



# Coping with COVID-19 in Bangladesh

A community perspective from Bangladesh

June, 2020

# About this report

- The first five months of 2020 has been difficult for all. It has been rampant with a constant fear of exposure to infection, information on loved ones and acquaintances becoming infected, loss of loved ones, and loss of income. For many, food on the table has been less while for some, unpaid work has increased.
- In this report, we focus on [low- and middle-income \(LMI\) households](#), which have uncertain and irregular incomes. In LMI households, the daily income of the family ranges between USD 0-12. COVID-19 has been just the kind of event they always feared. Their story of grit and adaptation is worth knowing and provide critical insights, as [global poverty rates](#) are bound to increase.
- We spoke to 80 LMI households across Bangladesh between 1<sup>st</sup> and 12<sup>th</sup> April, 2020. The study highlights the response of the community and their perspective on the COVID-19 situation. We have synthesized the findings to provide recommendations and opportunity areas for policymakers to strengthen their efforts further. Please see Annex 1 for the study design and Annex 2 for the sample characteristics.
- For detailed data analysis, please visit [this page](#). Refer to our Global report [here](#).

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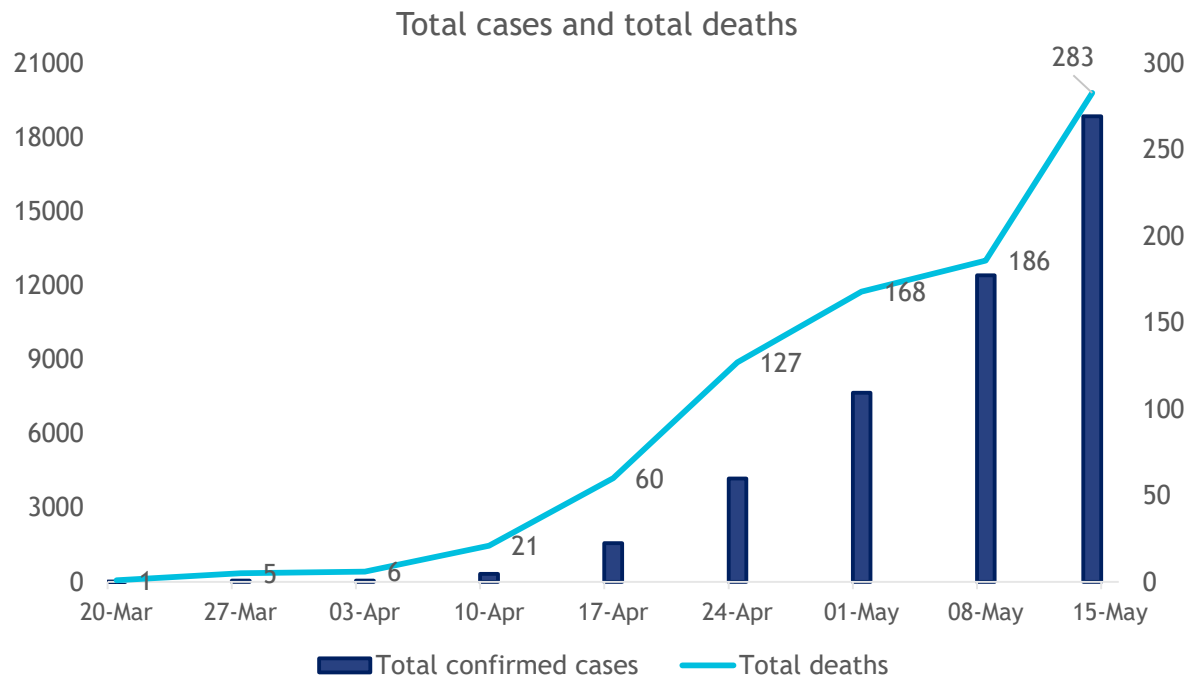
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# COVID-19 cases in Bangladesh have been increasing with a recovery rate of 38.4% and a fatality rate of 1.3%<sup>1</sup>

