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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Md. Manirul Islam



@Bangladesh Institute of Labour Studies – BILS, January 2022 BILS, House 20, Road 11 (New), 32 (Old) Dhanmondi, Dhaka 1209, Bangladesh Tel +88-02-41020280, 41020281-3 | Fax +88-02-58152810 bils@citech.net www.bilsbd.org

Acknowledgements: The author would like to acknowledge the many different people who contributed their time, views and knowledge to help in the research and development of this report.

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Study Team

Md. Salim

Team Leader & Principal Researcher

Md. Manirul Islam

Research Assistants

Md. Azizul Haque Student, East-West University
Fahmida Faria Shithi Student, East-West University
Shamim Ahmed Student, East-West University
Md. Omar Faruk Shanto Student, East-West University

Md. Sirajuddowla Doulot Trade Unionist, Hotel-restaurant sector

Md. Didar Hossain Trade Unionist, Retail shop sector

Editor: Md. Manirul Islam

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Trade Unionist, Transport Sector

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ACRONYM

BDT : Bangladeshi Taka

BILS : Bangladesh Institute of Labour Studies-BILS

COVID-19 : Corona virus disease- 2019

DC : Deputy Commission

DCC : Dhaka City Corporation

DIFE : Department of Inspection of Factories and Establishments

DoL : Department of Labour

Eid : Islamic Religious Festival

Fuchka : Popular food item in the street

GDP : Gross Development Product

HSC : Higher Secondary Certificate

ID : Identity Card

JSF : Jatyo Sromik Federation (National Trade Union Center)

JSJB : Jatyo Sromik Jote Bangladesh (National Trade Union Center)

MOLE : Ministry of Labour and Employment

MoSW : Ministry of Social Welfare

NGO : Non-Governmental Organisation

PSC : Primary School Certificate

SSC : Secondary School Certificate

TCB : Trading Corporation of Bangladesh

TU : Trade Union

Study on the status of social protection and job security of private sector workers; Experiences amid COVID-19 pandemic and way-forward

THE SETTINGS

Bangladesh has observed two times major country-wide bans on economic and public life in the last two successive years following the outbreak of the CORONA crisis. Such a ban is subsequently popularized in the name of a lockdown. The same buzzword is referred to hereinafter this entire report. Starting with a declaration of a general holiday on 26 of March 2020, the first lockdown continued till 30 may 2020, for 66 days. Following the second wave of the pandemic, another countrywide restriction was declared on 5 April 2021. With relaxation for some sectors for some time, this time lockdown continued until 10 August 2021. Private sector workers were worst affected. Among others, transport workers, retail shop workers and hotel-restaurant workers are three (3) of the top affected groups. Particularly, employment security, income security and social security are affected most.

The government had implemented 23 recovery packages programmes of 128441 crore BDT to protect the economy and workers which was equivalent to 4.2% of the GDP. Hardly, private sector workers were covered in these. Transport workers and retail shop workers organized a number of demonstrations for help.

The country lacks any comprehensive database of private sector workers. There is dearth of research based data and evidence of the impact of lockdown on private sector workers too. In absence of empirical information, addressing of the vulnerability of these sectors particularly of its workers is neither a realistic option.

BILS recently endeavored to conduct a short research to minimize this gap. In view of resources availability, time limit and research capacity, bus and leguna (human hauler) under transport sector, Bangla restaurant and to the extent first food shops and retail shop sectors from the Dhaka city corporation areas only are covered. This report details the study findings.

WHAT WE LOOK AT THROUGH THIS RESEARCH

- > Impact of lockdown on the employment security of transport, hotel-restaurant and retail shop workers
- > Impact of lockdown on the income security of transport, hotel-restaurant and retail shop workers
- ➤ Income of lockdown on the social security protection of transport, hotel-restaurant and retail shop workers
- > Post-lockdown recovery of income and employment

METHODOLOGY

A combination of both quantitative and qualitative research approaches and tools and techniques are used. 398 workers from transport, hotel-restaurant and retail shop sectors are interviewed through a semi-structured questionnaire. Greater Dhaka city corporation area is divided into six broader sub-locations and then a statistically defined representative number of workers are interviewed from each location as per the following:

		Cample	Sectoral sample distribution				
SL	Locales	Sample distribution	Transport	Hotel- Restaurant	Retail Shop		
01	Gulshan, Banani, Baridhara, Boshundhara, Badda, and Rampura	66	22	22	22		
02	Motijheel, Basaboo, Demra, Syedabad and Jatrabari	68	24	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		
Tota	ıl	400	136	132	132		

Secondly, 10 from each sector, thus a total of 30 employers are interviewed through a semi structured questionnaire. Thirdly, a series of consultations held with the duty bearer stakeholders and trade union leaders as per the following:

Nature & no of consultation	Date and place	Participants
1 multi-stakeholders consultation with the duty bearer stakeholders	30 November 2021, BILS seminar hall	9 TU leaders 3 from each sector, 6 Employers 2 from each sector, representatives from DIFE & DoL, NGO representatives, labour rights expert & academics and media representatives were present
1 national level consultation	28 December 2021, Hotel Projonmo Ekattor	Around 60 Field level TU representatives from different districts were present
1 national level consultation	30 December 2021, BILS	National trade union centers. 25-30 trade union leaders were present
3 consultations and opinion gathering sessions on preliminary research findings	9-11 january 2022 at Syedabad bus terminal, JSF office at Tophakana road, & JSJB office at Gulistan	Around 100 sectoral level workers and TU leaders from the studied three sectors were present.

Apart from these, 6 case studies are collected, 2 from each of the studied sectors. Last but not the least, an in-depth scanning cum desk based review of available secondary literature is done. Having done triangulation and synthesis of all data obtained from the abovementioned different sources, this final report is produced.

PRE-LOCKDOWN, LOCKDOWN AND POST LOCKDOWN

We collected data at three different points to track the changes as follows:

- A. Pre-lockdown stage
- B. Lockdown stage
- C. Post lockdown stage

A. Pre-lockdown stage

January to March 2021, before the declaration of the second country-wide lockdown is considered as the pre-lockdown stage.

B. Lockdown stage:

We view the entire period of 5 April through 10 August 2021 as the affected period, as this included state-imposed country wide lockdown.

C. Post-lockdown stage:

Onward 10 of August 2021 till December 2021 is considered the post lockdown stage when the state imposed lockdown was withdrawn completely.

Since, the above stated three different points cover particularly the last one year period, workers easily recall and identify their situation almost accurately for the time being.

KEY SECTORAL STATISTICS

Transport sector

Only bus, mini-bus and human hauler from the DCC area are covered. Available data suggest that 28628 registered buses, 10282 registered mini-buses and 5099 registered Human Haulers run in the DCC area¹. An estimated 160000 workers are employed in these².

Hotel-restaurant sector

Only Bangla hotel-restaurants and to some extent fast food shops are covered. According to available data, there are around 8000 restaurants in Dhaka city³. These restaurants have employed around 175000 workers⁴. It is further assume that Dhaka city has nearly same

¹ Source: Bangladesh Road Transport Authority (BRTA); see at https://brta.portal.gov.bd/sites/default/files/files/brta.portal.gov.bd/monthly_report/c6b00557_49aa_412 d_b2e3_5b1409db3152/Dhaka%20Metro.pdf?fbclid=lwAR2oYnF8qwMaZBFXrpeRp6I5lKE2Nm2UrZ34Eb dTFz-EnHX5D_yBxOn22Uw

² Estimation based on the data obtained from this research. 134 buses, min-buses and human haulers studied in this research have altogether employed 479 workers in the pre lockdown period. That means, on average, every individual business unit has employed around 3.6 persons. From this estimation, roughly 160000 workers are employed in the 44009 registered vehicles.

³ As per information by the Bangladesh Restaurant Owners Association. See at https://www.tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/workers-body-concerned-hotels-restaurants-keep-cutting

⁴ Estimation based on the data obtained from this research. 132 hotel-restaurants studied in this research have altogether employed 2865 workers in the pre lockdown period. That means, on

number of fast food shops. Considering 5 persons' involvement in a shop, fast food shops have around 50,000 employment too.

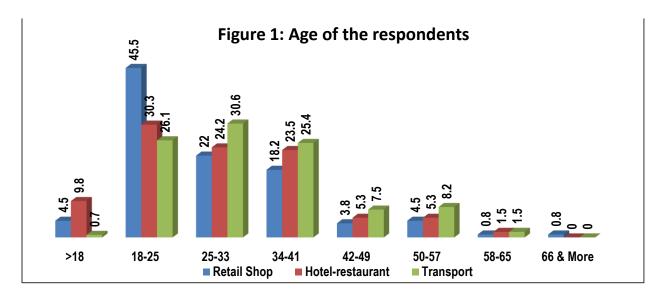
Retail shop

Around 3 lakhs⁵ small, medium and big shops and grocers in Dhaka city have employed around 9 lakhs⁶ workers.

