

Annexes: Households Economic Security assessment of Barishal urban slum areas, Bangladesh

May 2021

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Annex 1: Terms of Reference

Terms of Reference for Household Economic Security Assessment and Analysis in Barishal District of Bangladesh

Background

The BDRCS/ BRC V2R programme assessments carried out in 2015/2019 revealed that people living in 16 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. This 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) will implement a three-year programme providing skills development and employment for men and women in current or emerging growth sectors of the economy. The project will be implemented in 16 Barishal slums and will have four 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.

As pointed out, the project responds to the findings from the BDRCS/ BRC assessments conducted in 2015 and in 2019, revealing that the vulnerabilities suffered by the people living in the 16 Barishal slums are compounded by rapid urbanisation due to increased economic migration from rural areas, with migrants lacking skills for the urban labour market, leading to an increase in socio-economic isolation. Moreover, the environment is also densely populated and has poor land management and underdeveloped infrastructure. These features result in most people in the slums living on or below the poverty line and having little resources to recover from disasters, therefore they often end up taking out loans to survive, which they cannot repay, leading to rising poverty. Many adopt negative coping behaviours to survive, such as skipping meals and withdrawing children/youth from school to contribute to the household income.

To address overall poverty among those living in the 16 slum communities, the project will address 9 key root causes:

1. Lack/limited skills relevant to employment
2. Limited financial literacy and business management skills
3. Limited access to cash and other assets to establish profitable businesses
4. Exposure of livelihoods and assets to extreme weather events and multiple hazards
5. Limited coping capacities for disasters
6. Lack of information about and linkages to labour market opportunities

7. Cultural and practical barriers preventing women from accessing jobs
8. Limited say of women in household decision making
9. Lack of formal or informal community structures to facilitate community development

Purpose and Objective of the Assessment

The main objective of the survey is to gather socio-economic baseline data before the intervention which will serve as a benchmark for monitoring project impact at the end of the project. In addition, the 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.

Given the Covid19 pandemic and the related restrictions in country, BRC and BDRCS are looking for an international delegate who is familiar with the HES methodology and who can provide a remote guidance and technical support to the local programme team who will be in charge to carry on the field surveys. The international delegate will be designated as “the consultant” all along the document to make it clear that he/she is responsible on providing the right guidance and instructions to the field team.

Specific tasks

Data to be collected should inform the main indicators of the project and then should respond to the following questions. The results should help to better refine the proposed activities of the project.

- How people in different social and economic circumstances get the food and cash they need? (*Indicators to be informed: level of income, indebtedness, women’s contribution to household expenditure*)
- What are their assets, opportunities and the constraints they face in integrating in the labour market in Barishal city? (*Indicators to be informed: level of professional skills, financial literacy, Entrepreneurial skills*)
- 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? (*coping strategies, saving schemes, DRR measures*)
- How intra-households and group interactions influence the way in which decisions are made and the way people can access jobs (*Indicator to be informed: household decision making index score*)
- 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?

Whenever possible the above questions should be answered applying a gender and inclusion lens (i.e., noting the different needs and capacities of women, men, transgender, people living with disabilities, ethnic minority groups or other vulnerable groups)

Scope of Work

1. Identify livelihoods and socio-economic groups, and their characteristics (segregated by age, gender, disability and other vulnerabilities)

- Main livelihoods groups in location of intervention
- Socio-economic groups and their characteristics, characteristics of the most vulnerable
- Level of incomes at individual and household level
- Household consumption score, patterns and priority need as expressed by men and women
- Household food and income sources and seasonal trends
- Household dependency on markets and purchase power
- Household multidimensional poverty index

- 2. Identify skills, assets; barriers and constraints (segregated by age, gender, disability and other vulnerabilities)**
 - level of skills and knowledge in the domains of financial literacy, managerial and entrepreneurial skills, marketing skills
 - Level to which the livelihoods are focussed to / in line with the needs of the market and the community participation in market-oriented producer groups
 - challenges faced in business practices including practical, social, cultural, disability and gender barriers
 - challenges faced in getting employed including practical, social, cultural, disability and gender barriers
 - saving behaviours and practices in managing cash
 - skills to access digital service

- 3. Estimate HES thresholds, gaps and support needs (focussed on income and livelihood, segregated by age, gender, disability and other vulnerabilities)**
 - Identify food security status
 - Define household economic security thresholds: survival threshold and livelihoods protection threshold
 - Identify the household economic security gap
 - Identify target groups requiring support
 - Identify priority needs to increase access to jobs

- 4. Intra-household interactions: identify and assess**
 - Women's access and control over productive resources
 - Women's household Decision-making score
 - Women's contribution to household expenditures
 - Division of tasks in the household
 - Prioritisation of use of food and family resources among family members
 - Participation of women in women groups, saving groups and interest
 - Identify any protection / SGBV risks

- 5. Risks, coping mechanisms, safety nets: identify (segregated by age, gender, disability and other vulnerabilities)**
 - Level of the coping strategy index score
 - Level of understanding and application of risk exposure and main DRR measures applied to protect livelihoods- at individual level
 - Availability and functionality of social safety nets, public works schemes, social protection schemes and their shock responsiveness
 - Level of knowledge and access to social safety nets, public works schemes, social protection schemes for the communities
 - Individual Level of access to financial services (savings, credit, insurance, receive/send money)
 - Individuals Level of participation in saving groups, cooperatives, business groups etc.
 - Challenges to access social safety nets, public works schemes, social protection schemes in general times and at times of shocks.
 - Level of knowledge and access to financial services, skills development services offered by local authorities (under national Poverty alleviation plans/social development plans)

- 6. Labour market opportunities: identify and assess (segregated by age, gender, disability and other vulnerabilities)**
 - Individuals Level of knowledge of job opportunities in the area

- Job opportunities that exists in that area (who is recruiting) that are in line with the skills and knowledge of the communities.
- Availability and access to labour market information and services related to it
- Availability and access to job counselling, vocational training services.
- Potential stakeholders and partners to respond to the identified needs

Methodology

The consultant will be required to develop an appropriate methodology and present this in their proposal. The consultant should use the RCRC HES guidance for reference in developing the toolkit. The consultant also needs to incorporate indicators from the project logical framework where ever to develop the questionnaires of the assessment so that the findings from the assessment can alternatively serve as the baseline for the project. The consultant should adequately mainstream gender, diversity and protection into their proposed methodology.

Deliverables

Following is the list of deliverables to be submitted by the consultant:

1. An inception report with detailed assessment work plan and methodology (following the BRC Team review)- before starting the assessment
2. A first draft of the Household Economic Security Assessment report- submission by **15th of April 2021**
3. The HES findings corresponding to appropriate indicators in the logical framework of the project - **as part of the draft report (15th April 2021)**
4. A half-day workshop in Bangladesh with the BRC /BDRCS team to present main findings and recommendations – to give opportunity to the programme team management and community representatives to validate the findings and make necessary changes. A final report on the findings of the Household Economic Security Assessment- submission by **20th of May 2021**
 - The report will have substantive sections that mirror the numbered scope above.
 - It is expected that the study will be approximately 35 single-spaced pages (not including tables and annexes.)
 - An annex to the report will contain a list of contacts, informants and organisations consulted (both public and private)
 - An annex of the list of data reviewed sources and references
5. An executive summary (3-4 pp) – together with the final report

The consultant should keep the BRC team regularly informed of progress on key issues arising that may require additional direction or suggestions for other key informants or reference materials.

The scope of the work may be revised depending on the coverage and quality of the information available.

Responsibilities of the consultant:

- Develop the necessary tools to be used by for the primary data collection (individual questionnaires, FGD questionnaires, observation check list...)
- Brief the BRC Programme manager and the data collection team leaders in using the developed tools
- Hold daily catch up with the data collection team leaders to debrief on the findings of the day and give orientation for the next day

- Receive and analyse the daily reports and any data received from the data collection teams leaders
- Support the PMEAL manager to carry on the analysis of data on KOBO
- Draft the preliminary report
- Draft the final report and the summary

Responsibilities of BRC and BDRCS Team: (This is subject to change as per practical ground requirements)

- BRC UKAM Programme Delegate - HES Assessment Manager: he will be responsible for:
 - ✓ forming the assessment team,
 - ✓ coordinating the assessment team,
 - ✓ Giving additional technical orientation to the data collection teams,
 - ✓ supporting the consultant to establish the workplan of the assessment
- BRC PMEAL manager- Responsible for
 - ✓ entering questionnaire into KOBO
 - ✓ ensuring the data collection is done according to the timeline/workplan defined together with the consultant,
 - ✓ organising the catch up with the consultant and the team leaders,
 - ✓ Uploading data from Kobo and proceed to their cleaning and preliminary analyse
 - ✓ Assisting the consultant in the draft of the report
- BRC Livelihood Adviser, remotely based, will
 - ✓ provide inputs on all aspects of the assessment
 - ✓ review, feedback on the reports
- BRC Bangladesh UKAM Programme Team - will:
 - ✓ provide all necessary information as required by the Consultant.
 - ✓ provide all necessary technical support in country for data collection including selection of enumerators (among volunteers) and their training
 - ✓ act as team leaders of the data collection teams
 - ✓ participate in the daily catch up with the consultant
 - ✓ participate in the analysis
- BDRCS team will:
 - ✓ facilitate the field visits
 - ✓ work alongside BRC team in data collection and gathering.
 - ✓ provide necessary technical support as required from Dhaka.
 - ✓ facilitate the meeting with some key stakeholders as required.
- BRC/BDRCS Team will be reviewing the proposed methodology, inception report, questionnaires, summary report and final report and provide necessary feedbacks.

Annex 2: Methodological tools

List of tools adapted from the HES Guidance for this HES assessment in Barishal, a selection of tools from the guidance was chosen for this specific assessment and not all tools were used:

- 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.

Tool 1: FGD or KII with Institutions and Authorities Guide

| | | |
|--|---|---|
| Names of the Institutions/ organisations/ departments represented: | Name of main contact(s): | Telephone number of main contacts: |
| | | Date: Data collector: |
| Number of representatives present = Men- Women- | What types of representatives do they represent?: Men's, Women's, elderly, youth, children's, PWD, PLHA, workers, unions, authorities, other: (specify) | |
| <p>Total duration: 1 hours</p> <p>This guide can be used to interview a small group of KIIs or an individual. We recommend you try to bring together people from similar institutions to gather all their differing viewpoints.</p> <p><i>Note: choose in advance which questions you will ask to which stakeholder.</i></p> | | |

Introduction

- Introduce the team
- Introduce participants of the meeting
- Explain the aim of the assessment and areas of work.
- Explain that all the questions are related to the formal and informal communities of Barishal.
- Explain what we will do in this session and how long it will take
- Explain how results will be used (confidentiality: no names will appear in the final report)

General questions

EXPLAIN – we would like you to help us understand the types of income generation, work, labour and employment people in your communities/households so we have broken income generating strategies down into 4 categories:

| EXISTING INCOME GENERATING & LIVELIHOOD STRATEGIES | | | | | |
|--|--|--|--------------|------------|----------------|
| <p>What are the types of examples of income generation and livelihoods strategies that men and women use?</p> <p><i>SELECT any of the examples in row 1 that are mentioned.</i></p> <p><i>LIST all other examples under men and women.</i></p> <p><i>Youth, PWD and elderly OPTIONAL questions - If you are interviewing someone with a special knowledge of Youth, PWD or elderly, then ask them to complete those columns (if not move to next question).</i></p> | | | | | |
| | Men | Women | Youth | PWD | Elderly |
| Select any mentioned | Daily Labour Rickshaw Puller, Construction Worker, Trader, small business, industry worker, | Housemaid/Cleaner Construction worker Industry worker, Small business Vendor Seasonal food production & sale, | | | |
| List any not mentioned | | | | | |
| <p>In an average household what approximate levels of social assistance are received per household per month (BDT)</p> <p>Elderly</p> <p>Disabled</p> <p>Unemployed</p> <p>Widow</p> <p>Religious (Zakat / Fitra)</p> <p>List other?</p> | | | | | |

DRR - USE THIS SECTION WITH ANY SPECIALIST INFORMANT (District Disaster and Relief Officer from DC Office)

What are the main hazards and risks to these income generation/livelihood strategies?

do not prompt –

1 – Flood / water logging, 2- Cyclone, 3- Storm / Tidal surge, 5-Fire, 6-Industrial accident/spillage (for workers), 7-unrest/rioting/family feud, 8- price rises, 9-health epidemics, 10 – sewage sludge spillover 11 Other (specify)

Are people able to prepare and protect their households from shocks?

No / A little/ A lot / Don't know

What preparedness and disaster risk reduction measures do they use to protect their households? (*Don't prompt*)

- Location of evacuation points/centres –
- Have you heard an early warning signal/siren?
- What to do in the event of hearing an early warning signal/siren –
- how to prepare your household for common hazards (such as floods, cyclones etc)?
- Do people use to make savings (“under mattress” or in financial institutions)
- Have you heard about awareness session led by the CDMCs?
- Any protection taken for your house? For your assets?
- TEAM TO ADD OTHERS
- Others

In your experience, are workers informed about disaster risks at their workplace ? Yes/No
Are you aware of any employers that carry out training in disaster prevention and possible responses to disasters? Yes/No

Are people able to protect their income generation and livelihoods from shocks?

No / A little/ A lot / Don't know

What disaster risk reduction measures do they use to protect their income generation and livelihoods strategies?

- Saving money
- Insurance
- Elevation of houses or business space
- Protected storage
- Temporary relocation of assets

- List Others

Do you have other suggestions of how people can reduce the impact of shocks on their IG activities?

How has COVID impacted income generation and livelihood strategies? No / A little/ A lot / Don't know

How?

Are there any specific livelihoods/IGAs that have been affected a lot by the Coronavirus pandemic?

Which & How?

Protection and GBV - USE THIS SECTION WITH ANY SPECIALIST INFORMANT

(Women's affairs department etc)

NOTE – record non-specific Details ONLY:

Do any people in your community face particular risks when working?

- Women
- Girls
- Men
- Boys
- elderly men
- elderly women
- migrants or refugees who may face different risks.
- If they specify particular groups of people, there could be follow up questions to understand what kind of risks they face.
- LGBTI individuals
- people with disabilities
- sex workers
- other

To your knowledge, do people in your community ever experience coercion (doing something against their will)?

- sexual exploitation (yes/no)
- forced labour (yes/no)
- forced recruitment into criminal gangs (yes/no)
- other (yes/no)

Non specific Details ONLY:

To your knowledge, do people in your community ever experience:

- gender based violence
- other forms of violence
- Deliberate prevention/access to markets for certain groups, deliberate discrimination for access to jobs or employment.

Non specific Details ONLY:

To your knowledge, do people in your community ever experience:

- Deliberate prevention of access to markets for certain groups?
Yes/No Who? Add group.
- Deliberate discrimination for access to jobs or employment

Yes/No

Who? **Non specific Details ONLY:**

**Do people feel comfortable reporting these issues? Yes/No
If yes, where do they report the issues?**

What physical, logistical, legal or educational issues prevent women, adolescent girls and other at-risk groups from accessing livelihoods opportunities? (and/or sustain gendered divisions in income-generating activities?)

- mobility or transportation issues
- childcare and other domestic responsibilities (including food preparation, collecting water or firewood, caring for sick or elderly family members, washing clothes)
- literacy
- traditional understanding of acceptable roles for women and men in the community
- Traditional understanding of acceptable roles for men and women by employers
- access to training for non-traditional roles
- disabilities
- legal barriers preventing refugees from accessing jobs in the formal sector
- legal barriers to ownership of property, land or other productive assets;
- lack of training

other

Have women's domestic responsibilities increased during the Covid crisis? Yes/No

What is the balance of power between women and men in accessing and controlling productive assets?

- Men have control over access to productive assets
- Women and men have equitable access to and control over productive assets
- Men have more control and access than women over productive assets
- Other/add narrative

What are the risks of backlash associated with women, adolescent girls and other at-risk groups engaging in economic programmes—particularly by intimate partners and/or family members?

MARKET DEMAND/GAP IN GENERAL

Which EXISTING livelihood and income generation strategies show potential for expansion or improvement in Barishal?

| Men | Women | Youth | PWD | Elderly |
|-----|-------|-------|-----|---------|
| | | | | |

What are the main challenges to develop these income generation and Livelihoods strategies:
SELECT from -

skills/ equipment/ literacy /numeracy/ access to capital, credit/ cultural barriers (which ones)/ discrimination /lack of marketing skills / lack of entrepreneurial skills / market links /List others

Which skills or types of training and experience are most needed for different types of people in Barishal? (list for each category)

| Men: | Women: | Youth | PWD | Elderly |
|------|--------|-------|-----|---------|
| | | | | |

Why are these skills lacking in Barishal?

SELECT -

- Access or transport issues
- Training is too expensive,

- trainings not available,
- lack of literacy,
- Lack of numeracy
- Lack of tools/equipment,
- cultural barriers
- discrimination
- List others

Are there products for which demand is not satisfied in Barishal?

None/ A little/ A lot/ Don't know/N/A

Examples?

Are there **services** for which demand is not satisfied in Barishal?

SELECT - financial services, first aid, delivery services, sanitation, hygiene, water, transport of water, electronic/mobile repair, List others

PLANS AND PROJECTS

Which government departments, organisations, NGOs or Community based organisations are operating in the community and what types of projects are they running? (*List Organisations and Summarise if livelihood, income generation, skills, DRR or women's empowerment and youth or disability focused*)

Organisation _____ Summary

Are there any existing or planned public work schemes by government or NGOs (such as cash for work)? Yes/No

Organisation _____ Summary

If yes, who can participate?

| | | | | | |
|-----|-------|-------|-----|---------|--|
| Men | Women | Youth | PWD | Elderly | |
|-----|-------|-------|-----|---------|--|

In which communities will the project take place?

| |
|--|
| <p>Are there any new sectors of employment opportunities that you forecast growing in this area?</p> <p>Are there any new growing sectors as a result of the Coronavirus pandemic?</p> |
| <p>Are there any large local, national or multinational companies that are planning to move to the district or region that may provide employment opportunities (list & describe briefly)?</p> |
| <p>Do any cooperatives/ associations exist? Yes/No.</p> <p>Which?</p> |
| <p>Where do they exist?</p> |
| <p>How well do they work?</p> |
| <p>Are there women's savings groups in this area? Yes/No.</p> <p>Details</p> |
| <p>Are there local social safety net/social protection programmes? Yes/No</p> <p>Details</p> |
| <p>If yes who has access to these? SELECT: Men/ women/ youth/ PWD/ elderly?</p> |
| <p>Are these programmes/schemes shock responsive (are they able to react to hazards and shocks and maybe expand to include more people, or to give more support)? Yes/No</p> <p>Details:</p> |
| <p>Do you have any assessment/ plans/ programme documents to help us understand the opportunities that you could share?</p> <p>Yes/No</p> <p>Details</p> |
| <p>Can you share any experiences that you have related to employment and self-employment working with women/ youth in Barishal? (Optional - For women / youth departments)</p> |
| <p>Are there any lesson learned concerning this topic from past and ongoing experiences? What works and doesn't, and why?</p> <p>What need to be improved?</p> |

Closing

- Expression of gratitude
- Repeat how results will be used
- Ensure that documents requested for desk review (secondary information) are collected, or (if not directly available) agree on how these will be made available at a later stage
- Ask for contact details for other key people you should talk to

Tool 2: FGD or KII with Local Community Representatives

(women's group separate)

| | | |
|---|--|---|
| Name of the community: | Name of main community leader: | Telephone number of main community leader: |
| Type of community Formal, informal, illegal settlement, Government settlement other? | Population: | Date: Data collector: |
| Number of community representatives present = Men- Women- | What types of representatives and what organisations do they represent?: Men's, Women's, elderly, youth, children's, PWD, PLHA, workers, unions, authorities, other: (specify) | |

- Introduce the team
- Introduce participants of the meeting
- Explain the aim of the assessment and areas of work.
- Explain that all the questions are related to the formal and informal communities of Barishal.
- Explain what we will do in this session and how long it will take
- Explain how results will be used (confidentiality: no names will appear in the final report)

SOCIO-ECONOMIC GROUPS:

SOC/EC GROUP ACTIVITY – Use the 3 socio-economic category cards (and follow detailed instructions in the handout)

EXPLAIN – we would like you to help us understand your communities better by helping us to categorise people by 3 socio-economic categories of Poor, Middle and better off:

ASK - **What are the kinds of social, economic or employment factors that make each of the households more likely to be poor, middle or better off?** (there is a list of ideas in the handout)

EXPLAIN - that we will talk about income generation and employment types in detail later.

