

RESEARCH BRIEFING WITH THE MEDIA

STUDY ON THE STATUS OF SOCIAL PROTECTION AND JOB SECURITY OF PRIVATE SECTOR WORKERS; EXPERIENCES AMID COVID-19 PANDEMIC AND WAY-FORWARD

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BACKGROUND AND CONTEXT

- 👁️ **The country has witnessed two major country-wide restrictions (lockdowns) on public life following the CORONA pandemic**
 - **First: 26 March – 30 May 2020**
 - **Second: 5 April – 10 August 2021**
- 👁️ **Private sector workers in the DCC was worst affected.**
- 👁️ **Among others, transport workers, retail shop workers and hotel-restaurant workers are 3 of the worst affected groups.**
- 👁️ **More particularly, employment security, income security and social security were affected most.**

BACKGROUND AND CONTEXT

- 👁️ **The government has implemented 23 recovery packages programmes of 128441 crore BDT (4.2% of GDP) to protect the economy and workers.**
- 👁️ **Hardly any transport workers, retail shop workers or hotel-restaurant workers were covered.**
- 👁️ **Transport workers and retail shop workers organized a number of demonstrations for help.**
- 👁️ **An acceptable workers database felt a badly need.**
- 👁️ **BILS has recently conducted a study particularly covering 3 sectors from Dhaka city.**

WHAT WE LOOK AT THROUGH THIS RESEARCH

- 👁️ **Employment status** of the private sector workers during the lockdown & post lockdown period
- 👁️ **Income status** of the private sector workers during the lockdown & post lockdown period
- 👁️ Status of **social security protection** of the private sector workers during lockdown and post-lockdown period
- 👁️ **Recovery** of income and employment in the post lockdown period

THREE SECTORS ARE COVERED FROM THE DCC



Transport sector; **Bus and leguna**

- 28628 bus
- 10282 minibus Unregistered: 5000
- 5099 HH (BRTA)
- An estimated 250,000 workers



Hotel-restaurant; Bangla hotel-restaurant, to the extent fast food

- Around 30,000 hotel-restaurant in the DCC employed about 621000 workers (Estimate based on BBS & research data)



Retail shop

- Around 3 lakhs small, medium and big shops and grocers employ about 9 lakhs workers in the DCC (based on primary and secondary data/Jahirul Haque Bhuiyan, GS, Bangladesh Dokan Malik Somitee)

METHODOLOGY

- 🔍 Interviewed **400 workers** through a semi-structured questionnaire
- 🔍 Interviewed **30 employers** through a semi structured questionnaire
- 🔍 **Multi-stakeholders consultation** on 30 November 2021 with the duty bearer stakeholders [9 TU leaders/6 Employers/DIFE & DoL Representatives/NGO representatives/Expert & Academics and Media Representatives were present]
- 🔍 **Consultation with the field level TU representatives** on 28 December 2021 [Around 60 TU representatives from different districts were present]
- 🔍 **Consultation with the NTUCs** on 30 December 2021 [25-30]
- 🔍 **Consultation and opinion gathering** on research findings with the **3 sectoral level workers and TU leaders** [Retail shop on 9 January 2022/Transport and Hotel-restaurant on 11 January 2022]
- 🔍 **Desk based review** of available secondary literature

METHODOLOGY: SAMPLING

$$\text{Sampling Formula} = \frac{\frac{z^2 \times p(1-p)}{e^2}}{1 + \left(\frac{z^2 \times p(1-p)}{e^2 N} \right)}$$

Z = z score

e = Margin of error

N = Population size

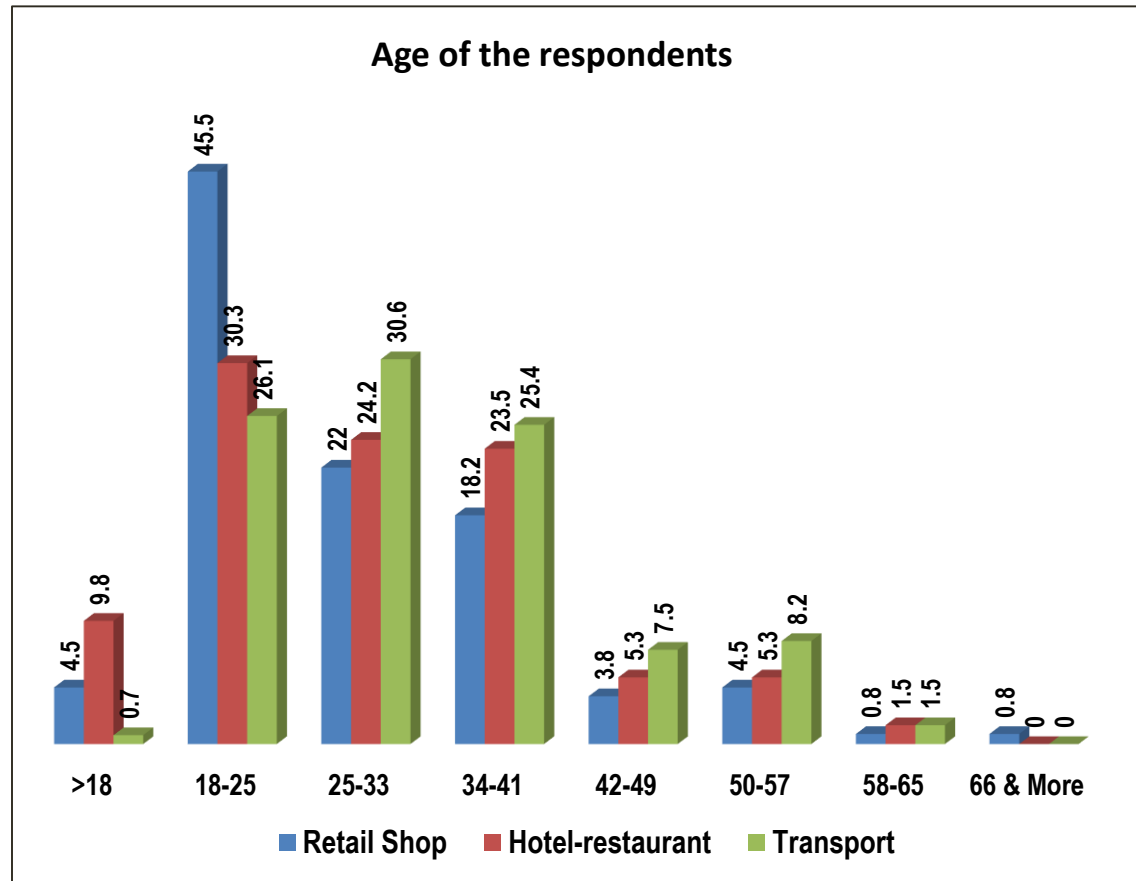
P = Population proportion


95% level of confidence and 5% margin of error

METHODOLOGY: SAMPLE DISTRIBUTION

| SL | Locales | Sample distribution | Sectoral sample distribution | | |
|----|---|---------------------|------------------------------|------------------|-------------|
| | | | Transport | Hotel-Restaurant | Retail Shop |
| 01 | Gulshan, Banani, Baridhara, Boshundhara, Badda, and Rampura | 66 | 22 | 22 | 22 |
| 02 | Motijheel, Basaboo, Demra, and Jatrabari | 66 | 22 | 22 | 22 |
| 03 | Old Dhaka including Azimpur | 66 | 22 | 22 | 22 |
| 04 | Dhanmondi, Mohammadpur, Shyamoli, and Kallyanpur | 66 | 22 | 22 | 22 |
| 05 | Mirpur | 66 | 22 | 22 | 22 |
| 06 | Uttara | 66 | 22 | 22 | 22 |

