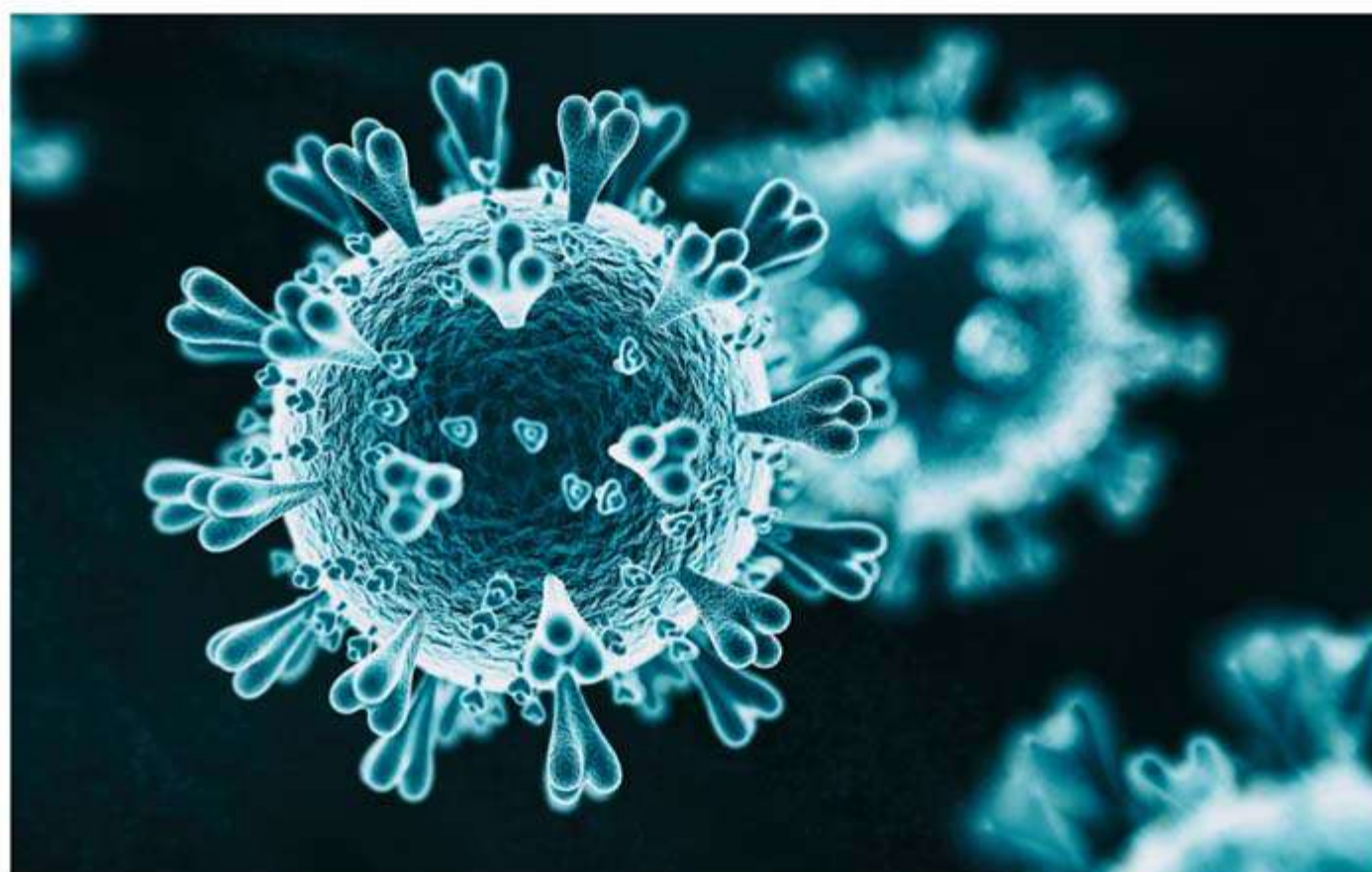


# COVID-19 FALLOUT ON POVERTY AND LIVELIHOODS IN BANGLADESH

RESULTS FROM SANEM'S NATIONWIDE HOUSEHOLD  
SURVEY (NOVEMBER-DECEMBER 2020)



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(November-December 2020)

**September 2021**

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All the views and opinions in this study are those of the authors and do not necessarily imply SANEM's view.

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## Acronym and Abbreviation

<i>8FYP</i>	<i>8<sup>th</sup> Five Year Plan</i>
<i>CBN</i>	<i>Cost of Basic Needs</i>
<i>COVID-19</i>	<i>Coronavirus Disease 2019</i>
<i>GDP</i>	<i>Gross Domestic Product</i>
<i>GED</i>	<i>General Economic Division</i>
<i>HH</i>	<i>Household</i>
<i>HIES</i>	<i>Household Income and Expenditure Survey</i>
<i>HSC</i>	<i>Higher Secondary Certificate</i>
<i>ICU</i>	<i>Intensive Care Unit</i>
<i>LP</i>	<i>Lower Poverty</i>
<i>LPL</i>	<i>Lower Poverty Line</i>
<i>PIE</i>	<i>Poverty, Inequality, and Employment</i>
<i>PPS</i>	<i>Probability Proportional to Size</i>
<i>PSU</i>	<i>Primary Sampling Units</i>
<i>RMG</i>	<i>Readymade Garments</i>
<i>SANEM</i>	<i>South Asian Network on Economic Modeling</i>
<i>SDG</i>	<i>Sustainable Development Goal</i>
<i>SME</i>	<i>Small and Medium Enterprise</i>
<i>SRS</i>	<i>Systematic Random System</i>
<i>SSC</i>	<i>Secondary School Certificate</i>
<i>TV</i>	<i>Television</i>
<i>UP</i>	<i>Upper Poverty</i>
<i>UPL</i>	<i>Upper Poverty Line</i>
<i>USU</i>	<i>Ultimate Sampling Units</i>

# Executive Summary

Until the onset of COVID-19 in March 2020, Bangladesh made an impressive reduction in the poverty rate from as high as 56.7% in 1991-92 to 20.5% in 2019. Despite this remarkable alleviation, most of the people who graduated remained close to the poverty line income – thus remained as the vulnerable poor. In the pre-pandemic situation, nearly half of the population in the country were within the threshold of vulnerable poverty. Given this context, any major economic shock, such as the COVID-19 pandemic, is obvious to leave dents on the progress achieved in alleviating poverty over the past decades. A thorough assessment is warranted to tackle the pandemic’s multi-dimensional ramifications on the economy, particularly on Poverty, Inequality, and Employment (PIE). Understanding the dynamics of PIE in the pre-COVID and the post-COVID situation is critical to achieving inclusive economic growth as per the agenda of the SDGs, the 8th Five Year Plan (8FYP), and the Perspective Plan. SANEM, through a nationwide survey in November-December 2020, aimed to fulfil this objective.

The study investigates poverty, income and employment scenarios from pre-COVID to post-COVID. The 2020 survey is built on a survey conducted by SANEM in 2018. SANEM, in collaboration with the General Economic Division (GED) Planning Commission, conducted a nationally representative survey of 10,500 households in 2018. To understand the impact of the pandemic on PIE in the pre and post COVID-19 periods, SANEM attempted to reach all 10,500 households from the 2018 survey. Given the ongoing pandemic situation, SANEM surveyed over the phone in November-December 2020. Among the 10,500 households, SANEM successfully interviewed 5,577 households from 500 Primary Sampling Units (PSUs) distributed across eight divisions and 64 districts. The survey non-response was 10%. The team could not reach 37% of the households due to network conditions, language barriers, and wrong numbers. Close attention was given to analyse any systematic bias in the responses or success rate given such attrition.

A careful checking for the bias was done based on several observable characteristics of the households such as sample distribution by divisions and regions, sex of the household head, household head’s primary occupation, household’s main income sources, distribution of the households by income deciles, and education level of the household head. A comparison was made for the households covered in 2020 with those who were not covered, and the overall distribution of households surveyed in 2018 based on the observable characteristics. The covered households’ attributes appeared the same as the non-covered households in all the parameters without any statistically significant difference showing no systematic bias.

The 2020 survey questionnaire included questions pertinent to households’ basic characteristics, education, employment, COVID-19 led major challenges and coping strategies, social protection, health, migration, and remittances, along with pre-COVID and during-COVID household income and expenditure information. For better comparison, the pre and post-COVID-19 impacts on PIE for these 5,577 households were analysed.

Using the Cost of Basic Needs (CBN) method, the upper and lower poverty lines for 20 strata (eight rural, eight urban, and four metropolitan areas) were calculated based on the 2018

survey dataset. Each of the poverty lines was then updated to 2020, adjusting for inflation following a systematic approach. In updating the poverty lines for changes in inflation rates between 2018 and 2020, rural, urban and metropolitan areas were given differentiated weights. The updated upper poverty line (UPL) per person per month for rural areas ranged from Tk. 2246 (Barisal) to Tk. 2936 (Dhaka). For the urban areas, it ranged from Tk. 2604 (Khulna) to Tk. 3322 (Dhaka Metropolitan). The rural lower poverty line (LPL) ranged from Tk. 1912 (Barisal) to Tk. 2561 (Dhaka), while the urban LPL ranged from Tk. 1953 (Rajshahi) to Tk 2800 (Sylhet).

Based on the updated poverty lines, it was found that the upper poverty rate almost doubled from 21.6% in 2018 to 42.0% while the lower poverty rate tripled from 9.4% to 28.5%. The poverty rate expanded faster in urban than in rural areas. In the urban areas, the upper poverty rate more than doubled from 16.3% to 35.4% while in the rural areas the rate climbed up from 24.5% to 45.3%. In the case of lower poverty, the rate tripled in both rural (33.2%) and urban (19%) areas compared to the respective rates in 2018. A regional pattern also emerged: the western divisions registered higher poverty rates than the eastern divisions. The highest poverty rate was observed in Rangpur (57.3%), followed by Rajshahi (55.5%), Mymensingh (46.2%), Khulna (41.8%), Dhaka (38.4%), Chattogram (35.1%), Sylhet (35%), and Barisal (29.3%).

Given the panel dimension of the dataset, the dynamics of new poor were further delved - who fell back and who graduated out of poverty. Of extreme poor households in 2018, 46.2% of them remained extreme poor in 2020. Interestingly, 15.8% of these households graduated to upper poverty, 17.7% moved to the vulnerable poor category (where the vulnerable poverty line is defined as 1.25 times the UPL), and the rest moved to the non-vulnerable non-poor category. Contrastingly, among the moderate poor households in 2018, 41% of them fell back to extreme poverty. Another 18.7% of these households moved up to the vulnerable poor group while 22.9% graduated to the non-vulnerable non-poor category. The most significant dip in poverty is observed for the vulnerable poor households in 2018: 34.8% fell back to extreme poverty, while another 14% fell back to moderate poverty. Amongst the non-vulnerable non-poor households, 20% fell below the extreme poverty line, 12% fell below moderate poverty, and 18% became vulnerable poor.

The aforementioned 'falling back to poverty' dynamics is primarily linked to the households' sharp income/expenditure falls in 2020. A large number of the households experienced a fall in their per capita household expenditure, in absolute terms, in 2020 compared to the respective levels in 2020. The most significant fall in per capita expenditure was observed for the extreme poor households (45%) followed by moderate poor (29%) and vulnerable poor households (17%). Conversely, non-vulnerable non-poor households had an increase in per capita expenditure by 6%. The extreme poor and moderate poor households cut through their food expenditure (30% and 15% respectively) and their non-food spending (63% and 49% respectively). While the vulnerable poor households also cut in both food and non-food expenditures (17% and 2% respectively), the non-vulnerable households increased their food expenditure (in absolute terms) by 17% compared to 2018.

To better understand the new-poor, households were categorised as "old-poor" and "new-poor" depending on whether they were already poor before the pandemic or fallen below

the poverty line during the pandemic. The findings show that in the “old poor” household category, 37% of household heads were self-employed, 20.5% were wage-employed, and 39.5% were day labourers. In contrast, in the “new poor” households, 42.3% of household heads were self-employed, 23.9% were wage-employed, and 30.2% were day labourers. For the primary source of income, among “old-poor” households, 43.4% relied on agriculture, 5.2% on the industry, 46.5% on service, and 3% on remittances. In contrast, among “new-poor” households, 36.6% relies on agriculture, 6.4% on the industry, 51.2% on service, and 3.2% on remittances.

The change in inequality has been observed with the Gini coefficient. The consumption expenditure Gini coefficient increased from 0.31 in 2018 to 0.33 in 2020. Such an increase in inequality primarily originated from the fall in income (expenditure) for the poorer income (expenditure) groups compared to the richer groups. The ratio of income shares between the richest 5% and poorest 20% households increased from 2.05 in February 2020 to 2.45 in November 2020. Correspondingly, the ratio of expenditure share of the richest 5% to that of the poorest 20% increased from 1.34 in 2018 to 2.15 in 2020. The expenditure share of the richest 5% households increased by 1.02 percentage points even weathering this pandemic, whereas, for the poorest 20%, it declined by 3.13 percentage points. One critical point to remember is that since most ultra-rich households could not be included in the survey, the actual impact on inequality might be much more significant than found in this survey.

The rise in inequality didn't limit to the income dimension only. There was a widening gap in investment in human capital (education and healthcare). Overall, the average per capita education expenditure fell for all households between 2018 and 2020. However, the fall was as high as 58% for the extreme poor households, followed by moderate poor households (41%) in contrast to non-vulnerable non-poor households who cut it down only by 9%. Also, while the average per capita health expenditure increased for all households, the least increase was for the extreme poor (only 3%). The largest increase was for the non-poor non-vulnerable households (104%). Not to mention, the poor households spent only a fraction of the expenditures incurred by non-poor-non-vulnerable households on education and healthcare.

There appeared a digital divide too. The access to online/TV education was also largely heterogeneous. Only 21% of the households reported that their children could participate in online/TV education. The gap between the rural and urban areas is noteworthy - 19% and 27%, respectively. The digital divide by poverty status is also clearly evident. In oppose to 26% of the non-poor households, only 15% of the poor households reported that their children participated in some form of online/TV education. Nevertheless, less than a third of the respondents mentioned online classes as effective. Regarding the reasons behind not joining the online/TV classes, the respondents mentioned the unavailability of online classes (49.1%), no access to technological devices (6.1%), insufficient access to devices (5.3%), inadequate access to an internet connection (5.4%), inability to bear the cost of internet connection (6.5%), amongst others.

Alarmingly, around 3% of the households responded that they were not sure about continuing their currently enrolled children (rural 3.7%; urban 1.4%). The rate was the highest for Sylhet (4.71%), followed by Khulna (4.7%), Barisal (3.4%), Dhaka (2.9%), Chattogram (2.8%), Rangpur

(2.8%), Mymensingh (2.7%), and Rajshahi (1.5%). Reasons for not continuing education included unaffordability of the households to continue (national 68%; rural 67%; urban 73.7%), being already involved in economic activities (national 17.2%; rural 17.5%; urban 15.8%), and being married (national 9%; rural 13.6%; urban 5.3%), amongst others.

The impact on employment was not homogenous for all households. Among the surveyed households, 55.9% responded that despite being employed, the household's primary earner's income had fallen since March 2020. Around 8.6% of the households claimed that they lost work during March-November 2020, 7% claimed that working hour was reduced, and 33.2% reported that their work stopped at least for a while during the outbreak. Only 17.3% of households responded that they were involved in economic activities without any disruption. Between February and October 2020, the primary income earners across all employment categories experienced a fall in average incomes: the decline was 32% for self-employed, 23% for wage-employed, 29% for day labourers, and 35% for other categories.

The occupational mobility across industries was also observed between 2018 and 2020. In 2018, agriculture was the primary source of income for 26% of the households, followed by the services sector (46.4%), industry (17.4%), and remittances (8.6%). In 2020, 29.4% of the households relied on agriculture as the main source of income, while the dependence on the services sector and the remittances declined to 44.7% and 4.9% respectively. Moreover, in 2018, 57.3% of the households' main earners were self-employed, which fell to 45.1% in 2020. Compared to 2018, in 2020, the main earners' occupation share in the wage-employment category increased by nine percentage points to 27.6%.

The study further delved into the apparent paradox of remittance inflow in 2020. The official foreign remittance receipts soared even during the pandemic. However, in this survey, 82.1% of the foreign-remittance receiving households claimed that they received fewer remittances during the months between March and November 2020 compared to a similar period a year ago. Only 0.3% of the households reported experiencing a rise in remittance incomes. A fall in the amount of internal remittances was also observed: 64% of such remittance-receiving households claimed that they received less during most of the months in 2020 compared to what they received in the pre-pandemic months. A possible explanation for this paradox is that a substantial amount of remittance was received through informal channels before the pandemic. Since those channels had been blocked and there had been incentives from the Government of Bangladesh, a large proportion of sent remittances took the formal channels diverting from the informal routes (like Hundi). Moreover, many workers lost their jobs in the overseas markets, faced pay cuts, many could not repatriate back to work due to travel bans, amongst other challenges.

More than two-thirds of the households responded that they faced several critical challenges during the pandemic. Among these households, around 1.3% responded that their family suffered due to COVID-19 infection or death of any family member due to coronavirus (rural 0.95%, urban 1.9%). Serious illness or death of an earning member of the family (not from COVID-19) was a major challenge for 5.7% of the surveyed households. Nearly half of the households responded unusually high price of daily necessities as a major challenge (rural 50.1%, urban 48.7%). Amongst other major challenges faced by the households included: income of the main earner of the family stopped (national 15.6%; rural 14.1%, urban 18.3%),

and distraught due to floods, landslides or river erosion (national 13.25%, rural 16.1%, urban 7.6%).

In reaction to the crisis, households adopted a variety of coping strategies, often from multiple sources such as borrowing (48.7%), reliance on savings (32.4%), reduced expenditure on non-food items (27.3%), involuntary change in dietary patterns (27%), donations from friends/relatives (16.7%). Alarming, 7.5% of the households responded that they could not cope with the problem at all.

Regarding getting support from private or public organisations during the pandemic, 32.9% of households from the poorest expenditure quantile reported receiving some forms of support (cash or in-kind) from private organisations. In comparison, 25.9% received benefits from government initiatives. For the richest expenditure quantile, the figures were 24% and 15.54% respectively. When the households were further asked whether they found the government supports as sufficient, only 22.1% of them perceived such support measures as enough. About the ability to cope with the COVID-19 induced crisis and return to normalcy, only 27.2% expressed optimism.

This survey comes up with first-hand numbers from the field that the policymakers can take on the table to adequately revise the strategies and devise short- and long-term policies where required. For example, five key suggestions emerged from the respondents: (i) better management of the crisis (ii) increasing social safety net coverage, including direct cash transfer to the poor, (iii) price stability of essential products (iv) reduction of corruption, and (v) creating employment opportunities. In conclusion, this survey provides the necessary evidence for recalibrating the policymaking process towards an effective recovery.'



# 1. Introduction

## *1.1 Context*

Bangladesh has experienced a steady economic growth rate until March 2020, the pre-COVID period, paving towards the larger development goals, such as achieving the Sustainable Development Goals (SDGs) by 2030 and the Upper Middle Income Country status by 2041. However, since 2020, the COVID-19 pandemic has affected and continue to affect the countries across all the continent, including Bangladesh. For instance, this crisis has challenged many socio-economic achievements from the past decades, particularly in poverty reduction, improvement in education and gender. Apart from exposing and heightening the pre-existing challenges in the economic and social sectors, the pandemic has also created new sets of challenges.

Even before the pandemic, Bangladesh struggled with quantity and quality of jobs, acceleration of economic growth and economic diversification, increasing female labour force participation, raising youth employment and enhancing labour productivity (Raihan, 2019). To examine the jobs and investment status of the country, SANEM, in cooperation with GED, Planning Commission, Government of Bangladesh, completed a nationwide household survey involving a sample of 10,500 households from 500 Primary Sampling Units (PSUs) distributed across all the 64 districts in 2018. In light of the pandemic, SANEM has conducted a nationwide household survey during November-December 2020 to examine the “COVID -19 Fallout on Poverty and Livelihoods in Bangladesh”. The study primarily focused on assessing poverty, inequality, and employment (PIE) in the pandemic context. Moreover, the survey shed light on the socio-economic status of the households, including the new sets of challenges in the social sectors, along with the households' perceptions regarding the recovery process.

The length of the pandemic and consecutive impact on the nation cannot be completely assessed right away due to the uncertainties regarding the ending of the pandemic. However, the pandemic has provided countries worldwide a chance to look further into the pre-existing vulnerabilities and lack of inclusiveness in their developing processes. Thus, the pandemic can be taken as an opportunity to move towards a sustainable recovery with a more inclusive development agenda. In conclusion, the path towards sustainable recovery is through resilient policymaking and the effective implementation of such evidence-based policies. This survey intends to support the experts and policymakers with representative and comprehensive primary data towards such recovery.

## *1.2 Objective*

The purpose of the SANEM household survey 2020 is to capture the overall situation of the households between pre and post COVID situations on PIE (Poverty, Inequality and Employment). The broad objectives of the survey are to explore the socio-economic conditions, human capital development issues, migration, remittances, and expenditure patterns of the household. In addition, the survey assesses the pandemic impacts and coping mechanisms during COVID-19.

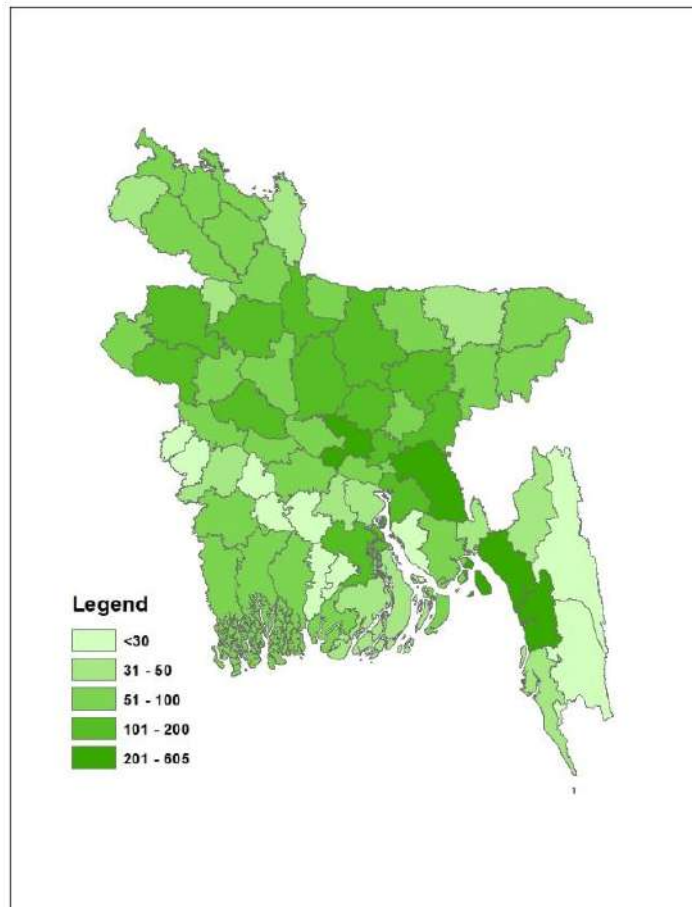
## 2. Methodology

The SANEM Household Survey 2020 is built on a national level representative survey conducted by SANEM, in collaboration with the General Economic Division (GED), Planning Commission, Ministry of Planning, Bangladesh, under the project titled “Study on Employment, Productivity and Sectoral Investment in Bangladesh”. The sample size of the 2018 survey, 10,500 households, was collected from 500 Primary Sampling Units (PSUs) distributed across all eight divisions and sixty-four districts. The survey covered sections on poverty, income, and employment (PIE) along with migration, remittances, and other basic household characteristics.

### 2.1 The sampling framework

SANEM attempted to reach all 10,500 households from the 2018 survey in the 2020 survey creating a panel data of two rounds. Since this is panel/longitudinal data, it follows the same sampling framework as of 2018 survey<sup>1</sup>. Among the 10,500 households, the survey team reached 5540 households from the 500 PSUs distributed across eight divisions and 64 districts in 2020 (Figure 1).

Figure 1: Sample distribution by the district in 2020



Source: SANEM household survey, 2020

<sup>1</sup> Detailed survey methodology of 2018 has been presented in Annexe 1

PSUs are contiguous geographical areas of land with identifiable boundaries. There are 500 PSUs spreading all over the country, and covers all socio-economic classes and hence able to get a suitable and representative sample of the population. The survey was distributed into twenty-four domains such as rural, urban and city corporations of eight administrative divisions. Previously, the HIES defined 16 different geographical strata. These 16 strata have been used to estimate the cost of the basic consumption bundle. The sampling of 2018 considered the old division of 21 districts, used in Household Income and Expenditure Survey (HIES, 2016): Barishal, Patuakhali, Cumilla, Noakhali, Chattogram, Chattogram Hill Tracts, Dhaka, Tangail, Faridpur, Kishoreganj, Khulna, Jashore, Kushtia, Mymensingh, Jamalpur, Rajshahi, Bogura, Pabna, Rangpur, Dinajpur, and Sylhet. Each district was divided into two parts: urban and rural. The urban has two sub-divisions: municipality and city corporations. Thus, each district was divided into three strata: rural, municipality and city corporation. The sampling of 2020, simply followed the same methodology in the sense that it went back to the same households in all 64 districts (Table 1).

**Table 1: Detailed sample distribution by districts**

Sl.	District	No. of HHs in 2018	Covered in 2020	Not covered in 2020	No. of HHs in 2018 (%)	Covered in 2020 (%)	Not covered in 2020 (%)
1	Bagerhat	105	50	55	1.00	0.90	1.11
2	Bandarban	63	16	47	0.60	0.29	0.95
3	Barguna	84	51	33	0.80	0.92	0.67
4	Barisal	168	102	66	1.60	1.84	1.33
5	Bhola	84	49	35	0.80	0.88	0.71
6	Bogra	273	162	111	2.60	2.92	2.24
7	Brahmanbaria	168	108	60	1.60	1.95	1.21
8	Chandpur	294	173	121	2.80	3.12	2.44
9	Chittagong	1,113	534	579	10.60	9.64	11.68
10	Chuadanga	84	28	56	0.80	0.51	1.13
11	Comilla	483	288	195	4.60	5.20	3.93
12	Cox's Bazar	105	46	59	1.00	0.83	1.19
13	Dhaka	1,281	604	677	12.20	10.90	13.65
14	Dinajpur	168	90	78	1.60	1.62	1.57
15	Faridpur	105	59	46	1.00	1.06	0.93
16	Feni	105	48	57	1.00	0.87	1.15
17	Gaibandha	147	57	90	1.40	1.03	1.81
18	Gazipur	231	128	103	2.20	2.31	2.08
19	Gopalganj	42	25	17	0.40	0.45	0.34
20	Habiganj	126	62	64	1.20	1.12	1.29
22	Jamalpur	168	97	71	1.60	1.75	1.43
23	Jessore	210	92	118	2.00	1.66	2.38
24	Jhalokati	63	27	36	0.60	0.49	0.73
25	Jhenaidah	105	46	59	1.00	0.83	1.19
21	Joypurhat	42	34	8	0.40	0.61	0.16
26	Khagrachhari	63	36	27	0.60	0.65	0.54
27	Khulna	168	66	102	1.60	1.19	2.06
28	Kishoregonj	168	114	54	1.60	2.06	1.09
29	Kurigam	105	44	61	1.00	0.79	1.23
30	Kushtia	126	60	66	1.20	1.08	1.33
31	Lakshmipur	105	30	75	1.00	0.54	1.51
32	Lalmonirhat	84	60	24	0.80	1.08	0.48
33	Madaripur	63	45	18	0.60	0.81	0.36

Sl.	District	No. of HHs in 2018	Covered in 2020	Not covered in 2020	No. of HHs in 2018 (%)	Covered in 2020 (%)	Not covered in 2020 (%)
34	Magura	63	26	37	0.60	0.47	0.75
35	Manikganj	105	63	42	1.00	1.14	0.85
37	Maulvibazar	105	52	53	1.00	0.94	1.07
36	Meherpur	42	19	23	0.40	0.34	0.46
38	Munshiganj	105	53	52	1.00	0.96	1.05
39	Mymensingh	315	143	172	3.00	2.58	3.47
40	Naogaon	189	124	65	1.80	2.24	1.31
41	Narail	42	11	31	0.40	0.20	0.63
42	Narayanganj	231	125	106	2.20	2.26	2.14
43	Narsingdi	126	73	53	1.20	1.32	1.07
44	Natore	126	82	44	1.20	1.48	0.89
45	Nawabganj	105	60	45	1.00	1.08	0.91
46	Netrakona	126	68	58	1.20	1.23	1.17
47	Nilphamari Zila	105	62	43	1.00	1.12	0.87
48	Noakhali	147	74	73	1.40	1.34	1.47
49	Pabna	189	139	50	1.80	2.51	1.01
50	Panchagarh	84	56	28	0.80	1.01	0.56
51	Patuakhali	84	48	36	0.80	0.87	0.73
52	Pirojpur	42	22	20	0.40	0.40	0.40
54	Rajbari	84	60	24	0.80	1.08	0.48
53	Rajshahi	189	112	77	1.80	2.02	1.55
55	Rangamati	21	3	18	0.20	0.05	0.36
56	Rangpur	168	87	81	1.60	1.57	1.63
58	Satkhira	126	53	73	1.20	0.96	1.47
57	Shariatpur	63	48	15	0.60	0.87	0.30
60	Sherpur	84	54	30	0.80	0.97	0.60
59	Sirajganj	147	95	52	1.40	1.71	1.05
61	Sunamganj	104	43	61	0.99	0.78	1.23
62	Sylhet	168	86	82	1.60	1.55	1.65
63	Tangail	252	134	118	2.40	2.42	2.38
64	Thakurgaon	63	34	29	0.60	0.61	0.58
	<b>Total</b>	<b>10,499</b>	<b>5540</b>	<b>4959</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

Due to the ongoing pandemic, data has been collected over the phone between November-December 2020. The non-response rate was 10 per cent in this survey. The survey team could not reach the remaining 37 per cent due to network conditions, language barrier, out of service numbers, wrong numbers, etc. However, the Ratio of PSUs in rural, urban and city corporation areas is fairly similar to 2018 in 2020 (Table 2).