The government has taken appropriate measures, such as announcing shutdowns, stimulus packages, and developing testing capacities

## COVID-19 cases in Bangladesh (as on 15<sup>th</sup> May, 2020<sup>2</sup>)



Reported cases  
30,205

Recovered  
6,486

Deaths  
432

As on 23<sup>rd</sup> May, 2020

- In Bangladesh, the first case of COVID-19 was reported on 8<sup>th</sup> March, 2020, and the first death was reported on 20<sup>th</sup> March, 2020.
- Since then, the country with a population of more than 160 million has seen a continuous increase in cases.

The initial response included the closure of non-essential businesses and services, management of out-migration from cities, and ensuring the spread of awareness among the masses. Meanwhile, the government also took other key steps:

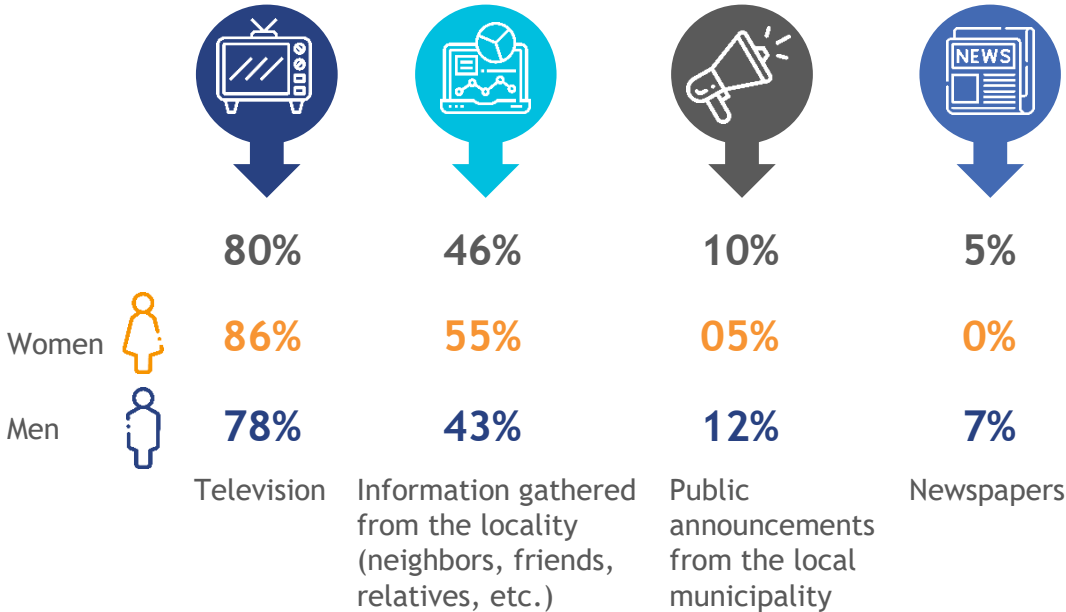
- **Social protection measures** in the form of food and cash assistance that reached millions of people
- **Stimulus packages** for different sectors, such as wage payments in the formal sector (see this for example), MSMEs, agriculture, etc.
- **Expanding the testing capacities** from 1,500 tests in the first month to almost 3,500 tests per day, and reached more than 5,000 in a day
- Recent developments also include a claim that an effective drug has been found

1. The data is as on June 16, 2020. The social stigma associated with COVID-19 may have led to underreporting. 2. <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/situation-reports>

# The policymakers must ensure intense communication, as misconceptions about COVID-19 are on the rise

Television is the most common source of information about the disease, while local influencers also play a critical role

## Sources of Information about COVID-19



Multiple responses recorded

Among the diarists in Hrishipara, television is the source of information for all ([Visit here](#) for more on Hrishipara diaries)