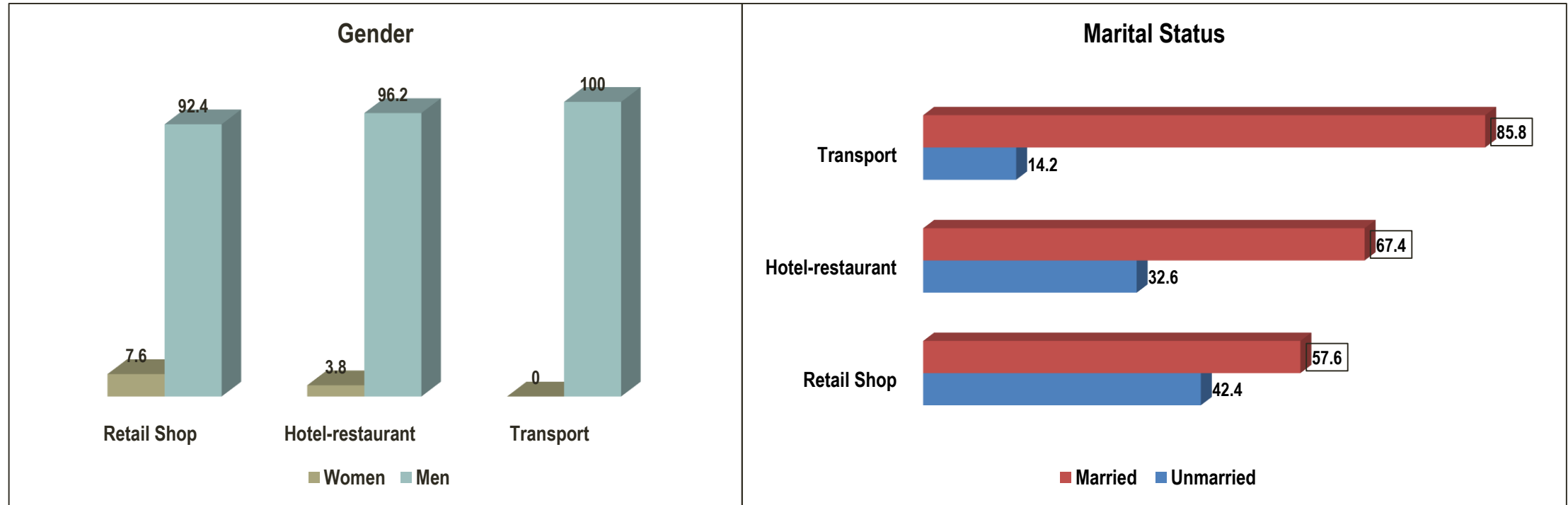
FINDINGS: FEW DEMOGRAPHIC INFORMATION



 The **mean age** of the bus-leguna workers was **32 years**, followed by hotel-restaurant workers (30 years). Retail-shop has relatively younger workers with mean age of 28 years.

 An aggregate **5% child workers** detected. **Hotel-restaurant** has the highest child workers, roughly **10%**

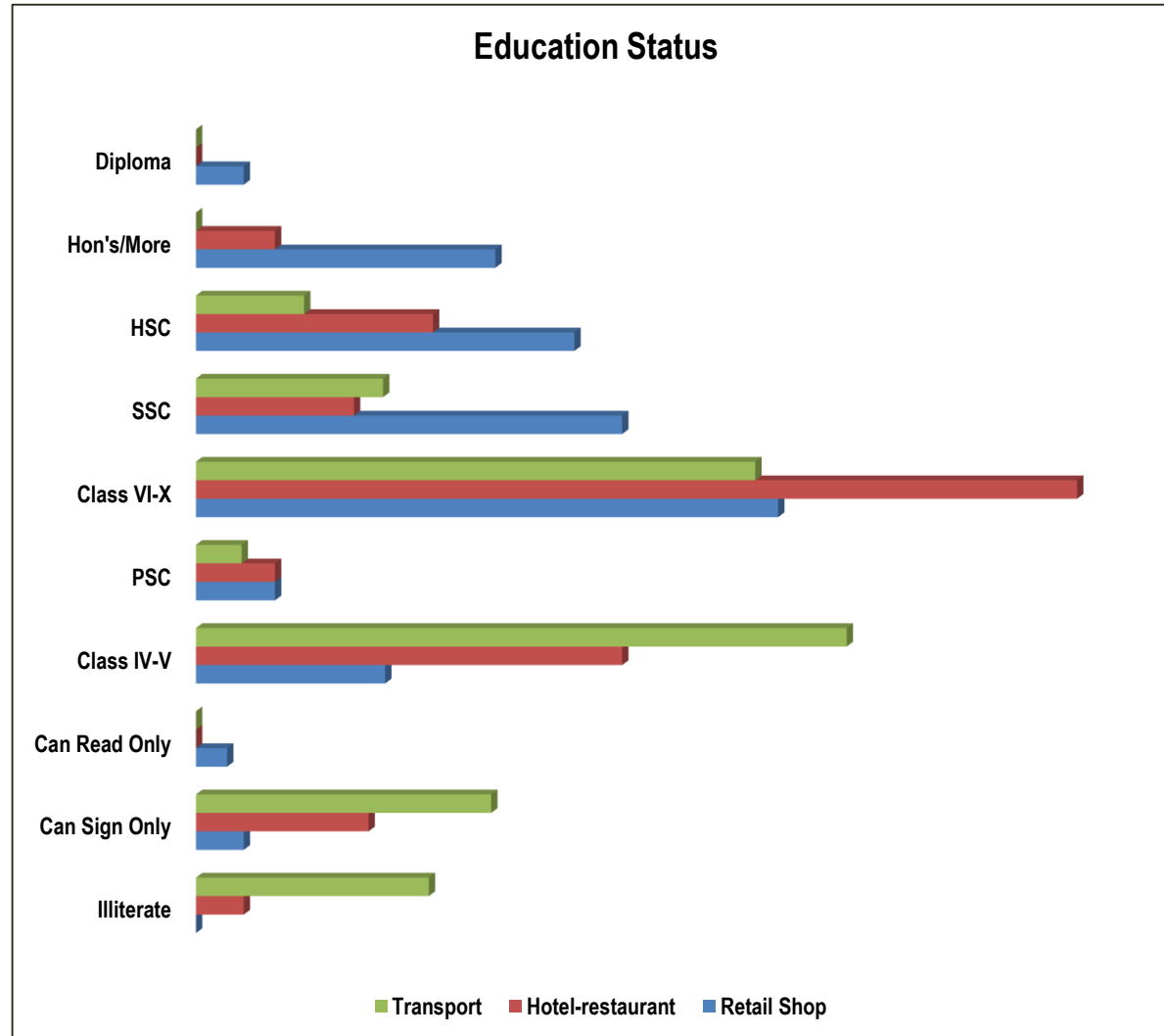
FEW DEMOGRAPHIC INFORMATION




- 96% men and 4% women.**
- Transport sector has no women workers. Retail shops have the highest women workers, roughly 8%.**

- 70% are married. Bus-leguna has 86% married workers & hotel-restaurant 67%.**
- Retail shops have the highest number of unmarried workers, around 42%.**

DEMOGRAPHIC INFORMATION



 **13% at aggregate and 25% Bus-leguna workers have no institutional experiences of education.**

 **Retail shop workers have relatively better education, 55% of them have SSC plus educational qualification.**

 **86% bus-leguna workers and 77% hotel-restaurant workers have below SSC education.**

FINDINGS: RATE OF AFFECTED

Percentage of workers affected by COVID-19 by sector

| Impact | Sector | | | | | | Total | |
|-------------------|-------------|--------------|------------------|--------------|------------|--------------|------------|--------------|
| | Retail Shop | | Hotel-restaurant | | Transport | | N | % |
| | N | % | N | % | N | % | | |
| Affected | 131 | 99.2 | 131 | 99.2 | 134 | 100.0 | 396 | 99.5 |
| Unaffected | 1 | 0.8 | 1 | 0.8 | 0 | 0.0 | 2 | 0.5 |
| Total | 132 | 100.0 | 132 | 100.0 | 134 | 100.0 | 398 | 100.0 |

A worker is considered as **affected** if at least **one** of the following **3 conditions** is met:

- He/she **becomes part-timer/unemployed** in lockdown period
- His/her **income** in lockdown period **goes below** the income level of **pre-lockdown period**
- **Working hours dropped** in lockdown period compared with that of pre-lockdown status.

