

SHOUHARDO III - CARE Bangladesh

Assessing the Impact of COVID-19 on SHOUHARDO III Program Participants in 2021

Lessons from Recurrent Monitoring System (RMS) in 2021.



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Acronyms

BDT	Bangladeshi Taka
CC	Community Clinics
COVID-19	Coronavirus Disease 2019
EMI	Equated Monthly Installment
FGD	Focus Group Discussions
GBV	Gender-Based Violence
GoB	Government of Bangladesh
HH	Household
IDI	In-depth Interview
LSP	Local Service Provider
MFI	Micro Finance Institutions
NGO	Non-Government Organization
PEP	Poor and Extreme Poor
PNGO	Partner NGO
RMS	Recurrent Monitoring Survey
UHC	Upazila Health Complex
USD	United States Dollar
VAW	Violence against women
VSLA	Village Savings and Loan Association
WE	Women's empowerment
WHO	World Health Organization

Background

Bangladesh experienced a rise in positive COVID-19 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 number of positive cases recorded on July 28th, at 16,230 cases. (*Bangladesh: Who coronavirus disease (covid-19) dashboard with vaccination data*) The daily infection number gradually decreased near the end of August, however, the highest reported daily death tolls were recorded on August 5th and 10th (with both days recording 264 deaths). To curb the rising threat of the Delta Variant, the Government of Bangladesh (GoB) announced a second wave second wave of the COVID-19 pandemic in the country and imposed a lockdown that lasted from April 6th until August 10th, 2021. Stringent lockdown rules were put in place in July as the numbers continued to rise. Compared to 2020, this year the rural areas (particularly the border areas with India) experienced more infections as many workers use the border ports to cross by road. Around 50% of total caseloads are estimated to be from these rural areas. (The Financial Express, 2021) The prolonged lockdown impacted the livelihood, income, wellbeing, and health of everyone, especially day laborers and people that depend on small income sources.

USAID's SHOUHARDO III, implemented by CARE Bangladesh, works with the Poor and Extreme Poor (PEP) of the Northern Bangladesh Region, including several border areas with India. The program has been supporting the PEP since 2015, with an extension (S3X) until 2022, targeting sustainability of the activities beyond the program timeframe. At the onset of the pandemic in March 2020, the program provided extended support to health facilities, spread awareness among participants through messaging, and provided livelihood support through cash transfers to households dealing with the negative impact of the pandemic. Constantly embracing a continuous learning approach in its programming, SHOUHARDO III deemed it necessary to conduct a biweekly check-in with targeted participants to track the emerging impact of the COVID-19 crisis through the Recurrent Monitoring System (RMS). In 2020, the program conducted five rounds of quantitative surveys and two rounds of qualitative field studies to understand the situation and impact of COVID-19 on the participants' lives, livelihoods, and wellbeing. This year, the program restarted the RMS to monitor the effect of the second wave of COVID-19 on its participants.

Specific objectives of the quantitative surveys include: (1) to measure the level of income and Food Insecurity Experience Scale (FIES) among vulnerable households during the shock period; (2) to gauge the extent of women's empowerment and propensity for violence against women during this pandemic period; (3) to inform program management for programming implications and adaptation.

In the second pandemic wave, SHOUHARDO III identified two major themes: coping mechanisms (with an emphasis on loan burden) and chronic Gender-based Violence (GBV), to further explore findings from the five rounds of quantitative surveys. This document combines the qualitative and quantitative findings to establish an in-depth understanding of the participants' lives and livelihoods during the second wave of COVID-19 in 2021.

Methodology

SHOUHARDO III carried out five rounds of quantitative surveys and two rounds of qualitative field studies from May to October 2021. Due to movement restrictions, the program staff conducted all quantitative survey data collection remotely over-the-phone, every month from May onwards (i.e., one round per month for five rounds in total). In June 2021 (when the local administration allowed field travel), the field teams conducted four Focus Group Discussions (FGDs) of the qualitative approach in-person, abiding by all health and safety protocols imposed by GoB and CARE Bangladesh. In September 2021, the program conducted a total of 38 in-depth interviews (IDI) in a hybrid manner (25 in-person and 13 remotely

through phone calls), following all health and safety protocols imposed by GoB and CARE Bangladesh during the in-person field data collection.

Quantitative Approach

The program conducted its first round of surveys to assess the impact of the second COVID-19 wave on its participants in the first week of May 2021. The second round was conducted in June 2021, the third round in July 2021, the fourth round in August 2021, and the fifth round in October 2021. A simple random sampling was applied in all the rounds to draw a sample for the RMS following the statistical process. A total of 425 households were randomly selected separately in each round from 170,298 program households. All data were analyzed using SPSS.

Qualitative Approach

For the FGDs, the program arranged four in-person group discussions in the four program areas described in the table below. SHOUHARDO III selected locations to include diverse populations from the Char and Haor regions to obtain a representative community perspective. A total of 35 participants shared their experiences in four FGDs. The four groups of participants from the four areas were pre-determined to ensure community insight from different categories of the population segment. To gain a deeper understanding of the impact of COVID-19's second wave on coping strategies and GBV, two groups of women and two groups of men were included in the discussion hailing from two different age criteria. The adolescent/youth groups had participants aged 13-25 years and the adult groups had participants aged 25-55 years; this helped to achieve a better understanding of the community all around. The inclusion criteria for all participants was that they were SHOUHARDO III participants who resided in the villages that had been included in the quantitative RMS surveys in 2021.

Table 1: FGD Participants and Location

Participants	Number	District	Sub-district	Union	Village
Adolescent/Youth female (13-25 years old)	9	Gaibandha	Saghata	Saghata	Gobinda Daksin
Adolescent/Youth male (13-25 years old)	9	Habiganj	Baniachong	Sujatpur	Sujatpur
Adult female (25-55 years old)	9	Sunamganj	Tahirpur	Tahirpur	Ujan Tahirpur
Adult male (25-55 years old)	8	Kurigram	Nageshwari	Kachakata	Uttar Katajelash

The program also conducted 38 in-depth interviews (IDI) (27 F; 11 M) to delve deeper into the lives, experiences, and observations of program participants regarding the impact of the second wave of COVID-19 in terms of coping mechanisms and GBV in 2021. SHOUHARDO III selected IDI respondents from the 425 households surveyed in the August 2021 RMS quantitative section (about 21 from Haor and 17 from Char) to have a representative idea of the impact of the overall program areas on the targeted exploratory themes. Drawing from lessons learned in the FGDs regarding adolescent/youth participants, all selected respondents were adults (25+ years) for the IDIs. The interviews followed a hybrid approach with 25 conducted in-person and 13 remotely over the phone. The hybrid approach aimed to determine whether the in-person interviews resulted in any differences in obtaining answers to the GBV related questions from the respondents. In previous studies, it was evident that the remote interviews lacked a certain level of confirmation of privacy for the respondents to answer safely and freely. The hybrid

