PPRC-BIGD RAPID RESPONSE RESEARCH

LIVELIHOODS, COPING, AND SUPPORT DURING COVID-19 CRISIS

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Power and Participation Research Centre

BRAC INSTITUTE OF GOVERNANCE & DEVELOPMENT

PPRC-BIGD Rapid Response Research

Livelihoods, Coping and Support During Covid-19 Crisis

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April, 2020

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Preface

The Covid-19 began as a health crisis but has in time triggered a grave and unfolding economic crisis with particular concerns for the poor and vulnerable. For effective policy response to the poverty consequences of the Covid-19 crisis, the importance of real-time evidence cannot be over-emphasized. Power and Participation Research Centre (PPRC) and BRAC Institute for Governance and Development (BIGD) teamed up to launch a rapid response telephonic survey utilizing respondent telephone databases from earlier surveys on urban slums and rural poor. Both institutions have an abiding and deep commitment to the social responsibility of the research community and to the generation of independent knowledge capital.

Our deepest gratitude goes to the respondents who agreed to spare the time to talk in their moments of crisis and uncertainty and also the survey team who turned stay-at-home reality into a dedicated field research endeavor. The research is intended to support better policy responses and design of support programs for the vulnerable population. PPRC and BIGD stand committed to continue providing real-time researched evidence towards the goal of more effective policy responses to this unprecedented crisis of our times.

Hossain Zillur Rahman
Executive Chairman
PPRC

Imran Matin
Executive Director
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1 Introduction

Covid-19, declared a pandemic by WHO on 11 March, 2020, began as a health crisis but has in short order triggered a parallel and unfolding economic crisis with particular consequences for the poor and the vulnerable. Bangladesh has been no exception. The economic crisis triggers have been many – export slowdown, supply chain disruptions, demand contraction, livelihood standstill in formal and informal activities and transactions due to 'lockdown' conditions and so on. With no immediate end in sight, the pandemic and the economic crisis have been engaging social and policy attention in equal measure, though far from in any systematic or assured manner.

Early on, social groups and economic lobbies with 'voice muscle' have been vociferous in articulating their respective 'demands' to overcome the impact of Covid-19. However, an important concern is the poverty impact of Covid-19 and associated restrictions impinging on economic activities and livelihood realities of millions of poor and vulnerable. Such groups unfortunately are also 'voice poor' and face obstacles in articulating their needs to policy audiences. In this context, the importance of generating real-time evidence to gauge the extent and dimensions of poverty impact cannot be over-emphasized.

Two established research organizations with strong track records in social engagement and rapid response poverty and governance research—Power and Participation Research Centre (PPRC)[1] and BRAC Institute for Governance and Development (BIGD)[2]—teamed up to launch a

[1] **Power and Participation Research Centre (PPRC)** is a Dhaka-based policy research centre that emerged out of the BIDS 62-village Analysis of Poverty Trends Project of the 1990s with a strong track record on policy research on poverty, governance, social protection, inclusive growth, UHC and sustainable urbanization (pprc-bd.org). Some examples of PPRC rapid response research: Hossain Zillur Rahman, 1998, *Early Warning on Post-Flood Coping: Findings on In-Migration to Dhaka after 1998 Floods*, PPRC; PPRC, 2009, *A SIDR-AILA Postscript: Coastal Vulnerability and Response Challenges*, based on 4 rounds of PPRC Surveys 2007-2009; Hossain Zillur Rahman & Salehuddin Ahmed, 2010, *Resilience Amidst Uncertainty: Growth and Poverty Perspectives after global financial crisis*, PPRC; Hossain Zillur Rahman & Liaquat Ali Choudhury, 2009, *Food Price Inflation: Impact and Response: Lessons from Recent Experiences*, PPRC & Concern Worldwide.

[2] **Brac Institute for Governance and Development (BIGD)** is a research and academic institution of Brac University in Bangladesh and is focused on both post-graduate academic courses and governance and development research. BIGD has undertaken a number of Covid-19 related rapid response research as cited here: Mahpara, P. (2020), *Media Tracking of Domestic Violence in Bangladesh*. Dhaka: BIGD, Brac University; Antara, I. J. (2020), *Impact of COVID-19 Crisis on the Wages and Employment in the RMG Sector and Role of Trade Unions*. Dhaka: BIGD, Brac University; Sultan, M., Hossain, M. S., Islam, S., Chowdhury, K., Naim, J., & Huq, F. (2020), *COVID-19 Impact on RMG Sector and the Financial Stimulus Package: Trade Union Responses.* Dhaka: BIGD, Brac University; Hossain, N., Ali, T. O., Hassan, M. M., & Hoque, M. M. (2020). *Trust, Institutions, and Collective Action: Rapid Study of Community Responses to COVID-19 in Bangladesh.* Dhaka: Brac Institute of Governance and Development (BIGD), Brac University; Zaman, S., Rahman, S., Rabbani, M., & Matin, I. (2020). Crisis of Communication during COVID-19: A Rapid Research. Dhaka: Brac Institute of Governance and Development (BIGD), Brac University

rapid response telephonic survey utilizing respondent telephone databases from earlier surveys on urban slums and rural poor.

The survey was conceived in the last week of March following an op-ed by Hossain Zillur Rahman of PPRC and his subsequent conversation with Imran Matin of BIGD. Instrument development and implementation strategy was finalized in the first days of April and the survey executed between 4 and 12 April.

2 Methodology

2.1 Survey approach

From the outset, there was a realization that Covid-19 related restrictions on physical mobility and interaction would require an innovation in how the survey could be carried out. Team discussions settled on three essential pre-conditions for a successful survey:

Access to relatively recent telephone contact data-base of urban and rural poor.
A sufficiently large contact data-base that, on a 50 percent response rate, would still yield a reasonably representative completed sample.
An analytically strong but short survey instrument with no open-ended questions, implementable within a maximum time of twenty plus minutes.

Both participating institutions fortunately had been maintaining data-bases on telephone numbers of respondents for their various surveys. Particularly relevant in this context were two large urban and rural contact data-bases of 2017 by BIGD and two much smaller contact data-bases of 2019 by PPRC. This therefore fulfilled the first two pre-conditions. Joint team work on instrument development and strong pre-testing of the instrument served to fulfil the third pre-condition in terms of confirming that the survey questions were easily understood by respondents and that the planned time duration was meaningful.

2.2 Sample

The sample was drawn from the following datasets:

1. BIGD's census of 24,283 households (HHs) in 35 slums (randomly chosen from 150 slums of BRAC's Urban Development Program) across nine districts of five divisions including Dhaka, Chattogram, Khulna, Barishal and Rangpur, conducted from October 2016 to January 2017.
2. BIGD's nationally-representative survey of 26,925 rural HHs across 64 districts of all eight divisions, conducted from October 2017 to January 2018.

In total, 12,000 sample households were drawn from the datasets, equally distributed between urban slums and rural areas. 6,000 urban HHs were randomly selected from the sample of 24,283 HHs. 6,000 rural HHs were randomly selected, stratified by income categories. First, the overall rural sample of 26,925 households was stratified into three income categories:

- Those that per capita per day income (as per 2017 survey) of $1.90 or below at PPP exchange rate,
- Those that earned per capita per day income of $1.90-$3.00 at PPP exchange rate, and
- The remaining households earning more than $3.00 per capita per day at PPP exchange rate.

From each of these sub-groups, 2000 HHs were then selected at random yielding a total rural sample of 6,000. Details of the sample selection method is further described in Annex 1.

The finally selected sample of 12,000 households were all contacted through telephone out of which 5,471 households responded and completed the survey

The household head was the default respondent in the survey. If the household head was not available, the spouse or other income earner was interviewed.

2.3 Survey instrument

The survey questionnaire included four modules: i) mobility during the crisis, ii) impact of the crisis on their livelihoods, iii) coping mechanisms, and iv) needs and expectations on required support.

While the instrument was wholly quantitative and close-ended, enumerators were advised to note any qualitative observations shared by the respondents in the course of the telephonic conversation.

2.4 Analysis:

As mentioned earlier that we sampled equal number of households from three income groups in rural areas. Interestingly we found that majority of the households we could successfully survey were extreme poor as of income at the peace time (i.e. February, 2020). This is aligned with our hypothesis that the poorer households are more likely to participate in phone survey during this pandemic situation in the hope of getting support or because of being economically inactive. To minimize this poor bias, we use the weights which are the ratios of the number of BIGD's nationally representative sample to the number of our surveyed households for each income group (i.e. extreme poor, moderate poor and non-poor). We have used these weights for analysis throughout the report.

2.5 Limitations

This study was conducted within a short period of time because of the urgency to address the COVID19 induced economic fallout. As a result, we had to rely on the proxy indicators of reported income and consumption rather than rigorous and detailed calculation of income and consumption. This renders the measures approximate rather than exact.

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3 Respondent profiles

3.1 Demographic profile

The 5,471 successfully interviewed households are fairly evenly split between rural and urban households (Figure 1).

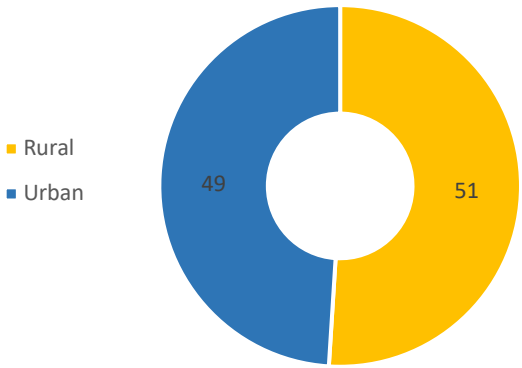

Figure 1: Demographic Profile
Source: PPRC-BIGD Rapid Response Survey, April 2020

Forty-nine percent of the households are from rural Bangladesh whereas 51% are from slum dwelling households across city corporations and municipalities. dradAverage size of the household is 4.85. Ten percent of the rural sample are female-headed households whereas it is 14.5% in case of the urban sample.

3.2 Economic profile

3.2.1 Poverty classification

The respondents have been classified into four income categories based on per capita reported income for February 2020:

***Extreme poor*:** Households with per capita monthly income below or equal to the lower poverty line have been considered as extreme poor. The HIES 2016 report presents divisional lower poverty lines using the Cost of Basic Needs (CNB) method. The lower poverty lines vary across divisions, highest in Chattogram and lowest in Khulna. Thus, we have decided to use inflation-

adjusted divisional lower poverty lines. For example, a rural household in Barishal division has been categorized as extreme poor if its per capita income is below BDT 2,264 in 2020, similarly a rural household in Chattogram division has been categorized as extreme poor if their per capita income is below BDT 2,585 in 2020. Likewise, the households living in urban areas have been classified as extreme poor based on per capita monthly income of urban areas of the division they live in.

Moderate poor: Households with per capita monthly income above the lower poverty lines and below or equal to the upper poverty lines have been categorized as poor. Similar to the lower poverty line, we have used the inflation-adjusted divisional urban-rural upper poverty lines, presented in the HIES 2016 report.

Vulnerable non-poor: Though official classification does not include such a category, the need to differentiate the group above the poverty line income into two groups—those that are vulnerable to downward mobility risks and those that are not—was already identified in earlier poverty studies.[3] This survey findings have re-emphasized the need for such a category, the vulnerable non-poor, who are defined as those households subsisting within a vulnerable band above the poverty line income. Through discussions with former Bangladesh Bureau of Statistics (BBS) colleagues, the parameter for this vulnerability band was established as the range between the upper poverty line and the median income (inflation adjusted). The then Director, HIES informed that per capita median income in 2016 HIES was BDT 3040 which stands at inflation-adjusted BDT 3,872 in 2020. So the vulnerable non-poor in this survey are those who in terms of February 2020 reported income were between the upper poverty line income and the median income.

