-COVID situation. Most of the household heads are involved with agriculture. This 'unchanging' (relatively stable pattern) occupational structure reflects the harsh reality that the rural people of our country-- especially the landless and small farmers-- are forced to engage in agriculture and have nowhere to go.
- In 12.7 per cent of households, at least a member was found who lost their job permanently for at least a temporary period (Bengali: 13.7%, Indigenous: 7.8%, Religious-minority: 9.5%, Women-headed household: 17%).
- The livelihood of rural people was severely affected by the COVID-19 lockdown. The list of most affected includes day/ wage labourers, fishers, barbers, foresters, sweet sellers, bamboo-cane-wood workers, and non-motorized rickshaw-van pullers.

Household assets:

- The asset base of the households is minimal. There are almost no assets for sale in surveyed households. Still, one-fourth (24%) of households were forced to sell their assets during the pandemic to survive the crisis.

Market vulnerability:

- About 80.8 per cent of households faced a shortage of daily necessities in the local market during the pandemic; more than four-fifths (86.8%) experienced a price hike on food items.
- Three-fourths of the households reduced food consumption, and half of them reduced other necessary expenditures to cope with the crisis.

Limited access to natural resources:

- Access to natural resources, including open water, forest, etc., is constrained due to lockdown during the pandemic, making the livelihood of natural-resource-dependent communities uncertain.

Migration:

- Many people from abroad and cities who worked in garments, private companies, shopping malls, restaurants, and NGOs have lost their jobs; they had no other means for survival in the city and came back to villages searching for shelter and livelihood.

Policy and Programmatic Implications

Rehabilitate job-lost:

- Rehabilitate those who lost their job in rural agricultural and non-agricultural sectors through well-coordinated re-employment programmes.

Policy and Programmatic Implications

Provision of training:

- Provide necessary training and low or no one-time interest loans to the 'job lost people to facilitate arranging wage-earning employment or self-employment.
- Facilitate special training on agricultural activities, including crop cultivation, aquaculture, poultry, and cattle farming.

Cash support:

- Provide emergency financial assistance to COVID-19-affected poultry-dairy-fish-meat producers, small and micro-businesses so that they can re-start their business.

Emergency livelihood support:

- Undertake allout actions to create livelihood opportunities for the jobless indigenous people, including small ethnic groups and occupationally marginalised groups.
- Do everything on a priority basis to ensure decent livelihoods for the women-headed households.

4.1 Introduction

Livelihoods perspectives start with how different people in different places live. Many social scientists and economists worldwide have defined the terms 'livelihoods' and 'livelihood strategies. In the very onset, Chambers and Conway (1992) describe, 'a livelihood comprises the capabilities, assets (stores, resources, claims, and access) and activities required for a means of living; a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long-term. Chambers (1995) further defines it as 'livelihood is the means of gaining a living.' Shortly, 'livelihood is a contribution of the resources used and the activities undertaken to live' (Scoones, 2009).

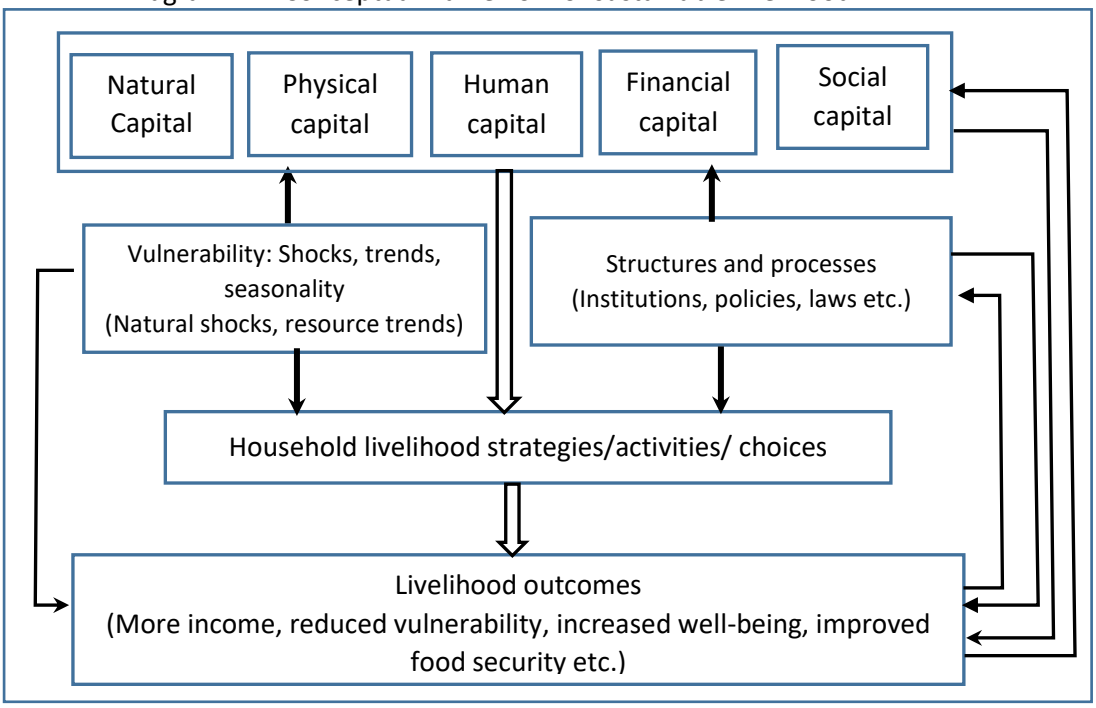
Land use is one of the critical factors influencing the livelihood of rural people. Cash, savings, and credit are the primary indicators for livelihood assessment. Physical assets comprise a basic infrastructure and producer goods needed to support livelihoods (Sati et al., 2014). Rural livelihood system encompasses actions on the part of the households undertaken to ensure a bare minimum living or face crises and seize opportunities to expand the frontiers of a choice set. Such a system thrives not only on the production system but also on rural markets (e.g., credit, tenancy, land, water), rural non-market institutions, and social and infrastructural facilities available in rural areas (Hossain & Bayes, 2010).

The livelihood strategy of smallholder households is an activity to provide them with a means of living. A key goal of livelihood strategies is to ensure household 'economic and social security (Koczberski *et al*., 2001). Further, the mixed livelihood strategy is an approach for capturing the diversified means of rising household income. Under the livelihood strategies, rural households always attempt to diversify their sources of income. They adopt survival strategies depending upon resource endowments and the policy and institutional framework (Mary et al., 2009). Agricultural intensification, to achieve livelihood security, is a key livelihood strategy that has been adopted by rural households (Ellis, 2000). Livelihood strategies can be defined as increased well-being, reduced vulnerability, improved food security, and more sustainable use of natural resources base. It largely depends on livelihood

assets/capitals – natural capital, human capital, financial capital, physical capital, and social capital. Vulnerability context – shocks, trends, and seasonality; institutional and policy context are other aspects of livelihood strategies. A sustainable livelihood is a situation where all these aspects are controlled, and they have great potential for future livelihood sustainability (Sati *et al*., 2014).

The Department for International Development (DFID) sustainable rural livelihoods framework proposes three variables for livelihood strategies. These variables are livelihood assets including natural, human, financial, physical, and social capitals; institutional and policy context – public, private, and NGO (Non-Governmental Organisation) sectors and law, culture, policies, and institutions; and vulnerability context that includes shocks, trends, and seasonality. Livelihood outcomes are more income, increased well-being, reduced vulnerability, improved food security, and more sustainable use of natural resources base (Diagram 4.1). A sustainable livelihood means more income than the expenditure and handsome household savings (Sati, 2014).

Diagram 4.1: Conceptual framework of sustainable livelihood



Source: DFID's sustainable livelihoods framework

The present study deals with the lives and livelihoods of poor and marginalised groups, particularly in rural Bangladesh, and primarily dependent on land-water-natural resources. Agriculture has been the primary source of livelihoods of rural Bangladeshi from time immemorial. However, recently, livelihoods are gradually diversifying from agriculture towards business, remittance, non-farm wage labour, agro-processing and cottage industries, construction and transportation operation, petty trade, and various services (Hossain & Bayes, 2010). Though the COVID-19 has an overall negative impact on the economy, the rural people are the most vulnerable because of the type of occupation they are involved in. According to the Labour Force Survey of 2016-2017, most (41.2%) of the rural labour force is skilled in agriculture, forestry, and fisheries. In order to evaluate the income-crippling effects of the pandemic and consequent lockdown, Light Castle Partners has conducted a rapid, nationwide survey of 160 rural farmers and workers across eight divisions in 2020. The analysis finds that 80.4 per cent of the respondents experienced a decrease in income from February to March 2020, and 93 per cent of the respondents expect their income to decrease further in April 2020. Among the

respondents, 25 per cent expected to have no income in April 2020, and 55 per cent have no savings to fall back on (Light Castle, 2020).

COVID-19 pandemic also affects mobility through numerous direct and indirect pathways, including the economic crisis that has produced massive under- and unemployment throughout the world and Bangladesh (Martin & Bergmann, 2020). With no means of employment, many people started returning to their native villages from the city area. However, the results of this reverse migration (urban to rural areas) may lead to a prolonged high unemployment rate in rural areas.

4.2 Occupation and Employment

The household employment status is an essential determinant for household affluence or poverty status. At least three types of household poverty - out of 23 types of poverty - are directly influenced by household unemployment status – income poverty, poverty due to employment with low wages, and poverty of unemployment, as identified by Barkat (2016a)[4]. Women unemployment and youth unemployment bear unique implications for the overall household unemployment situation.

Overall, the COVID-19 has caused tremendous negative consequences in the economy by threatening millions of livelihoods and damaging the earning sources of people in Bangladesh (Akter, 2020). According to the Bangladesh Bureau of Statistics (BBS) 2017 report, the unemployment rate in Bangladesh is 4.19 per cent. Experts and economists are now predicting that the rate will jump in the coming years (Islam, 2020c). Barkat (2020a) maintains that the people's employment has pervasively suffered during lockdown due to COVID-19, which is visible in the open eye. Before lockdown (February 2020), in the agriculture, industry, and service sector, a total of 6 crores 82 lacs and 8 thousand people remained employed.

On the other hand, three crores, 59 lacs 73 thousand and 271 people, lost their job during the 66 days of lockdown. That is, 59 per cent of people have lost their job during the first two months of lockdown. Those who have lost jobs are now roughly included in the poor class- however, before lockdown, probably a maximum of 30 per cent of them was poor.

According to the present study findings, about 80 per cent of household heads are involved with agriculture, directly or indirectly. It did not change much as compared to the pre-COVID situation. The widely held belief was that COVID-19 would bring a considerable change in occupational structure. Though this is mainly true in urban areas, little has changed in rural Bangladesh. Instead, perhaps it should be said that there has never been such an opportunity or environment for change in the rural area. This 'unchanging' (relatively stable) occupational structure reflects the harsh reality that the rural people of our country-- especially the landless and small farmers-- are forced to engage in agriculture and have nowhere to go. Whether our food supplier- the smallholding peasantry- has food in his/her stomach or not, whether s/he gets the minimum recognition and value of his/her – s/he has no other alternative but to stay with cultivation.

It is assumed that unemployment- in rural Bangladesh- would rise due to the COVID-19 lockdown. It is, however, largely true for urban areas. In reality, little has changed in rural areas. According to the

[4] Income poverty, food poverty, educational poverty, health poverty, shelter poverty, poverty due to employment with low wage, unemployment, natural, environmental, and climate hazards and lack of security, child poverty, youth poverty, poverty of older person, poverty due to lack of transparency, poverty of female-headed households, poverty of landless and marginal farmers, poverty of floating people, poverty of disabled/differently able persons, poverty of various marginalized and excluded people including those belonging to informal sector, religious and ethnic minorities like the indigenous communities, low caste-dalits, low-end occupational groups, island habitants, poverty of people in the food insecure-hunger prone (Monga) geographic regions, political poverty (i.e., poverty due to exclusion in participating national policy making), poverty due to lack of confidence towards those running the state and government, and mind set poverty.

respondents, among household members 15+ years of age (excluding students and members not in working condition due to old age/illness/disability)- unemployment was 3 per cent before the pandemic, which is now 3.3 per cent - an insignificant increase. However, in 13 per cent of households, at least one member lost a job permanently or indefinitely (Bengali: 14%, Indigenous: 8%, Religious-minority: 10%, Women-headed household:18%). Do all these mean- there is no unemployment in rural Bangladesh? NO! Not at all! It is about 'Rural poor's perception about employment'! They think that anything they do in connection with agriculture or fishing, or forestry implies employment. To them, it is true irrespective of wage or income or standard of living associated with 'perceived employment.' To them doing something is a job- irrespective of 'institutional' or 'non-institutional. Employment may or may not be associated with 'status of food intake'; 'one may be employed and unfed or half fed'- they believe. Views from this perspective, 'no unemployment' is expected. In reality, however, there is 'pseudo-half-full unemployment.' The plain truth considering income/salary/wage/minimum decent life/ social safety - the 'real unemployment is massive. Income of most got substantially down due to COVID. The pandemic has made this picture so ugly that it is hard to grasp in mere numbers. Marginalised people - in Group Discussions - reported that 'job lost returnees from cities/towns in the villages have become involved in agriculture. For many, incomes have been disrupted due to restrictions on movement during the lockdown.

Box 4.1: The Unemployment Dilemma in Bangladesh!

In a country like Bangladesh, it is challenging to assess household employment or unemployment status. Mainly because all poor households get engaged in some productive or income-generating activities to increase the low-level household income, they cannot afford to sit idle for unemployment. There are some limitations in using the definition of measuring 'open unemployment' in Bangladesh, especially in poor rural households resulting in 'inflated' household employment status. In this definition, if anybody searches for work actively only, then s/he is considered 'unemployed.' Most rural people do not do that (formal, structural job-search) because they do not know how to do that. Women cannot do that out of various social constraints. While analysing the household employment, one can be misguided if it is not kept in mind that the rural household members, except the very young and too old or disabled, are engaged in various farm and non-farm activities, self-employment, wage-employment, and both. However, unfortunately, a considerable portion of them are not fully employed. Partial employment or disguised unemployment has been a historical phenomenon in the rural setting, manifested in the surplus-labour and subsistent wage rate in rural and agricultural sectors. However, rising labour wages in the agricultural sector during the last ten years may conclude that the surplus-labour in the agricultural sector has come to an end. However, one single indicator is not enough for making any conclusion in this regard. Side by side, some other pertinent indicators like the extent and trend of disguised unemployment and informal employment are essential to consider the complete absorption of surplus-labour.

Source: Rahman (2012) & Islam (2015)

FGD participants of the villages of Chattogram reported that most of the people in the area depend on land, water, and nature for their livelihood. Their livelihood was severely affected by the COVID-19 lockdown. The list of most affected includes day/ wage labourers, fishers, barbers, foresters, sweet sellers, bamboo-cane-wood workers, and non-motorized rickshaw-van pullers. In the villages of Bogura, FGD participants have reported that most of the people of their area who were involved in the private sector have lost their jobs during the COVID-19 pandemic. As a result, they have to suffer a lot to maintain their family. One participant in Bogura said, *"I have five cows, and money from selling cow's milk is the only source of my family's income. However, during COVID-19, the person to whom I used to sell milk stopped buying. Later, I had to sell milk at Tk. 20-25 per litre, which was earlier 40 Tk., despite that, I did not always get buyers. Therefore, milk is eventually wasted sometimes. On the other*

hand, I had to spend a lot of money to buy cattle feed. For all of these reasons, I was forced to sell one of my cows to get money. However, I did not get a fair price; rather, I had to sell my cow at a low price due to Coronavirus". Besides, the participants of Rajshahi have reported that those who used to drive rickshaws and vans in the village have suffered a lot as they could not work during the lockdown. They borrowed money from others to survive due to having no adequate savings to cope with the crisis.

4.3 Household Assets

Any household possesses some tangible and intangible assets. A typical rural household in Bangladesh may show a similar trend in possession of assets. The extent and composition of the assets can be different by poverty status, geographical variation, different socio-cultural practices, and norms. However, ownership of household assets reflects the economic and social well-being of the household. In economic literature, household assets' ownership pattern is considered a meaningful proxy to assess economic status. According to the Constitution of Bangladesh, ensuring steady improvement of "material standard of life" of the citizens is the responsibility of the State, where Article 15 states: *"It shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and steady improvement in the material and cultural standard of living of the people…."* (GoB, 2011*).*

Asset ownership among low-income households has been increasingly recognised as an essential dimension of economic wellbeing. Assets such as savings and homeownership are essential for measuring material well-being, program eligibility, and social inclusion in general and represent a vital component of a household's economic security, along with income, human and social capital. In times of crisis, individuals can rely on savings and ownership to cope with persistent difficulties and unexpected events. When a person living alone loses a job and is poor in the income and asset dimension, unemployment becomes deeply critical. Assets, in general, play a crucial role as a form of private insurance and are a direct determinant of permanent income. For poor households, asset ownership can relieve poverty and enhance resilience and the hope for a better future (Menon, Perali & Sierminska, 2015).

Overall, most (91.1%) of the households under the survey have homestead land of their own (following chapter 5, discusses the land issue in detail). Almost all (99.1%) households have bedding and furniture at home (details are in Annex Table 4.15). The majority of them have mobile phone sets. Over 60 per cent of the households have chicken and duck, whereas 48.6 per cent of households have cow/buffalo and goat/sheep/pig available in 26.8 per cent of households. A 33.9 per cent of households have one or more farming assets[5]. More than two-thirds of the households possess ornaments made of gold, where 33.9 per cent of households have ornaments made of silver. However, it is worth mentioning that, on average, households have only six anna gold and 17 anna silver (details are in Annex Table 4.16).

Homestead Ownership and Housing Pattern: More than four-fifths (88.6%) of the households under the survey are homestead owners in their own land (details are in Annex Table 4.8). Besides, 5.7 per cent own house/room on other's land, and 4.8 per cent own homestead on the government land. Others live in rented houses/rooms, either in their own land, government land, or land that belongs to another person. On the whole, about half (47.7%) of the respondents have stated that their homestead condition is average, where another one-third (32.5%) reported their homestead condition is overall good. The good condition of the homestead is reported mainly by the Bangalee community (details are in Annex Table 4.9).

[5] Farming assets include power tiller, tractor, husking machine, low Lift Pump (LLP), fishing net, shallow Pump (used for irrigation purpose), sugar cane crushing machine, spray machine, animal cage, bee colony (Box).

Electrification: Electricity is not just light; it entails enlightenment. On the one hand, rural electrification is enlightenment and is one of the most potent vehicles for reducing disparities between urban and rural areas (Barkat et al., 2011). The lives of rural people have changed a lot after having an electricity connection at home. Electrification improves the living standards of the people as well as increases the sense of security. The electrification of rural areas has increased agricultural productivity; therefore, rice and other food items in villages have also increased and helped rural people maintain proper nutrition. Besides, electricity plays an instrumental role in empowering women. Rural women are important beneficiaries of rural electrification because they can work even after a busy daily schedule. It enables them to become self-dependent through different activities, such as poultry, farming, weaving, and sewing. Electrification has also given them a unique advantage in forming micro-irrigation groups in rural areas and developing entrepreneurial skills and leadership qualities (Mollik et al., 2016; Hasanuzzaman et al., 2012). Overall findings demonstrate that 97.7 per cent of households are electrified. The national grid is the primary source of electricity for all categories of households. However, in the case of receiving electricity connection from the national grid, the indigenous community lagged by ten percentage points than the Bangalee community (details are in Annex Table 4.13)

Cooking fuel: The World Health Organization (WHO) estimates that over 3 billion people worldwide depend on traditional solid fuels, including firewood, animal dung, agricultural crop residues, and coal, to satisfy their energy demands (WHO, 2014). The majority of rural residents rely primarily on wood for fuel. However, the total forest area, including natural forests and planted forests, has dwindled to less than 1 per cent in Bangladesh (Mollik et al., 2016). Among the overall households under the survey, 63.45 per cent reported using wood as their primary cooking fuel, followed by straw/shrubs/grass (21.1%). The use of animal dung as cooking fuel has been reported by another 9.4 per cent (details are in Annex Table 4.14)

Drinking-Water: According to WHO/UNICEF, Joint Monitoring Programme (JMP) for water supply and sanitation, sources of drinking water supply were broadly divided into two categories: '*Improved*' and '*Unimproved*' (WHO & UNICEF, 2008)[6]. Among the various types of water sources, study findings reveal two basic kinds of water-supply systems in the households under the survey, namely, (a) deep tube-wells, (b) shallow tube-wells. According to the definition mentioned above, these two critical water sources in households are 'improved' water sources considered safe. Irrespective of all categories of the households, overall, deep tube-well (DTW) is the most common water source and reported in 60.9 per cent of households followed by shallow tube-well (STW) in 35.2 per cent households. On the other hand, the use of water from unimproved sources like unprotected well and surface water (pond, river) is found in less than 1 per cent of the sample households (details are in Annex Table 4.10).

Sanitation: Various types of latrines are currently used by the household members (details are in Annex Table 4.12). The majority of the households (81%) currently use improved latrines, and almost one-fifth (21.7%) use unimproved latrines. The most common type of improved latrine in the surveyed area is pit latrine with slab (57.5%), followed by flush latrine with water seal connected to pit with slab (10.6%), and flush latrine with water seal connected to the septic tank (10.3%). In the case of handwashing arrangement, overall, 62.7 per cent of households have confirmed that they have hand washing in the latrine or close to the latrine (within 10 feet). The reporting about such an arrangement is more pronounced among the Bangalee community (63%) than among the rest.

[6] Improved sources of drinking water include: piped water, tube-wells, protected dug wells, protected springs, and packaged or delivered water. By definition, improved drinking water source is one that, by nature of its construction or through active intervention, is protected from outside contamination, in particular from contamination with faecal matter (WHO & UNICEF, 2017).

Distress sale of assets

There are almost no assets for sale in surveyed households. Since 81% of surveyed households were landless (details are in Chapter 5), there was no scope to sell their land. As the amount of land was negligible, the number of trees for sale was naturally low. So, chances of selling household assets were minimal for them to overcome the crisis due to COVID-19.

Still, one-fourth (24%) of households were forced to sell their assets during the pandemic to survive the crisis (details are in Annex Table 4.17), termed distressed sales in the livelihoods literature.[7] On average, these households were forced to sell assets worth TK. 56,000 for TK. 46,000 (21% less than the normal-time market price). About 85% of that money came from selling livestock & poultry, 5% from the sale of trees. In 3% of cases, incidences of the land sale were reported.

Findings from FGD revealed that rural women had mortgaged or sold their little gold ornaments to arrange one meal for the family. Marginalised farmers have sold or mortgaged out family assets to affluent neighbours to procure raw materials. Not being able to catch fish, sell fish in the market, and not getting a fair price, marginalised fishers had faced financial hardship and were forced to mortgage out or sell their means of living- fishing nets and boats- to moneylenders. Due to the financial crisis, fishers sold the ponds used earlier for fish fry and crabs.

4.4 Income-generating activities (IGA)

The COVID-19 pandemic has shrunken the employment and income opportunities of poor people, which has put them in significant financial distress (Barkat et al., 2020a). Overall, 25.8 per cent of households have reported that they want to initiate a new income-generating activity to complement current income. The mainly reported type of IGA which surveyed households want to initiate to complement their current income is crop farming (44.2%), followed by animal husbandry (39%), poultry (22.6%), and aquaculture (9.7%) (Table 4.1).

Table 4.1: Percentage distribution of households according to intend of new income-generating activities

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Intend to initiate a new income-generating activity to complement current income	26.5	22.4	23.4	23.6	25.8
Type of IGA					
Service	10.2	0.0	10.7	0.0	8.7
Crop farming	45.1	39.1	36.6	16.0	44.2
Horticulture	2.3	0.0	0.8	0.0	1.9
Aquaculture	11.4	0.0	9.9	0.0	9.7
Nursery	1.9	0.0	0.0	0.0	1.6
Poultry	22.3	23.9	17.6	28.0	22.6
Animal	37.5	47.8	29.0	36.0	39.0
Fodder (grass) grower	0.8	2.2	0.8	0.0	1.0
Agro-product trading	9.1	0.0	1.5	0.0	7.7
Timber business	0.4	0.0		0.0	0.3

[7] Distressed sale means a rapid, urgent sale of assets, often at a loss, which often occur when cash is needed to cover immediate needs or debts; https://financial-dictionary.thefreedictionary.com/Distress+sale.

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Business on non-agri. products	5.7	4.3	6.1	0.0	5.5
Grocery or alike shop	7.2	6.5	9.9	20.0	7.1
Mobile mechanic	0.8	0.0	0.0	4.0	0.6
Electrician/Electronic appliance repairing	0.8	0.0	0.0	0.0	0.6
Tailor	2.3	2.2	2.3	8.0	2.3
Barber	0.4	2.2	1.5	0.0	0.6
Cottage industry	1.5	0.0	2.3	8.0	1.3
Handicraft	1.5	0.0	2.3	8.0	1.3
Rickshaw/van puller	0.4	0.0	0.8	0.0	0.3
Mechanic (Rickshaw/motor)	0.0	2.2	0.8	0.0	0.3
Teaching	0.4	0.0	0.8	0.0	0.3
Other self-employment	4.9	6.5	4.6	4.0	5.2

In this regard, FGD participants in Rangpur said, *"We want to do sewing works as an* income-generating activity. *In this case, if the local government could help, it would be possible to find a new way of income".* In Dinajpur, FGD participants have said that they want training on agriculture from NGO officials. If they were trained in agriculture, they would be able to maintain their family by working in agriculture. If they get any training in crop cultivation, crop production will be much easier for them. In addition, they could have become self-sufficient if they had been trained in sewing. FGD participants in Narayanganj said, *"If we are trained in various farming-related activities (such as the rearing of improved cattle, poultry, fish farming) and paid loan with no interest or low interest to do these, we think we can go back to normal life as before."* In Rajshahi, FGD participants opined, *"Rickshaw/auto-rickshaw puller suffered the most during the lockdown. They had to run their family by taking loans as their income was hindered. So, if they get monetary assistance from the government, then it will help them to repay the loans as well as to initiate small business."* Besides, one of them said, *"If we get training and lump-sum with an amount of Tk. 2,00,000 to Tk. 2,50,000 from the youth development centre, we could do something".*

FGD participants of Bogura have suggested that to overcome the market instability; the following initiatives need to be taken: government needs to regulate the market system; fair price of the product has to be fixed; price of agricultural inputs (seeds, fertilisers, and pesticides) should be reduced; and the market system has to be inspected by the mobile court.

Box 4.2: Case story on fish cultivation and milk rearing Cow

The respondent is a female; aged 24 years. She lives in Dakkhin Para in the village Chakjora of Shahjahanpur Upazila in Bogra district. Her occupation is fish cultivation and rearing cows. She has been severely affected due to the Corona pandemic. Her husband lives abroad. She resides in her father's house along with her children. Her husband used to send some money from abroad. She would somehow bear the family expenditure by fish cultivation, rearing milky cow, and cow and goat (cattle group). However, during the Corona period, her husband could not send any money abroad because he lost his job. On the other side, the fish she cultivates in the pond made a significant loss because of Corona. For instance, the price of fish food has increased. Earlier, the price of 20 kg. A bag of fish food would cost Tk. 800, and now at Corona, it costs Tk. 1060. Before Corona, the price of one Oxygen tablet was Tk.250; now it is Tk. 350. In the last one year in total, Tk. 75000 was spent on this pond.

However, she has earned Tk. 29,000 by selling fish; to sell further, she faced many problems. Such as, the price of fish was decreased much. The fish that could be sold at Tk.150, now sold at Tk. 100

Box 4.2: Case story on fish cultivation and milk rearing Cow

to 110 only. Besides, no one, no dealer was available for selling fish. As she could not sell fish at the right time, she must spend more money on fish feeds and other purposes. The present situation is worse than earlier. She is unable to sell the fish that remains in the pond. Because of the winter season, the price of fish is lower. More money is being spent on fish feed.

Reportedly, she has to suffer a significant loss for rearing cattle. The price of fodder has increased more; it was not sufficiently available. Someone from Rajapur used to sell grass in different villages; later on, he could not come like before due to the incident of Corona. As a result, they (she and others) could not purchase grass. So, there was less production of milk. She has five cows in a total of which three was a milky cow. Before the outbreak of Corona, these cows would produce 20-25 litres of milk. However, during Corona, the daily milk production is reduced to18 litres because they could not give sufficient food to these cows.

Moreover, the respondent said that she used to sell milk at Tk. 40 per Kg. However, now, she sells milk at Tk. 30-32 per Kg. The person to whom she would sell milk cannot come now to purchase milk regularly. Most of the milk become wasted; there was no arrangement to preserve it. Sometimes, she would sell milk from door to door in her locality at a low price. The price at which she would sell was not enough to purchase the cow fodder. To produce more milk, she provided some vitamins like Flebke D, Vitamin D, Zinc, and anti-worm medicine made in France, which are costly. Due to Corona purchase these medicines made in Bangladesh at a double price, sometimes, these were not available in the market. Besides, it needs to provide some specific medicines to the milky cows. However, it was impossible to provide those medicines because of the high price and non-availability.

The milk production was much less than usual as it was impossible to provide green grass, other foods, vitamins, and medicines to protect from worms. Most disgraceful for her, she has sold two cows at Tk to bear the expenses for cattle and family. 6,000 only. She could easily sell those at least at a price Tk. 40,000. Certainly, it is a major loss for her! Just one year before Corona, she purchased two goats at Tk. 13,000. During the last year, she had to spend Tk. 5,000-6,000. However, at present, nobody is willing to pay more than Tk. 13,000-14,000 for these goats.

What is more afflictive, during this Corona pandemic, she had to withdraw Tk. 66,000 from her bank account; sold the cows; and taken Tk. 20,000 as loan from Islamic Bank to recover the loss; the money was spent to feed the cows, fish cultivation, and maintenance of the family.

Because of Corona, her husband living abroad has lost his job and cannot spend money anymore. Now for cattle food, fish cultivation, family expenses, education expenses of children, and payment of bank instalment have caused huge problems. She is in great anxiety about how she will pass the coming days.

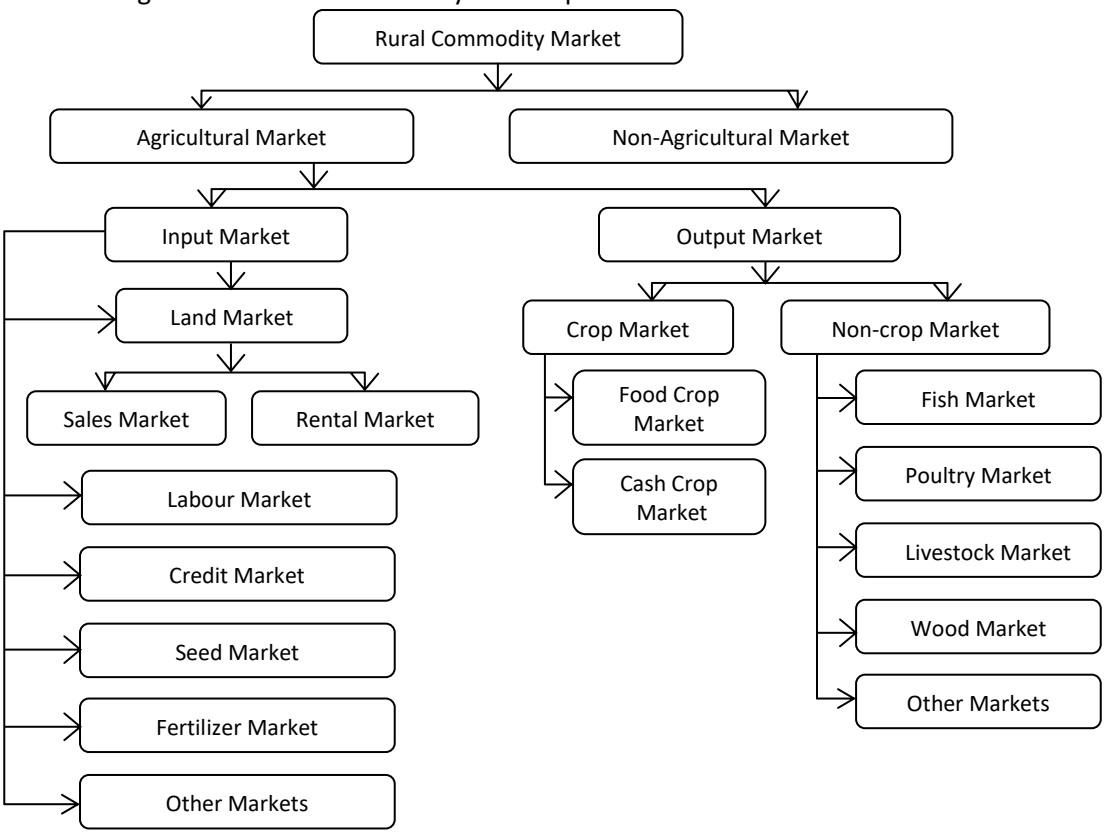
She appeals to the people and government to give her some financial support and loan at low interest to recover from this situation and lead a life like others.

4.5 Access to Market

The life, livelihood, and socio-economic status of the poor and 'extreme poor' households are affected by their extent of interaction with the local markets. These markets are neither perfectly competitive nor poor-friendly (Barkat, 2020a). However, the household members get involved with the markets

for both consumption and production purposes. Diagram 4.3 displays the usual market places where rural households commonly interact.[8]

Diagram 4.2: Usual commodity market places of the rural households



Source: Barkat et al. (2018)

Due to a lack of financial capability and staying in the lower tier of the social power structure, the poor and extreme poor people's market accessibility is constrained to a large extent. In this respect, Griffin et al. (2002) remark that the market environment in which small peasant farmers (most of whom are from poor and extreme poor households) and large landowners operate is quite different. They also mention that the ''law of one price'' does not prevail, particularly in factor markets. As a result, small farmers often adopt different production techniques from large landowners, which leads to a difference in factor productivity.

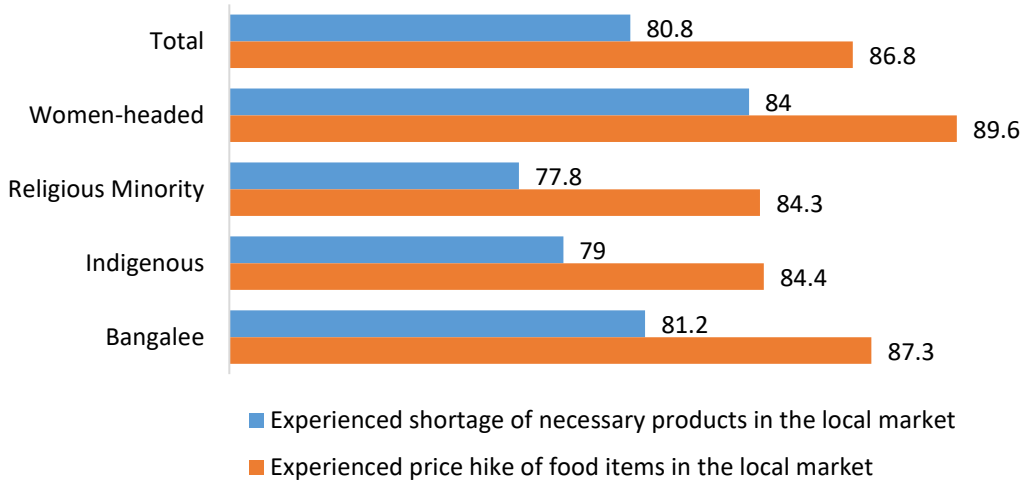
Market Vulnerability and Coping Strategies: Predictably, a humanitarian crisis may arise in a developing country like Bangladesh (Barkat, 2020a). In most incidents, the shortages of various goods are the combined effects that will likely culminate in the worst outcomes (Truog et al., 2020). It is related to the shortage of basic needs, including food, goods, and services, such as job loss, economic and financial loss, food insecurity, famine, social conflicts, and deaths (Shammi et al., 2020). The COVID-19 crisis struck in April 2020, just before peak harvest season. As farmers watched prices and demand plummet and transportation systems break down, many decided to retain fish in their ponds instead of harvest, which has created a shortage of fish in the local market (Rosen, 2020a). According to a study conducted by World Fish in Dhaka and Mymensingh, the diversity of fresh produce such as fish, fruits, and vegetables available in the market has decreased significantly during COVID-19, and

[8] The displayed market segments, in Diagram 4.3, do not necessarily refer to an exhaustive schema. For the sake of study objectives and 'brevity' of the chapter, other markets like non-agricultural markets, markets of consumer durables, service markets (education, health etc.) remain out of the focus of the diagram.

items appear less fresh and appealing than usual. This reduced variety and diversity may have contributed to falling fruit and vegetable purchases (Rosen, 2020b).

Overall, most respondents have experienced a shortage of necessary products in the local market during and after the three-month lockdown in 2020. An 80.8 per cent of households in this study have reported that they faced a shortage of daily necessities in the local market during the pandemic. Besides, more than four-fifths (86.8%) households experienced price hikes on food items in their local market. The reporting of shortages and price hikes was highly pronounced by the women-headed households and less reported by the households of a religious minority (Figure 4.1).

Figure 4.1: Market vulnerability scenario among the households (%)



The COVID-19 pandemic began as a health crisis but had, in time-triggered a grave and unfolding economic crisis with particular concerns for the poor and vulnerable (European Commission, 2020). In Bangladesh, low-income families have reduced their diet to as little as one meal a day during the lockdown and replaced relatively more expensive, protein-rich foods like chicken, fish, and beef with cheaper staples such as lentils, potatoes, and rice. To buy food, they have had to borrow, sell their belongings or draw from what savings they might have (IIED, 2020). A recent survey by ''Right to Food Bangladesh'' found that the livelihoods of 98.3 per cent of the country's poor people were severely affected by the COVID-19 crisis, with 87 per cent of them going through a food and nutrition crisis and 5 per cent taking one meal a day as they lost their income due to the pandemic (Ahamad, 2020). Table 4.2 demonstrates that 75.8 per cent of households have decreased their household consumption to cope with the rising prices caused by the epidemic. More than half (51.8%) of the households under the survey reduced other necessary expenses to meet the increased prices, while 24.6 per cent of households took a loan to maintain household expenditure.

Table 4.2: Percentage distribution of households regarding coping strategies to adjust with the increased price

Coping Strategies	Bangalee	Indigenous	Religious Minority	Women-headed household	All
A decrease in food consumption of the household	77.0	69.9	75.2	68.4	75.8
Selling assets to cover household expenditure	10.7	5.8	5.9	12.6	9.9
Spending the savings to meet household expenditure	15.1	11.6	12.7	11.6	14.5

Coping Strategies	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Reducing other necessary expenditures to meet the food expenses	48.1	70.5	46.3	51.6	51.8
Credit for maintaining household expenditure	25.2	21.4	19.7	30.5	24.6
Household member migrated out	1.5		0.2	1.1	1.2
Sharing household rent (sub-let)	1.5		0.2	3.2	1.2
Moved to lower rented place	0.9			1.1	0.8
Purchase goods from open Market Sales by GoB	5.2	4.6	3.8	1.1	5.1
Govt. aid	5.1	6.9	7.2	5.3	5.4
Non-govt. aid	3.5	3.5	5.9	3.2	3.5
Individual Grant	4.5	6.9	5.1	2.1	4.9
Ration card (food subsidy)	2.8	0.6	4.9		2.4
Less savings than before	5.8	10.4	8.5	5.3	6.5
Others	0.6	2.9	1.5	3.2	1.0

The FGD participants have opined that they could not sell their produced crops because of the closed markets during the lockdown. As a result, a large part of the crop was destroyed. They had to go without food day after day due to a lack of income. Many of them had to take loans to run their families. In Rangpur, FGD participants said, "*We had to live a hard life because there was no work during the lockdown. We could not buy daily necessities as having money at our hands. We have met our food needs by collecting wild potato and rice from rat holes".*

Nonetheless, the FGD participants in Narayanganj reported that many farmers have dropped out of farming due to the high prices of agricultural inputs such as fertilizers, seeds, medicines, and pesticides. They added, *"We can move forward only if the government extends a helping hand to the helpless farmers in the difficult time."* FGD participants of the haor area of Sunamganj said that due to the scarcity of fish during the pandemic, sometimes, they had to work as agricultural day labour to earn money. So, when they could not do any farming or fishing, they remained with an almost empty stomach. Fishers did not get a fair price when they sold fish. However, due to an increase in the price of daily necessities, the family's income was not sufficient.

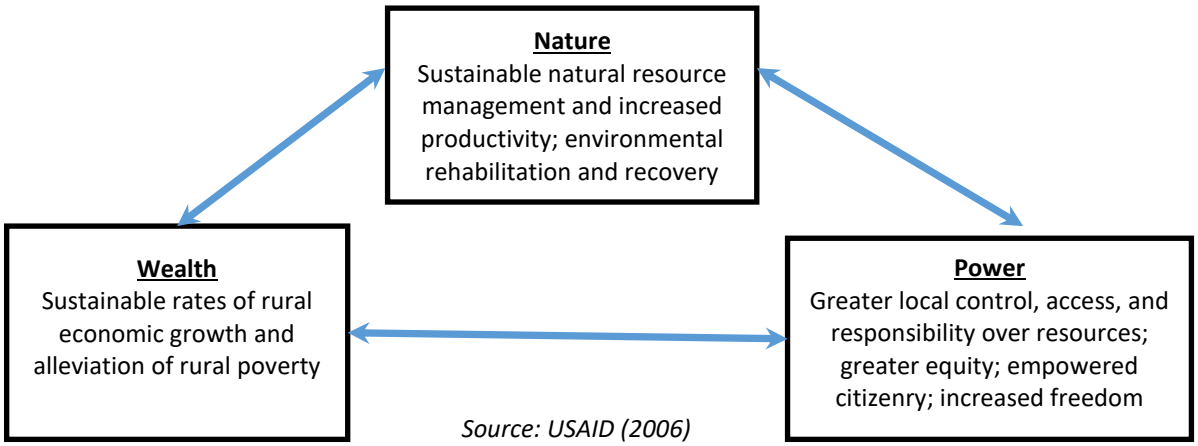
FGD participants of Chattogram have stated that, since the pandemic, people involved in agriculture, livestock, and fisheries of the area, suffered huge losses from production to marketing their product. The prices of agricultural inputs (i.e., fertilizers, seeds, pesticides) have gone up during the lockdown due to the limited supply in the market. The marginal farmers are deprived of getting a fair price for their products/crops due to non-receipt of expected prices at the time of selling. Farmers have suffered severe economic losses. They have added that despite the desire for alternative income-generating activities, they could not involve themselves with any other alternative income-generating activity due to a lack of initiatives from the governmental or private side. FGD participants from Bogura have stated similarly, "We have suffered a lot because of Coronavirus. Prices were much higher during the lockdown due to limited supply of seeds, fertilizers, and pesticides". According to one participant, "We have been passing days and nights in anxiety at the time of harvesting crops. We were worried about not getting harvest workers. Although we could reap the harvest by spending extra money with great difficulty, we could not sell the crops at a fair price.

4.6 Access to Natural Resources and Common Property

Land and its natural resources are critical assets for rural communities and indigenous peoples and central to developing country efforts to achieve many SDGs (Veit, n.d.). Community land refers to land that has long been owned, managed, held, and/or used by local people. According to the Draft National Land Policy 2016, community land denotes land lawfully or customarily held, managed, and used by specific social or religious entities in a defined geographic location. Community land may be divided into parcels for individual or family use, but it remains in the 'ownership' of the larger community. Community land is held in common for shared use. Community land and resources may include farmland, forests, rangelands, fishing areas, watering points, wildlife habitats, and sacred areas (Focus on land, n.d). Natural ecosystems have several characteristics that make them attractive and accessible as a source of income to the rural poor. Environmental resources are renewable, widely dispersed, and often found in common property areas where the poor can access them without owning the land (USAID, 2006). While all human societies are linked to ecological processes and healthy ecosystems that produce the requirements for life, rural poor people depend significantly more on natural capital than other parts of the population. The importance of forests and other natural areas to the livelihoods of rural communities (both in terms of income and subsistence use) is far greater among the poorest households. With two-thirds or more of their income and livelihood needs derived from household-level farms and local forests, the relationship between rural tenure security, poverty reduction, and sustainable economic development cannot be overemphasized (Rights and Resources, 2017). However, when the communities have weak or insecure land rights, such areas are particularly vulnerable to expropriation, land grabbing, and infringements by outsiders. Since communities rely on the land and natural resources for their livelihoods, food supply, cultural and spiritual traditions, and more, threats to their lands are real threats to life as they know it (Tagliarino, 2016). However, rich and poor people use natural resources in different ways. The rich often derive environmental income more, in absolute terms, from natural resources than the poor, but the poor derive a higher percentage of their income from natural resources.

Because of having greater political power, the rich can exercise more muscular control over access to resources. The indigenous people of the hill tracts rely on the land and its natural resources, including the forests, for their economic and spiritual wellbeing. There are two categories of forests in the CHT region: 1) Reserve Forests; and 2) Protected Forests. Bangladesh Forest Department (BFD) is responsible for the management and protection of forests. On the other hand, the indigenous people can produce forests and cultivate *jum* in designated areas. In some cases, they work as waged labourers of the BFD and cannot sell the trees in the forest. Because the trees are the government's property, all proceeds from their sale or export are taken by the Government (Roy, 2000).

Diagram 4.3: Links between Nature, Wealth, and Power



Source: USAID (2006)

FGD findings under the present study reveal that natural resources play a unique role in the life and livelihoods of the poor. However, their access to natural resources, including open water, forest, etc., have been constrained due to lockdown during the pandemic. Fishermen said they were not allowed to go fishing during the lockdown. Those who somehow went into hiding have been jailed and fined by the local administration. Crab farmers or honey collectors of Khulna who sell crabs and honey in the Sundarban were not allowed to enter the Sundarban during COVID-19, making their livelihood uncertain.

Box 4.3: Case story on the struggling fisherman
The respondent is a fisherman, age 40 years. He lives in Paschimpara in the village and Union Pankhali in Dacope Upazila of Khulna district. By occupation, he is a fisherman, catches crabs from the Sundarban. He does not sell small crabs. He has a tiny plot of land in his houses like a pond where he cultivates those crabs and sells after reared up and become big—however, the crabs he used to cultivate he could not sell those in abroad because lockdown was started in China earlier than Bangladesh, at that time, China alleged that crabs are infected with the Coronavirus and stopped importing shrimp and crabs. The fisherman could not sell crabs anymore. The price of the big-size crabs is Tk.1,200; of the medium-size is Tk. 500-600; whereas the fisherman is to sell those at a price Tk. 300-400 per kg. The crabs having grey matter within the skull is most costly; Tk. 1,200-1,600 per kg. However, in Bangladesh, nobody will purchase crabs at so higher price. The respondent has sold those at a much lower price at only Tk.100-150 per kg. The area of his pond is above 6 *kathas*; the residence is situated on 3 *kathas*, and the rest is adjacent to the house. Three months before lockdown, the respondent cultivated crabs in the pond, thinking he would sell them one month later. However, the situation was quite adverse, and immediately after, the lockdown was started in China. After three months, the lockdown started in Bangladesh. The interviewed respondent had a plan to sell the crabs at the pond at a good time. It was late for another month than due time to lift the crabs and sell them. As these continued to rot and die in the pond, he sold the crabs of Tk. 7,000 at the rate of 100-150 per kg. The money he earned does not even cover the fare of the van to carry the crabs in the local market. However, he spent Tk. 1,030,000 for crab's food, whereas he got Tk. 7,000 from selling crabs. He had a total loss of Tk. 96,000 lac. Besides, nobody, particularly, the fisherman was allowed to enter the Sundarban. It needs a paper token costing Tk.1,000 and another Tk.1,000 as duty charge. One is to enter in the Sundarban paying this Tk. 2,000 in total. At least 5-7 fishermen ride on the boat and sleep together at night. To maintain social distance during Corona, the forest department restricted their movement and did not issue any passes. The fishermen, when they go to Sundarban in a group of 5-7 members, they usually take food for 10-15 days and some cash with them. Because when catching crabs, frequently, they enter the range of other forest offices and pay the duty charge of that range. It needs to have a pass from one range only. If Dacoits attacks anybody, they are to pay whatever be the amount of dacoit's demand. If it is not settled down, in that case, they confine them in the forest and demand money from the Mahajan and over the telephone in residence. Then it needs more money. Dacoits have often detained the respondent fisherman, and the Mahajan has freed him in exchange for Tk. 20,000. Later on, he has paid the money back to the Mahajan in instalment. Sometimes, when the fishermen fail to repay the instalment, the Mahajan snatches the crabs and beats them. Due to this, they keep cash with them. The respondent has made a loss of Tk. 96,000. He has drawn Tk. 60,000 from the Samity at an instalment of Tk. 1,600 per week. He is continuing loss and still could not repay the whole instalment. Samity says he cannot feed his family, nor can he catch crabs. How in that situation is it possible to repay the instalment?

Box 4.3: Case story on the struggling fisherman

Moreover, the government has also instructed not to make an instalment. Previously, the respondent would take an instalment and repay it by selling crabs after one month. The transaction was overall good.

Now, the situation has changed. He cannot afford food for himself and his family. He has repaid only four instalments out of Tk.60,000. The situation was adverse to pursue anybody else to give him a loan. Children could not receive their education because of financial conditions. The government also has shut down educational institutions. Thus, problems continued to increase gradually. Before lockdown, he made a loss amounting to Tk. 96,000. He had no money. In order to go to the forest, he went to Gopalganj to harvest paddy crops to cash the money. It took 17 days to harvest paddy crops. However, listening to that lockdown will be started very soon, he came back at home leaving the harvesting work.

However, the lockdown was started, and even in this odd situation, he tried to enter the forest to catch crabs. After paying for 17 days of harvesting, the forest office stopped issuing a pass to enter the forest. Then he had no other alternative except to remain confined and idle in his residence. He went to Khulna, and paddling rickshaw earned at least Tk. 500 each day after meeting other incidental expenditures. However, his ill-luck, after paddling 15-17 days, police did not allow battery-driven rickshaw. Then he again came back in his locality. He is suffering from pain in the waist. He cannot paddle other than a battery-driven rickshaw. He could somehow run his family, feed his children and pay the instalment. Lamenting, he said, 'he was a fisherman and then changing profession became day-labourer and afterwards, a rickshaw paddler.'

In August, when the lockdown was loose/slack, the informant went to Khulna to paddle the rickshaw. Now, he is sitting idle without any work and confounds with many problems. His elder son is 17 years, and the daughter is ten years old. Their education and private tuition are stopped. They have food problems and practically no income at all. In this situation, he expects to harvest paddy again after 15-20 days. If lockdown starts again, he has planned to dig other's land and work as a day-labourer. By this time, he has again started to catch crabs. The crux of the problem is that Mahajan wants to pay a significantly lower price; on the other hand, China still does not import any crab. His wife insists on his work in the brick-kiln, about which he has no early experience. However, the family is exerting pressure to do any work and not to remain idle. He has admitted that he knows how to catch fish and crabs. For the happiness of his family, he has harvested paddy, paddled rickshaw, and changed his profession several times. He repents, the Corona has devastated him.

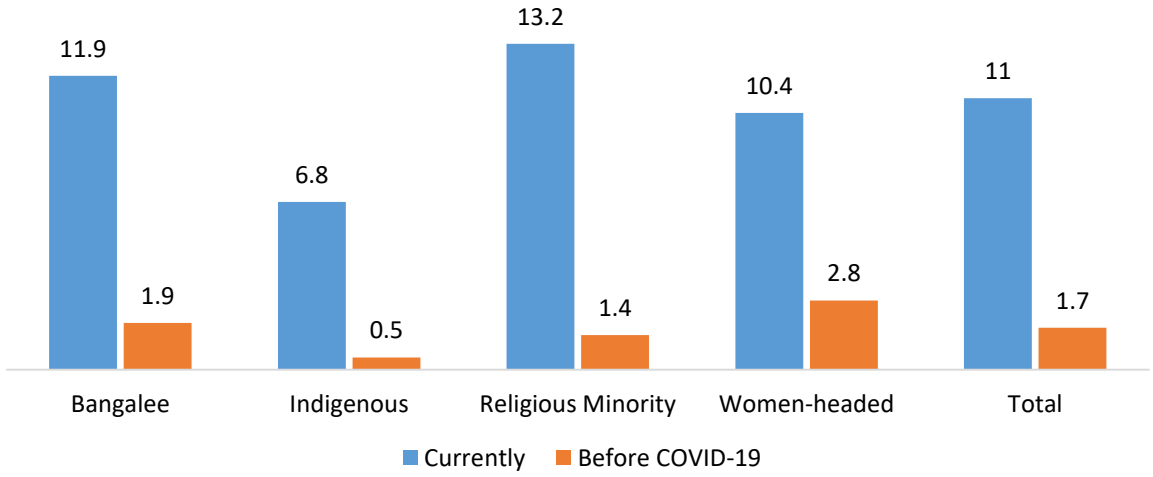
4.7 Access to Social Safety Nets and Aid

The positive impact of social protection programmes in poverty-inequality reduction, consumption smoothing, human development, and economic growth across various countries or regions of the world has been emphasized in the literature. Bangladesh's current Social Security System (SSS) is complex, comprising many programmes and managing many Ministries. According to a comprehensive official compilation prepared by the Ministry of Finance, 145 programmes under the SSS are currently financed through the budget. These programmes were administered by as many as 23 line Ministries/Divisions. Because of the proliferation of programmes, the budget for most programmes is small, and the average benefit per individual is low. While coverage of beneficiaries has increased, the targeting performance suggests the need for improvement. Another major shortcoming of the present Social Security System is an effective monitoring and evaluation (M&E) system.

Access to Social Safety Net programmes: In the study, overall, 11 per cent of households received social safety net support at present, which was only 1.7 per cent before the COVID-19 pandemic. The

percentage is notably higher among the religious minority households (13.2%) than other categories of households (Figure 4.2).

Figure 4.2: Distribution of households according to accessing in social safety net programmes (%)



Access to Aid: The household survey reveals that 36.8 per cent of households received aid during the COVID-19 pandemic. Interestingly, the percentage of aid recipient households is highest in the indigenous community (62.4%) and lowest in the Bangalee community (31.6%). In total, the households mainly received aid from the government and local government sources (67%), followed by the NGO (30.5%) and individual (23.3%) (Table 4.3).