RECORD - people's ideas briefly on flip charts or large papers (see handout for instructions).

| | | | |
|---|-----------------|-------------------|-----------------------|
| What kind of characteristics does a HH that is Poor/middle or better-off' demonstrate? | (A) Poor | (B) Middle | (C) Better off |
|---|-----------------|-------------------|-----------------------|

| | | | |
|---|-----------------|-------------------|-----------------------|
| What kind of characteristics does a HH that is Poor/middle or better-off' demonstrate? | (A) Poor | (B) Middle | (C) Better off |
| • List the factors that people mention | | | |
| List the 3 main sources of income for these categories of Poor/middle/better off households | 1. 2. 3. | 1. 2. 3. | 1. 2. 3. |
| NOW give each community representative 10 counters | | | |
| EXPLAIN – these 10 counters represent all the households in the community. | | | |
| ASK - What proportion of households do you think fall into which socio-economic group? | | | |
| Number of counters in each soc/ec group = | | | |
| TOTAL Number of counters = | | | |
| Percentage (calculate later) = | | | |

UNDERSTANDING LIVELIHOOD AND INCOME GENERATING STRATEGIES:

| | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|
| <p>ACTIVITY – What Proportion of the population use the main livelihoods & income generation strategies?</p> <p>Hints - Use the 4 LH /IGA category cards and 10 counters per representative</p> <p><i>proportional pilling – ask people to spread their 10 counters across the 4 employment/LH/ IGA types for what categories of work men in the community do first. STOP AND COUNT & RECORD</i></p> <p><i>Then do for women,(then Youth, PWD and elderly if time)</i></p> <p>RECORD numbers and calculate % later</p> | | | | | |
| (record numbers and calculate % later) | Men | Women | Youth | PWD | Elderly |
| Salaried employment | Number: % | Number: % | Number: % | Number: % | Number: % |

| | | | | | |
|----------------------------|--------------|--------------|--------------|--------------|--------------|
| Daily labour skilled | Number: % | Number: % | Number: % | Number: % | Number: % |
| Daily labour unskilled | Number: % | Number: % | Number: % | Number: % | Number: % |
| Small Business | Number: % | Number: % | Number: % | Number: % | Number: % |
| Informal income generation | Number: % | Number: % | Number: % | Number: % | Number: % |
| TOTAL COUNTERS: | | | | | |

Livelihoods Development and Barriers

| | |
|---|---|
| Which existing livelihood and income generation activities show potential for expansion or improvement in Barishal? | |
| What are the main challenges to develop these income generation and LH strategies | skills/ equipment/ literacy /numeracy/ access to capital, credit/ cultural barriers (which ones)/ discrimination /lack of marketing skills / lack of entrepreneurial skills / market links /List others |

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: | Summarise if livelihood, income generation, skills, DRR or women's empowerment and youth or disability focused: |
| | |

UNDERSTANDING SOCIO-ECONOMIC GROUP CHARACTERISTICS:

| | Poor | Middle | Better off |
|--|---|---|---|
| What knowledge and skills do people in these groups have? SELECT FROM | Skill level of HH members: 1 = None 2 Basic literacy 3 Basic numeracy 4 Skilled manual trade 5 Professional qualifications | Skill level of HH members: 6 = None 7 Basic literacy 8 Basic numeracy 9 Skilled manual trade 10 Professional qualification | Skill level of HH members: 11 = None 12 Basic literacy 13 Basic numeracy 14 Skilled manual trade 15 Professional qualification |
| What knowledge and skills do people in these groups have? SELECT FROM | Education level of HH members: 1 Madrasa 2 Elementary 3 Secondary 4 Advanced | Education level of HH members: 5 Madrasa 6 Elementary 7 Secondary 8 Advanced | Education level of HH members: 9 Madrasa 10 Elementary 11 Secondary 12 Advanced |
| Do these groups own or have access/rent or share crop or use of land? | Yes/No Is the land nearby or far/back in home village Typical size of land? Typical crops? | Yes/No Is the land nearby or far/back in home village Typical size of land? Typical crops? | Yes/No Is the land nearby or far/back in home village Typical size of land? Typical crops? |
| Do these groups own or have access to, share or use livestock? | None/ a Little/ A lot/ Don't know/ NA | None/ a Little/ A lot/ Don't know/ NA | None/ a Little/ A lot/ Don't know/ NA |
| Do these groups own or have access to, share or use poultry? | None/ a Little/ A lot/ Don't know/ NA | None/ a Little/ A lot/ Don't know/ NA | None/ a Little/ A lot/ Don't know/ NA |
| Do these groups do seasonal migration? | None/ A little/ A lot / Don't know/ NA | None/ A little/ A lot /Don't know/ NA | None/ A little/ A lot /Don't know/ NA |
| Do people have Access to credit: • Loan shark/informal | | | |

| | | | |
|--|--|--|--|
| <ul style="list-style-type: none"> • Shop • Business person • MFI (BRAC, etc) • Bank • Community loans scheme, • family/neighbour • Other (specify) | | | |
|--|--|--|--|

UNDERSTANDING HAZARDS AND PREPARATION BY SOCIO-ECONOMIC GROUPS

| HAZARDS & PREPARATION BY SOC/EC GROUPS | | | |
|--|------------------------------|------------------------------|-----------------------------------|
| | Poor | Middle | Better off |
| <p>What are the main hazards and risks to Income generation & livelihoods strategies for each category. (<i>Try not to prompt</i>).</p> <p>1 irregular income, 2 badly paid, 3 flooding/water logging 4 health epidemics (including covid) 5 fire, industrial accidents/spillage, 6 unrest/rioting/family feud 7 price rises 8 cultural barriers, 9 discrimination, 10 job security, 11 cyclone/storm surge/tidal surge/ river bank/land erosion 12 availability of capital/credit 13 sewage sludge spillover 14 List others</p> | | | |
| Are poor/ middle/ better off affected more than | No / A little/ A lot / Don't | No / A little/ A lot / Don't | No / A little/ A lot / Don't know |

| | | | |
|--|-----------------------------------|-----------------------------------|-----------------------------------|
| others? | know | know | |
| Which IGA/livelihood strategies are affected more than others? (List) | | | |
| Are people able to prepare and protect their households / household asset from shocks? | No / A little/ A lot / Don't know | No / A little/ A lot / Don't know | No / A little/ A lot / Don't know |
| Are people able to protect their income generation and livelihoods from shocks? | No / A little/ A lot / Don't know | No / A little/ A lot / Don't know | No / A little/ A lot / Don't know |
| How has COVID impacted different livelihood strategies? | No / A little/ A lot / Don't know | No / A little/ A lot / Don't know | No / A little/ A lot / Don't know |
| Do you have other suggestions of how people can reduce the impact of shocks on their livelihood/IGA? | | | |
| <i>Are workers informed about disaster risks in their workplace?</i> | Yes/No/Don't Know Details | | |
| <i>Do any employers carry out training in disaster prevention and possible responses to disasters?</i> | Yes/No/Don't know Details: | | |

Protection and GBV - OPTIONAL - USE THIS SECTION WITH WOMEN'S SQUADS OR ANY OTHER RELEVANT ACTOR AT COMMUNITY LEVEL -

Do not record Real Life Stories, but information in general:

Do any people in your community face particular risks when working? (ask people to list the ones they think and then prompt for others)

- Women
- Girls
- Men
- Boys
- elderly men
- elderly women
- people with disabilities
- migrants or refugees (who may face different risks).
- Lesbian Gay, Bisexual and transgender Individuals (LGBTI) [if information gaps, then prompt for Transgender]
- sex workers
- List Others - (If they specify particular groups of people, there could be follow up questions to understand what kind of risks they face.)

To your knowledge, do people in your community ever experience coercion (doing something against their will)?

- sexual exploitation (yes/no)
- forced labour (yes/no)
- forced recruitment into criminal gangs (yes/no)
- forced recruitment into trafficking (yes/no)
- other (yes/no)

Do not record / encourage giving Real Life Stories, but information in general:

To your knowledge, do people in your community ever experience:

- gender based violence Yes/No
- other forms of violence Yes/No
- Deliberate prevention/access to markets for certain groups (age, gender, others) Yes/No
- Who?
- Deliberate discrimination for access to jobs or employment. (age, gender, others) Yes/No
- Who?
- Does any specific age group of male / female face any discrimination due to their age? Yes/No.

| |
|---|
| <p>- Who?</p> <p>Do not record Real Life Stories, but information in general:</p> |
| <p>Do people feel comfortable reporting these issues? Yes/No If yes, where do they report the issues?</p> |
| <p>In general, what issues prevent vulnerable groups (such as women, adolescent girls, people with disabilities and the elderly) from accessing livelihoods or income generation opportunities? (Show the list and ask the group to pick which are the most important)</p> <ul style="list-style-type: none"> • People's ability to move around and access transports • childcare and other domestic responsibilities (including food preparation, collecting water or firewood, caring for sick or elderly family members, washing clothes etc.) • literacy • traditional rules about what women can do in the community • Traditional understanding of acceptable roles for men and women by employers • access to training for non-traditional roles • disabilities • legal barriers preventing refugees from accessing jobs in the formal sector • legal barriers to ownership of property, land or other productive assets; • lack of training • other |
| <p>Have women's domestic responsibilities increased during the Covid crisis? Yes/No</p> |
| <p>What is the balance of power between women and men in accessing and controlling productive assets, tools and equipment for work and income generation?</p> <ul style="list-style-type: none"> • Men have control over access to productive assets • Women and men have similar or equitable access to and control over productive assets • Men have more control and access than women over productive assets • Women have no control over or access to productive assets • Other/add detail: |
| <p>What are the potential negative consequences from women and adolescent girls being encouraged to join in more livelihood and income generation projects and opportunities? Will they face pressure from family or other people? YES / NO If so what? (details) (Do not prompt)</p> <ul style="list-style-type: none"> • Arguments and fighting in the household (Domestic violence) • Divorce |

- **Separation**
- **Being sent away (back to family home?)**
- **List Other:**

COMMUNITY PROFILING

Community profiling:

Are there any minority religious / transgender / ethnic / caste based or other marginalised groups, IDPs, refugees or population movements? Yes/No

List Details:

Are there any local tensions/ rivalries/ jealousies etc. ? Yes/ No

List Details (for example water logging and some being affected more than others)

Closing

- Expression of gratitude
- Repeat how results will be used
- Ensure that documents requested for desk review (secondary information) are collected, or (if not directly available) agree on how these will be made available at a later stage
- Ask for contact details for other key people you should talk to

Tool 3: FGD with socio economic groups

(Men & Women separately and do Vulnerable Groups VGs separately, if possible)

| | | |
|----------------------------------|---|---|
| Name of the community: | Name of community contact person in group: | Telephone number of contact person in group: |
| Enumerator: | Date: | Which socio-economic group is this FGD with?: Better off/ middle/ Poor |
| Number of people in the meeting: | Is this a FGD with ONLY people from these vulnerability groups: Youths, Elderly, PWD, chronically sick/PLHA or their carer or representatives etc | Place of meeting |

- Introduce the team
- Explain the aim of the assessment and areas of work.
- Explain that all the questions are related to their community in Barishal.
- Explain what we will do in this session and how long it will take
- Explain how results will be used (confidentiality: no names will appear in the final report)
- Explain that we really need people to give us their honest views and let us know if we have not understood correctly.

Questions:

| | | | | |
|---|---|---|------------------------|--------------------------------|
| What are the main income generation and livelihood strategies of the men/women/people with [insert name of VG] in your households?: | Salaried employment (try to list by sectors : e.g. construction, textile, pharmaceutical industry, civil servant, fishery etc.) | Daily labour (if possible try to dispatch by sectors : construction, textile, h pharmaceutical industry .housekeeping, carrier at the market, fishery etc.) | Small business/ | Informal IGA/home based |
| List main types: | | | | |

| | | | | |
|--|-----------------------------------|----------------------------|------------------------------|---------------------------------------|
| <p>What are the main challenges and risks to these income generation and livelihood strategies? (prompt if necessary)</p> <p>SELECT:</p> <p>1 irregular income,</p> <p>2 badly paid,</p> <p>3 flooding/water logging/cyclone/ storm surge,</p> <p>4 health epidemics (including covid)</p> <p>5 fire,</p> <p>industrial accidents/spillage,</p> <p>6 unrest/rioting,</p> <p>7 price rises</p> <p>7 cultural barriers,</p> <p>8 discrimination,</p> <p>9 job security,</p> <p>10 tidal surge/ river bank/land erosion</p> <p>11 availability of capital/credit</p> <p>List others</p> | <p>Salaried employment</p> | <p>Daily labour</p> | <p>Small business</p> | <p>Informal IGA/home based</p> |
| <p>What are the main challenges that prevent people from developing or expanding these income generation and LH strategies (No need to prompt)</p> <p>SELECT:</p> <p>1 skills</p> <p>2 equipment</p> <p>3 literacy</p> <p>4 numeracy</p> <p>5 access to capital/credit</p> <p>6 cultural barriers</p> <p>7 discrimination</p> <p>8 lack of marketing skills</p> <p>9 lack of entrepreneurial skills</p> | <p>Salaried employment</p> | <p>Daily labour</p> | <p>Small business</p> | <p>Informal IGA/home based</p> |

| | | | | |
|--|---|---|---|---|
| 10 market links List Others) | | | | |
| Impact on Incomes of Covid: How Much has Covid impacted on Household incomes of these different categories of employment/income generation? | None/ A little / A lot/ Don't Know/ NA Details | None/ A little / A lot/ Don't Know/ NA Details | None/ A little / A lot/ Don't Know/ NA Details | None/ A little / A lot/ Don't Know/ NA Details |
| Which associations or groups do people who fall under each of these categories generally belong to? (e.g. unions / formal or informal groups or networks) | Salaried employment | Daily labour | Small business | Informal IGA/home based |

1. Sources and amounts of income:

Show the employment, labour, business and Income generation category cards

What is a typical average income for a man/woman/people with [insert name of VG] in this group (Poor/Middle or better off) per month from these types of income strategy?:

| | Typical average income of a man working in this group/month (BDT) | Typical average income of a woman working in this group/month (BDT) |
|---------------------|---|---|
| Salaried employment | Construction sector = Pharmaceutical sector = Textile sector = Civil servant = Hospital worker = City Cleaner = List others: | Construction sector = Pharmaceutical sector = Textile sector = Civil servant = Hospital worker = City Cleaner = List others: |

| | | |
|--|--|--|
| Daily labour - | | |
| Small business | | |
| Informal income generation | | |
| Typical amount of Remittances (within Bangladesh) received/household/Month (BDT): | | |
| Typical amount of Remittances (internationally) received/household/Month (BDT): | | |
| In an average household what approximate levels of Social assistance are received per household per month (BDT) | Elderly Disabled Unemployed Widow Religious (Zakat / Fitra) List other? | |
| Any Other incomes? | | |
| What is a typical / average amount of money that a Household in this group needs to borrow per month to meet expenditures? | | |

2. Sources of food (for your group):

Show and explain the Sources of food cards and ask whether there are any other important sources of food that we need to add.

Which are the 3 most important sources of food for households in this group (on average, throughout the last year)?

| | What are your households 3 main sources of food? |
|---|--|
| Market (purchase) | |
| Barter (exchange goods or services for other goods or services without using money) | |
| Gathering | |
| Food at work or in exchange for work/labour (e.g some people may get food when <u>working in hotels, as house workers, cleaners etc.</u>) | |
| Gifts from other households, | |
| Gifts from organisations or religious groups or <u>occasionally at functions.</u> | |
| Social assistance/food aid or meals from organisations | |
| Begging/scavenging | |
| Own production of crops/fruits/veg etc. | |
| Own production of animals. | |
| Own production of poultry or other small animals (rabbits etc). | |
| Own production through fishing | |
| List Other sources of food not in list above: 1. ? 2. ? 3. ? | |

3. Household expenses:

Show and explain the Household expenses cards and ask whether there are any other important expense that we need to add to the list.

Which are the 3 most prioritised expenses for Households (on average, in the last year)?

| | |
|--|--|
| Food | |
| Water | |
| Rent/house maintenance/repair | |
| Household equipment | |
| Soap and hygiene products | |
| Fuel (including, gas firewood, kerosene, electricity etc.) | |
| Laundry | |
| Health , illness, doctor fees, medicines etc | |
| School/Education | |
| Clothes/shoes | |
| Transport/travel | |
| Telephone/Mobile phone/internet | |
| Productive assets, equipment & tools for work | |
| Savings (of any kind) | |
| Repayment of loans/debts | |
| Recreation, entertainment | |
| Festivals, ceremonies | |
| Insurance premiums | |
| Other, explain (cosmetics, cigarettes/ tobacco ...) | |
| 1. | |
| 2. | |

4. Protection and GBV issues

Do not record real stories, only about groups in general

Do any people in your community face particular risks when working?

- Women
- Girls
- Men
- Boys
- elderly men
- elderly women
- People with disabilities
- migrants or refugees who may face different risks.
- Lesbian Gay, Bisexual and transgender Individuals (LGBTI) [if information gaps, then prompt for Transgender]
- sex workers
- List others: (If they specify particular groups of people, there could be follow up questions to understand what kind of risks they face.

