

Citizen's Platform Media Briefing

# Marginalised Communities in Bangladesh

## Dealing with Pandemic Fallout

### *Findings from a Household Survey*

8 April 2021

Organised by



Citizen's Platform for SDGs, Bangladesh

এসডিজি বাস্তবায়নে নাগরিক প্ল্যাটফর্ম, বাংলাদেশ

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## Study Team

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# Acknowledgement



Citizen's Platform for SDGs, Bangladesh

এসডিজি বাস্তবায়নে নাগরিক প্ল্যাটফর্ম, বাংলাদেশ

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## Section 1: Background of the Study

- The marginalised and vulnerable citizens of the country are facing greater challenges to safeguard their lives and livelihood during the COVID-19 pandemic.
- Pre-existing vulnerabilities of these “left behind groups” (LNOB) are expected to be accentuated, while a new set of vulnerabilities induced by the COVID-19 pandemic are likely to push several new groups of people into marginalisation.
- This study conducted by the Citizen's Platform for SDGs, Bangladesh is based on information collected through face-to-face survey of about **1,600 households** across Bangladesh.
- The survey was conducted in **February 2021** and covered **10 marginalised groups**.

## Section 2: Objectives of the Study



What were the specific health-related, economic and other social challenges due to the pandemic for the marginalized groups?

Which old and new vulnerable population groups were more susceptible to the COVID-19 pandemic?

Which aspect(s) of COVID-19 induced shock(s) has been most concerning?

What were the coping responses (adjustment and adaptation) used at individual and household levels (supported by expanded and new public policies) to cope with the challenges?

What were the supports available to mitigate the impacts of COVID-19 at community levels, through public policy interventions and through nongovernmental channels?

## Section 3: Survey Design and Sample Description



### 3.1: Sample Size

Table 1: Sample size by groups

Group	Number of HHs	Percentage of total Sample	Female HHH
Char	100	6.3	6.0
Haor	100	6.3	13.0
Coastal	100	6.3	5.0
Slum	400	25.0	13.3
Dalit	100	6.3	10.0
Indigenous	300	18.8	17.7
Persons with disabilities (PWD)	150	9.4	16.7
Migrant	150	9.4	42.0
Micro, Small and Medium Enterprises (MSME)	200	12.5	4.5
All	1,600	100.0	14.8

*National Average of Female HHH*

↓

**13.5**

Source: Citizen's Platform HH Survey 2021

# Section 3: Survey Design and Sample Description

## 3.2: Location of Data Collection

Table 2: Distribution (%) of sample HHs by divisions

Group	Sample HH(%)	National HH (%) (Census 2011)
Barishal	8.4	5.8
Chattogram	22.8	17.5
Dhaka	26.9	25.4
Khulna	11.3	11.7
Mymensingh	6.6	8.0
Rajshahi	8.1	14.1
Rangpur	7.5	12.0
Sylhet	8.4	5.6
<b>Total Sample Size</b>	<b>1,600</b>	<b>3,17,05,685</b>

