Socio-Economic Assessment of COVID-19

under National Urban Poverty Reduction Programme



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Human Development Research Centre

humane development through research and action

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The National Urban Poverty Reduction Programme (NUPRP) is a five-year multi-dimensional poverty reduction programme with numerous interventions covering four million urban poor, who are living in a large number of cities and towns across Bangladesh. UNDP-NUPRP feel the urgency to assess changes of socio-economic status of the urban poor communities induced by the unprecedented COVID-19 pandemic. This assessment is essential for UNDP-NUPRP to understand the immediate need of poor urban communities necessitated by the shocks of COVID-19 coupled with the required programmatic revision and modification in the changed circumstances. The nationwide "Socio-Economic Assessment of COVID-19" has gathered data and information against relevant selected indicators on and three time-points (baseline, immediate before the lockdown, and after the lockdown) to assess the socio-economic impacts -ranging between immediate and longer-term- of the COVID-19 outbreak on the poor urban communities under NUPRP. The cross-sectional socio-economic assessment of COVID-19 has covered fifteen City Corporations and Paurashavas.

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Abbreviations

ADB	Asian Development Bank
BBS	Bangladesh Bureau of Statistics
BCC	Behavioural Change Communication
BDT	Bangladesh Taka
BIGD	BRAC Institute of Governance and Development
CBN	Cost of Basic Needs
CBO	Community-Based Organisation
CDC	Community Development Committee
CF	Community Facilitator
CHDF	Community Housing Development Fund
CI	Corrugated Iron
CNG	Compressed Natural Gas
COVID-19	Corona Virus Disease-19
CPD	Centre for Policy Dialogue
CRMIF	Climate Resilient Municipal Infrastructure Fund
DCI	Data Collection Instrument
DCI	Direct Calorie Intake
DSM	Diagnostic and Statistical Manual of Mental Disorders
EPI	Expanded Programme on Immunisation
FANTA	Food and Nutrition Technical Assistance
FAO	Food and Agriculture Organisation
FCDO	Foreign, Commonwealth & Development Office
FGD	Focus Group Discussion
FM	Frequency Modulation
FY	Fiscal Year
GIS	Geographic Information System
GMT	Greenwich Mean Time
GoB	Government of Bangladesh
HCR	Head Count Ratio
HDRC	Human Development Research Centre
HFIAS	Household Food Insecurity Access Scale
HH	Household
HIES	Household Income and Expenditure Survey
IDI	In-depth Interview
IEDCR	Institute of Epidemiology, Disease Control and Research
IGAs	Income Generating Activities
IMF	International Monetary Fund
ISS-EUR	International Institute of Social Studies of Erasmus University Rotterdam
IT	Information Technology
KII	Key Informant Interview
LGD	Local Government Division
LNOB	Leaving No One Behind
MB	MegaByte
MLGRD&C	Ministry of Local Government, Rural Development & Cooperatives
MBBS	Bachelor of Medicine and Bachelor of Surgery
MDGs	Millennium Development Goals
MIS	Management Information System
MPI	Multidimensional Poverty Index
NGO	Non-Government Organisation

NUPRP	National Urban Poverty Reduction Programme
PG	Primary Group
PHQ	Patient Health Questionnaire
PPRC	Power and Participation Research Centre
PPE	Personal Protective Equipment
PPP	Purchasing Power Parity
PRIME-MD	Primary Care Evaluation of Mental Disorders
PWDs	Persons with Disabilities
RMG	Readymade Garments
SCC	Social Community Committee
SCG	Saving Credit Group
SDG	Sustainable Development Goal
SIF	Settlement Improvement Fund
SPSS	Statistical Package for the Social Sciences
TIB	Transparency International Bangladesh
TF	Town Federation
UNDP	United Nations Development Programme
US	United States
USD	United States Dollar
VAW-G	Violence Against Women and Girls
VIP	Ventilated Improved Pit
WASH	Water, Sanitation and Hygiene
WHO	World Health Organisation

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Executive Summary

Background: During ongoing COVID-19 pandemic, an estimated sixty million urban poor living in the low-income settlements across different cities and towns of Bangladesh are facing miserable condition due to the lack of employment, loss in income, insufficiency of water, sanitation and hygiene (WASH) facilities, food insecurity (deficiency and malnutrition), inadequate access to healthcare/medicare, and increase in the violence against women and girls (VAW-G). National Urban Poverty Reduction Programme (NUPRP), a collaborative approach of UNDP and Government of Bangladesh (GoB), is facing a dilemma to implement programmes vis-a-vis urban poor living in 20 municipalities due to COVID-19. Against this backdrop, UNDP-NUPRP entrusted Human Development Research Centre (HDRC) to conduct a socio-economic impact assessment of COVID-19 on urban poor dwelling in low-income settlements.