To your knowledge, do people in your community ever experience coercion (doing something against their will)?

- sexual exploitation (yes/no)
- forced labour (yes/no)
- forced recruitment into criminal gangs (yes/no)
- forced recruitment into trafficking (yes/no)
- other (yes/no)

Do not record / encourage giving Real Life Stories, but information in general:

To your knowledge, do people in your community ever experience:

- gender based violence
- other forms of violence
- Deliberate prevention/access to markets for certain groups,
- Deliberate discrimination for access to jobs or employment.
- Does any specific age group of male / female face any discrimination due to their age

Do not record Real Life Stories, but information in general:

Do people feel comfortable reporting these issues? Yes/No

If yes, where do they report the issues?

What physical, logistical, legal or educational issues prevent women, adolescent girls and other at-risk groups from accessing livelihoods opportunities? (and/or sustain gendered divisions in income-generating activities?)

- People's ability to move around and access transports
- childcare and other domestic responsibilities (including food preparation, collecting water

| |
|---|
| <p>or firewood, caring for sick or elderly family members, washing clothes)</p> <ul style="list-style-type: none"> • literacy • traditional understanding of acceptable roles for women and men in the community • Traditional understanding of acceptable roles for men and women by employers • access to training for non-traditional roles • disabilities • legal barriers preventing refugees from accessing jobs in the formal sector • legal barriers to ownership of property, land or other productive assets; • lack of training • other |
| <p>Have women’s domestic responsibilities increased during the Covid crisis? Yes/No</p> |
| <p>What is the balance of power between women and men in accessing and controlling productive assets?</p> <ul style="list-style-type: none"> • Men have control over access to productive assets • Women and men have similar or equitable access to and control over productive assets • Men have more control and access than women over productive assets • Women have no control over or access to productive assets • Other/add detail: |
| <p>What are the potential negative consequences from women and adolescent girls being encouraged to join in more livelihood and income generation projects and opportunities? Will they face pressure from family or other people?</p> <p>YES / NO</p> <p>If so what? (details) (Do not prompt)</p> <ul style="list-style-type: none"> • Arguments and fighting in the household (Domestic violence) • Divorce • Separation • Being sent away (back to family home?) • List Other: |

5. Coping strategies & DRR

In general, what do the households in this group do when they: (tick strategies that are referred to)?

- a) don't have enough money for their expenses
- b) have they used since COVID began

| Coping Strategies | In general | Since crisis or COVID began |
|-------------------|------------|-----------------------------|
|-------------------|------------|-----------------------------|

| | | |
|--|---|---|
| Reduce the number of meals per day | | |
| Reduce the amount of food per meal | | |
| Do some members of the household eat less than others? | Yes/No If yes: Women? Men? Children? Elderly? Other? | Yes/No If yes: Women? Men? Children? Elderly? Other? |
| Do some members of the household eat before others? | Yes/No If yes, who eats last? Women? Men? Other? | Yes/No If yes, who eats last? Women? Men? Other? |
| Eliminate some types of food from the meal (i.e. meat) | | |
| Borrow (with or without interest) | | |
| Borrow food | | |
| Use savings schemes | | |
| Buy what you need on credit | | |
| Sale of household items | | |
| Sale of productive assets | | |
| Start new income activities | | |
| Send children away with family or other relatives/ friends | | |
| Withdraw children from school to support with income earning | | |
| Early marriage of girls | | If early marriage of girls is a strategy, are girls being married earlier than usual due to the covid crisis? Yes/No If yes, at what age are girls being married? |
| Labour migration | | |
| Intensifying local labour | | |

| | | |
|--|--|--|
| Wild food collection and sales | | |
| Begging | | |
| List Others not in list below: 1. ? 2. ? 3. ? | | |

6. DISASTER RISK REDUCTION:

Which DRR strategies are they personally aware of?

Ask people to raise a hand to indicate -

TOTAL NUMBER OF RESPONDENTS = _____

- Location of evacuation points/centres –
- Have you heard an early warning signal/siren?
- What to do in the event of hearing an early warning signal/siren –
- how to prepare your household for common hazards (such as floods, cyclones etc)?
-
- Savings
- Have you heard about hazard preparedness awareness session led by the CDMCs?
- Protecting household assets?
- List Others

Ask the group to list the **Income generation of LH preparedness strategies** for shock/hazards or disasters that they are aware of:

- Savings
- Insurance
- Elevation of business space (houses if home based)
- Protected storage places
- Temporary relocation of assets
- List Others

Ask people to raise a hand to indicate -

TOTAL NUMBER OF RESPONDENTS = _____

Strategies for protecting income in Covid times:

1. Were you able to protect your existing sources of household income? Fully protected/Partly protected/ not protected

- 1.1 If yes, what have you tried to do to protect your existing sources of income? List:
- 1.2 If, no what is stopping you from being able to protect your sources of income?
- Do not know what to do
 - There is nothing I can do
 - No money to make changes
 - No access to credit to make changes
 - List others
2. What could you do to protect your sources of income if you had more resources?
3. What new strategies or things (that you do not usually do) have you tried to do to get income?

7. Livelihood opportunities

| |
|--|
| <p>Which skills or types of training and experience are most needed for men/women people with [insert name of VG] in your group?</p> <ul style="list-style-type: none"> • Basic literacy • Basic numeracy • Financial literacy • Entrepreneurial and marketing skills • Manual Trade skills • Professional Qualifications? • List others? |
| <p>Why are these skills lacking in Barishal?</p> <ul style="list-style-type: none"> • Access or transport issues • Training is too expensive, • trainings not available, • lack of literacy, • Lack of numeracy • Lack of tools/equipment, • cultural barriers • discrimination • List others |
| <p>Are there products or services for which demand is not satisfied in Barishal?</p> <p>None/ A little/ A lot/ Don't know/N/A</p> <p>Examples?</p> <p>SELECT - financial services, first aid, delivery services, sanitation, hygiene, water, transport</p> |

| |
|--|
| of water, electronic/mobile repair, List others |
| What other employment, labour opportunities do you think could be available, expanded or successful? |
| What other types of small business could be available, expanded or successful? |
| <p>What types of more informal income generation (perhaps home based) do you think could expand?</p> <p>SELECT - poultry, food prep and sale, petty trade, tailoring, handicrafts,</p> <p>List others:</p> |
| <p>Are there any financial services available for income generation and LH development in your area? Yes/No</p> <p>Details :</p> <p>Are they accessible or used? Yes/No</p> <p>If not WHY ?</p> |
| <p>Are there any people or places where credit/loans are available in this area? Yes/No.</p> <p>Detail types and approximate levels of interest rates for each type):</p> <p>Are they accessible or used? Yes/No</p> <p>If not WHY ?</p> <p>What are the main reasons that you have to take out loans for?</p> <ul style="list-style-type: none"> • Food • Non productive assets • Rent/ shelter repair • Investing in business • School fees/education • Health costs/fees • Taxes • Death / Ceremony • Repay debts • Due to crisis, flood, cyclone, Coronavirus crisis etc? <p>Other (specify)</p> |
| <p>Are there any savings groups available in this area? Yes/No.</p> <p>Details:</p> |

| |
|--|
| Are they accessible or used? Yes/No WHY ? |
| What are your recommendations for the improvement of employment and self-employment in Barishal? |

Tool 4: Household Survey Questionnaire

- Introduce the Interviewers
- Explain: 'British Red Cross are gathering information about the community as we are hoping to run a project in the area'.
- Explain that all the questions are related to the formal and informal communities of Barishal.
- Explain that we will be asking a lot of questions about all the people in their household and how they make a living.
- It will take about 2- 3 hours.
- EXPLAIN: 'The information you give will be confidential and we will keep your information private and safe and their names will not appear in any report.'
- This is a HH Survey so try to gather the views of as many people in the HH as you can. You can interview any competent and knowledgeable person (18 and above) in the household, it does not HAVE to be the head of the household.

| | | |
|---|---|---|
| Name of the Interviewee: Type of interviewee : elder, male , woman, youth (other, specify) | Telephone number of interviewee: | GPS Location: Community name: Type of settlement: Formal / Informal / Government / Other (specify) |
| Enumerator name and telephone: | Date: | Household socio-economic group (as reported by a community rep): Better off / Middle / Poor |

| Household composition: | | | |
|-------------------------------|---|---------------|---------------|
| 1.1 | What is the total number of people who usually live in the household? | Men | Women |
| | | 81+ | 81+ |
| | Of all the people who usually live in this household, how many are: | 71 - 80 | 71 - 80 |
| | | [61 - 70] | [61 - 70] |
| | | [51-60] | [51-60] |
| | Elderly 60 and over | [41-50] | [41-50] |
| | Adults 36 - 59 | [31-40] _____ | [31-40] _____ |
| | Youth 18 - 35 | [18 - 30] | [18 - 30] |
| | | [5-17] | [5-17] _____ |

| | | | |
|-----|---|---|-----------------|
| | Children 5-17 Children 0-59 months | _____ [0-59 months]__ | [0-59 months]__ |
| 1.2 | How many vulnerable people in HH?: Disabled Chronically ill/PLWHA (AIDS) Other? | | |
| | Details on Types of Persons with Disabilities – for each disabled person please answer these questions: | <p>1. Do they have difficulty seeing, even if wearing glasses?</p> <p>a. No - no difficulty b. Yes – some difficulty c. Yes – a lot of difficulty d. Cannot do at all</p> <p>2. Do they have difficulty hearing, even if using a hearing aid?</p> <p>a. No- no difficulty b. Yes – some difficulty c. Yes – a lot of difficulty d. Cannot do at all</p> <p>3. Do they have difficulty walking or climbing steps? a. No- no difficulty b. Yes – some difficulty c. Yes – a lot of difficulty d. Cannot do at all</p> <p>4. Do they have difficulty remembering or concentrating?</p> <p>a. No – no difficulty b. Yes – some difficulty c. Yes – a lot of difficulty d. Cannot do at all</p> <p>5. Do they have difficulty (with self-care such as) washing all over or dressing?</p> <p>a. No – no difficulty b. Yes – some difficulty c. Yes – a lot of difficulty d. Cannot do at all</p> <p>6. Do they have difficulty communicating, for example understanding or being understood?</p> <p>a. No – no difficulty</p> | |

| | | | | | |
|-----|---|---|-------------|----------------|--------------|
| | | b. Yes – some difficulty c. Yes – a lot of difficulty d. Cannot do at all | | | |
| 1.3 | Name of head of household | | | | |
| 1.4 | Is the Head of Household | Female headed | Male headed | Elderly headed | Child headed |
| 1.5 | Skill level of HH members: 1 = None 2 Basic literacy 3 Basic numeracy 4 Skilled manual trade 5 Professional qualifications | Men | Women | Youth | |
| 1.6 | Education level of HH members: 1 Madrasa 2 Elementary 3 Secondary 4 Advanced | Men | Women | Youth | |
| 1.7 | How many pregnant or lactating women in HH? | | | | |
| 1.8 | Number of people earning income? Number of non-working adult and child dependents? Number of household members who have willingness and spare labour capacity to work or earn income (perhaps at home)? | | | | |

Main sources of income

Show and explain the 4 category cards for sources of income.
 Only complete the Youth, Elderly and PWD information if the HH contains such individuals.
[Number the 3 main sources in order of importance – 1 most important]

| What are the main sources of household income in order of importance and who earns this income in the household? | All Men in HH | All Women in HH | All Youths in HH | All Elderly in HH | All PWD in HH |
|--|----------------------|------------------------|-------------------------|--------------------------|----------------------|
| I. Salaried employment | | | | | |
| How much on average is earned per month? | | | | | |
| II. Daily labour skilled | | | | | |
| How much on average is earned per month? | | | | | |
| III. Daily labour unskilled | | | | | |
| How much on average is earned per month? | | | | | |
| IV. Small business | | | | | |
| How much on average is earned per month? | | | | | |
| V. Informal income generation | | | | | |
| How much on average is earned per month? | | | | | |
| VI. Any remittances from Bangladesh | | | | | |
| How much on average is earned per month? | | | | | |
| VII. Any remittances internationally | | | | | |
| How much on average is earned per month? | | | | | |
| VIII. In an average household what approximate levels of Social assistance are received per household per month (BDT) (Elderly Disabled Unemployed Widow Religious (Zakat / Fitra) List other?) | | | | | |

| | | | | | |
|--|---|--|--|--|--|
| IX. Any other income ? | | | | | |
| How much in TOTAL on average is earned by the whole household per month? = | | | | | |
| Overall, which is the most important income source for the whole household? | | | | | |
| HAZARDS/RISKS | | | | | |
| <p>What are the main risks/challenges to your income sources?</p> <p>1 irregular income,</p> <p>2 badly paid,</p> <p>3 flooding/water logging/cyclone/ storm surge,</p> <p>4 health epidemics (including covid)</p> <p>5 fire,</p> <p>industrial accidents/spillage,</p> <p>6 unrest/rioting/family feud</p> <p>7 price rises</p> <p>8 cultural barriers,</p> <p>9 discrimination,</p> <p>10 job security,</p> <p>11 tidal surge/ river bank/land erosion</p> <p>12 availability of capital/credit</p> <p>13 Sewage sludge spillover</p> <p>14 List others</p> | | | | | |
| <p>How much has Covid impacted on Household incomes of these different categories of employment/income generation?</p> | <p>Salaried employment: None/ A little / A lot/ Don't Know/ NA Details</p> <p>Daily labour None/ A little / A lot/ Don't Know/ NA Details</p> <p>Small business None/ A little / A lot/ Don't Know/ NA Details</p> <p>Informal income generation None/ A little / A lot/ Don't Know/ NA Details</p> | | | | |
| <p>What has been the impact of covid on your Household income?</p> <p>Increased income a lot/ A little increase/ no change/ reduced income a little/ reduced a lot/</p> | | | | | |

| | |
|---|--|
| <p>What other impacts has Covid had on your household?</p> <ul style="list-style-type: none"> • income earner sick with Covid • Covid death of income earner • list any others that have affected your income? | |
|---|--|

| School attendance - Only do PWD if there is a school aged person with disability in the Household | | | |
|--|--|--|--|
| | Boys | Girls | PWD |
| In normal times (before COVID) How often do your children go to school in the week? | every day/ sometimes/ rarely/ Never/ Don't know/ Not applicable | every day/ sometimes/ rarely/ Never/ Don't know/ Not applicable | every day/ sometimes/ rarely/ Never/ Don't know/ Not applicable |
| Since COVID, on average; How often do your children go to school in the week? | every day/ sometimes/ rarely/ Never/ Don't know/ Not applicable | every day/ sometimes/ rarely/ Never/ Don't know/ Not applicable | every day/ sometimes/ rarely/ Never/ Don't know/ Not applicable |
| For what types of reasons will the children need to be withdrawn/drop out from school?: | illness, to earn income, because cannot pay costs/fees Because cannot pay transport fees Safety/security reasons Marriage Distance to school Other (specify)? | illness, to earn income, because cannot pay costs/fees Because cannot pay transport fees Safety/security reasons Marriage Distance to school Other (specify)? | illness, to earn income, because cannot pay costs/fees Because cannot pay transport fees Safety/security reasons Marriage Distance to school Other (specify)? |

| | Men Women Youth | PWD | Elderly |
|---|-----------------------|-----|---------|
| <p>Access to credit - Only do youth, People with disabilities and elderly if that is the main person in the HH who would need to be accessing credit.</p> | | | |
| <p>Is your household able to access a loan if you need to? Yes/no</p> <p>If not, Why?</p> <p>Does your household have a loan(s) yes/no?</p> <p>What type of credit providers does the household use –</p> <ul style="list-style-type: none"> • Loan shark/informal • Shop • Business person • MFI (BRAC, etc) • Bank • Community loans scheme, • family/neighbour • Other (specify) <p>In the last year, what are the main reasons that the households has had to take out loans for? List each one mentioned.</p> <ul style="list-style-type: none"> • Food • Non productive assets • Rent/ shelter repair • Investing in business • School fees/education • Health costs/fees • Taxes • Death / Ceremony • Repay debts • Due to crisis, flood, cyclone, Coronavirus crisis etc? • Other (specify) <p>Before COVID What was your</p> | | | |

| | | | |
|----------------------------------|--|--|--|
| approximate level of debt (BDT)? | | | |
| What is your level of debt now? | | | |

| | |
|---|--|
| <p>Productive assets /tools/ equipment for work:</p> <p>Please explain that we only need to hear about items when they are being used for income generation purposes.</p> | |
| <p>What productive tools for earning income are there in this household?</p> | |
| Handheld tools (saw, hoe, etc for income generation) | |
| Kiosk/stall, | |
| Rickshaw | |
| Sewing machine | |
| Livestock for IG Wheelbarrow/Bike for IG Motorbike for IG Electric generator for IG Stove/ kitchen or stall for a tea shop/ small eating place. solar panel (if used for IG) Computer/mobile phone if used for IG List other | |

Food Consumption:

FULL instructions in handout - Put 0 if the food has not been consumed in the last 7 days.