58.8%



Rural

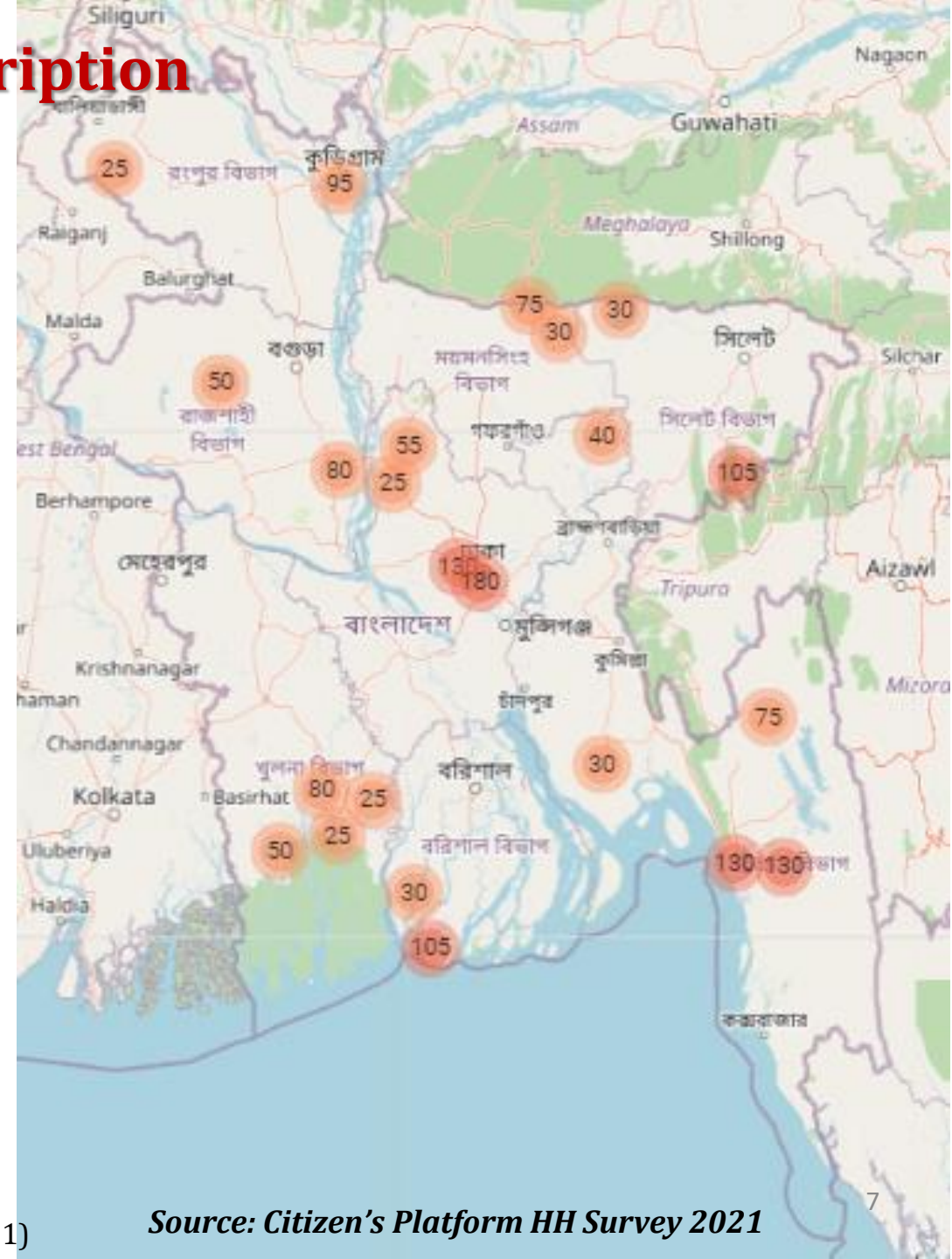
41.2%



Urban

Municipalities  
(Pouroshova)  
19.5%

City Corporations  
21.7%



Source: Citizen's Platform HH Survey 2021

# Section 3: Survey Design and Sample Description



## 3.3: Characteristics of Sample HHs

Table 3: Households size and its composition by groups

Group	Male per 100 Female	Household Size
Char	102.7	4.54
Haor	91.3	5.51
Coastal	103.3	4.86
Slum	100.9	4.36
Dalit	100.9	4.26
Indigenous	99.7	4.51
PWD	102.2	4.86
Female HHH	72.0	4.04
Migrant	77.9	4.81
MSME	107.3	4.69
National Average	98.4	4.06

- The household size of our sample HHs are relatively higher than the national average.
- Number of female members are on average higher in HHs with female heads, with migrant members, and in haor areas.

Source: Citizen's Platform HH Survey 2021

## Section 3: Survey Design and Sample Description



### 3.3: Characteristics of Sample HHs (Contd.)

Table 4: Distribution (%) of HHs by highest educational attainment of household head

Group	No Formal Education	Literate	Class I-V	Class VI-IX	SSC/HSC	Graduate
Char	52.0	6.0	31.0	9.0	2.0	0.0
Haor	46.0	2.0	25.0	22.0	3.0	0.0
Coastal	25.0	5.0	38.0	24.0	5.0	1.0
Slum	48.6	2.8	31.6	13.3	3.3	0.0
Dalit	49.0	4.0	24.0	22.0	1.0	0.0
Indigenous	30.1	1.0	22.7	26.1	16.7	0.0
<b>PWD</b>	36.7	4.0	27.3	19.3	10.7	0.0
Female HHH	43.5	2.5	19.8	22.4	10.1	0.0
Migrant	16.1	0.7	20.1	34.2	24.8	0.7
MSME	29.5	3.0	29.0	24.5	12.5	0.0
All	37.2	2.8	27.6	21.1	9.5	0.1

Source: Citizen's Platform HH Survey 2021

## Section 3: Survey Design and Sample Description



### 3.3: Characteristics of Sample HHs (Contd.)

Table 5: HHs (%) receiving regular SSNP support

Group	Recipient of regular SSNP support (% of HHs)
Char	29.0
Haor	40.0
Coastal	39.0
Slum	<b>21.8</b>
Dalit	<b>25.0</b>
Indigenous	38.0
PWD	57.6
Female HHH	30.8
Migrant	<b>15.5</b>
MSME	<b>23.7</b>
National Average (HIES 2016)	<b>27.8</b>

Source: Citizen's Platform HH Survey 2021

## Section 3: Survey Design and Sample Description



### 3.4: Pre-COVID Income Status

Table 6: Pre-COVID HH income (in BDT) and employment status

Group	Average Monthly income (in BDT) per HH in 2020 (pre-COVID)	Average Earning member per HH in 2020 (pre-COVID)
Char	12,207	1.6
Haor	19,304	1.5
Coastal	18,160	1.4
Slum	15,408	1.7
Dalit	15,024	1.8
Indigenous	20,573	1.9
PWD	16,899	1.6
Female HHH	21,037	1.5
Migrant	35,329	1.1
MSME	25,536	1.6
National Average (6% inflation adjusted figure on HIES 2016 estimate)	20,185	1.2

Source: Citizen's Platform HH Survey 2021

- HHs from char, haor, coastal, slum areas had relatively lower average monthly income than national averages. It was also true for HHs from Dalit communities and with PWD.
- However, number of average earning member in the above HHs was higher – perhaps they were involved in lower paid jobs/activities.