Objective: The overall objective of this study is to assess the socio-economic impacts (Social, Economic and Governance) -ranging between immediate and longer-term- of the COVID-19 outbreak on the urban poor communities under UNDP-NUPRP. This study also tried to assess poverty in line with government's poverty measurements; explore "new poor" created due to COVID-19 outbreak; identify the priority needs and opportunities attributable to the recovery phase under NUPRP reprogramming for 2020 and beyond.

Methodology: The study adopted a mixed-method strategy including a cross-sectional survey with quasi-experimental approach among households (beneficiary, semi-control, and pure control) using a structured questionnaire, key informant interviews using semi-structured questionnaires, and focus group discussions with the help of checklists and issue-guidelines. The household survey collected data on two time-points (immediate before and after lockdown of COVID-19) and composed a matched panel (in 15 City Corporations/Paurashavas where baseline survey of NUPRP is complete) at the level of both individuals and areas/urban poor settlements.

Sample: The survey collected panel data from the respondents of two rounds of NUPRP baseline surveys. Data were collected from 50 per cent of the households (randomly selected 2,135) surveyed in the NUPRP baseline, 2019. The household survey, collected necessary data in line with government's poverty measurements (using upper poverty line and lower poverty line, absolute poor and hardcore poor) along with the perception of the respondents about the changes in their socio-economic status attributable to the COVID-19. The KIIs (57) were conducted to identify priority needs and facilities across all the *Key Output* areas of NUPRP with particular emphasis on the impact of COVID-19. FGDs (15) were facilitated with community people to discuss priorities of the households in the poor urban settlements amid the COVID-19.

Impacts of COVID-19 Pandemic on Urban Poor

Education: COVID-19 pandemic has brought about a grave crisis in the education sector. More than one-fifth of the urban poor beneficiary households' children enrolled in schools (22.7%) are not continuing their study since lockdown. Corresponding figures for semi-control and pure control are 31.6 per cent and 31.5 per cent, respectively. More than three-fourths of the children in beneficiary households (78.1%) are studying themselves at home. Very few of the beneficiary households' children are learning from television-broadcasted academic programmes (2%) or virtual classes conducted by government or non-government schools (2.2%). Reportedly, 38.5 per cent children in the beneficiary households have medium to a low chance of continuing school after COVID-19 pandemic ends---a potential colossal loss in human capital formation. In semi-control and pure control households, the corresponding estimates are similar.

Skills training: COVID-19 pandemic shockwave has trapped trainees and apprentices of different skill training programmes at risk of delayed employment or unemployment. Municipality informants

informed that the need for skill-based training on alternative and newer trades is in high demand. Besides, the household survey reported that about 43.8 per cent and 47.1 per cent of the beneficiary and semi-control households respectively are seeking assurance of job placement along with capacity development training.

Asset holding: About 11 per cent of the urban poor beneficiary households had to sell their assets out of distress, which was only 1.9 per cent in three years preceding the baseline survey. The corresponding figures are similar for semi-control and pure control household. Along with valuable household items like land and jewellery, some of the households have sold their productive assets as well.

Employment: COVID-19 has resulted in a severe contraction in the employment market: at least one member in more than half of the beneficiary households (54.9%) permanently or temporarily lost their job or had to close the business during the lockdown. The semi-control and control group also faced a similar consequence. Finding new employment opportunity in the present situation remains a far cry for them in this time of severe economic depression. Nonetheless, it is notable that 57.3 per cent among the beneficiaries involved in business have reported that their business had not been affected much by the lockdown.

Savings and credit: Around four-fifths of the households across the groups had to spend the saving to cope with COVID-19 crisis. The average amount of savings among the beneficiary households has reduced drastically by 81 per cent compared to the baseline: from BDT 4,791 to BDT 917. Around 42 per cent of the beneficiaries, among the households having membership in the Saving Credit Group (SCG) initiated by NUPRP, faced interruption in savings during the lockdown. In comparison with the baseline, the percentage of households having outstanding loan has increased by about seven percentage point. Around three-fourths of the households across the group reported that they failed to repay loan instalment during COVID-19 lockdown. Around one-third of the household took a loan to cope up with COVID-19 lockdown. Mostly, they took loans from non-institutional sources: relatives and friends (without interest) followed by *Mahajan* (with high interest).