Answers must be between 0 -7 – do not leave empty boxes (add scores together for each food group – cannot exceed 7)

ASK –

- Please tell us about a NORMAL 7 DAY period - NOT A 7 DAYS WITH AN UNUSUAL EVENT SUCH AS A FESTIVAL/WEDDING ETC’.
- "I would like to ask you about all the different foods that your household members have eaten in the last 7 days, and from which source?. During this period, how many days in the past 7 days has your household eaten:.

| Food | | Number of days the food has been consumed during the last 7 days | |
|---|--|--|--|
| For accurate information, add the name of all products in local language | | <i>Food groupings and weightings</i> | <i>Answers must be between 0 -7 – do not leave empty boxes (add scores together for each food group – cannot exceed 7)</i> |
| | | | <i>Scores</i> |
| 1 | Cereals and grains (rice, flour, chappatis etc) | <i>Main staples: 2</i> | |
| 2 | Roots and tubers: eg sweet/red/,white potatoes, | | |
| 3 | Pulses /nuts: eg lentils (yellow dhal), groundnuts etc. | <i>Pulses: 3</i> | |
| 4 | Oil/fats /butter, soya, mustard oil Ghee | <i>Oil: 0.5</i> | |
| 5 | Orange vegetables: (vegetables rich in vitamin A); carrot, red/orange pepper, red pumpkin etc. | <i>Vegetables: 1</i> | |
| 6 | Green leafy vegetables: spinach or other dark green leaves e.g pumpkin leaf, bottle gourd leaf etc. | | |
| 7 | Other vegetables: onions, tomatoes, cucumber, lettuce, gourds etc. | | |
| 8 | Orange fruit (fruits rich in vitamin A): oranges, mango, papaya, guava | <i>Fruit: 1</i> | |
| 9 | Other fruit: watermelon, apples, lime, banana, pineapple, jackfruit, rock melon, star fruit | | |
| 10 | Meat: goat, beef, chicken, (meat in quantity, not just as a seasoning) | <i>Meat, fish and eggs: 4</i> | |
| 11 | Offal: Liver, kidneys, heart and/or organ meat | | |

| | | | |
|-------------|--|------------------|---|
| 12 | Fish and seafood | | |
| 13 | Eggs | | |
| 14 | Milk and other dairy products <i>(excluding margarine and the small amount of milk for tea and coffee)</i> | Milk: 4 | |
| 15 | Sugar/Jaggery or sweets: sugar, honey, sweets, sugary drinks, biscuits, puddings or cakes | Sugar: 0.5 | |
| 16 | Seasoning / spices: tea, coffee, cocoa, salt, garlic, spices, yeast, tomato/ sauce, meat or fish as seasoning | Condiments: 0 | |
| Final score | | | X |

Household expenses

How much on average do you spend per month on the following expenses?

| Expenses | Amount per month (BDT) |
|--|------------------------|
| Food | |
| Water | |
| Rent/house maintenance/repair | |
| Household equipment | |
| Soap and hygiene products | |
| Fuel (including, gas firewood, kerosene, electricity etc.) | |
| Laundry | |
| Health , illness, doctor fees, medicines etc | |
| School/Education | |
| Clothes/shoes | |
| Transport/travel | |
| Telephone/Mobile phone/internet | |
| Productive assets, equipment & tools for work | |
| Savings (of any kind) | |
| Repayment of loans/debts | |
| Recreation, entertainment | |

| | |
|--|--|
| Festivals, ceremonies | |
| Insurance premiums | |
| Other, explain (cosmetics, cigarettes/ tobacco ...) 1. 2. | |
| How do people in your household save? No savings Bank Islamic bank MFI Community savings group Shop keeper/business person Trusted Family/friend Other list: | |
| Do you/your Household have a bank or MFI account? Yes/No | |
| Are you/your Household willing to open a bank or MFI account? Yes/No | |
| Do you/your Household use a community savings scheme? Yes/No | |
| Are you/your Household willing to? | |

Coping strategies

In general, what does the household do when they are short of money to pay for expenses?

Tick each that the HH mention (YOU SHOULD PROMPT). List any not mentioned at end. Leave blank if not mentioned

| Coping Strategies | In general | Since crisis or COVID began |
|--|---|---|
| Reduce the number of meals per day | | |
| Reduce the amount of food per meal | | |
| Do some members of the household eat less than others? | Yes/No If yes: Women? Men? Children? Elderly? Other? | Yes/No If yes: Women? Men? Children? Elderly? Other? |
| Do some members of the household eat before others? | Yes/No If yes, who eats last? | Yes/No If yes, who eats last? |

| | Women? Men? Other? | Women? Men? Other? |
|--|--------------------|--|
| Eliminate some types of food from the meal (i.e. meat) | | |
| Borrow (with or without interest) | | |
| Borrow food | | |
| Use savings schemes | | |
| Buy what you need on credit | | |
| Sale of household items | | |
| Sale of productive assets | | |
| Start new income activities | | |
| Send children away with family or other relatives/ friends | | |
| Withdraw children from school to support with income earning | | |
| Early marriage of girls | | |
| If early marriage of girls is a strategy, are girls being married earlier than usual due to the covid crisis? Yes/No If yes, at what age are girls being married? | | If early marriage of girls is a strategy, are girls being married earlier than usual due to the covid crisis? Yes/No If yes, at what age are girls being married? |
| Labour migration | | |
| Intensifying local labour | | |
| Wild food collection and sales | | |
| Begging | | |
| List Others not in list below: 1. ? 2. ? 3. ? | | |
| Which of these strategies are the most reliable? | | |

Preparedness and DRR

How prepared would you say your HH is for common shocks/hazards/disasters (such as floods, cyclones, surges etc)?

- Not prepared/
- partially prepared/
- prepared
- Fully prepared/
- Don't Know

Are you informed about disaster risks in their workplace?

Yes/No/Don't know

Details:

Have you received special training in disaster prevention and possible responses to disasters?

Yes/ No / Don't know

Details:

Which DRR strategies are they personally aware of?

- Location of evacuation points/centres –
- Have you heard an early warning signal/siren?
- What to do in the event of hearing an early warning signal/siren –
- how to prepare your household for common hazards (such as floods, cyclones etc)?
- Aware of emergency contacts / referral pathways to reach out to?
- Have you heard about hazard preparedness awareness session led by the CDMCs ?
- Protecting household assets (such as putting tools or equipment in a high up place)?
- Saving to use after a disaster?
- Insurance for use if affected by a disaster?
- Others

Ask the group to list the **Income generation or LH preparedness strategies** for shock/hazards or disasters that they are aware of:

- Savings
- Insurance
- Elevation of business space (houses if home based)
- relocation/Elevating tools, equipment and income generation assets
- Protected storage places
- List Others

END OF questions for the household

Thank you for helping us with our survey. We appreciate your time a great deal.

10. PRIVATE - Observation of the household situation AFTER the survey

Interviewer's own Summary assessment of the household:

Interviewer's perception of Socio-economic group - poor/middle/ better off

Any brief details you wish to add?:

Tool 5: FGD Guide for Seasonal Calendar

Note: one FGD per socio-economic group for men and one for women (each should contain a variety of people from vulnerability and age groups)

Enumerator team – Resources you will need: Pre-prepared flipcharts in local language as per the tables below to show to the FGD participants and different coloured pens to colour in the important months. Explain the information you are trying to gather and help those in your FGD to colour in the relevant months.

| | |
|--|---|
| Total Number of community representatives present = Men- Women- | What types of representatives and what organisations do they represent?: (circle) Men's, Women's, elderly, youth, children's, PWD, PLHA, workers, unions, authorities, other: (specify) |
|--|---|

Duration: 2 hours

| | | | |
|-------------------------------|----------------------------------|--|--------------|
| Name of the community: | Name of community leader: | Telephone number of community leader: | Date: |
|-------------------------------|----------------------------------|--|--------------|

- Introduce the team
- Introduce participants of the meeting
- Explain the aim of the assessment and areas of work.
- Explain that all the questions are related to the formal and informal communities of Barishal.
- Explain what we will do in this session and how long it will take
- Explain how results will be used (confidentiality: no names will appear in the final report)

1. Sources of income:

[2 flip charts, 1 Covid and 1 Pre-Covid]

What are the main sources of **INCOME** at different times of the year (on average, in the last year)?

| | Spring | | Summer | | Rainy | | | Autumn | | Winter | |
|---------------------------------|--------|-----|--------|-----|-------|------|-----|--------|-----|--------|------------|
| | Feb | Mar | Apr | May | June | July | Aug | Sept | Oct | Nov | Dec Jan |
| Salaried employment | | | | | | | | | | | |
| Daily labour | | | | | | | | | | | |
| Small business | | | | | | | | | | | |
| Informal income generation | | | | | | | | | | | |
| Any remittances from Bangladesh | | | | | | | | | | | |

| | | | | | | | | | | | |
|---|--|--|--|--|--|--|--|--|--|--|--|
| Any remittances internationally | | | | | | | | | | | |
| Social assistance | | | | | | | | | | | |
| List any other income: | | | | | | | | | | | |
| Main time of year when credit/loans taken | | | | | | | | | | | |
| When are the main income gaps for men? | | | | | | | | | | | |
| Reason for income gaps? | | | | | | | | | | | |
| When are the main income gaps for women? | | | | | | | | | | | |
| Reason for income gaps? | | | | | | | | | | | |

2. Hazards and shocks

| | Spring | | Summer | | Rainy | | | | Autumn | | Winter | |
|---|--------|-----|--------|-----|-------|------|-----|------|--------|-----|--------|-----|
| | Feb | Mar | Apr | May | June | July | Aug | Sept | Oct | Nov | Dec | Jan |
| 1 irregular income, | | | | | | | | | | | | |
| 3 flooding/water logging | | | | | | | | | | | | |
| Cyclone/storm surge/tidal surge/river bank/land erosion | | | | | | | | | | | | |
| 4 health epidemics (including covid) | | | | | | | | | | | | |
| 5 fire, | | | | | | | | | | | | |
| 6. industrial accidents/spillage, | | | | | | | | | | | | |

| | | | | | | | | | | | |
|------------------------------------|--|--|--|--|--|--|--|--|--|--|--|
| 7 unrest/rioting/family feud | | | | | | | | | | | |
| 8 price rises | | | | | | | | | | | |
| 9 cultural barriers (e.g. Ramadan) | | | | | | | | | | | |
| 11 job security, | | | | | | | | | | | |
| 13 availability of capital/credit | | | | | | | | | | | |
| 14 Sewage sludge spillover | | | | | | | | | | | |
| 15 List others | | | | | | | | | | | |

Tool 8: Template for Food Basket Price Monitoring

| | | | | | |
|---------------------------|--|--------------|--|----------------------------|--|
| Name of community: | | Date: | | Name of enumerator: | |
|---------------------------|--|--------------|--|----------------------------|--|

| <i>Use different types of retailers (small kiosk, mkt stall, weekly market, shop, supermarket etc.)</i> | | Retailer 1 | | Retailer 2 | | Retailer 3 | | Retailer 4 | | Retailer 5 | | Origin of products and other comments |
|---|------------------------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|---------------------------------------|
| Name of traders | | | | | | | | | | | | |
| Product | Specification/ brand name | Unit and measure | Cost per unit | Unit and measure | Cost per unit | Unit and measure | Cost per unit | Unit and measure | Cost per unit | Unit and measure | Cost per unit | |
| Rice (coarse) | | Kg | | Kg | | Kg | | Kg | | Kg | | |
| Lentils | | Kg | | Kg | | Kg | | Kg | | Kg | | |
| Oil | | Ltr | | Ltr | | Ltr | | Ltr | | Ltr | | |
| Onions | | kg | | kg | | kg | | kg | | kg | | |
| Garlic | | | | | | | | | | | | |
| Red Chilli | | Kg | | Kg | | Kg | | Kg | | Kg | | |
| Green Chilli | | Kg | | Kg | | Kg | | Kg | | Kg | | |
| Salt | | Kg | | Kg | | Kg | | Kg | | Kg | | |

| | | | | | | | | | | | | |
|----------------------------------|--|-----------|--|-----------|--|-----------|--|-----------|--|-----------|--|--|
| Sugar | | Kg | | Kg | | Kg | | Kg | | Kg | | |
| Flour | | Kg | | Kg | | Kg | | Kg | | Kg | | |
| Potato | | kg | | kg | | kg | | kg | | kg | | |
| Comments and observations | | | | | | | | | | | | |

Tool 7 for vulnerable groups: /FGD with Humanitarian Actors in the Community

| | | |
|--|---|--|
| Name of the humanitarian organisations/ NGOs. CBOs represented: | Name of main humanitarian actor informant: | Email of main humanitarian actor informant: |
| Interviewer: | Date: | Place of the interview: |

INTRODUCTION

- Introduce the team
- Introduce participants of the meeting
- Explain the aim of the assessment and areas of work.
- Explain what we will do in this session and how long it will take
- Explain how results will be used (confidentiality: no names will appear in the final report)

Income generation and Livelihood strategies:

| | |
|---|--|
| In which urban areas does your organisation work in Bangladesh? | |
| Have you undertaken any assessments of the conditions faced by disabled/elderly/youth/women married under the age of 18/chronically sick in slum like situations? If yes, are you able to share the findings? | |
| What types of project activities have the organisation found most successful in improving the income generation for such groups? | |
| Types of income generation and employment activities that these vulnerable groups use (however small or informal) | |

| | Chronically sick | Women married under the age of 18 | Youth | PWD | Elderly |
|----------------------------|------------------|-----------------------------------|-------|-----|---------|
| Salaried employment | | | | | |
| Daily labour | | | | | |
| Small Business | | | | | |
| Informal income generation | | | | | |

| | |
|---|---|
| Which existing livelihood activities and income sources show potential for expansion or improvement in Barishal? Specifically, for the vulnerable groups mentioned above. | |
| What are the main challenges to develop these income generation and LH strategies, specifically for the vulnerable groups mentioned above? | skills/ equipment/ literacy /numeracy/ access to capital, credit/ cultural barriers (which ones)/ discrimination /lack of marketing skills / lack of entrepreneurial skills / market links /List others |

Specific Questions for Vulnerability group specialist organisations or representatives: (ask if specialist representatives or organisations are present)

Please explain that: we realise it is difficult to generalise, but we will speak with specific people from these vulnerability groups to try to understand specific issues.

| | |
|--------------------------|---|
| People With Disabilities | <ul style="list-style-type: none"> - What types of income generation and employment are most common amongst PWD? - Are roles generally; Occasional, Seasonal or regular or permanent? - What are the main barriers to income generation for PWD? - What are the opportunities for income generation for people living with disabilities? - List type of new Skills or qualifications do PWD generally seek? - What else would be needed to increase the employment/work opportunities? - What other projects or assistance exists for PWD? |
|--------------------------|---|

| | |
|---|--|
| <p>Elderly association/ elderly representatives</p> | <ul style="list-style-type: none"> - What types of income generation and employment are most common amongst elderly people? - Are roles generally; Occasional, Seasonal or regular or permanent? - What are the main barriers to income generation for elderly people? - What are the opportunities for income generation for elderly people? - List type of new Skills or qualifications do elderly people generally seek? - What else would be needed to increase the employment/work opportunities? - What other projects or assistance exists for elderly people? |
| <p>Chronically Sick/PLWHA</p> | <ul style="list-style-type: none"> - What types of income generation and employment are most common amongst Chronically Sick/PLWHA ? - Are roles generally; Occasional, Seasonal or regular or permanent? - What are the main barriers to income generation for Chronically Sick/PLWHA? - What are the opportunities for income generation for Chronically sick/LWHA? - List type of new Skills or qualifications do Chronically Sick/PLWHA generally seek? - What else would be needed to increase the employment/work opportunities? - What other projects or assistance exists for Chronically Sick/PLWHA? |
| <p>Youth association</p> | <ul style="list-style-type: none"> - What types of income generation and employment are most common? - Are roles generally; Occasional, Seasonal or regular or permanent? - What are the main barriers to income generation? |

| | |
|--------------------------------|--|
| | <ul style="list-style-type: none"> - What are the opportunities for income generation for youth? - List type of new Skills or qualifications do they generally seek? - What else would be needed to increase their employment/work opportunities? - What other projects or assistance exists for them? |
| Women married early (under 18) | <ul style="list-style-type: none"> - What types of income generation and employment are most common? - Are roles generally; Occasional, Seasonal or regular or permanent? - What are the main barriers to income generation? - What are the income generation opportunities for women married early (under 18)? - List type of new Skills or qualifications do they generally seek? - What else would be needed to increase their employment/work opportunities? - What other projects or assistance exists for them? |

Protection / Gender section

| | |
|--|---|
| What is the balance of power between the above mentioned vulnerable groups and the head of household in accessing and controlling productive assets, tools and equipment for work and income generation? | <ul style="list-style-type: none"> • Men have control over access to productive assets • Women and men have similar or equitable access to and control over productive assets • Men have more control and access than women over productive assets • Women have no control over or access to productive assets • Other/add detail: |
| What are the potential negative consequences from women and adolescent girls being encouraged to | YES / NO |

| | |
|--|---|
| join in more livelihood and income generation projects and opportunities? Will they face pressure from family or other people? | |
| If so what? (details) | <ul style="list-style-type: none"> • Arguments and fighting in the household (Domestic violence) • Divorce • Separation • Being sent away (back to family home?) • List Other: |
| Can you recommend or do you have any documents that you could share about any of the issues that we have discussed today? | Get contacts for persons offering to share documents: |
| Can you recommend other key people the team should talk to? | Ask for contacts of the recommended person or the person suggesting: |

Closing

- Expression of gratitude
- Repeat how results will be used
- Ensure that documents requested for desk review (secondary information) are collected, or (if not directly available) agree on how these will be made available at a later stage

KII with chronically sick

Introduction:

Hello my name is (say name) I am a (say position) and I work for an organisation called British Red Cross. Today, I would like to ask you a few questions in order to understand better the barriers and enablers that can either deny or enhance access to employment and business opportunities for persons with HIV/AIDS/chronically sick in Barishal.

Your participation is at all times voluntary. Your answers will be treated with utmost privacy and confidentiality. There is no obligation to answer the questions, and you are free to refuse any question you do not wish to answer. You have the right to withdraw your agreement to participate at any time during the interview. Choosing to participate or not to participate in the interview, or to answer or not answer specific questions, will have no impact, negative or positive, on your eligibility to receive future services from British Red Cross or any NGO.

We are not guaranteeing that you will receive any assistance or services as a result of participating in this survey. The information will be anonymized and used only to identify whether particular groups in the community face specific barriers to accessing employment and income generating opportunities in Barishal. This interview will take approximately 35-40 minutes

Interview details

- Interviewer name
- Today's date:
- Sex of respondent
- Age of respondent

Ability to earn an income/sustain yourself:

Do you currently have any means of earning income (income generating activity or employment)?

- No
- Yes salaried employment
- Yes daily labour
- Yes small business/income generating activity in the home
- Yes small business/income generating activity outside the home
- Other (specify) _____

If you don't have any means of earning any income, how are you supported to sustain yourself?

- Family members support me
- Community supports me
- Safety net scheme from government supports me
- Grant or other support from NGO/humanitarian organisation supports me
- Other (specify) _____

If employed, where do you work?

- Hospital
- Textile factory
- Pharmaceutical
- Home help
- *Team to add others as appropriate*
- Other

If not employed, have you ever been employed before?

- Yes
- No
- If no- explain why? _____

If you have been employed before, what were the reasons for leaving your last employment

Explain: _____

If you have no means to earn any income, are you looking for a way to do this?

- Yes
- No
- If no- explain why? _____

What kind of work environment do you think is best for people with chronic sickness? Select top 3

- Yes salaried employment
- Yes daily labour
- Yes small business/income generating activity in the home
- Yes small business/income generating activity outside the home
- Other (specify) _____
- Explain reason for your choice: _____

What barriers are people like you facing/have faced in earning any income (through accessing employment or having income generating activities)? Pick the top 3

- No previous experience
- No required qualifications and skills for the available jobs
- Am discriminated against for being a person with chronic sickness despite having the necessary qualifications
- My family and community does not support my idea to work
- There are generally no job opportunities
- I do not have capital to start my own business or informal income generating activity
- No suitable transport to go to work
- Conflicting home duties (including home care, childcare, elderly family members' care, etc.)
- Transport to and from work is very expensive
- Workplaces are not adapted for my needs
- No required business skills
- Other: _____

What do you think can be done to improve ability to earn an income for people like you in Barishal? (Choose top 3)

- Work skills and development through technical and vocational guidance
- Support people to find and maintain employment
- Provide coaching, on the job training and job mentoring
- Adapt workplace infrastructure
- Provide adapted transport system
- Support with transport costs to go to work
- Support with assistive devices and assistive technology
- Access to credit
- Identification of opportunities for income generating activities
- Development of income generating ideas
- Awareness raising/sensitization/education about opportunities for work for elderly people (to tackle discrimination)
- Others

Do you think people with disabilities face any barriers in making a living/starting and running small income generating activities?