Non-poor**:** We have categorized the households with per capita monthly income above the median income (i.e. BDT 3,872 for 2020) as non-poor.

[3] Hossain Zillur Rahman & Mahabub Hossain, 1994, *Rethinking Rural Poverty: Bangladesh as a Case Study*, SAGE Publications

3.2.2 *Income distribution*

The survey sample has a strong poverty bias. In terms of reported February 2020 income, 46% of sample households are extreme poor, 16% moderate poor, 18% vulnerable non-poor and 20% non-poor (Figure 2).

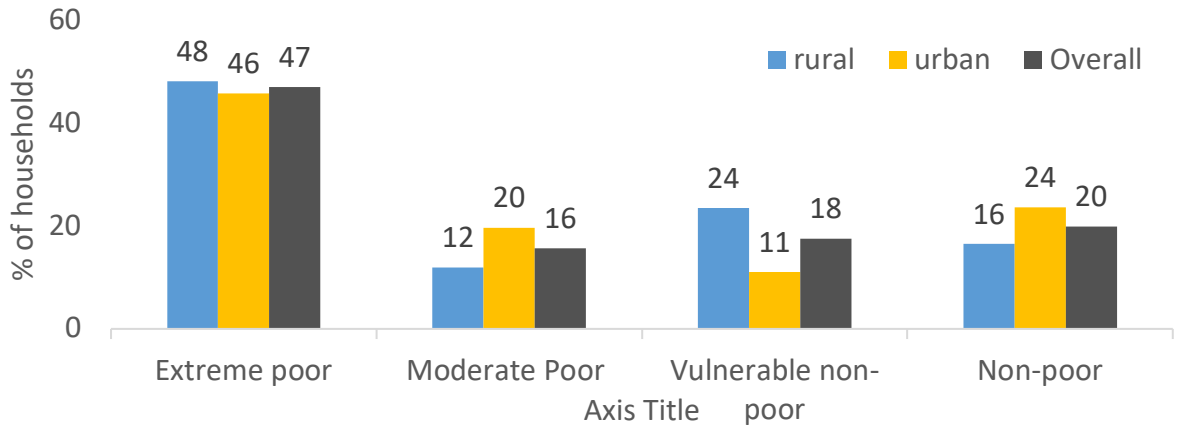

Figure 2: Percentage of households by income category
Source: PPRC-BIGD Rapid Response Survey, April 2020

3.2.3 *Main sources of income*

Figure 3 describes the main occupational sources of household income. Informal labour occupations—rickshaw-puller, maid, day labourer—are the main source of income for nearly 40% of households in both the rural and urban samples. Salaried and wage labour in garments and other factories were 37% of the urban sample. On the other hand, 17% of rural sample households had agriculture as their principal source of income. About a fifth of the sample—20% in urban and 18% in rural—had business as their main source of income. Further details can be seen in Annex Table A1. The occupational categories used has followed the categorization used by the Bangladesh Bureau of Statistics.

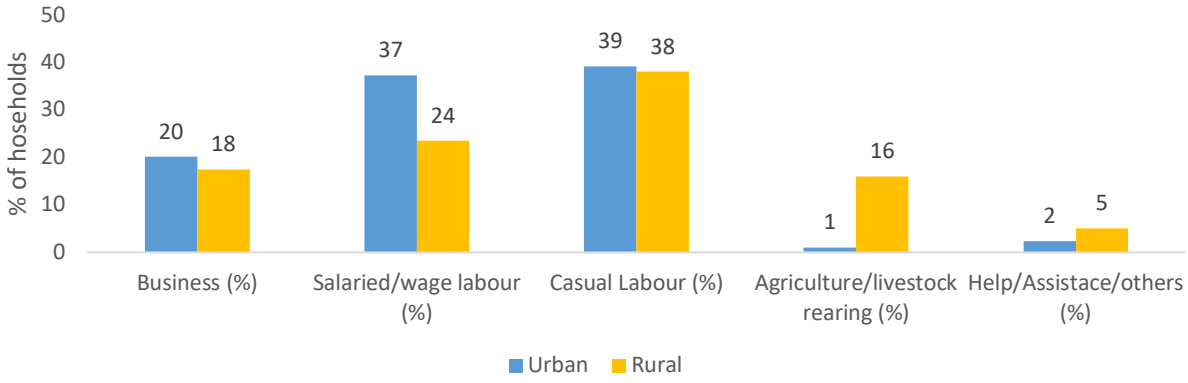

Figure 3: Household Classification by Main Sources of Income
Source: PPRC-BIGD Rapid Response Survey, April 2020

4 Livelihood and Income Dynamics

4.1 Was migration an immediate response to Covid-19 'lockdown'?

The Government of Bangladesh has been meticulous in avoiding the use of the term lockdown, preferring instead an official language of 'general holiday with restrictions on movement'. Be that as it may, when such 'general holiday' was announced as of 26 March, 2020, there was an initial rush of people out of the capital city. One of the initial assumptions was that the poor was also in the migration caravan. However, the survey findings show only six percent of the urban respondents moved to their rural homes. there was no significant variation in terms of occupational backgrounds among those who moved. However, slightly more non-poor households moved compared to their poorer counterparts.

4.2 Nature and extent of income shock

The unfolding disruptions to economic activities due to the Covid-19 pandemic and the onset of movement restrictions to contain the spread of infection led to an immediate and system-wide economic standstill, particularly in the vast informal economy of services and production in which the poor find their sustenance. The survey sought to capture the nature and extent of income shock that followed as a consequence by comparing reported income in the period immediately preceding the crisis—February, 2020—and in the first week of April, 2020.

From the following figure, we see that a large percentage of the main income earners in the survey households became economically inactive during the first week of April. The rate is the highest in urban slums, where 70% of the main income earners became inactive. More main income earners in poor and extreme poor households were inactive compared to their richer counterparts, the rate, nevertheless, is very high across all income categories ~ 60% and above.

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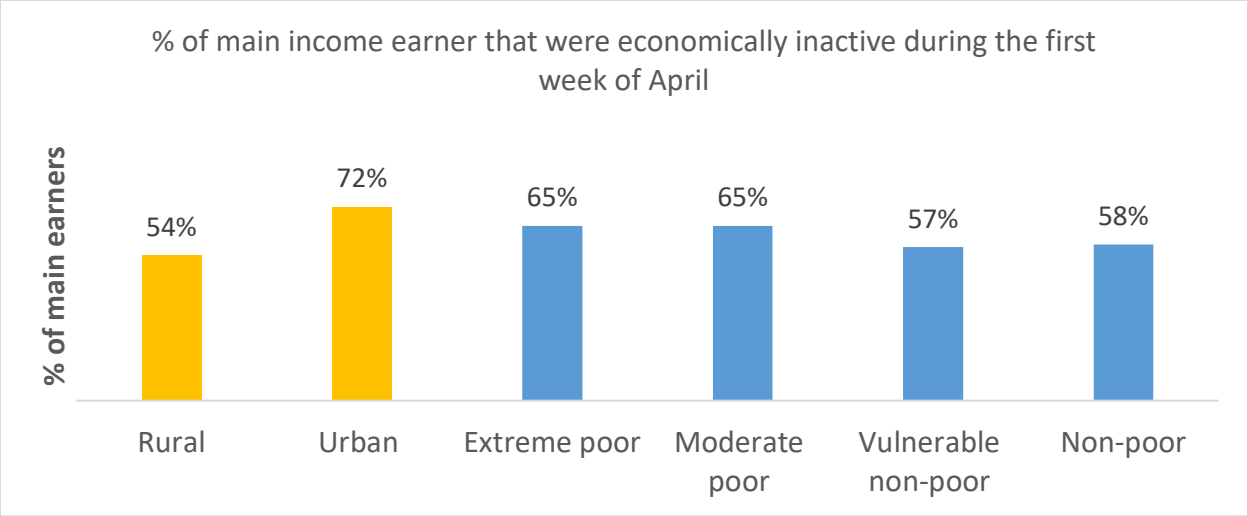

Figure 4: % of main income earner that were economically inactive during the first week of April
Source: PPRC-BIGD Rapid Response Survey, April 2020

Figure 5 describes the changes in the reported income of respondents between February and April, 2020. The findings show a dramatic and steep decline in the income of all segments of the respondents, indicating a system-wide income shock rather than one limited to a specific group. The extent of the income drop was 75% in urban slums and 62% for the rural respondents. There was little regional variation underscoring the generalized nature of the income shock.

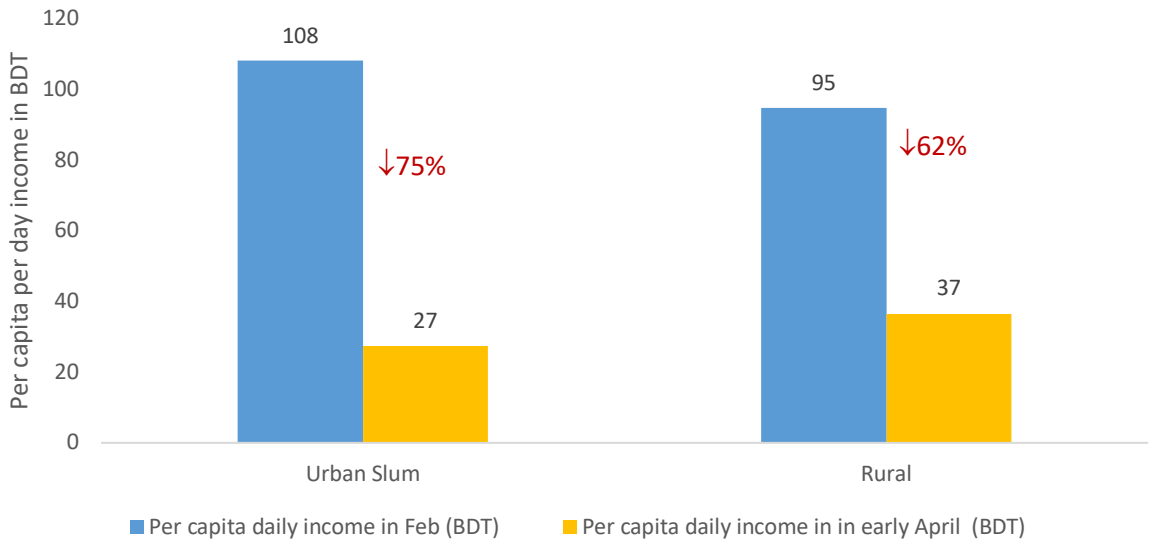

Figure 5: Change in Per Capita Daily Income
Source: PPRC-BIGD Rapid Response Survey, April 2020

The decline in income was not limited to only one group but cascaded across all the income groups in the surveyed respondents (Figure 6). Though the scale of the income drop is steeper

for the poorer groups, both vulnerable non-poor and non-poor categories suffered an average income drop of 67% and 65% respectively.