“We get information from the people around us, and when my husband is watching television, I also sit with him and watch.”  
- a women respondent

## Respondents were mostly aware of the symptoms of COVID-19, though many misconceptions prevail

- While everyone should be aware of the sources of COVID-19 infection, only 66% people knew that it spreads through human touch, while a meager 25% identified doorknobs and currency notes, among others, as vectors
- 3% people (5% women vs 2% men) perceive little or no risk and believe people are overreacting
- Only 33% (23% women vs 36% men) of respondents were aware of breathlessness as a symptom of COVID-19

## What shall the policymakers do?

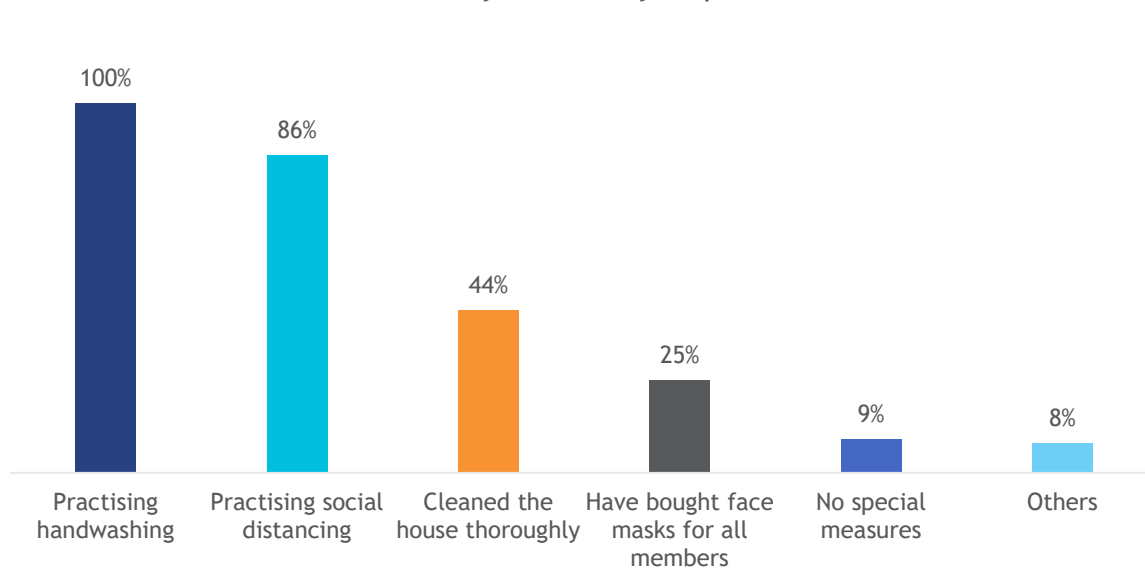
- Push for proactive engagement of local government officials and key influencers to spread awareness**
  - Identify channels that engage with women and men. These may include MFIs and savings groups, among others. MSC’s comics for [clients](#) and [MFI staff](#) could help with this.
  - Examine options for opinion influencers, such as health workers and group leaders to engage with women and men
- Sensitize the community and change the beliefs:** Break the myths or misconceptions related to COVID-19 and build a focused, simple messaging on key information instead of using a complex, multi-content communications strategy

For detailed data analysis, please visit [this page](#).

# Many are not wearing masks: The policymakers should ensure that masks are cheap, available easily and enforce their use through a mix of incentives and penalties

Even though people may appreciate social distancing, it will be hard to practice given the high population density. Masks, therefore, become a critical preventive measure

Measures taken by the family to prevent COVID-19



Other measures include purchasing preventing medicine (5%) and avoiding a meat-based diet (3%)

## Bangladeshis are practicing handwashing and social distancing well

- Most respondents (96%) mentioned using soaps for handwashing. Four percent use sanitizer and hand washes.
- 70% mention going out for emergency requirements only, 6% occasionally go out to meet friends, while 16% go out regularly while maintaining social distance, 5% still go out without many precautions, and 3% have locked themselves in their homes.

