



Historically and traditionally, women have had limited access to community support and social capital.

ILLUSTRATION: COLLECTED

# Brunt of Covid-19 on female-headed households



“MY life is full of struggles and misery; I don’t think I’ll ever be happy.”, Aliya Begum, head of her household, narrates sadly.

Aliya (not her real name), a 50-year-old widow living with her daughter in a congested slum in Chattogram, is one of the many women household heads who are bearing the brunt of the Covid-19 pandemic. Before Covid, Aliya worked as a domestic help while her 15-year-old daughter worked at a garments factory. During the onset of Covid-19 and the associated lockdown, they both were laid off from their jobs without prior notice. With no income or external support, Aliya found herself in a deep pit of desolation. Although the lockdown was finally lifted when we were having this conversation in September 2021, Aliya had hardly outrun her misery.

According to the World Bank, in 2018, approximately 15.8 percent of the total households in Bangladesh had female heads. It doesn’t take much effort to understand the unfavourable situation of female-led households in a patriarchal society like ours. Up until the late 90s, female-headed households were considered as the “poorest of the poor” in development discourse. Although this notion has been contested and claimed to be misleading when poverty is understood as a multidimensional phenomenon, female-headed households are still visibly and readily an identifiable group in income poverty.

Aliya is not alone in her plight. Female-headed households have evidently been one of the hardest hit groups during the ongoing pandemic. Recent statistics from a field survey conducted by Centre for Peace and Justice, Brac University—and funded by the Covid Collective Platform of IDS, University of Sussex—illustrate an appalling profile of households with female heads. The survey, which included 14 percent of the total sample from female-headed households, highlighted a number

of critical issues. Nearly half of the female heads had attained only primary level education and more than a quarter had no literacy at all. A quarter of the female heads reported loss of work due to the pandemic. Decrease in income was also reportedly high (61 percent) in September 2021, and was even higher in June 2021 (77 percent). More than half of these households are facing increasing food deficit and 23 percent of them face food crisis. Not having adequate education, coupled with lack of skills, made it nearly impossible for the participants to opt for another job after being laid off.

As Aliya illustrates her situation, “When strict lockdown was imposed, the garments factory my daughter worked at was closed down and my employer also told me not to go to my job. At one point, we had no money to buy food. There were days when we only ate once.”

Like many other female heads from our survey, Aliya also relied on borrowing money to survive the pandemic. Access to formal financial institutions such as banks is very limited for under-served groups of women, in general, in Bangladesh. These women mostly relied on neighbours or relatives for borrowing cash, and sometimes even from moneylenders, at high interest rates. She is still repaying those loans, but by borrowing more money, which makes her susceptible to a vicious never-ending cycle of debt.

One other problem for female heads of households is that, traditionally women are considered the primary caregivers of the family. Strict social distancing limited their ability to get external help to take care of dependent household members such as children, elderly persons and persons with disabilities. This often reduced women’s working hours and hence also reduced income. Such households reported being forced to opt for debilitating mechanisms—such as 53 percent of them reducing food consumption—to cope with increased expenses and income loss.

Historically and traditionally, women as a group have had limited access to community support and social capital. There is also mistrust towards community, stemming from previously experienced discriminatory behaviour. All of these combined makes female heads of

households more vulnerable to crises and shocks. The evidences from the survey reiterate that more than half of the female-headed households received no support from their community during the pandemic. Sometimes, they have even eschewed seeking support as they cannot reciprocate the same due to constant resource constraints. Their access to social support programmes is also very limited. 61 percent female-headed households reported that they are not enlisted under any social safety net programmes.

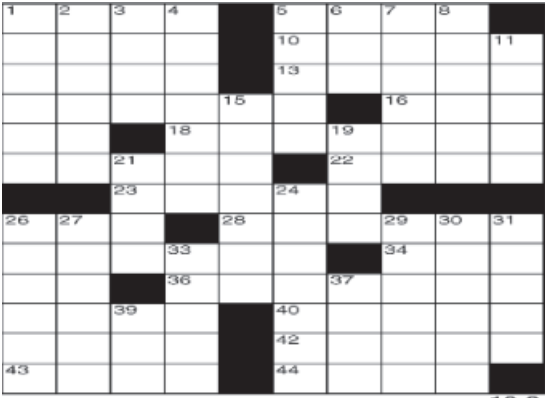
Bangladesh has shown visible improvements in women’s empowerment. This gives rise to the assumption that being head of the household would give women more power to exercise agency and transition to a better-off position. However, the reality as reflected in our survey starkly contrasts with this hypothesis. Having said that, it is also erroneous to assume or imply that having male earners in the household will automatically mitigate the same risks during crises like the pandemic. Instead, the inferences indicate that it is mostly structural challenges that are creating new fault lines for female-headed households. Lacking access to financial and community support and lack of transparency prevent these women from benefiting from social welfare programmes which were designed to support vulnerable people like them.

