



# Voices from the Margins and Inclusive Policy Responses to COVID-19 Pandemic

## Key Findings

### Theme 3: Socio-Economic Impact and Vulnerability of COVID 19

#### 1<sup>st</sup> Round Panel Survey

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#### Key Findings

- About 85% of the marginalised population experienced a decrease in their income after the corona pandemic, and 'rural poor' (91.7%) people were the most affected by a loss in income. Overall, the magnitude of loss is 24.9%, and the marginalised group disaggregated data in this regard also aligns with the scenario of loss among the selected groups. Be it before or after pandemic, female headed households are the most vulnerable ones when it comes to financial toll of the pandemic considering their average income. (Tables 3.1, 3.1.1, and 3.1.2)
- 74.4% of the marginalised households had to reduce their living expenses after the corona pandemic. In this case too, 'rural poor' (80.4%) people are the most affected, making the findings consistent. (Table 3.2)
- 71.2% of the marginalised households had to borrow from neighbours, relatives, and money lenders to meet various expenses during the pandemic. In this case, the urban slum dwellers (82.0%) people were the most affected whereas the other groups were in a closely similar position too. (Table 3.2.1)
- More than 50% of the marginalised households reported 'no savings' at the time of survey. The proportion of households without saving was the highest (55%) among rural poor. (Table 3.3)
- The top three problems faced by which marginalised people during the lockdown in June 2021 were 'reduced income' (72%), 'increased food price' (56.6%), and 'Increased transport fares' (54%). All of the groups were in one way or other affected similarly in these regards. (Table 3.4)
- About one third (33.9%) of the surveyed population reported substantial reduction of food consumption, while nearly half (47.5%) were moderately affected in case of food consumption due to the COVID- 19 pandemic. The most affected marginalised households were the urban slum dwellers where about 90% of them are either highly or moderately affected. (Table 3.5)
- Three out of every four households from ethnic and religious minority, and rural poor groups reported that the education of the family's school-going children was highly affected by the COVID- 19 pandemic. The scenario is not good for other groups either, as on an aggregate 56% of the marginalised household had a similar view of the situation. (Table 3.6)
- Nearly fifty percent (48.4%) of the households with Person with Disability member reported that 'no one wanted to keep the person with a disability at home' whereas 44.6% the households' livelihood activities were adversely affected which is expected to have a causal relationship with the previously mentioned difficulty. (Table 3.7)
- The marginalised communities were mostly worried about 'decrease in income', even more than food deficit/ crisis, and stoppage of children's education if the COVID-19

pandemic continues in the future. Following the decrease in income, there appeared a series of vulnerabilities which were being directly relied upon it. If a causal relationship is drawn about the reasons of decreased income, losing work tops the list (56.3%). (Table 3.8)

- About 11% households among the marginalised community indicated a rise in VAW in their community. The mostly reported VAW are 'Domestic violence (63%), and 'Child marriage (35.7%)'. Urban slum dwellers (88.6%) reported the highest incidence of 'domestic violence', and ethnic and religious minority communities (68.6%) reported the highest incidence of 'child marriage'. Rape or sexual violence was reported by 7.27% households among the marginalised community. (Tables 3.9, and 3.10)
- Two-third household (67%) reported of receiving treatment for other illness while 54% reported of receiving family planning services and finally 65% of the population reported of receiving of 'child immunization services'. Among the five groups urban slum dwellers had the least access to the aforementioned three health care services. (Table 3.11)

**Table 3.1: Monthly income (in BDT) before the COVID-19 pandemic and at present (June 2021)**

Community	Before Pandemic	Present	N
Ethnic & Religious Minority	10,229	7,409	492
Rural Poor	9,646	6,752	531
Slum Dwellers	14,261	11,008	510
Persons with Disability	11,957	8,425	184
Female headed Household	8,550	6,349	211
All	11,369	8,379	1533

**Table 3.1.1: Loss in income due COVID pandemic (%)**

Indicator	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
Income lost due to COVID-19 pandemic	25.8	28.1	20.7	25.8	25.3	24.9
N	492	531	510	184	211	1533

**Table 3.1.2: Household reported decrease in Income during Covid pandemic (%)**

Indicator	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
Income decreased after COVID-19 pandemic	86.6	91.7	76.5	84.2	80.6	85.0
N	492	531	510	184	211	1533

**Table 3.2: HH reported decrease in living expenses due to the COVID-19 pandemic (%)**

Indicator	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
Living expenses decreased after COVID-19 pandemic	75.6	80.4	66.9	79.9	76.8	74.4
N	492	531	510	184	211	1533

**Table 3.2.1: Proportion of people borrowing money during the pandemic (borrowed?) (%)**

Indicator	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
Borrowing from neighbours, relatives & money lenders	57.1	73.8	82.0	73.9	76.3	71.2
N	492	531	510	184	211	1533

**Table 3.3: Proportion of household with any savings at the time of survey (%)**

Indicator	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
Household have savings	52.4	55.2	36.7	46.7	29.4	48.1
N	492	531	510	184	211	1533

