

Marginalised Communities in Bangladesh: Dealing with the Fallout from the Pandemic

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Acknowledgment

This presentation is based on a Citizen's Platform Working Paper 3 titled *Marginalised Communities in Bangladesh: Dealing with the Fallout from the Pandemic* by Debapriya Bhattacharya, Estiaque Bari, Towfiqul Islam Khan, Fahim Subhan Chowdhury, Najeeba Mohammed Altaf.

Bhattacharya, D., Bari, E., Khan, T. I., Chowdhury, F. S. and Altaf, N. M. (2021). *Marginalised communities in Bangladesh dealing with the fallout from the pandemic: Findings from a Household Survey*. Citizen's Platform Working Paper 3. Dhaka: Citizen's Platform for SDGs, Bangladesh.

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 (as PNOBs) into marginalisation
- The present paper draws on the systematic theoretical assessment made in Bhattacharya et al. (2021) to identify LNOB and PNOB groups
- When identifying the vulnerable communities, i.e., the LNOBs and PNOBs, Bhattacharya et al. (2021) followed following definition. *Vulnerability is an individual's or group's susceptibility to risks in terms of exposure and adaptive capacity, while the state of vulnerability is the condition of being pressured into becoming marginalised, discriminated or excluded and eventually becoming deprived or left furthest behind*

Objective 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?

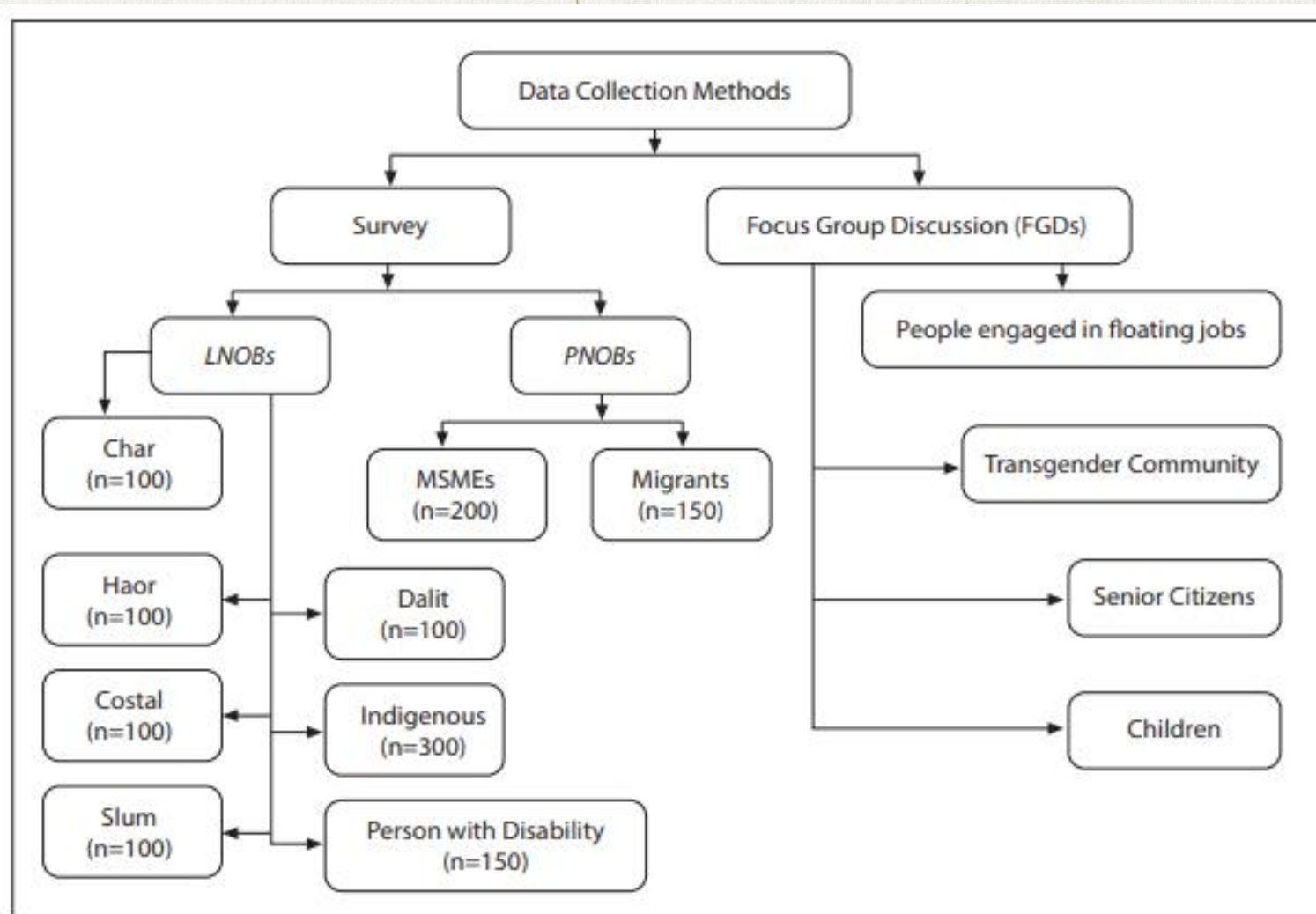


Which aspect(s) of COVID-19 induced shock(s) has been most concerning by different PNOB and LNOB groups?

Survey Design and Sampling Frame

- The true representation of varying marginalised communities on a national level is still unknown
- With this in the backdrop, the Citizen's Platform for SDGs, Bangladesh uses a persuasive sample size determination method, to collect information through face-to-face survey on 1,600 marginalised households
- During the selection of actual households, the following four criteria were used: (a) division-wise stratification, (b) geo-location of household (urban versus rural), (c) heterogeneity among the cluster areas, including the remoteness of surveyed household (to ensure maximum possible variation in the response), (d) communities exposed to natural shock (flood or Amphan) or not.
- The survey was conducted in February 2021 and covered nine marginalised groups.