Dwelling, tenure, and migration: The homes have no room to maintain physical distancing or quarantine if required. Seven out of ten beneficiary households (69.3%) could not pay the house-rent on time during COVID-19. At the same time, the respective figures were worse among the semi-control (71.3%) and control group (76.6%). However, the community people in the group discussion stated that in a good number of cases, house owners have either reduced or exempted the rent during the lockdown. The towns 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.

Access to market: Around two-thirds of the beneficiary households (65.0%) have reported that they faced a shortage of daily needs in the market after lockdown, which was only 18.3 per cent before lockdown. Moreover, 84.5 per cent of the beneficiary households experienced a price hike on food items. In comparison, the same was only 27.7 per cent before lockdown. As a result, most of the beneficiary households (85.2%) had no other option but to decrease household food consumption. In semi-control and pure control households, a similar scenario is observed.

Access to aid: More than nine-tenths among the households in the beneficiary group (92.5%) received some aid-in-grant during the lockdown. A similar portion was found in the semi-control (90.3%); however, this is lower among the pure control group (69.5%). On average, a beneficiary household received BDT 1,552 as aid, similar to the semi-control group (BDT 1,558). However, the amount is much lower among the control households (BDT 811). Notably, more than half of the aid amount came from NUPRP to the beneficiary households (51.2%), followed by the Government relief (34.6%).

Income, expenditure, and poverty: The average monthly income has decreased significantly from baseline across different categories of households (40.1% among the beneficiary households, 38.3% among semi-control households, and 36.6% among pure control households). The drastic decline in income has been caused by a host of factors, such as job loss, truncated salary, and non-activity or lack of small/medium business activity. After the lockdown, the amount of monthly expenditure is reported higher than the amount of monthly income. This mismatch between income and expenditure forced dissaving and distress selling among the households. Food expenditure decreased significantly. The reduced expenditure resulted in greater poverty measured in terms of Cost of Basic Needs (CBN) method. The headcount poverty ratio (HCR) increased more than seven percentage points during the lockdown as compared to before lockdown and more than ten percentage points compared to baseline. Nearly nine out of ten beneficiary households are absolute poor. More than two-third household across the category reported less than 1.90 PPP USD income per capita per day, which is more than 64 per cent increase from the baseline. The multiple poverty index (MPI) score shows a decrease (improvement in multi-dimensional measure) among 42.1 per cent beneficiary households and increase (household became poorer) among 41.4 per cent households. The combined impact of COVID-19- mediated lockdown on the low-income urban households (irrespective of the beneficiary) measured in terms of income and consumption expenditure (including expenditure on food) depicts an unprecedented distressing situation.

At least 2.9 million people in and around the targeted NUPRP cities and towns have become poor who were not poor before COVID-19 lockdown. These people constitute the new category of ''New Poor" in the low-income settlements in and around the NUPRP targeted 20 cities and towns. This number of new poor can be as high as 3.7 million, and the number may increase if lockdown prolongs and/or if the unemployment situation worsens further.

Food security: Households faced an increase in food insecurity during this COVID-19 pandemic. Nearly nine out of ten households across the groups are food deficient, which is almost four times higher than the before lockdown period. More than 50 per cent of households are severely food insecure. The diet pattern indicates under-consumption of protein in households; even pregnant and lactating mothers can hardly maintain food diversity. Only 30 per cent pregnant and lactating mothers in the beneficiary group and even a smaller percentage in the other two groups (semi-control: 19.4% and pure control: 15%) consumed protein. Less than 10 per cent household's children aged 6-23 could consume protein-rich foods.

Health: Three out of ten households' members suffered from some kinds of diseases during COVID-19 lockdown, which is slightly lower than the baseline. A good number of them suffered from "cold and cough" (beneficiary: 15.2%, semi-control: 10.8% and pure control: 16.1%) and "fever of unknown origin" (beneficiary: 30.5%, semi-control: 21.6% and pure control: 33.9%). Community people maintained that healthcare services were poor for the urban poor; certain populations, such as those with a disability, had to struggle in receiving health services. Among the eligible children, only 59.4 per cent were able to receive the necessary vaccine during the lockdown. Mental health conditions, as reported, has been depressive: about 90 per cent of the respondents across the categories said to have an alarming level of depression with over 20 per cent reported severe to moderately severe depression.