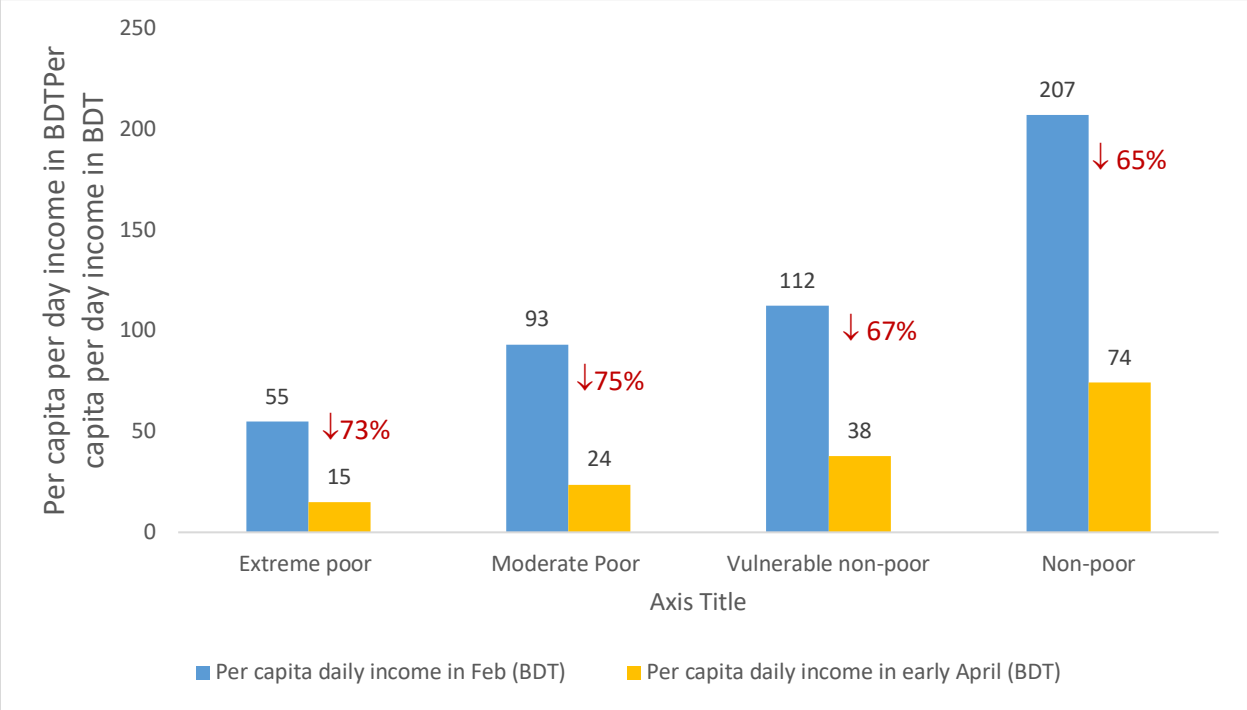

Figure 6: Income Shock across Groups
Source: PPRC-BIGD Rapid Response Survey, April 2020

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4.3 Intra-Group Dynamics: Non-Poor HHs Sliding Down the Poverty Ladder

Beyond the average income drop, we can also look at the intra-group income shock (Figures 7 and 8).

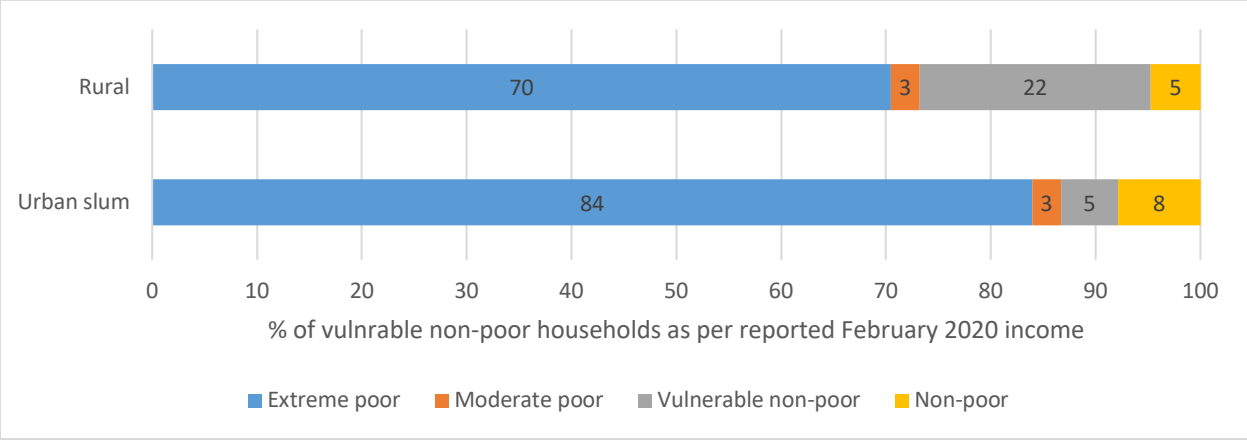

Figure 7: Intra-group Income Shock: Post-Covid Income Situation of Pre-Covid Vulnerable Non-Poor
Source: PPRC-BIGD Rapid Response Survey, April 2020

Of the rural households in the sample who were categorized as vulnerable non-poor by their reported February income, 73% had dropped below the poverty line income in April. The corresponding percentage for the urban sample was 87%.

Intra-group dynamics also reveal that 54% of the erstwhile rural non-poor households had dropped below the poverty line in April while the corresponding percentage for the urban non-poor in the sample was 80% (Figure 7).

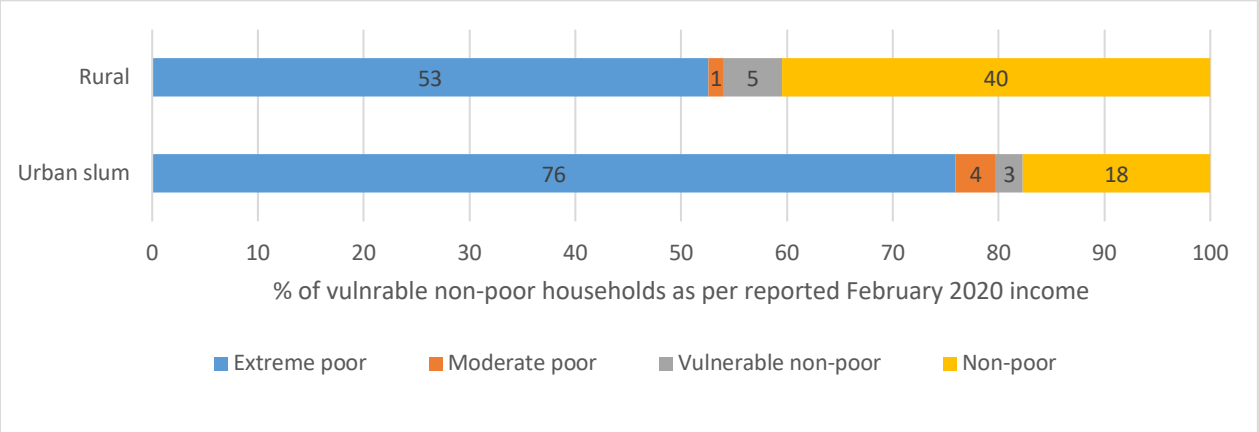

Figure 8: Intra-group Income Shock: Post-Covid Income Situation of Pre-Covid Non-Poor
Source: PPRC-BIGD Rapid Response Survey, April 2020

4.4 Variation in income shock by occupation

Figure 9 describes the extent of income shock by occupation. The broad differences are between those in formal sector occupations—office work, RMG worker, peon/security—who have suffered a lesser income drop and those in the informal sector occupations, who have suffered a distinctly more severe income drop. Farmers too had as of early April suffered a relatively lesser income drop.

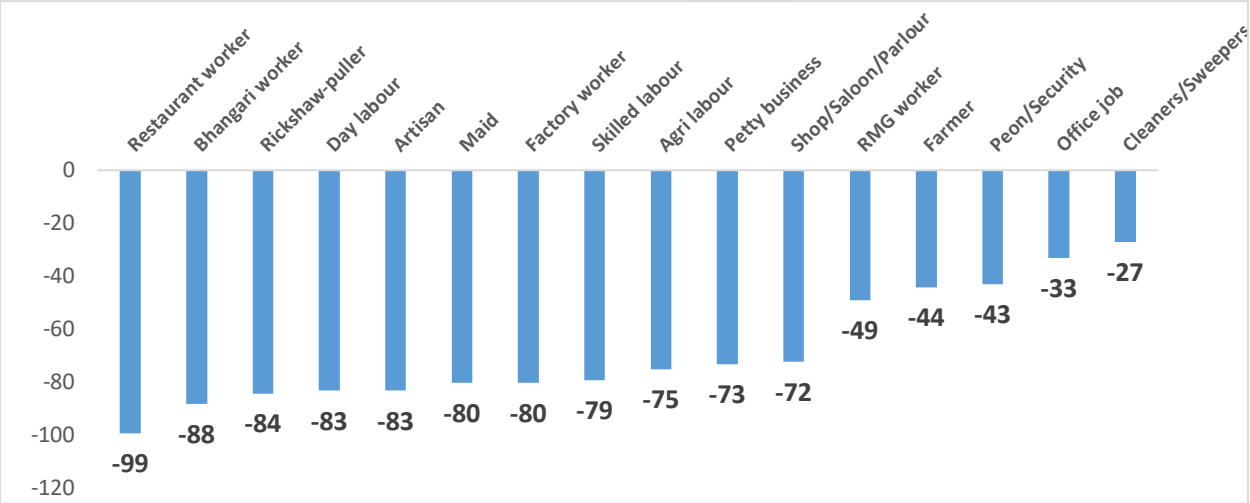

Figure 9: Income Drop by Occupation Source: PPRC-BIGD Rapid Response Survey, April 2020

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5 Food Insecurity

5.1 Food expenditure

The drastic drop in income has led to a contraction in food expenditure (Figure 10). However, the drop in food expenditure is much smaller than the corresponding drop in income. For rural households, average food expenditure contracted by 22% while the corresponding drop for the urban slum sample was 28%. As can be seen later, households try to manage their food through various coping mechanisms to counteract the drop in income for as long as they are able.

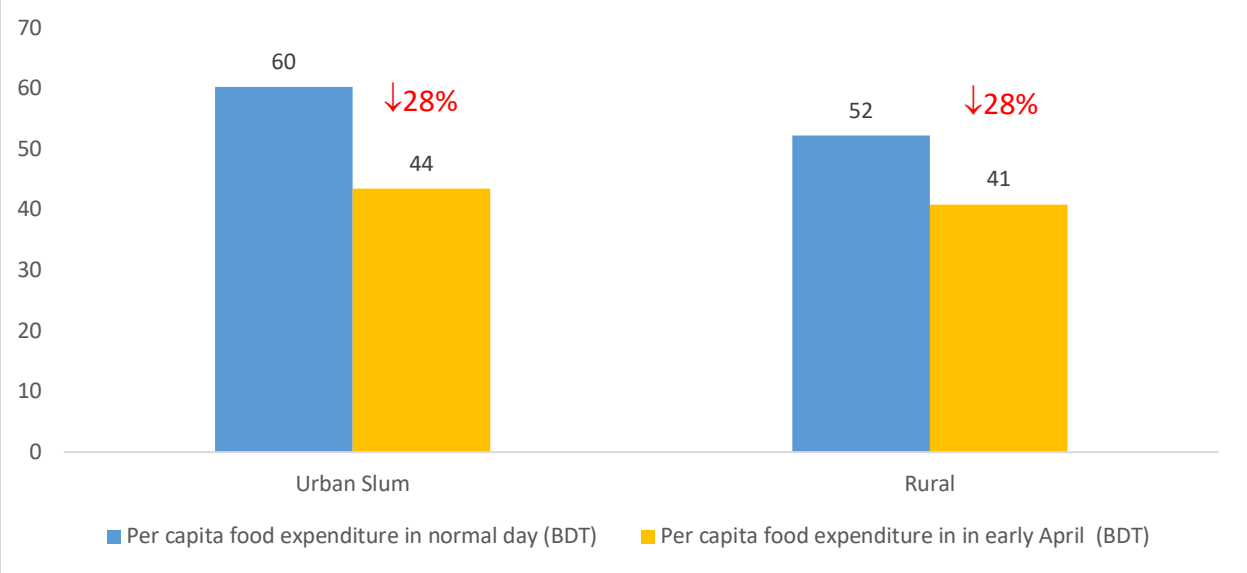

Figure 10: Changes in Food Expenditure: Urban-Rural
Source: PPRC-BIGD Rapid Response Survey, April 2020

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The contraction in food expenditure is also noticeable across income groups though here too, the contraction is relatively greater for the poorer groups – 27% - compared to 22% for the groups above the poverty line as per their pre-Covid-19 (February, 2020) income (Figure 11).

