

Household Economic Security assessment of Barishal urban slum areas, Bangladesh

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Acknowledgments:

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Acronyms

BCC – Barishal City Corporation
BDRCS – Bangladesh Red Crescent Society
BRAC – Bangladesh Rural Advancement Committee
BRC – British Red Cross
BSC – Beneficiary Selection Criteria
CDD – Centre for Disability in Development
CDMC – Community Disaster Management Committee
CSI – Coping Strategy Index
CVA – Cash and Voucher Assistance
DM – Disaster management
DoWA – Department of Women’s Affairs
DRR – Disaster Risk Reduction
FCS – Food Consumption Score
FGD – Focus Group Discussion
FHH – Female Headed Household
FS – Food Security
FSL – Food Security and Livelihoods
GAM – Global Acute Malnutrition
GBV – Gender Based Violence
HEA – Household Economic Analysis
HES – Household Economic Security assessment
HH – Households
IFRC – International Federation of Red Cross and Red Crescent Societies
IGAs – Income generating activities
KII – Key Informant Interviews
LLH – Livelihoods
LRC – IFRC Livelihoods Resource Centre
MEB – Minimum expenditure basket
MEIs – Micro-economic initiatives
MFIs – Micro Finance Institutions
MHH – Male Headed Household
NGO – Non-governmental Organisation
NS – National Society
PGI – Protection, Gender and Inclusion
PLHIV – People Living with HIV
PLWD – People Living with Disabilities
PMEAL – Planning, Monitoring, Evaluation, Accountability and Learning
PSEA – Prevention of Sexual Exploitation and Abuse
PwD – Persons with disabilities
RCRC – Red Cross Red Crescent
RCRCM – Red Cross Red Crescent Movement
SGBV – Sexual and Gender-Based Violence
SP- Social Protection
ToRs – Terms of Reference
V2R – Vulnerability to Resilience, a BRC approach used in Bangladesh since 2012
VCA – Vulnerability Capacity Assessment

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1. Executive Summary

Introduction

The British Red Cross and Bangladesh Red Crescent Society, with £2M UKAM funding from FCDO, will implement a three-year skills development and employment programme for men and women in 16 slum areas of Barishal. The planned programme will also build on the work of the existing ‘Vulnerability to Resilience’ (V2R) programme’s work in women’s empowerment, Water Sanitation and Hygiene (WASH) and household disaster risk reduction (DRR) measures. The programme plans to target 2500 HH, concentrating on strengthening and diversifying the HH incomes of vulnerable HHs placing particular emphasis on equipping women, youth and other vulnerable groups with additional skills and experience to expand or develop income generation and employment opportunities.

In order to equip the teams with analytical guidance to support the design and implementation of the programme, a Household Economic Security (HES) Assessment¹ was undertaken in April 2021 with the objectives of developing a baseline against which to monitor project impact and the additional impact of the COVID-19 pandemic on households (HH); to support development of Beneficiary Selection Criteria (BSC); and to inform the programme design and logical framework.

The HES assessment used a number of survey tools (as detailed in Annex 2) including a HH survey of 368 randomly selected HH, focus group discussions (FGDs), price monitoring surveys and key informant interviews (KIIs). It is to be noted that due to the ongoing COVID-19 pandemic, the consultant team could not visit field directly rather depended on the field level staff such as Community Organizer’s (COs) and Red Crescent Youth (RCY) volunteers for data collection and had to maintain physical distancing and hygiene behaviour during the data collection.

Assessment findings

Characteristics of households in Barishal

The assessment has enabled HHs in Barishal to be broadly characterised as poor, middle or better off. Poor households, as expected, are much more vulnerable than other groups and are characterised by limited secondary education, low incomes and an almost exclusive reliance on precarious daily labour which was heavily affected by the COVID-19 pandemic. Poor wealth groups have a much higher dependence than other wealth groups on women within the HH to earn income, and women’s acceptance in income generation is limited in some of the areas than men’s (e.g. daily labour, small business or informal income generation mostly within the home). The middle and better off wealth groups are able to generate higher incomes from salaried employment and small business activities due to their relative better education, skills sets, networks and access to credit from formal sources to develop their

¹ Due to Covid restrictions including a lockdown in Bangladesh during the HES community assessments (in Mid-April 2021) and time constraints, the HES was managed remotely and was achieved to an adequate/‘good enough’ standard but was not able to be carried out to its full extent.

activities further. The poor by comparison, have very limited networks and market linkages, have much more limited access to credit, and are burdened with huge debts, on average 6.5 times higher than their monthly incomes. The middle and better off wealth groups are reportedly much better able to access credit and repay debts, due to having a more positive credit history and the ability to provide assets as collateral. The poor have higher dependency ratios² than other groups and higher proportions of vulnerable people within their households such as the chronically sick³ and people with disabilities (PWD). Better off households own their own homes and are often able to rent other houses. The middle group generally have access to good quality housing (some owning and a few renting) whereas poor wealth groups are often living in very low standards of housing and paying high rents.

Household livelihood strategies

The poor's income is generally derived from unskilled daily labour and informal activities such as rickshaw renting and pulling, construction daily labour (earth filling etc), petty trade or income generating activities, domestic help, some daily or short-term employment that is temporary in nature in local companies such as MEP (though incomes are low) and begging or seeking assistance from religious or influential bodies.

The middle wealth group have higher skills and able to find work such as carpentry and masonry, sometimes have assets such as their own rickshaws, and able to run small and medium enterprises and gain access to better paid salaried employment. The better off wealth group are able to run good businesses such as grocery stores and other shops and may also rent out houses. They have a higher level of education and are therefore able to access credit and more permanent and better paid salaried employment within banks, companies and schools.

Impact of COVID-19

The COVID-19 pandemic has had a devastating impact on households from all wealth groups due to restrictions on movement and reduction in income earning opportunities, though the middle and better off generally have a better ability to deal with shocks than the poor group. The poor were reported in FGDs to have been impacted a lot and in many instances have lost all or most of their sources of income. The poor have fewer income sources than the middle and better off wealth groups and are less able to diversify their livelihood strategies. Their much more hand to mouth existence has been amplified and people who relied on begging have not been able to wait outside shops and stores and are having to rely on the charity of neighbours, many of whom have also lost their income sources, or have seen them much reduced. Debt has gone up for all groups during the Covid crisis but is the highest for the poor group at 147% of what it was pre-Covid. People are being forced to rely on coping strategies such as eliminating certain foods from their diet, reducing the amount they eat, and reducing the number of meals they consume per day. Coping strategies are not vastly different pre and during Covid, though more households have been forced to adopt them during the pandemic.

Additional Vulnerabilities

Single mother headed households have lower incomes than the rest of the households in the poor category. Unlike some other female headed households (FHHs), these families have no

² The ratio of the number of dependents to the number of people working.

³ Including People living with HIV/AIDS (PLWHA)

access to the potential absent male income earners that other FHHs might have in other parts of the country, or abroad, and are therefore reliant on considerably lower incomes, and fewer income source options than other groups. Single mother headed household expenditure is also very low, with the vast majority of income being spent on food.

74 additional KIIs were undertaken to gather additional quantitative and qualitative insight into the lives and livelihoods of vulnerable groups such as the elderly, the chronically sick, people living with disabilities, and women who were married very young. It was found that the majority of these vulnerable groups had no access to any kind of income generating activity (IGA) or employment in their own right, though they may, in small numbers, be contributing to IGAs of those within their families or conducting other vital HH tasks or childcare roles. Many reported some form of discrimination against them due to their status. Many, and especially young women, expressed a desire to have access to more opportunities and cited lack of access to childcare, skills, education and capital as their major blockers, in addition to support for their particular disabilities. Young women reported that there is sometimes a lack of family support or approval for them to be income earners, and FGDs reported wider concerns related to pressure or domestic violence against women trying to earn income due to fear of extra-marital relations, or fear of younger unmarried women being tainted by 'inappropriate behaviour'.

Sex workers were reported by wide ranging FGDs to be very vulnerable from, with many being exploited and suffering from a high incidence of violence. It is to be noted that due to religious and social structures, 'sex-work except marital relationship' is prohibited in the country and those who are engaged, are not getting respect from the society. Transgender people were also reported to be highly vulnerable though there is limited information on this due to the cultural sensitivities in discussing this. They are highly reliant on begging for living which has stopped being a source of income for them during Covid.

It is important to note that government has social assistance available for vulnerable people such as widows, the elderly, the disabled and the chronically sick. However, the assessment found that due to improper targeting or lack of information, very few vulnerable people are able to access the assistance. The other reason for not availing government assistance of safety net is the poor are unaware of accessing this support, as well as limited literacy and some possible reported corruption by local officials/elites.

Recommendations

In order to support the poorest and most vulnerable households with income earning potential in Barishal, the findings of the HES assessment have resulted in recommendations to tailor the nature of the response to the individual needs and labour and other capacities of the most vulnerable groups identified. The programme is recommended to identify the individuals from within poor targeted households who have both the spare time and labour capacity (i.e. are not already fully committed, working or burdened with domestic duties) and the potential and willingness to take part in increased IGAs.

The overall findings were to increase access to skills and vocational training for the poorest wealth groups to be able to: access work that has better pay and conditions and to reduce their dependency on solely unskilled daily labour; to increase access to better paid salaried

employment through providing linkages to companies and education providers; to support the development of small businesses and home based IGAs (particularly for many of the more vulnerable individuals or their nominated representatives); and to promote access to appropriate financial services/develop financial inclusion to increase access to safer and more appropriate formal and community based savings and credit services.

A specific study on credit and debt has been highly recommended, to ensure that programme approaches, and modalities selected and any gains from the programme are not jeopardised by the very high levels of pre and Covid related debt, as is a common programmatic risk. Equally, further research in collaboration with an experienced specialist partner to explore the widely reported knowledge of sexual exploitation, forced labour and forced recruitment into criminal gangs would be advisable to help understand more about these elements.

The programme should explore and develop ways of reducing the barriers to work that were identified by the HES assessment, including ensuring that the poorest households (such as, but not exclusively those headed by single mothers) have access to child care and are financially compensated/remunerated for taking part in any upskilling or training activities, otherwise they are unlikely to be able to take part reliably, and that the burden on them is not exacerbated unnecessarily. Support with or the sharing of domestic responsibilities and childcare could also be considered, potentially though the sharing of responsibilities by groups of women, facilitated and monitored by the existing women's squads or through more formal community-based childcare to enable women to work.

Recommendations have also been made to ensure that the programme consults with existing specialist agencies (both government and non-government) to ensure that the support to specific vulnerable groups such as transgender, sex-workers, the chronically sick, PLWHA, the elderly and PWD build on the experience of successful projects run elsewhere to ensure tried and tested approaches and more viable, safer, and less precarious access to income.

Further expansion of the existing disaster risk reduction and preparedness activities and training in HH and IG/LH risk reduction measures would complement the programme resilience and risk reduction objectives.

Finally, recommendations for advocacy work (potentially based around and facilitated by the existing community organisations and women's squads) to:

- tackle prejudice against young women working, discrimination against women in the workplace, as well as discrimination against other vulnerable groups such as the transgender, sex workers, disabled, the chronically sick particularly PLWHA,
- to support and advocate for vulnerable groups to better understand their rights and to facilitate access to the existing social assistance that is available to them.

More detailed research looking at support networks and associations within the community could be conducted, and poorer groups linked where possible in order to better protect them from hazards.

2. Introduction to Assessment

The Bangladesh Red Crescent Society (BDRCS) and British Red Cross (BRC) 'Vulnerability to Resilience' (V2R) programme assessments carried out in 2015/2019 and the BRC Household Economic Security assessment (HES) in 2017 revealed that people living in the Barishal slums suffer from multiple vulnerabilities, including economic insecurity linked to limited livelihood opportunities; diseases caused by lack of water and sanitation facilities, poor hygiene practices and lack of access to health facilities, regular cyclones, flooding and water-logging which regularly disrupt their livelihoods and damage or destroy their assets. The V2R UK Aid Match funded project aims to build the resilience and reduce poverty of people, particularly women, living in the targeted areas through DRR protected livelihood interventions.

As part of the UKAM funding received from the Foreign, Commonwealth & Development Office (FCDO), British Red Cross (BRC) together with Bangladesh Red Crescent Society (BDRCS) have proposed to undertake a three-year targeting vulnerable people in the 16 Slums of Barishal. The proposed project was based on the longstanding findings of the V2R programme and the in-depth assessment and was initially proposed to have four main components:

1. strengthening and diversifying income generating activities of 2500 households,
2. assisting 2500 households to protect their livelihood assets through disaster risk reduction,
3. providing women with knowledge and skills for participating in economic activities,
4. creating linkages to market and business opportunities.

Indirectly, 22,000 slum residents will benefit from community disaster risk reduction interventions that protect livelihoods and form partnerships and group activities that empower women and improve access to vocational training, mentorships and employment opportunities.

Assessment objectives

The HES assessment (see ToR in Annex 1) will explore the assumptions of the proposed project approach and identify more specific recommendations for tailoring project technical design to specific vulnerability group needs in the 16 slums of Barishal.

The initial objective was to gather socio-economic baseline data before the intervention which would serve as a benchmark for monitoring project impact at the end of the project as well as support the development of Beneficiary Selection Criteria (BSC) and inform the logical framework update. This information will further inform BDRCS and BRC in developing and tailoring project activities for communities living in the 16 slums of Barishal district of Bangladesh.

In light of time constraints and limitations due to COVID-19 restrictions, a full-fledged HES assessment was not possible. Instead, the HES approach was adapted to ensure that a thorough assessment was undertaken that more precisely met the needs of the programme and to get initial proxy baseline information or a 'situational baseline' about the 16 communities targeted by this project. This information will help inform the selection process of the participants (2500 to be selected), by identifying selection criteria. The findings from the HES assessment will be complemented by further in-depth assessments with specific targeted groups and in consultation with other specialist vulnerability group organisations locally, nationally and globally where required/relevant (including PWD, PLWHA, the elderly, sex workers, transgender etc.).

The project will include participants on a voluntary basis based on people's interest and application, in conjunction with the results from the HES assessment which will provide us with the relevant information on the economic conditions and vulnerability criteria to determine selection or 'elimination criteria'. Other considerations such as capacity, interest etc. will be considered at a later stage, complementing the findings from this assessment as well as those from the labour market assessment and other organisations working in the area.

As participants will be selected in cohorts, a rolling baseline approach will be adopted to gather accurate and actuals baseline figures for the selected project participants in order to be able to measure progress at a later stage.

Assessment questions

- How people in different social and economic circumstances get the food and cash they need?
- What are their assets, opportunities and the constraints they face in integrating in the labour market in Barishal city?
- What are the options available to them if a shock strikes them such as a health issue, climate disaster, or a rise in food prices?
- How intra-households and group interactions influence the way in which decisions are made and the way people can access jobs?
- Who should be prioritised for the current project (who to target first)?
- What stakeholders, partners should be prioritised to contribute to the objectives of the project?

The assessment looked at identifying the following:

- Identify livelihoods and socio-economic groups, and their characteristics
- Identify skills, assets, barriers and constraints
- Estimate gaps and support needs
- Intra-household interactions
- Risks, coping mechanisms, safety nets
- Labour market opportunities

Methodology

The methodology used for this assessment was based on the RCRC Household Economic Security (HES) guidance which was adapted to this development programme and the specificities of an urban slum context.

The assessment team was composed of a team of two international consultants (working remotely), supporting the BRC Barishal team who led the assessment on the ground with support from BDRCS and their volunteers. Additionally, BRC technical advisors in FSL and in PMEAL also provided support remotely.

The methodology included a range of tools (secondary data review, HH surveys, FGDs and KIIs – see Annex 2), adapted from the tools available in the HES methodology, to gather qualitative and quantitative data and supported by quantifiable indicators relating to household economy, vulnerability, and capacity:

- Tool 1 – KII with institution authorities
- Tool 2 – KII or FGD with community representatives
- Tool 3 – FGD with socio-economic groups (disaggregated by men, women and vulnerable groups)
- Tool 4 – HH survey
- Tool 5 – KII or FGD Guide for seasonal calendar and food production
- Tool 7 – KII or FGD Guide for humanitarian actors in the community
- Tool 8 – Template for food basket price monitoring
- A set of additional KII tools were developed to complement the information on vulnerable groups including PLWHA, elderly, PWD, women married under the age of 18, and for humanitarian actors focusing on vulnerable groups.

The data collection took place in April 2021 and the team faced many challenges in undertaking the HH surveys safely due to the Covid lockdown. The FGDs and KIIs were delayed and curtailed but were eventually undertaken following the physical distancing and safety measures. Some of the planned FGDs and KIIs had to be cancelled and achieved remotely where possible.

Study area

SL	Slum Name
1	Charbadna-2
2	Charbadna-6
3	Charbadna-7 & 8
4	Uttar Palashpur
5	Hatkhola Shishu Park
6	Vatarkhal-Barafkal-Buri Bari
7	Balurmath
8	Stadium-1 & 2
9	Rasulpur
10	Kounia Horizon Colony
11	Refugee colony
12	Charbadna-2 extended
13	Charbadna-6 extended
14	Charbadna-7 & 8 extended
15	Uttar Palashpur extended
16	Hatkhola Shishu Park extended

HH surveys

The sample size of the study has been estimated in such a way that the obtained result of the study may be within 5% margin error of the true value with 95 percent confidence.

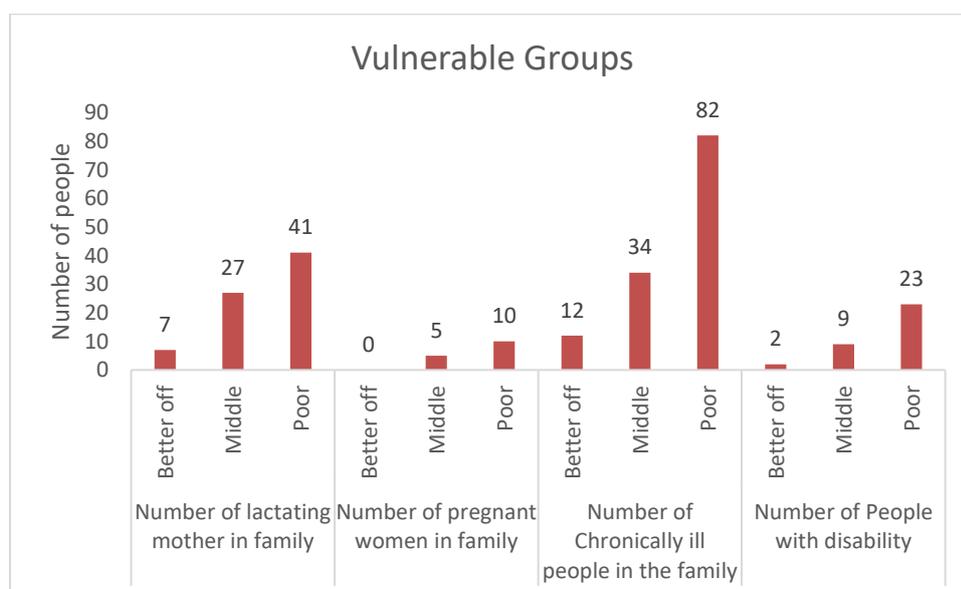
The HH were randomly selected for the household survey and their wealth group was determined at the end of the interview (as opposed to identifying HH from different wealth groups in advance and interviewing purposively).

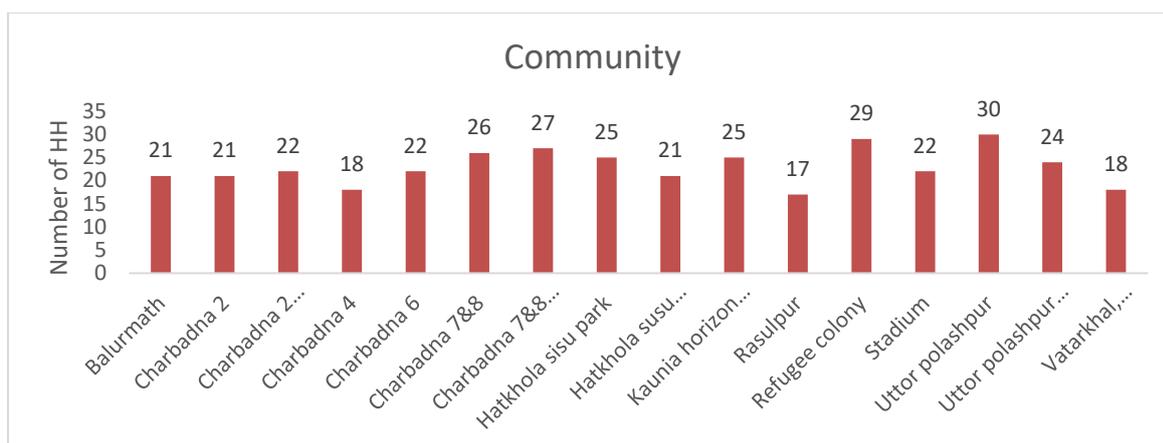
All planned 368 HH surveys were completed (the numbers of HH interviewed in each community ranged from 17 to 30 HHs) prior to the lockdown across all 16 communities and included the following percentages of vulnerability groups as follows:

	Male headed	%	Female headed	%	Child headed	%	Single mother headed	%	Widow headed	%	Total
Poor	116	53.7%	75	34.7%	1	0.4%	5	2.3%	19	8.8%	216
Middle	84	68.8%	34	27.8%			1	0.8%	3	2.5%	122
Better off	25	83.3%	5	16.7%							30
Total	225		114		1		6		22		
Grand total											368

368 households interviewed – random sampling

- Total number of people overall = 1721
- Total number of people with disabilities from overall number of people = 34 (1.9%)
- Total number of chronically ill from overall number of people = 128 (7.4%)
- Total number of pregnant women from overall number of people = 15 (0.8%)
- Total number of lactating women from overall number of people = 75 (4.3%)





Number of households interviewed in each of the 16 selected areas

FGDs

A reduced number of semi-structured FGDs was undertaken with a semi-remote approach where the BRC team in Barishal attended remotely while community organisers led the discussions with a reduced number of participants. A total of 9 FGDs were undertaken as follows:

Type of informant	Representatives from location:
Poor wealth group	Uttor Polashpur
Middle wealth group	Balurmath
Better off wealth group	Stadium 1 & 2
Women's squad representatives	Hathkhola
Community organisers	Valarkhal
Community organisers	Cluster of representatives from; (Chorbodna-2, Chorbodna extension area, Rosulpur, Uttorpolashpur, Uttorpolashpur extension)
CDMC representatives	Chorbunda 2 & Extension
Youths	Chorbunda 2 & Extension
Representatives of people from vulnerable groups	Polashpur 7, 8 and extension.