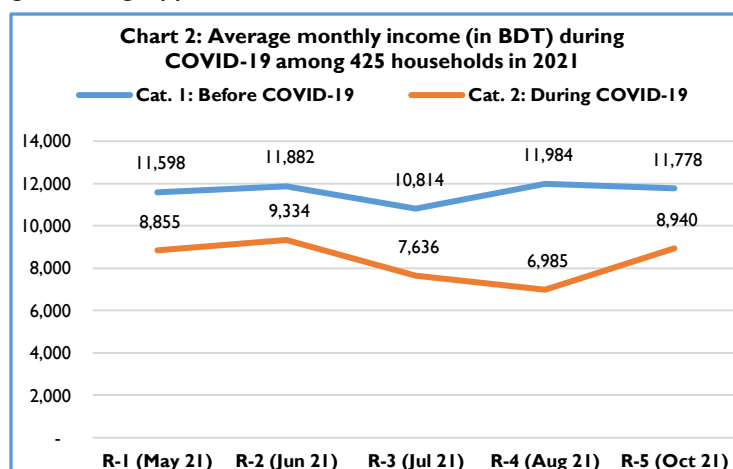
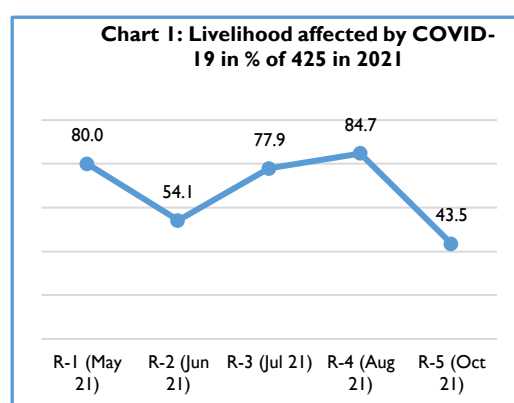
approach offered the opportunity to distinguish between the data collection completed in-person and through remote methods.

Findings

I. Coping Mechanisms

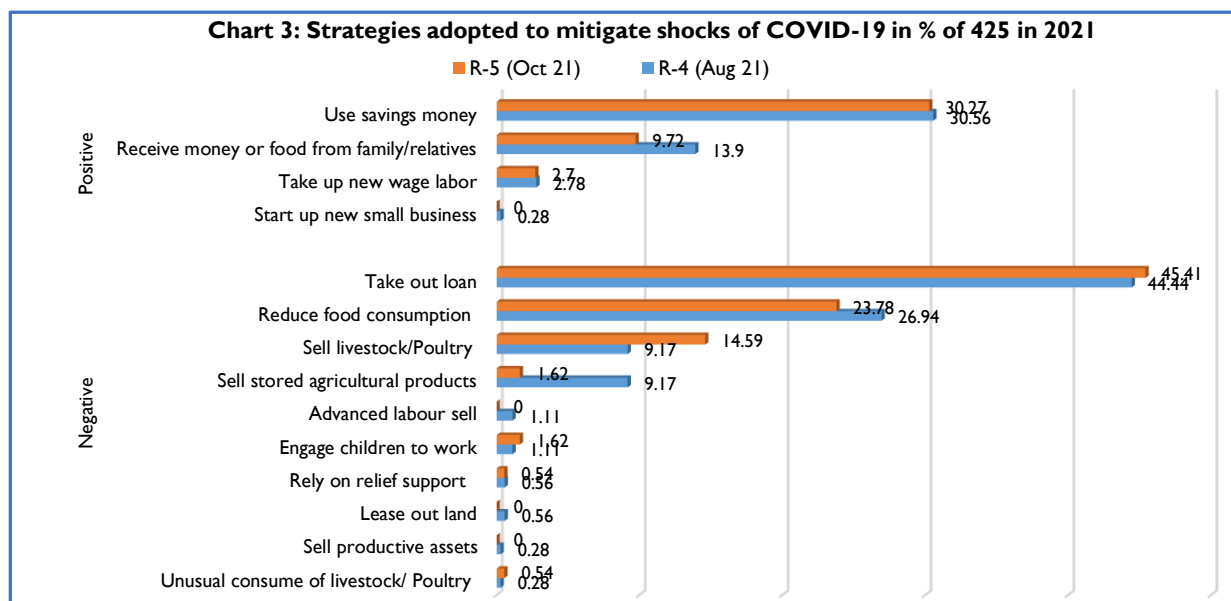
The RMS rounds in 2020 revealed that the reduced income opportunities and lack of access to cash due to the concurrent disasters of the COVID-19 pandemic and floods resulted in participants taking out loans as a primary coping strategy. (Ahsan, 2020) Many participants also opted to reduce their daily number of meals; a few did not have any coping strategies for the flooding and relied solely on donations or relief from the community. Participants had depleted their savings during the first few months of the lockdown in 2020, which eventually led them to having to take out loans to survive the rest of the year. Some of these loans were exploitative in nature (around 20% imposed interest rates).

This year's RMS survey revealed similar results (see Chart 1). In May, around 80% (340 of 425) of the surveyed households shared that the past year of their livelihood had been affected by the pandemic. In August, after three months, this number increased to 84.7%. The percentage had decreased to 54% in June as the lockdown measures were slightly relaxed and people were able to look for income generating opportunities (such as opening a market, availing transport, going to daily-wage jobs) as local travel was permitted at the district level. However, following the stricter lockdown imposed in July, the respondents' livelihoods were impacted by the heightened loss of income (out of surveyed households, 25% responded loss of any members' employment due to pandemic in August) over the prolonged lockdown period as respondents could not go out looking for income opportunities as they had done prior to the stricter measures. The percentage again dropped to 43.5% in October as the lockdown was lifted and local travel was, once again, permitted, which enabled people to look for income generating opportunities. As a result, the loss of income came down to 11% in October. Compared to



pre-pandemic income levels, overall, the survey respondents reported that they have a reduced income in 2021. However, there was still a slight increase in income in October 2021 compared to the level reported in May 2021.

