

Covid-19 Series

Impact of Coronavirus on Livelihoods: Rural and Low-Income Population of Bangladesh



Executive summary

The COVID-19 pandemic in Bangladesh has caused serious ramifications on income opportunities for rural communities due to severe demand-supply shock. Agricultural supply chains have been disrupted, coupled with a marked decline in domestic and international inward remittances into the rural economy.

Overall, the pandemic has adversely impacted the economy's longstanding macroeconomic stability, potentially leading to reversals in terms of poverty reduction. Over the last decade, Bangladesh has succeeded in taking down the poverty rate to 20.5%, which might increase owing to a prolonged period of economic slowdown.

This study was conducted among 160 rural farmers and workers to understand their livelihood implications and find ways to tackle the impact of COVID19.

As we are still gradually graduating from a largely agrarian society, the majority of the rural population is engaged in some form of agricultural activity. Although the contribution of the agricultural sector to the GDP is only 14.10%, the livelihood of almost 40.6% of the population depends on agriculture. The pandemic has affected this group in the worst possible way and certain initiatives must be taken to support them.

Though the government has confirmed that transport

carrying daily necessities and agricultural products will be operating regularly, the tendency of panic buying amongst people has created an artificial price hike in the end market. During the harvesting season of major crops, for example, boro paddy, potato, onion, and maize, all the exertions of the farmers are at risk because of the scarcity of farm laborers. Though the government has announced an allocation of BDT 1 billion to procure machinery for harvesting paddy and reducing the dependency on laborers to stop the disruption of boro cultivation, this will only target 20% of the 20.43 million tons of boro paddy in FY19-20. On the flip side, because of the lockdown, the farm laborers cannot freely move to the destination of cultivation, resulting in a loss of income for agricultural labor.

Poultry farming and fish farming among others are on the edge as well. For instance, many of the poultry farm owners stopped buying chickens abruptly as soon as the lockdown started, subsequently risking the livelihood of hatchery owners, laborers, and other value chain actors.

There's an alarming lack of alternate sources of income

Among the surveyed, 37.30% do not have any arable land available for an alternative source of sustenance and among the factory workers who have left Dhaka, **76.47% mentioned that they do not own any**

lands available for backward or mid-scale farming. **80.4% of respondents experienced a decrease in income from February to March and 93% of respondents expect their income to decrease further in April.** Among respondents, 25% of farmers and rural workers expect to have no income in April.

Daily Transport workers, i.e. Rickshaw pullers, Van and Truck drivers has faced the sharpest drop (84.78%) in income in April. Price shocks across all major food value chains have also greatly affected the farmers in earning a fair value for their output, leading to further drops in earnings.



37.30%

do not have any arable land available for alternative source of sustenance



25%

of farmers and rural workers expect to have no income in April



84.78%

drop in income was faced by rickshaw pullers, van and truck drivers in April

Savings are scarce among rural workers

Daily wage earners by definition operate on a short run rate of savings and as the coronavirus has spread through the country, 54.72% of farmers and rural workers are running on zero savings. Among respondent households, vegetable and fish farming have reported the highest proportions of no cash savings. Among those that did have limited savings, 21.8% cannot survive more than a few weeks and daily agricultural workers can rely on their savings the least.

Support initiatives are yet to be scaled

Surprisingly, only 6.96% of farmers and rural workers received any form of support so far from any institutions; government or otherwise. Cash (31%), free food, and medicine (45%) were the top asks from these farmers and rural workers as support from the government, private and development sectors.

To tackle these pandemic fallout needs and ensuring livelihood, it's imperative to prioritize farmers and rural workers in upcoming food and cash-based support initiatives, and also to decentralize these initiatives so that rural workers beyond Dhaka are also benefited.



Customized assistance must be provided to rural households involved in farming/cultivation. Since low consumer demand, and consequently low prices for output, and transportation are key disruptions, assistance programs should aim to tackle these challenges head-on. All major support system bodies, i.e. government, development sector, and community-driven institutions should channel their initiatives under these three major funnels:



Tackling pricing and market disruptions:

Establish more dynamic food aid distribution systems where the government procures food output from areas of high production and redistributes to areas in need. The government's procurement of food and agricultural outputs should be directed towards sourcing from farming communities and no syndications to ensure the money spent is cascading down to those in need.



Cash and in-kind support:

Agricultural labor and other landless population segment should be identified and provided with in-kind and cash support by the government. Large scale social safety-net programs (SSNPs) including Test Relief (TR), Vulnerable Group Development (VGD), Vulnerable Group Feeding (VGF), etc. should be adopted. Military forces and credible development organizations like BRAC should be included in the planning and execution phase for supporting the adversely impacted rural population segment.



Rural financing schemes:

Although the government has already announced a special stimulus package for farmers, deployment of the fund might get delayed due to bureaucratic red-tape. The central bank must ensure rapid deployment of farm loans through commercial banks. Bangladesh bank's temporary interest freeze should be extended to rural borrowers. Interest rate relief should also be provided to borrowers from microfinance institutions.

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At a glance

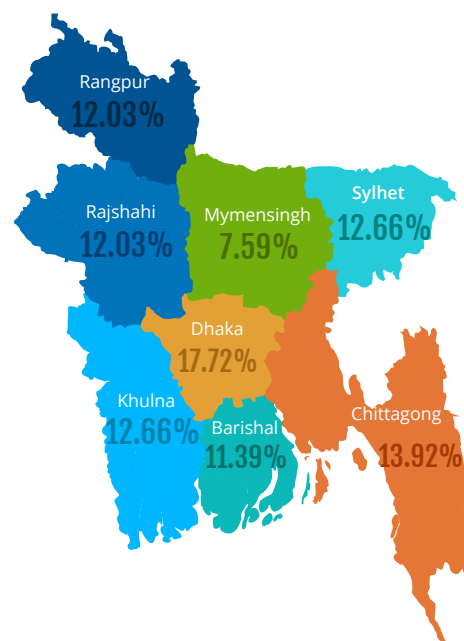
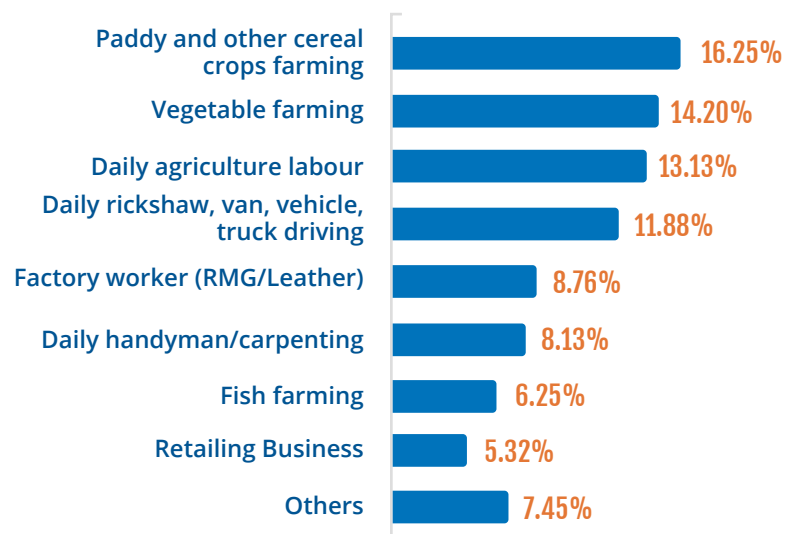
Scope

To understand and comprehend the repercussion on the livelihood of LIC and LMIC rural population as a result of the whole system disruption due to the novel coronavirus pandemic and advocate a guideline for the betterment of the situation, LightCastle Partners have conducted primary research across the eight divisions of Bangladesh.

A total of 160 respondents, engaged in variety of professions, especially agriculture, were interviewed over phone call by the core team members and the responses were recorded and analyzed to formulate recommendations. The data collection was conducted between the 11th and 13th of April, 2020 via phone calls. The 160 respondents were randomly sampled from LightCastle's databank of more than 300,000 respondents representing various social strata of the Bangladeshi populace.

The majority of the respondents who took part in the survey were farmers of paddy and other cereal crops (16.25%), farmers of vegetable farming (14.20%), and daily agriculture labourers. Other daily wage earners, for example, rickshawpuller, van puller, handyman were also interviewed. Respondents involved in retail business, fish farming, RMG were also interviewed.

