

SNAPSHOT



THE IMPACT OF COVID-19 ON RURAL WOMEN AND ENTERPRISES

A RAPID SOCIO-ECONOMIC ASSESSMENT
IN BANGLADESH BY THE EMPOWER PROJECT



ΣmPower
Women for Climate-Resilient Societies

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Context: Why does this matter?

Across the region, communities have been hit hard by the sudden and unprecedented spread of the novel coronavirus (COVID-19). For those at the frontlines of climate change, the pandemic and its associated lockdowns have only had a multiplier effect. The impact of all of this is often borne by women and girls who are already held back by gender and economic inequalities as well as deeply engrained social norms. In the same vein, as countries slowly move from response to recovery, women and girls can be a fountain of solutions in leading green jobs and building back in a climate-resilient way.

The EmPower: Women for Climate-Resilient Societies project, jointly implemented by the United Nations Environment Programme (UNEP) and UN Women and supported by the Swedish Development Cooperation Agency, puts gender equality at the heart of climate action. Through UNEP, the project focuses on harnessing renewable energy to build resilient livelihoods for women in rural Bangladesh, Cambodia and Viet Nam. The project also works on transforming policies and institutions, amplifying evidence and voices and fostering regional commitment in this regard.

With these extraordinary circumstances, the project is conducting a rapid assessment looking to understand the impacts of the crisis on the livelihoods and well-being of rural women (farmers and entrepreneurs reliant on natural resources). In Bangladesh this study has been undertaken in five regions- Bhola and Cox's Bazaar in the south, Kurigram in the north and Manikganj and Sirajganj in the heart of Bangladesh. In addition to this, the assessment also considers the impact on renewable energy based businesses and small and medium enterprises.

This study and follow-up feeds directly into UNEP's COVID-19 strategic response- Block 2 (A transformational change for nature and people) and Block 2 (Building back better: Greening fiscal stimulus packages and accelerating sustainable consumption and production). More specifically- the findings and recommendations speak to Block 2B, addressing inequalities with a focus on marginalized and vulnerable groups, in this case being rural women in natural resource sectors and Block 3B and 3C, connecting with broader commitments to climate change and mobilizing support for green jobs.

Findings: What is the situation?

This assessment was undertaken in two parts. The first part is composed of a survey with 30 participants, all rural women and beneficiaries of the project from the five regions aforementioned. Respondents were mainly between the ages of 20 and 50, with the majority- 87% in the age range of 20-40 years, with one respondent younger than 20 years. Additionally, informal interviews and discussions with renewable energy businesses/ service providers helped to corroborate and supplement data emerging from the survey.

This rapid assessment was undertaken with the support of EmPower's project partner IDCOL and looked at how the crisis has affected the women's time, livelihood and income, health and well-being and access to social protection, in addition to concerns, needs and challenges that they are facing. The following findings emerged:



Time

Since the COVID-19 outbreak, respondents noted that time spent on unpaid care and domestic work has increased significantly with 33% noting that they now spend more than 6 hours a day on this. Gender inequalities still persist when it comes to division of unpaid care work, with older women mostly supporting younger women. Only 14% of respondents noted their husbands helped them with household work while 7% noted being helped by their sons. Prior to COVID-19, no one reported having more than 4 hours of free time per day; this has jumped to 43% of all respondents, likely due to lockdowns and the inability to pursue any livelihoods.



Health

For the most part, women have access to water for household use as well as for frequent handwashing, with 27% relying on government provided safe tube wells. Yet, 10% reported they usually bring water from someone else's house which has become very difficult to do during this pandemic. 63% stated they have access to a health clinic and a doctor in the community while 33% reported they did not. An overwhelming 90% felt that the health clinic is not equipped to deal with the COVID-19 outbreak. Only half of the respondents believed that healthcare workers had necessary personal protective equipment and only 37% believed that the health clinic had a vaccine refrigerator. Only 17% of respondents believed the health clinic has other basic facilities available with 43% saying they did not know. Most women rely on their husbands or family for information. 43% noted that community information sessions were taking place.