FROM EMPLOYERS DATA

| Impact status | Transport | Hotel-restaurant | Retail shop | Overall |
|--------------------|-------------|------------------|-------------|-------------|
| Minor impact | 0% | 0% | 10% | 3.34% |
| Significant impact | 30% | 40% | 20% | 30.00% |
| Severe impact | 70% | 60% | 70% | 66.66% |
| Total | 100% | 100% | 100% | 100% |

AFFECT ON EMPLOYMENT





Workers data

| Status of Employment | Sectors | | | | | | | | | Total | | |
|----------------------------|------------------|---------------|----------------|------------------|---------------|----------------|------------------|---------------|----------------|------------------|---------------|----------------|
| | Retail shop | | | Hotel-restaurant | | | Transport | | | Before Lock down | Lock Down | Post Lock Down |
| | Before Lock down | Lock Down | Post Lock Down | Before Lock down | Lock Down | Post Lock Down | Before Lock down | Lock Down | Post Lock Down | | | |
| Full-time | 95.5 | 6.1 | 99.2 | 96.2 | 2.3 | 97.0 | 94.8 | 0.0 | 94.8 | 95.5 | 2.8 | 97.0 |
| Redu/Incrse | | -93.7% | | | -97.6% | | | -100% | | | -97.1% | |
| Part-time | 1.5 | 10.6 | 0.8 | 3.0 | 15.2 | 3.0 (4) | 5.2 | 5.2 | 4.5 | 3.3 | 10.3 | 2.8 |
| Redu/ Incrse | | 600% | | | 400% | | | 00% | | | 215% | |
| Unemployed | 3.0 | 83.3 | 0.0 | 0.8 | 82.6 | 0.0 | 0.0 | 94.8 | 0.7 | 1.2 | 86.9 | 0.3 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Overall Redu/Incrse | | -82.8% | | | -82.4% | | | -94.8% | | | -86.7% | |

Employers data

| Status of Employment | Transport | | Hotel-restaurant | | Retail shop | | Overall | |
|----------------------|-------------|---------|------------------|---------|-------------|---------|-------------|---------|
| | LD | Current | LD | Current | LD | Current | LD | Current |
| 100% | 30% | 40% | 30% | 80% | 60% | 80% | 40% | 66.66% |
| A few | 10% | 30% | 30% | 20% | 0% | 0% | 13.33 | 16.67% |
| Left own | 60% | 30% | 40% | 0% | 40% | 20% | 46.67 | 16.67% |
| Reduction | -65% | | -55% | | -40% | | -53% | |

AFFECT ON EMPLOYMENT

-  An aggregate 87% employment reduced during the lockdown period, highest in the transport sector (95%).
-  Full-time employment reduced by 97% during the lockdown period compare to pre-lockdown stage. Full-time employment reduced by 100% in the bus-leguna.
-  Part time jobs increased by 215% during the lockdown period. Part-time job increase was highest in the hotel restaurants. Part-time employment remained the same in the transport sector before and during lockdown, 5% only.
-  An aggregate 87% of workers became unemployed during the lockdown period. Unemployment was recorded highest in the transport sector, around 95%. The rate of unemployment for the retail shop and hotel-restaurant sectors were around 83% each.

“Before lockdown I used to take heavy get-up. Now, you see, I am bare-footed. I had 3 shops. I lost everything. 2 of my brothers went back to village home to maintain a living.”, says Saddam Hossain, a retail shop worker from Hatirjheel

“No one care about employers. 80% have been severely affected. I know at least 2 employers who now pull autorickshaws. How cum we keep our workers safe”, says Mahmud Hossain, transport employer

AFFECT ON EMPLOYMENT: WORKDAYS COUNT

| Work-days | Sectors | | | | | | Total | |
|------------------|-----------------|-------------|------------------|---------------|-----------------|---------------|-----------------|---------------|
| | Retail shop | | Hotel-restaurant | | Transport | | Total | |
| | Before Lockdown | Lockdown | Before Lockdown | Lockdown | Before Lockdown | Lockdown | Before Lockdown | Lockdown |
| Total work days | 793 | 190 | 891 | 140 | 598 | 20 | 2282 | 350 |
| Mean work days | 6.01 | 1.43 | 6.75 | 1.06 | 4.46 | 0.15 | 5.73 | 0.88 |
| Reduction | | -76% | | -84.3% | | -96.7% | | -84.6% |

 From a mean 6 workdays a week, it reduced to only 1 word-day during lockdown

 At aggregate, 85% workdays reduced, 97% the highest in the transport sector

AFFECT ON WORKING HOUR

| Work-hours | Sectors | | | | | | Total | |
|------------------|-----------------|-------------|------------------|---------------|-----------------|-------------|-----------------|---------------|
| | Retail shop | | Hotel-restaurant | | Transport | | Total | |
| | Before Lockdown | Lockdown | Before Lockdown | Lockdown | Before Lockdown | Lockdown | Before Lockdown | Lockdown |
| Total hour | 1347 | 184.5 | 1350 | 178.5 | 1997.5 | 17 | 4694.5 | 380 |
| Mean hour | 10.20 | 1.39 | 10.23 | 1.35 | 14.91 | 0.13 | 11.79 | 0.95 |
| Reduction | | -86% | | -86.8% | | -99% | | -91.8% |

 At aggregate, 92% work-hours reduced, 99% the highest in the transport sect

AFFECT ON EMPLOYMENT: AFFECT ON 2ND MAIN EARNER

| Nature of employment | Sectors | | | | | | Total | |
|-------------------------|-----------------|----------------|------------------|---------------|-----------------|----------------|-----------------|----------------|
| | Retail shop | | Hotel-restaurant | | Transport | | Before Lockdown | Lockdown |
| | Before Lockdown | Lockdown | Before Lockdown | Lockdown | Before Lockdown | Lockdown | | |
| Fulltime | 94.7 (54) | 28.1 (16) | 100 (50) | 18.0 (9) | 75.8 (25) | 3.0 (1) | 92.1 (129) | 18.6 (26) |
| Reduction/ Increase | | -70.4% | | -82% | | -96% | | -79.8% |
| Part-time | 0.0 | 12.3 (7) | 0.0 | 24.0 (12) | 18.2 (6) | 0.0 | 4.3 (6) | 13.6 (19) |
| Unemployed | 5.3 (3) | 59.6 (34) | 0.0 | 58.0 (29) | 6.1 (2) | 97.0 (32) | 3.6 (5) | 67.9 (95) |
| Total | 100.0 (57) | 100.0 (57) | 100.0 (50) | 100.0 (50) | 100.0 (33) | 100.0 (33) | 100.0 (140) | 100.0 (140) |
| Employment reduction | | -57.40% | | -58% | | -96.77% | | -66.66% |



At aggregate, 67% 2nd main employer of the family became unemployed.



Full-time job of the 2nd main employer reduced by 80% during lockdown.



Transport sector members hit the hardest in both the cases.

AFFECT ON EMPLOYMENT: 2ND MAIN EARNER WORKDAYS COUNT





| Employment status | Sectors | | | | | | | | | Total | | |
|------------------------------------|------------------|-----------|----------------|------------------|-----------|----------------|------------------|-----------|----------------|------------------|-----------|----------------|
| | Retail shop | | | Hotel-restaurant | | | Transport | | | Total | | |
| | Before Lock down | Lock Down | Post Lock Down | Before Lock down | Lock Down | Post Lock Down | Before Lock down | Lock Down | Post Lock Down | Before Lock down | Lock Down | Post Lock Down |
| Total work days | 343 | 101 | 347 | 328 | 113 | 329 | 173 | 13 | 170 | 839 | 227 | 846 |
| Mean workdays | 6.02 | 1.77 | 6.09 | 6.56 | 2.26 | 6.58 | 5.24 | 0.39 | 5.15 | 5.99 | 1.62 | 6.04 |
| Pre to lockdown reduction/increase | | -71% | | | -66% | | | -92% | | | -73% | |
| Pre to Post lockdown recovery | | | 101% | | | 100% | | | 98% | | | 101% |