Key professions activities (Multiple response)

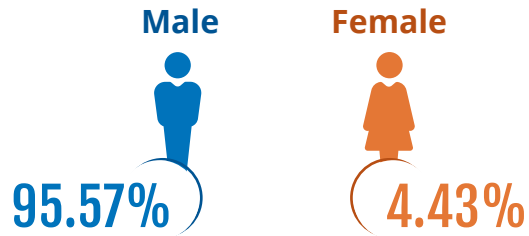


Source: LightCastle Partners primary data (N=160)

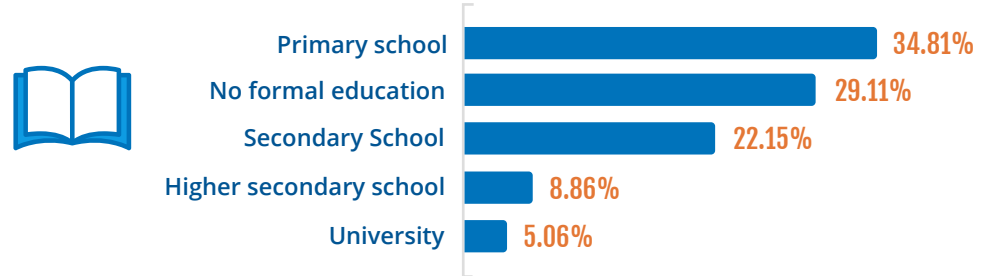
Demographics

Survey demographics

Gender of the head of the household



Highest level of education of head of household



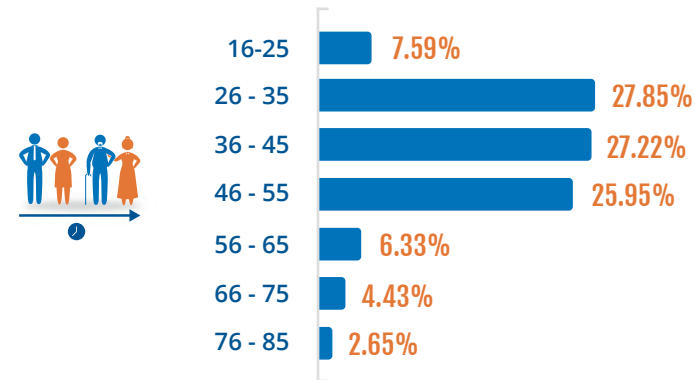
Source: LightCastle Partners primary data (N=160)

Total family member in the household



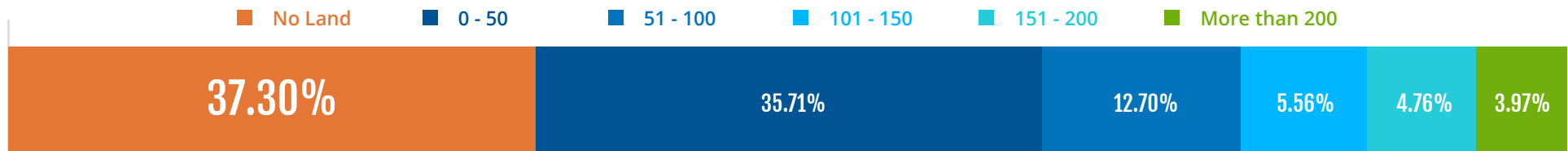
Source: LightCastle Partners primary data (N=160)

Age of head of the household



Source: LightCastle Partners primary data (N=160)

Overall land ownership (decimals)

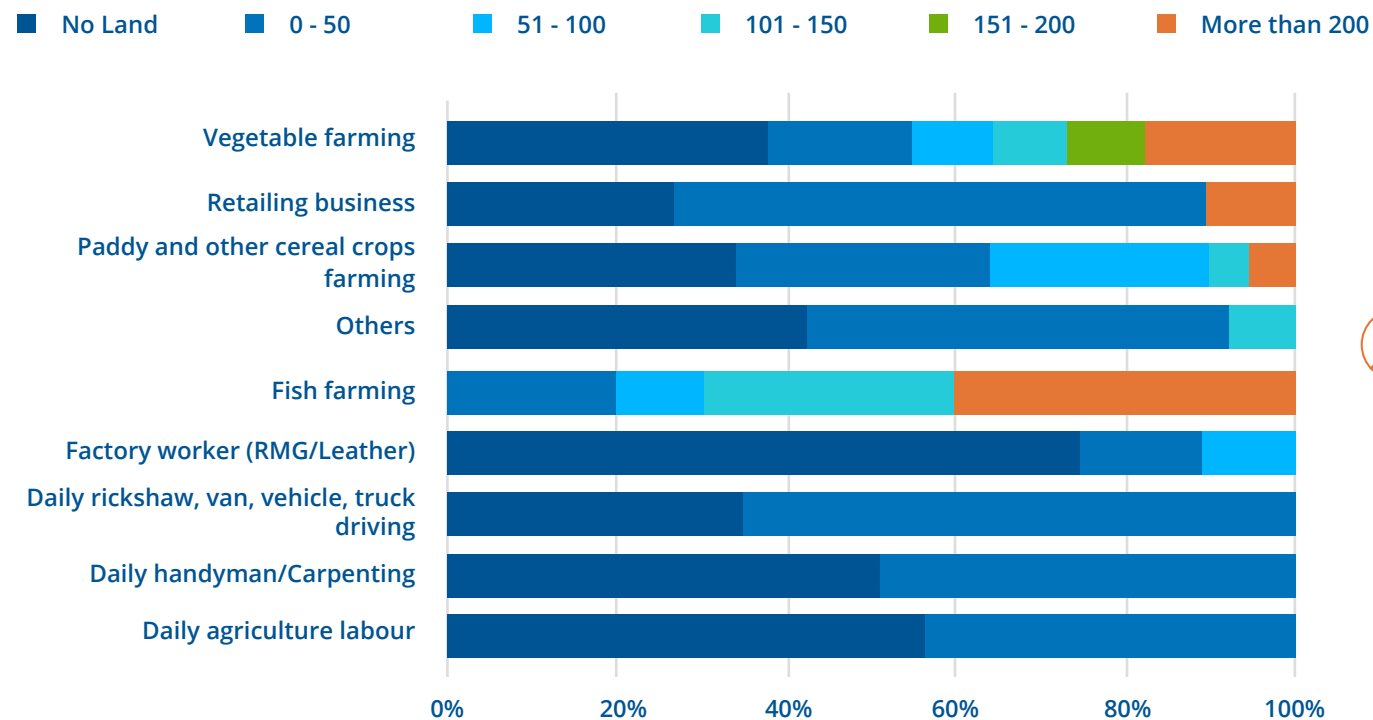


Does not have any arable land available for alternative source of sustenance

Source: LightCastle Partners primary data (N=160)

Survey demographics

Available land for cultivation (decimal)



76.47%

of the factory workers mentioned that they do not own any lands

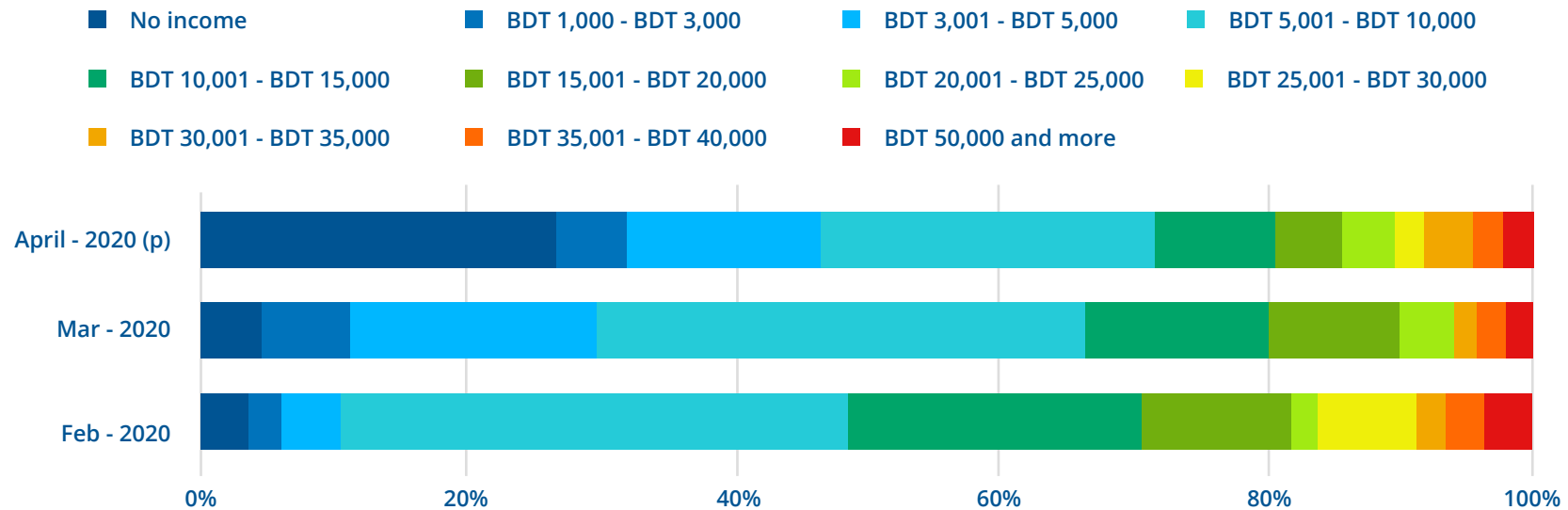
Source: LightCastle Partners primary data (N=160)

- ▶ The amount of land used for cultivation is highest among the households that are involved in the cultivation of paddy, and other cereal crops.
- ▶ Majority of the cultivable lands owned by the households ranges between 0 – 50 decimals, and then No Lands.
- ▶ Only 7.69% of the daily agriculture labourers own more than 400 decimals of cultivable land. Meaning, majority of farmers will be out of an alternate of sustenance if their source of income freezes for a long period of time, such is the case with the pandemic.
- ▶ Only 5.88% of the farmers of paddy, and other cereal crops own cultivable land that ranges between 300 – 350 decimals.
- ▶ Majority of the households with 0 cultivable land are factory workers, daily agriculture labourers, and daily handyman.

