



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

## Key Findings Theme 4: Coping Strategies 1<sup>st</sup> Round Panel Survey

Dhaka: October, 2021

Supported by the UK Foreign Commonwealth and Development Office (FCDO), the Covid Collective is based at the Institute of Development Studies (IDS). The Collective brings together the expertise of, UK and Southern based research partner organisations and offers a rapid social science research response to inform decision-making on some of the most pressing Covid-19 related development challenges.

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## Key Findings

- During the pandemic the most reported coping strategies adopted by the marginalised people were 'changing residence location' (49.1%), 'decreasing food consumption' (41.6%), and 'consumption from savings' (30.3%). (Table 4.1)
- 65.9% of the surveyed population had to borrow money as a coping strategy during the pandemic. The 'rural poor' (70.1%) leads in this comparison. The most common purpose for borrowing irrespective of the marginalised groups were 'food purchase' (92.1%) followed by 'loan repayment' (32.1%), and 'medical treatment' (27.9%). (Tables 4.2, and 4.3)
- 65.9% of the surveyed population had to borrow money as a coping strategy during the pandemic. The 'rural poor' (70.1%) leads in this comparison. The most common purpose for borrowing irrespective of the marginalised groups were 'food purchase' (92.1%) followed by 'loan repayment' (32.1%), and 'medical treatment' (27.9%). (Tables 4.2, and 4.3)
- About 40% household among the marginalised community mentioned receiving support from some sources. Such sources included local government (15.2%) followed by individuals (8.8%) and NGO (6.7%). (Table 4.4)

**Table 4.1: Coping strategies during the COVID-19 pandemic (Multiple answers) (%)**

Coping strategies	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
Consumption from savings	36.2	28.8	26.1	25.0	28.9	30.3
Sale of assets	4.5	9.8	14.1	7.6	8.5	9.5
Doing low-wage works	14.2	25.6	32.9	26.6	16.6	24.4
Decreasing food consumption	55.9	42.8	26.7	61.4	39.8	41.6
Changing residence location	51.4	52.0	43.9	62.0	42.7	49.1
Purchasing less food	4.1	14.3	10.4	12.0	5.2	9.7
Choosing alternative living	2.0	0.4	0.8	1.6	0.0	1.0
Sending school children to work	2.6	0.4	0.8	1.1	0.0	1.2
Reducing the number of meals	22.0	23.4	15.1	33.7	18.5	20.2
Contacting with NGOs	9.2	15.6	16.9	9.2	16.1	14.0
Contacting with UP	0.0	0.4	0.4	0.5	0.5	0.3
Taking refuge in rich relatives	8.7	4.0	3.1	13.0	6.6	5.2
Others	2.2	4.1	6.7	3.8	3.3	4.4
N	492	531	510	184	211	1533

**Table 4.2: 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 scenario/ status	60.8	70.1	66.5	63.0	56.4	65.9
N	492	531	510	184	211	1533

**Table 4.3: Purpose of borrowing (Multiple answers) (%)**

Purposes	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
Food purchase	92.6	91.7	92.0	91.6	92.2	92.1
Treatment	22.4	27.7	33.0	36.1	25.0	27.9
Purchase Medicine	14.7	18.8	21.8	26.1	19.8	18.6
Business purpose	8.7	10.5	14.2	14.3	9.5	11.2
Marriage purpose	3.0	1.3	1.8	1.7	2.6	2.0
For loan repayment	31.1	35.2	29.5	36.1	31.9	32.1
Education purpose	16.4	6.2	6.5	10.1	6.9	9.3
Others	9.4	7.0	15.6	14.3	12.1	10.6
n	299	372	339	119	116	1010

**Table 4.4: Support sources other than government during the COVID-19 pandemic  
(Multiple answers) (%)**

Source of support	Ethnic & Religious Minority	Rural Poor	Slum Dwellers	Persons with Disability	Female headed Household	All
NGO	10.8	0.4	9.2	10.3	5.7	6.7
Own community	2.4	0.0	1.6	1.1	2.4	1.3
Bangladesh police	0.0	0.2	2.4	1.1	0.9	0.8
Bangladesh Army	1.8	1.1	4.3	2.2	4.3	2.4
Bangladesh navy	0.0	0.0	0.2	0.0	0.0	0.1
Employer	0.2	0.0	9.0	2.2	5.7	3.1
Voluntary organization	0.4	0.2	5.3	4.3	2.8	2.0
Individual initiative	6.1	4.9	15.5	8.2	12.3	8.8
Local elite individual/family	3.5	6.4	9.2	4.3	9.0	6.4
Religious leader	0.6	0.6	0.4	0.5	1.4	0.5
Local government	17.7	18.1	9.8	20.7	16.1	15.2
Local administration	1.2	0.2	1.2	1.1	0.5	0.8
Others	1.2	0.0	0.4	0.0	0.5	0.5
Received no support	59.3	72.3	48.8	56.0	54.5	60.3
N	492	531	510	184	211	1533