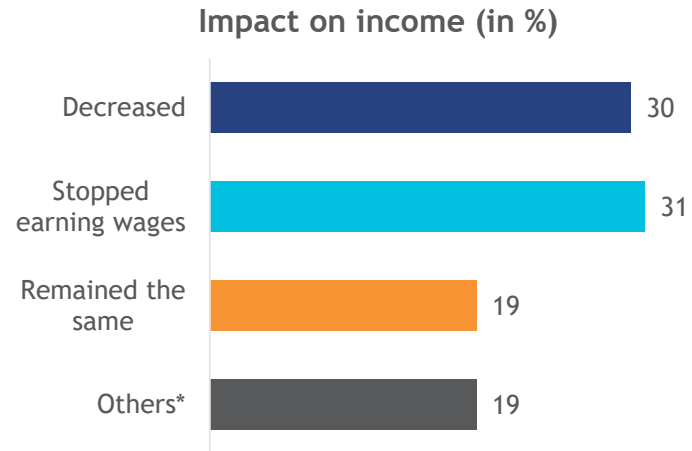
## The policymakers needs to promote the use of masks

- Information on the use of face mask should be propagated more, as masks are commonly in use only in the metropolitan areas—most rural or semi-urban respondents have not reported using face masks
- Improve the accessibility of face masks by further encouraging local manufacturing of the masks. In India, [rural entrepreneur and SHG groups](#) are making masks
- Helpline numbers should be aggressively marketed and communicated to the low- and middle-income segments, as only 13% of the respondents could recall the helpline number

“We do not get masks in the area around us. We just use a piece of cloth to cover our face.”- A woman respondent in the study

For detailed data analysis, please visit [this page](#).

# The earnings for most of the respondents have either stopped or decreased; survival has become a concern for many



Option for providing for the family



“Many people like us have our national ID cards in our village homes, where we cannot go as transportation has either been stopped or locked down. Without our ID cards, we are not getting any help or donation from the government. Where will we go?” - A woman respondent who lives away from her village

“We will die out of hunger and not from corona if this lockdown goes on for 10 more days.” - A day laborer

\* Others here include responses such that salary delayed, salary pending, can't say as they haven't got any communication from employer

- The declines in income are driven by people's inability to go out for work (39%), employers who have stopped working (29%), and fewer people coming to the shop (13%).
- More female respondents (41%) as compared to male respondents (24%) reported the effect of their employer who had stopped working. [The limited operations of MFIs also made it difficult for people to access loans and savings](#)
- A significant 15% of respondents said that they would be left with no options to provide for their family if the situation continued, and this was more prevalent among women than men.
- Data from the diarists in Hrishipara also echoed similar findings—almost all 60 diarists said that [April, 2020 has been terrible for them](#). All of them wanted food and income support from the government. ([Visit here](#) for more on the Hrishipara diaries project)

For detailed data analysis, please visit [this page](#).

# The severity of the pandemic knows no bounds: A case from Hrishipara



- ▶ Liaqat (actual name withheld) is a newspaper vendor and a volunteer “diarist” in the [Hrishipara Daily Financial Diaries project](#).
- ▶ He sells newspapers for a living. In the early hours of every morning, seven days a week, he buys papers for BDT 930 (about USD 26 at the PPP exchange rate). He sells about half of them for cash on the street and delivers the rest to regular customers who pay him in arrears.
- ▶ On average over the years, his sales have exceeded his stock purchases by just over 40%, giving him a net daily income of BDT 380 (USD 10.60) for his household, which includes his wife, three daughters, and a son.
- ▶ At the beginning of March, the COVID-19 outbreak had just begun and the government had started taking various measures, such as closing the country’s leading university and then announcing a nationwide lockdown of all offices and shops from 26<sup>th</sup> March.
- ▶ By the 26<sup>th</sup>, Liaqat had relinquished his livelihood: he could have got papers to sell, but too few people were out on the streets to buy them—and he was terrified of catching the virus.