Impact on income and livelihood

Income has been adversely affected for all income groups

Monthly income comparison



Source: LightCastle Partners primary data (N=160)

- ▶ 25% of respondents in April will possibly not have any income whereas only 4% in February reported no income. This is alarming given the consistently increasing quarantine period.
- ▶ 80.4% experienced a decrease in income from February to March and 93% of respondents expect their income to decrease further in April.
- ▶ The income bracket with the highest percentage of households, 37%, in Feb and March was BDT 5-10k. In April, the two income brackets 'no income' and BDT 5-10k made up 50% of the respondents signaling an alarming drop in income.



25%

of respondents in April will possibly not have any income whereas only 4% in February reported no income.

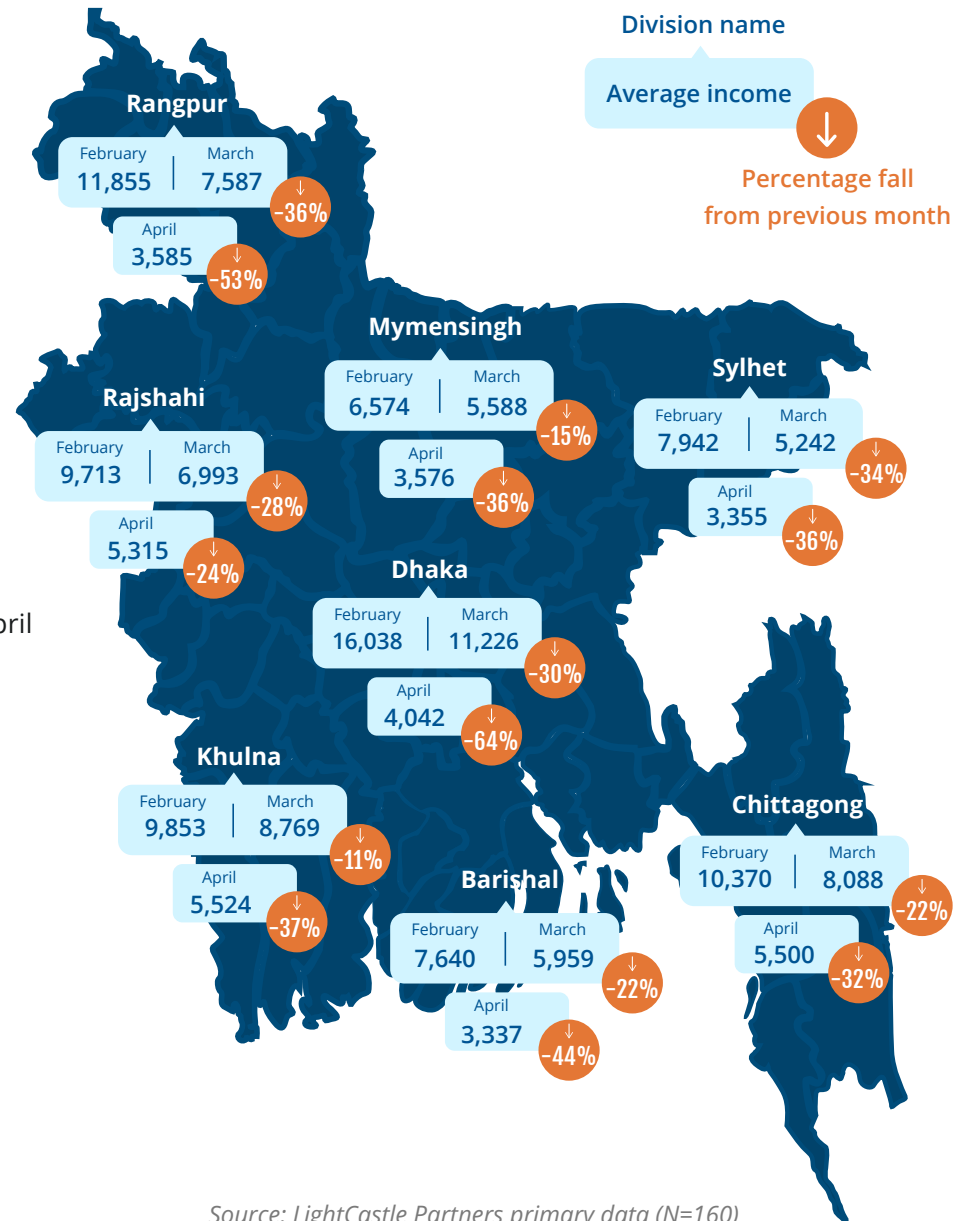
Division-wise monthly average income fall

February **BDT 10,320**

March **BDT 7,234**

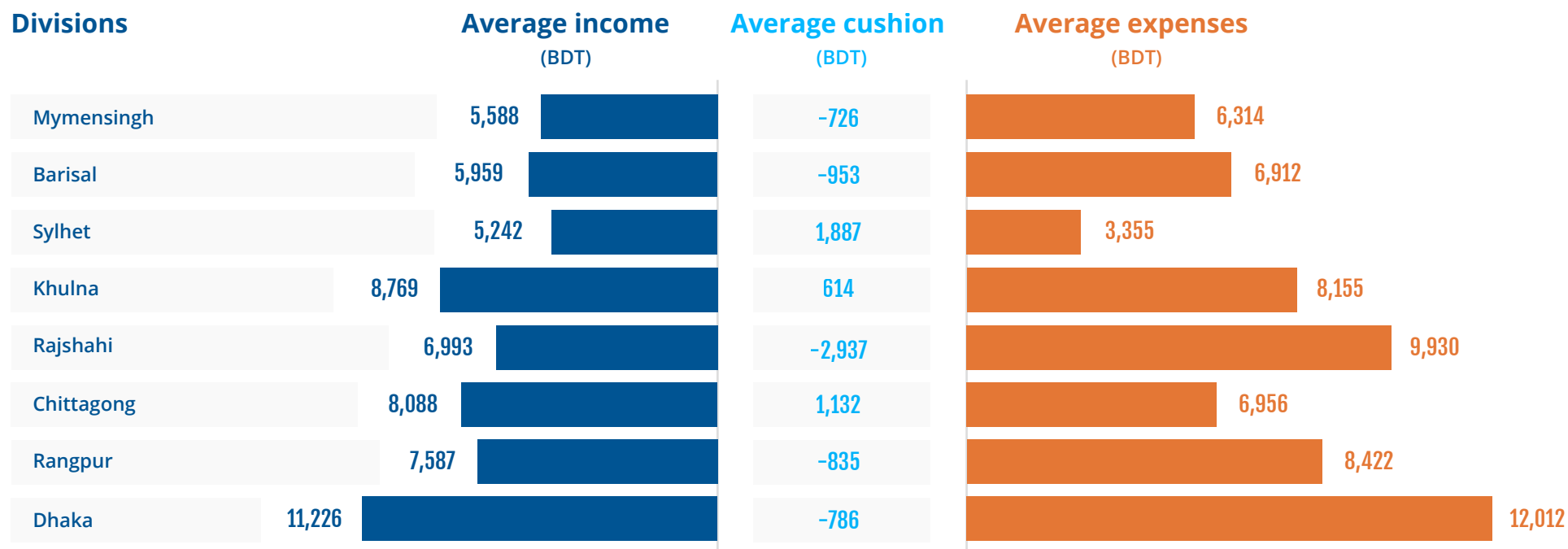
April **BDT 4,325**

- There's a consistent decrease in income across all region
- Dhaka based earners will face a 64% fall in income in April
- Rangpur farmers and rural workers will face a 53% fall in income in April



Source: LightCastle Partners primary data (N=160)

