



Navigating Livelihood Challenges: A Comprehensive Analysis of the Socioeconomic Landscape in Rural Bangladesh during COVID-19 and post-COVID Era

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Abstract: The worldwide emergence of the COVID-19 pandemic has not only exposed vulnerabilities in healthcare systems but has also laid bare the stark disparities within societies. Among those disproportionately affected are the marginalized and vulnerable populations, who face unique challenges in the wake of this unprecedented health crisis. In the context of Bangladesh, a country with diverse communities and economic strata, the effects of COVID-19 on marginalized people have been profound, encompassing health, economic, educational, and social dimensions. The objective of this study is to explore these impacts. The result shows that 60% of marginal people have received the vaccine whereas 40% of marginal people have not yet received the vaccine. This study demonstrates that 76% of marginal people have taken debt during the covid-19. Among them, 13% could not repay their loans. By examining the multifaceted dimensions of the pandemic's impact, this abstract contributes to a deeper understanding of the challenges faced by marginalized populations in the context of a global health crisis and calls attention to the need for targeted interventions and support in the post-COVID era.

Keywords: COVID-19, Post-covid, Economic, Livelihood, Mental health

1. Introduction

Due to employment losses, other shocks to income, and weakened livelihoods, the COVID-19 pandemic's effects on poor people were growing every day on a global scale in 2019-2020. The most at-risk group in society is made up of lower-income families and people who rely on unofficial work. It comprises sporadic day workers, small-scale farmers, and numerous individuals with limited access to social protection due to insufficient savings or a lack of alternative sources of income in both urban and rural areas. In rural areas, individuals facing economic hardship are susceptible to losing their primary source of income, either because they are unable to sell their agricultural products, face challenges in storing their produce, or encounter difficulties in the production of new goods. However, in metropolitan areas, poor individuals are dependent on wages from employment or self-employment. The global COVID-19 pandemic is leading to severe socioeconomic disruptions, posing threats to both lives and livelihoods worldwide. The ensuing financial crisis is directly resulting in the loss of tens of thousands of jobs, pushing many individuals toward poverty. Due to the economic downturn, tens of thousands of individuals are facing job losses and moving toward poverty (Livelihoods Centre, 2020). New data from the International Labour Organization indicates that due to the impact of the COVID-19 pandemic, approximately 50% of the worldwide workforce could face the threat of losing their means of livelihood. This risk is particularly acute for 1.6 billion workers engaged in the informal economy who are immediately at risk of losing their sources of income (The Business Standard, 2020). The global labour market and trade have experienced substantial disruptions due to the COVID-19 pandemic, resulting in increased unemployment and underemployment among informal workers (Bhuiyan, 2020; FAO, 2020). According to the International Labour Organization (ILO), there was a rise in unemployment with an estimated increase of 5.3 million in the "low" scenario and 24.7 million in the "high" scenario

during the COVID-19 crisis (ILO, 2020). The abrupt consequences on the livelihoods of informal workers became severe, leading to, in numerous instances, a lasting reduction in income (WIEGO, 2020a). Moreover, the poverty rate is expected to rise by 2% for each percentage point of the global economic deceleration (Vos R. et al., 2020). Some scholars have projected that the COVID-19 pandemic might result in a global rise in poverty, marking the first occurrence since 1990 (Samner et al., 2020). From Latin America to developing countries such as India, and Bangladesh, many street vendors expressed fears over their inability to feed their families during the lockdown (WIEGO, 2020b; Banerji, 2020). In Nepal, the lockdown has affected traders, especially people with small shops, the poor, and the marginalized people (Poudel and Subedi, 2020). In Bangladesh, the first COVID-19-positive case was reported on March 8, 2020 (Islam et al., 2020). While the initial spread of the COVID-19 virus was relatively slow, a rapid surge in the infection rate began in April (Satu et al., 2020). After the detection of the first COVID-19 case, Bangladesh also put a lockdown strategy on 26 March 2020, to ensure 'social distancing' ensuring 'home quarantine' to curb the 'spread' of the virus among its population (Bhuiyan et al., 2020). Due to the lockdown measures, individuals in vulnerable occupations such as rickshaw pullers, day laborers, domestic workers, transport workers, street vendors, and construction laborers have already been grappling with unemployment, making them the most severely affected by this crisis. Furthermore, the lockdown has significantly impacted low- and middle-income individuals who have lost their jobs and sources of income, leading to heightened psychological anxiety, stress, and a genuine fear of hunger-induced fatalities. Media reports indicate that the average earnings of daily wage earners in both urban and rural areas of Bangladesh have plummeted by nearly 80% since the onset of the coronavirus outbreak (The Daily Star, 2020). At least one member of the surveyed (70%) household in Bangladesh lost their job or had to temporarily stop working because of COVID-19, while 94% of the households involved in MSME experienced some type of job loss. It's interesting to note that most of these folks eventually managed to find some employment, though it was not enough to make up for their losses or match their prior earnings. The government of Bangladesh has initiated the distribution of essential food supplies in impoverished regions and unveiled a stimulus package of \$590 million aimed at the ready-made garment industry, a crucial sector in the country's economy. However, additional short-term aid is required for the general population, especially those in vulnerable groups (Haque and Ahmed, 2020). After COVID, monthly income in char regions fell by 21.1%. In other marginalized groups, it has decreased by 14% to 18%. People reduced their spending to cope, but this lower standard of living was the result. In between 60 and 70 percent of the marginalized households, savings decreased. Due to COVID-19, 86% of households in coastal areas, 87.3 % of homes in slums, and 88% of disabled people have experienced financial difficulty (The Financial Express, 27th April 2021).