Table 4.3: Percentage distribution of households according to aid received during the COVID-19 pandemic

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
% of household received aid during COVID-19 pandemic	31.6	62.4	47.6	43.4	36.8
Sources of aid					
Government, local government	65.6	70.3	64.7	63.0	67.0
NGO	28.3	35.9	36.8	26.1	30.5
CBO		0.8	0.4	2.2	0.2
Philanthropic organisations	0.3	1.6	0.8		0.7
Religious institutions-based supports	2.5	21.1	11.3	17.4	7.9
Individuals	29.6	7.8	20.7	34.8	23.3

The field observations and FGD findings have confirmed that most poor people did not receive any assistance from the government or local government during the pandemic, nor do they understand where they could go for help. On the other hand, those who received support (food, money) have claimed that the support did not continue and the amount of support was insufficient to meet the needs. Some have reported that they have given their ID card to the member, chairman, to get relief/assistance; however, they have not yet received any assistance. In Bogura, one FGD participant said, *"I have given my ID card to the member to get governmental assistance (TK. 2500); however, I do not get any help from anywhere*". FGD participants of Sunamganj said, "Only 1 out of 30 households in our village's *Jele Para* has received cash assistance (Tk. 2,500), and others did not get any

aid/assistance". The community people of Tangail, in the FGDs, said that in their area, some families had been given 10 kg of rice, semolina, and sugar from the Union Parishad. At the same time, the government has also given Tk. 2,500 to some families through mobile phones. However, most of the poor people are still deprived of getting assistance. In the absence of a concerted Government response, Non-Governmental Organisations have been trying to fill this gap. According to the FGD findings, Caritas, ACDF, BRAC, World Vision are working in different areas providing food and cash assistance to the poor and marginalized people.

The UP members, in their discussion, have said that during the lockdown, when people could not do any job or work, they have distributed relief/aid among the poor people on behalf of the government. They gave Tk. 2,500 in cash to the helpless people. They have helped people with the tax money of the union council. However, they admitted they could not provide adequate relief/aid to the poor people as the assistance was less than the demand. They also added that financial assistance should be given to the poor and helpless people for six months on a priority basis.

The government has announced over $11 billion stimulus packages for different sectors to provide soft bank loans to assist people who have become victims of the current situation. The senior secretary at the Disaster Management and Relief Ministry said that the government had started providing emergency food to millions of people across the country. A total of 10.25 million people would come under food assistance and cash cover in different categories. Around 5 million poor people would get free food assistance, while the rest would get relief under the government's special open market sale (OMS) (Sakib, 2020). However, the local representatives need to play a more effective role in ensuring that all this government assistance properly reaches the poor people. As well as, during the distribution of these assistances, poor and marginalized groups should be prioritized and treated with dignity and respect; instead, what we are seeing is that they are doubly neglected.

4.8 Migration

Migration out of the rural community is believed (and found) to enhance people's well-being through reducing rural unemployment with better and diverse job opportunities outside, improving the quality of rural lives with better livelihood opportunities within, decreasing rural poverty and income inequality substantially, releasing pressure on natural resources in rural areas, and so on (CIRDAP, 2020). However, due to the economic crisis caused by COVID-19, reverse migration (urban to rural) has happened in Bangladesh as in other countries of the world. A survey conducted by the Power and Participation Research Centre (PPRC) and the BRAC Institute of Governance and Development (BIGD) shows that 15.6 percent of households' primary earners from Dhaka slums moved to other districts during April-June. In comparison, only 1.3 percent of households' primary earners from other districts returned to Dhaka during the same period. These statistics suggest that there has been significant reverse migration (urban to rural) due to the pandemic. Due to decreased earnings during the lockdown, many slum households could not cope with the crisis as they usually need to bear fixed costs like house rents and utility bills; hence they migrated back to villages (Das & Ahmed, 2020). Another survey by the Bangladesh Institute of Development Studies (BIDS) noted that about 13 per cent of people became unemployed due to the COVID-19 pandemic. However, the sudden migration of a huge population from the capital to villages has disrupted the life of other people- in both the city and villages (Ahamad, 2020).

Many people from abroad and cities who worked in garments, private companies, shopping malls, restaurants, and NGOs have lost their jobs; they came back to villages searching for shelter and livelihood. It was the first time in our history when people were forced to migrate from urban to rural areas- reverse migration-with uncertainty about migrating back to urban areas. Many urban people- mostly poor and lower middle class- failing to pay house rent due to salary arrears and job loss- were

forced to move to rural areas. Many COVID-affected people have moved to villages from fear of death and social harassment; they did not return to the city. As such, there was no migration from village to village or from village to town.

Table 4.4 sheds light on the pandemic-generated in and out-migration in Bangladesh's Bangalee, Indigenous and Religious minority communities. However, overall study findings reveal that migration of entire family or family member is not a significant consequence of COVID-19, and it has been reported merely in few households. According to study findings, entire family members of five households and one or more family members of 13 HHs have in-migrated in the areas under the survey either from rural/urban areas or abroad. On the other hand, about 35 households have migrated out from the areas to other areas. In-migration is relatively higher in women-headed households, and out-migration is in religious minority communities.

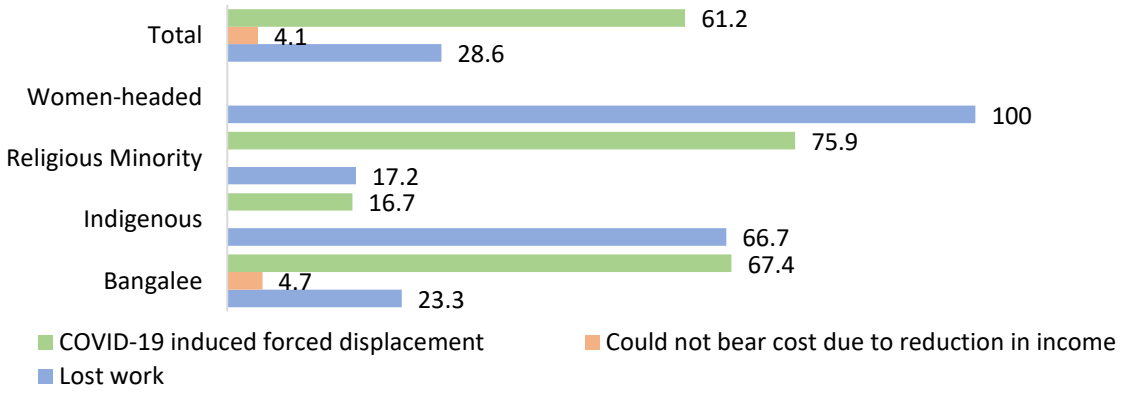
Table 4.4: Percentage distribution of households according to migration during COVID-19 lockdown

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
% of households migrated in	0.3	1.0	0.5	0.9	0.4
% of household members migrated in from other rural/urban area or from abroad	1.1	1.0	1.3	0.9	1.1
% of household members migrated out to other rural/urban areas or abroad	2.9	2.9	3.8	1.9	2.9

The FGD participants have opined that most of the people of their area who worked in the city returned to the village at the beginning or mid-time of the lockdown. As for the reverse migration (urban to rural), they have stated that people had no other means for survival in the city. They were forced to shift their families to their village homes to cope with the situation. The uncertainty of income source and livelihood opportunities compelled them to migrate to villages. However, among the migrant families, many have already left for Dhaka.

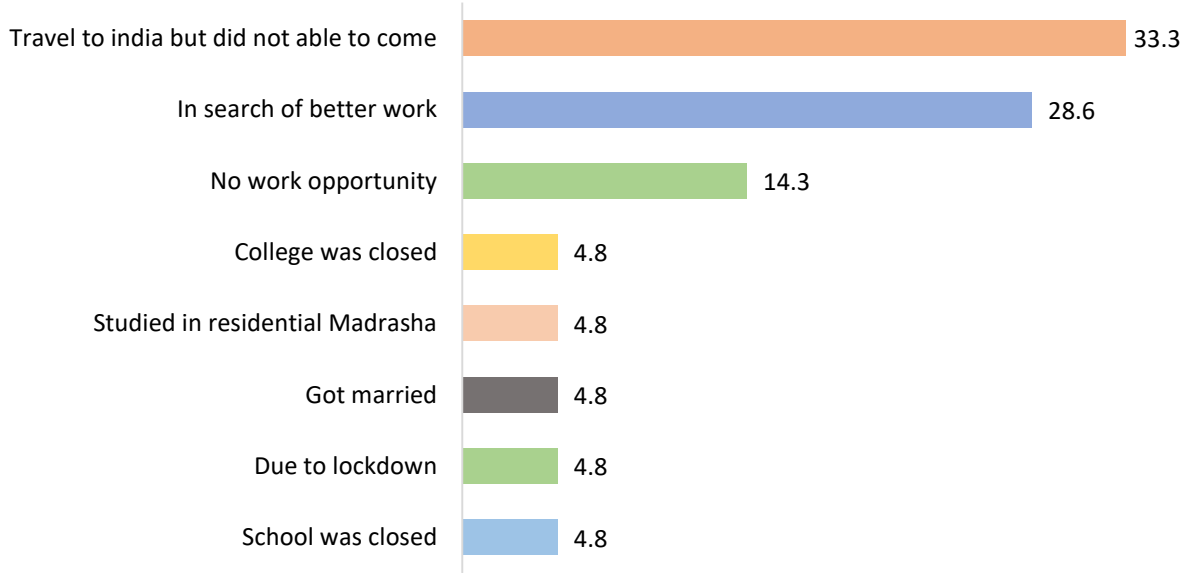
In-migration: Overall findings demonstrate that COVID-19 induced forced displacement is the primary (61.2%) reason of family members' in-migration, followed by loss of work/business (28.6%). Across communities, in-migration due to COVID-19 induced forced displacement is more pronounced in religious minorities and least in the indigenous community. On the other hand, in-migration due to loss of work/business is highest (100%) in women-headed households and least in the households of the religious minority (17.2%) (Figure 4.3).

Figure 4.3: Reasons for in-migration by the household members (%)



Out-migration: Several reasons are reported as a reason for out-migration. Of the reasons, relatively most spoken one is that they went to India and could not come back (33.3%), followed by ''left the place in search of a better job in other places'' (28.6%), and due to no work opportunity at their place of living (14.3%) (Figure 4.4).

Figure 4.4: Reasons for out-migration by the household members (%)



CHAPTER 5
IMPACTS ON AGRICULTURE

Key Findings

Landlessness:

- About three-fourths of households are landless; among them, about 9 per cent are absolutely landless, having no land at all. Of the women-headed households, more than 95 per cent are landless. Absolute landless is highest among the indigenous households (18.8%).
- Nearly 60 per cent of households, whose livelihoods depend on agricultural or cropland, do not possess that land. The situation is worse for the women-headed households. More than 70 per cent of women-headed households do not own any agricultural land.

Constrained access to input market:

- Many marginalized farmers (38%) have failed to produce crops due to supply shortage (18.2% HHs) and high cost of agricultural inputs-- seeds, fertilizers, pesticides (26.8% HHs) during and after the COVID-19 driven lockdown.
- Restrictions on movement and the transport crisis led to a shortage of agricultural labour (18.9% HHs), causing severe disruption in agricultural production (cultivation and harvesting).

Inhibited access to output market:

- 51.3 per cent of farm HHs could not sell their products in the market, and 71.5 per cent did not get fair prices due to movement restrictions, disruption in transportation, closure of the market, crises in buyers, the unfair play of intermediary market syndicates.

Public policy and action:

- Farmers have heard about initiatives of the government to overcome negative impacts of COVID-19 on agriculture: increase in subsidies, incentives for agriculture and mechanisation, increase in government procurement and distribution targets to ensure fair price at farmers level and price stability of food crops, easy access to agro-credit, institute refinance scheme. However, lack of timely initiatives, low level of incentives compared to demand, lack of farmer-friendly visionary policies and action plans, lack of accountability at all levels of administration-corruption-lack of coordination--- the benefits of government initiatives are beyond the reach of small-marginal farmers. Moreso, amidst corporate-sponsored inequality-reproducing market system, Government initiatives are nothing but a 'token of solace.' The ''*Sob Khabo*'' market system (market system of ''grab everything'') takes the whole agricultural system to a place where small farmers have nowhere to stand.

Policy and Programmatic Implications

Khas land distribution among landless households:

- Organise popular struggle of the poor- marginalised people to convince (force) the Government/State to distribute 20 million acres of *KHAS* (Government-owned, but according to the law of the land- shall belong to the landless and marginal people) land-

Policy and Programmatic Implications

waterbodies-forest to 10 million poor-marginal households for joint/cooperative use of these natural resources– the ''***3 Ja***'' (***Jomi***= Land; ***Jola***= Waterbodies; ***Jungle***= Forest). It is the only logically sensible and justiciable pathway towards sustainable progress and well-being of the country's majority people.

Unhindered market access:

- To rehabilitate the poor and marginalised farmers and agricultural workers affected by COVID-19, Government and Non-Government agencies should undertake immediate initiatives to subsidise agricultural inputs-- fertilizer, seeds, pesticides, irrigation, equipment. Provide low-interest loans to purchase assets lost due to distress sale.
- Government and Non-Government agencies should undertake immediate initiatives to support fisherman, fish farms, and poultry and cattle farmers with raw materials- fish feed, fry, poultry feed, cow-goat-pig feed- at an affordable price with a low-interest loan.
- Government should regulate a network of uninterrupted marketing of produced crops and input supply (raw materials) for crops, fish, poultry, and dairy products.
- Undertake immediate initiatives to establish warehouses in remote areas to facilitate agro-products storing. Besides, the number of regional cold storages for preserving perishable agro-products, including fish, should be increased.

Ensuring fair price:

- Government should form an Upazila-level Task-Force involving the representatives of the poor and marginalised people (both male and female) to ensure a fair price for the produce of agro-fish-livestock farmers.
- Government should substantially increase paddy procurement, ensuring fair price directly from farmers (without any intermediary).

Government benefits should reach to poor and marginalised:

- Enforce intensive monitoring with poor and marginalised farmers to track government incentives that reach poor and marginalised farmers.
- Institute effective measures to ensure that the poor people timely get the subsidies and low-interest loans.

5.1 Introduction

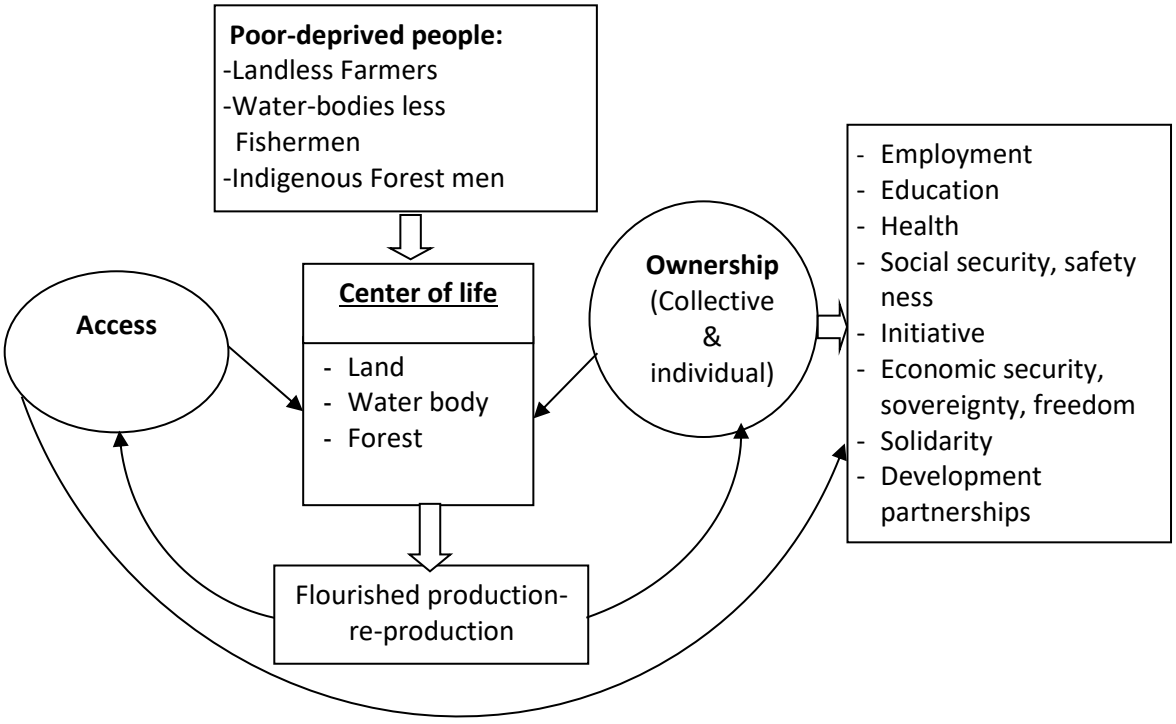
From time immemorial, the lives and livelihoods of rural households of Bangladesh have been dependent on agriculture and farm activities (Islam, 2000). With the negligible role-play of rural industries, agriculture has been contributing primarily to rural employment and production. A sizeable portion of the agriculture-dependent population has always been found to be poor. It does not necessarily mean that agriculture was either poverty-generating or had no potential of alleviating poverty. Instead, the plausible argument in this respect is that the poor's lack of basic endowments (education, skill, capital, technology) unites them with low-end, low-productive, nature-reliant agricultural activities (Faruq, 1983).

With the advent of green revolution (GR) technologies (HYV seeds, mechanized irrigation, chemical fertilizer, pesticide, insecticides, weedicides) in the mid-1960 and the development of the Rural Non-farm (RNF) sector in the 1990s and afterwards, a momentum was noted in the agricultural economy particularly and the rural economy generally. Of the two crores 96 lakh 25 thousand rural households,

84 per cent are small and marginal farmers, whose land area ranges from 5-235 decimal. These households produce 70 per cent of the country's total agricultural production. The majority of these rural households play a vital role in ensuring food production and food security of their own and the country (Barkat et al., 2017). A considerable section of these small and marginal farmers are from poor and extreme poor households. Where the RNF activities are absent, these households have to depend on agricultural activities predominantly. In commercial, underdeveloped-capitalized agriculture, the farming participation of the poor, marginalized farmers is getting squeezed (Barkat & Suhrawardy, 2019).

Real farmers, real fishers, and real forest people- all of them, in a real sense, are poor, deprived, victims of disparity-inequality (Barkat, 2020a). With an aim for the development and well-being by removing these poverty, deprivation, disparity, and inequality, many believe that their access to land-waterbodies-forest is much more critical than their ownership. It attaches higher import to 'soft issues' by avoiding the 'hard issues.' In a real sense, these are class interest-related strategies by avoiding a real solution. The ownership (collective and individual) of poor-deprived people can ensure their well-being, including development, in an absolute sense because the determinants of well-being are the ownership in resources and not access to resources (though accessibility is not less important). The ownership can be their centre of life and power of well-being (Diagram 5.1).

Diagram 5.1: Pathway of the well-being of poor-deprived people in agriculture (land-water bodies-forest)



Source: Barkat (2020a)

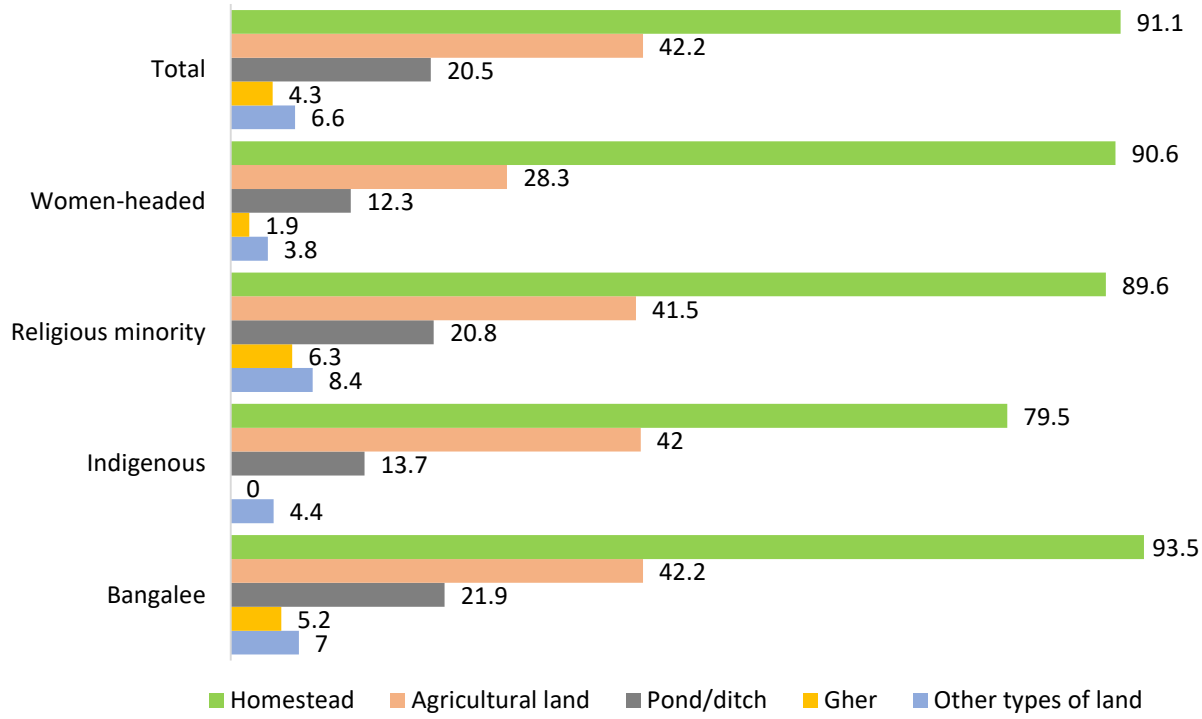
5.2 Agriculture Structure of the Households

The land is the primary means of production. Land, in many respects, forms the basis of the power structure. Access to land is a central issue because it is a crucial asset for food production and a key factor for shelter and community development. It is the basis for food, shelter, and many other economic activities; it is the most significant guarantor of employment opportunities in rural areas (Barkat et al., 2007). On the other hand, landlessness often proves to be both the cause and the

manifestation of poverty, insecurity, indebtedness, and powerlessness of the majority of the rural households (Rahman & Manprasert, 2006).

Land ownership status among the households under the survey indicates that many (91.1%) possess some land for their homestead. In homestead land ownership, households of the Bangalee community are at the forefront (93.5%) than other types of households. Similarly, Bangalee households have higher land possession for water-bodies than the indigenous (21.9% compared to 13.7%). On the whole, 42.2 per cent of the households possess agricultural land for cultivation in different amounts (Figure 5.1). It means nearly 60 per cent of households, whose livelihoods depend on agricultural or cropland, do not possess that land. The situation is worse for the women-headed households. More than 70 per cent of women-headed households do not own agricultural land.

Figure 5.1: Household's ownership of land by category of land (%)



On the whole, 8.8 per cent of households under the survey are absolute landless owning no land at all-homestead or cultivable. In comparison, 72.4 per cent of households are functionally landless as they own up to 50 decimals of land. However, it is worth mentioning that 37.1 per cent of them have only homestead land with little cultivated land of their own (up to 10 decimal). Amongst the Indigenous households, the rate of absolutely landless (owning no land) is high (18.8%) than other types of a community under the survey. On the other hand, 60.5 per cent of the Indigenous community have some homestead or cultivated land (up to 50 decimal), which is the lowest compared to other communities (Table 5.1).

Table 5.1: Percentage distribution of households according to landlessness

Type of landlessness	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Absolute Landless					
Farm HHs without homestead land (having 0 decimal land)	6.4	18.8	9.8	7.7	8.8

Type of landlessness	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Functional Landless					
Farm HHs with homestead, but without cultivated land (having a maximum of 10 decimal land)	40.1	24.0	37.0	46.2	37.1
Farm HHs with the homestead and cultivated land (having land between 10 and 50 decimal)	35.0	36.5	33.9	42.3	35.3

Box 5.1: Where agriculture is the link pin (Case story)

The respondent is a female. Her age is 60 years. She lives in the village Maddyam Baggha of Char Jubilee Union under Subornachar Upazila in the district Noakhali. For long days, she depends on agricultural cultivation. She is educating her two sons and two daughters by cultivating agriculture. This time at the advent of Corona, she cultivated soybean, almond, chilli, pigeon-pea, mung dal, and sweet potato. The crops are of high quality. Despite sufficient agricultural inputs in the market, she has to buy these at a high price. When crops are produced, she could not sell her product because local people and administration did not bring the crops to the market. The vehicles she needs to transport her products also do not move at all due to lockdown. Though a few means of transport move on the road, the fair is double than usual. Buyers are quite a few in the market; the purchasing power is meagre, so she has to sell them at a low price and count a significant loss.

Reportedly, on the one hand, she is to purchase inputs like fertilizers and seeds at a high price due to Corona. On the other hand, because of the lockdown in the hat-Bazar, she sells commodities at a very low/minimum price. Thus, due to loss on both sides, she has become destitute.

As an impact of Corona, the education of her two sons has been stopped. Education of her one daughter has also been stopped and compelled, and she was married off due to loss of crops. At present, she has a loan amounting to Tk. 95,000, which she cannot repay. On the other side, she cannot bear the education expenditure of her children. So, one son had to go Chattogram in search of a job. However, ultimately, he has been engaged in a petty job at a small salary, finding no better scope. On account of significant loss during Corona, the respondent approached to chairman and member. However, they did not give any importance and instead rebuked, misbehaved, and ultimately driven away.

She is very much worried about her present and future. As she hopes, it is possible for her to get back in an earlier position provided local government and NGOs extend their help. If the government gives her better quality seeds at low interest, she will cultivate crops and improve her position. Moreover, she can bring back her two sons from child labour. She is an ideal of women farmer's society and works here as president. She made an earnest appeal to all respective quarters to make necessary help in this disaster.

5.3 Negative Impacts on Agriculture

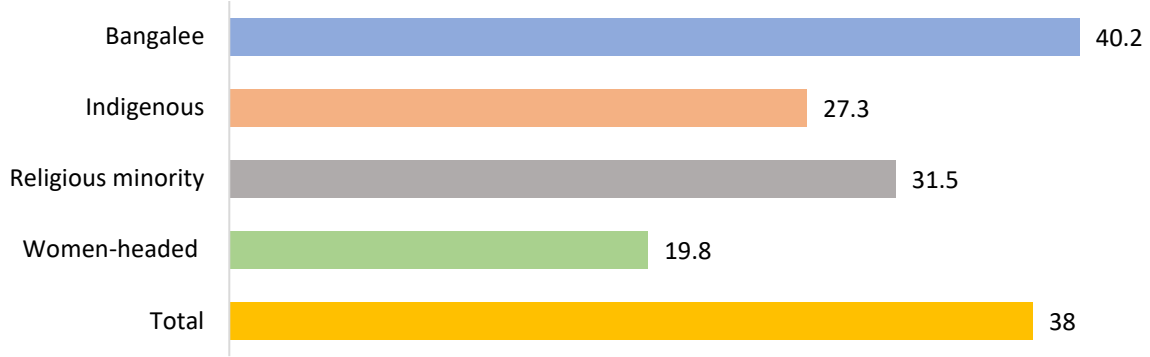
Agriculture is the highest employment sector in Bangladesh, and it performs a significant role in economic development in this country. Agriculture does not mean solely by rice, vegetables, or fruits; it also includes fisheries, poultry, livestock (Zafrin, 2020). The sector has a good impact on the country's gross domestic product (GDP). COVID-19 has disrupted Bangladesh's agricultural and food systems (FAO, n.d.a). Raw jute and jute products, tea, and frozen shrimp and fish are the primary agricultural export items of the country. Bangladesh received $909 million in 2018 fiscal by exporting processed items like vegetables, betel leaf, tea, dry food, tobacco fruit, and foliage. However, in 2020 such amounts have not been added to our GDP from export (Aspy, 2020). Besides, in the case of vegetables, it is assumed that due to the outbreak of COVID-19, Bangladesh might lose $20 million in export earnings.

COVID impacted less on agriculture than on the industry and services sectors of the economy. ''Immunity level'' of the agriculture sector is much higher than service and industries. It implies- in the future, more importance should be assigned to the agricultural sector not only for food production but also for the resistance of this sector to the pandemic like COVID-19. However, this sector has always been a low-priority sector. Amid lockdown- due to low market price for the agri-food crops- landless and small farmers said, ''The big fishes (*Raghav-Boals*) in society will understand what is life if we stop our hard work to produce food crops for them''-- policymakers and government should think about the inner meaning of this statement (Barkat, 2020a).

Marginalised farmers have failed to produce crops due to supply shortage and high cost of agricultural inputs (seeds, fertilizers, pesticides) during and after COVID-19 driven- lockdown. Restrictions on movement and breakdown in transport system led to a shortage of agricultural labour, causing severe disruption in agricultural production (cultivation and harvesting). Farmers could not sell their products and did not get a fair price due to movement restrictions, disruption in transportation, market closure, crises in buyers, the unfair play of intermediary market syndicates. Fishers, cattle-goat-pigs, poultry farmers suffered losses in both production and sales due to shortage and high prices of raw materials and shortage of transportation and labour crisis.

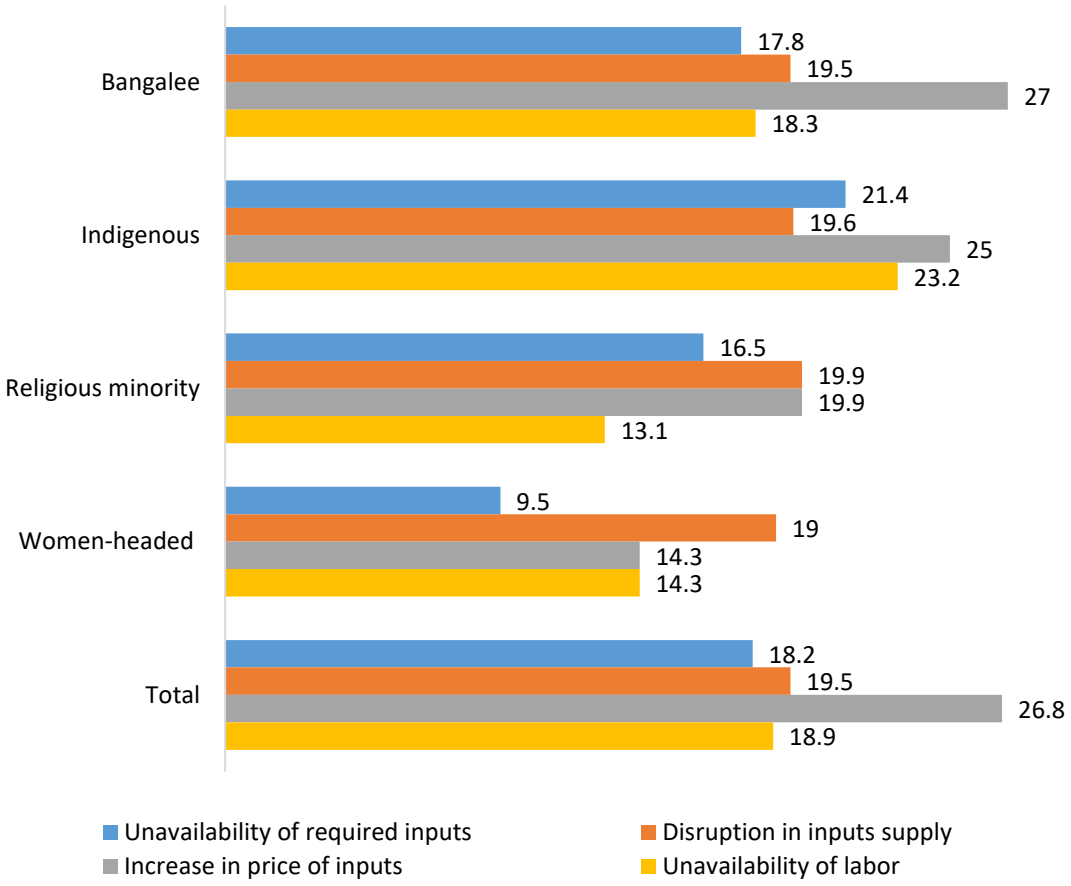
Problems in Accessing Backward or Input Market: Backward market for agriculture is the input market (Diagram 4.3 in chapter 4). Access to the backward market of the farmers includes access to seed, fertilizer, irrigation, insecticides, pesticides, weedicides. In the present study, on the whole, more than one-third (38%) of households have stated that they face problems regarding farming activities (agriculture, fisheries, livestock) during the COVID-19 pandemic. Households of the Bangalee community have been mainly affected (40.2%) in the agriculture sector than other categories of households (Figure 5.2).

Figure 5.2: Household faced problems regarding farming activities during COVID-19 pandemic (%)



During COVID-19 induced lockdown, agriculture input markets did not function properly, which became a challenge for those whose livelihood depends on agriculture. It caused a negative impact on production in the following planting season (CARE Bangladesh, 2020). All types of households have reported problems accessing agricultural inputs. Reportedly, overall difficulties likely to hinder the households in accessing inputs are the excessive price of inputs (26.8%) followed by disruption of inputs supply (19.5%), unavailability of labour (18.9%), and unavailability of required inputs (18.2%). The indigenous community is slightly lagging in getting required agricultural inputs (seeds, fertilizers, and machinery) compared to other types of households (Figure 5.3).

Figure 5.3: Types of problems faced by the households in the input market (%)



The FGD participants have opined that they suffer a lot due to the COVID-19. They could not buy the required fertilizers, seeds, and pesticides for cultivation as the shops were closed during the lockdown. Again, if agricultural inputs (e.g., fertilizers, seeds, and pesticides) were available in small quantities, these were much more expensive. One of the participants in Rajshahi said, *"For COVID-19, we could not cultivate the crop at the right time. I could not buy any fertilizer or seeds; how can I cultivate the crop?"*

Problems in Accessing Forward or Output Market: Forward market in agriculture refers to output market (Diagram 4.3 in chapter 4). Social distancing and lockdown measures to reduce the impact of the COVID-19 outbreak have negatively impacted the agriculture sector of Bangladesh and the output or commodity market of agriculture (Islam, 2020a). The breakdown of the entire supply chain, reduced labour mobility due to lockdown, social distancing, reduction in people's purchasing power, a fall in

demand, and decreased transportation are just a few of the problems (Aspy, 2020). Besides, due to the lack of cold storage or effective government strategy, farmers are forced to sell their products at an unfair and insufficient price to the local middlemen (Hasan, 2020).

Farmers- impoverished and marginalised- suffer a lot while selling their crops, fish, poultry, and livestock. COVID-19 pandemic seems to have exacerbated the plight of the farmers. Not getting the expected price of the commodity (71.5%), not being able to sell farm product (51.3%), no arrangement for product preservation (24.8%), distorted linkage with the buyers (23.7%), and limited access beyond local market (20.4%) remained five leading problems in accessing output market during COVID-19 pandemic (Table 5.2). The first two problems remained first and second for the marginalized groups, though in different percentages. However, reasons got a change in the case on the third option. Not "no arrangement for product preservation" but "less scope of transportation" remained the third reason for indigenous farm households (17.9%). In comparison, "limited access beyond local market" was the third reason for religious minority farm households (17%).

Table 5.2: Percentage distribution of households according to the problems in accessing output market during COVID-19 pandemic

Indicators	Households				
	Bangalee	Indigenous	Religious Minority	Women-headed	Total
1. Not able to sell farm product	52.5	42.9	41.5	33.3	51.3
2. Do not get expected price	73.3	58.9	63.6	71.4	71.5
3. No arrangement for product preservation	27.0	8.9	10.2	9.5	24.8
4. Limited access beyond local market	21.0	16.1	17.0	19.0	20.4
5. Distorted linkage with the buyers	24.8	16.1	15.9	14.3	23.7
6. Extortion/commission/rents	3.0	1.8	.6		2.9
7. Local influential persons (Mahajan/Dadandar) control the market	2.5			4.8	2.2
8. Difficulties in collecting money if sell in credit	6.0	12.5	5.1	19.0	6.8
9. Less transportation	19.5	17.9	10.8	19.0	19.3

During the lockdown, transport and movements were restricted. In Bogura, one FGD participant said, *"I could not sell my cultivated fish during the pandemic due to the dearth of buyers and an almost complete suspension of inter-district transportation. As a result, fish remained in ponds, and I have incurred heavy losses. Also, I had to sell a cow for lack of money during the lockdown. However, at that time, fewer people were in the market, so I had to sell the cow at a much lower price".*

Problems in Getting Due Price: A total of 9 types of problems is mentioned by the farmers, fishers, and other producers in accessing the output market during the COVID-19 pandemic (Table 5.2). Each of the mentioned problems bears price implication. Over 70 per cent (71.5) of producers have not got the expected price. Those who are not able to sell products (51.3%), those who have no arrangement for product preservation (24.8%), those who have limited access beyond the local market (20.4%), those who have distorted linkage with buyers (23.7%), those who have experienced extortion/commission/rent (2.9%), those who have faced local influential people's control over the market (2.2%); those who have difficulties in collecting money when sell product in credit (6.8%), those who have faced severe transportation problems in marketing (19.3%) – have undergone low pricing of their product to different extents.

The FGD participants have opined that during the lockdown, the prices of agricultural inputs (i.e., seeds, fertilizers, pesticides) and raw materials have gone up due to the disruption of communication and transportation. Poultry farmers also faced severe problems due to the rising prices of chicken

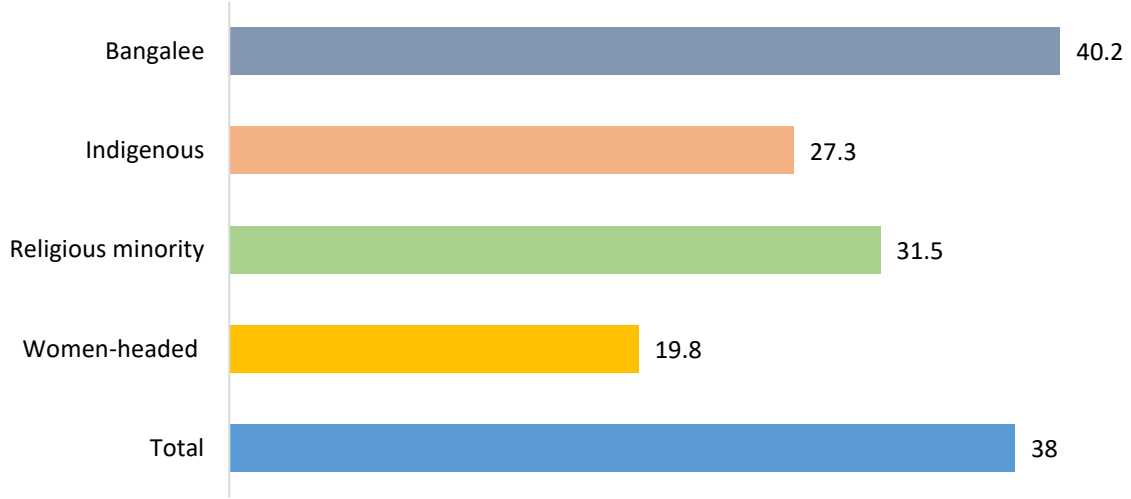
feed. On the other hand, while selling produced crops, the farmers have not got a fair price. Poultry farmers have had to sell chickens at lower prices. One participant in Rajshahi said, "*The price of my cow was Tk. 120,000 earlier, but due to COVID-19, the cow had to be sold for Tk. 95,000".*

Box 5.2: A farmer in hardship (Case story)
The person interviewed is a male farmer; aged 32 years. He lives in Sapcharipara, located in the Village and Union Sapcharipara in Rangamati Sadar Upazila, in Rangamati Sadar.The locality has a tiny size. The number of families is also very few. Most of the families belong to the Adibashi community. COVID-19 has made a significant impact on the agricultural population in this area. Most of the people of Sapchari para lead their life on agriculture. However, there are people of other occupations also. Farmers in this area are much affected during COVID-19. Besides, those who are involved in production and marketing activities have suffered an immense loss. The respondent could not purchase fertilizers, seeds, and pesticides during this unforeseen catastrophe. Many shops and hat-Bazar were shut down, and the farmers had to face trouble purchasing fertilizers, seeds, and pesticides. As a consequence, the production was much less than expected. The financial loss was immense. Farmers cultivated crops by taking loans, and there was less amount of production. Quite obvious, they have led their life in great suffering. There was a lack of necessary transport, and there was no other alternative to convey the products. Most of the products have been damaged. No assistance /cooperation was available from the government or NGOs. The cooperation given by the NGOs was negligible. Farmers are to lead their families in much hardship. Overall, it has become tough to face the challenges during the COVID-19 pandemic.

5.4 Necessity of Assistance

Among the households under the survey, overall, 38 per cent have expressed the necessity of a grant to reinstate their farming activities (Figure 5.4). It is worth noting that the need for such a grant is highly pronounced among the households of the Bangalee community (40.2%), which is 13 percentage points higher than the Indigenous community (27.3%).

Figure 5.4: Distribution of households according to the feeling of the necessity of grant (%)



The survey findings further reveal that most of the households under the survey want to take grants as a loan with easy terms (65.4%), followed by a one-time grant (48.2%) and grant for market channels

(34.6%). Three-fourths of indigenous farm households (75%) and nearly two-thirds of women-headed (61.9%) and religious minority farm households (60.2%) seek soft loans in this regard (Table 5.3).

Table 5.3: Percentage distribution of households according to types of assistance required to reinstate their farming activities

Indicators	Households				
	Bangalee	Indigenous	Religious Minority	Women-headed	Total
Training	30.8	25.0	19.9	33.3	30.0
Business plan	10.3	1.8	4.0	4.8	9.2
Marketing channels	36.0	25.0	29.0	19.0	34.6
A loan with easy terms	64.0	75.0	60.2	61.9	65.4
One time grant	48.3	48.2	39.8	33.3	48.2
Others	3.3	3.6	6.3	0.0	3.3

According to the Key Informant Interviews participants, farmers and agricultural workers need to be included in the government's assistance packages and social protection programmes on a priority basis across all the districts under the survey. The government's substantial agricultural stimulus package should start giving loans and grants on an urgent basis. Agriculture inputs like seeds, fertilizers, pesticides, etc., should be made available at affordable costs. In addition, the FGD participants note that poor and marginal farmers are in dire straits because of COVID-19, so it will be difficult for them to survive if the government does not help them.

5.5 Public Policy and Action

To combat the outbreak of COVID-19 novel coronavirus, the government has announced a primary incentive package of nearly Tk. 1, 03,117 crores to keep up employment and make economic recovery alongside management of the necessary health service sector ("Govt allocates Tk 103,117 Crore", 2020). Subsequently, another incentive package was announced. Contiguous by controlling inflation to bring back the economic activities in the before-COVID situation, an "expansive and need-based" monetary policy is formulated for FY 2020-21. In a bid to mitigate the impact of the COVID-19 pandemic, the budget for the fiscal year (FY) 2020-21 proposes Tk. 9,500 crore in farm subsidies, up from Tk. 9,001 crore in the last fiscal (Amin, 2020). There is also an allocation of Tk. 5,000 crore for the Agriculture Refinancing Scheme to provide required agricultural credit to the farmers with 5 per cent interest. The scheme would be made through Bangladesh Bank in the current FY ("Tk 5,000cr for farmers", 2020). In addition, the government has taken up a Tk. 3,198 crore project to promote farm mechanization to bail out farmers who otherwise suffer from shortages of farm labourers during the crop harvesting seasons (Amin, 2020). In the FY 2020-21, the government procurement and distribution of paddy and rice increased by another 2 lakh tons to provide a reasonable price to the farmers and keep the rice price stable.

Farmers have heard about the following initiatives of the government to overcome negative impacts of COVID-19 on agriculture: increase in subsidies, incentives for agriculture and mechanisation, increase in government procurement and distribution targets to ensure fair price at farmers level and price stability of food crops, easy access to agro-credit, institute refinance scheme. However, due to lack of timely initiatives, low level of incentives compared to demand, lack of farmer-friendly visionary policies and action plans, lack of accountability at all levels of administration-corruption-lack of coordination --- the benefits are beyond the reach of small-marginal farmers. Moreso, amidst corporate-sponsored inequality-reproducing market system, Government initiatives are nothing but a 'token of solace.' The 'sob Khabo' market system (market system of grab everything) takes the whole agricultural system to a place where small farmers have nowhere to go.

Local government representatives claimed that concerned government agencies took initiatives to supply raw materials (seeds, fertilizers, pesticides) for agricultural production; however, they acknowledged that many were deprived due to inadequate allocations. Fishermen and farmers complained that they had not received any production assistance; no alternative income was even arranged.

CHAPTER 6
IMPACTS ON ECONOMIC INDICATORS

Key Findings

Income:

- Average monthly household income – which was low (at base) before COVID-19 — got down by about 13 per cent, where the women-headed households are the most vulnerable. The situation is much worse than the national scenario: they now earn equivalent to only 44 per cent of the national average.
- The majority of the aid came from the Government. However, Only 36 per cent of households received it. Between April and October 2020, a household received TK. 805 only. There are many allegations of non-transparency and non-accountability. Aid flow has stopped, while the situation does not improve.
- Although many farmers, fishers, and farm-owners lost their livelihood due to COVID-19, they could not manage any alternative income due to lack of government & non-government training and necessary assistance.

Expenditure:

- Though income decreased by 13 per cent during the Pandemic, the expenditure increases by about 10 per cent. The situation is much worse than the national scenario.
- To meet the household's additional expenses- they were forced to dis-save (spend savings) and/or borrow money/take a loan. Even they had to sell their movable household assets to meet their minimum food requirements. The amount of average household savings has dropped by almost half; debt has increased by about one-third. As a result, the opportunity of these agricultural-dependent households to invest in income-generating activities has also decreased
- Currently, the average expenditure is only 52.8 per cent of the national rural average. Before COVID-19, expenditure was 2.5 per cent higher than the income, which is now 28 per cent higher than the income. This gap is the highest among the women-headed households.
- One-fourth of the households had to sell their assets—mainly livestock and poultry—during the Pandemic to cope with the increased expenditure. They had to sell at a much lower price than the market value.

Savings:

- Around half of the households surveyed (48.9%) had savings before the Pandemic, where 41 per cent practice savings. During the Pandemic, 56 per cent of the households could not continue savings; many were forced to dis-save to spend it for daily needs. A distinct regressive transformation is evident for the poor and marginalised people – from impoverisation to pauperisation to beggarisation with an uncertain future.
- Before the COVID-19 Pandemic, on average, a household had savings amounting to Tk. 8,545, which now decreases by 89 per cent to Tk. 4,522.

Credit:

- Household-level indebt-ness increases overtime during the Pandemic: overall, indebt-ness increases from 50 per cent to 63 per cent; where such increment is the highest among the women-headed households (increases from 46% to 66%). In an average surveyed household, the loan amount increases by 31 per cent: from Tk.27,381 to Tk. 35,831. On average, a household had to take a loan amounting to Tk. 37,641 to cope with COVID-19-induced losses.
- In half of the cases, the households took a loan from the NGOs. Only 6 per cent of households received loans from banks. More than four-fifths (81%) of the households took loans to buy food during the Pandemic. Around 43 per cent of households failed to pay the re-payment instalment during the Pandemic.

Policy and Programmatic Implications

Agriculture requires special attention:

- A significant decline in income comes from the partial-to-total system breakdown in the agriculture sector, where most rural people are involved. For the restoration of employment and income opportunities, agriculture requires special attention.

Assistance requires continuation:

- To adjust the lost income and employment, financial grants and other needs-based social safety net programmes need continuation.

Subsidised food supply at Union level:

- Uncontrolled price hike of the daily necessities, mostly the food items, is the single most villain in increasing the household expenditure of the rural households, while they have a lower income. To cope with this increased expenditure, essential food items must be sold at a subsidised price at the Union level under a solid, community-monitoring mechanism.

Agriculture insurance to reduce the risk of dis-savings:

- Rural households are losing their saved amount to cope with the adverse situation, making their future more uncertain and vulnerable. To reduce the loss, "Agriculture Insurance" for the small farmers needs immediate initiation.

Comfortable loan schemes:

- People are heavily indebted with high interests. Banks require an extensive loan-scheme programme congruence with good practices to support the small farmers and small-occupational groups.

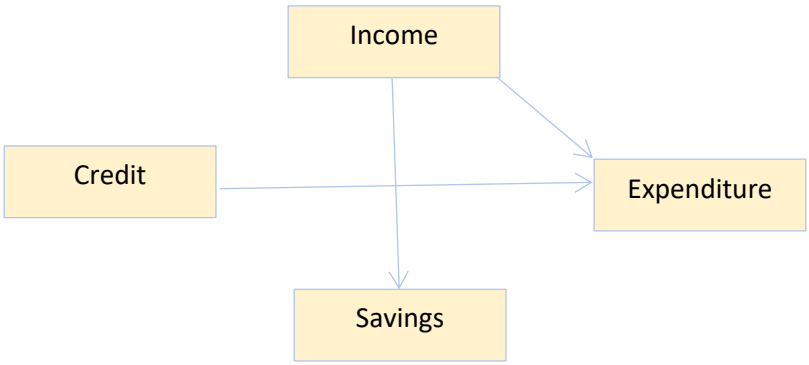
Particular focus on the women-headed households:

- Against the economic indicators, women-headed households are the most vulnerable among the marginalised groups living in rural Bangladesh. They need particular focus to overcome the crisis.

6.1 Introduction

The most crucial economic outcomes at the individual and household level are "Income" and "Expenditure." On the other hand, economists often consider "Savings" and "Credit" as Economic Strategies. However, for easier understanding and interconnectedness of the subjects (Diagram 6.1), this chapter attempts to assess the Pandemic's impacts on all these four critical economic indicators to give a complete view.

Diagram 6.1: Typical interconnectedness among income, expenditure, savings, and credit



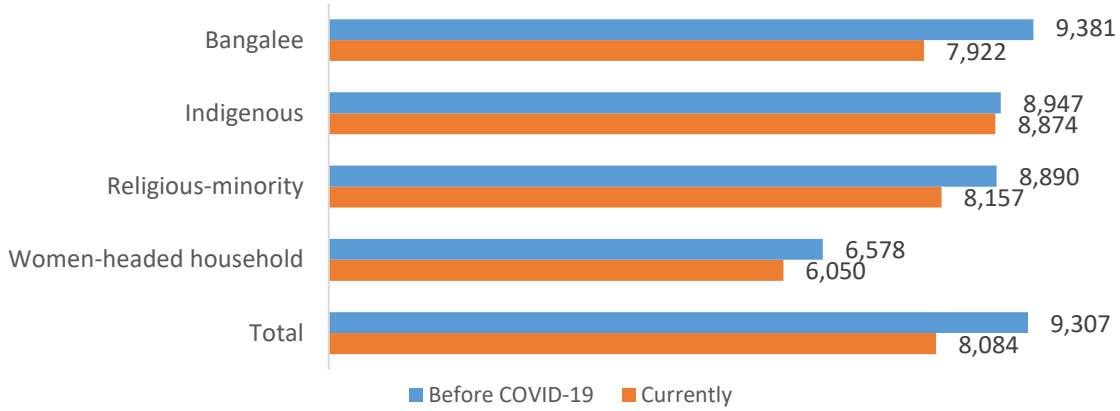
The COVID-19 Pandemic has numerous impacts on these factors—and, in almost all cases, the impacts are negative. COVID-19 has compelled a shift in income, expenditure, savings, and credit—in terms of amount, pattern, and sources. These changes have severe adverse effects on the overall livelihoods of the people. The losses are disproportionately higher among the poor and marginalised sections of the people. They lose their income sources, spend more to buy food at high prices through credit, fall into the trap of high-interest credit, savings disrupt severe. This chapter analyses the impacts of the COVID-19 Pandemic on Income, Expenditure, Savings, and Credit.

6.2 Impacts on Income and Expenditure

Income

Average monthly household income – which was low (at base) before COVID-19 – got down by about 13 per cent. During the survey, the average monthly household income is TK. 8,084, which was TK. 9,307 immediate before the COVID-19 Pandemic. It shows that household income reduces by around 13 per cent during this Pandemic. It is visible that the Bangalees had the highest monthly household income in the before COVID-19 state in comparison with the marginalised groups. It is also evident that the women-headed households were the most vulnerable across the categories: around 30 per cent less income than the Bangalees. A woman, head of her household, living in Jashore, told the research team, "*We, the women without their husband, seem to be a curse. We better die soon. If I die from Corona, that would be much better than the current situation*."

Figure 6.1: Household average monthly income (in TK.)



Box 6.1: Methodological note on income estimation
The household income is an economic indicator. It is usually considered as the total income from all people living in a particular household. Income refers to the salaries and benefits received and receipts from personal business, investments, dividends, and other income. Furthermore, contributing members do not need to be related to the part of a household. Generally, "net income" derived from the cost incurred to make income deducted from the gross income is considered for assessing the income status of a household—the study applies the same. Income has been estimated in two time periods: December 2019 – November 2020 (currently, during Pandemic) and December 2018 – November 2019 (before Pandemic). The yearly income information has been converted into average monthly income for the convenience of the users. The study converts all the income as kind into monetary value. For comparison with national data, the study made necessary adjustments—such as inflation adjustment. The study used the standard memory-recall protocol to bring primary data as close as possible to actual. Distress sale during the Pandemic, as a unique scenario in the near past and having no appropriate baseline information, has not been added to the income; instead, it explains the household expenditure.

The scenario is much worse among the surveyed households while compared to the national data. Box 6.2 has details.

Box 6.1: Income state is much worse than the national data
Nationally, the average monthly income of a rural household in Bangladesh is TK. 18,569.4. Before the current Pandemic, the surveyed households had monthly income equivalent to only half of the national average (50.1% of the national rural average). Currently, with the Pandemic, the situation worsens. Now, the average income in the households surveyed is only 43.5 per cent of the income-amount of the national rural average. *Note: National data is estimated based on the Household Income and Expenditure Survey, 2016 data, with required inflation-adjustment*

In many ways, COVID-19 impacted the decline in their income. The FGDs and KIIs have confirmed that it mainly happened due to many forms of partial-to-local system breakdown. During the first phase lockdown, many farmers, fishers, and foresters ran away from the market to market, village to village, carrying the goods on their head, breaking the local administration's ban, and risking their lives jail-fine pursuit of life and livelihood. Some foresters living in the adjacent areas of Sundarbans did not return from the forest to fear being trapped in the COVID-19 Lockdown. Many farmers, fishers, and

farm-owners lost their livelihood due to the COVID-19 Pandemic; they could not manage any alternative income due to the lack of adequate and effective Government and non-government support. Due to the financial crisis, farmers could not irrigate lands with machines in some villages; many farmers jointly dig drains by themselves and arranged for irrigation. Although many farmers, fishers, and farm-owners lost their livelihood due to COVID-19, they could not manage any alternative income due to a lack of government and non-government training and necessary assistance. Cottage artisans were forced to sell their products at a lower price, or the products were wasted. Many living in the cities lost jobs or work and had to return to the village; many struggled to earn, and some joined the family farming and farm work. To meet the high prices of raw materials—farmers, fishers, and farm-owners got trapped into a vicious cycle of high-interest loans from the loan sharks.