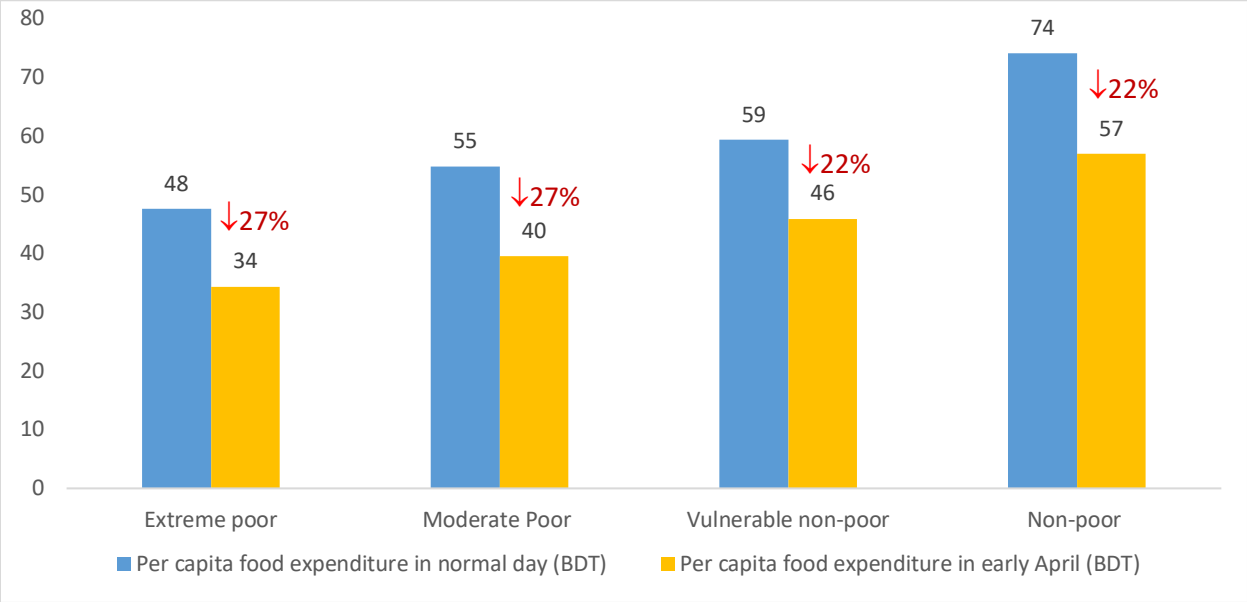

Figure 11: Changes in Food Expenditure: Income Groups
Source: PPRC-BIGD Rapid Response Survey, April 2020

5.2 Nutritional impact

Collecting direct information on nutritional impact was not possible in the rapid survey. Instead, information was collected on two proxy indicators—number of meals as a proxy for caloric consumption and reduction in diet diversity as a proxy for nutritional value. Table 1 describes the findings on the first proxy i.e. number of meals.

Household categories	***% drop in households able to continue 3 meals a day***
Urban	*24*
Rural	*14*
Extreme Poor	*25*
Moderate Poor	*20*
Vulnerable Non-Poor	*12*
Non-Poor	*9*

Table 1: Nutritional Impact: Number of Meals
Source: PPRC-BIGD Rapid Response Survey, April 2020

On the proxy for caloric consumption i.e. number of meals a day, drop in the percentage of households who could not afford to have 3 meals a day was more pronounced for urban slum

households (24%) compared to rural households (14%). Not surprisingly, in terms of income groups, the drop was the most severe for the extreme poor- 25%.

Figure 12 describes the findings on the other proxy—reduction in diet diversity. Information on this was gleaned from the answer on food intake contraction as a coping strategy combined with qualitative insights on protein items noted when respondents shared conversation additional to responses to the quantitative questions.

Reduction in diet diversity appears to be a more pronounced first-order response to the crisis compared to reduction in caloric consumption per se. Forty-seven percent of urban respondents and 32% of rural respondents indicated a reduction in food consumption. We have seen that a vast majority of the urban households have not migrated to the rural areas. For the slum dwellers, most of whom live in rental housings, it is not possible to cut down on their rental expense, exposing them to greater nutritional vulnerabilities. Similar differences are also noted between the groups above and below the poverty line.

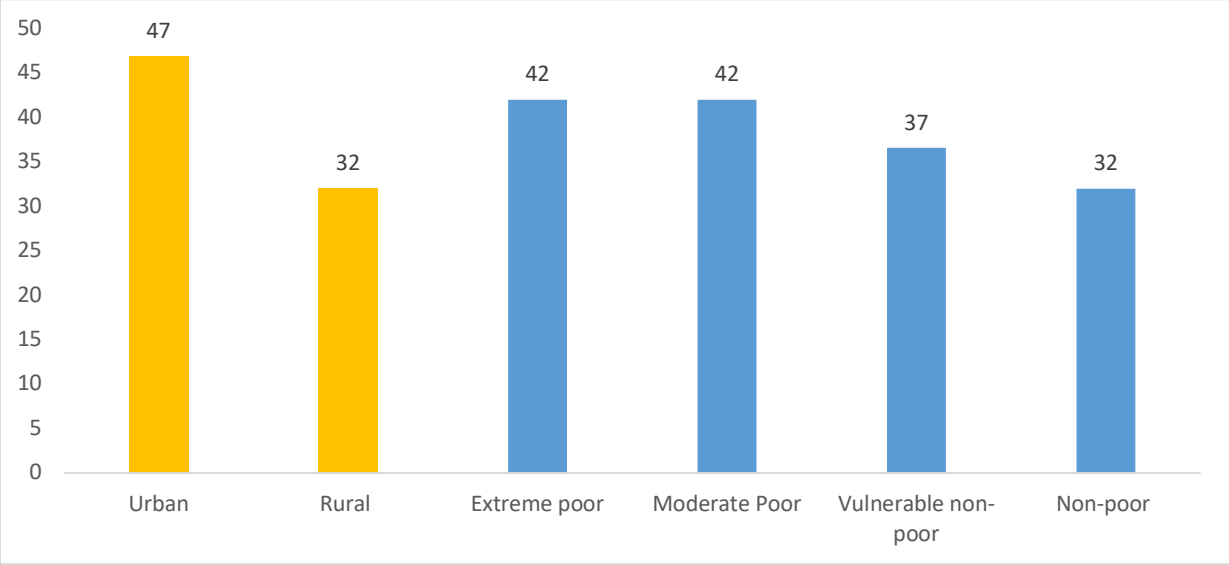

Figure 12: Food Intake and Dietary Diversity Contraction as a Crisis-Coping Strategy
Source: PPRC-BIGD Rapid Response Survey, April 2020

6 Coping

Households cope with crisis through multiple personal coping mechanisms as well as through social and institutional support mechanisms. The question the survey explored was how households were coping vis-à-vis ensuring their food security with answers being provided in multiple responses, meaning percentages, when added, exceed 100 percent.

Figures 13 and 14 describe the coping realities for the households in terms of personal coping and social and institutional support mechanisms (rural-urban variation captured in Figure 13 and variation across income groups in Figure 14).

6.1 Personal coping

In terms of meeting current food expenditure needs from current income, only 24% of urban respondents and 38% of rural respondents were able to rely on current income to meet their food expenditure needs. The three dominant personal coping strategies were savings, borrowing or grocery shop credit, and curtailing food consumption. As of the timing of the survey in April, households were not resorting to the negative coping strategy of distress sale of assets.

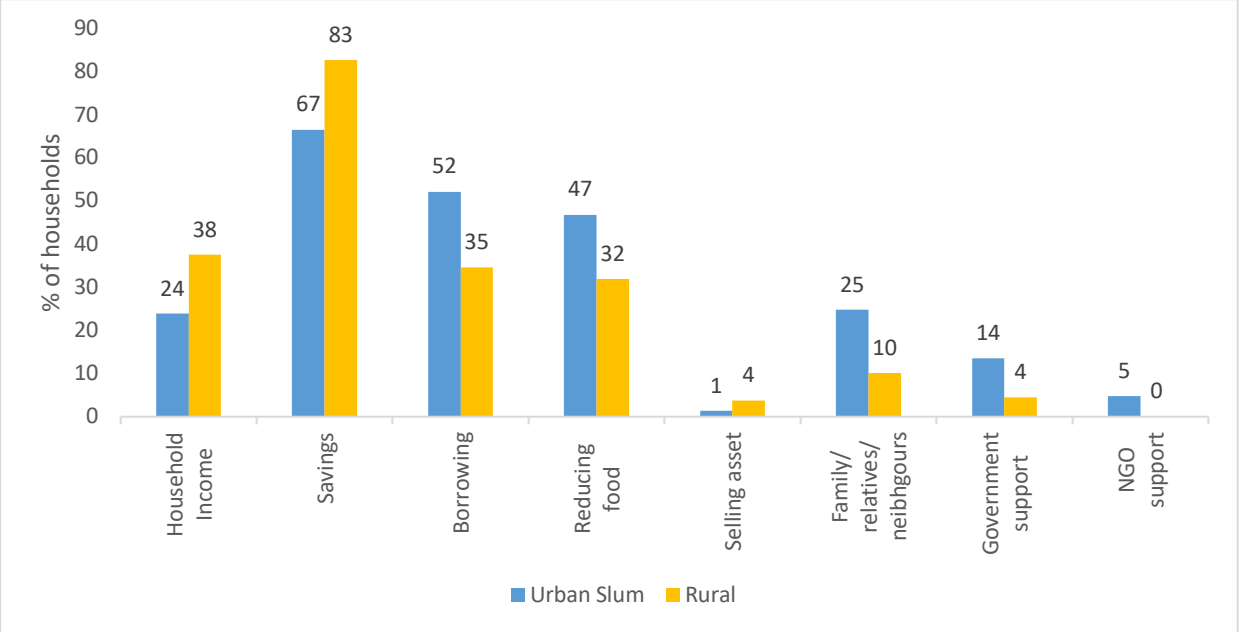

Figure 13: Figure 13: Coping Strategies to Address Food Security Crisis: Urban-Rural
Source: PPRC-BIGD Rapid Response Survey, April 2020