## Section 3: Survey Design and Sample Description



### 3.5: HH involvement in different networks

Table 7: HH (%) with membership in different committees and networks

Membership	Char	Haor	Coastal	Slum	Dalit	Indi- genous	PWD	Female HHH	Migrant	MSME	All
NGO led community group (CBO/CBC)	18.0	3.0	1.0	15.5	20.0	1.0	9.0	7.2	3.1	9.8	9.1
Local club/ religious and cultural committee	2.0	4.0	2.0	1.5	23.0	10.0	5.8	4.6	3.6	2.1	5.2
Political party - Position	4.0	4.0	8.0	5.6	2.0	0.3	5.1	0.4	3.6	5.6	3.8
Any local committee (shop owners, business, etc. )	2.0	1.0	1.0	2.3	1.0	0.7	1.8	0.4	0.5	3.0	1.4
Local co-operatives	0.0	0.0	0.0	0.8	0.0	0.0	0.4	0.0	0.5	1.3	0.4
No	76.0	88.0	88.0	77.3	68.0	88.7	80.2	89.0	89.2	83.5	82.4

Source: Citizen's Platform HH Survey 2021

Note: Multiple responses were allowed

- **Weak involvement with political, social, and non-government institutional networks**

# Section 4: Incidence of COVID-19 in the Sample

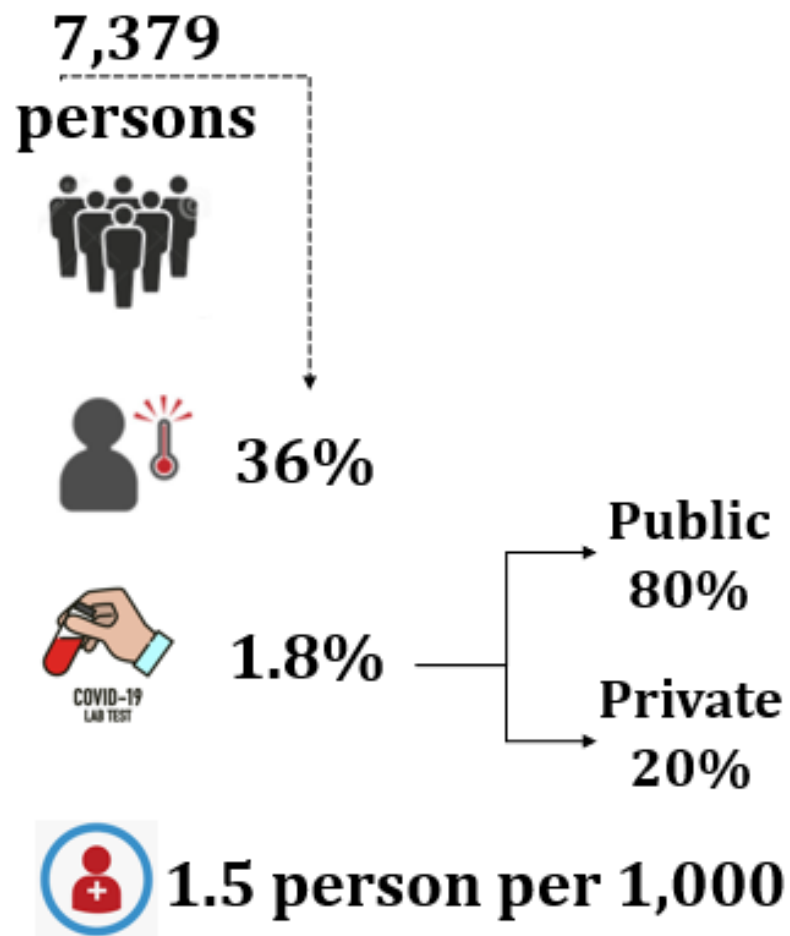
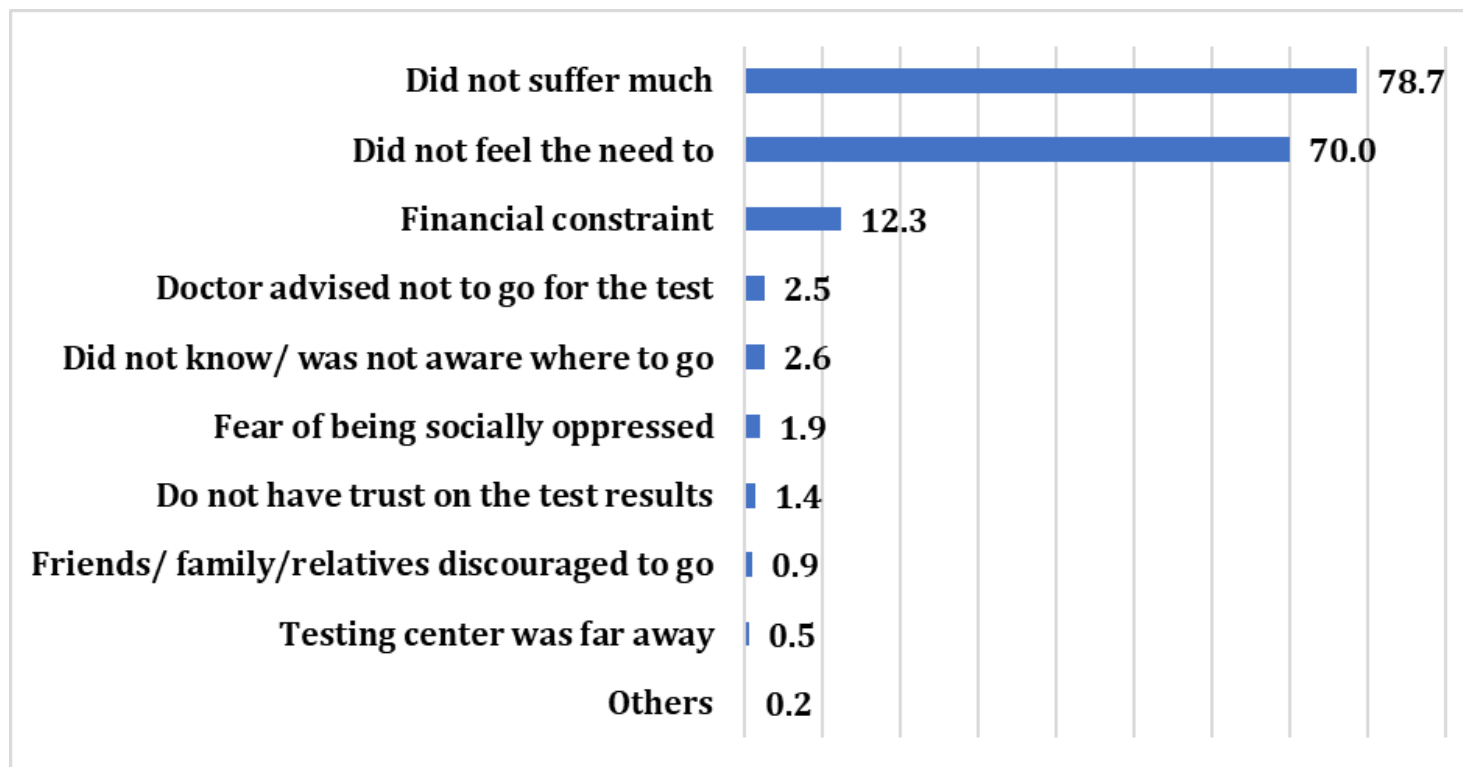


