



## Digest 6

# COVID 19 Impact on Vulnerable Groups **Jamdani Artisans**

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## A rapid survey on occupational groups

# COVID 19 Impact on Vulnerable Groups

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## Digest 6: Jamdani Artisans

*COVID 19 Shutdown Has Forced Thousands of Jamdani Artisans to Poverty - They Need Immediate Support*

### Jamdani is a UNESCO intangible cultural heritage of humanity

Recognized by UNESCO as an intangible cultural heritage, Jamdani is an emblem of identity and dignity for the people of Bangladesh. Traditionally woven on handloom by artisans in a handful of villages, the process of creating the fabric is extremely labour intensive and time consuming, and involves various actors within its value chain. The weaving techniques and geometric motifs take considerable skills and experience to master, as such the craft has been preserved within families and small rural communities, passed down from old masters to budding apprentices.

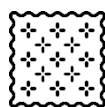
### It is livelihood to thousands of poor artisans in Bangladesh

Historically, the finest Jamdani sarees came from production along the banks of the river Sitalakhaya. As a result, Narayanganj district became the heart of the Jamdani industry. As many as 250,000 people are reported to be engaged in Jamdani trade in the district of Narayanganj.<sup>1</sup> As is the case with the handloom industry in Bangladesh, Jamdani weaving and trade operate largely within the informal economy. Most weavers work in, or sometimes run small handloom factories, based around households and located in rural areas. The production also requires a wide range of support staffs such as spinners, dyers, loom-dressers, and practitioners of other supporting crafts.



**250,000**

Number of Artisans in the Narayanganj district



**4 Sarees**

weavers can produce in a month



**BDT 1,000**

Weavers usually spend on inputs



**BDT 5,000**

Average price of sarees sold to the *mahajans*

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<sup>1</sup> "Narayanganj: District Branding," Bangladesh National Portal, accessed 24 April, 2020, [http://www.narayanganj.gov.bd/site/view/district\\_branding\\_home](http://www.narayanganj.gov.bd/site/view/district_branding_home)

As most weavers are freelancers and operate from villages, they require the aid of merchants, known as *mahajans*, to move the product along the supply chain. *mahajans* in a sense act as agents for the weavers and take the merchandise to trade hubs, urban retailers and exporters. Sometimes the roles within this trade overlaps, for instance a weaver could eventually become a Jamdani factory proprietor who also acts as a *mahajan*<sup>2</sup>. As the Jamdani handicraft community is very tightly knit and often well acquainted with one another, the profits are shared fairly with every member involved with the craft. Weavers can usually produce 4 sarees a month if the motif is simple. In such case, the weaver takes a helper who is paid TK 4000 at the end of the month. The weaver spends around TK 1,000 for inputs. The sarees are sold to the *mahajan* for average of TK 5,000 which yields a total revenue of TK 20,000 a month. Discounting for the wage of the helper and the cost of inputs, the weaver gets a return of TK 15,000 at the end of the month. Sarees with heavy motifs may require up to 60 days or 3 months to be finished. In such case, the *mahajans* pay a weekly wage of TK 4,000 to the weaver. The weavers typically work as a pair in such cases.



Household Income

**BDT 12,768**



Male Artisans

**BDT 13,230**



Female Artisans

**BDT 10,366**

However, sales are always not regular and there is disparity in income between the male and female artisans. Interview with 31 weavers in the Jamdani cluster of Narayanganj shows that their average monthly household income is BDT 12, 768. The average monthly household income of the male artisans is BDT 13,230 and the average monthly household income of the female artisans is BDT 10,366. To almost all artisan families, Jamdani weaving is the only source of income. The intricate nature of the work means that they cannot engage in other works. Some are engaged in government’s social safety net programmes (food for work). The dependence on Jamdani as the sole source of income adds to the vulnerability of these households to decline in sales revenue.