KIIs

A number of the proposed KIIs were not possible due to government authorities being closed because of the lockdown. The initial plan included KIIs with MEP (a private electronic material manufacturer company), World Vision, Brac, women affairs officer (government), CPP Officer that the team could not complete due to lock down situation due to Covid. A total of 5 KIIs were conducted remotely with humanitarian and development organisations working in Bangladesh (IFRC PGI officer and FSL officer, Centre for Disability in Development, Handicap International, Swiss Red Cross).

The HH survey data ultimately contained less information about the vulnerable groups than had been envisaged and due to the limitations in undertaking FGDs, it was decided to run additional KIIs with vulnerable groups and the team was able to complete 74 as follows:

Vulnerable group	Number of KII	With male respondent	With female respondent
Chronically ill	17	8	9
Elderly	15	9	6
PWD	26	13	13
Women married under the age of 18	16 women		
Humanitarian organisations focusing on vulnerable groups	5		

Food Basket Price Monitoring

30 shop keepers were interviewed but as mentioned earlier, could have reach more if Covid lockdown was not there.

Secondary information review

A range of secondary data sources were reviewed (see bibliography in Annex 5), screened and summarized to get more insights on experiences from other actors. It was difficult to find specific report information on Barishal slums focusing on livelihoods, so the secondary review was widened to other urban areas in Bangladesh to learn from experiences on livelihoods programming in urban and slum like contexts and further KIIs were undertaken with national and global specialist NGOs. This was also an opportunity to learn from approaches focusing on vulnerable groups such as elderly, youth, PWD and chronically sick.

Strengths and limitations of the methodological approach and assessment

Strengths

One of the most important strengths of using participatory tools and monitoring the inclusion of specific vulnerability groups and following up with purposively included specific vulnerability group KIIs meant that the methodology ensured the full participation of the diverse people represented within the community. All community people's experiences and opinions were directly collected and considered. The well tested use of the HES methodology ensured that an accurate and community-specific picture was created of vulnerabilities and capacities, though it required substantial adaptation to fit both the urban context and the specific requirements of the programme and the Covid context.

Limitations

Within slum communities, the time for data collection was limited and cut short due to the Covid lockdown measures. FGDs had to be reduced and community organisers had to be rapidly trained virtually to be able to conduct the FGDs themselves. The covid restrictions meant that the consultants' support had to be virtual as well and that government authorities weren't available for KIIs as their offices were closed. There was also scarcity of updated secondary literature and administrative information about slum people and their lives and livelihoods in Barisal City Corporation.

Related to the above, the following limitations also need to be considered:

- Long length of survey and FGDs tools and the short time scale and covid restrictions may have resulted in some rushing to complete and less follow up questioning.
- Difficulties gathering qualitative learning from enumerators and in communicating these with remote international team members.
- Lack of follow up questions means more unanswered questions for further research than anticipated.
- Data was gathered during the Covid crisis and lockdown (April 2021), when income opportunities were depressed. Hence, the assessment may not have been gathering 'normal/pre-crisis situation' regarding employment, income generation, incomes and price data.
- Less cross checking and triangulation with other KIs such as (non-RC) community-based organisations, NGOS, government etc.
- Inability for international staff and consultants to be present to gather findings and team inputs and ensure interpretations understood and quality control throughout.
- Methodological challenges and issues of HES that concentrates on main incomes rather than diversity of incomes (see urban context and methodology issues below)

Reflections on the urban context and adaptation of the methodology & tools:

Matters have been raised during this assessment related to the HES approach of gathering three main income sources and, whether this may be less relevant for the kind of diverse and multiple income generation strategies of an urban slum environment. It may be that for this specific proposed project type (livelihoods project focusing on employment and income generation) there may be a greater need for detail at HH level with regards to the different types of income generation that are undertaken by each member of the HH.

3. Operational Context Analysis

Historical vulnerability

The key risk drivers in Barishal are the city's annual monsoon, cyclones, sea level rise and salinity intrusion as well as unplanned but massive urbanisation. Frequent fires, flooding/waterlogging, urban sewage problems and damaging effects for low-income households, including diarrhoea and other public health problems, are just some of the negative impacts the city has to tackle every year and threatens low-income households. With the compounded impacts of climate change, monsoon related flooding is expected to increase substantially.

Humanitarian context

The following stakeholders have been identified as operating in Barishal: UNICEF, World Vision, Plan International Bangladesh, Save the Children, AVAS & Aporajayo (in child education), BRAC, Bangladesh Development Society (BDS), Sanit Bangladesh and ASA (MFI and LH/IGA training). There are also training facilities from government such as Technical Training Colleges for male and females, Department of Youth, Nursing College etc.

Bangladesh Red Crescent Society (BDRCS) & its Barishal Unit:

The Barishal Unit is a branch of Bangladesh Red Crescent Society. The Branch has an active Executive Committee and hold elections for their positions. The 7 Fundamental Principles are well understood and taught to volunteers, as well the principles are taught in secondary schools as part of a national agreement BDRCS has with the Bangladesh Government. The Executive Committee functions to the best of their ability given the circumstances. During disaster incidents, the unit is assisted by NHQ, BDRCS and with Unit youth volunteers to run operations. Barishal Unit links with the Barishal City Corporation, Barishal District Council, and other government line departments. Organizational capacities of Barishal RC Unit have been increased with its building construction, trained up staff, Executive Committee, Project Implementation Committee (PIC) and youth volunteers. Apart from this, at community level 16 community base namely CDMCs have been formed with community centre construction in 10 communities for their social development.

The Barishal Unit office has a Project Implementation Committee (PIC) to operate the Urban V2R project from 2015. Now they are experienced in implementing and monitoring of the integrated components like DRR, WASH and Livelihoods of the project. Gaining practical experience and lessons from the field, the Barishal Red Crescent Unit along with Project Implementation Committee are highly eager for extending the project working areas exposing the vulnerabilities and risks to multiple disasters.

4. Findings

Understanding livelihoods and socio-economic groups

Introduction to Barishal communities

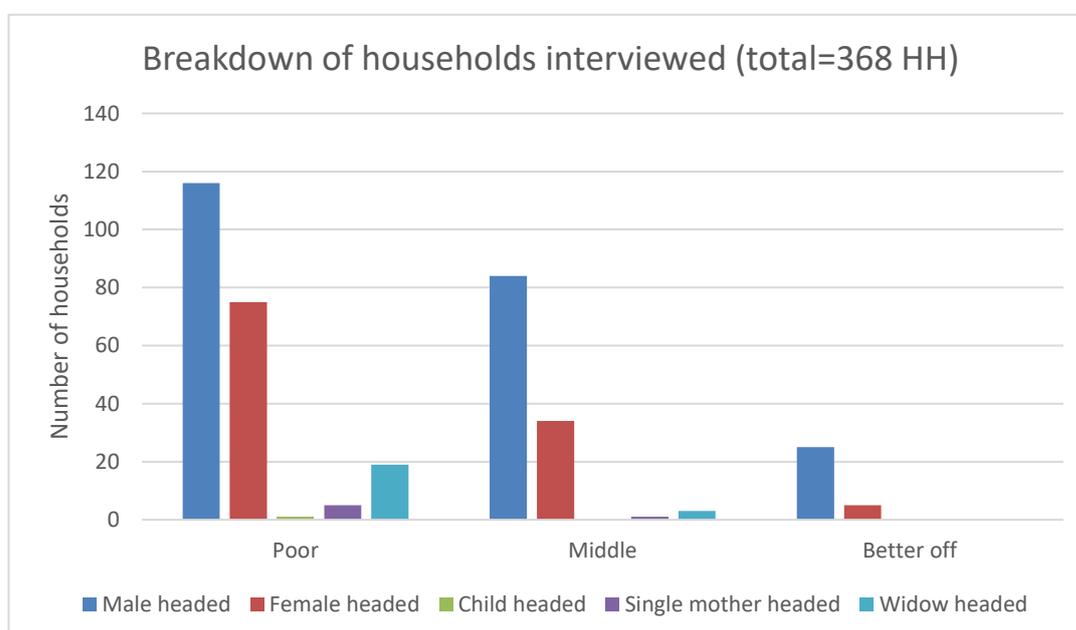
The HES 2017 includes a detailed introduction to the slum communities of Barishal which remains largely relevant. The key additional matters include the increased frequency of hazards (especially those weather and climate change related) and the impacts of the Covid-19 pandemic and its extreme impact on income and employment and upon the level of indebtedness.

Socio-economic groups and their characteristics

Households in Barishal slum communities were broadly characterised into 3 groups of the poor, middle and better off. The table below shows the percentages of people interviewed in the FGD and the HH survey that were identified as fitting these broad wealth group definitions. The table also indicates the average HH size of each wealth group type as calculated from the HH survey data.

Number of people interviewed per wealth group		From HH survey	From FGDs	HH size from HH survey
Poor	216	58.7%	67%	4.5 (FGD info indicated that poor HH were larger than others)
Middle	122	33.1%	24%	5
Better off	30	8.1%	9%	5.4
Total	368			

The breakdown of households by male, female, child, widow or single mother headed households from the HH survey was:



Poor wealth group households have much higher proportions of female headed households (FHH), widow and single mother headed households.

Overall HH composition:

- 61% male headed
- 30.9% female headed (46% in poor group, 31% middle, 17% better off)
- 5.9% female widow headed
- 1.6% single mother headed
- Dependency: poor = 37% dependents, better off 29.5% (includes all people below 18 and over 70)
- Chronically ill: poor = 7%, middle 2.5%
- PWD: 2.5% (slightly lower in middle and better off groups)

Characteristics of these groups from FGD information (though sometimes these perceptions are not backed up from an analysis of the HH survey data as indicated in red):

Poor	Middle	Better off
<p>Livelihoods, income, expenditures and debt:</p> <ul style="list-style-type: none"> - Poor/low income - Uncertain/irregular income - Expenses are more than income (note this is the same for all groups as per HH survey) - No savings - No access to capital to invest in IGA/LH - High debts - No land - Perceived number of family members is high (not evidenced by HH survey) - Higher numbers of dependent members, including disabled and sick family members - Unable to meet basic needs (food, clothes, shelter, education and health treatment) 	<p>Livelihoods, income, expenditures and debt:</p> <ul style="list-style-type: none"> - Income and expenditure in balance/are equal (though this perception is not evidenced by the HH survey) - More than one income earner in the household - Some can save money - Due to some different expenses such as house construction or larger asset purchase, they are in debt but capable to repay - Low debt (HH survey indicates all HHs have high levels of debt, but FGDs indicate that the perception is that middle and better off HHs are more able to pay off debts) 	<p>Livelihoods, income, expenditures and debt:</p> <ul style="list-style-type: none"> - More than one/multiple income sources - Own small business (institutions and structure for) of fruits/grocery/cloth/mobile refill shop/stationery - May be a landlord/house owner for rental revenue - A few may have cultivatable land and livestock in their home villages - Don't tend to have debts or if take them out they are able to repay - Regular savings schemes - Can pay for health facilities - More resilient against natural and man-made hazards

Poor	Middle	Better off
Food: - Lack of food and food of nutritional value (though the Food consumption score data shows that the vast majority have an acceptable score)	Food: - Can make 2 meals a day	Food: - Can take good food
Housing: - Poor housing condition - No 'homestead' or don't own home so have to pay rent, which drains any income.	Housing: - Have homestead in ok condition and therefore don't always need to pay costly rent.	Housing: - Have own homestead to a good standard.
Education: - Can't afford school costs and lower education levels.	Education: - Children are attending schools. - Can afford expense to get higher level educated than the poorer section.	Education: - Higher education status and children attend schools.

Income sources across wealth groups:

"The vast majority of people in Barishal have been displaced from rural communities and have come to urban areas to look for work" (BRCS 'HES' 2017). The poor and middle wealth groups do not have access to land for agriculture or livestock (though some poor and more middle HHs do report raising poultry for own consumption and sale).

The vast majority are surviving through using multiple livelihood strategies though it should be noted that second- and third-income sources have much less importance for all wealth groups from the HH survey (Annes 3). For the poor group, only 102 out of 213 (47%) respondents gave a second income source, and only 21 out of 213 (10%) cited a third income source, indicating a strong reliance on few sources of income. Similarly, for the middle group, only 53 out of 122 (43%) respondents gave a second source of income, and then only 4 gave a third source (3%). For the better off group, only 16 out of 30 households (53%) gave a second income source and only 5 a third (16%).

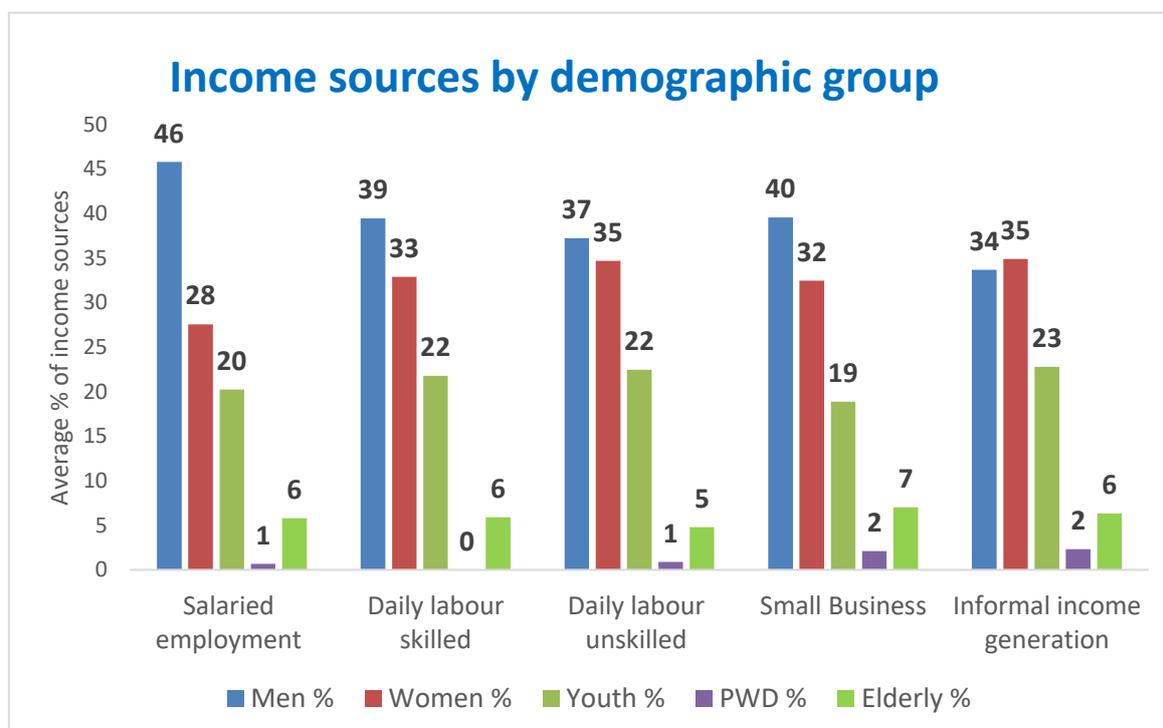
During FGDs, the communities were asked to list the 3 main types of income generation and livelihoods deployed by the different socio-economic groups:

Poor	Middle	Better off
<ul style="list-style-type: none"> Begging Day labour – earth filling, crushing 	<ul style="list-style-type: none"> Private service/company/NGO irregular income 	<ul style="list-style-type: none"> Permanent salaried employment - tasks/jobs/government & non-government service inside and outside Barishal (bank,

<ul style="list-style-type: none"> • Rickshaw puller or van driver (don't own) • Informal business • Female worker in MEP electrical company with low monthly salary, work in shop with low payment, female construction worker • Maid servant elsewhere and servant working for other HH in the community, paid monthly • Tokai (plastic, metal collector to sell for recycling) <p>Hawker/mobile seller/mobile vendor of vegetables, fruits etc.</p>	<ul style="list-style-type: none"> • Skilled worker with construction/carpenter/mason/ motorcycle maker/small and medium business veg/fish/clothes • Have own rickshaw (pedal or machine) or car/taxi or are drivers • Truck driver • Mason • Some have low/medium paid salaried employment (those who can maintain HH expense with the income) 	<p>schoolteacher, institutional job, cement company, MEP)</p> <ul style="list-style-type: none"> • May be a land owner/house owner for rental revenue • Own small business (institutions and structure for) fruits/grocery/cloth/hotel battery shop/mobile refill shop/stationery, construction. • May have cultivatable land and livestock at adjacent village • Sustained good business from grocery stores etc • Overseas income/remittances
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Who does what types of income generation?

High proportions of women and youth are involved in informal IGA and daily skilled and unskilled labour. Salaried employment is dominated by men. The elderly appear to have almost equal involvement in each IG type.



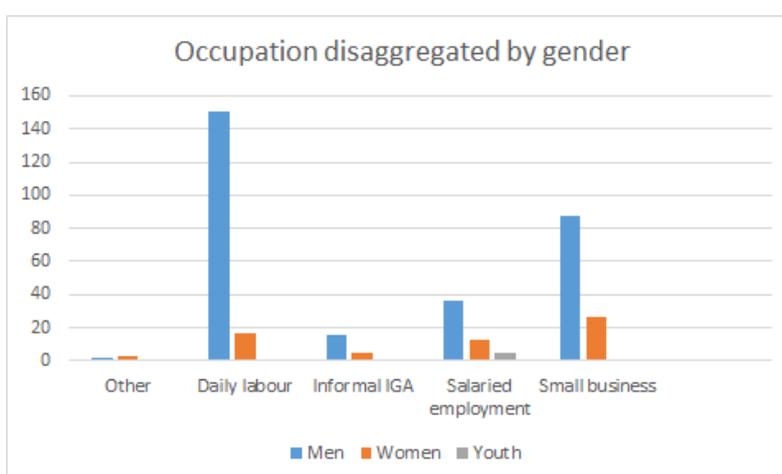
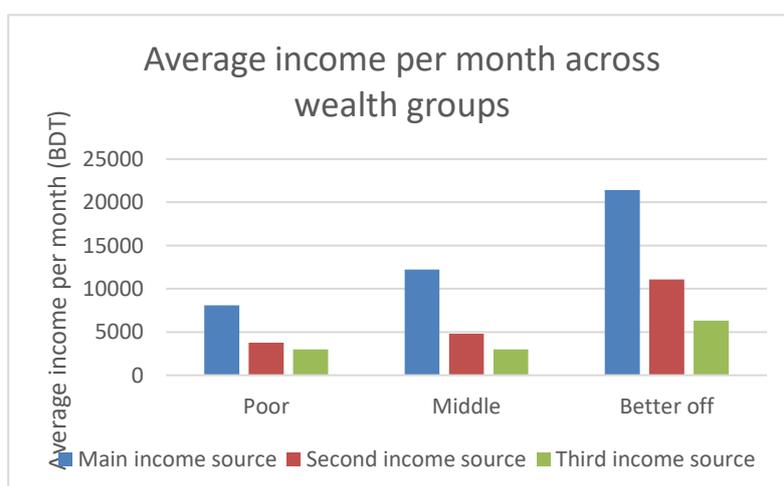
The poor group have the highest proportion of earning adults in the household and consider that they have spare labour capacity at around 16% of their family members that could be utilised. The better off group has the highest proportion of non-working adults though despite this, they perceive that they have the smallest proportion of spare labour capacity at 8.5%.

Women are less represented than men in salaried employment and small businesses and skilled daily labour which could be something to do with level of education/ training/culture.

Many of the HHs in the poor group are characterised by a clear reliance on daily labour as their main, second and third sources of income, in contrast to the middle group, who although they also have daily labour as their most important income source, also engage in small business and salaried employment (see Annex 3). Nearly 50% of poor households don't declare more than one income source⁴. The FGD indicate that the reliance of the poor groups on daily labour is reported to be due to lack of skills, literacy, numeracy, and education as well as access to connections and capital and credit. The better off group cite the most and second most important sources of income as being small business, with a larger proportion of better off HHs engaged in salaried employment as their third most important income source. Their jobs are comparatively more sustainable than those of the other groups.

As has been noted above, the second and third most important income sources seem significantly less important across wealth groups with much smaller percentages of households reporting a second- or third-income source.

The poor have a notably smaller household income than the middle and better off groups. Their main income source gives them a HH average of 8,076 BDT (\$95.29), which is two thirds of the middle group average income of 12,221 BDT (\$144.20) and only a third of the main income of the better off households of 21,426 BDT (\$252.81). The poor earn less than the middle and better off groups across their three most important income sources though the difference is most notable with the most important income source.



⁴ It may be that they have several members doing different types of daily labour but this was not asked for so we can only record that daily labour is the main income source (they may have one construction worker, one domestic helper for example, but this cannot be extracted from this survey)

Who is earning the most within the household?

Poor households have a far greater reliance on women as a main income earner compared to the other groups, with 26% of women earning the most important income source in the household, compared to only 7% in the middle group and just 3% in the better off group (see Annex 3). This may be due in part to the higher percentage of female headed households in the poor group (34% compared to 26% in the middle and 19% in the better off group) but also due to the need for any able-bodied people in the household to try to earn an income due to the precariousness of income sources for the poor. Poor women also have opportunities to work at companies like MEP. Youths and elderly people are rarely the main income earners for any of the wealth groups.

Women also have a much more important role for the poor group in earning the second and third most important sources of income. In part this is due to the higher percentage of female headed households, but it is also due to the fact that incomes in the poor group are very low and require all able-bodied people to contribute to household income⁵. This may indicate (see graphs on average & monthly income on following page) that the men and women within poor households are already fully occupied and have limited spare time/potential/capacity to undertake further income generation activities and that for project purposes, the other persons that are not fully occupied within poor HHs (possibly youths, or other vulnerable groups) may be the key to generating more income in these HHs. This will require more detailed research to verify. Alternatively, the project can support those already occupied to earn more by developing their skills or expanding or increasing the profitability of their existing businesses/IGAs.