Income Vs Expense comparison for the month of March

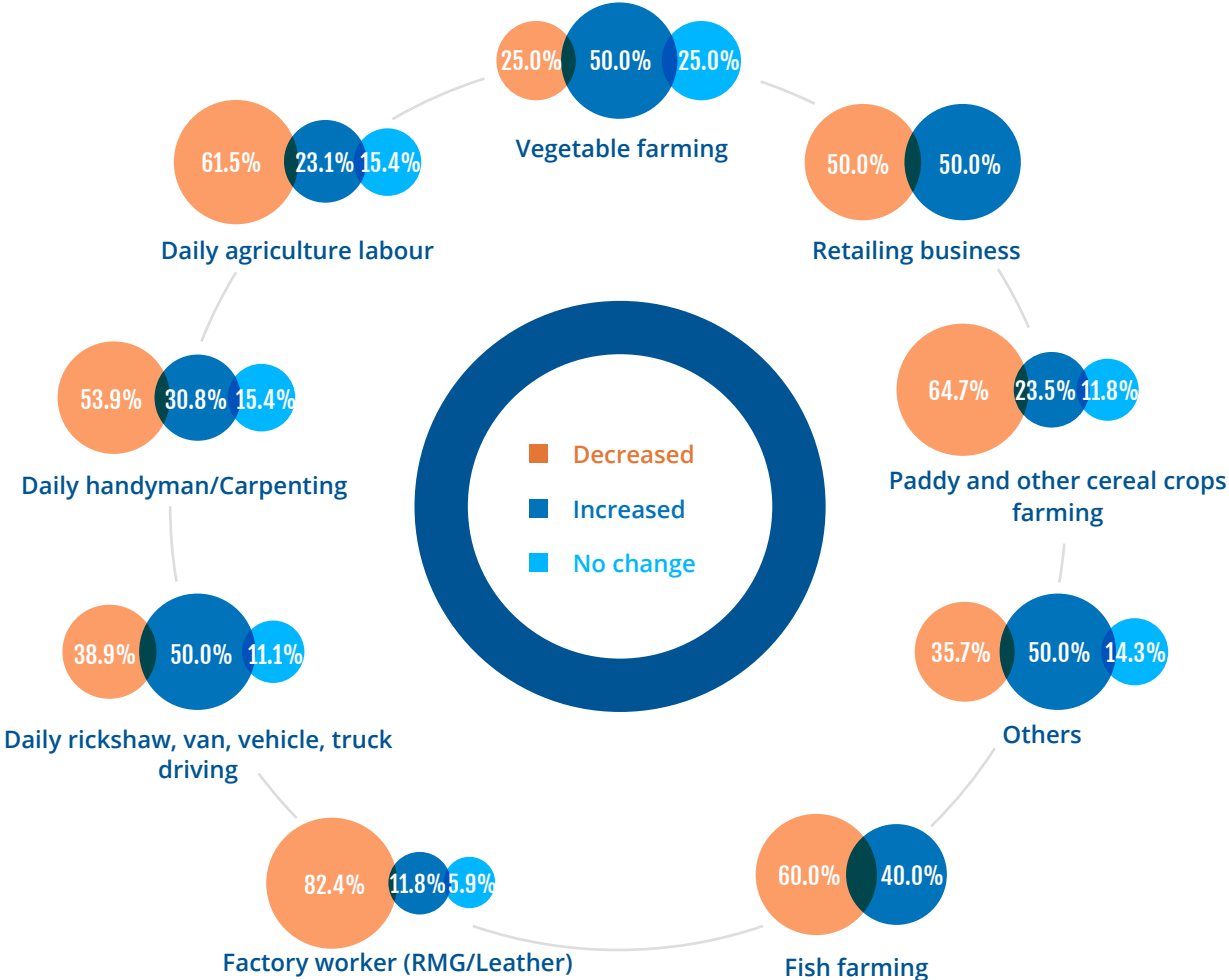


Source: LightCastle Partners primary data (N=160)

- ▶ Farmers and rural workers from only three districts, i.e. Sylhet, Khulna and Chittagong said that they have enough income to cover their expenses.
- ▶ Due to the pandemic, expenditure items may have increased but as seen in the previous diagram, the income has also decreased significantly.
- ▶ Dhaka had the highest average income holders and also had the highest expenses for livelihood.
- ▶ Average cushion to tackle expenditure is not very positive across the regions, with Rajshahi being hit the hardest.

Expenditure for household consumption has decreased greatly

Changes in expenditure pattern as per occupational activities

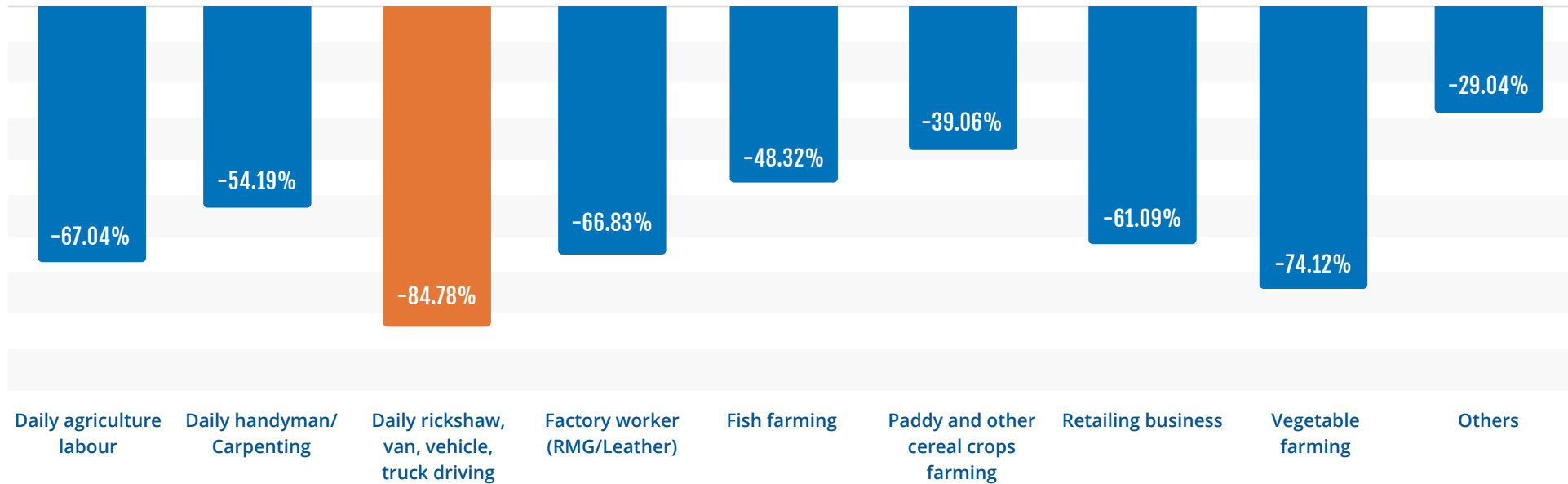


Source: LightCastle Partners primary data (N=160)

Households involved in factory work (e.g., RMG, Leather, etc.), paddy and cereal crops farming, and daily agricultural labor have reduced expenditure by more than 60% compared to the previous month. This decrease in expenditure can be attributable to a more conservative purchasing behaviour among low income families sensing future cash crunch. Some households have reported increased in expenditure as they need to purchase more items such as disinfectants, soaps, etc., due to the COVID-19 pandemic.

Income has fallen in April significantly

Projected fall in income (March - April)



Source: LightCastle Partners primary data (N=160)

- ▶ Daily Transport workers, i.e. Rickshaw pullers, Van and Truck drivers has faced the sharpest 84.78% drop in income in April.
- ▶ Households involved in daily rickshaw, van & vehicle driving, vegetable farming, and daily agricultural labor was the hardest hit and experience at least 65% reduction in income for the same time period.
- ▶ Rural families that survive on a day-to-day work has been hit the hardest and are gradually shifting from one form of income to other in order to sustain. e.g. Rickshaw pullers are now renting out vans to sell vegetables door to door.