FEW DEMOGRAPHIC ATTRIBUTES

Age

Transport workers have relatively higher age. The mean age of the transport workers was 32 years, followed by hotel-restaurant workers (30 years). Retail-shops have relatively younger workers with a mean age of 28 years only. 34%, the highest workers category recorded in the age group 18 to 25 years, followed by the 26-33 years age category of 27%. An aggregate 5% of child workers were also detected. Hotel-restaurants have the highest child workers, roughly 10%.



Gender

Among the studied workers, 96% are men and only 4% are women. In the transport sector, no women workers were found. Retail shops have employed the highest number of women workers, roughly 8%. Hotel-restaurants have employed around 4% women.

average, every individual business unit has employed around 22 persons. From this estimation, roughly 175000 workers are employed in 8000 restaurants.

⁵ In a telephone enquiry Mr. Md. Jahirul Haque Bhuiyan, Secretary General of Bangladesh Dokan Malik Somitee says the same figure.

⁶ Estimation based on data from this research. 132 retail shops under this research have altogether employed 387 workers in the pre lockdown period. That means, on average, every individual business unit has employed around 3 persons. From this estimation, roughly 900000 workers are employed in 3 lakhs restaurants.

Table 1: Gender

		Tetal							
Gender	Retail	Shop	Hotel-re	staurant	Tran	sport	Total		
	N	%	N	%	Ν	%	N	%	
Women	10	7.6	5	3.8	0	0.0	15	3.8	
Men	122	92.4	127	96.2	134	100.0	383	96.2	
Total	132	100.0	132	100.0	134	100.0	398	100.0	

Marital Status

70% of the workers studied are married. Bus-leguna has a significantly higher percentage of married workers, around 86% followed by the hotel-restaurant sector (67%). Retail shops have the highest number of unmarried workers, around 42%.

Table 2: Marital Status

Movital		To	tal					
Marital Status	Retail S	hop	Hotel-re	staurant	Tran	sport		
Status	Ν	%	N	%	N	%	Ν	%
Unmarried	56	42.4	43	32.6	19	14.2	118	29.6
Married	76	57.6	89	67.4	115	85.8	280	70.4
Total	132	100.0	132	100.0	134	100.0	398	100.0

Education Status

13% workers have no institutional experiences of education. Bus-leguna workers rank the highest in this category, 25% plus. This is followed by hotel-restaurant workers, roughly 11%. Retail shop workers have relatively better education, 55% of them have SSC plus educational qualification. Whereas, 86% bus-leguna workers and 77% hotel-restaurant workers have below SSC education.

Table 3: Educational status

Status of Education		Sector (%)							
Status of Education	Retail Shop	Hotel-restaurant	Transport	- Total					
Illiterate	0.0	2.3	11.2	4.5					
Can Sign Only	2.3	8.3	14.2	8.3					
Can Read Only	1.5	0.0	0.0	0.5					
Class IV-V	9.1	20.5	31.3	20.4					
PSC	3.8	3.8	2.2	3.3					
Class VI-X	28.0	42.4	26.9	32.4					
SSC	20.5	7.6	9.0	12.3					
HSC	18.2	11.4	5.2	11.6					
Hon's/More	14.4	3.8	0.0	6.0					
Diploma	2.3	0.0	0.0	0.8					
Total	100.0	100.0	100.0	100.0					

RATE OF AFFECTED WORKERS IN LOCKDOWN

In the very beginning, we clearly identify the percentage of workers who are affected by the CODID-19 induced lockdown. A worker is considered as affected if at least one of the following three conditions is met:

- His/her income in lockdown period (5 April to 10 August 2021) goes below the income level of pre-lockdown period (Jan-Mar 2021)
- He/she becomes part-timer/unemployed in lockdown period given that he/she was employed for fulltime in pre-lockdown period
- Working days and hours dropped in lockdown period compared with that of prelockdown status.

Table 4: Percentage of workers affected by COVID-19 by sector

		Total						
Impact	Reta	ail Shop	Hotel-	restaurant	Tra	nsport		
	N	%	N	%	N	%	N	%
Affected	131	99.2	131	99.2	132	100.0	394	99.5
Unaffected	1	0.8	1	0.8	0	0.0	2	0.5
Total	132	100.0	132	100.0	132	100.0	396	100.0

We find that the workers in three sectors – transport, hotel-restaurant, and retail shop - of Dhaka city – were worst affected by COVID-19 induced lockdown. 99.5% of workers were affected at the aggregate level (Table) with only a very insignificant variation among the sectors. Cent percent transport workers were affected. For retail shop and hotel-restaurant sectors, the rate of affected workers was 99% each. Considering this identification and degree of affected workers aggregately, we didn't find it meaningful to characterize two dichotomous groups of workers such as affected and unaffected and to continue comparative analysis in this.

JOB SECURITY HIT THE HARDEST

Individual effect on employment is studied first. Employment is considered affected if anyone or more of the five following situations is detected:

- Employed workers become unemployed or part timer in the lockdown period
- Workdays and work hours reduced with a clear margin
- 2nd main employer of the studied workers household become unemployed or part timer in the lockdown period
- Business units/services reduced and the jobs cut in the lockdown period
- Job market got squeezed

Damning findings we get. Among others we find that:

• Full-time employment reduced by 97%	 Transport sector lost 100% full-time employment
Part time jobs increased by 215%	 Many of the employers quit their businesses
 87% of workers became unemployed	 85% workdays were reduced, 97% the
during the lockdown period	highest in the transport sector
 92% work-hours were reduced, 99% the	 67% of the second main employer of the
highest in the transport sector	studied households became unemployed
 In aggregate, 84% sectoral employment	 83% services/business units were either
was lost, 95% the highest in the transport	closed or their services got reduced.
 Only 2% business units were fully open	 52% were constantly in fear of losing their
and around 15% were partially open.	jobs during the lockdown period

Full time jobs reduced drastically

Employment was affected badly during the lockdown period. Before lockdown, at aggregate level, 96% workers were employed full-time which reduced to only 3% during lockdown period. That means, full-time employment reduced by 97% during the lockdown period compared to pre-lockdown stage. Transport workers hit the hardest. 100% full-time employment cut-off in this sector. "No bus companies run their buses in the city during the lockdown", says Mr. Mahmud Hossain who is a transport employer from Dhaka city. Another transport employer Mr. Kazi Selim says to us, "No bus; no work".

Full-time jobs were reduced by 98% in the hotel restaurant sector and 94% in the retail shop sector. Saddam, who is a restaurant worker from Hatirjhil, along with his two brothers, moved back to their village home at Rangpur during the lockdown period to make a living. They had been involved in restaurant work in Dhaka for about the last 20 years. Hopeless

Saddam murmurs to us, "so much planning I had, now it's all over". Mr. Hozrat Ali Mollah, who is a trade unionist from the retail shop sector, claims to us, "shopping malls and

wholesale markets were closed most of the time; Majority of the workers went back to their village homes".

What is worrying is that lockdown caused many of the employers to quit their businesses which has long-term impact potentials, not too visible at this stage. Mahmud Hossain, a transport employer from Dhaka city says to us, "who cares about employers? 80% have been severely affected; I know at least 2 employers who now pull auto-

"During first lockdown my job got put on hold up; I lost all my tuition; this time my shop was only partially open", says Md. Robin Hossain who is a salesman in a retail clothing shop 'Cow Boy".

"Before lockdown, we 3 bus companies had around 1600 hundred workers; this has now reduced to 1000 only; 400 of buses had been running previously which has now been reduced to 150 only", says Mr. Mahmud Hossain who is a transport employer from Dhaka city.

"At least, 50% of workers were reduced during lockdown", says Mr. Kazi Selim who is a transport

rickshaws. Raju who had two buses now is a helper (assistant to driver) in a city bus". Mr. Kazi Selim, another transport employer says to us, "I am connected with about 200 transport employers; 60% of us have been collapsed by the lockdown". Mr. Hasan who is a restaurant employer claims to us that he has quitted one of his restaurant businesses Dhansiree. Mentionable, Dhansiree is a well-known restaurant in the city's press club area having around 25/30 employment.

