

Socio-economic Constraints in Re-entering the Labour Market during COVID-19 Crisis and the Resilience of Female Workers Living in Urban Informal Settlements

By

Jahid Nur
Student ID: 19262016

A thesis submitted to the Department of BRAC Institute of Governance and Development
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Declaration

It is hereby declared that

1. The thesis submitted is my own original work while completing my degree at Brac University.
2. The thesis does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The thesis does not contain materials, which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

Student's Full Name & Signature:

A handwritten signature in black ink, appearing to read 'Jahid', with a long horizontal stroke extending to the right.

Jahid Nur
19262016

Approval

The thesis titled “Socio-economic Constraints in Re-entering the Labour Market during COVID-19 Crisis and the Resilience of Female Workers Living in Urban Informal Settlements” submitted by

1. Jahid Nur

of Fall Semester, 2021 has been accepted as satisfactory in partial fulfillment of the requirement for the degree of Master of Development Studies on 31 December 2021.

Examining Committee:

Supervisor:
(Member)

Dr. Huraera Jabeen
Associate Professor
Brac University

Program Coordinator:
(Member)

Mohammad Sirajul Islam
Coordinator (Academic & Training Programs)
BIGD, Brac University

External Expert Examiner:
(Member)

Dr. Imran Matin
Executive Director
BIGD, Brac University

Departmental Head:
(Chair)

Dr. Imran Matin
Executive Director
BIGD, Brac University

Ethics Statement

This thesis prioritised voluntary participation, informed consent, anonymity, safety and confidentiality of the participants and the key informants. Every participant was contacted by phone before the interview and asked whether she wanted to participate in the research voluntarily or not. Verbal consent was ensured for each participant over the phone and upon meeting in person, every participant was informed about the background, aim and significance of the research and verbal consent was again ensured followed by noting the time and date of the interview in a written consent paper signed by the researcher. No recording device was used in this research for the interviews with the participants since they were not comfortable in sharing their experiences while their voices were recorded. For the key informants, the interviews were recorded after taking their verbal consents. Names of the participants and the key informants are not shared in this research to keep them anonymous.

Abstract

COVID-19 has disproportionately impacted women globally, especially their livelihoods. In Bangladesh, female workers in the informal sector not only lost their livelihoods at a higher rate compared to their male counterparts but are also facing greater challenges in re-entering the labour market. These challenges are multifaceted for the female workers living in urban informal settlements. The pre-existing socio-economic constraints have been reinforced by the COVID-19 crisis, affecting their ability to cope with the loss of livelihood. This research aims to explore and analyse the socio-economic constraints that the female workers living in urban informal settlements in Dhaka city are experiencing in re-entering the labour market during COVID-19; furthermore, examine the strategies they are adopting to cope with the challenges engendered from their struggle to secure livelihoods. The research used case studies and key informant interviews to explore how the pre-existing socio-economic constraints around gender norms, gender roles, occupational sex-segregation, lack of education and skills, informality and restricted mobility shaped themselves to create challenges for the female workers living in urban informal settlements in re-entering the labour market during the pandemic. Moreover, the research identified that these workers adopted short-term strategies such as reducing consumption, relying on social capital, taking loans, using savings and depending on aids and supports from different entities to cope with the challenges. The findings of this research are expected to inform policies for creating access to livelihood for the female workers who are living in urban informal settlements and are engaged in the informal sector in both during and post-pandemic situations.

Keywords: COVID-19; Gender; Livelihood; Urban Informal Settlements; Socio-economic Constraints; Labour Market

Dedication

To Bangladesh and her resilient people.

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List of Acronyms

BBS	Bangladesh Bureau of Statistics
BIGD	BRAC Institute of Governance and Development
COVID-19	Coronavirus Disease 2019
FAO	Food and Agriculture Organization
FLFP	Female Labour Force Participation
GBV	Gender-based Violence
HSC	Higher Secondary Certificate
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
IWPR	Institute for Women's Policy Research
KII	Key Informant Interview
PPRC	Power and Participation Research Centre
RMG	Ready-made Garments
SSC	Secondary School Certificate
UNB	United News Bangladesh
UN-DESA	United Nations Department of Economic and Social Affairs
UN-Habitat	United Nations Human Settlement Programme
UN Women	The United Nations Entity for Gender Equality and the Empowerment of Women
WFP	World Food Programme
WHO	World Health Organization

Chapter 1: Introduction

1.1 Background

Female workers living in urban informal settlements are one of the most affected groups in the COVID-19 crisis in terms of livelihood loss (Azcona et al., 2020). According to a survey conducted in Bangladesh, 32 per cent of women who were employed during the pre-pandemic period in February 2020, were unemployed right after the first phase of lockdowns in June 2020 (PPRC & BIGD, 2021a). The rate remained similar (31 per cent) almost a year later in March 2021. In contrast, 16 per cent of men who were employed in February 2020, were unemployed in June 2020 and the rate was only 6 per cent in March 2021. Fifty-six (56) per cent of the respondents of the survey were from urban informal settlements around the country. These results imply that women not only lost jobs at a higher rate than men, but they may also have faced greater challenges to re-enter the labour market.

