

**A quick survey of socio-economic vulnerability analysis of limited HHs  
representing four slum settlements in Dhaka in the background of COVID-19**

**Dr. Rita Sen, Ph.D  
and  
Md. Bokhtiar Rahman, MSS**

**June 2020**



**House # 741, Road # 09, Baitul Aman Housing Society, Adabor, Dhaka – 1207. Tel: 00-88-02-9128520, 8122861, 8159656, 8120965, 8115764. Fax: 88-02-8115764 Ex: 123, E-mail: [dskinfo@dskbangladesh.org](mailto:dskinfo@dskbangladesh.org), Web: [www.dskbangladesh.org](http://www.dskbangladesh.org)**

---

<b>Table of Contents</b>		<b>Page No.</b>
<b>1.</b>	<b>Introduction</b>	<b>2</b>
<b>2.</b>	<b>Methodology</b>	<b>3</b>
<b>3</b>	<b>Finding and Discussion</b>	<b>3</b>
<b>3.1.</b>	<b>Socio-economic background</b>	<b>3</b>
<b>3.2.</b>	<b>Lockdown Situation</b>	<b>4</b>
<b>3.3.</b>	<b>Coping Strategy</b>	<b>5</b>
<b>3.4.</b>	<b>Sources of relief</b>	<b>5</b>
<b>3.5.</b>	<b>Protective Measures</b>	<b>6</b>
<b>4</b>	<b>Conclusion and Way Forward</b>	<b>6</b>
<b>5.</b>	<b>References</b>	<b>7</b>

---

---

<b>Figures</b>		<b>Page No.</b>
<b>Fig.1:</b>	<b>Distribution of death Of COVID -19 by age group</b>	<b>2</b>
<b>Fig.2:</b>	<b>Working days per week just before and after lockdown</b>	<b>4</b>
<b>Fig.3:</b>	<b>Average income just before and during the lockdown</b>	<b>4</b>
<b>Fig.4:</b>	<b>Status of savings before and during the lockdown</b>	<b>5</b>
<b>Fig.5:</b>	<b>Different Sources of Relief</b>	<b>5</b>

---

## **Abstract**

The Coronavirus pandemic or COVID-19 has already brought immense miseries to the people of Bangladesh, especially for the ones representing the low-income section of the society. Government, many public and civil society organizations and individuals came forward with relief in different areas, including slums, where low-income people live. DSK also has had provided awareness-raising campaign, distributed Hygiene Kits and organized bleaching powder spray in settlements and also cash support to extremely vulnerable poor.

In the above context to understand, the problem in more details DSK went for a short survey. The survey report covered 200 respondents of DSK. The questionnaire prepared by Dr Binayek Sen focused following areas, socio-economic background, income status before and during the lockdown, savings status before and during the lockdown, relief and protective activities related to COVID 19.

Most of the survey respondents were in 31-49 age group. In these slums, before lockdown majority respondents (97%) were from the poor category, only a few (2%) were hardcore poor. During the lockdown, the percentage of hardcore poor families has increased (10%). Most slum dwellers were daily income earners and their daily earnings began to take the hardest hit from the last week of March 2020. Before lockdown, most (36%) of the respondent's weekly average income was between Tk.2001-3000, followed by Tk.500-1000 (29%), Tk, 1001-2000 (22%), Tk.3001-4000 (5%) and above Tk.4000 (4.5%).

During the lockdown, 96% of respondents became jobless. They had no savings to survive during the crisis period. They are now affected by poverty, hunger and these people had no clue how to cope with this situation. Skipping daily meals has been a strategy to cope with this helpless situation.

During the lockdown period under review, 43.9 % received relief (as cash and kind) from the private sector and 39.6% received from the government. Only 5% mentioned that they had received relief from NGOs and 11.5% from others.

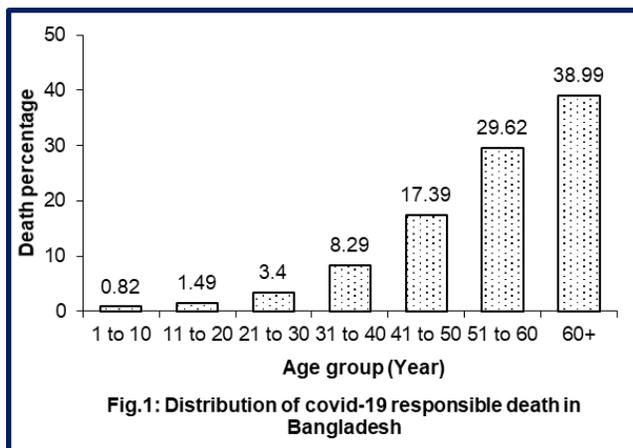
All of the respondents interviewed were aware of the name of Corona viral disease.