- Yes
- No
- If yes, explain _____

If you have any small business/income generating activity, what barriers are most likely to be faced by people like you (choose top 3)?

- Difficult to get transport to work
- Difficulties accessing capital or financial support
- Lack of business skills
- Lack of market for products
- Consumer discrimination
- Lack of business premise
- Lack of family support in starting a business
- Absence of appropriate and sensitive business support
- Lack of confidence to start a business
- Other: _____

What do you think can be done to improve ability to make a living/start a small business/small income generating activity for people like you? (Choose top 3)

- Business skills acquisition and development through technical and vocational guidance
- Support people to get coaching and business mentoring
- Facilitate access to markets
- Provide capital to start small enterprises
- Provide assistance in finding and maintaining employment
- Provide appropriate assistive devices and technologies
- Awareness raising/sensitization/education about opportunities for work for the chronic sick (to tackle discrimination)
- Others

Is there anything you would like to add about situation for earning a living/feeding yourself for people with chronic sickness in Barishal?

Thank you. End of Questionnaire. The information you have provided will be anonymized and used only to identify whether particular groups in the community face specific barriers to accessing employment and income generating opportunities in Barishal.

KII with Elderly

Introduction:

Hello my name is (say name) I am a (say position) and I work for an organisation called British Red Cross. Today, I would like to ask you a few questions in order to understand better the barriers and enablers that can either deny or enhance access to employment and business opportunities for elderly people in Barishal.

Your participation is at all times voluntary. Your answers will be treated with utmost privacy and confidentiality. There is no obligation to answer the questions, and you are free to refuse any question you do not wish to answer. You have the right to withdraw your agreement to participate at any time during the interview. Choosing to participate or not to participate in the interview, or to answer or not answer specific questions, will have no impact, negative or positive, on your eligibility to receive future services from British Red Cross or any NGO.

We are not guaranteeing that you will receive any assistance or services as a result of participating in this survey. The information will be anonymized and used only to identify whether particular groups in the community face specific barriers to accessing employment and income generating opportunities in Barishal. This interview will take approximately 35-40 minutes

Interview details

- Interviewer name
- Today's date:
- Sex of respondent
- Age of respondent

Ability to earn an income/sustain yourself:

Do you currently have any means of earning income (income generating activity or employment)?

- No
- Yes salaried employment
- Yes daily labour
- Yes small business/income generating activity in the home
- Yes small business/income generating activity outside the home
- Other (specify) _____

If you don't have any means of earning any income, how are you supported to sustain yourself?

- Family members support me
- Community supports me
- Safety net scheme from government supports me
- Grant or other support from NGO/humanitarian organisation supports me
- Other (specify) _____

If employed, where do you work?

- Hospital
- Textile factory
- Pharmaceutical
- Home help
- *Team to add others as appropriate*
- Other

If not employed, have you ever been employed before?

- Yes
- No
- If no- explain why? _____

If you have been employed before, what were the reasons for leaving your last employment

Explain: _____

If you have no means to earn any income, are you looking for a way to do this?

- Yes
- No
- If no- explain why? _____

What kind of work environment do you think is best for elderly people? Select top 3

- Yes salaried employment
- Yes daily labour
- Yes small business/income generating activity in the home
- Yes small business/income generating activity outside the home
- Other (specify) _____
- Explain reason for your choice: _____

What barriers are people like you facing/have faced in earning any income (through accessing employment or having income generating activities)? Pick the top 3

- No previous experience
- No required qualifications and skills for the available jobs
- Am discriminated against for being elderly despite having the necessary qualifications
- My family and community does not support my idea to work
- There are generally no job opportunities
- I do not have capital to start my own business or informal income generating activity
- No suitable transport to go to work
- Conflicting home duties (including home care, childcare, etc.)
- Transport to and from work is very expensive
- No assistive devices for mobility or assistive technology for use at work to help me
- No required business skills
- Other: _____

What do you think can be done to improve ability to earn an income for people like you in Barishal? (Choose top 3)

- Work skills and development through technical and vocational guidance
- Support elderly people to find and maintain employment
- Provide coaching, on the job training and job mentoring
- Adapt workplace infrastructure
- Provide adapted transport system
- Support with transport costs to go to work
- Support with assistive devices and assistive technology
- Access to credit
- Identification of opportunities for income generating activities
- Development of income generating ideas
- Awareness raising/sensitization/education about opportunities for work for elderly people (to tackle discrimination)
- Others

Do you think people like you face any barriers in making a living/starting and running small income generating activities?

- Yes
- No
- If yes, explain _____

If you have any small business/income generating activity, what barriers are most likely to be faced by people like you (choose top 3)?

- Difficult to get transport to work
- Difficulties accessing capital or financial support
- Lack of business skills
- Lack of market for products
- Consumer discrimination
- Lack of business premise
- Lack of family support in starting a business
- Absence of appropriate and sensitive business support
- Lack of confidence to start a business
- Other: _____

What do you think can be done to improve ability to make a living/start a small business/small income generating activity for people like you? (Choose top 3)

- Business skills acquisition and development through technical and vocational guidance
- Support elderly people to get coaching and business mentoring
- Facilitate access to markets
- Provide capital to start small enterprises
- Provide assistance in finding and maintaining employment
- Provide appropriate assistive devices and technologies
- Awareness raising/sensitization/education about opportunities for work for elderly people (to tackle discrimination)
- Others

Is there anything you would like to add about situation of earning a living/feeding yourself for elderly people in Barishal?

Thank you. End of Questionnaire. The information you have provided will be anonymized and used only to identify whether particular groups in the community face specific barriers to accessing employment and income generating opportunities in Barishal.

KII with PWD

Introduction:

Hello my name is (say name) I am a (say position) and I work for an organisation called Bangladesh Red Crescent Society (BDRCS). Today, I would like to ask you a few questions in order to understand better the barriers and enablers that can either deny or enhance access to employment and business opportunities for persons with disabilities in Barishal.

Your participation is at all times voluntary. Your answers will be treated with utmost privacy and confidentiality. There is no obligation to answer the questions, and you are free to refuse any question you do not wish to answer. You have the right to withdraw your agreement to participate at any time during the interview. Choosing to participate or not to participate in the interview, or to answer or not answer specific questions, will have no impact, negative or positive, on your eligibility to receive future services from British Red Cross or any NGO.

We are not guaranteeing that you will receive any assistance or services as a result of participating in this survey. The information will be anonymized and used only to identify whether particular groups in the community face specific barriers to accessing employment and income generating opportunities in Barishal. This interview will take approximately 35-40 minutes

Interview details

- Interviewer name
- Today's date:
- Sex of respondent
- Age of respondent

The Washington Group Questions:

The next questions ask about difficulties you may have doing certain activities because of a health problem:

- Do you have difficulty seeing, even if wearing glasses? No – no difficulty Yes – some difficulty Yes – a lot of difficulty Cannot do at all
- Do you have difficulty hearing, even if using a hearing aid? No – no difficulty Yes – some difficulty Yes – a lot of difficulty Cannot do at all
- Do you have difficulty walking or climbing steps? No – no difficulty Yes – some difficulty Yes – a lot of difficulty Cannot do at all
- Do you have difficulty remembering or concentrating? No – no difficulty Yes – some difficulty Yes – a lot of difficulty Cannot do at all
- Do you have difficulty (with self-care such as) washing all over or dressing? No – no difficulty Yes – some difficulty Yes – a lot of difficulty Cannot do at all
- Using your usual (customary) language, do you have difficulty communicating, for example understanding or being understood by others? No – no difficulty Yes – some difficulty Yes – a lot of difficulty Cannot do at all

Ability to earn an income/sustain yourself:

Do you currently have any means of earning income (income generating activity or employment)?

- No
- Yes salaried employment
- Yes daily labour
- Yes small business/income generating activity in the home
- Yes small business/income generating activity outside the home
- Other (specify) _____

If you don't have any means of earning any income, how are you supported to sustain yourself?

- Family members support me
- Community supports me
- Safety net scheme from government supports me
- Grant or other support from NGO/humanitarian organisation supports me
- Other (specify) _____

If employed, where do you work?

- Hospital
- Textile factory
- Pharmaceutical
- Home help
- *Team to add others as appropriate*
- Other

If not employed, have you ever been employed before?

- Yes
- No
- If no- explain why? _____

If you have been employed before, what were the reasons for leaving your last employment

Explain: _____

If you have no means to earn any income, are you looking for a way to do this?

- Yes
- No
- If no- explain why? _____

What kind of work environment do you think is best for people with disabilities? Select top 3

- Yes salaried employment
- Yes daily labour
- Yes small business/income generating activity in the home
- Yes small business/income generating activity outside the home
- Other (specify) _____
- Explain reason for your choice: _____

What barriers are people like you facing/have faced in earning any income (through accessing employment or having income generating activities)? Pick the top 3

- No previous experience
- No required qualifications and skills for the available jobs
- Am discriminated against for being a person with disability despite having the necessary qualifications
- My family and community does not support my idea to work
- There are generally no job opportunities
- I do not have capital to start my own business or informal income generating activity
- No suitable transport to go to work
- Conflicting home duties (including home care, childcare, etc.)
- Transport to and from work is very expensive
- No assistive devices for mobility or assistive technology for use at work to help me with my disability
- No required business skills
- Other: _____

What do you think can be done to improve ability to earn an income for people like you in Barishal? (Choose top 3)

- Work skills and development through technical and vocational guidance
- Support people with disabilities to find and maintain employment
- Provide coaching, on the job training and job mentoring
- Adapt workplace infrastructure
- Provide adapted transport system
- Support with transport costs to go to work
- Support with assistive devices and assistive technology
- Access to credit
- Identification of opportunities for income generating activities
- Development of income generating ideas
- Awareness raising/sensitization/education about opportunities for work for people with disabilities (to tackle discrimination)
- Others

Do you think people with disabilities face any barriers in making a living/starting and running small income generating activities?

- Yes
- No
- If yes, explain _____

If you have any small business/income generating activity, what barriers are most likely to be faced by people like you (choose top 3)?

- Difficult to get transport to work
- Difficulties accessing capital or financial support
- Lack of business skills
- Lack of market for products
- Consumer discrimination
- Lack of business premise
- Lack of family support in starting a business
- Absence of appropriate and sensitive business support
- Lack of confidence to start a business
- Difficulties using the toilets and bathrooms in the workplace
- Other: _____

What do you think can be done to improve ability to make a living/start a small business/small income generating activity for people like you? (Choose top 3)

- Business skills acquisition and development through technical and vocational guidance
- Support people with disabilities to get coaching and business mentoring
- Facilitate access to markets
- Provide capital to start small enterprises
- Provide assistance in finding and maintaining employment
- Provide appropriate assistive devices and technologies
- Awareness raising/sensitization/education about opportunities for work for people with disabilities (to tackle discrimination)
- Others

Is there anything you would like to add about situation of earning a living/feeding yourself for persons with disabilities in Barishal?

Thank you. End of Questionnaire. The information you have provided will be anonymized and used only to identify whether particular groups in the community face specific barriers to accessing employment and income generating opportunities in Barishal.

KII with women married under 18

Introduction:

Hello my name is (say name) I am a (say position) and I work for an organisation called British Red Cross. Today, I would like to ask you a few questions in order to understand better the barriers and enablers that can either deny or enhance access to employment and business opportunities for women married young in Barishal.

Your participation is at all times voluntary. Your answers will be treated with utmost privacy and confidentiality. There is no obligation to answer the questions, and you are free to refuse any question you do not wish to answer. You have the right to withdraw your agreement to participate at any time during the interview. Choosing to participate or not to participate in the interview, or to answer or not answer specific questions, will have no impact, negative or positive, on your eligibility to receive future services from British Red Cross or any -NGO.

We are not guaranteeing that you will receive any assistance or services as a result of participating in this survey. The information will be anonymized and used only to identify whether particular groups in the community face specific barriers to accessing employment and income generating opportunities in Barishal. This interview will take approximately 35-40 minutes

Interview details

- Interviewer name
- Today's date:
- Sex of respondent
- Age of respondent

Access to employment or income generating activity:

Do you currently have any means of earning income (income generating activity or employment)?

- No
- Yes salaried employment
- Yes daily labour
- Yes small business/income generating activity in the home
- Yes small business/income generating activity outside the home
- Other (specify) _____

If you don't have any means of earning any income, how are you supported to sustain yourself?

- Family members support me
- Community supports me
- Safety net scheme from government supports me
- Grant or other support from NGO/humanitarian organisation supports me
- Other (specify) _____

If you are in employment, where do you work?

- Hospital
- Textile factory
- Pharmaceutical
- Home help
- *Team to add others as appropriate*
- Other

If not employed, have you ever been employed before?

- Yes
- No
- If no- explain why? _____

If you have been employed before, what were the reasons for leaving your last employment

Explain: _____

If not employed are you currently seeking work or looking for a way to earn income?

- Yes
- No
- If no- explain why? _____

What barriers are people like you (married very young) facing in accessing employment or income generating activities? Pick the top 3

- No previous experience
- No required qualifications and skills for the available jobs
- My family and community does not support my idea to work
- There are generally no job opportunities
- I do not have capital to start my own business or informal income generating activity
- No suitable transport to go to work
- Transport to and from work is very expensive
- No required business skills
- Conflicting home duties (including home care, childcare, elderly family members' care, etc.)
- Concerns over safety risks for young women working
- Other: _____

Do you think you face more difficulty in accessing employment or income generating activities than other women?

- Yes
- No
- If yes explain why

What do you think can be done to improve access to employment for people like you (married very young) in Barishal? (Choose top 3)

- Work skills and development through technical and vocational guidance
- Support people to find and maintain employment
- Provide coaching, on the job training and job mentoring
- Support with transport costs to go to work
- Support with childcare
- Access to credit
- Identification of opportunities for income generating activities
- Development of income generating ideas
- Improving the acceptability of women working (awareness raising, education etc)
- Others

Do you think people like you face any barriers in making a living/starting and running small income generating activities?

- Yes
- No
- If yes, explain _____

If you have any small business/income generating activity, what barriers are most likely to be faced by people like you (choose top 3)?

- Difficult to get transport to work
- Difficulties accessing capital or financial support
- Lack of business skills
- Lack of market for products
- Lack of business premise
- Lack of family support in starting a business
- Absence of appropriate and sensitive business support
- Lack of confidence to start a business
- Other: _____

What do you think can be done to improve ability to make a living/start a small business/small income generating activity for people like you? (Choose top 3)

- Business skills acquisition and development through technical and vocational guidance
- Support for coaching and business mentoring
- Facilitate access to markets
- Provide capital to start small enterprises
- Provide assistance in finding and maintaining employment
- Improving the acceptability of women working (awareness raising, education etc)
- Others

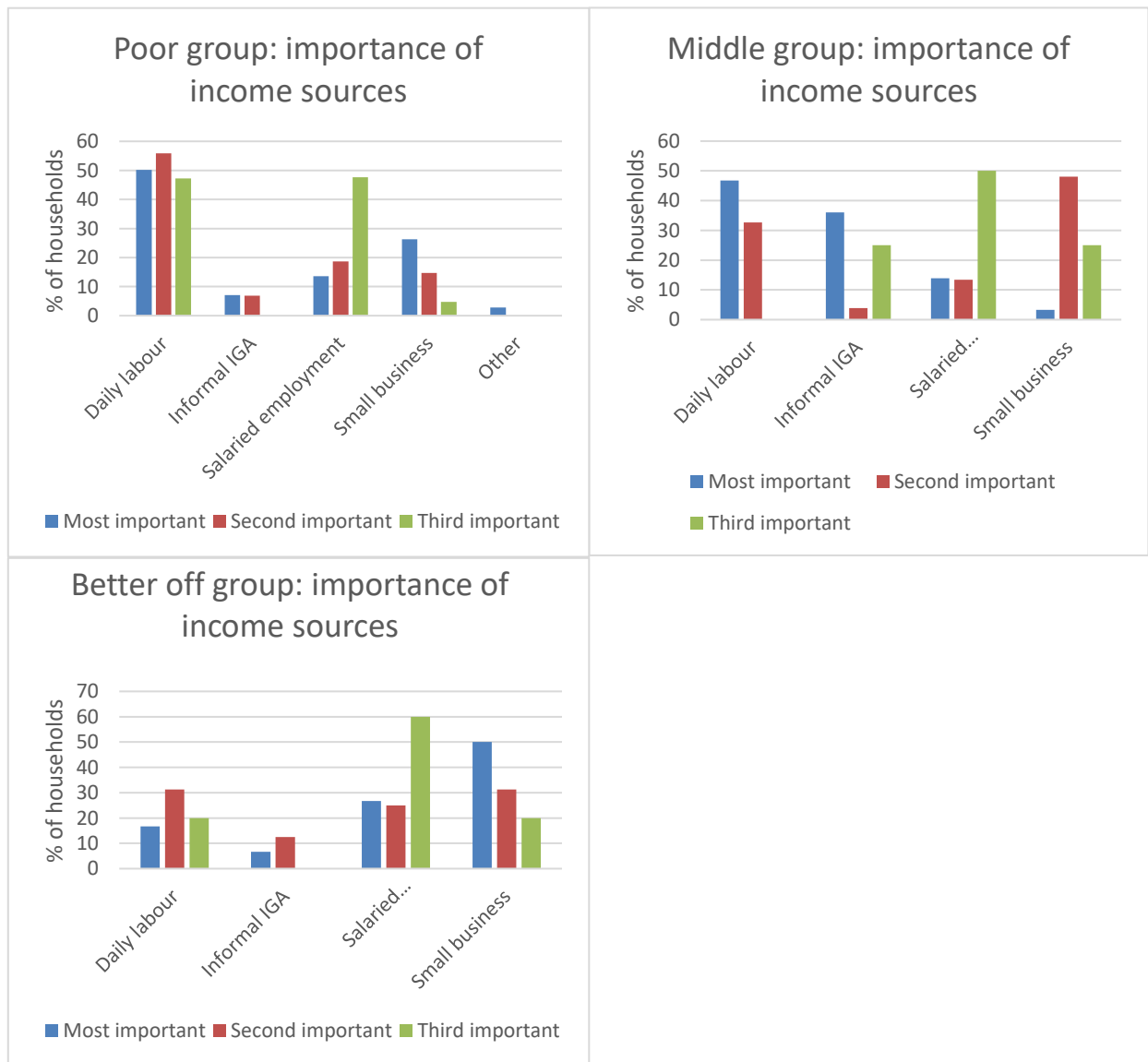
Is there anything you would like to add about situation of earning a living/feeding yourself for people like you (married very young) in Barishal?

Thank you. End of Questionnaire. The information you have provided will be anonymized and used only to identify whether particular groups in the community face specific barriers to accessing employment and income generating opportunities in Barishal.