The importance of the income earning potential of women diminishes the better off the wealth groups become, with the importance of women earners in the better off group much more negligible overall.

Poor men and women earn consistently less monthly income in total across the main income sources than their counterparts in the middle and better off groups.

Who is earning the most monthly income in the household?

Note - The data was gathered during the Covid crisis (April 2021), when income opportunities were depressed.

There is a discrepancy in income between wealth groups of women and men. Poor widow headed HHs are on average accessing more income than any other poor type of HH (see Annex 3). This may be as some are accessing the social safety nets (SSN) that they are entitled to, however FGDs indicate that only small proportions of widows and others such as elderly and PWD and chronically sick are not accessing these SSN entitlements. Poor single mother headed HHs are the poorest of all poor groups. FHH, who may have an absent income

⁵ Though this contradicts what respondents reported in a small number of FGDs.

earner (though many are now unemployed or working less during Covid and the lockdown) achieve slightly better incomes than poor HHs overall.

Women also consistently earn less monthly income than men across the same income sources and across all wealth groups. Poor women earn half of the monthly income that poor men earn as daily labourers and poor men earn almost 50% less than better off men for daily labour.

Women generally have fewer and lower skills than men, and men are rewarded for work that is perceived as harder – heavy duty physical labour, for example (as also found in the Oxfam ‘Pursuing Decent Work report’). This is due to the nature of the daily labour

undertaken by the poor group. It is more often unskilled and lower paid, without ownership of assets. It could also be due to the consistency of the work and the number of days that people have access to these opportunities.

The following is a summary of the most relevant findings from the Oxfam “Pursuing Decent Work report”, that has identified detailed findings on the reasons given for such male and female income differences (key points in bold):

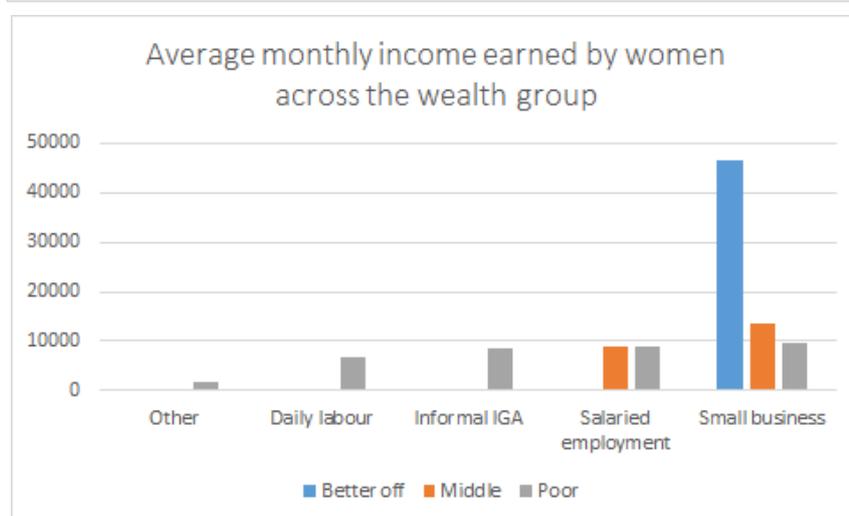
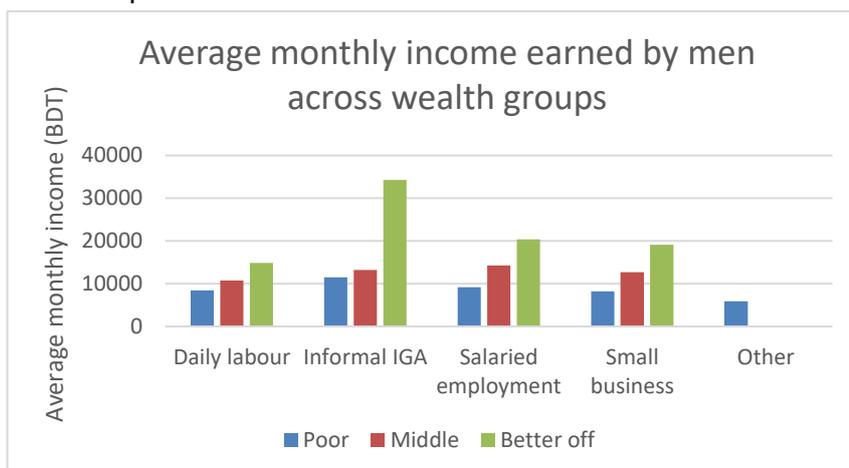
Findings - Oxfam “Pursuing Decent Work report” (February 2019)

Typical jobs

The female employers interviewed mostly work in traditionally female sectors such as tailoring and dressmaking, artisanal handicrafts and beauty salons. Construction, auto mechanics, carpentry, welding, electrical work and mobile phone servicing are male-dominated sectors. Garment factories have equal number of employees.

Decent work issues

Most respondents stated that their company does not and cannot pay their employees a decent wage according to minimum wage standards. They said that the formal sector can pay a decent wage, but this is not possible for the informal sector due to high competition, low profits and/or lack of regulation regarding minimum wage in the sector.



In general, women receive lower wages than men in their sector. Reasons given for paying men a higher salary include that men need more money: "... men incur extra costs in drinking tea, other drinks, bidis, cigarettes etc." (employer, garment sector, Barisal), and that men do the heavy work: "males are good at heavy work. We delegate light work to women. That's why we pay women less" (employer, garment sector, Barisal).

Some respondents also demonstrated negative views towards equal wages for men and women. This was particularly the case in the construction sector, where about half of the respondents expressed a negative view on female workers. They think that women are not fit for construction-related jobs, which results in lower wages for women. "There is a difference between male and female workers. A woman gets one-third of a man's wage. Women can't travel 100 feet up and down with bricks." (Employer, construction sector, Barisal). "Usually, females get less than males, as men can do heavy work. That isn't the case for females" (Employer, construction sector, Barisal).

Many respondents focused on the **appropriateness of certain type of jobs for women and girls**. For example, in the mobile phone servicing sector, one employer said: "There aren't many females in this sector. Girls in engineering! Doesn't actually go! It looks odd. Imagine a female is working in the middle of the market! It would look weird! I haven't seen any female who is skilled in hardware or software" (mobile services sector, Rangpur).

The employers delegate low-paying jobs to women, based on their assumptions that women are not qualified and cannot be trained in certain male-dominated fields (electronics, construction, light engineering, etc.).

One employer in the handicrafts sector stated that **they don't contract women who are pregnant or who have children aged under two because they have too much care responsibility**. As care work is seen as the primary responsibility of women, and **supportive systems are not in place**, women need to juggle their responsibilities at home and to their employer. Employers complained that female workers bring their children to the workplace, saying that children disturb the work and it is also dangerous for them. Furthermore, they complained that **female workers start late because they have to finish their domestic chores before work**. In relation to this, employers stated that it is not worth investing in training for women and building their skills, since they won't stay at work after marriage.

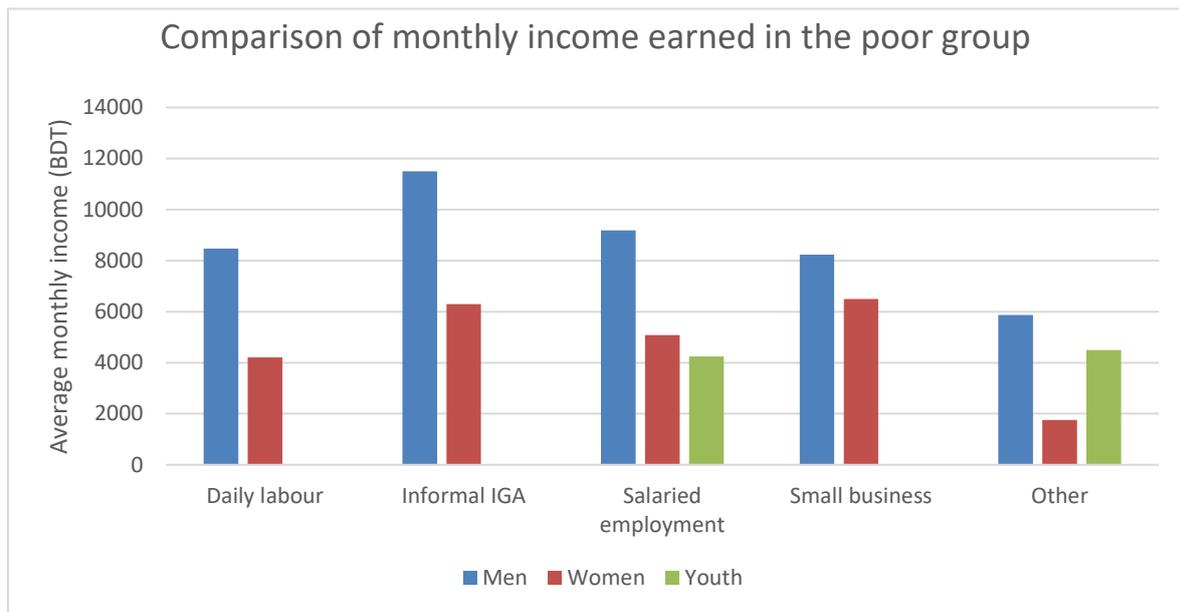
"Young workers don't have the skills we need to flourish. They aren't skilled, and they get lower wages because of that" (employer, construction sector, Barisal). However, others said they prefer young workers because they learn faster and can work with speed: **"Young workers learn faster than the old ones**. Old ones have eye problems. They can't work with needles" (employer, garment sector, Rangpur). In all sectors, skills are valued, and respondents stated that **skilled workers get higher wages and have more job stability**.

Another employer admitted to recruiting **workers from the age of 13, which is considered child labour under the ILO definition and is violating the rights of the child**. Information about the companies involved in the research shows that four employ staff under the age of 15. However, we don't know what these children's work entails, and whether they are full staff or are only helping out for a little pocket money. Further conversations are needed with the employers to clarify this concern.

Decent wages and equal remuneration are both considered by the employers in the informal sector but are not very popular subjects. The employers link decent wages to what they consider reasonable in relation to the profit that a company makes. **Equality in**

remuneration is linked to skills of workers, and not to age or gender. Women are often seen as less skilled and therefore less able to perform certain (higher-paid) jobs. However, for SMEs that employ more women, we see more interest in equal remuneration. The research shows that influencing the informal sector on decent wages will be more effective when national standards are linked to relevant skills and competences. Furthermore, the construction sector may need additional attention, since employers in this sector are mostly negative towards equal remuneration of men and women.

Many of the findings of the Oxfam research triangulates and adds to the findings of the HES assessment.

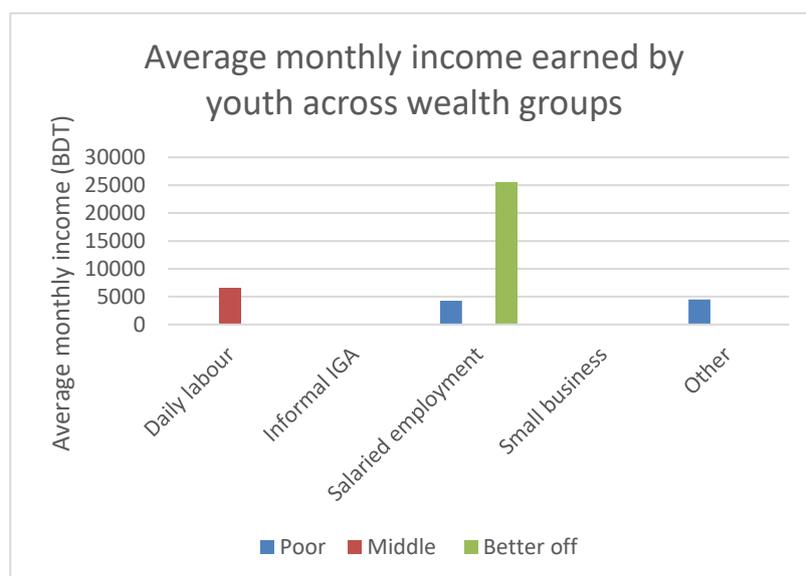


The better-off wealth groups in Barishal earn nearly 3 times as much as the poor and middle groups for informal income generating activities. Better off men earn double what their poor counterparts earn, and a third more than their middle group counterparts from salaried employment and small business. This is perhaps due to the level of education, experience and skill that comes with these jobs, but also due to their linkages with other business people and agencies, giving them access to market information and resulting better profitability, and also the amount of savings and access to credit that the better off group have in order to kick start business activities. The better off group by comparison to the poor and middle groups, run businesses such as fish selling, wooden furniture selling, sand collecting and selling, and big grocery shops etc which give a sustainable source of income. Some also rent out houses or rooms.

Of particular note is that women small business owners in the better off group earn nearly 6 times that of their poor counterparts, and 3 times that of their middle group counterparts. Women from better off households have capacity to invest more in their business and have better linkage with market actors, inputs and outputs buyers, to sell their products. They also produce comparatively better products than others.

Female headed households may contain a husband who is absent or not physically able to engage in income generating activities, or the woman leading the household may have lost a

partner through death, divorce or separation. From the FGDs, it was clear that in some cases, the female headed households tend to earn more on average per month than the poor group in general and widow headed households (women only) earn even more again. By contrast single mother headed households in the poor group earn and spend significantly less than other households in the poor group. Some FHHs have opportunities to work as domestic aids for middle and better off HHs where the salary is quite reasonable and better than that of day labourers. In some cases, the FHH getting higher income per month may be explained by the extra income earned by men outside of Barishal and brought back to their families periodically.



Better off youth (those who are from wealthy families) have more opportunities for salaried employment than their poor and middle-off counterparts and earn slightly more than other groups in general. This could be due to the skills possessed by young people such as IT skills or more advanced education, or they may be engaged with their family's existing businesses.

Importance of remittances

The assessment has identified a confusion as it is thought that the enumerators and communities may have only understood 'remittances' to be payments from overseas and thus have potentially not included payments from people in other areas of Bangladesh. Hence remittances are reported (in the HH survey) to be very low/negligible however it is thought that people only reported on 'remittances from overseas' and not elsewhere in Bangladesh.

The HES assessment in 2017 found; "Other household income comes from small irregular money sent from children or family members working outside the district in areas including Dhaka and Chattogram which sometimes help augment income".

Expatriate Bangladeshis sent \$22.75 billion in remittance during the first 11 months of the current fiscal 2020- 21. The figure is apparently 40.10% higher than the same period of the preceding year, according to Finance Ministry. The country received \$16.23 billion in remittance from July to May in 2019-20 financial year. Meanwhile, in May, the remittance was \$2.07 billion which was \$1.36 billion in the same period of the previous fiscal year.

Remittances seem to be of low importance to most households with only 9% of households overall receiving remittances from within Bangladesh and only 2 households declaring that they receive international remittances, with an average of 366 BDT earned a month.

How does seasonality affect incomes?

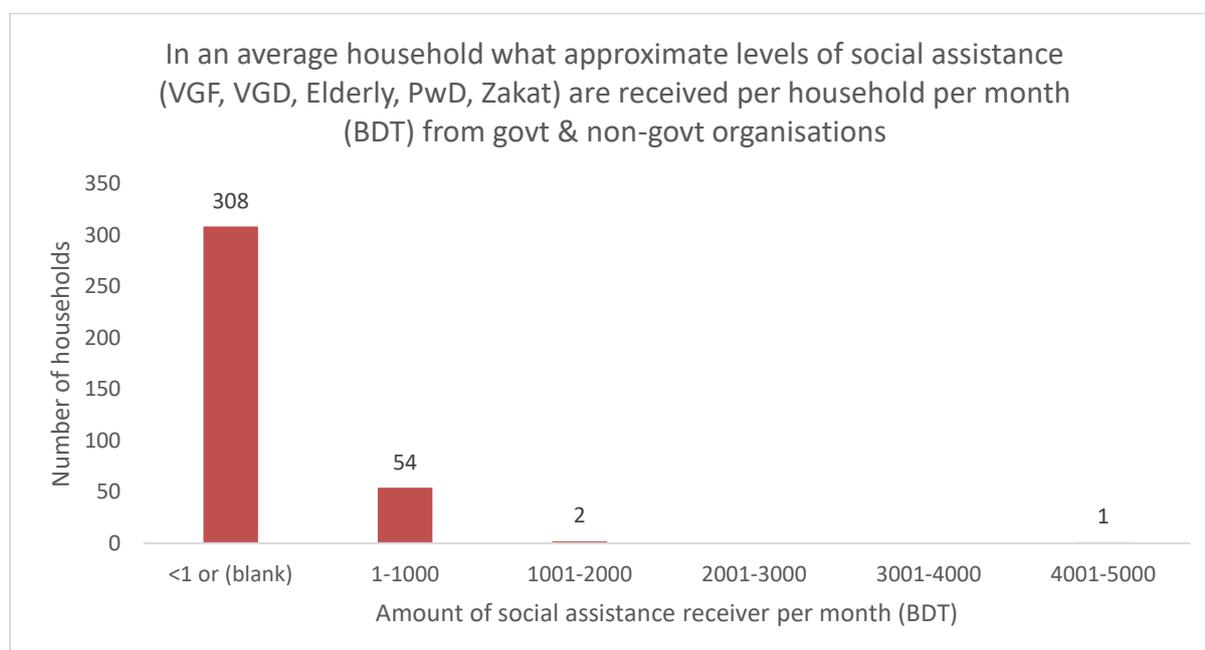
Winter season in January and February, and the rainy season related hazards in July to September have the greatest impact on daily labour, small business and more so on informal IGA. These colder and rainy season periods create additional costs and hazards that correspond with the main income gap periods for men and women (July to September). This corresponds to the time of year that credit is taken out (if available. Other FGDs suggest not available to poorest wealth group).

The level and role of social assistance:

Government social welfare schemes are reported to be ad hoc and limited, and influenced by elected and non-elected local officials. Monthly support of BDT 500 (\$5.90) is supposed to be provided for the elderly, and BDT 700 (\$8.26) for the disabled and widows, though this support is very inconsistently applied. No support is provided for the unemployed. In large part, this is due to the lack of awareness of rights and information regarding this support and how to access it. The poor and vulnerable are very easily exploited. Zakat (charity) exist to support the poorest but it is confidential and rarely disclosed.

It is reported that individuals who access one social safety net scheme are automatically excluded from accessing a second⁶. Also, most often than not people aren't aware of social assistance schemes or do not know how to access them and miss out on support they could be eligible for (KII with specialist agency).

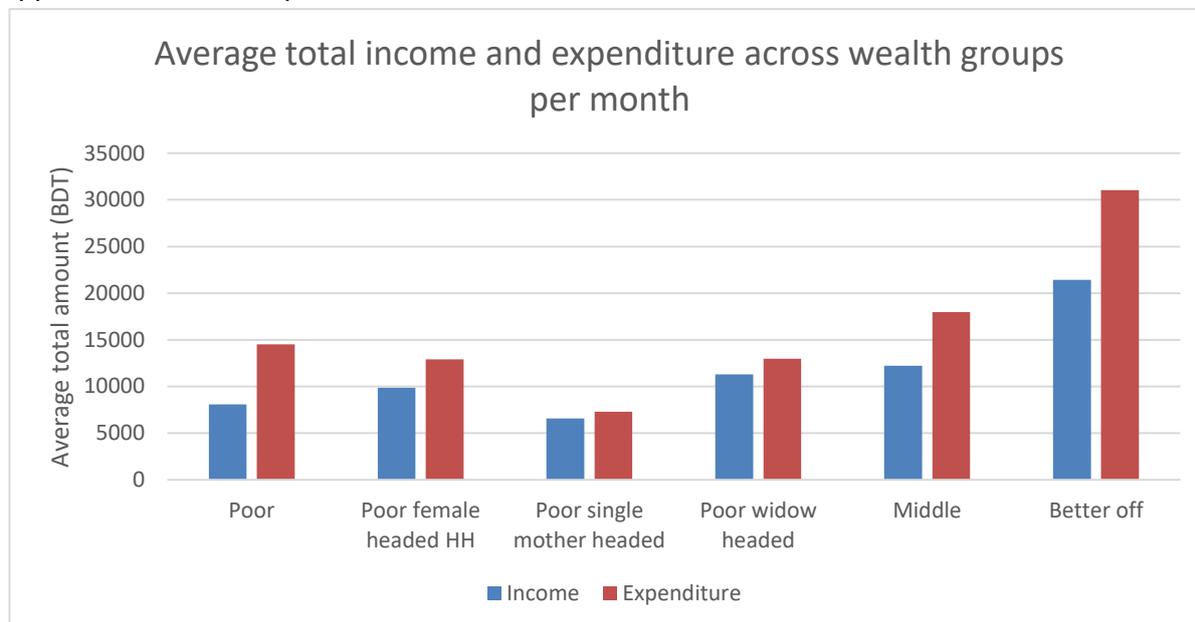
From the household survey, data shows that over 83% of households receive no social assistance and 14% receive between 1-1000 BDT per month.