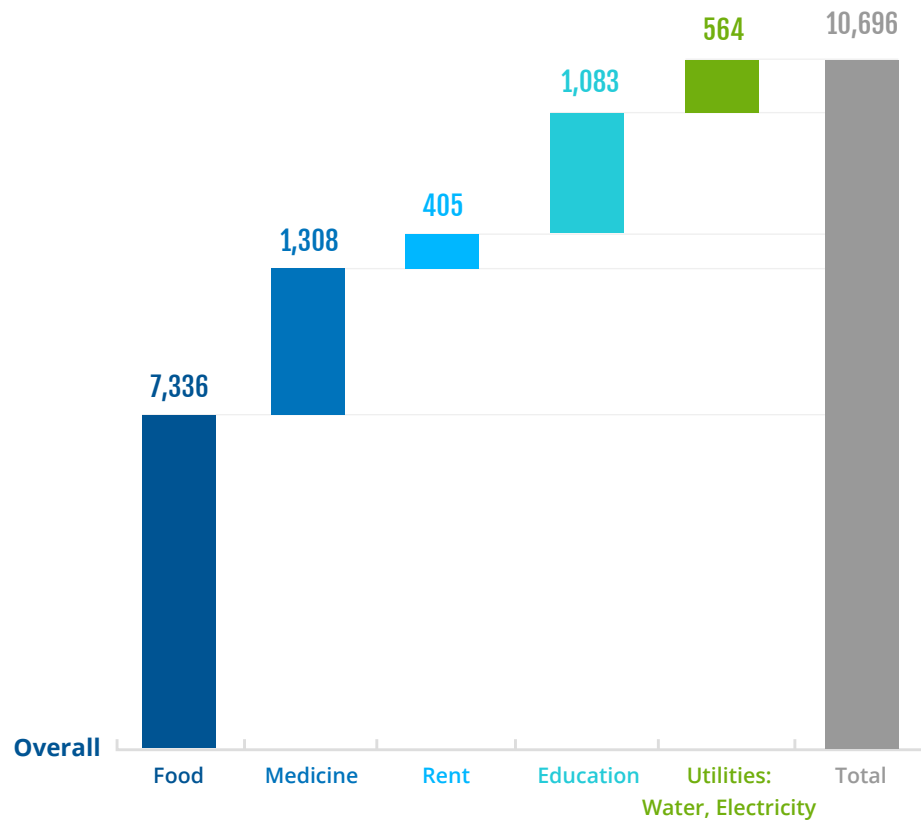
84.78%

drop in income was faced by rickshaw pullers, van and truck drivers in April

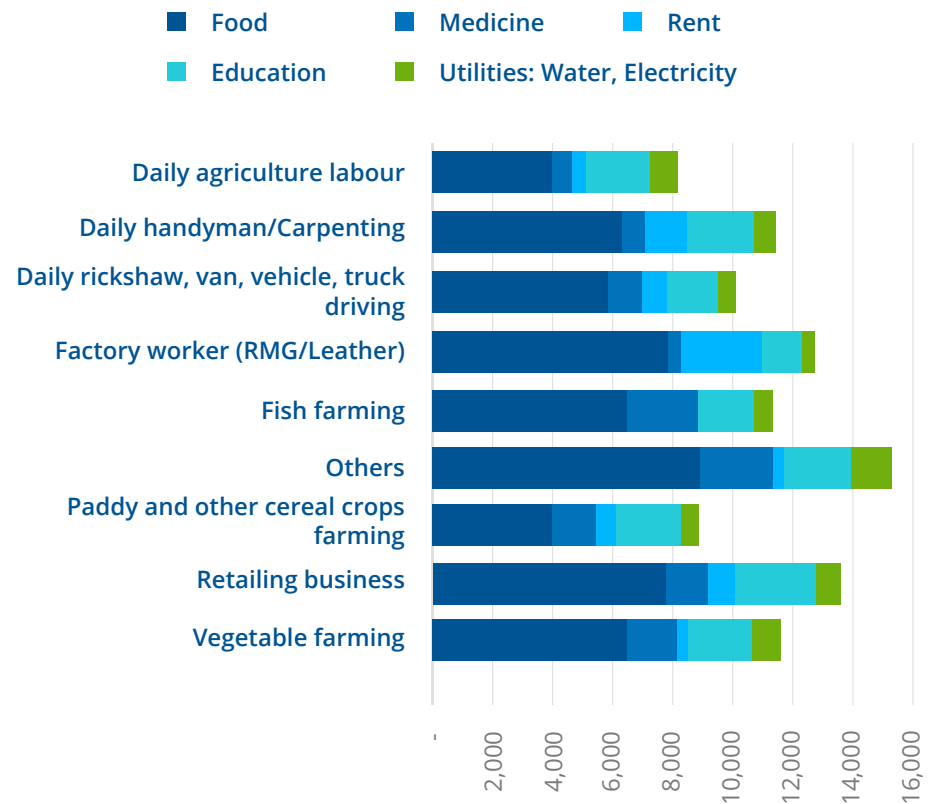
Current cost of living is too high

Food and education are the items of highest expenditure for most rural households (in descending order). This holds true across the different occupations. Analyses across occupations shows that factory workers and households in retail businesses have the highest average cost of living of approximately BDT 12,000 per month. Food makes up about 2/3 of their expenditure.

Average monthly household expenses (BDT)



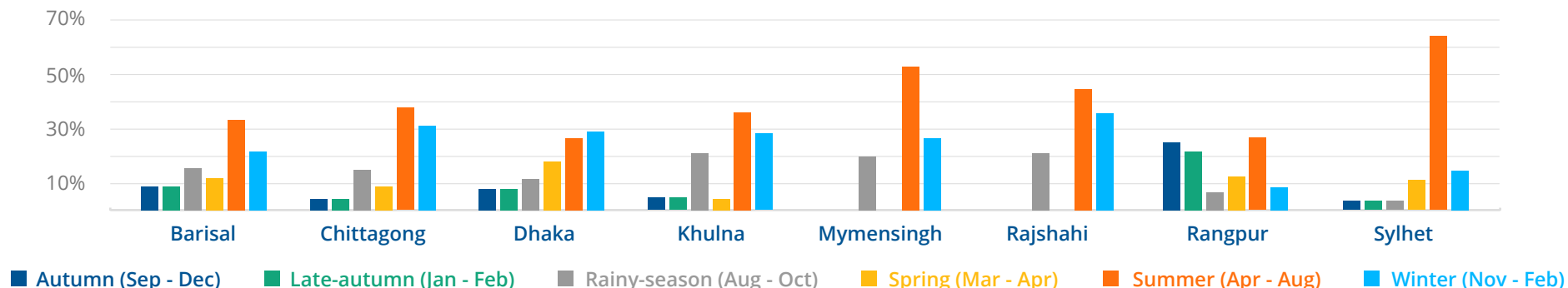
Average cost of living per category (BDT) by income category



Source: LightCastle Partners primary data (N=160)

Summer is the most high income season for most

Region-wise high income season



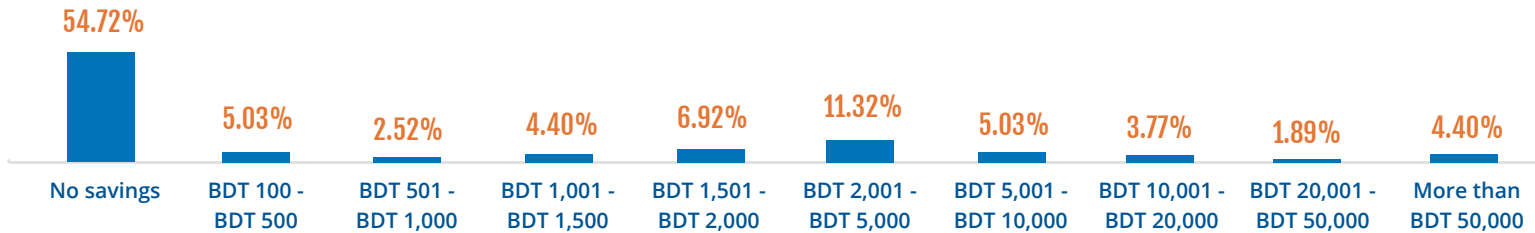
Except Dhaka, all 7 divisions have reported summer as the season of high income. Summer is a season of high income for households who are involved in agricultural work, especially rice cultivation. Less than 5% of the households from Dhaka (in this study) are involved in agriculture and most work in a mixture of factory/daily wage-earning occupations. As a result, the distribution for seasons of high-income is more spread-out for Dhaka. Given the following months are slated to be the major harvesting months, it's important to take remedial actions to ensure employability of workers in the coming months.

Major crops and sowing-harvesting pattern

Crop	Time of sowing	Time of harvesting	Area
Aus paddy	Mid march to mid april	July to august	Barishal, Dhaka and Bhola
Aman paddy	June to september	November to january	Chattogram, Dhaka and Rajshahi
Boro paddy	November to february	April to june	Dhaka, Barishal and Sylhet
Wheat	November to december	March to mid april	Dhaka Rajshahi and Rangpur
Maize	Mid october to late december	Early april to end may	Dhaka Rajshahi and Rangpur
Potato	Mid september to november	Mid january to march	Chattogram, Rajshahi and Rangpur
Jute	March to may	July to september	Khulna, Rajshahi, Rangpur and Sylhet
Brinjal	October to mid december	Late november to mid april	Chattogram, Dhaka, Khulna, Rajshahi and Rangpur
Onions	Begining october to early december	Mid december to mid march	Dhaka, Rangpur, Rajshahi and Khulna

More than half of the households did not have any savings

Household savings in cash among LIC

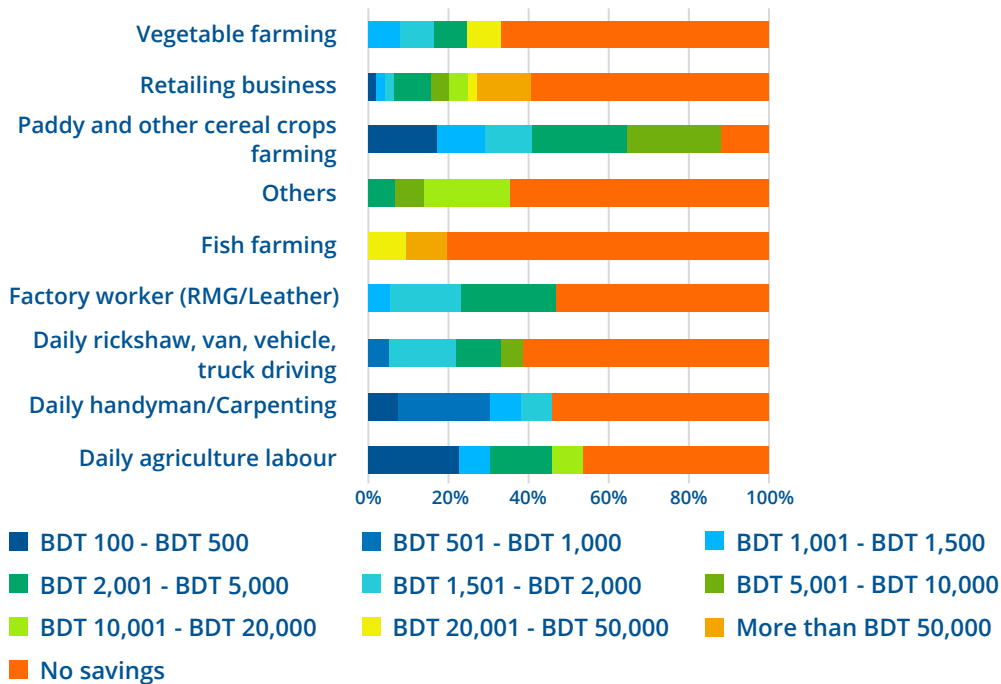


54.72%
of farmers and rural workers are running on zero savings

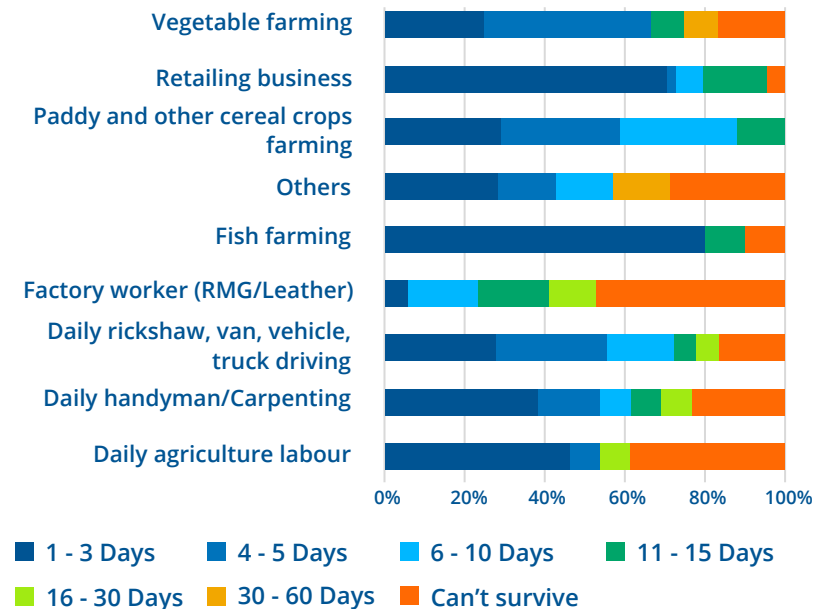
Current state of savings

More than half of the households, 54.72%, do not have any cash savings. Households in vegetable and fish farming have reported highest proportions of no cash savings. 21.8% cannot survive with their current savings and among them, daily agricultural workers can rely on their savings the least.