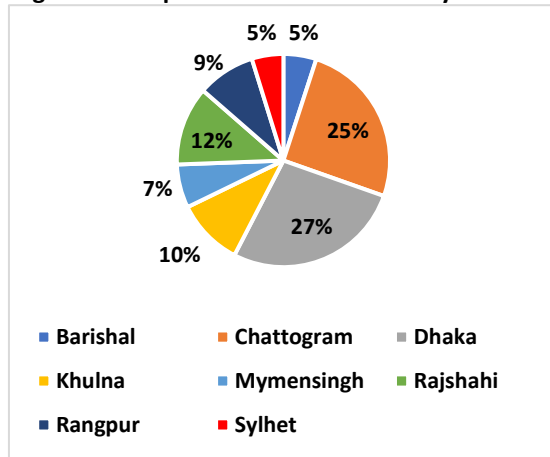
**Table 2: Sample distribution of PSUs by area**

Area	No. of PSU in 2020	Percentage	No. of PSU in 2018	Percentage
Rural	330	66%	325	65%
Urban	83	17%	90	18%
City Corporation	87	17%	85	17%
<b>Total</b>	<b>500</b>	<b>100%</b>	<b>500</b>	<b>100%</b>

The survey was conducted with the household head or other adult members from the same households who were part of the previous round of the survey. The survey questionnaire includes information on income, employment, education, expenditure, remittances, experiences with the COVID-19 aid, and social safety net programmes to capture the overall situation of the households during the pandemic (Annexe 3).

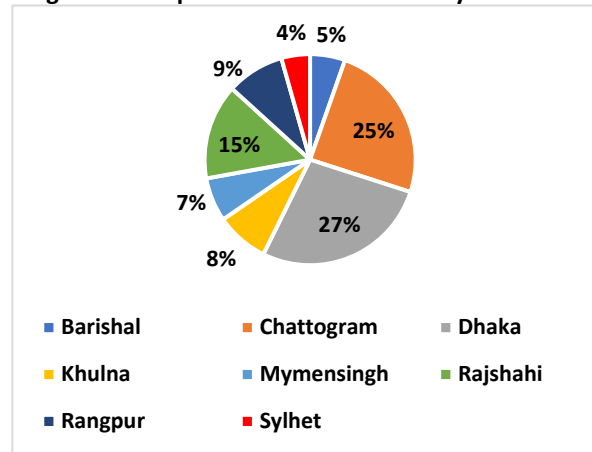
Correspondingly, the percentage sample distribution in total samples in Barishal, Chattogram, Dhaka, Mymensingh, and Rangpur remains the same in both survey rounds. It indicates that there is no attrition bias in these divisions. However, the percentage sample distribution in Khulna and Sylhet in 2020 falls below 2018, while that in Rajshahi in 2020 rises above 2018 (Figure 2 and Figure 3).

**Figure 2: Sample distribution in 2018 by divisions**



Source: SANEM-GED, 2018

**Figure 3: Sample distribution in 2020 by divisions**



Source: SANEM, 2020

A careful checking for the attrition bias is needed based on several observable characteristics of the households such as sample distribution by divisions and regions, sex of the household head, household head's main occupation, household's main income sources, and education level of the household head. One simple way of checking the presence of systematic bias in the attrition rate is just to compare the sample distribution in the two rounds of the survey. The comparison for the households who were covered in 2020 with the households who were not covered and the overall distribution of households surveyed in 2018 based on the observable characteristics is presented in Annexe 2.

It is worthwhile to mention that the study further rigorously checked for biases in the data due to the not covered households, which has been explained by the test statistics in detail in Annexe 2. There are two common ways to check the validity of longitudinal research. The first and the most common approach is to use t-tests to compare means of important demographic variables among the two samples. This t-test is simply a test to determine whether the mean differences of the variables are statistically significant between the two samples. Miller and David (2007) suggested using the chi-square statistic when the variables are categorical. To check attrition bias, the study uses a t-test for the variables of age and average years of schooling, and use chi-square statistics for categorical variables such as rural-urban dummy; division; sex, marital status, and occupation of household; and major income source of the household. Here, it needs to be mentioned that significant test statistics for any of the variables denote the existence of attrition bias of that variable.

### 3. Overview of Household Characteristics

This section presents the population's demographic and other general characteristics, including age and sex of the household head, household size, type of dwelling house, etc.

#### 3.1 Gender of household head

The distribution of household heads' gender by location reveals that both rural and urban areas show a higher proportion of male-headed households (Table 3).

**Table 3: Distribution of gender of the head of the household (%)**

Gender	National	Rural	Urban
Male	93.99	94.9	92.13
Female	6.01	5.1	7.87
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: SANEM Household Survey 2020

#### 3.2 Education of household head

A large proportion of the household heads reported not having any formal education, which is an obstacle towards being employed in formal employment (Table 4). Moreover, there exists a regional disparity in the distribution of education of the head of the household, where in the urban area, the higher share of household heads can be found to be in the higher secondary and tertiary education category, compared to their rural counterparts.

**Table 4: Distribution of education of the head of the household (%)**

Education of HH	National	Rural	Urban
No education	29.5	30.8	26.7
Primary Education	22.1	22.8	20.7
Lower Secondary	16.3	15.9	17.0
Secondary	16.4	16.4	16.3
Higher Secondary	7.7	6.9	9.5
Tertiary	6.5	5.6	8.4
Others	1.6	1.6	1.5
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: SANEM Household Survey 2020

#### 3.3 Household size

The average household size is five according to the SANEM household survey 2020. At the national level, 25.3 per cent household size is 5 while only 2.9 per cent household size is 10 or more than 10.

#### 3.4 Type of tenancy

The percentage of owned houses is higher than the percentage of rented houses in 2020 (Table 5).

**Table 5: Distribution of type of tenancy by area (%)**

Type of tenancy	National	Rural	Urban
Owned	80.83	90.67	61.57
Rented	14.99	5.75	33.07
Rent-free	0.7	0.71	0.69
Provided free by relatives/ employer	1.87	1.9	1.8
Government residence	0.79	0.49	1.38
Squatter	0.72	0.46	1.22
Others	0.11	0.03	0.27
Total	100	100	100

Source: SANEM Household Survey 2020

### 3.5 Tenure of dwelling household

The percentage of semi-katcha, katcha houses is much higher than the percentage of pucca houses for Bangladesh. The proportion of semi-pucca houses in the urban area is higher compared to their rural counterparts. On the other hand, in rural areas, the percentage of katcha houses is much higher than that of urban areas (Table 6).

**Table 6: Distribution of type of dwelling houses by area (%)**

Type of dwelling	National	Rural	Urban
Katcha	37.92	46.12	21.86
Semi-pucca	43.21	40.6	48.33
Pucca	18.87	13.28	29.81
Total	100	100	100

Source: SANEM Household Survey 2020

## 4. Analytical Framework

As this study went back to the five thousand households whose base-line socio-economic data is available, the study unveiled the immediate COVID impact on the households through questions regarding education, health, social safety net, migration and remittance, employment and expenditure, which were considered as the transmission mechanisms during the study. Also, the study specifically probed into the pandemic induced challenges faced by the households, along with their expectations.

Although the news regarding the pandemic ridden western world was readily available due to cable TV and the internet, the mass population in Bangladesh was largely unaware of the pandemic, as was the rest of South Asia. Bangladesh reported its first Covid-19 case on March 8, 2020, with the first death on March 18, 2020<sup>2</sup>. Consequently, the government declared a shutdown of all educational institutions from March 16. The shutdown of educational institutions was extended 18 times and remained in place as of July 31, 2021<sup>3</sup>. Even though the country moved on to virtual education platforms to continue its education system shortly for primary and secondary students, various studies have discussed doubt regarding the quality of learning and level of access to online education<sup>45</sup> (Rahman et al., 2021). Education has been long applauded due to its poverty-reducing effects in developing countries, such as Bangladesh, in the past five decades.

However, the pandemic induced disruption and subsequent “online education” might increase poverty, inequality, and unemployment. For instance, pre-existing digital divide due to income, region etc. may translate into inequality in learning. Moreover, digital education requires support from an adult, which may not be present for students from various socio-economic backgrounds. Furthermore, with increased school shutdown, the dropout rate may increase due to the students being engaged in economic activities, household chores, and child marriage. Thus, education, or lack thereof, will result in income loss for individuals and the nation and reduce the rate of poverty reduction (Azevedo et al., 2021).

On March 19, 2020, Bangladesh first imposed a lockdown in Shibchar Upazila of Madaripur. Since then, Bangladesh has gone through “general holidays”, restrictions of various degrees, and lockdowns. The lockdowns and restrictions have significantly disrupted the economic activities and every other aspect of households’ well-being. For instance, while the COVID testing, healthcare and tracing facilities are inadequate in the country, the households also faced additional costs and other healthcare-related issues during this period. The COVID affected families underwent large catastrophic healthcare costs, for example, critical patients need oxygen support, and ventilation, as well as ICU beds, which are sparse in the public healthcare system, and costly in the private ones. On the other hand, accessing healthcare with several non-COVID issues became harder as well as costlier during the onset of the pandemic, due to the symptomatic similarities, exposing the inequalities present in the healthcare system, which impacts the poverty incident of the households.

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<sup>2</sup> <https://www.dhakatribune.com/>

<sup>3</sup> <https://www.dhakatribune.com/>

<sup>4</sup> <https://www.worldbank.org/>

<sup>5</sup> <https://www.thedailystar.net/>



Due to the nature of Bangladesh economy, the majority of the employed population is involved in the informal sector, which was the most affected by the restrictions and lockdowns. Due to the income shock and unemployment, a reverse migration trend was apparent during this period in urban areas, especially Dhaka city. Industries were closed, and workers were furloughed in most of the sectors. For instance, transport sector workers, construction workers, hotels and restaurant sector workers, RMG sector workers, among others, saw their income declining, if not unemployed altogether. As the definition of unemployment counts people who have not been affiliated with any economic activities for one hour in the prior four weeks and looking for employment, makes it rather challenging to capture the population who have experienced a job loss or income loss and switched to other economic activities to survive, hence not unemployed by definition. Therefore, the study tried to explore the poverty, inequality and lack of employment-related challenges faced by the households through the employment section of the survey, specifically designed with the COVID-19 scenario in mind.

The majority of the population are prone to vulnerability or poverty, or one economic shock away from it, as revealed by the pandemic. Moreover, the lack of an additional social safety net, which could have been responsive to the pandemic induced poverty, was absent, as shown by various sources. Such a lack of social safety net widens the inequality as the people who have been pushed into poverty cannot wither the economic shock. The social safety net thus was considered another important transmission mechanism, through which, or lack of which, poverty, inequality and employment-related challenges could be impacted, and was probed through the survey.

During 2020, the pandemic had relatively less impact on the agriculture sector, and the sector did not face a lack of workers, as suspected before. However, the impact of reverse rural-urban migration may have been one of the contributing factors for the abovementioned phenomenon. The industry and service sector were relatively more affected due to the pandemic, disruption of trade and supply chain, and demand-side shock. The consensus has been that the income of the mass population has declined, which has been explored through the expenditure data of the households. Expenditure data, apart from being a proxy of income, also shows some intra-household adjustments made by reallocating resources, which is one of the primary ways of absorbing economic shock for households. The decline in non-food expenditure, as well as curbing “non-essential” expenditures, for example, are the immediate responses to economic shocks, which may force some households to invest less in human capital development, and have an intra-generational impact on them.

Migration and remittance, being one of the major economic backbones which do not get under the employment section of household surveys, need to be especially examined as the pandemic has resulted in returnee migrants, who had left the country as unskilled workers in the first place, and the changes in remittance as the migration destination countries go through the pandemic induced recession. In the long term, the impact of the pandemic through changes in migration and remittance may result in higher poverty and inequality, as lack of employment opportunity may have driven the potential migrating workers abroad.

## 5. Impact on Poverty

The COVID-19 pandemic has resulted in an unprecedented rise in poverty in Bangladesh in a very short period. There is no denying that the decade long success in poverty reduction in Bangladesh is under threat. The proportion of the population who were forced into poverty due to the economic shock induced by the pandemic has been widely described as “new-poor” in literature<sup>6</sup>.

There are two pertinent questions related to the sudden jump in the poverty rate in Bangladesh. How quickly will the new-poor return to the non-poor status, i.e. will the poverty reduction be slow or rapid? And what strategies do we need to counter the high rise in poverty? Whether it will be slow or fast, the pace of poverty reduction will depend on the features of the new-poor and the type and speed of economic recovery. This study intends to examine the status of the new poor and non-vulnerable in this pandemic along with the old poor status.

### 5.1. Poverty incidence

Using the Cost of Basic Needs (CBN) method, the upper and lower poverty lines for 20 strata (eight rural, eight urban, and four metropolitan areas) were calculated based on the 2018 survey dataset. Each of the poverty lines was then updated to 2020, adjusting for inflation following a systematic approach. In updating the poverty lines for changes in inflation rates between 2018 and 2020, rural, urban and metropolitan areas were given differentiated weights. As shown by Table 7, the updated upper poverty line (UPL) per person per month for rural areas ranged from Tk 2246 (Barisal) to Tk. 2936 (Dhaka). For the urban areas, UPL ranged from Tk. 2604 (Khulna) to Tk. 3322 (Dhaka Metropolitan). The rural lower poverty line (LPL) ranged from Tk 1912 (Barisal) to Tk 2561 (Dhaka), while the urban LPL ranged from Tk. 1953 (Rajshahi) to Tk 2800 (Sylhet).

**Table 7: Upper and lower poverty line**

Stratum	Division	UPL in 2018	UPL in 2020	LPL in 2018	LPL in 2020
1	Barisal Rural	2140	2246	1822	1913
2	Barisal Urban	2642	2789	2203	2717
3	Chittagong Rural	2432	2569	1963	2069
4	Chittagong Urban	2639	2785	2127	2205
5	Chittagong SMA	2678	2829	2201	2364
6	Dhaka Rural	2760	2936	2402	2561
7	Dhaka Urban	2730	2887	2242	2584
8	Dhaka SMA	3118	3322	2521	2466
9	Khulna Rural	2380	2511	2007	2118
10	Khulna Urban	2475	2604	2130	2492
11	Khulna SMA	2672	2822	2285	2231
12	Mymensingh Rural	2429	2566	2162	2291
13	Mymensingh Urban	2612	2755	2144	2226
14	Rajshahi Rural	2353	2481	1903	2003
15	Rajshahi Urban	2611	2754	1864	2615
16	Rajshahi SMA	2557	2694	2152	2589
17	Rangpur Rural	2733	2906	2113	2236

<sup>6</sup> <https://www.worldbank.org/>

Stratum	Division	UPL in 2018	UPL in 2020	LPL in 2018	LPL in 2020
18	Rangpur Urban	2792	2956	2166	2701
19	Sylhet Rural	2222	2336	1978	2086
20	Sylhet Urban	2930	3110	2624	2507

Source: SANEM household survey 2020

According to the analyses from the household survey 2020, both the upper poverty rate and the lower poverty rate is higher for the rural area compared to their urban counterparts, which is consistent with the pattern in 2018 (Figure 4 and Figure 5). However, the upper poverty rate has almost doubled while the lower poverty rate tripled in 2020 compared to 2018. At the national level, the upper poverty rate has climbed to 42 per cent from 21.6 per cent and the lower poverty rate has increased to 28.5 per cent from 9.4 per cent during this period. In the case of lower poverty, the rate tripled in both rural and urban areas compared to the respective rates in 2018. Moreover, the poverty rate has expanded faster in the urban areas than in the rural areas, which may be explained by the fact that the agriculture sector situated in the rural area has been less affected than the other two sectors.

Figure 4: Poverty incidence by area in 2018

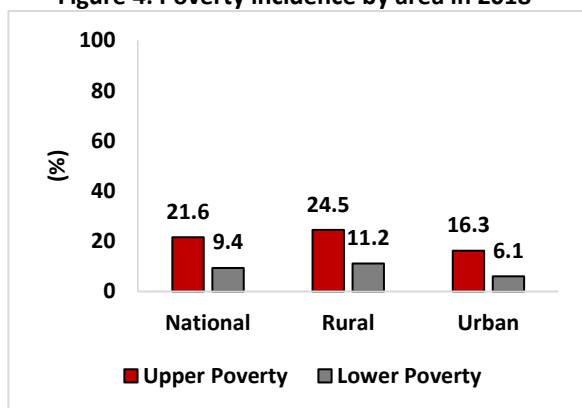
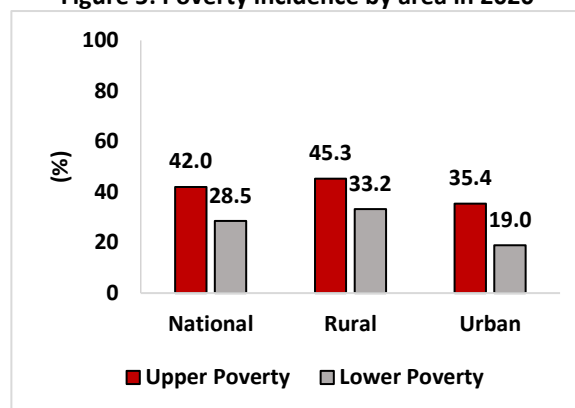


Figure 5: Poverty incidence by area in 2020



Source: SANEM-GED household survey 2018 and SANEM household survey 2020

A regional pattern has also emerged- the western divisions registered higher poverty rates than the eastern divisions (Table 8). The highest poverty rate was observed in Rangpur (57.3 per cent), followed by Rajshahi (55.5 per cent), and Mymensingh (46.2 per cent). The comparatively higher rise in poverty in these divisions was not unanticipated as they have been showing lower progress in the pace of poverty reduction from 2010 to 2016<sup>78</sup>.

Table 8: Poverty rates in 2020 by divisions (%)

Division	National		Rural		Urban	
	UP	LP	UP	LP	UP	LP
Barisal	29.3	20.2	26.9	20.8	36.0	18.7
Chattogram	35.1	18.8	40.9	22.3	24.7	12.4
Dhaka	38.4	28.8	45.1	40.3	30.8	15.8
Khulna	41.8	27.9	41.5	27.1	42.6	30.6
Mymensingh	46.2	38.9	49.6	42.5	35.6	27.8
Rajshahi	55.5	37.4	53.8	41.7	60.4	24.8
Rangpur	57.3	37.4	57.9	38.8	54.9	31.9
Sylhet	35.0	27.4	33.8	26.3	38.1	30.2

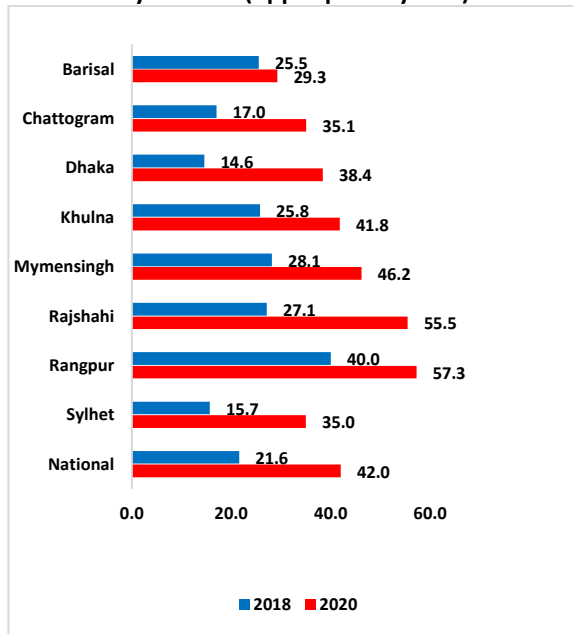
Source: SANEM household survey 2020

<sup>7</sup> <https://today.thefinancialexpress.com.bd/>

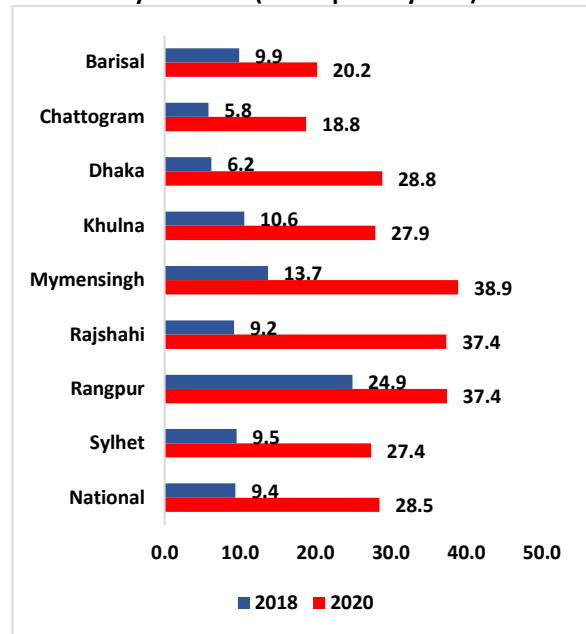
<sup>8</sup> <https://documents1.worldbank.org/>

In the Rajshahi division, the poverty rate rose higher in 2020 compared to 2018 and 2016 (55 per cent, 27.1 per cent and 28.9 per cent, respectively) (Figure 6). It indicates that there is a regional disparity in the rise in poverty levels across the divisions. A similar scenario across the divisions is based on the lower poverty level (Figure 7). For example, lower poverty has almost tripled in Mymensingh, which is 38.9 per cent while it was 13.7 per cent in 2018 and 17.6 per cent in 2016. Hence, the advancement in poverty reduction has been heavily dented due to the pandemic.

**Figure 6: Poverty dynamics between 2018 and 2020 by division (upper poverty rate)**

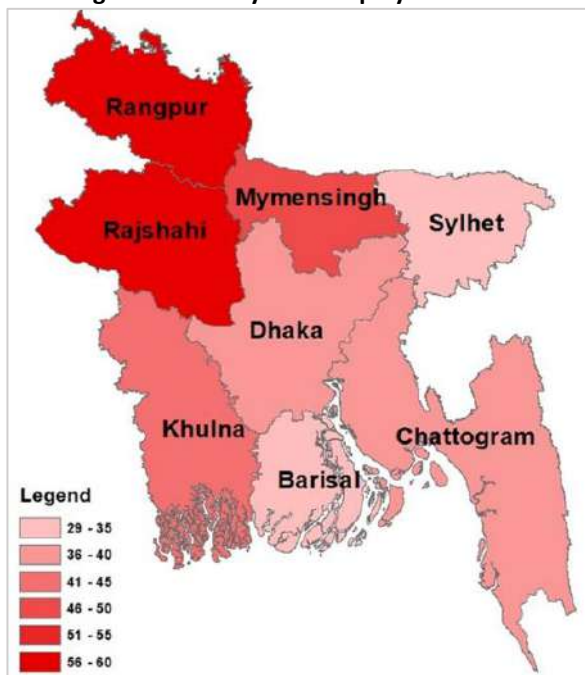


**Figure 7: Poverty dynamics between 2016 and 2020 by divisions (lower poverty rate)**

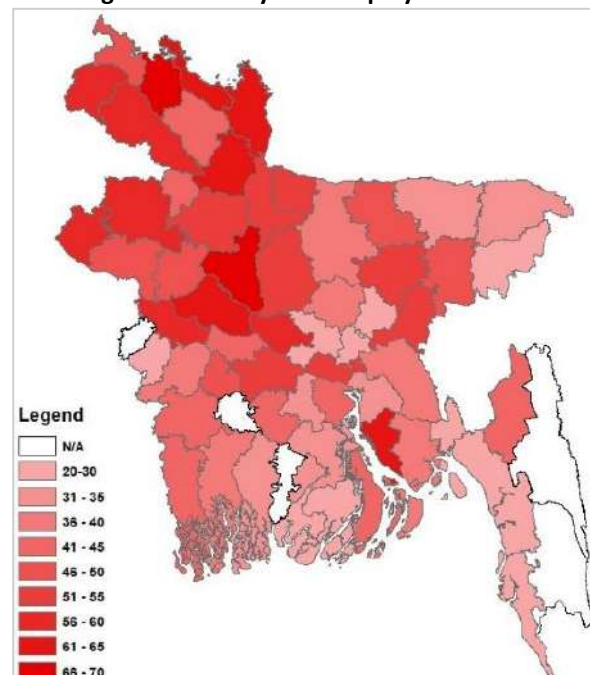


Source: SANEM household survey 2020

**Figure 8: Poverty heat map by divisions**



**Figure 9: Poverty heat map by districts**



Source: SANEM household survey 2020

Poverty heat maps depicted in Figure 8 and Figure 9 show the concentration of poverty rate according to division and district, respectively. Rangpur division has the highest concentration or incidence of poverty, while the Barisal division has the lowest in 2020 (Figure 8). Kurigram has the highest concentration, while the lighter area indicates the least concentration of poverty in Meherpur (Figure 9). Poverty rates according to the district shows that Kurigram has the highest poverty rate while Meherpur has the lowest poverty rate, 65 per cent and 21.1 per cent, respectively (Table 9).

**Table 9: Poverty rates in 2020 by district (%)**

District	Upper Poverty	Lower Poverty
Bagerhat	34.7	22.4
Bandarban	40.0	40.0
Barguna	21.6	19.6
Barisal	31.6	18.4
Bhola	43.8	35.4
Bogra	51.9	31.9
Brahamanbaria	53.9	28.4
Chandpur	33.5	18.5
Chittagong	28.0	12.9
Chuadanga	28.6	10.7
Comilla	39.6	20.7
Cox's Bazar	26.2	16.7
Dhaka	29.7	17.4
Dinajpur	58.1	37.2
Faridpur	50.9	40.0
Feni	21.3	12.8
Gaibandha	61.8	43.6
Gazipur	39.6	30.2
Gopalganj	44.0	44.0
Habiganj	48.3	38.3
Jamalpur	53.8	48.1
Jessore	44.8	29.9
Jhalokati	34.8	13.0
Jhenaidah	36.4	27.3
Joypurhat	43.8	34.4
Khagrachhari	44.1	29.4
Khulna	40.0	33.8
Kishoreganj	54.7	46.2
Kurigram	65.0	50.0
Kushtia	55.2	37.9
Lakshmipur	64.3	28.6
Lalmonirhat	62.0	42.0
Madaripur	31.7	31.7
Magura	45.8	25.0
Manikganj	58.3	50.0
Maulvibazar	27.1	20.8
Meherpur	21.1	10.5
Munshiganj	52.9	47.1
Mymensingh	36.7	26.6
Naogaon	56.8	43.2
Narail	50.0	20.0
Narayanganj	26.3	20.2

District	Upper Poverty	Lower Poverty
Narsingdi	28.8	22.7
Natore	49.4	28.4
Nawabganj	55.4	39.3
Netrakona	50.0	43.8
Nilphamari	70.2	45.6
Noakhali	39.7	29.4
Pabna	64.4	33.3
Panchagarh	48.1	34.6
Patuakhali	20.8	18.8
Pirojpur	20.0	10.0
Rajbari	41.4	31.0
Rajshahi	46.4	36.6
Rangamati	50.0	50.0
Rangpur	44.6	26.5
Satkhira	44.0	28.0
Shariatpur	41.9	37.2
Sherpur	54.9	52.9
Sirajganj	67.0	53.2
Sunamganj	32.4	26.5
Sylhet	30.9	23.5
Tangail	54.8	41.3
Thakurgaon	56.7	23.3

Source: SANEM household survey 2020

## 5.2 Dynamics of new poor

Given the panel dimension of the dataset, the dynamics of new poor were further delved - who fell back and who graduated out of poverty (Table 10). 46.2 per cent of households who were extremely poor in 2018, remained extreme poor in 2020. Interestingly, 15.8 per cent of these households graduated to upper poverty, 17.7 per cent moved to the vulnerable poor category (where the vulnerable poverty line is defined as 1.25 times of the UPL), and the rest moved to the non-vulnerable non-poor category. Contrastingly, among the moderate poor households in 2018, 41 per cent of them fell back to extreme poverty. Another 18.7 per cent of these households moved up to the vulnerable poor group while 22.9 per cent graduated to the non-vulnerable non-poor category.

Table 10: Dynamics of new poor-graduation and fall-back

		Status 2020				Total (%)
		Extreme-Poor	Moderate-Poor	Vulnerable Poor	Non-Vulnerable	
Status 2018	Extreme-Poor	46.2	15.8	17.7	20.3	100.0
	Moderate-Poor	41.0	17.4	18.7	22.9	100.0
	Vulnerable Poor	34.8	14.0	21.4	29.9	100.0
	Non-Vulnerable	20.0	12.0	18.1	49.9	100.0

Source: SANEM household survey 2020

The largest dip in poverty is seen for the households who were vulnerable poor in 2018- 34.8 per cent of them fell back to extreme poverty while another 14 per cent fell back to moderate poverty. In the case of non-vulnerable non-poor households, 20 per cent fell below the extreme poverty line, 12 per cent fell below moderate poverty, and 18 per cent became vulnerable poor.

In this framework, among all the divisions lowest extreme poor is under Khulna (7 per cent) and Sylhet (7 per cent) while the highest extreme poor is under Rangpur (42 per cent), Chattogram (38 per cent) and Dhaka (37 per cent). Graduation statistics exhibits that 75.5 per cent extreme poor graduated to relative-poor, vulnerable poor and non-vulnerable poor in Sylhet division which is topmost. Equivalently, fall-back statistics exhibit that 65.5 per cent of non-vulnerable people add up to extreme poor, relative-poor and vulnerable poor (Table 11).