In May 2021, more than half (51%) of the respondents reported taking out loans to cope with the lockdown brought on by the second wave of COVID-19. This was still the top coping strategy reported in October, with 45.4% taking out loans.



Drawn from the RMS quantitative survey findings, the program observed two types of coping strategies by the participants in 2021— positive and negative coping mechanisms (see Chart 3).

Positive Coping Mechanisms:

According to the RMS survey findings, on average, 30% of the respondent households opted for **utilizing their past savings** as a positive coping mechanism in August and October. An IDI respondent Al-Amin (32), a barber from Jamalpur, shared, “I had a little saved money and some rice in my storage. During the last year, I worked as a day laborer to meet the needs.” Some received either financial or other forms of supports (e.g., food and accommodation) from their relatives during the lockdown in 2021. Around 14% of the August 2021 RMS survey respondents reported that they **received either food or money from their relatives**, which reduced to 9.72% in October, which they attributed to an increase in available work opportunities. A few of them started working as day laborers or changed their regular occupations as a coping mechanism.

Negative Coping Mechanisms:

The RMS survey rounds in 2021 revealed that there was a possibility that the people who had taken out a loan in 2020 were **struggling to repay** them and therefore took out additional loans in 2021. This inflicts a significant debt burden on the participants. The FGDs tried to explore the loan-taking and debt burden phenomena by the program participants in the purposively selected villages that corresponded to the 425 surveyed households. The FGD participants shared that their income increased in the last quarter of 2020 when Bangladesh experienced a relatively low number of COVID-19 cases. However, income decreased again in April 2021 due to the new lockdown measures. (Bangladesh Country Overview) Participants whose family members were working in other districts or Dhaka had moved back to their villages due to the lack of harvesting options, closure of shops and restaurants, lack of construction work opportunities, inability to rent rickshaws for daily-basis pulling, among other opportunities. A male youth respondent from Habiganj, whose family is enlisted as a SHOUHARDO III household, expressed, “I worked in a small grocery shop adjacent to Dhaka Airport...after the lockdown was ordered in April, I lost the job as they were planning to operate in a limited capacity. So, I returned to village two months ago and [am] still looking for work.”

The respondent households' **savings were already exhausted** due to last year's lockdown and floods, and now this year the additional lockdown and increasingly stricter movement restriction have required that many of the FGD respondents, their families, and communities take out loans to survive. It is worth noting that all eight respondents in the adult men's FGD group from Kurigram shared that they took out loans. They took these loans mostly from their relatives and local Micro Financing Institutions (MFIs, such as BRAC, Krishi Bank, ASHA, Grameen Bank, Uddipon) with a small interest; a few opted to take out loans from the Village Savings and Loans Association (VSLA) and local unauthorized money lenders. The majority of households took out **loans to meet the basic needs** of their families, and some invested in buying poultry, livestock, seeds, or renting vehicles like battery-driven rickshaws which they were planning to convert into a stable income generating source. A very few in the community also took out a loan to process their passport and visas to migrate to the Middle East in search of a better income.

The loans did not bear any interest when taken from the relatives and the repayment pressure was not imposed due to the consideration of pandemic distress. However, loans taken from MFIs had a small interest when the repayments were done on a weekly basis. Those who missed the weekly repayment were allowed to cover it in the next installment of repayment. The adult men's FGD group shared that seven out of eight respondents' repayment was ongoing, of which, only three had repaid 50% of the loan at the time of the interview. The rest of the FGD respondents gave mixed responses on the repayment status of the loans taken last year. There was a similar split between those who have repaid their loans already with the income they had earlier in 2021 or through selling livestock or mortgaging assets, with those who are still paying it back in installments. One adolescent participant shared that his mother mortgaged her gold jewelry at the local gold shop for BDT 20,000 (USD 235.8) to meet the needs of their family. A male youth participant from Habiganj shared, *"I took out a loan from my uncle worth BDT 50,000 (USD 590) without interest for about 6 months last year. I took that out to open a grocery shop in our local market. With my current income, I cannot repay the full amount, so I have asked my elder brother for help. He is a vegetable seller in the city (Sylhet)."*

The IDI approach found that 76% of respondents (29 of 38) took out a loan from a formal or informal source this year to cope with the pandemic impact. While stating the status of their loans, most of them mentioned having an increased outstanding loan amount that they're planning to pay. Among the 29 respondents who took out a loan, 12 of them have not repaid the loan or have plans to, and nine of them made a partial payment or are continuing their installments. Shuena (37) from Habiganj stated, *"Due to the pandemic, the Equated Monthly Installment (EMI) collection was halted for several months. However, it restarted, and we are repaying accordingly. Until now, I deposited seven installments."* Five of the 29 respondents planned to pay their loans by working or through family income, and the remaining three took another loan to pay their previous loans – meaning that they now have two outstanding loans.

While exploring the **loan-taking attitudes** among the respondents in both 2020 and 2021, 23 out of 38 IDI respondents took out loans in both years. Only six of them fully repaid and eight respondents partially repaid their 2020 loan. They took these double loans, one on top of the other, from the MFIs, NGOs, *Mahajans* (local money lenders), local market associations, *Samitis* (cooperative society), relatives, and comparatively affluent neighbors. However, most respondents did not take both loans from the same sources.

Of the FGD respondents who took out loans both in 2020 and this year, most have taken out from different sources. For instance, one loan from Krishi Bank last year and another from a relative this year. These are the respondents who usually could not repay last year's loan and took out another loan on top of it. Those who took out two loans from the same MFIs had repaid last year's loan, which made them eligible for this year's loan. An adult male participant from Kurigram shared his experience on the burden

of two unpaid loans, “Our mental state is very bad under the pressure of paying off the debt from last year. I avoid seeing people who gave me the loans. Most of us are avoiding meeting lenders from NGOs, local moneylenders and VSLA.” Their main plan for repayment is to increase their income, which is heavily dependent on the development of the pandemic situation.