Annex 3. Findings: supplementary data

Income sources across wealth groups:

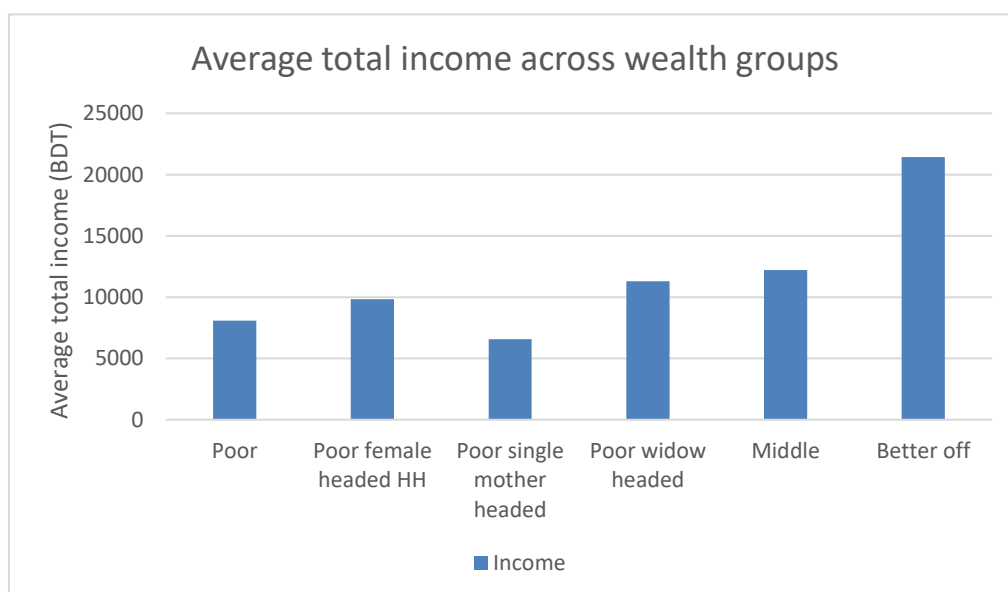
Who does what types of income generation?

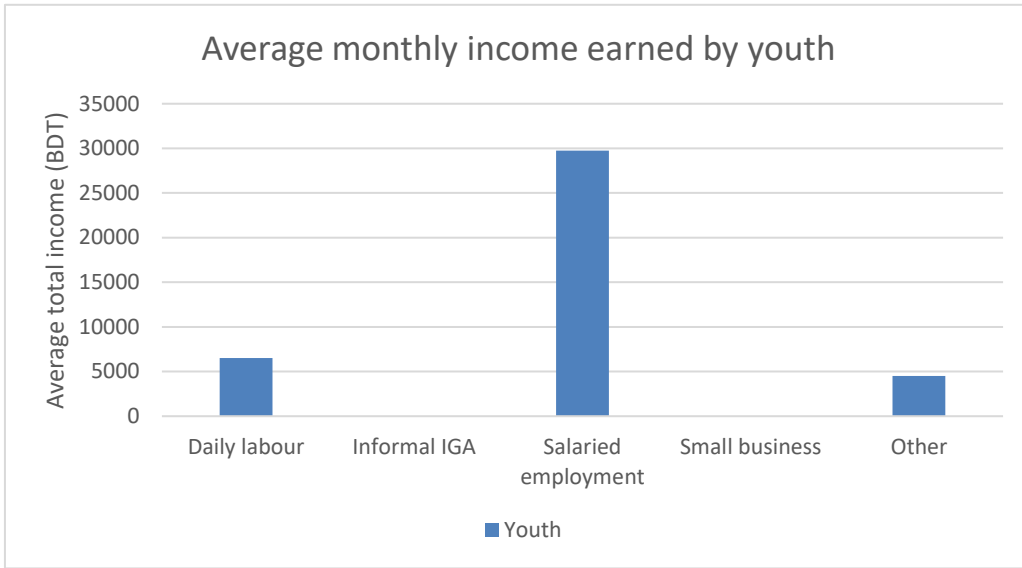


Who is earning the most within the household?

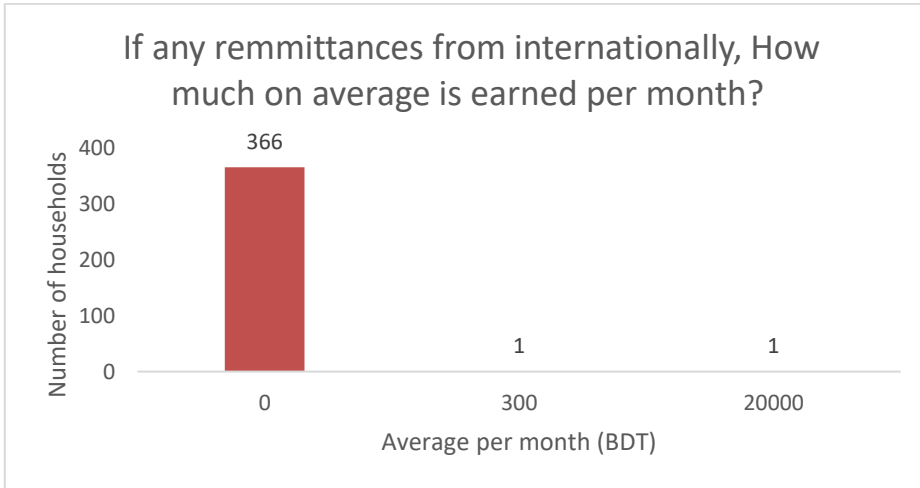


Who is earning the most monthly income in the household?

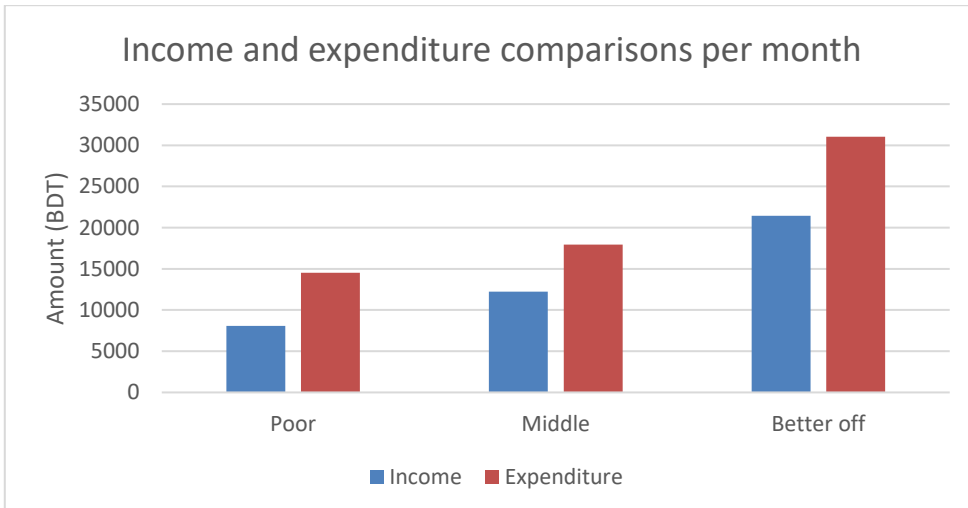


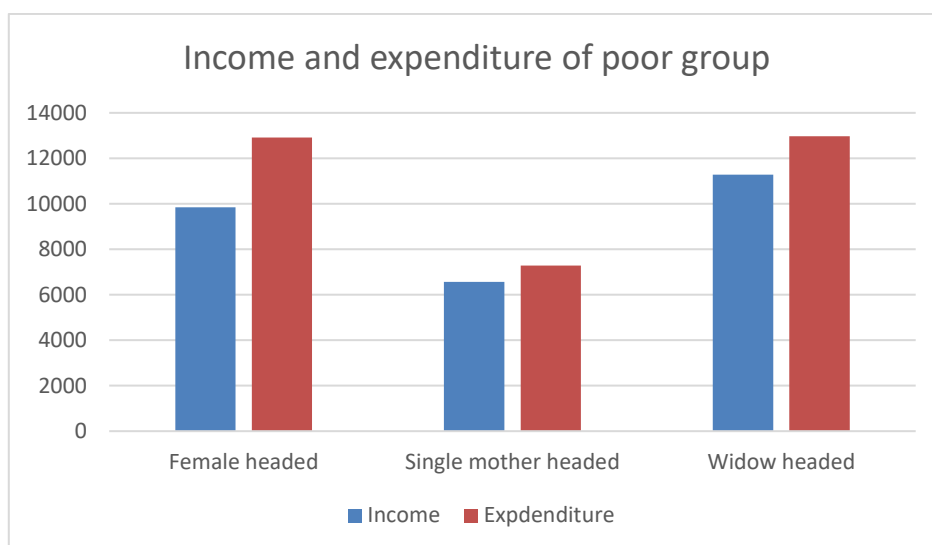


Importance of remittances



Expenditure across wealth groups





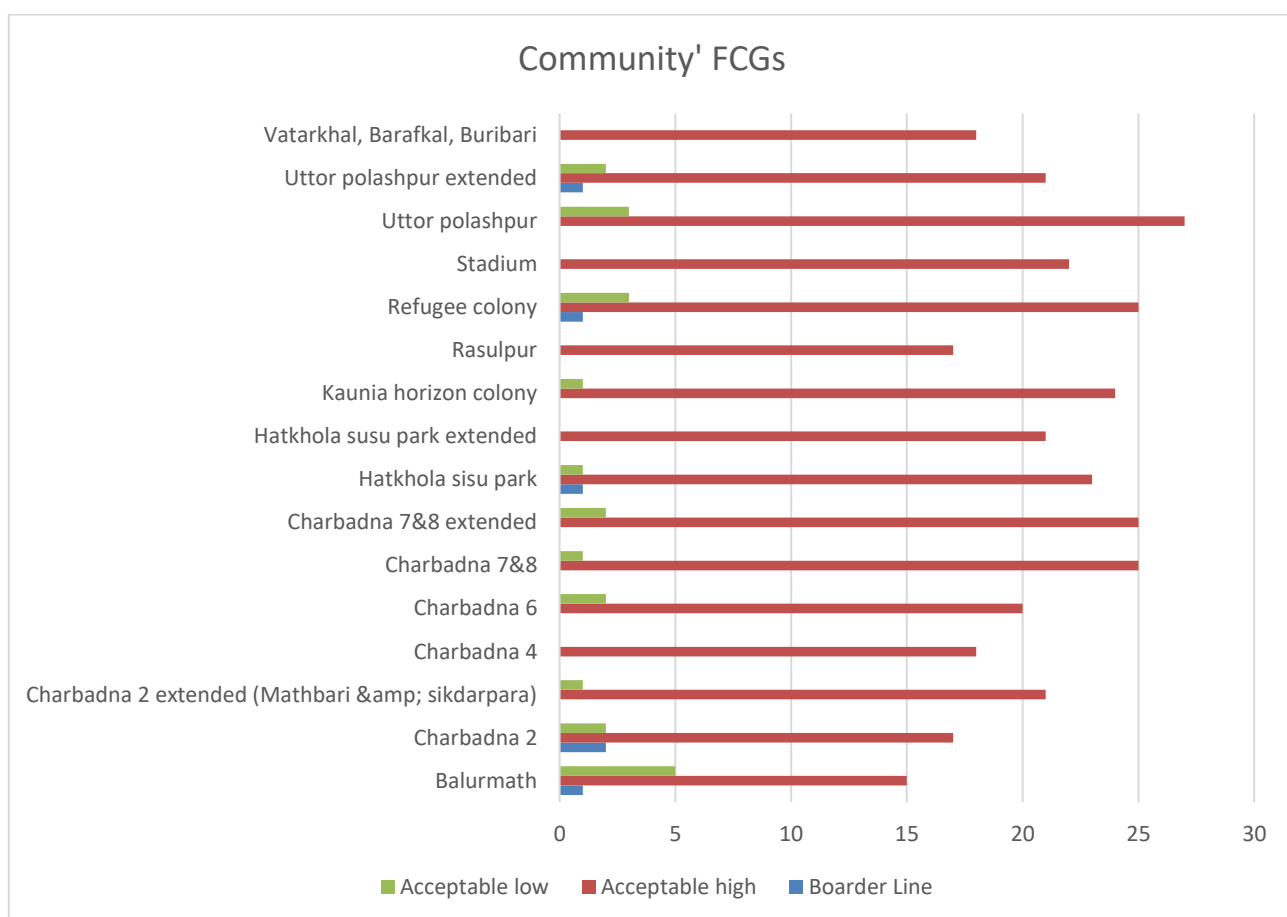
Food Consumption Score Findings

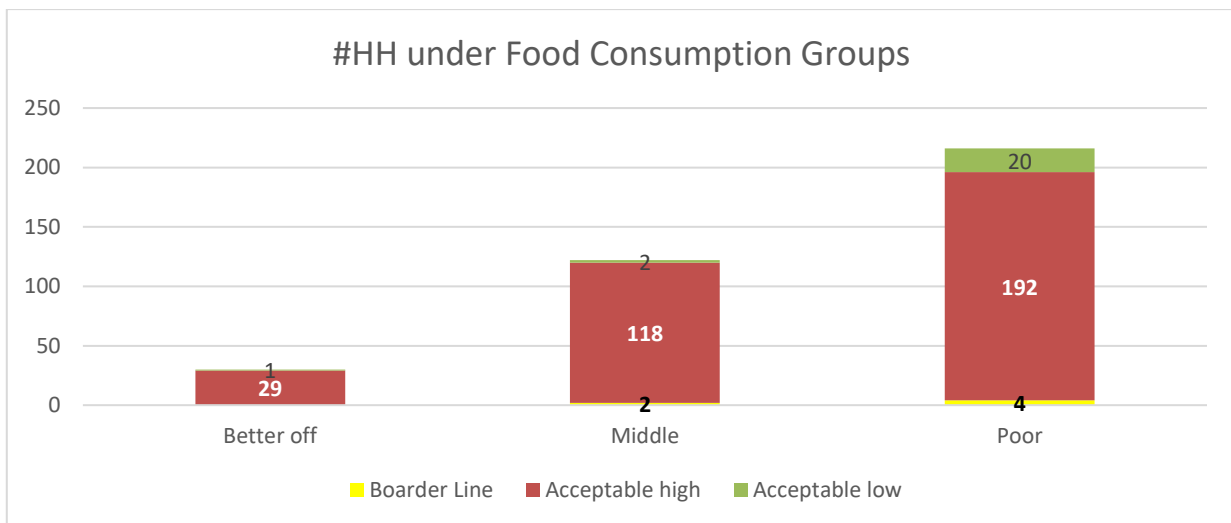
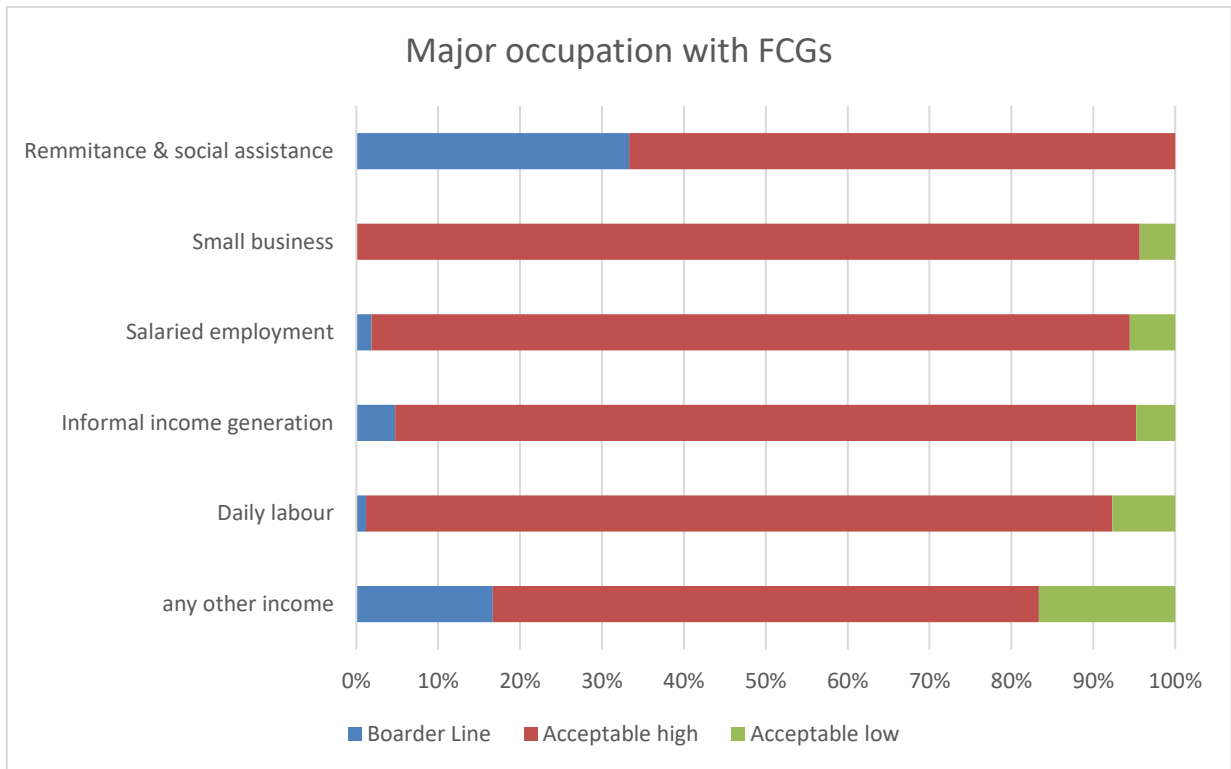
| Count of FCGs | Column Labels | | | Grand Total | |
|--------------------|---------------------|--------------|-----------------|-------------|----------------|
| | Socioeconomic group | Boarder Line | Acceptable high | | Acceptable low |
| Better off | | | 29 | 1 | 30 |
| Middle | | 2 | 118 | 2 | 122 |
| Poor | | 4 | 192 | 20 | 216 |
| Grand Total | | 6 | 339 | 23 | 368 |

| Count of FCGs | Column Labels | | | Grand Total | |
|--|---------------|--------------|-----------------|-------------|----------------|
| | Community | Boarder Line | Acceptable high | | Acceptable low |
| Balurmath | | 1 | 15 | 5 | 21 |
| Charbadna 2 | | 2 | 17 | 2 | 21 |
| Charbadna 2 extended (Mathbari & sikdarpara) | | | 21 | 1 | 22 |
| Charbadna 4 | | | 18 | | 18 |
| Charbadna 6 | | | 20 | 2 | 22 |
| Charbadna 7&8 | | | 25 | 1 | 26 |
| Charbadna 7&8 extended | | | 25 | 2 | 27 |
| Hatkhola sisu park | | 1 | 23 | 1 | 25 |
| Hatkhola susu park extended | | | 21 | | 21 |
| Kaunia horizon colony | | | 24 | 1 | 25 |
| Rasulpur | | | 17 | | 17 |
| Refugee colony | | 1 | 25 | 3 | 29 |
| Stadium | | | 22 | | 22 |
| Uttor polashpur | | | 27 | 3 | 30 |
| Uttor polashpur | | 1 | 21 | 2 | 24 |

| | | | | |
|--|----------|------------|-----------|------------|
| extended Vatarkhal, Barafkal, Buribari | | 18 | | 18 |
| Grand Total | 6 | 339 | 23 | 368 |

| Count of FCGs Most Important Occupation | Column Labels | | | |
|---|---------------|-----------------|----------------|-------------|
| | Boarder Line | Acceptable high | Acceptable low | Grand Total |
| any other income | 1 | 4 | 1 | 6 |
| Daily labour | 2 | 154 | 13 | 169 |
| Informal income generation | 1 | 19 | 1 | 21 |
| Salaried employment | 1 | 50 | 3 | 54 |
| Small business | | 110 | 5 | 115 |
| Remittance & social assistance | 1 | 2 | | 3 |
| Grand Total | 6 | 339 | 23 | 368 |