Sample Size by Groups



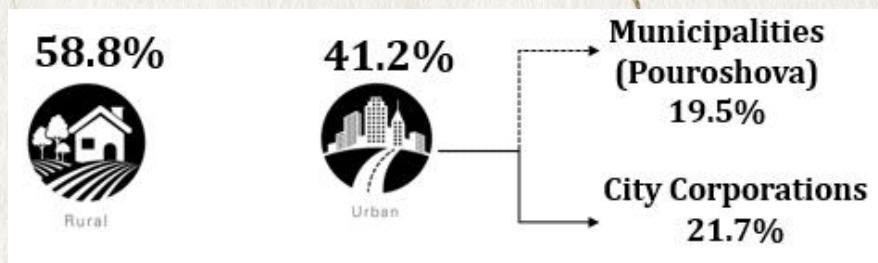
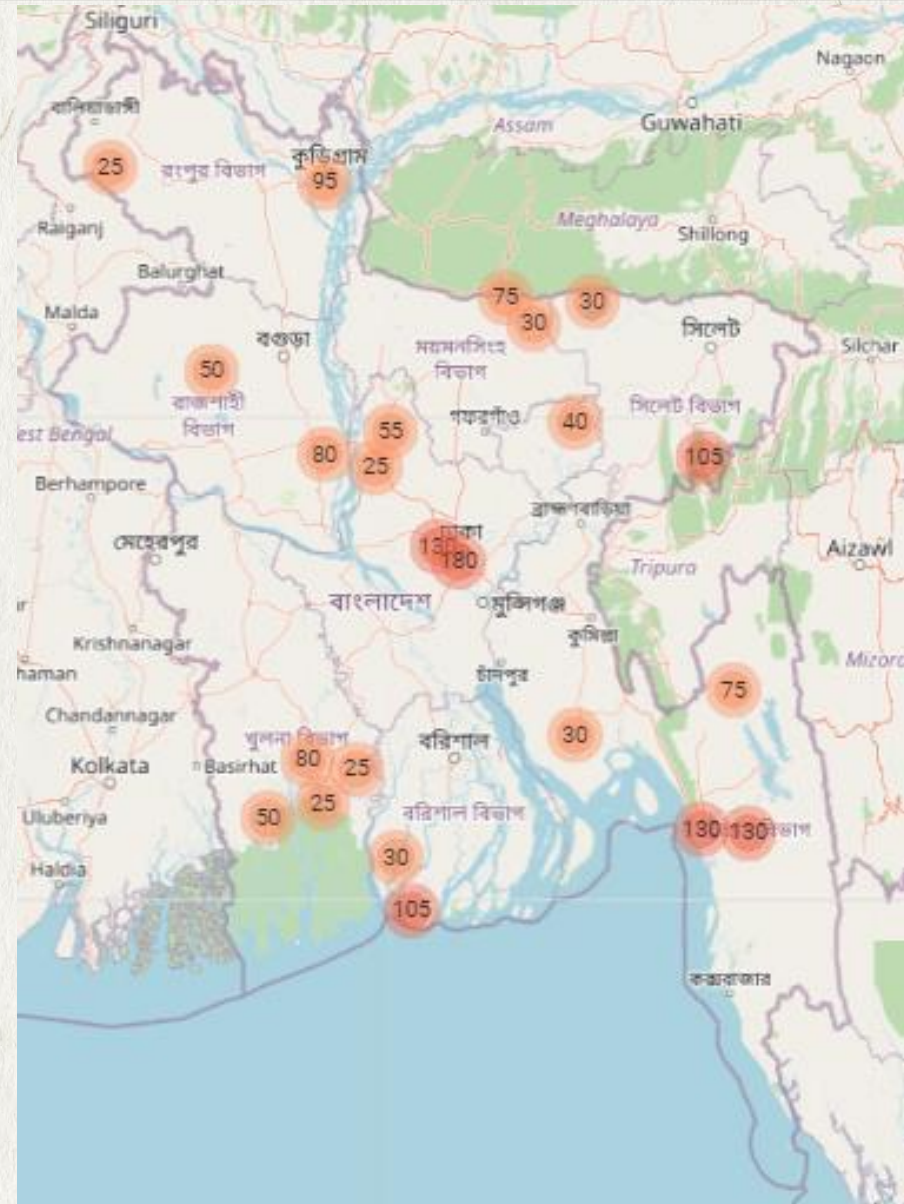
Source: Citizen's Platform Field Survey 2021.

Note: Sample sizes are in parenthesis.

Survey Location

Table 1: 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
Sample Size	1,600	3,17,05,685



HH Characteristics of these PNOBs and LNOBs

- The household size is relatively higher than the national average (e.g., mean household size is 4.63)
- Education attainment is significantly lower among HH members
- Despite having higher earning members than national average, their significantly lower household income indicates that they are mostly involved in economic activities with lower return on effort
- One third of these households regularly receive SSNP support
- All these LNOBs and PNOBs have relatively weaker networking tie with various local, social and political organizations
- LNOBs from Char, Haor and coastal areas are more exposed and vulnerable to natural disasters such as flood, cyclone etc.