COVID-19 has severely impacted people's livelihood. Almost 50 per cent of the global workforce were predicted to be at risk of losing their livelihoods (WHO et al., 2020). Furthermore, it is predicted that the devastation of the pandemic will hinder the long-term growth prospects of the developing economies (World Bank, 2021). Although the crisis of COVID-19 has been dubbed as “the great equaliser”, in reality, it has magnified the inequalities and vulnerabilities that exist in the world in terms of gender, race, class etc. (Eaves & Al-Hindi, 2020; Maestripieri, 2021). Recent evidence suggest that “urbanites” and “women” are disproportionately affected by the pandemic (UN Women, 2020b; United Nations, 2020a; UN-Habitat 2020). Female workers living in urban informal settlements, therefore, are a particularly vulnerable group in this unprecedented global calamity.

COVID-19 hit women the hardest in every sphere of life including their economic capabilities just like any other global crisis (ILO, 2012; UN Women, 2020b; United Nations, 2020b). According to the findings of the International Labour Organization (ILO) (2021a), globally women's employment has taken a bigger hit as it declined by 4.2 per cent compared to a 3 per cent decline in men's employment. Their forecast suggests that in almost every region of the world, women will suffer more in terms of job losses, and in terms of recovery, 13 million fewer women will be employed in 2021 compared to 2019 whereas men's employment will go back to the pre-pandemic levels. These numbers indicate that the pandemic is threatening to push the little gains made in female labour force participation (FLFP) backwards. In Bangladesh, the FLFP rate became stagnant around 36 per cent between 2010 to 2017 (Rahman & Islam, 2019) and for urban women, the rate declined from 34.5 per cent to 31.0 per cent within the same period of time. The results from the survey of PPRC and BIGD (2021a) therefore is an ominous sign for FLFP in Bangladesh as the rate can further decline in both during and post-COVID periods.

Although women, in general, are bearing the disproportionate impact of the pandemic, the impact is greater for the ones who are more vulnerable within them such as the female heads. The two-edged sword of losing their jobs and meeting the demands of added reproductive works has diminished their capacity to support their households (United Nations, 2020b). They are also facing greater food insecurity and other challenges during the pandemic (BRAC, 2020; The Daily Star, 2021). Women with disabilities are particularly affected by the crisis as they are losing their incomes and struggling with food insecurity as consequences of poverty and higher household costs (Innovision, 2020; UN Women, 2020a)

1.2 Research Gap, Aim, Question and Objectives

Female workers living in urban informal settlements confront an array of socio-economic constraints in their endeavour to secure livelihoods in general. The declining trend of FLFP rate for urban women in Bangladesh in the pre-COVID period and the unemployment rates for the female workers living in urban informal settlements during the pandemic suggest the presence of some challenges in re-entering the labour market. Considering the time frame and the continuation of the pandemic, there are knowledge gaps on whether the pre-existing constraints, as well as any other additional factors, if any, arising from the COVID-19 crisis, are creating challenges for the female workers living in urban informal settlements to re-enter the labour market or not; and how these workers and their households are coping with the challenges arising from their loss of livelihoods and struggle to re-enter the labour market. This research, therefore, aims to explore and analyse the socio-economic constraints that the female workers living in informal settlements in Dhaka city are experiencing in re-entering the labour market during COVID-19, and the strategies they are adopting to overcome the challenges arising from their struggle to secure livelihoods. Thus, the research attempts to answer the question:

What socio-economic factors constrain the female workers living in informal settlements in Dhaka city in re-entering the labour market during COVID-19?

To better comprehend these variables in the research question, the objectives of this research are to examine-

- a) the pre-existing socio-economic constraints that affect the access to livelihoods of low-income female workers living in informal settlements in Dhaka city;
- b) the ways in which these female workers' access to livelihoods were impacted by COVID-19;
- c) the challenges they faced as consequences of their struggle to secure livelihoods;
- d) the strategies they have adopted to cope with the challenges; and
- e) whether any new socio-economic factors were added due to the crisis of COVID-19.

1.3 Significance of the Research

This research is expected to inform policies and activities for creating access to livelihood for the female workers living in urban informal settlements who are engaged in the informal sector in both during and post-pandemic situations and to strengthen their capacities to cope with economic crises in the future by exploring the socio-economic constraints and the coping strategies. Furthermore, the study can be a qualitative supplement to the survey of PPRC and BIGD (2021a) in the sense that it has explored a social phenomenon qualitatively with respect to a quantitative finding from the survey.

1.4 Conceptual Framework and Methodology

This research explored the socio-economic constraints and the coping strategies in terms of four key variables; gender, livelihood types and choices, residency in urban informal

settlements and the impacts of COVID-19. Three groups of factors out of six illustrated in Chant and McIlwaine's (2016) "gender-urban-slum interface" was chosen to be examined for their relevance to the research variables. The research took the philosophical position of critical realism and was designed as qualitative in nature. The key research tools were case studies and key informant interviews (KIIs). Twelve (12) female workers living in different urban informal settlements in Dhaka city were purposefully selected from the respondents of the survey conducted by PPRC & BIGD (2021a) as case studies. An open-ended, semi-structured interview protocol was used to collect data from the participants and interviews were conducted in person. In addition, three (3) key informants were interviewed to gain valuable insights.