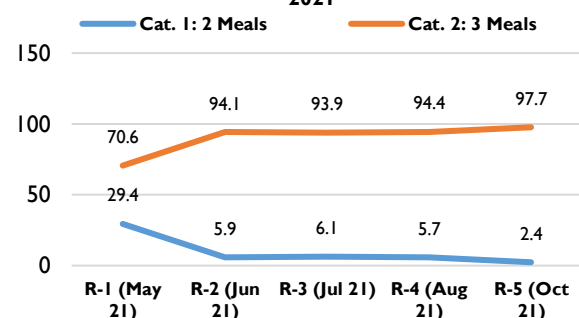
The IDI respondents took out a **loan or borrowed money for various reasons** such as to meet daily needs, address income or employment loss, purchase food, mitigate medical expenses, resolve family issues, continue business, repay previous loans, and manage other shortcomings. Among the 38 respondents, Labli (35) from Sunamganj mentioned taking out a loan up to BDT 80,000 (USD 959.92) from ASA NGO to continue her business during the COVID-19 crisis. She plans to repay it with weekly installments each costing BDT 2,200 (USD 26.40). Sources of the loans of the IDI respondents were different MFIs (i.e., Grameen Bank, BRAC), NGOs (i.e., ASA, ESDO, TMSS), banks, local Samitis (cooperative society), relatives, friends, local unregistered lenders, wealthy neighbors, and other available lenders. The respondents will repay their loans through wage working, migrant working, family, joint income, selling agricultural harvests, and some of them were planning to take out another loan.

“Last year, I took out a loan of BDT 30,000 (USD 359.97) from Grameen Bank to survive. As my income was going down, I took that loan to invest in my grocery shop. I borrowed another amount of BDT 10,000 (USD 119.99) from a rich neighbor to purchase food this year. This repayment is being carried out on interest. I have to pay BDT 1,000 (USD 12) per month as interest until I repay the whole amount. There is a

The IDI respondents mostly expressed worry because of their **debt obligations and burden**. As they struggle to pay off their debts, some of them could not sleep, lost appetite, and were depressed. Ripa (38) said that she had to discontinue her son's schooling and sent him to work as the debt hampered their everyday living and added additional pressure. The respondents are working hard to raise their income volume to pay off their debts. A few of them were fortunate not to be stressed as their lenders were aware of their circumstances and would give them sufficient time to pay back. Seven out of 38 IDI respondents reported not taking out loans or borrowing money to deal with their financial crisis during the COVID-19 and lockdown period. Instead, they took measures like selling lands, fasting (surviving without food), financial support from parents/children, and using savings.

As one of the negative coping mechanisms, 23.8% of respondents reported **reducing their meal consumption** to survive the aftereffects of the lockdown in October 2021, according to the fifth round of RMS survey (see Chart 3). Three meals taken by the participants increased to 97.7% in October from 70.6% in May (see Chart 4). Kamoli (30) from Gaibandha explained as she failed to adopt any coping mechanisms, “My husband has mental illness who cannot talk to anyone appropriately. He is unemployed. There was no change in our life before or after the corona situation, it remained the same for me.” Additionally, nine out of 38 IDI respondents **sold or mortgaged their assets** such as cultivable land, seeds, cattle, and poultry in 2021 to deal with their financial difficulties. The rest of the 31 participants reported having no such valuable assets that they could sell or mortgage. They sold or mortgaged their assets to the local market, relatives, and neighbors. More than half of group (five respondents) perceived that they were given less money than market value. They intended to retrieve their sold or mortgaged assets through selling crops, using savings,

Chart 4: Number of meals taken by households in last 7 days during COVID-19 in % of 425 in 2021

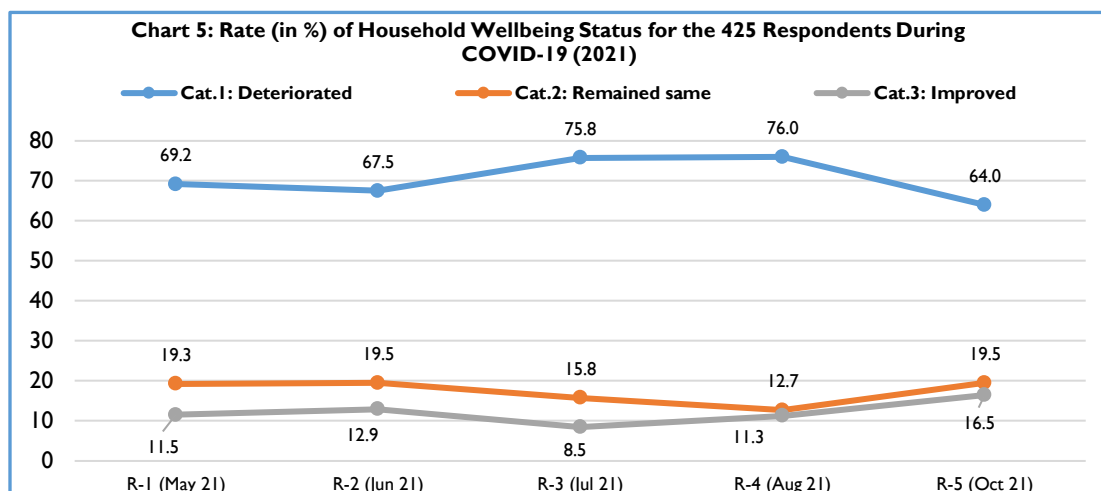


and by family income. Palasee (27) from Kishoreganj stated, “I sold homestead agricultural land to my brothers at BDT 3,00,000 (USD 3,599.7). Since the sale was conditional, I had little choice but to accept an unfair price. If I can repay the money, I will be able to get the land back. Unfortunately, they have not given me the full amount yet.”

Overall, 12.4% households from the 425 surveyed in October 2021 reported to not opt for any coping strategies. Of the 12.4%, 87% managed to cope within their capacity and 13% did not find any suitable option to cope with the COVID-19 impact this year. A few of the FGD respondents and/or their families who did not take out loans and had no coping strategy this year could survive on the increased opportunity of work or income sources, as they did not abide by the lockdown measures. This has been observed nationally: people were desperate to defy the lockdown measures and went out of their homes, as their need to survive was stronger than the fear of contracting COVID-19. (Star Digital Report 2020; Mahmud, 2020) A few of the respondents (three out of nine in the adult women’s FGD group) took out loans last year as they were not prepared for the sudden lockdown and its consequence. However, this year they could have some income due to getting used to the protocols declared by the GoB, making them less inclined to take out loans or use other negative coping measures. An adult woman from Sunamganj shared, “Last year, most of the families from our village took loans, used their savings to survive...a few received cash support from the government. But this year, many people can work because there are job opportunities (handcrafted baskets, tailoring, boat renting during rainy season, battery-driven rickshaw renting, fishing, livestock, poverty, GoB constructions). Some even changed their income sources from last year.” Although the world is still living through a pandemic, the marginalized people of Northern Bangladesh are finding alternate or new ways to cope with the frustration, struggles, and challenges regarding their impacted economic, psychological, and social state.