Descriptive Statistics: Incidence of COVID-19 in the Sample

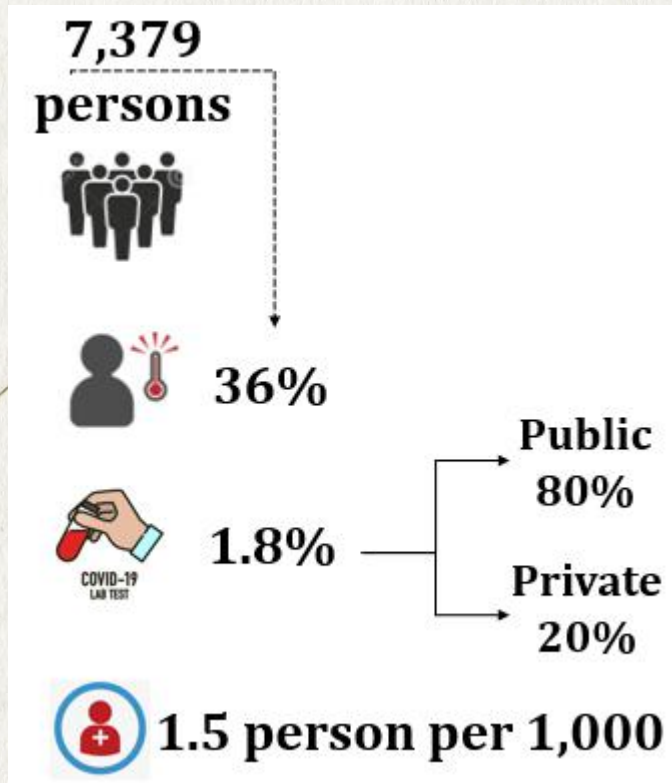
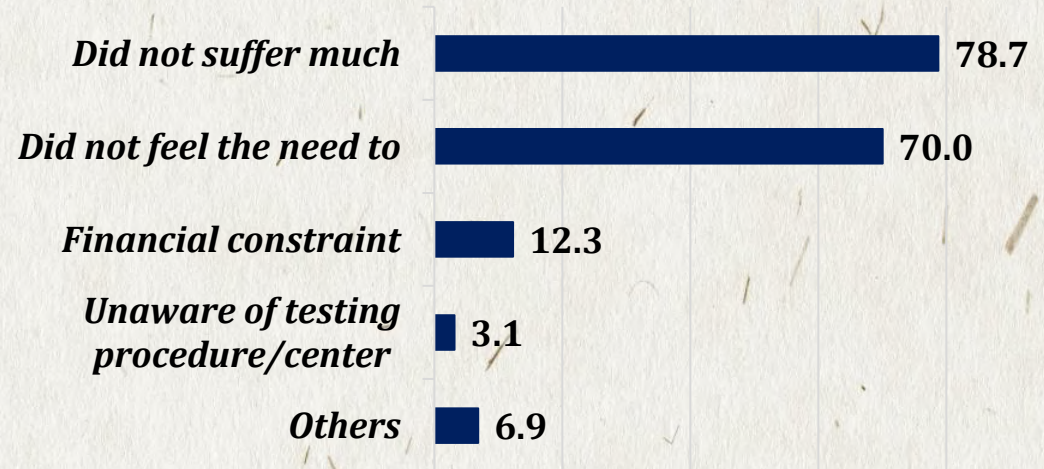


Figure 1: Reasons for not going for testing (% of people)

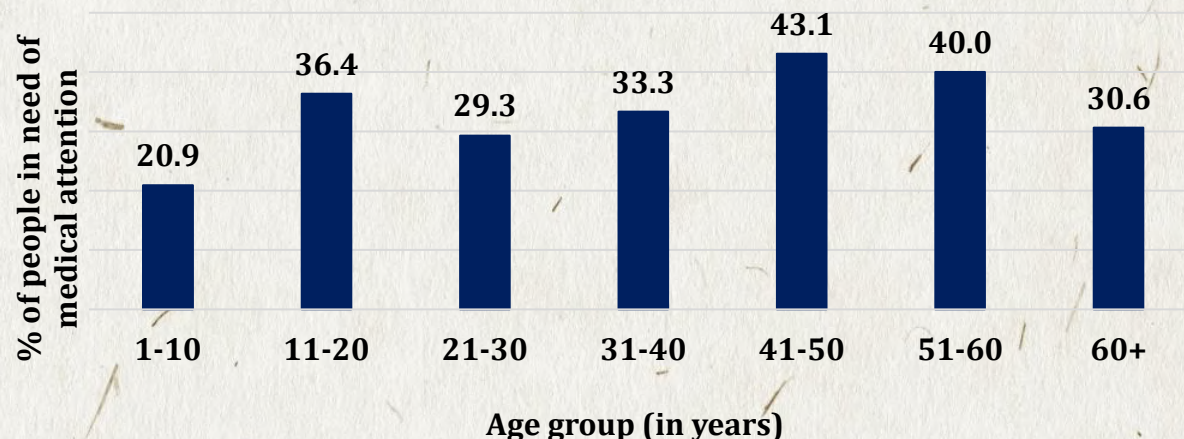


82% of people wants to take vaccine at free of cost back in February 2021

Descriptive Statistics: Impact on Health Care at HH level

- Regardless of gender, one third of patient could not avail regular medical treatment during the early months of COVID pandemic