1.5 Outcome of the Research

The findings from the research illustrate that the pre-existing socio-economic constraints forced the female workers living in urban informal settlements to choose vulnerable livelihoods before the pandemic and during the pandemic, these vulnerabilities caused loss of livelihoods. The intensified forms of these constraints also challenged their possibilities of re-entering the labour market. Losing livelihoods and struggling to re-enter the market psychologically impacted the female workers. The struggle to secure livelihood during a pandemic like COVID-19 impelled these workers to adopt a number of coping strategies which were catered for dealing with short-term predicaments. Since COVID-19 is a long-term crisis, adopting them are posing new risks for the female workers living in urban informal settlements.

1.6 Structure of the Thesis

This thesis is organised into five chapters. The research is introduced, stating the aim, research question and objectives in this first chapter. The second chapter discusses the literature to outline the conceptual framework adopted for the research. The third chapter on methodology explains the research design and provides an overview of the sampling procedure along with a summary of the profiles of the participants. The fourth chapter presents, analyses and discusses the socio-economic constraints that the female workers living in urban informal settlements in Dhaka city faced in re-entering the labour market during the pandemic, the psychological impact of livelihood loss and the adopted coping strategies. The fifth and final chapter summarises the research findings, describes the limitations and proposes some policy recommendations with future research opportunities.

Chapter 2: Conceptual Framework

Livelihood opportunities for both men and women are closely related with his/her gender as traditionally men are socially-ascribed to play the role of breadwinner whereas women are expected to be responsible for reproductive works (Kabeer, 2012). For female workers living in urban informal settlements, these opportunities become further complex and dynamic for being a “female” and a resident of “informal settlement”. In addition, COVID-19 has changed the livelihood dynamics of female workers of urban informal settlements by posing new challenges as a completely new phenomenon. The imposition of lockdowns, as a measure to prevent the spread of the virus, led to a contraction of demand in the domestic economy of Bangladesh (Siddiquee & Faruk, 2020). The informal sector workers of Bangladesh, which represents the biggest share of the labour force, were affected the most as a result of the containment measures (World Bank, 2020). In the case of the urban informal economy of the country, which is over-represented by female workers, it experienced a decline of 6.78 per cent of its pre-COVID labour force during and after the first phase of lockdowns from 26th March to 31st May 2020 (Islam et al., 2020).

To examine these dynamics and challenges, thus, the conceptual framework for this research needs to take account of the key variables - gender, livelihood types and choices, residency in urban informal settlements and the impacts of COVID-19 - and their interrelations. The following sections will discuss these variables to explore the concepts that can examine and explain the livelihood related socio-economic constraints the female workers of urban informal settlements in Dhaka city experienced in re-entering the labour market and the coping strategies they adopted due to COVID-19.

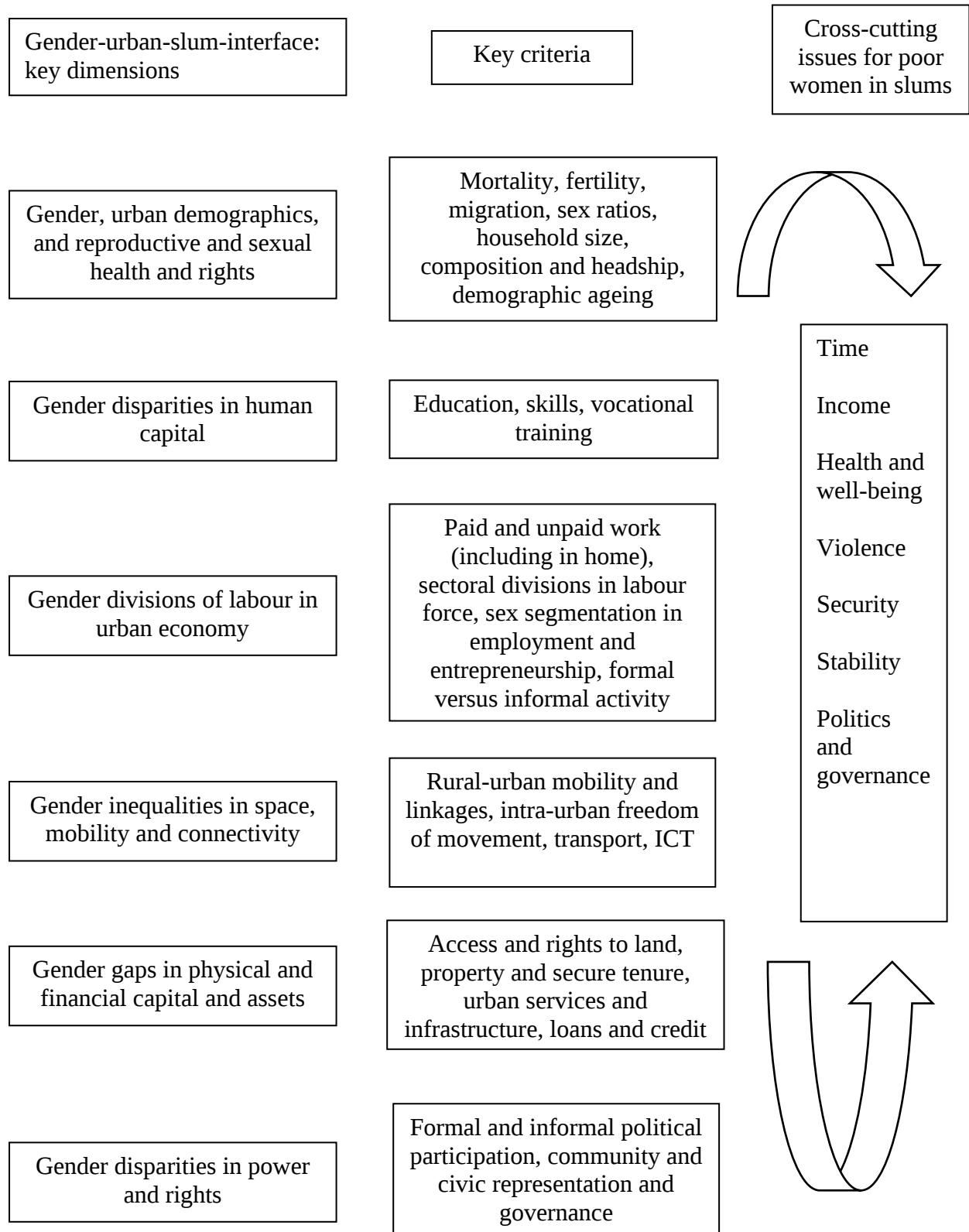
2.1 Gender, Livelihood, Urban Informal Settlements and COVID-19