“March was bad because my daughter, who is overseas, is now unemployed. I am in acute anxiety due to corona,” says a widow—another diarist from the Hrishipara project

## The diarists’ points of view

- ▶ Like Liaqat, many people are afraid to venture out into the streets. If they do, police and military patrols send them back home.
- ▶ For many diarists like him, anxiety prevails and the overwhelming fear is of loss of income.
- ▶ From the diarists’ point of view, the top priorities are relief measures to ensure food and income security and prevent distress sale of assets.
- ▶ Financial services need to be unlocked primarily to release savings in MFI accounts—which are currently locked. People also need assurance to avoid unnecessary anxiety.

# The government must strengthen its existing relief programs to build optimism among the LMI segment and to support those who have lost livelihoods and face hunger

## The government must gather more partners to participate in relief measures

### Ensure the relief reaches to all vulnerable people and no one is left out

- Use other channels in addition to MFS, such as banks, ATMs, and agent banking outlets to disburse G2P payments\*\*
- In addition to existing approaches to identify beneficiaries and a [new national helpline](#), the government can utilize the nationwide network of NGOs and public-private partnerships to strengthen the outreach to low- and middle-income segments for food support programs.
- Set up helplines at the local level to receive complaints and identify beneficiaries. A similar system is practiced in Indonesia.

### Gender-inclusive steps and putting livelihood at the core

- Take measures like promoting the local manufacture of face masks that can provide livelihood opportunities while lending support to relief programs
- Ensure [gender centrality](#) in the cash transfers and assistance programs to ensure that existing [gender issues](#) do not exclude women from receiving and using the benefits.

\*\* Note - The Bangladesh Bank's MFS transaction data for March/April/May is not available - we hope that normal reporting to Bangladesh Bank will resume soon and we shall report MFS transaction figures in the second edition of this report for Bangladesh.

For detailed data analysis, please visit [this page](#).



# The use of phones has increased slightly—this could signal an opportunity for the government to encourage the adoption of DFS (digital financial services)

The government has made progress with the digitization of the salary payments of RMG factory workers and cash transfers, but ensuring good user experience will be important to sustain this momentum

The use of phones has either increased slightly or remained unchanged for most of the respondents, which implies an opportunity to utilize the high penetration of mobile phones.



- 64% of people reported that they had a feature phone and 36% use of smartphones
- Only 4% of respondents have installed any type of new applications on their phone
- The time spent on the phone has increased for 26% of respondents, with 9% of women in comparison to 33% of men reporting that they spent more time on their phone
- Non-users of digital payments (63% in the sample) have remained non-users\*. They have not installed or even learnt to make digital payments
- While the use of MFS in Hrishipara has been traditionally low, it has further decreased by about 60%. Also, none of the diarists have ever used an ATM or a debit card

\*As of Feb 2020, there were [27 million active MFS users](#) in Bangladesh \*\*These include games and social media apps, among others  
For detailed data analysis, please visit [this page](#).

## What should be done to encourage the pro-digital behavior and utilize the sophisticated MFS market?

The LMI segment is also showing pro-digital behavior—a good sign that can be used to adopt and spread digital services. Digital technology can be used to reach to the masses in the rural areas and spread awareness

- **Include the principles of orality and gender centrality** while designing services, processes, and user interfaces on digital platforms and reduce the digital divide
- **Push providers to ensure customer protection** and complement it with communication to users to safeguard them from fraud and to build confidence to use DFS
- **Involve (motivate and incentivize) ground-level frontline workers**, that is, MFS and banking agents, MFI staff, health workers who have good rapport in the community to build users' confidence on digital payments and help them troubleshoot any issues that come up