The statistics and numbers on empowerment ranking mean little to Aliya, as she is all too familiar to the quandary and fears that keep her awake at night. We are now almost two years into the pandemic and, with a decrease in infection rates, the focus is now on economic rebuilding. However, the reductionist focus of public policies that seldom takes account of female household heads’ realities will only exacerbate their existing conundrums. It is, therefore, critical to amplify their needs and concerns in the policy-making space and devise policies that take into account their realities. We cannot risk leaving these female-headed demographics worse-off as we ambitiously plan to build back better as a country.

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## CROSSWORD BY THOMAS JOSEPH

- ACROSS**  
1 Hindu hero  
5 Niger neighbor  
9 Poultry buy  
10 Whoop it up  
12 Tony, for one  
13 Make blank  
14 Regions  
16 Michele of “Glee”  
17 Fire proof  
18 Parish leaders  
20 Takes the wheel  
22 Player’s fee  
23 Channing of “Magic Mike”  
25 Seoul setting  
28 New York tribe
- DOWN**  
1 Most chilly  
2 Cochise’s people  
3 Humorist Sahl  
4 Neighbor of Spain  
5 Musical opposite of dimin.  
6 That woman  
7 Arthurian island
- ACROSS**  
32 Browbeats  
34 Tear  
35 Browbeats  
36 Plane headings  
38 Jim Croce’s “I Got —”  
40 Mountain group  
43 Dry expanse  
49 Hacienda houses  
51 Tenant’s form  
55 Make good as new  
59 Unexciting  
61 Coup d’—  
64 Tum loose, say  
65 In the future  
66 Assured  
67 Pleistocene period  
69 Pressed  
70 Sad songs  
71 Church parts  
73 Pizzeria sights  
77 Race goal  
79 Hamm of soccer



## YESTERDAY’S ANSWERS



# 2021 was a critical year for climate actions



THE year 2021 has been significant in climate change discussions, in a decade that is already quite important in terms of tackling the climate crisis. This was the year when the world finally acknowledged that human-induced climate change due to the emissions of greenhouse gases (GHGs) from burning fossil fuels for over a century had already raised the global mean temperature by over one degree Celsius, and that this was now causing losses and damages to human lives, livelihoods and infrastructure.

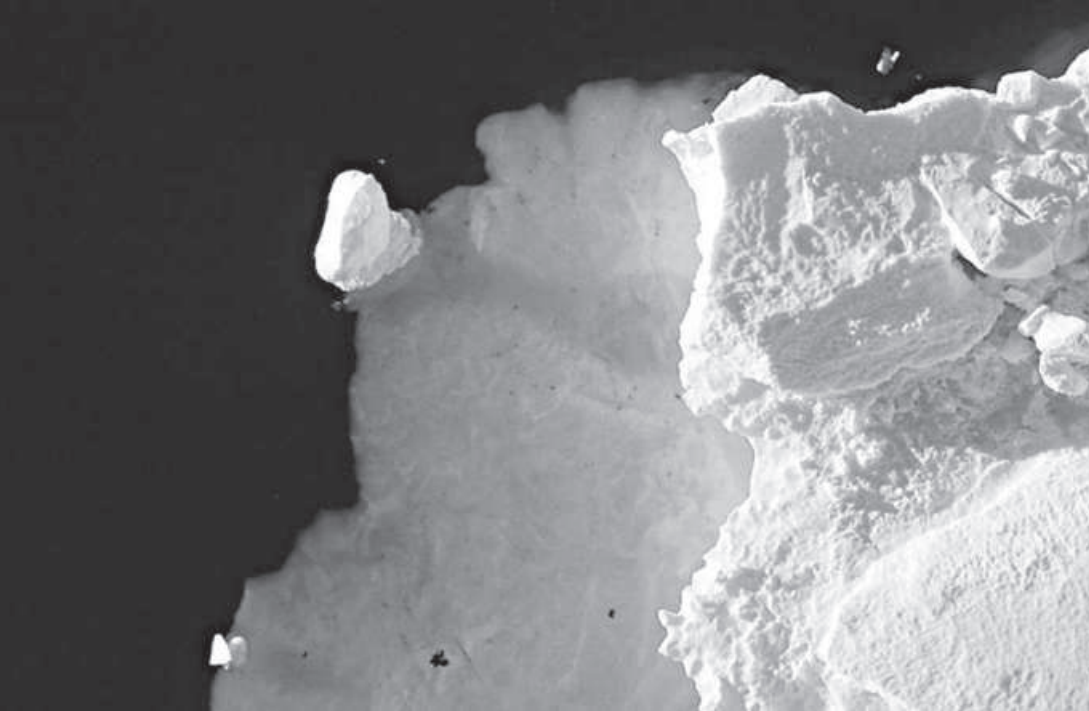
This was definitively proven by the 6th Assessment Report of the Intergovernmental Panel on Climate Change (IPCC), published by the panel’s Working Group 1 in August 2021, where scientists said that, for the first time, they now had unequivocal evidence of climate change impacts that can be clearly attributed to human actions. This report was duly acknowledged at the 26th United Nations Climate Change Conference, also known as the Conference of Parties (COP26), held in Glasgow, Scotland in November, and it is now clear that we have entered a new era of climate

members, played a critical role at COP26 on behalf of the vulnerable nations. Bangladesh needs to keep up its political leadership role in this regard over the coming years. Even though Bangladesh is set to hand over the leadership of the CVF to Ghana in 2022, it will remain a part of the *troika* that governs the CVF for two more terms, and hence will be able to play a leadership role at the political level for another four years.