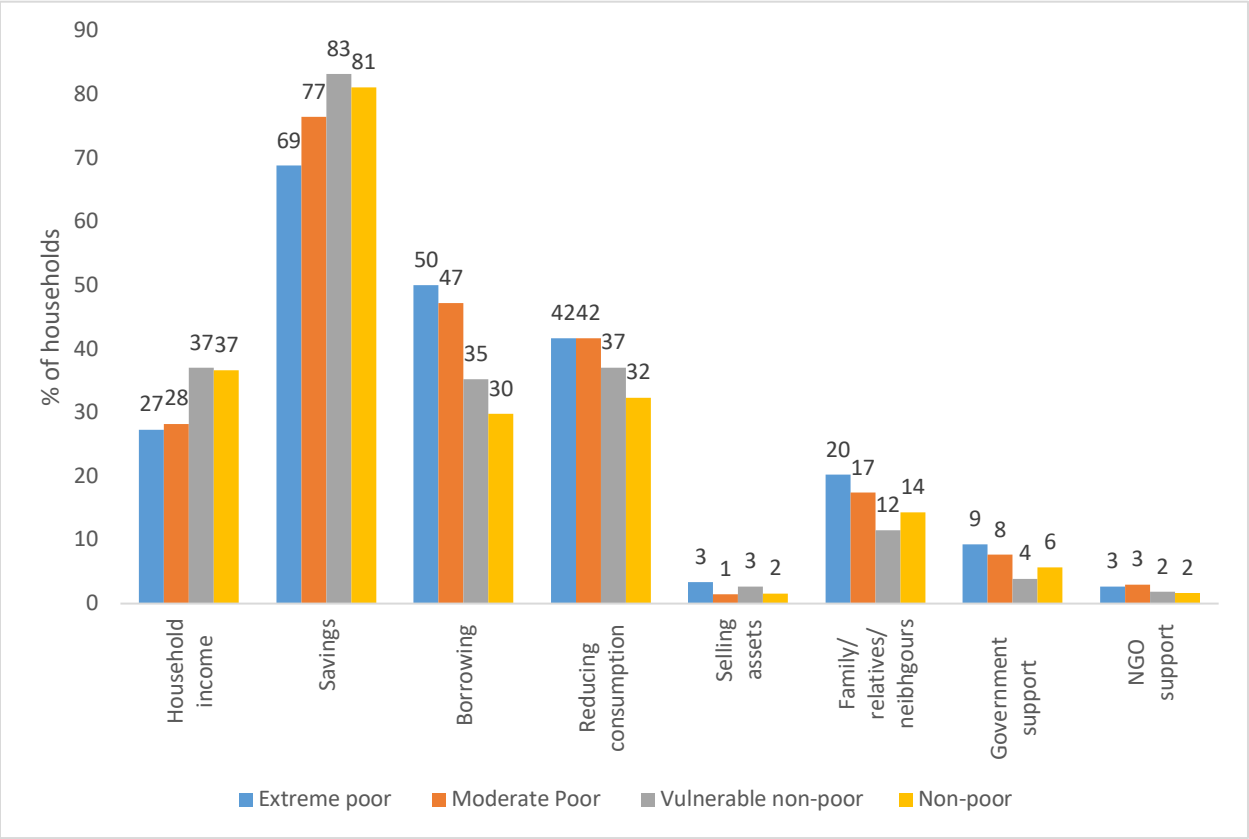

Figure 14: Coping Strategies to Address Food Security Crisis: Income Groups
Source: PPRC-BIGD Rapid Response Survey, April 2020

6.2 Social and Institutional Support

While personal coping strategies were the dominant coping strategies, some degree of social and institutional support also contributed to households coping with their food security crisis. Social support came from friends, relatives and neighbours. Twenty-five percent of urban respondents and 10% of rural respondents cited such social support as a coping strategy. In terms of income grouping, 17-20% of the poor and extreme poor cited such social support.

As of early April, institutional support did not figure prominently as a coping strategy for the respondents. Two sources of institutional support were cited—government and NGOs. Of urban slum respondents, 14% cited government support and 5% NGO support. In comparison, 4% of rural respondents cited support from government and none from NGOs.

Interestingly, a closer look at the responses on access to the support from government indicates that poorer households were more likely to get it; 9% of extreme poor and 8% of moderate poor reported receiving government support while 4% of vulnerable non-poor and

6% of non-poor respondents reported receiving such support. Similarly access to the NGO support, though minor, was reported by all four income categories. It has to be borne in mind of course that all income categories had been impacted by the Covid-19 induced economic crisis.

6.3 Perceived Staying capacity

As an initial measure, the survey also sought to understand the respondents' own assessment of the likely length of time their families were confident of ensuring its food security from its own resources—income, savings and stock without any external support. This was meant to gauge an approximate idea of the staying capacity of the families and a measure of their psychological confidence. Figures 15 and 16 provides the averages on this measure as well as a time-line.

On average urban respondents expressed confidence on staying capacity without external support of an average of only 8 days from the end of the survey period on 12 April while rural respondents assessed a higher average duration of 14 days. In terms of income groups, perceived staying capacity ranges from 8 days for the extreme poor to 17 days for the non-poor respondents.

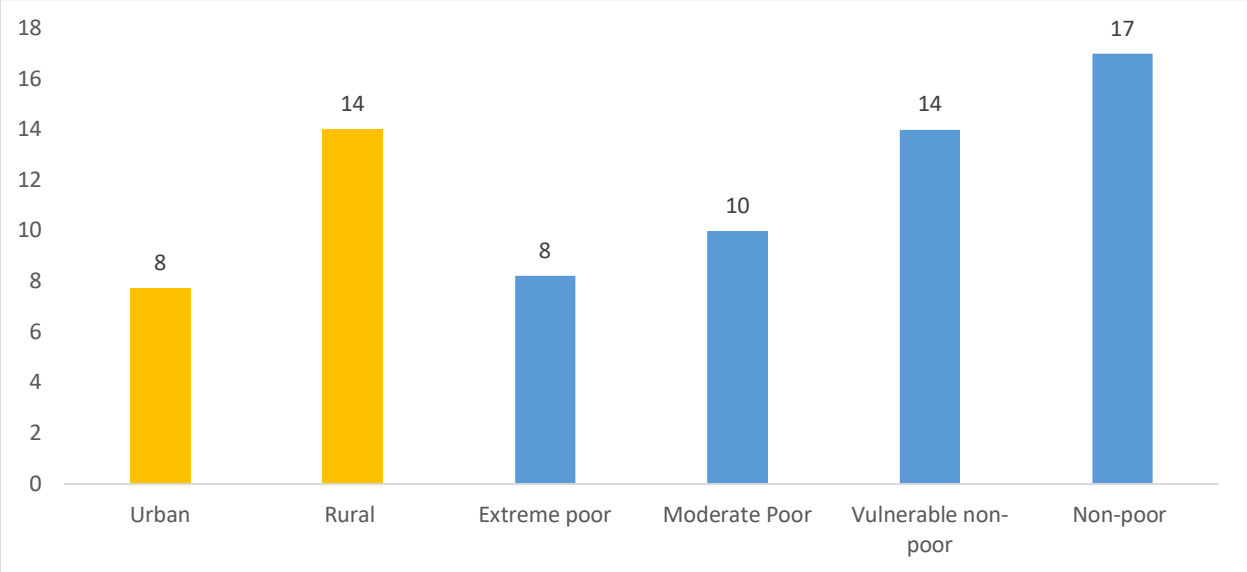

Figure 15: Perceived Duration of Staying Capacity on Food Security
Source: PPRC-BIGD Rapid Response Survey, April 2020

A different perspective on the issue of perceived duration of staying capacity is to see a time-line. Extreme concern was expressed by 38% of the urban sample who assessed their food crisis to be literally on their door-step at the time of the survey. In general, rural respondents were more confident of a longer staying capacity.

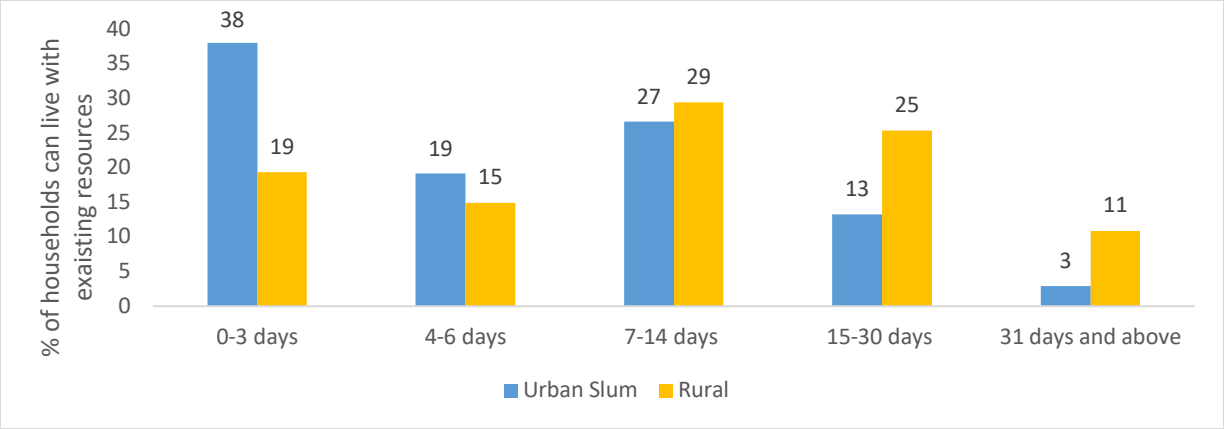

Figure 16: Time-line on Perceived Duration of Staying Capacity on Food Security
Source: PPRC-BIGD Rapid Response Survey, April 2020

6.4 Concerns during the crisis

Respondents were asked about their top three concerns during the COVID-19 crisis. Findings are described in Figure 17.

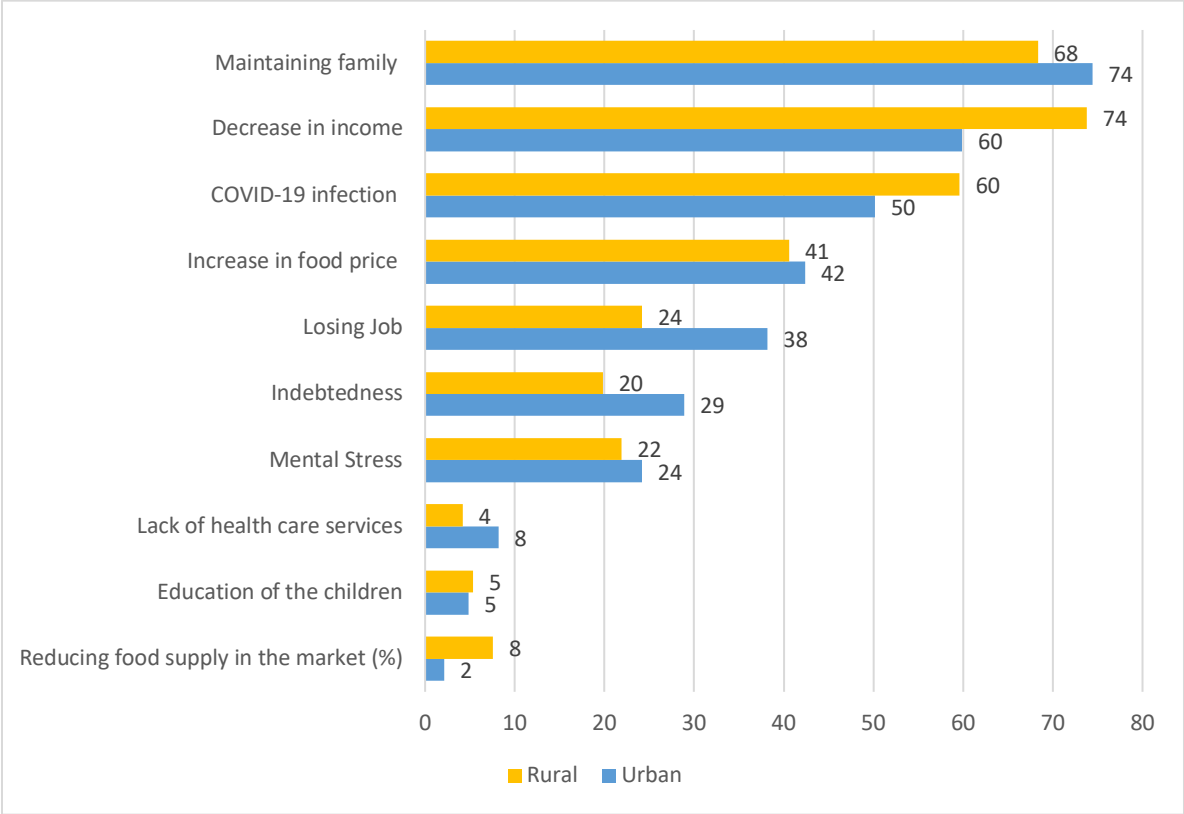

Figure 17: Priority Concerns during Crisis (Multiple responses)
Source: PPRC-BIGD Rapid Response Survey, April 2020