KAP on COVID-19: At least one member in all surveyed households heard about COVID-19. Most of them know 'fever' as a symptom of COVID-19 infection. About three-fourth are aware of frequent hand washing. Only four out of ten households from the beneficiary group are aware of physical distancing. Only 50 per cent household reported using a face mask.

Handwashing and Community Hygiene: More than four-fifths of the respondents in beneficiary (83.5%) and semi-control (81.5%) households and nearly one-third (35.2%) in pure control households affirmed that handwashing place/point was installed in their community during COVID-19 pandemic.

Reportedly, most of the households in beneficiary (95.5%) and semi-control (89.6%) received soap or handwashing materials during COVID-19 lockdown, mostly by NUPRP. In contrast, the majority of households in pure control communities (59.6%) remained out of such external support for receiving handwashing materials. Community people stated that waste management (including drainage and sewerage) and community hygiene (cleanliness of roads and footpaths) are miserable and needs attention from the higher authority.

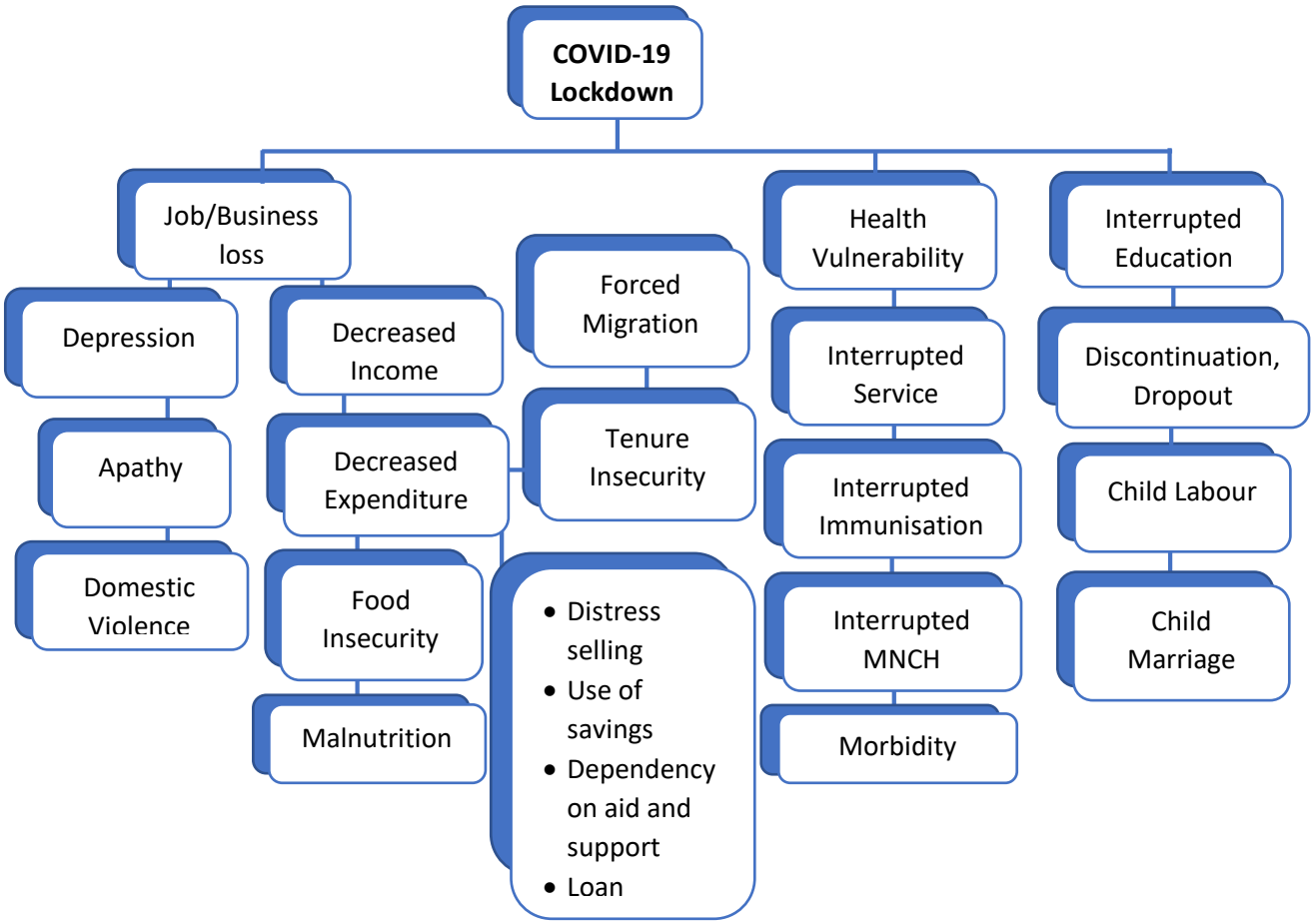
Domestic Violence against Women, Children and Elderly Population: Adolescent girls and adult women were reportedly more vulnerable in all categories of households compared to the baseline. The incidence of violence—mostly in the form of verbal abuse and beating— against women and adolescent girls in beneficiary households was 48.3 per cent in the baseline, which increased to 59.2 per cent during the lockdown. On the other hand, 25.7 per cent children in beneficiary, 26.6 per cent in semi control and 23.3 per cent in pure control households suffered from domestic violence during COVID-19 lockdown.