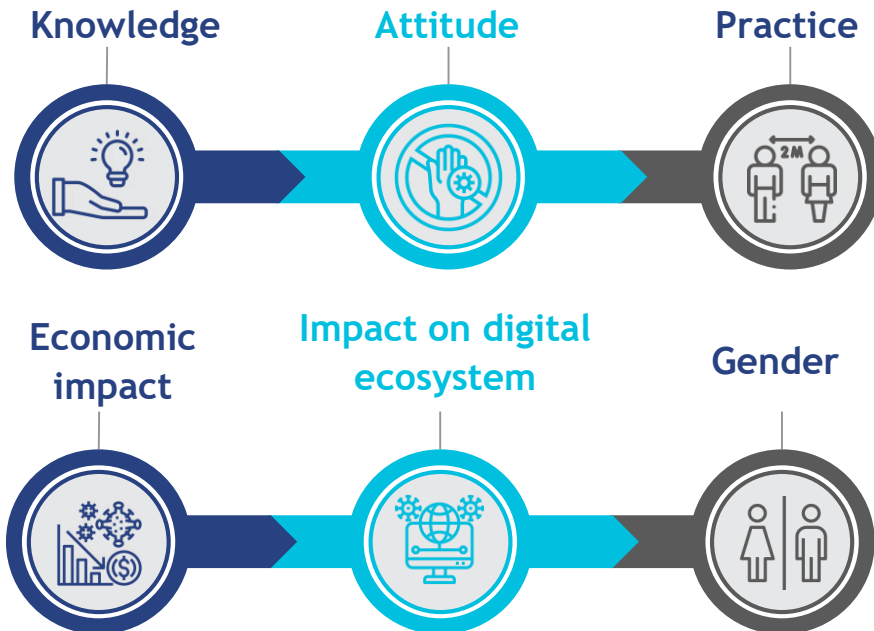
## Annex 1: Study design

# Study design

## The objective of the research



- The objective of the research was to assess the following:
- Knowledge, awareness, and attitudes towards COVID-19
- Practices adopted to prevent COVID-19
- Impact on social behavior, gender roles, digital life, and household economics
- The government's expected and actual response



## Approach



- **Country in focus:** Bangladesh
- **Location divide:** Rural, urban, and peri-urban areas
- **Sample size:** 80 (with the representation of male and female respondents)
- **Method:** Telephonic survey
- Data collectors were trained in detail about how to ask questions, where to probe, how to record responses, etc.
- Data quality was assured through virtual spot checks, telephonic back checks, review of audio recordings, and concurrent checking of data
- Owing to low and non-representative samples from each country, the findings are directional and indicative, and cannot be generalized.
- Owing to the differences between countries in the COVID-19 situation and sample distribution, cross-country comparison of indicators has not been done. Instead, we present global aggregate-level findings and country-specific insights in this report.