As per the interviewed members, they took following protective health measures, used mask when they go out, maintained three feet social distancing and used soap for hand-washing. On the questions on whether they maintained the social distancing when they go out, 27% of respondents said that they maintained the social distancing. 59% of respondents said they tried but failed. Only 14% said they did not maintain the social distance. Above means, more than 74% were not able to maintain social distancing.

Conclusion or learning from the survey goes as follows: Covid-19 is not only a pandemic disaster, but also it is a severe blow to the economy and daily income of the poor HHs. This survey tried to provide a snapshot of the situation of selected slum HHs during this crisis. During the lockdown, the residents of the respective Dhaka slums had been suffering from high food insecurity, a sharp rise in extreme poverty (10% in comparison to 2% in lockdown prior period), improper protective measures related to health safety and high-income (no job for 96% in the informal sector) vulnerabilities. The government, private sector and many NGOs came forward with their services, but that has not been adequate to cope with a prolonged disaster like COVID 19.

## 1 Introduction

Recently, coronavirus (COVID-19) has already affected over 188 countries (Prothom Alo, May 2020) and that was first reported in Wuhan, China, on 31 December 2019 (WHO, 2020). The outbreak of coronavirus (COVID-19) has declared as a global public health emergency (pandemic) by the World Health Organization on 30 January 2020 (NAWG, 2020). Covid-19 is the most dangerous coronavirus which spread mainly from person-to-person through respiratory droplets produced when an infected person coughs or sneeze and touching surfaces. In Bangladesh, till 13<sup>th</sup> June 2020, the total cases identified were 84379, released/recovered 17828 and total death recorded was 1139 respectively. Death % by age group was given in figure-1 (IEDCR, 2020).



On March 23, 2020, the government declared general holidays from March 26 until April 4 to prevent the transmission of deadly coronavirus which was later extended to May 31, 2020, in five phases asking people to stay indoors and maintain social distancing. Then the income difficulty of lower-income people has started to accelerate. The lower-income people who live in Dhaka slums highly depend on the urban informal sector for their earnings. Thus, slums residents suffer from poverty and income vulnerabilities for their living as well as face difficulties. (B. Hossain & Wadood, 2020; S. Hossain, 2010). DSK committed BDT

3000000 as emergency donation assistance for 2000 low-income families in urban slums whose livelihood was affected. The funds were collected from DSK and staff's contribution.

Besides, DSK initiated various protective measures against the Novel Coronavirus (COVID-19) infection from the very beginning and instructed all the staff working at its head office to stay at home (not leaving the station) and area offices to stay at the working station and work on online. DSK distributed mask and sanitizers to all its staffs. DSK distributed about 300,000 leaflets on protective health measures to the grassroots people through DSK branches and project offices and hygiene product (soap and sanitizers) through offices in Bagerhat, Khulna, Dhaka, Chattagram and Cox's Bazar districts. DSK published a pictorial poster and hung at all its office premises. Besides this, DSK provided cash support to the youth volunteers in Durgapur and Dhaka for producing hand sanitizers. DSK implemented awareness-raising program and distributed hygiene kits and sprayed bleaching powder in the project areas. COVID 19 awareness-raising, Hygiene Kit distribution and cash grant distribution activities were supported by Water Aid, Water First International and Start Fund Bangladesh. In Dhaka Slums those targeted to distribute cash grant were as follows: Rabidas para, Korail, Chalantika and molar basti. In the four slums (Korail, Chalantka and mollar Bustee), 500 persons from each of the four slums area received a cash grant amounting BDT 1500 per family for two weeks. Poor and extreme poor women were selected as target beneficiaries. People everywhere were out of work and their income flow had stopped. Above activity had been implemented in close coordination with the local ward councilor and an inclusive beneficiary selection criteria were strictly followed. The list of the selected people was hung in a visible place of the locality for 48 hours for everybody to see and if there was any discrepancy they could come back to DSK for possible clarification.

Following all these efforts DSK felt an urgent need to conduct a quick survey to understand the actual situation of the livelihood status of its beneficiaries who live in slums of Dhaka city.

## **2. Methodology**

The survey was carried out to analyze the status of livelihood during the lockdown of COVID-19 affected selected HHs living in four slums in Dhaka city-Rabidas para, Korail, Chalantika and Mollar Bustee. A structured questionnaire was developed (developed by Dr Binayak Sen, BIDS). Information was collected from 200 respondents in these slums during April 2020. 50 respondents were selected based on the list provided by the field management team of DSK. The questionnaire was administered by the field officers over the mobile phone. A wide range of issues was covered by the survey.