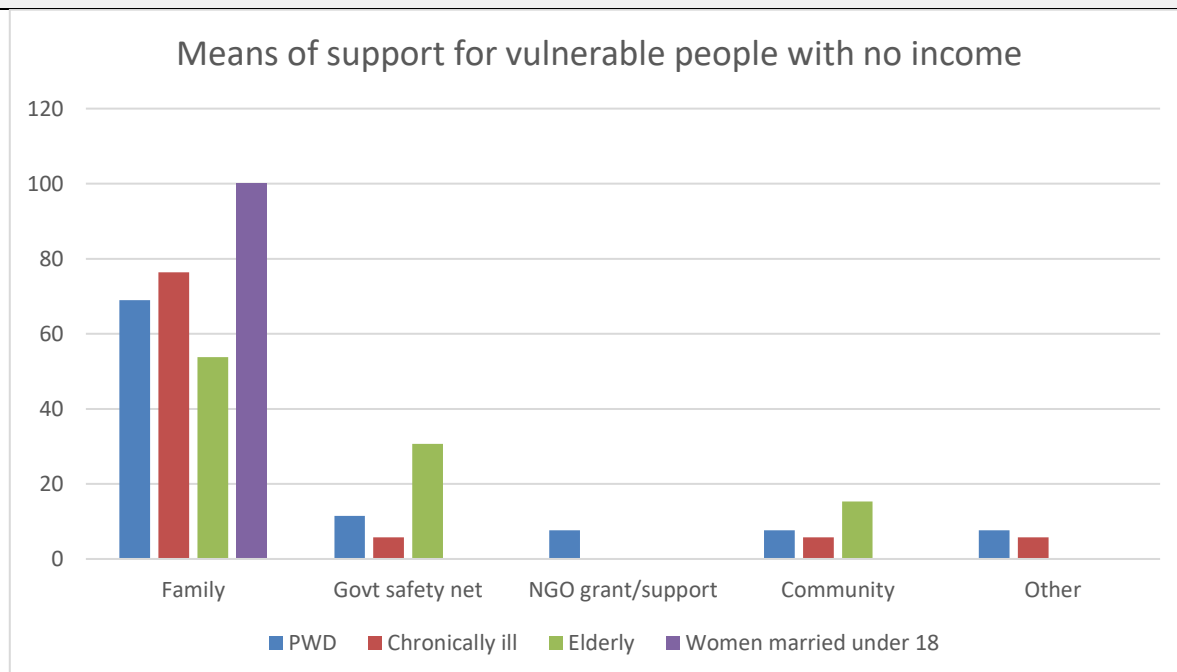
Understanding income generating opportunities and challenges for vulnerable groups

Type of impairment experienced by people with disabilities in the household survey:

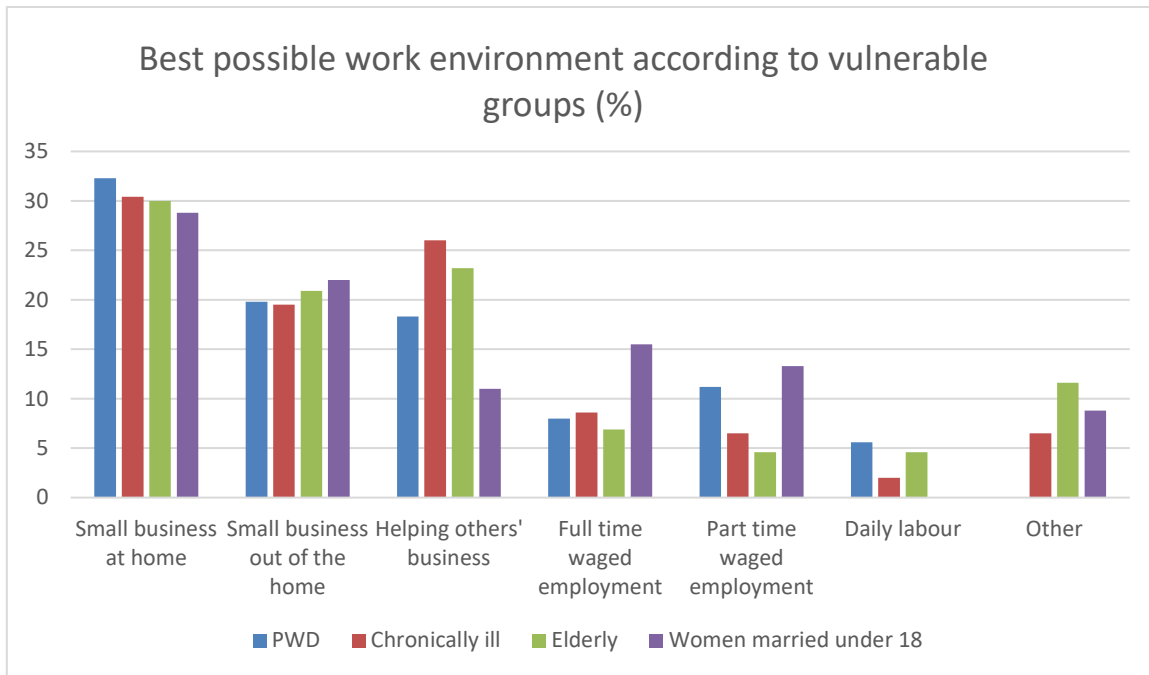
People with disabilities were asked the Washington Group questions as shown in annex 2, 'KII with PWD':

| | Difficulty walking | Difficulty remembering | Difficulty taking care of themselves | Difficulty communicating | Difficulty seeing | Other | Total |
|-------|--------------------|------------------------|--------------------------------------|--------------------------|-------------------|-------|-------|
| Men | 4 | 4 | 3 | 1 | 1 | | 13 |
| Women | 3 | 2 | 3 | 2 | 2 | 1 | 13 |
| Total | 7 | 6 | 6 | 3 | 3 | 1 | 26 |

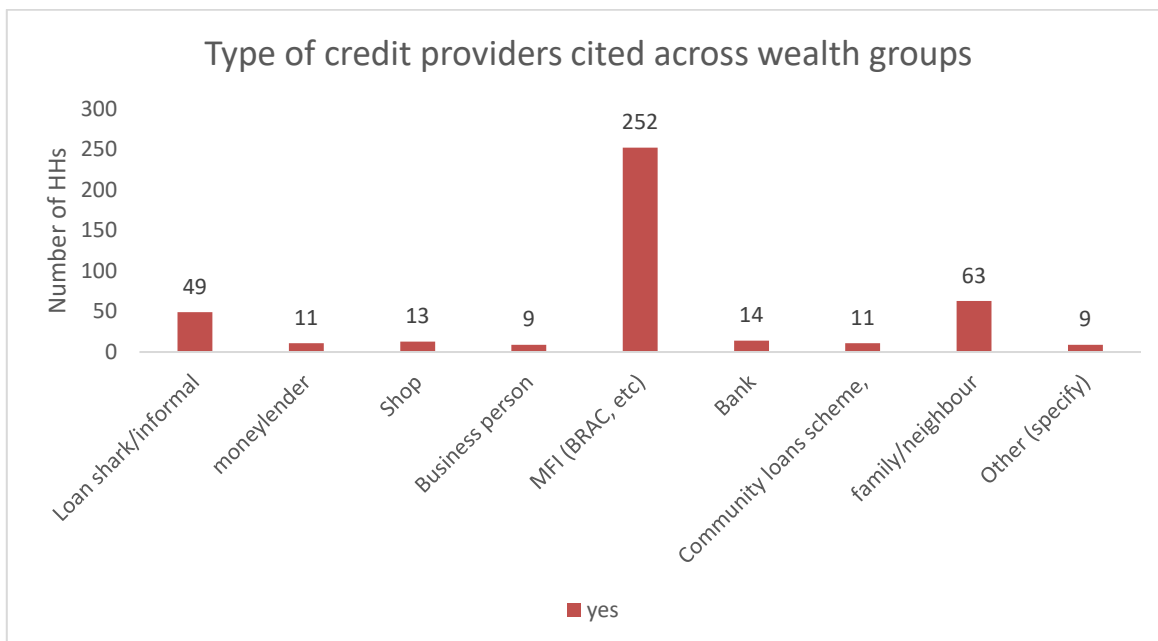
Analysis shows that the majority of people with disabilities have difficulties with mobility issues such as walking or 'taking care of themselves' and remembering and fewer people have sight and communications difficulties.



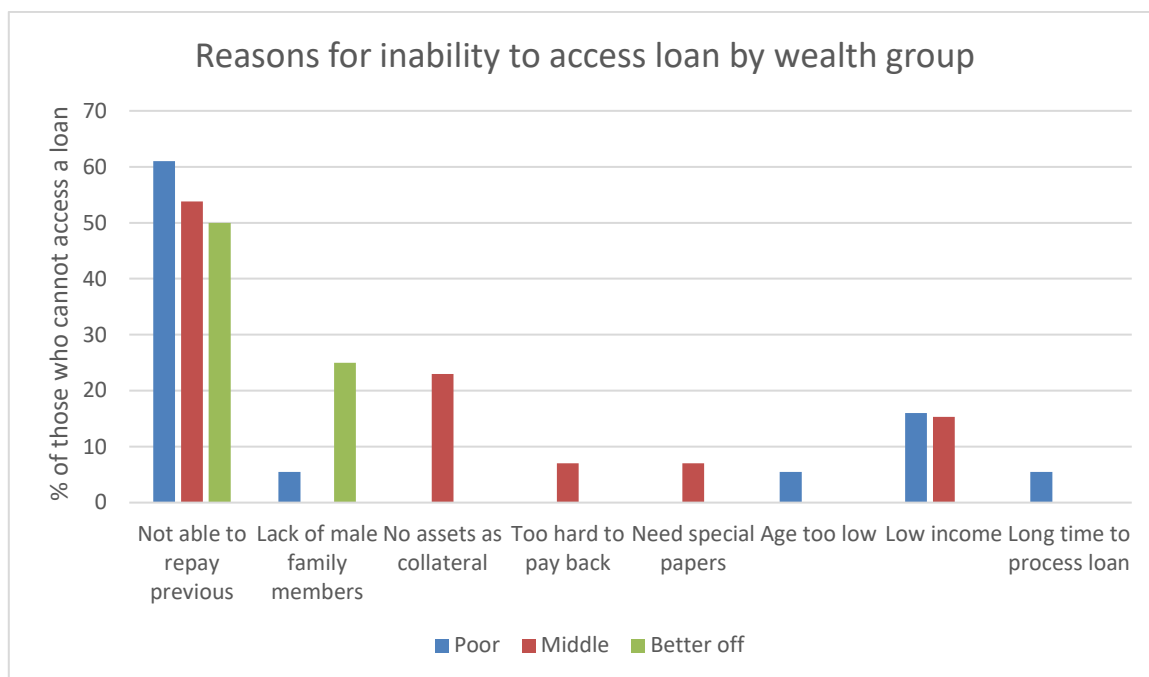
The graph below shows the percentage of answers (i.e. people were asked to give the 'top 3 best work environments/types of IG strategies' so out of all the 3 answers x the number of people interviewed, this is the overall % figures)



Credit, Savings and Cash Management Behaviour



S



Risks to livelihoods and income

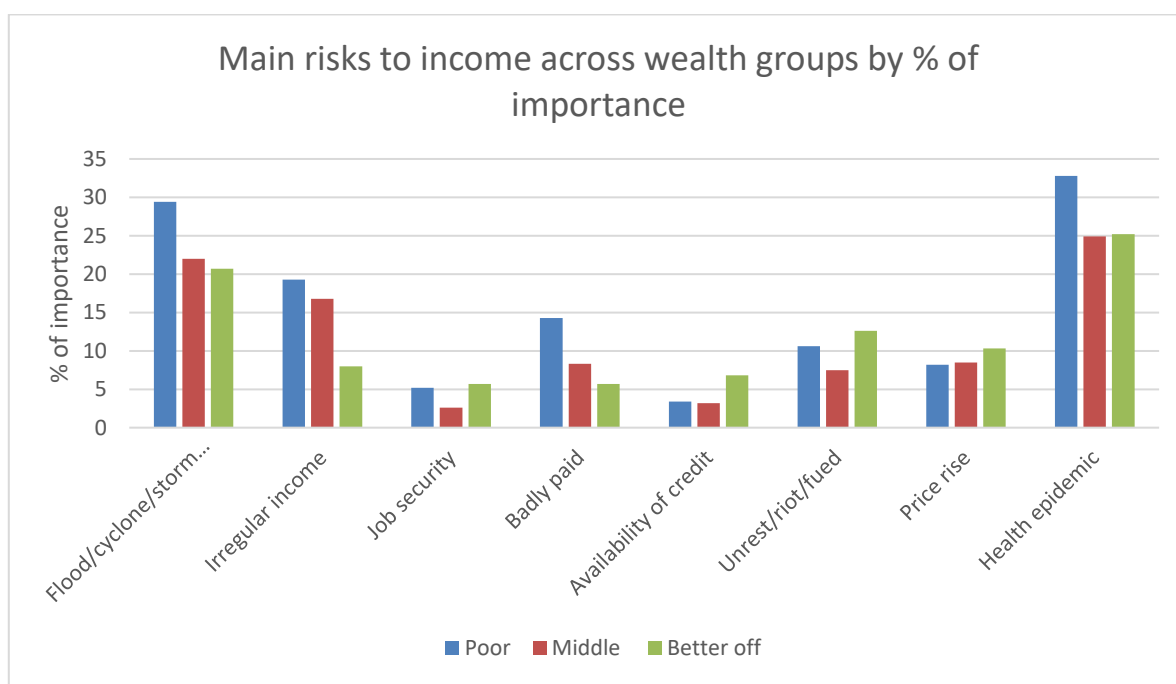
Combined list of all hazards to livelihoods and income reported across wealth groups:

Hazards mentioned by FGD participants:

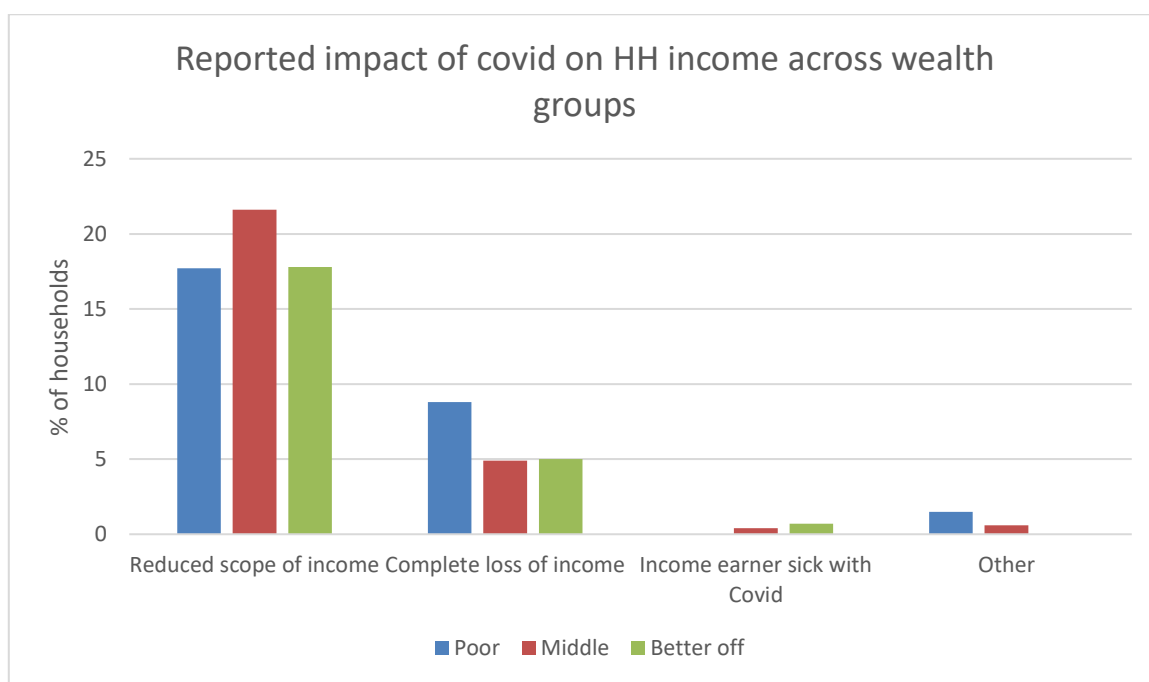
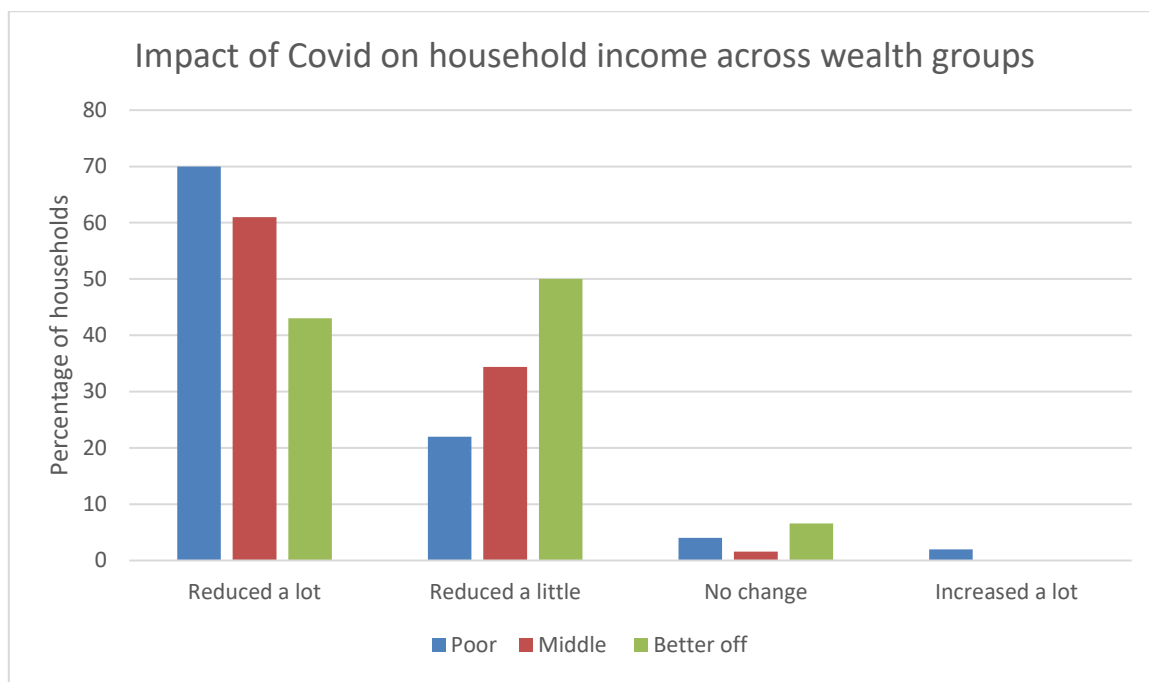
- irregular income/unemployment – reported termination of work
- badly paid,
- heavy rain/flooding/water logging (reported as particularly affecting middle groups who own small businesses that get damaged).
- Women community organisers reported: “Seasonal water logging affected the community people regarding waterborne disease spread out, lack of safe water for household usages and the source of drinking water become inundated, communication become challenging for income earning and to bring household essentials from adjacent market place”.
- Road communication is reported as a problem for better off HHs (especially in rainy season).
- health epidemics (including covid)- Reported as particularly affecting middle groups who own small businesses and rickshaw pullers and owners caused by limited movement of people from lockdown. Better off groups are reported to be able to use savings to avoid Covid risks.
- fire,
- industrial accidents/spillage,
- price rises (mostly reported as a problem for Poor Hhs only)
- job insecurity,
- cyclone/storm surge/tidal surge/ river bank/land erosion/
- sewage sludge spill over
- lack of availability of capital/credit (for HH needs or IGA/LH start up/expansion)

etc.)