Feminist scholars have done extensive works in terms of exploring the socio-economic constraints that women from poor households face in the labour market. Chant and McIlwaine's (2016) "gender-urban-slum interface" is a particularly useful framework to identify and dissect the dynamics of the challenges that women in urban informal settlements encounter. There are six key dimensions in the framework, each comprising some main criteria to address a variety of "gender disparities across different spaces and scales" prevailing in urban areas. A summary of the framework, with the key dimensions and the relevant main criteria for each dimension, is given in Figure 1.

All of the key dimensions illustrated in Figure 1 are important in terms of understanding the livelihood dynamics of female workers living in urban informal settlements. However, considering the impacts of COVID-19, the socio-economic constraints around gender norms and gender roles, occupational sex-segregation, lack of education and skills, restrictions on mobility and risks associated with informal livelihood can have severe implications in terms of how female workers living in urban informal settlements explored their livelihood opportunities during the pandemic. By taking the impacts of COVID-19 into consideration, the following three key dimensions from the "gender-urban-slum interface" may be the most relevant:

- a. Gender divisions of labour in the urban economy
- b. Gender disparities in human capital
- c. Gender inequalities in space, mobility and connectivity

Figure 1: De constructing the gender-urban-slum interface (Chant & McIlwaine, 2016)



As illustrated in Figure 1, these dimensions will allow the research to carefully examine how female workers living in urban informal settlements have explored their livelihood opportunities in both the pre-COVID and during-COVID situations in terms of the mentioned socio-economic constraints and how they tried to cope with the pandemic while they struggled to secure their livelihoods.

2.2 Gender Divisions of Labour

A major constraint for women in entering the labour market is the ascription of unpaid reproductive role to them. Longstanding gender norms dictate that women are responsible for the reproductive works, including unpaid care work and household chores, while men need to carry out the income-generating, productive activities (Chant & McIlwaine, 2016; Moser, 1989). In Bangladesh, Solotaroff et al. (2019) found that urban women spend six hours per day on reproductive works compared to only one hour per day by urban men. Women's reproductive duties entail an array of works including taking care of the children, the elderly and the sick; cooking, cleaning, collecting water and fuel and so on. These socially ascribed reproductive responsibilities force women, especially the ones which are from poor households, in choosing a narrow range of part-time, casual, irregular, seasonal or home-based work opportunities which generally are informal and poorly paid (Chen et al., 2004; Kabeer, 2008, 2012; UN-DESA, 2009).

Despite women throughout the developing economies are engaging themselves more and more in paid employment, they are still finding themselves with the responsibility of

performing the reproductive role as men are not sharing the workload of domestic duties (Kabeer, 2012; Pearson, 2013; Tacoli, 2012). As a consequence, women workers need to spend more time every day to manage both of their productive and reproductive activities, leading to the experience of “time poverty” (Kabeer, 2012). In Bangladesh, for example, the average working hours for urban females are 7 hours, just slightly less than their male counterparts (8.6 working hours) (Solotaroff et al., 2019). Yet, urban working females spend three hours per day doing domestic works whereas urban males, working or not, spend only one hour per day.

Time management, therefore, becomes a critical factor in urban female workers’ choices of livelihood, leading them to prefer home-based earning opportunities or occupations which take comparatively less time so that they can handle their reproductive duties as well as their income-generating activities. Women of female-headed households carry the “double day burden” as they need to manage the burden of domestic works as well as play the role of the primary wage earner in the absence of an adult breadwinner (Moghadam, 1997). During the pandemic of COVID-19, women became more “time poor” (UN Women, 2020b). The amount of unpaid reproductive works during the pandemic increased significantly. In Bangladesh, the burden of unpaid care work has increased to 128% in the urban areas during the pandemic (The Daily Star, 2021). The increased burden forced women to reduce their paid working hours and juggle between their paid and unpaid works (ILO 2021b; UN Women, 2020a).