Cash savings as per occupational activities

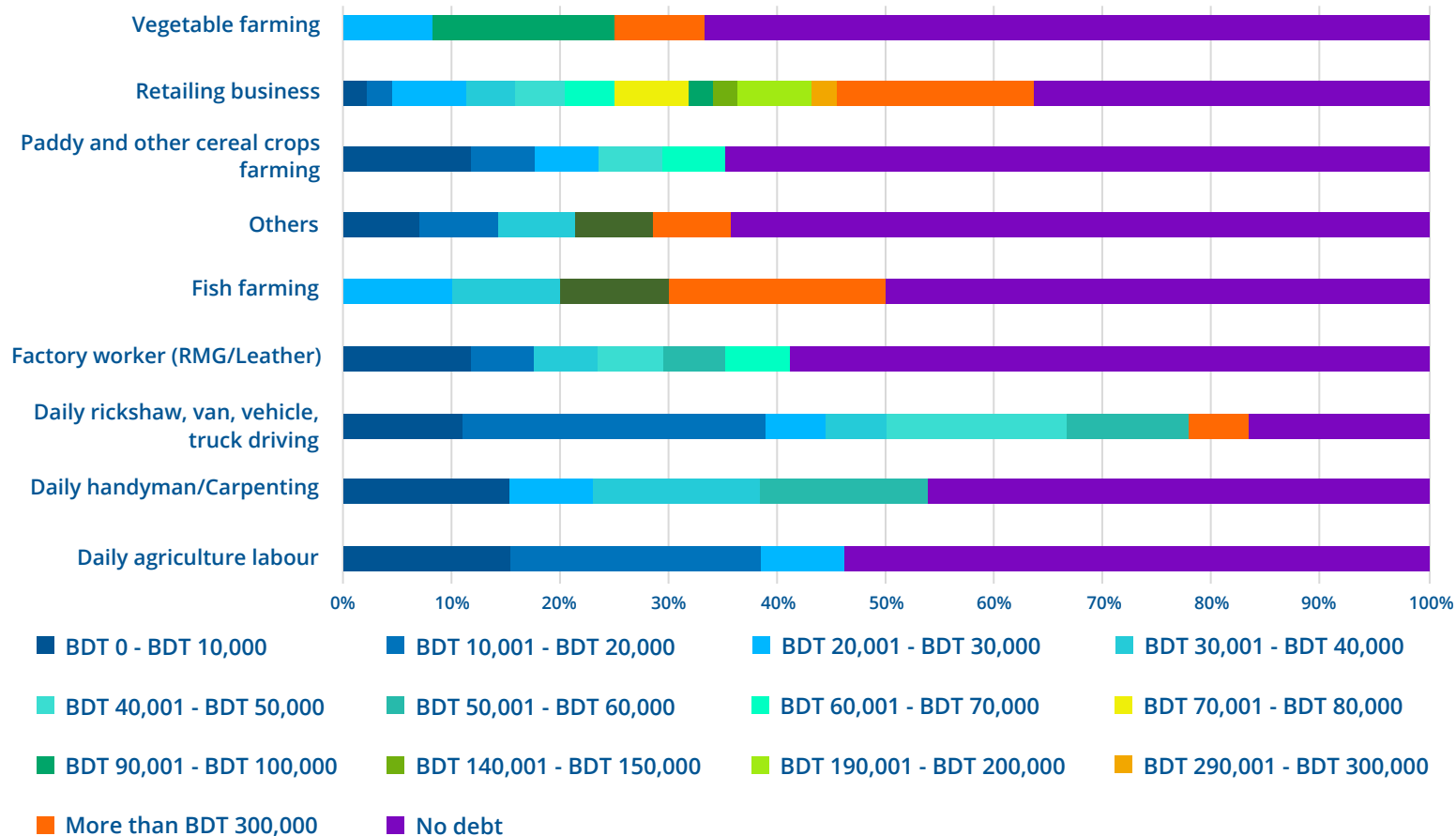


Occupational activity-wise split of number of days of survival



Current state of debt

Amount of debt as per occupational activities



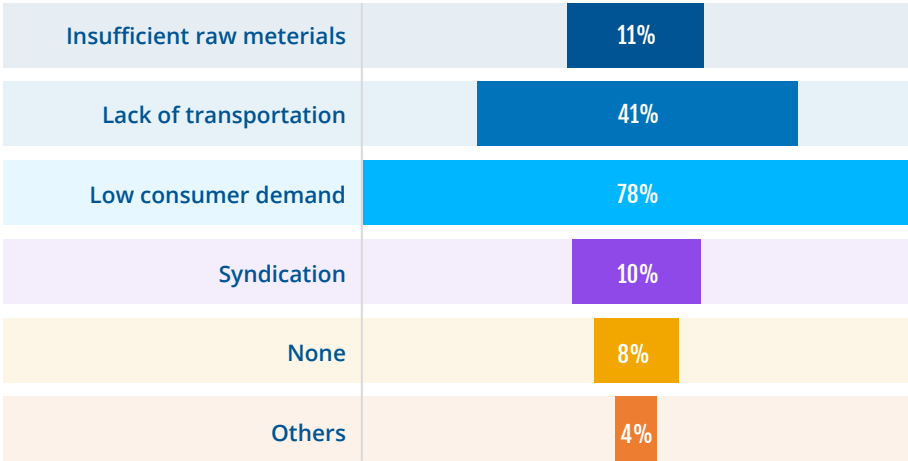
Source: LightCastle Partners primary data (N=160)

Households with the highest proportion of zero debt are involved in vegetable farming, paddy and cereal crops farming, and factory work. Over 50% of households involved in retail business, daily driving and repair work have reported having some form of debt. Almost 20% of households in retail business have debt amount to BDT 300,000 or more. A lot of earnings for these businesses are also not recouped as of yet as they were in the form of credit. Almost 85% of households in rickshaw, van or truck driving have some form of debt.

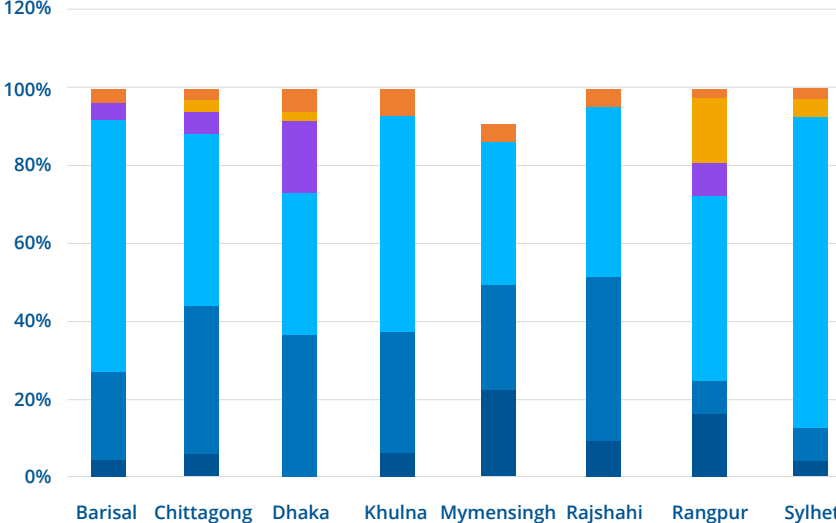
Value chain disruptions

Low consumer demand has adversely affected major food value chains

Major disruptions in value chain



Region-wise value chain disruptions



- Insufficient raw materials
- Lack of transportation facilities
- Low demand
- None
- Others
- Syndication

Source: LightCastle Partners primary data (N=160)

Insufficient raw materials and lack of transportation due to supply chain shocks were the two important challenges faced by most food value chain players. Lack of consumer demand (78%) was inevitably the biggest challenge faced by the food producers. Barisal and Sylhet were the two divisions that reported the lowest demand from consumers. Rajshahi reported to have the most lack of transportation as a value chain shock during the quarantine.