The purpose of this study is to investigate how COVID-19 has affected lower-income groups in Bangladesh in terms of employment and livelihood. People in Bangladesh's lower-income groups are individuals who rely on daily wages to support themselves. These people work as daily wage workers, are unemployed, operate as tiny sellers, or hold unofficial jobs. These individuals make up around 31% of Bangladesh's total population (Kamruzzaman M., 2020). We anticipate that the results of this study will assist the appropriate authorities in acting for the welfare of the lower-income group of persons affected by this pandemic.

2. Literature Review

The term "entitlement" as used by Amartya Sen refers to a person's capacity to obtain commodities. A person's capacity to achieve this competence typically depends on his or her potential for production and the availability of markets for the labour they provide. (Sen, 1981). Amartya Sen's entitlement theory contends that if the development of capacity is hindered, food security could be in danger, which is opposite to the standard economic understanding of food supply. (Omosa, 1998).

Brooks et. al. (2020) assessed the effects of quarantine on individuals with pre-existing mental health conditions, revealing heightened psychological deterioration attributed to feelings of isolation, anxiety, and sleep disturbances. Individuals with post-traumatic stress disorder experienced an exacerbation of their symptoms, leading to an uptick in suicide incidents within this specific group. In India, a study investigating people's experiences with COVID-19 discovered that 25% of respondents exhibited symptoms of depressive disorder, which were primarily attributed to economic uncertainty but also to anxiety about con-tracking COVID-19. The physical well-being of people in China was damaged by missed appointments (Chakraborty, 2020). Kaye et. al. (2021) worked on the effects on populations and psychosocial consequences. They deliberated on how COVID-19 has affected the economy of healthcare institutions. Kawohl and Nordt (2020) also indicated that the increase in financial losses and unemployment has exacerbated mental

health issues among individuals during the pandemic. Likewise, the research revealed that the economic crisis, such as the loss of income sources and income decline, has resulted in severe mental health problems. The imposition of lockdown restrictions led to growing economic instability among the general population, accompanied by psychological ailments including sadness, anxiety, fear, anger, irritation, frustration, guilt, helplessness, loneliness, and nervousness (Mukhtar, 2020; Bhuiyan et al., 2020).

The global health crisis caused by the COVID-19 pandemic has had profound effects on both public health and the socio-economic landscape of countries worldwide (Bhuiyan M.S.A., 2020). The outbreak of COVID-19, which has adversely impacted the economic, social, and health sectors of the country, has led to widespread increases in income disparities, poverty, and unemployment as well as a general decline in the growth of the economy. The government has launched significant policy initiatives to address these problems, which have improved the recovery rates of COVID-19-positive people and bolstered the recovery of economic indicators (Kumar and Pinky, 2021). Hossain (2021) endeavored to identify the repercussions that COVID-19 has imposed on the lives of marginalized populations and highlighted significant constraints in current economic policies. Rambaree and Nässén (2020), examined the modifications in the rights of three community groups in Sweden—the elderly, immigrants from marginalized areas, and prisoners—during the pandemic. The article also delineated various social development strategies employed in Sweden to address challenges associated with the COVID-19 pandemic. The conclusion emphasized the importance of a robust democratic state in effectively handling a pandemic like COVID-19. In addition, the COVID-19 outbreak, the cost of healthcare, and any ensuing disruptions are anticipated to worsen the effects on employment, household income, and quality of life in both rural and urban areas (World Bank, 2020). Dang and Nguyen (2021) investigated gender inequality in the context of the COVID-19 pandemic. According to their findings, ‘women are 24 percent more likely to permanently lose their job than men because of the outbreak. Women also expect their labour income to fall by 50 percent more than men do.’ Findings of Eshareturi et al. (2021) pointed out that the lockdown resulted in a deterioration of the participants' health conditions, had a negative influence on their socio-economic standings, and adversely affected their access to essential food items and goods. Moreover, the government's public health messaging was deemed insufficiently effective. The reported consequences of a sharp decline in demand for goods and services that are manufactured because of various government control measures, especially in the informal sectors like agriculture, export-oriented ready-made garments, and other such labour-intensive sectors of the economic system, have had an impact on employment and livelihood of marginal people (Genoni et al., 2020).