A case story of a fisherman in Jashore—in Box 6.3—would depict the early stage of the Pandemic.

Box 6.2: A case story—marching of a valiant fisherman

The respondent lives in the village and union Sundali under Avoynagar Upazila in the Jashore district. He is male aged 45 years, an occupational fisherman. He belongs to a fisherman community that comprises 20-25 members.

Before COVID-19, they were in good condition. All of them used to cast and draw a net in the fish enclosure. The owner or manager of the enclosure would maintain the respondent's phone number. In due time, he would communicate with him over the telephone. The respondent would inform all the 20 fishermen over the telephone about the scope for work in an enclosure, telling them that ''you get ready for fishing; we will go together''. All of them used to draw nets.

Everything was running well. He would listen to the TV news about the spread of the coronavirus in the outside countries. In March 2020, coronavirus was also identified in Bangladesh. At first, it was identified at Dhaka; then, nobody gave much importance. People of the respondent's locality thought that it would not have any impact in their area. Later on, the news was broadcasted on Radio and TV that the virus is spreading slowly. Still, nobody thought that the situation would turn to be so grisly. The number of infected persons increased monotonically; from 5, 00 to1, 000 and then to 2,000. Death news was also heard. At the end of March, Government announced a partial lockdown. After that, the overall condition of the people became miserable. Initially, nobody believed that everything would be gradually closed. Soon after this, the fishermen group became aloof from each other. 'For the time being, there is no fishing. If it is available, I will inform you accordingly. Remain careful', the respondent told everyone. However, the Union Parishad authority was miking that people will not be allowed anymore to go out of their residence. Being perplexed, they purchased some necessary items by spending their saving. Sometimes, they reduced their number of meals.

The situation turned aggravated. The Government deployed Army as the situation became more intensified. By this time, the storehouse that was used for fish has become closed. Apart from the respondent, some other fishermen would cultivate fish. Everything, except grocers and medicine shops, was closed. During Lockdown, the respondent and the other fishermen worked for seven days within Lockdown.

If the lobster is not caught at the proper time, then it becomes rotten. It needs to sell fish. Since the local storehouse was closed, the respondent made a telephone to the Manirampur storehouse. In a reply, that storehouse told that if the fish could be brought within 10 minutes, in that case, they will buy that fish and otherwise not. It means that they close the storehouse at 6 AM early in the morning before Lockdown starts. The respondent's house is 3 kilometres far away from the

Box 6.2: A case story—marching of a valiant fisherman

storehouse. His fish was ready to transport. Somehow, he managed a van from the adjacent house. It took 20-25 minutes to reach the Manirampur storehouse. However, with his ill luck, the moment he reached it, the storehouse was shut down. Finding no other alternative, he sold that fish in the local market at TK. 450 per kg, while its actual price per kg was TK. 1,200. More profit could be earned provided it could be sold in the Vabadaha market. However, it was challenging for them to sell fish, hiding others in the night. Like the respondent, other 5-6 fishermen also faced a similar odd situation. During the Lockdown, 5-6 fishermen like him have led their life in this way. The condition of the rest 13-14 was graver. They need relief on an urgent basis. Even after appealing to the Government, UP Chairman, and the member— they did not obtain anything. Worry and unhappiness prevailed in the family due to a lack of food.

They have made a loan from others, sold the domestic cow. It so happened that they have sold the cow at TK. 20,000, whereas the actual price was TK. 30,000. Again, somebody went to harvest paddy for a day only. Their profession is to cast and draw nets. Now, the profession has been changed. There was a fear in their mind. Besides, there was other adversity. The storm 'Amphan' had a devastating effect on life and locality. Paddy crops have been damaged. Most affected were the fishermen and those who cast and draw nets. All enclosures meeting one other have turned into a river. Enclosures were overflowed/over flooded, and fish was not available.

However, the fishermen were conscious of maintaining their health; they used to drink warm water. There was no incident of child marriage; no occurrence of theft and robbery happened in that village. They desire to do something to earn; to purchase a motorbike and rent it; purchase cows. However, where to get the money-the problem lies there.

It is evident that during this Pandemic, Bangalees are affected in the worst manner in terms of income reduction: their monthly income is reduced by 16 per cent (Figure 6.2. No conclusion could be drawn, but it is an indication that historical and long class-society-induced oppression has created a more robust coping capacity among the marginalised groups.

Most of the income (71.2%) of the households surveyed came from agriculture before COVID-19, which comes down by 20 per cent due to the Pandemic. Income from the labour remains almost similar with a slight 6 per cent increase. Income from the business comes down by 18 per cent (from TK. 1,190 to 980). The other sources witnessed increment during the Pandemic, but the actual value of income received from those sources was minimal. Table 6.1 shows relevant details. Notably, only 4.9 per cent of households had received remittance—from abroad or other parts of the country. The average amount received as remittance constitutes only 2.4 per cent of the household's total income. This scenario depicts the vulnerabilities of the country's marginalised groups: their income basket is narrow, and they do not have the social capital to earn from other sources.

Table 6.1: Change in average monthly household income by source

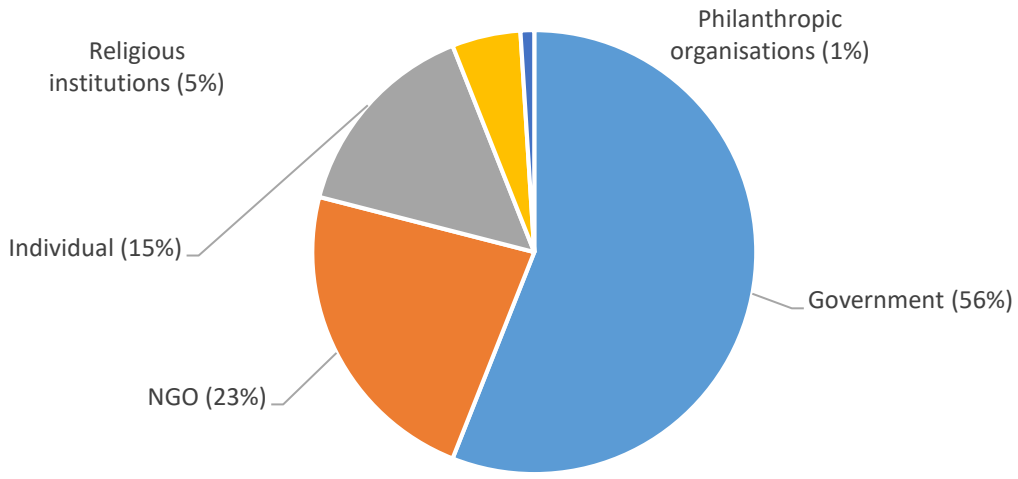
Sources of income	Before COVID-19		Currently		Change in income compared to before COVID-19 (%)
	Amount (Tk.)	Share to total income (Tk.)	Amount (Tk.)	Share to total income (Tk.)	
Agriculture	6,629	71.2	5,325	65.9	-20
Labour	1,210	13.0	1,286	15.9	+6
Business	1,190	12.8	980	12.1	-18

Sources of income	Before COVID-19		Currently		Change in income compared to before COVID-19 (%)
	Amount (Tk.)	Share to total income (Tk.)	Amount (Tk.)	Share to total income (Tk.)	
Remittance	140	1.5	197	2.4	+41
Safety net, relief, aid	23	0.2	148	1.3	+543
Others	104	1.3	148	2.4	+42
All	9,307	100.0	8,084	100.0	-13

Assistance during the Pandemic: Only 36 per cent of the surveyed households received some form of assistance during the Pandemic. On average, a household received TK in the Pandemic period before the survey (April—October 2020). 805 only. For women-headed households, the amount is only TK. 679. Households who received assistance, on average, received TK. 2,185. More than half of the households (52%) received TK among those who received some aid during the Pandemic. 1,000 or less. A household can hardly manage a week with such an amount of money. Annexe Table 6.2 has the details.

The analysis on the aid amount received by aid sources reveals that more than half of the aid (56%) comes from the Government, followed by NGOs (23%) and individuals (15%). Religious institutions and philanthropic organisations have a minor contribution (Figure 6.2).

Figure 6.2: Amount of aid received, by source (in %)



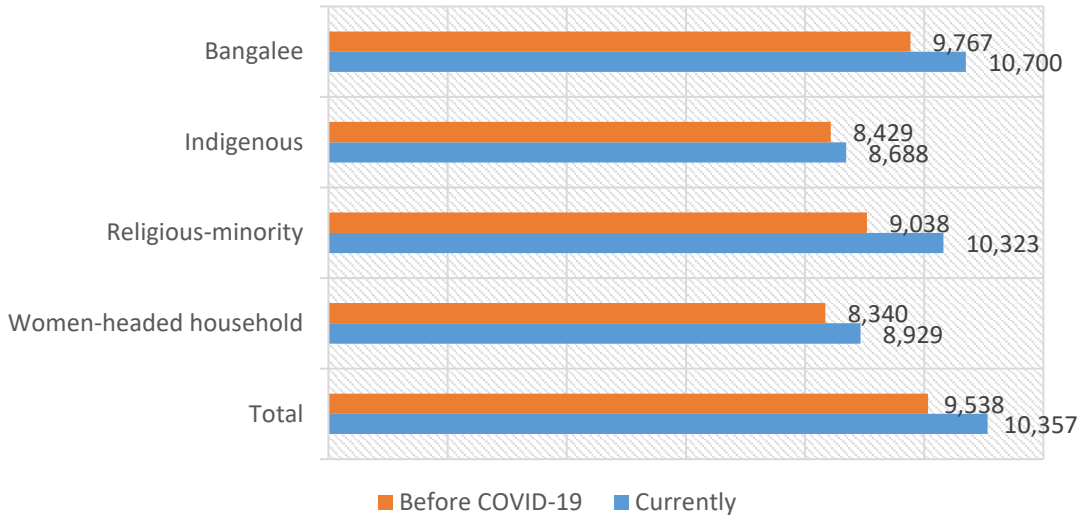
In the FGDs, the participants opined that they received the support in the first phase of the Lockdown, and the support did not continue. However, the situation is still bleak, and there is no sign of continuation of the flow of aid or specific livelihood-restoration efforts. There are allegations that the households with a minor income did not get government support during the Pandemic. The local government representatives acknowledged that they could not supply relief despite their efforts due to supply shortage compared to high demand. However, some local government representatives confessed that the sharp political-social-religious divide makes the situation difficult to keep the system just. On the other hand, the community leaders and key informants have argued that

continuous relief is not feasible. Instead of providing grants in a transparent, restoration of livelihood activity could be more beneficial.

Expenditure

While the average household income decreases by 13 per cent, monthly household expenditure went up by about 10 per cent. Implies- households are struggling to meet their daily needs. According to them- loss of work, loss in income of family members, price hike of essential foods – are the main reasons for such a deplorable situation. Before COVID-19, the average monthly expenditure was TK. 9,538, which increases to TK. 10,357. It is interesting to observe that household expenditure, on average, increases by around 9 per cent during the Pandemic (Figure 6.4). This expenditure increase occurs across the type of households. However, the increment rate (3%) among the indigenous households is the lowest among the groups surveyed (Details are in Annexe Table 6.10 and 6.11). The expenditure increases from uncontrolled-intolerable very high price hike of the daily necessities—mostly the staple food items.

Figure 6.3: Household average monthly expenditure (in Tk.)



The scenario is much worse among the surveyed households while compared to the national data. Box 6.4 has details.

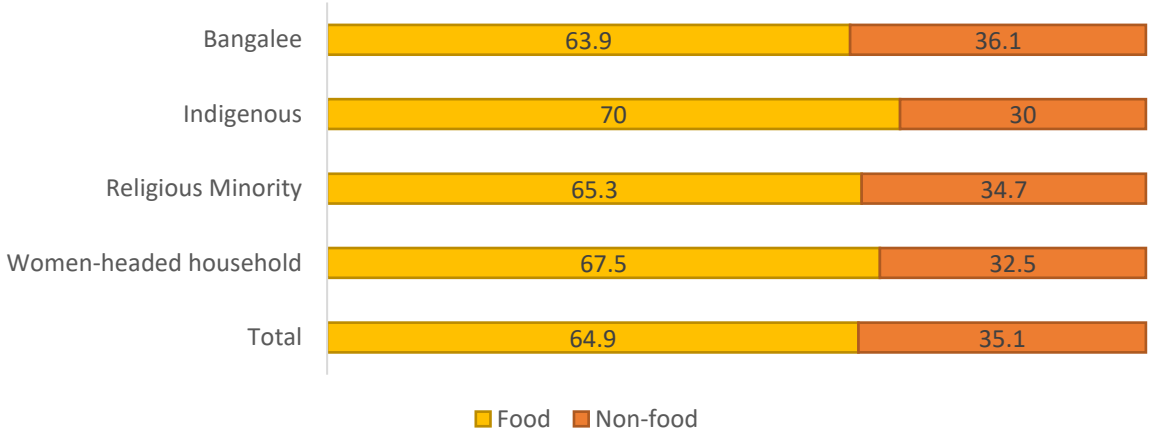
Box 6.3: Expenditure state is much worse than the national data

Nationally, the average monthly income of a rural household in Bangladesh is TK. 19,620 (expenditure is 5.7% higher than income), where even before the current Pandemic, the surveyed households had monthly expenditure equivalent to less than half of the national average (48.6% of national rural average). With the Pandemic, the average expenditure in the households surveyed is only 52.8 per cent of the national rural average expenditure.

Note: National data is estimated based on the Household Income and Expenditure Survey, 2016 data, with necessary adjustments for inflation.

Around two-thirds of household expenditure is comprised of food expenses (Figure 6.4). Around 8 per cent are used respectively for the "Housing" and "Health"; around 6 per cent used for clothing; about 5 per cent used respectively for "Education" and "Washing, soap, etc. The expenditure pattern remains similar both in the pre-COVID 19 and current scenario. Details are in Annexe Table 6.12.

Figure 6.4: Household expenditure composition by food and non-food expense (%)

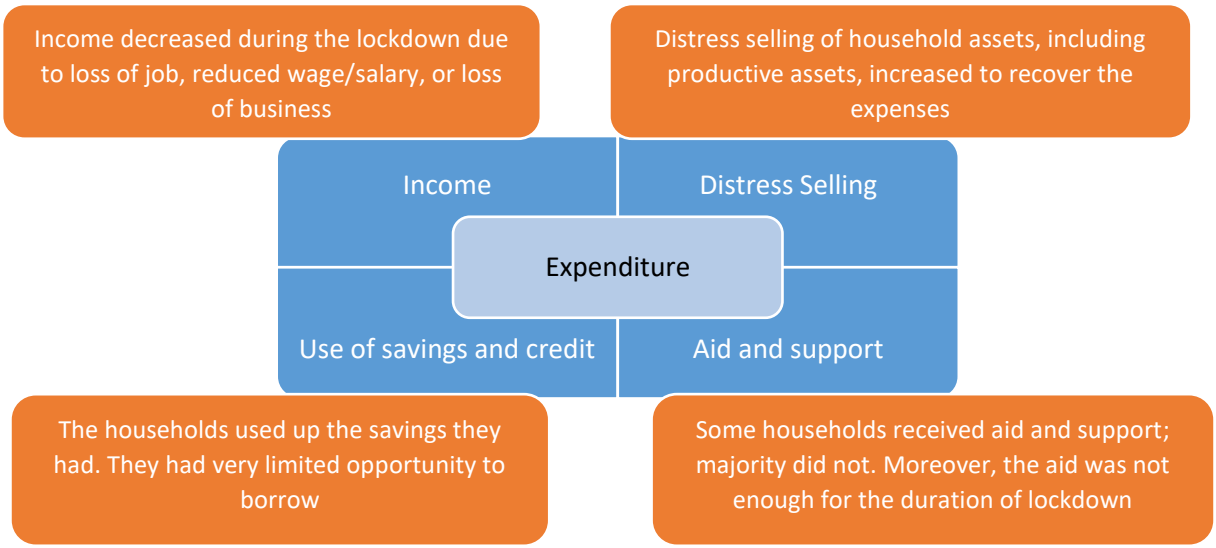


To meet the household's additional expenses- they were forced to dis-save (spend savings) and/or borrow money/take a loan. Even they had to sell their movable household assets to meet their minimum food requirements. The amount of average household savings has dropped by almost half; debt has increased by about one-third. As a result, the opportunity of these agricultural-dependent households to invest in income-generating activities has also decreased.

The higher expenses are using up the beneficiary savings and decreasing their assets. If they want to repurchase, they must spend additional money than what they received from the seller. It will affect the amount of savings the households will be able to make in the coming months. An FGD participant in Rangpur told the research team, "*After using all the savings and selling the only cow, now we do not know what to do. Food price is increasing day by day. We eat the bare minimum. How can we eat less?*" A development worker of Sunamjang said, "*Here, the poor peoples' spending was the minimum even before the COVID-19. Nowadays, they are consuming less, but need to pay more*". One local government representative in Mymensingh said, "*The general people are earning less, but as the price of every essential is rising, they need to pay more. They have used all their savings and assets, which have put them in a poorer state. Local governments are trying to support us, but our capacity is minimal. We can do only a little*".

Following Figure 6.6 shows the sources of household expenditure during the Pandemic. The sources are Income, Aid and support, Distress Sale, Use of Savings, and Taking Credit to increase expenses. Box 6.5 has the details on the distressed sale situation.

Diagram 6.2: Sources of household expenditure during the COVID-19 lockdown



Source: Barkat, A. et al (2020a). Socio-Economic Assessment of COVID – 19 under National Urban Poverty Reduction Programme. UNDP and HDRC

Box 6.4: Distress sale during the Pandemic

Any income shocks can lead to distressed sales, and this is also true for a Pandemic situation. The current analysis does not add the amount received from distress sale of households during the Pandemic to estimate the current income; instead, it is used to explain the household expenditure. In most cases, the FGDs revealed that distress sales started in the middle of the initial lockdown and continued for two to three months. That is, most of those incidences took place between May 2020 and July 2020.

There are almost no significant assets to sell in the households surveyed: the assets only include homestead, minimal agricultural lands, livestock, poultry, and trees. So, the chances of selling household assets were minimal for them to overcome the adversity of the COVID-19 Pandemic. More than four-fifths of the surveyed households (81%) were landless—so there was no scope to manage money by selling land. As the amount of land was negligible, the number of trees for sale was also naturally low. One FGD participant in Khulna laughed out of despair and told "*What can we sell? We do not have anything but life*!" Still, distress sales took place. The FGDs revealed that some rural women had mortgaged or sold their little gold ornaments to arrange only a meal for the family. Marginalised farmers sold or mortgaged family assets, principally the livestock, to affluent neighbours to procure raw materials for their cultivation. Not being able to catch fish, sell fish in the market, and not get a fair price, marginalised fisher-folks faced financial hardship and were forced to mortgage or sell their means of living (i.e., nets, boats, etc.) moneylenders. Due to the financial crisis, fishers had to sell the ponds that they use for farming fish fry and crabs due to the financial crisis.

One-fourth of the households (24%) were compelled to sell their assets during the Pandemic to cope with reduced income (Annexe Table 6.3).

On average, a household (irrespective of it sold its assets or not) received TK. 11,091 during the Pandemic by distress sale of household assets. However, as they were compelled to sell that time, an average household received at least 21 per cent less than the actual market value. The women-headed households received only two-thirds of the expected value.

Amount against the household assets sold during the Pandemic out of distress

Distress sale during COVID-19 Pandemic	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Average received value of the sold asset (TK.)	11,990	6,726	9,719	4,077	11,091
Average expected value of the asset (TK.)	15,099	9,111	12,544	6,135	14,076
Percentage of actual value to expected (%)	20.6	26.2	22.5	33.5	21.2

It is mention-worthy that about 85 per cent of that money came from selling livestock and poultry. In only 3 per cent of cases, the incidence of land sale occurred (The details are in Annexe Table 6.9). Other pertinent details on distress sales are in Annexe Tables 6.5 to 6.8.

Across the categories of households, before COVID-19, expenditure was 2.5 per cent higher than the income. Currently, the gap increases significantly: the expenditure is more than 28 per cent higher than the income. This gap is the highest among the women-headed households, where expenditure is around 48 per cent higher than income (Table 6.2).

Table 6.2: Household monthly income and expenditure scenario in two points

Household type	Before COVID-19			Currently		
	Expenditure (E)	Income (I)	Difference between Expenditure and Income	Expenditure (E)	Income (I)	Difference between Expenditure and Income
Total	9,538	9,307	(E >I) by 2.5%	10,357	8,084	(E >I) by 28.1%
Bangalee	9,767	9,381	(E >I) by 4.1%	10,700	7,922	(E >I) by 35.1%
Indigenous peoples	8,429	8,947	(E <I) by 5.8%	8,688	8,874	(E <I) by 2.1%
Religious-minority	9,038	8,890	(E >I) by 1.7%	10,323	8,157	(E >I) by 26.6%
Women-headed household	8,340	6,578	(E >I) by 26.8%	8,929	6,050	(E >I) by 47.6%

Source: Annexe Table 6.4

It is interesting to note that the indigenous households have witnessed a negligible decline in their household income, which, to some extent, shows their greater resilience and coping capacity. Also, their expenditure does not exceed income. A case story of a Garo beautician—in Box 6.5—reflects the same.

Box 6.5: A case story—a Garo beautician

Katabari is a village under the jurisdiction of No.5 Gazirvita Union of Haluaghat Upazila in the district Mymensing. It is a village adjacent to the Bangladesh-India border. The only demarcation is the fencing in between the village and India. The Garo community lives in this part of the village. Bangalee Muslims and the Garo Christians live here amicably. People of this area lead their life by farming, vegetable cultivation, and working as day-labour. For a short period of the year, a stream of water running down along the slope of hills logs in the double-cropped land; moreover, hilly Indian elephants damage the land's crops. Years after years, the inhabitants of this locality are accustomed to this mode of living.

It was informed that besides agriculture, there is another source of earning for the people of this area, particularly in the Garo families. One or two children of each Garo family work in the different parlour, residence, and washing factory; and remits money to their families. With this money, they bear the food expenses and in some other families arrange medicines for parents. Because the farmers in this locality are involved with agriculture, it does not ensure their food security around the year.

COVID-19 Pandemic has brought many appalling changes in such an orderly socio-economic life of Garos. Because, due to the severe impact of the Pandemic, all the earning sources of most of them were closed. Many of them have left their job due to the horror of the COVID-19 infection and came back to the own locality. In this situation, the research team had an in-depth discussion to know the experience of overall issues on the socio-economic condition of the Garos.

The respective informant was a young girl of 23 years who lives in this locality. She has one child of 3 years and is also pregnant for seven months. In January 2017, she became married. From earlier,

Box 6.5: A case story—a Garo beautician

her husband would serve in a Gents Beauty Parlour. After marriage, the respondent went to Dhaka to live with her husband. They lived in a rented house (paying monthly Tk. 7,000 in Nutan Bazar, Gulshan-2). The respondent was learning the work of a beautician in a beauty parlour as an apprentice; monthly, she got Tk. 7,000-8,000 as tips. In total, they could Tk. 20,000-25,000 per month.

After meeting family expenditure and sending money for the parents, the respondent's husband saved the residue in a Samiti. Thus, saving a handsome amount of money, he would take land in pawn through his father, who cultivated that pawned land, making food for the family by producing crops. In this way, the informant was leading a happy life with her husband and child.

Due to the impact of COVID-19, there had a drastic change in their life after March 2020. Because of much fear, the attendance of the customers in the parlour was reduced. The Gents' parlour owner was not agreed to count any loss, and he closed it. Respondent's husband became unemployed. Such a closed-down situation was also prevailing in other parlours. He could not make provision for a job for him anywhere. Understanding that it is impossible to live in Dhaka with her income, only the respondent returned to the village with her husband and the child.

The father-in-law of the respondent already had five members in his residence. Some days after the respondent came with her husband and the child, her brother-in-law's family returned (four members). The household members became twelve in total. There was no extra earning; despite that, due to the increase of seven members in the household, the respondent's father-in-law had to take much strain to run the family. The respondent, under this situation, took back their sixty decimal land given a mortgage to his father-in-law, and her husband working as a day-labourer remained engaged to earn for the household.

It is a hard reality that it needs money for agricultural work. On the other hand, it is difficult to earn money for the household just as an agricultural day-labourer. So, after Lockdown, the respondent's husband came back to Dhaka and took TK. 20,000 as a loan from the Samiti. By selling refrigerators, TV, beds, etc., arranged another Tk. 20,000; thus, Tk. 40,000 in total started cultivation in the land.

During Lockdown, the respondent was bearing a child; so, her medical check-up, expenses for the family, and agricultural activities were to be accomplished with TK. 40,000. Before sowing seeds, fertilisers were applied two times. After that, for plantation and use of pesticides two times, nearly Tk. 20,000 was spent. Side by side, her husband continued to work as a day-labourer. In the Aman season, she has procured only 11 mounds of paddy from 12 kathas lands. Keeping five mounds for household food, she has sold the rest 6 mounds of paddy at Tk. 6,500. She decided to repay half of the loan, kept the money reserve in hand, and deposited her husband's money as a day labourer from his work.

The respondent is iron-jawed in the sense that she will no more return to Dhaka. She will send her husband alone to Dhaka, provided any better job is available. The respondent informed that nearly half of the parlour employees or more than that came back home due to COVID-19. Roughly half of them have joined in their previous or new job. The rest still did not go back; she does not know how many of them will return. However, indeed, she will no more return to Dhaka.

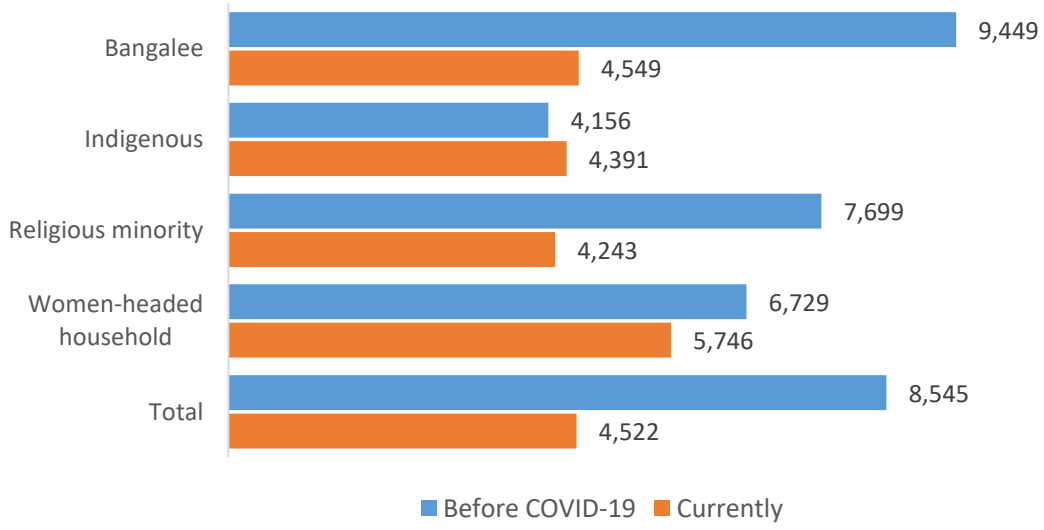
6.3 Impacts on Savings and Credit

Savings

Around half of the households surveyed (48.9%) had savings before the Pandemic, where 41 per cent practice savings. During the Pandemic, 56 per cent of the households, who saved earlier, could not continue savings; many were forced to dis-save to spend it for daily needs. A distinct regressive transformation is evident for the poor and marginalised people – from impoverisation to pauperisation to beggarisation with an uncertain future.

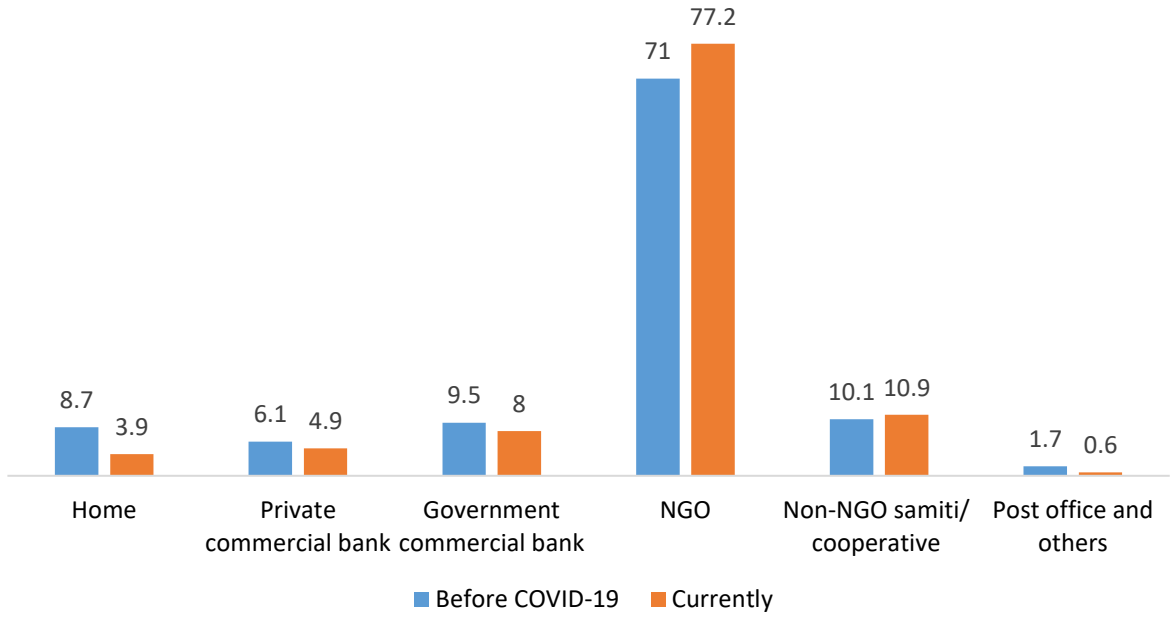
Before the COVID-19 Pandemic, on average, a household had a savings of Tk. 8,545, which now decreases by 89 per cent to— Tk. 4,522. It is also mention-worthy that, in the before COVID-19 situation, Bangaless had the highest savings (Tk. 9,449) across the categories. However, it is interesting to note that though e indigenous peoples had the lowest household savings before the Pandemic, they are the only type of households whose average savings increase by 5.7 per cent during the Pandemic (Figure 6.5). Annexe Table 6.13 and 6.14 have the relevant details.

Figure 6.5: Household savings (average Tk.)



For those who saved before the COVID-19, more than four-fifths of them (81.1%) saved in the NGO-led Savings-Credit Groups and/or Local Samitis (Figure 6.6). The community people in the FGDs confirmed that due to the Lockdown, such groups/samitis were restricted. During the Lockdown, due to the severe decline in income, they cannot pay the due instalments. Even after the Lockdown, they could not pay the savings instalment regularly. One FGD participant in Noakhali said, "*We cannot buy adequate food. How could we pay savings instalment?*"

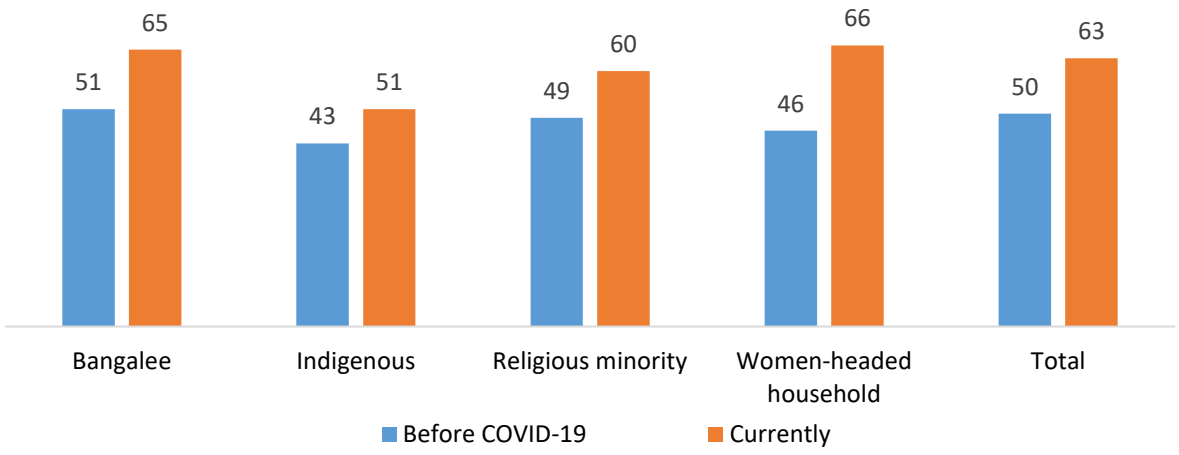
Figure 6.6: Place of savings (%; multiple responses)



Credit

Household-level indebt-ness increases overtime during the Pandemic. Indebt-ness increases from 50 per cent to 63 per cent, where such increment is the highest among the women-headed households (increases from 46% to 66%) (Figure 6.7).

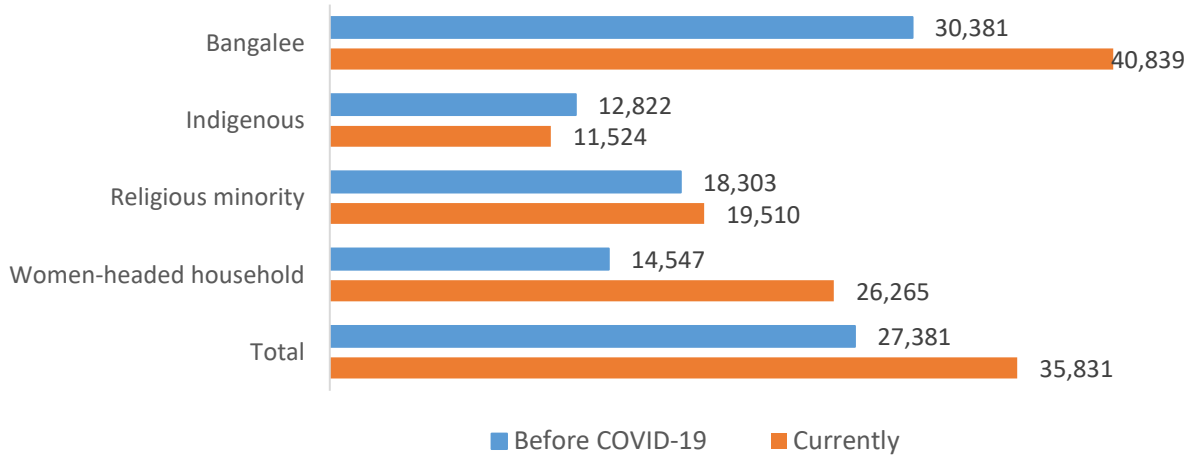
Figure 6.7: Comparative picture of household debt (% of household; on the day of survey)



In an average surveyed household, the loan amount increases by 31 per cent: from Tk. 27,381 to Tk. 35,831. The increment rate is the highest among the women-headed households across the categories: increases by 81 per cent (from Tk. 14,547 to 26,265). One woman in Faridpur, where she is the head of the household, told in the FGD, "*None want to give loan to the poor as we cannot repay on time, and we are poorest of the poor. However, I cried and begged one of my neighbours and got some loan in the first phase of the Pandemic. Now, I have used that amount, and none will give me a loan again. Do not know the future.*" It is notable that though there is an increase in the number of

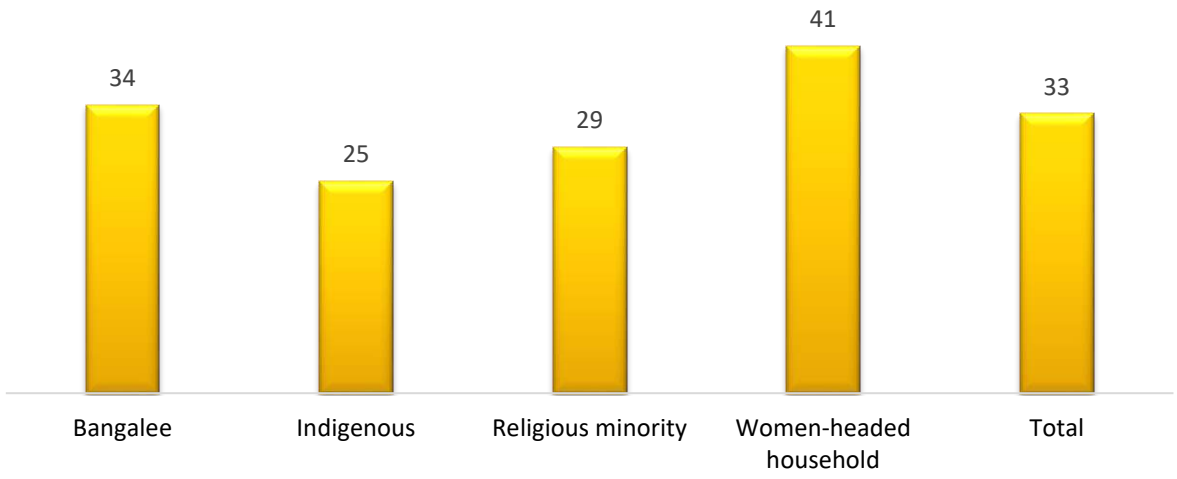
indigenous households who took loans during the Pandemic, the average amount of outstanding credit decreases. Figure 6.8 has relevant details.

Figure 6.8: Amount of outstanding loan of the households (average Tk.; on the day of survey)



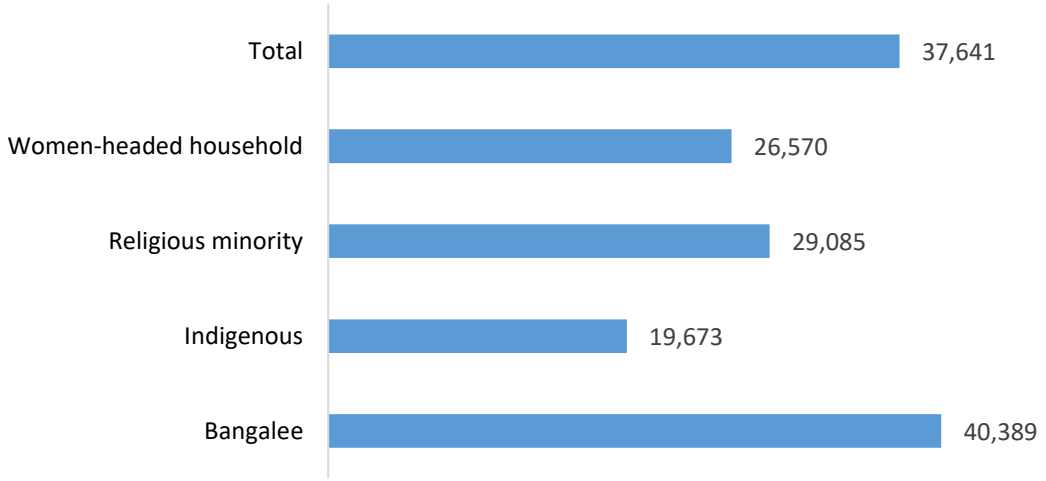
The household survey reveals that one-third of the household had to take a loan to cope with the COVID-19-induced challenges. More than two-fifths of women-headed households (41%) had to take a loan for this reason, while this rate is the lowest (25%) among the indigenous peoples across the categories. Figure 6.9 summarises the data.

Figure 6.9: Percentage of households that took a loan to cope with COVID-19



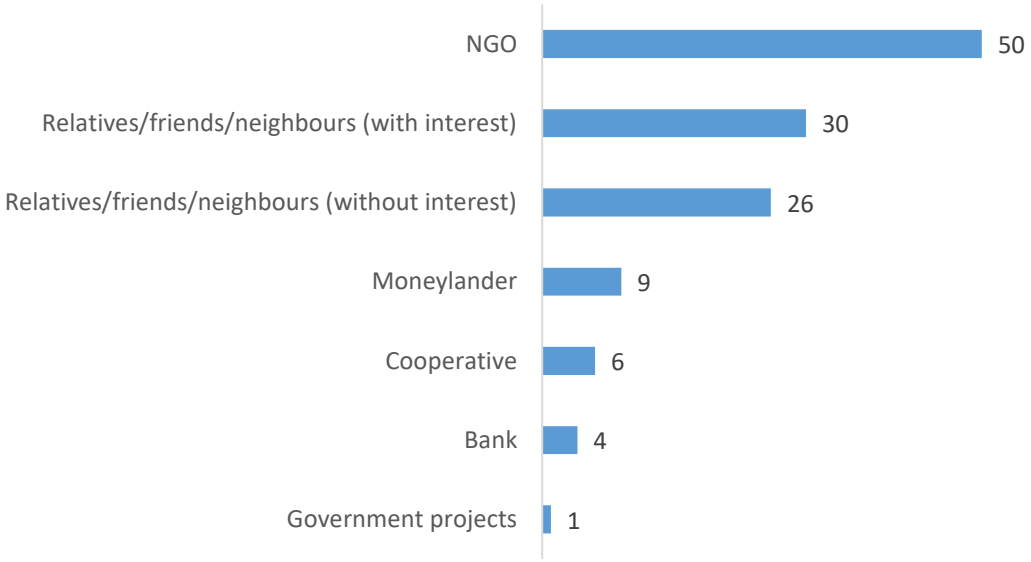
On average, a household had to take a loan amounting to TK. 37,641 to cope with COVID-19-induced losses. A Bangalee household, on average, took a loan of TK. 40,389, which is the highest across the categories, where an average indigenous household took the lowest amount of credit (TK. 19,673) compared to other types (Figure 6.10).

Figure 6.10: Average amount of loan taken between April and October 2020 to cope with COVID-19 losses (in Tk.)



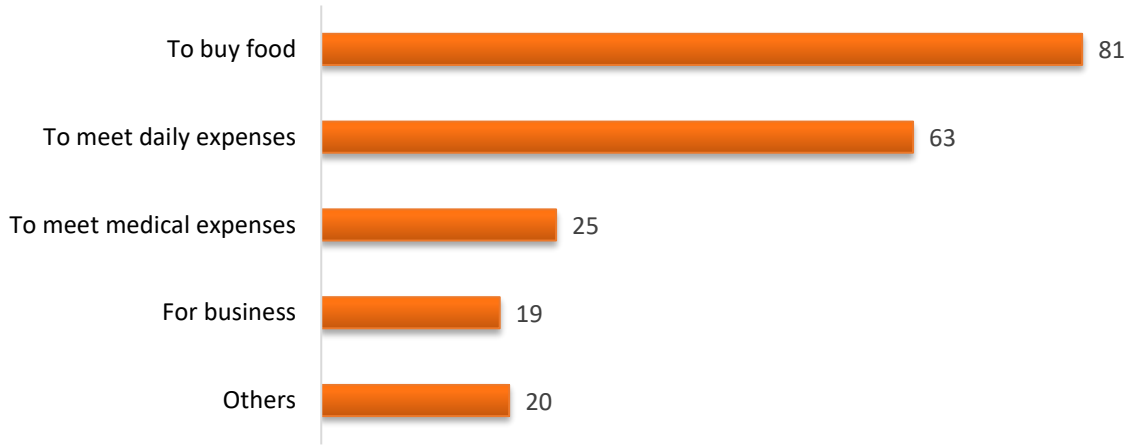
In half of the cases, the households took a loan from the NGOs. In 30 per cent cases, they got loans from relatives/friends/neighbours, where they do not have to pay interest. On the other hand, in more than one-fourth of cases (26%), they got loans from relatives/friends/neighbours but must pay interest against them. Moneylenders provided loans in 9 per cent cases. Only 6 per cent of households received loans from banks (Figure 6.11).

Figure 6.11: Sources of loan taken during the Pandemic *(*percentage of household; in some cases, a household took a loan from multiple sources*)*



It is shocking to see that more than four-fifths (81%) of the households took loans to buy food during the Pandemic, indicating a grave situation with hunger and vulnerabilities. Around three-fourths of the household (63%) took a loan to meet daily expenses. One-fourth of the households report "medical expense," against which they had to take a loan. Around one-fifth of households (19%) took a loan to run their business (Figure 6.12).

Figure 6.12: Use of loan (Percentage of households; same household needed to take a loan for multiple reasons)



Around 43 per cent of households failed to pay the regular loan re-payment instalment during the COVID-19 Pandemic. The primary reasons behind this failure are less to no income. Also, the closure of the NGOs during the Lockdown is a reason for failing in regular loan re-payment (Annexe Table 6.18).

The FGDs and KIIs reveal that marginalised rural people took high-interest loans from NGOs and moneylenders to manage their farming, fisheries, and household expenses due to the' job loss' and declining income. Many marginalised farmers have taken loans from traders, moneylenders and NGOs to procure raw materials like seeds, fertilisers, and pesticides to keep the way of income open by continuing agricultural production. Many have become bankrupt to pay off their debts. Payable loaned amounts skyrocketed due to high interest. However, there has been no passage of income. Many NGOs did not stop collecting loan instalments during the pandemic. Instead, they troubled the marginalised households by repeatedly demanding loan instalments (and not the principal amount). Many people somehow are continuing their family expenses by borrowing money from the moneylenders. Many women-headed households have taken loans to arrange minimum food requirements for the household members. At the beginning of the Pandemic, many NGOs stopped lending, so a good number of rural households were forced to take loans from moneylenders and traders at high-interest rates. Many had to sell their household assets because they did not have enough income to pay off their debts. Many had to run away from NGOs and moneylenders as they were unable to repay their loans. It was difficult for the indigenous people to get loans.

CHAPTER 7
IMPACTS ON HUMAN DEVELOPMENT

Key Findings

Food Security and Nutrition:

- About 52.8 per cent of households faced food deficiency compared to demand, which was only 24.4 per cent before the COVID-19 pandemic. The percentage of food deficient households was 68.9 for the women-headed household, considerably higher than the other communities. Almost 40 per cent of households have severe food insecurity.
- Dietary diversity is worse in protein intake; households can hardly consume meat, milk, or fruits once a week.
- Many extreme poor households did not receive any food or nutrition assistance. In North Bengal, people consumed wild potatoes and rice stored in rat's holes to mitigate hunger.
- Marginalised people reported widespread corruption, nepotism, political bias in the distribution of food and nutrition assistance. Local government representatives said that the allocated food assistance was very inadequate.

Education:

- Chances of dropout from the school of the school-going aged children are high (34.5%). Especially those who are a student of private school is higher dropout chances than others.
- School dropout will lead to more child labour and higher child marriage of girls.

Health and Hygiene:

- Overall health condition, both physical and mental, of the household members, deteriorated.
- Reportedly, COVID-19 cases were rare in the household. However, nearly 10 per cent of all the household members had some COVID-19 signs and symptoms.
- Health services were seriously affected by COVID-19. Marginalised people mentioned unavailability of doctors, nurses, and health workers; shortage of transport; high cost of treatment. Many have to take loans to receive high-fee service from a private clinic or doctor's chamber. Those who could not manage loans secretly took medication from counter- Pharmacies. Tele-medical services have been widely publicised, but the survey did not find anyone who has received them.
- Almost all households know about COVID-19, but no one wants to emphasize masks and COVID-related hygiene issues.
- Prejudices among marginalised people have increased significantly. In some places, indigenous peoples had been subjected to inhumane treatment for their eating habits. In some areas, followers of some specific religions had been tormented by associating epidemic with religion.
- COVID-driven society has become more chaotic than before COVID. PHQ score indicates that 30.5 per cent of household members are suffering from moderate to severe mental depression. Many adolescents were reported to be engaged in antisocial activities due to frustration, disgust with life, and lost patience. Declining mental health is causing a rise in conflict and violence in families and society.

Policy and Programmatic Implications

Food and nutrition:

- Ration card, the weekly market for marginalised people with low income, should be arranged. Subsidy in daily food items should be provided for the marginalised communities.
- Reinforce nutrition support at the government and non-government level in rural Bangla to prevent the declining trend of mother and child nutrition.

Education:

- Organise vigorous institutional and social awareness campaigns and vocational support for primary and secondary students at risk of dropping out. Ensure continuation of their education.
- Launch social awareness campaigns and vocational support for adolescent girls to keep their studies uninterrupted and prevent the new wave of early marriage.
- Organise coordinated efforts from local administration, educational institutions, civil societies, and families to ensure all students return to educational institutions after pandemic-induced forced vacation.
- Teachers should take the initiative to involve students with various home-based educational activities to keep them motivated; government and school authorities should take initiatives to include them in online-based education.
- Incentives should be given to private schools to teach their students free or with minimal costs to reduce dropouts.

Health-Medicares:

- Taking lessons from vulnerable public health system- overhaul the whole health service provisioning system - both in public and private sectors.
- Organise robust sensitisation about healthcare- in compliance with the Constitutional obligation. Organise community pressure groups keeping in view that public health is a public good.
- Reinvigorate efforts towards nutrition support at the government and non-government level in rural areas to prevent the declining trend of mother and child nutrition.
- Bring all marginalised communities under COVID-vaccination programme coverage expeditiously. Build social-community awareness to remove delusion and misconception about the COVID vaccine.
- Ensure nationwide preventive measures to manage the spread of COVID-19.

7.1 Introduction

It is not the first time that humans are confronting a pandemic. The COVID-19 pandemic is unleashing a human development crisis. Almost exactly 100 years ago, large movements of people around the globe in the aftermath of World War I contributed to the spread of an influenza virus that led to one of the most lethal pandemics on record: the 1918 Flu pandemic, which impacted many parts of the world. Five hundred million people or one-third of the world's population became infected with this virus. The number of deaths was estimated to be at least 50 million worldwide (CDC, n.d.).

Today's pandemic, COVID-19, deprive human development outcomes to a great extent. On some dimensions of human development, conditions today are equivalent to levels of deprivation last seen in the mid-1980s. However, this pandemic has been unprecedented because it evolved from a health shock to an economic and social crisis. This pandemic challenged both the physical and mental health of people from all quarters of society. It has already significantly impacted health, economy, education, food security, and access to social services. The rural, marginalised agriculture-dependent community suffers more from this adversity due to their health and socio-economic vulnerability. (UNDP, 2020).

Due to the public health crisis, COVID impacted access and accessibility of food, healthcare services, continued study and mode of schooling, and mental health disruption. The outcomes of these effects are delineated in this chapter.

7.2 Food Security and Nutrition

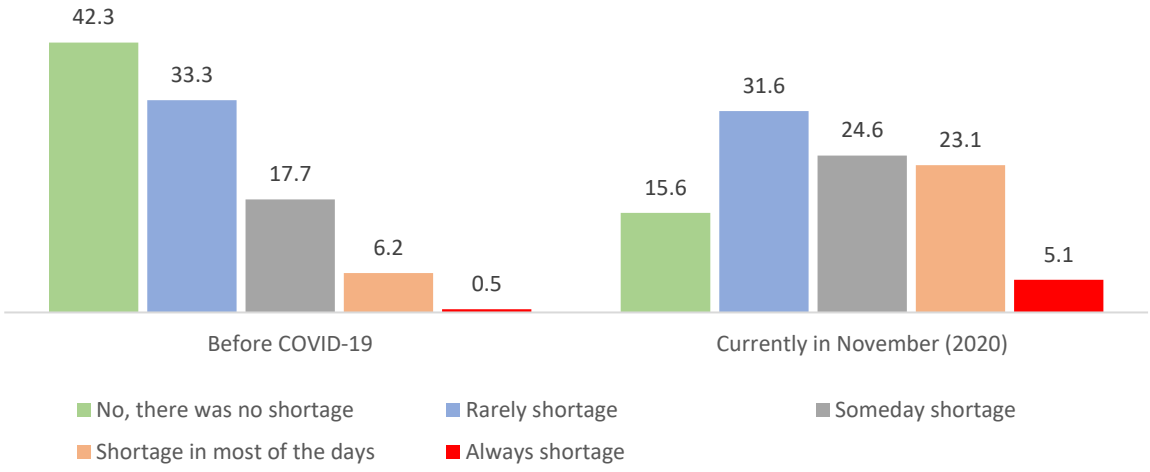
Consumption of food with good quality and adequate quantity can give a healthy life to humans and a healthy livelihood for any household, which is a significant human development outcome. Safe, nutritious food availability and access to food are essential factors for nutritional status. It can co-relate with food security.

During any pandemic situation, food shortage, meal skipping, and sleep in hunger are the most common phenomena. Bangladesh is no exception: people face a shortage of food and food insecurity during this COVID-19 pandemic. This study explored the food security and nutrition of the marginalised communities living in rural areas.

Food Deficiency: More than half of households faced food deficiency compared to their demand at the time of the survey (November 2020), which was 24.4 per cent before the COVID-19 pandemic (Figure 7.1). More than one-fourth of households faced food shortages on most of the days during the COVID-19 pandemic. About 5.1 per cent always face a shortage of food. The percentage of food deficient households was 68.9 for the women-headed household, considerably higher than the other communities. Details are in Annex Table 7.1.

This shortage creates concern about having some food to eat around the year for most marginalized community households, let alone nutritious food. COVID-19 thus has put a tremendous threat to their food security and nutrition.

Figure 7.1: Food shortage in the households (in %)



Household food-insecurity-access scale (HFIAS): Food security can be defined as the availability and accessibility of food both physically and economically. A household can be addressed as food secure when all the household members have year-round access to various safe foods as per their need to lead a healthy life. Food and Agriculture Organization (FAO) defines food security as, "Households are food secure when they have year-round access to the amount and variety of safe foods their members need to lead active and healthy lives. At the household level, food security refers to the household's ability to secure, either from its own production or through purchases, adequate food for meeting the dietary needs of all household members (FAO, n.d.b)". Household food security can be assessed by the household food-insecurity-access-scale (HFIAS). Nine sets of questions have been asked to the respondent to know the household's food security condition. Based on the HFIAS, households are defined as severely food insecure, moderately food insecure, mildly food insecure, and food secure (Box 7.1).