Table 5: Status of Employment

				9	Sectors						Total	
	R	etail sho	р	Hotel-restaurant			Transport			i Otai		
Job Status	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
ruii-uiiie	(126)	(8)	(131)	(127)	(3)	(128)	(127)	0.0	(127)	(380)	(11)	(386)
Reduction /Increase		-93.7%			-97.6%			-100%			-97.1%	
Part-time	1.5	10.6	8.0	3.0	15.2	3.0	5.2	5.2	4.5	3.3	10.3	2.8
Part-time	(2)	(14)	(1)	(4)	(20)	(4)	(7)	(7)	(6)	(13)	(41)	(11)
Reduction/In crease		600%			400%			00%			215%	
crease	3.0	83.3	0.0	0.8	82.6	0.0		94.8	0.7	1.2	86.9	0.3
Unemployed	(4)	(110)	0.0	(1)	(109)	0.0	0.0	(127)	(1)	(5)	(346)	(1)
Tatal	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total	(132)	(132)	(132)	(132)	(132)	(132)	(134)	(134)	(134)	(398)	(398)	(398)
Reduction		-82.8%			-82.4%			-94.8%			-86.7%	

Part time jobs though reported significant rising during the lockdown period. At aggregate level, in place of only 3.3% part time jobs before lockdown, it increased to 10.3% during

lockdown, meaning a 215% increase. Part-time job increase was highest in the hotel restaurants, more than five times than the pre-lockdown period. In the retail shops, part-time jobs increased around 6 times (11%) than the pre-lockdown (2%) period. Part-time jobs remained the same in the transport sector, 5% only before and during lockdown.

Another significant finding obtained is that an aggregate total of 87% workers of the studied sectors 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.

Workdays and working hours reduced ruthlessly

Like employment, workdays and working hours were affected the worst. In the studied three sectors, from a mean 6 workdays a week, it reduced to only 1 work-day during the lockdown period. At aggregate level, 85% workdays reduced, 97% the highest in the transport sector as shown in the following figure:

Table 6: Status of workdays

		Sectors								
Work-days	Retai	l shop	Hotel-re	staurant	Trans	sport	Total			
	Before	Lockdown	Before	Lockdown	Before	Lockdown	Before	Lockdown		
	Lockdown		Lockdown		Lockdown		Lockdown			
Total work day	793	190	891	140	598	20	2282	350		
Mean work day	6.01	1.43	6.75	1.06	4.46	0.15	5.73	0.88		
Reduction		-76%		-84.3%		-96.7%		-84.6%		

Secondly, 92% work-hours were reduced at aggregate level for the three sectors, 99% the highest in the transport sector. Mr. Nur Islam who is a driver from Dhaka says to us, "I used to work 12 hours a day; all including 4 trips a day; 1 day off after each working day; I became completely workless during the lockdown". Working hour related data are presented in the following table:

Table 7: Status of working hours

			Sec	tors			Total			
Work-hours	Retail shop		Hotel-restaurant		Transport		lotai			
Work-flours	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%		

Employment of the second main earner reduced substantially

At aggregate level, 67% second main employer of the studied households became unemployed during the lockdown. Full-time jobs of the 2nd main employer were reduced by

80%. Transport sector households hit the hardest in both the cases, full-time employment reduced by 96% and overall employment 97%.

Table 8: Employment status of the 2nd main earner

			Sec	tors			Total	
Nature of	Retail	shop	Hotel-re	staurant	Trans	sport	10	lai
employment	Before Lockdown	Lockdown	Before Lockdown	Lockdown	Before Lockdown	Lockdown	Before Lockdown	Lockdown
Fulltime	94.7	28.1	100	18.0	75.8	3.0	92.1	18.6
	(54)	(16)	(50)	(9)	(25)	(1)	(129)	(26)
Reduction/ Increase		-70.4%		-82%		-96%		-79.8%
Part-time	0.0	12.3	0.0	24.0	18.2	0.0	4.3	13.6
		(7)		(12)	(6)		(6)	(19)
Unemployed	5.3	59.6	0.0	58.0	6.1	97.0	3.6	67.9
	(3)	(34)		(29)	(2)	(32)	(5)	(95)
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total	(57)	(57)	(50)	(50)	(33)	(33)	(140)	(140)
Employment reduction		-57.40%		-58%		-96.77%		-66.66%

A second analysis suggests that 2nd main employer of the studied households at aggregate lost 73% of their workdays during the lockdown, 92% the highest in the transport sector. Mean work days reduced to 2days only from 6 days a week of the second main employer. For the transport sector, mean work days reduced to only less than half-day a week.

Table 9: 2nd main earner workdays count

				9	Sectors					Total		
		Retail shop			Hotel-restaurant			ranspoi	rt	Total		
Work days	Pre Lock down	Lock Down	Post Lock Down	Pre Lock down	Lock Down	Post Lock Down	Pre Lock down	Lock Down	Post Lock Down	Pre 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 lockereduction/i		-71%			-66%			-92%			-73%	
Pre to Post Recovery	lockdo	wn	101%			100%			98%			101%

Tiniest sectoral employment

The 398 workers we surveyed represent 398 business units too. As such, individual business unit related employment data are also collected from them. Data analysis suggests that studied sectors lost 84% of their total employment during the lockdown period in comparison to the pre-lockdown stage of employment, transport sector the highest 95% and retail shop sector the lowest 25%. "In my 3 restaurants, in the press club area, 75 workers were employed. Majority of the workers left their own for village homes during the lockdown. Only 20-25 were left", says Mr. Hasan, a restaurant employer from Dhaka. 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.

Time a mariad		Total			
Time-period	Retail Shop	Hotel-restaurant	Transport	iotai	
Pre-lockdown employment	387	2865	479	3731	
During lockdown employment	290	293	23	606	
Reduction/ Increase of employment	-25%	-89.77%	-95.19%	-83.75%	

Business/services mostly closed-down

Employment security is connected to the running status of a business unit in which the respective worker is employed. In a further supplementary question respondents were asked

to determine the operational status of their business units during the lockdown period. Data says, at aggregate level, 83% services/business units were affected by operations. They either get closed or their services get reduced. 95% bus-laguna, 80% retail shops, and 75% hotel-restaurants were totally closed during the lockdown.

Only 2% business units were fully open and around 15% were partially open. Nevertheless, it was not too easy to

"Bus/leguna were totally closed; transport sector was totally income less", says Mr. Salim, a trade unionist from Dhaka's transport sector.

"Only 20-25% hotel-restaurants were partially open", says Mr. Liton, a trade unionist from hotel-restaurant sector at Dhaka

"Shopping malls and whole sale markets were closed maximum time", says Mr. Hozrat Ali Mollah who is a trade unionist from retail shop sector at Dhaka

know who kept the business unit open or partially open. Mr. Hasan, who is a restaurant employer from the press club area at Dhaka, says to us, "It was a thief-police like game. I tried to keep my restaurant open stealthily. On the other hand, police used to keep the restaurant shut".

Table 11: Status of business/services

			Sect	ors			Total		
Business	Retail shop		Hotel-restaurant		Trans	sport	Total		
Status	Before Lockdown	Lockdown	Before Lockdown	Lockdown	Before Lockdown	Lockdown	Before Lockdown	Lockdown	
Fully Open	94.7	4.5	98.4	1.5	99.3	0.0	97.5	2.0	
rully Open	(125)	(6)	(130)	(2)	(133)	0.0	(388)	(8)	
Partially Open	0.8	14.4		15.9	0.7	4.5	0.5	11.6	
Partially Open	(1)	(19)		(21)	(1)	(6)	(2)	(46)	
70/80% Open	1.5	0.8	8.0	7.6	0.0	0.7	0.8	3.0	
70/80% Open	(2)	(1)	(1)	(10)	0.0	(1)	(3)	(12)	
Closed	3.0	80.3	0.8	75.0	0.0	94.8	1.2	83.4	
Closed	(4)	(106)	(1)	(99)	0.0	(127)	(5)	(332)	
Total	100%	100%	100%	100%	100%	100%	100%	100%	
Affect		-79.68%		74.8%		94.77%		83.2%	

Employers' data analyze almost similar findings as above. Collectively, 83% employers of bus-leguna, hotel-restaurants and retail shops reported that their business units were either closed or only a little open. Individually, 100% transport employers, 90% retail shop owners and 60% hotel-restaurant owners reported the same. Mr. Mahmud Hossain, a transport employer from Dhaka says, "no bus companies run their buses. Nearly 400 buses of Akik, Shikor, and Jabale-Nur transport services were at a standstill during the lockdown".