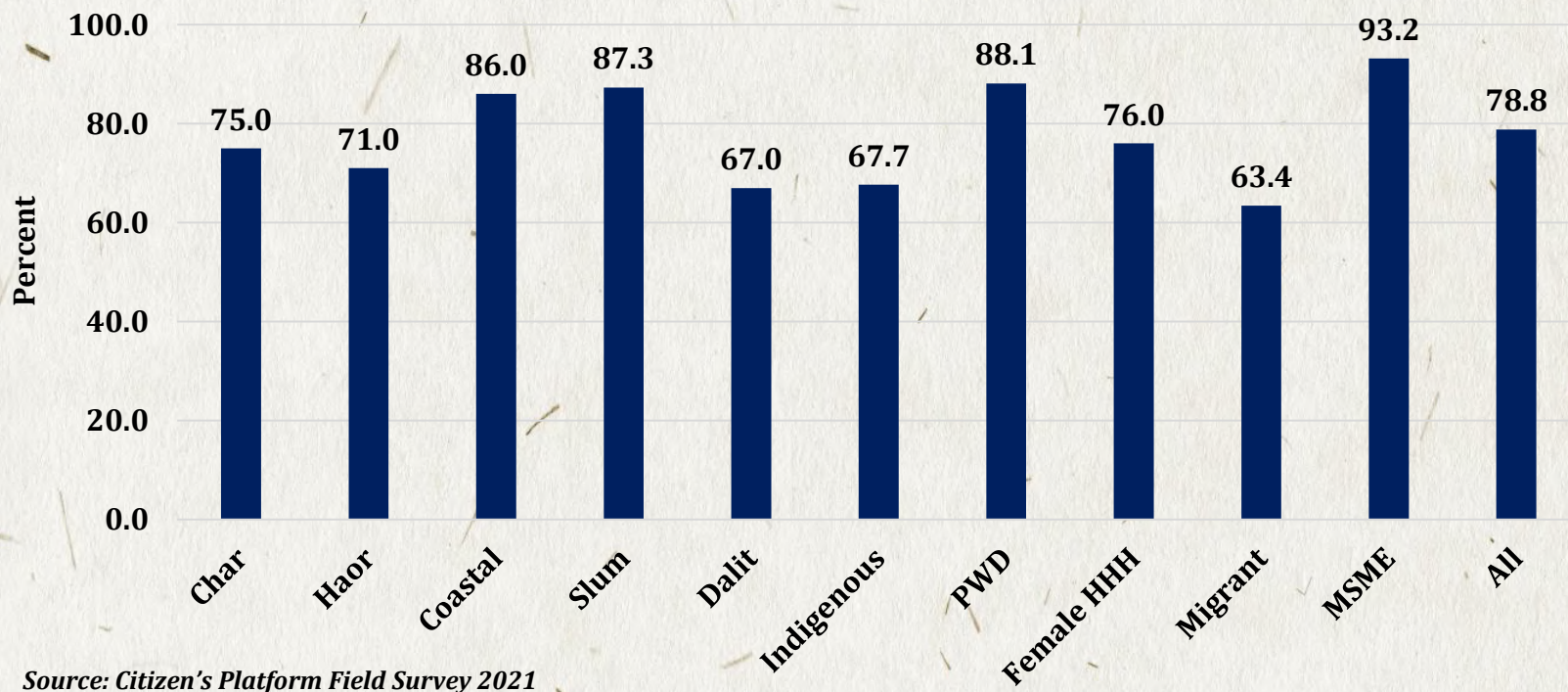
Figure 2: Regular medical checkup or follow-up interrupted by age group (% of people)



- More than 40% patients aged above 40 years and beyond missed regular medical checkup or follow-up
- Among the pregnant women, one-third missed at least one round of medical check-up while 14.6% missed all rounds
- One in every five new parents mentioned that due to COVID-19 pandemic they could not avail hospital service during the delivery of their child

Descriptive Statistics: Economic Impact at HH level

Figure 3: Share of HHs COVID-19 induced financial hardship (%)



Source: Citizen's Platform Field Survey 2021

- Four out of every five HHs have experienced or experiencing financial hardship due to COVID-19 crisis
- Coastal, slum, PWD and MSME HHs have suffered relatively higher than others

Descriptive Statistics: Impact on HH Employment

Table 2: % HH where at a member lost employment and (later) rejoined at work

Groups	% of HH (at least a member lost job/had to shut-down business)	% of HH with at least a member rejoined in 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	75.0	74.0	98.7
Slum	79.7	78.7	98.7
Dalit	53.0	48.0	90.6
Indigenous	52.0	49.0	94.2
PWD	78.2	76.4	97.6
Female HHH	69.1	66.9	96.8
Migrant	61.5	56.2	91.3
MSME	94.1	93.2	99.1
All	70.3	68.2	97.1

Source: Citizen's Platform Field Survey 2021

- 7 out of every 10 marginalized HHs have experienced either job lose or temporary shut-down of business in the early phase of COVID pandemic
- However, rejoining rate is 97%; implies they were mostly involved in low paid informal sector services – significantly impacted during 1st episode of lockdown

Descriptive Statistics: Impact on HH Income

Table 3: Reduction in monthly HH income by groups (in taka)

Groups	Current Income (Feb, 2021)		Income before COVID-19		HH income drop (%)	
	Facing financial hardship	Did not face financial hardship	Facing financial hardship	Not faced financial hardship	Faced/Facing financial hardship	Did not face financial hardship
Char	8,712	12,479***	11,831	13,367	-26.4	-6.6
Haor	14,326	20,564***	18,018	22,452*	-20.5	-8.4
Coastal	14,802	19,764***	17,500	22,214*	-15.4	-11.0
Slum	12,519	16,039***	15,118	17,392**	-17.2	-7.8
Dalit	10,852	17,239***	13,694	17,724**	-20.8	-2.7
Indigenous	16,097	24,545***	18,015	25,927***	-10.6	-5.3
PWD	13,032	25,470***	15,433	27,788***	-15.6	-8.3
Female HHH	15,046	24,279***	19,102	27,225***	-21.2	-10.8
Migrant	23,439	36,326***	31,992	41,144**	-26.7	-11.7
MSME	19,615	31,219***	24,782	35,906**	-20.9	-13.1
All	15,007	23,733***	18,455	25,925***	-18.7	-8.5

Source: Citizen's Platform Field Survey 2021; ***P-value>0.001; **P-value>0.01; *P-value>0.05