Political work on tackling climate change will be a daily phenomenon from now on, and not only confined to the annual COPs. So, the entire diplomatic corps of Bangladesh as well as other vulnerable developing countries need to build capacity in climate diplomacy. This also means that tackling climate change has now become a matter for all conscious and educated citizens of every country to become engaged in, and not just leave it to their leaders to deal with. This means that a whole-of-society approach is required to tackling climate change.

A particularly important group to look up to is the youth from all over the world, many of whom are already engaged in the Fridays for Future movement led by Swedish climate activist Greta Thunberg.

This is something that Bangladesh has an opportunity to lead the world in as the new Mujib Climate Prosperity Plan (MCP) is launched to go



The year 2021 is the year that the world finally acknowledged the loss and damage caused by human-induced climate change.

FILE PHOTO: REUTERS

change discussions.

In early 2022, we expect to see the publication of the IPCC Working Group 2 report on impacts, vulnerability and adaptation, which is expected to reinforce the evidence on loss and damage attributable to human-induced climate change. This will take us forward in terms of trying to deal with the reality of climate change around the world.

In terms of political actions to tackle climate change, considering the successful completion of COP26, the world is moving—albeit not fast enough—in the right direction. It is expected that more progress will be made at COP27, which is scheduled for November 2022 in Egypt and is expected to have greater emphasis on adaptation, resilience, and loss and damage.

As Bangladesh Prime Minister Sheikh Hasina, as the current chair of Climate Vulnerable Forum (CVF), which has 55 developing countries as

beyond merely adapting or even building resilience to tackle climate change, and to become prosperous despite the setbacks that climate change will inevitably cause going forward. It is heartening that many of the CVF countries have vowed to follow Bangladesh’s example and develop their own climate prosperity plans as well. Bangladesh will be able to share its experience with other vulnerable developing countries over the coming decade.

As we move forward towards 2030, which is the deadline by which both the Paris Agreement as well as the Sustainable Development Goals (SDGs) are targeted to achieve their objectives, Bangladesh has an opportunity to become a global leader in combining successful development with tackling climate change. We only have nine more years to do it, so there is no time to lose.

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e-Tender Notice

e-Tender is invited in the National e-GP System Portal (<http://www.eprocure.gov.bd>) for the procurement of the following works :

Sl. No.	Tender ID No.	Package Reference No.	Name of work	Last Date & Time of Selling	Date & Time of Closing and Opening
01.	640805	e-GP/R/W-12/KURD/2021-2022	Repair of Damaged embankment with RCC Palsiding and earth work at different Km (Ch. 0+120 to 0+160m, Ch. 0+180 to 0+210m, Ch. 0+220 to 0+270m, Ch. 0+480 to 0+505m, Ch. 3+101 to 3+138m, Ch. 3+900 to 3+980m, Ch. 4+120 to 5+210m, Ch. 5+590 to 6+015m, Ch. 7+300 to 7+350m, Ch. 7+400 to 7+440m, Ch. 11+450 to 11+485m, Ch. 12+650 to 12+895m, Ch. 13+350 to 13+385m & Ch. 14+370 to 14+393m.) of Sadarpur Bazar-Halsha Rail Bazar (Z-7485) Road under Road Division,Kusthia during the year 2021-2022.	12-01-2021 At 16:00 hours.	13-01-2021 At 12:30 hours.
02.	640807	e-GP/R/W-13/KURD/2021-2022	Seal coat work at Ch. 2+120 to 3+230 = 1110.00m. of Bheramra Rail Station-Bheramra Ferry Ghat Raod (Z-7409) under Road Division, Kusthia during the year 2021-2022.	12-01-2021 At 16:00 hours.	13-01-2021 At 12:35 hours.
03.	640809	e-GP/R/W-14/KURD/2021-2022	Seal coat work at Ch. 0+950 to 2+120 = 1170.00m. of Bheramra Rail Station-Bheramra Ferry Ghat Raod (Z-7409) under Road Division, Kusthia during the year 2021-2022.	12-01-2021 At 16:00 hours.	13-01-2021 At 12:40 hours.

This is an online Tender, where only e-Tender will be accepted in the National e-GP portal and no offline/hard copies will be accepted.

To submit e-Tender, registration in the National e-GP System Portal (<http://www.eprocure.gov.bd>) is required.

The fees for submission the e-Tender Document from the National e-GP System Portal have to be deposited online through any Member of Schedule Banks for e-GP.

Further information and guidelines are available in the National e-GP System portal and form e-GP help desk ([helpdesk@procure.gov.bd](mailto:helpdesk@procure.gov.bd)).

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