Table 8: Reasons for not going for testing (%)



**COVID-19 VACCINE**

**82% of people wants to take vaccine at free of cost**

Source: Citizen's Platform HH Survey 2021

# Section 5: Economic Impact Assessment



## 5.1: Impact on HH Employment

Table 9: HH (%) where at least one member lost employment and (later) rejoined

Group	% of HH (at least one member lost job/had to shut-down business)	% of HH with at least one member rejoined work	Rejoining rate at HH level (%)
	a	b	$c=b/a*100$
Char	58.8	58.8	100.0
Haor	54.7	53.7	98.1
Coastal	<b>75.0</b>	74.0	98.7
Slum	<b>79.7</b>	78.7	98.7
Dalit	53.0	48.0	<b>90.6</b>
Indigenous	52.0	49.0	94.2
PWD	<b>78.2</b>	76.4	97.6
Female HHH	69.1	66.9	96.8
Migrant	61.5	56.2	<b>91.3</b>
MSME	<b>94.1</b>	93.2	99.1
All	70.3	68.2	97.1

Source: Citizen's Platform HH Survey 2021

# Section 5: Economic Impact Assessment



## 5.2: Impact of COVID-19 on HH Income & Expenditure

Table 10: Changes in monthly HH income and expenditure (in BDT)

Group	Monthly HH Income		Monthly HH Expenditure		Drop in HH income (%)	Drop in HH expenses (%)	HHs with lower savings (%)
	Before COVID-19 (before March 2020)	After COVID-19 (February 2021)	Before COVID-19 (before March 2020)	After COVID-19 (February 2021)			
	a	b	c	d			
Char	12,207	9,635	9,497	8,247	<b>21.1</b>	13.2	60.0
Haor	19,304	16,172	12,643	10,775	16.2	14.8	58.0
Coastal	18,160	15,497	13,000	12,165	14.7	6.4	61.0
Slum	15,408	12,968	11,630	10,770	15.8	7.4	68.0
Dalit	15,024	12,981	11,315	10,335	13.6	8.7	53.0
Indigenous	20,573	18,828	11,310	10,889	8.5	3.7	62.7
PWD	16,899	14,508	12,130	11,235	14.1	7.4	64.0
Female HHH	21,037	17,255	12,299	11,039	18.0	10.2	68.4
Migrant	35,329	28,263	17,603	15,988	<b>20.0</b>	9.2	69.1
MSME	25,536	20,401	15,632	14,173	<b>20.1</b>	9.3	72.0
All	20,035	16,861	12,742	11,711	15.8	8.1	64.6

Source: Citizen's Platform HH Survey 2021

# Section 5: Economic Impact Assessment



## 5.3: Exposure to financial hardship due to COVID-19

Table 11: HH (%) experienced financial hardship\* due to COVID19

Group	% of HHs
Char	75.0
Haor	71.0
Coastal	86.0
Slum	87.3
Dalit	67.0
Indigenous	67.7
PWD	88.1
Female HHH	76.0
Migrant	63.4
MSME	93.2
All	78.8