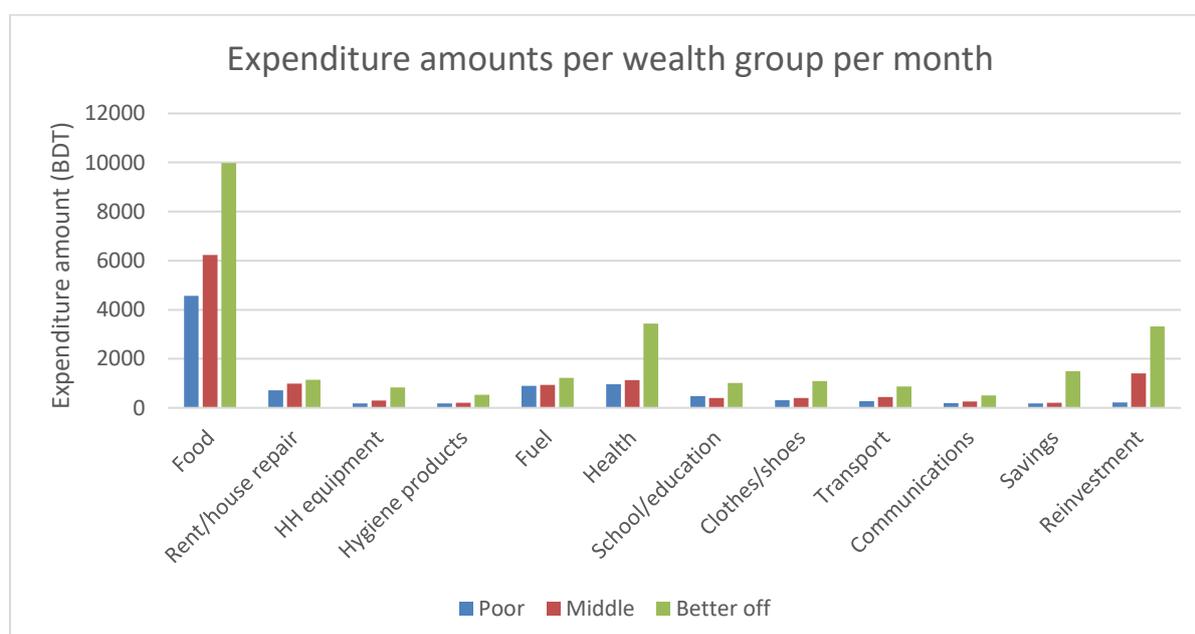
⁶ If a PwD received the disability allowance, they cannot apply for other schemes such as those provided by women and children affairs etc.(KII specialist agency)

Expenditure across wealth groups

For all wealth groups, it is notable that expenditure per month far exceeds income, though this is most significant in the poor group where expenditure is over two thirds more than income per month. Note that data was gathered during the COVID-19 crisis (April 2021), when income opportunities were depressed.



Food is the biggest expense for all wealth groups and it is interesting to note that the better off spend almost 2.5 times that of the poor on food. Also of note is the ability of the better off to spend much more on all other expenditure items, but most significantly on health, education, household equipment, savings and reinvestment into their business and income generating activities. The poor and middle off have reasonably similar expenditure habits though the middle group are able to spend more on food and significantly more on reinvestment into business.



The cost of the minimum household food basket is shown below (prices as of April 2021 during the Covid crisis), as well as the percentage of average household income that this comprises.

Table 3. Calculation on Minimum HH Food Basket vs HH Income (based on average HH size of 4.96)

Type	Commodity	Units	Cost Per Unit (BDT)	Total Unit per HH/month (BDT)	Total Expenditure/month (BDT)
Food	Rice	kg	50.2	75	3765
	Pulse	kg	72	3.5	252
	Oil	Li	135.6	6	814
	Onions	kg	35.5	4	142.2
	Red Chilli	kg	256.6	3	769
	Green Chilli	kg	30.8	3	92.4
	Potato	kg	17.38	5	86.9
	Salt	kg	32	3	96.2
	Other spices	kg	150	1	150
Grand Total					6167.7
				USD	190.87

	Income	Minimum food expenditure as % of income	Expenditure	Deficit each month
Poor	8076	76%	14522	-6446
Poor female headed HH	9848	62%	12917	-3069
Poor single mother headed	6572	94%	7288	-716
Poor widow headed	11288	54%	12971	-6666
Middle	12221	50%	17954	-5733
Better off	21426	28%	31033	-9607

The minimum food basket cost makes up a considerable percentage of all households' expenditure, but most notably it makes up 94% of the household income of single mother headed households.

All households have considerable income deficits each month and debt is a huge fact of life though some households find it easier to repay than others (FGDs).

What is the credit and debt situation?

Access to credit:

- The FGD findings found that poor HHs have a low chance of having access to credit or support (though this is not backed up by the HH survey data, below) but if they do it would

be through access to humanitarian support/NGO, microfinance institutions (MFIs) such as BRAC and ASA (who ‘provide small scale like-BDT5000-30000 loan for the poor HH, but have to have a guarantor’), community-based savings and loans associations/VSLA or from local business people or shop owners and other money lenders. Poor can also take credits if someone give them guarantee as loan payers. Besides the poor takes loan from local money lender (and actually do this) with high interest as they do not have many obligations like other loan service providers.

- Middle wealth group HHs may have access to MFI (BRAC, ASA, Coast Trust NGO) or through access to Government or non-government banks (such as Buro Bangladesh, Grameen Bank, BDS etc.).
- Better off are considered likely to have access to ‘Humanitarian support/NGOs’ (reported by middle wealth group) and MFI (such as BRAC, ASSA, Coast Trust) or through access to Government or non-government Banks (such as Buro Bangladesh, Grameen Bank, BDS⁷ etc.). Better off households are reported to be also more able to access credit from extended family or ‘society’ or from other better off HHs.

Access to credit:		
Poor	Middle	Better off
<ul style="list-style-type: none"> - Local money lender - From local business persons/shops 	<ul style="list-style-type: none"> - BRAC - ASA - Coast - Buro Bangladesh - Grameen Bank - BDS 	<ul style="list-style-type: none"> - Government/non-government banks - BRAC - ASA - Coast - Buro Bangladesh - Grameen Bank - BDS - Relatives and neighbours

The 2017 Household Economic Security assessment found; “Taking out loans makes the poor households more indebted and less able to recover from poverty. As households experience severe economic constraints, children are pulled out of school due to insufficient funds to support education and are sent to work as house helpers for better off or middle-income families. Some boys are also employed as day labourers in river ports, workshops, dockyard, or shops, and occasionally as part-time salesmen.”⁸ In addition the 2017 assessment found; “The majority of available household income goes towards paying for food. Other important expenditures include debt repayment, rent, medicine, clothing, and education. Of these, debt repayment is the most significant source of expenditure.”⁹

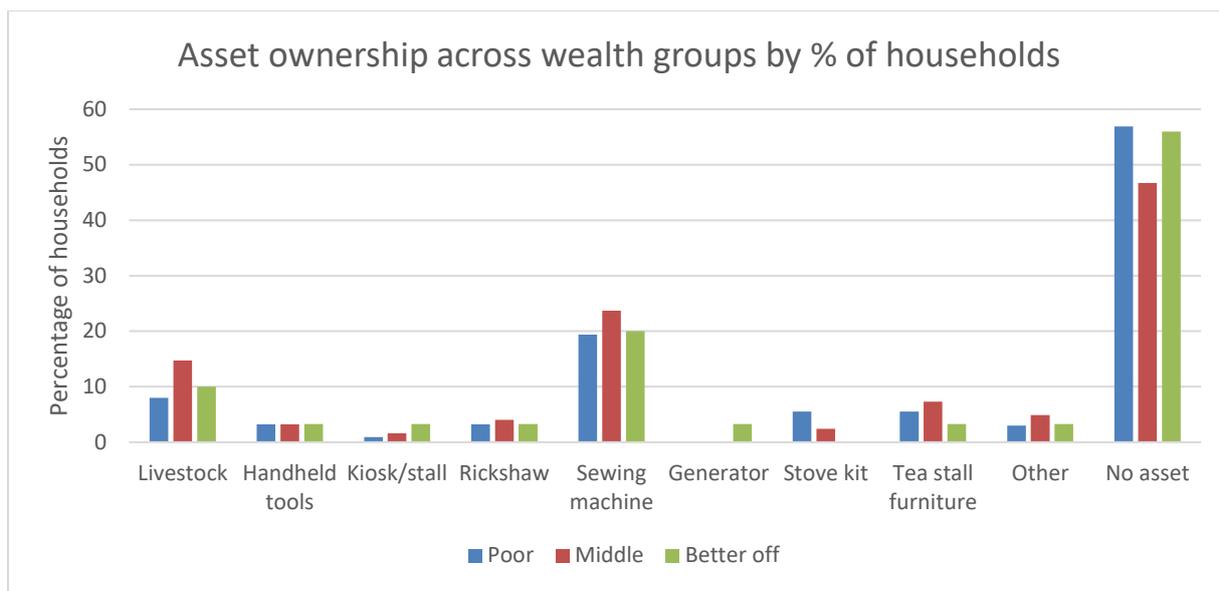
Asset ownership:

Interestingly, the majority of respondents to the household survey across wealth groups reported that they have no assets. The most common assets reported (when prompted) are sewing machines, followed by livestock, for all wealth groups.

⁷ Reported by poor and middle groups but not by better off group.

⁸ Livelihood Assessment Report Barisal, 24 July 2017, p.3

⁹ Livelihood Assessment Report Barisal, 24 July 2017, p.3



Access to land:

The poor have no access to land whether rented, sharecropped, owned or otherwise. Middle HHs on very few occasions reported to have access to very small areas of land (the FGD of representatives of vulnerable groups and the youth group FGD both estimated about 4% of middle wealth group HHs have access to some land, which is in villages of origin). Better off are reported as having or 'may have' access to some land, and even houses, in home villages, but not all: "They have homestead land in the community and cultivable land in adjacent villages. In most cases they use the land as share cropping and rental base for long term like 5/10 years."

Access to Livestock/fisheries:

The poor have no access to livestock, the middle either have none or some HHs may have one or two/few. The better off may have access to a little livestock (though on some occasion FGD report 'a lot'); if they have access to land or may own fish culture facilities or fishing equipment, but by no means all better off households' own livestock. This is mainly for households' own consumption.

Access to Poultry:

Poor have no access to poultry, middle have a little (for own consumption and income generation) and the better off are sometimes reported to have a lot (reported by poor group and youth group as being only for own family consumption rather than income generation) and frequently are reported as not having any.

Seasonal Migration:

Poor HHs report not having access to seasonal migration (but the middle wealth group report that the poor may have 'a little' access to seasonal migration and women community organisers report 'a little' seasonal migration by the poor). Middle wealth HHs undertake 'a little' ('10-20 days for small business and daily based labour' and reportedly mostly during June to August') and better off do reportedly not do seasonal migration (reported by poor group and women community organisers as 'none and better off group as 'don't know'), but do occasionally do 'trips as part of their work'.

Food Consumption Score Findings

The conclusion from the analysis of food consumption score data (see Annex 3), is that it appears that food consumption is not a major determinant of vulnerability, with all wealth groups appearing reasonably similar in their scores and across communities.

Summary of FCS analysis:

FCS scales: 0-21 Poor; 21.5-35 Borderline; >35 Acceptable.

Of the 368 HH responses; none had a 'poor' FCS; only 23 (6.25%) were at 'acceptable low' scores. A very large proportion were 'acceptable high' scores' (339 = 92.12%). Hence 98.37% of households have acceptable food consumption scores (acceptable high and acceptable low), leaving only 6 HHs (1.63%) with borderline FCS.

Analysis of the FCS by Communities (see Annex 3) suggests that in food security terms there may be higher levels of deprivation in; Balurmath, Charbadna 2, Hatkhola sisu park, Refugee colony & Uttor polashpur and or its extension.

Further analysis of this data against vulnerability groups or other socioeconomic conditions could be undertaken to establish whether lower FCS are linked to the presence of vulnerable persons or other socio-economic indicators such as dependency ratios.

Findings on knowledge, skills and educations

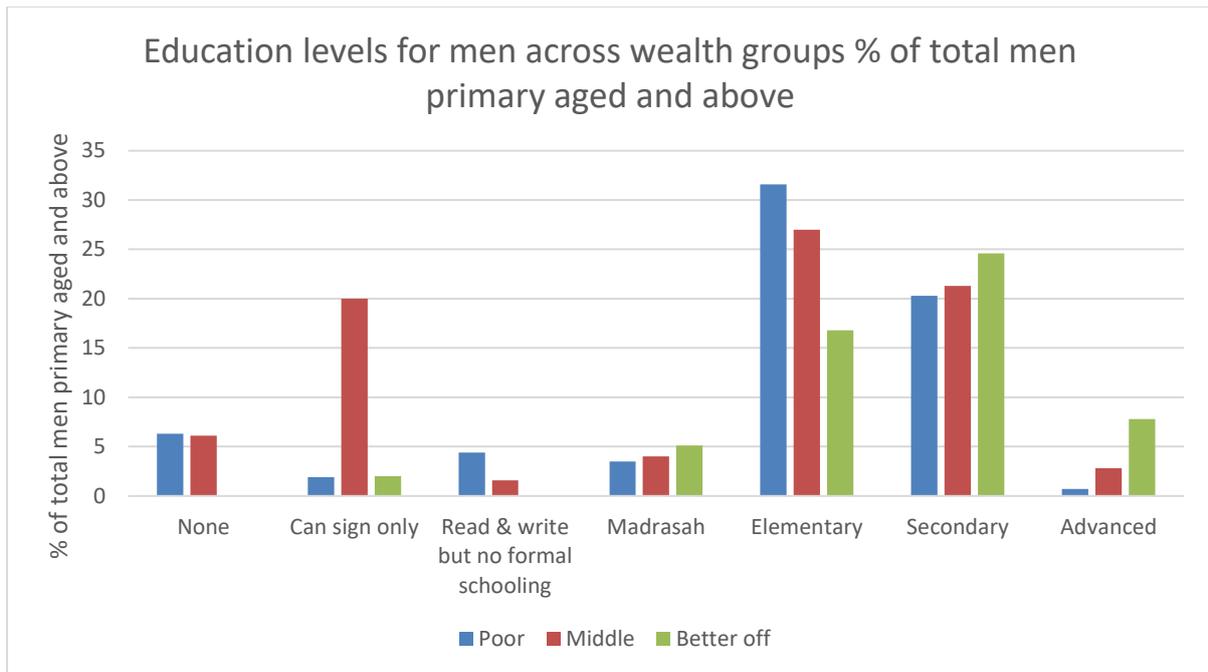
Current findings on education and skills:

Education in Barishal is characterised by a low level of advanced education though advanced education is most prevalent in the better off group with 7.5% of men having received an advanced education, compared to only 0.5% of poor, and 2.7% of middle group men. Better off men are also most likely to have attended secondary school.

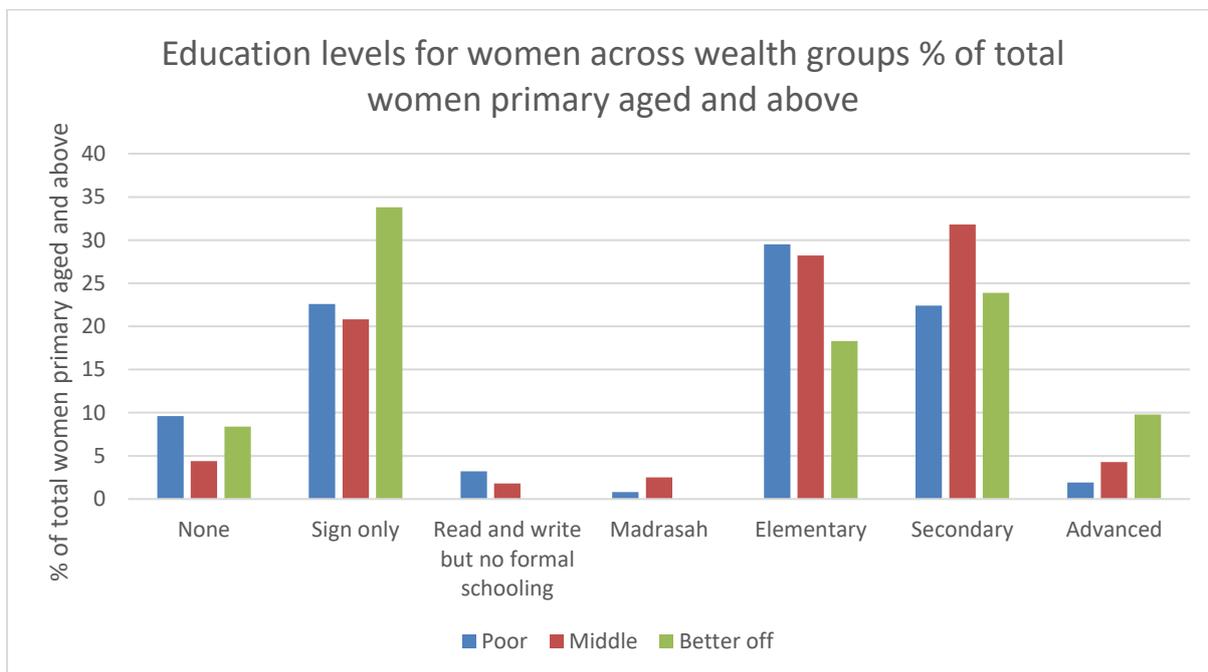
- The poor have limited knowledge and skills and limited education, usually restricted to elementary/primary or secondary level.
- The middle group have basic literacy and numeracy and some have skilled trades and/or professional qualifications. Education is usually restricted to elementary/primary or secondary level.
- The better off are reported to have all skills levels from basic literacy and numeracy, through to skilled manual trades and professional qualifications. Better off HHs are more likely to have all education levels as well as secondary and advanced education levels, although a large number of better off women are reported to be able to sign only (34%).

Women Community organisers from a cross section of communities estimated the following differences in percentages of people with knowledge and skills across different wealth groups:

	Poor	Middle	Better off
Basic Literacy	30%	60%	85%- 95%
Basic Numeracy	60%- 90% (only count)	70%-90%	90%- 100%
Manual skill trade		40%	85%
Professional qualification		45%	80%



Women and men have similar levels of elementary, secondary and advanced education across the wealth groups, though a higher percentage of women are likely to be illiterate. Women in the better off group are 3 times more likely to have had advanced education than their counterparts in the poor group and more than twice as likely than the middle group.



Understanding Income earning strategies and challenges for vulnerable groups

Challenges to developing income generating activities:

In FGDs, the poor wealth group reported the following main challenges to developing their income generating activities: extortion (withdrawal of money by force from the small business holders/mobile shop keepers), poor road communication with central places for

business/education/ health treatment, illiteracy, water logging, lack of productive machinery/equipment, insufficient capital, poor connection with institutions/job providers.

The middle group reported the main challenges to developing their income generating activities as being access to capital/credit and training and representatives of vulnerable groups reported lack of skills, water logging, lack of productive machinery/equipment and poor road communication as their biggest issues. Youths reported their main challenges as being lack of skills, illiteracy, water logging, lack of productive machinery/equipment, poor road communication.

Women Community Organisers report:

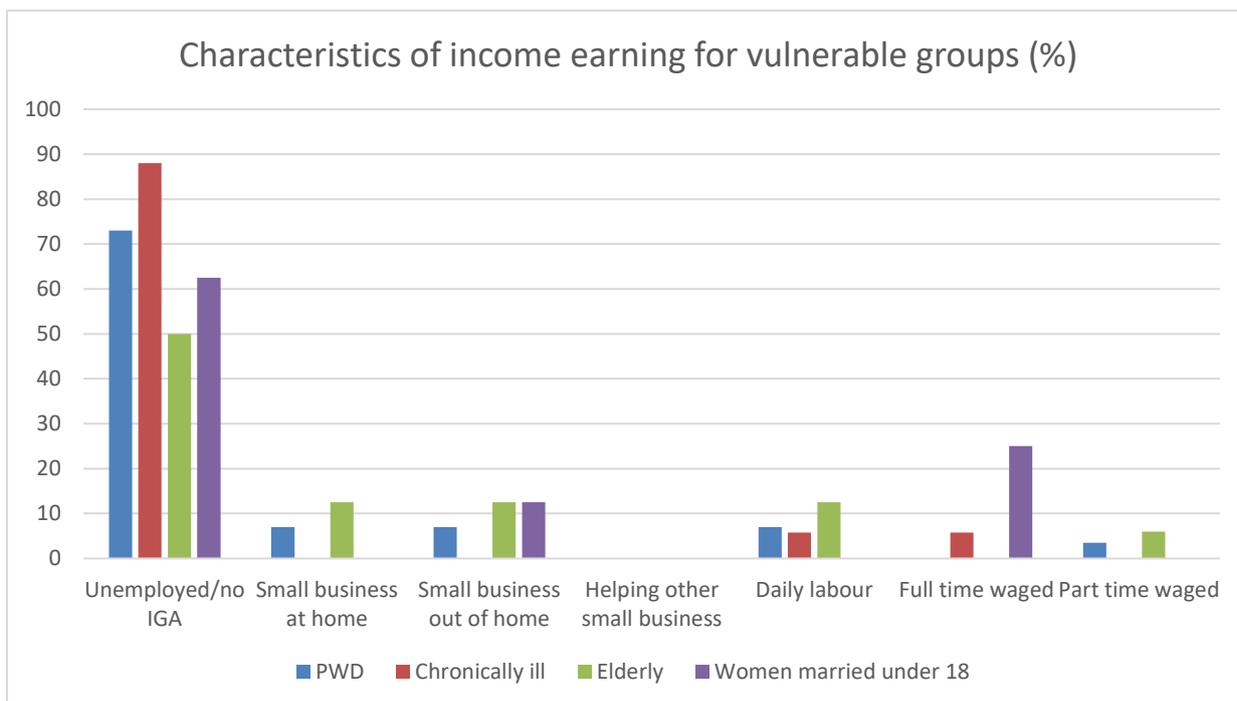
- No capital/ dismissed from job, lack of skill regarding business/ tailoring/waterlogging/storm/lack of education leads them to business inefficiency
- Inefficiency of capital/ lack of training/lack of education/supply is higher than demand (no idea about market analysis) natural hazard like flood, water logging, females are restricted to work outside due to break prestige barrier/social taboo. Dress code barrier (family want them to get burka but institution insists them to school/college uniform)
- Unemployment issue, female want to work but they haven't scope/ waterlogging hampered normal communication / flooding/
- No capital/ no employment scope/ political influence

Understanding income generating opportunities and challenges for vulnerable groups **Understanding opportunities and challenges for HHs with People with Disabilities:**

People with disabilities were asked the Washington Group questions as shown in Annex 2 'KII with PWD'. Analysis shows that the majority of people with disabilities have difficulties with mobility issues such as walking (26.9%) or taking care of themselves (23%) and remembering (23%), with fewer people having sight (11.5%) and communication difficulties (11.5%).