 At aggregate, 73% workdays was lost, 92% the highest in the transport sector

 Mean work days reduced to 2days only from 6 days a week

AFFECT ON EMPLOYMENT: TOTAL SECTORAL EMPLOYMENT COUNT

| Time-period | Sectors | | | Total |
|--|-------------|------------------|-----------|---------|
| | Retail Shop | Hotel-restaurant | Transport | |
| Before lockdown employment | 387 | 2865 | 479 | 3731 |
| During lockdown employment | 290 | 293 | 23 | 606 |
| Reduction/ Increase of employment | -25% | -89.77% | -95.19% | -83.75% |
| Post Lockdown employment | 379 | 2629 | 478 | 3486 |
| Pre to post lockdown increase/ reduction | -2% | -8% | -0.2% | -7% |

-  Studied sectors have lost 84% of their employment during the lockdown period in comparison to pre-lockdown employment, transport sector the highest 95% and retail shop the lowest 25%
-  Services closure (82%), services lay-off (3%), leaving willingly (7%), no wage (3%), and inability of the employers to continue and pay for employment (3%) reportedly are the main reasons for employment reduction during the lockdown period.
-  Pre to post lockdown employment reduction is reportedly 7%, hotel-restaurant sector the highest 8% and transport sector the lowest.
-  **“Buses didn’t move for 3-4 months. Few buses have gone out of order. Few employers have sold their buses. Few employers could not repay term payment and left transport business. For these reasons, few workers could not recover their employment yet. I think, 20% are still unemployed”, says Mr. Kazi Salim, a transport employer.**

AFFECT ON EMPLOYMENT: AFFECT ON BUSINESS/SERVICES

| Nature of business/ Services | Sectors | | | | | | Total | |
|---------------------------------|--------------------|----------------|--------------------|---------------|--------------------|----------------------|--------------------|---------------|
| | Retail shop | | Hotel-restaurant | | Transport | | Before Lockdown | Lockdown |
| | Before Lockdown | Lockdown | Before Lockdown | Lockdown | Before Lockdown | Lockdown | | |
| Fully Open | 94.7 (125) | 4.5 (6) | 98.4 (130) | 1.5 (2) | 99.3 (133) | 0.0 | 97.5 (388) | 2.0 (8) |
| Partially Open | 0.8 (1) | 14.4 (19) | | 15.9 (21) | 0.7 (1) | 4.5 (6) | 0.5 (2) | 11.6 (46) |
| 70/80% Open | 1.5 (2) | 0.8 (1) | 0.8 (1) | 7.6 (10) | 0.0 | 0.7 (1) | 0.8 (3) | 3.0 (12) |
| Closed | 3.0 (4) | 80.3 (106) | 0.8 (1) | 75.0 (99) | 0.0 | 94.8 (127) | 1.2 (5) | 83.4 (332) |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Affect | | -79.68% | | -74.8% | | -94.77% | | -83.2% |

 At aggregate, 83% services/business were affected. They either get closed or their services get reduced.

 95% bus/laguna and 80% retail shops were closed during lockdown.

 Only 2% were fully open and around 15% were partially open.

AFFECT ON BUSINESS/SERVICES: EMPLOYERS DATA

| Status of Operation | Transport | | Hotel-restaurant | | Retail shop | | Overall | |
|----------------------|-------------|-------------|------------------|-------------|-------------|-------------|-------------|-------------|
| | Lockdown | Post LD | Lockdown | Post LD | Lockdown | Post LD | Lockdown | Post LD |
| Open | 0% | 100% | 10% | 40% | 0% | 70% | 3.33 | 70.00% |
| Major Open (50-90%) | 0% | 0% | 30% | 60% | 10% | 30% | 13.33 | 30.00% |
| Little open (20-40%) | 0% | 0% | 20% | 0% | 30% | 0% | 16.67 | 0% |
| Closed | 100% | 0% | 40% | 0% | 60% | 0% | 66.67 | 0% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |




 **83% services/business affected badly.**

 **“It was a thief-police like gaming. I tried to keep my restaurant open stealthily. On the other hand, police used to keep the restaurant shut”, says Mr. Hasan, a restaurant employer from Gulistan.**

FEAR OF LOSING JOB

| Fear of Job Loss | Sectors | | | | | | Total | |
|------------------|--------------|--------------|------------------|--------------|--------------|--------------|--------------|--------------|
| | Retail shop | | Hotel-restaurant | | Transport | | | |
| | Lockdown | Post LD | Lockdown | Post LD | Lockdown | Post LD | Lockdown | Post LD |
| Yes | 43.2 | 25.8 | 53.0 | 7.6 | 58.2 | 42.5 | 51.5 | 25.4 |
| No | 56.8 | 74.2 | 47.0 | 92.4 | 41.8 | 57.5 | 48.5 | 74.6 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

AFFECT ON EMPLOYMENT: JOB MARKET

-  At aggregate, 52% were constantly in fear of losing job during the lockdown period which has been reduced to half (25%) in the post lockdown period.
-  Transport workers tops both lockdown (58%) and post lockdown (43%) ranking in this.
-  **“I was the newer most among all employees. I was in consistent fear. I was sure that if only 1 person lose job then its me first. I thought, may be I shall lost my income too for the month.”**, says Robin Hossain, a salesman from Mouchak.




PERCEPTION ABOUT JOB MARKET

| Appraisal of Job Market | Sectors | | | | | | Total | |
|-------------------------|-------------|---------------|------------------|---------------|-------------|---------------|-------------|---------------|
| | Retail shop | | Hotel-restaurant | | Transport | | Lockdown | Post Lockdown |
| | Lockdown | Post Lockdown | Lockdown | Post Lockdown | Lockdown | Post Lockdown | | |
| Available | 7.6 | 8.3 | 4.5 | 9.8 | 5.2 | 9.7 | 5.8 | 9.3 |
| A few | 15.9 | 22.0 | 17.4 | 31.8 | 6.0 | 85.1 | 13.1 | 46.5 |
| Scarce | 76.5 | 69.7 | 78.0 | 58.3 | 88.8 | 5.2 | 81.2 | 44.2 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

-  **Scarcest job market during lockdown (88%), now with only half scarce (44%).**



AFFECT ON INCOME

| Status of Income | Sectors | | | | | | | | | Total | | |
|---|------------------|-----------|----------------|------------------|-----------|----------------|------------------|-----------|----------------|------------------|-----------|----------------|
| | Retail shop | | | Hotel-restaurant | | | Transport | | | Before Lock down | Lock Down | Post Lock Down |
| | Before Lock down | Lock Down | Post Lock Down | Before Lock down | Lock Down | Post Lock Down | Before Lock down | Lock Down | Post Lock Down | | | |
| Mean Income | 12265 | 4803 | 12284 | 12349 | 2129 | 11740 | 16083 | 638 | 13548 | 13578 | 2524 | 12529 |
| Pre to Lockdown Reduction/Increase | | -61% | | | -83% | | | -96% | | | -81% | |
| Pre to post Lockdown Reduction/Increase | | | +0.2% | | | -5% | | | -16% | | | -8% |
| Income Recovery (Pre to post lockdown) | | | 100%+ | | | 95% | | | 84% | | | 92% |

-  **At aggregate, workers lost 81% of their income during the lockdown period. Transport workers lost the most 96%, followed by the hotel-restaurant workers 83%.**
-  **“No work, no pay, this is our system”, says Mr. Salim, a TU leader from transport sector**
-  **Overall, pre to post lockdown income loss calculated to 8% only. Again, transport workers lost the most 16%.**

AFFECT ON INCOME: EMPLOYERS DATA

| Status of Wage | Transport | | Hotel-restaurant | | Retail shop | | Overall | |
|----------------|-----------------|----------------|------------------|----------------|-----------------|----------------|-----------------|----------------|
| | Lockdown period | Current Status | Lockdown period | Current Status | Lockdown period | Current Status | Lockdown period | Current Status |
| 100% wage | 0% | 100% | 10% | 90% | 30% | 90% | 13.33% (4) | 93.33% (28) |
| 50% &+ wage | 0% | 0% | 30% | 10% | 20% | 10% | 16.67% (5) | 6.67% (2) |
| 20-25% wage | 0% | 0% | 30% | 0% | 50% | 0% | 26.67% (8) | 0% |
| No wage | 100% | 0% | 30% | 0% | 0% | 0% | 43.33% (13) | 0% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Reduction | -100% | | -65% | | -50% | | -70% | |

-  Employers data almost similar to that of workers data. At aggregate, workers lost 70% of their income during the lockdown period in comparison to pre lockdown income. Transport workers lost the most 100%, followed by the hotel-restaurant workers 65%.
-  Overall, pre to post lockdown income loss calculated to 3% only.