Box 7.1: Defining Food Insecure Households
Severely food insecure household has graduated to cutting back on meal size or the number of meals often, and/or experiences any of the three most severe conditions (running out of food, going to bed hungry, or going a whole day and night without eating) even as infrequently as rarely. ***Moderately food-insecure*** household sacrifices quality more frequently, by eating a monotonous diet or undesirable foods sometimes or often, and/or has started to cut back on quantity by reducing the size of meals or number of meals, rarely or sometimes. ***Mildly food-insecure*** household worries about not having enough food sometimes or often, and/or is unable to eat preferred foods, and/or eats a more monotonous diet than desired and/or some foods considered undesirable, but only rarely. ***Food secure*** households do not experience food insecurity or may have just experiences worry about food, but rarely. - Household Food Insecurity Access Scale (HFIAS) for Measurement of Food Access, Food and Nutrition Technical Assistance (FANTA III), 2007

The household food security scenario looks worse in the HFIAS. Only 13.2 per cent of households are food secure, while 40.8 per cent of the households are in severe food insecurity. In the women-headed household, the percentage of severe food insecurity was much higher: 56.6 per cent (Figure 7.2).

Figure 7.2: Household Food Security (in %)



Household's Dietary Diversity

The household dietary diversity reflects the ability of a household to access and consume a variety of foods. The Food and Nutrition Technical Assistance (FANTA III) defined household dietary diversity as "the number of unique foods consumed by household members over a given period, has been validated to be a useful approach for measuring household food access, particularly when resources for undertaking such measurement are scarce." (FANTA III, 2007).

In order +to understand the diversified quality diet ---the number of thirteen different food groups consumed is considered, rather than the number of different foods consumed in a given period. The food group includes Cereals, Roots and tubers, any coloured vegetable, leafy vegetable, fruits, meats, eggs, fish, pulses/legumes/nuts, milk product, oil/fat, sugar/honey, and miscellaneous.

Table 7.1 displays the dietary diversity of surveyed household members, both male and female. Rice is the staple food for Bangladesh, which is under the group of cereals. Because of having rice as a staple food, the households consumed rice almost every day. Oil/fats as daily necessary cooking ingredients they can consume after rice, followed by roots and tubers, vegetables, pulses, and fish. They could hardly consume meat, milk, or even fruits in a single day of a week. Consumption of eggs is less than two days a week. The diet pattern indicates that the surveyed households have a lack of protein intake. However, they consume fish more than three days a week and get some protein from pulses and legumes significantly less than the demand.

From table 7.1, it is visible that daily protein-rich food consumption is highly inadequate. Especially meat, eggs, milk, and milk products consumption are even less than one day in a week. One of the possible reasons for not taking protein-rich food might be the cost. Usually, foods that contain a good amount of protein are costly. Because of this reason, they were unable to buy that kind of food daily. During the COVID-19 pandemic, this situation becomes worse than before. A large number of households reduce their consumption of food to cope up with other expenses.

Table 7.1: Household's dietary diversity (in %)

Household Dietary Diversity	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Cereals	6.85	6.86	6.86	6.76	6.86
Roots and Tubers	4.51	3.92	4.47	4.16	4.41
Any coloured vegetables	4.14	3.79	4.07	3.43	4.08
Any leafy vegetables	2.87	3.44	2.95	2.60	2.97
Any fruits	0.95	0.92	1.01	0.76	0.95
Any meat	0.66	0.54	0.51	0.58	0.64
Any eggs	1.94	1.59	1.69	1.54	1.88
Any Fish	3.98	3.01	3.64	3.01	3.82
Pulses/legumes/nuts	3.29	3.20	3.01	3.26	3.27
Milk and milk products	0.85	0.52	0.79	0.72	0.79
Oil/fats	5.90	6.32	6.07	5.83	5.97
Sugar/Honey	2.42	2.61	2.29	2.54	2.45
Miscellaneous	5.07	4.20	4.99	3.99	4.92

Food assistance during COVID-19

The government announced food assistance initiatives during COVID-19 include distribution of 4 lakhs metric ton rice; 1 lakh metric ton wheat; sale of rice at Tk. 10 per kg; Tk. 2,500 grants to 5 million

families, each; 100% coverage of old-age allowance, disability allowance, allowance for widowed and deserted. On 17th January 2021, Government announced Tk. 2,700 Crore incentive package.

However, many extreme poor households did not receive any food or nutrition assistance. In North Bengal, people consumed wild potatoes and rice stored in rat's holes to mitigate hunger. A few philanthropic persons working as construction workers in the Middle East remitted money to save their village people from hunger in one village. With that, poor people got something to eat after two days of hunger. Marginalised people reported widespread corruption, nepotism, political bias in food and nutrition assistance (Source: FGD). Local government representatives said that the allocated food assistance was very inadequate.

7.3 Education

Global pandemic COVID-19 disrupted educational activities across the world, as all educational institutions are closed. Unicef estimates that more than 1 billion children are at risk of falling behind due to school closures to contain the spread of COVID-19 (UNICEF, 2020). According to UNESCO data, 68.8 per cent of the world's total enrolled students were affected due to the education institute closure in 144 countries. (UNESCO, 2021) The scenario of Bangladesh is also the same. Since 17 March, all the educational institutions of Bangladesh have remained closed. In this study, the effect of COVID-19 on the education of rural Bangladesh has been estimated.

In Bangladesh, low-quality formal education has expanded much. Ninety-six percent of school-age children were enrolled in school (90 percent in women-headed households). About half of them were enrolled in government schools, one-third in private schools, 3.1 per cent in NGO schools, and 11 per cent in madrassas. (Details are in Annexe Table 7.4).

Reportedly, 3.5 per cent of enrolled students are not continuing their studies. Those who are continuing are mostly studying by themselves or with the help of family members (Table 7.2). It is to note that most household members of the surveyed household have no education or little education to help their children. Only 1 per cent of government schools and 2.5 per cent of private schools can attend virtual schools. About 11.7 per cent of students are continuing their studies with the help of a private tutor.

Table 7.2: Continuing study and the medium of continuation of the school-going aged children (age 5-16 years) (in %)

Indicator	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Continuing study	97.7	90.2	94.9	90.4	96.5
Medium of study					
Self	59.1	64.6	60.9	60.6	59.9
Family member	46.4	47.4	43.4	47.9	46.6
Virtual school (GoB)	1.0	0.6	0.9	0.0	1.0
Virtual school (non-GoB)	2.6	1.7	2.8	0.0	2.5
Private tutor (physically)	20.2	18.9	20.1	10.6	20
Private tutor (virtually)	0.7	0.6	1.3	0.0	0.7
Television	0.6	0.0	0.9	4.3	0.5
Coaching Centre (physically)	11.5	12.6	13.2	3.2	11.7
Coaching Centre (virtually)	0.4	0.0	0.2	0.0	0.3

Education in rural Bangladesh is facing such a disastrous situation for more than one year now, and if it continues, we can easily picture the ill fate of these children. Parents send their children to work;

some marry off their daughter out of insecurity (data source: FGD). Assumably, these children will hardly return to their education.

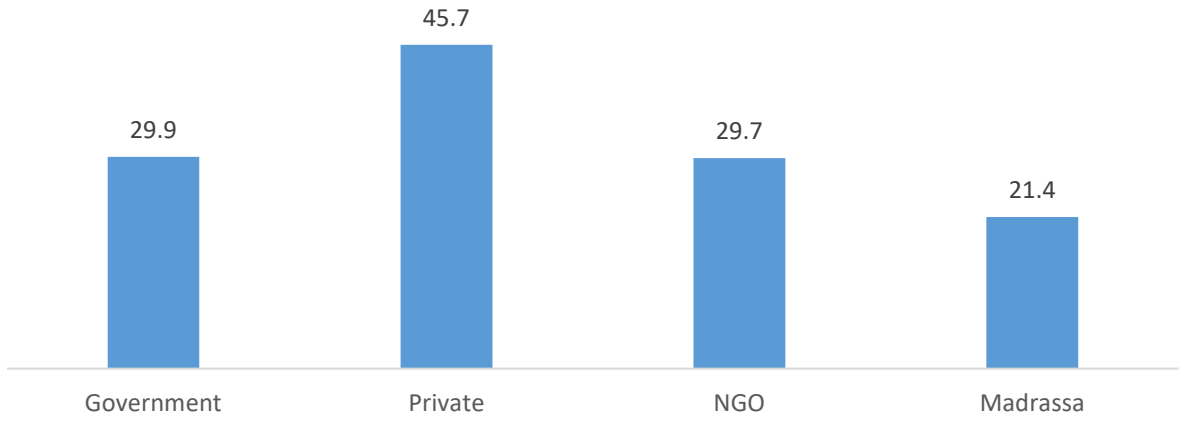
Quantitative findings of the dropout the chance of these children substantiate the concern. Reportedly, more than one-third of these children have a high to medium dropout chance (Figure 7.3). About 44.2 per cent of children of women-headed households have a possibility of dropout, which is highest among all the types of households.

Figure 7.3: Dropout chance of school-going children



Dropout chances are higher among the students of Private Schools. Almost half of the students of Private School has changes of dropout from the school. This rate is comparatively lower in Madrassa (Figure 7.4).

Figure 7.4: Dropout changes of school-going children by type of school



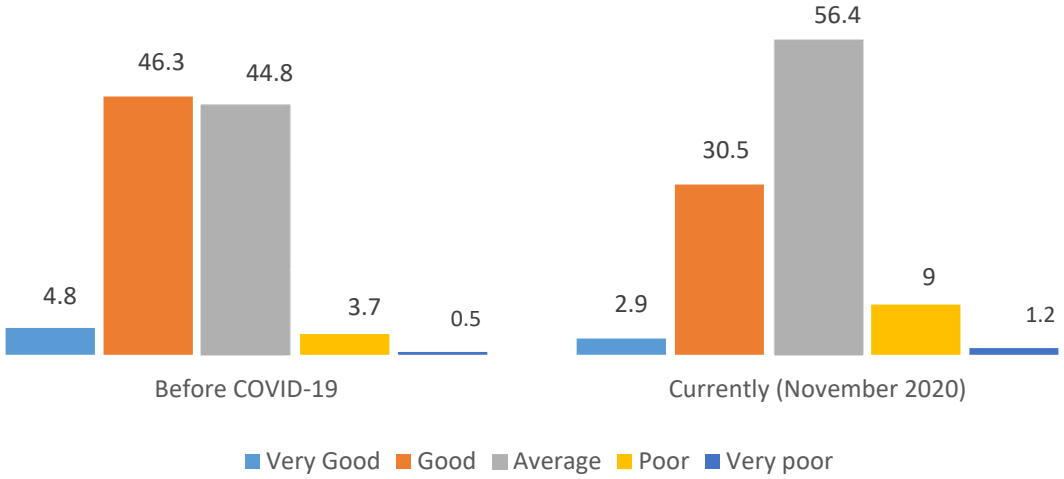
7.4 Health

"Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity"- WHO

Physical Health

Surveyed households stated that most had "good" to "average" health conditions before the COVID-19 pandemic. Whereas, at the current situation in November 2020, their overall health condition deteriorated. Nine per cent of households were "poor," and 1.2 per cent of households held "very poor" health conditions. In comparison, this number was 3.7 and 0.5, respectively, before lockdown (Figure 7.5).

Figure 7.5: Health status of the household members



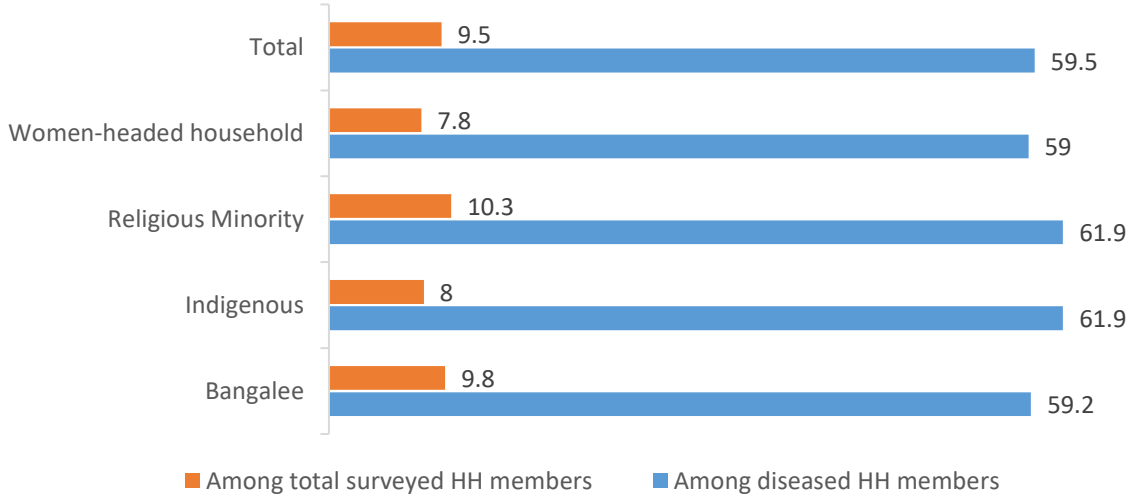
Household Disease Incidences: On average, 16 per cent of surveyed household members suffered from some disease. The communicable diseases were most prominent among surveyed household members who suffered from the disease. Fever (32.9%) and cold cough (20.2%) are the most common disease incidences. Only a few non-communicable disease incidences were found, such as high blood pressure (2.9%), heart disease (1.4%), and diabetes (1.8%) (Details are in Annexe Table 7.9).

Though the data collection was performed during this COVID 19 pandemic, two (02) COVID-19 infected people were found in 1,200 surveyed households (with 5,623 household members of all ages). It is a gross underestimation of reality. COVID-19 test is scarce in rural areas. Therefore, it is impossible to provide any plausible estimates of COVID-positive cases in rural Bangladesh.

According to the Knowledgeable Informants, deaths and morbidity in rural areas have increased during November 2020 - January 2021 compared to the same period in the previous year. Due to the inadequacy of the COVID-19 test and the complex registration process, it is not yet widely available in Bangladesh. When it comes to the marginalised households living in the rural area, it is out of thought. However, a good percentage of the disease incidences among the diseased household members suffered from common fever, cold and cough, asthma, diarrhoea, and sore throat, which are the most common symptoms of COVID-19. During six months preceding the survey (in COVID time), 16 per cent of the household members suffered from any illness. About 60 per cent of them reported suffering from fever/cold/cough/asthma. As a result, these incidences can be treated as the suspected COVID-19 case.

Figure 7.6 shows that every six out of ten diseased households had some signs and symptoms of COVID-19. The percentage is almost 10 per cent among all the surveyed household members.

Figure 7.6: Household members had COVID-19 sign and symptoms



Place of Treatment: Table 7.2 summarises the place where the sick household members received treatment. The majority of the respondent received treatment from the local pharmacy. One of the main reasons for that is cost. Pharmacy is cheaper than any other treatment facility. About 15.1 per cent received treatment from government health centres or hospitals.

FGD participants mentioned the following obstacles in receiving health treatment from a health facility of doctor: unavailability of doctors, nurses, and health workers; shortage of transport; high cost of treatment. They also mention that people suffering from fever were not allowed to go inside health care centres, both public and private. Many have to take loans to receive high-fee service from a private clinic (10%) or doctor's chamber (8.7%). Those who could not manage loans secretly took medication from the pharmacies over-the-counter. Traditional healers are also common in rural areas: 11.4 per cent received treatment from a traditional healer. Tele-medical services have been widely publicised, but the survey did not find anyone who has received them.

Marginalised people reported that they could not provide their children necessary vaccination during COVID. Pregnant women did not receive the required Antenatal Care Services.

Table 7.3: Place of Treatment received by the household members (in %)

Place of Treatment	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Self/family treatment	3.4	6.3	4	4.5	3.8
Local pharmacy	56.9	61.7	59.5	60.6	57.5
Local traditional healer (also Kabiraj/Hekim)	11.4	10.9	15.9	9.1	11.4
Homeopath/Ayurveda	3	4.7	4.4	3	3.3
NGO clinic	0.4	2.3	1.1	1.5	0.6
Private clinic	10.6	5.5	7	4.5	10.0
Government health centres/hospital	16.1	8.6	12.1	19.7	15.1
Chamber of MBBS doctor	9.1	6.3	7.3	7.6	8.7

Satisfaction on received treatment: Overall satisfaction on received services from various health facilities is depicted in Table 7.3. Only 29 per cent of surveyed households are satisfied with the service

of district-level government hospitals; however, no women-headed households are satisfied with the services of district-level government hospitals. The highest percentage of satisfaction is found for Union level Health Facilities but is also low (58.5%). Details are in Annex Tabe 7.13.

Table 7.4: Percentage distribution of household members' satisfaction on received services by type of health facility

Household members satisfied with received health services	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
District level Government Hospital	31.1	12.5	13.6	0.0	29.0
Upazila Health Complex	44.8	37.5	26.8	50.0	44.2
Union level Health Facilities	58.6	55.6	63.5	75.0	58.5
Private hospital/clinic	44.0	27.3	30.3	50.0	42.3
NGO hospital/clinic	36.4	0.0	14.3	0.0	28.6
Doctors chamber	52.3	20.0	29.4	40.0	49.0
Diagnostic center	56.7	50.0	30.8	75.0	56.3

Knowledge and awareness on COVID 19: Almost all households know about COVID-19 disease and its symptoms. Although people were somewhat cautious at the beginning of the pandemic, there is not much cautiousness left at present. During the survey period (October 2020-January 2021) use of masks, maintaining physical distance, handwashing, general hygiene were not observed in almost any village in 16 districts. No one wants to give any importance to the disease anymore. In rural areas-amidst a vast deficit of infrastructures and management coupled with rising inequality and impoverishments among the predominant population-it is wrong to expect most to observe these rules. However, some good practices were observed in some communities, especially among indigenous groups (details are in Annex Table 7.15).

Focus Group Discussion with the village people exposes that prejudices among marginalised people have increased significantly; some households sold their poultry, cows, goats, pigs, fearing that COVID-19 spreads through these animals. Many people applied cow dung in their houses and backyards to prevent COVID-19. In some places, indigenous peoples had been subjected to inhumane treatment for their eating habits. In some areas, followers of some specific religions had been tormented by associating epidemic with religion.

Mental Health

The gravity of mental problems in Bangladesh is still unnoticed and under-investigated to a great extent. Knowledge, recognition, and preventive practices about mental health are still outlying. Opportunities for mental health screening are also minimal. According to the "National Mental Health Survey, Bangladesh 2018-19", nearly 17% of adults in Bangladesh suffer from mental health issues, where 16.8% are men and 17 % are women. Among them, 92.3% do not seek medical attention.

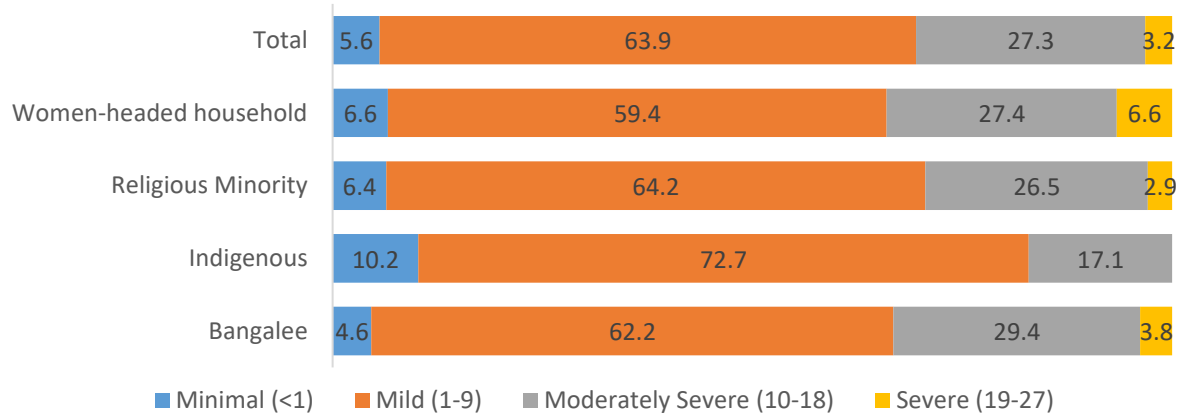
In this survey, depression among the agriculture-dependent rural people has been assessed through PHQ 9 module.[9] Marginalised people living in different parts of the country have faced unexpected

[9] The PHQ is stands for Patient Health Questionnaire, which was originally developed to identify five mental disorders: depression, anxiety, alcohol abuse, somatoform disorder, and eating disorder. The PHQ-9 is the 9-item depression module developed from the full PHQ. The PHQ-9 consists of nine items on a four-point Likert-type scale. These items closely follow the nine criteria specified in the Diagnostic and Statistical Manual of Mental Disorders (DSM)-IV diagnostic manual. Thus, the PHQ-9 can establish provisional depressive disorder diagnoses as well as grade depressive symptom severity. Patients use Likert scales to rate the presence of symptoms in the prior two weeks. Depending on frequency ("not at all," "several days,"

unemployment, declining incomes, rising commodity prices. These have caused frustration, despair, anger, apathy, disgust, and impatience among them. According to PHQ-9, almost two-thirds of the household members score between 1 to 9, which means they are in mild depressive disorder, and more than one-fourth scores 10 to 18, which is moderate depression (Figure 7.7).

Feelings of frustration, disgust towards life, and impatience among boys and girls have increased significantly due to the closure/halt of institutional education activities. Many adolescents were reported to be engaged in antisocial activities due to frustration, disgust with life, and lost patience. COVID-driven society has become more chaotic than before COVID. Declining mental health is causing a rise in conflict and violence in family and society (Source: FGD).

Figure 7.7: Depression Score (using PHQ 9)



7.5 Access to Service Providers

People need to seek services from different levels of government and non-government organisations for various purposes. Rural marginalised communities- officially- are not excluded from receiving services from those government and non-government offices. They have mainly approached for services from Upazila or Union level institutions and offices and NGOs. Overall, 22.1 per cent of surveyed households came to Union Parishad to seek services for various purposes; 9.5 per cent visited NGOs. About 6.8 per cent visited political leaders for different services. They have also visited the UNO office, NGOs, banks, Samiti for relevant services. Details are in Annexe Table 7.18.

Table 7.4 revealed the percentage of receiving desire services after approaching for services. Only a half of approached households get their desire services from Union Parishad. However, NGOs did not make them disappointed. Nine out of ten households get their services from NGOs. Disappointedly, more than 70 per cent of households did not receive their desired services from the political leaders (Table 7.6). Details are in Annexe Table 7.19.

Table 7.5: Households received services from different institutions and leadership (in %)

Household received services	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Zila Parishad	62.5	80.0	57.1	0.0	69.2
Upazila Parishad	57.5	76.9	58.3	0.0	62.3
UNO Office	55.6	80.0	44.4	33.3	60.9

"more than half of the days," and "almost every day"), the nine items are scored from 0 to 3 points (total severity scores range from 0 to 27 points). The severity of depression is then categorized into four groups, with cut-off points of 5, 10, 15, and 20 that represent the thresholds for mild, moderate, moderately severe, and severe depression, respectively.

Household received services	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Union Parishad	49.1	78.8	50.9	50.0	52.8
Public Bank	66.7	50.0	66.7	-	62.5
Private Bank	-	100.0	100.0	-	100.0
NGO	88.6	91.4	91.3	93.8	89.5
Local Group/Co-operative/Samiti	0.0	100.0	100.0	0.0	100.0
Community Leader	34.6	50.0	38.9	40.0	37.5
Political Leader	26.0	44.4	30.0	0.0	28.0
Religious Institution and Leader	0.0	100.0	100.0	100.0	90.0

Satisfaction on received services is not up to the mark. Very few households are satisfied with the services they have received. Only one-third of surveyed households are satisfied with the services of Union Parishad; 36.3 per cent of the households are satisfied with the NGOs (Table 7.5). Details are in Annexe Table 7.20.

Table 7.6: Households satisfaction on received services from different institutions and leadership (in %)

Household received services	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Zila Parishad	60.0	0.0	0.0	-	33.3
Upazila Parishad	30.4	30.0	28.6	-	30.3
UNO Office	50.0	25.0	25.0	100.0	42.9
Union Parishad	32.5	30.8	29.1	33.3	32.1
Public Bank	25.0	100.0	50.0	-	40.0
Private Bank	-	100.0	100.0	-	100.0
NGO	32.9	43.8	36.5	20.0	36.3
Community Leader	22.2	33.3	28.6	-	25.0
Political Leader	21.1	50.0	33.3	-	26.1
Religious Institution and Leader	-	55.6	55.6	40.0	55.6

CHAPTER 8
IMPACTS ON POVERTY

Key Findings

Poverty Status through Different Measures: Income, CBN, and DCI

- There is no doubt that poverty has increased during this COVID-19 pandemic. However, the exiting poverty measurement methods using income and expenditure (CBN) do not reflect this, not at least in this pandemic situation.
- Nearly half (47%) of the rural households are 'Absolute Poor,' and one-fourth (26%) are 'Hardcore Poor,' based on the direct calorie intake (DCI) method
- Limited or no access to inputs and the inability to sell the crop/harvest at a fair price by rural households contribute to increasing poverty.
- None could save the people representing the lower echelon of the class ladder- especially the agrarian middle and lower-middle-class- from a vicious cycle of poverty due to lack of alternative income opportunities (income-generating activities) and lack of appropriate training to earn in a crisis.
- The households loaned hope that the pandemic will soon be over and they will repay their debt. Unfortunately, the pandemic continues for more than a year in Bangladesh, and the situation is worsening.

The New Poor: The Change in the Class Structure

- COVID-19 has made people's lives very difficult, and the poor in Bangladesh took the most brutal hit.
- It is uncertain how long it will take for the poor (including the New Poor) to recover from this vicious cycle of increased poverty if they ever can.
- Similar to the poor, part of the middle-class population faced severe livelihood challenges.
- The severity of poverty has increased (poor became poorer while the NEW POOR has emerged from the middle-middle-class and lower-middle-class).

Policy & Programmatic Implications

- Arrange direct and substantive support for the poor and marginalised groups (e.g., grants, interest-free or low-interest loans, policy support, and self-employment support).
- Ensure distribution of agricultural inputs and collection/selling of agricultural products at fair prices. Set the fair purchase and selling prices of each product and ensure market-level inspection and disciplinary actions.
- Enforce laws and regulations to ensure that opportunist traders can not stock necessary commodities and sell them at an unjust price.
- Recreate job opportunities through exploring and utilising additional resources.
- Arrange training and capacity development for the poor and marginalised people enabling them to adopt alternative livelihood opportunities during disasters and pandemics.

8.1 Introduction

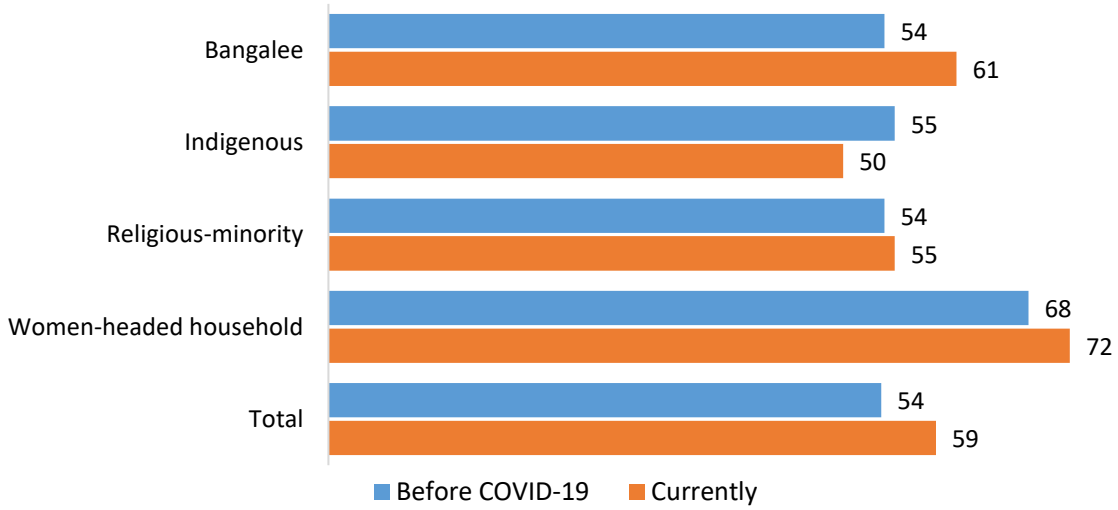
This chapter describes rural households' poverty status (based on income, expenditure, and calorie intake) at two different time points: before COVID-19 and at the time of the survey (after the lockdown due to COVID-19). Also, this chapter sheds light on the unprecedented incidence of income increase. Finally, this chapter sheds light on the emerging 'new poor' following the COVID-19 pandemic.

8.2 Poverty Status through Different Measures: Income, CBN, and DCI

Figure 8.1 indicates that poverty has increased 5 per cent based on income (1.9 PPP dollars per person per day), and the change is significant (p=0.0056). The 5 per cent increase in poverty does not reflect the true picture regarding the income of the marginalised rural households. The reality revealed in Group Discussions with marginalised people. In reality, marginalised rural people's income has decreased significantly along with squeezed income opportunities. The truth is that the bulk of the surveyed household's income contributes to distress selling of assets and humanitarian support. The income earned as wage, business benefit, or salary has decreased.

A decrease in income due to the COVID has increased poverty. It was limited or no access to inputs. The inability to sell the crop/harvest at a fair price by households contributed directly to the increased household poverty. None could save the people representing the lower echelon of the class ladder- especially the agrarian middle and lower-middle-class- from the vicious cycle of poverty due to lack of alternative income opportunities (income-generating activities) and lack of appropriate training to earn in a crisis situation. However, taking advantage of COVID, the opportunist trading capitalists became ultra-rich by stocking necessary commodities and then selling that at exorbitantly high prices through syndications.

Figure 8.1: Incidence of poverty based on income (% of households)



As indicated in chapter 6 of this report, the average household expenditure has increased while average savings have decreased and average loan/credit has increased. Also, the average household income decreased. The reality is, the overall household expenses increased (overall, the increase is 9.5%) at the cost of 47.7 per cent savings and a burden of 30.9 per cent increased loan.

In Chapter 6 of this report, we already identified that the average monthly household expenditure was greater than income. The greater average monthly expenditure explains why these households used their savings and took up the loan. Also, nearly one-fourth of surveyed households reported distress

selling at unjust prices. So, the expenses are using up the beneficiary savings and decreasing their assets. If they want to repurchase, they must spend additional money than what they received from the seller.

Figure 8.2: Changes in average household income, expenditure, savings, and loan

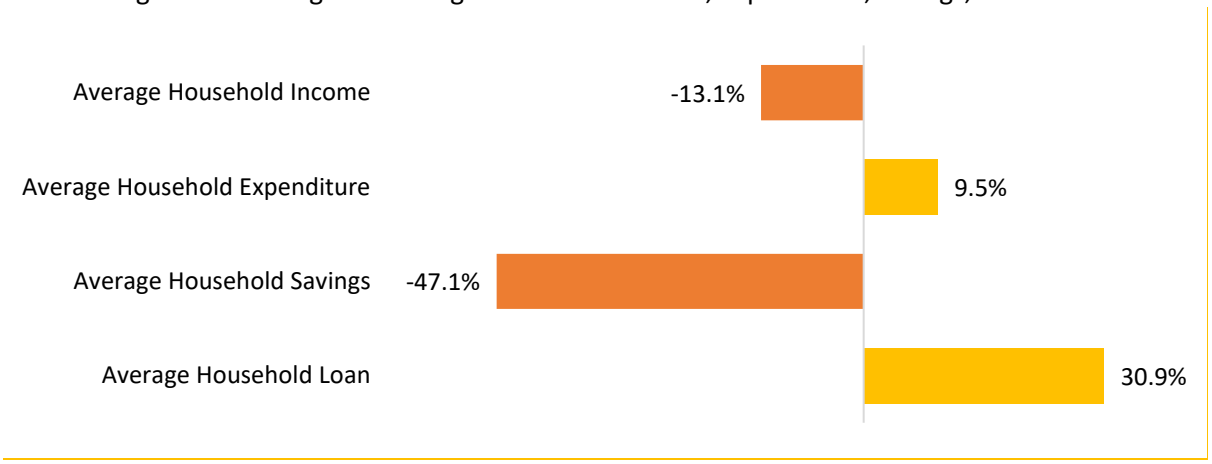
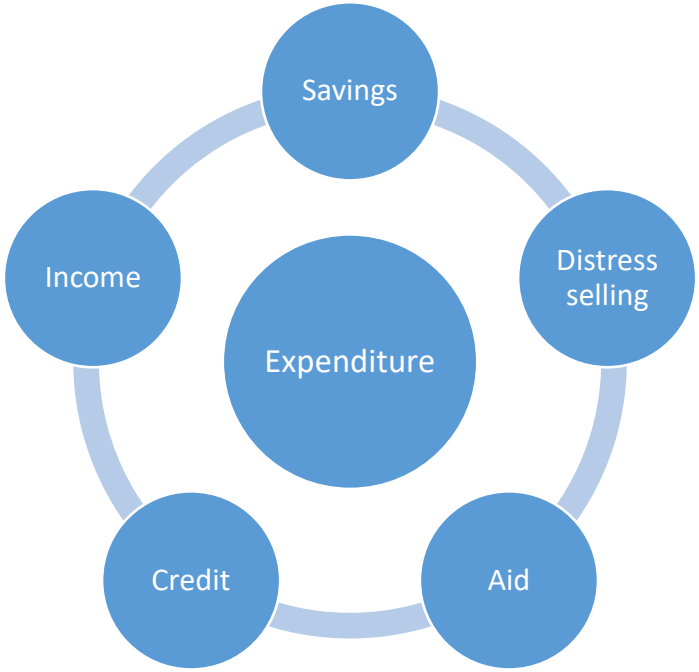


Diagram 8.1: Sources of household expenditure during the COVID-19

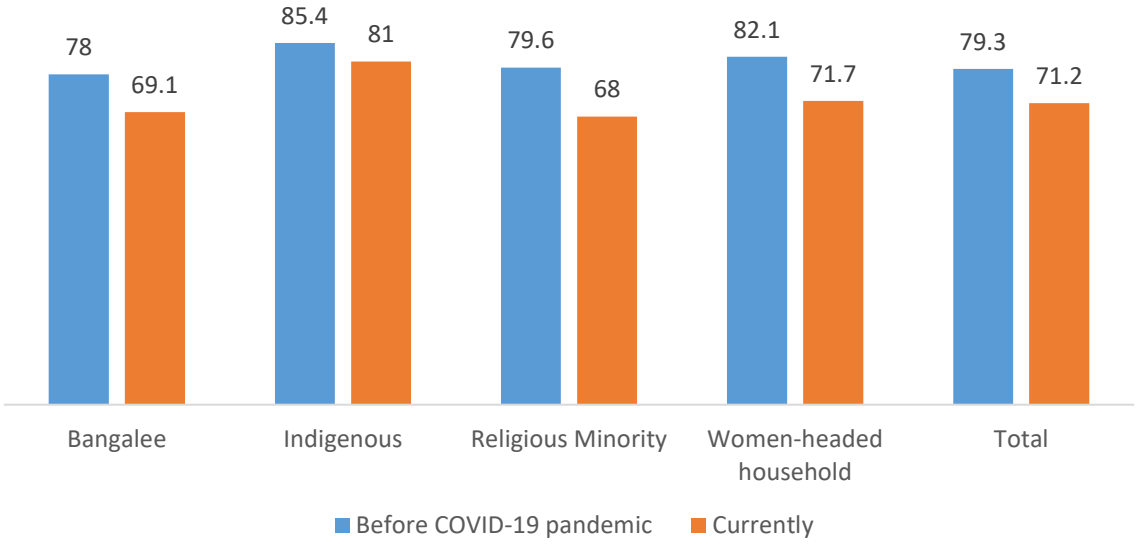


Following the existing cost of basic needs[10] (CBN) method of poverty estimates (Figure 8.3), the poverty among the rural households has decreased more than eight percentage points (this usually

[10] **Food Poverty Line:**
The basic food consumption bundle consists of eleven food items: coarse rice, wheat, milk, oil, meat, fish, potatoes, other vegetables, sugar, and fruits. The quantities in the food basket are scaled to provides the minimal nutritional requirements corresponding to 2,122 kilo-calorie per person per day, the same threshold used to identify the absolute poor in direct calorie intake method. The cost of acquiring the basket is calculated, which is considered as the Food Poverty line.
Non-food Poverty Line:
Lower non-food allowance: The median amount spent on non-food items by a reference group of households whose **total per capita expenditure** is close to the food poverty line.
Upper non-food allowance: The median amount spent on non-food items by a reference group of households whose **food per capita expenditure** is close to the food poverty line.

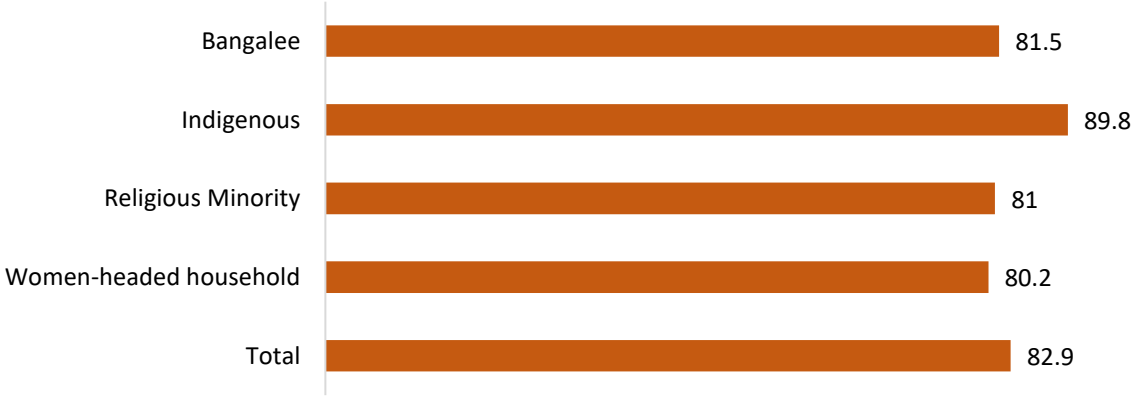
should mean the COVID-19 has lifted the poor out of poverty), a significant decrease ($p<0.00001$). However, in reality, this has not happened. In reality, the people spent their savings and took loans/credit to cope with the changed situation where the livelihood worsens. The households adopted this strategy, hoping that the pandemic will soon be over and they will be able to repay their debt. Unfortunately, the pandemic continues for more than a year in Bangladesh, and the situation is exceeding for the worse.

Figure 8.3: Incidence of poverty based CBN method (% of households)



The pandemic caused the inclusion of saving and loan into expenditure. What if there was no such provision of the use of savings and loans. Suppose we take out the contribution of savings (additional amount of savings spent than usual time) and credit (an additional amount of credit taken than usual time) from the monthly expenditure, then the poverty scenario changes. The overall poverty increases to 82.9 per cent. Consequently, the poverty scenario by different subgroups also increases (Figure 8.4); all subgroups reveal poverty higher than the pre-COVID situation.

Figure 8.4: Current incidence of poverty excluding the contribution of savings and loan (% of household)



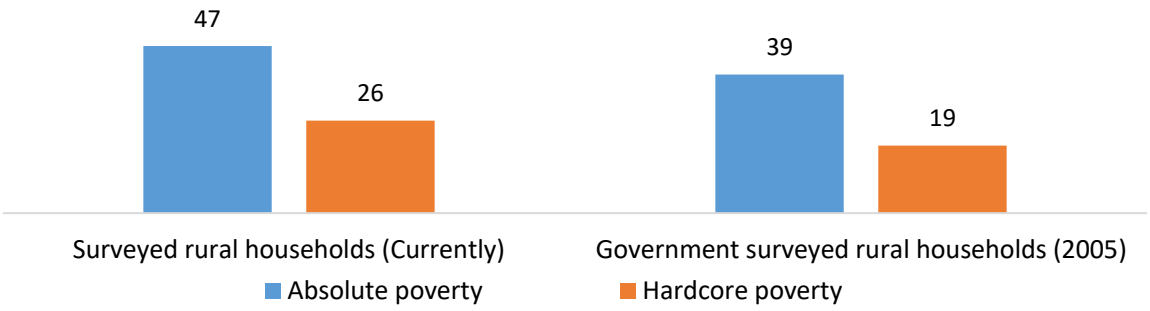
The survey results indicate (Figure 8.5) that nearly half of the households (rural) are 'Absolute Poor' and one-fourth are 'Hardcore Poor' based on the direct calorie intake (DCI) method. Currently, for

Lower poverty line = Food poverty line + Lower non-food allowance
Upper poverty line = Food Poverty line + Upper non-food allowance

women-headed households, the absolute poverty rate is 53 per cent hardcore poverty rate 31 per cent. According to The Household Income and Expenditure Survey 2005, 39 per cent of rural households were 'Absolute Poor,' and 19 per cent were 'Hardcore Poor.' Details are in Annex Table 8.3.

We already learned that the average household food expenditure increased by 5.8 per cent. However, this increase in food expenditure has not translated into managing poverty based on food consumption.

Figure 8.5: Food poverty (% of households)

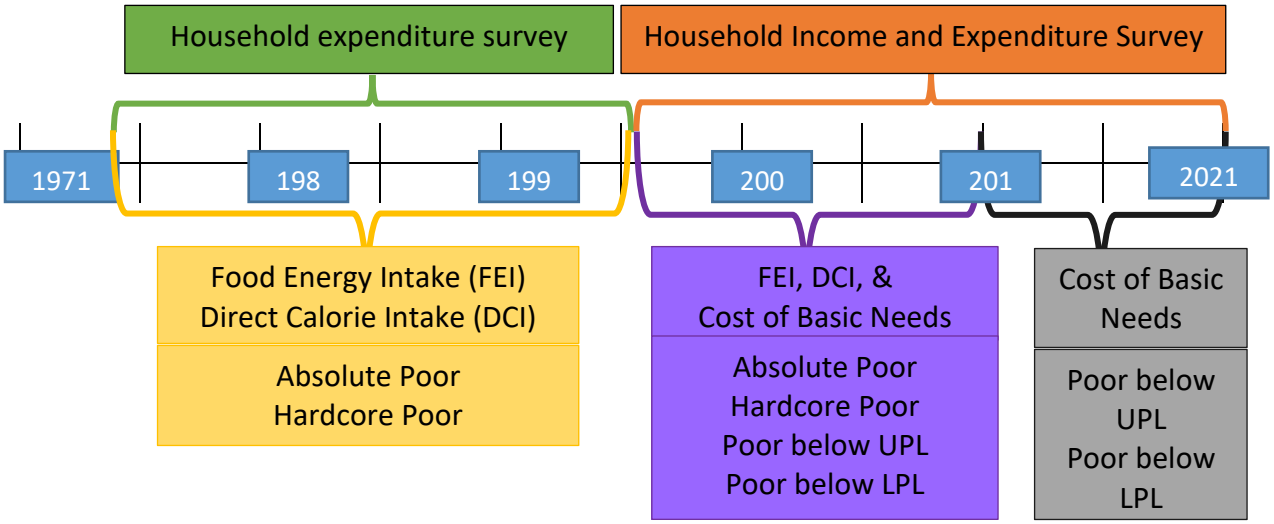


8.3 The Poverty Measurement in Bangladesh

Official poverty measurement- in last four decades- characterized by 'data cooking' and highly manipulative- - it 'notoriously understates' the ground reality- it is in essence 'political' guided by the interest of inequality perpetuating powerholders in collaboration with the World Bank/IMF through funding support from UNDP and 'development Partners.'

The Household Expenditure Survey (1973-74 to 1991-92) adopted Food Energy Intake (FEI) and Direct Calorie Intake (DCI) measures for poverty estimates. Officially, food consumption of less than 2,122 kilocalories per person per day is considered '**Absolute Poverty' (absolute poor)**. In comparison, less than 1,805 kilocalories per person per day is considered '**Hardcore Poverty' (hardcore poor)**. In 1995-96, HES was renamed 'The Household Income and Expenditure Survey'(HIES). The HIES adopted the Cost of Basic Needs (CBN) method for poverty measurement involving consumption expenditure for food and non-food. Since then, under HIES, the POOR are categorized as: **'poor below the upper poverty line, (UPL)'** and '**poor below the lower poverty line, (LPL).'** It is impossible to understand 'Absolute Poverty' or 'Hardcore Poverty' status from the government's published statistics (Barkat, 2020a).

Diagram 8.2: Poverty Measurement Method Applied in Bangladesh



8.4 The New Poor: The Change in the Class Structure

The "new poor'' is a relatively new concept. In all likelihood, it is the most undesired outcome of the COVID-19 pandemic. COVID-19 has made people's lives very difficult, and the poor in Bangladesh took the most brutal hit (due to job loss and shut down of small businesses) during this COVID-19 pandemic and lockdown (between March and May 2020). They have become poorer due to the loss of their little savings and the increased loan burden caused by the increased expenditure compared to decreased or no income for a few consecutive months. It is uncertain how long it will take for the poor to recover from this vicious cycle of increased poverty which they were helpless about. The COVID-19 spread is following an increasing trend in Bangladesh since March 2021, and the government imposed a lockdown again, worsening the situation for the poor.

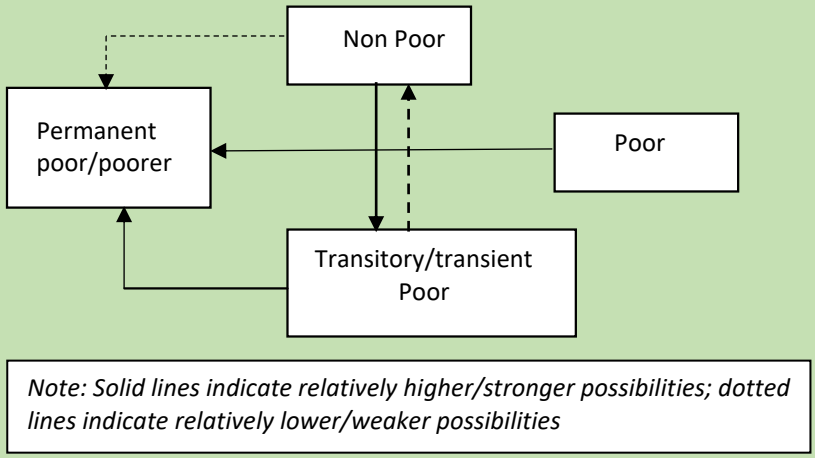
Similar to the poor, part of the middle-class population faced severe livelihood challenges. The people in the lower-middle-class have a living conditions close to the poor. The difference between the poor and lower-middle-class is tiny (the lower-middle-class are 'transitory poor' or 'transient poor'), and any shock can force the lower-middle-class into poor is the case during this COVID-19 pandemic. The pandemic has been continuing for more than a year. Following the lockdown in 2020, the lower-middle-class also suffered from income scarcity while managing increased/consistent expenses. These people also experienced debt, and most of them have not been able to get out of it. The middle-middle-class households depending on a single income earner face challenges similar to the lower-middle-class if the earner faces job loss or loss of business.

Box 8.1: The Concept of 'NEW POOR'[11][12]
It is assumed that some non-poor households, most likely, a segment of the "lower-middle class" (maybe also a portion of the mid-middle class) before COVID-19 has become "poor" (''transitory poor''or ''transient poor'') due to COVID-19; even many of the households who were ''poor'' before COVID-19 became ''poorer'' (the poverty gap and squared poverty gap increased); and a vast majority of them may not be able to come out of poverty soon without direct and substantive support (e.g., grants, interest-free or low-interest loans, policy support, and self-employment support). It is worth noting that there exists no solid empirical research of this ''historical downward movement of socio-economic status attributable to infectious diseases-led pandemic" showing the impact of specific interventions on transforming COVID-19-mediated 'new poor' into ''non-poor'' and ''past-poor who became poorer'' into ''non-poor'' or into ''past-state-poor''.

[11] Barkat, A. (2020). In search of a transition from the virus-driven great disaster to a decent Bangladesh: on thelarger canvas of society-economy-state (*Bengali Boro Porday Somaj-Orthoniti-Rastro: Bhairaser Mohabiporjoy Theke Sovon Bangladesher Sondhane*). Dhaka: Bangladesh Economic Association & Muktobuddhi Prokashona.

[12] Source: Socio-Economic Assessment of COVID-19 under National Urban Poverty Reduction Programme by Human Development Research Centre, 2020. Available at: https://www.undp.org/content/dam/undp/library/covid19/undp-bd-Socio-EconomicAssessmentCOVID-19-2021.pdf

Box 8.1: The Concept of 'NEW POOR'[1112]



There is limited evidence in favour of the 'NEW POOR' in the rural area. However, it is evident from the group discussions with marginalised people of different corners of rural Bangladesh that the severity of poverty has increased (poor became poorer while the NEW POOR has emerged from the middle-middle-class and lower-middle-class).

People in the middle-middle-class facing COVID-trauma were forced to join the lower-middle-class. Similarly, lower-middle-class slid down the ladder to join the rank of 'Poor.' Extreme poor live in inhumane conditions and do not know the way out. They wonder if it will ever be possible for them to come out of such a distressing situation. Long-time joblessness, lack of work opportunities, and unavailability of similar new opportunities are the key contributors to the emergence of NEW POOR. The NEW POOR could not appeal for humanitarian aid (relief or assistance) due to their middle-class vanity, a sort of self-respect, and self-agony. Unless NEW POOR regains the lost job or alternative work without losing much time, they will be forced to join the 'Extreme Poor' rank.

Barkat, A. (2020). In search of a transition from the virus-driven great disaster to a decent Bangladesh: on the larger canvas of society-economy-state (*Bengali Boro Porday Somaj-Orthoniti-Rastro: Bhairaser Mohabiporjoy Theke Sovon Bangladesher Sondhane*). Dhaka: Bangladesh Economic Association & Muktobuddhi Prokashona.

CHAPTER 9
IMPACTS ON SOCIAL COHESION AND LIFE ASPIRATION

Key Findings

Social Cohesion:

- Reportedly, 36.6 per cent of the households have extended their support to fellow community people during the COVID-19 pandemic; 36.9 per cent received support from the community people.
- Psychologically, there was a sincere effort to help and cooperate during COVID-19; however, not everyone is well situated and could do a little or nothing. The universal impact of the COVID-19 further diminished their limited capacity.

Life Aspiration:

- Marginalised people reported a 17.4 per cent increase of extreme poor households than the COVID-19 forced lockdown; many middle-middle-class and lower-middle-class downgraded to poor and extreme.
- Only 20.1 per cent of the households are satisfied with their lives which is 21.9 per cent less than the pre-COVID situation.
- Around 60 per cent of the households are pessimistic about their lives; only 40 per cent are still optimistic about their lives. About 40.7 per cent of the households are pessimistic about children's future which is 20 per cent higher than the pre-COVID situation.
- 35.5 per cent of the households believe life is back to normal within 24 months; 42.1 per cent of the households think only divine power knows when life will be normal.

Policy and Programmatic Implications

Social Cohesion:

- The Government needs to recognise the community initiatives to address the humanitarian crisis induced by the COVID-19 pandemic.
- The Government should support the community endeavours through Local Government Institutions (LGIs).
- The Government should proactively and strictly play a zero-tolerance position to prevent any communal violence.
- The Government should delicately deal with the prevention of deprivation, exclusion, and marginalisation through allocate resources evenly.

Life Aspiration:

- The Government should recognise the role of agrarian producers through media.
- The Government should offer a stimulus package for the agrarian producers to aspire them.

9.1 Introduction

"What the world needs now is solidarity. Only with solidarity we can defeat COVID-19 and build a better future."

-- António Gutierres, Secretary General of the UN (Peralvo, 2020)

Social cohesion refers to the willingness of a society to cooperate to survive and prosper (Stanley, 2003). Social cohesion is a proven community power to make collective encounters against any natural or artificial challenge or crisis. Three elements of social cohesion: solidarity, loyalty, and cooperation—have jointly developed community resistance against odds and created a way forward towards a solution. Alongside, aspiration allows people to dream and hope for themselves, their next generation, and their community. Quaglia and Cobb (1996) defined aspiration as identifying and setting goals for the future while being inspired in the present to work toward those goals. Descriptively, aspiration is a combination of vision and hope, which could be individual-specific and collective. The outbreak of the COVID-19 pandemic has cracked the social cohesion and faded both personal and collective aspirations of people. The ongoing pandemic shakes the socioeconomic status of the rural agrarian community. Social cohesion and collective aspirations are the potentials and resourceful arsenal of the community to fight back against COVID-19 pandemic-induced challenges and crises.

9.2. Social Cohesion

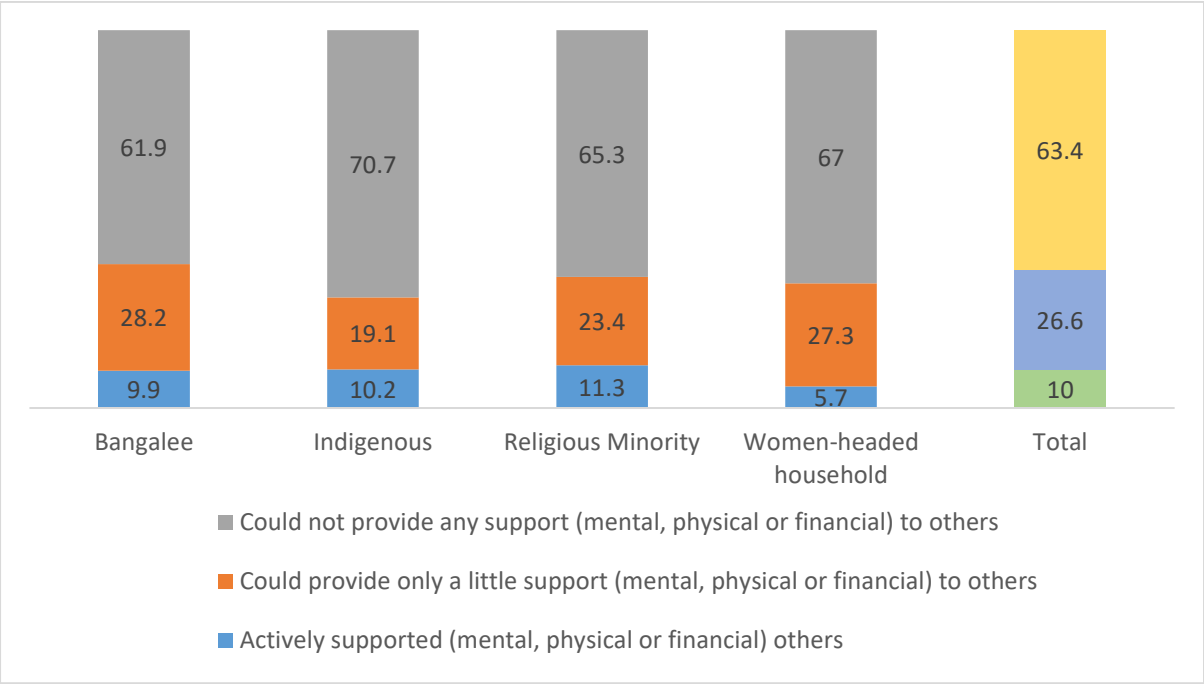
During the first wave of the COVID-19 pandemic, the social distancing term was coined and promoted by WHO and public health specialists to avoid contamination soon rephrased as physical distancing after realising the importance of social solidarity back with pandemic and its induced challenges. Due to corruption and discrimination in aid distribution, rural people are especially deprived of humanitarian assistance from government and non-government agencies. Only 36.8 per cent of the rural households received aid during the COVID-19 pandemic (details are in annexe table 4.32). These misfortunate rural people's last hope and resource is their own community. People relied on their internal and external community network to arrange emergency aid amidst the pandemic. However, keeping the community solidarity compact is not easy because of the scarcity of resources and demand growing at rocket speed, whereas supply moving like a turtle. Nevertheless, the rural community of Bangladesh deserves to tap on their back for their social unity to support each other and self sacrificed contribution to keeping the food production uninterrupted.