A significant number of people have just lost their employment, and many more are in danger of being forced to do so, according to Ali and Bhuiyan (2020). The most severely affected by the financial crisis are those in the lower socioeconomic strata, who either possess minimal or no savings. According to estimates by Islam and Jahangir (2020), COVID-19 has returned 16.5 million people to poverty, primarily day labourer, rickshaw drivers, transport workers, street vendors, construction workers, hawkers, and staff members of hotels, motels, and restaurants. Khondker (2019) estimates that 43% of Bangladesh's GDP comes from the informal economy. Hence, it is crucial to emphasize the economic significance of generating employment within the informal sector and ensuring the active participation of those employed in that sector. The number of individuals employed in the manufacturing industry increased significantly over the past two decades. (Nath, 2012). This development has been significantly aided by the roughly four million people employed in the ready-made garment (RMG) industry. (Islam et al., 2016). As one of the factors behind the sharp decline in extreme poverty among working individuals, the Ready-Made Garment (RMG) sector is playing a pivotal role in shaping the economic and labour environments. As a result of hiring female employees with little or no formal education, this industry has significantly contributed to the empowerment of women (Raihan and Bidisha, 2018).

A few research papers have been published that look at how the pandemic has affected marginalized groups. Regrettably, no studies are reporting post-COVID-19 situation analysis in Bangladesh and comparing the previous situation and current situation. This paper tried to explore that. Additionally, it discovered empirical evidence of recovery from COVID-19 situations. This attempt can be a milestone for policymakers.

3. Aim and Objectives

The aim is to comprehensively examine the socioeconomic landscape in rural Bangladesh during the COVID-19 period and post-COVID-19, with a primary focus on understanding and addressing livelihood challenges.

Aim includes following two objectives:

- i) To explore the effects of COVID-19 on the employment and livelihoods of marginal populations and
- ii) To analyse the post-COVID-19 situations in rural areas.

4. Research Methodology - Materials and Methods

4.1 Study Design and Area

A cross-sectional survey involving marginalized individuals was conducted between September 2022 and December 2022. Participants were 73, 67, and 60 from Fatickchari, Hathazari, and Jobra in Chittagong respectively.

4.2 Sampling Procedure and Data Collection

Data was gathered using a structured questionnaire. This study involved 200 marginalized individuals who willingly took part, and all were interviewed in person.

4.3 Questionnaire

The authors created a structured questionnaire comprising five sections. The initial section focused on the socio-demographic details of marginalized individuals, encompassing factors such as age, gender, religion, marital status, and presence of children. The second section was on skills and jobs. The third section was on COVID-19 consciousness. The fourth section was on financial help during the COVID-19 outbreak. The last section was based on the post-COVID situation. Briefly, the socio-demographic section comprised six questions that targeted demographic features. Specifically, the second section addressing skills and employment included two parts with a total of 12 questions: one part focused on education, and the other on job-related inquiries. Again, their information on current monthly income and income during the COVID-19 outbreak was collected. In section three, there were 10 questions regarding COVID-19 impacts. The fourth section consisted of 8 questions regarding financial help from NGOs, government, and private sources. And the last section, there were 15 questions regarding post-COVID-19 lifestyle and economic conditions. The questionnaire included three question types: dichotomous questions (yes/no), multiple-choice questions, and LIKERT-type questions. To enhance participation and overcome language barriers, the survey was crafted in two languages—English and Bangla, considering that many local marginalized individuals may not be proficient in English.

5. Results

Data on socio-economic characteristics were gathered which included age group, sex, marital status, religion, family type, educational status, accommodation of the marginal people, daily and monthly income, extra occupation during the COVID period, daily and monthly income during the COVID period and government, private and NGO support on COVID period.

5.1. Descriptive Statistics

Table 1: Descriptive statistics					
Variable	Observation	Mean	Standard deviation	Minimum	Maximum
Education	200	2.21	1.064	1	5
Profession	200	2.99	1.303	1	6
Current income	200	9430	4107.24	2000	20000
Income during COVID-19	200	3270	1652.49	1000	8000
Vaccinated or not	200	1.4	.4911273	1	2
Vaccination category	200	2.13	.5609575	1	4
Social distancing	200	1.19	.3932854	1	2
Govt. help	200	1.78	.4152858	1	2

Private& NGO	200	1.12	.325777	1	2
Debt during COVID	200	1.24	.4281549	1	2

Source: Authors' calculation based on social survey, 2022.

Table 1 reports the key summary statistics of the variables in this paper. It is worth noting that the variables demonstrate the effects of COVID-19 on marginalized people. During COVID-19 outbreak minimum income was BDT 1000 and maximum income was BDT 8000, while current minimum income is BDT 2000 and maximum income is BDT 20000.

5.2. Socio-Demographic Characteristics

Table 2: Socio-demographic profiles of the respondents (N=200)

Categories	Group	Percentage (%)
Age	15-25	24
	25-35	28
	35-45	27
	45-55	14
	55-65	12
	65-75	5
Gender	Male	89
	Female	11
Religion	Muslim	89
	Hindu	9
	Buddhist	2
Marital status	Married	94
	Unmarried	6
Children	No child	4
	One child	14
	Two children	33
	Three children	23
	Four children	13
	Five children	6
	Others	7

Source: Authors calculation based on social survey

Age

Out of a total of 100 respondents investigated, 14%, 28%, 27%, 14% 12% and 5% of marginal people belonged to age group of 15-25, 25-35, 35-45, 45-55, 65-75 years respectively. The findings indicated that the majority of marginalized individuals fell within the 25-35 and 35-45 age groups, suggesting a prevalence of a younger demographic in the marginalized area.