Concern for the family's welfare was the top concern reflecting a combined concern for economic and health security. Slightly higher percentage of urban respondents voiced this concern (74%) compared to rural respondents (68%). The income shock was the second most voiced concern, though surprisingly a higher percentage of rural percentage voiced this concern. But closely linked to this is the concern for losing jobs, where 38% of urban respondents voiced the concern compared to 24% of rural respondents. Likewise, a higher percentage of urban respondents (29%) voiced concern on indebtedness compared to rural respondents (20%). Increase in food prices were also a prominent concern for both urban and rural respondents—42% and 41% respectively.

Interestingly, the urban respondents appeared to be less concerned with the Covid-19 infection (50%) compared to rural respondents (60%). This could arguably be a reflection of the greater pressure on urban households to ignore social distancing protocols in search of livelihoods. Healthcare and education did not figure prominently on the list of concerns. However, a surprisingly notable percentage (22-24%) cited mental stress as an important concern.

An important finding is that while food price was a notable concern, disruption in food supply had not appeared as a concern, only 2% for urban respondents and 8% for rural respondents at the time of the survey.

Differences in the prioritization of concerns were not significant among the various income groups (Annex Table for details).

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6.5 Gender differences

Female-headed households constituted 14.5% of urban respondents and 10% of rural respondents. Is there any notable differences between the experiences of female-headed household compared to the more common male-headed households? Table 2 below compares the two groups along a number of economic sock and coping indicators.

The findings show that female headed households, particularly in urban areas are in greater distress compared to their male counterparts when it comes to food security. They experienced four percentage point greater reduction in food expenditure and 12 percentage point greater reduction in the number of three meals compared to the urban male headed households. For the rural households, we see a noticeable difference in the number of meals only.

However, we see that a substantially larger percentage of female respondents (head of the household or main income earner) mentioned receiving all types of external support, particularly in urban areas. About a fifth of the urban female respondents mentioned government support, which is 13% for their male counterparts.

Table 2: Gender Differences in Economic Shock and Coping
Source: PPRC-BIGD Rapid Response Survey, April 2020

	Urban		***Rural***	
	Male	**Female**	**Male**	**Female**
% drop in daily income	76	69	61	63
% drop in per capita food expenditure	27	31	22	22
% drop in number of 3 meals	22	34	14	19
Cope using household income (% of hh)	30	30	47	34
Cope using savings (% of hh)	67	63	84	72
Cope using loan (% of hh)	53	47	35	30
Cope selling asset (% of hh)	1	1	4	3
Cope reducing food consumption (% of hh)	47	43	32	32
Cope having help of family or relatives (% of hh)	14	18	7	17
Cope having help from govt (% of hh)	13	19	4	6
Cope having help of area people or neighbour (% of hh)	12	21	2	8
Cope having help from NGO (% of hh)	5	7	0	0

7 Needs and Expectations

7.1 Types of support wanted

Having explored their concerns, a follow-up focus of the survey was on the needs and expectations of the respondents. Figure 18 summarizes the findings on the support sought by the respondents.

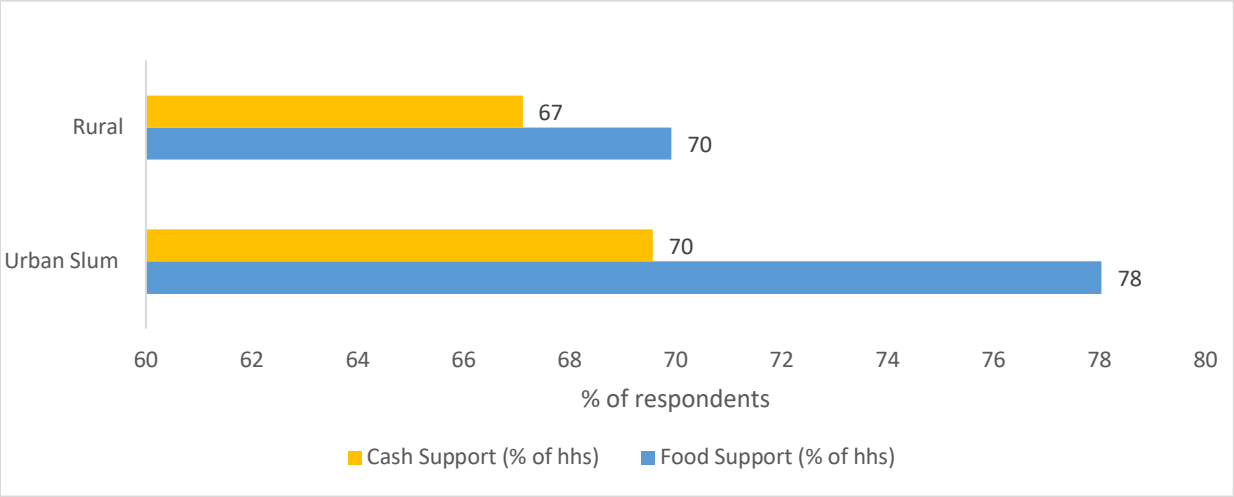

Figure 18: Support Wanted: Urban-Rural (Multiple responses)
Source: PPRC-BIGD Rapid Response Survey, April 2020

Overall, a comparatively greater proportion of urban respondents were seeking support. In terms of types of support, the need expressed was for both cash and food support—67-70% for cash support and 70-78% for food support. Noticeably, for both urban and rural respondents, demand for food support was higher compared to cash support. In a previous section, we had noted that 40% of respondents had expressed concern about food price hike. This could be a contributory factor to the high demand for food support.

Figure 18 describes the same information disaggregated by income groups. As expected, the intensity of demand for support—both food and cash—came from the extreme poor. However, nearly 60% of the non-poor too expressed the need for support, indicating the broad-based and steep impact of the economic crisis.

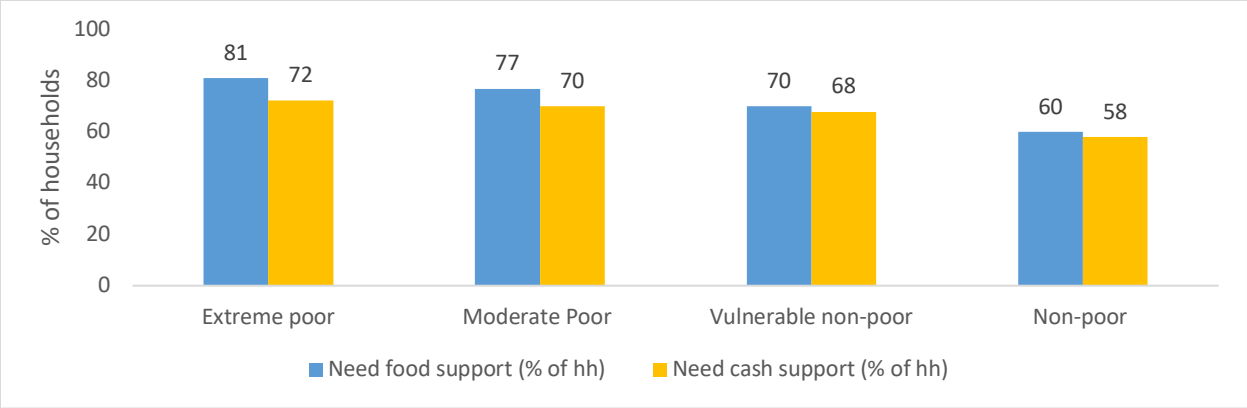

Figure 19: Support Wanted: Income Groups (Multiple responses)
Source: PPRC-BIGD Rapid Response Survey, April 2020

7.2 How much monetary assistance is sought to overcome income shock?

A quantitative exercise the survey sought to conduct was to establish from the respondent's own assessment of what level of monetary support package was needed to supplement the household's own resources towards ensuring food security for the family for a month. This exercise was conducted for the three income categories—extreme poor, moderate poor and vulnerable non-poor who had been pushed into poverty due to the Covid-19 induced crisis. Figure 20 and 21 provide this information translated into per capita per month figures disaggregated by income groups and rural-urban.

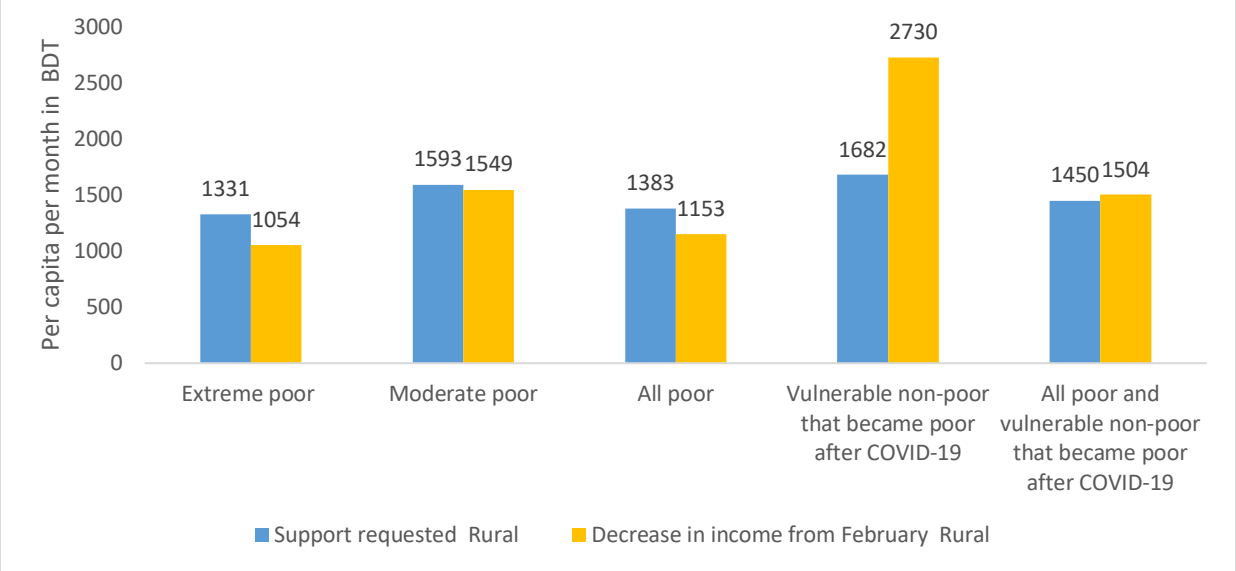

Figure 20: Per Capita per Month Support Wanted to Overcome Income Drop (BDT): Rural
Source: PPRC-BIGD Rapid Response Survey, April 2020