Life Aspiration: The satisfaction of the beneficiary households about their lives changed drastically since the lockdown. Around one-fifth of the beneficiary households have remained satisfied (2.5% highly satisfied and 20.1% satisfied) with their lives which is 25 percentage point less compared to before lockdown. More than half of the beneficiary households (57.2%) were optimistic about their future before lockdown, which dropped to 33.4 per cent after lockdown. Community people in the discussions organised across the towns boldly stated that they hardly concern about themselves; instead, they are very much concerned about their children's life and future. Only 39.3 per cent of the beneficiary households expressed optimism about children's future, which was 76.9 per cent before lockdown. The scenario is not much different in the semi-control and pure control groups.

Conclusion and Recommendations

Just as some of the programmatic outputs and outcomes had begun to become visible, the onset of the pandemic changed the scenario drastically. Existing interventions, means and methods, were severely disrupted. The socio-economic condition in low-income settlements has deteriorated to the extent that leads them to a situation that is sometimes worse than the pre-NUPRP intervention state.

A glimpse of the impact of COVID-19 lockdown among the urban poor



The UNDP-NUPRP needs to update the current strategy and implement some pragmatic programmatic changes to address required a rigorous immediate response to severe crises caused by COVID-19. In this connection, some key recommendations forwarded are presented below:

- Enlist badly affected beneficiaries who lost a job or business collapse and support them with recovery fund and business capacity development training (including e-commerce) for business incubation models.
- Develop an emergency plan for extra grant support to prevent school dropouts.
- Organise and patronise community-based awareness campaign, including community journalism, to inspire the parents and children to prevent dropout, child labour and child marriage.
- Endorse local vendors to supply essential hygiene materials among the community people.
- Promote the uninterrupted supply of water and handwashing agents in collaboration with the local government.
- Organise weekly camp for facilitating COVID-19 testing in the settlements along with the creation of an emergency support fund for COVID-19 contaminated beneficiary household. Organise and patronise COVID-19-protection and management-related rigorous campaigns, including Behavioural Change Communication (BCC) materials.
- Advocacy to set up a mechanism for compulsory consent and public declaration of any mandated eviction.
- Expand and utilise the SIF (Settlement Improvement Fund) and CHDF (Community Housing Development Fund) to support tenant households in an absolute vulnerable condition or have elderly or physically/mentally challenged member.
- Promote development, improvement and routine cleaning of community toilets, drainage and footpath in collaboration with the local government, to safeguard urban poor from COVID-19 keeping in mind the climate change-induced waterlogging and its consequences.
- Orient the CDC leaders on family laws and related matters, in collaboration with local government institutes and Ministry of Women and Children Affairs to prevent domestic violence.
- Initiate professional counselling services and charge-free legal assistance to victims of domestic violence, in collaboration with the local NGOs.
- Create a contingency fund to support the destitute victim of domestic violence.
- Strengthen the household and community level sensitisation regarding the needs of the People with Disabilities (PWDs) and older people, backed up by detailed BCC tools.
- Provide one-time allowance (to reduce the immediate shocks) and medical treatment card for priority health services in collaboration with the local health centres to the PWDs and older people.
- Institute particular income-generating training programme suitable for the PWDs.
- Sponsor innovative, creative, and exemplary cases of beneficiaries to encourage others.
- Strengthen the motivating and mentoring capacity of the Community Facilitators (CFs) for a door-to-door as well as community-level aspiring campaigns.

The overall socio-economic condition of the urban poor has deteriorated to an extent which brings them to a situation which is worse than their pre-NUPRP intervention state. Thus, it requires serious policy attention to extend the programme duration at least by twenty-four months to bring back the progress on its expected momentum.