



Digest 5

COVID 19 Impact on Vulnerable Groups **People with Disabilities**



A rapid survey on occupational groups

COVID 19 Impact on Vulnerable Groups

Digest 5: People with Disabilities

Background

Innovision Consulting is conducting primary research on low income occupational and underprivileged groups to assess the impact of COVID-19 on their livelihood. This digest explains the impact of COVID 19 on the livelihood of the people with disabilities who used to work in different vocational activities. We expect that our analysis will provide useful insights to policymakers and relevant private, NGO, civil society stakeholders to safeguard the livelihood of these people with appropriate interventions. It

is estimated that around 10% of Bangladesh population has some form of disability¹. We undertook a survey on the impact of COVID 19 with 100 People with Disabilities across Bangladesh from 7th to 13th April 2020. The sample solely consists of the people with disabilities population who were engaged in some kind of economic activity before COVID lockdown.

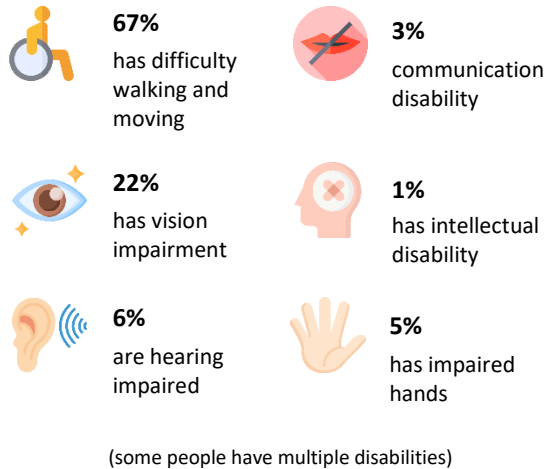
Scope and Methodology

We undertook simple random sample survey on 100 respondents from urban and rural areas (48 urban and 52 rural) and segregated between male and female respondents (51 male and 49 female). The samples were randomly selected from lists of people with disability that we collected from organizations working with people with disabilities and from our previous surveys. Our target was to have almost equal distribution between urban and rural areas and between male and female so that there is no weight on the stratas. To check for data validity, the analysts conducted separate phone calls with samples where data was found as outlier. Besides, the research team lead conducted several in-depth interviews to understand the current situation and livelihood coping strategy. The findings of these in-depth interviews are presented as cases.

Of the samples, 77% are from Chittagong Division, 12% from Rajshahi and Rangpur Division, 6% from Khulna Division and 3% from Dhaka division. This is because we had contacts of higher number of people with disabilities from Chittagong if compared to the rest.

However, the samples are skewed in terms of geographic distribution. Of the samples, 77% are from Chittagong Division, 12% from Rajshahi and Rangpur Division, 6% from Khulna Division and 3% from Dhaka division. This is because we had contacts of higher number of people with disabilities from Chittagong if compared to the rest. This data should therefore not be interpreted as representative of the country but more of the situation in Chittagong. Among the samples, about sixty-five percent (65%) of the respondent has difficulty walking and moving, twenty-two percent (22%) has vision impairment, six percent (6%) are hearing impaired, five percent (5%) has impaired hands, three percent (3%) has communication disability and the rest has intellectual disability (some people have multiple disability).

¹ [Worldbank - Disability in Bangladesh, 2004](#)



Of the samples, 63% are married. Majority of the married respondents (86%) have children and in 93% cases their children live with them. Average family size of the respondents is 4.6.