Price shocks faced by value chain players



Poultry

- ▶ Despite prices of broiler chicken, one-day-old chicken and eggs going down, sale in the poultry industry has fallen as the consumers are restricted due to the lockdown. The price of one-day-old chicken has dropped significantly to BDT 1. The raw materials needed for the industry are stuck at port as the only poultry research and training center in the country is currently closed due to Covid-19. As a result, production has also decreased by 70 to 75%. Furthermore, the produces cannot be taken to market because of transportation issues caused by shortage of vehicles. Processed poultry products sales have dipped by 95%.
- ▶ Poultry hatcheries, especially in Jessore are facing overproduction in times of lower demand as the poultry farm owners have stopped buying and misinformation regarding poultry and egg continues to spread among the general mass.
- ▶ Prices of broiler chicken dropped from BDT 115/kg to BDT 50-54/kg while that farm eggs dropped to BDT 4.5-5 to BDT 7.5-8 in three weeks at the farm level even though they were still being sold to the consumers at BDT 8 to 9.
- ▶ With the striking slump in demand for meat and eggs, hatcheries are being forced to either sell hatched eggs at throwaway prices or dumps chicks. Subsequently, reduced farming of poultry has created a shortage of broiler meats and eggs increasing the price of broiler chicken meat by 14% to BDT 120-130 a kg in the last week of April.



Fisheries

- ▶ The volume of sales and prices of fish have fallen significantly. Fish farmers, especially those in Rajshahi have been suffering huge losses due to multiple factors such as shortage of transportation vehicles, demand from consumers, etc. The average number of trucks carrying fish from Rajshahi to Dhaka has dropped from 150 to 20 per day. The fish farmers facing reduced demand from Dhaka are forced to look to sell their products at low prices.
- ▶ The production of fish feeds has plunged by 75%. Raw materials such as fish feed and medicine have also become more expensive due to their scarcity in the market. Fish farmers are forced into a dilemma as they can neither sell their products nor store them for the future. Matters are made worse by irrigations bans in places like Durgapur or power shortages due to closure of power office causing the ponds to dry up.
- ▶ If the current situation prevails, fish farmers in Mymensingh alone may suffer a loss of BDT 400 crore. Prices of fishers have gone down due to lack of demand. The riverine Rui is selling at BDT 350-450 even though it was selling at BDT 450-600 a week before.
- ▶ Crab farmers are also at a loss because of the indefinite postponement of crab exports after the Covid-19 outbreak.



Milk

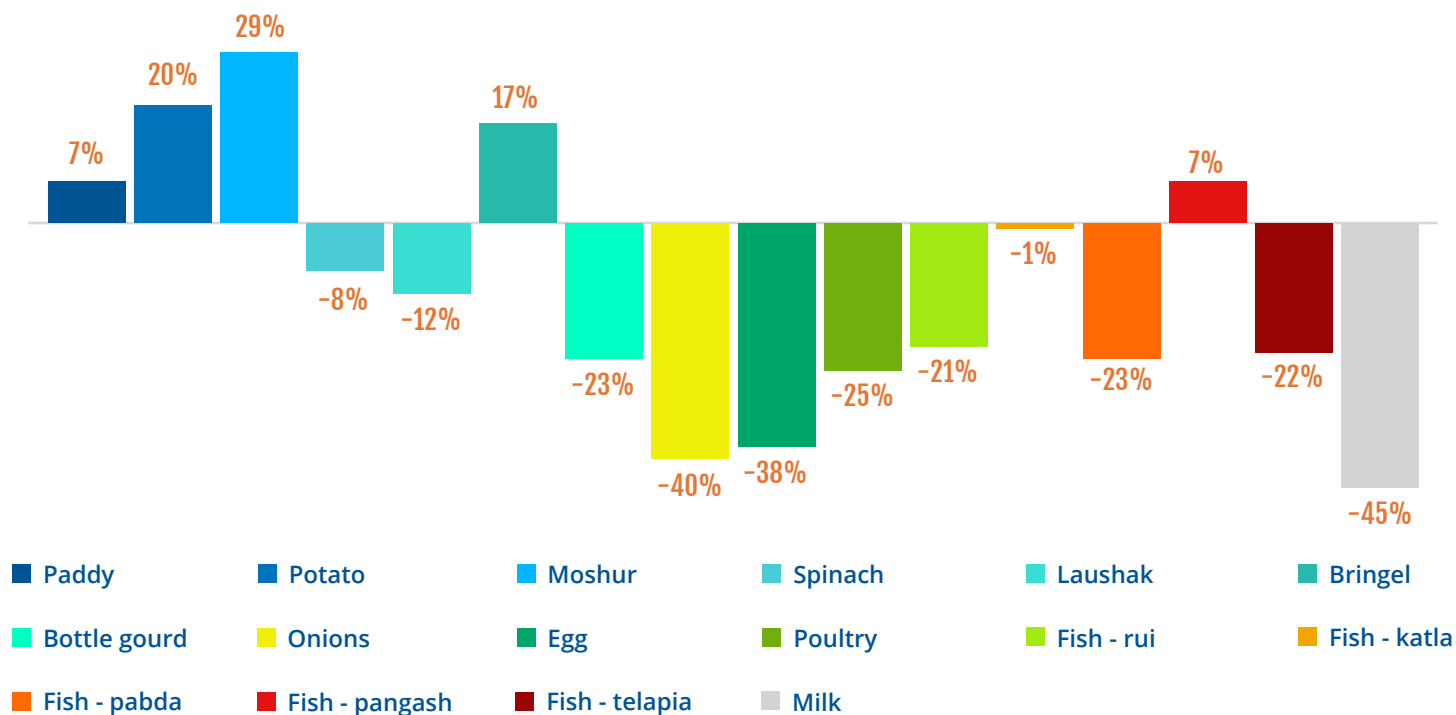
- ▶ Immediately before the lockdown due to Covid-19 was imposed, the dairy industry faced increased demand as the consumers turned to panic-buying. However, the demand has decreased in all levels, local mills, direct consumers and sweetmeat producers, since the lockdown causing huge losses in the industry. Around 12-15 million litres of milk are left unsold everyday which add up to BDT 570 million in daily losses due to the perishable nature of milk and lack of proper storing facilities of the dairy farmers. In Satkhira alone, the dairy farmers are forced to dump over 50,000 litres of milk every day.
- ▶ Liquid raw milk prices dropped from BDT36-52 per litre to BDT 20-28 a litre.



Crops & vegetables

- ▶ Farmers producing onion and summer vegetables are forced to lower the prices of their produces due to perceived low demand. In Rajbari, onion prices fell to almost half to their production costs. However, prices in the prime consumer areas like Dhaka, continue to increase. Farmers all over the country including Jessore, a district famous for its vegetable production are unable to market their products because of challenges in transporting the produces. From Rajbari and Pabna, the average number of trucks entering Shyambazar dropped from 60-80 to only 8 a day.
- ▶ The lockdown and restriction of movements due to Covid-19 has also created a labour crisis which is very troubling for the country especially in the harvest season of the largest cereal crop of Bangladesh, Boro paddy. Only about 7% of the boro rice has been harvested so far from the haor areas which points to a lag in the timeline. Bangladesh depends on China, Italy and India for seeds of almost all vegetables, hybrid crops and high yield varieties. With international trade at a halt, uncertainty regarding future production also continues to grow.
- ▶ Prices of different varieties of rice have increased by 14 to 32% in the last three weeks.
- ▶ Farmers are forced to sell the crops at losses. Potatoes, tomatoes and aubergines were sold at BDT 4 to 5 per kg even though their production costs were above BDT 15 per kg. Even though the prices for onions at the farm level fell from BDT 27-28/kg to BDT 13-14/kg they are still being sold to consumers in places like Dhaka at BDT 30 to 45/kg.

Changes in price of crops and farmed products



Source: LightCastle Partners primary data (N=160)

With the Covid-19 outbreak, the staple food industry value chain players are experiencing a fall in prices for major products such as Vegetables, Poultry meat, Eggs, Fish and Milk. However, as people are stocking up on non-perishable items such as paddy (rice), lentils, potato and such, their prices are still experiencing a rise. Nevertheless, with disrupted access of the farmers to the market, the price of these essential commodities are bound to witness a drop in the span of few weeks.

Furthermore, owing to drop in demand, shortage of supply of raw materials and not having proper transportation facilities the price shock is expected to reach a record high in the near future. Additionally, with shortage of supply to the market, the industry is looking at a huge demand-supply gap for a considerable period of time even if the lockdown is withdrawn.