While most women’s livelihood opportunities are affected by the burden of reproductive role, the challenge is greater for female workers living in urban informal settlements because they

need to manage their reproductive works within limited resources. Constraints such as limited space, lack of access to basic utilities especially water and electricity, sharing communal toilets and wash blocks pose serious difficulties to perform the reproductive duties for female workers living in urban informal settlements and add substantially to their “time poverty” (Blackden et al., 2006; Chant, 1984, 2007; IWPR, 2015; Morrison et al., 2010), which in turn gives them less time to spend for their productive activities. Thus, it is imperative to examine whether and in what ways the management of time became more challenging in the COVID-19 situation as it can significantly affect women’s choices of livelihood.

Women’s reproductive role and gender norms usually are reflected in the labour market in the form of occupational sex-segregation, which restricts female workers living in urban informal settlements from accessing a wide range of economic opportunities. Based on empirical evidence, Phillips and Taylor (1980) argued that the gender identity of a person plays a major role in defining skill in the workplace and women’s work is considered inferior not due to their “inferior labour” but because of the perception that they are “inferior bearers of labour.”

Kotikula et al. (2019) pointed out that the notions of “male-dominated” and “female-dominated” sectors or jobs are prevalent throughout the labour markets across the globe. They further argue that people’s perceptions about what is right or wrong for a woman or a man according to the gender norms shape the idea of “women’s work” in Bangladesh. Corresponding with the borders of this “gender identity of activity”, the labour market of urban Bangladesh is segregated (Mahmud, 1997). Solotaroff et al. (2019) revealed that low-paid occupations such as house cleaners or maids are dominated by female workers in

Bangladesh. This finding resonates with the global situation where 83 per cent of domestic workers are female (ILO, 2013).

The social ascription of the reproductive role, along with occupational sex-segregation, restrict the female workers living in urban informal settlements to a narrow range of livelihood options that are feminised and informal. Most of these informal livelihood options were vulnerable during the pandemic due to lockdown, lack of demand, restriction of mobility etc. Some of the most affected sectors during the pandemic are feminised and informal, resulting in putting poor women at increased risk of sinking into poverty who were already vulnerable before the pandemic (ILO, 2021b; UN Women, 2020a). For example, housemaids were affected the most during the pandemic in terms of livelihood loss (PPRC & BIGD, 2021a). In addition, low-income workers from urban poor households in Bangladesh, especially those who live in informal settlements were more vulnerable in the COVID-19 situation as they were reliant on the informal sector which was directly hit by the pandemic (Genoni et al., 2020). This resonates with the findings of PPRC and BIGD (2021a) where it was found that the income recovery for residents of the urban informal settlements, including women, was fragile and their incomes were still, on average, 13.7 per cent below the pre-COVID situation as of March 2021. Their results of August 2021 also indicate that this recovery was further hampered since March 2021 as a result of the second phase of lockdowns (PPRC & BIGD, 2021b).

2.3 Human Capital

Gender roles and norms further limit women's livelihood choices by limiting their access to human capital, which plays a key role in their endeavour to secure livelihoods in urban areas.

In fact, women's lack of education and skills operate in a "mutually reinforcing" mechanism with gender divisions of labour (Chant & McIlwaine, 2016). It is echoed throughout the literature that if women have fewer opportunities of getting employed in the labour market compared to men, parents may deem the education of their daughters unimportant especially in the households which are constrained in terms of resources (Chant & McIlwaine, 2016; Kabeer, 2012). Cameron (2010) opined that girls living in the urban informal settlements in Bangladesh may drop out of primary school because compared to teenage girls, teenage boys enjoy relatively more uneducated apprenticeships or work opportunities. In addition, female migrants from the rural areas, who account for most of the female population in urban informal settlements in Bangladesh, have lower levels of education because they come from poor households (WFP, 2015)

Along with low levels of education, female workers living in urban informal settlements are associated with low levels of skills. Low levels of education restrict these workers from acquiring skills since having a basic level of education is a prerequisite for additional skill development (ILO, 2020). In big informal economies, women are under-represented in informal apprenticeships, which is the conventional method of training (ILO, 2020). On top of that, the skill development training and apprenticeships that poor urban women avail prepare them for low-paid, feminised occupations such as embroidery, beauty therapy, hairdressing, sewing, cloth-dyeing etc. (ILO, 2008; Jones & Chant, 2009), which reinforces occupational sex-segregation. Both the lack of education and skills can have significant implications for female workers living in informal settlements during the pandemic as it adds massively to their choices of vulnerable livelihoods before the pandemic discussed in the previous section. Furthermore, amid their struggle to secure livelihoods, it can limit their ability to shift their occupations, making their re-entry more challenging.

2.4 Informality

As discussed in the earlier sections, poor women's social obligation to perform reproductive duties, sex-segregated labour market and lack of human capital compel them to engage in the informal sector, which makes them vulnerable to the risks of insecurity and uncertainty associated with the sector. Maloney (2004) argued the responsibility of reproductive works is one of the decisive factors for women in choosing informal work as it gives them the opportunity to carry out their household chores. It is a well-documented fact that women are overrepresented in the informal sector in developing economies (UN Women, 2015). In Bangladesh, 87.3 per cent of working women in urban areas are engaged in the informal sector (BBS, 2018).

Even within the ranks of informal jobs, the gender bias is obvious as men are over-represented in the higher positions and women make up a disproportionate percentage of the workers in the lower positions (Chen, 2008). As a result, wage gaps between male and female workers become more pronounced in the informal sector compared to the formal sector of the economy (Chant & McIlwaine, 2009; Chen, 2010). Women's jobs in the informal sector are poorly paid and do not have social security and benefits (Chen & Skinner, 2014; Kabeer, 2008; UN-DESA, 2009; UNRISD, 2010), which makes them the poorest workers in the sector and vulnerable to financial crises (Floro et al., 2010; Horn, 2010; Tacoli, 2012).