93%

Married



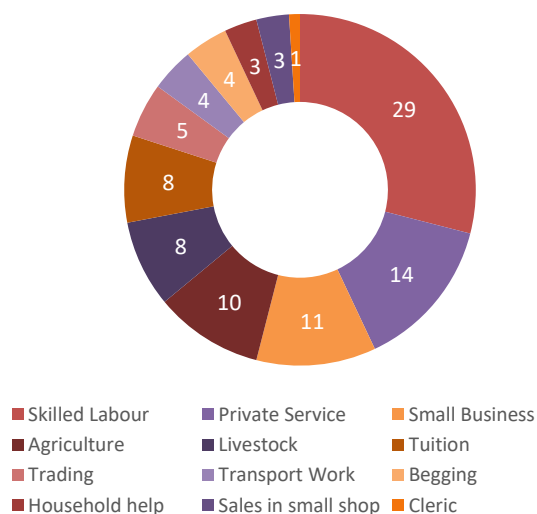
Average family size
of the respondents

4.6

Key Findings

Primary Occupation of the People with Disabilities

Twenty nine percent (29%) of the samples are involved in skilled labour which includes vocations like handicraft, electrical works etc. Of the samples, 14% are in private service, 11% are involved in small business, 10% are in involved in agriculture, 8% in livestock. Other occupations include tuition (8%), trading (5%), transport work (4%), begging (4%). The rest (7%) are involved in variety of occupations which includes household help (3%), sales in small shop (3%) and cleric (1%).



Of the respondents, 70% work from home, 27% from a specific workplace and the rest 3% need to earn their living by moving to different places. If compared to men (63%) more women work from home (77%). Eighty one percent (81%) of the people with disabilities in rural areas work from home while 58% of the people with disabilities in urban areas work from home. Of the female respondents, 52% are married. In contrast, of the male respondents, 73% are married. This can be attributed to the fact that 33% of the female respondents belong to the age group of up to 25 years while 17% of the male respondents belong to that age group.



average monthly
income of the
respondents
BDT 8,600



average income
of the male
respondents
BDT 10,862

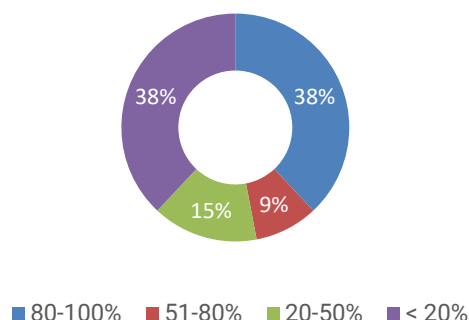


average income
of the female
respondents
BDT 6,245

The average monthly income of the respondents is BDT 8,600. The average income of the male respondents is BDT 10,862. In contrast, the

average income of the female respondents is BDT 6,245. Urban (average. BDT 10,115) group earns significantly more than their rural (average BDT 7,202) counterparts. The average total household income is BDT 15,235. Usually, other household members who earn are of immediate relations like father, mother, wife, brother, son-in-law, etc. Seventy-five percent (75%) of the female members said they have other household members who earn, while it is forty-eight (48%) for male members. Almost all the respondents (98%) contributes economically in the family. The contribution varies; 51% contributes less than BDT 5,000; 29% contributes between BDT 5,000 to 10,000 and 20% contributes more than BDT 10,000. Of the surveyed people with disabilities, 53% contribute less than 50% of the household income while the rest contribute more than 50% of the household income. The data suggests that among the people with disabilities, male have higher contribution to household income if compared to female. Of the female respondents, 55% contribute less than 20% of the household income while of the male respondents, 53% contribute between 80-100% of the household income.

Contribution in Total Household Income (%) by people with disabilities



44% of the respondents have household income below BDT 10,000 per month while another 44% have household income in the range of BDT 11,000-20,000 per month. The rest 12% have household income in the range of BDT 21,000-

BDT 130,000. There are two outliers in the samples. One has total household income of BDT 130,000 per month and the other has total household income of BDT 100,000 per month. If they are discounted the rest 10% have household income in the range of BDT 21,000-50,000 per month. The outlier samples have income from various sources which includes- dairy, poultry, vegetable production, turkey farming.

Loans and Liabilities

There is high variability in outstanding loans among the samples. Of the total samples, 46% have outstanding loans. Of them, 7% have outstanding loan in the range of BDT 100,000-700,000; 9% have outstanding loans in the range of BDT 60,000- 100,000. The rest 85% have loans in the range of BDT 5,000-50,000. The high percentage of respondents with loans could have resulted because of the fact that large number of our respondents were sampled through YPSA, an MFI from Chottogram which works with people with disability. Of the 46 samples which have outstanding loans, 76% are from Chottogram. This means of the total samples outside Chottogram (23%), 47.8% have outstanding loans.