What types of income generation and livelihood strategies do vulnerable groups use?

As shown above, high proportions of people who are disabled (PWD), chronically ill, elderly or are 'women married under 18' report they have no employment or IGA. However, some have small businesses at home and outside the home, and small proportions are daily labourers. PWD may support another member of their HH with their IGAs. 'Women married under 18' are more likely to be in full time salaried employment. People with disabilities, the elderly and the chronically ill people on some occasions report doing part and full time waged employment, though this is very minimal.



These vulnerable groups are generally supported by their families, with the highest reliance on family support from ‘women married under 18’ (see Annex 3). Only a quarter of the elderly benefit from some form of government safety net, and only 10% of people reporting as disabled accessing social assistance. Only 6% chronically ill people report accessing social assistance. The elderly are also more likely to be supported by their communities. Support for disabled people from NGOs/charities is provided for just less than 10% of eligible people and they are the only group to benefit from this support.

This analysis indicates there could be significant room for helping/providing assistance/advocacy to assist elderly, PWD and widows to access social assistance programmes that they might qualify for.

Insights from KIIs with humanitarian actors

Social protection: There is a huge lack of awareness, not only of the type of opportunities but also the process on how to access social protection schemes. Generally, people have limited to no access to information. It appears that if you access one scheme, then you can’t access another scheme with government.

There tends to be an imbalance in the power dynamics in order to access such social protection schemes, people who are not empowered socially cannot access them as they do not have the contacts to the local leaders through whom most people get help.

HH approach for the most vulnerable: Working with PWD requires a lot of involvement from the rest of the HH. They recommend the head of the HH or carer for the PWD is involved from the very beginning in all activities, for them to get a better understanding of what the activities are, leading to greater support and encouragement. The same can be said for women’s involvement as it is a very conservative society overall and more often than not women and PWD do not have control over the resources.

Livelihood and income generation activities that show potential for expansion or improvement:

This section summarises what people reported as possible income generation strategies:

Middle wealth group reports the following livelihood and income generation activities show potential for expansion or improvement:

- Skill based trainings for skilled jobs
- Offer capital to initiate business
- Jobs in private company

Poor wealth group reports the following livelihood and income generation activities show potential for expansion or improvement:

- Grocery
- Cosmetics
- Hotel
- Tailoring
- Poultry
- Laundry

Representatives of vulnerable persons reported the following livelihood and income generation activities show potential for expansion or improvement:

- Small business (fruits, grocery, tailors, parlour, cloth, saloon, rice processing machine, fish selling)

Youths reported the following livelihood and income generation activities show potential for expansion or improvement:

- Seasonal business (fruits, onion/garlic/ginger)
- Tailoring, cloth business (selling different types of clothes)
- Computer based online works (different form fill up, registration, application for birth registration, passport etc)
- Workshop
- Different types of cake preparation
- Women Community organisers report options for youth as: auto driving, coaching teaching job, MEP

Women Community organisers reports the following livelihood and income generation activities show potential for expansion or improvement:

- Poultry farm, tailoring, tea stall, seasonal local cake, veg seller female, mobile food shop (spicy puffed rice) chaat street food, cosmetics, jewellery, hatching machine
- Shopping bag making, biri/cigarette wrapping, fruits seller, mobile servicing, flexi loan shop, small hotel for snacks, grocery, scarping business (metal, plastic) furniture, dried fish selling
- Fish selling, hen/duck rearing for eggs/meat
- For youth: auto driving, coaching teaching job, MEP

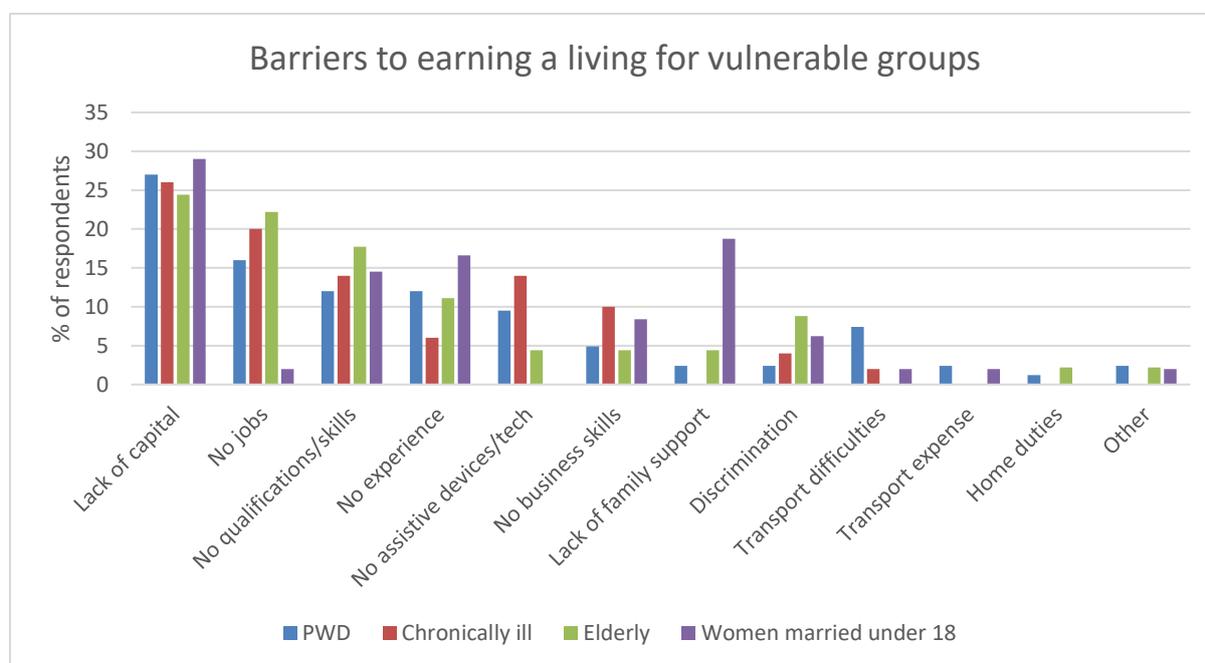
Challenges faced by vulnerable groups when accessing income generation opportunities & livelihoods

Reported challenges faced by women include childcare and other domestic responsibilities (including food preparation, collecting water or firewood, caring for sick or elderly family members, washing clothes etc.), disability and lack of training. This is backed up by the KIIs that were conducted with humanitarian actors who said that women always have the reproductive role (such as washing, caring, housework, etc.) and there is no time limitation

on this while men tend to have the productive role which is time bound. It makes it more stressful mentally and physically and makes women more vulnerable socially and economically. People's ability to move around and access transport, literacy and a lack of training were also cited as limiting issues¹⁰.

A small number of community representatives reported access to income generating roles being limited by traditional understanding of acceptable roles for men and women by employers. Humanitarian actors consulted confirmed this point explaining that specific jobs are perceived to be women jobs or men jobs and that it is difficult to go past these social barriers. As an example, it is generally not well accepted for a woman to get into business.

As shown in the graph below, **lack of access to capital is consistently cited as the biggest constraint to earning a living among vulnerable groups**, followed by the lack of existence of jobs and their lack of the required qualifications, skills or experience to earn a living. For the disabled, chronically ill and elderly, lack of assistive devices and technology is also reported as a hindrance to their income earning potential.



It is notable that more 'women married under 18' cited 'lack of family support' for them to earn a living than any of the other groups (nearly 20% of 'women married under 18'). Only 2.5% of disabled people cited 'lack of family support' for them to earn a living suggesting there may be more support available to PWDs. Youths in the FGD report "*Due to insecurity and 'bad company', parents/neighbours don't like to allow girls for outside works because premarital physical relation between boys and girls is religiously and socially prohibited which can be happened through workplace relation or any other ways*" and Women Community Organisers in the FGD stated: "*females are restricted to work outside due to break prestige barrier. Dress code barrier (family want them to get burka but institution insists them to school/college uniform)*"

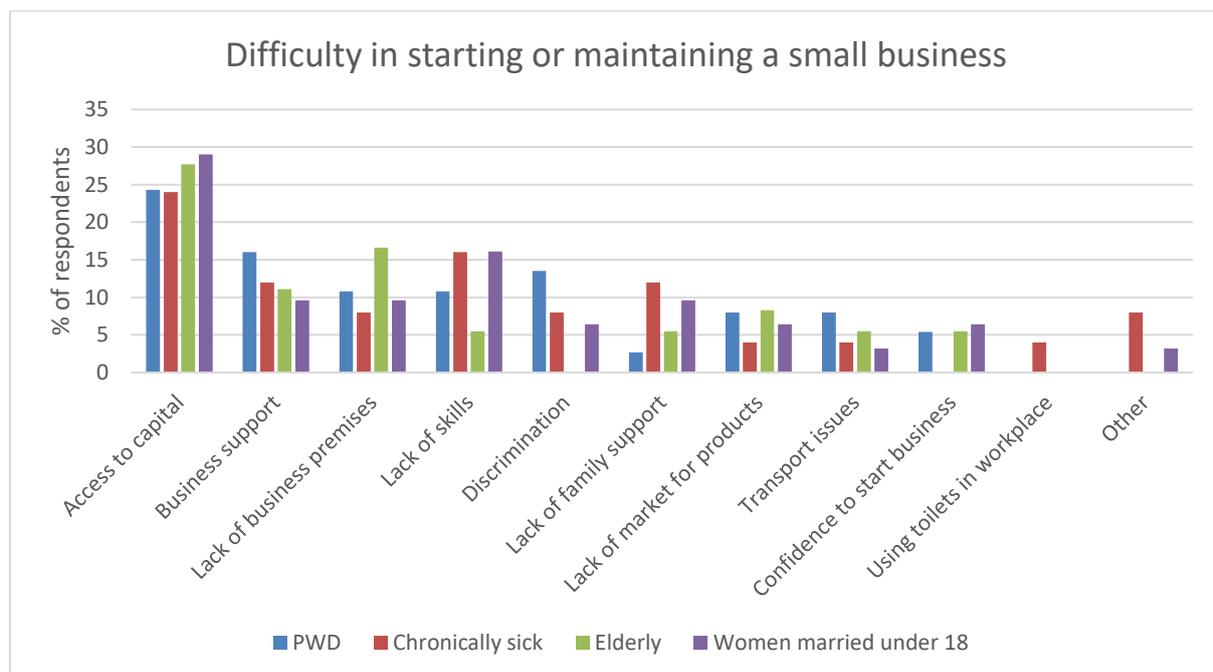
¹⁰ These were reported by Wide ranging community representatives, vulnerability and youth representatives and wealth groups

Discrimination against vulnerable groups due to their vulnerability or status was also cited as a blockage by the elderly and ‘women married under 18’. Transport issues were most notable for people with disabilities.

The interviewees were asked specifically about difficulties in starting and maintaining small businesses/IGAs. The biggest constraint reported by all vulnerable groups was the lack of access to capital, followed by lack of business support, and lack of premises in which to operate.

‘Women married under 18’ and the chronically sick mentioned their lack of skills as a factor more often than the other groups. PWD and the chronically sick reported they felt discriminated against. The chronically sick and ‘Women married under 18’ also mentioned ‘lack of family support’ more frequently than other groups.

‘Lack of opportunity for marketing of household level produced products as there is stiff competition to make those popular’ was also mentioned by all groups, as well as transport issues (including suitable transport and/or cost). The FGDs suggest transport matters such as: ‘Poor road communication with the central places for business/education/ health treatment etc.’ are reported by the youths and the poor wealth group report; ‘poor roads’ and that the poor state of repair of paths and roads (especially during floods) is the concern, and that this particularly impacts on middle and better off wealth groups who own businesses in Barishal.



The text box below summarises additional findings on barriers for vulnerable groups from KIIs with specialist organisations:

Findings on vulnerable groups from Klls

PWD:

Social barriers from their family but also the wider community were cited as the main barrier, while issues with infrastructure and access and access to capital to a lesser extent were also mentioned as barriers for PWD engaging in IGAs and livelihood activities. Most PWD are uneducated which further restricts their work opportunities. Local governments are generally poorly aware of PWD's specific needs nor are they well aware of their legal rights.

The interviewees had a number of ideas of how to improve their income earning potential, with the most significant being: help to identify suitable IGA activities, technical and vocational training support that is adapted to the needs of PWD but also for stakeholders, access to credit and adapting workplaces to suit their needs. Approaches need to be tailored to the specific needs of PWD, including occupational and physical therapists in the assessment. When it comes to psychosocial disability, attitudes and mindset is more of a challenge and facilitating access to treatment and regular counselling is essential.

Overall, the support required goes much beyond just assistive devices. It takes a holistic approach to work with PWD, and there's a strong need to engage other family members, the community and communities' leaders/ local governments in such initiatives to ensure buy-in, understanding and awareness raising. If such an approach is not possible within one project, it is essential to think about how to link up with other projects or opportunities.

Women:

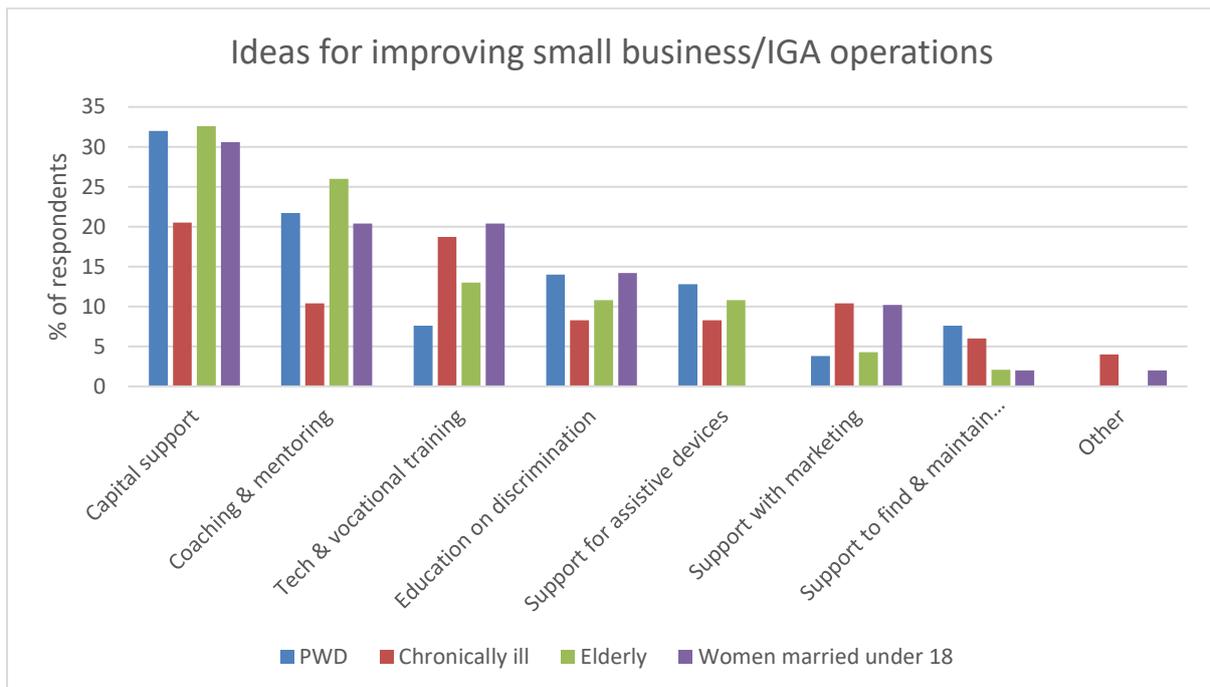
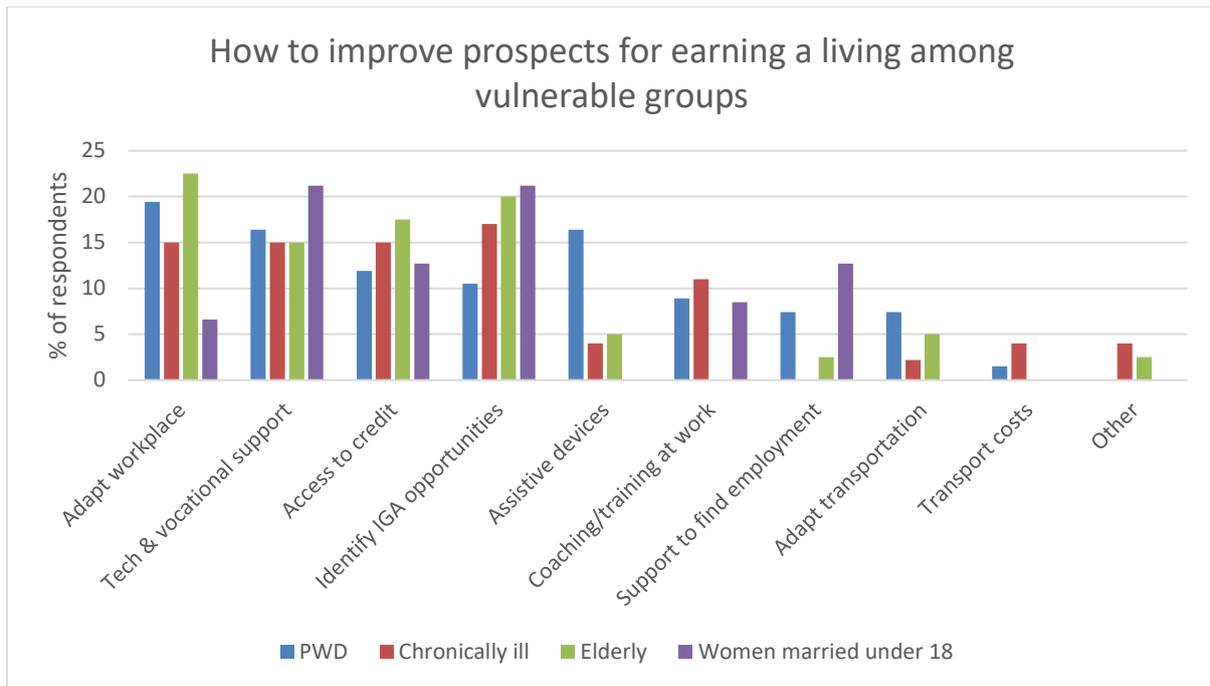
For women, the common practice of Dowry plays an important role as it is an incentive for marrying girls earlier rather than later which limits their access to education and in turns limits income generating opportunities.

How to support vulnerable groups to access income generating opportunities

The majority of vulnerable groups report their preferred or 'best possible form of income generation' for them would be small businesses/IGAs at home, or outside of the home, though they could also help run other people's small businesses/IGA activities (Annex 3). Women married under 18¹¹ placed a much higher emphasis on being employed, either full or part time, than other groups. All groups other than young women mentioned daily labour as an option, though this is in very small numbers. It seems that vulnerable groups have limited understanding of income generating activities beyond day labour and small business.

The vulnerable group interviewees had ideas for how they could be supported to develop IGAs of their own, as shown in the graphs below. Most notable again is access to capital, followed by coaching and technical and vocational training. Vulnerable groups reported that they would also benefit from education on inclusiveness to reduce the discrimination that they face. The disabled, sick and elderly would greatly benefit from assistive devices and adapted workplaces (for mobility etc), and all would benefit from overall support to find and maintain employment, as well as support for marketing of products. Women married under 18 cited 'support to find formal employment' more than other groups.

¹¹ In Bangladesh the legal age for marriage is 21 for men and 18 for women.



From KIIs for PWD:

Interviewees reported that people with disabilities may lack confidence, often linked to the fact that they've been discriminated against. They commonly also lack soft skills due to high levels of isolation for most of their lives, such as communication and looking for formal employment, team work, problem solving and time management.

Additionally, interviewees emphasised that self-help groups are a powerful tool to improve confidence, give people a voice and share success stories, which helps convince PWD and their family members to engage in IG activities.

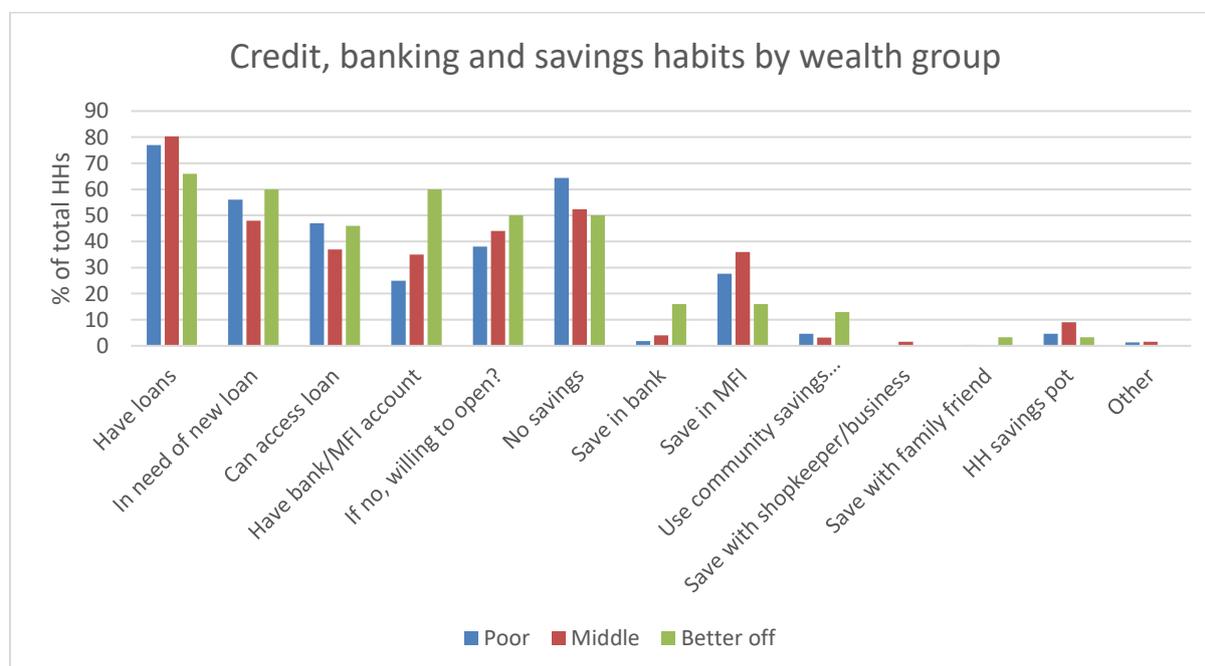
Credit, Savings and Cash Management Behaviours

Note – data was gathered during the Covid crisis (April 2021) when savings are likely to have been utilised, the need for credit is likely to be at a higher level than would normally be expected and when there may be reduced numbers of credit providers or access to credit providers.