The COVID-19 pandemic exposed the female workers living in informal settlements to the risks of the informal sector and as a consequence, their livelihoods were severely impacted. COVID-19 hit the lower ranks of the labour market hierarchy the hardest which are

disproportionately represented by women (ILO, 2021a). Housemaids, cleaners, SME workers etc. who represent a significant proportion of female workers in the informal sector in Bangladesh, experienced relatively higher job losses than men (Genoni et al., 2020; PPRC & BIGD, 2021a; Rahman & Islam, 2019). According to a BRAC study (2020), 66 per cent of urban female informal workers reported that not getting work is a significant challenge for them. Islam and Rahman (2020) argued that, since women were not receiving equal treatment with regard to being employed in the formal section of every sector in the pre-pandemic situation, it is very likely that they will experience more job losses during and after the pandemic.

2.5 Mobility

Patriarchal norms and the socially ascribed role of performing reproductive duties tie women within the confined space of the house. Kabeer (2012) noted that mobility restrictions in the public domain can be associated with the lower rates of female labour force participation in the South Asia region. The restricted use of space in the public domain forces women to opt for home-based economic activities which represent the lower rank in the informal hierarchy (Chant & McIlwaine, 2016; Chen, 2008). For female workers living in urban informal settlements, home-based economic opportunities are limited due to their peripheral residing locations which restrict their access to markets and due to their “time poverty” (Chant & McIlwaine, 2013b, 2013a; Speak, 2012).

Urban women are also in a disadvantageous position in terms of using public transportation systems which could allow them to explore livelihood opportunities outside of their

neighbourhoods. Public transportation systems are mostly designed to cater for the needs of the male labour force by neglecting the specific needs of female workers (Chant & McIlwaine, 2016). In the case of urban poor women, they face additional challenges of costs of transportation and burdens of time (IWPR, 2015; Tran & Schlyter, 2010). As a result, both unreliability and unaffordability force women to work within the spaces of their communities and deprive them of accessing any opportunities outside (UN Habitat, 2012).

In addition to cultural norms and reproductive duties, gender-based violence (GBV) restrain women from accessing the public domains. In Dhaka, Kotikula et al. (2019) found that the fear of safety in male-dominated public spaces is a major factor in female labour force participation. They also found that 30 per cent of the interviewed women expressed that they do not feel secure in their communities and women who think that the outside environment is not safe are ten percentage points less likely to enter the labour market. Gender-based violence (GBV) also pose a serious problem for urban women with regard to their use of public transports. In Bangladesh, 94 per cent of women who used the public transport system were victims of sexual harassment of different forms (BRAC, 2017).

In the form of lockdowns, COVID-19 has added another layer of restriction on poor women's mobility, which may affect their livelihood explorations within their neighbourhoods, posing greater risks in their re-entry to the labour market.

To conclude, conceptually, several pre-existing socio-economic constraints which restrict access to livelihood for female workers living in informal settlements can have implications for accessing livelihood during COVID-19. Time burden of women, socially assigned

obligation of reproductive duties, imposition of restrictions on their mobility in the public spaces, the prospect of achieving lower levels of education and skills and the sex-segregation of the labour market restrict female workers living in urban informal settlements in a narrow range of occupations which are feminised and informal. This narrow range of occupations made their livelihoods vulnerable during the pandemic and as a consequence, affected their coping capacities.

Following these conceptual positions, the research used a certain methodology. The methodology adopted for this research to examine the socio-economic constraints for female workers living in urban informal settlements in re-entering the labour market and their strategies to cope with the challenges arising from their struggle to secure livelihoods during the pandemic is outlined in the next chapter.

Chapter 3: Methodology

Understanding the interrelationships among the variables- gender, livelihood types and choices, residency in urban informal settlements and the impacts of COVID-19- demanded adopting a methodological approach that can best capture the reality and causal relations. In the subsequent sections, the philosophical position and approach to the research, the research tools, the sampling and data collection process, and the data analysis process are discussed.

3.1 Philosophical Position and Approach to the Research

The philosophical position of this research is critical realism. Critical realism came on the scene as a philosophy of science (Brown, Fleetwood & Roberts 2002; Nielsen, 2002) during the '80s to challenge the two dominant, opposing philosophical standpoints, positivism and interpretivism/constructivism (Denzin & Lincoln, 2011). The central argument of critical realism is that reality exists “independent of our knowledge of it” but it “cannot be studied by neutral empirical observations alone” (Danermark et al., 2002). In fact, the subjectivities and the meanings assigned to things are instrumental in gaining knowledge about the external world (Prowse, 2008).