46 %

Respondents have outstanding loans

7%

have outstanding loan in the range of BDT 100,000-700,000

9%

have outstanding loans in the range of BDT 60,000-100,000

85%

have loans in the range of BDT 5,000-50,000

Among those who have outstanding loans, 78% have outstanding loans with MFIs/ NGOs, 13% with various undisclosed sources, 4.5% with

relatives and 4.5% with neighbours. Of the surveyed samples who have outstanding loans, 39% have taken loans for small business or to procure raw materials for their small business, 13% for medical treatment, 13% for house construction. About 15% have taken loans for miscellaneous purposes. This includes, paying off for other loan, wedding of family member, purchasing furniture, expenditure for household expenses.

Savings

Of the total surveyed respondents, 36% have loans with MFIs/NGOs. They all have savings with the NGOs but these savings are tied to the micro-credit. However, only 33% of them acknowledged of having savings. This indicates that the majority of the borrowers do not account for the savings attached to the micro-credit. Altogether, 44% have savings. Of them, 81% have savings that are attached to the micro-credit, 15% have savings with banks, the rest 4% have insurance and savings at home. Only 13% of our samples were able to report on their aggregate

savings. We are therefore not able to analyse the savings per capita among the people with disabilities.

Ownership of mobile wallet

We are analyzing mobile wallet penetration among the low-income population as it is being taken as an instrument for cash transfer or relief works to be undertaken by the government and the NGOs. Forty-six percent (46%) of our samples own mobile wallet, while 29% have access to mobile wallet through family members.



46 %

Respondents have
own mobile wallet



29%

have access to mobile
wallet through family
members

Impact of COVID 19 Lockdown on the Livelihood of the people with disabilities and their Coping Strategy

74% of the surveyed people with disabilities do not have any income (Data as of April 13th). If compared to men (69%), more women (79%) have completely lost their income in the shutdown period. Of the 26% who have income, 77% reported of decrease in income while the rest (33%) reported of no change. 42% of those who are engaged in private service did not report of any change in income; 14% reported of decrease and the rest 44% reported of having no income. 62.5% of those who are engaged in livestock rearing have reported of decrease in income and the rest 37.5% reported of no income. Of those engaged in skilled labor, 86% reported of having no income while 14% reported of decrease in income. Of those who had small business only

91% do not have any income, the rest 9% reported of decrease in income.



74%

Respondents do
not have any
income



69%

Men completely
lost their income
in the shutdown
period



79%

Women completely
lost their income in
the shutdown
period

If the income declines for 15 days, 88% of the people with disabilities will reduce household expenses on fish and meat, 65% will reduce

household expenses on vegetable, 43% will reduce household expenses on rice. Interestingly, 48% respondents said, they will still not reduce household expense on cigarette, 51% will not reduce household expense on betel leaf, 51% will not reduce household expenses on tea.

If the income declines for 30 days, 93% will reduce expenses on fish and meat, 84% will reduce expenses on vegetable, 45% will reduce expenses on rice. The other cost head which might see larger increase includes potato (from 7% for 15 days of income decline to 23% for 30 days of income decline). It is interesting to observe that the food expenses, especially the expenses on protein food would see the largest

cut if compared to non-food expenses which remain almost similar between two scenarios- 15 days of income decline vs 30 days of income decline. To understand the underlying reason, we further assessed the Taka account of reduction in expense. This shows, that the households can save more, by reducing food expenses, especially protein food, if compared to non-food expenses. According to the respondents they can save on average TK 5 on betel leaf, TK 32 on snacks, TK 19 on cigarette. In contrast, on a given day, they can save on average TK 787 if they do not purchase protein. Furthermore, on a given day, they think they can save on average TK 112 if they consume less rice.