## COVID 19 has left the weavers scrapping for money to buy food

Jamdani artisans are heavily dependent on the seasonality of sales. Despite the fact that these artisans are not daily wagers, the timing of the current crisis was devastating for them in terms of earnings. The lockdown began just a month prior to the Bengali New Year, Pohela Baishakh – a peak season for saree sales, and is likely to continue until Eid ul Fitr, another high period when demand is high for clothing products such as Jamdani. Last year the country’s largest lifestyle store, Aarong had a turnover of BDT 10 billion, 10% of which was brought in from Baishakh sales alone (BDT 100 crore) and 30-35% from Eid sales<sup>3</sup>.

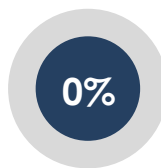
<sup>2</sup> MH Haider and Intisab Shahriyar, “The untold story of Jamdani,” *The Daily Star*, 15 June 2016, <https://www.thedailystar.net/backpage/the-untold-story-jamdani-1239736>

<sup>3</sup> Sheikh Saifur Rahman, “Fashion industry unravelling in uncertainty,” *Prothom Alo*, 13 April 2020, <https://en.prothomalo.com/business/local/fashion-industry-unravelling-in-uncertainty>

In this context, the impact of COVID 19 on the handloom weaving industry is two-fold. The first effect is immediate, and one that is currently being faced by all the low-income groups in this country – lack of sales revenue due to the on-going country-wide lockdown. A rapid survey on the weavers in Narayanganj shows that none of the artisans currently have any income. Ninety three percent (93%) of the sampled artisans did not have any income since the start of the shutdown on March 26, 2020. The rest did not have any income in last three weeks from the day of the survey (May 2<sup>nd</sup>).



Do not have any secondary source of income; the shutdown immediately affected their livelihood

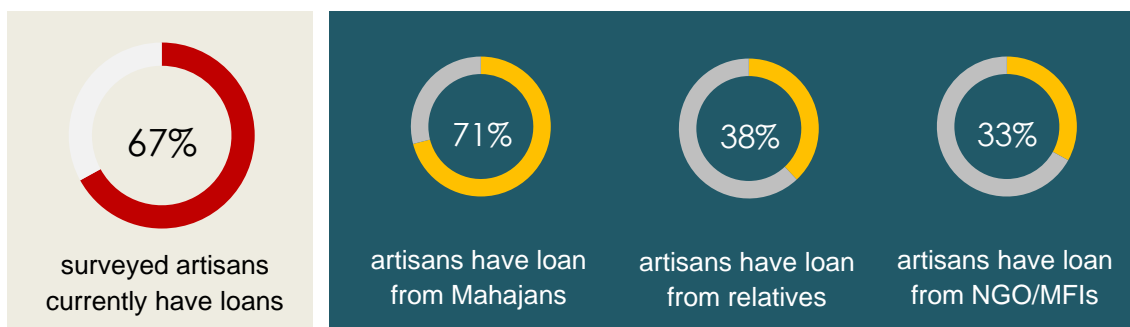


None of the artisans that we interviewed currently have any income

The second effect is long term- by the time it will be safe to lift the lockdown, the demand for the product is anticipated to be low, even under regular circumstances. As it is a seasonal product, after Eid Jamdani sales will taper off until the following March, when it will peak again.

In this long income depression, the weavers will be hard hit because of:

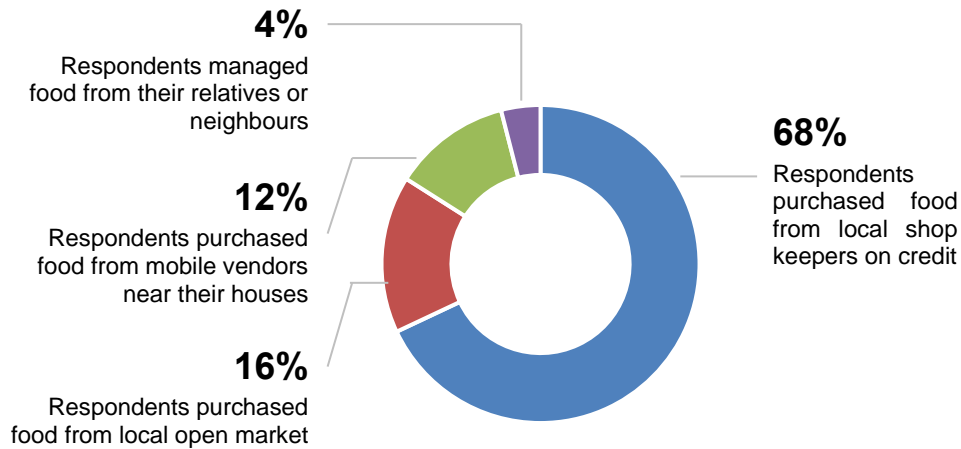
- *High burden of loan:* Sixty-seven percent (67%) of the surveyed artisans currently have loans. Average outstanding loan amount is BDT 34,071 per person. Each respondent has outstanding loan with multiple sources. Of those who have loans, 71% have taken an average amount of BDT 22,000 as an advance from their *mahajans*. Also, 38% have loans with relatives and 33% of them have loans with NGO's/MFIs.





- *Lack of cash in hand:* Eighty-four percent (84%) of the respondents reported that they do not have money to pay for current expenses. Sixteen percent (16%) of the respondents said that they currently have on average TK 2,250 as cash in hand. This can support their family expenses (food and non-food) for 5 days from the day the survey was undertaken.





- Lack of food stock at home:** Sixty-eight percent (68%) of the respondents reported that they do not have any food in stock to support their family. Only 32% of the artisans reported that they have some amount food in stock to support their family for an average of 4.5 days from the day of the survey. At the time the survey was undertaken, 68% of the weavers were purchasing food from local shop keepers on credit, 16% were purchasing foods from local open markets. Of the rest, 12% were purchasing from mobile vendors near their houses and 4% were managing their food from their relatives or neighbours.




**71%** already borrowed money, average amount borrowed is **TK 6,918**


**84%** do not have any money to pay for current expenses


**68%** do not have any food in stock to support their family


**97%** stopped spending on protein intake for their children or pregnant women at home

## They are yet to receive any meaningful assistance; the artisans are resorting to debts to survive

At the time of this survey, 51% of the respondents received support (free food assistance or cash) from the government and from private individual initiatives. Among them, 69% received free food assistance from private/ individual initiatives and from government's food assistance program for the low-income group from their local commissioner. The rest (31%) have received cash support of an average amount of BDT 1300 from their *mahajans* or from their relatives. The assistance they have received so far can barely meet their needs. The artisans have started to borrow from informal sources and this is increasing their loan

burden. Seventy one percent (71%) of the surveyed respondents reported that they have already borrowed money. The average amount borrowed is TK 6,918. Among them who borrowed money, 68% borrowed from their relatives, 23% borrowed from the shop keepers and 9% borrowed from their friends (respondents borrowed from multiple sources).

## We need both immediate and long-term actions to support the Artisans become resilient

The effect of COVID 19 on these struggling artisans could be eased significantly if emergency financial aid is provided to low-income groups in the Jamdani value chain who are at high risk of economic displacement. Informal economic enterprises do not typically pay taxes, and although not illegal, they are excluded from the benefits incorporated by the law and commercial licensing<sup>4</sup>. Even though the artisans may qualify as cottage industry, those who work outside the BSCIC area are unlikely to receive support. As such, most of these artisans are unlikely to receive any support from the declared stimulus package of the government. Furthermore, the artisans are not involved with any organization or workplace where they will receive employment benefits from.