Source: Citizen's Platform HH Survey 2021

Note: \*current income is not sufficient to manage current expenditure

## Section 6: Coping Strategies



**Table 12: Coping strategies to mitigate impact of COVID-19 crisis by % of HHs**

Coping Strategies	Char	Haor	Coastal	Slum	Dalit	Indi- genous	PWD	Female HHH	Migrant	MSME	All
<b>Cut down food expenses</b>	74.7	78.9	69.8	78.8	65.7	89.2	80.4	85.0	78.1	84.1	80.6
<b>Cut down non-food expenses</b>	58.7	70.4	38.4	61.6	41.8	83.3	58.0	69.4	59.4	74.1	64.5
<b>Loan</b>	64.0	76.1	70.9	57.9	76.1	46.3	55.5	45.6	47.2	80.5	60.8
<b>Financial support from private and non-government sources</b>	28.0	9.9	20.9	39.3	23.9	22.7	35.5	38.9	27.6	22.7	29.4
<b>Withdraw savings</b>	28.0	14.1	14.0	32.4	26.9	15.3	21.6	25.0	33.3	36.8	26.4
<b>Government support</b>	13.3	7.0	11.6	32.4	47.8	27.1	26.5	28.3	11.4	16.4	23.5
<b>Sold livestock</b>	13.3	12.7	19.8	4.0	13.4	7.4	10.6	6.1	7.3	5.9	8.4
<b>Mortgaged land/gold</b>	6.7	0.0	8.1	2.3	1.5	2.0	4.9	0.6	3.3	2.3	2.9
<b>Sold gold</b>	1.3	0.0	3.5	1.2	1.5	0.5	2.0	1.7	3.3	1.8	1.4
<b>Sold land</b>	0.0	0.0	0.0	0.3	0.0	0.5	1.2	0.6	0.8	0.9	0.6
<b>Others*</b>	2.7	4.2	4.7	6.9	4.5	3.9	5.3	4.5	2.4	4.1	4.7

*Source: Citizen's Platform HH Survey 2021*

*Note: Others include sold harvest and labor in advance, renting out a portion for sublet, involvement of a previous non-earning members into work etc.*

## Section 6: Coping Strategies



### *Adjustment in Food Intake*

**Table 13: HH (%) made adjustment in food consumption during COVID19 crisis**

Adjustment in Food Consumption	Char	Haor	Coastal	Slum	Dalit	Indi- genous	PWD	Female HHH	Migrant	MSME	All
Reduced number of protein items	41.2	46.1	46.6	44.9	45.1	50.2	87.1	84.0	73.2	89.4	47.2
Reduced number of items in a meal	34.5	41.8	34.8	40.2	35.4	36.0	75.9	65.0	46.9	66.1	37.7
Reduced number of meals	15.5	1.2	6.8	10.8	9.7	1.5	21.2	11.4	0.0	4.7	6.8
Compromised baby food	16.0	14.0	12.0	12.8	8.0	3.7	9.0	5.1	6.2	11.0	9.8
No	8.8	10.9	11.8	4.1	9.7	12.3	8.3	14.4	25.8	10.6	8.3

*Source: Citizen's Platform HH Survey 2021*

*Note: Multiple responses were allowed*

## Section 6: Coping Strategies



### Withdrawal of Savings

Table 14: Withdrawal of savings by % of HHs to tackle COVID19 crisis

Group	% of HHs	Withdrawal of saving per HH (in BDT)	Number of months it took to save the withdrawal amount
Char	<b>21.0</b>	9,476	4 months
Haor	10.0	46,800	8 months
Coastal	12.0	36,833	8 months
Slum	<b>28.3</b>	22,704	7 months
Dalit	18.0	22,389	7 months
Indigenous	10.3	22,226	3 months
PWD	19.1	23,830	5 months
Female HHH	19.0	42,744	5 months
Migrant	<b>21.1</b>	103,988	6 months
MSME	<b>34.3</b>	35,302	4 months
All	20.8	34,462	5 months

Source: Citizen's Platform HH Survey 2021

### Withdrawal of Savings Instruments by % of HHs



83.5%



Cash deposit

15.6%



Bank deposit

9.3%



NGO deposit

## Section 6: Coping Strategies



### Coping through Borrowings

Table 15: Loan taken by % of HHs to tackle COVID19 crisis

Group	% of HHs	Loan taken (in BDT)	Number of months it will take to repay principle loan amount at current rate of HH savings
Char	48.0	40,792	2 years & 7 months
Haor	<b>54.0</b>	51,722	3 years & 6 months
Coastal	<b>61.0</b>	53,721	2 years & 6 months
Slum	<b>50.5</b>	50,455	2 years & 10 months
Dalit	<b>51.0</b>	32,069	2 years & 7 months
Indigenous	31.3	38,011	2 years & 5 months
PWD	48.9	58,217	3 years & 3 months
Female HHH	34.6	52,390	1 year & 9 months
Migrant	29.9	99,362	1 year & 7 months
MSME	<b>75.0</b>	67,226	1 years & 7 months
All	47.9	52,533	2 years & 1 month

Source: Citizen's Platform HH Survey 2021

### Sources of Loan Received by % of HHs



56.0%



NGO

40.7%



Peer

24.2%



Money-lender

3.4%



Bank

## Section 6: Coping Strategies



**Table 16: Timing of withdrawal of saving by HH (%)**

Timing of withdrawal of savings	Char	Haor	Coastal	Slum	Dalit	Indi- genous	PWD	Female HHH	Migrant	MSME	All
April, 2020 (Lockdown)	100.0	80.0	58.3	94.7	77.8	83.9	86.8	93.3	78.1	90.1	88.0
May, 2020 (Eid-ul- fitr)	33.3	60.0	41.7	40.7	38.9	41.9	39.6	33.3	65.9	35.8	42.0
October, 2020 (Durga Puja)	0.0	20.0	33.3	5.3	33.3	6.5	5.7	2.2	12.2	4.9	8.4