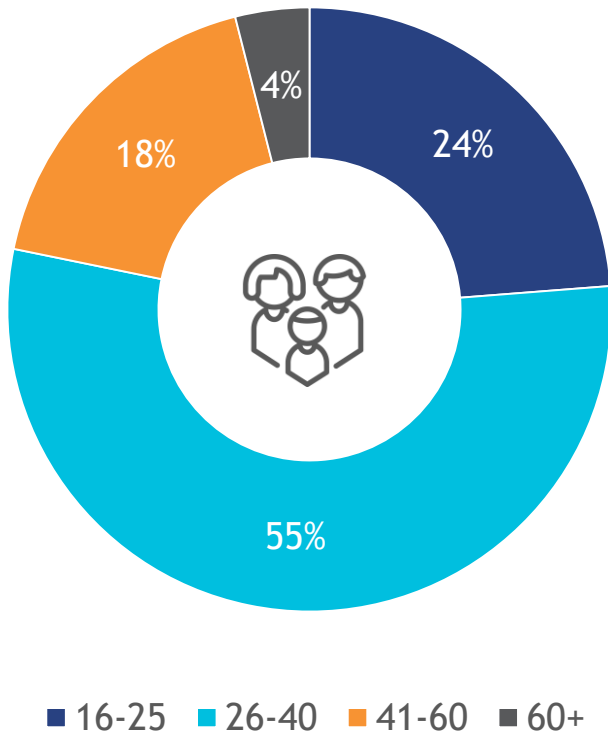


## Annex 2: Sample characteristics

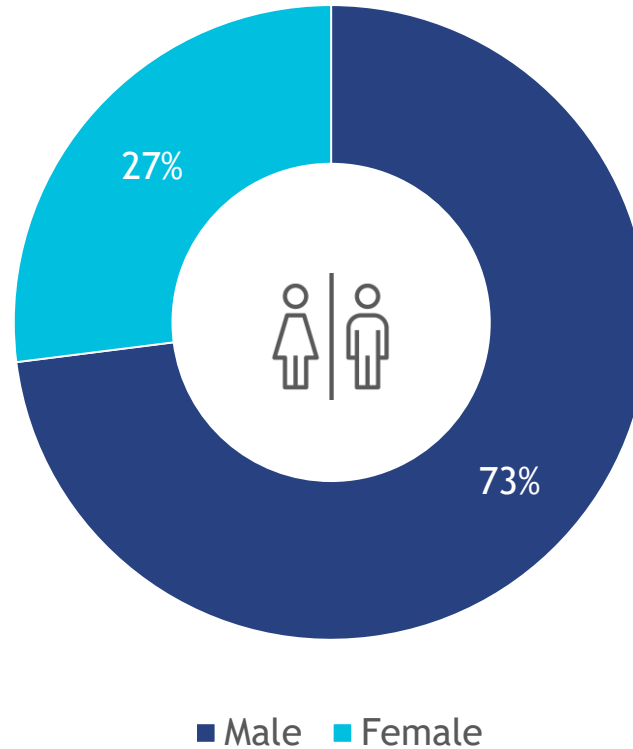
# Sample distribution

The sample comprises mostly young to middle aged people with a near-equal distribution of gender and location—whether urban or rural

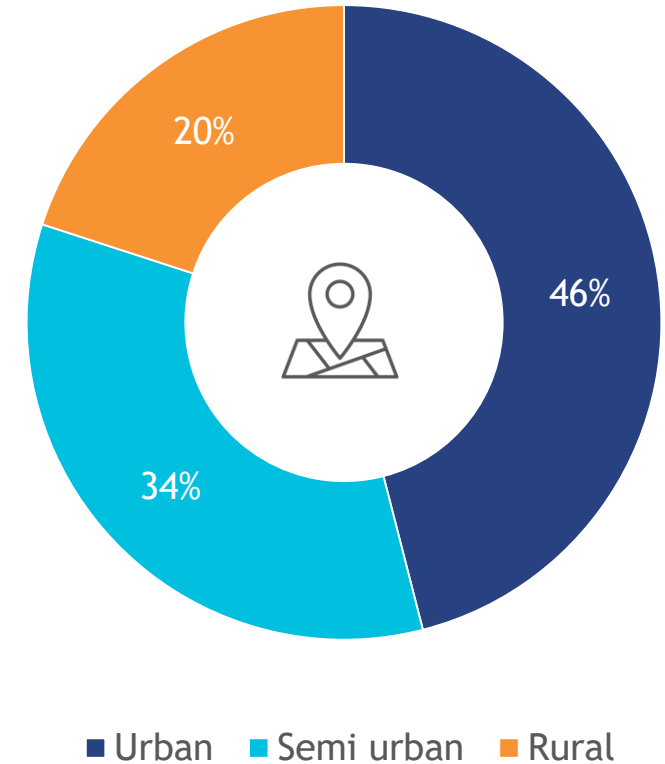
Age (in years)