Table 12: Employers count of status of business/services

Status of	Transport		Hotel-restaurant		Retail shop		Overall	
Operation	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 (20-30%)	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%

Fear of losing job hammer nonstop

Apart from the direct employment effect, collectively 52% workers from 3 sectors reported that they were constantly in fear of losing their jobs during the lockdown period. "I was the

newest most among all employees. I was in constant fear. I was sure that if only 1 person loses a job then it's me first. I thought, perhaps I shall lose my income too for the month", says Robin Hossain, a salesman from Mouchak. This certainly has some long term impacts which could not be determined from this research. However, 25% claimed that still the fear continued within them. Again, transport workers tops the feared list in both cases.

Table 13: Fear for job loss

			Та	t ol					
Fear of Job	Retail shop		Hotel-restaurant		Transport		Total		
Loss	Lockdown	Post Lockdown	Lockdown	Post Lockdown	Lockdown Lockdov		Lockdown	Post Lockdown	
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	

Scarcest job market

It is not only that employment was worst affected, the job market got scarcest during the lockdown period. Collectively, 81% workers from the studied 3 sectors reported the same. On the top, 89% transport workers appraised job scarcity during lockdown. Another 13% collectively opined that there were only a few jobs available in the market during lockdown. Scenario has changed drastically in the post lockdown period. Now, only 44% thought that job is scarcest and to some 47%, there are at least few jobs available in the market.

Table 14: Appraisal of job market

		- Total							
Appraising Job	Retail shop		Hotel-restaurant		Trans	sport	Total		
Market	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	

INCOME SECURITY BROKEN MISERABLY

Next to assessing the employment effect, the lockdown effect on income is determined. Income is considered affected if any one or more of the following four conditions is met:

- Reduction/increase of individual level income during lockdown period in comparison to pre lockdown stage.
- Wage payment has gone uncertain during the lockdown period in comparison to the pre-lockdown stage.
- Reduction/increase of family income during lockdown period in comparison to pre lockdown stage.
- Reduction/increase of individual level savings during lockdown period in comparison to pre lockdown stage.

Crushing findings we got in a row for a second time. Summary findings are listed in the following table:

Workers, at aggregate level, lost 81% of their income during the lockdown period compared to pre-lockdown stage of income.	Transport workers mean income reduced to 638 taka only a month during the lockdown period which is a 96% fall.
Income for 79% workers turned irregular during the lockdown period.	Mean monthly household income falls below the poverty line of taka 4453 only which is 76% less compared to prelockdown stage.
Pre to post lockdown income loss has been 4% at aggregate, 12% for transport workers.	58% workers in aggregate were consistently in fear of losing income in the next month
66% 2 nd main employer of the studied workers households become income less during the lockdown period	Workers on average suffer a 77% income- expenditure gap during the lockdown period.
One out of every five workers (20%) adopted erosive strategies to mitigate the income-expenditure gap	At aggregate, half of the savers and 68% of their savings disappeared, having in between lockdown traps.

Individual income fall abruptly

13578 taka pre-lockdown mean income reduced to only 2524 taka a month during the lockdown period. That means workers of the studied three sectors at aggregate level lost 11054 taka income a month. This is 81% of their total income compared to the pre-lockdown stage of income. Employers' data though revealed that it was 70% decrease on. Transport employers however said to us that transport workers lost 100% of their income during the lockdown period as shown in the following table. Qualitative findings also

supported the same. Nur Islam who is a driver in a city bus says to us, "I would have earned 2000 taka a day and 30,000 taka a month; I was just income less during the lockdown". Mr. Salim, a trade unionist from the transport sector says, "no work, no pay, this is what we practiced in the transport sector".

Table 15: Status of income

				S	ectors					- Total		
Status of	Retail shop			Hotel-restaurant			Transport			Total		
Income	Before Lock down	Lock Down	Post Lock Down	Before Lock down	Lock Down	Post Lock Down	Before Lock down	Lock Down	Post Lock Down	Pre Lock down	Lock Down	Post Lock Down
Mean Income	12265	4803	12284	12349	2129	11740	16083	638	13548	13578	2524	12529
Pre to Lo Reduce/I		-61%			-83%			-96%			-81%	

Hotel-restaurant workers lost 83% of their income and the retail shop workers 61% in comparison to their pre-lockdown income. Md. Robin Hossain who is a salesman in a clothing shop says, "For only a few days our shop was partially open. I was paid only for the work days. During last Eid I needed to perform duty only for 6 days; I was paid for 6 days; no duty means no salary; you see, I am from a middle class family and am educated too: I couldn't even pull rickshaw". Restaurant and Retail shop employers also reported a significant income loss of both restaurant workers and retail shop workers during the lockdown. It was 65% and 50% respectively.

Table 16: Employers data: Wage loss

Status of Wage	Lo	Aggregate		
Status of Wage	Transport Hotel-restaurant		Retail shop	Total
100% wage	0%	10% (1)	30% (3)	13.33% (4)
50% & + wage	0%	30% (3)	20% (2)	16.67% (5)
20-25% wage	0%	30% (3)	50% (5)	26.67% (8)
No wage	100% (10)	30% (3)	0%	43.33% (13)
Total	100%	100%	100%	100%
Reduction	-100%	-65%	-50%	-70%

Irregularity of payment become a common practice

Lockdown caused some stark impact on wage payment. Income for 79% workers turned irregular during the lockdown period. Again, transport sector workers suffered the most

(94%), followed by hotel-restaurant sector workers (84%). Retail shop workers were affected (58%) the least. Income irregularity though has reduced significantly in the post lockdown period it is still 33% higher than the pre-lockdown stage. Now, 3% workers have irregular incomes in comparison to 1.8% payment irregularity in the pre-lockdown period.

Table 17: Status of wage payment

				Sectors							Total		
Payment	Re	etail sho	р	Hote	l-restau	ırant	Tı	ranspo	rt				
status	Before Lock down	Lock Down	Post Lock Down	Before Lock down	Lock Down	Post Lock Down	Before Lock down	Lock Down	Lock	Before Lock down	Lock Down	Post Lock Down	
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	

Another dark reality is that workers who were still employed mostly suffer an ambiguity of losing income or unpaid wages in the month end during the lockdown period. 58% workers at aggregate report to us that they were in consistant fear of losing income in the next month. Transport workers suffered the most nervousness (71%). Though, such a tension has reduced significantly still 25% have the same feeling.

Table 18: Fear/anxiety about losing income in the next month

			Sect	tors			Total		
Fear of Income	Retail shop		Hotel-restaurant		Transport		lotai		
Loss	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	

Household income gone down below poverty line

398 studied workers represent their households too. This research has collected household income data from the workers. It is found that, in aggregate, mean monthly household income of the studied workers fell down to 4453 taka only during the lockdown period from 18792 taka in the pre-lockdown period. This is clearly below the poverty line income in consideration of any estimates. In percentage, workers household income was on average 76% less during the lockdown period compared to pre-lockdown stage. Again, transport workers households lost the most income (96%), followed by hotel-restaurant workers households (80%) and retail shop workers households lost the least income, only 59%.

Table 19: Monthly Income (Family)

				;	Sectors					Total		
Status of	Retail shop			Hotel-restaurant			Transport			Total		
Income	Before Lock down	Lock Down	Post Lock Down									
Mean Income	21731	8951	21583	18405	3694	18004	16240	713	14361	18792	4453	17983
Pre to Locko Reduction/ I		-59%			-80%			-96%			-76%	
Pre to post le reduction/inc	ockdown crease	income	-1%			-2%			-12%			-4%
Income reco lockdown)	very (Pre	to post	99%			98%			88%			96%

At aggregate, pre to post lockdown income deficit is reported 4% only. Again, transport workers households are behind the most income deficit, 12% less income than the prelockdown stage.

Households may have other income earners. To understand the overall household level impact we have also collected income data about 2nd main employer of the studied households. Our analysis suggests that 66% of the 2nd main employer of the households of our studied workers at aggregate become income less during the lockdown period. For another 23%, income decreased during the lockdown period. Remarkably, 22% still earn less than the pre-lockdown stage of income.

