



Assessing the impact of COVID-19 on SHOUHARDO III program participants in 2021

Bangladesh experienced a rise in COVID-19 positive cases and deaths from the end of March 2021 until July 2021. In July 2021, each day presented a new daily record, with the highest recorded positive cases found on 28 July accounting for 16,230 cases. The daily infection rates gradually decreased towards the end of August. To curb the rising threat of the Delta variant, the Government of Bangladesh (GoB) imposed a lockdown that lasted from 6 April until 10 August 2021. This prolonged lockdown impacted the livelihood, income, wellbeing, and health of everyone, especially day laborers and marginal communities.

USAID's SHOUHARDO III, implemented by CARE Bangladesh, works with the Poor and Extreme Poor (PEP) communities of the Northern Bangladesh region, including several border areas with India where the COVID-19 infection rate was high in 2021. At the onset of the pandemic in March 2020, the program extended support to healthcare facilities, spread awareness among participants through messaging, and provided livelihood support through cash transfers to the households dealing with the negative impact of the pandemic.

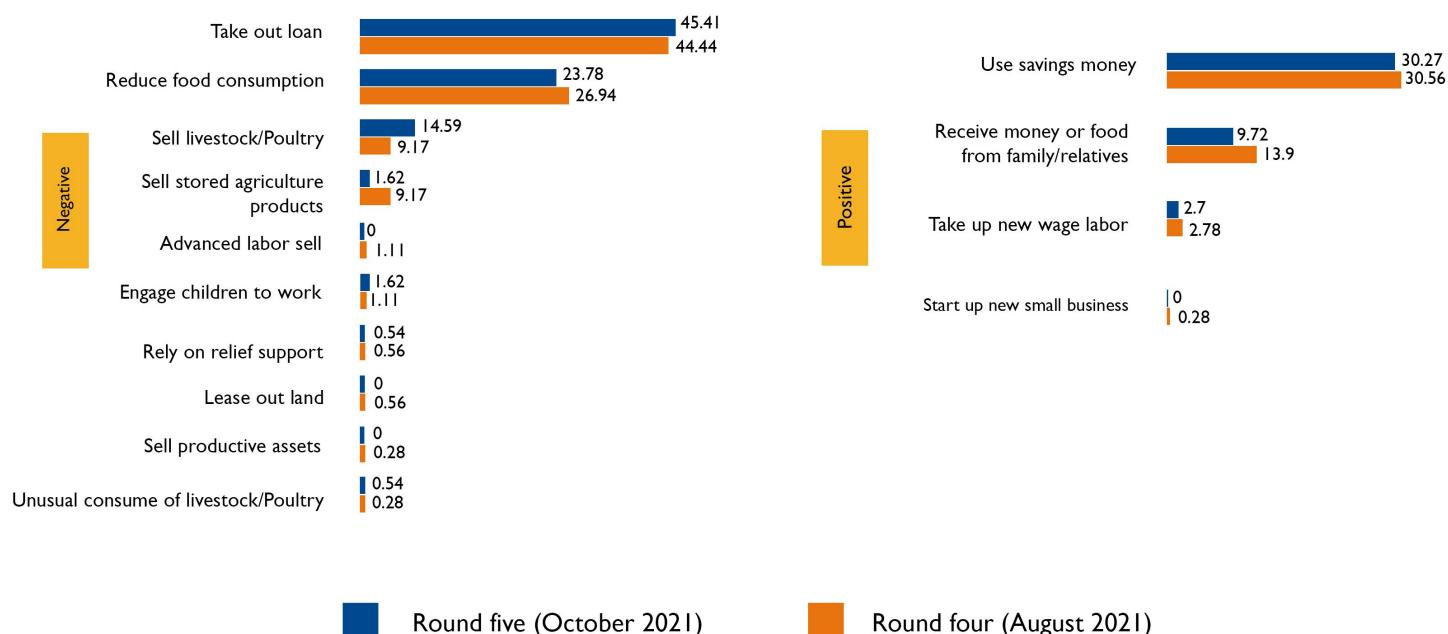
SHOUHARDO III conducted a biweekly check-in in 2020 with the targeted 425 randomly selected households to track the emerging impacts of the COVID-19 crisis through the Recurrent Monitoring System (RMS). In 2021, the program restarted the RMS to monitor the effect of the second wave of COVID-19 on its participants from randomly selected 425 households on a monthly basis and carried out five rounds of quantitative surveys and two rounds of qualitative probing from May to October 2021.

This document especially highlights the patterns of coping mechanisms and impacts of selected coping mechanisms on women and girls from a range of findings

Coping Mechanism: Understanding the choices of coping strategies in 2021

To mitigate the shocks of COVID-19, people opted more for negative coping strategies in 2020¹, but in 2021 they adopted both positive and negative coping mechanisms.

Strategies adopted to mitigate shocks of COVID-19 in % of 425 in 2021



¹. Lessons from COVID-19 based on Recurrent Monitoring Survey. https://shouhardo.carebangladesh.org/wp-content/uploads/2021/04/RMS-Summary-Infograph_Final-2.pdf

Negative Coping Mechanisms

- Loan-taking attitude
 - The highest in survey-45%
- Reduced their meal consumption
 - 3rd highest in survey-25%, some opted for fasting
- Sold or mortgaged their assets
 - Gold jewellery, sewing machine, livestock, poultry, seeds
 - Less money received than actually the asset's worth

Positive Coping Mechanisms

- Utilized their past savings (2nd highest in survey-30%)
 - From the income they had at the end of 2020 and beginning of 2021
- Received either food or money from their relatives
- Changed occupation
 - Recruiters were hiring but less in number

Loan-Taking Attitude: Highest Adopted Coping Mechanism

Although a certain degree of resilience is observed among the participants, the highest number of respondents (45% of 425) in RMS 2021 took out loans to survive the impact of the pandemic that has been around for more than a year.