The RMS survey shows that a high percentage of respondents shared that their overall wellbeing status has been deteriorating in 2021. This is likely an aftereffect of the prolonged lockdown measures that were announced twice within a span of one year by the GoB to curb the COVID-19 infection rate. However, within 2021, despite all the obstacles and challenges of the pandemic, the wellbeing status of respondents has slightly increased from around 11% in May to 16.5% in October 2021 (see Chart 5). The FGD and IDI respondents also shared similar experiences during the pandemic this year; that they are trying to have alternate plans to better cope with the pandemic compared to the crisis that took place in 2020.

Although the respondents struggled with a lack of cash and income opportunities in 2020, some decided to save some money in 2021 to cope with future lockdown measures or new floods. Other respondents ignored the lockdown measures to seek income opportunities, while a few engaged in new types of livelihood opportunities 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.

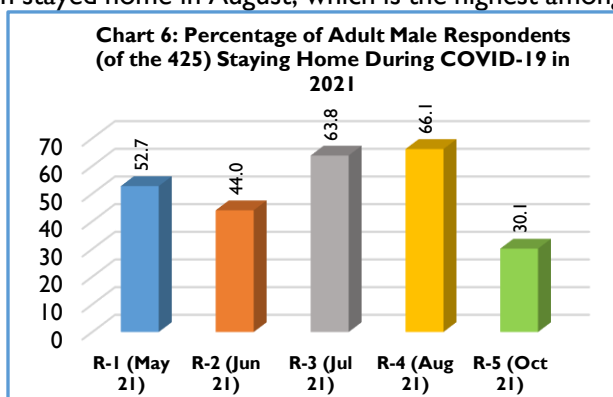


II. Gender-Based Violence (GBV)

From the findings of the RMS conducted in 2020, an average of 94.6% of men stayed home during the first few months of the lockdown, which gradually decreased to around 4% after the lockdowns were lifted in July 2020. (Ahsan, 2020) Women's workload significantly increased, as the fear of contracting COVID-19 made them frequently clean their home premises, cookware, utensils, cloths, stables, and other areas of the house more than twice a day. In addition, more men at home meant more workload for the women as they had to serve the men on-demand with their requests for tea or maintenance of their medicine intake schedule. Sometimes, the demands were as unfair as being asked to cook food although the family had nothing at home because no one had the money or means to go to the market and buy food. The demand to eat freshly cooked food each meal added even further pressure on the women of the house. This converted into conflicts from men which many times transformed into violence against women (VAW). By far, the GBV section faced the most challenges in getting answers from the participants, given that it is still a sensitive and taboo topic in 2020.

i. Men staying home during the lockdown:

In this year's five rounds of RMS survey, 66.1% of men stayed home in August, which is the highest among all rounds (see Chart 6). The lockdown measures slowly began to lift starting on August 10th onwards, following the month of July, which saw the strictest lockdown measures. Work opportunities for men slowly increased afterwards, resulting in a drop to 30.1% of the interviewed men staying at home in October 2021.



The FGDs shared similar information of how most of the men stayed home due to strict movement restrictions and a lack of work opportunities in April (although, they could find work at the beginning of this year when lockdown measures were not as strict). The perception from the adult men's FGD group was that around 90% of men stayed home during the 2021's lockdown, whereas the adult

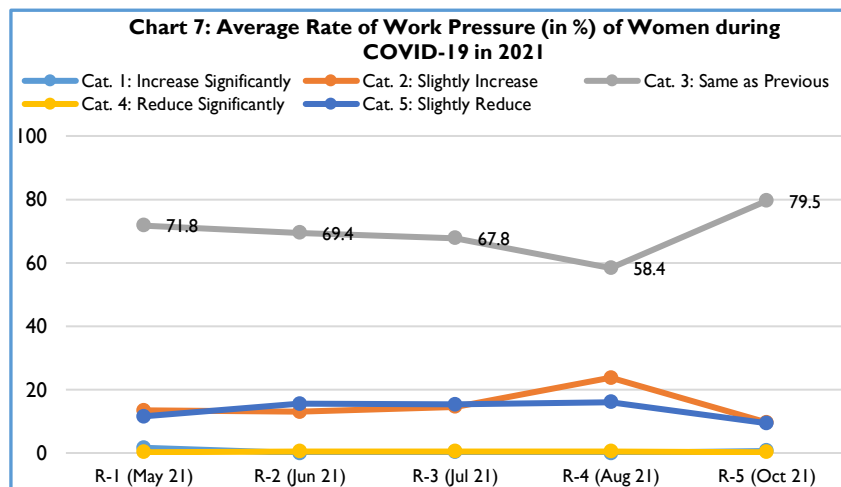
women shared that their male counterparts were out looking for work and were not staying home. These contrasting views revealed the perception of joblessness and vulnerability of men in the community and how they were perceived by different groups of people. The FGDs also revealed that in regard to the men who were migrant workers in other districts or Dhaka and had returned home during the lockdown, the respondents unanimously agreed that these men stayed home all day as they didn't have a job.

The individuals' perspectives collected in the IDI conducted in September 2021 demonstrated that the lockdown this year was slightly less strict from the ones in 2020. The participants had the opportunity to keep their shops open for a limited time as sanctioned by the local authorities, drivers could take their passenger vehicles out for a limited time, people could go out to chat with neighbors or at nearby tea stalls, markets operated within a designated time, people who found opportunities to catch fish or work on others' lands could go out and pursue other available options. Although this year had one prolonged lockdown with a defined guideline from the GoB authorities, some men or working people stayed home out of the lingering fear that they had in the 2020's lockdown, or out of concern that they would not find work. It is a fact that the usual options for work have decreased, however, the cultivation and/or harvesting of crops still took place, markets were open at designated times, and other work opportunities may have been available for the participants to pursue; however, the number of people staying home remained high in this year's lockdown. (Hossain, 2021) Out of the 38 interviewed, 21 men stayed home during the entire lockdown, as opposed to one working woman and three working couples. The remaining 13 were able to find work for an income and did not stay home during the lockdown. Although the overall work opportunities in rural areas had significantly decreased in general, the earning person (of the 21 men who stayed home) in the interviewed families mostly did not go out looking for work assuming there was none. Some of the female participants accused their husbands of 'idly sitting at home' during the lockdown and not trying to find work, regardless of the availability. There may have been a gap in understanding of availability of work opportunities by the family members who expected the earners to at least go look for work. Shakira (35) from Habiganj shared, *"We both work to sustain our families. Work opportunity has severely decreased in our area. People are struggling to find work. Those who previously hired five labors before the lockdown, now (in September 2021) are hiring two. Many have become jobless. Same goes for my husband. He had no work during the lockdown but thank God he found some construction work."* Apart from these, two different respondents reported that the man of their house lost his job during last year's lockdown and had not found any stable income since. The migratory people who came back from Dhaka or other areas of the country were unable to go back and stayed in their villages either idly or pursuing day labor opportunities. One participant's husband who returned from Dhaka started cultivating vegetables in their yard as he could not find any day labor work opportunity.