Table 20: Impact of lockdown on the 2nd main income-earner of the family

			Sect	ors			Total		
Income-effect	Retail shop		Hotel-restaurant		Trans	sport	Iotal		
mcome-enect	Lockdown	Post Lockdown	Lockdown	Post Lockdown	Lockdown	Post Lockdown	Lockdown	Post Lockdown	
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	

Gap between family income and expenditure increased abnormally

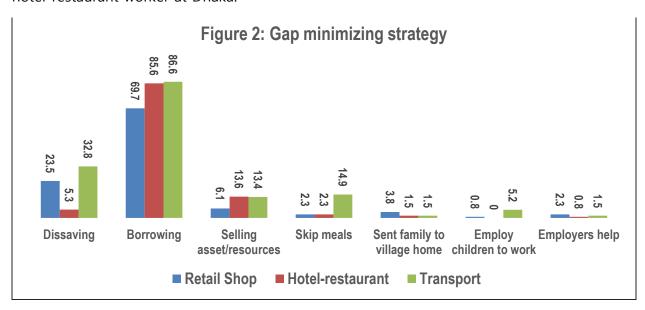
At aggregate, 77% income-expenditure gap reported during the lockdown period. 97%, the highest for transport workers households and 46% the lowest for retail shop workers households. More particularly, studied workers households needed to spend on average 19189 taka a month during the lockdown period against a mean monthly income of 4453 taka only. Transport workers' households mean monthly income reduced to only 713 taka. Hotel-restaurant workers' households earned on average 3694 taka a month which was 75% less than the average expenditure.

Table 21: Monthly expenditure during lockdown and the gap (Family)

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

Both erosive and non-erosive strategies adopted to minimize incomeexpenditure gap

One out of every five workers (20%) have adopted erosive strategies⁷ to mitigate the income-expenditure gap during the lockdown period. They have either sold their valuable assets/resources (11%) or have eaten less or skipped occasional meals (7%) or engaged their child in labour (2%). Transport workers are on the top in adopting erosive strategies. One out of every three transport workers (34%) have adopted erosive strategies, followed by the hotel-restaurant workers (16%), and the retail shop workers the least (9%). "We mostly eat rice, potato and some lentils in our meals for the entire lockdown", says Saddam who is a hotel-restaurant worker at Dhaka.



80% workers, however, have adopted non-erosive strategies⁸ to mitigate income-expenditure gap. Of the non-erosive strategies, borrowing (81%), and dissaving (21%) are reported the main. "House rent got dues for a couple of months; I took a 30,000 taka loan from a samittee and paid the house rent; I will require another 6 months to repay the full loan", says Md. Robin Hossain who is a salesman in a clothing shop 'country boy' at

⁷ Strategies having a long-term negative effect as well as can push the affected in chronic poverty

⁸ having comparatively short-term negative effect

Mouchak. Another transport worker Md. Mujibur Rahman who drives a local bus at Dhaka says to us, "I got indebted nearly 100,000 taka; I borrowed from my colleagues and relatives; I think, I shall be needing continue repaying the loan until my last day of life".

A few (2%) have reportedly sent families to their village homes, and a few others (2%) have asked for assistance from the employers.

Again, transport workers do the most borrowing (87%) and highest dissaving (33%). Double the number of retail shop workers sent families to their village home compared to either transport workers or hotel-restaurant workers. Mentionable that a few have adopted both erosive and non-erosive strategies simultaneously.

"Workers borrowed from their dearests and/or credited daily commodities from the nearby grocers to maintain livelihoods", says Mr. Selim, a TU leader from the transport sector

"Early few days workers dis-saved, gradually became helpless. Few had to pull rickshaws, another few sold vegetables on van", says Kazi Selim, a transport employer from Dhaka.

Both savings and savers reduced sizably

Lockdown caused one of the worst effects on workers' savings. In aggregate, 68% savings disappeared having been trapped in the lockdown. Hotel-restaurant workers dis-save the most 87%, followed by the retail shop workers (71%) and the transport workers the least (45%). Mean savings reduced to 20063 taka only in the post lockdown period from 62365 taka pre-lockdown mean savings.

Secondly, the number of savers reduced to half only in the post lockdown period compared to pre-lockdown stage. Around 24% workers reportedly had some savings in the pre-lockdown period, the number of which reduced to 12% only in the post lock-down time. Hotel-restaurant workers were hit the hardest, in place of 22% who saved earlier, the emerging figure reduced to 4% only. "We have lost all of our savings that we had saved for the last 15/16 years", says Saddam who is a food seller from Hatirjheel at Dhaka.

Table 22: Status of savings

			Sect	tors			Total		
Savings	Retail shop		Hotel-re	Hotel-restaurant		sport	Total		
Javings	Before Lockdown	Post Lockdown	Before Lockdown	Post Lockdown	Before Lockdown	Post Lockdown	Before Lockdown	Post Lockdown	
Gross Savings	1243000	355000	2447000	319000	2297000	1252000	5987000	1926000	
Mean savings	88786	25357	84379	11000	43340	23623	62365	20063	
Reduction/ Increase		-71%		-87%		-45%		-68%	
No of savers	14 (10.6%)	6 (4.5%)	29 (22.0%)	5 (3.8%)	53 (39.6%)	37 (27.6%)	96 (24.1%)	48 (12.1%)	
Reduction		-57%		-83%		-30%		-50%	

PRIVATE SECTOR WORKERS HAVE ONE OF THE LEAST SOCIAL SECURITY PROTECTION

This section details the COVID-19 impact on social security protection of workers. To assess social security protection impact we particularly look for the following variables:

- Employment benefits/privileges other than the wage
- COVID-19 protection
- Humanitarian support from the employers
- Access to the COVID-19 dedicated social support programmes
- Access to the existing social safety-net programmes.
- TUs role in social protection of workers

Our research finds that private sector workers' social security tested bitterly during the lockdown period. TUs too have the least role to protect social security of the private sector workers. Among many others, we find that:

Employment does not cover pension, gratuity, health & education benefits.	Other than wage, 79% workers have no added employment benefits/privileges.
Private sector workers have one of the least protections against COVID-19	Only 36% are vaccinated. 74% don't practice corona protective equipment while at work.
Companies may not dismiss, but 94% don't have any CORONA treatment allowance	Employers avoidance and/or not picking phone calls was common during lockdown
Marginally, 4% workers availed some direct cash benefit from the COVID-19 dedicated social support programme and 96% didn't.	8% workers were fortunate to purchase some food at low prices from the TCB administered mobile trucks
88% workers could not access any social protection support either cash or kind.	Only 8 have access to the existing social safety net programs, 390 don't have any.
87% workers didn't see any activism from the trade unions during the lockdown.	79% workers don't have any involvement with the TUs.

Employment don't enable any social security protection

We asked the workers to tell us the available employment benefits/privileges they have in the workplace. Bonus or financial assistance and complementary food or some food allowances reportedly two of the main benefits/privileges offered. In aggregate, one out of every four workers (25%) reportedly have been paid some bonuses or cash benefit during the lockdown period. Retail shop workers (43%) tops the rank, followed by the hotel-

Transport employers represent the transport sector TUs instead of workers representatives.

restaurant workers (26%), and transport workers (5%) the least. 32% workers reported that they were offered either complementary food or some food allowances. Hotel-restaurant workers got the most food or food-allowances (79%). Apart from these, one out of every ten hotel-restaurant workers (12%) claimed that they were offered sleeping places in the workplace during the lockdown.

Table 23: Benefits/privileges in the workplace

			Sect	ors			Total		
Benefits/	Retail shop		Hotel-re	Hotel-restaurant		sport	Total		
Privileges	Lockdown	Post Lockdown	Lockdown	Post Lockdown	Lockdown	Post Lockdown	Lockdown	Post Lockdown	
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	
Clothes	3.0	3.8	0.0	0.0	0.0	0.0	1.0	1.3	
Others (Cash & family support)	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 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	

Benefits/privileges in the workplace reportedly have been reduced considerably in the post lockdown period. 79% workers at aggregate reported that they now have no extra privileges in the workplace compared to 52% no reporting during the lockdown period. Only 17% hotel-restaurant workers now get complementary food or some food allowances whereas during lockdown 79% get the same. Sleeping place facility for hotel-restaurant workers has now been reduced to nil.

These all indicate that employers enabled some humanitarian assistance for their workers during the lockdown period which became non-existent in the post-lockdown period. These are not social security protection coverage. Pension, gratuity, health support, and education benefits are four main social security protections that employment typically covers as well as practiced largely in Bangladesh. We didn't find any such social security protection coverage for the studied workers.

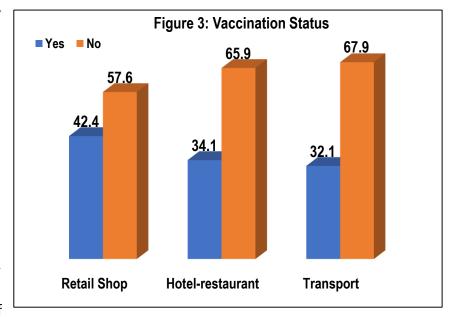
Least health and safety protection against COVID-19

Studied sectors are three of the most publicly exposed sectors. Workers of these sectors needed strong health safety protection against COVID-19. In aggregate, only 36% of workers have been vaccinated so far. Retail shop workers tops vaccination rate (42%). Less than one-third (32.1%) transport workers got vaccinated. Many of the workers are even

unresponsive to vaccination. Saddam, who is a food seller at Hatirjheel said to us, "I am not vaccinated. I don't care about corona. None of us caught with corona even during the peak times". Registration complexity through online reportedly is one of the main reasons that private sector workers are less vaccinated. Mr. Selim who is a trade unionist from the

transport sector says to us, "Transport workers are not that much learned; they cannot register themselves online for vaccination; Internet provider shops charge a cost for registration".