Gender

The survey targeted marginalized individuals, comprising 89% males and 11% females. Typically, women were primarily engaged in household activities, while men worked outside, involving themselves in various professions.

Religion

Religion holds a significant influence on the socio-cultural environment of people and can serve as a notable factor in shaping social changes. In Chittagong, the selected area predominantly consisted of Muslim families, with the majority engaged in professions such as agriculture, business, rickshaw pulling, and daily labour. Only 9% Hindu and 2% Buddhist marginal people were found during the survey out of 100 marginal people.

Marital status

The research aimed to examine the marital status of marginalized individuals. The findings indicated that the majority, accounting for 94%, were married, whereas unmarried individuals constituted only 6% of the active marginalized population. Divorced or oppressed individuals were not identified in this survey.

Children:

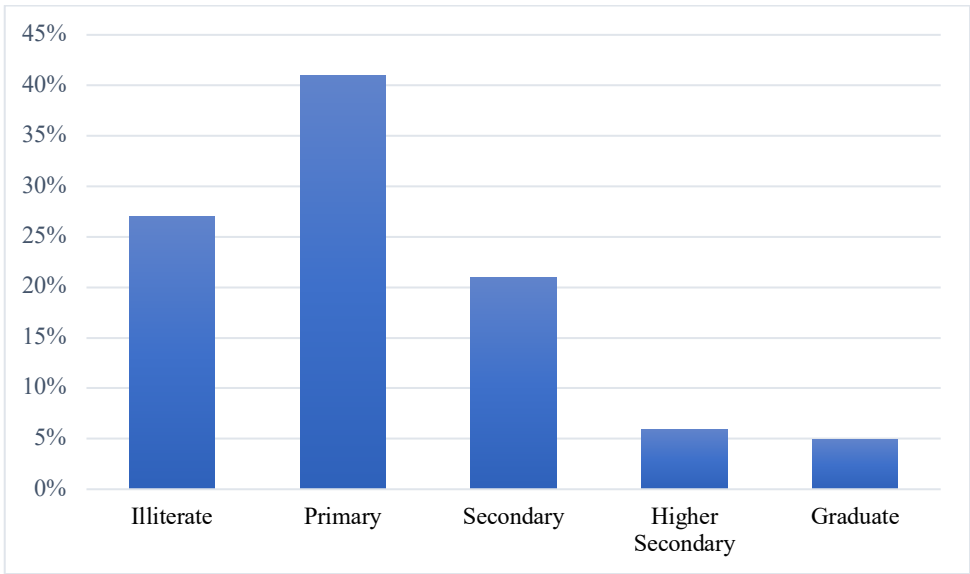
According to the survey, 4% of marginal people have no children, 14% people have one child, 33% have two children, 23% have three children, 13% have four children, 7% have five children and 6% have six children.

5.3. Skills and Jobs

5.3.1 Education Level to Measure Skills

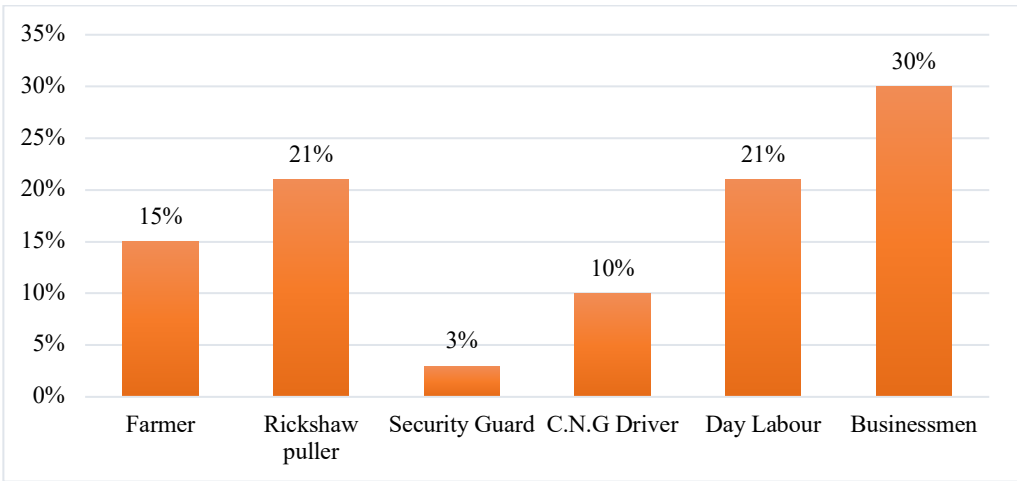
The educational environment in the study area was reasonably satisfactory. The study revealed that 41% of marginalized individuals had completed primary school, approximately 21% had completed secondary education, around 6% had completed intermediate studies, 5% had graduated, and 27% were found to be illiterate.