Gender



Location



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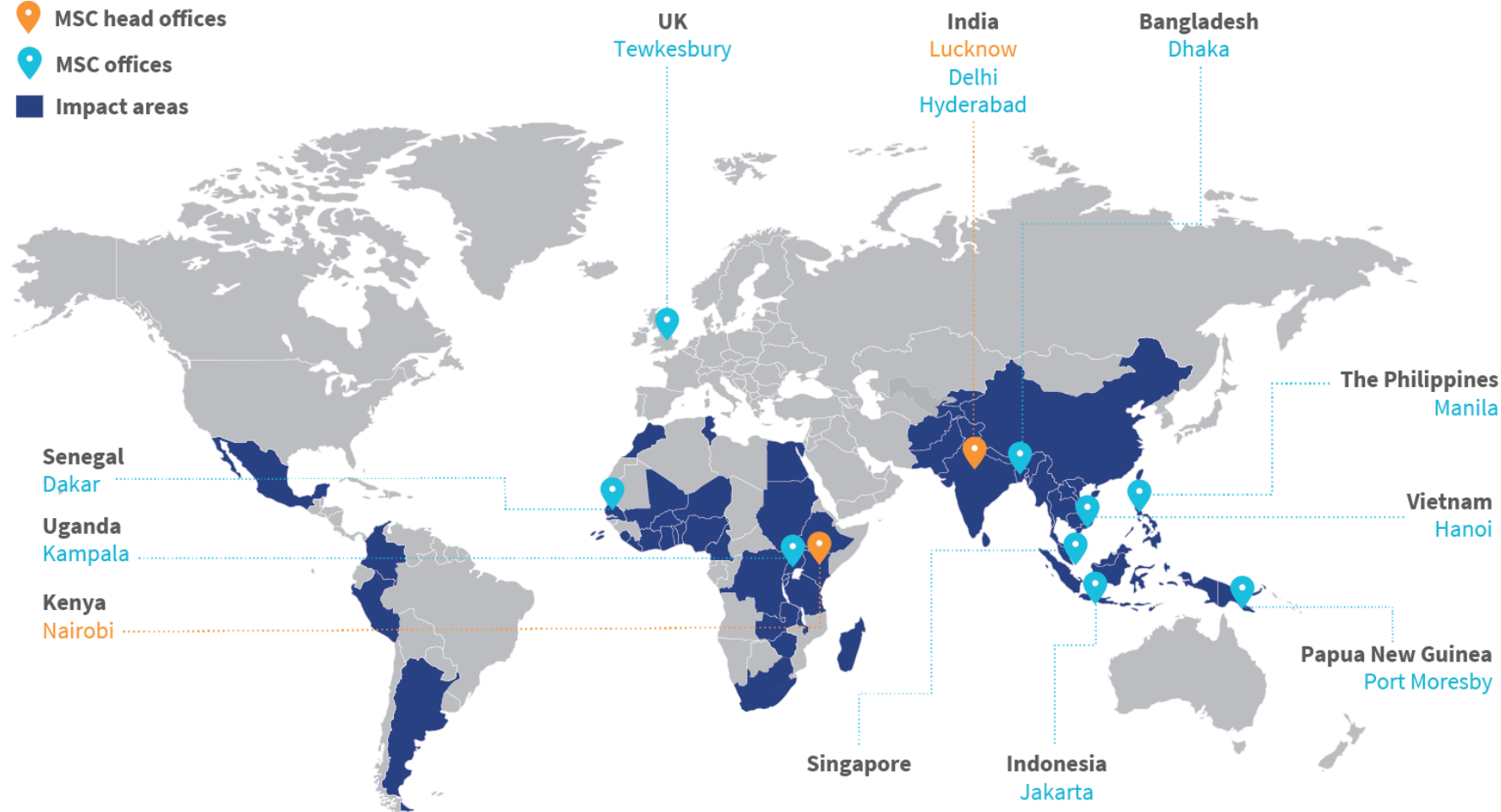
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