**Table 17: Timing of loan taken by HH (%)**

Timing of loan taken	Char	Haor	Coastal	Slum	Dalit	Indi- genous	PWD	Female HHH	Migrant	MSME	All
April, 2020 (Lockdown)	66.7	57.4	55.7	67.8	58.8	60.6	61.8	70.7	72.4	61.0	62.5
May, 2020 (Eid-ul- fitr)	58.3	55.6	44.3	50.0	27.5	34.0	50.0	40.2	48.3	56.5	48.7
October, 2020 (Durga Puja)	18.8	14.8	18.0	12.4	31.4	11.7	19.9	17.1	19.0	24.3	18.4

Source: Citizen's Platform Field Survey 2021

Note: Multiple responses were allowed

## Section 6: Coping Strategies



**Table 18: Usage of money from withdrawal of savings or loan taken (% of HHs)**

Use in particular	Char	Haor	Coastal	Slum	Dalit	Indi- genous	PWD	Female HHH	Migrant	MSME	All
<b>Regular expenses</b>	93.1	91.9	94.4	95.5	98.3	96.1	94.5	96.6	96.8	91.0	95.0
<b>Incidental expenses</b>	34.5	17.7	34.7	28.7	35.0	22.7	32.6	28.6	33.3	25.7	29.4
<b>Prior loan repayment</b>	43.1	17.7	22.2	21.5	21.7	11.7	26.0	25.2	22.6	19.5	21.4
<b>Invest on business</b>	5.2	8.1	13.9	9.8	6.7	3.1	12.7	6.7	6.5	71.9	18.0
<b>Buying assets</b>	1.7	4.8	1.4	1.1	1.7	1.6	1.7	0.0	1.1	0.5	1.6
<b>Purchasing livestock</b>	1.7	3.2	1.4	1.1	0.0	0.8	1.7	0.0	1.1	1.0	1.1
<b>Others</b>	1.7	12.9	1.4	2.3	6.7	4.7	6.6	1.7	4.3	1.0	3.8

*Source: Citizen's Platform HH Survey 2021*

*Note: Multiple responses were allowed*

*Incidental expenses include non-regular expenditure e.g. for festival, non-regular medical treatment, durables, marriage, non-regular maintenance etc.*



## Section 7: Role of External Support

**Table 19: HH (%) in need of financial and other supports**

<b>Group</b>	<b>% of HH in need of support</b>
<b>Char</b>	70.0
<b>Haor</b>	69.0
<b>Coastal</b>	73.0
<b>Slum</b>	84.1
<b>Dalit</b>	66.0
<b>Indigenous</b>	65.4
<b>Person with disability</b>	84.5
<b>Female HHH</b>	70.9
<b>Migrant</b>	55.7
<b>MSME</b>	91.1
<b>All</b>	75.0

*Source: Citizen's Platform HH Survey 2021*



## Section 7: Role of External Support

Table 20: HH (%) who received support

Entities	Char	Haor	Coastal	Slum	Dalit	Indi- genous	PWD	Female HHH	Migrant	MSME	All
<b>Government</b>	19.0	9.0	29.0	10.3	50.8	72.0	48.3	45.0	22.5	34.2	37.3
<b>Family, Friends and Neighbors</b>	13.0	1.0	12.0	2.1	11.3	31.0	14.3	16.9	9.8	10.6	11.9
<b>NGO</b>	11.0	5.0	14.0	8.8	37.0	15.0	17.7	28.4	20.3	26.6	21.9
<b>Charity</b>	4.0	2.0	5.0	4.1	8.8	17.0	11.7	8.3	11.0	6.8	8.6
<b>No</b>	60.0	85.0	55.0	80.9	25.8	17.0	36.0	34.2	57.6	47.3	45.1

Source: Citizen's Platform HH Survey 2021

Note: Multiple responses were allowed

## Section 7: Role of External Support



**Table 21: Government support received by HHs (%) by different types**

Government Assistances	Char	Haor	Coastal	Slum	Dalit	Indi- genous	PWD	Female HHH	Migrant	MSME	All
<b>Food Assistance</b>	68.0	75.0	53.2	67.5	58.5	54.9	98.4	96.3	90.0	98.1	61.8
<b>Safety equipment (PP, Mask)</b>	12.0	0.0	21.3	18.9	24.4	22.4	28.0	30.9	25.0	17.0	19.4
<b>Government provided BDT 2,500</b>	4.0	25.0	8.5	7.3	5.7	19.4	24.8	23.5	20.0	15.1	12.0
<b>Other cash assistance</b>	4.0	0.0	10.6	4.2	8.9	0.4	5.6	6.2	5.0	18.9	4.3
<b>Public work programs</b>	0.0	0.0	0.0	0.3	0.8	0.0	0.8	0.0	0.0	0.0	0.2
<b>Special Open Market Sales</b>	4.0	0.0	6.4	1.7	0.8	2.1	1.6	0.0	5.0	0.0	1.8
<b>Input support (seed etc.)</b>	8.0	0.0	0.0	0.0	0.0	0.4	0.0	1.2	5.0	0.0	0.3