Figure 1: Education status of the studied marginal people



Source: Social Survey, September 2022 to December 2022

Figure 2: Types of different professions of the studied marginal people

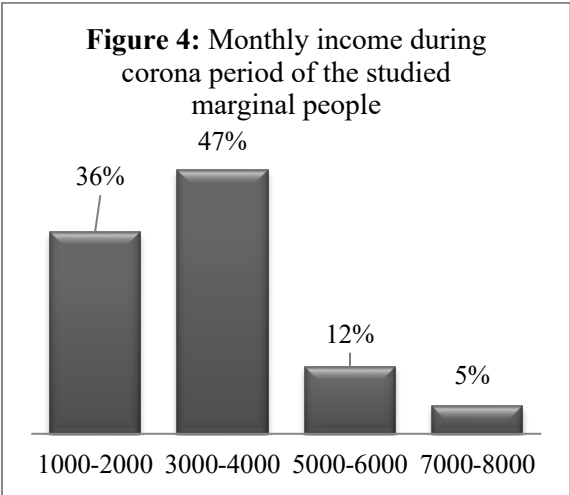
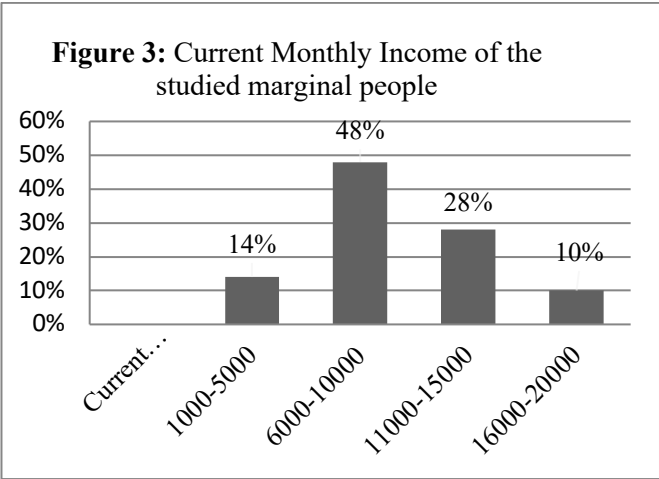


Source: Social Survey, September 2022 to December 2022

5.3.2 Types of Different Profession and Income Level of Marginal People

The study area showed that 15% of marginal people were Farmer, 21% of people were rickshaw puller, 30% of people were businessmen, 21% of people were day labourer, 10% of people were CNG drivers and 3% of people were security guard.

In the post-COVID period, 10% of people changed their previous profession to survive. Specifically, some CNG drivers and Ricksha pullers sold their vehicles during the COVID period and started farming. Based on the interviews, it was determined that in the post-COVID era, 14% of marginalized individuals had a monthly income ranging from BDT 1,000 to 5,000, 48% had a monthly income between BDT 6,000 and 10,000, 28% had a monthly income between BDT 11,000 and 15,000, and 10% had a monthly income between BDT 16,000 and 20,000.



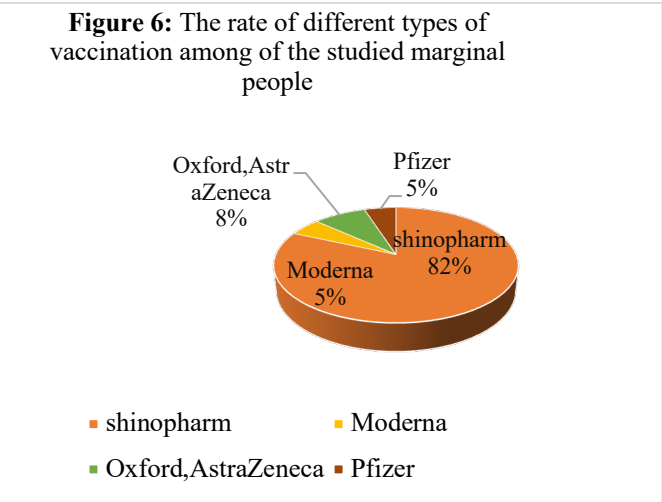
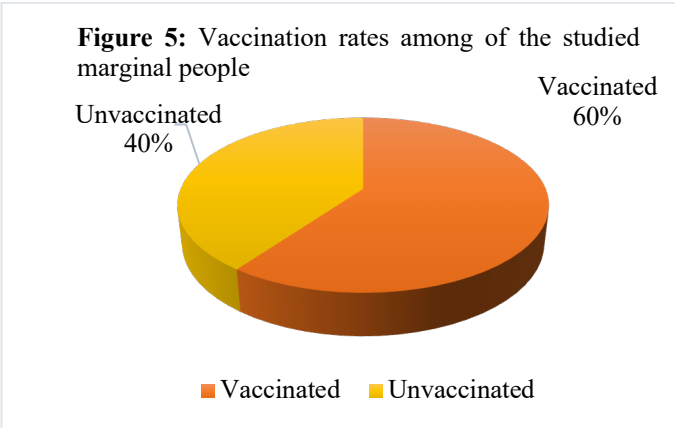
Source: - Social Survey, September 2022 to December 2022

As per the survey conducted during the COVID-19 period, it was discovered that 36% of marginalized individuals had a monthly income ranging from BDT 1,000 to 2,000, 47% had a monthly income between BDT 3,000 and 4,000, 12% had a monthly income between BDT 5,000 and 6,000, and 5% had a monthly income between BDT 7,000 and 8,000. This indicates that these individuals faced significant hardships in their lives during the COVID-19 period.