Descriptive Statistics: Impact on HH Expenses

Table 4: Adjustment in monthly HH expenses by groups (in taka)

Groups	Current Expense (Feb, 2021)		Expense before COVID-19		Drop in HH expenses (%)	
	Facing financial hardship	Did not face financial hardship	Facing financial hardship	Not faced financial hardship	Faced/Facing financial hardship	Did not face financial hardship
Char	7,700	9,888**	9,216	10,340	-16.4	-4.4
Haor	10,199	12,187*	12,137	13,883	-16.0	-12.2
Coastal	12,134	12,357	13,105	12,357	-7.4	0.0
Slum	10,631	11,722	11,571	12,027	-8.1	-2.5
Dalit	9,910	11,197	11,209	11,530	-11.6	-2.9
Indigenous	10,393	11,928**	10,698	12,593***	-2.8	-5.3
PWD	10,515	16,576***	11,380	17,697***	-7.6	-6.3
Female HHH	10,743	11,974	12,101	12,925	-11.2	-7.4
Migrant	15,897	16,146	18,069	16,796	-12.0	-3.9
MSME	14,202	13,775	15,713	14,519	-9.6	-5.1
All	11,394	12,889***	12,520	13,566**	-9.0	-5.0

Source: Citizen's Platform Field Survey 2021; ***P-value>0.001; **P-value>0.01; *P-value>0.05

Descriptive Statistics: Impact on HH Savings

Table 5: Withdrawal of savings by groups (in taka)

Group	% of HHs	Withdrawal of saving per HH (in BDT)	Number of months it took to save the withdrawal amount
Char	21.0	9,476	4 months
Haor	10.0	46,800	8 months
Coastal	12.0	36,833	8 months
Slum	28.3	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	21.1	103,988	6 months
MSME	34.3	35,302	4 months
All	20.8	34,462	5 months

Source: Citizen's Platform Field Survey 2021

- Average withdraw savings was found to be BDT 34,460; apparently a **five-month** equivalent savings per HH at the pre-pandemic state of monthly income and expenses.
- Haor, Coastal, Slum, Dalit and Migrant HHs had to withdraw savings relatively higher than others

Descriptive Statistics: Impact on HH's Borrowing Decision

Table 6: HHs borrowed loan by groups (in taka)

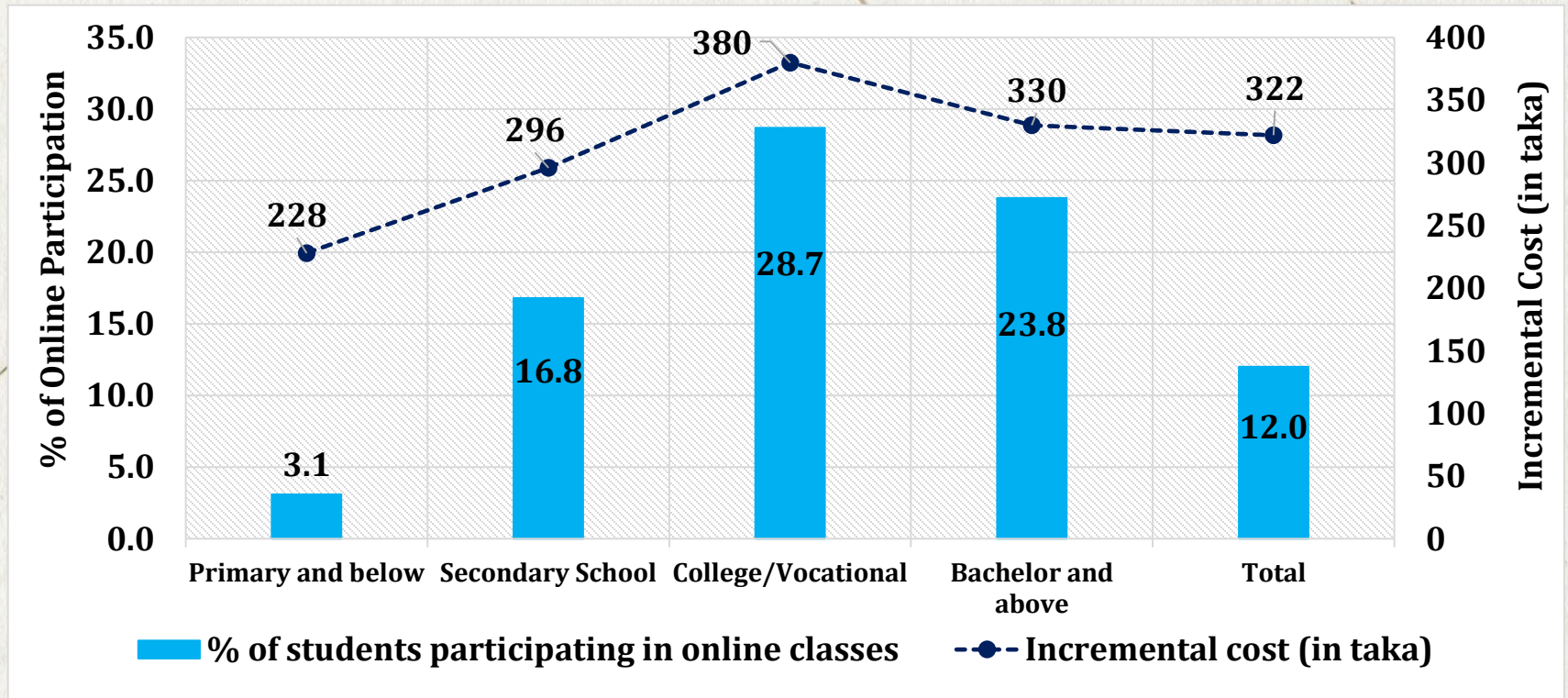
Group	% of HHs	Loan taken (in BDT)	Number of months it will take to repay principal loan amount at current rate of HH savings
Char	48.0	40,792	2 years & 7 months
Haor	54.0	51,722	3 years & 6 months
Coastal	61.0	53,721	2 years & 6 months
Slum	50.5	50,455	2 years & 10 months
Dalit	51.0	32,069	2 years & 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	75.0	67,226	1 years & 7 months
All	47.9	52,533	2 years & 1 months