In this context, in the short run the artisans require cash or food assistance till they are back to operations and have started to generate some revenue. Our interview with the artisans reveals that they need approximately TK 1,950 to feed their full family for a week. The support requirement is as below:

Table: Weekly support solicited by Jamdani Artisans to feed their family to cope with COVID 19

Item	Amount of food require per week (on an average)	Price of the food items at present market price
Rice	14 kg	TK 560
Pulse	1.5 kg	TK 180
Soyabean Oil	2.5 Liter	TK 275
Potato	3 kg	TK 75
Egg	2 dozen	TK 160
Fish and vegetables		TK 450
Others (Sugar, salt, garlic/ginger etc.)		TK 200
Total		TK 1900

Given that Narayanganj is one of the worst affected areas from COVID 19 pandemic, the support should also include hand sanitizers, soaps, facial masks and gloves for the full family. They also need to be made aware of the safety measures that they need to adhere to keep them safe. In the long run, the artisans will need support to create disaster management funds as a group or community which they can utilize in crisis as such. Furthermore, the government can bring them under a special safety net programme that covers artisans and traders who are not part of the formal economy but are integral to the sustainability of the cultural heritages of Bangladesh.

<sup>4</sup> Mustafa K. Mujeri, "Informality in the formal economy of Bangladesh," The Financial Express, March 5, 2019, <https://www.thefinancialexpress.com.bd/views/informality-in-the-formal-economy-of-bangladesh-1551799572>

## National Craft Council Bangladesh and Bengal Craft Society are Doing Its Part

To address this predicament, Bengal Craft Society and National Craft Council Bangladesh, two non-profit organizations committed to preserving the handicraft traditions of the country and promoting the growth of the industry, have taken the initiative to mobilise a drive to provide financial support to the artisans. As the sector is informal, most artisans are not enlisted or registered with any organisations, as a result they are not well documented. Therefore, BCS and NCCB undertook the massive task of gathering information of hundreds of artisans within the community and created a database. With the technical support of Innovision Consulting, the data gathered was analysed and used to create a list of the most vulnerable value chain actors. Based on that, BCS and NCCB has launched a campaign which, in its first phase, aims to raise funds to provide financial assistance to at least 2,000 Jamdani artisans who are experiencing economic difficulty. Committed to serving those in need as always, BRAC has also joined this cause as a logistical partner. BRAC has already established a donation scheme where a contribution of BDT 1500 can sustain a family of four for two weeks<sup>5</sup>. Based on the same model, BRAC will disburse the funds collected from the drive to the Jamdani artisans on the list.

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<sup>5</sup> "COVID 19: Emergency food assistance fund," BRAC, accessed 25 April, 2020, <https://www.brac.net/covid19/en/donate/>



## Voices from the Field

Md. Nadim (27), from Rupgonj Narayanganj has been working as a Jamdani weaver for last 14 years. Before joining this vocation, he worked as welder for one year. Nadim lives with his wife and his 2-year-old baby boy along with his parents in Rupgonj, Narayanganj. His father is an auto-rickshaw puller who earns TK 300 per day on an average (monthly income is about TK 9000). It requires minimum 45 days for Nadim to finish weaving a saree (with heavy work) for which he gets on an average TK 12,000 per month (per week he gets TK 3000). Sometimes for working overtime or based on the price of the saree, he earns an additional TK 3000 in a month.

Nadim currently does not have any work. His father is also not able to earn because of the lockdown. They are passing these hard days without any cash in hand and with minimal food in stock to survive. A few days back, his family received free food assistance (rice (10 kg), potato (2 kg) oil (0.5 liter), pulse (1 kg), onion (1 kg), soap/wheel powder (1/4 kg), sugar (1 kg), salt (1 kg) etc.) as a part of the government's food assistance program for the low income group from the local commissioner and from his Mahajans individual initiative. However, Nadim thinks the support will not continue and it can meet their regular household needs for few days only.

Nadim does not have any bank account or any savings of his own. He borrowed TK 10,000 from his relative. He also has taken an advance of TK 6,000 from the Mahajan. He has paid for house rent and is bearing his household expenses from the loan. Nadim already had cut down his regular expenses on food. He is somehow managing regular food for his family and milk for his children on credit from the local grocery shop.

Nadim was looking forward to Eid Ul Fitr to repay his debts. He is now counting his days with great uncertainty as he is not sure whether he would at all have any income from the Eid sales. If the situation prevails and Nadim fails to get an alternative income, he will have to borrow more from his relatives. Nadim is worried about the growing debt burden on him and on his family.



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