Findings from the Swiss Red Cross in Gazipur-Gaibandha seems to confirm this assumption in light of the Covid crisis, though in a different geographic area. Borrowing from peers and money lenders has turned out to be the most common practice to tide over economic hardships in both locations.

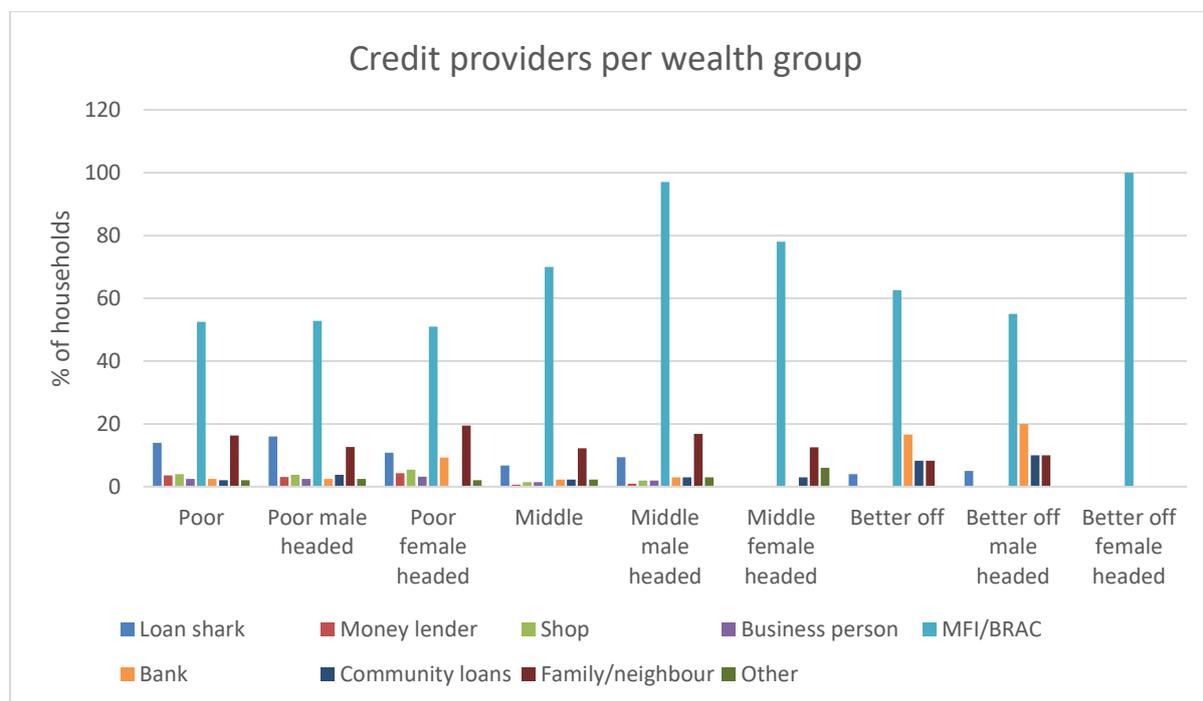
As can be seen in the graph below, the vast majority of all 368 households interviewed have loans. Only 25% of poor households have a bank or MFI account, compared to 35% of the middle group, and 60% of the better off. Of those with no bank or MFI account (for all wealth groups), almost half of respondents were willing to open one.

The poor are the most likely to have no savings at 65%, compared to around 50% in the middle and better off groups, reflecting high proportions of 50% and above of people without savings (across any group). Very few HHs save in a bank though 15% of better off HH do. If the poor and middle groups have savings they are much more likely to save in an MFI account than any other savings method. Very few people use community savings schemes with only small numbers of mostly better off HHs doing so. Household savings pots and saving with shopkeepers or family friends are not common as savings strategies. **Further secondary report analysis and gathering of learning is recommended to explore the learnings on the difficulties of using community-based savings and credit schemes in urban contexts, as this is a potential project opportunity.** However these slum communities have been present for decades and community social structures may be strong.



The most frequently cited type of credit provider for all of the wealth groups are MFIs, and the FGDs confirm BRAC and ASA and sometimes Coast Trust as the most well-known/cited. Very few other credit providers were reported and of these the most frequently mentioned were family and neighbours or informal lenders/loans sharks.

The better off are much more likely to borrow from banks, although this exists in smaller numbers in the other wealth groups. The poor and middle groups are more likely to use loan sharks and borrow from friends and neighbours than other groups.



The percentage of households needing and being able to access loans is reasonably similar across wealth groups, though a higher percentage of the poor are in need of loans than the other groups.

Poor and middle wealth group male and female headed households appear to report using similar credit providers (largely MFI and more worryingly - loan sharks).

Accessibility of credit:

Around half of all wealth groups report needing a loan, and of those around 80% of people (across all wealth groups) say they are able to access a loan.

People were asked about their reasons for not being able to access loans in case of need and across all wealth groups, not being able to repay previous loans was the most frequently cited issue (poor: 61%, middle: 54%, better off: 50%). In the case of women, sometimes there is a need to show that husbands are supportive of accessing finance and so if the woman is divorced or separated, they might not get the loan access. Not having male members in the family was also cited as a factor (mostly by better off HHHs), along with having no assets as collateral and low income (Annex 3).

5. Intra household interactions

Access and control over productive resources:

KIs, community and youth representatives and vulnerability group representatives report that male counterparts have more control and access than females over productive assets. None of the FGDs report that women and men have similar or equitable access to and control over productive assets and only one FGD (representatives of vulnerable groups) reported that 'women have no control over or access to productive assets'.

Potential negative consequences of IGAs for women and adolescent girls

Community and youth representatives and some wealth groups reported in FGDs that there are 'potential negative consequences for women and adolescent girls being encouraged to join in more livelihood and income generation projects and opportunities' and that women and girls will face pressure from family or other people such as 'arguments and fighting in the household' (domestic violence) and divorce or separation (poor wealth group and vulnerable group representatives only).

Youth group representatives reported the following other potential consequences:

- "community people don't like girls to work outside house in case they get involved in premarital or extramarital relations which is not allowed socially as well as religiously"
- "husbands don't like to allow their wives"
- "sometimes husbands do mental/physical torture"

However, women community organisers felt that there were no likely negative consequences. This may have been due to their reluctance in discouraging the British Red Cross from undertaking projects for women.

Community profiling:

Community representatives and middle and better off wealth group FGDs report that there are no such 'minority religious / transgender / ethnic / caste based or other marginalised groups, IDPs, refugees or population movements' and no 'local tensions/ rivalries/ jealousies etc'. Youth groups report that there are sometimes local tensions and rivalries due to political reasons and conflict among the influential landowners. However, women community organisers and the poor wealth group FGD participants report that there are some households with Hindu or transgender individuals. Also there is 'Fear of eviction from government land or from influential groups' and 'Internal clash between person to person, HH to HH occasionally found for a minor issue'.

Protection and GBV issues

Domestic violence is quite commonly reported for slum dwellers (FGDs).

Community members said that women groups are often experiencing different kinds of physical and psychological exploitation at homes from their family members, most often

from husbands and those remain unnoticed and there are rarely cases of legal steps. And even during Covid as male counterparts also are passing days in destitution and remain confined at home, the rate of domestic violence increased and especially for those who are working as maid servants or running non-formal business. (FGD)

Wide ranging FGD participants reported that the people who face particular risks when working are: women, girls, boys and people with disabilities (PWD), transgender and sex workers. Middle wealth groups felt; “the women and children are the most vulnerable groups while at work. And women of all ages have similar challenges while they work outside of home. Sometimes, they are even deprived of their payments and benefits” (community representatives in 2 FGDs). Poor wealth groups report that “sex workers secretly do their profession as it is highly prohibited socially”. A KII with a gender specialist confirmed the taboo nature of this line of work and explained that sex workers are usually confined in specific quarters with brothels and not allowed to go out of the area. “At times extortionists demand and grab money; and sometimes they are not even paid” (poor wealth group FGD). The Youth FGD reported: “the community have few sex workers though it is not permitted socially. Influential people blackmail sex workers and sometimes have physical contact without any payment”. Community preparedness KII confirmed girls and sex workers are most at risk.

Coercion:

Community representatives and middle income and better off do not have knowledge of ‘people in the community experiencing coercion (or doing something against their will)’, sexual exploitation, forced labour or recruitment into gangs. Representatives of all the other FGDs (youth, vulnerable groups, women community representatives and the poor) report knowledge of sexual exploitation, forced labour, forced recruitment into criminal gangs but do not report knowledge of ‘recruitment into trafficking’.

Violence/GBV and discrimination:

A wide range of women community organisers, community representatives, youths, and local people across wealth group FGDs reported knowledge of GBV and other forms of violence (reported in slightly fewer FGDs), and deliberate prevention and access to markets for certain groups. Poor wealth groups reported this being due to having no ‘connection with influential people’ or “(political/local elite) are tortured to leave the place”), deliberate discrimination for access to jobs or employment and that women, children and elderly people face age discrimination.”

A KII reported GBV occurred and “intimate partner violence for dowry/for not giving birth to a son/addicted husband cannot bear family expense then family clash happened and the wife is beaten. Sometimes girls of the family member has to do more HH works; any delay or mistake resulted mental/physical torture”. But felt deliberate prevention/access to markets for certain groups, deliberate discrimination for access to jobs or employment did not occur. And people felt comfortable reporting matters of this nature.

It is to be noted that both NGOs and government departments have been disseminating awareness raising messages on SGBV and discrimination. In some of the slums, NGOs formed groups as local level protection against SGVB. Referral pathways exist for SGBV within the communities.

Women's domestic responsibilities during the Covid crisis

Almost all FGDs report that 'women's domestic responsibilities increased during the Covid crisis'.

6. Risks, hazards, coping strategies and safety nets

Risks to livelihoods and income

Poor wealth groups are reported as being more prone to: poor pay, irregular income, unemployment and price rises and have no or poor access to capital or credit to overcome difficulties or to start up or expand informal IG or LH or business. Poor HHs are also considered more at risk from and impacted by; flooding/water logging/cyclone/storm surge/tidal surge/river bank/land erosion and fire.

Middle wealth groups are reportedly affected by poor pay, irregular income, unemployment and price rises. Middle wealth groups with small business are considered to have incomes more impacted by Covid and small business holders are affected by storm, waterlogging, and heavy rainfall.

Better off HH are reported by other wealth groups as being affected by waterlogging and the poor conditions of roads for transportation and consider their own IG and LH at risk from: price rises, poor pay and job insecurity. Women community organisers report that better off HHs have more income sources (such as houses to rent) that allow them to spread risks and overcome risks using savings or through taking out loans to help them overcome hazards.

- Poor HHs are affected 'a lot' by hazards. Middle HHs are affected 'a little' by hazards and Better off HHs are either considered to be affected 'a little' or not considered to be 'affected more than other groups'.
- Poor HHs are not able to protect their income generation and livelihoods from shocks and middle and better off HHs are 'a little'.

For a full list of all hazards to livelihoods and income reported across wealth groups, see Annex 3.

The IGA/livelihood strategies that are reported to be most affected by hazards include (information given is a summary of all that was listed across all FGDs):

Poor wealth groups	Beggars, casual workers (such as maid servants) and Daily labourer/wage earners (such as; earth filling, crushing brick, load-unload works), Veg/fish/fruit/food mobile sellers and rickshaw/van puller (note; the poor group do not own these) are affected more by hazards.
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The middle wealth group	Casual/irregular job workers, non-govt workers and corporation workers, small business (such as grocery, food and beverage snacks and breakfast makers), tobacco factory workers, Rickshaw/van/auto rickshaw drivers and owners, NGO workers are more affected by hazards.
The better off wealth groups	Business: fruits/grocery/cloth/hotel/battery shop/ construction and other contractor, House/shop rental businesses and storage businesses (such as onion/garlic/potato/betel nut/dry chilli), Salaried employee (govt and non-govt job), Asset owners (who get house/shop/storage rent revenue) are affected more by

Health epidemics and natural hazards such as flooding, water logging, cyclone and storm surges are the two biggest risks to income faced by all wealth groups (however this data was gathered during the COVID-19 pandemic - April 2021). The above-mentioned natural hazards and health epidemics are reported of greater significance to the income earning potential of the poor group than middle and better off groups. Irregular income and poor pay are also more frequently reported risks by the poor group than reported by other groups. All groups reported price rises, unrest, rioting and feuds as an issue (Annex 3).

Impact of COVID-19

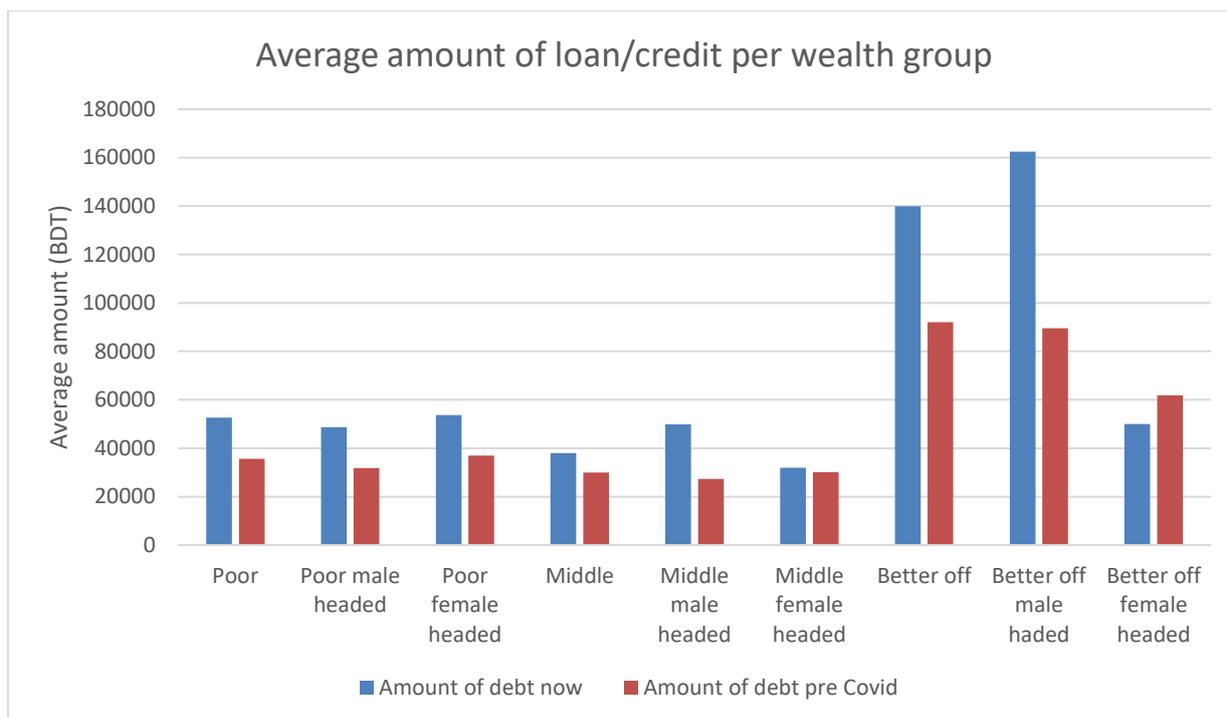
Poor HHs and middle HHs have been impacted 'a lot' by COVID-19 and Better Off 'a little' though better off HHs and the representatives of vulnerable groups report this to be 'a lot' (note - this was prior to the surge in cases prior to the Lockdown in early April).

Credit and debt before and after Covid:

Average current debt for poor households is (during the Covid crisis) more than 6.5 times their average monthly income. This is compared to 3 times more for the middle group, and 6.5 times more for the better off group.

Income versus debt:				
	Average income per month	Amount of debt now	Amount of debt pre Covid	% increase in debt pre to post Covid
Poor	8076	52678	35648	147%
Middle	12221	37,989	29918	127%
Better off	21426	139,975	92083	152%

The following graph shows average amount of debt across wealth groups broken down by male and female headed households:



Key changes reported from the seasonal FGD on COVID-19

- **Day labor:** working opportunity is reduced, movement of local people is reduced badly due to maintain physical distancing/pandemic situations. Load-unload work is being limited which also impacted on the working opportunity. Workers engaged with baggage carrying, rickshaw/van pulling, load-unload of goods at a river communication station while people moved towards capital city; the working opportunity is totally stopped.
- **Small business:** small business is affected especially for the mobile food vendors, grocery, vegetable/fish/meat sellers (because the willingness and consumption power is reduced as the situation is uncertain people emphasis on the staple food rather nutritious/tasty food). A large number of people have engaged with food selling at river communication place/station where big ships move towards capital city with huge number of passenger; they have badly impacted by the pandemic situations.
- **Salaried employment:** few people have discontinued permanently/partially as the company have reduced their production/service
- **Informal income generation:** different occasion/festive have restricted both for government/non-government/community/family level. HHs left their homestead/construction/earth filling/repair and maintenance works because of uncertain situations and safety issues. People have lost their working opportunity.
- **Any remittances from Bangladesh:** most of the short term/seasonal migrated people moved to capital city Dhaka for van/rickshaw pulling/earth filling works/small business/load-unload/construction works. Due to restricted movement, pandemic situations and shut down almost all institutions refrain them from moving there for income earning.
- **Any remittances internationally:** due to COVID-19 pandemic situations approximately 2% of the community people have been discontinued from the employment and gone back to Bangladesh from different countries like Malaysia, Saudi Arabia, Qatar and Oman. They have to rely on their last savings. As most of them haven't able to manage income

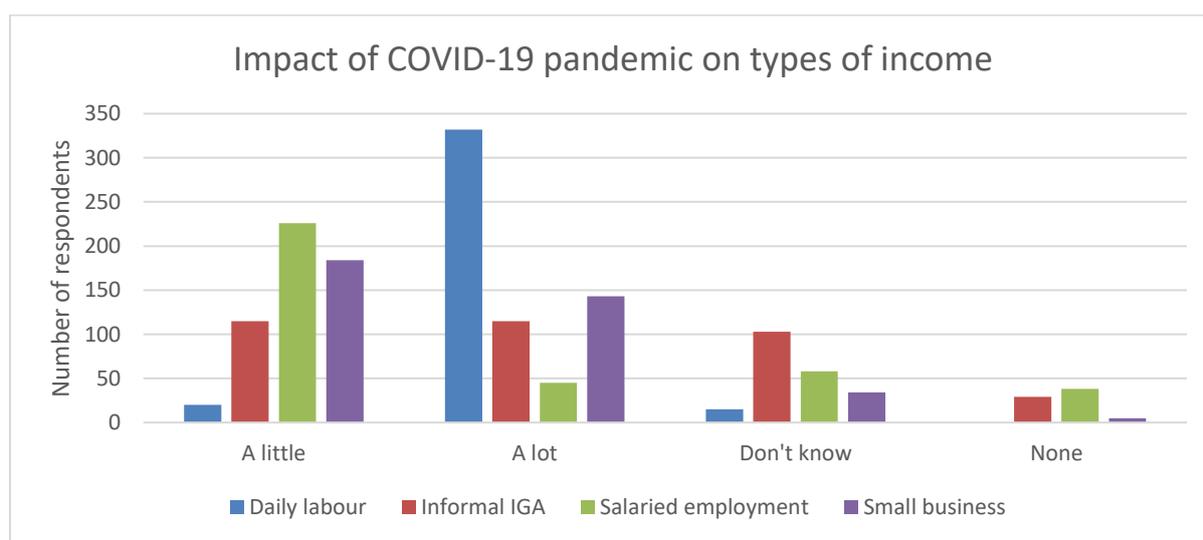
generation options they become frustrated and involve with family clash, addiction and like other incidents.

- **Loan taken:** in terms of seasonality, usually most of the community people take loan from June to August due to less working opportunity. COVID-19 pandemic situations made them to take loan round the year alongside the regular time.

The COVID-19 pandemic has had a very significant impact on household income and livelihoods across all wealth groups. The poor have been impacted the most with 70% of poor households reporting that their income has reduced ‘a lot’, with 60% in the middle group and 42% in the better off group. Half of better off households report incomes were reduced ‘a little’. For a small number of people across wealth groups, there has been no change in income and a very small percentage of the poor group said that their income had actually increased ‘a lot’ (Annex 3).

The majority of households across all wealth groups reported a reduced scope of income due to COVID-19 since March 2020. Among the respondents 9% of those in the poor group reported that they had completely lost their source of income with 5% of those in the middle and better off groups reporting the same. As of April 2021, a very small percentage of income earners had become sick with COVID-19, although no households reported deaths of income earners from Covid. That said, slum dwellers are not well sensitized to take Covid tests and there is social stigma. If a community member is affected by COVID-19 the rest of the community may avoid him/her, so there is a tendency to hide information and avoid taking a test.

Across income sources, daily labour has been reported as being by far the most impacted by Covid, across all wealth groups. Small business and informal IGAs have also been heavily impacted by Covid, though salaried employment (e.g. government services, autonomous bodies such as city corporation etc.) appear to have been the least affected.