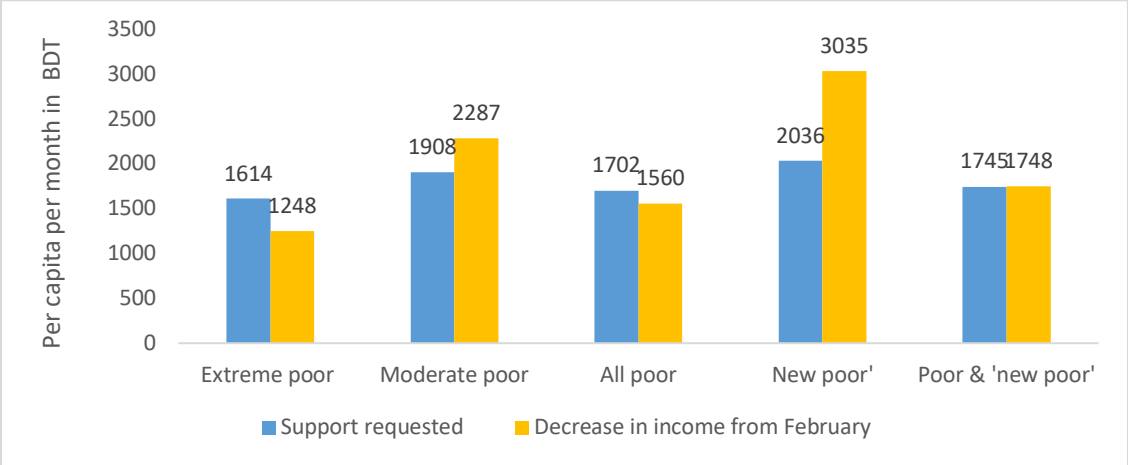

Figure 21: Per Capita per Month Support Wanted to Overcome Income Drop (BDT): Urban
Source: PPRC-BIGD Rapid Response Survey, April 2020

Expected support package as assessed by the extreme poor (BDT 1,331 per capita per month in rural areas and BDT 1,614 in urban slums) was lower than the other two categories. The moderate poor respondents from rural areas reported BDT 1,593 per capita per month whereas their urban slum counterparts reported Tk.1,908 per capita per month for sustenance. The highest reported amounts came from the vulnerable non-poor that became poor after the crisis, BDT 1,682 and BDT 2,036 respectively for rural and urban respondents.

Within each income category, the urban respondents reported higher amount of money required for sustaining a month under lockdown than the rural respondents. This makes sense as food is more expensive in urban areas and, on top of that, most urban slum-dwellers need to pay their house rent.

Was there any major subjectivity bias in the size of the required monthly support assessed by the respondents? Figures 20 and 21 also allow us to compare the monetary support a household was demanding with the size of the income drop they had separately reported. This clearly shows that the per capita amounts that the different groups are asking for are quite consistent with the per capita decline in their income between February-April, 2020. Indeed, in some cases, they are requesting for lower amount than their lost income, for example, the urban poor and the rural vulnerable non-poor who have fallen into poverty.

8. Analytical Takeaways

The PPRC-BIGD rapid response survey of April, 2020 has not only generated real-time credible evidence on the poverty consequences induced by the Covid-19 crisis, it has also served to bring out critical insights on two important analytical areas.

8.1 Poor and 'New Poor': Rethinking poverty dynamics

Recent poverty discourse in Bangladesh, particularly the official discourse, has tended to restrict the discussion on poverty to those subsisting below the poverty line. This PPRC-BIGD survey has served to underscore the rationale and necessity of widening the poverty discourse to the band of households who are narrowly above the poverty line but are vulnerable to downward mobility risks.[4] In an earlier section (3.2.1), we had defined this group as those households subsisting within a vulnerable band between the poverty line income and the median income. With poverty rate estimated at 20.5% in 2019, this would make the size of the vulnerable non-poor at 29.5% (50%-205%).

Survey findings have revealed that due to the income shock occasioned by Covid-19, 77.2% of these vulnerable non-poor actually fell below the poverty line. This would imply that beyond the 20.5% of the population officially recognized as poor, there was a group of 'new poor' representing an additional 22.9% of the population that needed to be brought within the discussion on poverty. In reality, this percentage would be somewhat greater because even a portion of the households above the median income also fell into poverty.

[4] This issue had in an earlier context been touched upon in the Hossain Zillur Rahman led *62-Village Analysis of Poverty Trends (APT) Project* of 1990s at the Bangladesh Institute of development Studies (BIDS),

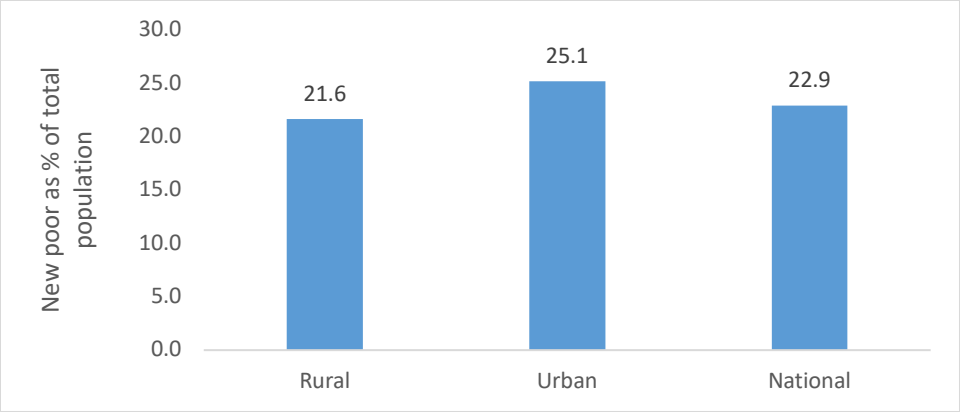

Figure 22: New poor after COVID-19 (% of total population)

Note: New poor are those that were vulnerable non-poor (have income above poverty line but below median income) before COVID-19 but became poor after COVID-19

8.2 Fiscal estimation of support package required for poor and 'new poor'

To determine the size of the support package, we need to first determine the size of the population that require support. The population of the country i.e.161.3 million as of 2018 (source: World Bank), and the poverty rate (including extreme poverty) was 20.5% for the year 2018-19, calculated by BBS, based on the poverty trend found in the HIES 2016. Vulnerable non-poor are those above the upper poverty line and below the median income, constituting an additional 29.5% (50%-20.5%). as noted earlier.
Using this proportion, we have calculated the total number of vulnerable non-poor households in rural and urban areas. Note that these numbers are for national rural and national urban. Our telephone survey data show the income of 73% and 87% of vulnerable non-poor households in rural areas and urban slums respectively have fallen under the poverty line. Based on this we have calculated the total number of vulnerable non-poor households that became poor (in the sense that their income went below poverty line) after COVID-19.

With these assumptions, we can estimate the overall size of the support package required under two scenarios, one where the unit support amount per family is the average amount requested by extreme poor, poor and vulnerable non-poor households, and the other where the unit support amount is equal to the amount assessed as requested only by the extreme poor respondents. The two scenarios are described in Table 3.

Variable	Scenario 1 Unit support amount is average of amount assessed by extreme poor, poor and vulnerable non-poor			Scenario 2 Unit support amount is average of amount assessed only by extreme poor BDT		
	Rural	Urban	Total	Rural	Urban	Total
Per capita per month support	BDT 1450	BDT 1745		BDT 1331	BDT 1614	
Total poor people in country	20,938,366	12,139,622	33,077,988			
Total vulnerable non-poor	30,130,820	17,173,123	47,303,943			
'New Poor" (vulnerable non-poor whose income fell below poverty line post covid-19)	22,055,760	14,889,098	36,944,858			
Total Poor and 'New Poor'	42,994,127	27,028,719	70,022,846			
Total amount of support required Crore BDT per month for **Poor**	3036.06	2118.36	5154.42	2786.89	1959.33	4746.22
Total amount of support required Crore BDT per month for **'New Poor'**	3198.08	2598.15	5796.23	2935.62	2403.1	5338.72
Total amount of support required Crore BDT per month for **Poor** + **'New Poor'**	6232.29	4716.62	10948.91	5721.63	4363.75	10085.38

Table 3: Estimating Covid-19 Support Package

To summarize, if one takes the lesser expectation from the affected population (support required assessed only by the extreme poor), a fiscal package of BDT 4746.22 crores per month is required only for the poor and an additional BDT 5338.72 Crores per month for the "New Poor'. This makes a combined fiscal package of BDT 10,085.38 crores per month to support both the poor and the 'new poor'.

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If the unit support estimated is the average expectation of the three groups of poor, extreme poor and vulnerable non-poor, the fiscal requirement is a marginally higher figure of BDT 10948.91 crores per month to cover both the poor and 'new poor'.

9 Conclusions

***Deep and system-wide poverty impact*:** Already in April, 2020, the poverty impact of Covid-19 has been both dramatic and system-wide. Three indicators of vulnerability underscore this impact: a steep drop in income, extreme uncertainty of livelihoods and a contraction in consumption. Urban and rural respondents suffered an income drop of 75% and 62% respectively. The income drop was primarily caused by livelihood disruption due to the economic standstill. Seventy-one percent of the urban respondents and 55% of rural respondents faced livelihood uncertainty. The income shock also led to a contraction in consumption—food expenditure was reduced by 28% by urban respondents and 22% by rural respondents.

Initial poverty impact of Covid-19 crisis has been more severe for the urban poor: All indicators of vulnerability as noted above indicate that the urban poor has been more severely impacted by the Covid-19 crisis. This is particularly an area of concern because social protection programs in Bangladesh has mainly focused on the rural poor. The Covid-19 experience need to be leveraged to jump-start urban social protection programs in Bangladesh.

***Emergence of a "new poor" class necessitates a rethinking of approaches to poverty*:** The most dramatic, though not unexpected, finding of the survey is the rapid emergence of a class of 'new poor' – informal sector occupations with income above the poverty line but within a band of vulnerability that saw 77% of this vulnerable non-poor group falling below the poverty line income due to the impact of the Covid-19 crisis. Beyond the immediate challenge of addressing the food security needs, this finding has implications to the precarious economic underpinnings of the informal sector, in which a vast majority of technically 'non-poor' households subsist.

***Notwithstanding the prioritization of livelihood concerns, both rural and urban respondents have also prioritized the risk of Covid-19 infection*:** Sixty percent of rural respondents and 50% of urban respondents cited the infection risk as a priority concern. Clearly, such finding indicate that life or livelihood is a false choice for the respondents. ***Poverty-impacted urban and rural households emphasize the need for both food and cash support in nearly equal measure*.**

Large-scale social protection support has become critical to avert widespread food insecurity. In the early stage of the poverty impact of Covid-19, households have relied on personal coping mechanisms, but they have clearly signalled the limits to their staying capacity. Survey findings have served to establish realistic and credible parameters to calculate a fiscal package to

support the needs of the poor and the 'new poor'. Using these parameters, we have calculated a ***realistic fiscal package of BDT 4746.22 crores for a month's support to 33 million poor and an additional package of BDT 5338.72 crores for a month's support to 36.9 million of 'new poor'***.