Apart from vaccination, mask, sanitizer and soup are three of the main health safety protection equipment against COVID-19. Data shows that employer's arrangement of



masks, sanitizer, and soup in the workplace has reduced significantly in the post lockdown period (36%). It was reported 47% during the lockdown period. Few companies reportedly have strict protection in this and most others do not. "Company provides corona protective equipment; health rules are followed strictly", says Md. Robin Hossain who is a salesman in a clothing shop 'Country Boy' at Mouchak.

Table 24: Employer's arrangement of mask-sanitizer-soup in the workplace

			Sect	tors			Total		
Mask- sanitizer- soup	Retail shop		Hotel-restaurant		Transport		Iotal		
arrangement	Lockdown	Post Lockdown	Lockdown	Post Lockdown	Lockdown	Post Lockdown	Lockdown	Post Lockdown	
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	

Like the arrangement, practice of using masks, sanitizer, and soup in the workplace also has reduced significantly in the post lockdown period. At aggregate, roughly one-quarter (26%) workers now have a practice of mask, sanitizer and soup while at work. Retail shop workers have the highest practice (52%), followed by the hotel-restaurant workers (48%, and the transport workers the lowest (7%). During lockdown 65% workers adopted these practices.

Table 25: Rate of usage of mask-sanitizer-soup

		Sectors								
Mask-sanitizer-	Retail shop		Hotel-restaurant		Trans	sport	Total			
soup usage	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		

The most perturbing however is that only a least number of workers from the most publicly exposed transport, hotel-restaurant and retail shop sectors have the corona treatment assistance or coverage at work and the rest don't have any. 93-94% workers have reported that they don't have any CORONA treatment assistance. Cent percent transport workers have reported the same. Md. Robin Hossain who is a salesman in a clothing shop 'Country Boy' at Mouchak says to us, "Salesmen are highly exposed to corona; companies don't have any corona treatment support; only if you can cure yourself and come back, company shall allow you to join".

Table 26: CORONA Treatment Facility

		Sectors								
Corona Treatment	Retail shop		Hotel-restaurant		Transport		- Total			
Facility.	Lockdown	Post Lockdown	Lockdown	Post Lockdown	Lockdown	Post Lockdown	Lockdown	Post Lockdown		
Yes	15.9	15.9	6.1	3.8	0.7	0.0	7.5	6.5		
No	84.1	84.1	93.9	96.2	99.3	100.0	92.5	93.5		
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		

Discontented employers' humanitarian assistance

Employers' associations reportedly have piloted some charity works to assist the vulnerable workers to fight with CORONA crises. Many workers have expressed their serious discontent on these. Mujibur Rahman who drives a city bus at Dhaka says to us, "employer association once gave the spotted workers each 5 kg rice, 1.5 kg pulse, and 2 kg potato at Syedabad bus terminal. I was informed. I didn't collect. I am not a beggar. It shall not serve more than 2/3 days". Another driver Nur Islam says to us, "for once, I got some rice, pulse, and potato from the employers association. Later, I came to know, employer association only distributed and took credit; this allocation actually came from the city mayor".

Small companies reportedly didn't host any humanitarian support programmes for their employees, only a few big companies did. Kazi Selim, a transport employer, says to us, "Big

employers like Hanif, S Alam, Unique and Shyamoli gave their employees some humanitarian assistance but small employers could not". Regarding small companies' non-engagement in such humanitarian works he further stated, "Buses remained standstill. Employers were income less. It is not unlikely, transport employers themselves begged for assistance. How cum they help the workers".

Nevertheless, workers in general have expressed their most resentment against their individual employers. "I have driven a car for 15 years for the same employer. During the lockdown I made a request to him for giving me 15,000 taka loan only. It was badly needed. Having informed the same, he denied my phone calls non-stop". Mr. Liton, who is a trade unionist from the retail shop sector, said to us, "it was the most troublesome task to find the employers in the phone calls during the lockdown period".

Poor coverage of private sector workers by the COVID-19 dedicated humanitarian programmes

Roughly, 12% transport, hotel-restaurant and retail shop sector workers have accessed some support from the government provided social protection support services. Out of the support receivers, only 4% acknowledged have received direct cash assistance from the COVID-19 dedicated humanitarian support programmes of the government. Less than 1% of hotel-restaurant workers got cash assistance. 5% workers individually each from the transport sector and the retail shop sector got cash assistance. Apart from this, 8% reportedly have purchased food at low prices from the TCB administered mobile trucks⁹. One out of every ten hotel-restaurant workers have accessed this humanitarian assistance. 9% retail shop workers and 7% transport workers have accessed the same. 88% though missed to explore any such an opportunity from any of the existing humanitarian assistance programmes.

Table 27: Assistance from the Government during lockdown

Any assistance		Sectors		
from Government	Retail Shop Hotel-restaurant Transpor			Total
Food in low Price	9.1	9.8	6.7	8.4 (34)
Cash Assistance	5.3	0.8	5.2	3.8 (15)
No	85.6	89.4	88.1	87.8
Total	100.0	100.0	100.0	100.0

Nonetheless, 88% workers could not access any kind of support from any of the running social protection programmes of the government. Nur Islam who is a driver from Dhaka says to us, "Once, my ID was collected; that's all; none of my known phases with transport

⁹ Trading Corporation of Bangladesh sold through 400 mobile trucks sugar, lentil, rice, wheat, and soybean oil across the country in subsidized price

works got any humanitarian assistance". Mr. Kazi Selim who is a transport employer from Dhaka says to us, "There are around 12,000 registered transport workers in Syedabad, none gets cash assistance from the government. Even, to the best of my knowledge, no one from Mohakhali, Gabtoli or Fulbaria gets any cash assistance". Mr. Bulbul who is a trade unionist from the transport sector says, "From our union we made a list of 1,200 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 declared hotlines. Only once, at dead of night, one of our members accessed the hotline but failed to cash any assistance".

'Where is the impediment? Why did a private sector worker deny the available COVID-19 dedicated social protection?' we asked Mr. Md. Sohel Azim who is an Assistant Director at the Department of Labour. He said to us, "DoL had little to do for victim workers. Central government through the DC office implemented the cash assistance programme. DoL succeeded only at Khulna to liaison with the DC office to give food assistance to the transport workers." That means no particular COVID-19 dedicated social protection programme targeted the private sector workers. Even, Ministry of Labour and Employment did not part with the cash assistance program. Only those who have more influence with the local administration, such as ruling party affiliated trade unions, have often succeeded to secure a few cash benefits for some of their members.

Least access to the existing social safety-net programmes

Eight (8) studied workers (2%) claimed that their family members are entitled to the existing social safety net programmes of the government. Of them, four (4) reportedly get the old age allowances, two (2) widow allowances, one (1) freedom fighter allowance and the last one (1) pension after

Table 28: Access to existing social safety-net programmes

Safety-net programmes	No of access
Father's Old age Allowance	4
Mother's Pension	1
Mother's Widow allowance	2
Father's Freedom Fighter allowance	1
Total	8

retirement from a government job.

Negligible role from the TUs in Social Protection

COVID-19 is a different cause and as we have analysed earlier, workers' vulnerability either related to employment or income or social protection were damaged abruptly. A strong role from the trade unions was desirable. Tus played some important role too. They have reportedly organized a good number of demonstrations, and humanitarian support

programmes as well as participated in a handsome tripartite social dialogue. These have often helped to get paid full or partial wages by a few workers. They have successfully mediated for some workers food and cash support from the government declared social protection programmes. Mr. Hozrot Ali Mollah who is a trade unionist from the retail shop sector at Dhaka says, "We jointly worked with the DoL and pressured the employer's association. So, whatever amount is it, retail shop workers get the wages". Mr. Liton who is a ruling party affiliated trade unionist from retail-shop sector at Dhaka says to us, "We failed a first attempt; in a second attempt, our union submitted a list of 60 vulnerable retail shop workers to the DC office. Of them, 12 workers got the cash help from the government declared cash-assistance programme". Mr. Bulbul, another trade unionist from the transport sector says to us, "We, to the best of our capacity, tried to help the workers. Several times, we made a comprehensive list of the vulnerable workers: submitted the same to the government".