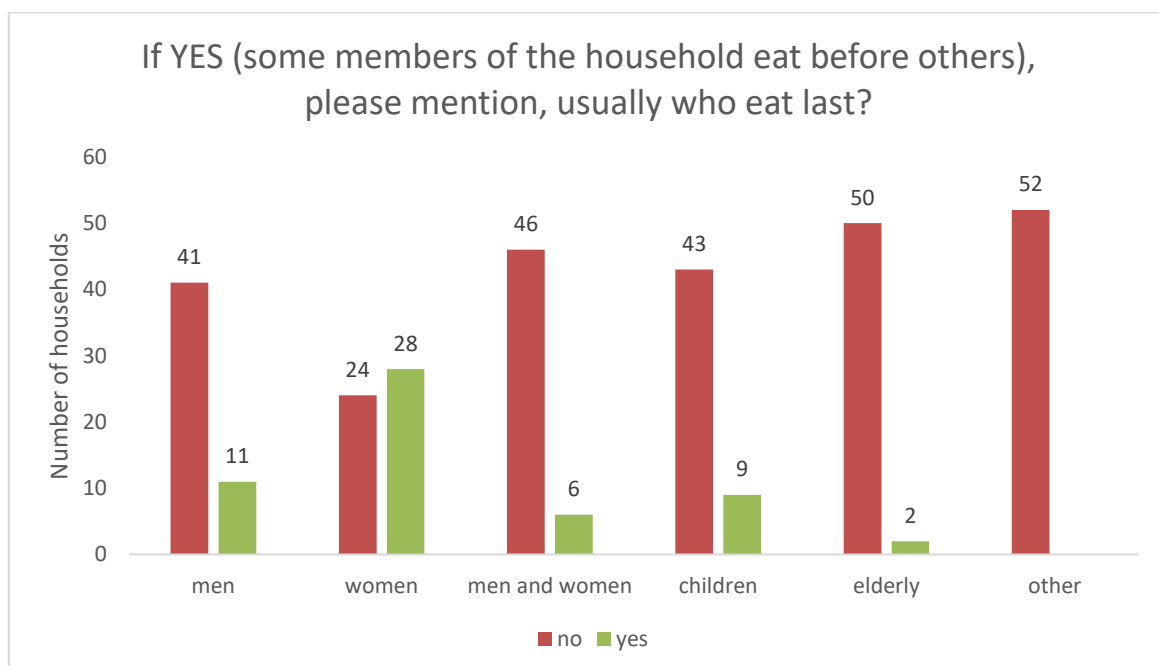
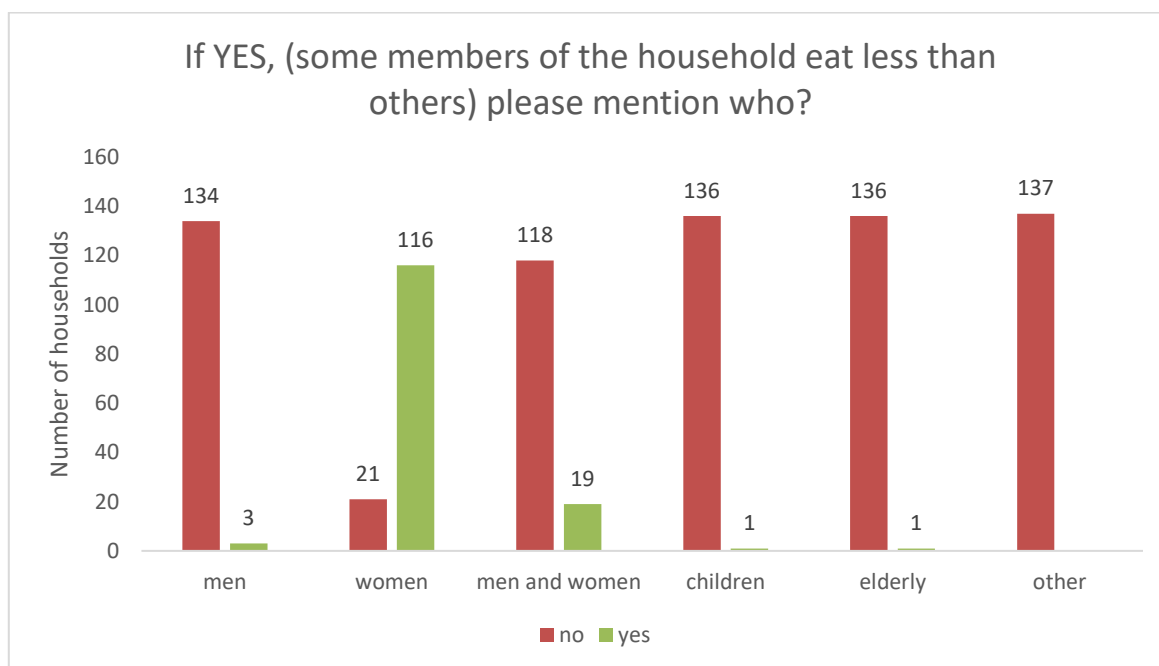
- Others mentioned under 'List others':
 - o Inability to repay debts is mentioned as a hazard or a “vicious cycle” for poor wealth group HHs (by women Community organisers).
 - o Day labourers become sick in winter and rainy days
 - o Extortionist (grab money regularly from the mobile sellers, small shops, female veg/fish sellers)
 - o Mothers with Babies are not allowed/discouraged to work as maid servant
 - o Collectors (unused plastic bottle, metal things) are facing risks as may be blamed as a thief
 - o Family clash generated from social issues (dowry, drug addiction, separation, domestic violence)
 - o Better off have more income sources (such as houses to rent) that allows them to spread risks and overcome risks using savings.
 - o Better off are able to take out loans to help them overcome hazards.



Impact of Covid



Coping strategies during Covid



Measures to prepare and protect households from shocks

Key informant interview results

What preparedness and disaster risk reduction measures do they use to protect their households?

- Location of evacuation points/centres – **Yes**
- Have you heard an early warning signal/siren? **yes**
- What to do in the event of hearing an early warning signal/siren – **yes**
- Do people use to make savings (“under mattress” or in financial institutions) **Yes**

- Have you heard about awareness session led by the CDMCs? **Yes**
- Any protection taken for your house? For your assets? **Yes** Before storm season, repair and maintenance

In your experience, are workers informed about disaster risks at their workplace ? **No**

- Are you aware of any employers that carry out training in disaster prevention and possible responses to disasters? **No**

Are people able to protect their income generation and livelihoods from shocks? **A little**

What disaster risk reduction measures do they use to protect their income generation and livelihoods strategies?

- Saving money, **approximately 20% of community people accumulate savings**
- Insurance. **No**
- Elevation of houses or business space. **Homestead raise**
- Protected storage. **Some dry foods**
- Temporary relocation of assets. **No**
- List Others

Do you have other suggestions of how people can reduce the impact of shocks on their IG activities?

- Select the project beneficiaries in a proper way following relevant criteria
- Beneficiary could be selected based on the occupation and skills
- Relevant training need to be provided
- Continuous monitoring and follow up need to be ensured
- Any government departments can be linked/connected
- Coordination need to be maintained with other non-government and government authorities
- Strengthen networking with government/non-government bodies to get service/grant support

How has COVID impacted income generation and livelihood strategies? No / A little/ **A lot** / Don't know

How? **Almost all the professional people have affected by the pandemic situations; especially**

- Daily labor (working in different places like- launch station, bus stand, load-unload work place)
- Mobile food seller
- Street food/shops
- Rickshaw/van puller
- Auto driver
- Garage/workshop worker
- Beggar/cleaner
- Newspaper seller
- Scrap/tokai business

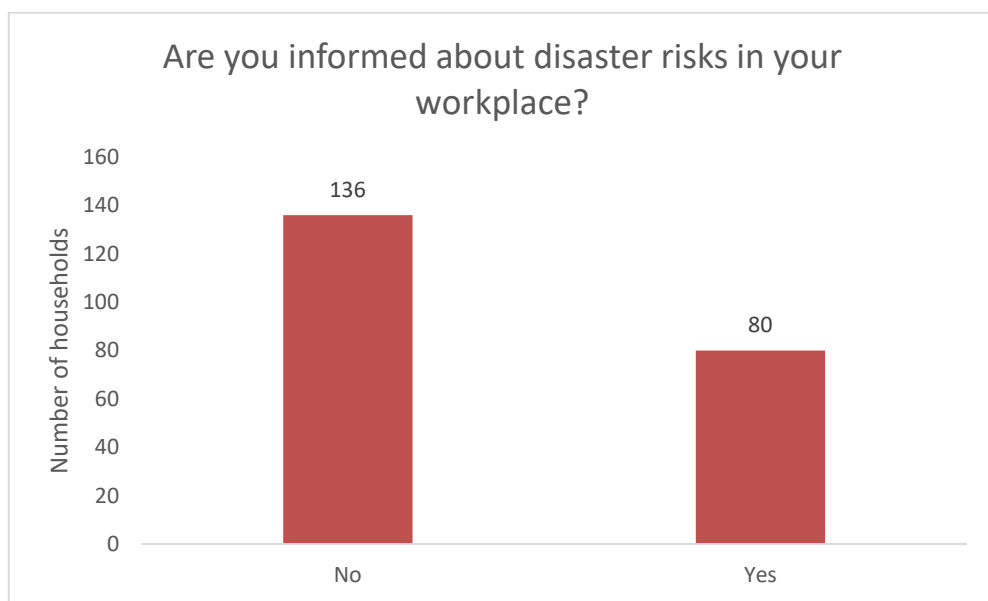
Are there any specific livelihoods/IGAs that have been affected a lot by the Coronavirus pandemic? **Yes**

Which & How? Beggar, mobile food seller, labor class and Transgender

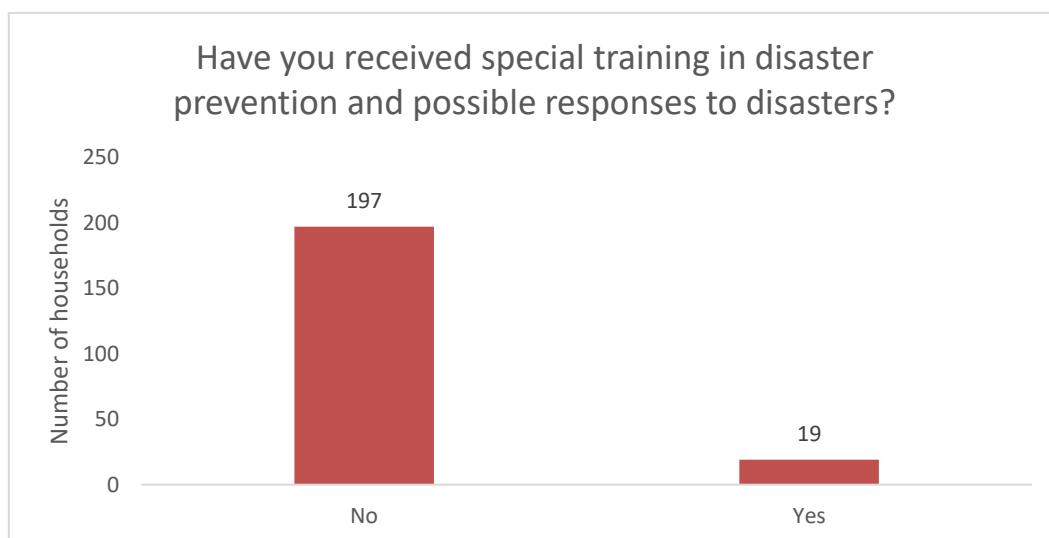
Due to limited movement of people a large number of day labor, mobile food seller and beggar lost their income source. They haven't any savings to cope with the adverse

situations for their family. Additionally, round the year they are in debt; in this circumstances no loan provider institutions give them any loan. They already started to loan from neighbours/relatives and selling their last asset like- rickshaw/van/television/mobile phone. Beggars keep moving round the day here and there at shops to gather money to bear their family expense. The pandemic situations shuts down all the shops for long and the beggars have to move to residential area but the collection amount went down badly compare to before COVID pandemic. The one and only income source of transgender is to collect money from different shops and business institutions. As those are closed they keep forwarded to residential houses which resulted very low collection of money.

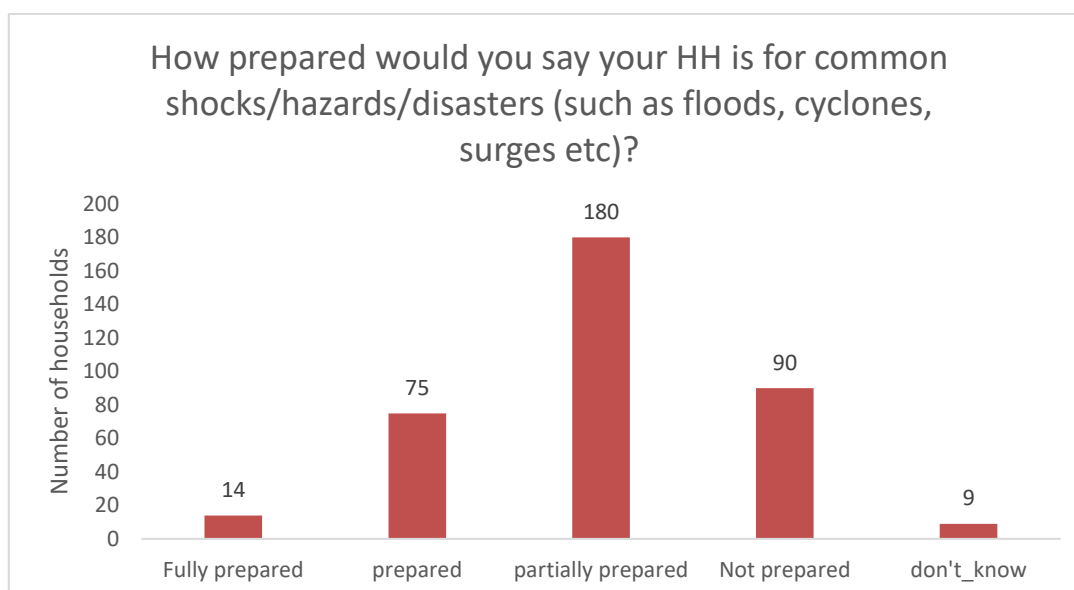
Awareness of disaster risks in the workplace



Note: no major difference between wealth groups



Note: no major difference between wealth groups



Note: no major differences between wealth groups

Annex 4: Recommendations from complementary reports

UN Women 'Covid Rapid Gender Analysis' (2020)

The UN women "Covid Rapid Gender Analysis" (2020) assessment report recommendations triangulate, are of relevance to and mirror the recommendations outlined in this HES assessment. They include (bold indicating where commonalities lie):

- "Distribute Multi-Purpose Cash Grants (MPCG) with protection as the centrality in the response, to the most vulnerable groups like **FHHs, sex workers, transgender women, women returnee migrant workers, female tea garden workers, female day labourers including domestic helpers, sex workers, ethnic minority women.**
- Ensure digital outreach such as mobile cash transfers directly to women for cash support where relevant, and **ensure women are familiar with and have access to the technology.**
- Start emergency employment creation schemes for vulnerable women through **creation of temporary jobs: cash-for-work to produce goods essential to mitigate COVID-19, e.g. producing masks, PPEs, etc, taking into account safety and potential needs for provision of childcare**
- **Provide financial support to women owned small businesses and micro-enterprises to recover the loss incurred and restart their businesses; support government and financial institutions in setting up specific products for the purpose.**
- **Provide technical support to women SME entrepreneurs including skills development and market linkages.**
- **Create skills training and apprenticeship programmes for newly unemployed women in diverse areas.**

- **Review existing social assistance** and cash transfer programmes to include newly vulnerable women.”

Oxfam ‘Pursuing decent work in the informal sector’ (2019)

The Oxfam “Pursuing decent work in the informal sector” report (2019) identified the following relevant actions:

In order to make the greatest contribution towards ensuring decent work in the informal sector, the Oxfam report identified the following actions:

- Incorporate the promotion of decent work in the informal sector into Oxfam’s programmatic influencing strategy.
- Develop a manual on the decent work principles of the ILO, and deliver awareness training to both employers and employees so that both parties at least understand what decent work entails.
- Build the capacity of project staff and Youth Advisory Board members on decent work issues to enable them to work with informal sector employers and implement Oxfam’s programmatic influencing strategy.
- Organize network meetings or dialogues involving stakeholders such as like-minded NGOs, local government and central government to put pressure on informal sector actors, relevant trade unions and policy makers, to ensure decent work conditions in all sectors.
- Engage Youth Advisory Boards in the monitoring and follow-up on progress of initiatives taken through the dialogues, and in meetings with network actors and stakeholders.

Annex 5: Bibliography

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