5.4 COVID-19 Consciousness

5.4.1 Vaccination Rates, Types, and using Tools

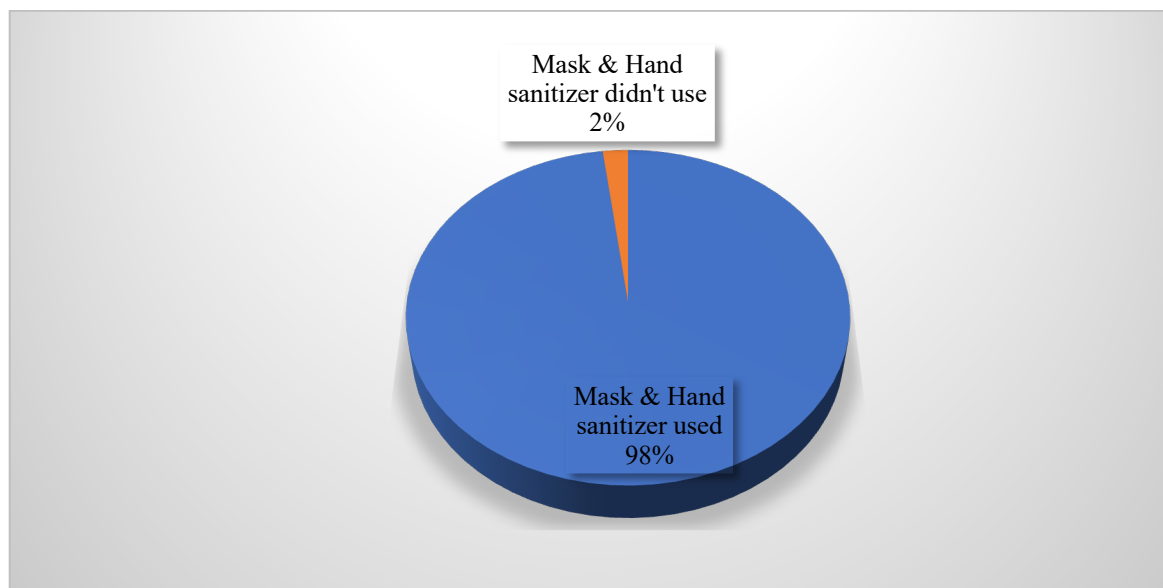
The survey shows that 60% of marginal people have received the vaccine whereas 40% of marginal people have not yet received the vaccine. Among the vaccinated marginal people, only 10% have received three doses of vaccine. On the other hand, the rest marginal people received one or two doses of vaccine as they thought that there was no need to take more doses. Only 2% of marginal people have taken a booster dose of the COVID-19 vaccine.



Source: Social Survey, September 2022 to December 2022

According to the survey, 82% of marginal people have received the Cinopharm vaccine, 8% have received the Oxford Astra Zenca vaccine, and 5% have received the Mordana and Pfizer vaccine. The survey shows that 98% of marginal people used masks and hand sanitizer on the other only 2% of people didn't use masks and hand sanitizer.

Figure 7: The rate of using mask and hand sanitizer of the studied marginal people



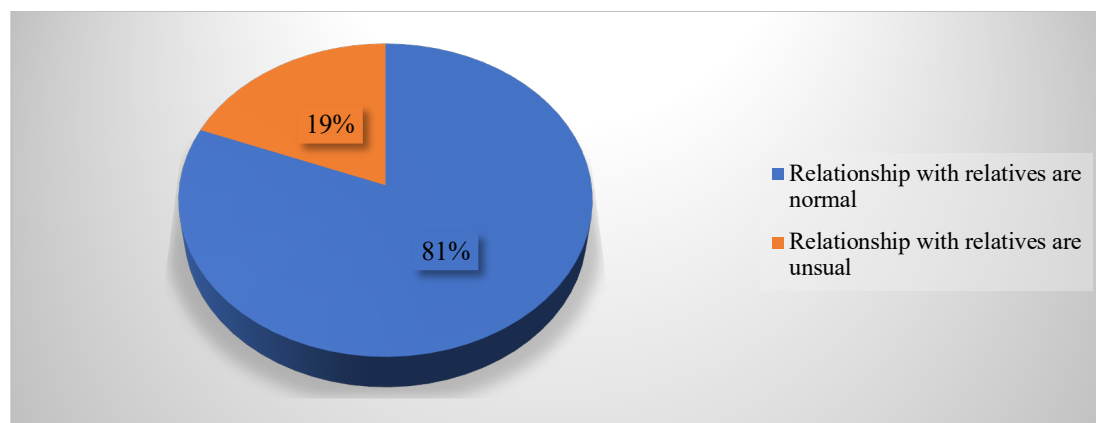
Source: Social Survey, September 2022 to December 2022

70% of people agreed that they started using masks and hand sanitizer during and after COVID-19. They were not used to use these essential components of daily life before COVID-19. We can say that there is a drastic change in human lifestyle due to COVID-19, which is a positive impact of COVID-19.