Table 1: Projected reduction in household expenses if income declines for 15 days

Cost Head	Gender		Area		Total
	Female	Male	Rural	Urban	
Rice	35%	50%	50%	35%	43%
Fish and meat	85%	90%	87%	90%	88%
Lentils	2%	4%	2%	4%	3%
Potato	10%	4%	6%	8%	7%
Vegetable	71%	60%	63%	67%	65%
Cigarette	56%*	48%	40%	65%	52%
Betel leaf	54%	44%	38%	60%	49%
Snacks	56%	44%	38%	62%	50%
Tea	56%	42%	38%	60%	49%
Bread	56%	46%	40%	62%	51%
House rent	29%	25%	33%	21%	27%
Mobile bill	58%	44%	38%	65%	51%
Internet bill	58%	44%	38%	65%	51%
Transportation costs	58%	50%	42%	67%	54%
Others	8%	13%	15%	6%	11%
Total	48	52	52	48	100

*Female respondents spoke from the perspective of their household expense.

Table 2: Projected reduction in expenses if income declines for 30 days

	Gender		Area		Total
	Female	Male	Rural	Urban	
Rice	40%	50%	52%	38%	45%
Fish and meat	92%	94%	92%	94%	93%
Lentils	12%	6%	13%	4%	9%
Potato	27%	19%	21%	25%	23%
Vegetable	90%	79%	83%	85%	84%
Cigarette	56%*	44%	38%	62%	50%

	Gender		Area		Total
	Female	Male	Rural	Urban	
Betel leaf	56%	44%	38%	62%	50%
Snacks	54%	44%	37%	62%	49%
Tea	56%	44%	38%	62%	50%
Bread	56%	44%	40%	60%	50%
House rent	31%	35%	35%	31%	33%
Mobile bill	58%	46%	42%	62%	52%
Internet bill	58%	44%	38%	65%	51%
Transportation costs	69%	56%	50%	75%	62%
Others	23%	29%	37%	15%	26%
Total	48	52	52	48	100

*Female respondents spoke from the perspective of their household expense.



Photos used are not of original respondents

Voices from the Field

Nasima Akhter (38) used to work as a helper in a garment factory which is now closed. She has four children- two sons and two daughters. Her eldest son is 21-year-old and is currently studying in Chottogram City College. He had 2 years of study break as her family could not afford his education. The rest of her children are respectively 15, 12 and 8-year old. Her husband had stroke five years back and since then her family has been living hand to mouth. Her husband used to work as a tailor in 15 number ward in Wahedpur Union, Mirarsarai Upazila. She says she used to get a salary of BDT 4000 per month as a helper in the factory which appears to be lower than the minimum wage standard. She took a credit of BDT 20,000 to start the tailoring shop and to reconstruct her house. Of the credit, BDT 15,000 was spent on purchasing raw materials for the shop and the rest was spent to reconstruct her house. The shop cannot be operated now because of the lockdown. Nasima does not have any income and is barely able to meet her means. She has borrowed BDT 10,000 from two acquaintances to meet the financial needs. Her husband used to get BDT 750 as disability allowance. She says, she is not getting the allowance for last several months. Nasima says the NGO is not taking the instalment for her loan but she is worried that she cannot pay back the outstanding loan. She is looking for food assistance for her family.

Key Observations and Recommendations

- The individual and household income of the people with disabilities is low if compared to the income of other low-income population like rickshaw pullers and RMG workers. However, it is nearly at par with third gender population.
- Because of low savings and cash in hand, the people with disabilities and their families are not being able to cope with the loss in income. The hardest hit are those who were dependent on skilled labour and small business. Those who were engaged in agricultural production and livestock still have some income from the sales of their produce since the start of the shut-down but they will also start to get into income depression from May as they are not being able to purchase inputs for their livestock or for agricultural production.
- If the shut-down is withdrawn, the people with disabilities might be able to get back to work as they mostly rely on skill labour and they work from home.
- However, if not immediately supported they will accumulate informal credit which will force them to long term food deprivation as they will be forced to pay back the credit.
- Nutrition of the families would be deeply affected as they will cut down on protein consumption severely.
- Food intake will also go down as a result of the income depression
- The people with disabilities need immediate food assistance so that they are not burdened with credit.
- In the long run, interventions should be undertaken to ensure diversity in income sources of the people with disabilities families. They should be particularly supported to increase their investment in agriculture and livestock. Dependence on home based skilled labour will keep them vulnerable to such income shocks arising from the shutdown of COVID 19.

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