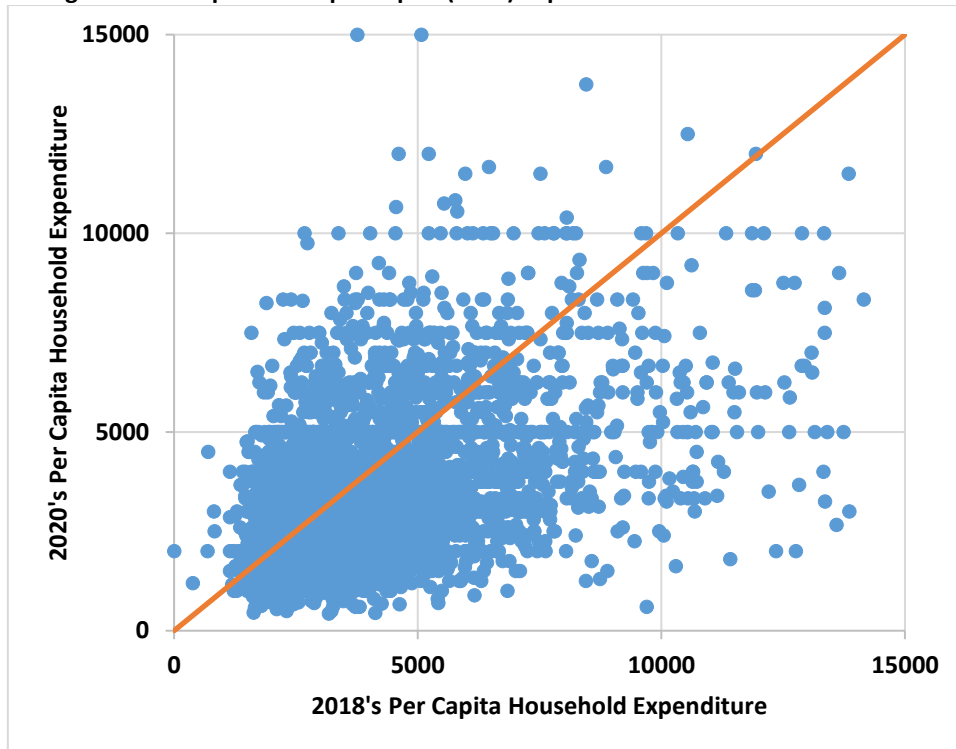
**Table 11: Graduation fall-back by division (%)**

		Status 2020									
		Barisal					Mymensingh				
Poverty Status	Extre me poor	Moder ate poor	Vulnera ble poor	Non-poor and non-vulnerable	Total	Extre me poor	Moder ate poor	Vulnera ble poor	Non-poor and non-vulnerable	Total	
											Extreme poor
Moderate poor	26.5	10.2	18.4	44.9	100	54.3	6.5	8.7	30.4	100	
Vulnerable poor	30.0	8.8	27.5	33.8	100	48.0	10.2	20.4	21.4	100	
Non-poor and non-vulnerable	7.6	7.6	25.8	59.1	100	24.2	7.3	20.8	47.8	100	
Total	20.2	9.1	23.3	47.4	100	38.9	7.3	19.7	34.1	100	
		Chattogram					Rajshahi				
		Extreme poor	39.6	20.8	17.7	21.9	100	39.7	19.0	22.2	19.0
Moderate poor	27.6	23.5	21.2	27.6	100	47.7	22.2	17.6	12.4	100	
Vulnerable poor	24.7	16.0	21.9	37.3	100	40.9	16.8	21.6	20.7	100	
Non-poor and non-vulnerable	11.1	14.1	20.0	54.8	100	30.0	17.0	18.4	34.6	100	
Total	18.8	16.3	20.5	44.4	100	37.4	18.1	19.5	25.0	100	
		Dhaka					Rangpur				
		Extreme poor	54.4	5.9	17.6	22.1	100	51.3	22.4	14.5	11.8
Moderate poor	50.8	11.7	20.0	17.5	100	44.1	15.1	19.4	21.5	100	
Vulnerable poor	38.7	10.9	19.5	30.9	100	38.9	20.0	18.9	22.1	100	
Non-poor and non-vulnerable	21.4	9.2	16.4	53.0	100	27.9	21.1	12.1	38.9	100	
Total	28.8	9.6	17.3	44.2	100	37.4	19.8	15.4	27.3	100	
		Khulna					Sylhet				
		Extreme poor	25.0	21.4	14.3	39.3	100	53.8	15.4	15.4	15.4
Moderate poor	42.9	15.9	12.7	28.6	100	27.8	22.2	38.9	11.1	100	
Vulnerable poor	27.5	14.2	21.7	36.7	100	47.1	2.9	23.5	26.5	100	
Non-poor and non-vulnerable	24.3	12.2	18.0	45.5	100	20.9	6.3	15.8	57.0	100	
Total	27.9	13.9	18.0	40.2	100	27.4	7.6	18.8	46.2	100	

Source: SANEM household survey 2020

The aforementioned dynamics of falling back to poverty are primarily linked to the households' sharp income/expenditure falls in 2020. A large number of the households experienced a fall in their per capita household expenditure, in absolute terms, in 2020 compared to the respective levels in 2020 (Figure 10).

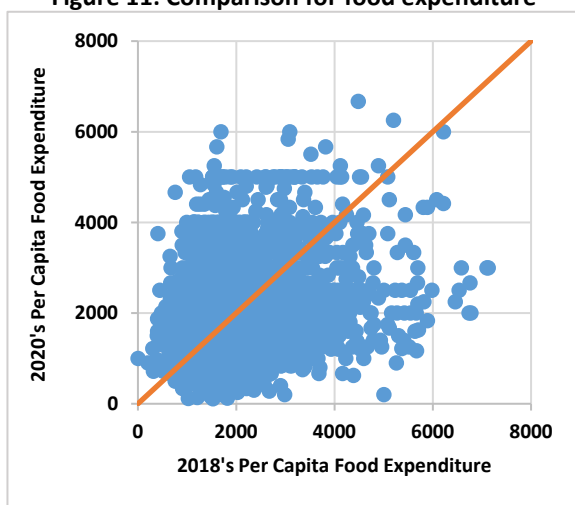
**Figure 10: Comparison of per capita (total) expenditure between 2018 and 2020**



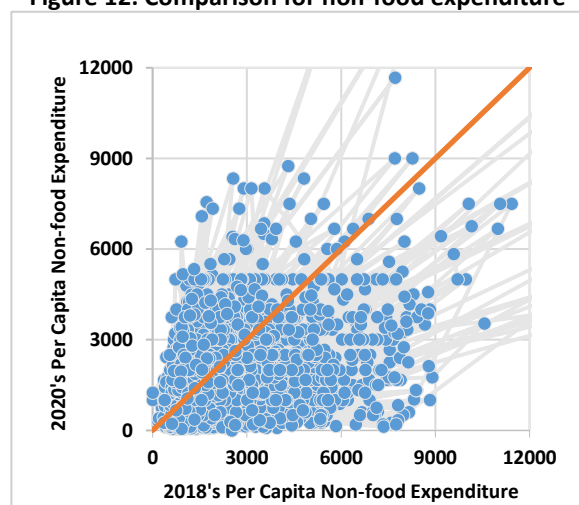
Source: SANEM household survey 2020

The following figures show that the per capita household expenditure fall is also large for food expenditure and non-food expenditure (Figure 11 and 12).

**Figure 11: Comparison for food expenditure**



**Figure 12: Comparison for non-food expenditure**

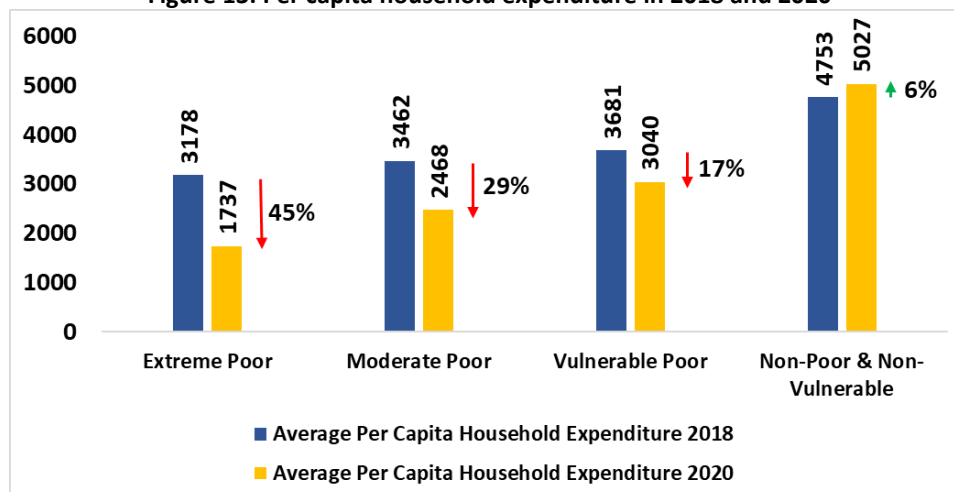


Source: SANEM household survey 2020



The greatest fall in per capita expenditure was observed for the extreme poor households (45 per cent) followed by moderate poor (29 per cent) and vulnerable poor households (17 per cent). Conversely, non-vulnerable non-poor households had an increase in per capita expenditure by 6 per cent (Figure 13).

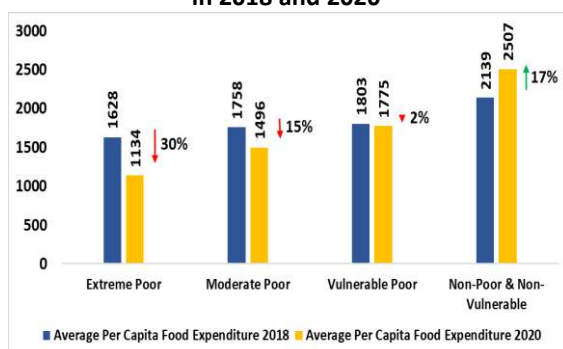
**Figure 13: Per capita household expenditure in 2018 and 2020**



Source: SANEM household survey 2020

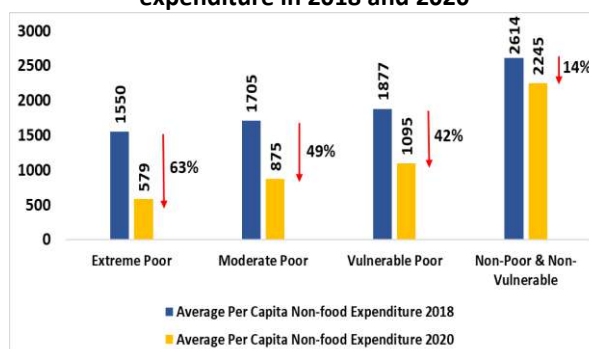
The extreme poor and moderate poor households cut through their food expenditure (30 per cent and 15 per cent respectively) as well as their non-food expenditures (63 per cent and 49 per cent respectively). While the vulnerable poor households also cut in both food and non-food expenditures (17 per cent and 2 per cent respectively), the non-vulnerable households increased their food expenditure (in absolute terms) by 17 per cent compared to that in 2018 (Figure 14 and 15).

**Figure 14: Per capita household food expenditure in 2018 and 2020**



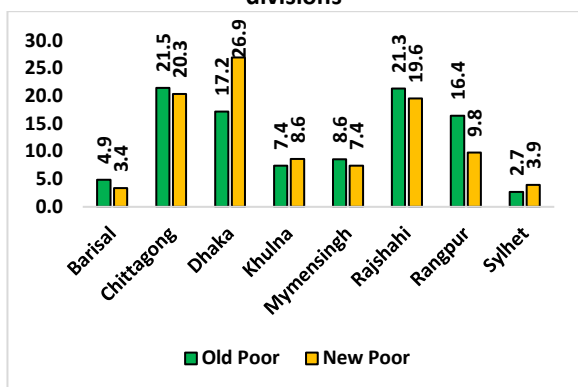
Source: SANEM household survey 2020

**Figure 15: Per capita household non-food expenditure in 2018 and 2020**

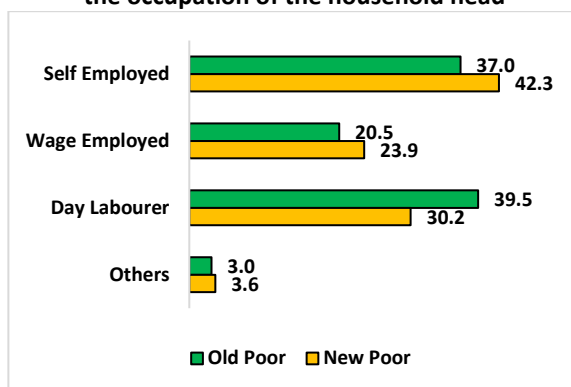


For a better understanding of the new-poor, households were categorised as “old-poor” and “new-poor” depending on whether they were already poor prior to the pandemic or whether they had fallen below the poverty line during the pandemic. Figure 16 shows that the new poor is highest in the Dhaka division which is 26.9 per cent, and the old poor is 17.2 per cent.

**Figure 16: Distribution of old poor and new poor by divisions**



**Figure 17: Distribution of old poor and new poor by the occupation of the household head**

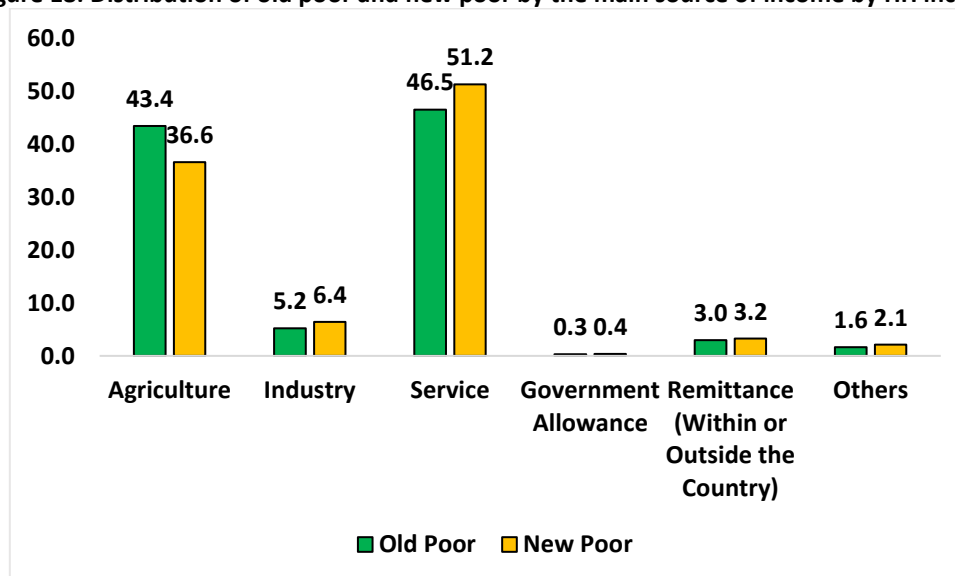


Source: SANEM household survey 2020

In the “old poor” household category, 37 per cent of household heads were self-employed, 20.5 per cent were wage-employed, and 39.5 per cent were day labourers (Figure 17). In contrast, in the “new poor” households, 42.3 per cent of household heads were self-employed, 23.9 per cent were wage-employed, and 30.2 per cent were day labourers.

For the main source of income, among “old-poor” households, 43.4 per cent relied on agriculture, 5.2 per cent on the industry, 46.5 per cent on service, and 3 per cent on remittances. In contrast, among “new-poor” households, 36.6 per cent relies on agriculture, 6.4 per cent on the industry, 51.2 per cent on service, and 3.2 per cent on remittances (Figure 18).

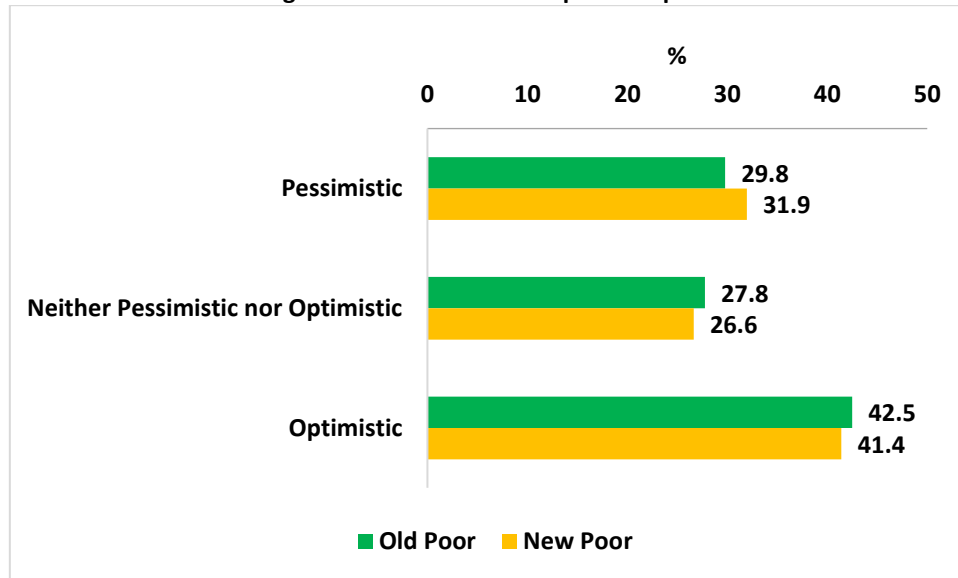
**Figure 18: Distribution of old poor and new poor by the main source of income by HH income**



Source: SANEM household survey 2020

Among the new poor households, 44.8 per cent lived in semi-pucca and 43.7 per cent lived in Katcha households. On the other hand, 57.7 per cent of old poor households lived in Katcha and 35 per cent in semi-pucca households. The rest of the old and new poor households lived in pucca households. Among the new poor, 41.4 per cent of people are optimistic about socio-economic recovery while 31.9 per cent are not optimistic about the recovery (Figure 19). For old poor 42.5 per cent of people are optimistic while 29.8 per cent of people are pessimistic.

**Figure 19: Likert scale new poor old poor**



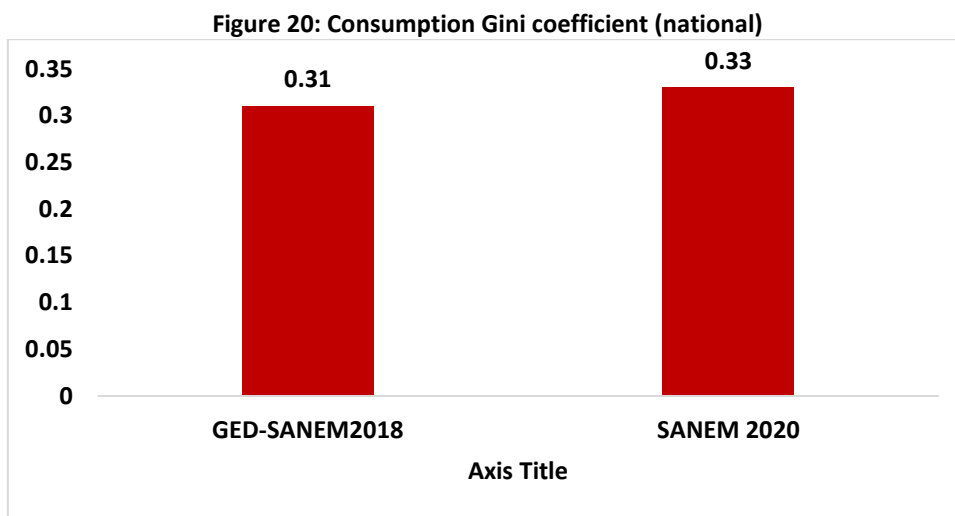
Source: SANEM household survey 2020

## 6. Impact on Inequality

COVID-19 has increased the pre-existing inequality among various income categories. The surveyed households provided a glimpse of the rising inequality due to the pandemic. This chapter intends to delve into the socio-economic inequality of the surveyed household.

### 6.1 Income inequality

The consumption expenditure Gini coefficient used to describe the income inequality increased from 0.31 in 2018 to 0.33 in 2020 (Figure 20). Such an increase in inequality originated from the fall in income (expenditure) for the poorer (expenditure) groups compared to the richer groups.



Source: SANEM household survey 2020

The ratio of income shares between the richest 5 per cent and poorest 20 per cent households increased from 2.05 in February 2020 to 2.45 in November 2020. Correspondingly, the ratio of expenditure share of the richest 5 per cent to that of the poorest 20 per cent increased from 1.34 in 2018 to 2.15 in 2020. The expenditure share of the richest 5 per cent of households increased by 1.02 percentage points even weathering this pandemic, whereas for the poorest 20 per cent it declined by 3.13 percentage points. One critical point to remember is that since most ultra-rich households could not be included in the survey, the real impact on inequality might be much larger than those found in the survey (Table 12).

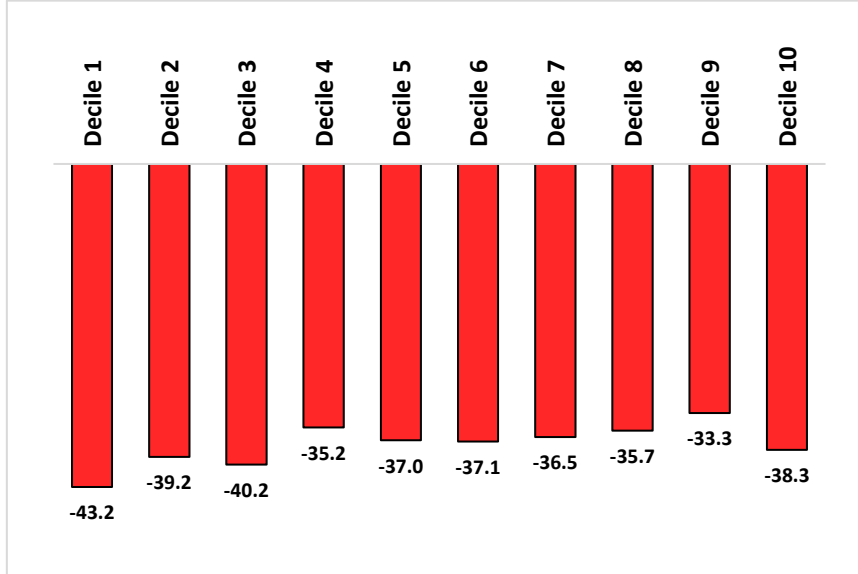
**Table 12: Ratio of richest 5% to poorest 20% (income and expenditure)**

Income/ Expenditure decile	Income share (% of total)		Expenditure share (% of total)	
	Feb 2020	Oct 2020	2018	2020
Richest (5%)	15.8	15.9	12.9	13.9
Poorest (20%)	7.7	6.4	9.6	6.5
<b>Ratio</b>	<b>2.1</b>	<b>2.5</b>	<b>1.3</b>	<b>2.2</b>

Source: SANEM household survey 2020

The average income fall between March and November is 43.2 in decile 1 where it is lowest in the decile 33.3 in decile 9 (Figure 21). For decile 10 it is 38.3 per cent.

Figure 21: Average income fall by expenditure decile between March and November 2020(%)



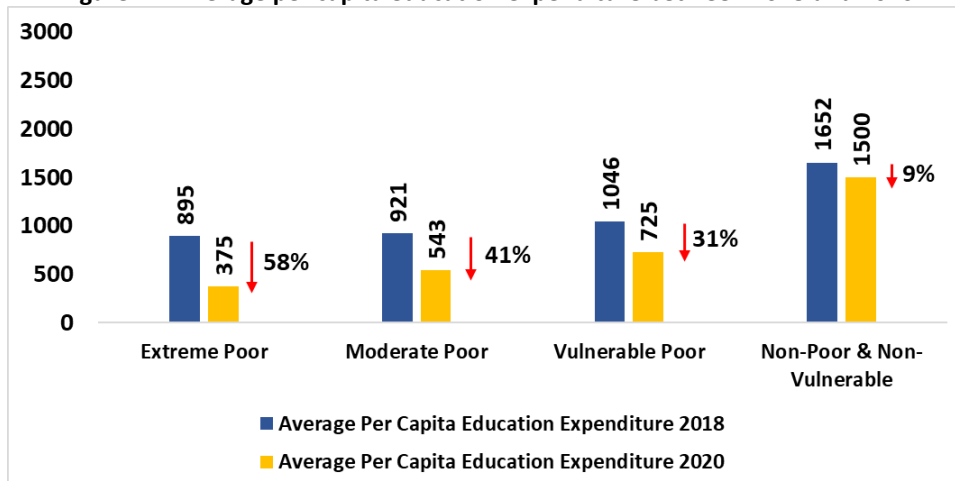
Source: SANEM household survey 2020

## 6.2 Other forms of inequality

### 6.2.1 Education

The rise in inequality due to the pandemic did not limit to income only. There has been a widening gap in investment in human capital for households with intergenerational impacts (education and healthcare). Overall, the average per capita education expenditure fell for all households between 2018 and 2020. However, the fall was as high as 58 per cent for the extreme poor households, followed by moderate poor households (41 per cent) in contrast to non-vulnerable non-poor households who cut it down only by 9 per cent (Figure 22).

Figure 22: Average per capita education expenditure between 2018 and 2020

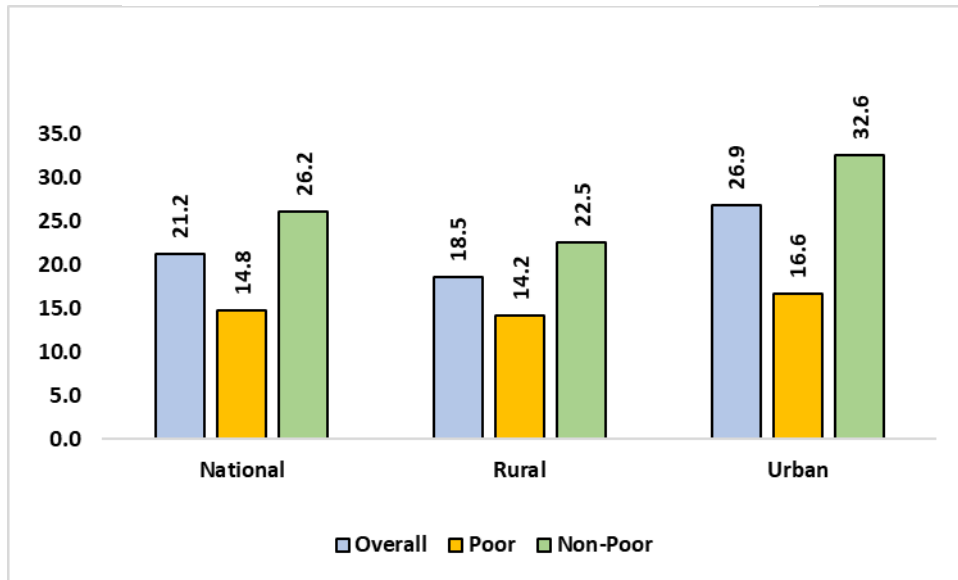


Source: SANEM household survey 2020

There appeared a digital divide in the pandemic period as well. Since formal education has been dependent on virtual media, namely online and television, access to devices and service or infrastructure to access the service was largely heterogeneous. Only 21 per cent of the

households reported that their children could participate in online/TV education. The gap between the rural and urban areas is also noteworthy, 19 per cent and 27 per cent, respectively. The digital divide by poverty status is also clearly evident. In oppose to 26 per cent of the non-poor households, only 15 per cent of the poor households reported that their children participated in some form of online/TV education (Figure 23).

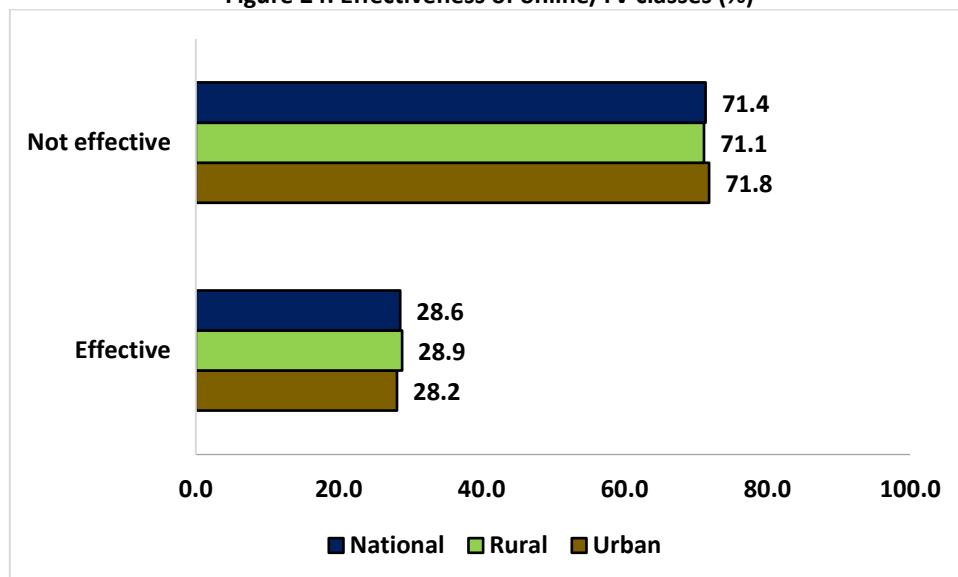
**Figure 23: Participation in online class/TV activities (%)**



Source: SANEM household survey 2020

Nevertheless, less than a third of the respondents mentioned online classes as effective. For the rural area, 71.14 per cent of people think that it is not effective whereas, in the urban area, the not effective rate is 71.84 per cent (Figure 24).

**Figure 24: Effectiveness of online/TV classes (%)**

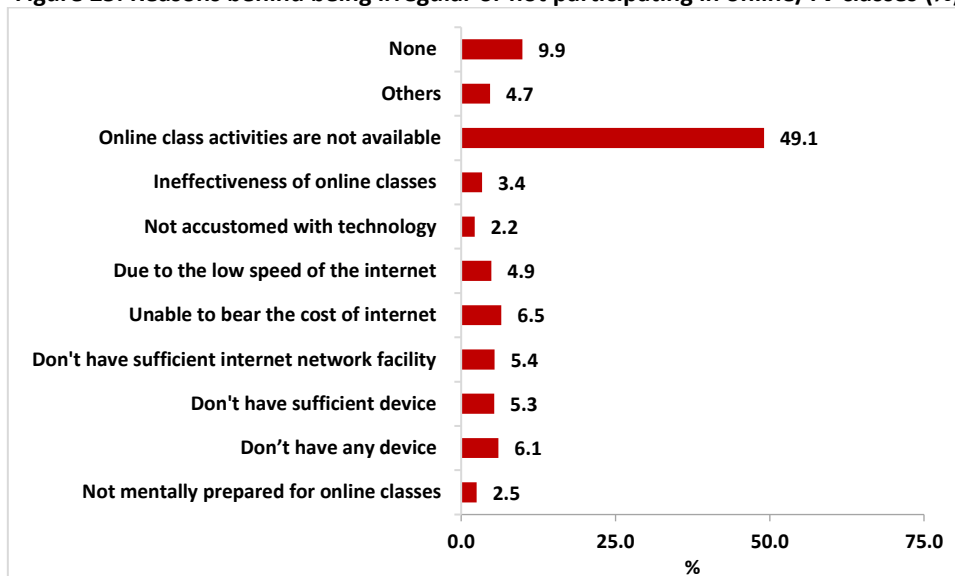


Source: SANEM household survey 2020

Regarding the reasons behind not joining the online/TV classes, the respondents mentioned the unavailability of online classes (49.1 per cent), no access to technological devices (6.1 per

cent), insufficient access to devices (5.3 per cent), inadequate access to the internet connection (5.4 per cent), inability to bear the cost of internet connection (6.5 per cent), amongst others (Figure 25).