Source: Citizen's Platform Field Survey 2021

- On average it may take two years and one month for these household to repay the principal amount of loan taken with current level of monthly household savings
- PNOBs e.g., migrants and MSMEs had to borrow significantly higher loans than that of LNOBs

Descriptive Statistics: Impact on Education

Figure 4: Online participation rate (%) and incremental cost (in taka)

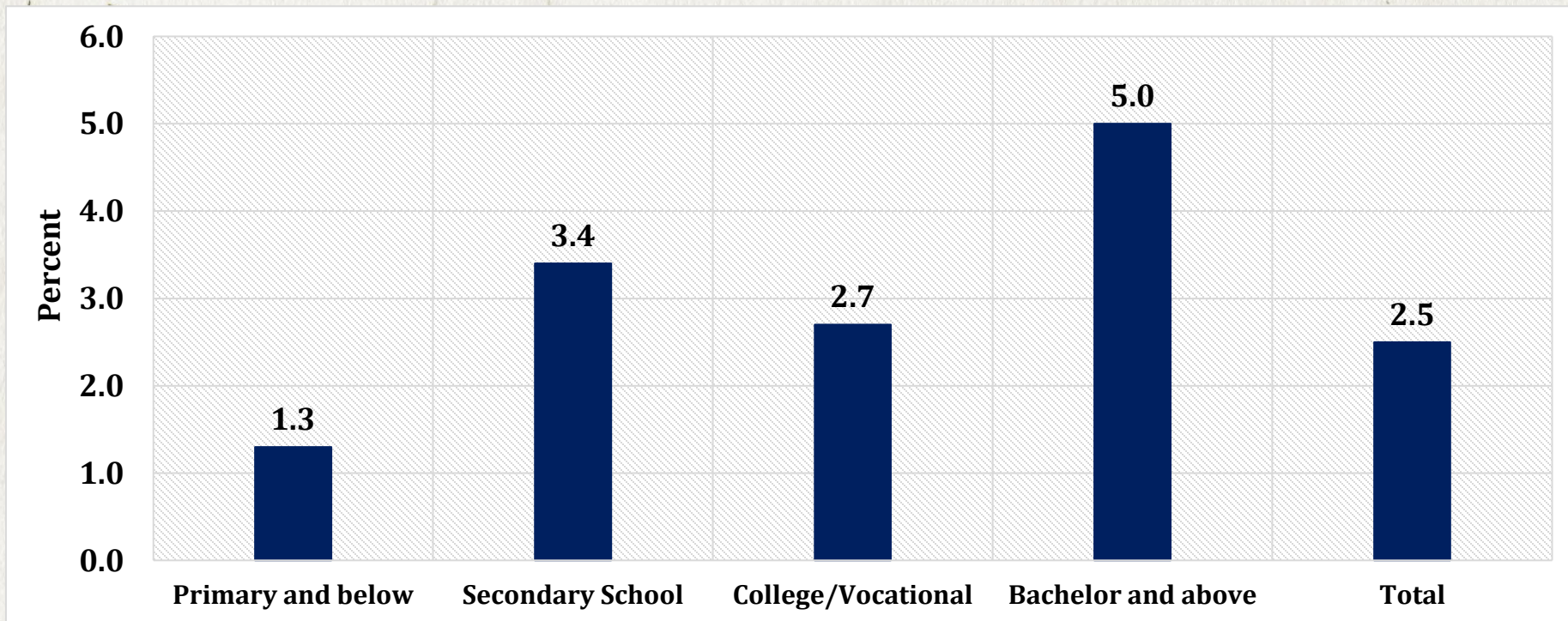


Source: Citizen's Platform Field Survey 2021

- Only 12.0% students from marginalized HHs managed to participate in online education; the rate of participation is incredibly poor at primary level
- The incremental cost of participating in online classes is found to be nearly 320 taka per student

Descriptive Statistics: Impact on Education

Figure 5: Potential rate of discontinuation by level of education (%)