The questionnaire was divided into four sub themes: socio-economic background, lockdown situation (family income, the situation of work before and during the lockdown), average weekly income before and during the lockdown, savings status before and during lockdown and relief and protective measures), relief (survival strategy-food stock, a daily meal and sources of relief) and protective measures related to COVID -19.

The database was designed under Microsoft Excel software for entry and preliminary analysis of surveyed data. Customized software used to design data entry. All the collected data were cleaned by the research section and installed in normal Microsoft Excel software. Data entry activities were performed after checking of each datum carefully, for any missing values or any inconsistency. Each datum was given an ID number. Total entered data was checked in MS Excel to remove the errors. Later the database was transferred to SPSS software for consistency check.

A preliminary analysis report was submitted to DSK authority immediately after the completion of the analysis. It was presented in a monthly meeting to receive feedback from the focal persons and other senior staff of DSK.

## **3. Findings and Discussions**

### **3.1 Socio-economic background**

In DSK surveyed areas 92% (184) of respondents were women and 8% (16) were men. All the respondents were married. Majority (36.4 %) respondents came from the age group 31-40, followed by 41-50, (24.5%), 26-30 (17%), age group below 25 (10.5%), 51-60 (8%) and more than 60 years (3.65 %) respectively.

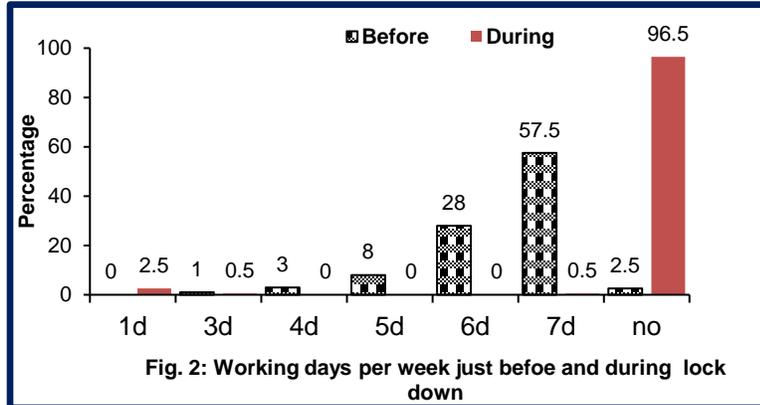
Before lockdown majority respondents (97%) were poor, only 2% were hardcore poor and 1.5 % came from a middle-class family. During the lockdown period, the percentage of hardcore poor families has increased to 10% from 2%. The percentage of poor families has decreased from 97% to 89%. Most of the (65.5%) families have 4-5 members and 22% of families have 2-3 members. Only 12.5% of families have more than five members. Among all the families 29.5% have under-five children.

A considerable number of the respondents (25%) family income earners were cobbler (Rabidas para) and 19% were domestic helper. Some of them (13.5%) were small trader. Then comes transport labor's (9.5%), service holders (9.5 %) and day labor's (4%). 13.5% of respondents said that they were engaged in tailoring, rickshaw pulling, etc. They worked within the city and they did not go for seasonal work in other districts of the country. In the corona situation of the country, they are in a very hard income situation. 67.5% of families have found with two earning members (including respondent) of the households. Only 4% of families have three earning members including respondent. 28.5% of families' respondents were the only one earning member. In these respondent group, 93.6% were the members of DSK.

### 3.2 Lockdown situation

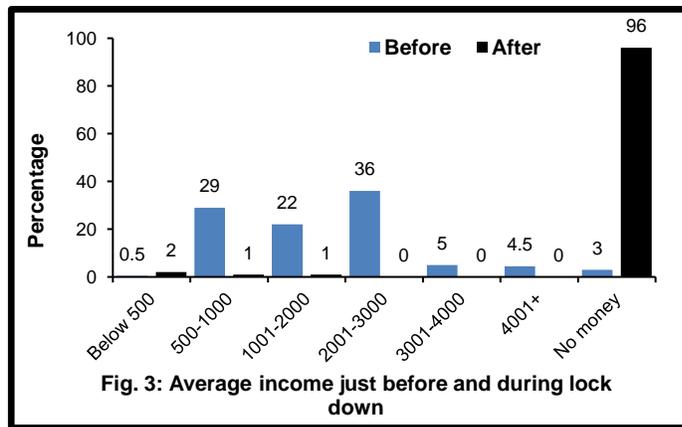
The slum dwellers are daily income earners who live from hand to mouth. Their daily earnings began to take a big hit from March 2020, when all the offices and institutions were declared closed. Daily labor's, domestic helpers, cobblers, rickshaw pullers, construction workers and innumerable others all were on the same boat and most of whom live from hand to mouth was either to shut indoors with no income or had left for village homes with uncertainty. Many of the people had returned to work amid within nationwide coronavirus lockdown, raising fears of an increase in the spread of the contagion.