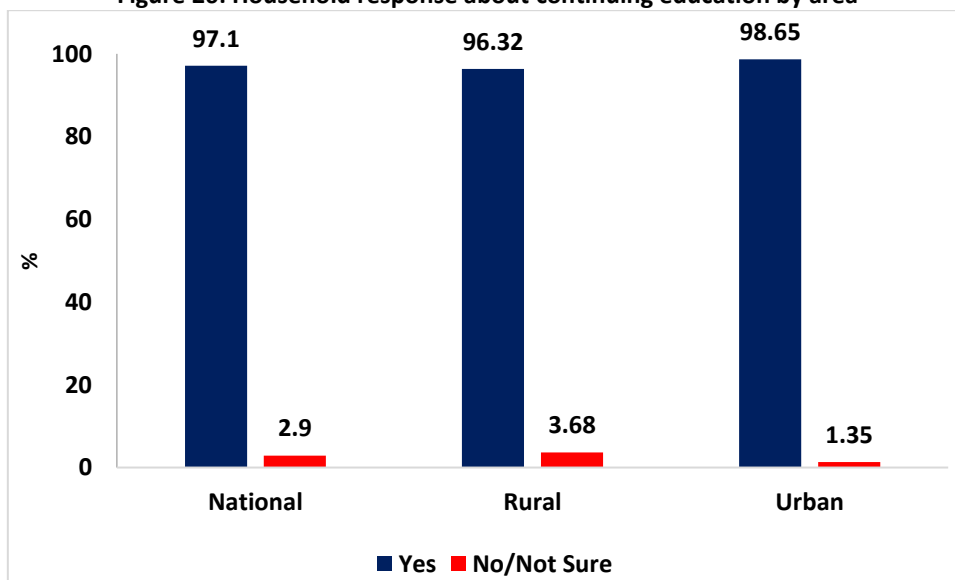
**Figure 25: Reasons behind being irregular or not participating in online/TV classes (%)**



Source: SANEM household survey 2020

Alarming, around 3 per cent of the households responded that they were not sure about continuing the education of their currently enrolled children (rural 3.7 per cent; urban 1.4 per cent) (Figure 26).

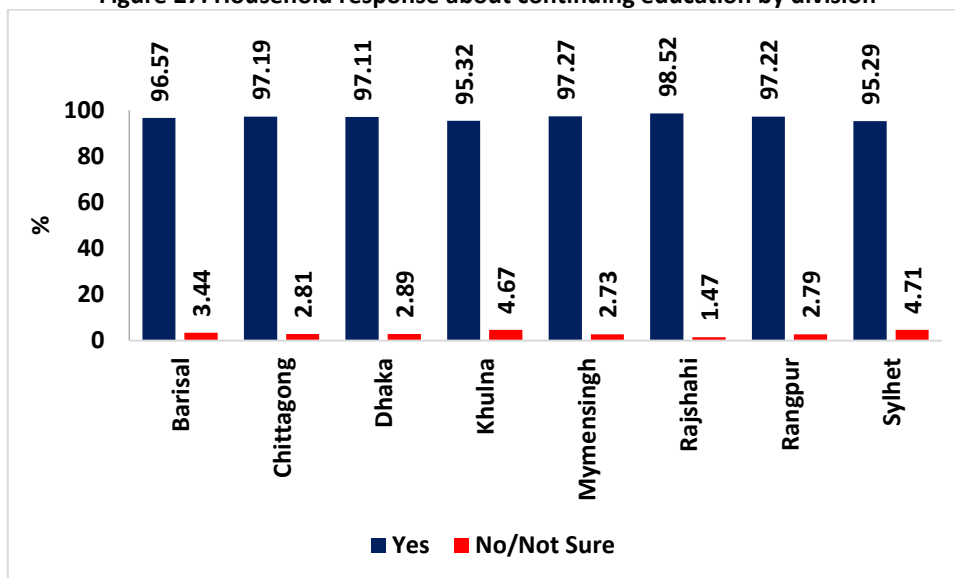
**Figure 26: Household response about continuing education by area**



Source: SANEM household survey 2020

The rate was the highest for Sylhet (4.71 per cent), followed by Khulna (4.7 per cent), Barisal (3.4 per cent), Dhaka (2.9 per cent), Chattogram (2.8 per cent), Rangpur (2.8 per cent), Mymensingh (2.7 per cent), and Rajshahi (1.5 per cent) (Figure 27).

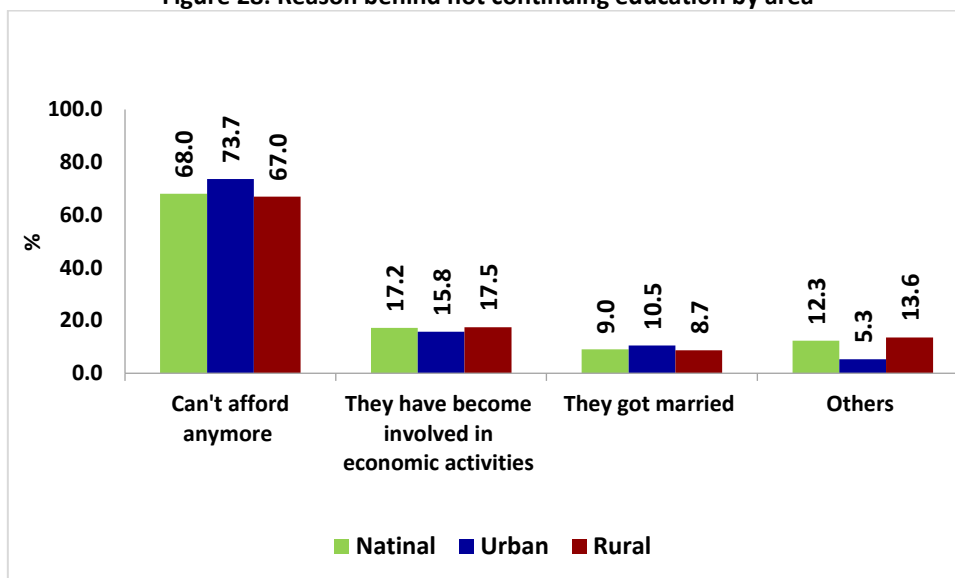
Figure 27: Household response about continuing education by division



Source: SANEM household survey 2020

Reasons for not continuing education included unaffordability of the households to continue (national 68 per cent; rural 67 per cent; urban 73.7 per cent), being already involved in economic activities (national 17.2 per cent; rural 17.5 per cent; urban 15.8 per cent), and being married (national 9 per cent; rural 13.6 per cent; urban 5.3 per cent), amongst others (Figure 28).

Figure 28: Reason behind not continuing education by area

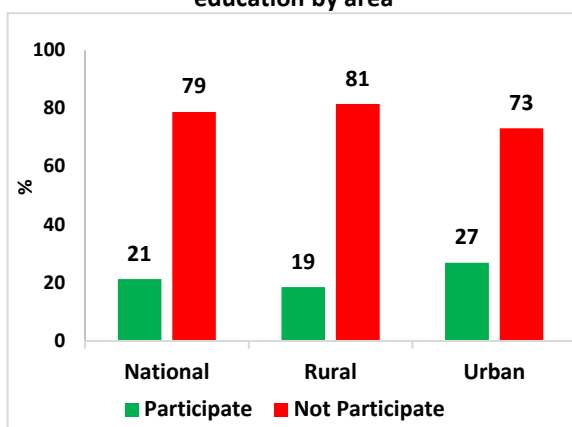


Source: SANEM household survey 2020

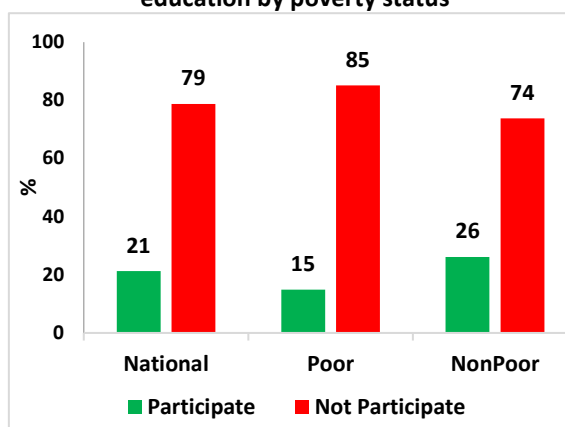
21 per cent can participate in online classes whether 79 per cent cannot participate in online class activities due to various reasons (Figure 29). For the rural areas, the number of students that cannot participate in online class/TV activities is higher than their urban counterparts. According to poverty status, 85 per cent poor students cannot participate in online class activities while only 15 per cent can participate. The non-poor participation rate is 26 per cent, which is almost double that of students living in poverty (Figure 30).



**Figure 29: Participation in online (TV, internet, etc.) education by area**



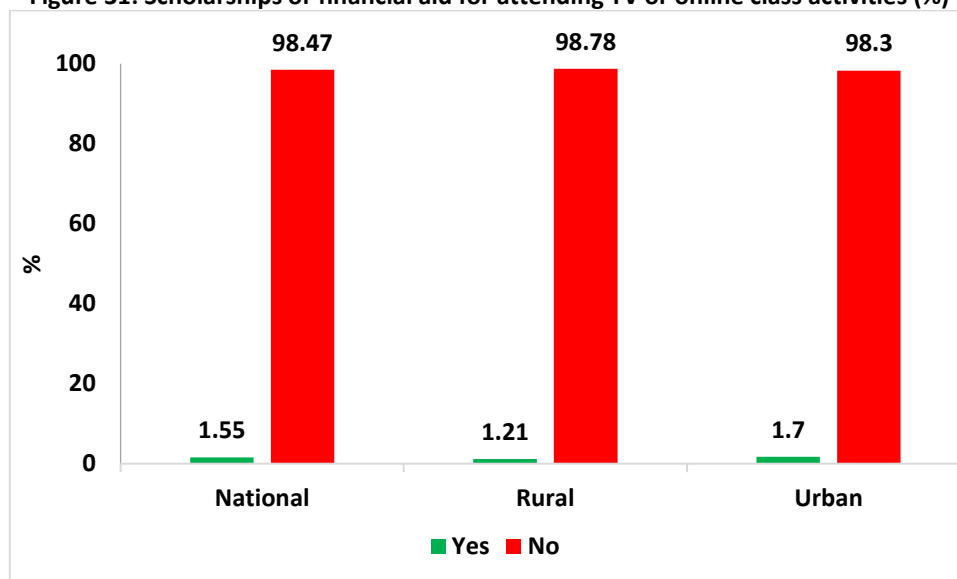
**Figure 30: Participation in online (TV, internet, etc.) education by poverty status**



Source: SANEM household survey 2020

During this pandemic, only 1.55 per cent of students got some form of financial aid for continuing their online class activities. In rural areas, 98.78 per cent and in urban areas 98.3 per cent students did not get any aid for TV or online class activities (Figure 31).

**Figure 31: Scholarships or financial aid for attending TV or online class activities (%)**



Source: SANEM household survey 2020

## 6.2.2 Healthcare

The problems households faced for getting healthcare during the pandemic (Table 13). At the national level, 40.9 per cent people shared that they have to face additional medical costs, 30.9 per cent faced the unavailability of healthcare providers. On the other hand, poor management at the hospital was faced by 28.4 per cent people and 27.7 per cent reported negligence of healthcare providers.

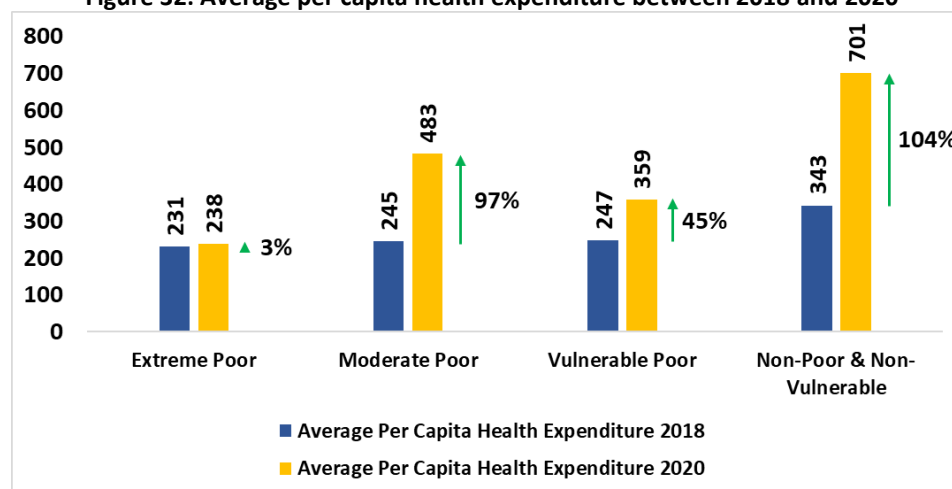
**Table 13: Problems regarding healthcare access during pandemic since March 2020**

Problems	Frequency			Percent		
	National	Rural	Urban	National	Rural	Urban
Additional medical costs	343	246	97	40.9	42.6	37.0
Unavailability of healthcare providers	215	134	81	25.6	23.2	30.9
Problems in getting admission to the hospital	64	45	19	7.6	7.8	7.3
Poor management at the hospital	238	165	73	28.4	28.6	27.9
Negligence of healthcare providers	232	157	75	27.7	27.2	28.6
Problems related to health checkup/diagnostics	97	50	47	11.6	8.7	17.9
Scarcity of necessary medicines	82	64	18	9.8	11.1	6.9
Problems related to coronavirus testing/treatment	32	14	18	3.8	2.4	6.9
Others	56	39	17	6.7	6.8	6.5

Source: SANEM household survey 2020

The non-poor and non-vulnerable population has decreased their average per capita health expenditure (Figure 32). Also, while the average per capita health expenditure increased for all households, the least increase was for the extreme poor (only 3 per cent). The largest increase was for the non-poor non-vulnerable households (104 per cent). Not to mention, the poor households spent only a fraction of the expenditures incurred by non-poor-non-vulnerable households on education and healthcare.

**Figure 32: Average per capita health expenditure between 2018 and 2020**

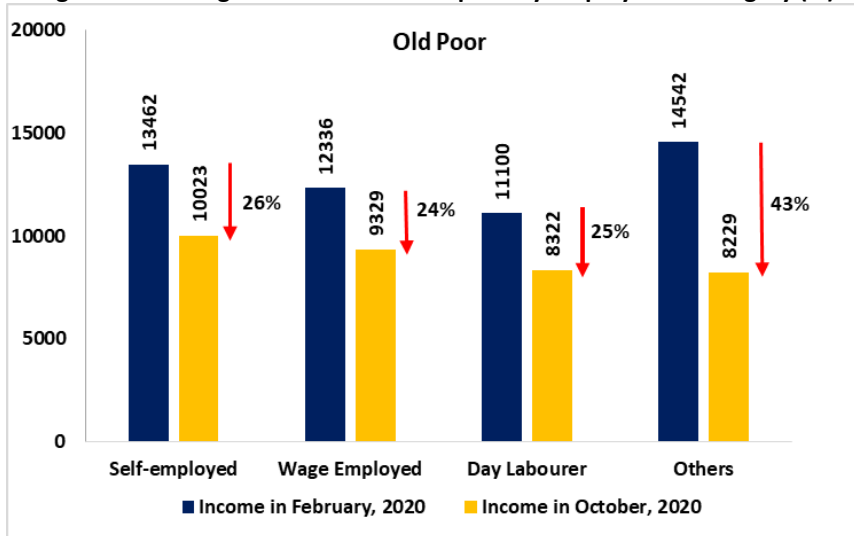


Source: SANEM household survey 2020

### 6.2.3 Income fall

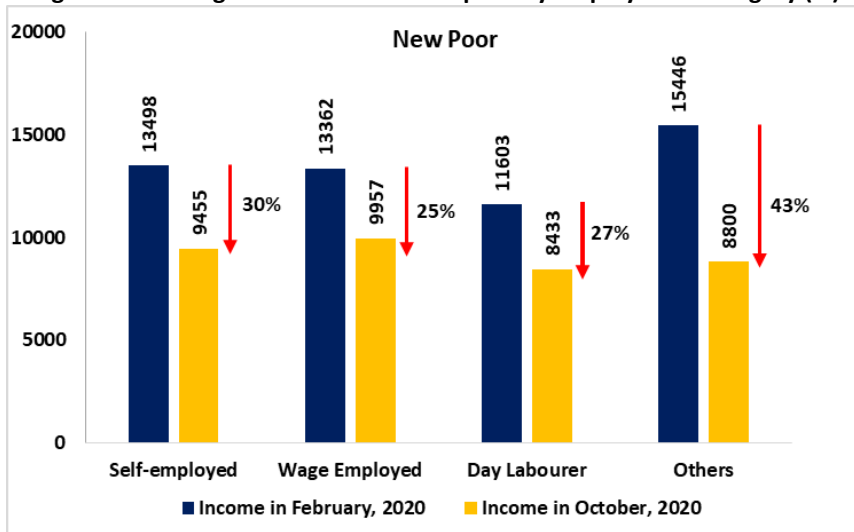
Average income falls for old poor shows that highest fall is held by the self-employed category people (26 per cent) when for wage employed and day labourer they are 24 per cent and 25 per cent respectively (Figure 33). For non-poor, the highest income fall was experienced by self-employed people (30 per cent), followed by day labourers (28 per cent) and wage employed category (28 per cent) (Figure 34). For the “new poor”, the average income fall is 30 per cent for the self-employed category followed by day labourer and wage employed categories, which are 27 per cent (Figure 35).

**Figure 33: Average income fall for old poor by employment category (%)**



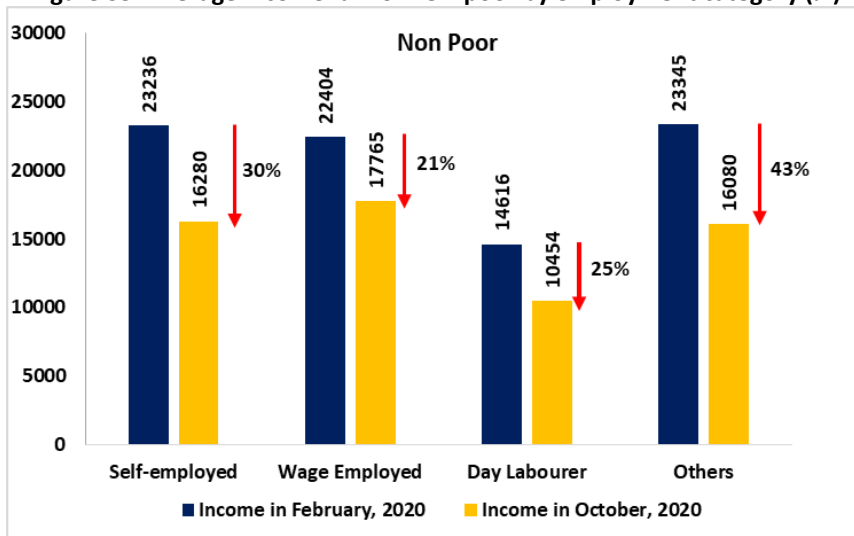
Source: SANEM household survey 2020

**Figure 34: Average income fall for non-poor by employment category (%)**



Source: SANEM household survey 2020

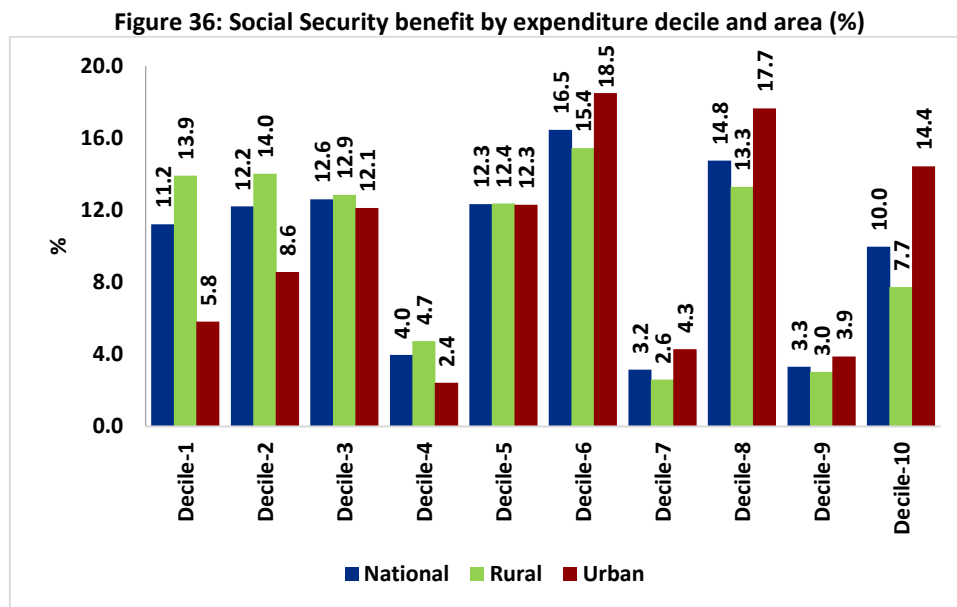
**Figure 35: Average income fall for new poor by employment category (%)**



Source: SANEM household survey 2020

## 6.2.4 Social security

The following figure depicts the social security benefits scenario by area according to the expenditure decile. Decile-6 urban people get the highest benefit of a social security programme which is 18.5 per cent while for the rural area it is 15.4 per cent. Decile-1 people get only 5.8 per cent and 13.9 per cent respectively for the urban and rural areas (Figure 36).



Source: SANEM household survey 2020

## 7. Impact on Employment

The surveyed households painted a concerning scenario regarding the pandemic's impact on employment. All the broad economic sectors have been impacted from an employment perspective and income perspective in the employed population. Due to the high level of informality, such changes are comparatively harder to capture. Still, the surveyed population confirmed the hypothesis that households were impacted negatively due to the pandemic. Table 14 shows the households based on their income source according to poverty status and area.

**Table 14: Main Source of income according to poverty status and area (%)**

Sectors	National		Rural		Urban	
	Non-Poor	Poor	Non-Poor	Poor	Non-Poor	Poor
Agriculture	23.1	38.7	32.2	46	7.5	19.8
Industry	7.0	6.1	6.9	5.8	7.2	6.8
Service	59.3	49.8	49.6	42.7	75.8	68.7
Others	10.6	5.5	11.3	5.8	9.5	4.8
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: SANEM household survey 2020

Moreover, according to Table 15, the main source of income distribution in various divisions shows that households that relied on the service sector as the main source of income experienced poverty more than other sectors.

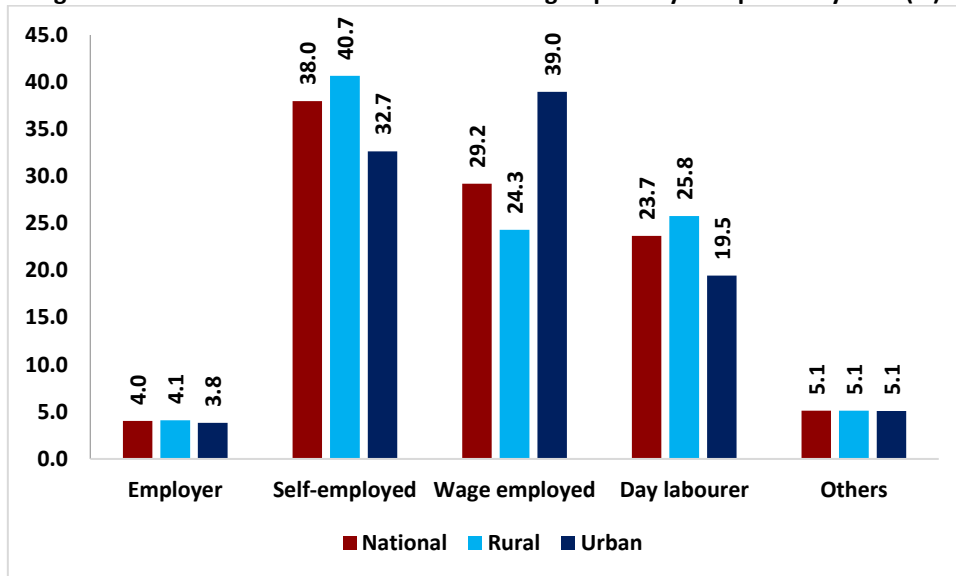
**Table 15: Poverty incidence according to main source of income and division (%)**

Sectors	Barisal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet
Agriculture	31.1	17.9	19.4	36.9	42.7	50.5	35.5	29.7
Industry	4.4	3.9	8.7	6.3	8.0	5.9	7.7	13.5
Service	56.1	63.9	62.4	51.4	43.2	40.7	54.1	44.5
Govt. Allowance	1.0	0.8	1.1	0.9	1.6	0.5	0.4	0.4
Remittance	4.7	10.7	4.2	2.7	2.4	1.5	0.4	5.7
Others	2.7	2.8	4.2	1.8	2.1	1.0	1.9	6.1

Source: SANEM household survey 2020

The distribution of households according to their primary occupation by area (Figure 37). It unveils that 42.01 per cent of households were self-employed while 29.2 per cent were wage employed and 23.67 per cent were employed as day labourers.

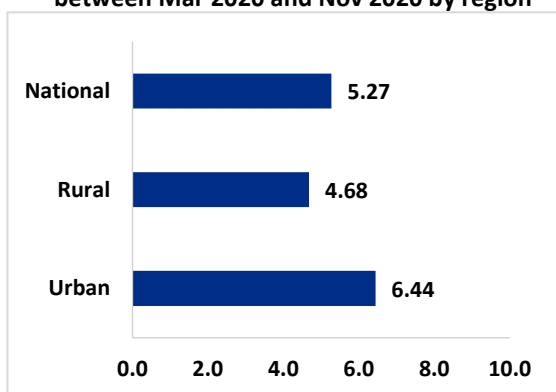
**Figure 37: Distribution of households according to primary occupation by area (%)**



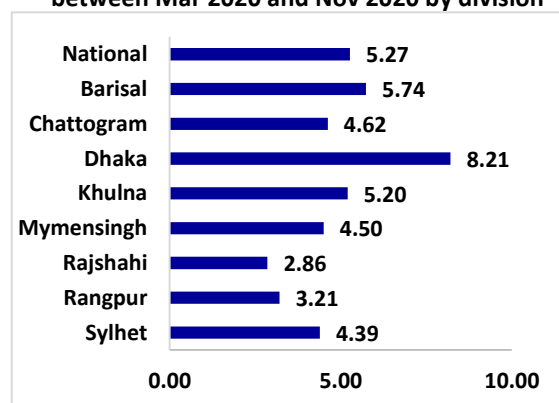
Source: SANEM household survey 2020

The percentage of households whose main earning member’s primary occupation has changed during the pandemic (Figure 38). Overall, 5.27 per cent of households reported that their main income earner had changed occupation, while the number is higher for the urban portion of the population (6.44 per cent). Noteworthy, changing occupation requires the access to opportunity to change, for instance, becoming unemployed will not be perceived as a change of occupation. Figure 39 shows that the occupation changing incident is quite higher for households of the Dhaka division where the number is only 2.86 per cent for the Rajshahi division.

**Figure 38: Primary earner’s occupation change between Mar 2020 and Nov 2020 by region**



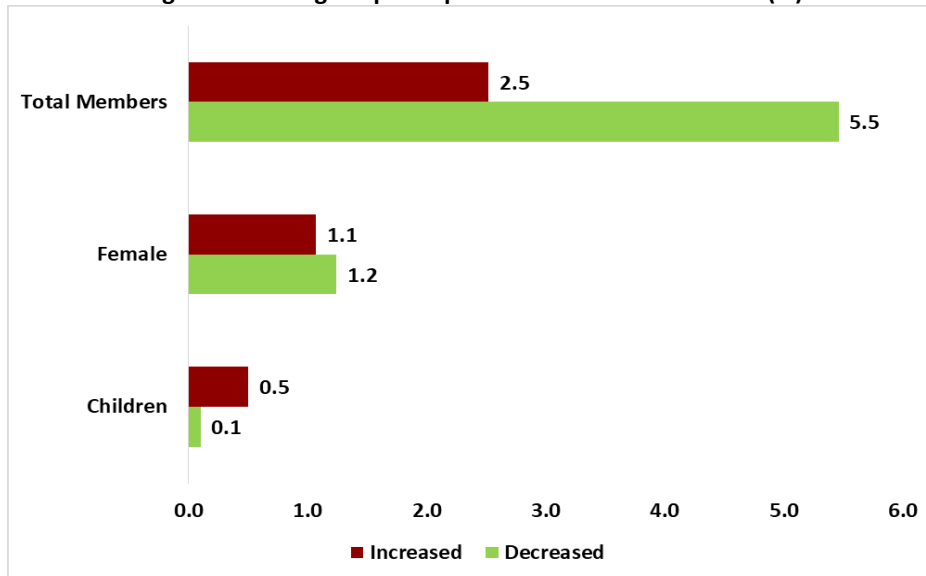
**Figure 39: Primary earner’s occupation change between Mar 2020 and Nov 2020 by division**



Source: SANEM household survey 2020

The change in the participation rate in economic activities during the pandemic situation. It shows that 5.5 per cent of households’ members participated more in economic activities whereas 2.5 per cent participated less than the pre-pandemic time (Figure 40). For females and children, the rise in economic activities is 1.1 per cent and 0.5 per cent respectively.