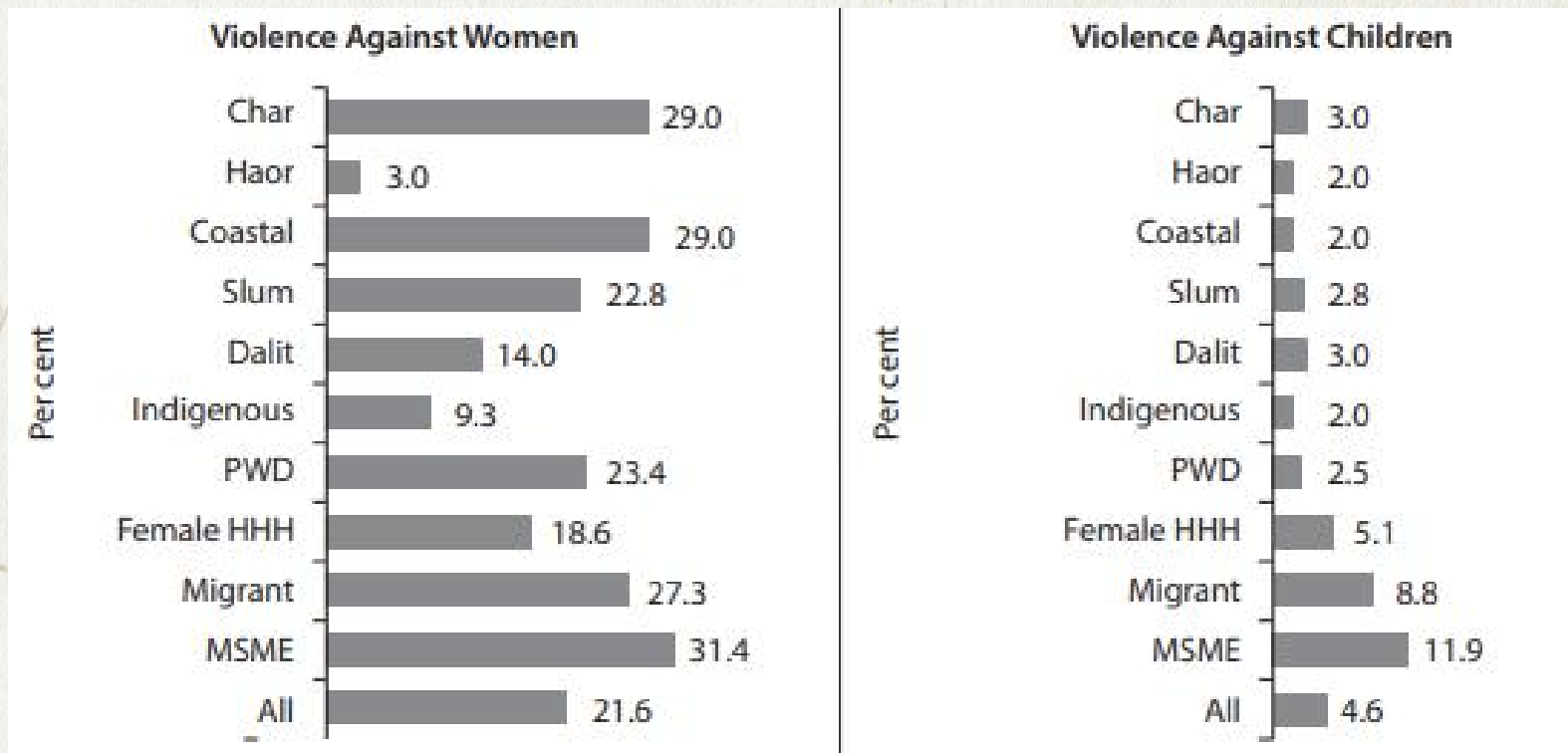


Source: Citizen's Platform Field Survey 2021

It may be possible that 2.5% of all currently enrolled students from these marginalised communities will not continue their education once the institute reopens.

Descriptive Statistics: Social Fallouts

Figure 6a: Perceived increase in following Violence (% of HH responses) due to COVID-19