Since lockdown measures were lifted in August 2021, men have been able to seek employment. Despite the slow economic recovery and job shortages, male program participants can now secure new employment/income sources and are spending less time within the household.

ii. Women's workload:

On average, around 69.4% of the 425 surveyed respondents in 2021 (in all five rounds of the RMS survey) stated that women's workload remained the same as the time before the pandemic (see Chart 7). The FGDs, the adolescent girls' and adult women's groups revealed that women were engaged in household chores all day long – this was no difference from before the beginning of the lockdown in 2020; meanwhile, the male youth and adult men's groups stated that women spent their time leisurely or chatting with neighbors. However, some women shared that their workload increased during 2021's lockdown; an



adult woman from Sunamganj shared, “When men are at home, women’s workload increases. On top of that, men are more likely to be emotionally affected because they do not have a job, which can lead to quarrels between husband and wife over minor issues.” This presents an indication of GBV taking place by men during the lockdown due to the heightened stress of financial instability, joblessness, and tendency to exploit women’s status and unpaid labor. Although the majority in the RMS surveys (see Chart 7) indicate that the women’s workload remained the same as it was in the pre-pandemic era, the discussions in FGDs revealed different findings. All respondents agreed that men staying at home significantly increased the workload of women during the lockdown. The adult women’s group shared that the difference this year (2021) compared to last year’s lockdown is that women’s workload increased by not only doing household chores all day, but also trying to have an additional source of income through homestead gardening, rearing cattle and poultry, tailoring, among other strategies, to find a way to break out of unstable financial situations this year.

The IDI exploration found only three couples of whom both were working during the lockdown, and three women participants who were working in other’s houses alongside taking care of their own household chores. Apart from these cases, women in the families stayed home during the lockdown, caring for family members (particularly children), cooking, cleaning, rearing livestock, pursuing homestead gardening, and doing other domestic chores. Those who were not involved in income generation, spent their days at home doing household chores, and occasionally visited their neighbors for chitchat in the late afternoon. Unlike the survey and FGD findings, the individual perspectives (of mostly women) depict that the workload on women increased during the lockdown due to the presence of men. Out of the 38 interviewed, 20 agreed that women’s workload increased, 16 shared that the workload remained the same as before the lockdown, and two said that it decreased because of more people staying home to help the women. Due to a lack of female respondents involved in income generating activities, (IGA), it remains to be seen whether women were successful with their IGAs alongside doing household chores as well as taking full responsibility of their families during the pandemic.

Findings from the quantitative survey indicate that women’s workload has remained the same, while the qualitative studies (FGDs and IDIs) reveal that the workload appears to have increased. Aside from attending to household chores and the needs of their husband and children, women actively engaged in income-generating activities to cope with the crisis and protect their families from being pushed into greater crisis.

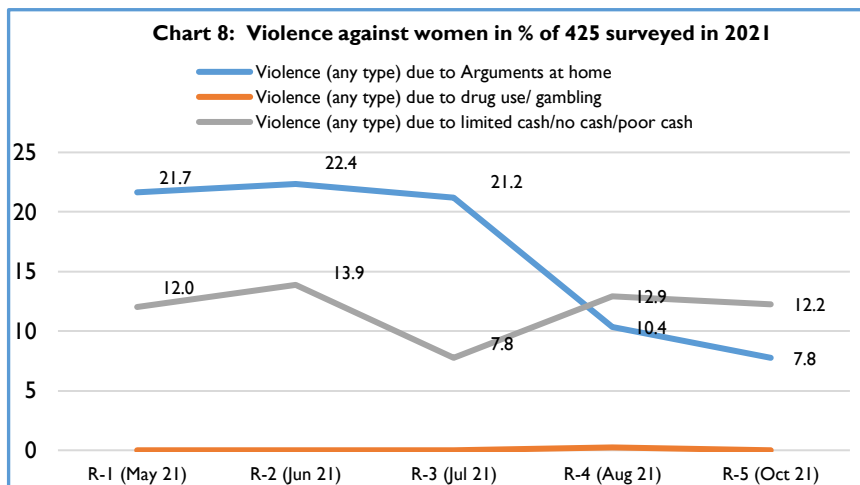
iii. GBV-Perception and reality:

The five rounds of the RMS surveys in 2021 revealed that the GBV component faced challenges with receiving detailed answers, as the highest number of respondents (around 71.4% on average) did not report any incidents of GBV (see Chart 8). However, it is not clear whether this is an accurate reflection of the actual percentage, given that GBV is still a sensitive topic and respondents are reluctant to provide detailed answers on the topic. In June, around 36% reported being aware of any type of violence (physical, mental, emotional, sexual, psychosocial) taking place in their families, mainly due to limited, or a lack of, cash. This decreased in October to 20%, as men started looking for work due to the relaxing of lockdown measures.

In the FGDs, respondents shared that most of the quarrels, disagreements, and shouting were due to men's frustration of staying at home all day and the shortage of cash. The adult men's group shared that they get angry when they are struggling with income. The adult women's group shared that their husbands felt bad staying at home and tried to get some money by selling household items or livestock/poultry. The adolescent girls' group shared that they often observed their fathers misbehave with their mothers for no particular "reasons that justify" yelling or occasional cussing. The understanding of GBV in these FGD groups was such that there needs to be a reason behind any type of GBV that they considered as violence or to be reportable, which supports the national data of under-reporting or misreporting of any form of abuse. The Rapid Gender Analysis during COVID-19 by UN

"My husband is always upset for staying at home and losing his job. He took a loan to buy rice and now struggling to repay it. We have no vegetables in our yard as we could not buy any seeds to plant. I am tensed and fearful all the time. I am always worried- what is he going to do...if he gets angry. I cannot react when he gets angry...I stay silent and cry. I have nowhere else to go as I lost my father few months ago...so I tolerate."