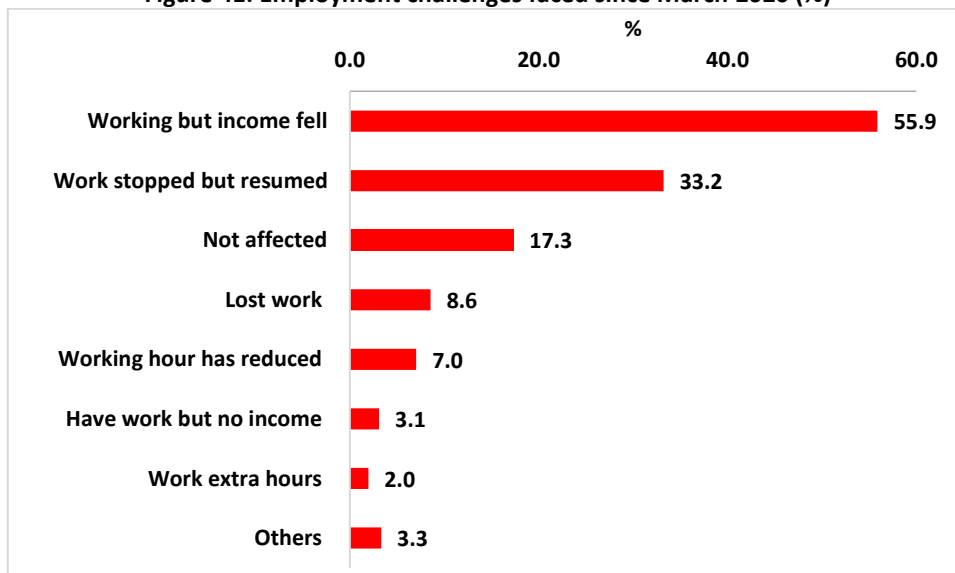
**Figure 40: Change in participation in economic activities (%)**



Source: SANEM household survey 2020

However, the impact on employment was not homogenous for all households. Among the surveyed households, 55.9 per cent responded that despite being employed, the household's main earner's income had fallen since March 2020 (Figure 41). Only 17.3 per cent of households responded that they were involved in economic activities without any disruption. Between February and October 2020, the main income earners across all employment categories experienced a fall in average incomes- the decline was 32 per cent for self-employed, 23 per cent for wage-employed, 29 per cent for day labourers, and 35 per cent for other categories.

**Figure 41: Employment challenges faced since March 2020 (%)**



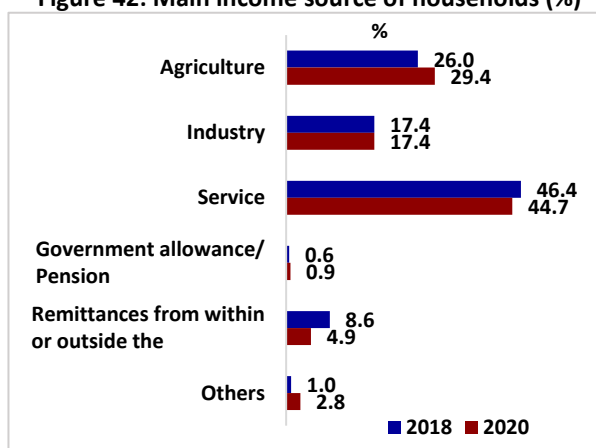
Source: SANEM household survey 2020

The occupational mobility across the broad economic sector was observed between 2018 and 2020, as depicted in Figure 42. In 2018, agriculture was the primary source of income for 26 per cent of the households. In 2020, 29.4 per cent of the households relied on agriculture as

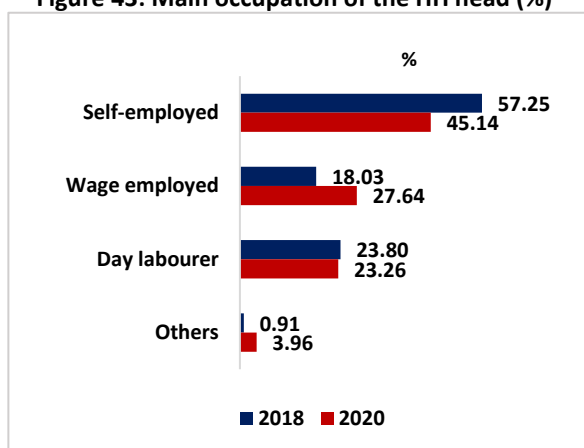
the main source of income, while the dependence on the services sector and the remittances declined 44.7 per cent and 4.9 per cent respectively.

The primary occupation of the household head across the households was also observed between 2018 and 2020 (Figure 43). In 2018, self-employed was the main occupation of the household head for 57.25 per cent of the households, while in 2020, 45.14 per cent of the households belong to self-employed as the main occupation of the household head.

**Figure 42: Main income source of households (%)**



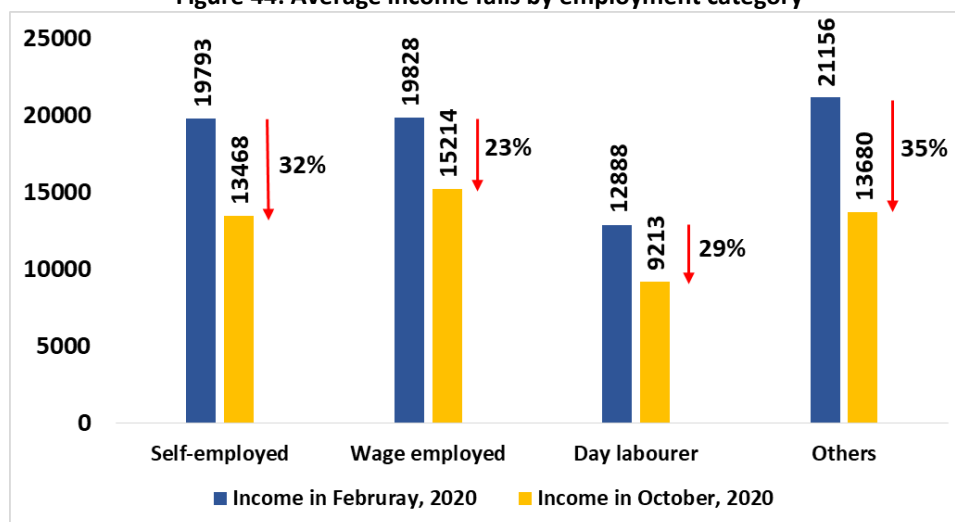
**Figure 43: Main occupation of the HH head (%)**



Source: SANEM household survey 2020

Figure 44 shows that the average income falls of households by employment categories of primary income earners between March and November 2020.

**Figure 44: Average income falls by employment category**

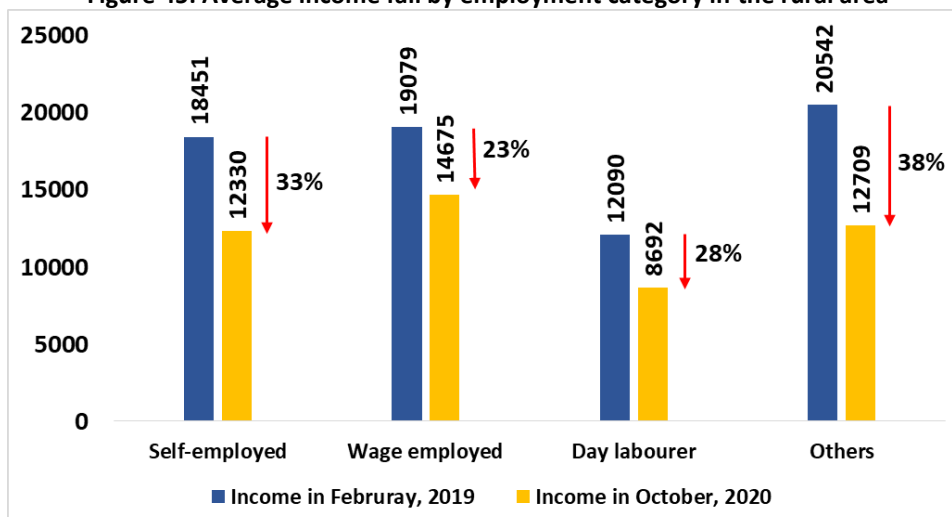


Source: SANEM household survey 2020

For rural areas, the lowest income fall is disclosed by the wage employed category (23 per cent) while it is 33 per cent and 28 per cent for self-employed and day labourers, respectively (Figure 45).



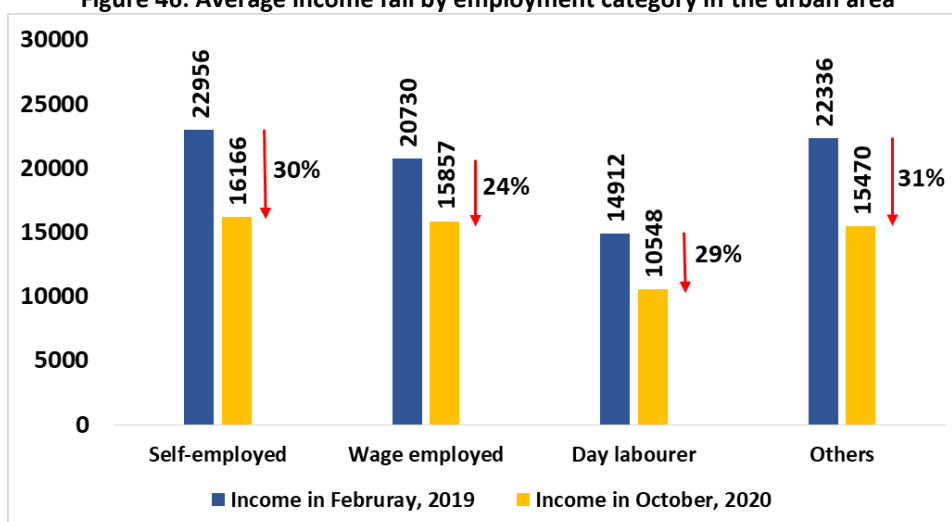
Figure 45: Average income fall by employment category in the rural area



Source: SANEM household survey 2020

For urban areas, the highest income fall is disclosed by the self-employed category, followed by the amount of 30 per cent while it is 24 per cent and 29 per cent for wage-employed and day labourer category people respectively (Figure 46).

Figure 46: Average income fall by employment category in the urban area

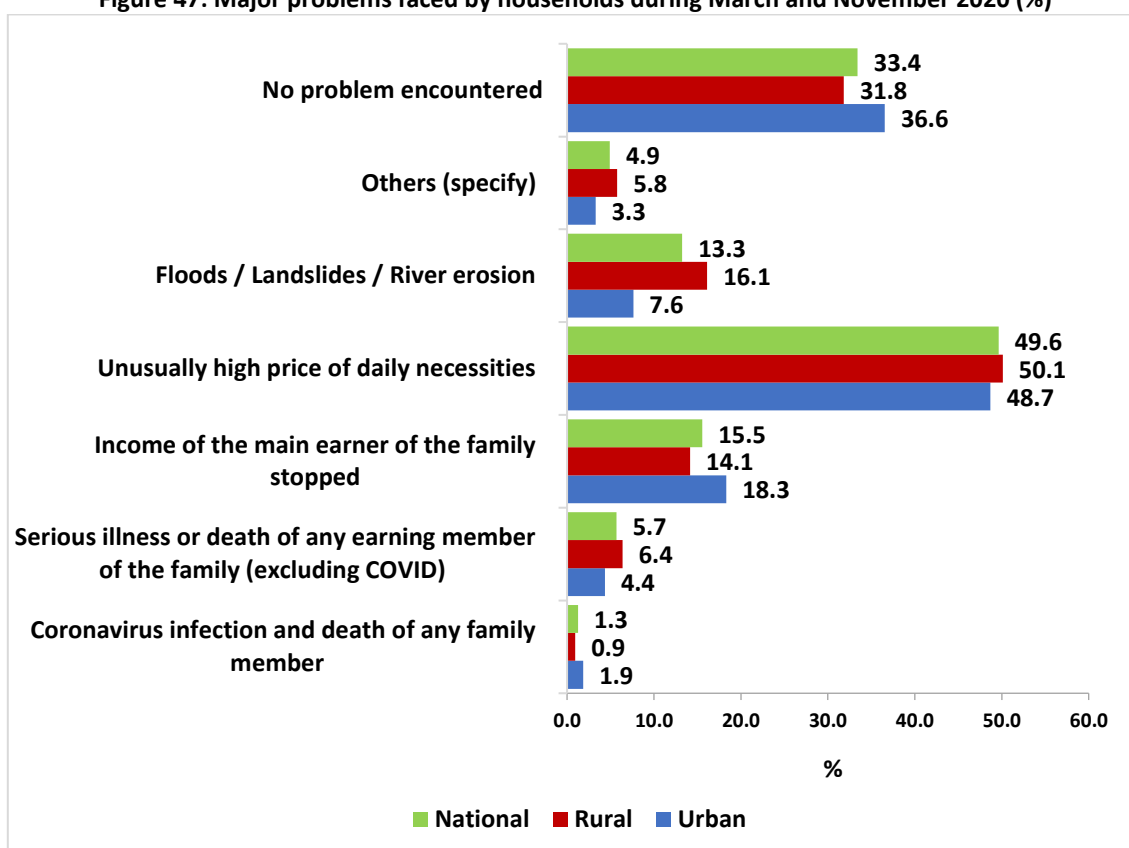


Source: SANEM household survey 2020

## 8. Coping Strategies and Household Perceptions: Key Findings

The survey intended to capture the unique challenges and way forward from the surveyed households' perspective. Bangladesh, as a nation, has shown resilience in times of crisis, and pandemic's economic impacts are the major concerns for most households. More than two-thirds of the households responded that they faced several critical challenges during the pandemic (Figure 47).

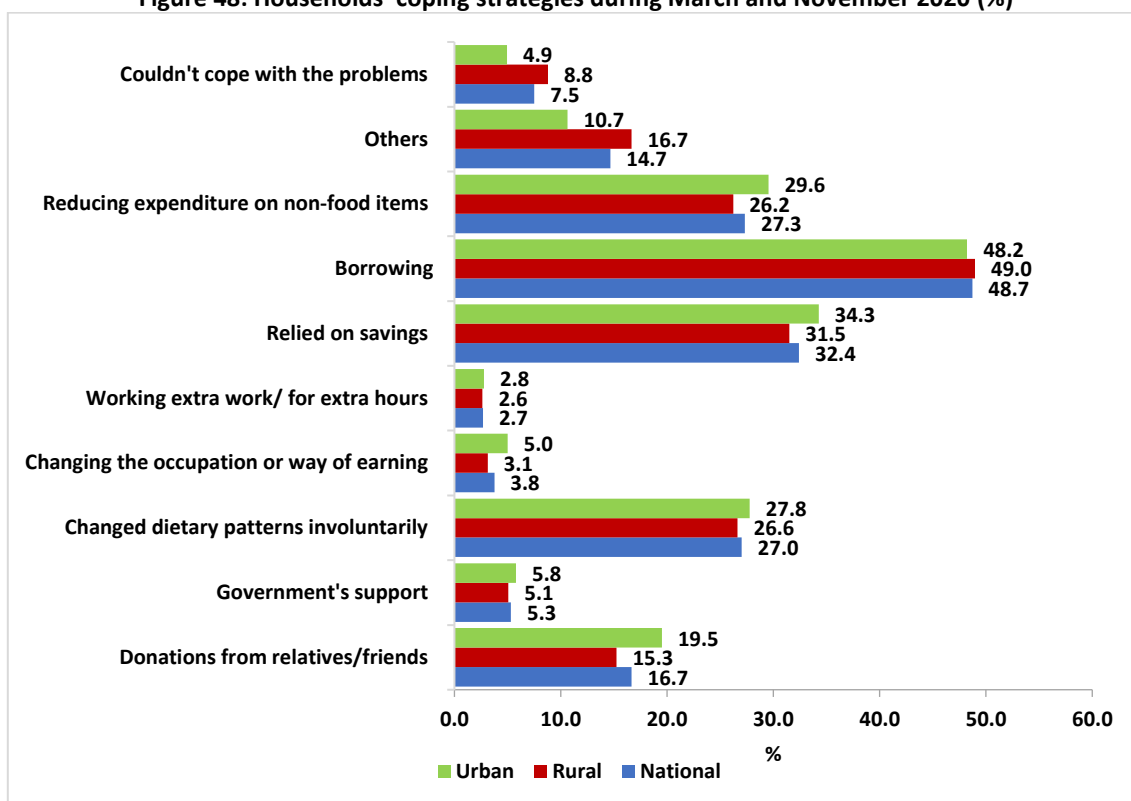
Figure 47: Major problems faced by households during March and November 2020 (%)



Source: SANEM household survey 2020

In reaction to the crisis, households adopted a variety of coping strategies, often from multiple sources such as borrowing (48.7 per cent), reliance on savings (32.4 per cent), reduced expenditure on non-food items (27.3 per cent), involuntary change in dietary patterns (27 per cent), donations from friends/relatives (16.7 per cent). Alarming, 7.5 per cent of the households responded that they could not cope with the problem at all (Figure 48).

Figure 48: Households' coping strategies during March and November 2020 (%)



Source: SANEM household survey 2020

Regarding getting supports from private or public organisations during the pandemic, 32.9 per cent of households from the poorest expenditure quantile reported that they received some forms of support (cash or in-kind) from private organisations, while 25.9 per cent received benefits from government initiatives. The figures were 24 per cent and 15.54 per cent for the richest expenditure quantile, respectively (Figure 49). However, when the households were further asked whether they found the government supports as sufficient, only 22.1 per cent of the households perceived such support measures as sufficient (Figure 50). About the ability to cope with the induced crisis and return to normalcy, only 27.2 per cent expressed optimism (Figure 51).

Figure 49: Received social safety net benefits since March 2020 (%)

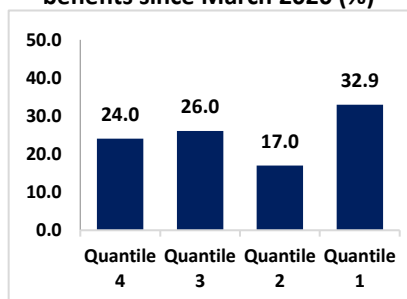


Figure 50: Perception about government-initiated measures (%)

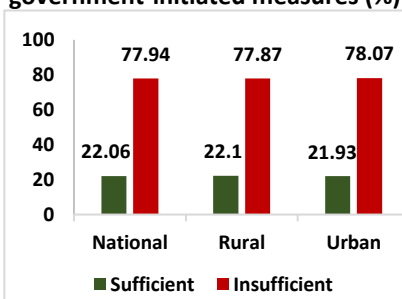
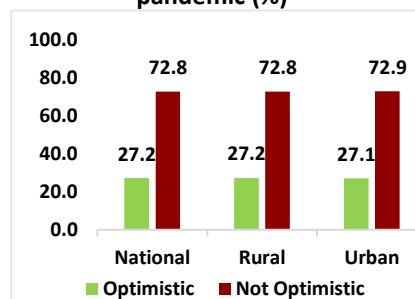


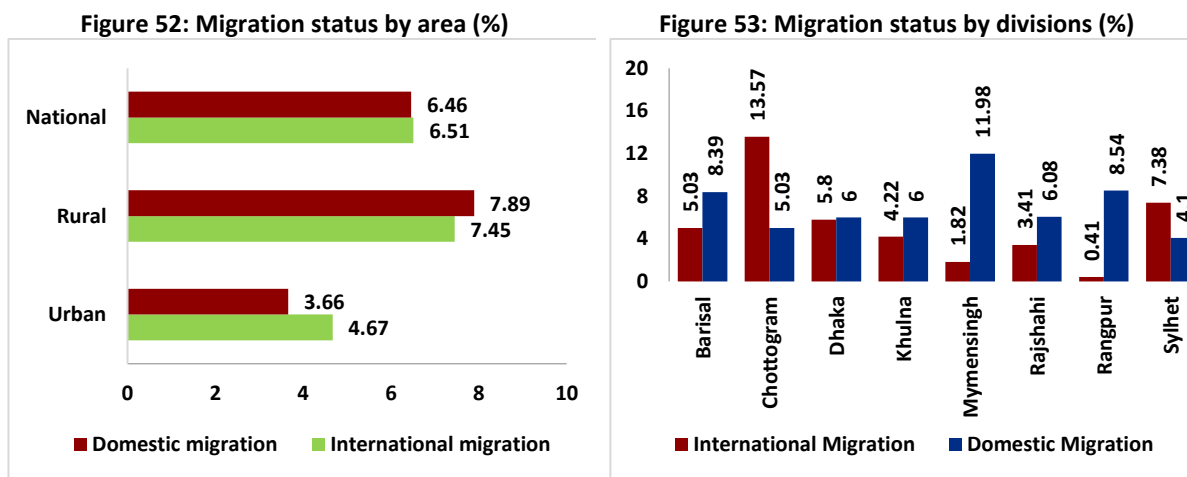
Figure 51: Optimism about the pandemic (%)



Source: SANEM household survey 2020

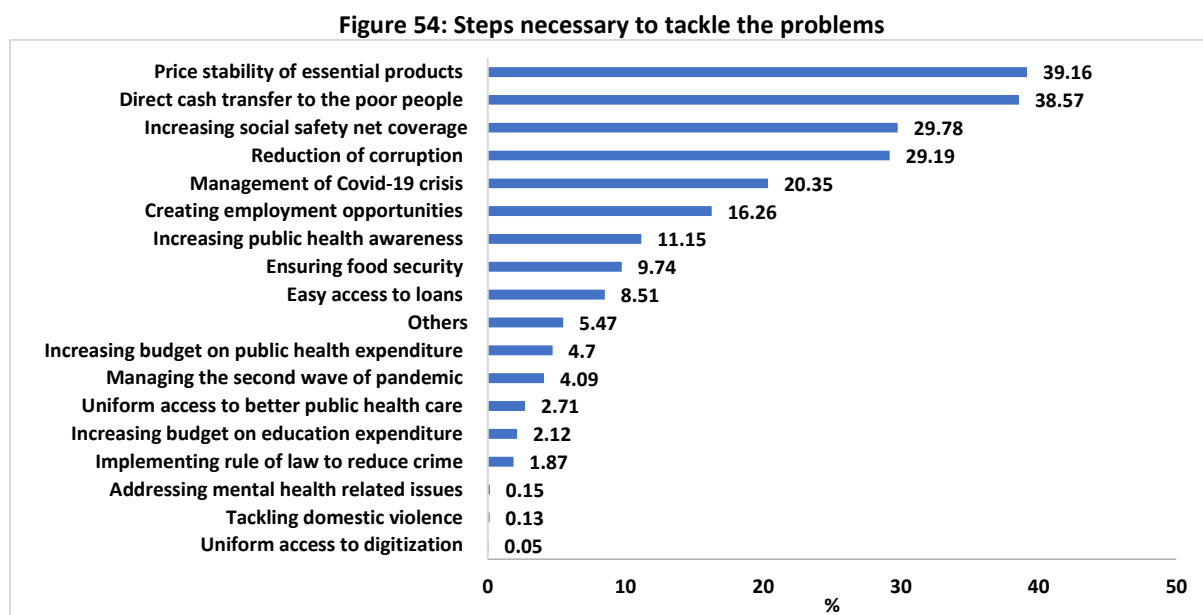
## 8.1 Impact on migration

The share of international migration and domestic migration by area shows that rural area experiences comparatively more international migration than their urban counterparts (Figure 52). Figure 53 shows that in the Chattogram division, international migration is higher than in the other divisions. In contrast, domestic migration is higher than the rest of the divisions in the Mymensingh division, which may substantiate the scenario that internal migration depends on the level of economic activity in a particular region, among other factors. On the other hand, external migration may happen due to livelihood, education, among other reasons.



Source: SANEM household survey 2020

Finally, steps need to be taken to tackle the problems in the pandemic situation for a strong socioeconomic recovery based on evidence. SANEM household survey 2020 shows that 39.16 per cent of people consider price stability of the essential product, 38.57 per cent consider direct cash transfer, 29.78 per cent consider increasing social safety net coverage, 29.19 per cent consider reduction of corruption and 20.35 per cent consider management of COVID-19 crisis as the major steps for tackling a crisis for economic recovery (Figure 54).

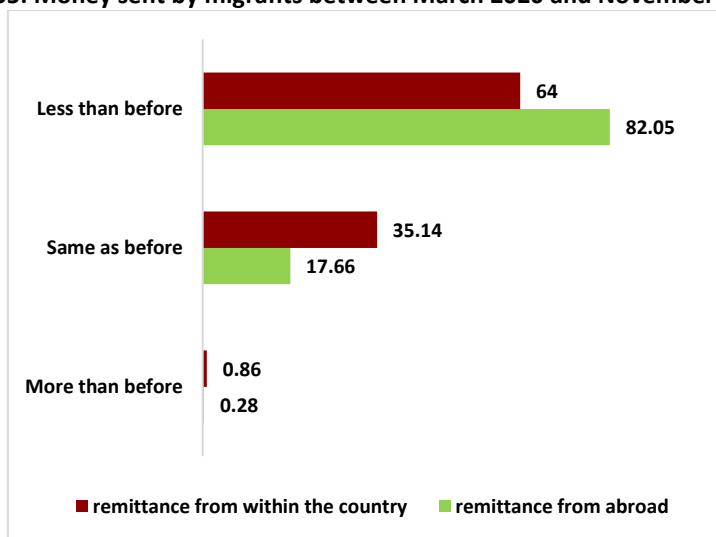


Source: SANEM household survey 2020

## 8.2 Impact on the remittances: a paradox?

There has been considerable discussion across academia, policymakers and other relevant stakeholders regarding the “paradox” in the remittance inflow in 2020. The official foreign remittance receipts soared even during the pandemic. However, in this survey, 82.1 per cent of the foreign-remittance receiving households claimed that they received fewer remittances during the months between March and November 2020. Only 0.3 per cent of the households reported experiencing a rise in remittance incomes. A fall in the amount of internal remittances was also observed: 64 per cent of such remittance-receiving households claimed that they received less during most of the months in 2020 compared to what they received in the pre-pandemic months (Figure 55).

Figure 55: Money sent by migrants between March 2020 and November 2020 (%)



Source: SANEM household survey 2020

A possible explanation for this paradox is that a substantial amount of remittance was received through informal channels before the pandemic. Since these channels had been blocked as well as there had been incentives from the Government of Bangladesh, a large proportion of sent remittances took the formal channels diverting from the informal routes (like Hundi). Moreover, many workers lost their jobs in the overseas markets, faced pay cuts, many could not repatriate back to work due to travel bans, amongst other challenges.

## 9. Conclusion and Policy Recommendations

The outbreak of the COVID-19 pandemic is an unprecedented shock to the global economy. Like other countries, Bangladesh's economy is in a perilous state due to COVID-19 struck as well. With the prolonged country-wide lockdown, global economic downturn, associated disruption of demand, supply chains the economy is already started to face a long-winded period of slowdown. Over the longer horizon, the deep recessions prompted by the pandemic are anticipated to leave lasting scars through lower investment, an erosion of human capital through lost work, schooling, income cuts, increased unemployment, slashed interest rate, and disintegration of global trade and supply linkages.

Until the onset of March 2020, Bangladesh made an impressive reduction in the poverty rate from as high as 56 per cent in 1991 to 20.5 per cent in 2019. Despite this remarkable alleviation, most of the people who graduated remained close to the poverty line income – thus remained as the vulnerable poor. In the pre-pandemic situation, nearly half of the population in the country was within the threshold of vulnerable poverty. Given this context, any major economic shock, such as the pandemic, is obvious to leave dents on the progress achieved in alleviating poverty over the past decades.

There are a few reasons behind the sudden and unprecedented rise in poverty in Bangladesh. First, the lockdown during March-May 2020 and the disruption of economic activities since the onset of COVID-19 resulted in unmatched havoc in the economy. This havoc created a large labour market disruption as many people either lost their jobs or earned less. Two rounds of SANEM's business confidence survey of firms from major economic sectors in Bangladesh in July and October 2020 showed that the majority of the firms held the view of a slow economic recovery. Second, the COVID-19 also registered distressing effects on the export-oriented sectors. In 2020, the dominant export sector, the readymade garments, saw an unprecedented fall in export earnings by 17 per cent. Recent surveys suggest that a large number of workers in the readymade garments sector also lost their jobs. Most of the other export sectors are also awfully affected. Third, despite that, the official remittance inflow surged in 2020, SANEM's household survey showed that more than 80 per cent of the remittance-recipient households reported receiving less remittance during this period. This phenomenon indicates the possibility that the total amount of inflow of remittances, channelled through both the formal and informal means, might have declined during most of the months in 2020. Informal channels of remittances remained clogged during the pandemic time, and the demand for informal remittances also fell due to the sluggish trade and tourism activities. All these phenomena contributed to the sudden rise in poverty during the early months of the pandemic. Also, a high poverty rate persisted even by the end of 2020.

The impact of the COVID-19 response has been all too predictable for the dwellers of Bangladesh. The loss of income-earning opportunities has affected people's ability to purchase food, travel restrictions have impacted the availability of fresh food, and the strict implementation of the regulations has had a substantial cost for many. However, the public health systems of most developing countries are in an underdeveloped state. These countries cannot provide necessary health care because of high financing, efficiency, quality, and equity deficiencies. The private healthcare systems also largely failed to provide essential support

given the enormity of the crisis. There is no denying that developing countries will have to invest significantly in their healthcare systems and infrastructure in the coming days. This study shows the practical challenges faced by the people while going to take services regarding health issues.

There are two pertinent questions related to the sudden jump in the poverty rate in Bangladesh. How quickly will the new-poor return to the non-poor status, i.e., will the poverty reduction be slow or rapid? And what strategies do we need to counter the high rise in poverty?

Whether it will be slow or fast, the pace of poverty reduction will depend on the features of the new-poor and the type and speed of economic recovery. The household survey results show that a large proportion of the new poor is concentrated in the SMEs and service sectors. The pandemic also hit people who are employed in the urban service sectors. As most of the jobs in the urban services sectors are informal and job security is virtually absent in these engagements, the pandemic left no option for these people but to be burnt by the heat. Also, the SMEs, despite being among the most affected sectors, have not been adequately supported through the government's stimulus packages. The larger fraction of the government's stimulus package announced for the SMEs remained unutilised as most of the SMEs are outside of the formal banking process, and no alternative mechanisms were put in place for them. SANEM's two rounds of business surveys found that the economic recovery process for the SMEs remained slow.