Helping the Community

The survey results suggest that 36.6 per cent of the households have extended their support to fellow community people during the COVID-19 pandemic forced crisis. Meanwhile, only around 6 per cent of the women-headed households supported people from their community financially, physically, and mentally among the four types of households. Reportedly, proactive involvement in supporting the community financially, physically, and mentally is around 10 percent in the Bangalees, indigenous, and religious minority communities (Figure 9.1). Understandably, there is a higher level of no participation in financial, physical, and mental aiding among the indigenous communities due to scarcity of required resources (details are in annexe table 9.1).

Focus group discussions with the various communities revealed that people do not feel religious and ethnic differences. They are always up to help each other in catastrophe situations like the COVID-19 pandemic. However, most rural people are not financially capable of actively performing their social responsibilities; the universal impact of the COVID-19 further diminished their limited capacity.

Figure 9.1 Participatory contribution to the community (%)



Mental and Physical Aid to the Community: More than 70 per cent of the households acknowledge that it was impossible for them to mentally or physically backing up their fellow community people (details are in annexe table 9.3). The community people mentioned in the FGDs that they are vulnerable during the pandemic, both mentally and physically. The survey result revealed that 94.4 per cent of the households are suffering from some depression (details are in Chapter 7).

Economic Aid to the Community: A minimal portion of the total surveyed households could contribute to their neighbours with a soft loan (8.8%) or financial support in cash (15.3%) or in-kind as a gift (8.6%) during the COVID-19 pandemic (details are in annexe table 9.3). Essentially, people rely on their relatives, neighbors, and fellow community people for financial support in borrowing loans or aid, which was impossible because the COVID-19 pandemic arrested everyone in insecurity and made helpless come up with humanitarian support others.

Help from Community

According to the household survey, 63.1 per cent of the households did not receive any support from their community in the pandemic. Understandably, they are not in the best of condition to help each other amidst the COVID-19 pandemic. Noticeably, 73.7 per cent of the indigenous households did not receive any support from their communities, which is highest among the marginalised groups. The indigenous communities are in turmoil due to scarcity of resources amidst the pandemic (Table 9.1) (details are in annexe table 9.2).

Table 9.1: Community extended support in different modalities (in %)

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Received all support (mental, physical or financial) from neighbour /community in their needs/crisis	5.8	4.4	6.6	2.8	5.6

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Received some support (mental, physical or financial) from neighbour /community in their needs/crisis	33.3	21.9	27.2	38.7	31.3
Received no support (mental, physical or financial) from neighbour /community in their needs/crisis	60.9	73.7	66.2	58.5	63.1

Community endowed mental and physical aid: According to the household survey, more than 70 per cent of the households did not receive any physical or mental support from their fellow community people amidst this COVID-19 pandemic (details are in annexe table 9.4). In rural Bangladesh, regardless of ethnically Bengalee or not, religiously Muslim or not, the situation is vulnerable, and people struggle with their lives and livelihood.

Community-led economic aid: More than 80 per cent of the households reported that they did not receive any financial support in the form of soft loans (83.9%) or cash (83.2%) and in-kind (87.3%). (details are in annexe table 9.4).

Focus group discussion with communities in 16 districts across Bangladesh shows that people do not discriminate against each other regarding gender, religion, and ethnicity. All communities like to live in harmony through cooperation and mutual trust. In a focus group discussion at Bogra, participants said, "*When we could die during this pandemic, we do not know. We should not fight with others. We should stick together regardless of religious or ethnic differences.*" In another focus group discussion at Faridpur, participants said, *"COVID-19 can not break their solidarity. They will fight together this pandemic and any other odds as such."*

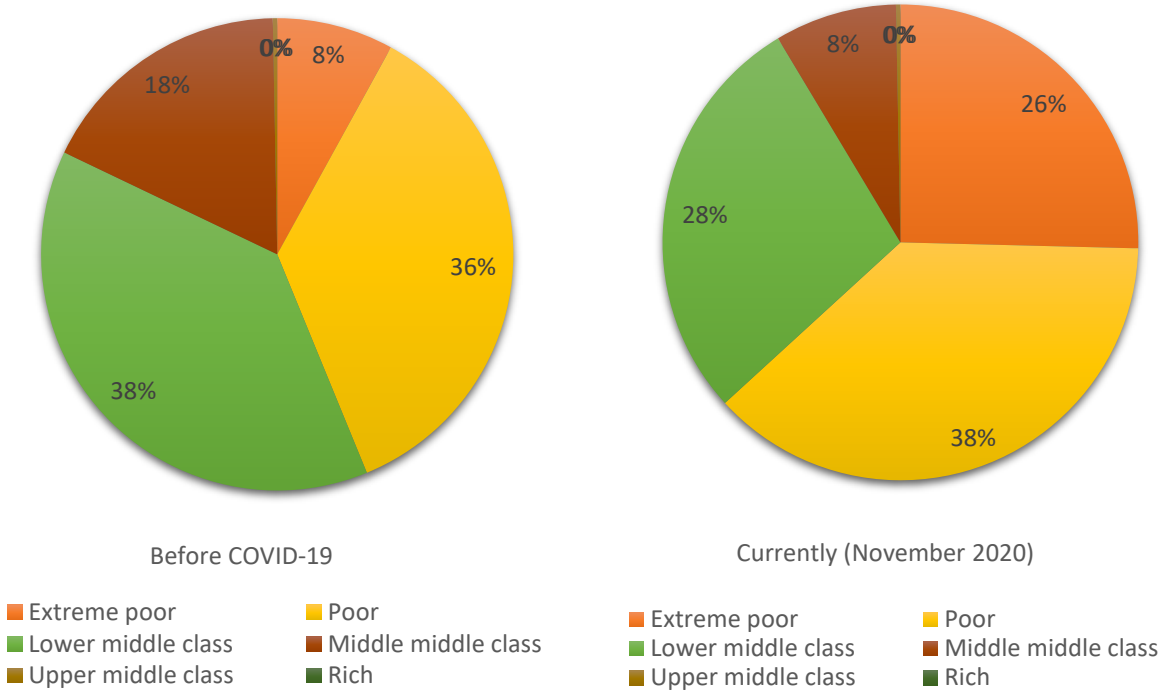
9.3. Life Aspiration

In Bangladesh's rural agrarian life, life aspiration depends on the livelihood/income, education and employment of children, healthcare, food security, and social security/status. Rural households' life aspiration is predominately collective rather than individual-specific. Socioeconomic condition and satisfaction with the existing situation of the households dictate their way of perception regarding life aspiration.

Perceived change in socioeconomic status: In rural Bangladesh, COVID-lockdown accelerated the changes in class structure- poor and marginalised people became poorer; lower and middle-middle class slides down the class ladder; upper-middle-class maintained status quo (national data shows- rich became richer; therefore, inequality reached to a dangerous point- nationally Gini coefficient increased from 0.482 before lockdown in March 2020 to 0.635 on 31st May 2020 (Source: Barkat A., Proposal on Basic Principles of the upcoming National budget presented to Finance Minister on 11th April 2021). Marginalised people reported a 17.4 per cent increase of extreme poor households than the COVID-19 forced lockdown. Survey results evidence a drastic change in the middle middle-class socioeconomic condition. There is only 8.3 percent of middle-class households currently, 17.6 percent before the lockdown (Figure 9.2). A substantial number of middle-middle-class and lower-middle-class households downgraded to poor and extreme poor due to the pandemic induced economic shock:

decline in income and job/business loss. Changes in the class structure are most dramatic in women-headed households. Before the pandemic, the overall extreme poor households were 8 per cent, which increased to 25 per cent after COVID. The corresponding figures for the women-headed household were 19 per cent and 43 per cent (details are in table annexe table 9.5).

Figure 9.2: A comparison of socioeconomic status between before lockdown and present (in %)

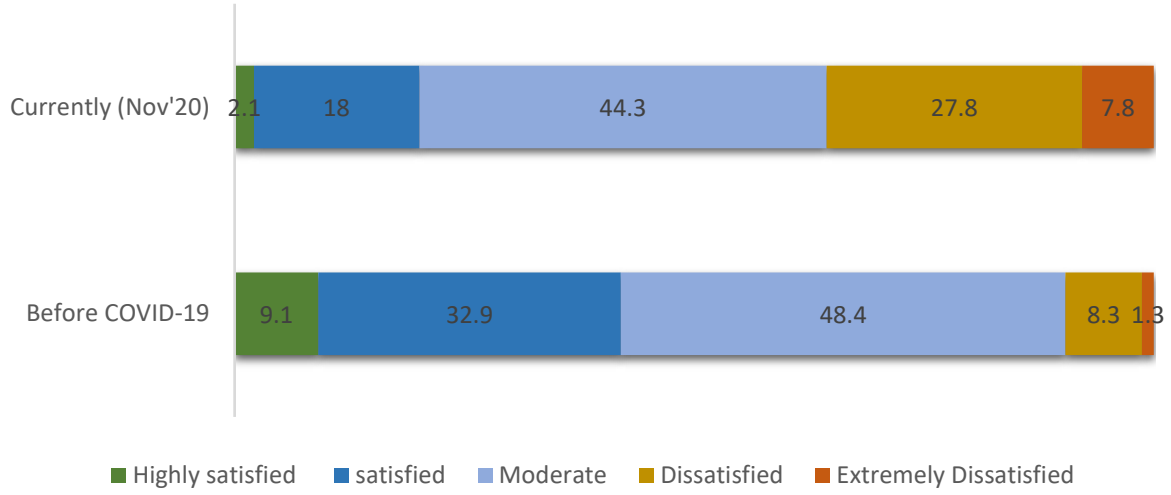


The socio-economic class structure has changed primarily due to COVID-mediated interruption of agriculture and fisheries production, marketing, price deprivation, the overall decline in earnings and income, and a high level of unemployment. The decline in income and work-loss of the farmers, fishers, foresters, and cottage artisans caused many rural families to be in a terrible financial situation. People who worked in cities but lost jobs returned to the village with families and faced severe financial crises. During this pandemic, a few seasonal businessmen businesspeople have become rich by selling daily essentials at a higher price. Focus groups discussion with rural people across different districts revealed that unethical seasonal business through artificial crisis and overpricing went unchecked, and helplessly people submissive to this oppressive environment.

Life satisfaction: Satisfaction of rural households with their lives suggests the significance and necessities of life aspiration. Rural community opinion about their livelihood, food, health, education, and accommodation regulate their level of satisfaction with life. Many people in rural areas temporarily or permanently lost their job during the COVID-19 lockdown (details are available in Chapter 4). Reportedly, food shortages in rural households increased compare to the before lockdown scenario. Only 13.2 per cent of the rural households are food secure, while almost 41 per cent of the rural households are in a severe food crisis during the pandemic (details are in Chapter 7). Price hikes and income created food insecurity in the household. Almost 76 per cent of the households decreased their food consumption due to the price hike (details are in Chapter 4). On average, a 13 per cent cut in the income of the rural households also affected the household's food security (details are in Chapter 6). Food insecurity played a vital role in increasing dissatisfaction with life in the rural community. The household survey also revealed that only 15.1 per cent of the rural households took treatment from the government health facilities. The rest went mainly to the local pharmacy and local

traditional healer (Chapter 7). Job loss, food insecurity, price hike of market products, inaccessibility of healthcare services-- all injected frustration among rural households, ultimately affecting their satisfaction with lives. COVID-19 pandemic induced unimaginable intense stress both in the social and economic life of the rural household across Bangladesh. Personal and collective frustration among the people scaling up to sky-high at rocket speed. The survey findings showed that 42 per cent of the rural households were satisfied with their lives before the lockdown. The state of satisfaction with life among the households drastically declines (21.9%) since the COVID-19 induced lockdown (Figure 9.3). Comparatively, the level of satisfaction with life only reduced less in the indigenous communities who are usually dissatisfied with their lives even in the normal situation due to exclusion and oppression perpetrated by the majoritarian community (details are in annexe table 9.9).

Figure 9.3: Level of satisfaction with life (%)



Standing of household aspiration: Optimism is a form of expression regarding aspiration. Optimism is necessitated to build up the individual and collective life aspiration. The household survey across Bangladesh suggests that 60 per cent of the rural households have become pessimistic about their life since the COVID-19 forced lockdown. Only 40 per cent of the rural households are still optimistically waiting for a better future (Table 9.2) (details are in annexe table 9.7).

Table 9.2: Percentage distribution of households according to the optimism about their future (in %)

Level of optimism		Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Currently (November 2020)	Slightly or not at all optimistic	58.0	69.8	64.0	67.0	60.0
Before Lockdown		32.2	57.1	44.8	49.1	36.5
Currently (November 2020)	Optimistic	42.0	30.2	36.0	33.0	40.0

Level of optimism		Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Before Lockdown		67.7	42.9	55.3	50.9	63.5

According to the focus discussions with rural communities of 16 districts across Bangladesh, people believe COVID-19 may not exit from the world but will gradually become a common disease. People of rural Bangladesh think that once vaccine COVID—19 is available, people will no longer have to worry, and they will be able to start a new journey of life with new dynamism. News of vaccine invention generated optimism among the focus group discussants even though they are unsure when to have it themselves. In focus group discussions at Jessore and Khulna, discussants said, *"COVID-19 would not eliminate from the world, but mass vaccination could normalise the life."* Most of the focus group discussants confidently stated, *"One day, COVID-19 will be a typical disease like cholera, tuberculosis, and diarrhoea."*

Status of aspiration on children's future: Children are always in the centre of life planning and aspiration in rural households across Bangladesh. The household survey revealed that optimism about a better future for the children declined 18 per cent (before lockdown 75% and currently 57%) (Table 9.3). About 40.7 per cent of the rural households are now pessimistic about their children's future, which is 20 per cent higher than the before lockdown scenario (Table 9.3) (details are in annexe table 9.8). Rural households become pessimistic about their children's future because they are afraid that children would not continue their education due to the financial incapacity of parents and do not have any exposure to skill training for job placement.

Table 9.3: Percentage distribution of households according to the optimism about children's future (in %)

Level of optimism		Bangalee	Indigenous	Religious Minority	Women-headed household	All
Currently (November 2020)	Slightly or not at all optimistic	38.8	49.7	45.1	52.8	40.7
Before Lockdown		19.7	36.6	28.8	33.0	22.6
Currently (November 2020)	Optimistic	58.7	48.8	52.6	45.3	57.0
Before Lockdown		77.8	61.4	68.7	64.2	75.0

Expected life normalisation: As expected, domination of reliance on religious faith is reflected through the belief that only divinity/divine power knows when everything will be restored and normalise. Reportedly, 42.1 per cent of the households firmly believe that only divine power knows when life will be normal, and human beings could not predict this matter (Figure 9.4). Noteworthy to mention that indigenous community people are more pragmatic than other communities, as evidenced by reported data suggest that less than 30 per cent of the households think only divine power knows when everything will be back on track. On a positive note, 35.5 per cent of the rural

respondents optimistically believe that everything will get back to an earlier position within two years (Figure 9.4).

Table 9.4: Expectation about the normalisation of life (in %)

Perception of respondent	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
The human being is endowed with inherent solid power, so very soon, they will return to the earlier (class) position	4.2	0.0	1.1	1.9	3.5
It will take 6 months to 1year to return to the earlier position	12.4	14.1	14.5	14.2	12.7
It will take 1 year to 2 years to return to the earlier position	17.7	26.8	22.0	19.8	19.3
It will take 2 to 3 years to return to the earlier position	9.5	12.2	13.1	6.6	10.0
It will take 3 to 5 years to return to the earlier position	5.4	6.8	6.4	1.9	5.7
It will take 5 to 10 years to return to the earlier position	2.3	4.4	3.8	1.9	2.7
It is not possible to return to the previous class structure in the next 10 years	1.9	3.4	2.0	0.0	2.2
Once go down, it is never possible to go up again	1.7	2.4	2.0	2.8	1.8
Only God Knows, human beings are not in a position to predict	44.9	29.7	35.1	50.9	42.1

Focus group discussions with various communities across different districts of Bangladesh revealed that people are looking forward to having support from Local Government Institutions (LGIs) to address the pandemic-induced challenges. Rural people believe that they may not return to their previous state but would improve their lives and livelihood with government support, the private sector, and individual initiatives. In a focus group discussion at Dinajpur, participants stated that they would return to normal life if local government agencies help them. In a focus group discussion at Faridpur, participants stated that those working in the agricultural sector would need more time to get back to normal life because they economically suffer more than any other sector. Focus group discussants from Naryanganj and Rajshahi, expressing hope, said, *"We all like to live beautifully where no virus could attack us….We are hopeful that we will be able to start fresh."* However, highlighting collective actions through collective aspiration, focus group discussants of Rangpur stated, *"We have to work hard to make our future beautiful."* Focus group discussants in 16 districts commonly expressed hope with the determination to take lessons from the COVID-19 pandemic-induced challenges. They believe that everyone will come forward to unite together, keep all the differences to the side, and extend the hand of cooperation. Rural people believe in *"we are the people, we are the children of mother world, and we will rise against all odds again like humankind did thousands of times in the past."*

CHAPTER 10
IMPACTS ON VIOLENCE AND HOSTILITY

Key Findings

Violence against women and girls:

- During the pandemic, a total of 55 girls experienced marriage in surveyed households; more than half (55%) of them were under the age of 18.
- Due to COVID, many households marry off their adolescent girls to 'ensure' their social safety and security.
- Violence against women and girls is on the rise in Bangladesh during the COVID-19 pandemic; in this regard, intimate partner violence is the most common form of violence.
- In our social reality- marginalised people do not want to open their mouths about domestic violence. Besides, physical abuse against wives and children in the family is not considered violence.
- Family conflicts and domestic violence have increased due to financial shortages and food crises in the family.
- Women are now more likely to be subjected to verbal or physical abuse at the household and community level.

Violence against Children and Older People:

- In many households, children have been victims of violence due to frustration and hassles among adult family members.
- Older people are neglected and insulted due to familial, economic crises.

Violence against Marginalised Groups:

- In some areas, shreds of evidence were found in terms of hostility and conflict among marginalised communities over the distribution of relief, deprivation of relief, and biasedness in distribution.
- In some villages, the Bangalee people helped the Bangalees only with loans and jobs, but the indigenous people did not get any help even during dire need.

Policy and Programmatic Implications

- Organise social mobilisation and increase social awareness to prevent violence against women.
- Strengthen community journalism to sensitize the rural community targeting violence prevention at all spaces. Besides, increase government and non-government awareness campaigns in various national mass media like newspapers, television channels, and social media channels like Facebook.

Policy and Programmatic Implications

- Women and Children Repression Prevention Act (amended) needs to be re-amended to prevent violence against women. The civil administration, law and order enforcement agencies, and the judicial court should play a vital role ineffective enforcement.
- The civil administration, law and order enforcement agencies, and the judicial court should play a much more proactive role than at present to enforce the Child Marriage Restraint Act.
- There should be awareness-raising campaigns and advocacy programs to prevent child marriage, and people need to work together to stop this practice.
- Accelerate awareness about the Emergency Helpline for the victims of domestic violence because most victim women of domestic violence do not go to the police station in person due to restrictions from family and society.
- Arrange hassle-free, low-cost, or no-cost legal, medical, psychological counselling support for the victim-women.

10.1 Introduction

The effects of the COVID-19 pandemic are not limited to health but also have a significant impact on the social and economic aspects. The social and economic consequences of the pandemic have affected the everyday life of men and women across the world significantly. Loss of income and economic opportunities affect households' food security, livelihood, and access to necessities. Economic distress reportedly heights women's risks of experiencing violence. Besides, the pandemic puts women with disabilities, adolescent girls, migrant workers, rural women, and refugees more vulnerable. It is reported that women with disabilities and older women who have recovered from COVID-19 are stigmatized and isolated from the support of their communities (UNWOMEN, 2020). Thus, like many other parts of the world, the incidence of abuse, negligence, exploitation, and domestic violence is on the horrendous rise in Bangladesh at COVID-19 pandemic and lockdown (Ehsan & Jahan, 2020).

Socially isolated individuals are at higher risk for all forms of domestic violence (Lanier & Maume, 2009). Much of the research in this area focuses on rural communities, finding that the more rural or isolated a community as a whole, the higher prevalence of domestic violence (Peek-Asa et al., 2011). Moreover, social isolation increases the opportunity for coercive control, which is the strongest domestic violence predictor. The combination of isolation and intimidation leads to the most violent and consistent abuse and is more likely to be lethal (Raghavan et al., 2019). Besides, the risk of domestic violence also increases due to the economic instability caused by the pandemic and isolation in a stressful environment (O'Donnell et al., 2020).

10.2 Violence against women and girls

> *"We constitute one half of the society, and if we are left behind, how can the society progress? If one leg is tired, how far can a person go? The interests of men and women are the same. The goal of life is the same for both".*
>
> *- Begum Rokeya Sakhawat Hossain*

The Declaration on the Elimination of Violence Against Women, adopted by the United Nations General Assembly in 1993, defines violence against women as "any act of gender-based violence that results in or is likely to result in, physical, sexual, or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public

or private life" (UNHR, n.d.). Violence against women and girls remains a prevalent social problem in contemporary Bangladesh. Various forms of violence like domestic violence, acid throwing, sexual harassment at workplaces, trafficking, child abuse, rape are highly pronounced in Bangladesh (Barkat et al., 2009b). Besides, brutal attacks on women have become commonplace and widespread across the country. Daily news reports are filled with atrocities, including physical and psychological torture, sexual harassment, sexual assault, rape, dowry-related violence, trafficking, forced prostitution, coerced suicide, and murder (Khatun & Islam, 2019).

Furthermore, violence against women and girls is on the rise in Bangladesh during the COVID-19 pandemic; in this regard, intimate partner violence is the most common form of violence. Globally, 1 in 3 women worldwide have experienced physical and/or sexual violence by an intimate partner or sexual violence by any perpetrator in their lifetime (WHO, 2020a). Approximately 35 per cent of women worldwide have experienced physical, intimate sexual partner abuse or sexual abuse by a non-partner (WHO, 2013). In Bangladesh, rapes and sexual assaults continue even during the pandemic, both inside and outside the home. The human rights and legal services program of BRAC, a prominent nongovernmental organization in Bangladesh, documented a nearly 70 per cent increase in reported incidents of violence against women and girls in March and April 2020 compared to the same time last year (Human Rights Watch, 2020). From January 2001 to December 2019, 6,900 women were victims of domestic and sexual violence. About 1,490 women were brutally gang-raped, 483 were killed after being raped, and 35 women committed suicide after being raped (Odhikar Organization, 2020). According to another report - conducted during the COVID-19 situation, from January to September 2020, 397 women were died because of domestic and sexual violence, and only 208 cases were filed. At least 975 women were raped, 204 women were victims of rape attempts, and 43 women faced death after being raped. Twelve women were committed suicide after raped. 762 women were raped by single accused, while 208 suffered gang rape (ASK, 2020).

However, in violence against women and girls, the dark figure of crime is more than the actual crime figure, depriving the victims of remedy and justice. The research entitled "Spotlight on Violence against Women in Bangladesh" found that two-thirds of women in Bangladesh have been victims of domestic violence, and 72.7 per cent have never disclosed their experience to others (Susan, 2020). According to the estimates of the last few years, the number of violence cases against women registered in the Ministry of Home Affairs is only 12-15 thousand per year. Barkat (2020a) has mentioned that an estimated 2.3 million women in this country are subjected to severe abuse that requires legal, health, and counselling services per year.

Child Marriage

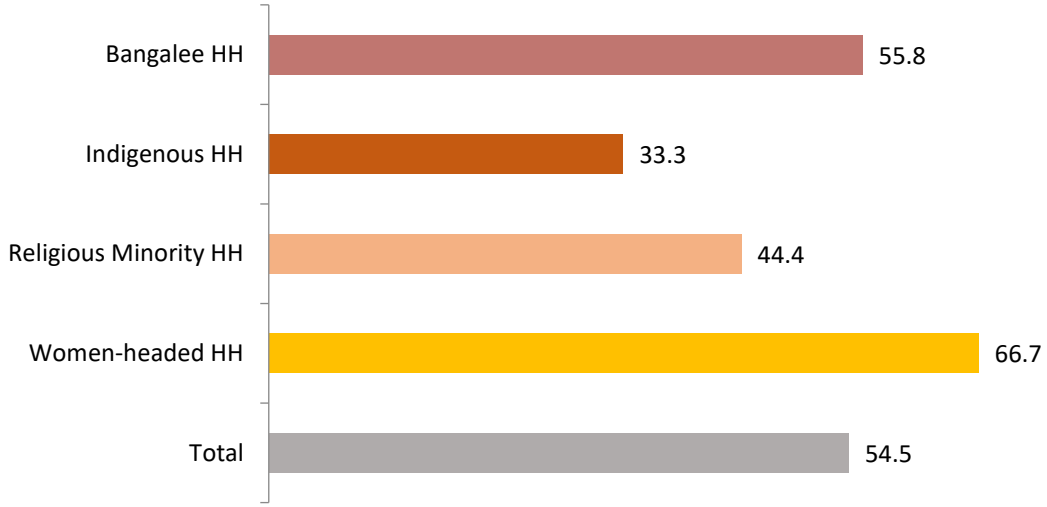
In Bangladesh, under the Child Marriage Restraint Act of 1929, a girl cannot be married until 18 and boys, not before 21 (Laws of Bangladesh, n.d.). This law, however, has little impact on the prevalence of child marriage in Bangladesh. Marriage at a very young age has adverse health impacts on both young women and their offspring. It includes increased risk of sexually transmitted diseases (STDs), cervical cancer, maternal and child death during labour, and obstetric fistulas (Nour, 2006). The adverse health consequences of child marriage for girls also include unintended pregnancy, preterm delivery, delivery of low birth weight babies, fetal mortality, and violence within marriage (Santhya, 2011). Besides, child marriage inevitably denies children of school age their right to the education they need for their personal development. The consequences of child marriage are not limited to these things; sometimes, child marriage can cause the death of adolescent girls. A girl from Naogaon was married at the age of 15. She told her parents to continue her studies, but they did not listen to her. The girl later committed suicide ("Ballobiyete Dumremuchre Jacche," 2020).

The COVID-19 health crisis has exacerbated some of the leading social and economic drivers of child marriage, such as limited access to education, early pregnancies, and poverty (World Bank, 2020).

Therefore, the rate of child marriage in Bangladesh is alarming as girls mostly stay home due to the closure of educational institutions during the COVID-19 pandemic. The report, titled 'Ending Child Marriage: A Profile of Progress in Bangladesh,' was published in October 2020. It states that 50 per cent or 38 million women in Bangladesh were married before 18, and about 18 per cent or 13 million were married before 15. The report noted that child marriage has dropped from 90 per cent in 1970 to 51 per cent today, but the country still has the highest rate of child marriage in South Asia and is among the ten worst countries in the world (Uttom & Rozario, 2020).

Figure 10.1 shows the prevalence of child marriage among girls in the survey area. Overall, 54.5 per cent of all girls, who were married during COVID-19 in the surveyed households, were married before the legal age of marriage in Bangladesh, 18. It is essential to keep in mind that many guardians hide the actual age of their adolescent girls to comply with the minimum legal age at marriage. Thus, in reality, the rate of child marriage is much higher than what we found in the study.

Figure 10.1: Prevalence of Child marriage among girls (%)



FGD participants under the present study have stated that the COVID-19 crisis has increased financial pressure on poor and marginalised families. In this situation, some parents decided to marry off their underage daughters to reduce the financial burden, although child marriage is illegal in Bangladesh. Due to COVID-mediated shut-down of educational activities and increased unemployment rate- the level of social degradation has increased; many parents are marrying off their adolescent girls hurriedly, considering poverty and social security. In Chattogram, one FGD participant noted, *"Ongoing educational activities have been disrupted due to the closure of schools during the COVID-19 pandemic, which has led to an increase in child labour, child marriage, etc."* On the other hand, One marginalised farmer said- *"What else should I do? Got a good marriage proposal. Give food to her in this time of crisis is beyond my ability".* As a result, many girls are falling prey to child marriage.

Domestic Violence

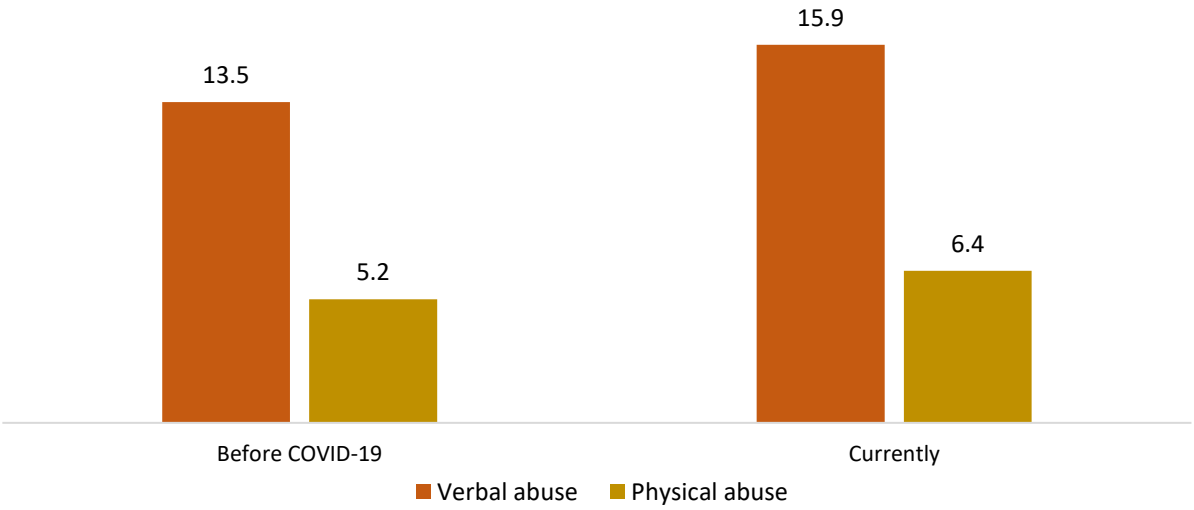
Domestic violence is not always easy to recognize. The male-dominated society thinks the incidence of domestic violence is a silly type of violence, and it is something that generally happens in the family (Human Rights Watch, 2020). Besides, domestic violence is frequently unreported because of fear. Some victims are afraid no one will believe them, especially if the abuse happens behind closed doors when their spouse behaves like the model partner in public. Some victims are afraid they will lose custody of their children. Some victims are scared they will bring shame to their family or that their friends and family will judge them. Some do not want to disclose violence because having no financial resources to support themselves. Besides, for victims with a disability, domestic abuse is especially

challenging to report because they are dependent on their abuser for their care (Gracia, 2004; Rosenberg, 2016; Talking parents, 2019; "Most Cases of Violence," 2020). For all of these, a significant number of domestic violence remain in the dark figure of crime.

According to a survey by Manusher Jonno Foundation (MJF), a national human rights organization, at least 4,249 women and 456 children were subject to domestic violence in 27 out of 64 districts of Bangladesh in April 2020, with 1,672 women (39.35% of the total) and 424 children (92.98% of the total) facing violence for the first time in their lives (Islam, 2020b). On the other hand, Ain O Salish Kendra (ASK) reported that at least 235 women were murdered by their husbands or family members in just the first nine months of 2020 (Alam, 2020).

Different forms of domestic violence against women are prevailing in society. The study findings demonstrate that women are mainly victims of either verbal abuse or physical abuse. Besides, the rate of such incidences is on the rise during the COVID-19 pandemic to some extent. Figure 10.2 shows that in 15.9 per cent of households, women have experienced verbal abuse during COVID-19; this was 13.5 per cent before the pandemic. On the other hand, in 6.4 per cent of households, women were subjected to physical abuse during the pandemic, which was 5.2 per cent before March 2020. However, apart from verbal and physical abuse, other forms of domestic violence are not reported much.

Figure 10.2: Distribution of HHs according to the type of violence against women (in%)



Focus Group Discussion (FGD) participants under the present study, who faced domestic violence during COVID-19, blame the lockdown for their situation. In some households, husbands routinely abuse their wives verbally and physically. They have opined that most of the male members of the households are staying at home due to the loss of their job and work during the lockdown and pandemic crisis. As a result, depression and anger appear among them, which provoke them to do violent acts. Men treat women inhumanely due to declining family income. Family conflicts and domestic violence have increased due to financial shortages and food crises. In Bogura, one FGD participant said, *"My husband worked at a clinic. He lost his job due to COVID-19. At that time, we had no income and could not meet the family's expenses. There was always unrest and quarrel in the family due to lack of money. For all of these, he tortured me a lot. Finally, unable to bear the torture, I left my husband's house, and now I am at my father's house".*

Community Violence

Violence against women is not limited to the four walls; instead, women have to face different types of violence in public places, workplaces, streets, educational institutions. A study carried out by the Bangladesh National Women Lawyers Association (BNWLA) showed that almost 90 per cent of the girls aged between 10 to18 years had undergone the experience of this problem. According to Ain O Salish Kendra (ASK), a total of 527 incidents of rape or attempt to rape were documented between January and September 2014 in Bangladesh. Only 291 cases were filed; 43 victims died after rape, and 11 others committed suicide (ASK, 2014).

In the study area, various types of violence against women have occurred at the community level. Across all study districts, women are now more likely to be subjected to verbal or physical abuse during the COVID-19. Even before the pandemic, these two types of abuse were more common at the community level. Besides, other forms of community violence reported are social harassment, sexual abuse (verbal & physical), compelled to suicide, murder, kidnapping/trafficking/abduction. Currently, 9.4 per cent of the women in the study area have to face verbal abuse frequently by any known or unknown person of the community except their family members, which were 6.3 per cent in the last year, before COVID-19. On the other hand, at present, 4.7 per cent of women are often the victims of physical abuse in the community (details are in Annex Table 10.3).

10.3 Violence against Children and Older People

Incidences of violence against children and older people are also on the rise during the COVID-19 pandemic. FGD participants have reported that violence against children exists in their area. Some participants have reported that children stay at home due to the closure of educational institutes. Their inattentiveness to studies and unwillingness to listen and obey their guardians have increased family disputes and violence. Besides, during the pandemic, parents have lost their job and become income-less. Under the circumstances, they are maltreating their children and misbehave with them due to having no money in their hands. FGD participants from Narayanganj, like the Focus Group Discussants in some other survey districts, expressed their concern about the consequence of the prolonged shut-down of educational institutions. They reported, *"Poor parents are unable to hire private tutors for their children at home due to their financial crisis. Many children have lost attraction to their studies, which will increase the dropout rate of school-going children. Also, some parents are being forced to engage their home-staying children in child labour."*

Violence against older people, including physical, psychological, and sexual violence, financial abuse, and neglect, can have devastating physical and mental health consequences and even lead to death (WHO, 2020b). Older people are at an increased risk of adverse mental, emotional, and physical consequences because of COVID-19. Moreover, the economic shutdown as a result of the COVID-19 pandemic can exacerbate the food crisis. Family violence can also rise during the pandemic because of the economic crisis. Consequently, the prevalence of undernutrition and abuse of older people may also increase (Rahman et al., 2020). Several incidents of violence against older people have occurred in Bangladesh during COVID-19, which shows us how older people are being neglected and abused in society. In April 2020, a 50-year-old mother was left in a forest by her children as they suspected she was a COVID-19 patient. Later, the Upazila administration rescued her from the forest and admitted her to the hospital ("Mother with COVID-19 symptoms", 2020).

Usually, violence against older people is seldom reported in Bangladeshi society. Also, when older people are abused by their family members, in most cases, they do not want to disclose it, thinking about the family prestige, insecurity and also sometimes they do not recognize it as abuse. For these reasons, it is difficult to find out the actual scenario of violence against older people. Some FGD participant has reported that usually older people are considered as the burden of the family. During

COVID-19, the level of verbal and mental abuse towards older people has increased alarmingly. As for a reason, they said, *"the decline of family income due to the COVID-19 is the primary reason of violence against older people in the poor households".* In this regard, community-based programs and strategies are necessary to reduce the negative consequences among older people in Bangladesh during and after the COVID-19 pandemic. In addition, adequate social safety-net programmes and institutional support from the government and non-government sectors could effectively respond to the problem of abuse and neglect against older people.

10.4 Violence against the Marginalised Groups

Incidences of violence and hostility against marginalised people occurred in Bangladesh in 2020, even amid the COVID-19 pandemic. There was evidence regarding hostility and conflict among marginalised communities over the distribution of relief, deprivation of relief, and biased distribution in some areas. In the northern region, a lot of regular infights in the community happened during government relief operations. In some villages, the Bangalee people helped the Bangalees only with loans and jobs, but the indigenous people did not get any help even during dire need.

On the other hand, Bangladesh Hindu Buddhist Christian Oikya Parishad has reported at least 17 people killed in sectarian violence during the COVID-19 pandemic. Vandalism was carried out at Borhanuddin of Bhola, Gangachara of Rangpur, Nasirnagar of Brahmanbaria, Chiribandar of Dinajpur, Santhia of Pabna, and Ramu- Ukhiya-Teknaf of Cox's Bazar through spreading rumours of defaming religion through hacked Facebook accounts and making fake screenshots (Hussain, 2020).

10.5 Social Violence

There has been a momentary excitement among various communities due to some superstitions and fear of COVID-19 infection. At the beginning of the COVID-19 pandemic, if anyone were affected by COVID-19 in an area, people of the surrounding areas or villages would cut off communication with the affected area or village from fear of infection even if the infected person were quarantined in a hospital or at home. The neighbours had a strong belief that a few infected would infect the whole community. Besides, shreds of evidence found that children of affected areas were not allowed to enter other areas to appear in private tuition or play. More so, healthy people of an affected area were not employed in other areas.

However, Political (believers in opposition ideology, living in the opposition alliance-dominated areas), religious (minority/majority preference), &social identity-based (kinship, social links, status) inequalities and prejudices in the distribution of relief have led to sectarian and communal animosity in different regions, which may not turn into violence at the moment, but sow the seed for future violence.

CHAPTER 11
CONCLUSION

The ''Supreme Law of the country''- Constitution of the People's Republic of Bangladesh guarantees basic necessities for its citizens. Article 15 states: "*It shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens – (a) the provision of the basic necessities of life, including food, clothing, shelter, education and medical care; (b) the right to work, that is the right to guaranteed employment at a reasonable wage having regard to the quantity and quality of work; (c) the right to reasonable rest, recreation and leisure; and (d) the right to social security, that is to say, to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases.*" Article 19(2) of the Constitution of Bangladesh also clearly states that "*The State shall adopt effective measures to remove social and economic inequality between man and man and to ensure the equitable distribution of wealth among citizens, and of opportunities in order to attain a uniform level of economic development throughout the Republic.*" At the same time, Section 19(3) says: *"The State shall endeavour to ensure equality of opportunity and participation of women in all spheres of national life."*

So, there is no doubt that Bangladesh, as a Peoples' Republic, should use all its state machinery to protect the lives of all its citizens, ensuring an "*equitable distribution of wealth among citizens, and of opportunities to attain a uniform level of economic development*." No matter whether there was a Pandemic or not, the State was required to ensure it. However, we all know: this did not happen in our country. If it happened, even in this Pandemic situation, the situation would not have been this bad. The current situation—the Himalayan figures of losses of lives and livelihood—is the outcome of a Pandemic and a State's misgovernance.

The problem is global. There is no reason to think that the global economy and society—Bangladesh is not an external entity—was doing well within the global capitalist structure. It is not at all the case that suddenly, the COVID-19 Pandemic destroyed everything. Economic depression/crisis/recession/slowdown—as a consequence of contradiction between labour and capital and long term business cycle—is inevitable under capitalism and was expected to happen in 2019–20. The danger is—this inevitable Great Depression coincides with the period of the COVID-19 Pandemic—never happened before in history. With the over-extraction of fossil fuel, climate change, and nuclear weaponisation— Danger multiplied, turning into an existentialist crisis of organised human society.

The COVID-19 has destroyed the lives and livelihoods of all the poor and marginalised communities dependent on land, water, and natural resources. It has changed the whole class structure of Bangladesh- irrespective of rural and urban. Before the COVID-19, poor and marginalised people who were dependent on land, water, and other natural resources- were already poor. COVID-19 and the extended lockdown contributed to worsening the multidimensional poverty of the past poor. After protracted lockdown, the following socio-economic changes in the class ladder- irrespective of population segments (Bengalee, indigenous peoples, religious minorities, women-headed household) could be traced: (1) absolute poor and marginalised people everywhere slide down in the class ladder. Poor joined the rank of ''extreme poor'' and ''extreme poor got down to grave'', (2) a large section of the lower-middle-class got down the ladder to join the poor, (3) many representing middle-middle class slide down to join the lower-middle class, (4) about 10 million people, mostly from poor and lower-middle-class resort to reverse migration- from urban to rural areas, (5) a group of '' new poor'' has been created, (6) COVID-19 made all these people's lives and livelihoods so ''uncertain'' that no

optimistic, positive projection could be made. Most poor, marginalised, lower-middle-class people dependent on land, water, and other natural resources- irrespective of Bangalee, indigenous peoples, religious minorities, and women-headed households did not receive any assistance from the government.

On the contrary, the lives of the wealthy and upper-middle-class became more potent than before COVID-19. They riped the benefits of the bad days due to COVID-19. Therefore, COVID-19 and the lockdown contributed to the increase in inequality and multidimensional poverty of most people representing Bangalees, Indigenous peoples, religious minorities, and the women-headed households.

On the one hand, one needs to understand the nature of the direct impacts of COVID-19 and find out the solutions accordingly. On the other hand, it is equally necessary to understand the broader realities to construct a pathway towards a decent society.

To understand the impacts of COVID-19 on the lives and livelihood of the land, water, and other natural resources-dependent communities, we must not forget the root cause. Bangladesh is a country rich with '4 *JA*' in the Bengali alphabet: 1st '*JA*' = '*JOMI'* (Land), 2nd '*JA*' = '*JOLA'* (Waterbody), 3rd '*JA*'=' *JUNGLE'* (Forest), 4th '*JA*'= '*JONO-MANUSH'* (People/human being). Every '*JA*' is a natural resource. The reality is a complete divorce of the "4th *Ja*" from other "3 Ja"- in terms of ownership and control. People who cultivate the land (farmers) and create wealth (produce crops) do not own that land; people who create wealth (cultivate fish) by labouring in the waterbody (fishers) are not the owners of that waterbody; people who create wealth by labouring in the forest creating and protecting the forest (indigenous peoples) are not the owners of that forest. These are the basics of underdevelopment and retarded progress.

Land, water, and natural resource-dependent communities are already marginalised within the capitalistic system. If they are indigenous, religious minorities, women-headed households, *char* (island) people, *haor*-dwellers (large close-waterbody), they are doubly marginalised. Agriculture and the villages are the heart of our history, society, politics, culture, economy, and people's life and livelihood. However, in rural areas of the country, agriculture and farmers are the most neglected area in the history of our country (Barkat, 2020a). It is the foremost reason behind the disproportionately higher losses and despairs out of the COVID-19 Pandemic among the marginalised groups of the people, including women. The poor and marginalised groups, living mainly in the rural parts of Bangladesh and primarily dependent on land-water-natural resources, had been historically oppressed, and state-sponsored 'unpeopling'[13] efforts had always been there. The class society denies their rights. Furthermore, the current aggravated situation in the Pandemic is only the result of the failure of an unjust system that prevailed for ages.

We need some immediate socio-economic restoration interventions. The most discussed issues in the focus group discussion facilitated across the country, shown in Box 11.1, pinpoint the immediate intervention needs.

The most-discussed issues include the partial-to-total failure in supplying the raw materials to the agri-farmers—timely, adequately, with a just price. Transport system could to serve the producers, farmers could not market as they planned, faced colossal loss. Due to the interruption in the input and output market, a severe decline in income occurred. There was a supply of some aid and support during the Pandemic, but that was not adequate. At the same time, a sudden price hike of the daily essentials made the situation worse. On the other hand, proper health care has been an area where

[13] More details on the overall process of "unpeopeling" of the indigenous communities of Bangladesh can be found at: Barkat, A. (2016). Political Economy of Unpeopling of Indigenous Peoples: The Case of Bangladesh. Dhaka: MuktoBuddhi Publishers.

the people living in the rural parts of the country never had equitable access; the Pandemic has made the situation worse only—now, people are deprived of general and emergency health care. Also, domestic and social violence are subject to concerns.

The discussion mentioned above clearly shows that restoration of economic activities ensuring an effective supply chain system is the immediate need. Also, it requires adequate emergency support and aid. General and emergency health services, maintaining standard protocol, must be made available to the people living in the villages of Bangladesh. Both at the domestic and community level, violence is an issue of concern, which requires attention.

Box 11.1: Most discussed issues at the group discussions facilitated in 16 Upazilas of 16 districts

(127 discussants: 64 female and 63 male)

Topic	Discussed on	Times discussed
Raw materials for agriculture and fisheries	High prices of inputs	254
	Inadequate supply of inputs	254
	Failure to collect inputs due to movement ban	254
Produced and extracted agricultural and aquatic products	Due to the transport crisis, it was not possible to market the produced goods in time	254
	Due to the labour crisis, it was not possible to harvest the crop in time	254
	Fair prices for manufactured/extracted products were not found	254
Economy	Inadequate aid	254
	Price hike of the essentials	240
	Sudden un/underemployment	166
	Sudden decline in income	166
	Migrated from abroad, cities, and other villages in search of livelihood	90
General and COVID-19 related health services and hygiene practices	Deprived of general and emergency health care	254
	COVID-19 related healthcare deprivation due to lack of opportunity of COVID-19 test	254
	Not follow COVID-19 relevant hygiene practices and influenced by superstitions	254
Violence	Towards women	80
	Towards children	80
	Towards people with disabilities and elderly	80

The situation had never been bright, and the current COVID-19 Pandemic has made it only darker. Noam Chomsky, one of the greatest thinkers in the contemporary world, in an interview unambiguously pointed out the fundamental factors of the damage done by this Pandemic: "*The basic factors are clear enough. The damage was rooted in a colossal market failure, exacerbated by the capitalism of the neoliberal era*" (Polychroniou, 2020). For Chomsky, the Pandemic's overriding lesson is that the crisis represents "another colossal failure of the neoliberal version of capitalism" (Magdaleno, 2020).

"The real farmers, real fishers, real forest-dependents— all are genuinely poor, deprived, and victim of inequality and discrimination in perpetuity. Not that they were living happily before the Pandemic. In the past, they used to pass their days in misery, agony, and hardship. However, using COVID-19 as a pretext, the alliance of exploitative state, global capitalism, and 'rent-seekers groups forces them to live in a worse possible situation. Only the poor-deprived peoples' ownership (joint and private) on land-waterbodies-forests can pave the pathway of their genuine development, progress, prosperity, and well-being. Reforms in Agriculture-Land-Waterbodies, including thoughts on agriculture-peasantry, are holistic— not an isolated issue of the country's socio-economic structure. Human beings must be seen as an integral part of nature. Society-Economy-State shall be seen on a larger canvas. Furthermore, the only way to build a 'decent society' embracing all, all who are varied 'marginal-small-minority-weak-backwards'- is instituting 'decent politics'" (Barkat, 2020a).