Price of major food items (30 April, 2020)

Details	Average farmgate price in march	Average farmgate price in april	Units	Change in price
Paddy (Boro)	1125	1200	Maund	7%
Potato	20.5	24.5	Kg	20%
Moshur	70	90	Kg	29%
Spinach	19.5	18	Ati	-8%
Laushak	20.5	18	Ati	-12%
Bringel	31.5	37	Kg	17%
Bottle gourd	50	38.5	Piece	-23%
Onions	30	18	Kg	-40%
Egg	7.8	4.8	Piece	-38%
Poultry	120	90	Kg	-25%
Fish - rui	400	315	Kg	-21%
Fish - katla	257	255	Kg	-1%
Fish - pabda	408	316	Kg	-23%
Fish - pangash	107.5	115	Kg	7%
Fish - telapia	107	83	Kg	-22%
Milk	44	24	Litre	-45%

Source: LightCastle Partners primary data (N=160)

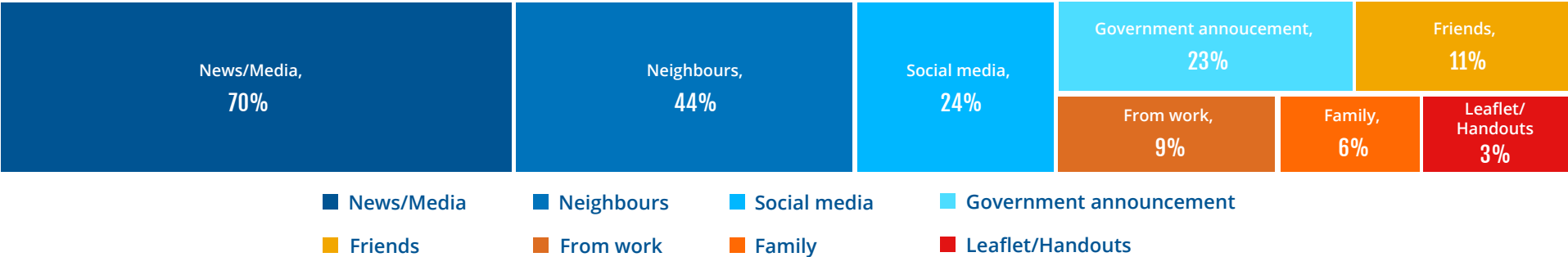
Tackling COVID 19 implications

Awareness of respondents

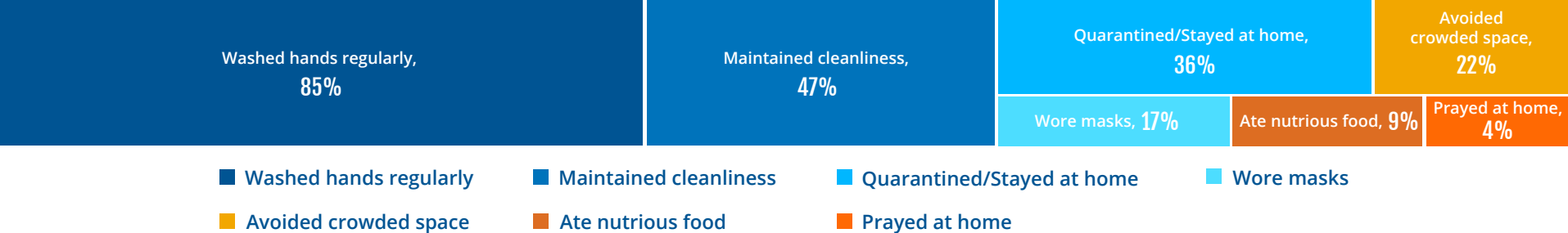
Most respondents were well aware of the challenges imposed by the coronavirus and the implications of the deadly disease. 70% said the news and media were their main source of information followed closely by their neighbors and social media. This highlights the importance of ensuring the tackling of misinformation through media as rural respondents are highly susceptible to believing all information that is shared through the media.

Among those that took precautions, washing hands (85%) stood as a practice they have adopted more into their daily lives and also maintaining cleanliness (47%) in general. However, it is alarming that only 36% of respondents stated that they have been quarantining and only 22% have been avoiding crowded places. This is contrary to what the government has prescribed as a short time highly effective method of deterring the contagion. The importance of home quarantine must be further instilled further into the general populace if we are to maintain or control the level of infection and death.

Where they learned about coronavirus



Steps taken to reduce spread

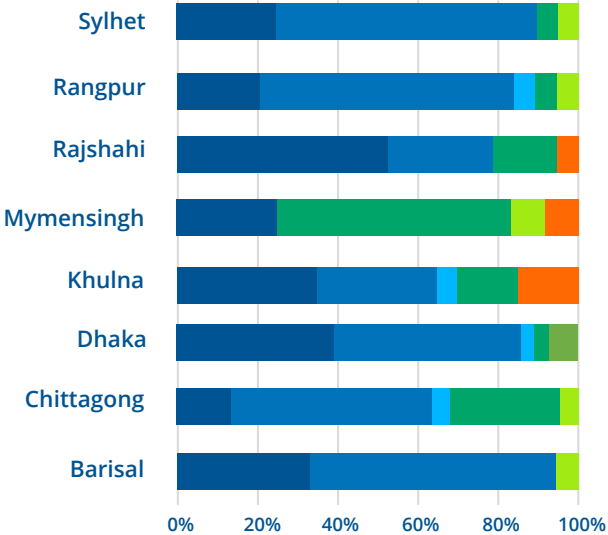


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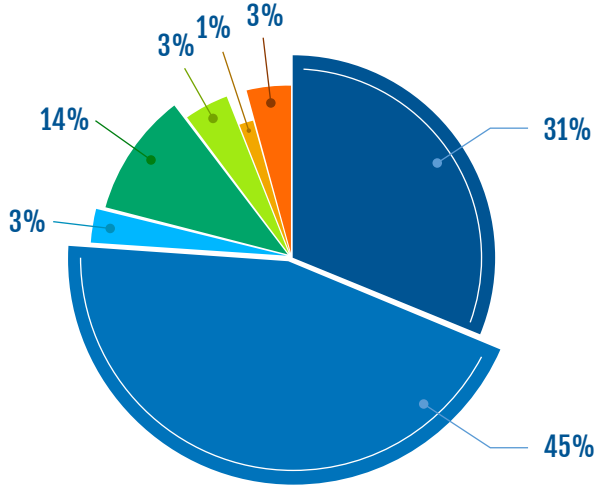
Major support areas requested

Surprisingly only 6.96% of farmers and rural workers received any form of support so far from any institutions, government or otherwise. It will become increasingly challenging for these families as the quarantine indefinitely extends week by week and they are left without a support system in place. The government and civil society's initiatives need to be more targeted in order to reach the most in need. Cash (31%) and free food and medicine (45%) were the top asks from these farmers and rural workers as support from the government and civil society bodies.

Region-wise required support



Region-wise required support



- Cash grants such as unemployment benefits
- Free food and medicine
- Low-cost subsidized food and medicine
- Low-interest loans
- None
- Others
- Production subsidy

Source: LightCastle Partners primary data (N=160)

Recommendations and conclusion

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Analyzing the data from farmer and rural worker households, major challenge areas can be summarized into the following segments:

- ▶ **High Rural Presence of Cultivation/Farming Households:** Almost half of the sample population, ~49%, is involved in farming and cultivation, e.g., vegetable farming, daily agricultural labor, fish farming, etc. The percentage of the population involved in these occupations is higher outside of Dhaka division.
- ▶ **Daily Labor hit the hardest:** Many households involved in the farming/cultivation sectors, especially those who rely on daily wages, are expected to experience the most adverse effects of the pandemic.
- ▶ **Value Chain Disruptions:** The 2 key value chain disruptions most detrimental to households are low consumer demand and transportation. These 2 factors will reduce/are expected to reduce both income and consumption/expenditure for the rural population.
- ▶ **Disruptions in Summer:** The timing of the pandemic also plays a key role. For many of the households involved in farming/cultivation, summer is usually a season of high income. As a result, the extension of the value chain disruption factors into the summer months will be perilous for a significant percentage of rural households.
- ▶ **Low Savings:** The adverse effects of the pandemic will be hazardous for households with negligible savings. Almost 54.4% of the respondents in the study reported zero savings. Households in vegetable and fish farming reported high percentages of zero savings.
- ▶ **Assistance with food/medicine expenditure:** On average, food costs constitute over 90% of monthly expenditures. Almost half of the respondents, 45%, want assistance with food and medicine. About one-third of participants, 31%, urgently require unemployment benefits.

Customized assistance must be provided to rural households involved in farming/cultivation. Since low consumer demand, and consequently low prices for output, and transportation are key disruptions, assistance programs should aim to tackle these challenges head-on. All major support system bodies, i.e. government, development sector, and community-driven institutions should channel their initiatives under these three major funnels:



Tackling pricing and market disruptions:

Establish more dynamic food aid distribution systems where the government procures food output from areas of high production and redistributes to areas in need. The government's procurement of food and agricultural outputs should be directed towards sourcing from farming communities and no syndications to ensure the money spent is cascading down to those in need.

Recommendations and conclusion (contd.)



Cash and in-kind support:

Agricultural labor and other landless population segment should be identified and provided with in-kind and cash support by the government. Large scale social safety-net programs (SSNPs) including Test Relief (TR), Vulnerable Group Development (VGD), Vulnerable Group Feeding (VGF), etc. should be adopted. Military forces and credible development organizations like BRAC should be included in the planning and execution phase for supporting the adversely impacted rural population segment.



Rural financing schemes:

Although the government has already announced a special stimulus package for farmers, deployment of the fund might get delayed due to bureaucratic red-tape. The central bank must ensure rapid deployment of farm loans through commercial banks. Bangladesh bank's temporary interest freeze should be extended to rural borrowers. Interest rate relief should also be provided to borrowers from microfinance institutions.

Although the impact of the coronavirus will be felt throughout the economy, it is still very early stages and there's high uncertainty about how Bangladesh will tackle the macroeconomic consequences in the short-term. However, indubitably it is true that farmers and rural workers will be the most affected economically as a fallout of the pandemic and any support systems put in place should be directed to support these communities first. Among healthcare and medical support, income generation opportunities for these rural communities would be key to ensuring that the country doesn't fall into a downturn in a post-pandemic economy.

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