Due to the unprecedented circumstances of the pandemic, the strategies of poverty reduction should involve non-conventional approaches and be recalibrated to reflect the present scenario. Four major strategies should be in place. First, the management of the COVID-19 crisis and economic recovery should be the priority. Given the extreme uncertainty in the global market for the export sectors to bounce back, a strong focus should be on the recovery of domestic-market oriented economic activities. In other words, the policies and strategies for economic recovery should prioritise the revival of domestic-market-oriented economic activities. SMEs, in particular, should be given the topmost importance. One crucial point to ponder is that even if we see recovery in the export sectors, the positive effects of the recovery in exports, generating economic growth and reducing poverty, may remain weak for a long time due to the broken or suppressed supply chains in the economy. It should also be noted that, due to such re-orientation of policies and strategies, the economic growth is likely to be much lower than the official target. However, under the current crisis, even a low economic growth, based on the revival of domestic economic activities, can be robust, leading to better distributional impacts during the recovery phase. Nonetheless, for better management of the COVID-19 crisis and for ensuring a robust path to economic recovery, there is a need to address the institutional and governance-related challenges with utmost importance.

Second, the social safety net coverage, including direct cash transfer and food assistance to the poor, should be widely expanded. However, there is a critical political-economy issue related to managing this expansion of the social protection programmes since the country spends very low on social protection as a percentage of GDP. Also, there are significant loopholes in social protection programmes in the forms of leakage, corruption, wrong

targeting and mismanagement. Therefore, there is a need for strong effort, especially for making the social protection programmes effective through identifying the poor and vulnerable population and ensuring that the support reaches the poor people.

Third, as poor people, to cope-up with the crisis, are making intergenerational adjustments by rearranging their priorities, i.e. spending low on education, health and entertainment, they are sacrificing prospects for better health, better education and a better life. Students from distressed families are likely to bear a higher burden, and many of these students may permanently be out of the education system. Therefore, non-conventional, urgent and targeted programmes are needed to address the agonies of the students from these families.

Fourth, government policy response related to the current labour market challenges has remained weak and inadequate. The new-poor, with highly disrupted engagements in the labour market, are not covered in the existing social safety net programmes. Therefore, the government should introduce new social safety net programmes targeting the labour market. In this context, the employment guarantee scheme, for a certain period for vulnerable people, can be seriously considered. The government should also form a Labour and Employment Commission to assess the current unprecedented situation and suggest necessary measures.



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## Annexe 1: Methodology of households survey 2018

The survey involved a sample of 10,500 households from 500 Primary Sampling Units (PSUs) distributed across all the 64 districts, where 323 PSUs (65% of total PSUs) are rural centred and 177 PSUs (35% of total PSUs) are urban centred and out of the 35% urban PSUs, 19% (94) belonged to municipality while 17% (83) belonged to city corporation. The survey covered both urban and rural areas and dwelling households, including one-person households. The population and housing census 2011 has been used as the sampling frame for the household survey while designing the sampling and the objectives of the project have been used as the pathfinder to recalibrate the sampling. A two-stage stratified random sampling technique/method has been followed for the selection of sample Primary Sampling Units (PSUs) and the Ultimate Sampling Units (USUs). In the survey process, Bangladesh is divided into 8 divisions and 64 districts. The survey incorporates 21 households from every PSU. Thus, the households' number was calculated by simply multiplying 21 to the total PSU number obtained for each of the districts at the rural level, municipality level, and city corporation level. The questionnaire for the survey of households has been developed based on the review of relevant documents where the objectives of the study have been the frame of reference. The questionnaire has been written in two languages: Bengali and English. A survey manual was produced by the research team under the supervision of experts as a guide for the Enumerators and the Supervisors for conducting the survey efficiently. The data processing software CSPro for the households' survey was developed and checked by the research team under the keen supervision of the experts. To facilitate the study training sessions for Enumerators, Supervisors and Data entry operators were conducted. Two days of field testing was conducted where Enumerators took interviews (beyond the selected sample). The data collection process followed specific steps including mapping, household listing, enumeration and crosschecking of the questionnaires twice before sending them to the research team. To achieve optimum quality control and supervision, communication and inspection were followed very strictly. Data processing involved data entry, data cleaning and data analysis.

### *Scope and coverage*

The households survey under the "Study on Employment, Productivity and Sectoral Investment in Bangladesh" has been conducted from April 8, 2018, to August 18, 2018, to identify the overall and sectoral elasticity of employment of labour market in Bangladesh. The labour force component covered the population aged 15 or older living in the sample households at the geographic division level with rural-urban breakdown to obtain estimates on many variables, particularly with the economic and non-economic activities of the population aged 15 or older in the labour force. The survey involved a sample of 10,500 households from 500 Primary Sampling Units (PSUs) distributed across all the 64 districts, where 323 PSUs (65% of total PSUs) are rural centred and 177 PSUs (35% of total PSUs) are urban-centred and out of the 35% urban PSUs, 19% (94) belonged to municipality while 17% (83) belonged to city corporation. The survey covered both urban and rural areas and dwelling households, including one-person households.

## *The sampling framework*

The population and housing census 2011 has been used as the sampling frame for the households survey while designing the sampling and the objectives of the project have been used as the pathfinder to recalibrate the sampling. A two-stage stratified random sampling technique/method has been followed for the selection of sample Primary Sampling Units (PSUs) and the Ultimate Sampling Units (USUs). In the first stage, PSUs have been selected using the Probability Proportional to Size (PPS) method. In the second stage, an equal number of 21 households were selected systematically using the Systematic Random System (SRS) method from each selected PSU, with a random start. PSUs are geographical contiguous areas of land with identifiable boundaries. There are 500 PSUs spread all over the country, and covers all socio-economic classes and hence able to get a suitable and representative sample of the population. The survey was distributed into twenty-four domains viz. Rural, Urban and City corporations of eight administrative divisions. The systematic sampling method was adopted as it enables the distribution of the sample across the cluster evenly and yields good estimates for the population parameters.

## *Sample size determination*

In the survey process, Bangladesh is divided into 8 divisions and 64 districts. Previously, Bangladesh was divided into 21 districts; Barishal, Patuakhali, Cumilla, Noakhali, Chattogram, Chattogram Hill Tracts, Dhaka, Tangail, Faridpur, Kishoreganj, Khulna, Jashore, Kushtia, Mymensingh, Jamalpur, Rajshahi, Bogura, Pabna, Rangpur, Dinajpur, and Sylhet. The sampling considered this old division of 21 districts. Each district was divided into two parts: urban and rural. The urban has two sub-divisions: municipality and city corporations. Thus, each district was divided into 3 strata: rural, municipality and city corporation.

For large populations, Equation 1 has been developed to yield a representative sample for proportions.

$$n^0 = \frac{Z^2 pq}{e^2} \text{ (Equation 1; Cochran's formula)}$$

This is valid where  $n^0$  is the estimated sample size,  $Z^9$  is the abscissa of the normal curve that cuts off an area  $\alpha$  at the tails ( $1 - \alpha$  equals the desired confidence level, e.g., 95%),  $e$  is the desired level of precision,  $p$  is the estimated proportion of an attribute that is present in the population, and  $q$  is  $1-p$ . The value for  $Z$  is found in statistical tables which contain the area under the normal curve.

To illustrate, the sample size for  $\pm 5\%$  precision levels, where the confidence level is 95% and estimated proportion,  $P=0.5$ . Assume there is a large population but we do not know the variability in the proportion that are engaged in economic and non-economic activities, therefore, assume  $p=0.5$  (maximum variability). Furthermore, suppose we desire a 95% confidence level and  $\pm 5\%$  precision. The resulting sample size is demonstrated in Equation 2.

$$n^0 = \frac{Z^2 pq}{e^2} = \frac{(1.96)^2 \cdot (0.5) \cdot (0.5)}{(0.05)^2} = 384 \text{ (Approx) (Equation 2)}$$

---

<sup>9</sup> Value of  $Z$  derived from normal distribution table

This implies that a total sample of around 8,064 ( $384 \times 21$ ) households would be needed to survey in all 21 estimation areas. For this households' survey, 500 PSUs ( $500 \times 21 = 10,500$  households) have been considered as a total sample to capture the diversity of the population. The survey was administered with a total sample of 10,500 households, intended to deliver reliable estimates on labour market situation by sectors and other relevant labour force indicators for the country's eight divisions and locality viz. national level estimates with disaggregation by City Corporations, Rural and Urban. Since the estimation areas have very unequal populations, the distribution of the sample into such estimation areas should arbitrate between doing it equitably and doing it proportionally.

To calculate the ratio of rural level, municipality level and city corporation level households for each district to the total households of Bangladesh a method known as the Probability Proportional to Size (PPS) has been used. This implies that the aggregate numbers of households at the rural level, municipality level and city corporation level under each district were divided by the total households of Bangladesh at each of these levels. The ratio obtained using the PPS method was used to distribute 500 PSUs over the 21 districts. The exercise depicted a scenario where 80% of households were rural and 20% of households were urban. In other words, 400 PSUs were from rural centres and 100 PSUs were from urban centres. Out of the 20% urban households, 11% (55) belonged to the municipality while 9% (45) belonged to city corporations. Employment is more diversified in urban areas. Since the study aims to analyze employment trends and changes, the PSU distribution was revised so that the diversification of the occupation and employment can be captured. The revised distribution was comprised of 325 PSUs from rural areas and 175 PSUs from urban areas. In other words, 65% are from rural areas and 35% from urban areas. Correspondingly, the distribution of municipality areas and city corporation areas was 18% (90) and 17% (85) respectively. Under each district, the PSUs at the rural level, municipality level and city corporation level were redistributed according to the revised weights. The number of PSUs for each district was calculated based on the ratio of the PSU at the rural level, municipality level and city corporation level to the total number of PSU in that respective level.

The survey incorporates 21 households from every PSU. Thus, the households' number was calculated by simply multiplying 21 to the total PSU number obtained for each of the districts at the rural level, municipality level, and city corporation level.

## Annexe 2: Panel/longitudinal research and the potential threat of attrition bias

Household studies are central to understanding an economy with demographic and socio-economic characteristics, and longitudinal household research is crucial to examine the changes of such characteristics over time. Alderman et al. (2000) emphasized the advantages of using longitudinal data, e.g. understanding dynamics of household behaviours, exploring the effects of past behaviours on present behaviours, and how to control unobserved fixed characteristics in the estimation of time-altering exogenous variables on endogenous behaviours.

In reality, there is a common problem of dropping some samples permanently while conducting longitudinal research. This is true for both in-person as well as mobile-based surveys. Since the present survey is based on mobile, some participants could not be communicated due to network conditions, language barriers, and wrong numbers, amongst others. These droppers are called attrition of the primary sample over time. Studies show that attrition bias poses a major threat to longitudinal research (Markides, Dickson and Pappas, 1982; Norris, 1985; Miller and Wright, 1995; Miller and Hollist, 2007; Larzelere and Klein, 1987). However, attrition of the primary sample denotes a possible threat of bias if droppers (those who drop out permanently) from the primary sample are systematically different from stayers (those who remain in the sample) (Miller and Wright, 1995). The attrition bias is, therefore, the existing samples being systematically different from the primary sample. However, Miller and Hollist (2007) argued that if there are no unique characteristics among droppers, then there is no attrition bias even though the sample size decreases between various rounds of data collection. The present study, therefore, rigorously checked and corrected attrition bias.

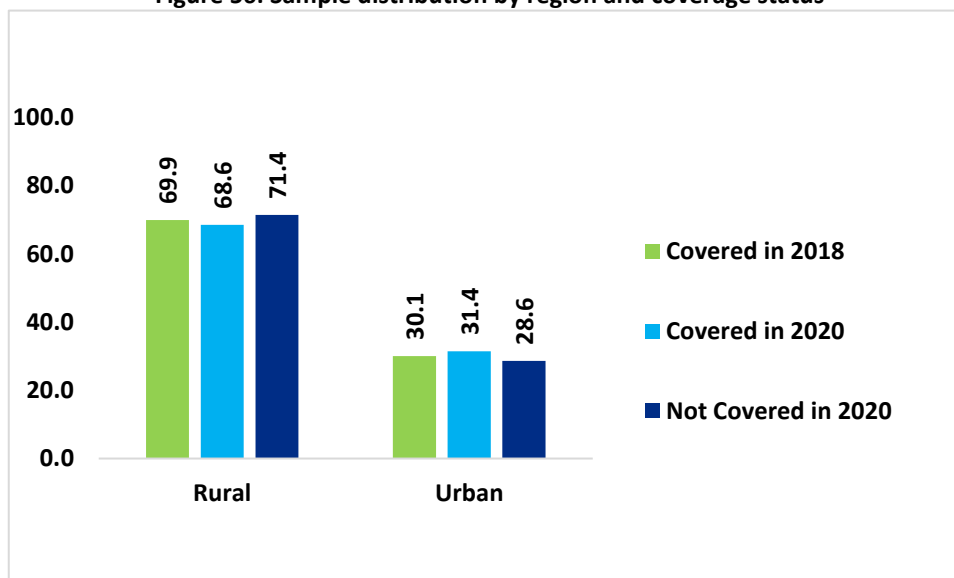
To identify whether there is a systematic bias in the attrition rate, the study first compares the sample distribution in the two rounds of the survey. Secondly, the study uses a t-test, chi-square statistic, and simple logistic regression to further confirm whether the unique characteristics of the covered sample in 2020 are significantly different from that of the original sample in 2018.

### *Understanding whether there is a systematic bias*

#### **Example 1: Sample distribution by region**

Figure 56 shows the sample distribution by region for the households who were covered in both 2018 and 2020 along with the households who were not covered in 2020. The 2018 survey covered 69.9 per cent rural and 30.1 per cent urban households, whereas the coverage rate in 2020 is 68.6 and 31.4 per cent for rural and urban households respectively.

Figure 56: Sample distribution by region and coverage status

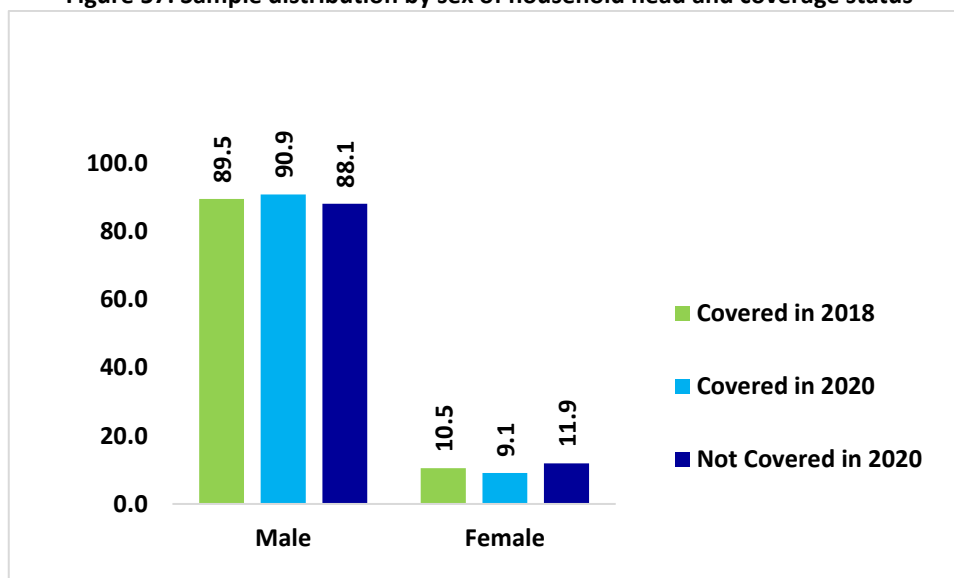


Source: Authors' estimation based on SANEM-GED, 2018 and SANEM, 2020

**Example 3: Sample distribution by sex of household head**

The 2018 survey covered 89.5 per cent male-headed and 10.5 per cent female-headed households, whereas the 2020 survey covered 90.9 per cent male-headed and 9.1 per cent female-headed households (Figure 57).

Figure 57: Sample distribution by sex of household head and coverage status



Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Example 4: Sample distribution by age categories of the household head**

Table 16 illustrates the sample distribution for the households who were covered in 2020 with the households who were not covered and the overall distribution of the households surveyed in 2018 by the age categories of the household head. To understand whether there is any attrition bias in sample distribution with different age categories, the study categorized

age into six groups, such as 15-24, 25-34, 35-44, 45-54, and 65 and above. In the 2018 sample, 49.5 per cent of households belonged to the age group of 15-44, while 48.2 per cent of households belonged to the same age group in 2020. 25 per cent of households in 2018 concentrated in the age group of 45-54, whereas 26.2 per cent of households concentrated in the same age group in 2020.

**Table 16: Sample distribution by age categories of the HH head and coverage status**

Age of Household Head	Covered in 2018	Covered in 2020	Not Covered in 2020
15-24	2.53	1.80	3.33
25-34	18.94	17.27	20.76
35-44	27.98	29.10	26.77
45-54	25.00	26.18	23.71
55-64	16.09	16.5	15.64
65+	9.46	9.15	9.79
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

### **Example 5: Sample distribution by marital status of the household head**

The sample distribution for the households who were covered in 2020 with the households who were not covered and the overall distribution of households surveyed in 2018 by the marital status of the household head are presented in Table 17. The 2018 survey covered 92.1 per cent of the household head who are currently married, whereas that rate was 93.1 per cent in 2020.

**Table 17: Sample distribution by marital status of the HH head and coverage status**

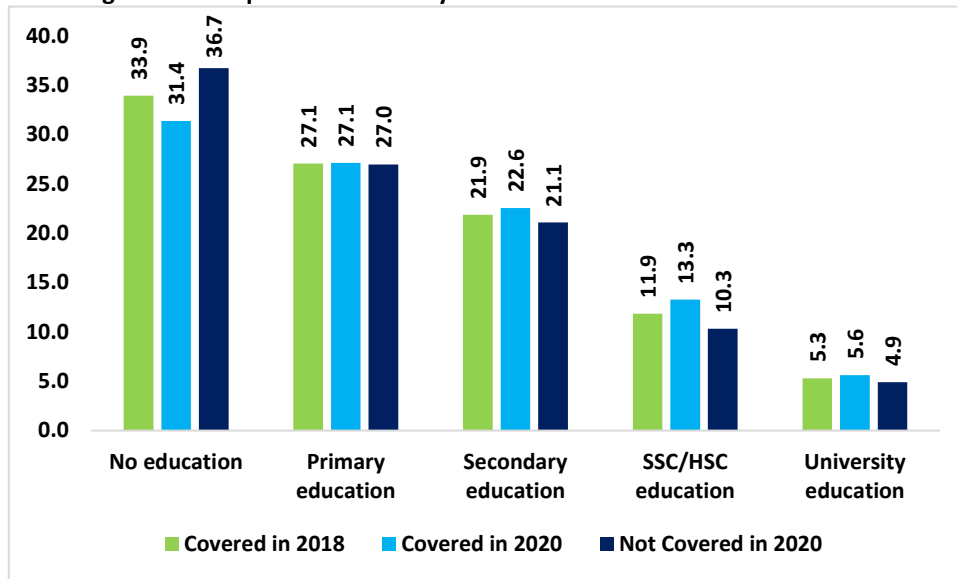
Marital Status of Household Head	Covered in 2018	Covered in 2020	Not Covered in 2020
Currently Married	92.11	93.13	91.01
Never Married	1.69	1.46	1.93
Widowed	5.15	4.38	6.00
Divorced	0.30	0.33	0.28
Separated	0.74	0.71	0.78
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100</b>

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

### **Example 6: Sample distribution by education status of the household head**

Figure 58 displays the households who were covered in 2020 with the households who were not covered and the overall distribution of households surveyed in 2018 by the education status of the household head. The 2020 survey covered fewer no passed and greater SSC/HSC passed household heads compared to the 2018 survey. In the case of primary, secondary, and university passed household heads, the percentage sample distribution is similar among the 2018 and 2020 samples.

Figure 58: Sample distribution by education status of the household head

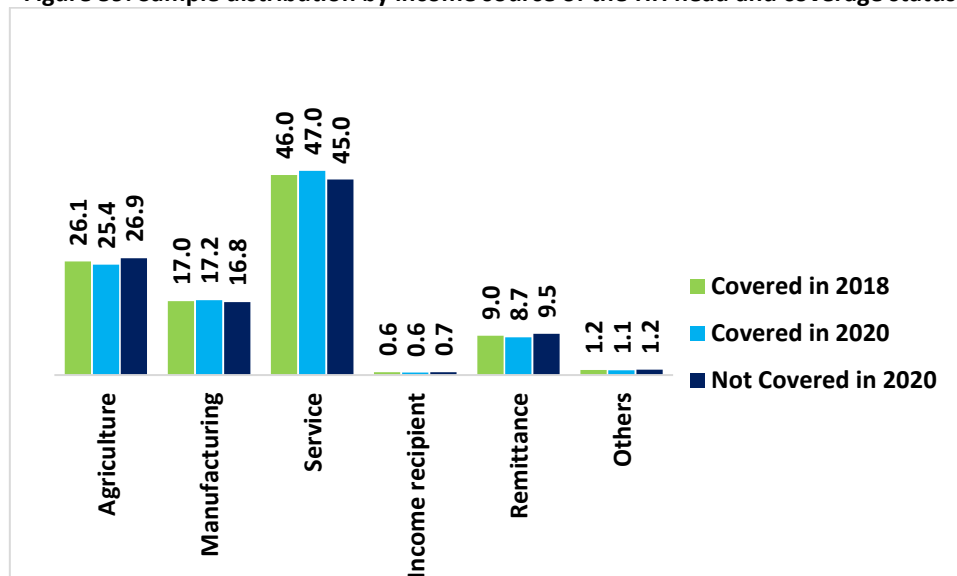


Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Example 7: Sample distribution by income source of the household head**

Figure 59 depicts that the income source of the household heads by broad economic categories remained similar in both survey samples. For instance, the 2018 survey involved 26.1 per cent of the household head whose income source was agriculture, whereas that rate is 25.4 per cent in 2020. Similarly, the 2018 survey included 17 per cent and the 2020 survey includes 17.2 per cent of the household heads whose income source was the service sector.

Figure 59: Sample distribution by income source of the HH head and coverage status

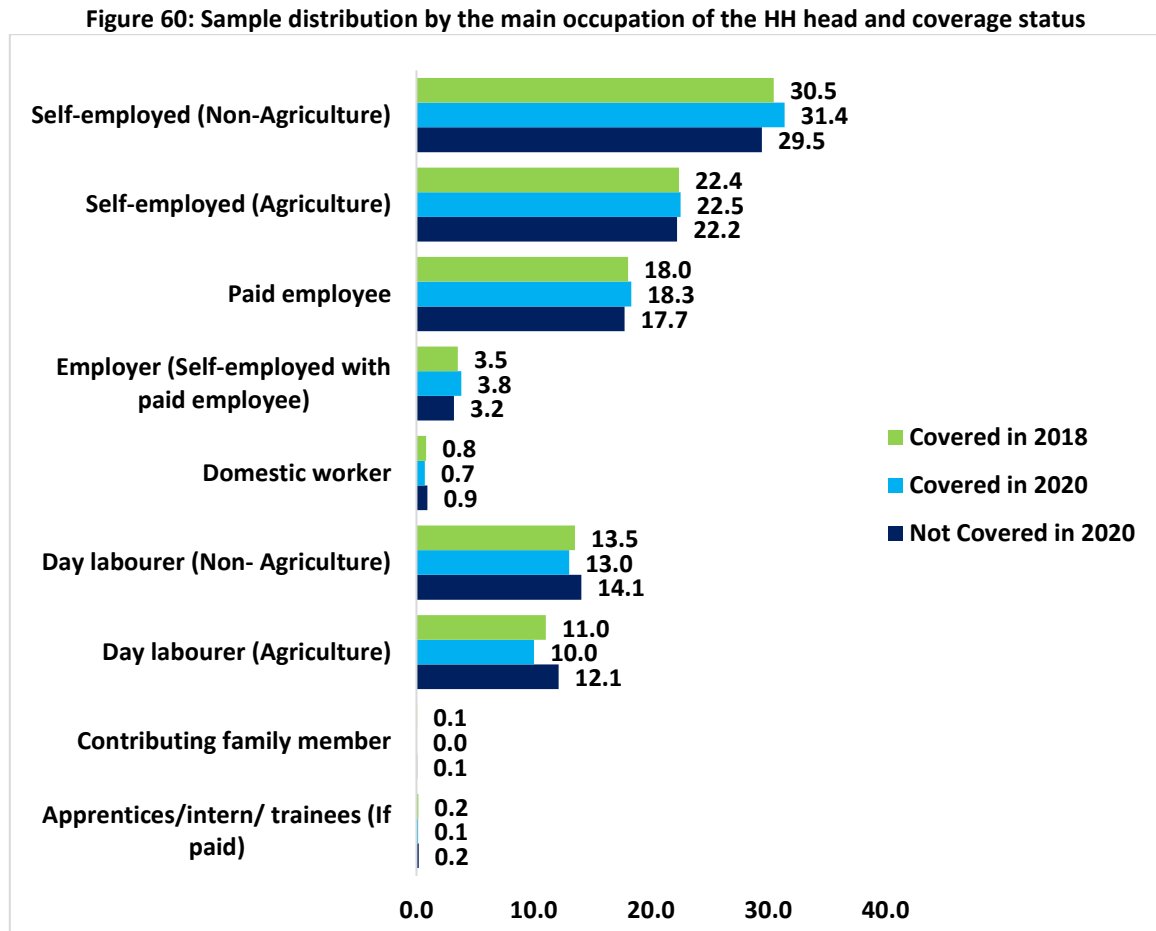


Source: Authors' estimation based on SANEM Household Survey 2018 and 2020



### **Example 8: Sample distribution by the main occupation of the household head**

Figure 60 demonstrates the sample distribution of covered and non-covered households in 2020 with the overall distribution of households surveyed in 2018 by the main occupation of the household head. The 2020 samples regarding the occupation of the household heads are fairly consistent with that of the original sample in 2018.



Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

## Hypothesis testing of attrition bias

### Hypothesis Testing 1: sample distribution by divisions

**Table 18: Chi-square statistics for coverage status of households by Barishal division**

Coverage status of households	Barishal Division		
	0=Otherwise	1=Barishal	Total
Not covered in 2020	4781	233	5014
Covered in 2020	5193	292	5485
Total	9974	525	10499
Pearson $\chi^2(1) =$ 0.112	2.5245	Pr =	=

\*\*\*  $Pr < 0.01$ , \*\*  $Pr < 0.05$ , \*  $Pr < 0.1$

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Table 19: Chi-square statistics for coverage status of households by Chattogram division**

Coverage status of households	Chattogram Division		
	0=Otherwise	1=Chattogram	Total
Not covered in 2020	3711	1303	5014
Covered in 2020	4121	1364	5485
Total	7832	2667	10499
Pearson $\chi^2(1) =$ 0.188	1.7322	Pr =	=

\*\*\*  $Pr < 0.01$ , \*\*  $Pr < 0.05$ , \*  $Pr < 0.1$

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Table 20: Chi-square statistics for coverage status of households by Dhaka division**

Coverage status of households	Dhaka Division		
	0=Otherwise	1=Dhaka	Total
Not covered in 2020	3642	1372	5014
Covered in 2020	4001	1484	5485
Total	7643	2856	10499
Pearson $\chi^2(1) =$ 0.723	0.1253	Pr =	=

\*\*\*  $Pr < 0.01$ , \*\*  $Pr < 0.05$ , \*  $Pr < 0.1$

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Table 21: Chi-square statistics for coverage status of households by Khulna division**

Coverage status of households	Khulna Division		
	0=Otherwise	1=Khulna	Total
Not covered in 2020	4388	626	5014
Covered in 2020	5040	445	5485
Total	9428	1071	10499
Pearson $\chi^2(1) =$ 0.000	54.6590	Pr =	=

\*\*\*  $Pr < 0.01$ , \*\*  $Pr < 0.05$ , \*  $Pr < 0.1$

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Table 22: Chi-square statistic for coverage status of households by Mymensingh division**

Coverage status of households	Mymensingh Division		
	0=Otherwise	1=Mymensingh	Total
Not covered in 2020	4685	329	5014
Covered in 2020	5121	364	5485
Total	9806	693	10499

Pearson chi2(1) =	0.0237	Pr =	
	0.878		

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Table 23: Chi-square statistic for coverage status of households by Rajshahi division**

Coverage status of households	Rajshahi Division		
	0=Otherwise	1=Rajshahi	Total
Not covered in 2020	4569	445	5014
Covered in 2020	4670	815	5485
Total	9239	1260	10499
Pearson chi2(1) =	88.8039	Pr =	
	0.000		

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Table 24: Chi-square statistics for coverage status of households by Rangpur division**

Coverage status of households	Rangpur Division		
	0=Otherwise	1=Rangpur	Total
Not covered in 2020	4570	444	5014
Covered in 2020	5005	480	5485
Total	9575	924	10499
Pearson chi2(1) =	0.0353	Pr =	
	0.851		

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Table 25: Chi-square statistics for coverage status of households by Sylhet division**

Coverage status of households	Sylhet Division		
	0=Otherwise	1=Sylhet	Total
Not covered in 2020	4752	262	5014
Covered in 2020	5244	241	5485
Total	9996	503	10499
Pearson chi2(1) =	3.9711	Pr =	
	0.046		

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

The chi-square statistic for Khulna and Rajshahi is found to be significant, indicating that there might be attrition bias of the sampling distribution in these two divisions.

## **Hypothesis Testing 2: sample distribution by region**

**Table 26: Chi-square statistics for coverage status of households by region**

Coverage status of households	Rural-urban dummy		
	Urban	Rural	Total
Not covered in 2020	1755	3259	5014
Covered in 2020	1894	3591	5485
Total	3649	6850	10499
Pearson chi2(1) =	0.2568	Pr =	
	0.612		

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

The chi-square statistic for the region (rural-urban) dummy is found to be insignificant, meaning that there is no attrition bias by region.

**Hypothesis Testing 3: sample distribution by sex of household head**

**Table 27: Chi-square statistics for coverage status of HHs by the sex of the HH head**

Coverage status of households	Sex of the household head		
	1=Male	0=Female	Total
Not covered in 2020	4416	598	5014
Covered in 2020	4983	502	5485
Total	9399	1100	10499
Pearson chi2(1) = 21.4963 Pr = 0.000			

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

In the case of the sex of the household head dummy, the chi-square statistic is found to be significant. It implies that there might be attrition bias by the sex of the household head.