In the realm of critical realism, reality is composed of three domains. The “empirical” domain comprises “what we experience, directly or indirectly”; the “actual” domain contains all the events of the “empirical” domain as well as the events which are not experienced and the “real” domain includes both the “empirical” and the “actual” as well as the “generative

mechanisms” (Danermark et al., 2002; Prowse, 2008). By exploring these three domains through theories “which can be more or less truthlike” and by identifying “tendencies”, critical realists try to acquire knowledge about reality (Danermark et al., 2002; Fletcher, 2013). Furthermore, critical realism provides an analytical process where social scientists can “abstract” and “analyze” the causal mechanisms of social phenomena and understand how these mechanisms function in the social world (Roberts, 2014). In the case of this research, the causal mechanisms are the socio-economic constraints whereas the social phenomena are the struggle of female workers living in informal settlements to re-enter the labour market and their adoption of coping strategies during the COVID-19 crisis.

This research demanded to be qualitative in nature. As evident from the research question and objectives, the aim of this research is two-fold- to understand how a complex web of socio-economic constraints is creating blockades for the female workers living in urban informal settlements in Dhaka city in re-entering the labour market during an unprecedented calamity like COVID-19; and to find out the coping strategies they are adopting to overcome the challenges they are facing due to their struggle to secure their livelihoods. The qualitative approach is therefore chosen as the preferred form of inquiry so that the researcher can get a keen understanding of the multiplex reality from the lived experiences of the female workers living in urban informal settlements during the COVID-19 pandemic. Furthermore, to grasp the underlying nature of the social phenomena of interest in terms of the research question and objectives, the qualitative approach appeared to be the suitable one.

3.2 Research Tools

The research used case studies and key informant interviews as research tools. According to Yin (2009), “The more that your questions seek to explain some present circumstance (e.g., “how” or “why” some social phenomenon works), the more that the case study method will be relevant. The method also is relevant the more that your questions require an extensive and “in-depth” description of some social phenomenon.” And case study is chosen as a tool for this research particularly for the two mentioned reasons, a) to understand and explain the social phenomena of interest in the context of a contemporary crisis, COVID-19, and b) explore the social phenomena in-depth to gain a comprehensive understanding of the reality. Furthermore, key informant interviews were conducted to gain valuable insights to understand the social phenomena of interest (Kumar, 1989). Twelve (12) case studies and three (3) key informant interviews (KIIs) were conducted for the research.

3.3 Sampling and Data Collection

It was required to use the dataset of “PPRC-BIGD COVID-19 Livelihoods & Recovery Panel Survey” (2021a) for the sampling of this research since the background of this research is based on a finding from the survey. The research chose the method of purposive sampling as it allows to identify and select the cases which can provide rich information to find answers to the research question and examine the objectives by ensuring the optimum use of the limited resources (Patton, 2002). Furthermore, purposive sampling is also advantageous when there is a need to consider the respondents’ availability and willingness to participate in the research (Bernard, 2006; Spradley, 1979), such as in this research.

Twelve female workers were purposively selected from the respondents of the PPRC and BIGD survey (2021a) in Dhaka city for the case studies. Four key factors guided the sampling process- respondent's occupation, age, residing location and number of household members. The respondents were selected in such a way so that it was possible to get a diversified group of respondents which gave the researcher an opportunity to explore how different individuals experienced the challenges of re-entering the labour market in their own way during the COVID-19 crisis.

An open-ended, semi-structured interview protocol was adopted to collect data from the participants. Face-to-face in-depth interviews, following all standard COVID-19 safety measures, were conducted and the interviews were forty minutes to one hour in duration. The respondents were interviewed between 19th September to 21st October 2021. In-person interviews were the preferred method in the context of this research as it makes the interaction between the interviewer and the interviewee more natural, gives more scope to build rapport with the participants and lets the researcher observe visual and emotional signals, which not only can provide additional information but also can help the interviewer to guide the interview naturally (Opdenakker, 2006; Shuy, 2003; Stephens, 2007). For the KIIs, one researcher and two practitioners were interviewed who are experts in issues regarding gender and livelihood. Interviews were conducted via Google Meet and Zoom and each of these interviews lasted for around forty-five minutes to one hour in duration.

The profiles, the re-entry situations and the variations found with the livelihood information mentioned in the PPRC and BIGD's dataset for the twelve case studies are summarised in the following table:

Table 1: Profiles and the re-entry situations of the case studies

Case	Occupation in February 2020	Age	Female Headship	HH members	HH earners (February 2020)	Education	Re-entered the market	Variations with Livelihood Information mentioned in PPRC & BIGD's dataset
C-1	Maid	30	No	5	3	Primary Quran	Yes, since April 2021; Same occupation	No variation
C-2	Day labourer	65+	Yes	2	2	Dakhil	Yes, since May 2020; Same occupation	Occupation in February 2020- Maid
C-3	Tea stall business	28	No	6	2	Class 8	No	No variation
C-4	Unemployed	38	Yes	3	1	No education	Yes, since September	Occupation in February 2020- Maid

							2021; Same occupation	
C-5	Unemployed	48	Yes	3	2	Primary Quran	No	Occupation in February 2020- Day labourer
C-6	Maid	38	No	2	2	No education	Yes, since September 2021; Same occupation	Occupation in February 2020- Day labourer
C-7	Unemployed	55	Yes	2	1	No education	No	Occupation in February 2020- Maid
C-8	Cloth businesswoman	50	Yes	1	1	Class 5	Yes, full time since August 2021; Same occupation	No variation
C-9	Furniture Polisher	30	No	4	3	Class 5	Yes, full time since August 2021; Same occupation	No variation
C-10	Restaurant Cook	45+	Yes	2	2	No education	No	No variation
C-11	Home-based Tailor	40+	No	3	2	Class 4	Yes, since May 2020;	Occupation after re-