AFFECT ON INCOME: STATUS OF WAGE PAYMENT

| Status of Income | Sectors | | | | | | | | | Total | | |
|------------------|-------------|-----------|---------|------------------|-----------|---------|-----------|-----------|---------|-----------|-----------|---------|
| | Retail shop | | | Hotel-restaurant | | | Transport | | | Before LD | Lock Down | Post LD |
| | Before LD | Lock Down | Post LD | Before LD | Lock Down | Post LD | Before LD | Lock Down | Post LD | | | |
| Regular | 96.2 | 41.7 | 94.7 | 100.0 | 15.2 | 99.2 | 98.5 | 6.0 | 97.0 | 98.2 | 20.9 | 97.0 |
| Irregular | 3.8 | 58.3 | 5.3 | 0.0 | 84.8 | 0.8 | 1.5 | 94.0 | 3.0 | 1.8 | 79.1 | 3.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

 Income for 79% studied workers gone irregular during the lockdown period.

 Income irregularity has increased 33% in the post lockdown time than pre-LD income.

FEAR OF LOSING INCOME

| Fear of Job Loss | Sectors | | | | | | Total | |
|------------------|-------------|---------------|------------------|---------------|-----------|---------------|----------|---------------|
| | Retail shop | | Hotel-restaurant | | Transport | | Lockdown | Post Lockdown |
| | Lockdown | Post Lockdown | Lockdown | Post Lockdown | Lockdown | Post Lockdown | | |
| Yes | 51.5 | 18.9 | 50.8 | 8.3 | 70.9 | 47.8 | 57.8 | 25.1 |
| No | 48.5 | 81.1 | 49.2 | 91.7 | 29.1 | 52.2 | 42.2 | 74.9 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

 58% were in consistent fear to loss income in the next month, reduced to 25% only now

 Transport workers fear the most then and now and the hotel-restaurant workers the least.

AFFECT ON INCOME: FAMILY INCOME COUNTS

| Status of Income | Sectors | | | | | | | | | Total | | |
|-----------------------------------|-------------|-----------|---------|------------------|-----------|---------|-----------|-----------|---------|-----------|-----------|---------|
| | Retail shop | | | Hotel-restaurant | | | Transport | | | Before LD | Lock Down | Post LD |
| | Before LD | Lock Down | Post LD | Before LD | Lock Down | Post LD | Before LD | Lock Down | Post LD | | | |
| Mean Income | 21731 | 8951 | 21583 | 18405 | 3694 | 18004 | 16240 | 713 | 14361 | 18792 | 4453 | 17983 |
| Pre-Lockdown Reduction/ Increase | | -59% | | | -80% | | | -96% | | | -76% | |
| Pre to post LD reduction/increase | | | -1% | | | -2% | | | -12% | | | -4% |
| Income recovery (Pre to post LD) | | | 99% | | | 98% | | | 88% | | | 96% |

 **Workers families earn on average 76% less during the lockdown period.**

 **Still, they are 4% behind of income than the pre-lockdown time.**

AFFECT ON INCOME ON THE 2nd MAIN INCOME EARNER

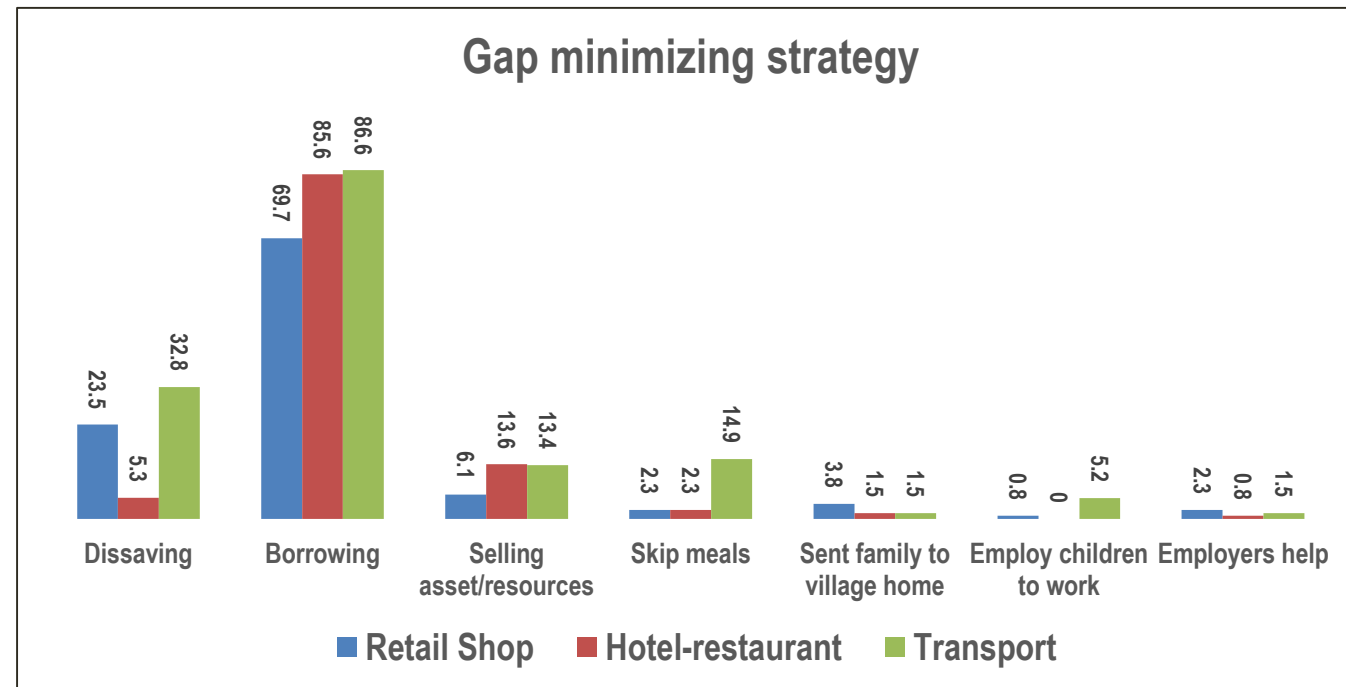
| Income-effect | Sectors | | | | | | Total | |
|----------------|-------------|---------|------------------|---------|-----------|---------|----------|---------|
| | Retail shop | | Hotel-restaurant | | Transport | | Lockdown | Post LD |
| | Lockdown | Post LD | Lockdown | Post LD | Lockdown | Post LD | | |
| Decreased | 25.8 | 18.9 | 28.8 | 28.8 | 14.9 | 17.2 | 23.1 | 21.6 |
| Increased | 0.8 | 5.3 | 0.0 | 1.5 | 0.7 | 5.2 | 0.5 | 4.0 |
| Same as before | 8.3 | 53.8 | 9.8 | 62.9 | 11.9 | 74.6 | 10.1 | 63.8 |
| No Income | 65.2 | 22.0 | 61.4 | 6.8 | 72.4 | 3.0 | 66.3 | 10.6 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

 **66% become income less. Still, 22% earn less than pre-lockdown income.**

AFFECT ON INCOME: FAMILY EXPENDITURE DURING LOCKDOWN & THE GAP

| Expenditure & its gap | Sectors | | | Total |
|-----------------------|-------------|------------------|--------------|--------------|
| | Retail shop | Hotel-restaurant | Transport | |
| Mean Expenditure | 16451 | 14955 | 26160 | 19189 |
| Mean Income | 8951 | 3694 | 713 | 4453 |
| Gap | 7500 (-46%) | 11261 (-75%) | 25447 (-97%) | 14736 (-77%) |

 On aggregate, **77%** income-expenditure gap reported. **97%**, the highest for transport workers and **46%** the lowest for retail shop workers.