Coping strategies:

Coping strategies prior to Covid:

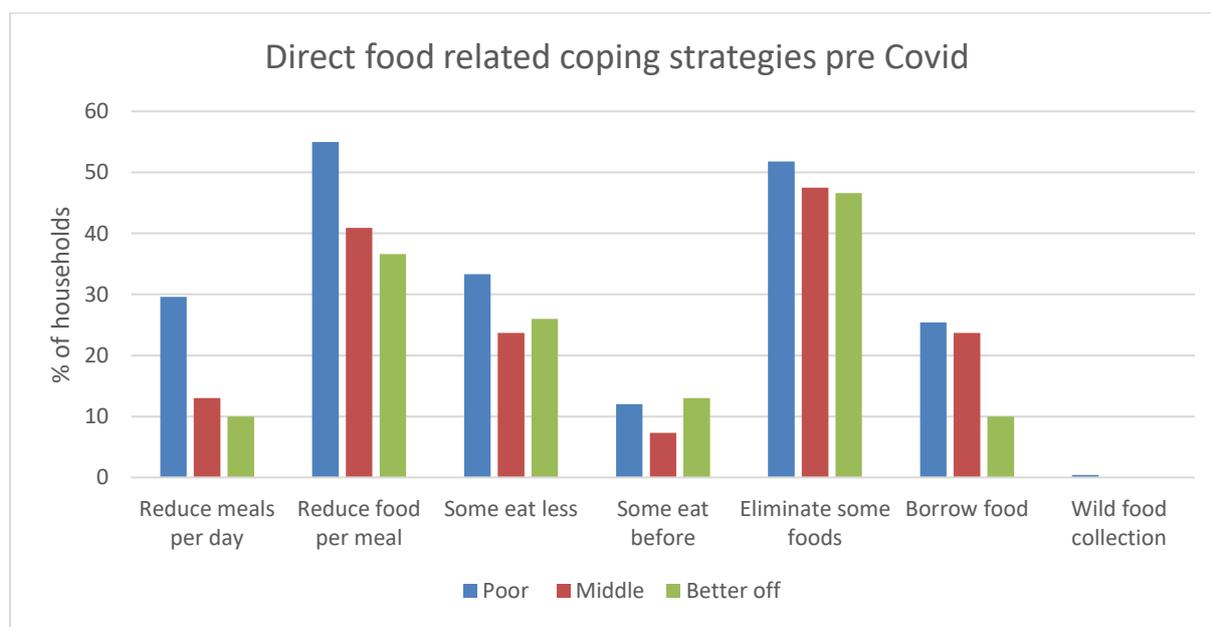
Historical Evidence on Household Coping Mechanism pre-Covid (HES 2017)

Migration – “Most rural poor who migrate to the cities have to settle in the slum areas where extended families are residing, while others are situated in illegal settlements where suffering is inevitable due to poverty. The unstable income with the combination of rising cost of basic food and utilities due to inflation have compelled affected households to adopt harmful mechanisms for survival including selling personal assets, reducing food intake or skipping meals, or continuously taking out loans with high interest rates. Although the loans are invested in small enterprises, household income (and their ability to repay their loans) remains uncertain.

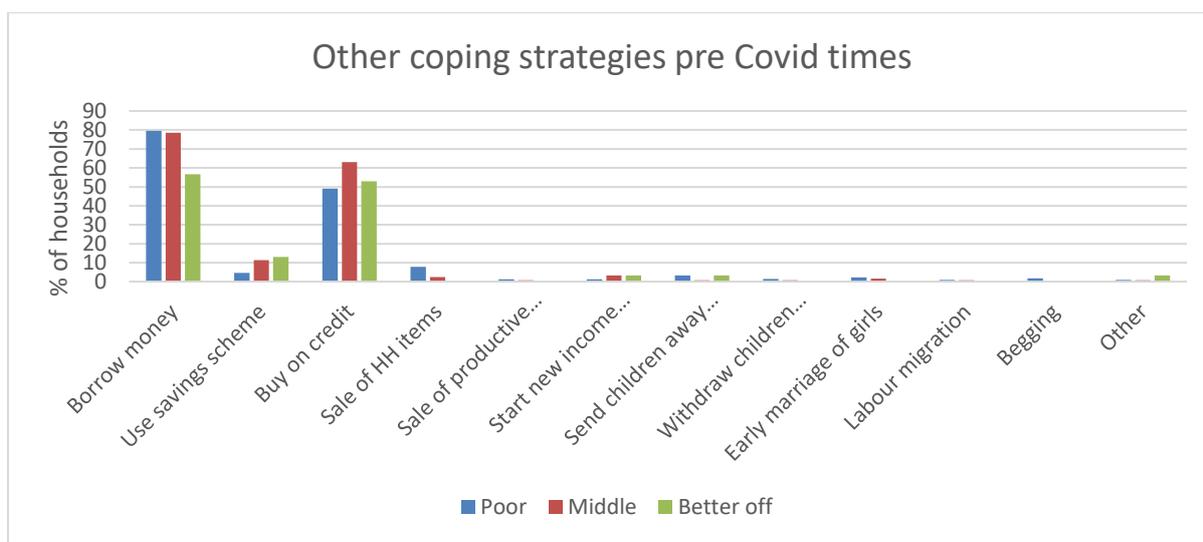
Cramped living conditions in urban slums compound the situation of chronic poverty. Rural communities have comparably larger living space and the place to cultivate crops such as rice or potato. Furthermore, the poverty in the urban setting is more intense and households have a very limited means to survive if not supported with income generating activities. Previous studies have shown that households have little knowledge of the availability of training and livelihoods opportunities offered by NGOs or by the Red Cross.¹²

Households were asked about their coping strategies prior to the Covid pandemic:

The most frequently reported coping strategy (equally across all wealth groups) is eliminating some foods (usually more costly and often nutritious foods). Reducing the amount of food per meal is used frequently by all wealth groups but by poor groups (around 54%). Although all wealth groups report reducing meals/day (30% for poor), ‘some persons eating less’ (over 10% for poor and better off) and ‘borrowing food’ (around 25% of poor and middle), the poor report these strategies more frequently than their middle and better off counterparts.

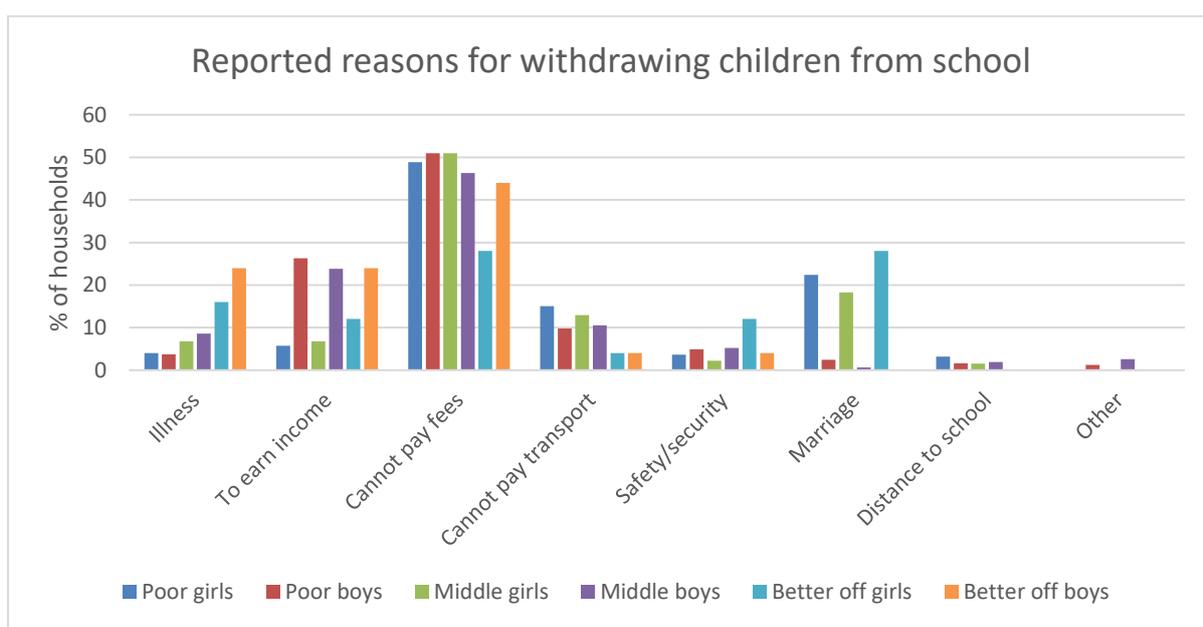


¹² Livelihood Assessment Report Barisal, 24 July 2017, p.4



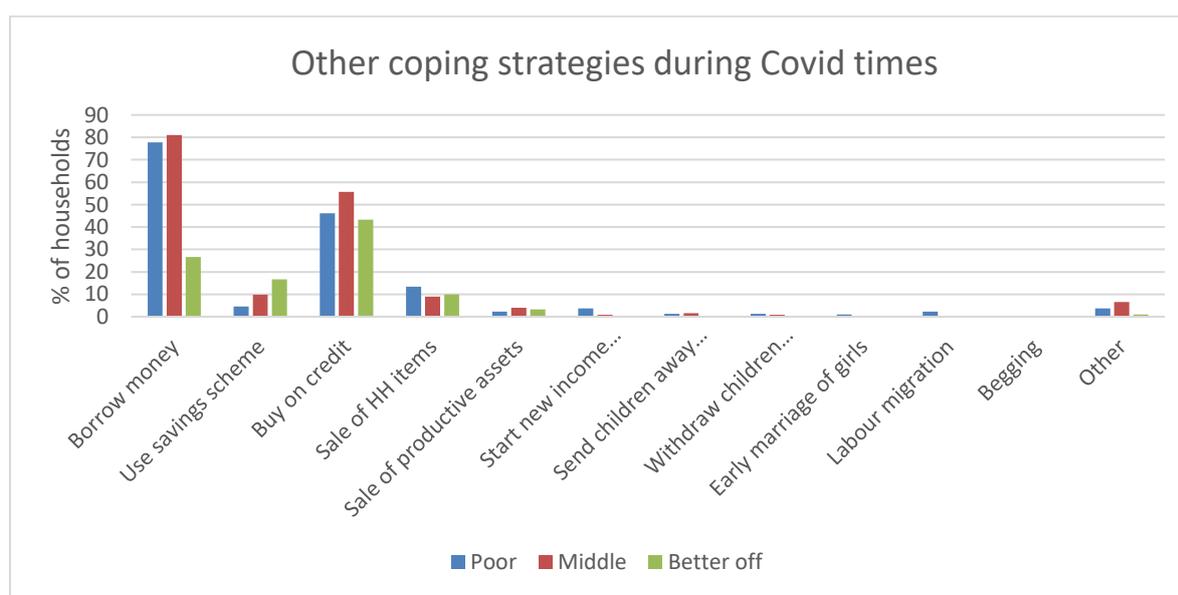
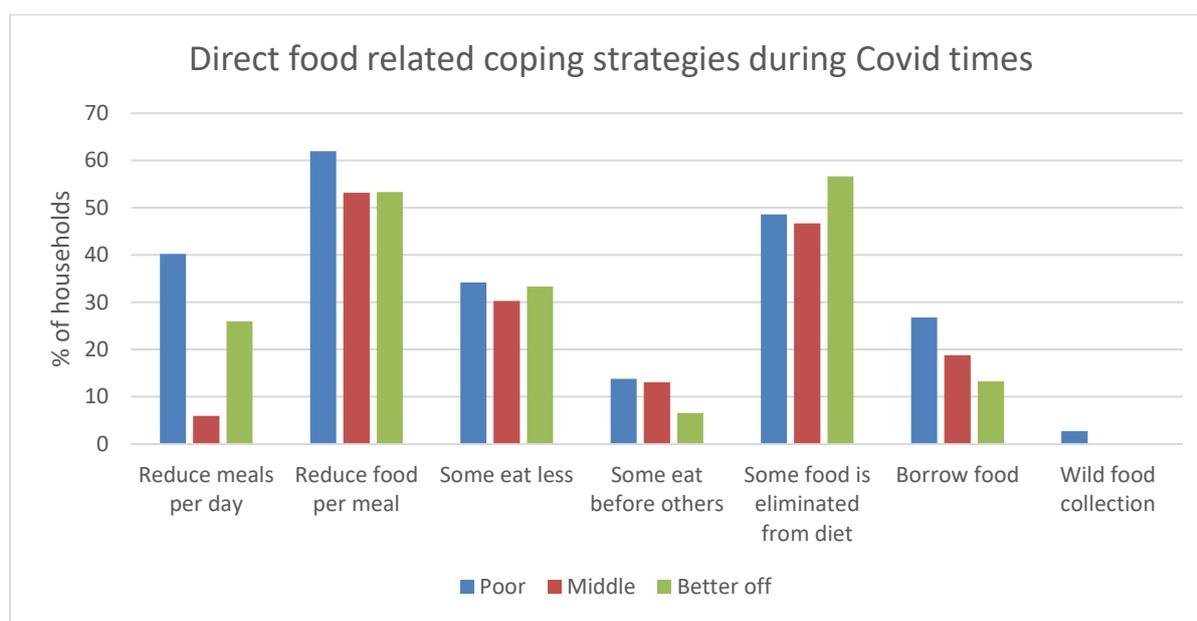
Poor and middle wealth groups cited ‘borrowing money’ as the most important coping strategy and ‘buying on credit’ as the second most important. Only very small numbers reported resorting to other strategies, though savings, sale of HH items were reported infrequently. Begging and labour migration were not mentioned frequently though some other child protection related strategies were mentioned despite the difficulty in doing so (sending children away, withdrawing children from school and early marriage of girls).

Households were asked the reasons for needing to withdraw children from school. By far the biggest reason for withdrawing children from school is the lack of ability to pay school fees and this is reasonably unanimous across wealth groups. Boys from all wealth groups are much more likely than girls to be withdrawn in order to support with earning income and girls are much more likely across wealth groups to be withdrawn for marriage.



Coping Strategies During Covid:

Households were asked about their coping strategies during current times (i.e. during the Covid pandemic). The majority of coping strategies were related to food intake and sharing, and the poor group showed higher usage of the majority of these coping strategies than other groups. The most used coping strategy among all wealth groups is reducing the amount of food per meal with over 60% of the poor citing this as a strategy, and over 50% of the middle and better off groups. The second most used strategy was eliminating certain foods from meals, most likely meat elements. 40% of poor households reported reducing number of meals per day, compared to only 5% of the middle group. Interestingly 25% of the better off group also reported reducing meals/day.

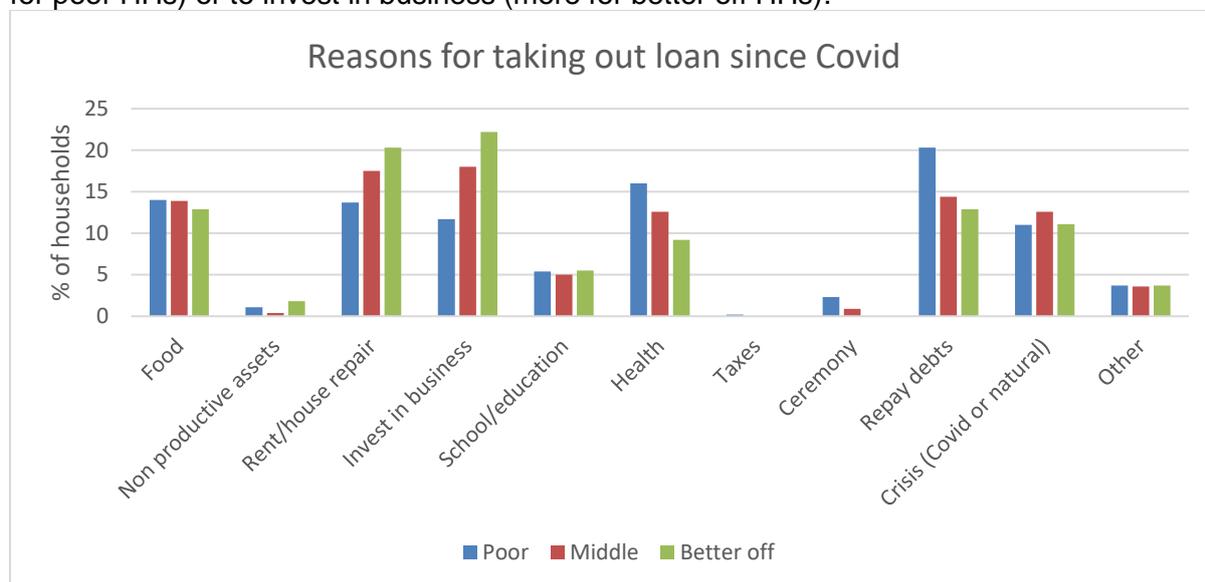


Who eats less: If anyone is currently eating less it is predominantly women (Annex 3)

Who eats last: If anyone is currently eating last it is predominantly women (and less often men, children, and sometimes the elderly, Annex 3).

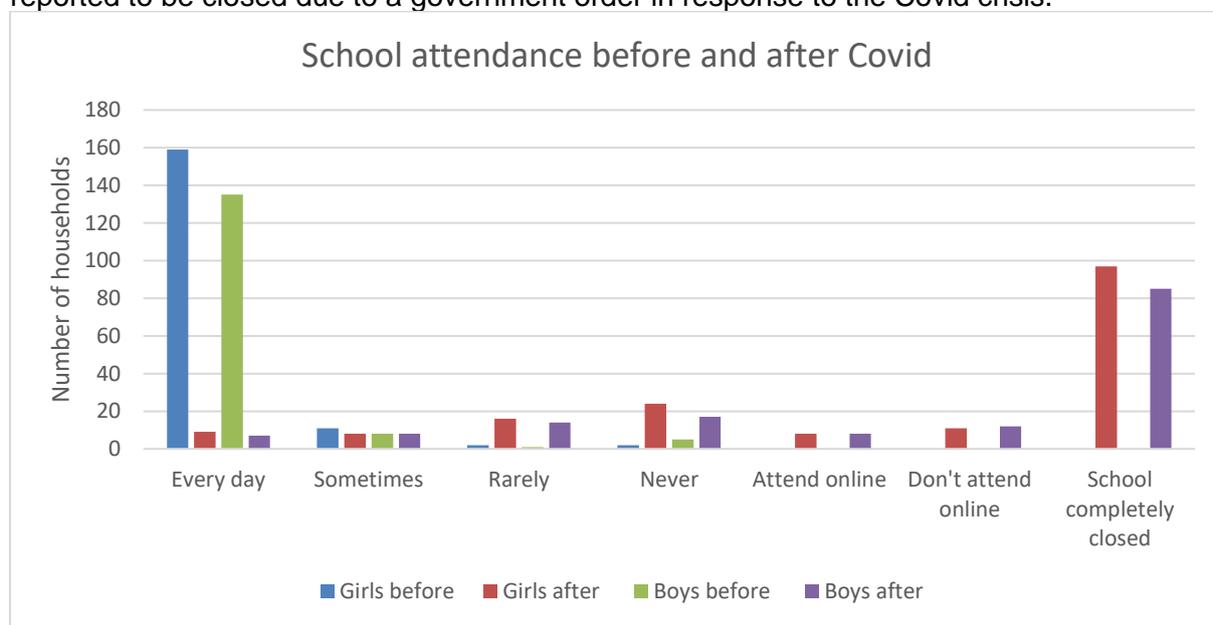
Early marriage: Only 1 poor HH reported early marriage at 17 years old.

Reason for taking out loans since Covid: The principal reasons for taking out loans since Covid are reported to be rent & house repair, food (for all wealth groups), to repay debts (more for poor HHs) or to invest in business (more for better off HHs).



School attendance:

Covid has had a very significant impact on attendance at school for girls and boys, with schools reported to be closed due to a government order in response to the Covid crisis.



Measures to prepare and protect households from shocks

People and their representatives in the community agree that poor HHs are not able to prepare and protect their households / household asset from shocks, Middle can ‘a little’ (middle wealth HHs are reported as being unable to ‘ask for assistance/aid’, ‘due to social status’) and better off can protect their HH assets ‘a lot’ or are ‘capable to absorb shocks’.

A preparedness program KII felt that ‘People are able to prepare and protect their households from shocks a little only’ (full interview can be found in Annex 3).

What measures are used to prepare and protect income generation and livelihoods from shocks?

- Poor HHs are not able to prepare and protect their income generation and livelihoods from shocks, Middle can ‘a little’ and better off can protect their IG and LH ‘a lot’.
- **People from all wealth groups have listed the following ways that ‘people can reduce the impact of shocks on their livelihood/IGA’ through:**
 - > Awareness/trainings in reducing shocks & impacts/preparation (such as raise home)
 - > Technical skills trainings
 - > Good hygiene practices
 - > Small savings practices
 - > Looking for service oriented and skilled business and sustainable work opportunities, share business would be an option
 - > Being aware of business challenges
 - > Plan based business with income expenditure account
 - > Keep connected with good business people for opportunities
 - > HH based income generation initiatives can be undertaken
 - > Select such a business where locals can be hired/utilized, business plan and challenges could be the priority, as better off groups have land in nearby villages agro-based business would be undertaken, income generation facilities
 - > Keep connected to the government service departments for road construction/repair
 - > Have multiple income sources
 - > Know how to use machinery related business for sustainability and more production

Gender Findings from key secondary sources

The following is a rapid summary of useful information from the “Covid Rapid Gender Analysis” (UN Women, 2020)

Covid Rapid Gender Analysis” (UN Women, 2020)

“The gendered impact of COVID-19 is evident in following six broad areas:

- Increased risks and evidence of GBV in the context of the pandemic and its responses;
- Unemployment, economic and livelihood impacts for the poor women and girls;
- Unequal access to health, education and WASH services;
- Unequal distribution of care and domestic work;
- Women and girls’ voices are not being included to inform a gender-targeted response; this is particularly the case for those most left behind;
 - Policy response mechanisms do not incorporate gender analytical data or gender-responsive plans”

This research also backs findings on lost income due to Covid: “COVID-19 has a significant implication on livelihoods of women and transgender people in Bangladesh as 91.8% of the total employment of women is in the informal sector. Domestic workers, owners and workers in micro, small and medium enterprises (MSMEs), daily labourers, street vendors, cleaners, sex workers including transgender persons, and other informal

workers have rapidly lost their means to earn an income. Even in the formal sector, massive job losses of female workers in the Ready-Made Garment (RMG) sector are being reported, although some garment factories have started opening up; in such cases the workers including the female workers safety measures remains to be a concern.”

UN women’s gender related research has also indicated that “Bangladesh’s Ready-Made Garment - RMG sector has 4 million workers, 65% of whom are women who have been hit hard by the COVID-19 pandemic due to initial closures of 1,904 export oriented RMG factories and an estimated 2,138,778 RMG jobs lost between 19-31 March 2020, according to the Department of Inspections for Factories and Establishments (DIFE).”