5.4.2 Social Distancing with Relatives of Marginal People

The research indicated that amid the COVID-19 period, 81% of marginalized individuals maintained normal relationships with their relatives, while 19% experienced unusual dynamics in their relationships with family members.

Figure 8: Relationship with relatives during corona period



Source: Social Survey September 2022 to December 2022

In case of post-COVID 19, relationships with relatives are normal in all cases.

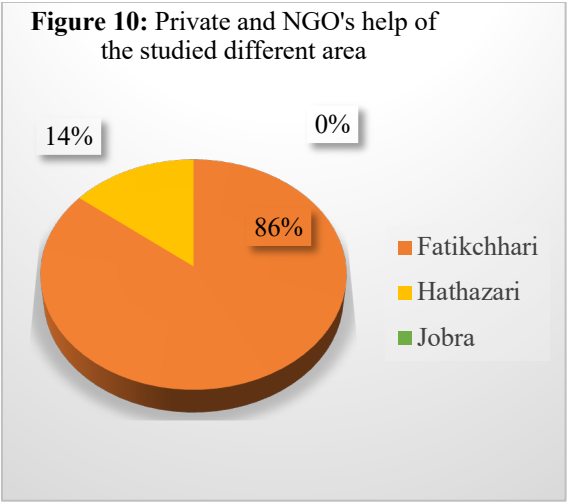
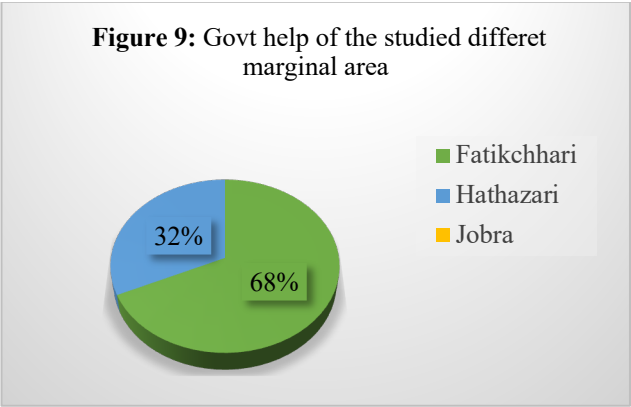
5.5 Financial Help

The survey showed that 78% of marginal people didn't get any govt. help on the other hand only 22% of marginal people got govt help during the Corona period. Fatikchhari's people got the highest number of government assistance at 68%, Followed by the people of Hathazari got 32%. Unfortunately, not a single person got government assistance during the Corona period. According to the survey, 14% of marginal people got assistance from private and NGO's, and 86% people didn't get any assistance from private and NGO's.

The survey showed that during the coronavirus period, 76% of marginal people took debt and 24% of marginal people didn't take any debt. Among the marginal people who took debt during the period of COVID-19, 87% were able to repay the loan in post-COVID-19. Only 13% could not repay the loan fully.

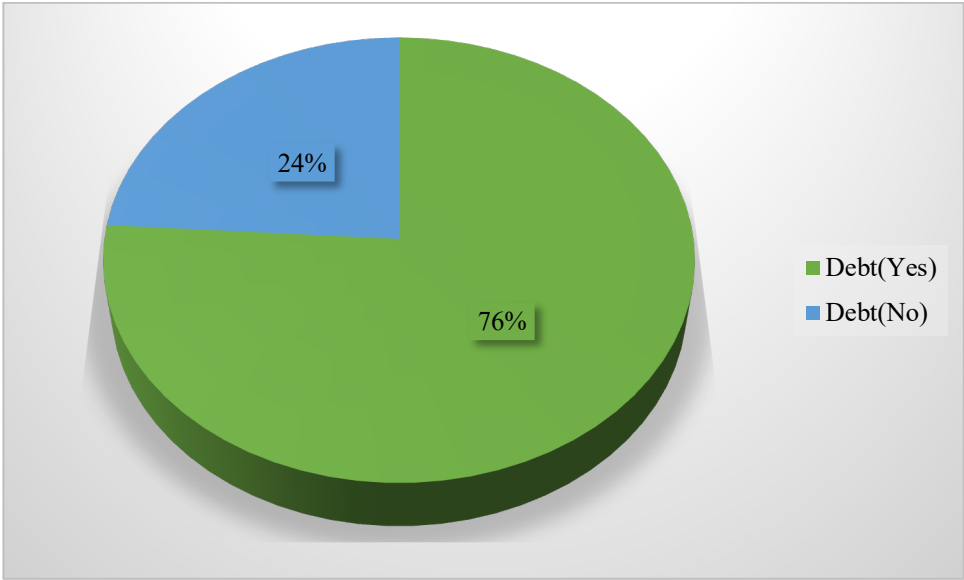
Table 3: Economic, livelihood and mental impact issues of the respondents (N=200)