 **20%** adopted **erosive strategies** like asset selling, meal skipping, & putting children to work

 **80%** adopted **non-erosive strategies** like borrowing (81%), and dissaving (21%).

 **“We mostly eat rice, potato, and some lentils in our meals for the entire lockdown,” says Saddam, a salesman**

AFFECT ON INCOME: SAVINGS COUNT

| Income-effect | Sectors | | | | | | Total | |
|---------------|-------------|---------|------------------|---------|-----------|-----------|-----------|-----------|
| | Retail shop | | Hotel-restaurant | | Transport | | Before LD | Post LD |
| | Before LD | Post LD | Before LD | Post LD | Before LD | Post LD | | |
| Yes | 10.6 (14) | 4.5 (6) | 22.0 (29) | 3.8 (5) | 39.6 (53) | 27.6 (37) | 24.1 (96) | 12.1 (48) |
| No | 89.4 | 95.5 | 78.0 | 96.2 | 60.4 | 72.4 | 75.9 | 87.9 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

 **Around one-quarter (24%) workers had some savings before the lockdown period which reduced to only 12% in the post lock-down situation**

| Savings | Sectors | | | | | | Total | |
|----------------------|-------------|---------|------------------|---------|-----------|---------|-----------|---------|
| | Retail shop | | Hotel-restaurant | | Transport | | Before LD | Post LD |
| | Before LD | Post LD | Before LD | Post LD | Before LD | Post LD | | |
| Gross Savings | 1243000 | 355000 | 2447000 | 319000 | 2297000 | 1252000 | 5987000 | 1926000 |
| Reduction/ Increase | | -71% | | -87% | | -45% | | -68% |
| No of savers | 14 | 6 | 29 | 5 | 53 | 37 | 96 | 48 |
| Reduction/ Increase | | -57% | | -83% | | -30% | | -50% |
| Mean savings | 88786 | 59167 | 84379 | 63800 | 43340 | 33838 | 62365 | 40125 |
| Reduction/ Increase | | -33% | | -24% | | -22% | | -64% |

 **Dissaving cost 68% earlier savings.**

 **No of savers also reduced by 50%**

 **“We lost all our savings that we saved for last 15/16 years”, says Saddam**


STATUS OF SOCIAL SECURITY PROTECTION

BENEFITS/PRIVILEGES IN THE WORKPLACE

| Income-effect | Sectors | | | | | | Total | |
|--|-------------|---------|------------------|---------|-----------|---------|-------------|-------------|
| | Retail shop | | Hotel-restaurant | | Transport | | Lockdown | Post LD |
| | Lockdown | Post LD | Lockdown | Post LD | Lockdown | Post LD | | |
| Bonus | 43.2 | 34.8 | 25.8 | 0.0 | 5.2 | 3.0 | 24.6 | 12.6 |
| Food | 15.9 | 15.2 | 78.8 | 16.7 | 1.5 | 0.7 | 31.9 | 10.8 |
| Cloths | 3.0 | 3.8 | 0.0 | 0.0 | 0.0 | 0.0 | 1.0 | 1.3 |
| Others (Cash support, support to family) | 1.5 | 3.1 | 0.8 | 0.8 | 0.0 | 0.0 | 0.8 | 1.3 |
| Residence | 0.0 | 0.8 | 12.1 | 0.0 | 0.0 | 0.0 | 4.0 | 0.3 |
| No others Benefits | 51.5 | 57.6 | 9.8 | 83.3 | 93.3 | 96.3 | 51.8 | 79.1 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

 Nearly half of the workers (48%) avail some benefits during the lockdown such as food, bonus and living place support

 80% don't have any benefits now

 "I have driven a bus for 15 years for the same employer. During lockdown request him for a 15000 taka loan only. He didn't pick up my phone" says driver Nurul

STATUS OF SOCIAL PROTECTION

GOVERNMENT SUPPORT DURING LOCKDOWN

| Any assistance from Government | Sectors | | | Total |
|--------------------------------|-------------|------------------|-----------|-------|
| | Retail Shop | Hotel-restaurant | Transport | |
| Food in low Price | 9.1 | 9.8 | 6.7 | 8.5 |
| Cash Assistance | 5.3 | 0.8 | 5.2 | 3.8 |
| No | 85.6 | 89.4 | 88.1 | 87.7 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

 **12%** get some support from the government during the lockdown

ACCESS TO EXISTING SAFETY-NET PROGRAMMES

| Safety-net programmes | No of access |
|--------------------------------------|--------------|
| 4500 TK for One Time | 2 |
| Old age Allowance for family members | 4 |
| Mother's Pension | 1 |
| Mother's Widow allowance | 2 |
| Father's Freedom Fighter allowance | 1 |
| 5 Kg Rice | 1 |



3% (11) have access to existing SNP



2 workers have availed either cash or food support



“I could not pay fees. I missed attending 2 exams during lockdown,” says Robin, a salesperson from Mouchak

STATUS OF SOCIAL PROTECTION

REACTION ABOUT GOVERNMENT SUPPORT



“From our union, we made a list of around 1200 worst affected transport workers. We submitted the same to the concerned government office. None gets cash assistance. 3 of our members tried random 24 hours to access the government-declared hotlines. Only once, at dead of night, possibly, one of our members accessed the hotline but cashed no assistances”, says Mr. Bulbul, a trade unionist from the transport sector

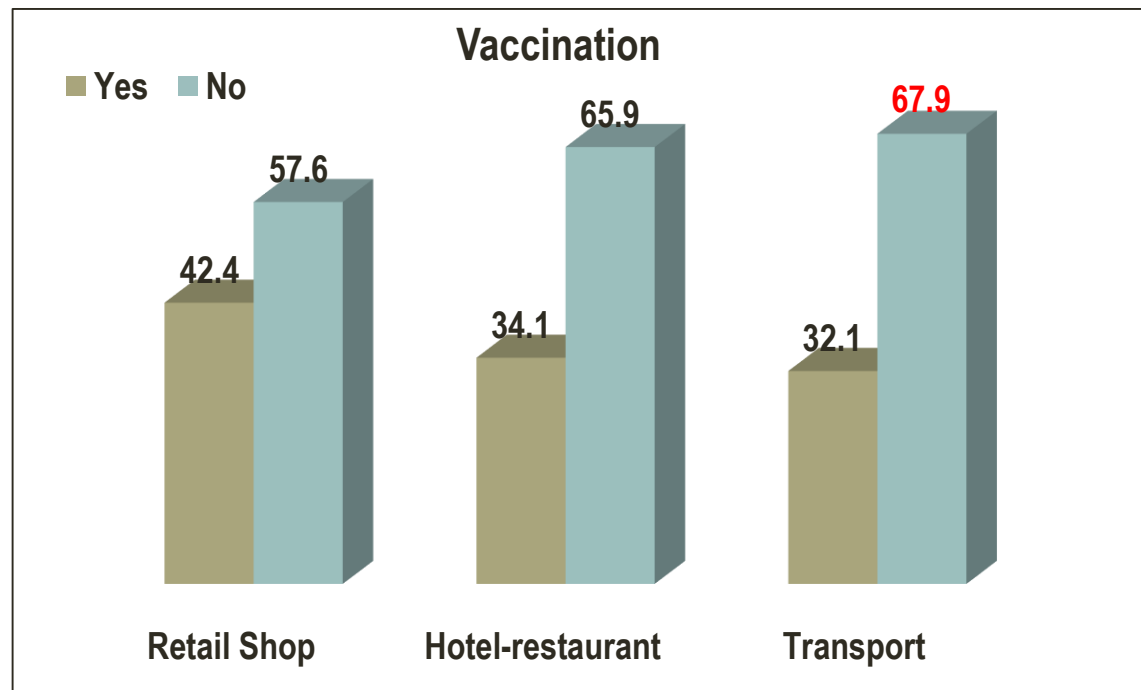


“We failed in a first attempt. In a second attempt, our union submitted a list of 60 vulnerable restaurant workers to the DC office. Of them, 12 workers assisted in cash from the government declared cash-assistance programme”, says Mr. Liton, a trade unionist from Dhaka city




“DoL had little to do for victim workers during the lockdown. The central government through the DC offices particularly implemented the cash assistance program. DoL succeeded only at Khulna to liaison with the DC office to give food assistance to the transport workers,” says Md. Sohel Azim who is an Assistant Director of DoL

STATUS OF SOCIAL PROTECTION: COVID-19 PROTECTION



 Only **36%** of workers so far have **vaccinated** themselves

 Employers providing of mask-sanitizer-soup has reduced significantly in the post lockdown period (**36%** from **47%**).