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ANNEX 1

DATA TABLES

Annex Table 3.1 Average number of household members

Number of household members	Before lockdown					Currently (November 2020)				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
1	0.3	1.5	0.9	5.7	0.5	0.3	2	1.1	5.7	0.6
2	6.8	5.9	7.2	16	6.7	7	6.3	7.3	16	6.9
3	15.1	17.1	16.5	10.4	15.4	14.9	17.1	15.6	10.4	15.3
4	26.5	33.1	31.6	22.6	27.6	26.7	31.6	32.4	22.6	27.5
5	24.4	20	22.9	21.7	23.7	23.7	20	22.2	18.9	23.1
6	15.3	12.2	11.6	13.2	14.8	15.2	13.2	11.4	15.1	14.8
7	11.6	10.2	9.3	10.4	11.3	12.2	9.8	10	11.3	11.8
n	995	205	559	106	1200	995	205	559	106	1200
Average number of household members	4.8	4.6	4.5	4.4	4.7	4.8	4.5	4.5	4.4	4.7

Annex Table 3.2 Characteristics of household members

Characteristics	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Age distribution					
0-4	8.5	7.1	7.2	0.0	8.3
5-9	8.5	8.5	7.9	0.0	8.5
10-14	11.4	9.0	9.7	0.0	11.0
15-19	11.2	10.8	10.5	0.0	11.2
20-24	8.2	9.5	8.8	0.0	8.4
25-29	7.5	8.1	7.1	2.8	7.6
30-34	6.7	7.1	7.3	7.5	6.8
35-39	7.1	7.7	8.1	12.3	7.1
40-44	5.6	5.6	6.1	12.3	5.6
45-49	6.4	6.1	6.5	11.3	6.4
50-54	4.6	7.1	5.9	13.3	5.0
55-59	4.0	4.0	4.0	10.4	4.0
60-64	3.9	4.5	4.4	11.3	4.0
65-69	2.2	2.0	2.1	6.6	2.2
70-74	2.1	1.0	2.2	8.5	1.9
75-79	0.6	0.9	0.7	0.9	0.6
80+	1.5	1.0	1.5	2.8	1.4
Sex					
Female	48.8	49.2	49.1	100.0	48.9
Male	51.1	50.7	50.8	0.0	51.0
Third-gender	0.1	0.1	0.1	0.0	0.1
Marital status					
Unmarried	44.9	45.8	43.1	0.9	45.0
Married	50.1	49.0	51.2	39.6	49.9
Widow/widower	4.2	4.7	5.0	56.7	4.3
Divorced	0.5	0.3	0.4	2.8	0.5
Separated	0.3	0.2	0.3	0.0	0.3
Educational status					
No education (0)	34.4	32.4	33.5	63.2	34.1
Below primary (1-4)	19.4	15	17.2	11.3	18.6
Have primary level education (5)	11.9	9.1	8.9	6.6	11.5

Characteristics	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Below secondary (6-9)	21.8	23.1	23.3	12.3	22
Secondary and higher level education (10+)	12.5	20.4	17.1	6.6	13.8
Disability status					
% of household members with disability	1.2	0.7	1.2	0.9	1.1
n	4709	914	2496	464	5623

Annex Table 3.3 Characteristic of household head

Characteristics	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Age distribution					
15-19	0.2	1.0	0.4	0.0	0.3
20-24	1.7	0.5	0.7	0.0	1.5
25-29	4.1	2.4	2.3	2.8	3.8
30-34	9.2	6.3	8.1	7.5	8.8
35-39	11.8	11.7	12.7	12.3	11.8
40-44	13.6	15.1	14.8	12.3	13.8
45-49	13.7	14.1	14.7	11.3	13.8
50-54	11.1	18.5	14.2	13.3	12.3
55-59	10.1	9.3	9.5	10.4	9.9
60-64	11.9	12.7	11.8	11.3	12.0
65-69	5.5	4.9	4.7	6.6	5.4
70-74	4.5	2.0	3.6	8.5	4.1
75-79	1.2	1.0	1.4	0.9	1.2
80+	1.4	0.5	1.1	2.8	1.3
Sex					
Female	7.7	14.1	10.6	100.0	8.8
Male	92.3	85.9	89.4	0.0	91.2
Marital status Marital status					
Unmarried	3.9	4.9	4.1	0.9	4.1
Married	90.1	86.8	88.6	39.6	89.5
Widow/widower	5.5	8.3	7.3	56.7	6.0
Divorced	0.3	0.0	0.0	2.8	0.2
Separated	0.2	0.0	0.0	0.0	0.2
Educational status					
No education	41.7	37.6	39.2	63.2	41.0
Below primary level education	16.7	13.2	13.8	11.3	16.1
Passed primary	15.1	10.1	11.6	6.6	14.2
Below secondary level education	18.0	22.0	22.9	12.3	18.7
Secondary and higher level education	8.5	17.1	12.5	6.6	10.0
Disability status					
% of household head with disability	1.2	0.5	1.3	0.9	1.1
n	995	205	559	106	1200

Annex Table 4.1 Percentage distribution of household members aged 15 years and above by occupational status

Type of occupation	Before lockdown					Currently (November 2020)				
	Bangalee	Indigenou	Religious Minority	Women-headed household	Total	Bangalee	Indigenou	Religious Minority	Women-headed household	Total
Crop/vegetables/fruits farming	19.6	29.5	20.8	17.0	21.3	19.2	29.2	20.5	16.4	20.9
Livestock & Poultry	1.0	0.7	1.1	0.6	1.0	0.9	0.4	1.0	0.6	0.8
Aquaculture	5.2	0.1	5.4	3.1	4.4	5.2	0.1	5.4	3.4	4.4
Agri-labourer	5.4	6.0	5.7	11.5	5.5	5.7	7.3	6.2	12.1	6.0
Non-agri-labourer	2.5		1.6	2.5	2.1	2.6		1.9	2.8	2.2
Service/professional (govt/private)	3.6	4.8	4.2	4.0	3.8	3.4	4.1	3.5	3.7	3.5
Self-employment	2.6	1.7	1.7	1.5	2.5	2.6	1.7	1.7	1.5	2.5
Business	2.6	0.9	3.0	2.8	2.3	2.6	0.6	3.0	2.8	2.3
Homemaker	34.4	31.8	31.7	28.9	33.6	34.4	31.9	31.9	29.1	34.0
Student	13.3	15.8	14.7	13.9	13.8	12.9	15.5	14.5	13.0	13.4
Unemployed	2.8	3.8	2.9	5.6	3.0	3.3	4.1	3.0	5.4	3.3
Older person	5.7	4.1	6.0	7.4	5.5	5.8	4.1	6.1	7.7	5.5
Child	0.1	0.1	0.2	0.6	0.1	0.1	0.1	0.2	0.6	0.1
Beggar	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Retired	0.1	0.0	0.2	0.0	0.1	0.2	0.0	0.2	0.0	0.1
Others	1.1	0.7	0.8	0.6	1.0	1.1	0.9	0.9	0.9	1.0
n	3374	689	1879	323	4063	3374	689	1879	323	4063

Annex Table 4.2 Percentage distribution of household head by occupational status

Type of occupation	Before lockdown					Currently (November 2020)				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Crop/vegetables/fruits farming	54.3	73.5	54.6	18.9	57.5	53.0	72.2	53.1	17.2	56.3
Livestock & Poultry	1.1	0.5	1.1	1.9	1.0	1.0	0.5	1.1	1.9	0.9
Aquaculture	12.1	0.5	12.1	0.9	10.1	12.4	0.5	12.5	0.9	10.3
Agri-labourer	9.4	9.7	9.8	17.0	9.5	9.9	11.7	10.9	17.9	10.2
Non-agri-labourer	4.1		2.7	0.9	3.4	4.0		2.7	0.9	3.3
Service/professional (govt/private)	3.4	3.9	3.4	2.8	3.5	3.4	2.9	2.7	2.8	3.3
Self-employment	3.0	1.5	2.3	0.9	2.8	2.9	1.0	2.0	0.0	2.6
Business	4.0	1.5	5.2	0.9	3.6	4.1	1.0	5.2	0.9	3.6
Homemaker	3.2	5.9	3.8	41.6	3.6	3.4	6.2	4.1	43.4	3.9
Student	0.4	0.5	0.2		0.4	0.4	0.5	0.2	0.0	0.4
Unemployed	0.4	0.5	0.4	1.9	0.4	0.6	0.5	0.5	1.9	0.6
Older person	3.0	1.0	3.0	11.4	2.7	3.2	1.5	3.4	11.3	2.9
Child	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Beggar	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Retired	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1
Others	1.6	1.0	1.4	0.9	1.5	1.6	1.5	1.6	0.9	1.6
n	995	205	559	106	1200	995	205	559	106	1200

Table 4.3: Percentage distribution of households according to migration during COVID-19 lockdown

Annex Table 4.3 Percentage distribution of households according to migration during COVID-19 lockdown

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
% of household Migrated in the village	0.3	1.0	0.5	0.9	0.4
% of household members migrated in from other rural/urban area or from abroad	1.1	1.0	1.1	0.9	1.0
% of household members migrated out to other rural/urban areas or abroad	2.9	2.9	3.8	1.9	2.9
n	995	205	559	106	1200

Annex Table 4.4 Reasons for in-migration by the household members

Reasons	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Lost work (job/business)	23.3	66.7	17.2	100.0	28.6
Could not bear cost due to reduction in income	4.7	0.0	0.0	0.0	4.1
COVID-19 induced forced displacement	67.3	16.6	75.9	0.0	61.2
Others	4.7	16.7	6.9	0.0	6.1
n	43	6	29	2	49

Annex Table 4.5 Reasons for out-migration by the household members

Reasons	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
No work opportunity	16.7	50.0	12.5	100.0	21.4
In search of better work	50.0	0.0	50.0	0.0	42.9
School/college was closed	8.3	50.0	25.0	0.0	14.3
For study (in residential madrasa)	8.3	0.0	0.0	0.0	7.1
Others	16.7	0.0	12.5	0.0	14.3
n	12	2	8	1	14

Annex Table 4.6 Percent distribution of households according to eviction threat

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Ever evicted from household	1.7	2.0	1.3	1.9	1.8
Currently (during last 6 months) faced eviction threat	2.2	1.0	1.6	3.8	2.0
n	995	205	559	106	1200

Annex Table 4.7 Percent distribution of households according to land grabbing threat

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Experienced any incidence of land grabbing before COVID-19 outbreak	1.1	0.0	0.5	2.8	0.9
Experienced any incidence of land grabbing during COVID-19 outbreak	0.3	0.0	0.2	0.9	0.3
Currently (during last 6 months) faced threat of land grabbing	1.1	0.5	0.7	1.9	1.0
n	995	205	559	106	1200

Annex Table 4.8 Homestead ownership by the households

Ownership type	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Own homestead on land belonged to the household	90.2	81.0	90.0	83.0	88.6
Own homestead on government land	5.2	2.4	2.3	5.7	4.8
Own house/room on land belonged to another individual	3.8	14.6	7.0	10.4	5.7
Rented house/room on government land	0.2	0.0	0.0	0.9	0.2
Rented house/room on land belonged to another individual	0.4	0.0	0.0	0.0	0.3
Others (specify)	0.2	2.0	0.7	0.0	0.5
n	995	205	559	106	1200

Annex Table 4.9 Percent distribution of households according to the overall condition of households

Overall condition	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Very good	2.9	1.0	1.4	2.8	2.9
Good	32.5	14.6	24.9	19.8	32.5
Average	47.7	68.3	55.1	51.9	47.7
Poor	13.9	12.7	14.3	21.7	13.9
Very poor	3.0	3.4	4.3	3.8	3.0
n	995	205	559	106	1200

Annex Table 4.10 Percentage distribution of households according to the main source of drinking water

Main source of drinking water	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Deep tube well	60.8	61.5	62.3	49.1	60.9
Shallow tube well	36.8	28.2	32.9	45.2	35.2
Protected well	0.0	0.5	0.2	0.0	0.1
Un-protected well	0.0	1.5	0.5	0.0	0.3
Rainwater	0.9	0.0	0.9	0.0	0.8
Pond	0.1	0.0	0.0	0.0	0.1
River	0.0	2.0	0.7	3.8	0.3
Purchased	0.2	0.0	0.0	0.0	0.2
Supply water by any programme/project	1.0	6.3	2.3	1.9	1.9
Others	0.2	0.0	0.2	0.0	0.2
n	995	205	559	106	1200

Annex Table 4. 11 Percent distribution of households according to water collection time and water availability round the year

Indicator	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Water availability round the year	94.5	99.0	95.5	93.4	95.3
Water collection time less than 30 minutes (round trip)	98.3	100.0	98.0	98.1	98.6
n	995	205	559	106	1200

Annex Table 4.12 Percentage distribution of households according to the type of latrine, sharing status, and handwashing arrangement inside or outside of latrine

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Type of latrine					
Flush to piped sewer system	0.7	0.5	0.7	1.9	0.7
Flush to septic tank	11.4	4.9	7.7	5.7	10.3
Flush to pit latrine	11.5	6.3	11.3	14.2	10.6
Flush to open drain	0.2	0.0	0.0	0.0	0.2
Ventilated improved pit latrine	1.8	2.4	1.8	0.0	1.9
Pit latrine with slab	55.3	67.8	59.9	66.0	57.5
Pit latrine without slab	16.1	17.1	15.6	6.6	16.1
Open/hanging latrine	1.7	0.0	2.1	0.9	1.4
Bucket latrine	0.1	0.0	0.0	0.0	0.1
Open defecation	1.2	0.0	0.5	3.8	1.0
Others	0.0	1.0	0.4	0.9	0.2
n	995	205	559	106	1200
Toilet usable round the year					
Yes	91.4	95.1	89.4	88.2	92.0
No	8.6	4.9	10.6	11.8	8.0
Sharing status					
Shared	31.1	22.4	31.1	30.4	29.6
Not shared	68.9	77.6	68.9	69.6	70.4
Hand washing arrangement inside or outside of latrine within 10 feets					
Yes	63.0	61.5	62.4	50.0	62.7
No	37.0	38.5	37.6	50.0	37.3
n	983	205	556	102	1188

Annex Table 4. 13 Percentage distribution of households according to the main source of electricity

The main source of electricity	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
No electricity	1.5	5.9	2.7	9.4	2.3
National Grid	96.3	86.3	93.9	83.1	94.5
Solar Energy	2.0	7.8	3.4	7.5	3.0
Others	0.2	0.0	0.0	0.0	0.2
n	995	205	559	106	1200

Annex Table 4. 14 Percentage distribution of households according to the type of fuel is mainly used for Cooking

The main source of electricity	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Wood	60.9	76.5	62.2	55.7	63.5
Straw/shrubs/grass	21.4	19.5	19.1	31.1	21.1
Animal dung	11.0	2.0	14.8	8.5	9.4
Natural gas	3.5	0.0	0.0	2.8	2.9
Liquid Petroleum Gas (LPG)	1.4	1.0	2.3	1.9	1.3
Charcoal	0.6	0.5	0.2	0.0	0.6
Electricity	0.5	0.5	0.7	0.0	0.5
Coal / Lignite	0.1	0.0	0.2	0.0	0.1
Agricultural crop	0.3	0.0	0.0	0.0	0.3
Others	0.3	0.0	0.5	0.0	0.3
n	995	205	559	106	1200

Annex Table 4.15 Percentage distribution of households according to the type of asset

Type of assets	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Land (own)					
Homestead	93.5	79.5	89.6	90.6	91.1
Agricultural land	42.2	42.0	41.5	28.3	42.2
Pond/ditch	21.9	13.7	20.8	12.3	20.5
Gher	5.2	0.0	6.3	1.9	4.3
Other types of land	1.8	4.4	2.1	1.9	2.3
Land (leased in)					
Agricultural land	7.9	10.7	7.9	6.6	8.4
Pond/ditch	0.5	0.0	0.4	0.0	0.4
Gher	0.5	0.0	0.7	0.0	0.4
Tree (Fruit and wood)	0.6	0.0	0.7	0.0	0.5
Tree/bamboo forest/grove	34.7	33.7	30.6	25.5	34.5
Cow/buffalo, etc.	49.2	45.4	51.0	36.8	48.6
Goat, sheep, pig, etc.	23.3	43.4	29.3	25.5	26.8
Chicken, ducks	63.7	66.3	62.6	61.3	64.2
Birds	5.6	3.9	4.8	1.9	5.3
Farming Assets*	35.6	25.9	36.3	14.2	33.9
Transport/carriage	50.7	37.1	50.1	34.9	48.3
Furniture	99.2	98.5	98.6	97.2	99.1
Mobile	97.7	93.7	95.9	91.5	97.0
Refrigerator	16.7	8.3	7.5	5.7	15.3
Motor	4.1	2.0	3.0	0.9	3.8
Sewing machine	9.2	6.8	7.7	6.6	8.8
Gold	77.5	50.7	65.8	51.9	72.9

Type of assets	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Silver	34.2	32.7	34.9	28.3	33.9
n	995	205	559	106	1200

*Farming assets includes Power tiller, Tractor, Husking machine, Low Lift Pump (LLP), Fishing net, Shallow Pump (used for irrigation purpose), Sugar cane crushing machine, Spray machine, and Animal cage

Annex Table 4.16 Average amount of household asset

Type of assets	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Land (own) (in decimal)					
Homestead	9	16	10	11	10
n	930	163	501	96	1093
Agricultural land	44	50	46	33	45
n	420	86	232	30	506
Pond/ditch	10	9	9	14	10
n	218	28	116	13	246
Gher	36	NA	42	22	36
n	52	NA	35	2	52
Other types of land	28	9	13	23	22
n	18	9	12	2	27
Land (leased in) (in decimal)					
Agricultural land	36	41	41	27	37
n	79	22	44	7	101
Pond/ditch	6	NA	4	NA	6
n	5	NA	2	NA	5
Gher	52	NA	49	NA	57
	5	NA	4	NA	5
Gold (in anaa)	6	5	5	5	6
n	771	104	368	55	875
Silver (in anaa)	16	22	18	19	17
n	340	67	195	30	407

Annex Table 4.17 Percentage distribution of households according to the sale of household assets during COVID-19 outbreak

Distress sale of household assets	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Yes	24.2	23.9	26.8	21.7	24.2
No	75.8	76.1	73.2	78.3	75.8
n	995	205	559	106	1200

Annex Table 4. 18 Average and expected value of sold assets during COVID-19 outbreak

Distress sale of household assets	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Average actual value of the sold asset (during COVID-19 outbreak)	49504	28141	36220	18789	45894
Average expected value of the asset (at a normal time, before the outbreak)	62337	38118	46746	28274	58245
n	241	49	150	23	290

Annex Table 4.19 Average and expected value of sold assets during COVID-19 outbreak (Among all households)

Distress sale of household assets	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Average actual value of the sold asset (during COVID-19 outbreak)	11990	6726	9719	4077	11091
Average expected value of the asset (at a normal time, before outbreak)	15099	9111	12544	6135	14076
n	995	205	559	106	1200

Annex Table 4. 20 Percentage distribution of households according to the actual value of the sold asset (during COVID-19 outbreak)

Actual value of the sold asset	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Less than TK. 10,000	34.9	40.8	36.7	56.5	35.9
TK.10,000 to TK.20,000	7.5	14.3	11.3	8.7	8.6
TK.20,001 to TK.30,000	10.4	4.1	12.7	8.7	9.3
TK.30,001 to TK.40,000	8.3	8.2	12	4.3	8.3
TK.40,001 to TK.50,000	9.1	18.3	8.7	8.8	10.7
TK.50,001 to TK.60,000	6.6	4.1	3.3	8.7	6.2
TK.60,001 to TK.70,000	3.7	4.1	5.3	4.3	3.8
Above TK.70,000	19.5	6.1	10	0.0	17.2
n	241	49	150	23	290

Annex Table 4. 21 Percentage distribution of households according to the actual value of the sold asset (during COVID-19 outbreak)

Actual value of the sold asset	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Less than TK. 10,000	34.9	40.8	36.7	56.5	35.9
TK.10,000 to TK.20,000	7.5	14.2	11.3	8.7	8.6
TK.20,001 to TK.30,000	10.4	4.1	12.6	8.7	9.3
TK.30,001 to TK.40,000	8.3	8.2	12.0	4.3	8.3
TK.40,001 to TK.50,000	9.1	18.4	8.7	8.8	10.7
TK.50,001 to TK.60,000	6.6	4.1	3.3	8.7	6.2
TK.60,001 to TK.1,00,000	12.0	6.1	8.7	4.3	11.0
Above TK.10,0,000	11.2	4.1	6.7	0.0	10.0
n	241	49	150	23	290

Annex Table 4. 22 Percentage distribution of households according to the distress sale of household assets by the type of asset

Distress sale of household assets (multiple responses)	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Agricultural land (own)	2.9	0.0	1.3	4.3	2.4
Tree/bamboo forest/grove	4.6	12.2	7.3	8.7	5.9
Cow/buffalo etc.	56.0	40.8	52.7	30.4	53.4
Goat, sheep, pig etc.	17.0	26.5	17.3	17.4	18.6
Chicken, ducks	29.5	26.5	33.3	47.8	29.0
Birds	1.7	0.0	1.3	0.0	1.4
Farming Assets*	1.7	0.0	0.0	0.0	1.4
Transport/carriage	2.1	0.0	0.7	0.0	1.7
Mobile	2.1	2.0	1.3	0.0	2.1
Sewing machine	0.4	0.0	0.0	0.0	0.3

Distress sale of household assets (multiple responses)	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Gold	3.7	6.1	4.7	8.7	4.1
Silver	0.8	0.0	0.7	0.0	0.7
Others**	1.6	0.0	0.0	0.0	1.4
n	241	49	150	23	290

*Farming assets includes Power tiller, Tractor, Husking machine, Low Lift Pump (LLP), Fishing net, Shallow Pump (used for irrigation purpose), Sugar cane crushing machine, Spray machine, and Animal cage
** Others include Charger light/torch, Electric fan, and solar energy panel

Annex Table 4. 23 Percentage distribution of households according to share (in Tk.) of distress sale of household assets by the type of asset

Distress sale of household assets (multiple responses)	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Agricultural land (own)	2.6	0.0	1.0	4.3	2.1
Tree/bamboo forest/grove	3.5	12.6	6.5	5.2	5.1
Cow/buffalo etc.	53.2	38.6	50.5	30.2	50.7
Goat, sheep, pig, etc.	11.2	18.1	12.3	11.7	12.4
Chicken, ducks	19.8	24.5	23.4	39.9	20.7
Birds	0.5	0.0	0.8	0.0	0.5
Farming Assets*	0.9	0.0	0.0	0.0	0.7
Transport/carriage	1.7	0.0	0.7	0.0	1.4
Mobile	1.4	0.8	0.3	0.0	1.3
Sewing machine	0.0	0.0	0.0	0.0	0.0
Gold	3.3	5.4	3.8	8.7	3.6
Silver	0.7	0.0	0.7	0.0	0.5
Others	1.2	0.0	0.0	0.0	1.0
n	241	49	150	23	290

** Others include Charger light/torch, Electric fan, and solar energy panel

Annex Table 4. 24 Percentage distribution of households according to leased out land by the household and condition of the lease

Indicators	Before COVID-19 outbreak (April 2019-March 2020)					After COVID-19 outbreak (April 2020-Onward)				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Leased out land by the household	2.0	1.0	2.0	1.9	1.8	1.0	0.5	0.5	0.9	0.9
Not leased out	98.0	99.0	98.0	98.1	98.2	99.0	99.5	99.5	99.1	99.1
n	995	205	559	106	1200	995	205	559	106	1200
Condition of lease										
Share of crop (half)	9.5	0.0	0.0	50.0	8.7	0.0	100.0	33.3	100.0	9.1
Share of crop (two-third)	4.8	50.0	9.1	0.0	8.7	10.0	0.0	0.0	0.0	9.1
Mortgage without interest, The owner,	42.9	50.0	36.4	0.0	43.5	60.0	0.0	0.0	0.0	54.5

Indicators	Before COVID-19 outbreak (April 2019-March 2020)					After COVID-19 outbreak (April 2020-Onward)				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
can borrow more than half of the total price of the land by mortgaging the land. In return, the lender can cultivate the land till the landowner repay the loan										
Long term mortgage (khai-khalsi), The owner takes cash from lease-holder for 4 to 5 years, in return lease-holder can cultivate the land till s/he extracts the same amount of lease money as profit	33.3	0.0	45.5	50.0	30.4	20.0	0.0	66.7	0.0	18.2
Cash leasing, Financial form of contractual leasing where farmer pays a certain amount of money before cultivating the crop	9.5	0.0	9.1	0.0	8.7	10.0	0.0	0.0	0.0	9.1
n	21	2	11	2	23	10	1	3	1	11
Lease-holder										

Indicators	Before COVID-19 outbreak (April 2019-March 2020)					After COVID-19 outbreak (April 2020-Onward)				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Villager from my similar economic class	31.6	0.0	10.0	100.0	28.6	30.0	0.0	0.0	0.0	27.3
Villager of higher economic class	47.4	100.0	60.0	0.0	52.4	60.0	100.0	100.0	100.0	63.6
Villager of lower economic class	15.8	0.0	30.0	0.0	14.3	10.0	0.0	0.0	0.0	9.1
Business entity	5.3	0.0	0.0	0.0	4.8	0.0	0.0	0.0	0.0	0.0
n	21	2	11	2	23	10	1	3	1	11

Annex Table 4. 25 Percentage distribution of households according to landlessness

Type of landlessness	Before COVID-19 outbreak					After COVID-19 outbreak				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Farm HHs without homestead land (having 0 decimal land)	6.4	18.8	9.8	7.7	8.8	6.4	18.8	9.8	7.7	8.8
Farm HHs with homestead, but without cultivated land (having a maximum of 10 decimal land)	40.0	24.0	36.8	46.2	37.0	40.1	24.0	37.0	46.2	37.1
Farm HHs with homestead, and cultivated land (having land between 10 and 50 decimal)	35.2	36.5	34.1	42.3	35.4	35.0	36.5	33.9	42.3	35.3
n	822	192	481	78	1014	822	192	481	78	1014

Annex Table 4.26 Percentage distribution of landless households according to leased-in land

Type of landlessness	Before COVID-19 outbreak					After COVID-19 outbreak				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Farm HHs without homestead land (having 0 decimal land)	2.8	4.8	4.5	0.0	3.2	2.8	4.8	4.5	0.0	3.2
Farm HHs with homestead, but without cultivated land (having a maximum of 10 decimal land)	25.0	28.6	29.5	66.7	25.8	25.0	28.6	29.5	66.7	25.8
Farm HHs with homestead, and cultivated land (having land between 10 and 50 decimal)	37.5	23.8	29.5	33.3	34.4	37.5	23.8	29.5	33.3	34.4
n	72	21	44	6	93	72	21	44	6	93

Annex Table 4. 27 Percentage distribution of landless households according to the leased-in water body

Type of landlessness	Before COVID-19 outbreak					After COVID-19 outbreak				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Farm HHs without homestead land (having 0 decimal land)	0.0	NA	0.0	NA	0.0	0.0	NA	0.0	NA	0.0
Farm HHs with homestead, but without cultivated land (having a maximum of 10 decimal land)	28.6	NA	50.0	NA	28.6	28.6	NA	50.0	NA	28.6
Farm HHs with homestead, and cultivated land (having land between 10 and 50 decimal)	57.1	NA	25.0	NA	57.1	57.1	NA	25.0	NA	57.1
n	7	NA	4	NA	7	7	NA	4	NA	7

Annex Table 4. 28 Percentage distribution of landless households according to leased-out land

Type of landlessness	April 2019-March 2020					April 2020 and Onward				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Farm HHs without homestead land (having 0 decimal land)	0.0	0.0	0.0	NA	0.0	0.0	0.0	0.0	0.0	0.0
Farm HHs with homestead, but without cultivated land (having a maximum of 10 decimal land)	16.7	0.0	20.0	NA	15.8	0.0	0.0	0.0	0.0	0.0
Farm HHs with the homestead and cultivated land (having land between 10 and 50 decimal)	50.0	0.0	30.0	NA	47.4	66.7	100.0	100.0	100.0	70.0
n	18	1	10	NA	19	9	1	3	1	10

Annex Table 4. 29 Average amount of leased-out land by the landless households before and during the pandemic

Type of landlessness	April 2019-March 2020	April 2020 and Onward
Farm HHs without homestead land (having 0 decimal land)	NA	NA
Farm HHs with homestead, but without cultivated land (having a maximum of 10 decimal land)	10	NA
Farm HHs with the homestead and cultivated land (having land between 10 and 50 decimal)	29	8
n	19	10

Annex Table 4. 30 Percentage distribution of landless households by the conditions of leased-out land before and during the pandemic

Conditions	April 2019-March 2020	April 2020 and Onward
Share of the crop (half), *The produced crop is shared on 50:50 proportion between landowner and lease-holder*	5.3	10.0
Share of the crop (two-third), *The owner gets two-third of the crop, and the lease-holder gets one-third of the crop*	5.3	10.0
Mortgage without interest, *The owner, can borrow more than half of the total price of the land by mortgaging the land. In return, the lender can cultivate the land till the landowner repay the loan*	47.4	50.0
Long-term mortgage *(khai-khalasi)*, *The owner takes cash from the lease-holder for 4 to 5 years. In return, lease-holder can cultivate the land till s/he extracts the same amount of lease money as profit*	31.6	20.0
Cash leasing in *financial form of contractual leasing where a farmer pays a certain amount of money before cultivating the crop*	10.5	10.0

Conditions	April 2019-March 2020	April 2020 and Onward
n	19	10

Annex Table 4. 31 Percentage distribution of households according to the experience of market vulnerability and coping strategies (1301, 1302, 1303)

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Experienced any shortage of necessary products in the local market (q1301)	81.2	79.0	77.8	84.0	80.8
Experience any price hike in food items (q1302)	87.3	84.4	84.3	89.6	86.8
n	995	205	559	106	1200
Coping strategies to adjust with the increased price (multiple responses) (q1303)					
A decrease in food consumption of the household	77.0	69.9	75.2	68.4	75.8
Reducing other necessary expenditures to meet the food expenses	48.1	70.5	46.3	51.6	51.8
Credit for maintaining household expenditure	25.2	21.4	19.7	30.5	24.6
Spending the savings to meet household expenditure	15.1	11.6	12.7	11.6	14.5
Selling assets to cover household expenditure	10.7	5.8	5.9	12.6	9.9
Purchase goods from open Market Sales by GoB	5.2	4.6	3.8	1.1	5.1
Govt. aid	5.1	6.9	7.2	5.3	5.4
Less savings than before	5.8	10.4	8.5	5.3	6.5
Individual Grant	4.5	6.9	5.1	2.1	4.9
Non-govt. aid	3.5	3.5	5.9	3.2	3.5
Ration card (food subsidy)	2.8	0.6	4.9	0.0	2.4
Household member migrated out	1.5	0.0	0.2	1.1	1.2
Sharing household rent (sub-let)	1.5	0.0	0.2	3.2	1.2
Moved to lower rented place	0.9	0.0	0.0	1.1	0.8
Seek support from the community-based organisation	0.6	0.0	0.0	0.0	0.5
Others	0.6	2.9	1.5	3.2	1.0
n	869	173	471	95	1042

Annex Table 4. 32 Percentage distribution of households according to aid received during COVID-19 pandemic

income	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
% of household received aid during COVID-19 pandemic (602)	31.6	62.4	47.6	43.4	36.8
n	995	205	559	106	1200
Sources of aid					
Government, local government	65.6	70.3	64.7	63.0	67.0
NGO	28.3	35.9	36.8	26.1	30.5
Individuals	29.6	7.8	20.7	34.8	23.3
Religious institutions-based supports	2.5	21.1	11.3	17.4	7.9

income	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Philanthropic organisations	0.3	1.6	0.8	0.0	0.7
CBO	0.0	0.8	0.4	2.2	0.2
Distribution of amount of aid received					
Upto 1000	54.2	45.7	47.9	57.1	51.7
1001-2000	14.4	19.7	17.8	14.3	15.9
2001-3000	10.8	15.0	12.7	9.5	12.0
3001-5000	8.2	15.0	11.6	14.3	10.2
5001-8000	7.5	3.9	7.3	4.8	6.5
> 8000	4.9	0.8	2.7	0.0	3.7
The average amount of aid					
Average in Tk.	2243	2043	2176	1565	2185
Share of received aid (In Tk.)					
Government, local government	56.0	55.8	51.0	54.0	55.9
NGO	22.8	24.3	28.1	16.6	23.2
Individuals	19.9	3.7	12.5	17.3	15.1
CBO	0.0	0.5	0.2	1.4	0.1
Philanthropic organisations	0.3	0.9	0.4	0.0	0.5
Religious institutions-based supports	1.0	14.9	7.7	10.7	5.1
n	314	128	266	46	442
The average amount of aid (among all households)					
Average in TK.	708	1276	1036	679	805
n	995	205	559	106	1200

Annex Table 5. 1 Percentage distribution of households according to access to the output and input market during COVID-19 pandemic

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
% of households faced problems regarding farming activities (agriculture, fisheries, livestock) during the COVID-19 pandemic	40.2	27.3	31.5	19.8	38.0
n	995	205	559	106	1200
Type of problems faced regarding farming activities (agriculture, fisheries, livestock)					
Output market					
Not able to sell farm product	52.5	42.9	41.5	33.3	51.3
Do not get expected price	73.3	58.9	63.6	71.4	71.5
No arrangement for product preservation	27.0	8.9	10.2	9.5	24.8
Limited access beyond local market	21.0	16.1	17.0	19.0	20.4
Distorted linkage with the buyers	24.8	16.1	15.9	14.3	23.7
Extortion/commission/rents	3.0	1.8	0.6	0.0	2.9
Local influential persons (Mahajan/Dadandar) control the market	2.5	0.0	0.0	4.8	2.2
Difficulties in collecting money if sell in credit	6.0	12.5	5.1	19.0	6.8
Less transportation	19.5	17.9	10.8	19.0	19.3
Input market					

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Unavailability of the required inputs (fertiliser, seeds, machinery, etc.)	17.8	21.4	16.5	9.5	18.2
Disruption in inputs (fertiliser, seeds, machinery etc.) supply	19.5	19.6	19.9	19.0	19.5
Increase in price of inputs (fertiliser, seeds, machinery, etc.)	27.0	25.0	19.9	14.3	26.8
Unavailability of labour	18.3	23.2	13.1	14.3	18.9
Others (please specify……)	3.8	5.4	4.0	14.3	3.9
n	400	56	176	21	456

Annex Table 6. 1 Average amount monthly household income (in TK.)

Sources of income	Before COVID-19 lockdown					Currently				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Agriculture	4,709	6,148	4,510	3,311	4,955	3,674	5,681	4,017	2,818	4,017
Livestock and fisheries	1,356	660	1,255	583	1,237	1,168	564	1,083	536	1,065
Forest and aqua assist collection	519	42	397	289	438	289	25	265	198	244
Agri & non-agri goods business	594	254	592	349	535	244	115	237	308	222
Labour	1,208	1,217	1,326	996	1,210	1,288	1,282	1,411	1,028	1,287
Renting land and other assets	119	54	88	20	108	156	128	146	12	152
Service	273	246	283	400	268	210	405	274	268	243
Remittance	138	150	93	434	140	212	122	116	388	197
Transport driver	316	102	215	126	279	409	140	239	330	363
Safety net	12	2	8	14	10	50	88	82	79	57
Relied/Aid	9	7	12	2	9	56	19	65	40	49
Begging	0	0	0	0	0	0	0	0	0	0
Others	130	65	111	54	119	166	305	222	46	190
Total	9,381	8,947	8,890	6,578	9,307	7,922	8,874	8,157	6,050	8,084
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 6. 2 Information on aid received during COVID-19 Pandemic (during April—October 2020)

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Household received aid (9%)	31.6	62.4	47.6	43.4	36.8
n	995	205	559	106	1200
Sources of aid (%; multiple-responses)					
Government, local government	65.6	70.3	64.7	63.0	67.0
NGO	28.3	35.9	36.8	26.1	30.5
Individuals	29.6	7.8	20.7	34.8	23.3
Religious institutions-based supports	2.5	21.1	11.3	17.4	7.9

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Philanthropic organisations	0.3	1.6	0.8	0.0	0.7
CBO	0.0	0.8	0.4	2.2	0.2
Distribution of amount of aid received (%)					
Upto 1000	54.2	45.7	47.9	57.1	51.7
1001-2000	14.4	19.7	17.8	14.3	15.9
2001-3000	10.8	15.0	12.7	9.5	12.0
3001-5000	8.2	15.0	11.6	14.3	10.2
5001-8000	7.5	3.9	7.3	4.8	6.5
> 8000	4.9	0.8	2.7	0.0	3.7
The average amount of aid for the households who received aid (TK.)					
Average	2,243	2,043	2,176	1,565	2,185
Share of received aid (%)					
Government, local government	56.0	55.8	51.0	54.0	55.9
NGO	22.8	24.3	28.1	16.6	23.2
Individuals	19.9	3.7	12.5	17.3	15.1
CBO	0.0	0.5	0.2	1.4	0.1
Philanthropic organisations	0.3	0.9	0.4	0.0	0.5
Religious institutions-based supports	1.0	14.9	7.7	10.7	5.1
n	314	128	266	46	442
The average amount of aid (among all households)					
Average in TK.	708	1276	1036	679	805
n	995	205	559	106	1200

Annex Table 6.3 Percentage distribution of households according to the distress sale of household assets during COVID-19 Pandemic

Distress sale of household assets	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Yes	24.2	23.9	26.8	21.7	24.2
No	75.8	76.1	73.2	78.3	75.8
n	995	205	559	106	1200

Annex Table 6. 4 Average and expected value of sold assets during COVID-19 Pandemic (among all households)

Distress sale of household assets	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Average actual value of the sold asset (during COVID-19)	11,990	6,726	9,719	4,077	11,091
Average expected value of the asset (at a normal time, before outbreak)	15,099	9,111	12,544	6,135	14,076
n	995	205	559	106	1200

Annex Table 6. 5 Average and expected value of sold assets during COVID-19 Pandemic (among the households who sold assets)

Distress sale of household assets	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Average actual value of the sold asset (during COVID-19)	49,504	28,141	36,220	18,789	45,894
Average expected value of the asset (at a normal time, before outbreak)	62,337	38,118	46,746	28,274	58,245

Distress sale of household assets	Bangalee	Indigenous	Religious Minority	Women-headed household	All
n	241	49	150	23	290

Annex Table 6.6 Percentage distribution of households according to the actual value of the sold asset during COVID-19 Pandemic

Actual value of the sold asset	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Less than TK. 10,000	34.9	40.8	36.7	56.5	35.9
TK.10,000 to TK.20,000	7.5	14.3	11.3	8.7	8.6
TK.20,001 to TK.30,000	10.4	4.1	12.7	8.7	9.3
TK.30,001 to TK.40,000	8.3	8.2	12	4.3	8.3
TK.40,001 to TK.50,000	9.1	18.3	8.7	8.8	10.7
TK.50,001 to TK.60,000	6.6	4.1	3.3	8.7	6.2
TK.60,001 to TK.70,000	3.7	4.1	5.3	4.3	3.8
Above TK.70,000	19.5	6.1	10	0.0	17.2
n	241	49	150	23	290

Annex Table 6. 7 Percentage distribution of households according to the actual value of the sold asset during COVID-19 Pandemic

Actual value of the sold asset	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Less than TK. 10,000	34.9	40.8	36.7	56.5	35.9
TK.10,000 to TK.20,000	7.5	14.2	11.3	8.7	8.6
TK.20,001 to TK.30,000	10.4	4.1	12.6	8.7	9.3
TK.30,001 to TK.40,000	8.3	8.2	12.0	4.3	8.3
TK.40,001 to TK.50,000	9.1	18.4	8.7	8.8	10.7
TK.50,001 to TK.60,000	6.6	4.1	3.3	8.7	6.2
TK.60,001 to TK.1,00,000	12.0	6.1	8.7	4.3	11.0
Above TK.10,0,000	11.2	4.1	6.7	0.0	10.0
n	241	49	150	23	290

Annex Table 6.8 Percentage distribution of households according to the distress sale of household assets by the type of asset during COVID-9 Pandemic (among the households who sold assets)

Assets sold	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Agricultural land (own)	2.9	0.0	1.3	4.3	2.4
Tree/bamboo forest/grove	4.6	12.2	7.3	8.7	5.9
Cow/buffalo etc.	56.0	40.8	52.7	30.4	53.4
Goat, sheep, pig, etc.	17.0	26.5	17.3	17.4	18.6
Chicken, ducks	29.5	26.5	33.3	47.8	29.0
Birds	1.7	0.0	1.3	0.0	1.4
Farming Assets*	1.7	0.0	0.0	0.0	1.4
Transport/carriage	2.1	0.0	0.7	0.0	1.7
Mobile	2.1	2.0	1.3	0.0	2.1
Sewing machine	0.4	0.0	0.0	0.0	0.3
Gold	3.7	6.1	4.7	8.7	4.1
Silver	0.8	0.0	0.7	0.0	0.7
Others**	1.6	0.0	0.0	0.0	1.4
n	241	49	150	23	290
**Farming assets includes Power tiller, Tractor, Husking machine, Low Lift Pump (LLP), Fishing net, Shallow Pump (used for irrigation purpose), Sugar cane crushing machine, Spray machine, and Animal cage*					

Assets sold	Bangalee	Indigenous	Religious Minority	Women-headed household	All
*** Others include Charger light/torch, Electric fan, and solar energy panel*					

Annex Table 6. 9 Percentage distribution of households according to share (in TK.) of distress sale of household assets by the type of asset (among the households who sold assets)

Assets sold	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Agricultural land (own)	2.6	0.0	1.0	4.3	2.1
Tree/bamboo forest/grove	3.5	12.6	6.5	5.2	5.1
Cow/buffalo etc.	53.2	38.6	50.5	30.2	50.7
Goat, sheep, pig, etc.	11.2	18.1	12.3	11.7	12.4
Chicken, ducks	19.8	24.5	23.4	39.9	20.7
Birds	0.5	0.0	0.8	0.0	0.5
Farming Assets*	0.9	0.0	0.0	0.0	0.7
Transport/carriage	1.7	0.0	0.7	0.0	1.4
Mobile	1.4	0.8	0.3	0.0	1.3
Sewing machine	0.0	0.0	0.0	0.0	0.0
Gold	3.3	5.4	3.8	8.7	3.6
Silver	0.7	0.0	0.7	0.0	0.5
Others	1.2	0.0	0.0	0.0	1.0
n	241	49	150	23	290

*** Others include Charger light/torch, Electric fan, and solar energy panel*

Annex Table 6. 10 Average amount monthly household expenditure (in TK.)

Indicators	Before COVID-19 lockdown					Currently				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Monthly household expenditure	9,767	8,429	9,038	8,340	9,538	10,700	8,688	10,323	8,929	10,357
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 6. 11 Share of monthly household expenditure by range (%)

Range of expenditure	Before COVID-19 lockdown					Currently				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Up to Tk. 5000	10.2	13.7	10.4	25.5	10.8	10.2	11.7	7.7	21.7	10.4
Tk. 5001-10000	52.8	62.9	60.1	47.2	54.5	43.8	63.4	49.9	43.4	47.2
Tk. 10001-15000	23.8	17.1	21.1	17.0	22.7	29.6	19.0	29.5	26.4	27.8
Tk. 15001-20000	9.4	4.9	5.5	5.7	8.7	9.3	3.9	8.2	4.7	8.4
Tk. above 20000	3.8	1.5	2.9	4.7	3.4	7.0	2.0	4.7	3.8	6.2

Range of expenditure	Before COVID-19 lockdown					Currently				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All	Bangalee	Indigenous	Religious Minority	Women-headed household	All
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 6. 12 Food and non-food share of monthly household expenditure (%)

Indicators	Before COVID-19 lockdown					Currently				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Food	64.7	70.3	68.2	68.0	65.6	62.5	69.1	65.3	68.5	63.6
Housing	8.3	5.8	7.4	7.1	7.9	8.2	5.4	7.0	6.7	7.7
Clothing	5.1	5.3	4.5	6.2	5.1	6.2	5.4	7.2	5.0	6.1
Hygiene	4.3	4.2	4.1	4.0	4.3	4.8	4.5	4.2	4.4	4.7
Health	4.2	1.9	3.1	2.5	3.8	8.3	6.2	6.4	6.1	7.9
Education	8.0	7.2	7.5	7.5	7.9	5.1	4.1	5.3	5.5	4.9
Others	5.5	5.4	5.3	4.7	5.5	5.0	5.4	4.8	3.8	5.0
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 6. 13 Portion of households with savings and the average amount of saved money

Indicators	Before COVID-19 lockdown					Currently				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Households saved (%)	49.8	44.4	50.6	40.6	48.9	40.9	39.0	43.1	36.8	40.6
Average savings amount (in TK.)	9,449	4,156	7,699	6,729	8,545	4,549	4,391	4,243	5,746	4,522
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 6. 14 Percentage distribution of households spent the savings, or household savings interrupted to cope up with COVID-19 pandemic

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Spent the savings to cope up with COVID-19 lockdown	35.3	49.5	39.2	37.2	37.5
Savings interrupted during COVID-19 pandemic	58.1	58.2	60.4	58.1	58.1
n	496	91	283	43	587

Annex Table 6. 15 Place of savings (multiple responses possible)

Place of savings	Before COVID-19 lockdown					Currently				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Home	7.5	15.4	8.8	0.0	8.7	3.2	7.5	4.6	0.0	3.9

Place of savings	Before COVID-19 lockdown					Currently				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Private commercial bank	6.5	4.4	3.5	9.3	6.1	4.9	5.0	3.3	7.7	4.9
Government commercial bank	8.5	15.4	9.9	4.7	9.5	6.4	16.3	10.4	2.6	8.0
NGO	75.2	48.4	70.7	72.1	71.0	82.3	51.2	73.4	74.4	77.2
Non-NGO samiti/ cooperative	7.9	22.0	13.4	11.6	10.1	8.1	25.0	15.4	12.8	10.9
Post office and others	0.6	1.1	1.1	2.3	1.7	0.2	0.0	0.4	2.6	0.6
n	496	91	283	43	587	407	80	241	39	487

Annex Table 6.16 Portion of households having credit and the average amount of outstanding credit

Indicators	Before COVID-19 lockdown					Currently				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Household have credit/loan (%)	51.0	43.4	49.0	46.2	49.7	64.8	51.2	59.6	66.0	62.5
The average amount of credit (in TK.)	3081	12,822	18,303	14,547	2,7381	40,839	11,524	19,510	26,265	35,831
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 6. 17 Information on loan taken to cope up with COVID-19 pandemic

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Households took loan (%)	34.2	25.4	29.3	40.6	32.7
n	995	205	559	106	1200
The average amount of loan received (TK.)	40,389	19,673	29,085	26,570	37,641
Sources from where the loan was taken (multiple responses)					
Samiti	5.9	7.7	7.9	0.0	6.1
Government project	0.9	0.0	0.0	0.0	0.8
Bank	4.1	3.8	2.4	2.3	4.1
NGO	51.8	38.5	57.9	39.5	50.0
Mahajan	8.2	15.4	9.8	14.0	9.2
Relative/friends/neighbours (with interest)	30.6	26.9	26.2	25.6	30.1
Relatives/friends/neighbours (without interest)	28.5	7.7	12.8	20.9	25.8

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Others	0.9	1.9	0.6	2.3	1.0
Purpose the loan was used (multiple responses)					
To buy food	80.9	78.8	78.0	86.0	80.6
For treatment purpose	25.9	21.2	23.2	20.9	25.3
To pay house rent	3.8	0.0	0.6	2.3	3.3
To fulfil other daily essentials	63.2	61.5	62.8	65.1	63.0
Run existing business	13.5	19.2	15.9	16.3	14.3
Start new business	5.6	1.9	4.9	2.3	5.1
Others	16.8	17.3	11.6	4.7	16.8
n	340	52	164	43	392

Table 6.18: Percentage distribution of households according to the failure of paying loan instalment during COVID-19 pandemic

Annex Table 6.18 Percentage distribution of households according to the failure of paying loan instalment during COVID-19 pandemic

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Households failed to pay any loan instalment during COVID-19 pandemic (%)	45.2	29.8	41.5	41.5	42.6
n	995	205	559	106	1200
Reasons for failure in depositing loan instalments on due time (multiple responses)					
Lost work	28.9	19.7	20.7	40.9	27.8
Due to illness	6.7	1.6	3.4	6.8	6.1
Due to Price Hike	24.4	18.0	19.0	25.0	23.7
Less income	72.2	49.2	65.5	54.5	69.5
No income	50.2	42.6	38.4	43.2	49.3
Instalment collection was closed	65.1	88.5	76.7	59.1	67.9
Death of household income earner	0.2	0.0	0.0	2.3	0.2
Others	0.2	1.6	0.4	2.3	0.4
n	450	61	232	44	511

Annex Table 7.1 Percentage distribution of food deficient households and concern on having three full meals

Indicators	Before lockdown					Currently (November 2020)				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Household faced food deficiency compare to demand (901)										
No, there was no shortage	43.4	37.1	37.4	24.5	42.3	15.6	15.6	17.4	6.6	15.6
Rarely shortage	32.8	36.0	34.3	40.6	33.3	32.3	28.3	31.7	24.5	31.6
someday	16.9	21.5	20.4	25.5	17.7	22.8	33.2	24.0	30.2	24.6

Indicators	Before lockdown					Currently (November 2020)				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All	Bangalee	Indigenous	Religious Minority	Women-headed household	All
shortage										
Shortage in most of the days	6.5	4.4	7.0	7.5	6.2	23.3	22.4	23.0	31.2	23.1
Always shortage	0.4	1.0	0.9	1.9	0.5	6.0	0.5	3.9	7.5	5.1
Household's concern on having three full meals all-year-round (902)										
No concern at all	38.9	34.1	33.3	22.6	38.1	13.4	12.7	15.4	3.8	13.3
Only a little concern	27.4	29.8	29.0	25.5	27.8	27.5	17.1	22.7	24.5	25.8
Some concern, but not much	17.5	22.0	20.8	26.4	18.3	18.7	23.4	20.9	25.5	19.5
Have concern	12.7	13.1	14.2	18.9	12.7	23.9	30.7	25.3	21.7	25.0
Very much concerned	3.5	1.0	2.7	6.6	3.1	16.5	16.1	15.7	24.5	16.4
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 7.2 Percentage distribution of households according to food security (905)

Household food security	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Food secure	14.3	7.8	12.3	8.5	13.2
Mildly food insecure	10.9	16.1	14.0	3.8	11.8
Moderately food insecure	31.8	46.3	37.0	31.1	34.3
Severely food insecure	43.0	29.8	36.7	56.6	40.7
n	995	205	559	106	1200

Annex Table 7. 3 Average number of days household members consumed specific items in last 7 days by sex (904)

Household Dietary Diversity	Male household members					Female household members				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Cereals	6.80	6.74	6.78	6.35	6.79	6.79	6.80	6.80	6.68	6.79
Roots and Tubers	4.45	3.85	4.41	3.89	4.35	4.42	3.87	4.41	4.03	4.33
Any coloured vegetables	4.10	3.71	4.02	3.22	4.03	4.07	3.74	4.01	3.31	4.01
Any leafy vegetables	2.81	3.35	2.88	2.42	2.90	2.81	3.40	2.91	2.50	2.91

Household Dietary Diversity	Male household members					Female household members				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Any fruits	0.92	0.90	0.97	0.70	0.91	0.87	0.82	0.90	0.65	0.86
Any meat	0.64	0.52	0.50	0.55	0.62	0.63	0.53	0.49	0.53	0.61
Any eggs	1.84	1.44	1.58	1.35	1.77	1.77	1.40	1.53	1.26	1.71
Any Fish	3.95	2.97	3.62	2.86	3.78	3.91	2.97	3.59	2.98	3.75
Pulses/legumes/nuts	3.24	3.12	2.96	2.98	3.22	3.21	3.14	2.95	3.19	3.20
Milk and milk products	0.82	0.42	0.73	0.69	0.76	0.73	0.35	0.64	0.55	0.66
Oil/fats	5.85	6.19	5.99	5.44	5.91	5.81	6.24	5.98	5.71	5.89
Sugar/Honey	2.38	2.51	2.22	2.38	2.40	2.19	2.52	2.08	2.40	2.24
Miscellaneous	5.01	4.05	4.90	3.77	4.85	4.23	3.72	4.44	3.64	4.14
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 7. 4 Percentage distribution of children (age 5-16 years) according to the current enrolment in school

Enrollment status in school	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Enrolled	95.2	98.5	94.9	90.4	95.7
Not enrolled	4.8	1.5	5.1	9.6	4.3
n	1056	197	514	115	1253

Annex Table 7.5 Percentage distribution of children according to continuation of study

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Continuing study (302_6)					
Yes	97.7	90.2	94.9	90.4	96.5
No	2.3	9.8	5.1	9.6	3.5
n	1005	194	488	104	1199
Medium of study (302_7)					
Self	59.1	64.6	60.9	60.6	59.9
Family member	46.4	47.4	43.4	47.9	46.6
Virtual school (GoB)	1.0	0.6	0.9	0.0	1.0
Virtual school (non-GoB)	2.6	1.7	2.8	0.0	2.5
Private tutor (physically)	20.2	18.9	20.1	10.6	20.0
Private tutor (virtually)	0.7	0.6	1.3	0.0	0.7
Television	0.6	0.0	0.9	4.3	0.5
Coaching Centre (physically)	11.5	12.6	13.2	3.2	11.7
Coaching Centre (virtually)	0.4	0.0	0.2	0.0	0.3
Others	2.2	0.0	0.0	4.3	1.9
Possibility of school continuation (302_8)					
High	65.6	64.9	63.1	55.8	65.5
Medium	26.6	27.9	31.2	31.7	26.8
low	7.8	7.2	5.7	12.5	7.7
n	1005	194	488	104	1199

Annex Table 7.6 Type of school children (4-16 years) enrolled in (in %)

Type of school	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Government	51.5	51.5	54.7	53.8	51.5
Private	33.5	41.8	41.6	37.5	34.9
NGO	2.4	6.7	3.7	1	3.1
Madrassa	12.5	0.0	0.0	7.7	10.5
n	1005	194	488	104	1199

Annex Table 7. 7 Type of school children (4-16 years) enrolled in

Likelihood of continuation	Government	Private	NGO	Madrassa
High	70.1	54.3	70.3	78.6
Medium	22.5	36.8	29.7	14.3
Low	7.4	8.9	0.0	7.1
n	1005	194	488	104

Annex Table 7. 8 Percentage distribution of households according to the health status of household members

Indicators	Before lockdown					Currently (November 2020)				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Heath Status (1005)										
Very Good	5.0	3.4	2.1	4.7	4.8	3.1	2.0	1.8	1.9	2.9
Good	46.9	42.9	47.8	37.7	46.3	29.6	34.6	32.6	27.4	30.5
Average	43.5	51.2	46.5	53.8	44.8	56.8	54.6	54.7	61.3	56.4
Poor	4.0	2.0	3.4	2.8	3.7	9.3	7.3	10.2	8.5	9.0
Very poor	0.5	0.5	0.2	0.9	0.5	1.1	1.5	0.7	0.9	1.2
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 7.9 Percentage distribution of household members according to disease occurrence during COVID-19 pandemic

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Household members suffered from any disease (in %) (1006_2)	16.6	12.9	16.6	13.1	16.0
n	4709	914	2496	106	5623
Type of disease incidence (1006_2)					
Communicable Diseases					
COVID-19	0.0	0.8	0.2	0.0	0.1
Fever of unknown origin (PUO)	32.6	34.6	34.8	34.9	32.9
Cold and Cough	19.7	23.8	20.6	15.3	20.2
Asthma	3.8	0.0	2.4	3.0	3.3
Diarrhea	2.8	1.5	2.4	3.0	2.6
Sore throat	1.7	3.1	2.2	4.5	1.9
Tuberculosis	0.5	0.8	0.4	0.0	0.5
Pneumonia	0.5	1.5	0.6	1.5	0.6
Dysentery (Bloody diarrhea)	0.7	0.8	0.9	0.0	0.7
Worm (Helminthiasis)	0.0	0.8	0.2	0.0	0.1

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Jaundice	0.5	0.0	0.0	1.5	0.4
Non-Communicable Diseases					
Heart Disease	1.4	1.5	1.3	4.5	1.4
High blood pressure	3.0	2.3	3.0	3.0	2.9
Diabetes	2.0	0.8	1.3	3.0	1.8
Kidney disease	0.8	0.8	0.6	0.0	0.8
Cancer	0.1	0.0	0.0	0.0	0.1
Gastric	4.0	3.8	3.4	3.0	4.0
Other diseases					
Female Diseases/Obs and Gynae	3.5	1.5	2.4	3.0	3.2
Skin diseases	2.0	0.0	1.1	0.0	1.7
Eye Infection/Eye diseases	2.1	0.8	3.0	0.0	1.9
Sexually Transmitted Diseases (STDs)	0.5	0.0	0.2	0.0	0.4
Dental diseases	1.0	0.0	0.4	0.0	0.9
Anemia	0.0	0.8	0.2	0.0	0.1
Malnutrition	1.6	2.3	1.5	0.0	1.7
Traumatic Injury	4.7	4.6	4.7	4.5	4.7
Arthritis	3.8	3.8	3.9	10.7	3.8
Swelling of hands and legs	0.6	0.0	0.2	0.0	0.5
Others	6.1	9.3	8.1	4.6	6.7
n	868	130	465	66	998

Annex Table 7. 10 Percentage distribution of diseased members according to treatment received and places of received treatment

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Household members received treatment (in %) (1006_4)	98.6	98.5	97.6	100.0	98.6
n	868	130	465	66	998
Place of received treatment (multiple responses) (1006_5)					
Self/family treatment	3.4	6.3	4.0	4.5	3.8
Local pharmacy	56.9	61.7	59.5	60.6	57.5
Local traditional healer (also Kabiraj/Hekim)	11.4	10.9	15.9	9.1	11.4
Homeopath/Ayurveda	3.0	4.7	4.4	3.0	3.3
NGO clinic	0.4	2.3	1.1	1.5	0.6
Private clinic	10.6	5.5	7.0	4.5	10.0
Government health centres/hospital	16.1	8.6	12.1	19.7	15.1
Chamber of MBBS doctor	9.1	6.3	7.3	7.6	8.7
Telemedicine	0.0	0.0	0.0	0.0	0.0
Others	0.1			1.5	0.1
n	856	128	454	66	984

Annex Table 7. 11 Percentage distribution of households approached for services by type of health facility

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Household approached for services (1007_3)	39.4	21.5	27.7	27.4	36.3
n	995	205	559	106	1200
Type of health facility (multiple responses) (1007_3)					
District level Government Hospital (i.e., District Hospital, Medical College Hospital/Specialised Hospital, MCWC)	6.4	4.4	4.3	3.8	6.1
Upazila Health Complex	11.2	4.4	7.9	8.5	10.0
Union level Health Facilities (i.e., UH&FWC; Union Sub centre/Rural Dispensary; Satellite Clinic/EPI Center; Community Health Clinic; FWA)	19.2	4.9	11.8	7.5	16.8
Private hospital/clinic (Permanent/Camp)	10.1	5.4	5.9	5.7	9.3
NGO hospital/clinic (Permanent/Satellite/Camp)	1.4	1.5	1.6	1.9	1.4
Doctors chamber (MBBS and above)	8.9	4.9	6.1	9.4	8.3
Diagnostic center	6.0	2.0	2.3	3.8	5.3
COVID-19 hotline	0.1	0.0	0.2	0.0	0.1
n	995	205	559	106	1200

Annex Table 7. 12 Percentage distribution of household members received services by type of health facility

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Type of health facility (multiple responses) (1007_4)					
District level Government Hospital (i.e., District Hospital, Medical College Hospital/Specialised Hospital, MCWC)	95.3	88.9	91.7	75.0	94.5
Upazila Health Complex	94.6	88.9	93.2	88.9	94.2
Union level Health Facilities (i.e., UH&FWC; Union Sub centre/Rural Dispensary; Satellite Clinic/EPI Center; Community Health Clinic; FWA)	97.4	90.0	95.5	100.0	97.0
Private hospital/clinic (Permanent/Camp)	100.0	100.0	100.0	100.0	100.0
NGO hospital/clinic (Permanent/Satelite/Camp)	78.6	100.0	77.8	100.0	82.4
Doctors chamber (MBBS and above)	98.9	100.0	100.0	100.0	99.0
Diagnostic center	100.0	100.0	100.0	100.0	100.0
COVID-19 hotline	100.0	0.0	100.0	0.0	100.0