– Kakoli (35) from Sirajganj who was crying on the phone



Women, discusses that around 50% of girls have felt unsafe inside their homes during the lockdown and there is an estimation of increased domestic violence against women. (UN Women, 2020) The respondents also dismissed any violence taking place by saying, "these are normal phenomena between husband and wives. It is nothing (quarreling, slapping, cussing)", which also means that they

have a lack of understanding about what can be denoted as violence against women (VAW). While discussing the disputes, misbehaviors, disagreement and cussing leading to further destructive behaviors or hitting, the adult women's group denied that such behavior happened in their families. This may have been due to the stigma and fear of revealing oneself as the recipient of their husbands' violent behaviors. They felt unsafe to reveal sensitive information in fear of husbands hearing them and misbehaving again. The adolescent girls did not respond to this section during the FGD, as adults were present near them. They also felt unsafe sharing such sensitive information about their families.

On the other hand, participants in the adult men's group shared that staying at home, financial instability, making big decisions about selling assets, workload, and other types of lockdown-related mental stress have made them angry and lash out. One respondent left home in anger once to avoid further spiraling of the argument with his wife and returned after he calmed down. They lamented, *"Failure to communicate properly with each other has often led to disagreements. Mostly when there is a difference of opinion about the repayment of the loan or selling the cows and goats that we bought with the hope to improve our financial condition,"* On the flip side, the male youth FGD group shared a different story they observed in their village in Habiganj, *"One of the migrant workers who returned from Dhaka was badly treated by his family, especially by his wife. He was the sole earner of the family, and it was tough for them to accept him back with no income possibilities at hand. He faced innumerable misbehaviors from his wife, we all witnessed that every day. The man tried to stay out of his house as much as possible...he roams around the village, here and there, and did not find any work."*

Staying home all day for a prolonged time has its disadvantages. From the IDIs, all the participants who stayed home felt low, upset, and anxious thinking about their families' expenses. Their worries revolved around the lack of cash and work opportunities necessary to meet their families' present and future needs. Most men were frustrated and agitated that they could not find work and repay their loans (for those who had taken them out). Some men reacted aggressively to the menial issue because they stayed at home and had nothing else to focus on; these reactions did not have strong justification from the interviewed respondents, who were primarily women describing their husbands. The women who stayed at home during this year's prolonged lockdown felt more anxious, worried, and tense, as they had a fear of their husbands' misbehaviors, shouting, and other forms of violent reactions in addition to their worries related to the lack of income and cash.

A total of 14 women participants from the IDIs shared that they were on the receiving end of violent behavior from their male counterparts in the form of verbal, mental, and emotional abuse. As a reaction to their husbands' aggressive behavior during the lockdown, women stayed silent, cried, prayed to God, and took steps to resolve a fight. On the other hand, only seven men who were interviewed agreed that they spoke loudly or cussed at their wives. However, they did not count this as 'violent behavior' towards their wives, similar to the findings in the FGDs. Only Faruq (30) from Gaibandha admitted to hitting his wife when he got angry. Nine respondents were okay with fighting, cussing, and other forms of disagreements, along with six other respondents denying any forms of GBV taking place in their families. The scenario is different when they were asked of hearing any forms of GBV taking place in their neighborhood. Altogether 25 out of 38 (65%) respondents mentioned having witnessed or hearing shouting, cursing, slapping, or hitting women in their neighboring households during the lockdown. These were public displays where the whole community witnessed the VAW in neighbors' families. In the RMS survey rounds, around 60% in October reported that they did not hear of any GBV incidents in their neighbors' houses.

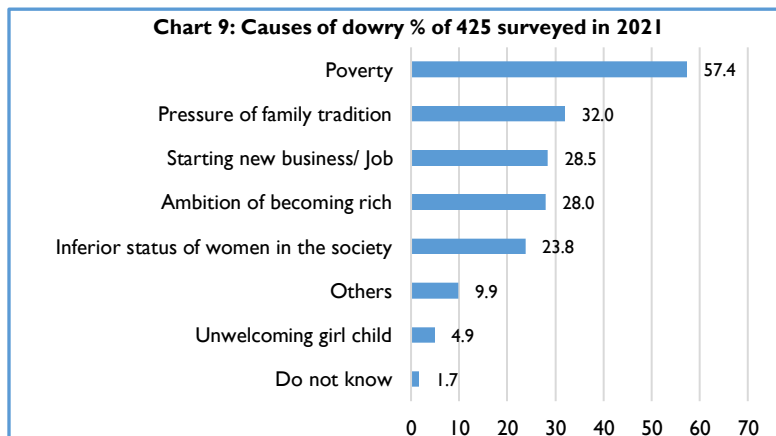
Unfortunately, as far as they knew, none of these incidents were reported. As a coping strategy to the VAW and GBV stress, women shared that they slept when they fought with their husbands, and both stopped talking. Men who got into fights with their wives tended to leave the space, go outside, and spend time with their peers to calm down. For most of the quarrels where the couple stopped talking, women were the ones who initiated conversations to resolve the conflict, either from caring for their husbands or in fear of more violence taking place. Rojena (25) from Habiganj lamented, *"Because of this bad financial situation, my husband is always upset. If I fight with him, he leaves home and stays out for more than two days. Hence, I do not say anything to him out of fear of him leaving me permanently. He stays as he pleases...goes*

when he wants. I have three children now...I have to think about them, so I stay shut.” Shafikul (33) from Netrokona shared, “Sometimes I smoke more to reduce some tension. I was angry when my wife asked me about managing daily needs, and I had no money to give her. Sometimes I really lose my temper, but I try to be silent as much as possible.”

Under “normal circumstances” GBV remains a challenging discussion topic within rural Bangladesh. At the same time, lockdown measures in Bangladesh have 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. Underreporting and misreporting on GBV issues continued during this period, highlighting the need for more awareness raising and creating safe spaces to discuss and address GBV.

iv. Child Marriage:

Discussions surrounding child marriage were also met with challenges, similar to last year’s RMS rounds. The respondents do not tend to agree that under-aged (below 18 years) girls in their villages were married off due to the lockdown to transfer the financial burden to the in-law’s family. Since this is against the law, people do not share what is actually happening. However, the adult men’s FGD group shared that there had been two under-aged girls that were married this year in their village. The rest of the respondents vehemently opposed the idea of child marriage, saying, “there is no child marriage in our village. It used to happen before, not anymore as people know and follow the law.” This statement defies the national numbers as child marriage was found to be rising in Bangladesh due to the decreased financial stability over the past year of the pandemic. (Sakib, *Bangladesh: Child Marriage Rises*; Sakib, *Pandemic Drives up Child Marriage*; Dhaka Tribune, 2021) The community perspective on child marriage in SHOUHARDO III communities continues to be opposite to the nationally reported numbers. The individual standpoints on child marriage from SHOUHARDO III participants through the IDIs were almost all the same. Excluding those in September 2021, the respondents in the one-on-one interviews shared that they had either heard of, saw, or attended wedding ceremonies of 90 girls in their villages, of whom seven were under 18 years of age.