 **“Transport workers are not that much learned that they will register themselves online for vaccination,”** says Mr. Selim who is a trade unionist from the transport sector.

| Mask- sanitizer-soup arrangement | Sectors | | | | | | Total | |
|----------------------------------|-------------|---------|------------------|---------|-----------|---------|-------------|-------------|
| | Retail shop | | Hotel-restaurant | | Transport | | | |
| | Lockdown | Post LD | Lockdown | Post LD | Lockdown | Post LD | Lockdown | Post LD |
| Yes | 57.6 | 47.7 | 50.0 | 43.9 | 33.6 | 15.7 | 47.0 | 35.7 |
| No | 42.4 | 52.3 | 50.0 | 56.1 | 66.4 | 84.3 | 53.0 | 64.3 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

STATUS OF SOCIAL PROTECTION: COVID-19 PROTECTION

| Mask-sanitizer-soup usage | Sectors | | | | | | Total | |
|---------------------------|-------------|---------------|------------------|---------------|-----------|---------------|----------|---------------|
| | Retail shop | | Hotel-restaurant | | Transport | | Lockdown | Post Lockdown |
| | Lockdown | Post Lockdown | Lockdown | Post Lockdown | Lockdown | Post Lockdown | | |
| Yes | 47.7 | 32.6 | 52.3 | 25.0 | 93.3 | 20.9 | 64.6 | 26.1 |
| No | 52.3 | 67.4 | 47.7 | 75.0 | 6.7 | 79.1 | 35.4 | 73.9 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

 Practices of mask-sanitizer-soup usage in the workplace have reduced significantly in the post lockdown period (26% from 65% in the lockdown period).

“Buses remained standstill. Employers were incomeless. It is not unlikely, transport employers themselves begged for help. How cum they helped the workers”, says Mr. Kazi Selim, a transport employer from Dhaka.


“Big employers like employers of Hanif, S Alam, Unique and Shyamoli gave their workers humanitarian assistances but, small employers could not”, says Kazi Selim


STATUS OF SOCIAL PROTECTION: ANY ROLE FROM TUS

| Any role from TU | Sectors | | | | | | Total | |
|------------------|-------------|---------------|------------------|---------------|-----------|---------------|----------|---------------|
| | Retail shop | | Hotel-restaurant | | Transport | | Lockdown | Post Lockdown |
| | Lockdown | Post Lockdown | Lockdown | Post Lockdown | Lockdown | Post Lockdown | | |
| Increased | 0.0 | 0.0 | % | 0.0 | 7.5 | 2.2 | 2.5 | 0.8 |
| Decreased | 0.0 | 2.3 | 0.0 | 3.0 | 0.7 | 2.2 | 1.0 | 2.5 |
| Same as before | 2.3 | 0.8 | 2.3 | 14.4 | 4.5 | 6.0 | 9.0 | 7.0 |
| No Activities | 97.7 | 97.0 | 20.5 | 81.8 | 87.3 | 89.6 | 87.2 | 89.4 |
| Others | 0.0 | 0.0 | 76.5 | 0.8 | 0.0 | 0.0 | 0.3 | 0.3 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

 **79%** of workers have **no involvement** with the TUs.

 **48%** of workers are **unwilling to join the TUs**, **37%** though are willing

 **“Now, we have no workers union; we have only employers association; they said, you are no more workers, it was in the Khaleda’s regime, now you all are employers; these peoples are all politicians; none of them truly represent the workers”,** says a driver of a local bus from Dhaka.

 **“TUs to their best tried to help the workers. But TUs have limited funds. Several times, we make a comprehensive list of vulnerable workers: submitted the same to the government; no one from the list got any assistance; this has caused mistrust/distrust about trade unions among the workers”,** says Mr. Bulbul who is a trade unionist from transport sector at Dhaka

STATUS OF SOCIAL PROTECTION: EMPLOYERS PERCEPTION ABOUT TU ROLE

| Any role from the TU during lockdown | | | | |
|---|-----------|------------------|-------------|---------------|
| | Transport | Hotel-restaurant | Retail shop | Overall |
| Yes | 10% | 10% | 10% | 10% |
| No | 90% | 90% | 90% | 90% |
| If yes, how do you evaluate the role of the TU during lockdown? | | | | |
| It helps | | 100% | 100% | 66.66% |
| No change | 100% | | | 33.34% |
| What about your perception about the role of the TU during a crisis period? | | | | |
| Must need | 40% | 10% | 10% | 20% |
| Can go | 50% | 60% | 10% | 40% |
| No need | 0% | 30% | 80% | 36.67% |
| Adverse effect | 10% | 0% | 0% | 3.33% |
| What about your perception about the role of the TU in a normal period? | | | | |
| Must need | 20% | 10% | 10% | 13.33% |
| Can go | 50% | 60% | 10% | 40.00% |
| No need | 30% | 30% | 70% | 43.34% |
| Adverse effect | 0% | 0% | 10% | 3.33% |

RECOVERY IN THE POST LOCKDOWN PERIOD

EMPLOYMENT RECOVERY OF WORKERS

| Appraising Job Market | Sectors | | | | | | Total | |
|-----------------------|-----------------|---------------|------------------|---------------|-----------------|---------------|-----------------|---------------|
| | Retail shop | | Hotel-restaurant | | Transport | | Before Lockdown | Post Lockdown |
| | Before Lockdown | Post Lockdown | Before Lockdown | Post Lockdown | Before Lockdown | Post Lockdown | | |
| Full-time | 95.5 (126) | 99.2 (131) | 96.2 (127) | 97.0 (128) | 94.8 (127) | 94.8 (127) | 95.5 (380) | 97.0 (386) |
| Part time | 1.5 (2) | 0.8 (1) | 3.0 (4) | 3.0 (4) | 5.2 (7) | 4.5 (6) | 3.3 (13) | 2.8 (11) |
| Unemployed | 3.0 (4) | | 0.8 (1) | 0.0 | 0.0 | 0.7 (1) | 1.2 (5) | 0.3 (1) |
| Recovery | | 103% | | 101% | | 99% | | 101% |

RECOVERY OF TOTAL EMPLOYMENT

| Time-period | Sectors | | | Total |
|----------------------|-------------|------------------|-----------|--------|
| | Retail Shop | Hotel-restaurant | Transport | |
| Before LD employment | 387 | 2865 | 479 | 3731 |
| Post LD employment | 379 | 2629 | 478 | 3486 |
| Recovery | 97.93% | 91.76% | 99.79% | 93.43% |
| Loss/Increase | -2.06% | -8.24% | -0.21% | -6.56% |

RECOVERY IN THE POST LOCKDOWN PERIOD

EMPLOYMENT RECOVERY OF WORKERS

“Before lockdown, we had around 1600 hundred workers; this has now reduced to 1000 only; 400 of buses had been running previously which has now reduced to 150 only; 60% of us 200 employers have collapsed”, says Mr. Mahmud Hossain who is a transport employer in Dhaka city.