Annex Table 7. 13 Percentage distribution of household members satisfaction of received services by type of health facility

Household members satisfied with received health services	Bangalee	Indigenous	Religious Minority	Women-headed household	All
District level Government Hospital (i.e., District Hospital, Medical College Hospital/Specialised Hospital, MCWC)	31.1	12.5	13.6	0.0	29.0
Upazila Health Complex	44.8	37.5	26.8	50.0	44.2
Union level Health Facilities (i.e., UH&FWC; Union Sub centre/Rural Dispensary; Satellite Clinic/EPI Center; Community Health Clinic; FWA)	58.6	55.6	63.5	75.0	58.5
Private hospital/clinic (Permanent/Camp)	44.0	27.3	30.3	50.0	42.3
NGO hospital/clinic (Permanent/Satelite/Camp)	36.4	0.0	14.3	0.0	28.6
Doctors chamber (MBBS and above)	52.3	20.0	29.4	40.0	49.0
Diagnostic center	56.7	50.0	30.8	75.0	56.3

Annex Table 7. 14 Percentage distribution of respondents according to severity score of mental health using PHQ-9 (1108)

Severity score using PHQ-9	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Minimal (<1)	4.6	10.2	6.4	6.6	5.6
Mild (1-9)	62.2	72.7	64.2	59.4	63.9
Moderately Severe (10-18)	29.4	17.1	26.5	27.4	27.3
Severe (19-27)	3.8	0.0	2.9	6.6	3.2
n	995	205	559	106	1200

Annex Table 7. 15 Percentage distribution of household according to knowledge on COVID-19 (1101)

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Know COVID-19 is a contagious disease (1101_1)					
Yes	96.4	98.0	97.1	95.3	96.7
No	3.6	2.0	2.9	4.7	3.3
Knowledge of signs and symptoms of COVID-19 (1101_2)					
Fever	92.9	96.6	92.8	88.7	93.5
Cold & cough	66.1	65.9	66.2	63.2	66.1
Sore Throat	47.9	38.5	45.1	37.7	46.3
Shortness of breath	40.6	41.5	38.1	39.6	40.8
Headache	26.8	22.9	24.7	24.5	26.2
Dizziness	16.2	8.8	10.6	14.2	14.9
Aches & Pain	13.9	9.3	11.1	15.1	13.1
Diarrhoea	16.1	5.9	10.9	16.0	14.3
Loss of taste	7.1	3.9	3.6	8.5	6.6
Rash/pale foot and palm	5.2	2.0	3.2	7.5	4.7
Red eyes	3.5	1.0	1.4	2.8	3.1

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Chest pain and feeling pressure on the chest	4.4	3.4	2.7	3.8	4.3
Loss of speech	0.3	0.5	0.4	0.0	0.3
There might be no symptom	0.6	0.5	0.7	0.9	0.6
Do not know	1.1	0.5	0.9	1.9	1.0
None of above	0.2	0.0	0.4	0.0	0.2
Measures taken for preventing COVID-19 (1101_3)					
Keep Social Distancing (Physical)	54.9	42.4	50.6	50.0	52.8
Use Face Mask	68.6	62.4	68.0	67.9	67.6
Avoid going out of the home when feeling flu-like symptom	38.5	29.8	34.7	34.9	37.0
Handwashing with soap and hand sanitiser	51.4	68.8	58.9	54.7	54.3
Recalling Almighty	21.9	20.0	15.0	32.1	21.6
Do not know	0.8	0.5	0.9	0.9	0.8
Sources of knowledge on COVID-19 transmission and preventive measures (1101_4)					
TV	75.4	71.7	76.4	57.5	74.8
From relatives/neighbours/friends	67.4	73.2	64.8	67.0	68.4
Through mobile announcement/ message)	47.6	42.9	40.6	47.2	46.8
Miking	46.4	47.8	44.4	50.9	46.7
Internet/Website/Facebook	13.7	4.9	8.6	11.3	12.2
Poster/Leaflet	9.3	10.7	7.0	11.3	9.6
Newspaper	7.6	4.9	3.8	9.4	7.2
Others	2.3	1.0	3.2	0.9	2.1
Radio/FM	3.0	0.0	0.5	1.9	2.5
I did not hear anything about it	0.7	0.5	0.7	2.8	0.7
n	995	205	559	106	1200

Annex Table 7.16 Percentage distribution of diseased members according to COVID suspects

Indicators	Before lockdown				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All
% of household members had COVID sign & symptoms	59.2	61.9	61.9	59.0	59.5
n	781	118	415	61	899

Annex Table 7.17 Percentage distribution of household members according to COVID suspects

Indicators	Before lockdown				
	Bangalee	Indigenous	Religious Minority	Women-headed household	All
% of household members had COVID sign & symptoms	9.8	8.0	10.3	7.8	9.5
n	4709	914	2496	106	5623

Annex Table 7. 18 Percentage distribution of household approaches for services from different institutions and leadership

Household approached for services	Bangalee	Indigenous	Religious Minority	Women-headed household	All
District Level (Government)					
Zila Parishad	0.8	2.4	1.3	0.9	1.1
DC Office	0.0	0.5	0.2	0.0	0.1
Security and Discipline Affairs related Offices (i.e., Police Super Office, RAB Office, Fire Service and Civil Defence Office, Ansar and VDP Office)	0.2	0.0	0.0	0.9	0.2
Human Resource Development related Offices (i.e., DEMO, BRDB, PDBF, Co-operative Office, Social Welfare Office, Women Affairs Office, Youth Development Office, Labour Office, Jatiyo Mohila Shangstha)	0.2	0.0	0.0	0.9	0.2
Agriculture and Food related Offices (i.e., BADC, Agriculture Extension, Livestock Office, Fisheries Office, CDB, SRDI)	0.0	0.5	0.2	0.9	0.1
Water Development Board Office	0.3	0.0	0.2	0.0	0.3
Power Supply Office (i.e., PBS Office)	0.2	0.0	0.2	0.0	0.2
National Legal Aid Services Organisation Office	0.3	0.0	0.4	0.0	0.3
Upazila Level (Government)					
Upazila Parishad	4.0	6.3	4.3	2.8	4.4
UNO Office	1.8	2.4	1.6	2.8	1.9
Human Resource Development Offices (i.e., Co-operative Office, Social Welfare Office, Women Affairs Office, Youth Development Office)	0.3	0.0	0.2	0.0	0.3
Food and Agriculture related Offices (i.e., Agricultural Extension Office, Livestock Office, Fisheries Office, BADC)	0.4	0.0	0.2	0.0	0.3
Land and Nature Affairs related Offices (i.e., Land Office, Settlement Office, Sub-register Office; Forest Office)	0.7	0.0	0.0	0.9	0.6
Police Station	0.3	0.0	0.4	0.0	0.3
Palli Bidyut Office	0.0	0.0	0.0	0.0	0.0
Public Bank	0.6	1.0	1.1	0.0	0.7
Union Level (Government)					
Union Parishad	23.3	16.1	19.3	28.3	22.1
Office of Tahsildar	0.3	0.0	0.2	0.0	0.3
Non-Government (District/Upazila/Union Level)					
NGO (Micro-credit/Rights/Legal/Social Welfare-Women, Children, PWD, Elderly, Marginalised)	7.9	17.1	12.3	15.1	9.5

Household approached for services	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Private Bank	0.0	0.5	0.2	0.0	0.1
Local Group/Co-operative/Samiti	1.2	2.4	1.1	1.9	1.4
Voluntary/Charity Organisations	0.6	0.0	0.4	0.0	0.5
Community Leader	2.6	2.9	3.2	4.7	2.7
Political Leader	7.3	4.4	7.2	3.8	6.8
Religious Institution and Leader	0.1	4.4	1.6	4.7	0.8
n	995	205	559	106	1200

Annex Table 7. 19 Percentage distribution of household received services from different institutions and leadership

Household received services	Bangalee	Indigenous	Religious Minority	Women-headed household	All
District Level (Government)					
Zila Parishad	62.5	80.0	57.1	0.0	69.2
DC Office	-	100.0	100.0	-	100.0
Security and Discipline Affairs related Offices (i.e., Police Super Office, RAB Office, Fire Service and Civil Defence Office, Ansar and VDP Office)	50.0	-	-	0.0	50.0
Human Resource Development related Offices (i.e., DEMO, BRDB, PDBF, Co-operative Office, Social Welfare Office, Women Affairs Office, Youth Development Office, Labour Office, Jatiyo Mohila Shangstha)	50.0	-	-	100.0	50.0
Agriculture and Food related Offices (i.e., BADC, Agriculture Extension, Livestock Office, Fisheries Office, CDB, SRDI)	-	100.0	100.0	100.0	100.0
Water Development Board Office	33.3	-	0.0	-	33.3
Power Supply Office (i.e., PBS Office)	50.0	-	100.0	-	50.0
National Legal Aid Services Organisation Office	33.3	-	50.0	-	33.3
Upazila Level (Government)					
Upazila Parishad	57.5	76.9	58.3	0.0	62.3
UNO Office	55.6	80.0	44.4	33.3	60.9
Human Resource Development Offices (i.e., Co-operative Office, Social Welfare Office, Women Affairs Office, Youth Development Office)	33.3	-	0.0	-	33.3
Food and Agriculture related Offices (i.e., Agricultural Extension Office, Livestock Office, Fisheries Office, BADC)	75.0	-	0.0	-	75.0
Land and Nature Affairs related Offices (i.e., Land Office,	57.1	-	-	0.0	57.1

Household received services	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Settlement Office, Sub-register Office; Forest Office)					
Police Station	66.7	-	50.0	-	66.7
Palli Bidyut Office	-	-	-	-	-
Public Bank	66.7	50.0	66.7		62.5
Union Level (Government)					
Union Parishad	49.1	78.8	50.9	50.0	52.8
Office of Tahsildar	33.3	-	0.0	-	33.3
Non-Government (District/Upazila/Union Level)					
NGO (Micro-credit/Rights/Legal/Social Welfare-Women, Children, PWD, Elderly, Marginalised)	88.6	91.4	91.3	93.8	89.5
Private Bank	-	100.0	100.0	-	100.0
Local Group/Co-operative/Samiti	0.0	100.0	100.0	0.0	100.0
Voluntary/Charity Organisations	66.7	-	50.0	-	66.7
Community Leader	34.6	50.0	38.9	40.0	37.5
Political Leader	26.0	44.4	30.0	0.0	28.0
Religious Institution and Leader	0.0	100.0	100.0	100.0	90.0
n					

Annex Table 7. 20 Percentage distribution of household according to the satisfaction of received services

Household received services	Bangalee	Indigenous	Religious Minority	Women-headed household	All
District Level (Government)					
Zila Parishad	60.0				33.3
DC Office		100.0	100.0		100.0
Security and Discipline Affairs related Offices (i.e., Police Super Office, RAB Office, Fire Service and Civil Defence Office, Ansar and VDP Office)					
Human Resource Development related Offices (i.e., DEMO, BRDB, PDBF, Co-operative Office, Social Welfare Office, Women Affairs Office, Youth Development Office, Labour Office, Jatiyo Mohila Shangstha)					
Agriculture and Food related Offices (i.e., BADC, Agriculture Extension, Livestock Office, Fisheries Office, CDB, SRDI)		100.0	100.0	100.0	100.0
Water Development Board Office	100.0				100.0
Power Supply Office (i.e., PBS Office)	100.0		100.0		100.0
National Legal Aid Services Organisation Office					
Upazila Level (Government)					
Upazila Parishad	30.4	30.0	28.6	-	30.3
UNO Office	50.0	25.0	25.0	100.0	42.9

Household received services	Bangalee	Indigenous	Religious Minority	Women-headed household	All
Human Resource Development Offices (i.e., Co-operative Office, Social Welfare Office, Women Affairs Office, Youth Development Office)					
Food and Agriculture related Offices (i.e., Agricultural Extension Office, Livestock Office, Fisheries Office, BADC)	66.7				66.7
Land and Nature Affairs related Offices (i.e., Land Office, Settlement Office, Sub-register Office; Forest Office)					
Police Station	100.0		100.0		100.0
Palli Bidyut Office					
Public Bank	25.0	100.0	50.0		40.0
Union Level (Government)					
Union Parishad	32.5	30.8	29.1	33.3	32.1
Office of Tahsildar					
Non-Government (District/Upazila/Union Level)					
NGO (Micro-credit/Rights/Legal/Social Welfare-Women, Children, PWD, Elderly, Marginalised)	32.9	43.8	36.5	20.0	36.3
Private Bank		100.0	100.0		100.0
Voluntary/Charity Organisations	75.0		100.0		75.0
Community Leader	22.2	33.3	28.6	0.0	25.0
Political Leader	21.1	50.0	33.3	-	26.1
Religious Institution and Leader		55.6	55.6	40.0	55.6
n					

Annex Table 8. 1 Household poverty by CBN method (actual)

Poverty of household	Before COVID-19 pandemic					During COVID-19 pandemic				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Using lower poverty line (%)	66.3	72.7	65.8	70.8	67.4	56.9	69.8	53.1	67.0	59.1
Using upper poverty line (%)	78.0	85.4	79.6	82.1	79.3	69.1	81.0	68.0	71.7	71.2
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 8. 1a Household poverty by CBN method considering extra savings and credit

Poverty of household	Before COVID-19 pandemic					During COVID-19 pandemic				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Using lower poverty line (%)	66.3	72.7	65.8	70.8	67.4	73.3	79.0	68.7	78.3	74.3
Using upper poverty line (%)	78.0	85.4	79.6	82.1	79.3	81.5	89.8	81.0	80.2	82.9
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 8. 2 Household poverty by income method

Poverty of household	Before COVID-19 pandemic					During COVID-19 pandemic				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Income poverty (1.90 PPP dollar)	53.5	54.6	53.8	67.9	53.7	61.1	50.2	55.1	71.7	59.3
Income poverty (3.20 PPP dollar)	76.5	77.6	76.7	84.9	76.7	85.2	82.0	83.7	84.9	84.7
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 8. 3Food poor household

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Absolute poor (per capita per day cal intake < 2122 k.cal)	26.1	26.8	24.0	31.1	26.3
Hardcore poor (per capita per day cal intake < 1805 k.cal)	46.5	49.3	45.1	52.8	47.0
n	995	205	559	106	1200

Annex Table 9. 1 Status of community capital

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Helping others					
Participated actively in providing support (mental, physical or financial) to neighbour/ community in their needs/crisis	9.9	10.2	11.3	5.7	10.0
Only a little participation in proving support (mental, physical, or financial) to neighbour/ community in their needs/crisis	28.2	19.1	23.4	27.3	26.6
No participation in proving support (mental, physical or	61.9	70.7	65.3	67.0	63.4

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
financial) to neighbour/ community in their needs/crisis					
Receiving help from others					
Received all support (mental, physical or financial) from neighbour /community in their needs/crisis	5.8	4.4	6.6	2.8	5.6
Received some support (mental, physical or financial) from neighbour /community in their needs/crisis	33.3	21.9	27.2	38.7	31.3
Received no support (mental, physical or financial) from neighbour /community in their needs/crisis	60.9	73.7	66.2	58.5	63.1
n	995	205	559	106	1200

Annex Table 9. 2 Status of community capital

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Helping others					
Providing mental support to neighbour/community in their needs/crisis					
Participated actively	7.3	7.8	8.1	1.9	7.4
Only a little participation	23.5	17.1	19.0	27.4	22.4
No participation	69.1	75.1	73.0	70.8	70.2
Providing physical support to neighbour/community in their needs/crisis					
Participated actively	5.6	6.3	6.4	2.8	5.8
Only a little participation	22.2	13.7	19.0	21.7	20.8
No participation	72.2	80.0	74.6	75.5	73.5
Providing financial support (as a gift) to neighbour/community in their needs/crisis					
Participated actively	1.8	2.0	2.0	1.9	1.8
Only a little participation	14.4	9.3	12.7	12.3	13.5
No participation	83.8	88.8	85.3	85.8	84.7
Providing financial support (as a soft loan) to neighbour/community in their needs/crisis					
Participated actively	1.3	1.0	1.6	1.9	1.3
Only a little participation	7.7	6.3	7.7	8.5	7.5
No participation	91.0	92.7	90.7	89.6	91.3
Providing support in kind (as a gift) to neighbour/community in their needs/crisis					
Participated actively	0.8	0.5	0.7	0.0	0.8
Only a little participation	8.5	4.4	8.6	7.5	7.8
No participation	90.7	95.1	90.7	92.5	91.4
Providing support in kind (as a soft loan) to neighbour/community in their needs/crisis					
Participated actively	0.5	0.5	0.2	0.9	0.5
Only a little participation	4.7	3.9	6.3	5.7	4.6
No participation	94.8	95.6	93.6	93.4	94.9
Receiving help from others					
Received mental support from neighbour/community people in case of needs/crisis					
Received all support	4.0	3.4	4.1	1.9	3.9
Received some support	18.7	13.7	15.9	18.9	17.8
Received no support	71.1	79.5	74.8	69.8	72.5
Not applicable	6.2	3.4	5.2	9.4	5.8

Indicators	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Received physical support from neighbour/community people in case of needs/crisis					
Received all support	3.2	2.0	3.2	0.9	3.0
Received some support	16.3	15.6	15.4	17.0	16.2
Received no support	75.3	79.5	77.5	74.5	76.0
Not applicable	5.2	2.9	3.9	7.5	4.8
Received gift (financially) from neighbour/community people in case of needs/crisis					
Received all support	0.7	0.5	1.1	0.0	0.7
Received some support	12.8	7.8	12.0	15.1	11.9
Received no support	81.9	89.3	83.9	80.2	83.2
Not applicable	4.6	2.4	3.0	4.7	4.3
Received soft loan (financially) from neighbour/community people in case of needs/crisis					
Received all support	0.5	0.0	0.4	0.0	0.4
Received some support	11.1	6.8	8.9	10.4	10.3
Received no support	82.6	90.2	85.9	82.1	83.9
Not applicable	5.8	2.9	4.8	7.5	5.3
Received gift (in-kind) from neighbour/community people in case of needs/crisis					
Received all support	0.5	1.0	1.3	0.9	0.6
Received some support	7.5	2.0	7.0	8.5	6.6
Received no support	86.3	92.2	86.8	83.0	87.3
Not applicable	5.6	4.9	5.0	7.5	5.5
Received soft lending (in-kind) from neighbour/ community people in case of needs/crisis					
Received all support	0.3	0.0	0.5	0.0	0.3
Received some support	5.8	2.0	4.5	6.6	5.2
Received no support	87.7	94.1	90.2	85.8	88.8
Not applicable	6.1	3.9	4.8	7.5	5.8
n	995	205	559	106	1200

Annex Table 9. 3 Percentage distribution of respondents according to the perception of household's socio-economic status

Socio-economic status	Before lockdown					Currently (November 2020)				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Extreme poor	7.9	8.3	9.3	18.9	8.0	27.3	16.1	26.7	43.4	25.4
Poor	36.4	32.7	37.0	39.6	35.8	38.1	36.6	36.0	32.1	37.8
Lower middle class	37.4	42.9	39.5	32.1	38.3	26.8	35.6	29.8	18.8	28.2
Middle middle class	18.0	15.6	14.0	9.4	17.6	7.6	11.2	7.3	5.7	8.3
Upper middle class	0.3	0.5	0.2	0.0	0.3	0.2	0.5	0.2	0.0	0.3
Rich	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 9. 4 Percentage distribution of household according to respondent's opinion on the improvement of the COVID-19 situation

Respondents' opinion	Currently (November 2020)				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Will be improved soon	50.9	53.2	51.7	49.1	51.3
Will not improve soon	25.9	12.7	22.9	24.5	23.7
Do not know	23.2	34.1	25.4	26.4	25.0
n	995	205	559	106	1200

Annex Table 9. 5 Percentage distribution of respondents according to optimism about their future

Level of optimism	Before lockdown					Currently (November 2020)				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Not at all optimistic	2.4	7.8	4.5	8.5	3.3	12.3	21.5	15.7	26.4	13.8
Slightly optimistic	29.8	49.3	40.3	40.6	33.2	45.7	48.3	48.3	40.6	46.2
Optimistic	44.4	31.7	37.6	33	42.2	37.5	27.8	32.4	30.2	35.8
Very optimistic	23.4	11.2	17.6	17.9	21.3	4.5	2.4	3.6	2.8	4.2
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 9. 6Percentage distribution of respondents according to optimism about their children's future

Level of optimism	Before lockdown					Currently (November 2020)				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Not at all optimistic	1.7	4.9	3.0	7.5	2.3	6.6	14.1	10.9	19.8	7.9
Slightly optimistic	18.0	31.7	25.8	25.5	20.3	32.2	35.6	34.2	33.0	32.8
Optimistic	34.6	38.0	37.4	25.5	35.2	38.6	35.6	35.4	26.4	38.1
Very optimistic	43.2	23.4	31.3	38.7	39.8	20.1	13.2	17.2	18.9	18.9
Not applicable	2.5	2.0	2.5	2.8	2.4	2.5	1.5	2.3	1.9	2.3
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 9.7 Percentage distribution of respondents about satisfaction about their life

Level of satisfaction	Before lockdown					Currently (November 2020)				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Highly satisfied	10.9	0.5	6.8	9.4	9.1	2.5	0.0	1.6	3.8	2.1
satisfied	35.0	22.9	27.4	22.6	32.9	19.8	9.3	17.2	16.0	18.0
Moderate	44.8	65.9	56.0	43.4	48.4	40.9	61.0	46.0	29.2	44.3
Dissatisfied	8.1	8.8	8.6	21.7	8.3	29.2	20.5	27.2	34.0	27.8

Level of satisfaction	Before lockdown					Currently (November 2020)				
	Bangalee	Indigenous	Religious Minority	Women-headed household	Total	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Extremely Dissatisfied	1.2	2.0	1.3	2.8	1.3	7.5	9.3	8.1	17.0	7.8
n	995	205	559	106	1200	995	205	559	106	1200

Annex Table 9.8 Percentage distribution of respondents about perception about how long it may take to get things or life back to normal (as it was before the COVID-19 pandemic)

Perception of respondent	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
The human being is endowed with inherent solid power, so very soon, they will return to the earlier (class) position	4.2	0.0	1.1	1.9	3.5
It will take 6 months to 1year to return to the earlier position	12.4	14.1	14.5	14.2	12.7
It will take 1 year to 2 years to return to the earlier position	17.7	26.8	22.0	19.8	19.3
It will take 2 to 3 years to return to the earlier position	9.5	12.2	13.1	6.6	10.0
It will take 3 to 5 years to return to the earlier position	5.4	6.8	6.4	1.9	5.7
It will take 5 to 10 years to return to the earlier position	2.3	4.4	3.8	1.9	2.7
It is not possible to return to the previous class structure in the next 10 years	1.9	3.4	2.0	0.0	2.2
Once go down, it is never possible to go up again	1.7	2.4	2.0	2.8	1.8
Only God Knows, human beings are not in a position to predict	44.9	29.7	35.1	50.9	42.1
n	995	205	559	106	1200

Annex Table 10. 1 Child marriage prevalence among girls

Child marriage prevalence	Bangalee	Indigenous	Religious Minority	Women-headed household	Total
Child marriage among girls	55.8	33.3	44.4	66.7	54.5
n	52	3	18	3	55

Annex Table 10. 2Percentage distribution of households according to the incidence of domestic violence against women

Incidence of domestic violence	Before COVID-19	Currently
Verbal abuse	13.5	15.9
Physical abuse	5.2	6.4
Compelled to suicide	0.0	0.0
Throw out from home	0.6	0.2
n	64	64

Annex Table 10. 3Percentage distribution of the community according to the frequency of occurrence of violence against women

Frequency of occurrence	In the last year, before COVID-19	Currently, during the COVID-19 pandemic
Verbal abuse		
Frequently	6.3	9.4
Rarely	76.6	70.3
Did not occur	17.1	20.3
n	64	64
Physical abuse		
Frequently	0.0	4.7
Rarely	53.1	46.9
Did not occur	46.9	48.4
n	64	64
Sexual abuse (verbal and physical)		
Frequently	1.6	1.6
Rarely	10.9	9.4
Did not occur	87.5	89.1
n	64	64
Compelled to suicide		
Frequently	1.6	1.6
Rarely	1.6	3.1
Did not occur	96.9	95.3
n	64	64
Acid victim		
Frequently	1.6	1.6
Rarely	1.6	1.6
Did not occur	96.9	96.9
n	64	64
Kidnapping/trafficking/abduction		
Frequently	1.6	1.6
Rarely	1.6	1.6
Did not occur	96.9	96.9
n	64	64
Murder		
Frequently		1.6
Rarely	4.7	3.1
Did not occur	95.3	95.3
n	64	64
Blackmail by the threat of publishing photo/video/audio		
Frequently		
Rarely	3.1	4.7
Did not occur	96.9	95.3
n	64	64
Social harassment		
Frequently	1.6	1.6
Rarely	14.1	14.1
Did not occur	84.4	84.4
n	64	64

ANNEX 2

DATA COLLECTION INSTRUMENTS

ID				

COVID-19 Impact on Lives and Livelihoods of the Land, Water, and Natural Resources Dependent Communities: Coping with Post COVID-19 New Normal Situation

Data Collection Instrument 1: Household Survey Questionnaire

Please, accept our warm greetings in this Coronavirus-infected unpredictable and challenging times. We are experiencing many Coronavirus Disease-19 (i.e., COVID-19) infections and deaths around us. We would like to understand what changes COVID-19 has brought in the socio-economic situation of your household and the community around you. The Association for Land Reform and Development (ALRD) – a national rights-based advocacy and networking organisation – has commissioned the Human Development Research Centre (HDRC) – a leading research organisation of Bangladesh – to conduct this research. We have come from HDRC to collect relevant data and information. We want to find out the social, economic, and structural changes and challenges of your household and the surrounding community in the face of the Corona pandemic. We would highly appreciate it if you would kindly share with us relevant information. Your information in this interview will not only be beneficial for the successful administration of this research. However, it will also support the relevant government and non-government organisations to take informed-policy and programmatic interventions.

We shall never use the information provided by you separately; instead, we shall use it combinedly. Your identity will be kept confidential and will never be disclosed. The interview will require around one hour.

Are you willing to participate in this survey and provide the required information?

Yes = 1, No = 2 (*Enumerator: Go to next sample respondent)*

[Enumerator: After the respondent agrees, proceed with the questionnaire interview; set a convenient date and time, if additional time is required.]

Commissioned by

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November 2020

Interview Related Information			
Interview Call	1	2	3
Date			
Result Code *			
Interviewer's Name & Signature			
Supervisor's Name & Signature			
* Result Code: Completed =1, Incomplete = 2 (Please specify ……)			

Section 1: Household & Key Respondent Identification

101	Name of key respondent	
102	Sex of key respondent	Male =1, Female = 2, Third-gender = 3
103	Age of key respondent (in-completed year)	
104	Religion	Islam = 1 Buddhism = 2, Christianity = 3, Hinduism = 4, Others (Please specify……) = 9
105	Ethnicity	Bangalee = 1, Indigenous = 2 (please specify, use codes), Bihari = 3, Rohingya = 4, Dalit = 5, Harijan= 6, Others (Please specify……) = 9
	Indigenous People code: Bawm = 7, Chak = 8, Chakma = 9, Khyang= 10, Khumi = 11, Lushai = 12, Marma = 13, Mro = 14, Pangkhua= 15, Tanchangya= 16, Tripura = 17, Santals=18, Khasi=19, Bagdi = 20, Garo = 21, Manipuri = 22, Bhuimali = 23, Gorait = 24, Kol = 25, Koch = 26, Mahato= 27, Malpahari = 28, Mahali = 29, Munda = 30, Mushhor= 31, Orao = 32, Rajoar = 33, Santals= 34, Turi = 35, Bhumij = 36, Bhuiyan = 37, Kadara = 38, Kora = 39, Lohar = 40, Hajong = 42, Teli = 43	
106	District	
107	Upazila	
108	Union	
109	Village*	
110	Mobile number	

* In CHT, para

Section 2: Demographic and Occupation Scenario

		Before the COVID-19 outbreak (March 2020)	At the time of the interview
201	Total number of household members		

202 Please provide some background information about your household members and close family members. (***Fill in the list starting with the household head*** *and other members by age in ascending order*.)

Sl.	Name	Age (in completed year)	Sex (Male=1, Female=2, Third-gender=3)	Disability status (Disable=1; Not disable=2)	Education (highest class passed)	Marital status Unmarried; never married=1; Married=2; Widow/widower=3; Divorced=4; Separated=5	Occupation (use code)			
							Before the COVID-19 outbreak (March 2020)		At the time of the interview	
							Primary	Secondary	Primary	Secondary
1	2	3	4	5	6	7	8	9	10	11
Household members *(lives permanently, eats under a common cooking arrangement; generally slept at night under the safe roof at least once in the last 6 months)*										
1.				1 2		1 2 3 4 5				
2.				1 2		1 2 3 4 5				
3.				1 2		1 2 3 4 5				
4.				1 2		1 2 3 4 5				
5.				1 2		1 2 3 4 5				
6.				1 2		1 2 3 4 5				

202	Please provide some background information about your household members and close family members. (***Fill in the list starting with the household head*** *and other members by age in ascending order*.)									
Sl.	Name	Age (in completed year)	Sex (Male=1, Female=2, Third-gender=3)	Disability status (Disable=1; Not disable=2)	Education (highest class passed)	Marital status Unmarried; never married=1; Married=2; Widow/widower=3; Divorced=4; Separated=5	Occupation (use code)			
							Before the COVID-19 outbreak (March 2020)		At the time of the interview	
							Primary	Secondary	Primary	Secondary
1	2	3	4	5	6	7	8	9	10	11
7.				1 2		1 2 3 4 5				
8.				1 2		1 2 3 4 5				
9.				1 2		1 2 3 4 5				
10.				1 2		1 2 3 4 5				
202a. Family members (not living in this house, but contributes to the household income regularly and/or studies/works in another place)										
1.										
2.										
3.										
4.										

Occupation code:

1. **Crop/vegetables/fruits farming:** Crop/vegetable/fruits farmer (plough)=11, Crop/vegetable/fruits farmer (jum)=12, Crop/vegetable/fruits trader (wholesale, warehouse)=13, Crop/vegetable/fruits trader (retailer)=14, Nursery Owner=15, Fodder (grass) grower=16, Others (please specify……)=197,
2. **Livestock & Poultry**: Rearing milking cow=21, Cow/buffalo rearing=22, Goat/Sheep/pig rearing=23, Milk Trader/milk collector=24, Poultry rearing=25, Others (please specify……) =297
3. **Aquaculture**: Aquaculture farmer=31, Aqua-product trader (wholesaler, warehouse)=32, Aqua-product trader (retailer)=33, Hatchery owner=34, Gher owner=35, Fisherman=36, Others (please specify……)=397
4. **Agri-labourer**
5. **Non-agri-labourer:** Wage labourer=51, Bus/truck conductor=52, Worker in shop=53, Domestic aid=54, Helper of Mason=55, Rickshaw/van puller =56, Boatman=57, Others (please specify……)=597
6. **Service/professional (govt/private):** Ansar/VDP=61, Teacher=62, Reporter/Journalist=63, Doctor (MBBS)=64, Engineer=65, Village doctor/Quack=66, Homeopath/ Ayurvedic/ Unani=67, Veterinary doctor=68, Birth attendant (without training)=69, Birth attendant (with training)=610, Imam/priest=611, Private tutor=612, Deed writer=613, Garment Worker=614, Online-based product delivery=615, Restaurant barer=616, Bus/Truck/Car Driver=617, Jeep driver=618, Others (please specify……)=697
7. **Self-employment:** Electrician=71, Welder=72, Plumber=73, Carpenter=74, Repairman (appliances)=75, Driver (own motorized-car)=76, Mason, Cook=77, Mechanic (Rickshaw/motor) = 78, Barber=79, Computer Operator=710, Tailor=711 , Painter =712, Butcher, Mobile servicing =713, Others (please specify……)=797
8. **Business:** Grocery shop=81, Tea stall=82, Mobile Flexi load=83, Hotel/Restaurant business=84, Cloth business=85, Saloon business=86, Laundry business=87, Pharmacy=88, Contractor (construction)=89, Milk processor (Ghosh/sweet maker/sweet seller)=810, Meat seller=811, Selling irrigation water=812, Fingerling businessman=813, Provider of aquaculture input=814, Online-based product sale=815, Handicraft =816, Timber business=817, Catering business=818 , Cottage industry=819, Cobbler =820, Weaver=830, Potter =831, Black smith =832, Goldsmith =833, Hawker=834, Other business (please specify……)=897
9. **Homemaker**
10. **Student**
11. **Unemployed**
12. **Older person (physically unable to work)**
13. **Child**
14. **Beggar**
15. **Retired**

999.No secondary occupation

203	Did any of the incidences occur in your household since the outbreak of the COVID-19 pandemic? *(multiple responses possible)*	Household migrated in=1 Household member migrated out to other rural/urban or abroad =2 Household member migrated in from other rural/urban abroad =3 Marriage of HH members= 4 Separation= 5 Birth of child= 6 Death of household member = 7 None of the above= 8 *(If code "3" go to 204; if code "2" go to 205; if code "4" go to 206; otherwise skip to 207)*

204	Information about household members migrated in during the COVID-19 pandemic		
Sl. *(Use sl. no. from 202)*	Name	Migrated from	Reasons for migration

Type of migration code: Other rural area=1; Urban area=2; Abroad=3
Reasons for migration code: Lost work (job/business) =1, Could not bear cost due to reduction in income=2, COVID-19 induced forced displacement=3, Others=97

205	Information about household members migrated out during the COVID-19 pandemic		
Sl.	Name	Migrated to	Reasons for migration

Type of migration code: Other rural area=1; Urban area=2; Migrated out to abroad=3
Reasons for migration code: No work opportunity=1, Lost work (job/business) =2, In search of better work=3, Others=97

206	Information about the marriage of household members in the last 6 months		
Sl.	Name	Sex: (Male=1, Female=2, Third-gender=3)	Age at marriage
1		1 2 3	
2		1 2 3	

207	Is there any specific plan for the marriage of any household members in the next six months?	Yes=1, No=2

Information about the marriage in progress	
Sl. *(Use sl. no. from 202)*	Name

Section 3: Education (Primary and Secondary) Status

301	Is there any child of school-going age (5-16 years) in your household?			Yes=1, No= 2 *(Skip to 401)* *(check with the information of 202 (column-3)*			
302	Please fill-up the below table for school-going age children						
Sl. *(Use sl. no. from 202)*	Name	Currently enrolled in school? Yes=1; No= 2 *(If "no" go to next row)*	Class enrolled *(if enrolled in pre-primary school, then use code "77")*	Type of school? (Govt.=1; Private=2; NGO=3; Madrassa=4)	Is study being continued? Yes=1; No= 2 *(If "no" go-to column-8)*	How is studying being continued? *(Use code) (multiple responses possible)*	How likely to continue school after COVID-19 pandemic ends? (High=1; Medium = 2; low= 3)
	2	3	4	5	6	7	8

Code-Column 8: How studying being continued?: Self = 1; Family member =2; Virtual school (GoB) =3; Virtual school (non-GoB) = 4; Private tutor (physically) =5; Private tutor (virtually) =6; Television=7; Coaching Centre (physically) =8; Coaching Centre (virtually) = 9 Others (Please specify……) =97

Section 4: Status of Tenancy, Housing, Water, Sanitation, Handwashing, Electricity, and Cooking Fuel

Tenancy			
401	Who is the owner of the land/place/room/house where your household is located?	Own homestead on land belonged to the household = 1 Own homestead on government land = 2 Own house/room on land belonged to another individual= 3 Rented house/room on government land=4 Rented house/room on land belonged to another individual= 5 Others (Specify)……..= 97	
402	How long have you lived in this village? (in the month)	Less than 1 year = 1 1 to 5 years = 2 More than 5 years = 3	
403	Have you ever been evicted from your dwelling?	Yes=1 No=2 *(Skip to 405)*	
404	How many times have you been evicted from your dwelling? (number)		
405	Currently (during the last 6 months), are you facing the threat of eviction from your dwelling?	Yes=1 No=2	
		Before the outbreak of the COVID-19 pandemic	During the COVID-19 pandemic
406	Has your household experienced any incident of land grabbing?	Yes=1, No=2 (*Skip to next column)* i) If yes, how many times? (number)_____ ii) If yes, amount of grabbed land? (in decimal) _____	Yes=1, No=2 *(Skip to 407)* i) If yes, how many times? (number)_____ ii) If yes, amount of grabbed land? (in decimal) _____
407	Currently (during the last 6 months), are you facing the threat of land grabbing?	Yes=1 No=2	
Housing			
408	Main construction material of the main dwelling place		

	Roof	Wall	Floor
	Leaf/Straw/Jute stick= 1; Mud/Earth =2; Bamboo = 3; Tin/CI Sheet = 4; Cement Sheet = 5; Concrete/Brick = 6; Mud/Earth Tiles = 7; Soil Tail= 8; Wood = 9; Brick/Solid Foundation= 10; Others=97	Leaves/Straw/Jute stick= 1; Mud/Earth =2; Bamboo = 3; Tin/CI Sheet = 4; Concrete Sheet =5 Concrete/Brick = 6; Mud/Earth Tiles = 7; Wood = 8; Brick/Solid Foundation = 9; Others= 97	Cement=1, Palm/bamboo= 2, Wood Planks =3, Earthen= 4, Bricks= 5, Others =97
409	What is the overall condition of the homestead? (ask and observer)	Very good=1, Good=2, Average=3, Poor=4, Very poor =5	
Water			
410	What is the main source of drinking water? (drinking water collection point)	Deep tube well= 1, Shallow tube well= 2, Protected well= 3, Un-protected well= 4, Rainwater = 5, Pond Sand Filter (PSF)= 6, Protected spring=7, Unprotected spring=8, Pond =9, Stream water=10, River= 11, Purchased =12, Supply water by any programme/project = 13, Others (Please specify……)=97 *(If code "1" or "2", go to 411; otherwise skip to 413)*	
411	If the source of drinking water is tube-well, are there any cracks in the cement platform? [ask and observe]	No cement platform = 1; Has crack = 2; No crack = 3; Not sure = 99; Not applicable=88	
412	If the source of drinking water is tube-well, is there arsenic contamination	Yes=1; No=2; Do not know=99	
413	How much time it requires to collect water for each turn? (in minutes) [Time=Going +Waiting+ Filling-up Water Time of Coming back]		
414	How many months in a year does the water source remain functional?	_____Months	
Sanitation & Handwashing			
415	What kind of toilet do you usually use? *If "Flush" or "Pour flush," probe where does it flush to* *If not possible to determine, ask permission to observe the facility*	Flush to piped sewer system=1 Flush to septic tank=2, Flush to pit latrine=3, Flush to open drain=4, Flush to do not know where=5 Ventilated improved pit latrine=6 Pit latrine with slab=7 Pit latrine without slab =8 Open/hanging latrine=9 Bucket latrine=10 Open defecation =11 Others (Please specify…….)=97 (*If code "11", skip to 419)*	
416	Does your household share the latrine with other households?	Yes =1, No= 2	
417	How many months in a year the toilet remain usable?	_____Months	
418	Do you have a handwashing facility (water and soap, cleaning agent) in the latrine or close (within 10 feet) to the latrine? [ask and observe]	Yes =1, No= 2	

419	Are you aware of the handwashing behaviour of COVID-19 (unprompted)	Yes =1, No= 2
420	What are the practices?	Wash hands with running water=1 Apply enough soap (solid/liquid) to wash hands=2, Scrub all surfaces of the hands – including the back of hands, between fingers and under nails=3 Wash hands for at least 20 seconds=4, Wash hands with dust or mud = 5
Electricity		
421	Does your household have electricity?	Yes=1, No=2 (Skip to 423)
422	What is the main source of electricity?	National Grid=1, Solar Energy= 2, Others=97
Cooking fuel		
423	What is the main type of fuel used for cooking in your household?	Electricity=1, Liquid Petroleum Gas (LPG)=2, Natural gas=3, Biogas=4, Kerosene=5, Coal / Lignite=6, Charcoal=7, Wood=8, Straw/shrubs/grass=9, Agricultural crop=10, Animal dung=11, No food cooked in household=12, Others=97

Section 5: Household Assets

501. Please let us know about your household asset status and sell of household assets during the COVID-19 outbreak?

Asset	Has any? Yes =1, No =2 *(If "no" go to next row)*	Amount	Sold during COVID-19? Yes =1, No =2 *(If "no," go to next row)*	Sold amount (Land in decimal, others in number)	Expected Selling price (Tk.)	Actual Selling price received (Tk.)	Who bought that? *Villagers from my similar economic class=1; Villagers of higher economic class=2; An urban person from my similar economic class=3; An urban person of higher economic class=4*
1	2	3	4	5	6	7	8
Land (in decimal)							
Own							
1. Homestead							
2. Agricultural land							
3. Pond/ditch							
4. Gher							
5. Other types of land (Please specify….)							
Leased-in							
6. Agricultural land							
7. Pond							
8. Gher							
Tree (Fruit and wood) (in number)							
9. Tree/bamboo forest/grove (currently saleable for wood/large tree)							

501. Please let us know about your household asset status and sell of household assets during the COVID-19 outbreak?							
Asset	Has any? Yes =1, No =2 *(If "no" go to next row)*	Amount	Sold during COVID-19? Yes =1, No =2 *(If "no," go to next row)*	Sold amount (Land in decimal, others in number)	Expected Selling price (Tk.)	Actual Selling price received (Tk.)	Who bought that? *Villagers from my similar economic class=1; Villagers of higher economic class=2; An urban person from my similar economic class=3; An urban person of higher economic class=4*
Livestock and poultry (in number)							
10. Cow/buffalo etc.							
11. Goat, sheep, pig, etc.							
12. Chicken, ducks							
13. Birds							
Farming Assets (in number)							
14. Power tiller							
15. Tractor							
16. Husking machine							
17. Low Lift Pump (LLP)							
18. Fishing net							
19. Shallow Pump (used for irrigation purposes)							
20. Sugar cane crushing machine							
21. Spray machine							
22. Animal cage							
23. Bee colony *(Box)*							
Transport/carriage (in number)							
24. Traditional boat							
25. Engine boat							
26. Cow/horse cart							
27. Car-Sedan							
28. Car-microbus, jeep							
29. Rickshaw/van							
30. Auto Rickshaw/CNG/Motor van (Nasiman/ Kariman, etc.)							
31. Motorbike							
32. Bicycle							
Furniture (in number)							
33. Bed/Khat/Chowki							
34. Almira/wardrobe							
35. Table							
36. Chair/Sofa							
37. Rack/Showcase/Shelf							
38. Dressing table							

501. Please let us know about your household asset status and sell of household assets during the COVID-19 outbreak?

Asset	Has any? Yes =1, No =2 *(If "no" go to next row)*	Amount	Sold during COVID-19? Yes =1, No =2 *(If "no," go to next row)*	Sold amount (Land in decimal, others in number)	Expected Selling price (Tk.)	Actual Selling price received (Tk.)	Who bought that? *Villagers from my similar economic class=1; Villagers of higher economic class=2; An urban person from my similar economic class=3; An urban person of higher economic class=4*
Kitchen appliances (in number)							
39. Stove/Gas burner							
40. Pressure cooker							
41. Electric cooker							
42. Blender/Grinder							
43. Gas cylinder							
Electronic, electric, and work tools (in number)							
44. Mobile phone-Feature							
45. Mobile phone-Smart							
46. Charger light/torch							
47. Electric Fan							
48. Electric iron							
49. Computer/Laptop							
50. Land phone							
51. Refrigerator							
52. Television-CRT							
53. Television-LED/Smart							
54. CD/DVD player							
55. Solar energy panel							
56. IPS/Generator							
57. Drill machine							
58. Motor							
59. Sewing machine							
60. Water filter							
61. Weighing machine							
62. Blood pressure machine							
Ornament *(in anaa)*							
63. Gold							
64. Silver							

502 Please let us know about leased out land by your household

Leased out land	Amount of land (Decimal)	Condition of lease (code)	Lease-holder (code)
April 2019-March 2020			
April 2020-Onward			

Condition of lease code:
Share of the crop (half), *The produced crop is shared on 50:50 proportion between landowner and lease-holder=1*

Share of the crop (two-third), *The owner gets two-third of the crop, and the lease-holder gets one-third of crop*=2
Mortgage without interest, *The owner, can borrow more than half of the total price of the land by mortgaging the land. In return, the lender can cultivate the land till the landowner repay the loan*=3
Long term mortgage *(khai-khalsi)*, *The owner takes cash from the lease-holder for 4 to 5 years; in return, lease-holder can cultivate the land till s/he extracts the same amount of lease money as profit*= 4
The landowner can take contractual leasing, A certain amount of crop *after harvesting (determined on competitive bidding)*=5
Cash leasing (in *financial form) of contractual leasing where farmer pays a certain amount of money before cultivating the crop*=6
Other conditions= 97
Lease-holder code*:* Villager from my similar economic class=1; Villager of higher economic class=2; Villager of lower economic class=3, Business entity= 4, Others=97

503	Did your household purchase any new assets during COVID-19?	Yes = 1, if yes go to 504 No = 2, if No go to next section

504	Please tell us about the purchased assets		
	Purchased assists (Use code and name from 501)	Number (decimal, if land)	Purchased Amount

Section 6: Income Status

601	Please, let us know about your household income

Source of income	Yearly household income, **In last 1 year** (December 2019 -November 2020)		What about the amount of income compared to the before COVID-19 years? Reduced =1, Increased =2, Remain Same =3	Amount of income before COVID -19 years? (December 2028 – November 2019)
	Applicable? Yes=1, No=2 *(If "no", go to next row)*	Net income (Tk.; after deducting cost incurred to earn net income)		
1	2	3	4	5
1. Crop production	1 2		1 2 3	
2. Vegetables cultivation	1 2		1 2 3	
3. Fruits cultivation	1 2		1 2 3	
4. Fisheries	1 2		1 2 3	
5. Livestock	1 2		1 2 3	
6. Poultry	1 2		1 2 3	
7. Forests assets collection	1 2		1 2 3	
8. Aqua assists collection	1 2		1 2 3	
9. Agricultural goods business	1 2		1 2 3	
10. Non-Agricultural goods business	1 2		1 2 3	
11. Agriculture labour	1 2		1 2 3	
12. Non-Agriculture labour	1 2		1 2 3	
13. Renting/lease out lands	1 2		1 2 3	
14. Renting other assets			1 2 3	
15. Service	1 2		1 2 3	
16. Remittance (from inside or outside the country)	1 2		1 2 3	
17. Transport driver (self-employed)	1 2		1 2 3	
18. Social safety nets				
19. Pension/gratuity				
20. Relief/Aid				
21. Begging	1 2		1 2 3	

602	Did you receive any aid during the COVID-19 pandemic?	Yes=1, No= 2 *(If "no" skip to 701)*	
603	Please let us know about the aid received during the COVID-19 pandemic		
Sl.	Sources	The total amount of aid received since the outbreak until the interview day (*in taka; if aid received in kind, please convert into the possible amount in taka)*	
1	2	3	
1	Government, local government		
2	NGO		
3	CBO		
4	Philanthropic organisations		
5	Religious institutions-based supports		
6	Individuals		

Section 7: Expenditure Status

701	Please let us know about your household expenditure.		
Expense head		Monthly expenditure (in Tk.)	
		Last month, before the COVID-19 outbreak (March 2020)	In last month, before the date of the interview
Food (Please consider imputed food cost if own production)			
1.	Rice		
2.	Flour		
3.	Potatoes		
4.	Vegetable		
5.	Fruits		
6.	Chicken/birds		
7.	Meat (Beef, mutton, etc.)		
8.	Egg		
9.	Fish		
10.	Bean, pulse		
11.	Milk		
12.	Edible oil		
13.	Sugar		
14.	Salt		
15.	Ghee/butter oil		
16.	Gur/Molasses		
17.	Spice (onion, garlic, ginger, chilli)		
18.	Biryani, Tehari, Chicken Polao, Chinese Food, Kabab, Moghlai		
19.	Baby food (Lactogen, Cerelac, etc.)		
20.	Snacks: Biscuits, cakes, sweetmeats, chips, fast food, Rice Flaked, Puffed Rice, Chotpoti, Fuchka, Nut, Ice-cream, Puri-Piaji, etc.		
21.	Tea, coffee		
22.	Cigarette, bidi, chewing tobacco		
Housing and living			
23.	Housing (House rent, Water/sanitation bill, maintenance of homestead)		
24.	Electricity		
25.	Fuel (Firewood, cow dung, leaves, straw, Kerosene, Gas/LPG cylinder, coal, matches, candle, etc.)		
26.	Water, sewerage, waste management		

Clothing			
27.	For adults (18+ years)		
28.	For children (0-17)		
29.	Towel/Gamcha		
30.	Shoe		
31.	Bed-related/bedding **(**Winter cover/quilts, Bedsheet, Foam/cushion/Zazim/Toshok/pillow, Mosquito net, etc.**)**		
Hygiene			
32.	Soap, liquid hand wash		
33.	Cosmetics (Toothpaste, toothbrush, tooth powder, shampoo, cream, powder, snow, nail polish, lipstick, scent, hair oil/cream/comb/dressing/hair cutting, razor/blade/shaving cream)		
34.	Laundry, washing cloth		
35.	Mosquito coil/spray		
36.	Hand sanitiser, face mask, gloves, PPE		
37.	Bleaching powder, a liquid antiseptic for surface cleaning, Toilet cleaning materials		
38.	Sanitary napkin		
Health			
39.	Doctor's fee		
40.	Medicines		
41.	Diagnosis		
42.	Hospital charge		
43.	Health-related transport		
44.	Cost of hospital attendants		
45.	Spectacles and other medical aid		
46.	Contraceptives		
Education			
47.	School fee books, education-related transport, stationary, etc.		
48.	Tuition fees		
49.	Books, stationary, tiffin		
50.	Transport		
Others			
51.	Social and religious functions		
52.	Entertainment (movie, cable television charge, drama/Jatra, etc.)		
53.	Mobile, internet		
54.	Transport cost (other transport costs, excluding health and education-related transport)		
55.	Tax		
56.	Others		

Section 8: Savings and Credit Status

		Before the COVID-19 outbreak (March 2020)	Currently, as on the interview date
801	Does any member of your household practice savings?	Yes=1, No=2	Yes=1, No=2
802	Can you specify the amount of savings? (in Tk.)		
803	Where are the savings made? (multiple responses possible)	At home=1 Private commercial bank=2 Government commercial bank=3 Post office=4	At home=1 Private commercial bank=2 Government commercial bank=3 Post office=4 NGO=5

		NGO=5 Local samiti/cooperative (non-NGO)=6 Others=97	Local samiti/cooperative (non-NGO)=6 Others=97
804	Did you spend the savings to cope up with COVID-19 outcomes?		Yes=1, No=2, Not applicable=99
805	Was your savings interrupted during the COVID-19 pandemic?		Yes=1, No=2, Not applicable=99
806	Does/did your household have any outstanding loans?	Yes=1, No=2	Yes=1, No=2
807	Can you specify the amount of loans? (in Tk.)		
808	Did any member of your household fail to pay any loan instalment during the COVID-19 pandemic?		Yes=1, No=2 (*skip to 810)* Not applicable=99 (*skip to 810)*
809	Reasons for failure in depositing loan instalments on due time? (multiple responses possible)		Lost work=1 Due to illness=2 Due to Price Hike= 3 Less income =4 No income=5 Instalment collection was closed=6 Death of household income earner=7 Others=97
810	Did any household member take a loan to cope up with the COVID-19 pandemic?		Yes=1, No=2 (*skip to 901)*
811	What was the amount of the loan? (in Tk.)		
812	From where was the loan taken? (multiple responses possible)		Samiti=1 Government project=2 Bank=3 NGO=4 Mahajan=5 Relative/friends/neighbours (with interest) =6 Relatives/friends/neighbours (without interest)=7; Others (please specify……)=97
813	For what purpose was the loan used? (multiple responses possible)		To buy food=1 For treatment purpose=2 To pay house rent=3 To fulfil other daily essentials=4 Run existing business=5 Start new business=6 Others =97

Section 9: Food Security and Nutritional Status

		Before the COVID-19 outbreak (6-month)	Currently, during the pandemic (6-month)
901	Did your household face food deficiency compare to demand?	No, there was no shortage=5, Rarely shortage=4, Someday sufficient, someday shortage=3, Shortage in most of the days=2, Always shortage =1	No, there was no shortage=5, Rarely shortage=4, Someday sufficient, someday shortage=3, Shortage in most of the days=2, Always shortage=1

902	Concern about having three full meals?	No concern at all=5, Only a little concern=4, Some concern, but not much=3, Have concern=2, Very much concerned=1	No concern at all=5, Only a little concern=4, Some concern, but not much=3, Have concern=2, Very much concerned=1
903	Please let us know the number of persons who took food into this house in the last 24 hours *(Do not consider it if it is not a typical day for the household. In that case, take the last typical/average day)*		

Less than ten years old	Ten years and older

Item		Unit	Quantity consumed
Carbs			
1.	Rice	gm	
2.	Beaten rice	gm	
3.	Pop rice	gm	
4.	Puffed rice	gm	
5.	Wheat (Atta)/Flour	gm	
6.	Vermicelli/ Suji	gm	
7.	Bread/ Bonroti	gm	
8.	Biscuits	gm	
9.	Cake	gm	
10.	Samucha/Singara/Puri	Num.	
Dal			
11.	Lentil (musur)	gm	
12.	Chickling-Vetch (mug)	gm	
13.	Green gram (boot)	gm	
14.	Pea gram (khesari)	gm	
15.	Mashkalai	gm	
Fish			
16.	Hilsa	gm	
17.	Rhui/ Katla/Mrigel/Kal baush	gm	
18.	Pangash/ Boal/ Air	gm	
19.	Kai/ Magur/ Shinghi/ Khalisha/Tangra/ Eelfish	gm	
20.	Silver carp/ Grass carp/ Miror carp/Baila/Tapashi	gm	
21.	Shoal/ Gajar/ Taki	gm	
22.	Puti/ Big Puti/ Telapia/ Nilotica	gm	
23.	Mala-kachi/ Chala-chapila	gm	
24.	Shrimp	gm	
25.	Dried fish	gm	
26.	Sea fish	gm	
Eggs			
27.	Hen egg/Koel egg	Num.	
28.	Duck egg	Num.	
Meat			
29.	Beef	gm	
30.	Buffalo	gm	
31.	Mutton	gm	
32.	Pork	gm	
33.	Sheep	gm	
34.	Hen	gm	
35.	Duck	gm	
Vegetables			
36.	Potato	gm	
37.	Brinjal White gourd/ Pumpkin/Perbol (Patal)/Snake gourd/ Ribbed gourd/ Cauliflower/ Cabbage/Radish	gm	
38.	Water gourd/Balsam apple/Green banana/Green papaya/Tomato	gm	