**Hypothesis Testing 4: sample distribution by age of household head**

**Table 28: Two-sample t-test for coverage status of HHs by the mean age of the HH head**

	Obs (Not-covered in 2020)	Obs (Covered in 2020)	Mean (Not covered in 2020)	Mean (Covered in 2020)	diff	Standard Error	t-value	p-value
Mean age of the household head	5014	5485	44.55	45.32	-0.77	0.252	-3.050	0.003

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

The coefficient of the age variable is found to be significant. It implies that older people are more likely to participate in the second round of the survey, thereby biasing the longitudinal sample.

**Hypothesis Testing 5: sample distribution by marital status of the household head**

**Table 29: Chi-square statistics for coverage status of HHs by marital status of the HH head**

Coverage status of households	Marital status of the household head		
	0=Otherwise	1=Married	Total
Not covered in 2020	439	4575	5014
Covered in 2020	369	5116	5485
Total	808	9691	10499
Pearson chi2(1) = 15.1665 Pr = 0.134			

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

In the case of the marital status of the household head, the chi-square statistic is found to be insignificant, indicating no attrition bias.

**Hypothesis Testing 6: sample distribution by mean years of schooling of the household head**

**Table 30: Two-sample t-test for coverage status of HHs by mean years of schooling of the HH head**

	Obs (Not-covered in 2020)	Obs (Covered in 2020)	Mean (Not-covered in 2020)	Mean (Covered in 2020)	diff	Standard Error	t-value	p-value
Mean years of schooling of the household head	5014	5485	4.68	5.25	-0.57	0.091	-6.250	0.000

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

The coefficient of mean years of schooling is found to be significant. It indicates that household heads with greater average years of schooling are more likely to participate in the second round of the survey, thereby biasing the longitudinal sample.

### **Hypothesis Testing 7: sample distribution by income source of the household**

**Table 31: Chi-square statistics for coverage status of HHs by agriculture as an income source**

Coverage status of households	Agriculture dummy (source of household income)		
	0=Otherwise	1=Agriculture	Total
Not covered in 2020	3681	1333	5014
Covered in 2020	4075	1410	5485
Total	7756	2743	10499
Pearson chi2(1) =	1.0488	Pr =	0.306

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Table 32: Chi-square statistics for coverage status of HHs by the industry as an income source**

Coverage status of households	Industry dummy (source of household income)		
	0=Otherwise	1=Industry	Total
Not covered in 2020	4169	845	5014
Covered in 2020	4544	941	5485
Total	8713	1786	10499
Pearson chi2(1) =	0.1704	Pr =	0.680

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Table 33: Chi-square statistics for coverage status of HHs by service as an income source**

Coverage status of households	Service dummy (source of household income)		
	0=Otherwise	1=Services	Total
Not covered in 2020	2751	2263	5014
Covered in 2020	2918	2567	5485
Total	5669	4830	10499
Pearson chi2(1) =	2.9295	Pr =	0.087

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Table 34: Chi-square statistics for coverage status of HHs by govt. allowance as an income source**

Coverage status of households	Govt. allowance dummy (source of household income)		
	0=Otherwise	1=Govt. allowance	Total
Not covered in 2020	4979	35	5014
Covered in 2020	5453	32	5485
Total	10432	67	10499

Pearson chi2(1) =	0.5429	Pr =	
	0.461		

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Table 35: Chi-square statistics for coverage status of HHs by remittance as an income source**

Coverage status of households	Remittance dummy (source of household income)		
	0=Otherwise	1=Remittance	Total
Not covered in 2020	4539	475	5014
Covered in 2020	5010	475	5485
Total	9549	950	10499
Pearson chi2(1) =	2.1064	Pr =	
	0.147		

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

The chi-square statistics for all categorical variables as an income source of the household head is found to be insignificant, indicating no attrition bias in the longitudinal sample by the main income source of the household head.

### **Hypothesis Testing 8: sample distribution by the occupation of the household head**

**Table 36: Chi-square statistics for coverage status of HHs by the self-employed status of the HH head**

Coverage status of households	Self-employed dummy		
	0=Otherwise	1=Self-employed	Total
Not covered in 2020	1937	2362	4299
Covered in 2020	2030	2766	4796
Total	3967	5128	9095
Pearson chi2(1) =	6.8704	Pr =	
	0.109		

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Table 37: Chi-square statistics for coverage status of HHs by wage employed status of the HH head**

Coverage status of households	Wage employed dummy		
	0=Otherwise	1=Wage employed	Total
Not covered in 2020	3524	775	4299
Covered in 2020	3916	880	4796
Total	7440	1655	9095
Pearson chi2(1) =	0.1571	Pr =	
	0.692		

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

**Table 38: Chi-square statistics for coverage status of HHs by the day-labourer status of the HH head**

Coverage status of households	Day-labourer dummy		
	0=Otherwise	1=Day-labourer	Total
Not covered in 2020	3180	1119	4299
Covered in 2020	3681	1115	4796
Total	6861	2234	9095
Pearson chi2(1) = 9.4604 Pr = 0.202			

\*\*\* Pr<0.01, \*\* Pr<0.05, \* Pr<0.1

Source: Authors' estimation based on SANEM Household Survey 2018 and 2020

For all categories of employment status variables stated in this analysis, the chi-square statistic is found to be insignificant, thereby no attrition bias arising in the longitudinal sample by employment status of the household head.

The second approach to check the existence of attrition bias is the logit analysis. A logit equation is prepared to assess whether there are differences in fundamental characteristics between droppers and stayers. It is not difficult to compare the two groups since data of both groups are available in the first round of the study. A dependent variable is, therefore, generated taking values 1 and 0 whereas 1 represents the stayers and 0 represents the droppers. From the first round of the survey, some demographic variables such as age, marital status, sex, education, occupation, main income source, and some geographic variables such as region and division are used as explanatory variables used in the analysis. If a statistically significant coefficient for any of the explanatory variables is found, then that variable will be a significant determinant of participation (1=stayers and 0=droppers) in successive rounds. The logit estimate of participation is presented in Table 39. Coefficients of major variables are found to be insignificant in Table 39, indicating there is no chance of attrition bias of that variables. For the age variable, the coefficient is found to be positive and significant, implying that older people are more likely to participate in the second round of the survey. The coefficient of the sex dummy is found to be negative and significant at a 5 % level. It means that male-headed households are less likely to participate in the second round of the survey. However, we can reject it at a 1% significant level. The coefficient of the average years of schooling of the household head is found to be positive and significant. It implies that the participation of household heads in the second round of the survey increases with the average years of schooling.

Among division dummies, the coefficients of Khulna and Rajshahi are found to be significant. The coefficient for Khulna is found to be negative, meaning that households from Khulna Division are less likely to participate in 2020 compared to that of 2018. However, the coefficient of Rajshahi is positive, indicating that households from Rajshahi Division are more likely to participate in the second round of the survey compared to that of the first round.

**Table 39: Logit estimates of participation (1=Stayers, 0=Droppers)**

Dependent variable (1=Stayers, 0=Droppers)	Coefficients
Age of household head	0.00741*** (0.00189)
Sex of household head (1=Male, 0=Female)	-0.375** (0.167)
Marital status of the household head (1=Married, 0=Otherwise)	0.0750 (0.127)
Average years of schooling of the household head	0.0313*** (0.00507)
Rural-urban dummy (1=Rural, 0=Urban)	0.0809 (0.0489)
Barishal dummy (1=Barishal, 0=Otherwise)	0.123 (0.102)
Chattogram dummy (1=Chattogram, 0=Otherwise)	-0.0408 (0.0604)
Khulna dummy (1=Khulna, 0=Otherwise)	-0.468*** (0.0788)
Mymensingh dummy (1=Mymensingh, 0=Otherwise)	0.0897 (0.0923)
Rajshahi dummy (1=Rajshahi, 0=Otherwise)	0.541*** (0.0757)
Rangpur dummy (1=Rangpur, 0=Otherwise)	0.0218 (0.0819)
Sylhet dummy (1=Sylhet, 0=Otherwise)	-0.156 (0.112)
Agriculture (source of household income) dummy (1=Agriculture, 0=Otherwise)	1.132 (0.820)
Industry (source of household income) dummy (1=Industry, 0=Otherwise)	1.328 (0.821)
Service (source of household income dummy) (1=Service, 0=Otherwise)	1.244 (0.819)
Government allowance or pension (source of household income) dummy (1=Government allowance or pension, 0=Otherwise)	0.642 (1.009)
Remittance (source of household income) (1=Remittance from within or outside the country, 0=Otherwise)	1.202 (0.829)
Self-employed dummy (1=Household head self-employed, 0=Otherwise)	-0.140 (0.261)
Wage employed dummy (1=Household head wage employed, 0=Otherwise)	-0.262 (0.265)
Day labourer dummy (1=Household head day labourer, 0=Otherwise)	-0.228 (0.265)
Constant	-1.164 (0.915)
Observations	9,095

Note: Standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1



## Annexe 3: Survey Questionnaire

**SANEM: Household Survey on COVID-19 Impacts in Bangladesh**

(সানেম: বাংলাদেশে কোভিড-১৯ পরিস্থিতি সংক্রান্ত খানা জরিপ)

Survey Code (সার্ভে কোড)					Enumerator ID No. (এনুমারেটর আইডি নম্বর)	Date of Survey (জরিপের তারিখ)
PSU No. (পিএসইউ নম্বর)	Household No. (খানার নম্বর)		Unique Household ID no (ইউনিক খানা আইডি নম্বর)			

<b>Name (respondent) &amp; Mobile No.</b> নাম (উত্তরদাতার) ও মোবাইল নম্বর																		
<b>Name (of other member) &amp; Mobile No.</b> নাম (খানার অন্য সদস্যের) ও মোবাইল নম্বর																		
<b>Respondent's Interest</b> (উত্তরদাতার আগ্রহ)	<b>Code</b> (কোড)	<b>Are you interested to participate in this survey?</b> (আপনি কি এই জরিপে অংশগ্রহণ করতে ইচ্ছুক?)																
1. Interested (আগ্রহী)		If the answer is "2. Not interested" or "3. Respondent not found", then end the survey																
2. Not interested (আগ্রহী নয়)																		
3. Respondent not found (উত্তরদাতাকে পাওয়া যায়নি)																		
<b>Survey Status</b> (জরিপের অবস্থা)	<b>Code</b> (কোড)																	

1. Complete (সম্পূর্ণ)		
2. Incomplete (অসম্পূর্ণ)		
<b>Enumerator's Name</b> (এনুমারেটরের নাম)		
Enumerator's Comment (এনুমারেটরের মন্তব্য)		
<b>Area</b> (এলাকা)	<b>Code</b> (কোড)	
Division (বিভাগ)		
District (জেলা)		
Thana/Upazila (থানা/উপজেলা)		
Union/Ward (ইউনিয়ন/ওয়ার্ড)		
Mauza/Mahalla (মৌজা/ মহল্লা)		
Rural/Paurashava/City Corporation (গ্রাম/ পৌরসভা/ সিটি কর্পোরেশন)		

**Purpose of the Survey:**

The purpose of this survey is to collect data on the impact of COVID-19 on income, consumption, education, health, employment, unemployment, wealth, social security programmes, migration and remittances by age, gender and social status.

**Confidentiality:**

All information collected from this survey is confidential and will be used for research purpose only. Participating in this survey solely depends on your will and you can refuse to take part in this survey at the beginning of the survey or at any time during the survey if you wish. If you do not know the answer to a question or feel uncomfortable answering a question, you can avoid it.

**জরিপের উদ্দেশ্য:**

এই জরিপের উদ্দেশ্য বয়স, লিঙ্গ ও সামাজিক অবস্থান ভেদে আয়, ভোগ, শিক্ষা, স্বাস্থ্য, কর্মসংস্থান, বেকারত্ব, সম্পদ, সামাজিক নিরাপত্তা বেটনী কর্মসূচী, অভিবাসন ও অর্থ প্রেরণ ইত্যাদি ক্ষেত্রে কোভিড-১৯ ও সাম্প্রতিক বন্যার প্রভাব সম্পর্কিত তথ্য সংগ্রহ করা।

**গোপনীয়তা:**

এই জরিপ থেকে সংগৃহীত সকল তথ্য গোপনীয় এবং শুধুমাত্র গবেষণার উদ্দেশ্যে ব্যবহৃত হবে। জরিপে অংশগ্রহণের ব্যাপারটি পুরোপুরি আপনার ইচ্ছার উপর নির্ভরশীল এবং আপনি চাইলে জরিপের শুরুতে বা জরিপ চলাকালীন যেকোনো সময়ে জরিপে অংশগ্রহণে অস্বীকৃতি জানাতে পারেন। কোনো প্রশ্নের উত্তর জানা না থাকলে বা কোনো প্রশ্নের উত্তর দিতে অস্বস্তিবোধ করলে সেটি এড়িয়ে যেতে পারেন।

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**বিস্তারিত তথ্যের জন্য:**

সাউথ এশিয়ান নেটওয়ার্ক অন ইকোনমিক মডেলিং (সানেম)  
ফ্ল্যাট কে-৫, বাসা ১/ বি, রোড ৩৫, গুলশান ২  
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Section 1: Household Related Information (সেকশন ১:খানা সংক্রান্ত তথ্য)

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
Q1.1	What is the total number of members of your household including you? (আপনি সহ আপনার পরিবারের সর্বমোট সদস্য সংখ্যা কত জন?)	
Q1.2	Relationship of the respondent with the head of the household (খানা-প্রধানের সাথে উত্তরদাতার সম্পর্ক) 1. Head (প্রধান কর্তা) 2. Husband/wife (স্বামী/ স্ত্রী) 3. Son/Daughter (পুত্র/ কন্যা) 4. Spouse of Son/Daughter (পুত্রবধূ/ জামাই) 5. Grandchild (নাতি/ নাতনি) 6. Father/Mother (বাবা/ মা) 7. Brother/Sister (ভাই/ বোন) 8. Niece/Nephew (ভাতিজা/ ভাতিজি/ ভাগনে/ ভাগনি) 9. Father/Mother-in- law (শ্বশুর/ শাশুড়ী) 10. Brother/Sister in-law (শ্যালক/ শ্যালিকা) 11. Other relative (অন্য আত্মীয়) 12. Household help (বাসার কাজের লোক/ গৃহ পরিচারক/ গৃহ পরিচারিকা) 13. Employee (কর্মচারী) 14. Others (specify) অন্যান্য (উল্লেখ করুন)	
Q1.3	Sex of the household head (খানা-প্রধানের লিঙ্গ) 1. Male (পুরুষ) 2. Female (মহিলা)	



Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
	6. Squatter (খাস জমি বা মালিকানাহীন বাসা) 7. Others (specify) অন্যান্য (উল্লেখ করুন)	
Q1.7	What is the type of dwelling house? (আপনি বর্তমানে যে বাড়িতে বাস করছেন তার ধরনটি কী?) 1. Katcha (কাঁচা বা মাটির বাড়ি) 2. Semi-pucca (আধাপাকা বাড়ি) 3. Pucca (পাকা বাড়ি বা বিল্ডিং)	



## Section 2: Education (সেকশন ২: শিক্ষা)

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
Q2.1	How many students do you have in your family? (আপনার পরিবারে কত জন ছাত্র-ছাত্রী/ শিক্ষার্থী আছে? (If the answer is “00” then go to next section, Q3.1) (উত্তর “00” হলে পরবর্তী সেকশনে যান, প্রশ্ন 3.1এ)	Number of Individuals (জন)
Q2.2	How many students in your family are participating in TV or online (Zoom, Google Meet / Facebook/ YouTube) class activities? (আপনার পরিবারের কতজন শিক্ষার্থী টিভি বা অনলাইন (জুম, গুগল মিট / ফেসবুক/ ইউটিউব) ক্লাস কার্যক্রমে অংশগ্রহণ করছেন?)	Number of Individuals (জন)
Q2.3	What inconveniences did they face in participating in TV or online (Zoom, Google Meet / Facebook/ YouTube) class activities? / What are the reasons behind not participating in TV or online (Zoom, Google Meet / Facebook/ YouTube) class activities? (টিভি বা অনলাইন (জুম, গুগল মিট / ফেসবুক/ ইউটিউব) ক্লাস কার্যক্রমে অংশগ্রহণ করতে গিয়ে কী কী অসুবিধার সম্মুখীন হয়েছেন? (Answer could be multiple) (একাধিক উত্তর হতে পারে)	
	<ol style="list-style-type: none"> <li>1. Not mentally prepared for online classes (মানসিকভাবে অনলাইন ক্লাসের জন্য প্রস্তুত নয়)</li> <li>2. Don't have any device (কোনো ডিভাইস না থাকায়)</li> <li>3. Don't have sufficient device (পর্যাপ্ত ডিভাইস না থাকায়)</li> <li>4. Don't have sufficient internet network facility (পর্যাপ্ত ইন্টারনেট নেটওয়ার্ক সুবিধা না থাকায়)</li> <li>5. Unable to bear the cost of internet (ইন্টারনেটের খরচ দিতে না পারায়)</li> <li>6. Due to the low speed of the internet (ইন্টারনেটের ধীরগতির কারণে)</li> <li>7. Not accustomed with technology (প্রযুক্তির সাথে অভ্যস্ত নয়)</li> <li>8. Ineffectiveness of online classes (অনলাইন ক্লাস কার্যকরী নয়)</li> <li>9. Online class activities are off (অনলাইন ক্লাস কার্যক্রম চালু নেই)</li> <li>10. Others (specify) অন্যান্য (উল্লেখ করুন)</li> </ol>	

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
	11. None (কোনোটিই নয়)	
Q2.4	How effective do you think TV or Online (Zoom, Google Meet / Facebook/ YouTube) class activities are? (টিভি বা অনলাইন (জুম, গুগল মিট / ফেসবুক/ ইউটিউবে) ক্লাস কার্যক্রম কতটুকু কার্যকর বলে মনে করেন?) (1) Not at all effective (একদমই কার্যকর না) (2) Ineffective (অকার্যকর) (3) Neither effective nor ineffective (কার্যকরও নয়, অকার্যকরও নয়) (4) Effective (কার্যকর) (5) Very effective (অত্যন্ত কার্যকর)	
Q2.5	How many students of your family have received scholarships or financial aid for attending TV or online (Zoom, Google Meet / Facebook/ YouTube) class activities? (আপনার পরিবারের কতজন শিক্ষার্থী টিভি বা অনলাইন (জুম, গুগল মিট / ফেসবুক/ ইউটিউবে) ক্লাস কার্যক্রমে অংশগ্রহণের জন্য বৃত্তি বা আর্থিক সহায়তা পেয়েছেন?)	Number of Individuals ( জন )
Q2.6	Will all of the students of your family continue their studies when educational institutions reopen after COVID-19 situation? (করোনা পরবর্তী সময়ে শিক্ষাপ্রতিষ্ঠানগুলি পুনরায় চালু হলে আপনার পরিবারের সকল শিক্ষার্থী কি তাদের পড়াশোনা চালিয়ে যাবে?) 1. Yes (হ্যাঁ) If the answer is “Yes” then go to question no 3.1 (উত্তর হ্যাঁ হলে 3.1 নং প্রশ্নে যান) 2. No (না) 3. Not Sure (নিশ্চিত নই)	Number of Individuals ( জন )
Q2.7	Why all of the students of your family will not continue their studies when educational institutions reopen after COVID-19 situation? (করোনা পরবর্তী সময়ে শিক্ষাপ্রতিষ্ঠানগুলি পুনরায় চালু হলে আপনার পরিবারের কোনও শিক্ষার্থী কেন পড়াশোনা চালিয়ে যাবে না?) (Answer could be multiple) (একাধিক উত্তর হতে পারে)	

<b>Serial</b> (ক্রম)	<b>Question</b> (প্রশ্ন)	<b>Code/Answer</b> (কোড / উত্তর)
	1. Can't afford anymore (খরচ চালাতে পারবো না) 2. They have become involved in economic activities (তারা অর্থনৈতিক কর্মকাণ্ডে জড়িত হয়েছে) 3. They got married (তারা বিয়ে করেছে) 4. Others (specify) অন্যান্য (উল্লেখ করুন)	

### Section 3: Employment (সেকশন ৩: কর্মসংস্থান)

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
Q3.1	<p>What is the main source of income of your family now? (বর্তমানে আপনার পরিবারের আয়ের প্রধান উৎস কী?)</p> <ol style="list-style-type: none"> <li>1. Agriculture (কৃষি)</li> <li>2. Industry (শিল্প)</li> <li>3. Service (সেবা)</li> <li>4. Government allowance/ Pension (সরকারি ভাতা/ পেনশন)</li> <li>5. Remittances from within or outside the country (দেশ বা দেশের বাইরে থেকে অর্থ প্রেরণ)</li> <li>6. Others (specify) অন্যান্য (উল্লেখ করুন)</li> </ol>	
Q3.1.1	<p>Which of the following is the primary occupation of the main earner of your household now? (বর্তমানে আপনার পরিবারের প্রধান উপার্জনকারী ব্যক্তির প্রধান পেশা নিচের কোন ধরনের?)</p> <ol style="list-style-type: none"> <li>1. Employer (Self-employed with paid employee) [মালিক (নিজের অধীনে বেতনভুক্ত কর্মচারী কাজ করে)]</li> <li>2. Self-employed [স্বনিযুক্ত]</li> <li>3. Wage employed [বেতনভুক্ত কর্মচারী]</li> <li>4. Day labourer [দিনমজুর]</li> <li>5. Others (specify) [অন্যান্য (উল্লেখ করুন)]</li> <li>-99. I do not know [জানি না]</li> </ol>	
Q3.2.1	<p>What is the primary occupation of the main earning member of your family now? (বর্তমানে আপনার পরিবারের প্রধান উপার্জনকারী ব্যক্তির প্রধান পেশা কী?) <b>Write the description in English (ইংরেজিতে বর্ণনা করুন)</b></p>	

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
Q3.2.2	What is the primary occupation of the main earning member of your family now? (বর্তমানে আপনার পরিবারের প্রধান উপার্জনকারী ব্যক্তির প্রধান পেশা কী?) <b>Select the occupation code (পেশা কোড নির্বাচন করুন)</b>	
Q3.3	Has (did) your family's main earning member's primary occupation changed (change) during COVID-19 situation (March 2020 to the current November 2020)? (করোনাকালীন সময়ে (মার্চ, ২০২০ থেকে বর্তমান নভেম্বর, ২০২০ পর্যন্ত) আপনার পরিবারের প্রধান উপার্জনকারী ব্যক্তির প্রধান পেশা কি পরিবর্তিত হয়েছে/হয়েছিল?) 1. Yes (হ্যাঁ) 2. No (না) <b>If the answer is "No" then go to question no 3.4 (উত্তর "না" হলে 3.4 নং প্রশ্নে যান)</b>	
Q3.3.1	What was the primary occupation of the main earning member of your family before COVID-19 (in February 2020)? (করোনাকালীন সময়ের পূর্বে (ফেব্রুয়ারি, ২০২০) আপনার পরিবারের প্রধান উপার্জনকারী ব্যক্তির প্রধান পেশা কী ছিল?) <b>Write the description in English (ইংরেজিতে বর্ণনা করুন)</b>	
Q3.3.2	What was the primary occupation of the main earning member of your family before COVID-19 (in February 2020)? (করোনাকালীন সময়ের পূর্বে (ফেব্রুয়ারি, ২০২০) আপনার পরিবারের প্রধান উপার্জনকারী ব্যক্তির প্রধান পেশা কী ছিল?) <b>Select the occupation code (পেশা কোড নির্বাচন করুন)</b>	
Q3.4	What was the total monthly income of your family before Covid-19 started (in February 2020)? (করোনা শুরু হওয়ার পূর্বে (ফেব্রুয়ারি, ২০২০) আপনার পরিবারের সর্বমোট মাসিক আয় কত ছিল?)	<b>Amount (in Taka)</b>
Q3.5	What is the total monthly income of your family now during Covid-19 situation (in October 2020)? (বর্তমান করোনাকালীন সময়ে (অক্টোবর, ২০২০) আপনার পরিবারের সর্বমোট মাসিক আয় কত?)	<b>Amount (in Taka)</b>
Q3.6	How many members of your family including you were involved in economic activities before Covid-19 started (in February, 2020)? (করোনাকালীন সময়ের পূর্বে (ফেব্রুয়ারি, ২০২০) আপনি সহ আপনার পরিবারের সর্বমোট কতজন অর্থনৈতিক কর্মকাণ্ডে নিযুক্ত ব্যক্তি ছিল?)	<b>Number of Individuals (জন)</b>

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
Q3.7.1	How many female members of your family were involved in economic activities before Covid-19 started (in February, 2020)? করোনাকালীন সময়ের পূর্বে (ফেব্রুয়ারী, ২০২০) আপনার পরিবারে কতজন মহিলা সদস্য অর্থনৈতিক কর্মকাণ্ডে নিযুক্ত ছিল?	Number of Individuals ( জন )
Q3.7.2	How many children (aged below 15 years) of your family were involved in economic activities before Covid-19 started (in February, 2020)? করোনাকালীন সময়ের পূর্বে (ফেব্রুয়ারী, ২০২০) আপনার পরিবারে কতজন শিশু (১৫ বছর বয়সের নিচে) অর্থনৈতিক কর্মকাণ্ডে নিযুক্ত ছিল?	
Q3.8	How many members of your family including you are involved in economic activities now (in November, 2020)? (বর্তমান করোনাকালীন সময়ে (নভেম্বর, ২০২০) আপনি সহ আপনার পরিবারের সর্বমোট কতজন অর্থনৈতিক কর্মকাণ্ডে নিযুক্ত ব্যক্তি আছেন?)	Number of Individuals ( জন )
Q3.9.1	How many female members of your family are involved in economic activities now (in November, 2020)? (বর্তমান করোনাকালীন সময়ে (নভেম্বর, ২০২০) আপনার পরিবারে কতজন মহিলা সদস্য অর্থনৈতিক কর্মকাণ্ডে নিযুক্ত আছেন?)	Number of Individuals ( জন )
Q3.9.2	How many children (aged below 15 years) of your family are involved in economic activities now (in November, 2020)? (বর্তমান করোনাকালীন সময়ে (নভেম্বর, ২০২০) আপনার পরিবারে কতজন শিশু (১৫ বছর বয়সের নিচে) অর্থনৈতিক কর্মকাণ্ডে নিযুক্ত আছেন?)	