Mostly adult men took out loans to mitigate the negative impacts of both COVID-19 and flood. Most of them invested the money in new income sources.

The RMS qualitative rounds in 2021 revealed that some people who had taken out a loan in 2020 were struggling to repay them and therefore took out additional loans in 2021. Their savings were already exhausted due to the dual crisis of flood and sudden announcement of lockdown in 2020. Some of the participants could find work after the lockdown was lifted at the end of 2020 and beginning of 2021, however they were struggling to repay their already outstanding loans. They took out loans from different sources, such as for repaying one loan they asked their relatives to help out, resulting in more loans. Altogether, 76% of in-depth interview (IDI) respondents (29 of 38) took out a loan in 2021, none repaid fully.



Utilizing Past Savings: Second Highest Adopted Coping Mechanism



"I had very little saved money and some rice saved in my storage. Last year (2020), I utilized the saved money and food. Along with this, I worked as a day laborer to meet the needs of my family."

- Al-Amin (32), a barber from Jamalpur

The respondents have struggled with a lack of cash and income opportunities in 2020, therefore, some decided to save some money in 2021 to cope with more lockdown measures or new floods. A few engaged in new/ alternative occupations to better cope with the situation. The ability to prepare for and adapt to these changing conditions, and to withstand, respond to, and recover from them, indicates a high degree of resilience among the program participants.

Impacts of the Choices of Coping Strategies on Women and Girls

Increased Gender-Based Violence (GBV) and Child Marriage



Loan taking is the topmost used coping strategy by adult males or head of the families among SHOUHARDO III participants. As the loan-taker adult males struggled to pay off their debts, they were frustrated. They altogether avoided the lenders in fear of humiliation. Some of them could not sleep, lost appetite, and were depressed which resulted into frequent GBV incidents at home. The RMS 2021 found that financial struggle is one of the key reasons behind frustrations resulting into GBV for the respondent's families. Men are the majority of the sole-earners of many respondent households who stayed at home during both the lockdowns in 2020 and 2021. They could not go out in search of work during the stringent lockdown measures which in turn put financial pressure on them. Their financial frustration, anxiety for not being able to provide for the family, and prolonged isolation due to the pandemic resulted into lashing out or misbehavior with mostly their wives. On the other hand, the girl child in the families are often married off to cope with the increasing financial burden. As girls are the most vulnerable members of the families and have no agency to decide otherwise, they turn into child brides. RMS 2021 findings observed a hearsay number of 90 girls who were married in the respondents' villages, of whom seven were under 18 years of age. Child marriages remain highly underreported. People are aware that child marriage is illegal as per the law of Bangladesh so they usually do not report in fear of the legal consequences.

Increased Workload for Women

Men staying more at home meant more workload for the women as they had to serve the men right on-spot with their demands, such as freshly cooked meals, tea anytime of the day and other ancillary petty tasks. The female respondents shared that the fear of contracting COVID-19 made them frequently clean their home premises, cookware, utensils, clothes, stables, and other house areas more than the pre-pandemic period.

Additional workload and indication of adopting resilient strategies were observed for the women as they were also contributing toward alternative sources of income such as, homestead gardening and handicrafts.

“ When men are at home, women's workload increases



Case story

Faruq's financial struggle and behavior toward his wife during the pandemic

Faruq (30) is a SHOUHARDO III participant from Fulchari, Gaibandha who was an IDI respondent in the RMS rounds in 2021. He is a grocery shop owner and adopts sharecropping during the harvest seasons as an alternative occupation. In 2020, he took out a loan from a micro-finance institute to meet his family's basic needs and to support his struggling grocery shop business. He started repaying the loan when the lockdown relaxed towards the end of 2020 and at the beginning of 2021. Since there was another lockdown from April 2021, the repayment was hampered and Faruq took out another loan from an affluent neighbor to survive with his family. The pressure of these double loan burden was heavy on Faruq.

The prolonged lockdown, loss in business, lack of day labor opportunities along with depleting savings (cash) at hand made Faruq restless and angry. He had frequent fights with his wife centered around petty issues related to financial instability.



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Faruq is working on his grocery shop at Fulchari, Gaibandha.

"To us (men), women are like a banana tree. We can hit them any time we want," Faruq expressed. Hitting his wife is a way out for him to satisfy his own anger toward women and financial frustrations.

General Perceptions of GBV

Under 'normal circumstances' (apart from the pandemic period), GBV remains a challenging discussion topic in rural Bangladesh. At the same time, lockdown measures in Bangladesh had a negative impact on the psycho-social wellbeing of people. Respondents in the studies were frustrated with the lack of income, overworked with household chores, and anxious about the future.

The respondents perceived the daily quarrels, slapping, cussing, misbehaving and other condescending behaviors as normal incidents of conjugal lives. Underreporting and misreporting on GBV issues continued during 2021 too, similar to previous years, highlighting the need for more awareness raising and creating safe spaces to discuss and address GBV.



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