Table 29: Overall observation on TU activities

		Total							
Any role from	Retail	shop	Hotel-restaurant		Transport		lotai		
TU	Lockdown	Post Lockdown	Lockdown	own Post Lockdown Post Lockdown		Post Lockdown	Lockdown	Post Lockdown	
Increased	0.0	0.0	%	0.0	7.5	2.2	2.5	0.7	
Decreased	0.0	2.3	0.0	3.0	0.7	2.2	0.2	2.5	
Same as before	2.3	0.8	21.1	14.4	4.5	6.0	9.3	7.1	
No Activities	97.7	97.0	76.6	81.8	87.3	89.6	87.2	89.4	
Others	0.0	0.0	2.3	0.8	0.0	0.0	0.8	0.3	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	

Overall, however, TUs role was dissatisfactory during the lockdown period. Data shows, TU activism was one of the lowest during the lockdown time. 87% workers reported that they didn't see any activism from the trade unions during the lockdown. 98% retail shop workers reported no role from the TUs. Md. Sohel Azim who is an assistant director of DoL defended the no role from TUs and said, "Role of TUs reduced significantly during the lockdown period. Since then, the government banned all kinds of meetings and gatherings". Another determinant finding is obtained that 'a no role' from the TUs has increased even in the post lockdown period. 89% of workers have reported that TUs don't have an activity nowadays.

Our research endeavored to know the root cause. One of the important findings obtained is that 79% workers of the studied sectors have no involvement with the TUs. This is highest for the retail shop sector, 96% have no TU engagement, followed by the hotel-restaurant

workers (91%). Md. Robin Hossain who is a retail shop worker tells us over an interview, "I know nothing about trade unions; only saw them in the Bengali movie; even, seniors are not involved". Mr. Liton, who is a trade unionist from the retail shop sector, defended, "Trade unions could not support workers as per their expectation during lockdown. This caused the creation of a distance between trade unions and workers. We could not yet make up the gaps".

Table 30: TU involvement

Do you involve		Total		
Do you invoive	Retail Shop	iotai		
Yes	4.5	9.1	49.3	21.1
No	95.5	90.9	50.7	78.9
Total	100.0	100.0	100.0	100.0

However, the above-mentioned analysis of 'low TU activities for low TU involvement' does not go with the transport sector workers. Nearly half (49.3%) of the transport workers are involved with the trade unions. 'No role' by the transport sector TUs is reported to be one of the highest both in the lockdown and post-lockdown period (87% & 90%). Qualitative information suggests that transport employers who were previously real workers leaders, now represent the transport sector trade unions. This is reportedly one of the main causes of poor TU activism by the transport sector TUs. Workers, indiscriminately, expressed their serious discontent on this. Muhammad Mujibur Rahman who is a driver of a local bus at Dhaka expressed his displeasure and says, "Now, we have no workers union; we have only employers association". When our team asked him further why they are not vocal on the reported irregularities, he further said, "Everyday 700/710 takas collected from every bus; Once, I didn't pay toll for couple of days they threatened my employer, they shall make police take away my bus on false charges; I keep my mouth shut; I need to run my family; If I lose my work how can I run my family; who shall talk against them; even you people can only hear no result". Another driver Nur Islam said to us, "Since 2000, TU Federations have been serving employers agendas".

On the other hand, a vast number of private sector employers have expressed a negative attitude about the role of the trade unions. 40% of private sector employers hold the view that they don't need trade unions at all in the private sector in any crises situation or TU's presence may cause the crisis to become even worse. 47% employers further opined that in

a normal situation they don't need a trade union in the private sector or their presence shall cause adverse effect in the industrial relation.

Table 31: 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 y	ves, how do you ev	valuate the role of the	e TU during lockdo	own?						
It helps		100%	100%	66.66%						
No change	100%			33.34%						
What ab	out your perceptio	n about the role of t	he TU during a cris	sis 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 a	bout your percepti	on about the role of	the TU in a norma	l 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%						

EMPLOYMENT AND INCOME RECOVERY SUFFERS PARTIALLY

To know the employment and income recovery of private sector workers in the post lockdown period we particularly consider the following three aspects:

- 1) Employment restoration in the post-lockdown period as a percentage of prelockdown status of employment
- 2) Business/services restoration in the post lockdown period as a percentage of prelockdown status of business and services
- 3) Income restoration in the post-lockdown period as a percentage of pre-lockdown level of income

Compare to the rate of percentage at pre-lockdown stage:

93% employment has been restored	7% of employment has been lost					
98% business/services have been restored	Closing of services/business have been two times higher					
Workdays and work hours have been recovered cent percent	Individual level monthly income has been restored 92% and lost 8%					
96% family level monthly income has been restored and 4% lost						

Though not full, employment recovery has been very rapid

Pre-lockdown stages of employment which were reduced to only 16% during the lockdown period have subsequently regained around 93% in the post-lockdown phase (Onward 10 August 2021). That means overall, pre to post lockdown employment reduction has been 7%. Employment reduction has been highest in the hotel-restaurant sector, nearly 8% and lowest in the transport sector, less than 1%. Retail shop sector has lost nearly 2% employment.

Qualitative information suggests that post-lockdown employment loss has been more than the reported one. Mr. Kazi Salim, a transport employer from Dhaka says to us, "Remaining motionless for about 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 have not recovered their employment yet. I think 20% are still unemployed". Md. Robin Hossain who is a clothing salesman says, "Our branch had 7 employees, 1 manager, 1 floor-in-charge, 1 assistant, and 4 salesmen. 2 of us salesmen left for ever. Now, they have engaged in their family businesses". We have interviewed particularly those workers who are employed in the post lockdown period. This might be one reason that the employment recovery figure looks more impressive than the real one.

Table 32: Status of employment recovery

Time-period		Total		
Time-period	Retail Shop	Hotel-restaurant	Transport	Total
Pre-lockdown employment	387	2865	479	3731
During lockdown employment	290	293	23	606
Pre to lockdown employment %	75%	10.33%	4.81%	16.25%
Post Lockdown employment	379	2629	478	3486
Pre to post lockdown Recovery	97.93%	91.76%	99.79%	93.43%
Pre to post lockdown loss/Increase	-2.06%	-8.24%	-0.21%	-6.56%

Business/services have regained substantially

Quantitative information suggests that business/services of the private sectors in Dhaka have recovered substantially in the post lockdown period. In aggregate, 98% recovery has been achieved. Transport sector has recovered 100%. Full recovery suffers partially only with 3% loss. Closing of services/business though reported a two times increase compared to pre-lockdown stage.

Table 33: Recovery of business/services

D		Tatal						
Business/ Services	Retail	shop	Hotel-re	staurant	Trans	sport	Total	
recovery	Before Lockdown	Post Lockdown	Before Lockdown	Post Lockdown	Before Lockdown	Post Lockdown	Before Lockdown	Post Lockdown
Fully Open	94.7	90.9	98.4	96.2	99.3	95.5	97.5	94.2
rully Open	(125)	(120)	(130)	(127)	(133)	(128)	(388)	(375)
Loss/gain		-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)
Loss/gain						+300%		+200%
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%

Qualitative information on the other hand suggests that despite substantial retrieval of business/services, volume of sales and profit gain still suffers a qualitative loss compared to

the pre-lockdown stage. Md. Robin Hossain who is a clothing salesman says, "For every 25,000 taka sales a day, we get 50 taka incentives each: Last year I earned 2200 taka incentives in the same month. This year only 800 taka. Our sales have recovered at best 60%". Saddam Hossain another food seller said to us, "Previously, I would have sold 5000/6000 thousand taka a day; now, it has reduced to 4000 takas only; previously I would have profit 2000 taka out of selling 5000 takas now it is 1500 taka at best from the same selling amount; since, prices for raw materials have grown up". Mr. Hasan who is an employer of a restaurant says, "Now, I have less trading; before lockdown, I would have sold 30-40 thousand takas a day which has now been reduced to 10-15 thousand takas only. I used to earn 70-80 thousand takas a month; Now, I earn less than half only; in place of 70 workers previously, now I have only 30 workers".

Workdays and working hour recovered cent percent

Despite employment loss recovery of workdays and working hours have been cent percent and/or sometimes even more in the post lockdown period.