RECOVERY IN THE POST LOCKDOWN PERIOD

RECOVERY OF WORK-DAYS

| Work-days | Sectors | | | | | | Total | |
|-----------------|-----------------|---------------|------------------|---------------|-----------------|---------------|----------------------|--------------------|
| | Retail shop | | Hotel-restaurant | | Transport | | Before Lockdown n | Post Lockdown n |
| | Before Lockdown | Post Lockdown | Before Lockdown | Post Lockdown | Before Lockdown | Post Lockdown | | |
| Total work days | 793 | 810 | 891 | 899 | 598 | 590 | 2282 | 2299 |
| Mean work days | 6.01 | 6.12 | 6.75 | 6.81 | 4.46 | 4.40 | 5.73 | 5.78 |
| Recovery | | 102% | | 101% | | 99% | | 101% |

RECOVERY OF WORK-HOURS

| Work-days | Sectors | | | | | | Total | |
|------------------|-----------------|---------------|------------------|---------------|-----------------|---------------|----------------------|--------------------|
| | Retail shop | | Hotel-restaurant | | Transport | | Before Lockdown n | Post Lockdown n |
| | Before Lockdown | Post Lockdown | Before Lockdown | Post Lockdown | Before Lockdown | Post Lockdown | | |
| Total work hours | 1347 | 1430 | 1350 | 1374 | 1997.5 | 2008 | 4694.5 | 4811.5 |
| Mean work hour | 10.20 | 10.83 | 10.23 | 10.41 | 14.91 | 14.99 | 11.79 | 12.09 |
| Recovery | | 106% | | 102% | | 101% | | 102% |

RECOVERY IN THE POST LOCKDOWN PERIOD

RECOVERY OF WORK-DAYS

“Now a day, employers are making workers work extra hours and days. Even, they are pressurizing workers to work in the leave days. Employers are breaking the labour law”, says Mr. Hozrot Ali Mollah who is both a worker and trade unionist in the retail shop sector.

“5 am, in the morning, I start from home, and return at 1/1.30 am at midnight”, says Md. Mujibur Rahman who is a driver of a local bus at Dhaka.

RECOVERY IN THE POST LOCKDOWN PERIOD

RECOVERY OF BUSINESS/SERVICES

| Employment Status | Sectors | | | | | | Total | |
|-------------------------|-----------------|---------------|------------------|---------------|-----------------|---------------|-----------------|---------------|
| | Retail shop | | Hotel-restaurant | | Transport | | Before Lockdown | Post Lockdown |
| | Before Lockdown | Post Lockdown | Before Lockdown | Post Lockdown | Before Lockdown | Post Lockdown | | |
| Fully Open | 94.7 (125) | 90.9 (120) | 98.4 (130) | 96.2 (127) | 99.3 (133) | 95.5 (128) | 97.5 (388) | 94.2 (375) |
| Loss/Recovery | | -4% | | -2% | | -4% | | -3% |
| Partially Open | 0.8 (1) | 0.8 (1) | | 0.8 (1) | 0.7 (1) | 3.0 (4) | 0.5 (2) | 1.5 (6) |
| 70/80% Open | 1.5 (2) | 0.0 | 0.8 (1) | 0.8 (1) | 0.0 | 1.5 (2) | 0.8 (3) | 0.8 (3) |
| Closed | 3.0 (4) | 8.3 (11) | 0.8 (1) | 2.3 (3) | 0.0 | 0.0 | 1.2 (5) | 3.5 (14) |
| Overall Recovery | | 95% | | 98% | | 100% | | 98% |

“If sales crossed 25000 taka a day, we shall get 50 taka incentives each. Last year earned 2200 taka incentives in the same month. This year only 800 taka up to date. Our business has recovered at best 60%. We are still in the process to recover the rest 40%.”, says Robin, a salesman from Mouchak

RECOVERY IN THE POST LOCKDOWN PERIOD

RECOVERY OF INCOME

| Status of Income | Sectors | | | | | | | | | Total | | |
|---|-------------|-----------|---------|------------------|-----------|---------|-----------|-----------|---------|-----------|-----------|---------|
| | Retail shop | | | Hotel-restaurant | | | Transport | | | Before LD | Lock Down | Post LD |
| | Before LD | Lock Down | Post LD | Before LD | Lock Down | Post LD | Before LD | Lock Down | Post LD | | | |
| Mean Income | 12265 | 4803 | 12284 | 12349 | 2129 | 11740 | 16083 | 638 | 13548 | 13578 | 2524 | 12529 |
| Income Recovery (Pre to post lockdown) | | | 100%+ | | | 95% | | | 84% | | | 92% |

RECOVERY OF FAMILY INCOME

| Status of Income | Sectors | | | | | | | | | Total | | |
|--|------------------|-----------|----------------|------------------|-----------|----------------|------------------|-----------|----------------|------------------|-----------|----------------|
| | Retail shop | | | Hotel-restaurant | | | Transport | | | Before Lock down | Lock Down | Post Lock Down |
| | Before Lock down | Lock Down | Post Lock Down | Before Lock down | Lock Down | Post Lock Down | Before Lock down | Lock Down | Post Lock Down | | | |
| Mean Income | 21731 | 8951 | 21583 | 18405 | 3694 | 18004 | 16240 | 713 | 14361 | 18792 | 4453 | 17983 |
| Income recovery (Pre to post lockdown) | | | 99% | | | 98% | | | 88% | | | 96% |

CASE STUDY: SADDAM STRUGGLING TO COME BACK

Saddam was bare-footed when we talk to him. He said, “look at me, this is my get-up now a days, dirty clothes, no shoes on my feet”. Lockdown has caused him to become a fuchka seller from an employer. Saddam says to us, “at 8, then I had an only partial understanding; Having put all our intelligence, along with my elder brothers, started a push-cart business; Gradually we save, learn skills and open a small fuchka shop; Slowly, our profit grows BDT 350000 plus; All the years we save; Only 3 years before, we invested newly and started a coffee shop nearby; A little later, we further invested and open up a grocery shop.”

In the 2nd lockdown, they closed down all of their 3 shops. They lost all the hard-owned capitals they had earned for decades. They went back to their village home at Rangpur to make a living. Two of his elder brothers started pulling autorickshaws there. Saddam has returned to Dhaka in the last phase of the 2nd lockdown. His brothers still living at Rangpur. In his words, “We had 3 shops now we don’t have any; Only the coffee shop caused us 250000 takas capital loss; we have lost all of our savings; We mostly eat rice, potato and some lentils in our meals for the entire lockdown”.

Now, Saddam is employed in his own fuchka shop under another third-party employer. He works from 1 pm to 11 pm daily and then made fuchka at his house up to 2 am at dead of the night. Thus, he dreamt to save to become a proud owner of this fuchka shop again. He is not vaccinated yet. In his words, “So much planning I had, now it’s all over; If Allah permit, I shall come back again; I must try to save 350000 takas in the next 3 years; I only dreamt to recover my fuchka business again.”



RECOMMENDATIONS:

- 1.** Prepare **a complete database** for the private sector workers. **Issue ID card** mentioning proper occupation under the database.
- 2.** **Introduce an emergency humanitarian assistance programme** for the private sector workers. Include among others 1) **cash assistance** support and 2) **emergency food assistance** within this programme. For this to happen, establish **a special fund first**. **Must engage workers' representatives** in **preparing and implementation** such an emergency programme.
- 3.** Establish **a just and effective institutional framework** with a core responsibility with the DoL. Create legal linkage and institutional setup between and among the DoL, DIFE, and MoSW.

RECOMMENDATIONS

- 4.** Ensure **must vaccination of all** private-sector workers on a priority basis. Ensuring **corona treatment free of cost** for the private sector workers. For this, **establish specialized corona treatment points** in several **labour-intensive areas** of Dhaka city within the shortest possible time.
- 5.** Introduce a **particular policy provision** to give **unemployment benefits** to the private sector workers **in emergency** and implement this within the least possible time.
- 6.** **Introduce ration shop system** to supply private-sector workers with essential commodities at a comfortably less price.
- 7.** **Introduce** and implement **a must insurance system** for the private-sector workers.

RECOMMENDATIONS

8. **Make legal amendments** to enable the “**Labour Welfare Foundation**” to give **cash assistance** to the private-sector workers in an emergency. Adopt legally **liberalized terms and conditions of bank loans** to favour private-sector workers in emergencies.
9. Act immediately among all concerned parties to address the **employment security** of the private-sector workers in an emergency. **Issuance of appointment letters** is a must for this.
10. Take immediate step to **strengthen TU activities** in the private-sector to address employment security, income security, and social security of workers. **Regularize membership fee collection** and **introduce just management** of membership fund.

Thank You