57.5% of people had worked for 7 days in the previous week of lockdown, 28% of people worked for 6 days, 8% of people worked for 5 days. 2.5% of people did not work at all in the previous week of lockdown. During lockdown 96.5% did not have any work and 2.5% worked for only 1 day (Fig: 2).



Before lockdown, 36% respondent's weekly average income was between Tk.2001-3000, 29% respondent's income was Tk.500-1000. 22% respondent's income was Tk, 1001-2000. 5% of income was Tk. 3001-4000 and 4.5% respondent's

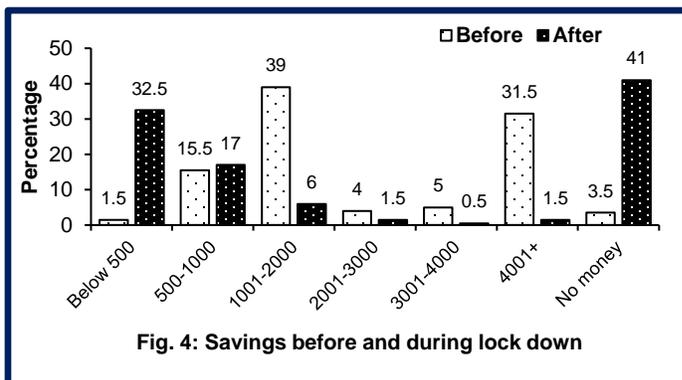
income was above 4000. 3% of respondents did not have any income at all. During the lockdown, 96% of respondents became jobless and they have not earned anything (Fig: 3).



Respondents faced an unprecedented economic crisis caused by the COVID-19 and most of them had been disrupted by business closures. There is no proper safety net for the urban informal sector in Bangladesh. These people didn't know how to cope. Before the outbreak of coronavirus, the weekly average income of cobbler was Tk 500- Tk. 1000 and for the last week of during lockdown whereas they became penniless. The transport labour had been able to earn Tk.1000-4001 per week before lockdown during lockdown they became jobless. The

income plunged to Tk 0 in the last few weeks (during lockdown).

Women in the informal sector not only earn a living to support their families but also have to take care of their children. Given the closure of every means of livelihood, there was no alternative



back up for them. All the slum people were engaged in the informal sector before lockdown and with the meagre income, they did not have any savings to survive during the crisis period. So, these poor people have become more vulnerable during the lockdown period. For them, lockdown may be protecting them from being affected by COVID-19, but they are now affected by poverty and hunger.

39% of respondents had Tk.1001 to 2000 (savings) just before the lockdown and some respondents (31.5%) had more than Tk. 4001. 15.5% of respondents had Tk.500-1000 and 5% of respondents had Tk.3001-4000. (Fig:4) During the lockdown, 41% of respondents had no money at hand. 32.5% had about less than Tk.500 and 17% had Tk. 500-1000 and 6% of respondents had Tk. 1001-2000.

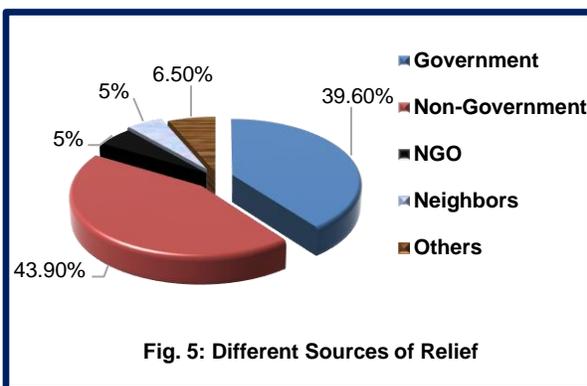
### 3.3 Coping strategy

During the lockdown, 59% of respondents mentioned that they had no food at all and 41% had some food for their family members at home. Among the respondents those who had some food, among them, 58.5% said that they would be able to run their family members for the next two weeks with food and 40.2% said that would last for 5 to 6 days.

46% of respondents had no other option of going with difficulties. 21% mentioned that they live on relief materials and only 7.5% was spending their family expenditure by their previous savings. Others did not provide any answers.