“Mass job losses have already started in Bangladesh, such as amongst domestic workers, RMG workers, workers in the SMEs, daily laborers, cleaners etc. wherein women representation is significantly higher compared to men. One-quarter of garment workers in Bangladesh have been fired or furloughed because of declining global orders amid the coronavirus crisis. Most of the workers did not get their salary due to shut down of industries”.

“Women are bearing the brunt of increases in unpaid care work. In Bangladesh, pre-COVID-19, women on average performed 3.43 times more unpaid domestic care work than men (BBS Gender Statistics 2018). The closure of schools and the entire family staying at home has further exacerbated the burden of unpaid care work on women, who now must absorb the additional work of constant family care duties.”

GBV:

“It is becoming increasingly clear that many of the measures deemed necessary to control the spread of the disease (e.g. restriction of movement, reduction in community interaction, closure of businesses and services, etc.) are not only increasing GBV-related risks and violence against women and girls, but also limiting survivors’ ability to distance themselves from their abusers as well as reducing their ability to access external support. In addition, it is clear from previous epidemics that during health crises, women typically take on additional physical, psychological and time burdens as caregivers”

Hazard & shock seasonality:

Summary (from calendar below):

- Worst period for irregular income appears to be March to May with moderate issue continuing into June-August. This is due to cyclone/storm surge/ tidal surge/ riverbanks and land erosion hazards (and the sewage sludge spill-overs that result) that occur at the same time of year and corresponding safe drinking water and associated health related issues.
- Credit access is good all year round for those with the ability to fulfil terms and conditions. Poor households were reported in other FGDs as having no access or very restricted access to credit.
- Fires reportedly mostly in March and April.
- Eviction issues tend to be November and December.
- Raised community and family tensions can be any time of year but also corresponds with rainy season related issues/hazards.
- Price rises tend to be associated with social obligations caused by Ramadan festivities (around April-May in 2020) and the rainy season when there is low production of fresh foods, and transport is disrupted and people depend more on imported goods.

Note - Seasonal information - Gathered using a FGD tool on seasonality with mixed community reps from a cross section of communities.

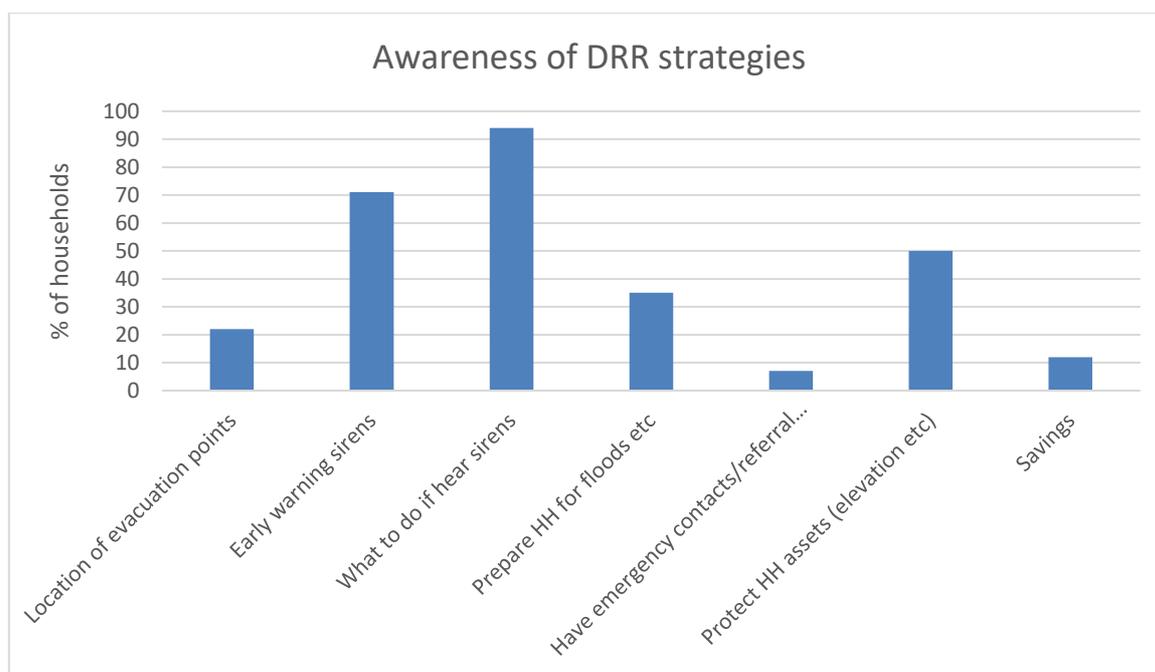
Satisfactory	
Moderate satisfactory	
Unsatisfactory	

	Spring		Summer		Rainy				Autumn		Winter	
	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan
Irregular income												
Flooding/water logging												

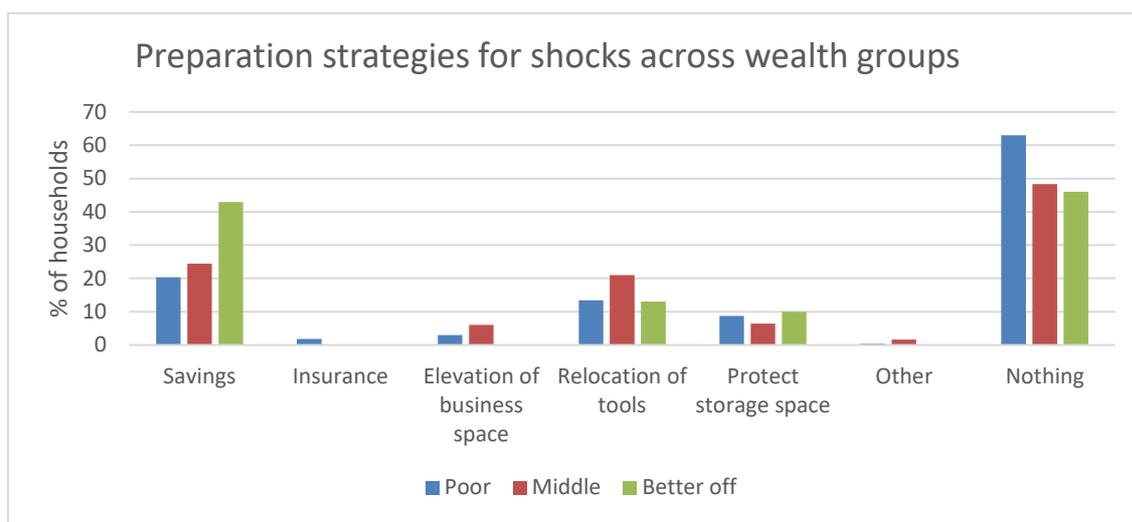
Cyclone/storm surge/tidal surge/river bank/land erosion	Green	Red	Red	Green	Green	Green	Green	Green	Red	Red	Green	Green
Health epidemics (including COVID-19)				Red	Red	Red	Red	Red				
Safe drinking water crisis (water layer goes down in this period)		Red	Red	Red								
Fear of eviction from government land										Red	Red	
Fire		Red	Red									
Unrest/rioting/family feud (there is no certain time for the issues; it could be raised anytime depending on the situation)					Some family feud issues have found due to no/less working opportunity/disease outbreak/debt/additional expense due to disease outbreak over this period							
Price rises			Due to Ramadan		- Very low production of vegetables (in country as well as local) - Due to rainy days' transport become expensive - Depend on import oriented goods; like-pulses, potato, onion, garlic							
Availability of capital/credit (round the year it's open for the eligible HHs those who have ability to fulfil their conditions)	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Sewage sludge spill over					Red	Red	Red	Yellow	Yellow			

Awareness of disaster risks in the workplace:

- People from middle and better off wealth groups agree that; workers are not 'informed about disaster risks in their workplace' and that employers do not 'carry out training in disaster prevention and possible responses to disasters'. Poor wealth group representatives and women community organisers also agree that poor people are not informed about workplace risks but they noted that this is because poor people are 'rarely involved with indoor, formal work' and therefore are 'not concerned or oriented'. This working group people are not included in indoor situations like- rickshaw/van puller, load-unload/cleaning/maid servant/mobile vendors for street food'. One group felt there was 'No probation of training for the employees'
- The women community organisers and the youth groups estimated that of the middle income group people involved in more formal jobs that only a small minority were informed of risks and if they were it was 'only health and safety and security information'.
- The results of the household survey show that (the data is for all wealth groups as no major differences were identified between them):
 - o 63% of households are not informed about disaster risks in their workplace.
 - o 90.7% of households have not received special training in disaster prevention and possible responses to disasters
 - o 48.9% of households report they are partially prepared for common shocks, hazards and disasters (such as floods, cyclones etc.). 24.5% are not prepared. 20.4% are prepared, and only 3.8% are fully prepared.
- Awareness of different DRR strategies is as follows (again with no major differences between wealth groups):



- The majority of households across all wealth groups reported no preparation strategies for shocks. The most common preparation strategy is savings, with other reported strategies shown in the following graph:



Membership of associations: 79% of HH interviewed don't belong to any association with no major difference between wealth groups. 15% belong to cooperatives, 3.5% to a labour union and 1% to self-help groups.

7. Labour market opportunities:

Stakeholder response analysis

Which government departments, organisations, NGOs or community based organisations are operating in the community and what types of projects are they running or planning to run?

Organisation name	Type of projects
Department of social welfare	Support for disabled, widow and elderly
City corporation (government authority)	Road and drainage construction, electricity and water supply
Bangladesh Red Crescent society	Water points, Community latrine, water point, grant support for small business, relief, awareness session on disaster preparedness/social issues with community people
BRAC (MFI & training institution)	Microcredit, trainings, latrine, credit support for small business
ASA (MFI)	Credit support
World vision	Child protection support; grant support for small business, cattle
AVAS	Child education
Aporajayo Bangla	Child education

8. Conclusions and recommendations

Conclusions

Poor education, lack of access to credit and assets, and a reliance on precarious, erratic and badly paid income sources are the key drivers of vulnerability in Barishal. This is compounded by a lack of links to local networks, and **inabilities to access existing social assistance**. Additional vulnerabilities such as being a lone mother or being elderly, chronically sick and disabled further compound the difficulties and reduce the income earning potential of poor households.

Middle and better off wealth group counterparts have higher education, access to capital, and better paid salaried employment, skilled daily labour opportunities, and the ability to rent property and run effective small and medium enterprises for income generation. **Poor households are almost exclusively dependent on unskilled daily labour** for their household income. Examples of this include pulling hired rickshaws, working in menial construction roles, hawking, working as domestic helps and in the most extreme cases, begging. On average, their income is 8,076 BDT per month, which is two thirds that of the middle wealth group, and only a third that of the better off group. FGDs report that poor households often have only one income source, unlike other groups, who often have more than one income source and are able to diversify their livelihoods strategies.

The poor have higher dependency ratios than other groups and higher proportions of vulnerable people within their households such as the elderly, chronically sick and PWD. Better off households own their own homes and are often able to rent other houses. The middle group generally have access to good quality housing (some owning and a few renting) whereas poor wealth groups are often living in very low standards of housing and paying high rents.

Poor households are much more heavily reliant on women to be main income earners than other groups and household data has revealed that women, across all income sources, earn significantly less than their male counterparts. Women daily labourers on average earn half that of men, and only a third of what men in the better off wealth group earn. Single mother headed households have been shown to be the poorest within the poor household category. They earn 81% of (i.e. 19% less than) the average of other poor households and their expenditure is extremely low and almost exclusively dedicated to food. Food is the highest expenditure item for all wealth groups, though it should be noted that better off households spend 3 times that of their poor counterparts on food and are also able to spend significantly more on health, education, HH items, and reinvestment into business.

High levels of debt is a feature of life for all households in Barishal. **Poor households are on average in debt by 6.5 times their monthly income**. Although middle and better off wealth groups also have significant debt (3 times and 6.5 times monthly income respectively), they are able to access more formal sources of credit due to their credit

worthiness, provision of assets as collateral, and are more likely to have bank accounts. Poor households are stuck in a vicious cycle of debt from which they can't escape, due to their inability to earn higher incomes and have more diversified livelihood strategies.

The Covid pandemic has wreaked havoc on the livelihoods of people living in Barishal, but has had the most significant impact on the poorest. The majority of poor households reported that they have been affected 'a lot' by the pandemic and their incomes had reduced. Eight percent reported that they had lost their sources of income altogether. Many of the poor have a hand to mouth existence that relies on already precarious and unreliable daily labour as well as small hawking activities and begging. The restrictions on movement have meant that these people have not been able to move around, and have had daily labour opportunities withdrawn, leaving them reliant on the charity of others (with the protection risks that this can entail), who have also been heavily impacted. Debt has increased for all wealth groups during Covid but most significantly for poor groups at 147% of what it was pre-Covid. **All households are borrowing money to buy food and the poor are borrowing more to repay their debts and to address health issues.**

Though food consumption remains largely adequate for most households at the time of the assessment, people are being forced to increasingly rely on coping strategies such as eliminating certain foods from their diet, reducing the amount they eat, and reducing the number of meals they consume per day, as well as borrowing money and food. Coping strategies are not vastly different pre and during Covid, though more households have been forced to adopt them during the pandemic.

The majority of elderly, sick, disabled and very young married women were found to have no income sources at all, although they expressed a desire to engage in their own IGA activities from home or to support those of others. Young married women expressed a desire to gain more formal employment in companies. However, they also reported a lack of family support and approval for their ambitions to work due to their families fear of them engaging in inappropriate behaviour outside of the home. FGDs reported incidents of mental and physical abuse against women working outside of the home. The elderly, disabled and sick reported discrimination against them due to their status. For all these vulnerable groups, the biggest blockages to accessing income generation of their own are reported to be: lack of skills, education and capital, in addition to support for some particular disabilities.

Transgender people and sex workers were mentioned frequently in FGDs as vulnerable to exploitation and violence. Both groups are reliant on begging for a living which has stopped being a source of income for them during Covid.

It is important to note that in theory, there should be government social assistance available for vulnerable people such as widows, the elderly, the disabled and the chronically sick. However, the assessment found that very few people are able to access the assistance due to them for a combination of reasons, including lack of information about their rights and processes for accessing this support, limited literacy and some possible reported corruption by local officials/elites.

Recommendations

The HES assessment has identified the poorest households to have complex vulnerabilities, predominantly related to their poor education and skills, and subsequent inability to earn decent income. Poor households should be targeted by this programme with overlapping and complementary interventions.

Overall recommendations are to increase access to skills and vocational training for the poorest wealth groups to be able to: access work that has better pay and conditions and to reduce their dependency on solely unskilled daily labour; to increase access to better paid salaried employment through providing linkages to companies and education providers; to support the development of small businesses and home based IGAs (particularly for many of the more vulnerable individuals or their nominated representatives), and to promote access to appropriate financial services/develop financial inclusion to increase access to safer and more appropriate formal and community based savings and credit services.

A specific study on credit and debt has been highly recommended, to ensure that programme approaches, and modalities selected and any gains from the programme are not jeopardised by the very high levels of pre and Covid related debt, as is a common programmatic risk. Equally, further research in collaboration with an experienced specialist partner to explore the widely reported knowledge of sexual exploitation, forced labour, forced recruitment into criminal gangs would be advisable to help understand more about these elements.

The programme should explore and develop ways of reducing the barriers to work that were identified by the HES assessment, including ensuring that the very poorest households (such as, but not exclusively those headed by single mothers) have access to childcare and are financially compensated/remunerated for taking part in any upskilling or training activities, otherwise they are unlikely to be able to take part reliably, and that the burden on them is not exacerbated unnecessarily. Support with or the sharing of domestic responsibilities and childcare could also be considered, potentially through the sharing of responsibilities by groups of women, facilitated and monitored by the existing women's squads or through more formal community-based childcare to enable women to work.

Recommendations have also been made to ensure that the programme consults with existing specialist agencies (locally, regionally and nationally) to ensure that the support to specific vulnerable groups such as transgender, sex-workers, the chronically sick, PLWHA, the elderly and PWD build on the experience of successful projects run elsewhere to ensure tried and tested approaches and more viable, safer and less precarious access to income.

Further expansion of the existing Disaster Risk Reduction and preparedness activities and training in HH and IG/LH risk reduction measures would complement the programme resilience and risk reduction objectives.

Finally, recommendations for advocacy work (potentially based around and facilitated by the existing community organisations and women’s squads) to: tackle prejudice against young women working, discrimination against women in the workplace, as well as discrimination against other vulnerable groups such as the transgender, sex workers, disabled, the chronically sick particularly PLWHA: to support and advocate for vulnerable groups to better understand their rights and to facilitate access to the existing social assistance that is available to them. More detailed research looking at support networks and associations within the community could be conducted, and poorer groups linked where possible in order to better protect them from hazards.

Recommended Project options tailored to target groups summary:

Targeting and Beneficiary selection criteria	Tailored recommended project activities	Note/cautions. Comments
Single mother headed households.	<ul style="list-style-type: none"> Form single mother groups & link to or include in ‘women’s squads’ who act as advocates. Community based informal childcare sharing arrangements Community based savings and loans Small scale IGAs identification, advice & start up micro grants (procurement). Or advice/support for existing IGA expansion or increased profitability. Basic lit/Numeracy 	<p>Consult whether grouping single mothers together or including within existing squads is preferred.</p> <p>If there is no spare labour capacity within these households, they will need to be provided with income compensation while attending any training or skills development courses.</p>
Poor transgender people & sex workers.	<ul style="list-style-type: none"> Form groups & link to ‘women’s squads or COs’ who act as advocates. Community based informal childcare sharing arrangements Community based savings and loans Small scale IGAs identification, advice & start up micro grants (procurement). Or advice/support for existing IGA expansion or increased profitability. Basic lit/Numeracy 	Engage with specialist agencies first and partner if possible.
Poor HH with Elderly, PWD, PLWHA, Chronically sick & Widows (male or female) (Include middle and better off HH in access to SSN)	<ul style="list-style-type: none"> Support to access existing social safety nets (through capacity building existing ‘Community Organisations’ & ‘Women’s Squads’) Involvement in Community based informal childcare (potentially as CFW?) <p><i>Those who express a desire to earn income:</i></p>	<p>Engage with specialist agencies first and partner if possible.</p> <p>Important to consider the HHs with PWD as a unit, so that project seeks HH responses/opportunities</p>

	<ul style="list-style-type: none"> • Small scale IGA identification, advice & start up Micro grants or IK procurement. Or advice/support for existing IGA expansion or increased profitability. 	<p>rather than individual PWD responses.</p> <p>Allow PWD/ PLWHA/Chronically sick to nominate another person within extended family to benefit on their behalf?</p>
<p>Poor HH Youths (includes women married young and/or middle income HH with PWD, PLWHA/chronically sick)</p>	<ul style="list-style-type: none"> • Youth squads • Link to MFIs & Community based savings and loans. • Link to existing Skills training & education (BRAC/ARC & formal education Institutions) and apprenticeships. • Link to employment opportunities & job seeking support/advice (CVs etc.) • Small scale IGA identification, advice & start up micro-grants(or procurement). Or advice/support for existing IGA expansion or increased profitability. 	<p>Caution must be taken when working with young unmarried and married women due to the discrimination they face (community engagement work to address this).</p> <p>Ensure childcare if needed.</p> <p>Prioritise linking to existing training providers rather than trying to achieve by RC.</p>
<p>Poor female headed households (with no male incomes being received)</p>	<ul style="list-style-type: none"> • Community based informal childcare sharing arrangements • Community based savings and loans • Small scale IGAs identification, advice & start up micro grants (procurement). Or advice/support for existing IGA expansion or increased profitability. • Link to existing basic lit/numeracy, skills training & education (BRAC/ARC & formal education Institutions) • Link to employment opportunities & job seeking support/advice (CVs etc.) 	<p>Not if have access to male incomes.</p> <p>Caution to be sure whether these HH have spare labour capacity (perhaps youths or elderly within HH?)</p>
<p>All community</p>	<ul style="list-style-type: none"> • Community engagement & Awareness raising to tackle discrimination and increase knowledge of rights (SSN, employment rights etc.) • DRR HH and Livelihoods 	

Project options in more detail:

- i) Linkages to companies and training providers to support acquisition of skills and vocational training in order to access:
 - o Skilled daily labour
 - o Salaried employment
- ii) Support for small business development and informal IGAs:

- Identification of market gaps
- Support for financial inclusion to gain access to capital
- Provision of assets or capital to gain assets
- Support for any related skills development
- Support for related marketing skills and access to price and other market information
- iii) Support for vulnerable groups to access social safety nets due to them (outreach through and training of community organisers and Women's Squads)
- iv) Support for access to relevant existing networks and cooperatives etc.
- v) Advocacy/sensitisation work to tackle disapproval/discrimination against more vulnerable groups working (younger or single women, PWD etc)

Complementary interventions & recommendations:

- A more detailed credit and debt survey is recommended at inception in order to gain a more thorough understanding of the options open to the poorest in Barishal and support them to have access to the lowest interest rates available, and to better manage their vicious cycle of debt.
- Further secondary report analysis and gathering of learning is recommended to explore the learnings on the difficulties of using community-based savings and credit schemes in urban contexts.
- Labour market assessment to research and add details and findings on companies, employment, daily labour and IG growth areas to promote.
- More research on: the actual contributions to HH income of youth (18-35), elderly, PWD & chronically sick/PLWHA (rather than of the '3 main sources of income') and to what degree HHs perceive that there is unused capacity to earn income within these groups. If main earners are occupied, who else can contribute to income?
- The BRC/BDRCS teams could form partnerships/linkages with specialist agencies to better support the specific needs of the most vulnerable groups, namely the elderly, the chronically sick, PLWHA, PWD and sex workers.
- Further assessment to gain a better understanding of care burdens and its role as a barrier to income generation and childcare options (informal and informal).

The UN Women 'Covid Rapid Gender Analysis' assessment report recommendations triangulate, are of relevance to and mirror the recommendations outlined in this HES assessment. The recommendations of this report can be found in Annex 4. Similar recommendations from the Oxfam 'Pursuing decent work in the informal sector' report (2019) can also be found in Annex 4.