Item		Unit	Quantity consumed
39.	Arum/ Ol-kachu/ Kachur-mukhi	gm	
40.	Bean/ Lobey	gm	
41.	Ladies' finger	gm	
42.	All types of leafy vegetables	gm	
Milk and Dairy			
43.	Liquid milk	ml	
44.	Powder milk	gm	
45.	Curd	gm	
46.	Casein (ponir)/ Butter	gm	
47.	Milk drinks	ml	
Sweetmeat			
48.	Rasogolla/Chamcham/Shandash	gm	
49.	Jilapi/ Bundia/ Amriti	gm	
50.	Halua/ Batasha/ Kadma	gm	
Oil and Fats			
51.	Any cooking oil	gm	
52.	Dalda/Vanaspati/Ghee	gm	
Fruits			
53.	Ripe banana	gm	
54.	Mango	gm	
55.	Melon/ Bangi	gm	
56.	Jack fruit	gm	
57.	Leeches	gm	
58.	Ripe papaya	gm	
59.	Guava	gm	
60.	Pineapple	gm	
61.	Safeda	gm	
62.	Palm	gm	
63.	Bedana	gm	
64.	Apple	gm	
65.	Orange	gm	
66.	Grape	gm	
67.	Blackberry	gm	
68.	Amra/Kamranga	gm	
Drinks			
69.	Soft drinks(Pepsi/RC/Mojo/Coke, Sherbat, etc.	ml	
70.	Ovaltine/ Horlicks	gm	
71.	Tea/ Coffee	ml	
72.	Liquid (Ros) of Sugarcane/ Date/Palm	ml	
73.	Green coconut water	ml	
Sugar & molasses			
74.	Sugar/ Misri/Khaja/ Logenze/ Toffee	gm	
75.	Molasses (Sugarcane/Date/Palm)	gm	
76.	Chocolate	Num.	
77.	Ice-cream	Num.	
Miscellaneous Food			
78.	Pickles/Sauce/Sirka	gm	
79.	Jelly/ Jam	gm	
80.	Amshatta	gm	
Spices			
81.	Dried chilli	gm	
82.	Green chilli	gm	

Item		Unit	Quantity consumed
83.	Onion	gm	
84.	Garlic	gm	
85.	Turmeric	gm	
86.	Ginger	gm	
87.	Cummins	gm	
88.	Coriander-seed	gm	
89.	Aromatic-seed	gm	
90.	Clove/ Black pepper/ Cassia-leaf	gm	
Betel leaf & Chewgoods			
91.	Betel leaf/ Rolled betel leaf	gm	
92.	Betel nut	gm	

904	Please tell us what kind of food you consumed in your household in the last seven days? (Information of the last seven days before the day of the interview)		
	How many days have you taken in the last seven days? (between 0 and 7)		
	Food Group	By any male household member	By any female household member
	1	2	3
1)	Maise, Bread, Rice, Ruti/Parata/Pitha, Muri, Khichuri, Noodles, Jaubhat, Bhater Mar, or any other food made from grains		
2)	Potatoes, Sweet Potatoes, ShakAloo, or any food made from roots and potatoes		
3)	Any coloured and green vegetables, such as - Carrots, Okra, Gourd, Squash, Bitter Gourd, Bottle Gourd, Mushrooms, Radish, Tomato, Cucumber, Cabbage, Cauliflower, Beans, Brinjals/Eggplants, Green Peas		
4)	Any leafy vegetables		
5)	Any fruits, such as – Banana, Guava, Mango, Pineapple, Berry, Watermelon, Jackfruit, Starfruit/Carambola, Jujube, Wood Apple, Sugar-apple, Apple, Orange		
6)	Any meat, such as Lamb, Goat, Chicken, Buffalo/Beef (*If it is a Hindu household, beef should NOT be mentioned*), Pig(*If it is a Muslim household, the pig should NOT be said)*, Duck, Rabbit, other Birds, or the meat of their organs like Liver, Kidney, and Heart		
7)	Any eggs from Chicken, Duck, or Quail		
8)	Any fresh or dried Fish, Crabs, Turtles		
9)	Beans, pulse-Kalai, pulse-orohor, Nut, Peanut, Cashew Nut, Soybean, Chickpea		
10)	Any Cheese, Yogurt, Milk, Sour Milk, or other Dairy Products		
11)	Oil/any food made using Oil, Fat, Butter, Clarified Butter, Soybean		
12)	Any Sugar or Honey, Granular Sugar or Sugarcane, Jiggery, Molasses, Talmichri, Sweets, other foods made using sugar		
13)	Any other food, such as –Pickles, Spice, Coffee, or Tea		

905	Please tell us about your household food security status for the last four weeks				
		Rarely (once or twice in past four weeks) = 1; Sometimes (3-10 times in past four weeks) = 2; Often (more than ten times in past four weeks) =3; Never =4			
1.	Did you worry that your household would not have enough food?	1	2	3	4
2.	Were you or any household member unable to eat the foods of your preferences due to lack of resources?	1	2	3	4
3.	Did you or any household member have to eat a limited variety of foods due to a lack of resources	1	2	3	4

4.	Did you or any household members have to eat some foods that you did not want to eat because of a lack of resources to obtain other kinds of food?	1	2	3	4
5.	Did you or any household member have to eat a smaller meal than you felt you needed because there was not enough food?	1	2	3	4
6.	Did you or any household member have to eat fewer meals in a day because there was not enough food?	1	2	3	4
7.	Was there ever no food of any kind to eat because of a lack of resources to get food?	1	2	3	4
8.	Did you or any household member go to sleep hungry because there was not enough food?	1	2	3	4
9.	Did you or any household member go a whole day and night without eating anything because there was not enough food?	1	2	3	4

Section 10: Health Status

Immunization

1001	Does your household have any children less than 24 months?	Yes = 1; No=2 *(If "no" Skip to 1005)*
1002	Did any of the children need to vaccinate during the COVID-19 pandemic?	Yes = 1; No= 2 *(If "no" Skip to 1005)*
1003	If "yes," were you able to give the required vaccination to the children?	Yes = 1 *(If "yes" Skip to 1005)*; No = 2
1004	If "no", why? *(Multiple Response Possible)*	Hospital/clinic/vaccine centre did not provide service=1; Non-availability of a health worker at hospital/clinic/vaccine centre =2; Refused to provide vaccine=3; Did not go out considering health risk due to COVID-19=4; The vaccination centre did not have a supply of the vaccine=5; Communication (transport scarcity and roadblock) barrier due to red zone, lockdown situation=6; Did not feel necessary=7; Others =97

Physical Health

		Before the COVID-19 outbreak	Currently, during the pandemic
1005	What is your overall assessment of the physical health condition of your household members?	Very good=5, Good=4, Average=3, Poor=2; Very poor=1	Very good=5, Good=4, Average=3, Poor=2; Very poor=1

1006	Please provide us with information about the sickness/illness of your household members during the COVID-19 pandemic (*for multiple diseases of one person, use one row for each condition).*			
Sl. *(Use sl. no. from 202)*	Disease *(Use code)*	How many days did s/he suffer from illness?	Did s/he receive any treatment? Yes=1; No=2 *(If "no" skip to next row)*	From where did s/he receive treatment? *(Multiple Response Possible)* *(Use code)*
1	2	3	4	5

(Column 2) Code for sickness/disease: COVID-19=1; Cold and Cough=2; Tuberculosis=3; Asthma=4; Pneumonia=5; Fever of unknown origin (PUO)=6; Sore throat=7; Heart Disease=8; High blood pressure=9; Diabetes=10; Kidney disease = 11; Cancer = 12; Diarrhea=13; Dysentery (Bloody diarrhea)=14; Worm (Helminthiasis)=15; Jaundice=16; Anemia=17; Malnutrition=18; Gastric=19; Traumatic Injury=20; Arthritis=21; Swelling of hands and legs=22; Female Diseases/Obs and Gymea=23; Skin diseases=24; Eye Infection/Eye diseases=25; Sexually Transmitted Diseases (STDs)=26; Dental diseases=27; Others (please specify.....) =97

(Column 5) Code for place of receiving service: Self/family treatment=1; Local pharmacy=2; Local traditional healer (also Kabiraj/Hekim)=3; Homeopath/Ayurveda=4; NGO clinic=5; Private clinic=6; Government health centres/hospital=7; Chamber of MBBS doctor=8; Telemedicine=9; Others (please specify.....)=97

1007	Please tell us about your access to health services during the COVID-19 pandemic? *(if the household attempted multiple health services during COVID-19, please record the response from the most recent attempt)*			
Sl.	Type of health facility	Did you or any of your household members approach health services? Yes=1, No=2 *(If "no" go to next row)*	Did the household member receive the services during COVID-19? Yes=1, No=2 *(If "no" go to next row)*	Was the service satisfactory? Satisfactory=1; Somewhat satisfactory=2; Not Satisfactory=3
1	2	3	4	5
a.	District level Government Hospital (i.e., District Hospital, Medical College Hospital/Specialised Hospital, MCWC)	1 2		
b.	Upazila Health Complex	1 2		
c.	Union level Health Facilities (i.e., UH&FWC; Union Sub centre/Rural Dispensary; Satellite Clinic/EPI Center; Community Health Clinic; FWA)			
d.	Private hospital/clinic (Permanent/Camp)	1 2		
e.	NGO hospital/clinic (Permanent/Satelite/Camp)	1 2		
f.	Doctors chamber (MBBS and above)	1 2		
g.	Diagnostic center	1 2		
h.	COVID-19 hotline	1 2		

Mental Health (Ask the key respondent)

1008	In the last <u>two weeks</u> till today, have you (the respondent) felt the following? If yes, how often?	Not at all	Several Days	More than half the days	Nearly Every day
a.	Were you feeling down, depressed, irritable, or hopeless?	0	1	2	3
b.	Little interest or pleasure in doing things?	0	1	2	3
c.	Trouble falling asleep, staying asleep, or sleeping too much?	0	1	2	3
d.	Poor appetite, weight loss, or overeating?	0	1	2	3
e.	Were you feeling tired or having little energy?	0	1	2	3

f.	You are feeling bad about yourself – or feeling that you are a loser?	0	1	2	3
g.	Trouble concentrating on usual activities?	0	1	2	3
h.	Feel as if you have become more silent or restless?	0	1	2	3
i.	Thinks that you would be better off dead or of hurting yourself in some way?	0	1	2	3

Section 11: Knowledge and practice on COVID-19

1101	Please tell us your knowledge and practice on Coronavirus Disease-19 (COVID-19). *(Enumerator, do not prompt the answers or option; let the respondent answer freely. Before selecting a code against the response, be sure that you have accurately understood the respondent's reply)*	
Sl.	**Issue/Question**	**Codes**
1)	Do you know COVID-19 is a contagious disease?	Yes=1 No=2
2)	Do you know the signs and syndromes of COVID-19?	Fever = 1 Cold cough = 2 Dizziness = 3 Pain and Aches = 4 Sore Throat = 5 Diarrhoea = 6 Red eyes = 7 Headache = 8 Loss of taste = 9 Rash/pale foot and palm = 10 Short breath = 11 Loss of speech = 12 There might be no symptom = 13 None of above = 99
3)	In order to prevent contracting and spreading COVID-19, what do you do? *(multiple responses possible)*	Keep Social Distancing (Physical)= 1 Use Face Mask= 2 Avoid going out of the home when feeling flu-like symptoms =3 Handwashing with soap and hand sanitizer=4 Recalling Almighty=5 Do not know= 99
4)	From where have you learned about COVID-19, its transmissions, and preventive measures? (*multiple responses possible*)	TV=1 Mobile (announcement/message)=2 Internet/Website/Facebook=3 Radio/FM=4 Newspaper=5 Poster/Leaflet=6 Miking=7 From relatives/neighbours/friends=8 I did not hear anything about it=66 Others=97

Section 12: Access to Institution

1201. Please tell us about your (or any other household members) access to institutions and community leaders during this COVID-19 pandemic

Type of institutions and leadership	Did you approach for any help/ service since the outbreak of the COVID-19 pandemic? Yes=1, No=2, Did not feel necessary to go=3 *(If codes "2" or "3" go to the next row)*	What kind of help or service did you seek? *(Use code) (multiple answers possible)*	Did you get the service/help you need? Yes=1, No=2 *(If "no" go to the next row)*	Satisfaction on the help or service received? Highly satisfactory=1; Somewhat satisfactory=2; Not Satisfactory=3
1	2	3	4	5
District Level (Government)				
1) Zila Parishad	1 2		1 2	1 2 3
2) DC Office	1 2		1 2	1 2 3
3) Security and Discipline Affairs related Offices (i.e., Police Super Office, RAB Office, Fire Service and Civil Defence Office, Ansar and VDP Office)	1 2		1 2	1 2 3
4) Human Resource Development related Offices (i.e., DEMO, BRDB, PDBF, Co-operative Office, Social Welfare Office, Women Affairs Office, Youth Development Office, Labour Office, Jatiyo Mohila Shangstha)	1 2		1 2	1 2 3
5) Agriculture and Food related Offices (i.e., BADC, Agriculture Extension, Livestock Office, Fisheries Office, CDB, SRDI)	1 2		1 2	1 2 3
6) Water Development Board Office	1 2		1 2	1 2 3
7) Power Supply Office (i.e., PBS Office)	1 2		1 2	1 2 3
8) National Legal Aid Services Organisation Office	1 2		1 2	1 2 3
Upazila Level (Government)				
9) Upazila Parishad	1 2		1 2	1 2 3
10) UNO Office	1 2		1 2	1 2 3
11) Human Resource Development Offices (i.e., Co-operative Office, Social Welfare Office, Women Affairs Office, Youth Development Office)	1 2		1 2	1 2 3
12) Food and Agriculture related Offices (i.e., Agricultural Extension Office, Livestock Office, Fisheries Office, BADC)	1 2		1 2	1 2 3

13) Land and Nature Affairs related Offices (i.e., Land Office, Settlement Office, Sub-register Office; Forest Office)	1	2		1	2	1	2	3
14) Police Station	1	2		1	2	1	2	3
15) Palli Bidyut Office	1	2		1	2	1	2	3
16) Public Bank	1	2		1	2	1	2	3
Union Level (Government)								
17) Union Parishad	1	2		1	2	1	2	3
18) Office of Tahsildar								
Non-Government (District/Upazila/Union Level)								
19) NGO (Micro-credit/Rights/Legal/Social Welfare-Women, Children, PWD, Elderly, Marginalised)	1	2		1	2	1	2	3
20) Private Bank	1	2		1	2	1	2	3
21) Local Group/Co-operative/Samiti	1	2		1	2	1	2	3
22) Voluntary/Charity Organisations	1	2		1	2	1	2	3
23) Community Leader	1	2		1	2	1	2	3
24) Political Leader	1	2		1	2	1	2	3
25) Religious Institution and Leader	1	2		1	2	1	2	3

Code (column 4): Food support as aid=1; Financial support as aid=2; Hygiene support as aid=3; Nutrition support as aid=4; PWD assistance=5; Elderly assistance=6; Marginal Community assistance=7; Employment opportunity=8; General healthcare support=9; Maternal healthcare=10; Child immunization=11; COVID-19 related Medicare support=12; COVID-19 test=13; Agriculture/Livestock/Fisheries related support=14; Housing related support=15; Disaster recovery support=16; Business related support=17; Loan=18; VAW-G related support=19; Social arbitration related support=20; Land related support=21; Legal affairs support=22 Birth Certificate = 23; Others=97.

Section 13: Access to Market

		Currently, during the COVID-19 pandemic
1301	Did you experience any shortage of necessary products in the local market?	Yes=1, No=2
1302	Did you experience any sudden price hikes in food items?	Yes=1, No=2 *(Skip to 1304)*
1303	If "yes" in 1302, how did you adjust with the increased price? *(multiple responses possible)*	A decrease in food consumption of the household = 1 Selling assets to cover household expenditure=2 Spending the savings to meet household expenditure=3 Reducing other necessary expenditures to meet the food expenses=4 Credit for maintaining household expenditure=5 Household member migrated out = 6 Sharing household rent (sub-let)=7 Moved to lower rented place = 8 Seek support from the community-based organisation= 9 Purchase goods from open Market Sales by GoB=10 Govt. aid=11 Non-govt. aid=12 Individual Grant=13 Ration card (food subsidy) =14 Fewer savings than before = 15 Others=97
1304	Do you face any problems regarding your farming activities (agriculture,	Yes=1 No=2 Not Applicable=99

	fisheries, livestock) during the COVID-19 pandemic?	*(If code "2" and "99" skip to 1310)*
1305	What are the problems? *(multiple responses possible)*	***Output market*** Not able to sell farm products=1 Do not get expected price=2 No arrangement for product preservation=3 Limited access beyond local market=4 Distorted linkage with the buyers=5 Extortion/commission/rents=6 Local influential persons (Mahajan/Dadandar) control the market=7 Difficulties in collecting money if sell in credit=8 Less transportation = 9 ***Input market*** Unavailability of the required inputs (fertiliser, seeds, machinery, etc.) =10 Disruption in inputs (fertiliser, seeds, machinery, etc.) supply=11 Increase in price of inputs (fertiliser, seeds, machinery, etc.) =12 Unavailability of labour = 13 Others (please specify……) =97
1306	Do you feel for a grant to reinstate your farming activities?	Training=1 Business plan=2 Marketing channels=3 A loan with easy terms=4 One time grant=5 Do not feel any help = 6 Others = 97
1307	Do you feel to initiate a new income-generating activity to complement your current income?	Yes=1 No=2 *(If code "2" skip to 1401)*
1308	Which income-generating activity do you intend to initiate? *(multiple responses possible)*	Service=1, Crop farming=2, Horticulture=3, Aquaculture=4, Nursery=5, Poultry=6, Animal=7, Fodder (grass) grower=8, Agro-product trading=9, Selling irrigation water=10, Timber business=11, Business on non-agri. products=12, Grocery or alike shop=13, Mobile mechanic=14, Electrician/Electronic appliance repairing=15, Tailor=16, Barber=17, Carpenter =18, Potter =19, Painter =20, Black smith =21, Plumber=22, Welder=23, Cottage industry=24, Handicraft =25, Online product sale=26, Online-based product delivery=27, Rickshaw/van puller =28, Driver =29, Boatman=30, Mechanic (Rickshaw/motor) = 31, Teaching=32, Other self-employment=33
1309	Do you need any support to initiate so?	Yes=1 No=2 *(Skip to 1401)*
1310	What support do you need? *(multiple responses possible)*	Training=1 Business plan=2 Marketing channels=3 A loan with easy terms=4 One time grant=5 Others=97

Section 14: Social Capital

1401. Please tell us about the role/status of your household members (including you) on the following indicators during this COVID-19 pandemic	
1	2
Helping others	
1) Providing mental support to neighbour/community in their needs/crisis	Participated actively=1; Only a little participation=2; No participation=3
2) Providing physical support to neighbour/community in their needs/crisis	Participated actively=1; Only a little participation=2; No participation=3
3) Providing financial support (as a gift) to neighbour/community in their needs/crisis	Participated actively=1; Only a little participation=2; No participation=3
4) Providing financial support (as a soft loan) to neighbour/community in their needs/crisis	Participated actively=1; Only a little participation=2; No participation=3
5) Providing support in kind (as a gift) to neighbour/community in their needs/crisis	Participated actively=1; Only a little participation=2; No participation=3
6) Providing support in kind (as a soft loan) to neighbour/community in their needs/crisis	Participated actively=1; Only a little participation=2; No participation=3
Receiving help from others	
7) Received mental support from neighbour/community people in case of needs/crisis	Received all support=1; Received some support=2; Received no support=3
8) Received physical support from neighbour/community people in case of needs/crisis	Received all support=1; Received some support=2; Received no support=3
9) Received gift (financially) from neighbour/community people in case of needs/crisis	Received all support=1; Received some support=2; Received no support=3
10) Received soft loan (financially) from neighbour/community people in case of needs/crisis	Received all support=1; Received some support=2; Received no support=3
11) Received gift (in-kind) from neighbour/community people in case of needs/crisis	Received all support=1; Received some support=2; Received no support=3
12) Received soft lending (in-kind) from neighbour/ community people in case of needs/crisis	Received all support=1; Received some support=2; Received no support=3

Section 15: Aspiration to Life

		Before the outbreak of the COVID-19 pandemic	Currently, during the COVID-19 pandemic
1501	How do you define your household socio-economic status?	Extreme poor=1 Poor=2 Lower middle class=3 Middle middle class =4 Upper middle class=5 Rich=6	Extreme poor=1 Poor=2 Lower middle class=3 Middle middle class =4 Upper middle class=5 Rich=6
1502	Do you think the COVID-19 situation will be improved soon?		Yes =1, No=2, Do not know=66
1503	How optimistic are/were you about your future?	Not at all optimistic=1 Slightly optimistic=2 Optimistic=3 Very optimistic=4	Not at all optimistic=1 Slightly optimistic =2 Optimistic=3 Very optimistic=4
1504	How optimistic are/were you about your children's future(s)?	Not at all optimistic=1 Slightly optimistic=2 Optimistic=3 Very optimistic= Not applicable=99	Not at all optimistic=1 Slightly optimistic=2 Optimistic=3 Very optimistic= Not applicable=99
1505	Overall, how satisfied are/were you with your life?	Highly satisfied =1 Satisfied =2 Moderate =3 Dissatisfied =4	Highly satisfied =1 Satisfied =2 Moderate =3 Dissatisfied =4

			Before the outbreak of the COVID-19 pandemic	Currently, during the COVID-19 pandemic
			Extremely Dissatisfied=5	Extremely Dissatisfied=5
1506	Please share your perception about how long it may take to get things or life back to normal (as it was before the COVID-19 pandemic)?	The human being is endowed with inherent solid power, so very soon they will return to the earlier (class) position=1 It will take 6 months to 1year to return to the earlier position=2 It will take 1 year to 2 years to return to the earlier position=3 It will take 2 to 3 years to return to the earlier position=4 It will take 3 to 5 years to return to the earlier position=5 It will take 5 to 10 years to return to the earlier position=6 It is not possible to return to the previous class structure in the next 10 years=7 Once go down, it is never possible to go up again=8 Only God Knows, human beings are not in a position to predict=9		

We humbly express our deep sense of gratitude for providing us with the necessary information through this interview. These will undoubtedly enrich our knowledge base about the socio-economic impacts of the COVID-19 pandemic. The data will be of immense help in formulating relevant policies and programmes aiming at poverty reduction and the development of Bangladesh in this COVID-19 crisis.

Many thanks for your precious time and cooperation. We wish safe and sound health to all of your household members. We believe you will cope with the ongoing challenges in the "new normal" situation. We wish well-being and prosperity to your household.

COVID-19 Impact on Lives and Livelihoods of the Land, Water, and Natural Resources Dependent Communities: Coping with Post COVID-19 New Normal Situation

Data Collection Instrument 2 Focus Group Discussion Guideline

Please, accept our warm greetings in these coronavirus-infected unpredictable and challenging times. We are experiencing many Coronavirus Disease-19 (i.e., COVID-19) infections and deaths around us. We would like to understand what changes COVID-19 has brought in the socio-economic situation of your household and the communities. The Association for Land Reform and Development (ALRD) – a national rights-based advocacy and networking organisation – has commissioned the Human Development Research Centre (HDRC) – a leading research organisation of Bangladesh – to conduct this research. We have come from HDRC to collect relevant data and information. We want to find out the social, economic, and structural changes and challenges in the households and community. We want to understand the impacts of COVID-19 on the lives and livelihoods of the poor and marginalised communities, including land, water, and natural resources-dependant groups. Also, we want to find out the mechanism to cope up in the "new normal" situation and ensure the rights of the poor and marginalised groups.

We would highly appreciate it if you would kindly share with us relevant information. Your information in this interview will not only be beneficial for the successful administration of this research. However, it will also support the relevant government and non-government organisations to take informed-policy and programmatic interventions. Your identity will be kept confidential and will never be disclosed.

[Facilitator: After all the participants agree, proceed with collect participant's information and start discussion session following discussion points]

Commissioned by

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November 2020

General Instructions
→ Find a private space reasonably large enough for all the participants to sit in a circle.
→ Try to ensure well-articulated ventilation in the room and a single line entry-exit point (one person enter or exit at a time).
→ Ensure thermal checked entry (with thermal-meter)
→ Politely discourage older people from participating in the discussion. Ensure that anyone physically unwell (including fever, dry cough, or sore throat) does not participate.
→ Politely approach any sick person to leave the discussion for the betterment of all.
→ Provide safety materials (face mask, hand gloves, hand sanitiser) to all the participants, and
→ request them to wear a face mask and hand gloves during the discussion.
→ Strictly ensure physical distancing (keep a distance of at least 1 meter or 3 feet from each other) in the seating arrangement.
→ Request all the participants not to remove their face masks during the discussion. If required, ask them to talk louder and take time while talking.
→ Considering social distancing might challenge listening, use very careful play-pause-play-rewind without making the participants annoyed.
→ Arrange water and perhaps some refreshments for everyone. Ensure that all the participants maintain hygiene while taking food.
→ Arrive in the spot early and be prepared for the conversation.
→ With permission from the respondents, set the recorders outside the circular arrangement.
→ Ask everyone to turn off their mobile phones.
→ Check on keeping track of time.
→ After ice-breaking, take control of the discussion, keep eye contact with the participants, and discourage them from making noise from shutting doors, windows, or lighting.

Important points for the facilitation of FGDs
➢ Ask each participant to say the name they would like to be called in the group and a positive 'ice-breaker' question, e.g., what do you enjoy about living here?'.
➢ Do not speak too much or give away their own opinions/judgments.
➢ Request all the participants not to interrupt when someone is sharing something.
➢ Try not to interrupt unless it is unlistenable at any point of discussion. Gently, request the participant to repeat mentioning her statement is significant, and unfortunately, you missed it.
➢ Move gently between immediate experiences and more abstract generalisations.
➢ Make sure everyone speaks and does not get involved in one on one conversations – use body language to shift the discussion towards people showing signs they have something to say or ask delicately what people think about what has just been saying.
➢ Keep body language open and hands neutral. Do not fold arms or point fingers. Share encouraging, gentle eye contact with everyone present to encourage confidence.
➢ Mentally note anyone who seems very shy as a people you need to encourage to speak.
➢ Ensure there are joyous moments, especially at the end of the session, but make no 'promises' that cannot be delivered.
➢ Assure people that the session will not last more than an hour and a half (or perhaps an hour) and stick to that time limit.

FGD Information						
FGD number		Number of participants				
Place of FGD						
Para		Village				
Union		Upazila				
District						
FGD Facilitator	Name			Signature		
FGD Recorder/ Notetaker	Name			Signature		
Date and duration	Date		Start time		End time	

Participants' Information						
Sl.	Name	Age (year)	Sex (Male=1; Female=2; Third Gender=3)	Education (Highest class passed)	Primary occupation	Mobile number (if s/he doesn't have, please take on-request number)
1						
2						
3						
4						
5						
6						
7						
8						
9						

Focus Group Discussion Issues

In the context of the COVID-19 pandemic and concerning the crisis, let us discuss the following issues, lives, and livelihoods of the poor and marginalised communities, including land, water, and natural resources-dependant groups:

1. Economy

1.1. Livelihoods and/or employment: Associated problems (i.e., agriculture/livestock/fisheries wastages, production decline, income/profit loss, unemployment), any supportive initiative, doable to minimise the loss
1.2. Price volatility: Status (i.e., price hike of essential raw materials for production, price fall of produced goods), any initiatives to stabilise, the effectiveness of the initiatives, and doable
1.3. Market volatility to inputs and output market: Status (i.e., disruption of supply inflows from backward linkage market and supply outflows of produce to market, labour unavoidability, transportation barriers), any initiatives to stabilise, the effectiveness of the initiatives, doable
1.4. Income-generating activities (IGAs) for income from alternative sources: Aspirations, scopes, any initiative, the effectiveness of the initiatives, social enablers and disablers (i.e., government officials, local government officials, elected local government representatives, community leaders, religious leaders, NGO workers, journalists, rights activist, educators, entrepreneurs), doable
1.5. Skills training for the IGAs: Aspirations, scopes, any initiative, the effectiveness of the initiatives, social enablers, and disablers, doable

2. Society, Culture, and Politics

2.1. The long break from the formal study at school: Consequences (i.e., drop out, child labour, child marriage, mental stress, behaviour disorder) plan and practice to continue education, challenges, doable
2.2. The forced migration: Fact, extent, effects
2.3. Change in the class structure: Fact (i.e., social/religious/ethnic outcast, economic degradation), extent, pattern
2.4. Disparities and domination: Fact (discrimination, deprivation, marginalisation, alienation), extent, nature

3. Access

3.1. Aid (cash, kind) from Government, Local Government, NGOs, CBOs, Private Sector, and Individual philanthropy: Access, coverage, effectiveness, doable

3.2. Health care support (basic, maternal, child, COVID-19): Access, obstacles, problems associated, doable
3.3. Food and nutrition support; Access, obstacles, problems associated, doable

4. Violence

4.1. Domestic violence against adult women, adolescents, older people, children and persons with disability: Concerns (risk, threat, vulnerability), status, reasons (family, community and social), any initiative, the effectiveness of the initiatives, social enables and disablers (i.e., government officials, local government officials, elected local government representatives, community leaders, religious leaders, NGO workers, journalists, rights activist, educators, entrepreneurs), doable
4.2. Violence on community/group: Concerns (risk, threat, vulnerability), social enablers and disablers (Government officials and elected members including from local government, CBO leaders, NGO workers, journalists, advocates, educators, entrepreneurs), doable

5. COVID-19 related Safety Measures

5.1. Personal measures: Knowledge, attitude, practice, social enablers and disablers (i.e., government officials, local government officials, elected local government representatives, community leaders, religious leaders, NGO workers, journalists, rights activists, educators, entrepreneurs), doable
5.2. Institutional measures: Status, social enablers and disablers (i.e., government officials, local government officials, elected local government representatives, community leaders, religious leaders, NGO workers, journalists, rights activists, educators, entrepreneurs), doable

6. COVID-19 Aftermath

6.1 Shape and nature of community solidarity and cohesion (i.e., democratic practice, diversity, gender representation, harmony, mutual respect and trust, common interest)
6.2 Perception of their future and future of the community (i.e., what and how will happen, what and how to do)

Conclusion	We are at the end of the discussion: • Did we miss anything you deem necessary? • Are there any other recommendations/suggestions/comments from your side? • Do you have any questions/queries for us? We shall be happy to respond.

We humbly express our deep sense of gratitude for your willing participation in the discussion. Your valuable insights, comments, and suggestions will undoubtedly enrich our knowledge base about the socio-economic impacts of the COVID-19 pandemic on the communities living in the rural part of the country. The information will be of immense help in formulating relevant policies and programmes aiming at the poor and marginalised sections of rural Bangladesh in this COVID-19 crisis.

Many thanks for your precious time and cooperation. We wish for sound health to all of your household members in this grave moment. We believe that you will be able to cope up with the ongoing challenges. We wish you well-being and prosperity.

COVID-19 Impact on Lives and Livelihoods of the Land, Water, and Natural Resources Dependent Communities: Coping with Post COVID-19 New Normal Situation

Data Collection Instrument 3: Key Informant Interview Schedule

Please, accept our warm greetings in this Coronavirus-infected unpredictable and challenging times. We are experiencing many Coronavirus Disease-19 (i.e., COVID-19) infections and deaths around us. We would like to understand what changes COVID-19 has brought in the socio-economic situation in the rural parts of the country. We are concentrating on the marginalised communities, in particular.

The Association for Land Reform and Development (ALRD) – a national rights-based advocacy and networking organisation – has commissioned the Human Development Research Centre (HDRC) – a leading research organisation of Bangladesh – to conduct this research. We have come from HDRC to collect relevant data and information. We want to understand the impacts of COVID-19 on the lives and livelihoods of the marginalised communities, including land, water, and natural resources-dependent groups. We want to find out the social, economic, and structural changes and challenges. Also, we want to find out the mechanism to cope up in the "new normal" situation and ensure the rights of the poor and marginalised groups. In addition to collecting valuable information from the concerned offices' knowledgeable persons on the subject, we conduct a household-level survey and focus group discussion.

As an informed person on the subject, we want to take your interview to obtain relevant information and invaluable insights, which would help us to construct a holistic picture of the subject. There are different modules in this data collection instrument; please respond only against the module applicable to you. The interview/discussion will be kept confidential, and we shall not use the information provided by you for any purpose other than this research. Your identity shall remain anonymous.

Commissioned by

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Association for Land Reform and Development

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November 2020

About the Key Informant	
Name	
Designation	
Division/Department/Section	
Institution	
Postal Address	
Contact number	
E-mail	

Interview Information	
Mode of interview (multiple modes can be used, as per the convenience of the informant)	Face-to-face=1; Telephonic=2; Online interview=3; Email=4; Hardcopy written response=5
Place(s) of interview (applicable, only if face-to-face interview held)	
Date(s) of interview	
Interview start time(s)	
Interview start time(s)	
Name of the interviewer	
Name of the note taker	

Key 'Informants' Interview Issues

Module A
Non-government Stakeholders at Local Level / Community Focal Points / Opinion Leaders

1	What changes and challenges do you observe among the rural people in your area—in particular the marginalised communities, including land, water, and natural resources-dependant groups—due to the COVID-19 pandemic on the following issues? • Economic • Social • Cultural • Ethnic/Religious
2	a) What initiatives have you observed targeting to combat the COVID-19 pandemic-induced challenges focusing on the poor and marginalised communities, including land, water, and natural resources-dependant groups? • Government initiatives (i.e., DC Office, Zila Parishad, CHT regional council) • Local government initiatives (i.e., Upazila Parishad, Union Parishad, District Councils of CHT) • Community actions (i.e., social, ethnic, religious groups or leaders) • NGO actions • Initiatives from the private sector • Individual efforts • Others b) How would you assess those initiatives concerning "coverage," "effectiveness," "transparency through the participation of the community people? c) What were the associated problems/challenges? d) Are there any good examples and vice versa—that is, painful experiences (including yours)?
3	What more efforts/initiatives are required to mitigate the COVID-19-induced challenges and cope with the "new normal" situation, focusing on the poor and marginalised communities, including land, water, and natural resources-dependant groups? • Immediately • Medium and long term

Conclusion	We are at the end of the interview: • Have we missed anything you deem necessary? • Are there any other recommendations/suggestions/comments from your side? • Do you have any questions/queries for us? We shall be happy to respond.

We humbly express our deep sense of gratitude for providing us with the necessary information through this interview. These will undoubtedly enrich our knowledge base about the socio-economic impacts of the COVID-19 pandemic. The data will be of immense help in formulating relevant policies and programmes aiming at the poor and marginalised sections of rural Bangladesh in this COVID-19 crisis.

Many thanks for your precious time and cooperation. We wish safe and sound health to all of your household members. We wish you well-being and prosperity.

Module B
Government Offices: National and Local Level; and Local Government Representatives

1	a) What initiatives have you/your office took to combat the COVID-19 pandemic-induced challenges focusing on the poor and marginalised communities, including land, water, and natural resources-dependant groups? b) What were the associated problems/challenges? c) What is the current capacity of your office (i.e., policy/legal/administrative frameworks, service delivery protocols, human resources, and logistics) to facilitate the pertinent initiatives? d) What are your planned activities for the immediate future, focusing on the needs of these groups in particular?
2	a) What initiatives have you observed taken by other stakeholders to combat the COVID-19 pandemic-induced challenges for the same group? • Government projects • Community actions (i.e., social, ethnic, religious groups or leaders) • NGO actions • Initiatives from the private sector • Individual efforts • Others b) How would you assess those initiatives concerning "coverage" and "effectiveness"? c) Are there any good examples and vice versa—that is, painful experiences (including yours)?
3	To facilitate your relevant initiatives/plans/envisions, do you feel the need for specific interventions from other government agencies, local governments, community-based organisations, NGOs, private sector, development partners, and individual philanthropists to facilitate your relevant initiatives/plans/ envisions?
4	To ensure maximum positive outcomes from the relevant initiatives, do you have any suggestions regarding establishing a more functional coordination/ partnership mechanism with other stakeholders—the government agencies, local governments, community-based organisations, NGO, private sector, development partners, and individual philanthropists—to ensure maximum positive outcomes from the relevant initiatives?
5	What more efforts are required to mitigate the COVID-19-induced challenges and cope with the "new normal" situation focusing on the poor and marginalised communities, including land, water, and natural resources-dependant groups? • Immediately • Medium and long term

Conclusion	We are at the end of the interview: • Have we missed anything you deem necessary? • Are there any other recommendations/suggestions/comments from your side? • Do you have any questions/queries for us? We shall be happy to respond.

We humbly express our deep sense of gratitude for providing us with the necessary information through this interview. These will undoubtedly enrich our knowledge base about the socio-economic impacts of the COVID-19 pandemic. The data will be of immense help in formulating relevant policies and programmes aiming at the poor and marginalised sections of rural Bangladesh in this COVID-19 crisis.

Many thanks for your precious time and cooperation. We wish safe and sound health to all of your household members. We wish you well-being and prosperity.

Module C
Non-government Stakeholders at National Level

1	What changes and challenges do you observe among the rural people in your area—in particular the marginalised communities, including land, water, and natural resources-dependant groups—due to the COVID-19 pandemic on the following issues? • Economic • Social • Cultural • Ethnic/Religious
2	a) What initiatives have you observed taken by the stakeholders to combat the COVID-19 pandemic-induced challenges for the same group? • Government agencies/projects • Initiatives from development partners • Initiatives from inter-governmental organisations NGO actions • Initiatives from the private sector • Others b) How would you assess those initiatives concerning "coverage" and "effectiveness"? c) Are there any good examples and vice versa—that is, painful experiences?
3	Do you feel the need for specific interventions from government agencies, local governments, community-based organisations, NGOs, private sector, development partners, media (print, electronic, online, and social), and individual philanthropists to facilitate the pertinent initiatives/plans/ envisions?
4	Do you have any suggestions regarding establishing a more functional coordination/ partnership mechanism among the stakeholders—the government agencies, local governments, community-based organisations, NGO, private sector, development partners, media (print, electronic, online, and social), and individual philanthropists—to ensure maximum positive outcomes of from the relevant initiatives?
5	What more efforts are required to mitigate the COVID-19-induced challenges and cope with the "new normal" situation, focusing on the poor and marginalised communities, including land, water, and natural resources-dependant groups? • Immediately • Medium and long term

Conclusion	We are at the end of the interview: • Have we missed anything you deem necessary? • Are there any other recommendations/suggestions/comments from your side? • Do you have any questions/queries for us? We shall be happy to respond.

We humbly express our deep sense of gratitude for providing us with the necessary information through this interview. These will undoubtedly enrich our knowledge base about the socio-economic impacts of the COVID-19 pandemic. The data will be of immense help in formulating relevant policies and programmes aiming at the poor and marginalised sections of rural Bangladesh in this COVID-19 crisis.

Many thanks for your precious time and cooperation. We wish safe and sound health to all of your household members. We wish you well-being and prosperity.

Module D
Local Spokesperson of the Government Health Centre

1	a) What is the current capacity of your centre (i.e., policy/legal frameworks, the overall system of service delivery, human and other resources) in ensuring uninterrupted health services during this COVID-pandemic? b) What challenges do you face in providing general, maternal, and child health care? c) How to expand and strengthen coronavirus/COVID-19 related medicare in this centre? d) What are more efforts required to equip the health system at the local level to mitigate the COVID-19-induced health challenges and cope with the "new normal"? • Immediately • Medium and long term
2	a) How would you self-assess your system about its effectiveness in delivering services to society's poor and marginalised groups? b) Do you feel for any particular intervention in this regard? Do you feel the need for specific interventions from government agencies, local governments, community-based organisations, NGOs, private sector, development partners, media (print, electronic, online, and social), and individual philanthropists to facilitate your work/planning/envision in this regard? Please detail out your envisions.
3	Do you have any suggestions regarding establishing a more functional coordination/ partnership mechanism among the stakeholders—the government agencies, local governments, community-based organisations, NGO, private sector, development partners, media (print, electronic, online, and social), and individual philanthropists—to ensure uninterrupted health care, focusing the poor and marginalised groups of the society?

Conclusion	We are at the end of the interview: • Have we missed anything you deem necessary? • Are there any other recommendations/suggestions/comments from your side? • Do you have any questions/queries for us? We shall be happy to respond.

We humbly express our deep sense of gratitude for providing us with the necessary information through this interview. These will undoubtedly enrich our knowledge base about the socio-economic impacts of the COVID-19 pandemic. The data will be of immense help in formulating relevant policies and programmes aiming at the poor and marginalised sections of rural Bangladesh in this COVID-19 crisis.

Many thanks for your precious time and cooperation. We wish safe and sound health to all of your household members. We wish you well-being and prosperity.

COVID-19 Impacts on Lives and Livelihoods of the Land, Water, and Natural resources-Dependant Communities: *Coping with Post COVID-19 New Normal Situation*

Data Collection Instrument 4: Village Profiling through Participatory Rapid Appraisal

Please, accept our warm greetings in these coronavirus-infected unpredictable and challenging times. We are experiencing many Coronavirus Disease-19 (i.e., COVID-19) infections and deaths around us. We would like to understand what changes COVID-19 has brought in the socio-economic situation of your household and the communities. The Association for Land Reform and Development (ALRD) – a national rights-based advocacy and networking organisation – has commissioned the Human Development Research Centre (HDRC) – a leading research organisation of Bangladesh – to conduct this research. We have come from HDRC to collect relevant data and information. We want to find out the social, economic, and structural changes and challenges in the households and community. We want to understand the impacts of COVID-19 on the lives and livelihoods of the poor and marginalised communities, including land, water, and natural resources-dependant groups.

We would highly appreciate it if you would kindly share with us relevant information. Your information in this interview will be beneficial for the successful administration of this research. It will support the relevant government and non-government organisations to take informed-policy and programmatic interventions. Your identity will be kept confidential and will never be disclosed. We shall strictly keep your name and identity anonymous.

[Facilitator: After all the participant agrees, proceed with collect information and start discussion session following discussion points]

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October – November 2020

Information of the discussants					
Number of Participants		Place of Discussion			
Two representatives from the participants	Name			Mobile #	
	Name			Mobile #	
Date and duration	Date		Starting time	Ending time	
Discussion moderator	Name			Signature	
Discussion note taker	Name			Signature	

Village information (to be completed by Enumerator before discussion)			
SL.	Category	Name/Area/km	Code
1	Village (Name)		
2	Village area (in sq. km.)		
3	Total number of households in the village		
4	Distance from Upazila Parishad (km)		
5	Distance from DC office (km)		
6	Ward (Number)		
7	Union (Name)		
8	Upazila (Name)		
9	District (Name)		

Module A: Socio-economic Infrastructure

A: Assessment on Class Structure

Ethnic, religion and occupation community	Number of total households	Percentage distribution of households (in %)											
		Before the COVID-19 pandemic outbreak						Currently					
		Rich	Upper middle class	Middle middle class	Lower middle class	Poor	Extreme poor	Rich	Upper middle class	Middle middle class	Lower middle class	Poor	Extreme poor

B: Rural Infrastructure and Other Information

1. Social and Human Development Infrastructure

Institutions		Number
1	2	3
1) Govt. Primary school	Yes=1	
	No=2; Nearest distance (metre) ……	
2) Private primary school	Yes=1	
	No=2; Nearest distance (metre) ……	
3) Govt. secondary school	Yes=1	

Institutions		Number
	No=2; Nearest distance (metre) ……	
4) Private secondary school	Yes=1	
	No=2; Nearest distance (metre) ……	
5) Govt. college	Yes=1	
	No=2; Nearest distance (metre) ……	
6) Private college	Yes=1	
	No=2; Nearest distance (metre) ……	
7) Madrassa (Aliya/Kawmi/Hafezi/Maktab)	Yes=1	
	No=2; Nearest distance (metre) ……	
8) Govt. Hospital	Yes=1	
	No=2; Nearest distance (metre) ……	
9) Community clinic	Yes=1	
	No=2; Nearest distance (metre) ……	
10)Cold storage facility	Yes=1	
	No=2; Nearest distance (metre) ……	
11)Office of the Community based organisation	Yes=1	
	No=2	
12)Flood/cyclone shelter centre	Yes=1	
	No=2; Nearest distance (metre) ……	
13)NGO	Yes=1	
	No=2; Nearest distance (metre) ……	
14)Bank	Yes=1	
	No=2; Nearest distance (metre) ……	
15)Fire Service and Civil Defence Station	Yes=1	
	No=2; Nearest distance (metre) ……	
16)Police/Ansar-VDP/BGB Fari/Camp/Station	Yes=1	
	No=2; Nearest distance (metre) ……	
17)Union Digital Centre	Yes=1	
	No=2; Nearest distance (metre) ……	
18)Post Office	Yes=1	
	No=2; Nearest distance (metre) ……	

2. Communication and Energy

Infrastructure	Type (Code)	Number/Length (metre)/ Number of connections
1	2	3
1) Road	Pitched/pucca=1	……metre
	Semi-pitched/pucca=2	……metre
	Non-pitched/katcha=3	……metre
2) Water-ways	Yes=1	……metre
	No=2	
3) Water-bodies	Yes=1	……metre
	No=2	
4) Marketplace	Shaded=1	……number
	No-shaded=2	……number
5) Electricity connection	Yes=1	……% of connected HHs
	No=2	
6) Solar connections	Yes=1	……% of connected HHs
	No=2	
7) Excavation for irrigation		……number

C: Occupational Profiling

Ethnic, religious, and occupation communities	Percentage distribution of major occupations (in %)				
	Major occupations				
	1	2	3	4	5

D: Listing of Losses Due to COVID-19 pandemic

Losses	Percentage of households affected (%)
1)	
2)	
3)	
4)	
5)	
6)	
7)	
8)	
9)	
10)	

E: Agriculture/Livestock/Fisheries Production

1. Most common agro-product (vegetable/crop/fruit) in the village

Name of vegetable/ crop/fruit	HHs involved		The total area of cultivation (in acres)		Total Production (in Maunds)		Wastage of production (in Maunds)		Average selling price (per Maund)	
	Before lockdown	During COVID-19	Before lockdown	During COVID-19	Before lockdown	during COVID-19	Before lockdown	During COVID-19	Before lockdown	During COVID-19

2. Most common fisheries (fish and fingerling) products in the village

Name of aquaculture product	HHs involved		Total water area of cultivation (in acres)		Total Production (in Maunds)		Wastage of production (in Maunds)		Average selling price (per Maund)	
	Before lockdown	During COVID-19	Before lockdown	During COVID-19	Before lockdown	during COVID-19	Before lockdown	During COVID-19	Before lockdown	During COVID-19

3. Most common livestock and poultry production

Name of livestock and poultry product	Unit	HHs involved		Total number of production (monthly/yearly)		Wastage of the product (death, rotten)		Average selling price	
		Before lockdown	during COVID-19	Before lockdown	during COVID-19	Before lockdown	during COVID-19	Before lockdown	during COVID-19

Module B: Status of violence against Women
(From a selected para only)

1. Name of the para	
2. Total number households in the para	
3. Total number of para in the village	

4. Incidence of ***domestic violence*** against women in the households of this para

Type of violence	Incidence of violence in some households in this para	
	Before COVID-19	Currently
1. Verbal abuse		
2. Physical abuse		
3. Compelled to suicide		
4. Throw out from home		

5. Incidence of violence against women in the ***community***

Type of violence	Incidence of violence	
	In the last year, before COVID-19	Currently, during the COVID-19 pandemic
1. Verbal abuse	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*
2. Physical abuse	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*
3. Sexual abuse (verbal and physical)	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*
4. Compelled to suicide	Occurred frequently=1;	Occurred frequently=1;

	Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*	Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*
5. Acid victim	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*
6. Kidnapping/trafficking/abduction	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences ……*
7. Murder	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences ……*
8. Blackmail by the threat of publishing photo/video/audio	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences ……*	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*
9. Social harassment	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*	Occurred frequently=1; Occurred, but rarely=2; Did not occur=3 *Number of occurrences……*

Conclusion	We are at the end of the discussion: • Would you like to share with us anything important on the subject you deem essential? • Do you have any questions/queries for us? We shall be happy to respond.

We humbly express our deep sense of gratitude for your willing participation in the discussion. Your valuable insights, comments, and suggestions will undoubtedly enrich our knowledge base about the socio-economic impacts of the COVID-19 pandemic on the communities living in the rural part of the country. The information will be of immense help in formulating relevant policies and programmes aiming at the poor and marginalised sections of rural Bangladesh in this COVID-19 crisis.

Many thanks for your precious time and cooperation. We wish for sound health to all of your household members in this grave moment. We believe that you will be able to cope up with the ongoing challenges. We wish you well-being and prosperity.

COVID-19 Impacts on Lives and Livelihoods of the Land, Water, and Natural resources-Dependant Communities: *Coping with Post COVID-19 New Normal Situation*

Data Collection Instrument 5: Case Studies

Please, accept our warm greetings in these coronavirus-infected unpredictable and challenging times. We are experiencing many Coronavirus Disease-19 (i.e., COVID-19) infections and deaths around us. We would like to understand what changes COVID-19 has brought in the socio-economic situation of your household and the communities. The Association for Land Reform and Development (ALRD) – a national rights-based advocacy and networking organisation – has commissioned the Human Development Research Centre (HDRC) – a leading research organisation of Bangladesh – to conduct this research. We have come from HDRC to collect relevant data and information. We want to find out the social, economic, and structural changes and challenges in the households and community. We want to understand the impacts of COVID-19 on the lives and livelihoods of the poor and marginalised communities, including land, water, and natural resources-dependant groups.

We would highly appreciate it if you would kindly share with us relevant information. Your information in this interview will benefit the successful administration of this research and will support the relevant government and non-government organisations to make informed policy and programmatic interventions. Your identity will be kept confidential and will never be disclosed. We shall strictly keep your name and identity anonymous.

[Facilitator: After all the participant agrees, proceed with collect information and start discussion session following discussion points]

Commissioned by

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Issues on Case Study (well-thought and deep analysis on particular person/society/issue)

- The objective of using a case study (person/clan/race/community/society/subject/issue) in the research on the impact of covid-19 on the life and livelihoods of the land and, water and natural resources dependent communities is to know and understand the realities of the life of different marginal people after the outbreak of covid-19 pandemic- the people who are dispersed at different corners of Bangladesh.
- Descriptive details are to be duly recorded through a case study on information-data, experience, opinion, views, and thoughts concerning any individual (adolescent/young/women/aged/ person with special needs), any society (clan/race/community), or any issue(incident/problem/threat/risk) related to reason, situation, influence, a person involved, role of the involved person.
- The respondent applicable for the case study will be the person related to the concerned issue. If the subject of the case study becomes related to any social reality or it is issue-based, in that case, more than one person can be discussed.

<table>
<tr><td colspan="2">Issues</td></tr>
<tr><td>Individual</td><td>Society</td></tr>
<tr><td colspan="2">General issues</td></tr>
<tr><td colspan="2">• Poverty
• Non-availability of relief and aid during the covid-19 pandemic
• Remittance (abroad/within the country)
• Business-trade
• Child marriage
• Violence against women
• Communal violence
• Compulsory transfer from one city to another/ one village to another (migration/transfer)
• Dependence/use of internet and technology
• Dependence on media
• Empowerment of women
• Addiction to drugs</td></tr>
<tr><td colspan="2">Particular issues</td></tr>
<tr><td>• Family violence (women, children, aged, person with special needs)
• Status of income-earning (agricultural and others)
• Helth service-Common and covid-19
• Challenges for education (dropouts, child labour, frustration, marriage, evil company, addiction to drugs)
• Unemployment and employment/change in employment
• Individual enterprise/ thoughts-anxieties</td><td>• Social anarchy and decadence (such as killing, highway robbery, theft, decoity, rape)
• Social discrimination
• Change in social class
• Social domination
• Social solidarity
• Social enterprise
• Social development</td></tr>
</table>

Type of questions

- What happened?
- Why happened?
- How happened?
- Who was involved (positive/negative)?
- What did they do?
- Why were they involved?
- What was done?
- Why was it done?
- What alternative or something others could be done?
- Why the alternative or something others were not done?
- What can be done at present or soon?

ANNEX 3

RESEARCH, MANAGEMENT & FIELD DATA COLLECTION TEAM

RESEARCH TEAM

Team Leader

Professor Abul Barkat, *PhD*

Research Consultants

Gazi Mohammad Suhrawardy, *MSS*
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Faisal Mohammad Ahamad, *MS*
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Research Associates

Md Fazle Rabby, *MA*
Nurunnahar, *MS*
Laila Begum, *MS*
Md Nawal Sarwer, *MPH*

System Analysts

Ajoy Kumar Saha, *MBA*
ASM Obaidur Rahman, *MA*

MANAGEMENT TEAM

Financial Management

Abu Taleb

Administrative Management

Sabed Ali
Md. Arif Miah

Survey Management

Md. Kabiruzzaman

Support Services

Syed Junnun Hasan
Md Moin
Foyez Ahmed

Prasenjit Tangchangya
Humayun Kabir

FIELD DATA COLLECTION TEAM

Field Supervisor

Rafiqul Islam Rasel
Md. Abedul Haque
Md. Sariful Islam
Md. Mamun Hossain
Johirul Islam Hira
Mafizur Rahman
Sazzad Hoshen
Md. Manik Molla

Field Investigator

Arjina Khatun
Aysha Khatun
Lima Akter Api
Lutfun Nessa
Mira Baroi
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Ms. Momotaz Pervin
Ms. Poros Moni Srtiy
Nilima Roy
Romana Akter Tusme
Sadia Khanom
Sahanaz Parvin
Shahida Akter
Sharmin Akter Asha
Tanzila Akter
Tusa Chakma
Anando Biswas
Arifuzzaman Joy
Mahmudul Hasan
Md. Harun-ur Rashid
Md. Shafiqul Islam
Mirza Fahad Bin Azim
Rowful Islam