*Source: Citizen's Platform HH Survey 2021*

*Note: Multiple responses were allowed*



## Section 8: Extent of Multiple Shocks

Table 22: HH (%) affected by multiple shocks besides COVID-19

Group	% of HH affected by flood	% of HH affected by Amphan	% of HH affected by multiple shocks besides COVID19
Char	82.0	32.0	89.0
Haor	98.0	4.0	99.0
Coastal	49.0	61.0	73.0
Slum	22.8	25.5	36.3
Dalit	32.0	43.0	56.0
Indigenous	10.3	7.0	17.3
PWD	25.9	35.3	47.5
Female HHH	17.7	17.7	25.7
Migrant	20.6	11.9	27.8
MSME	24.2	17.4	31.8
All	29.6	22.3	41.6

Source: Citizen's Platform HH Survey 2021

Note: Multiple responses were allowed



## Section 8: Extent of Multiple Shocks

Table 23: HH (%) received relief support during flood and Amphan

Group	Flood				Amphan			
	Cash	In-kind	Both	All	Cash	In-kind	Both	All
Char	0.0	7.3	0.0	7.3	0.0	31.3	0.0	31.3
Haor	2.0	5.1	1.0	8.2	0.0	0.0	0.0	0.0
Coastal	2.0	2.0	0.0	4.1	0.0	6.6	3.3	9.8
Slum	0.0	12.1	2.2	14.3	1.0	8.8	0.0	9.8
Dalit	0.0	0.0	0.0	0.0	0.0	18.6	0.0	18.6
Indigenous	0.0	12.9	0.0	12.9	0.0	0.0	0.0	0.0
PWD	0.0	6.9	0.0	6.9	1.0	11.2	1.0	13.3
Female HHH	2.4	4.8	0.0	7.1	0.0	12.9	6.5	19.4
Migrant	0.0	2.5	0.0	2.5	0.0	13.0	0.0	13.0
MSME	0.0	10.5	0.0	10.5	0.0	7.3	2.4	9.8
All	0.6	6.8	0.6	8.0	0.3	10.4	1.1	11.8

Source: Citizen's Platform HH Survey 2021

Note: Multiple responses were allowed

## Section 9: Role of Local Institutions



**Table 24: HHs (%) expressing satisfaction over role played by local institutions**

Group	Union Parishad Member/ local political leader/ Chairman	local administrative offices	local civil society
Char	45.0	35.0	28.0
Haor	22.0	20.0	53.0
Coastal	33.0	35.0	36.0
Slum	38.6	42.5	46.5
Dalit	61.0	56.0	51.0
Indigenous	53.0	42.3	65.3
PWD	48.6	45.0	48.5
Female HHH	43.1	34.1	50.2
Migrant	34.6	32.5	51.6
MSME	32.7	30.5	45.3
All	41.5	39.0	50.0

Source: Citizen's Platform HH Survey 2021

Note 1: Multiple responses were allowed

Note 2: % of other HHs either dissatisfied or indifferent to comment



## Section 10: Socio-economic Fallout

Table 25: Response on change in law & order condition in view of COVID19 (% of HHs)

Change in law & order condition	Char	Haor	Coastal	Slum	Dalit	Indigenous	PWD	Female HHH	Migrant	MSME	All
Increased incidence of theft and robbery	19.0	6.0	27.0	17.3	8.0	5.7	20.1	19.4	34.0	46.2	21.0
Decreased incidence of theft and robbery	4.0	62.0	20.0	12.5	7.0	41.3	16.2	25.7	27.3	11.9	21.6
Increased incidence of social conflicts	19.0	5.0	13.0	11.8	11.0	5.3	13.3	13.9	26.3	30.1	15.0
Decreased incidence of social conflicts	4.0	46.0	24.0	17.3	6.0	39.0	17.3	25.7	26.3	14.4	22.0
Not sure	6.0	1.0	1.0	6.5	2.0	7.7	4.7	5.5	1.0	2.5	4.5
No change	61.0	27.0	40.0	53.0	79.0	34.0	47.5	39.2	28.9	33.5	43.7

Source: Citizen's Platform HH Survey 2021

Note: Multiple responses were allowed



## Section 10: Socio-economic Fallout

Table 26: HH (%) mentioning increase in different fallouts in view of COVID-19

Types of violence	Char	Haor	Coastal	Slum	Dalit	Indigenous	PWD	Female HHH	Migrant	MSME	All
Social conflict	26.0	7.0	26.0	25.5	12.0	24.7	29.5	34.2	43.3	42.0	28.4
Violence against Women	29.0	3.0	29.0	22.8	14.0	9.3	23.4	18.6	27.3	31.4	21.6
Violence against Children	3.0	2.0	2.0	2.8	3.0	2.0	2.5	5.1	8.8	11.9	4.6
Violence against Elderly person	3.0	1.0	3.0	4.0	1.0	1.3	4.3	3.8	6.2	14.0	4.7
Violence against Disabled person	0.0	1.0	2.0	1.5	0.0	2.0	13.3	3.4	6.2	5.1	4.3
Violence against other vulnerable groups	0.0	0.0	6.0	0.5	0.0	15.3	2.9	5.9	1.6	1.7	3.9
School dropout	3.0	3.0	4.0	3.8	0.0	2.0	2.9	1.7	1.0	3.0	2.6
None	60.0	91.0	54.0	63.0	81.0	62.0	57.2	54.0	42.3	46.6	58.9