Variables	Response	Frequency	Percentage
Did you get any help/ relief from the government during lockdown?	Yes	44	22%
	No	156	78%
If the above answer is yes, then how often do you receive help/relief?	Only once so far	25	56.81%
	Once a week	2	4.55%
	Once every 2 weeks	2	4.55%
	Once a month	15	34.09%
Did you get help from anyone else or NGO?	Yes	176	88%
	No	24	12%
	Sometimes	N/A	N/A
What kind of relief did you get?	Only money	7	3.5%
	Only Food items	84	42%
	Only non-food	23	11.5%
	Food and non-food	22	11%
	Money & food	54	27%
	Money & non-food	5	2.5%
	Money and all goods	5	2.5%
Were those relief items sufficient for you?	Yes	68	34%
	No	132	66%
Rate the help from Govt.	Very few	11	5.5%
	Few	47	23.5%
	Moderate	79	39.55%
	Good	27	13.5%
	Sufficient	36	18%
Rate the help from NGOs and the Private sector	Very few	16	8%
	Few	37	18.5%
	Moderate	87	43.5%
	Good	31	15.5%
	Sufficient	29	14.5%
Did your livelihood affected by COVID-19?	Yes	179	89.5%
	No	21	10.5%
If yes, at what level?	Very little	9	5.03%
	Little	12	6.70%
	Moderate	45	25.14%
	High	74	41.34%
	Extreme	39	21.79%
Did you feel mental stress during COVID-19?	Yes	186	93%
	No	14	14%
If yes, please rate your level of mental stress.	Very little	5	2.69%
	Little	15	8.06%
	Moderate	50	26.88%
	High	101	54.30%
	Extreme	15	8.06%



Source: Social Survey September 2022 to December 2022

Figure 11: Debt of the studied marginal people



Source: Social Survey September 2022 to December 2022

6. Discussion

This study implies that the socio-economic conditions of marginal people in Fatikchhari, Hathazari, and Jobra were not satisfactory. The marginal people were deprived of many amenities. The contribution of marginalized individuals to our economy is significant. Therefore, enhancing their social and economic well-being is crucial for our national economic development. To achieve this, the effective management of their livelihoods needs to be prioritized. The following issues were identified by posing relevant questions to marginalized individuals:

- 1. Decreased monthly income during the Corona period
 - 2. Lack of proper government help during the COVID-19 period
 - 3. Suffering from mental problems during the COVID-19 period
 - 4. Failure to provide food for the family during COVID-19 period
 - 5. Debt-ridden during COVID-19 period
 - 6. Mismanagement in giving relief to marginal communities from the government.
- The following recommendations could be considered to overcome the existing problems-
- 1. Creating awareness among the marginal community about the COVID-19.
 - 2. Helping them to improve their quality of life.

3. Collaborative credit programs involving commercial and rural banks, along with the support of the Rural Department's extension service, could serve as a viable solution to mitigate the high-interest rates. Additionally, the government and NGOs should offer adequate training to marginalized individuals.
4. Marginal people's livelihood can be improved through providing bank loan.

7. Limitations of the Study:

7.1 Interviewer Bias and Socially Desirable Responses:

The study's reliance on face-to-face interviews as a data collection method introduces the potential for interviewer bias. Respondents may be influenced to provide socially desirable responses rather than offering genuine reflections of their situations, possibly impacting the accuracy of the findings.

7.2 Language Nuances and Interpretation:

Despite surveying both English and Bangla to mitigate language barriers, there remains a possibility of nuances being lost or misinterpreted. This concern is particularly relevant in a culturally diverse country like Bangladesh, where subtle linguistic distinctions may affect the precision of the collected data.

8. Conclusion

The post-COVID era presents an opportunity for a fresh approach to rebuilding the economy. It is crucial to proactively formulate ideas and plans for economic reconstruction in the current circumstances, requiring a departure from conventional norms. A new action plan is imperative for driving Bangladesh's economy in the altered reality post-COVID, providing a chance to implement reforms that were unattainable in the pre-COVID scenario. Such measures are urgently required for inclusive development.

Historically, crises have offered opportunities for innovative thinking. One positive aspect of the ongoing crisis is the chance to reassess development and economic philosophies, as well as future action plans. The emphasis of this reevaluation should shift from a growth-centric and narrow perspective to a multi-dimensional development strategy. If discussions with partners, policymakers, and those involved in development planning commence promptly, and appropriate policies and action plans are devised, the country stands to be in a significantly improved position in terms of economic and social reconstruction in the post-COVID period. Future research could address the gaps to provide a more comprehensive understanding of the pandemic's impacts on marginalized communities in rural Bangladesh.

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