Livelihoods

Bangladesh presents an important case as 40% of the respondents noted that they have no earnings themselves. Of those who earn, the average daily income was US\$ 1.25 with the highest being US\$ 7.70 (earned by a tailor). While the 40% who do not earn an income rely solely on their husbands or family income, those earning make their livelihoods by selling vegetables, raising poultry, through tailoring and domestic work. The majority of them earn less than their husbands; 33% earn about the same as their husband and 3% noted being the primary earner. 33% reported less income since the COVID-19 outbreak, 39% reported less availability of supplies for their business and 11% reported less demand for their products. Conversely, 17%, those involved in poultry raising in Bhola and vegetable selling in Sirajganj reported more demand for their products since the outbreak. Reflecting on the impact of the pandemic on future income earning opportunities, many noted no impact, presumably because they don't earn currently. Yet some overarching concerns include not being able to afford basic goods, their husbands going out of business and losing capital.



Government Support

47% of respondents reported that they themselves have received food distribution handouts from the government. 53% reported there have been no government support or handouts in their community. When asked what kind of support the community is expecting, 73% reported cash handouts and 27% said food distribution. 67% of respondents reported that no financial incentives or loan concessions were being made available to community members; 33% stated that they didn't know.



Other Challenges

While disruption from the lockdowns and loss of income are generally the biggest challenges, respondents also noted family problems emerging, by way of domestic violence and property-related clashes. Furthermore, financial problems such as insolvency and fear of losing access to basic services are also significant causes of concerns.

Impact on renewable energy businesses

- Overall sales of renewable energy products and services have been going down as community's willingness to invest in renewable energy equipment is very low after COVID- 19 as their priority is to save cash for essential needs. As a result, income is low but fixed costs remain quite high, making the whole cash flow more imbalanced.
- Some technology providers are facing difficulties in importing material components. Furthermore, many are struggling as a result of a total halt in installation of new projects due to restriction in movement.
- Access to affordable finance for a relatively smaller loan (to manage the working capital) has been a challenge and even if such loans are available, the criteria to avail them are not conducive for the small businesses. Furthermore, repayment of existing loans have also meant greater pressure.

What are the Opportunities?

- Build community awareness about livelihoods and healthcare and enable small at-home livelihood generation activities, in partnership with civil society organizations, to particularly support women without an income
- Generate new income for women already involved in vegetable production, poultry and livestock sectors for subsistence, by helping them access new supply chains and access new markets.
- Provide training support on digital marketing strategies to small scale renewable energy enterprises as well as to women micro-entrepreneurs to help them adapt.
- Build capacity of local governments to be able extend social support for all vulnerable communities and invest in financial incentives and loan mechanisms for unregistered businesses, labourers and agricultural workers
- Create effective market linkages for essential goods and services to continue to reach remote, rural communities
- Focus on renewable energy-based storage options to increase longevity of agricultural products, poultry, livestock based on growing demands in the community

Solutions: What are the next steps?

While this sample may not be representative of various challenges across Bangladesh, some extrapolations can be made. This assessment is a starting point to engage actors across the spectrum to support women in climate-sensitive communities. There are a number of opportunities that the study presents; however it is essential that the role of women is emphasized in the economic recovery and their roles in climate mitigation and adaptation alongside this crisis are promoted.

Government partners

- Establish and implement COVID-19 recovery policies at the national and local levels that take climate vulnerability into consideration and help communities build back better
- Prioritize green jobs for women in employment schemes and in skill development in the recovery period
- Engage local governments in rural livelihood creation with renewable-energy based livelihoods in particular- through policy, technology and fiscal packages for enterprises

Private sector: Finance

- Ease the eligibility criteria and requirement for collaterals for borrowers running SMEs
- Extend moratoriums on the repayment of loans for smallholders
- Provide financial incentives for entrepreneurs and SMEs in agriculture, natural resources, renewable energy products to continue running businesses, expand demand and supply chains online
- Build awareness about existing financial schemes and initiatives at the district and local levels
- Organize training, awareness and handholding sessions for smaller and unregistered businesses on how to mobilize capital and resources

Private sector: Technology

- Prioritize clean-energy innovations for services like poultry farming, agriculture, agro-processing and healthcare refrigeration responding to the needs of the community
- Tap into network of decentralized renewable energy providers to build awareness at the community level of renewable energy options
- Initiate partnerships with multilateral financial institutions, banks and development partners and establish end-user financial mechanisms

Civil Society

- Reach women and girls in remote and climate-vulnerable communities with information about healthcare
- Engage men and boys in sharing domestic and care work that is currently being borne by women and girls
- Advocate solutions and work with partners including government and private sector to focus on alternate livelihood creation and/or adapting existing agrarian livelihoods to help bounce back from the crisis

EmPower: Women for Climate-Resilient Societies is a partnership between:



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