Additionally, the respondents also shared that there were two under-18-year-old boys who also got married in their villages in 2021. These 90 girls belonged to the eight SHOUHARDO III districts where the IDIs took place, which slightly aligns with the national reported number. The actual number of child marriages is still underreported or misreported, as many opt to use fake birth certificates to bribe the local authorities, religious leaders, and marriage registrars (Kazi). Omar Ali (39) from Jamalpur shared, “On paper, there is no child marriage. But actually, there were many. It is really easy to get them (daughters) married off before 18 years. If anyone gives the local member, chairman or Kazi 500-1000 Taka¹, they manage all the documents. This is the reality in our village.” Child marriage is a proven source of GBV against adolescent girls all over the world. This is no different in Bangladesh either, especially during the pandemic.

¹ USD 5.8-11.7

Among the 38 participants of the IDI, 21 agreed that young girls are not mature enough to take on the responsibilities of the new family they are married into, and thus are abused in multiple ways.

In addition to the issue of GBV, dowry remains an ongoing issue across Bangladesh. In the RMS survey in October, 58.4% of respondents reported that they believe that dowry is a crime. The respondents of the IDI shared that dowry is practiced and perceived as a social norm that cannot be avoided, or it is given as gifts. A total of 21 respondents shared that they saw brides' families giving dowry in their villages in one form or the other, four among those were forcibly taken by the grooms' families. None of the child marriages were prevented (except for one in Kishoreganj) and no one tried to stop them in fear of being outcast or threatened by the authorities involved. The Union Parishad in Kishoreganj prevented one child marriage and filed a case against the girl's parents at the district court. Twenty-seven respondents had no idea about the hotline number (109) to report and seek advice for any GBV or child marriage-related issues. The remaining nine who knew the number did not use it at all.

Child marriage has been on the rise over the past year in program areas, as families want to transfer the financial burden to another family through marriage. The girl child in families is the most vulnerable, thus they are married off to cope with the current situation. Although the participants tend to avoid admitting that child marriage is taking place in their villages (as it is against the law), in-depth interviews revealed that approximately 90 girls were married in the past year.

"It is not common for the groom's parents to force for dowry nowadays. Rather it is like a ritual to provide gifts in the forms of money, jewellery, furniture, motorcycles and other things of value by the bride's parents. It is almost like a prestige issue, if any bride's family or parents do not do that they feel that their position in the society had diminished or lessened. In our village, there is a bride whose family had to sell one of their lands to give 50,000 Taka¹ dowry to the groom at hand as he wanted to buy a motorcycle."

- Shuhena (37) from Habiganj

Conclusion

The findings of the quantitative and qualitative studies highlight the existing ability of program participants to prepare for and adapt to changing conditions, as well as respond to, and now recover, from conditions due to COVID-19. Findings from the report indicate that a significant degree of resilience exists among the program participants, especially in relation to coping with the economic impact of COVID-19. Program participants employed a series of positive coping strategies, such as using savings and/or receiving food or money from their relatives. However, as the economy recovers, program participants remain under a lot of pressure to repay loans and/or to secure work opportunities. At the same time, COVID-19 appears to have aggravated negative coping mechanisms that have led to an increase in GBV, as well as rise in child marriages. Mending strained relationships will need time, given that the impact of GBV and the fallout from child marriages are unlikely to be reversed. Similarly, prolonged reduction in food consumption could pose a major threat to the health and development of children and pregnant women within the program areas.

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Annex

I. Case Story of Faruq and his wife regarding GBV during the pandemic

Faruq is a 30-year-old SHOUHARDO III participant from Fulchari, Gaibandha who was an IDI respondent in this RMS. He is a grocery shop owner and a day laborer (sharecropper) during the cultivation and harvest seasons for additional income. In 2020, he took a loan from Grameen Bank to meet his family's basic needs and to support his struggling grocery shop business. He started repaying the loan when the lockdown relaxed toward the end of 2020 and at the beginning of 2021. Since there was another lockdown starting in April 2021, the repayment was hampered and Faruq took another loan from an affluent neighbor for him and his family to survive. The pressure of these double loan burdens was heavy on Faruq, "I was upset and felt like I should die rather than passing such uncertain times." The prolonged lockdown, loss in business, lack of day labor work 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. Faruq stated that his wife usually stays calm during fights, but when she replies, it makes him even angrier. The conflicts end with them not talking to each other for two to three days, and a trusted neighbor intervenes to resolve their issues every time. He has admitted to hitting his wife out of anger. Faruq lamented sharing that his wife is always asking for money.

"Normally, I sleep or try to sleep when I feel like hitting my wife. Otherwise, I cannot control myself from hitting her. Sometimes I get so angry at my arrogant wife that I want to kill her."

When speaking about child marriage, Faruq seemed to be a sincere citizen. He shared that recently an under-aged (below 18 years) girl got married off in his village with a boy below 18 years of age. He raised his concern about the ages of both the bride and the groom, but no one paid heed as the families had already faked the birth certificates by bribing the authorities. He shared his frustration, "People can make birth certificates easily; hence there is no documented child marriage in our village. But the innocent girls did not even complete class 5. They got married off so early. Everyone in the village knows this, but no one says anything fearing getting stigmatized or jeopardizing their social relationships." He also shared that he estimates about six in ten children are born to under-age mothers. Still, no one can prove this because even during child delivery, the families present fake birth certificates.

Despite his own behavior toward his wife, Faruq thinks that under-age brides are abused and beaten by their husbands and in-laws' family members. Abuse, child marriage, and beating the wife all are typical scenarios in the Char Region as people are not educated.

"To us (men), women are like a banana tree. We can hit them any time we want. But the number of abuse and multiple marriages have decreased over the years. My father had three wives, just like my grandfather. The law is stringent now regarding multiple marriages; many men cannot marry more than once. Hence, hitting the wife is an alternative way to satisfy their own anger toward women and the law. The reasons being beating the wife do not matter. Financial insolvency is common in most families in our village, which is why the girls get abused in the first place. Only some educated people do not hit their wives; instead, they opt to cuss to cater to their anger."