Source: Citizen's Platform HH Survey 2021

Note: Multiple responses were allowed



## Section 11: State of Recovery and HH Perception

Table 27: HH (%) recovered from financial hardship

Group	HH faced financial hardship (%)	Recovery time (in months)	% HH did not recover yet	Expected recovery time (in months)
Char	12.0	5	88.0	15
Haor	12.7	6	87.3	14
Coastal	27.9	5	72.1	18
Slum	20.3	4	79.7	14
Dalit	13.4	6	86.6	15
Indigenous	38.4	5	61.6	8
PWD	13.9	5	86.1	14
Female HHH	22.8	4	77.2	11
Migrant	26.0	5	74.0	12
MSME	14.1	6	85.9	13
All	21.5	5	78.5	13

Source: Citizen's Platform HH Survey 2021

## Section 12: Concluding Observations



- Economic impact of COVID-19 and multiple natural disasters have been far deeper compared to the health and social related impacts.
- All marginalised groups (LNOB and PNOB) are yet to fully recover from a fall in income and expenditure.
- The households opted for reduced consumption expenditure, including for food which may likely to negatively affect hunger and nutrition-related development areas.
- A large number of households are likely to fall into a debt trap and lost their savings.
- Among the ten marginalised groups, MSME, PWD, Slum and Char are found to be more susceptible in terms of economic impacts.
- Recovery in employment is not being coupled with commensurate income flow.
- The expected recovery could take as high as 18 months in terms of financial hardship; while if the loan recovery is considered it may take about three and half years

## Section 12: Concluding Observations



**Table 28: HH (%) recovered from financial hardship**

Rank	Employment drop in % of HHs	Drop in HH income (%)	Drop in HH Expenditure (%)	HH Experienced Financial Hardship (%)	Time Needed to recover savings withdrawal	Time needed to repayment the principle loan amount
1	MSME (94)	Char (21)	MSME (14.8)	MSME (93)	Haor (8 months)	Haor (3 years & 6 months)
2	Slum (80)	MSME (20)	Char (13.2)	PWD (88)	Coastal (8 months)	PWD (3 years & 3 months)
3	PWD (78)	Migrant (20)	PWD (10.2)	Slum (87)	Slum (7 months)	Char (2 years & 7 months)
4	Coastal (75)	Female HHH (18)	Indigenous (9.3)	Coastal (86)	Dalit (7 months)	Dalit (2 years & 7 months)
5	Female HHH (69)	Haor (16)	Dalit (9.2)	Female HHH (76)	Migrant (6 months)	Coastal (2 years & 6 months)
6	Migrant (62)	Slum (16)	Haor (8.7)	Char (75)	PWD (5 months)	Indigenous (2 years & 5 months)
7	Char (59)	Coastal (15)	Female HHH (7.4)	Haor (71)	Female HHH (5 months)	Slum (2 years & 10 months)
8	Haor (55)	PWD (14)	Coastal (7.4)	Indigenous (68)	Char (4 months)	MSME (1 years & 7 months)
9	Dalit (53)	Dalit (14)	Migrant (6.4)	Dalit (67)	MSME (4 months)	Female HHH (1 year & 9 months)
10	Indigenous (52)	Indigenous (9)	Slum (3.7)	Migrant (63)	Indigenous (3 months)	Migrant (1 year & 7 months)

Source: Citizen's Platform HH Survey 2021

## Section 12: Concluding Observations



- Till date, coverage of government support for the LNOB/PNOB has not been adequate.
- Combined support coverage of the non-state actors (family, friends and neighbours; NGOs and private charity) has been higher than the government support.
- The new surge COVID-19 and subsequent restrictions as policy response are likely to pose new challenges for the recovery of the marginalised groups.
- These groups will need support to meet their recurrent expenditures, loan repayment and business restart investment.
- There is a need for medium-term (at least three years) public policy support to the marginalised groups!
- Experiences and lessons of last one year should guide the design and implementation of future public support programmes for the pandemic affected LNOB and PNOB citizens.

## Section 12: Concluding Observations



- The government should fully utilise the policy instruments at its disposal to support the distressed marginalised groups.
  - *Cash transfer*
  - *Food assistance*
  - *Credit with easy terms*
  - *Targetted public works programme*
- Economic package needs to be coupled with **health related** and **social cohesion** promoting interventions.
- Government needs to partnership of the **NGOs/CBOs** in tracing and delivering support inputs to the LNOBs and PNOBs.
- Putting together an integrated serviceable **database** is an urgent need.
- Explicit fiscal allocation (under **social safety net programmes** and beyond) has to be done in the upcoming national budget.
- Fiscal incentives for corporate and private donations for a **Social Solidarity Fund** for COVID-19 (based on public-private partnership and with real time digital reporting) may be considered.



**Thank you for your attention!**

Please keep track through programme webpage

**[www.bdplatform4sdgs.net/covid-19-research-programme](http://www.bdplatform4sdgs.net/covid-19-research-programme)**

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