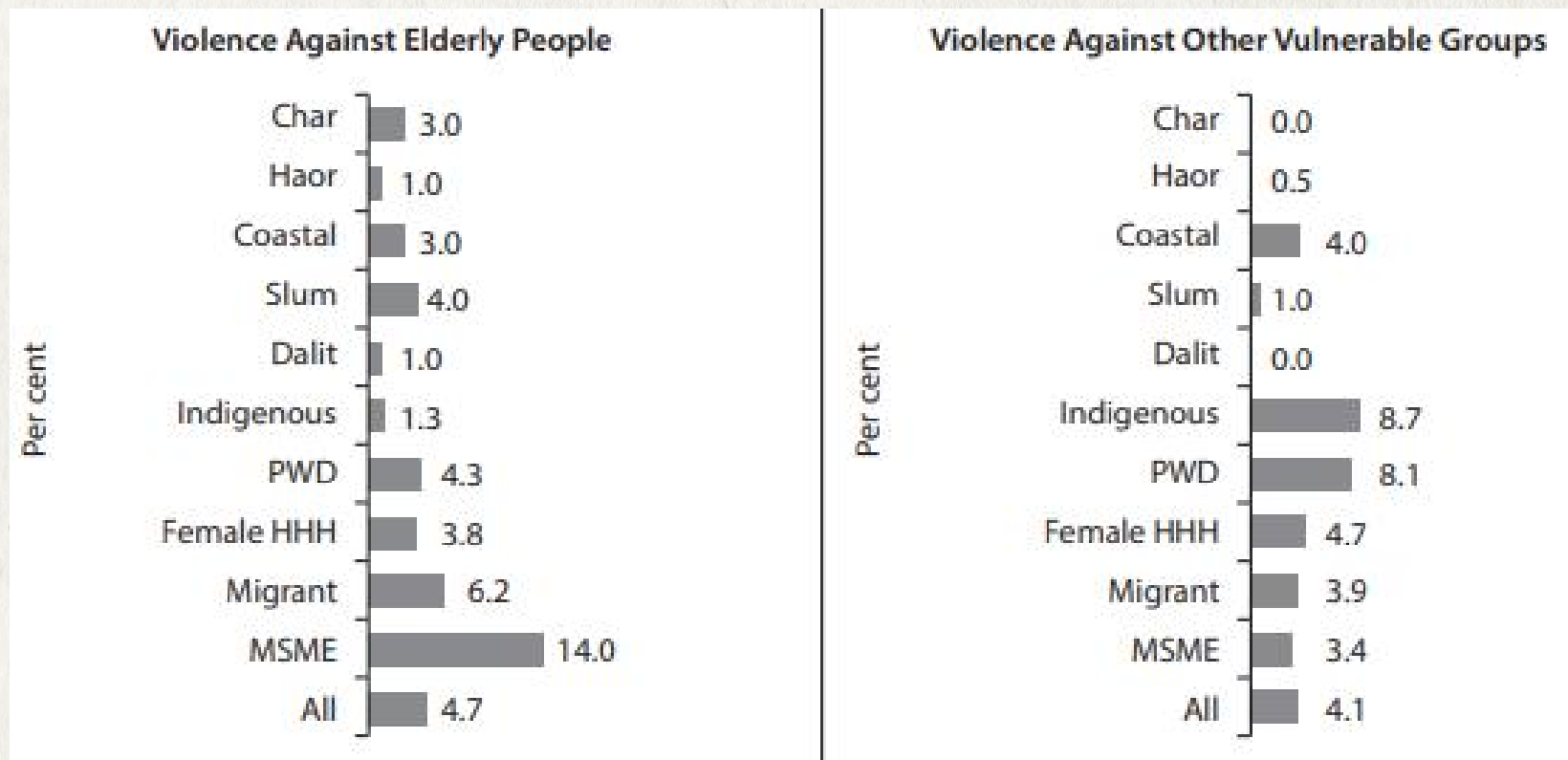


Source: Citizen's Platform Field Survey 2021

- Violence against women has perceived to be increased in one out of every five HHs among marginalized communities
- Violence against children is perceived to be relatively higher among PNOB groups e.g., **migrants and MSMEs**

Descriptive Statistics: Social Fallouts

Figure 6b: Perceived increase in following Violence (% of HH responses) due to COVID-19



Source: Citizen's Platform Field Survey 2021

- Violence against elderly people is perceived to be relatively higher among PNOB groups *e.g.* **migrants and MSMEs**

Methodology: Analytical Exercise

- Keeping the objective in mind an econometric exercise is attempted to explain which factors influenced households to experience additional financial hardship due to COVID-19 by selected marginalised groups.
- Financial hardship refers to a state where current household income inadequate to meet current household expense and hence, deteriorate the standard of living than that of pre-COVID stage.
- In our case, the model is to explain households' ($i = 1 \dots n$) state of '*no change in utility*' and '*drop in level of utility (disutility)*' U_{ij} due to COVID-19 crisis. '*No change in utility*' refers to a state where despite households' exposed to different types of shocks induced by COVID-19 it could manage to keep its standard of living equivalent to pre-COVID stage.
- In contrast, *drop in utility (disutility)* implies that upon its exposure to different types of shocks induced by COVID-19 households' standard of living has dropped below to the pre-COVID stage.
- In other words, marginalised households that have managed to maintain a standard of living at least as good as its pre-COVID state is assumed to be successful in mitigating additional vulnerability due to COVID-19 pandemic while rest could not avoid newly induced challenges by COVID-19 crisis and become more vulnerable.
- If a household has experienced or is experiencing additional financial hardship due to COVID-19 we assigned value one (1) and otherwise zero (0). Given the dichotomous natural of the dependent variable, finally we conduct Probit analysis.

Regression Results

Table 5: Average Marginal Effects of Probit Model

Dependent Variable: HH experienced/are in financial hardship due to COVID-19 pandemic (if yes =1)

Explanatory Variables <i>[due to COVID-19]</i>	Probit Model: Average Marginal Effects							PNOBs	
	LOBs							Migrants	MSME
	Char (i)	Haor (ii)	Coastal (iii)	Slums (iv)	Dalit (v)	Indigenous (vi)	PWD (vii)	(viii)	(ix)
Change in Monthly HH income pre and during COVID ^a		(-)*		(-)**	(-)**	(-)**		(-)*	
Loss of Work/Job at the initial phase of COVID ^a	(+)**		(+)**	(+)**	(+)**			(+)**	(+)**
HH with members with COVID-19 symptoms ^b	(+)**	(+)**					(+)**		
HH with members' whose education affected due to COVID ^c		(-)**							
HH exposed to new shocks alongside COVID crisis ^d				(+)**		(+)**	(+)**		
Ownership of agricultural lands (in decimal) ^e		(-)**	(-)**			(-)**			(+)**
Ownership of homestead lands (in decimal) ^e				(-)*		(-)**	(-)*		(-)**
Household size (in number) ^f									(-)*
HH's participation with local organizations ^f				(-)**					
Observations (n)	97	94	98	399	99	298	145	89	200

*Note: Standard errors in parenthesis *** p<0.01, ** p<0.05, * p<0.1; a = economic shocks, b=health shock, c=shock in educational attainment, d = natural supply shocks, e = HH endowments, f = HH characteristics.*

- Within LNOBs, HHs from slum and dalit communities are most susceptible in terms of economic impacts followed by char, coastal and Haor communities; while PWDs, Char and Haor community HHs faced additional vulnerability due to health shocks.
- Both PNOBs *e.g.*, MSMEs and migrants are found to susceptible in terms of economic impacts only.

Conclusion

- Based on the results, these marginalised groups will be indebted with significant loans for next four to five years. It incidences of overlapping membership and multiple borrowing are likely to increase. In this regard, government should provide soft loans to these marginalised HHs through local government to speed up their recovery process
- Recovery in employment is not being coupled with commensurate income flow. Therefore, a dedicated relief program should be operated in these marginalised communities throughout the pandemic period to safeguard their income loss
- Government should allocate vaccination and encourage local administrative offices to initiate systematic programs to administer vaccination program to these marginalised communities. Such special arrangement is required as they have little knowledge on registration process and also a number of members might not have proper NID
- With the help of NGOs telemedicine services should be facilitated at the community level (door-to-door/center based) from the government health care system
- Department of Social Servicers in partnering with NGOs should initiate community-based campaigns to build further awareness on issues e.g., violence against women, children, elderly people as well as to promote the importance of mental health
- A national wide teachers training program should be introduced to improve technical 'know-how' of conducting online classes and to record classes in systematic orders

Thank You



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