Last mile delivery challenges will be a critical issue for scaled-up social protection measures to mitigate the poverty impact of Covid-19 crisis. For example, how to provide assistance to such a large number of people within a short time efficiently and effectively will be a critical question.

***Real-time tracking of the health and livelihood impact of Covid-19 and how well personal and external support are mitigating such impact is crucial for more effective policy response to the Covid-19 crisis*.** PPRC and BIGD have resolved to undertake a follow-up survey in May, 2020 to generate further real-time evidence on the impact process and support dynamics.

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Annex 1

Sampling

We undertook a random sample of 12,000 households from urban slums and rural across eight divisions for a phone survey. Sample was selected from two previous surveys; census for EMPOWER project of BRAC's Urban Development Programme (UDP) and survey for Strategic Partnership Agreement (SPA) Results Framework-2017, conducted by BRAC's research and evaluation division (BRAC-RED)[5]. The census for UDP's EMPOWER project is nationally slum representative which was conducted in 35 slums across 9 districts of five divisions including Dhaka, Chattogram, Khulna, Barishal and Rangpur. 35 slums were chosen randomly out of 150 slums where EMPOWER project was going to be implemented. Slum sampling was proportionally stratified at the district level. The census was conducted from October, 2016 to January, 2017. Total sample size was 24,283 households. Moreover, survey for SPA Results Framework was conducted from October, 2017 to January 2018 with a sample size of 26,925 across 64 districts of 8 divisions. This is a nationally representative survey that followed a two-stage cluster random sampling technique of households.

Sample for this study includes an equal number of households from both rural and urban. We selected 6000 urban households from the census for EMPOWER project and 6000 rural households from SPA Results Framework survey. Among the 6000 urban households we selected 2000 households from Dhaka, 2000 from Chattogram, 1080 from Khulna, 540 from Rangpur and 861 from Barisal division. While selecting 6000 rural households from SPA Results Framework survey we divided 26,925 samples into three poverty groups. Poverty group 1 consists of extreme poor who have an annual income of less than 21,464 BDT (less than 1.9 USD per day). Similarly, poverty groups 2 and 3 are moderate poor and non-poor groups having annual income of 21,464-33,890 BDT (1.9-3 USD per day) and more than 33,890 BDT (more than 3 USD per day), respectively. From each poverty group, we randomly sampled 2000 households and thus we selected 6000 households from three poverty groups. We surveyed the household head/main earning members of these households.

[5] Since January, 2019 BRAC-RED has been integrated with the BRAC Institute of Governance and Development, Brac University.

Sample distribution by division

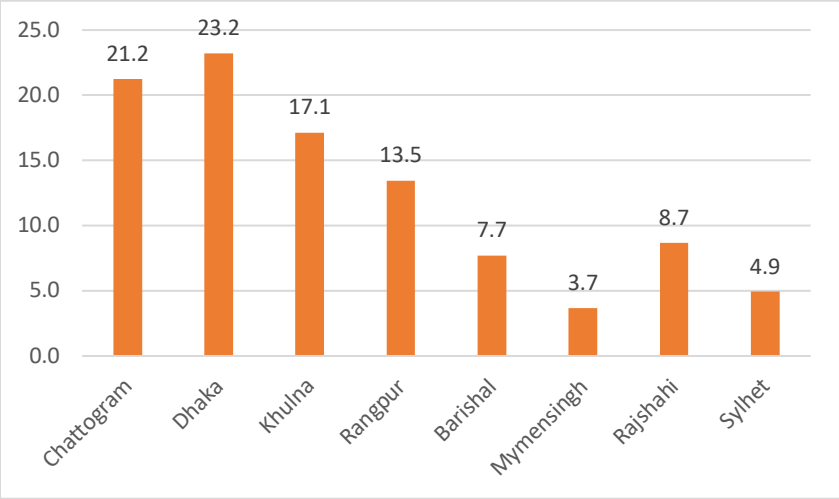

Table A 1: Distribution of occupational category by Urban-Rural

	Urban		Rural		Overall
	count	mean	count	mean	
Managers (Petty business/SME/)	2655	17.7	2816	15.33	16.46
Professionals	2655	1.09	2816	4.06	2.64
Technicians and Associate Professionals	2655	0.23	2816	0.05	0.14
Clerical Support Workers	2655	7.19	2816	5.65	6.39
Services and Sales Workers	2655	4.22	2816	1.17	2.62
Skilled Agricultural Forestry and fish	2655	1.62	2816	16.55	9.43
Craft and Related Trade Workers	2655	16.2	2816	7.11	11.44
Plant and Machine Operators and Assembly	2655	12.2	2816	6.9	9.43
Elementary Occupations	2655	36.99	2816	37.8	37.41
Other assistance/Beggar	2655	0.87	2816	1.28	1.08
Ohers	2655	0.34	2816	3.27	1.87
No Work	2655	1.36	2816	0.83	1.08
Observations	2655		2816		

Note: Managers includes Petty business/SME, Renting out house/shops; Professionals includes Teacher/home tutor, Working in Religious Institution, Village doctor, singer and playing musical instrument; Technicians and Associate Professionals includes Broker/contractor , Deed writer; Clerical Support Workers includes Government service, Peon, Office Job; Services and Sales Workers includes Security guard, Hotel boy, Salon/beauty parlor worker, Cook/ Restaurant worker, Transport Labour; Skilled Agricultural, Forestry and fish includes Farmer, Fishermen, Livestock Rearing, Poultry Farming; Craft and Related Trade Workers includes RMG worker, Artisan, Factory worker, Skilled Labour, Tailor, Butcher, Cobbler; Plant and Machine Operators and Assemble includes Other transport Driver, Boatman; Elementary Occupations includes Rickshaw-puller, Construction worker, Day labor, Agri labor, Shop/restaurant assistant, Maid, Vendor/Feriwala, Cleaner/Sweeper, Bhangari worker, Van puller, unskilled labour; Other assistance/Beggar includes Govt./ other assistance/Beggar; Others include Remittance, UP Member, Others, Pension.

Findings

Table A 2: Decline in household income by Rural-Urban

	Urban		Rural	
	count	**mean**	**count**	**mean**
Unemployed main earning member in last week (% of who were employed in feb)	**2619**	**71.63**	**2789**	**54.02**
Per capita daily income in Feb (BDT)	**2655**	**108.23**	**2816**	**94.83**
Per capita daily income in last week (BDT)	**2655**	**27.34**	**2816**	**36.54**
Drop in Income (%)		**74.74**	**0**	**61.47**

Table A 3: Decline in household income by income category

	Extreme poor		Moderate poor		Vulnerable non-poor		Non-poor	
	count	**mean**	**count**	**mean**	**count**	**mean**	**count**	**mean**
Unemployed main earning member in last week (% of who were employed in feb)	2634	48.03	845	50.21	924	40.55	1005	42.93
Households had no income in last week (%)	2688	63.16	850	61.51	924	51.67	1009	52.62
Per capita daily income in Feb (BDT)	2688	54.9	850	93.13	924	112.45	1009	206.97
Per capita daily income in last week (BDT)	2688	14.94	850	23.65	924	37.96	1009	74.35
Drop in income (%)		-72.7868		-74.6053		-66.2427		-64.0769

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Table A 4: Decline of household income by occupation

	Count	Per capita daily income in February (BDT)	Per capita daily income in last week (BDT)	Change in household income (%)
Rickshaw-puller	331	92.47	15.25	84
Transport worker	507	112.81	22.88	80
RMG worker	164	135.35	69.26	49
Factory worker	400	95.05	19.24	80
Day-labour	773	82.78	13.79	83
Agri-labour	493	66.35	16.26	75
Shop/saloon/parlour	166	96.51	26.69	72
Maid	68	73.88	14.97	80
Peon/security guard	60	91.59	52.53	43
Artisan	47	96.93	16.85	83
Office job	386	127.76	85.19	33
Cleaner/sweeper	24	78.40	57.61	27
Bhangari worker	30	96.22	11.08	88
Restaurant worker	39	109.17	1.40	99
Petty business/SME	874	119.44	31.70	73
Farmer	455	81.48	45.68	44
Skilled-labour	218	99.82	20.50	79
Others	373	102.16	35.97	65

Table A 5: Decline of household income by rural division

	Chattogram	Dhaka	Khulna	Rangpur	Barishal	Mymensingh	Rajshahi	Sylhet
Households had no income in last week (%)	59.02	52	48.04	43.05	49.73	49.05	49.26	49.92
Per capita daily income in Feb (BDT)	95.59	106.51	93.29	91.82	91.5	89.83	95.03	84.82
Per capita daily income in last week (BDT)	31.01	42.44	36.43	40.3	34.96	34.97	35.73	32.22
Drop in income (%)	68%	60%	61%	56%	62%	61%	62%	62%

Table A 6: Decline of household income by urban division

	Chattogram	Dhaka	Khulna	Rangpur	Barishal
Households had no income in last week (%)	67.76	67.35	70.59	63.3	75.79

Per capita daily income in Feb (BDT)	109.38	129.24	89.26	91.27	92.1
Per capita daily income in last week (BDT)	29.64	34.2	20.34	20.44	18.52
Drop in income (%)	72.90%	73.53%	77.21%	77.60%	79.89%

Table A 7: Decline in household food expenditure and consumption by occupation

	Count	*Per capita food expenditure in normal day (BDT)*	*Per capita food expenditure in last week (BDT)*	*Change in food expenditure (%)*	*Had 3 meals in a normal day (%)*	*Had 3 meals yesterday (%)*	*Change in having 3-meal in a day (%)*
Rickshaw-puller	*331*	*53.30*	*36.48*	*32*	*97.87*	*66.57*	*32*
Transport worker	507	60.31	44.31	27	97.43	80.00	18
RMG worker	164	58.35	43.31	26	96.91	81.48	16
Factory worker	400	56.25	42.22	25	99.00	80.20	19
Day-labour	773	50.71	36.19	29	98.19	71.82	27
Agri-labour	493	44.88	32.94	27	99.39	77.08	22
Shop/saloon/parlour	166	54.79	40.73	26	97.58	77.71	20
Maid	68	49.50	33.33	33	97.06	48.53	50
Peon/security guard	60	55.94	44.08	21	93.33	81.67	12
Artisan	47	59.79	43.83	27	95.65	71.74	25
Office job	386	61.36	50.54	18	97.64	90.58	7
Cleaner/sweeper	24	61.80	40.63	34	95.83	87.50	9
Bhangari worker	30	53.26	37.80	29	100.00	66.67	33
Restaurant worker	39	56.38	40.17	29	100.00	61.54	38
Petty business/SME	874	60.06	45.78	24	96.66	83.76	13
Farmer	455	50.04	38.98	22	99.56	89.89	10
Skilled-labour	218	59.17	43.41	27	98.62	78.90	20
Others	373	57.23	43.26	24	97.84	74.39	24

Table A 8: Top three concerns of households during the crisis (% of households): income categories

Top three concerns	**Extreme poor**	**Moderate poor**	**Vulnerable non-poor**	**Non-poor**
Maintaining family	78	71	68	59

Decrease in income	66	67	73	66
COVID-19 infection	51	55	61	60
Increase in food price	42	46	41	38
Losing Job	34	32	27	25
Indebtedness	26	28	22	20
Mental Stress	23	20	22	26
Lack of health care services	6	5	6	7
Education of the children	5	5	5	7
Reducing food supply in the market	4	4	8	5

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