**Table 3.4: Problems faced in the current lockdown since 14 April 2021 (June 2021) (Multiple answers) (%)**

Type of problems	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
Losing livelihood	25.8	28.8	38.0	33.7	31.3	30.9
Reduced income	79.1	74.2	62.7	73.4	63.5	72.0
Limited purchasing capacity	21.5	19.4	15.7	20.1	18.5	18.9
Food shortage	33.3	38.8	49.0	44.0	53.6	40.4
Reduced number of meal	13.0	28.4	19.2	21.2	25.6	20.4
Restricted mobility	35.0	28.8	24.7	32.6	23.7	29.4
Increased transport fares	67.3	54.4	40.8	51.6	51.7	54.0
Increased food price	63.4	65.7	40.6	57.1	54.5	56.6
Struggling with school fees	10.2	9.2	8.4	9.2	7.1	9.3
Market kept open for limited hours	6.9	8.3	3.1	4.9	6.6	6.1
Unable to repay loan/installment	9.1	16.6	10.0	10.9	10.4	12.0
Others	0.4	0.6	0.2	0.0	0.0	0.4
N	492	531	510	184	211	1533

**Table 3.5: Impact of COVID-19 on family's food consumption (%)**

Indicators	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
Highly affected (substantial reduction)	23.0	33.7	44.5	40.8	42.2	33.9
Moderately affected	51.4	46.0	45.3	44.0	42.7	47.5
Somewhat affected	22.0	19.4	9.0	12.5	15.2	16.8
Not affected	3.7	0.9	1.2	2.7	0.0	1.9
N	492	531	510	184	211	1533

**Table 3.6: Impact of COVID-19 on education of the school going children (%)**

Indicators	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
Highly affected (substantial reduction)	73.0	76.2	56.1	63.4	61.0	56.0
Moderately affected	15.2	19.4	25.7	24.6	26.5	16.0
Somewhat affected	11.6	4.0	16.0	11.9	11.0	8.0
Not affected	0.3	0.5	2.2	0.0	1.5	0.7
n	381	428	319	134	136	1398

**Table 3.7: Difficulties of households with presence of Person with Disabilities during the pandemic (Multiple answers) (%)**

Difficulties	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	All
Can't go to work	20.4	21.3	29.0	23.9
No one wants to keep the person with disability at home	48.2	47.5	49.3	48.4
No one wants to come home to see the person with disability	27.8	37.7	30.4	32.1
Decrease in income	37.0	41.0	53.6	44.6
Couldn't avail healthcare/treatment	18.5	11.5	5.8	11.4
n	54	61	69	184



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**Table 3.8: Potential vulnerabilities if the COVID-19 pandemic continues (Multiple answers)  
(%)**

Potential vulnerabilities	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
Lose work	74.8	49.5	45.5	64.7	55.5	56.3
Decreased income	66.1	76.1	71.6	75.5	58.8	71.4
Decrease in savings	23.2	22.8	28.0	22.8	19.9	24.7
Food deficit	56.3	44.1	43.5	62.5	39.3	47.8
Credit purchase	23.0	27.1	13.5	23.4	15.6	21.3
Borrowing Money	38.2	38.4	35.9	40.2	32.7	37.5
Decrease in Household consumption	17.9	26.6	30.4	29.4	25.1	25.1
Food crisis	16.5	29.8	22.9	27.2	21.3	23.2
Security problem	2.9	4.1	4.3	2.2	2.8	3.8
Unemployment	26.6	26.7	23.5	26.6	23.7	25.6
Violence against women	5.7	6.2	1.8	7.1	5.7	4.6
Health problems	1.4	1.7	3.1	2.7	1.4	2.1
Stoppage of children's education	26.2	57.1	47.1	40.2	35.1	43.8
Problems with transportation and communication	2.6	19.6	32.0	20.7	13.7	18.3
Problems with marketing agriculture products	1.4	5.3	23.9	10.9	6.2	10.2
Lack of Work	29.9	36.9	40.8	42.4	24.2	35.9
Increase in loan	18.7	27.7	15.5	20.1	17.1	20.7
Lack of business opportunities	4.3	12.1	15.5	8.7	9.0	10.7
Selling of Assets	0.8	15.4	8.8	5.4	7.1	8.6
Hunger/Malnutrition	3.5	7.5	2.8	3.8	7.6	4.6
Price hike of food products	13.6	42.8	45.9	35.9	30.8	34.4
Unavailability of treatment/healthcare	7.1	4.7	5.1	4.9	5.2	5.6
Couldn't pay house rent	38.4	1.1	0.2	22.3	8.5	12.8
Child marriage	1.6	4.0	1.6	3.3	2.4	2.4
Shift to other places for work	4.7	3.8	5.7	3.8	5.2	4.7
Going to village from city	10.8	0.0	0.0	6.5	3.3	3.5
N	492	531	510	184	211	1533

**Table 3.9: Increased VAW in your area during COVID-19 pandemic (%)**

Violence against women increased	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
All	7.1	9.6	15.5	12.0	15.2	10.8
N	492	531	510	184	211	1533

**Table 3.10: Type of violence against women increased (Multiple answers) (%)**

	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
Domestic violence/Wife tortured (Physical/ Mental)	25.7	49.0	88.6	77.3	71.9	63.0
Violence related to dowry	2.9	3.9	24.1	18.2	15.6	13.3
Child marriage	68.6	54.9	8.9	31.8	28.1	35.8
Sexual violence/ rape	2.9	0.0	13.9	0.0	9.4	7.3
Sexual harassment/ Eve-teasing	2.9	0.0	5.1	0.0	0.0	3.0
n	35	51	79	22	32	165

**Table 3.11: Proportion of people able to receive other health care services during the COVID-19 pandemic (%)**

Indicator	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
Treatment for other illness	72.6	74.1	55.4	62.8	65.2	67.3
n	230	375	316	121	115	921
Family Planning Services	56.4	67.5	34.3	47.5	44.1	54.4
n	275	375	271	101	84	921
Child Immunisation Services	67.1	76.5	41.9	65.5	54.4	65.0
n	152	230	129	55	46	511