Table 34: Recovery of work-days and working hours

Work-days	Retail	shop	Hotel-re	staurant	Trans	sport	Total	
	Before Lockdown	Post Lockdown	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
Reduction		102%		101%		99%		101%
		ı	Recovery o	of work-ho	urs			
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%

Two reasons are evident from qualitative data for cent percent recovery of workdays and work-hours i.e., 1) employers are die-hard to make up their losses, and 2) workers are adamant to bring back their pre-lockdown status of income and living again. "Now, I work 12 hours a day, 9am to 9pm. No overtime is offered. Only if the duty lingered over 9pm at night 30 taka equivalent snacks is offered", says Md Robin Hossain who is a clothing salesman from Mouchak at Dhaka. Mr. Hozrot Ali Mollah who is a trade unionist from the retail shop sector says, "Now a day, employers are making workers work extra hours and days. They are even pressurizing workers to work on the leave days. Employers are breaking

the labour law". Saddam Hossain who is a food seller at Hatirjheel said, "I work 1 pm to 11 pm daily at the fuchka shop. After returning home, I made fuchka until 2 am at dead of night; in the morning, for 1/2 hours daily, I purchased fuchka making ingredients; if Allah permits, I shall come back again; my only dream is to recover my earning and business again". Md. Mujibur Rahman who is a driver of a local bus at Dhaka said, "5 am in the morning, I start from home, and return at 1/1.30 am at midnight; I am struggling hard; I need to pay my loan; I need to enable my family a living".

Workers lost 8% of their gross income in the post lockdown period

Income recovery has been defined as the income restoration in the post-lockdown (August throughout December 2021) period as a percentage of pre-lockdown income (April-July 2021). Distribution of the estimates is reported in the following table. We find that the income recovery has been pretty fast. Workers have regained 92% of their monthly income in the post lockdown months compared to pre-lockdown stage. Retail shop workers have recovered 100%. Workers of transport and hotel-restaurant sectors are behind in recovery of their income with only 84% and 95% respectively. The other way round, workers, at aggregate, have lost 8% of their monthly income in the post lockdown period. Transport workers lost the highest (16%), followed by the hotel-restaurant workers (5%).

Table 35: Income recovery

				Sectors								Total	
Status of	Re	Retail shop			Hotel-restaurant			Transport			Total		
Income	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 Lo 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%		

On the other hand, family level monthly income recovery of the workers has been reportedly 96% in the post lockdown months compared to pre-lockdown stage. That means workers' families on average have lost 4% of their monthly income in the post lockdown period. Rate of food inflation is recorded highest in the post lockdown months. Less income with an increased food inflation have caused a stern effect on the life and livelihood of the workers. Driver Nur Islam from Dhaka said, "Oil prices have gone up; prices for daily essentials have gone up; now, it's only a high expenditure but no increase in income".

Table 36: Recovery of family income

		Total						
	Retail shop		Hotel-restaurant		Transport		IOtal	
Income recovery	Before Lock down	Post Lock Down	Before Lock down	Post Lock Down	Before Lock down	Post Lock Down	Before Lock down	Post Lock Down
Mean Income	21731	21583	18405	18004	16240	14361	18792	17983
Income recovery (Pre to Post LD)		99%		98%		88%		96%
Pre to post lockdown income reduction/increase		-1%		-2%		-12%		-4%

Saddam is struggling to comeback

Saddam was bare-footed when we talked to him in a local food selling shop. He said, "look at me, this is my get up now a day, dirty clothes, no shoes on my feet". Lockdown has caused him to become a fuchka seller from a popular ever-growing employer based at Hatirjhil of Dhaka. He almost grew up there. Only at the age of 8, along with his two elder brothers, engaged in push-cart business. Now, he is 24 years of age. They saved gradually. Eventually, became owners of 3 retail shops, two of them food selling shops and the other a grocer.

In his words, "then I had only partial understanding; Having put all our intelligence, along with my elder brothers, started a push-cart business; Gradually we save, learnt 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."

During the first countrywide lockdown (26 March – 10 may 2020), 3 of their shops were totally closed. Including shop rent, employee cost, food and housing cost, they had to spend a minimum 60,000 taka a month then. But they were out of income. They were pushed to their back foot. They spent their hard-owned capital. They purchased their daily essentials in credit in which their outstanding amount once grew up to 50,000 BDT. Onward June 2020, 60/70% normalcy was achieved. Their business was still far shorter than before. And, they were still struggling to make up for their losses. In his words, "Previously, I would have sold 5000/6000 thousand taka a day; now, it has reduced to 4000 takas only; previously I would have profit 2000 taka out of selling 5000 takas now it is 1500 taka at best from the same selling amount; since, prices for raw materials have grown up".

Meanwhile, on 5 April 2021, a second countrywide lockdown was declared that continued till 10th of August. They went back to their village home at Rangpur to make a living. Two of his elder brothers started pulling auto-rickshaws there. Shop owners deducted shop rents from the advance deposit for the last 5 months. Saddam has returned to Dhaka in the last phase of the second lockdown. His brothers are still living at Rangpur. They have closed down all of their 3 shops. It didn't require them to take any loan. But they lost all of their hard-owned capitals that they had earned for decades. 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 is working hard. He worked from 1 pm to 11 pm daily at the fuchka shop. He then made fuchka at his house until 2 am at night. Then, refresh and go to bed around 3 am daily. In the morning, he did all the raw materials purchasing for the fuchka shop for another 2 hours. Thus, he dreamt of saving 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 permits, 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." Amidst all of these, for the last few days, there is discussion at government level to go for a restricted situation again.

CONCLUSION AND RECOMMENDATION

This research has studied private sector workers, specifically transport sector workers, retail shop sector workers and hotel-restaurant workers from Dhaka city corporation area. Lockdown impact on employment security, income security and social security protection is assessed. To the extent post-lockdown recovery of impact is covered. A combination of both quantitative and qualitative research methodology and approaches are used. Breaking the last one year into three different time periods such as 1) pre-lockdown, 2) during lockdown, and 3) post-lockdown and based on a recall method, quantitative data are collected both from workers and employers. Qualitative data is collected from relevant other sources and stakeholders. Necessary triangulation, analysis and synthesis are done.

Our research finds that lockdown has impacted cent percent of the private sector workers. Among others, job security hit the hardest. 97% full time employment was cut. Next to employment security, income security is broken miserably. In aggregate, monthly income was reduced to 2524 taka only. Last but not the least, social security protection, particularly health safety protection of workers and education security of their children tested bitterly. In all three aspects, transport sector workers are affected the most despite that transport workers have the highest involvement in the TUs, nearly 50%. On the other hand, employment and income recovery have been pretty rapid in the post-lockdown period. Overall, employment lost 7% and income lost 8% in the post-lockdown period compared to pre-lockdown stages of employment and income.

Workers, employers, trade unions, government stakeholders, experts and relevant other stakeholders have put forward a good number of recommendations to better address the vulnerability of the private sector workers in an emergency situation. National trade union leadership in successive meetings discussed the same and finally have adopted a ten point recommendations as below:

- 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. Must engage workers' representatives in preparing and implementation such an emergency programme.
- 3. Allied with the proposed emergency humanitarian assistance programme, establish a just and effective institutional framework having a core responsibility under the DoL. Create legal linkage and institutional setup between and among the DoL, DIFE, and MoSW.
- 4. Ensure vaccination of all private-sector workers on a priority basis. Ensure 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
- 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.

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ANNEX

PARTICIPANTS IN THE MULTISTAKEHOLDERS COSULTATION

SL	Name	Designation & Organisation	Sector
01	Md. Sohel Azim	Assistant Director, Department of Labour	Government
02	Engr. SK Assaduzzaman	Director, DIFE	Government
03	Md. Hozrol Ali Mollah	President, Dhaka Dokan Kormochari Federation	Trade Union
04	Z. A. M. Khairuzzaman	Senior Sub-Editor, The Daily Sun	Newspaper
05	Advocate Atul Arong	BLAST	CSO/NGO
06	Md. Hassan	Employer, Hotel Motherine	Employer
07	Md. Ataur Rahman Liton	Trade Unionist, Dhaka Hotel- Reswtaurant Workers Union	Trade Union
08	Md. Salim	Trade Unionist, Road Transport	Trade Union
09	Kazi Salim Sarwar	Road Transport	Employer
10	Md. Habibur Rahman	Associate professor, Peoples University of Bangladesh	Academic/Expert
11	Ahsan Habib Bulbul	General Secretary, Dhaka District Taxi, taxi car, auto tampo, auto-ricshaw workers Union	Trade union
12	Md. Mahmud Hassan	Employer, Md. Akik Paribahan	Employer
13	Ratan Chandra Bala	Senior Reporter Daily Bhorer Pata	Newspaper
14	Shamim Ahmed	Student, Est-West University	Student