Majority of the households were significantly more inclined to adopt food compromising coping strategies. Skipping daily meals was a strategy to cope with a vulnerable situation. The slum people, who live on their daily wages, had to skip their daily meals. Before lockdown, every respondent took three (3) meals a day. During the lockdown, they have reduced their meals to cope with the situation. Majority (48%) respondents have taken meals twice a day and 25% once a day. 27% of respondents still have taken three meals a day during the lockdown.

### 3.4 Sources of relief



The existing situation of lockdown needed to be addressed by providing economic relief package to the poor. To keep these people alive there was no other way but to provide a large amount of government support. The non-government organizations (NGOs) and local bodies were involved in the selection of beneficiaries and distribution of the relief which was much needed for the affected people. NGOs and individuals had also come forward to combat the current COVID-19-induced economic crisis. Their effort continued to strengthen the hands of the government no

matter how little their contribution was. A crisis of this magnitude required the collaboration of all

stakeholders. Collaboration with the NGO sector, private sectors and individuals assisted the government to accelerate relief efforts.

During the lockdown, a special incentive package had also been offered for the poor people and massive relief operation such as the distribution of food had started. The government was always keen to see that the pandemic does not hurt the poorest.

In this survey, 69.5% of respondents received cash support from different government, private sectors, individuals, NGOs and others. 43.9 % received from the private sector and 39.6% received from Government. Only 5% mentioned that they had received relief from NGOs and 5% from neighbors. Only 6.5% mentioned they had received relief from other sources. All the respondents (95.7%) said that the relief was not adequate for them at this situation. 56.8% received cash up to TK 500 and 10.8% had received Tk.501-1000. Only 25.9% received Tk.1001-1500.

### **3.5 Protective measures**

Different health organizations, government and NGOs of Bangladesh have continued an extensive awareness program before and during the lockdown. The messages were circulated through different TV channels and SMS on emergency phone numbers and hot-line numbers of all hospital and service centers.

Almost all of the respondents (99.5%) agreed that they heard the name of Corona viral disease. 99% of respondents used the mask when they go out. One of the questions on whether they maintained the social distancing when they go out, 27% of respondents said that they maintained the social distancing. 59% of respondents said they tried but failed. Only 14% said they did not maintain the social distance. Those who maintained social distance, 92.6% maintained 3 feet distance.

99% of respondents washed their hands at home when they reach home from outside. They used soap for hand wash. 46% washed their hands above 4 times with soap while at home. 33% mentioned 4 times and 20% mentioned 3 times they washed their hands with soap at home. 59.5% respondents said that they had an emergency hospital phone number for coronavirus 40.5% said they did not have an emergency number.

### **4. Conclusion and Way Forward**

Covid-19 is not only a pandemic disaster, but also it is a severe blow to the economy and poor HHs. This survey tried to provide a snapshot of the situation of slums dwellers during this crisis. During the lockdown, the residents of the respective Dhaka slums had been suffering from high food insecurity, a sharp rise in extreme poverty (10% in comparison to 2% in lockdown prior period), improper protective measures related to health safety and high-income (no job for 96% in the informal sector) vulnerabilities. The government, private sector and many NGOs came forward with their services and but that has not been adequate to cope with a prolonged disaster like COVID 19.

## 5. References

- Hasan, M. (2020). Coronavirus outbreak: Informal sector takes a big hit as Dhaka residents attempt to flatten the curve. *The Daily Star*. Access date: 18/05/2020. <https://www.thedailystar.net/business/news/informal-sector-anguish-dhaka-city-residents-attempt-flatten-the-curve-coronavirus-1883260>.
- Hossain, B., & Wadood, S. N. (2020). Impact of urban microfinance on the livelihood strategies of borrower slum dwellers in the Dhaka city, Bangladesh. *Journal of Urban Management*.
- Hossain, S. (2010). *Urban poverty in Bangladesh: Slum communities, migration and social integration* (Vol. 3): IB Tauris.
- IEDCR. (2020). Bangladesh Covid-19 Update. Access date: 14/06/2020. <https://www.iedcr.gov.bd/index.php/component/content/article/73-ncov-2019>.
- NAWG. (2020). Covid-19: Bangladesh, Multi-sectorial anticipatory Impact and need analysis.
- Prothomalo. (2020). বিশ্বজুড়ে করোনাভাইরাস . Access Date :31/05/2020. <https://www.prothomalo.com/>.
- WHO. (2020). Coronavirus disease (COVID-19) update. Emergencies. Access Date : 18/05/2020. [https://www.who.int/Bangladesh/emergencies/coronavirus-disease-\(COVID-19\)-update](https://www.who.int/Bangladesh/emergencies/coronavirus-disease-(COVID-19)-update).