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
Q3.10	<p>Which of the following employment issues have you or your family members confronted since last March, 2020? (গত মার্চ, ২০২০ মাস থেকে আপনি বা আপনার পরিবারের সদস্যরা কর্মসংস্থান সংক্রান্ত নিচের কোন সমস্যা গুলোর মুখোমুখি হয়েছেন ? <b>(Answer could be multiple)</b> (একাধিক উত্তর হতে পারে)</p> <ol style="list-style-type: none"><li>1. Not applicable, involved in economic activities like before (প্রযোজ্য নয়, আগের মতই কর্মে নিযুক্ত আছেন)</li><li>2. Lost the work (কাজ হারানো)</li><li>3. Have work but income has decreased (কাজ থাকলেও উপার্জন কমে গেছে)</li><li>4. Have work but no income (কাজ থাকলেও আয় নেই)</li><li>5. Have work but got demoted (কাজ আছে তবে পদাবনতি হয়েছে)</li><li>6. Have to work extra hours (অতিরিক্ত ঘণ্টা কাজ করতে হয়েছে)</li><li>7. Working hour has reduced (কাজের সময় হ্রাস পেয়েছে)</li><li>8. Work expired (কাজের মেয়াদ শেষ)</li><li>9. Work stopped for a while but already started or will resume soon (কাজ কিছুদিনের জন্য বন্ধ আছে/ছিল, শীঘ্রই আবার শুরু হবে/ হয়েছে)</li><li>10. Others (specify) (অন্যান্য (উল্লেখ করুন))</li></ol>	

**Section 4: Problem faced during COVID-19 (সেকশন ৪: করোনাকালীন সমস্যা)**

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
Q4.1	<p>Which of the following problems have you or your family faced during the Covid-19 period (March, 2020 to the current November, 2020)? (করোনাকালীন সময়ে (মার্চ, ২০২০ থেকে বর্তমান নভেম্বর, ২০২০ পর্যন্ত) আপনি বা আপনার পরিবার নিম্নের কোন কোন সমস্যার সম্মুখীন হয়েছেন?)</p> <p><b>(Answer could be multiple) (একাধিক উত্তর হতে পারে)</b></p> <ol style="list-style-type: none"> <li>1. Coronavirus infection of any family member (পরিবারের কোনো সদস্যের করোনায় আক্রান্ত হওয়া)</li> <li>2. Death of any family member due to coronavirus infection (পরিবারের কোনো সদস্যের করোনায় আক্রান্ত হয়ে মৃত্যু)</li> <li>3. Serious illness or death of any earning member of the family (excluding COVID) (পরিবারের কোনো উপার্জনকারী সদস্যের গুরুতর অসুস্থতা বা মৃত্যু) (করোনা ব্যতীত)</li> <li>4. Income of the main earner of the family stopped (পরিবারের প্রধান উপার্জনকারীর আয় বন্ধ হয়ে গেছে)</li> <li>5. Unusually high price of daily necessities (নিত্যপ্রয়োজনীয় জিনিসপত্রের অস্বাভাবিক দাম)</li> <li>6. Floods / Landslides / River erosion (বন্যা/ভূমিধ্বস/নদীভাঙন)</li> <li>7. Conflict / violence / oppression (সংঘর্ষ/ সহিংসতা বা উৎপীড়ন/ নিপীড়নের শিকার)</li> <li>8. Theft/ Hijacking (চুরি/ হাইজ্যাক)</li> <li>9. Others (specify) অন্যান্য (উল্লেখ করুন)</li> <li>10. No problem encountered (কোনো সমস্যার সম্মুখীন হইনি) <b>(if the answer is “10” then go to next section, Q5.1) (উত্তর “10” হলে পরবর্তী সেকশনে যান, প্রশ্ন 5.1 এ)</b></li> </ol>	



Q4.2

How did your family cope up with the problems that arose during the Covid-19 period (From March, 2020 to the present November, 2020)? (করোনাকালীন সময়ে (মার্চ, ২০২০ থেকে বর্তমান নভেম্বর, ২০২০ পর্যন্ত) উদ্ভূত সমস্যাগুলি আপনার পরিবার কীভাবে মোকাবেলা করেছেন?) (Answer could be multiple) (একাধিক উত্তর হতে পারে)

1. Unconditional help provided by relatives/friends (আত্মীয়/ প্রতিবেশী/ বন্ধুদের শর্তহীন সাহায্যের মাধ্যমে)
2. Unconditional help provided by government (সরকারের শর্তহীন সাহায্যের মাধ্যমে)
3. Changed dietary patterns involuntarily (দৈনন্দিন খাবারের তালিকা ও মান পরিবর্তনের মাধ্যমে)
4. By changing the occupation or way of earning (পেশা বা উপার্জন পদ্ধতি পরিবর্তনের মাধ্যমে)
5. By working extra work/ for extra hours (অতিরিক্ত কাজ করার মাধ্যমে)
6. Migrating from town to village (শহর থেকে গ্রামে স্থানান্তরের মাধ্যমে)
7. Migrating from village to town (গ্রাম থেকে শহরে স্থানান্তরের মাধ্যমে)
8. Relied on savings (গচ্ছিত সঞ্চয় খরচের মাধ্যমে)
9. Obtained credit (ঋণ নিয়ে)
10. Selling assets (land, building etc.) and other valuables (like Jewelry) (সম্পদ (জমি, বাড়ি ইত্যাদি) ও মূল্যবান দ্রব্য (যেমন গহনা) বিক্রির মাধ্যমে)
11. Rented out land/building (জমি বর্গা বা বাড়ি ভাড়া দেওয়ার মাধ্যমে)
12. Sold of animal stock (গবাদিপশু বিক্রির মাধ্যমে)
13. Sent children to live elsewhere (শিশুদের অন্যত্র বসবাসের জন্য পাঠানোর মাধ্যমে)
14. Involved children in economic activities (শিশুদেরকে অর্থনৈতিক কর্মকাণ্ডে যুক্ত করার মাধ্যমে)
15. Women who were not involved in economic activities before got involved (যে মহিলারা আগে অর্থনৈতিক কাজে যুক্ত ছিল না তারা যুক্ত হয়েছে)
16. Men who were not involved in economic activities before got involved (যে পুরুষেরা আগে অর্থনৈতিক কাজে যুক্ত ছিল না তারা যুক্ত হয়েছে)
17. Reducing expenditure on non-food items (খাদ্য বহির্ভূত খাতে পরিবারের ব্যয় কমানোর মাধ্যমে)
18. Couldn't cope with the problems (মোকাবেলা করতে পারিনি)

	<p>19. Coping with it was not a problem (মোকাবেলা করতে কোনও সমস্যা হয়নি)</p> <p>20. Others (specify) অন্যান্য (উল্লেখ করুন)</p>	
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## Section 5: Social Safety Net Programmes (সেকশন ৫: সামাজিক নিরাপত্তা বেটনী কর্মসূচি)

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
Q5.1	<p>Have you or any member of your family benefited from any social security programmes since March 2020 or any benefits announced by the government to deal with the current Coronavirus pandemic? (আপনি বা আপনার পরিবারের কোন সদস্য কি গত মার্চ ২০২০ থেকে এখন পর্যন্ত কোন সামাজিক নিরাপত্তা বেটনী কর্মসূচির সুবিধা বা বর্তমান করোনা মহামারি মোকাবেলার জন্য সরকার ঘোষিত কোন সুবিধা পেয়েছেন?)</p> <p>1. Yes (হ্যাঁ)</p> <p>2. No (না) (if the answer is “No” then go to question no 5.3) (উত্তর না হলে 5.3 নং প্রশ্নে যান)</p>	
Q5.2	<p>From which of the following social security programme or current government assistance you or any of your family member are benefiting from?</p> <p>আপনি বা আপনার পরিবারের কোন সদস্য নিচের কোন ধরনের সামাজিক নিরাপত্তা বেটনী কর্মসূচির সুবিধা বা সরকার ঘোষিত করোনাকালীন সহায়তা পাচ্ছেন? (Answer could be multiple) (একাধিক উত্তর হতে পারে)</p>	
	1. Ananda School Program (ROSC) Money / Products ( আনন্দস্কুল প্রোগ্রাম (আরওএসসি) অর্থ/ দ্রব্য)	
	2. School food distribution or tiffin delivery program (স্কুল খাদ্য বিতরণ বা টিফিন সরবরাহ কর্মসূচি)	
	3. Scholarships for dropout students (ঝরে পড়া শিক্ষার্থীদের জন্য বৃত্তি)	

	4. Scholarships for physically disabled students (শারীরিকভাবে অক্ষম শিক্ষার্থীদের জন্য বৃত্তি)	
	5. Old age allowance (বয়স্ক ভাতা)	
	6. Widow / Husband abused / distressed woman allowance (বিধবা/ স্বামীনিগৃহীত/ দুস্থ মহিলা ভাতা)	
	7. Working lactating mother support (কর্মজীবী ল্যাকটেটিং মাদার সহায়তা)	
	8. Maternity allowance for poor mothers (দরিদ্র মায়েদের জন্য মাতৃত্বকালীন ভাতা)	
	9. Honorary allowance for indigent freedom fighters (অসচ্ছল মুক্তি যোদ্ধাদের জন্য সম্মানী ভাতা)	
	10. Treatment and honorarium of war wounded freedom fighters (যুদ্ধাহত মুক্তিযোদ্ধাদের চিকিৎসা ও সম্মানী ভাতা)	
	11. Ration for martyr family and war wounded freedom fighter family (শহীদ পরিবার ও যুদ্ধাহত মুক্তিযোদ্ধা পরিবারের জন্য রেশন)	
	12. Allowances for sick cultural personalities or staffs (অসুস্থ সাংস্কৃতিক ব্যক্তিত্ব বা কর্মীদের জন্য ভাতা)	
	13. Allowance for disabled / Physically handicapped (অসচ্ছল প্রতিবন্ধী/ শারীরিকভাবে অক্ষমদের জন্য ভাতা)	
	14. Vulnerable Group Development (VGD)(ভালনারেবল গ্রুপ ডেভেলপমেন্ট (ভিজিডি))	

	15. Vulnerable Group Feeding (VGF) (ভালনারেবল গ্রুপ ফিডিং (ভিজিএফ))	
	16. General relief assistance (blankets, corrugated iron, etc.)(সাধারণ ত্রাণ সহায়তা (কম্বল, ঢেউটিনইত্যাদি))	
	17. General Relief (GR) Food / Money (বিনামূল্যে প্রাপ্ত ত্রাণ (জিআর) খাদ্য/ অর্থ)	
	18. Allowance (Cash assistance) for beneficiaries of Chittagong (পার্বত্য চট্টগ্রামের সুবিধাভোগীদের জন্য ভাতা (নগদ সহায়তা))	
	19. Food assistance for the beneficiaries of Chittagong (পার্বত্য চট্টগ্রামের সুবিধাভোগীদের জন্য খাদ্য সহায়তা)	
	20. Employment Generation Program(EGPP) for the extremely poor (অতি দরিদ্রদের জন্য কর্মসংস্থান কর্মসূচি (ইজিপিপি))	
	21. Food for work (Kabikha) or Money for work (Kabita)(কাজের বিনিময়ে খাদ্য (কাবিখা) বা কাজের বিনিময়ে টাকা (কাবিটা))	
	22. Test Relief (TR) Food / Cash (টেস্টরিলিফ (টিআর) ফুড/ ক্যাশ)	
	23. Rural Employment Opportunity for Public Assets (REOPA) (রুরাল ইমপ্লয়মেন্ট অপারচুনিটি ফর পাবলিক অ্যাসেট (রিওপা))	
	24. Rural Employment and Road Maintenance Program (গ্রামীণ কর্মসংস্থান ও সড়ক রক্ষণাবেক্ষণ কর্মসূচি)	
	25. Housing assistance (গৃহ নির্মাণ সহায়তা)	

	26. Agricultural rehabilitation (কৃষি পুনর্বাসন)	
	27. “One house One farm” project (একটি বাড়ি একটি খামার প্রকল্প)	
	28. Targeted Ultra Poor (TUP, BRAC) (টারগেটেড আল্ট্রা পুওর (টিইউপি, ব্র্যাক))	
	29. Char Livelihood Project (CLP)(চর জীবিকায়নপ্রকল্প (সিএলপি))	
	30. The Economic Empowerment of the Poorest / EEP / SIRI (দ্যইকোনোমিক ইমপাওয়ারমেন্ট অফ দ্য পুওরেস্ট/ ইইপি/সিঁড়ি)	
	31. Urban Partnership for Poverty Reduction (UPPR)(আরবান পার্টনারশিপ ফর পভাটি রিডাকশন (ইউপিপিআর))	
	32. Friendship Program (Care) (সৌহার্দ্য প্রোগ্রাম (কেয়ার))	
	33. Revitalization Program (Save the Children) (নব জীবন প্রোগ্রাম (সেভ দ্য চিলড্রেন))	
	34. Expansion Program (ACDI VOCA) প্রসার প্রোগ্রাম (এসিডিআইভোকা)	
	35. Fishermen allowance (জেলেভাতা)	
	36. Support for cancer, kidney & liver cirrhosis and other patients (ক্যান্সার, কিডনীওলিভারসিরোসিস এবং অন্যান্য রোগীদের সহায়তা)	
	37. Open Market Sale (ওএমএস)	
	38. Disaster Grant (Thok) (দুর্যোগ অনুদান(থোক))	
	39. Improving the quality of life of Vedas and backward people (বেদে ও অনগ্রসর	

	জনগোষ্ঠীর জীবনমান উন্নয়ন)	
	40. Improving the quality of life of the hijra community (হিজড়া জনগোষ্ঠীর জীবন মান উন্নয়ন)	
	41. Rural Livelihood Project (রুরাল লাইভলিহুড প্রকল্প)	
	42. Distribution of free food items (বিনামূল্যে খাদ্যসামগ্রীবিতরণ)	
	43. Sale of rice at 10 Taka per kg (১০ টাকা কেজি দরে চাল বিক্রয়)	
	44. Distribution of money among the target population (লক্ষ্যভিত্তিক জনগোষ্ঠীর মাঝে নগদ অর্থ বিতরণ)	
	45. Pension (পেনশন)	
	46. School stipend program (primary/secondary/higher secondary) (শিক্ষা উপবৃত্তি (প্রাথমিক/ মাধ্যমিক/ উচ্চ মাধ্যমিক))	
	99. Others (specify) অন্যান্য (উল্লেখ করুন)	
Q5.3	Have you or any member of your family received cash or other benefits from any type of private organization since last March (2020)? (গত মার্চ (২০২০) মাস থেকে আপনি বা আপনার পরিবারের কোন সদস্য কি কোন ধরনের বেসরকারি প্রতিষ্ঠান থেকে নগদ অর্থ বা অন্যান্য সুবিধা পেয়েছেন?) 1. Yes (হ্যাঁ) 2. No (না)	

## Section 6: Health (সেকশন ৬: স্বাস্থ্য)

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
Q6.1	<p>What kind of problems did you or your family have to face for getting healthcare during COVID-19 since March 2020? (করোনাকালীন সময়ে (গত মার্চ ২০২০ থেকে এখন পর্যন্ত) আপনি অথবা আপনার পরিবার স্বাস্থ্য সেবা পেতে কী ধরনের সমস্যার সম্মুখীন হয়েছেন?)</p> <p><b>(Answer could be multiple) (একাধিক উত্তর হতে পারে)</b></p> <ol style="list-style-type: none"><li>1.Additional medical costs (অতিরিক্ত চিকিৎসা খরচ)</li><li>2.Unavailability of healthcare providers (চিকিৎসাসেবা প্রদানকারীর অপ্রাপ্যতা)</li><li>3.Problems in getting admission to the hospital (হাসপাতালে ভর্তি হতে গিয়ে সমস্যা)</li><li>4.Poor management at the hospital (হাসপাতালের দুর্বল ব্যবস্থাপনা)</li><li>5.Negligence of healthcare providers (চিকিৎসাসেবা প্রদানকারীর অবহেলা)</li><li>6.Problems related to health checkup/diagnostics (স্বাস্থ্য পরীক্ষা / ডায়াগনস্টিক সম্পর্কিত সমস্যা)</li><li>7.Scarcity of necessary medicines (প্রয়োজনীয় ওষুধের দুস্প্রাপ্যতা)</li><li>8.Problems related to coronavirus testing/treatment (করোনা পরীক্ষা ও করোনা চিকিৎসা সম্পর্কিত সমস্যা)</li><li>9.Others (specify) অন্যান্য (উল্লেখ করুন)</li><li>10.Did not face any difficulty (কোনো অসুবিধার সম্মুখীন হইনি)</li></ol>	



## Section 7: Migration and Remittances (সেকশন ৭: অভিবাসন ও অর্থপ্রেরণ)

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
Q7.1.1	<p>Does your household have any family member living abroad for work? (আপনার পরিবারের কোন সদস্য দেশের বাইরে কাজ করেন?)</p> <p>1. Yes (হ্যাঁ)</p> <p>2. No (না) <b>If the answer is “No”, then go to Q7.2.1 (উত্তর “না” হলে প্রশ্ন 7.2.1 এ যান)</b></p>	
Q7.1.2	<p>Amount of money sent by migrants from abroad during the COVID-19 period (March 2020 to November 2020)- (করোনাকালীন সময়ে (মার্চ, ২০২০ থেকে নভেম্বর ২০২০) বিদেশ থেকে প্রবাসীর প্রেরিত টাকার পরিমাণ)-</p> <p>1. More than before (পূর্বের চেয়ে বেশি)</p> <p>2. Same as before (পূর্বের মতোই)</p> <p>3. Less than before (পূর্বের চেয়ে কম)</p>	
Q7.2.1	<p>Does your household have any family member living in a different district for work? (আপনার পরিবারের কোন সদস্য দেশের ভিতরে অন্য কোনো জায়গায় কাজ করেন?)</p> <p>1. Yes (হ্যাঁ)</p> <p>2. No (না) <b>If the answer is “No” then go to Q8a (উত্তর “না” হলে প্রশ্ন 8a এ যান)</b></p>	
Q7.2.2	<p>Amount of money sent by migrants from different area in-country during the COVID-19 period (March 2020 to November 2020)- (করোনাকালীন সময়ে (মার্চ, ২০২০ থেকে নভেম্বর ২০২০) দেশের অন্য কোনও জায়গা থেকে</p>	

	<p>অভিবাসীর প্রেরিত টাকার পরিমাণ)-</p> <ol style="list-style-type: none"><li>1. More than before (পূর্বের চেয়ে বেশি)</li><li>2. Same as before (পূর্বের মতোই)</li><li>3. Less than before (পূর্বের চেয়ে কম)</li></ol>	
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Section 8: Expenditure (সেকশন ৮: ব্যয়)

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
Q8a	<p>Which of the following food items does your family produce? (আপনার পরিবার নিম্নোক্ত কোন কোন খাদ্য সামগ্রী উৎপাদন করে?) (Answer could be multiple) (একাধিক উত্তর হতে পারে)</p> <ol style="list-style-type: none"> <li>1. Cereals (চাল, গম, আটা, ময়দা জাতীয় খাদ্য)</li> <li>2. Pulses (ডাল ও মটরজাতীয় খাদ্য)</li> <li>3. Vegetables (শাকসবজি (আলু, মূলা, বেগুন, ফুলকপি, কুমড়া ইত্যাদি))</li> <li>4. Fruits (ফলমূল)</li> <li>5. Fishes or livestock products (মাছ ও পশুসম্পদ থেকে প্রাপ্ত খাদ্য)</li> <li>6. Oil and fat (তেল, ঘী জাতীয়)</li> <li>7. Sweet items (মিষ্টি জাতীয় (চিনি, গুড়, মিষ্টি ইত্যাদি))</li> <li>8. Others (অন্যান্য)</li> <li>9. None (কোনটিই নয়)</li> </ol>	
Q8b	<p>Which of the produced foods do you and your family consume yourselves? (উৎপাদিত খাদ্যসামগ্রীর কোনগুলি নিজেরা ভোগ করেন?) (Answer could be multiple) (একাধিক উত্তর হতে পারে)</p> <ol style="list-style-type: none"> <li>1. Cereals (চাল, গম, আটা, ময়দা জাতীয় খাদ্য)</li> <li>2. Pulses (ডাল ও মটরজাতীয় খাদ্য)</li> <li>3. Vegetables (শাকসবজি (আলু, মূলা, বেগুন, ফুলকপি, কুমড়া ইত্যাদি))</li> <li>4. Fruits (ফলমূল)</li> <li>5. Fishes or livestock products (মাছ ও পশুসম্পদ থেকে প্রাপ্ত খাদ্য)</li> <li>6. Oil and fat (তেল, ঘী জাতীয়)</li> <li>7. Sweet items (মিষ্টি জাতীয় (চিনি, গুড়, মিষ্টি ইত্যাদি))</li> </ol>	

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
	8. Others (অন্যান্য) 9. None (কোনটিই নয়)	
Q8.1.1	What was the total food expenditure of your family on Cereals -Rice, Ata, Wheat in last one month? (গত এক মাসে আপনার পরিবারের মোট চাল, গম, আটা, ময়দা জাতীয় খাদ্যের জন্য ব্যয় কত ছিল ?) Write in Taka (টাকায় লিখুন)	
Q8.1.2	What was the total food expenditure of your family on Pulses in last one month? (গত এক মাসে আপনার পরিবারের মোট ডাল ও মটরজাতীয় খাদ্যের জন্য ব্যয় কত ছিল ?) Write in Taka (টাকায় লিখুন)	
Q8.1.3	Q8.2.3 What was the total food expenditure of your family on Vegetables (potato, radish, brinjal, cauliflower, pumpkin etc.) in last one month? (গত এক মাসে আপনার পরিবারের মোট শাকসবজি (আলু, মূলা, বেগুন, ফুলকপি, কুমড়া ইত্যাদি) জাতীয় খাদ্যের জন্য ব্যয় কত ছিল ?) Write in Taka (টাকায় লিখুন)	
Q8.1.4	What was the total food expenditure of your family on Fruits in last one month? (গত এক মাসে আপনার পরিবারের মোট ফলমূল জাতীয় খাদ্যের জন্য ব্যয় কত ছিল ?) Write in Taka (টাকায় লিখুন)	
Q8.1.5	What was the total food expenditure of your family on Fishes, Meats, Eggs, Milk and Milk products in last one month? (গত এক মাসে আপনার পরিবারের মোট মাছ, মাংস, ডিম, দুধ জাতীয় খাদ্যের জন্য ব্যয় কত ছিল ?) Write in Taka (টাকায় লিখুন)	
Q8.1.6	What was the total food expenditure of your family on Oil and fat in last one month? (গত এক মাসে আপনার পরিবারের মোট তেল, ঘী জাতীয় খাদ্যের জন্য ব্যয় কত ছিল ?) Write in Taka (টাকায় লিখুন)	
Q8.1.7	What was the total food expenditure of your family on Sweet items (sugar, molasses etc) in last one month? (গত এক মাসে আপনার পরিবারের মোট মিষ্টি জাতীয় (চিনি, গুড়, মিষ্টি ইত্যাদি) খাদ্যের জন্য ব্যয় কত ছিল ?)	

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
	Write in Taka (টাকায় লিখুন)	
Q8.1.8	What was the total food expenditure of your family on other food items (drinks (tea, coffee, beverage), spices (ginger, onion, turmeric, chilli), dining out etc.) in last one month? (গত এক মাসে আপনার পরিবারের মোট অন্যান্য (পানীয় (চা, কফি, কোল্ড ড্রিংক), মশলা (আদা, পিঁয়াজ, হলুদ, মরিচ), বাইরে খাওয়া ইত্যাদি) খাদ্যের জন্য ব্যয় কত ছিল?) Write in Taka (টাকায় লিখুন)	
Q8.1	What was the total food expenditure of your family in last one month? (গত এক মাসে আপনার পরিবারের মোট খাদ্যের জন্য ব্যয় কত ছিল?) Write in Taka (টাকায় লিখুন)	
Q8.2	What was the total non-food expenditure of your family in last month? (গত এক মাসে আপনার পরিবারের মোট খাদ্য বহির্ভূত ব্যয় কত ছিল?) Write in Taka (টাকায় লিখুন)	
Q8.2.1	What was the total Education expenditure of your family in last one month? (গত এক মাসে আপনার পরিবারের মোট শিক্ষা খাতে ব্যয় কত ছিল?) Write in Taka (টাকায় লিখুন)	
Q8.2.2	What was the total Health expenditure of your family in last one month? (গত এক মাসে আপনার পরিবারের মোট চিকিৎসাখাতে ব্যয় কত ছিল?) Write in Taka (টাকায় লিখুন)	
Q8.2.3	What was the total Transport expenditure of your family in last one month? (গত এক মাসে আপনার পরিবারের মোট যাতায়াত খাতে ব্যয় কত ছিল?) Write in Taka (টাকায় লিখুন)	
Q8.2.4	What was the total House rent or house-related expenditure of your family in last one month? (গত এক মাসে আপনার পরিবারের মোট বাড়ি ভাড়া ও বসতবাড়ির খরচ কত ছিল?) Write in Taka (টাকায় লিখুন)	
Q8.2.5	What was the total Electricity, water, fuel expenditure of your family in last one month? (গত এক	

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
	মাসে আপনার পরিবারের মোট বিদ্যুৎ, পানি ও জ্বালানী খরচ কত ছিল ?) Write in Taka (টাকায় লিখুন)	
Q8.2.6	What was the total expenditure on Telephone, mobile, internet for your family in last one month? (গত এক মাসে আপনার পরিবারের মোট টেলিফোন, মোবাইল, ইন্টারনেট খরচ কত ছিল ?) Write in Taka (টাকায় লিখুন)	
Q8.2.7	What was the total expenditure on cleaning and protective equipment (mask, gloves, hand sanitizer, soap, disinfectant etc.) for your family in last one month? (গত এক মাসে আপনার পরিবারের মোট পরিষ্কার-পরিচ্ছন্নতা ও সুরক্ষা সামগ্রীর (মাস্ক, গ্লাভস, হ্যান্ড স্যানিটাইজার, সাবান, জীবানুনাশক ইত্যাদি) পেছনে খরচ কত ছিল ?)	
Q8.2.8	What was the other total non-food expenditure (Personal articles, Recreation & leisure, ceremonies, gifts etc.) of your family in last one month? (গত এক মাসে আপনার পরিবারের অন্যান্য খাদ্য বহির্ভূত খরচ (ব্যক্তিগত ব্যবহার্য দ্রব্য, অবসর ও বিনোদন, অনুষ্ঠান, উপহার ইত্যাদি) কত ছিল?) Write in Taka (টাকায় লিখুন)	
Q8.3	What was the total expenditure of your family in last one month? (গত এক মাসে আপনার পরিবারের সর্বমোট ব্যয় কত ছিল ?) Write in Taka (টাকায় লিখুন)	

Section 9: **Expectation of the Households about the Economic Recovery** (সেকশন ৯: অর্থনৈতিক পুনরুদ্ধারের ব্যাপারে পরিবারের প্রত্যাশা)

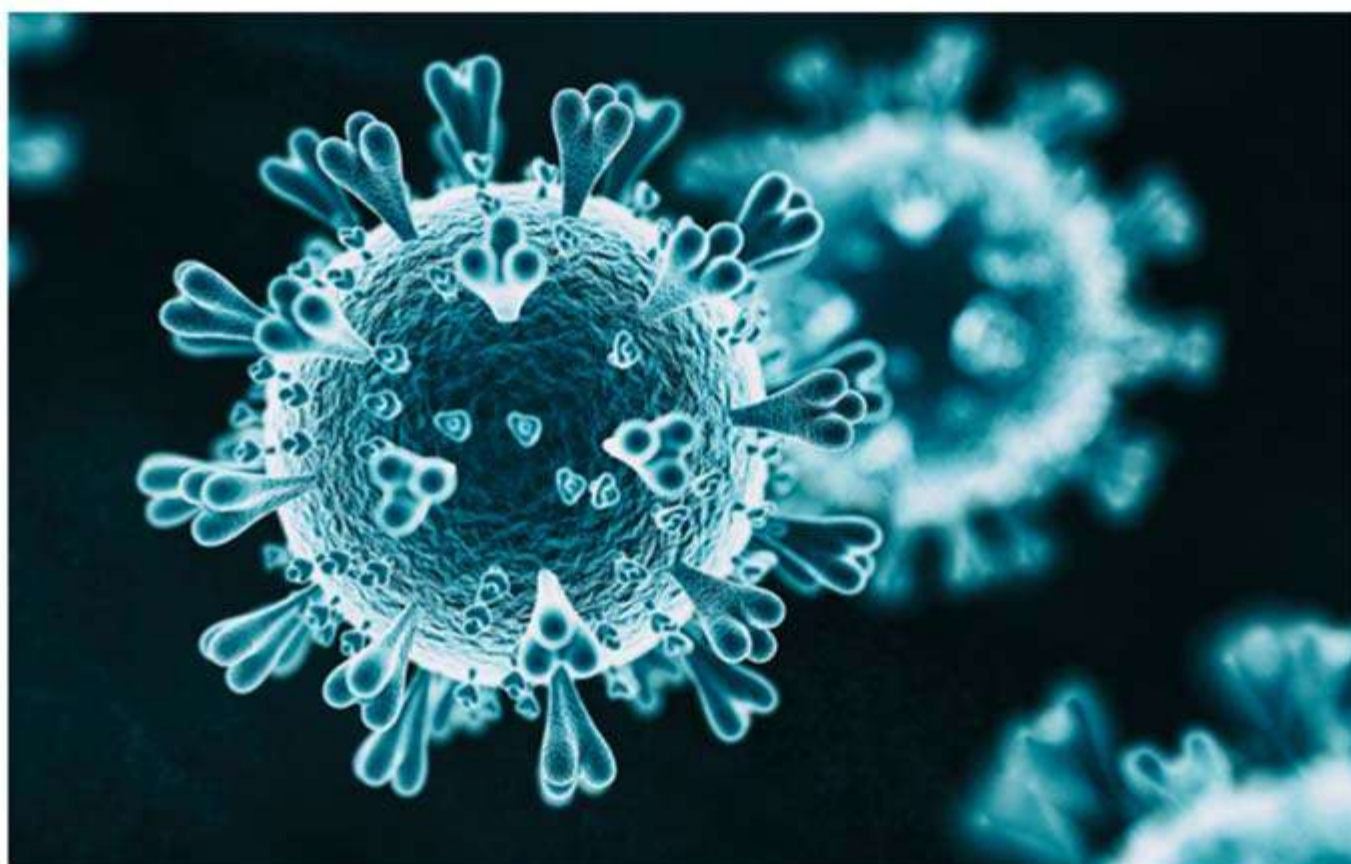
Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
Q9.1	How sufficient do you think are the measures taken by the government during the COVID-19 situation? (করোনাকালীন সময়ে সরকারগৃহীত পদক্ষেপগুলি কতটুকু পর্যাপ্ত বলে মনে করেন?) 1. Insufficient (অপর্যাপ্ত) 2. Neither insufficient, nor sufficient; Moderate (অপর্যাপ্তও নয়, পর্যাপ্তও নয়; মোটামুটি) 3. Sufficient (পর্যাপ্ত)	
Q9.2	How optimistic are you that you will be able to cope well with the problems in COVID-19 and get back to the normal? (করোনাকালীন সমস্যাগুলি ভালোভাবে মোকাবেলা করে পূর্বের অবস্থায় ফিরে যেতে পারবেন বলে আপনি কতটুকু আশাবাদী?) 1. Very pessimistic (খুবই হতাশ) 2. Pessimistic (হতাশ) 3. Neither pessimistic nor optimistic (হতাশও নই, আশাবাদীও নই) 4. Optimistic (আশাবাদী) 5. Very Optimistic (খুবই আশাবাদী)	
Q9.3	What steps do you think should be taken to tackle with the problems in COVID-19 situation for a strong socioeconomic recovery? (করোনাকালীন এই দুঃসময়ে সৃষ্ট অসুবিধাগুলির সাথে মোকাবেলা করে অর্থনৈতিক ও সামাজিকভাবে পুনরায় শক্তিশালীভাবে ঘুরে দাঁড়াতে কী কী পদক্ষেপ গ্রহণ করা উচিত বলে আপনি মনে করেন?) (Answer could be multiple) (একাধিক উত্তর হতে পারে) 1. Increasing social safety net coverage (সামাজিক নিরাপত্তা বেটনীর সুবিধা বাড়ানো) 2. Direct cash transfer to the poor people (দরিদ্র মানুষের জন্য সরাসরি নগদ অর্থ সহায়তা) 3. Management of Covid-19 crisis (কোভিড-১৯ সংকট এর ব্যবস্থাপনা) 4. Price stability of essential products (নিত্যপ্রয়োজনীয় পণ্যের মূল্য স্থিতিশীলতা)	

Serial (ক্রম)	Question (প্রশ্ন)	Code/Answer (কোড / উত্তর)
	<ol style="list-style-type: none"><li>5. Increasing budget on public health expenditure (জনস্বাস্থ্য ব্যয় বাজেট বৃদ্ধি)</li><li>6. Increasing budget on education expenditure (শিক্ষা খাতে বাজেট বৃদ্ধি)</li><li>7. Reduction of corruption (দুর্নীতি দূরীকরণ)</li><li>8. Increasing public health awareness (জনস্বাস্থ্য সচেতনতা বৃদ্ধি)</li><li>9. Creating employment opportunities (কর্মসংস্থান সৃষ্টি)</li><li>10. Ensuring food security (খাদ্য নিরাপত্তা নিশ্চিতকরণ)</li><li>11. Tackling domestic violence (ঘরোয়া সহিংসতা মোকাবেলা)</li><li>12. Implementing rule of law to reduce crime (অপরাধ দমনে আইনের শাসন বাস্তবায়ন)</li><li>13. Uniform access to digitization (ডিজিটাইজেশনে সমান সুযোগ)</li><li>14. Easy access to loans (সহজে ঋণ পাওয়া)</li><li>15. Uniform access to better public health care (উন্নত স্বাস্থ্যসেবা পেতে সমান সুযোগ)</li><li>16. Managing the second wave of pandemic (মহামারীর দ্বিতীয় ঢেউ মোকাবেলা)</li><li>17. Addressing mental health related issues (মানসিক স্বাস্থ্য সম্পর্কিত সমস্যাগুলো মোকাবেলা)</li><li>18. Others (specify) অন্যান্য (উল্লেখ করুন)</li></ol>	



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