							Same occupation	entering- NGO job
C-12	Home tutor and home-based tailor	55	Yes	3	2	HSC	Yes, since May 2020; Same Occupation	No variation

3.4 Data Analysis

This research adopted the method of thematic analysis for data analysis, which is one of the most popular tools to analyse complex, textual qualitative data. As the philosophical standpoint of this research is critical realism, Wiltshire and Ronkainen's (2021) realist approach to thematic analysis was deemed as the suitable approach. According to this approach, three types of themes: experiential themes, to explore the "observed experiences and events" of the empirical domain; inferential themes, to explore the "unobserved but occurring experiences and events" of the actual domain; and dispositional themes, to explore the "unobservable causal powers and potential mechanisms" of the real domain, were generated from the collected data by applying "data-driven coding", "deductive thinking" and "inductive thinking." A total of 128 themes were generated of which 84 were experiential, 29 were inferential and 15 were dispositional themes. Based on these themes, the findings of this research are discussed in the following chapter.

Chapter 4: Findings and Discussions

Literature review in chapter 2 discussed certain socio-economic constraints that female workers living in urban informal settlements face in securing their livelihoods. The pre-existing socio-economic constraints around traditional gender norms, the burden of reproductive role, occupational sex-segregation, lack of human capital, informal livelihoods and restricted mobility led the female workers to choose vulnerable livelihoods in the pre-pandemic situation. In the wake of the pandemic, this vulnerability led to their loss of livelihoods. In addition, the constraints became intensified and posed extreme challenges in their re-entry to the labour market. The discussions in the next sections will present the ways in which these constraints have shaped themselves in the COVID-19 situation in the context of livelihood loss and re-entering the labour market.

4.1 Livelihood Status of the Studied Respondents

The respondents in this research were all engaged in informal livelihoods before the pandemic. Out of the twelve respondents in the case studies, two were housemaids (C-1, C-6), three were running different home-based enterprises (C-3, C-8, C-11), one was a day labour (C-2), one was a factory worker (C-9), one was a home-based restaurant cook (C-10), three were unemployed (C-4, C-5, C-7) and one was running a home-based enterprise while being a home tutor simultaneously (C-12) before the pandemic. All of them were unemployed for different periods of time during the pandemic.

Except for only one case (C-7), all the respondents tried to re-enter the market. The respondent was able to completely re-enter the market within the first twelve months since the pandemic hit in March 2020 in only three cases (C-2, C-11, C-12). Whereas, in six cases (C-1, C-4, C-6, C-8, C-9), the respondent was able to completely re-enter the market after the first twelve months since March 2020. In three cases (C-3, C-5, C-10), the respondent could not re-enter the market up until the date of the interview. No respondent was able to shift her occupation whereas three respondents (C-1, C-9, C-12) managed to secure employment in the same workplaces where she was employed before COVID-19 and four respondents (C-2, C-4, C-5, C-6,) managed to secure employment in new workplaces without shifting their occupations.

The three respondents who were unemployed before the pandemic were reported as holding the occupations of housemaid (C-4, C-7) and day labourer (C-5) in February 2020 in the BIGD's dataset. In their interviews, they stated that they were not employed before the pandemic but they once were housemaids before health issues forced them out of the labour market before the pandemic. Two of them (C-4, C-5) tried to re-enter the market during the pandemic and only one of them succeeded (C-4). Along with her, the other two respondents who were active housemaids before the pandemic (C-1, C-6) were able to find works during the pandemic but it took them a long time to re-enter the market as only one of them found work since April 2021 and the other two have just been able to find work since September 2021. PPRC and BIGD's (2021a) survey identified that housemaids were the hardest hit during the pandemic in terms of job loss and the case studies in this research confirm this.

Among the respondents who were running home-based enterprises before COVID-19, two (C-8, C-11) were able to re-run their enterprises whereas, for the other two cases (C-3, C-12), they were not able to re-run their enterprises. Although the respondent of C-12 was not able to run her enterprise, she was successful in re-entering the market by getting private tuitions. In C-8's case, after the lifting of the first phase of lockdowns, she was able to run her business during May 2020. The respondent's enterprise was on and off during the pandemic after that till the lifting of the second phase of lockdowns. Since the lifting of the second phase of lockdowns, her enterprise is running in full swing.

Out of the seven female-headed cases, in only two cases (C-2, C-8), the respondent has recovered well after the initial shock of the pandemic. The other five respondents are still struggling to make their ends meet as three of them are unemployed (C-5, C-7, C-10), one of them got a work of only taka 700 per month (C-4) and one of them, who is a home tutor as well as a home-based tailor, cannot find any tailoring works (C-12) after the pandemic hit. The three respondents (C-4, C-5, C-7) who were unemployed before the pandemic were all female heads. In the two cases where the female head is doing comparatively well, they either live alone (C-8) or has no members dependent on her income in the household (C-2).

4.2 Socio-economic Constraints Influencing Livelihood Loss and Re-entering

4.2.1 Gender Roles and Divisions of Labour Limiting Choices of Livelihood

Traditional gender norms and gender roles limited the livelihood choices of female workers living in informal settlements in the pre-COVID situation and continued to do so during COVID-19. In all the cases, the respondents needed to carry out the reproductive works of their households in various capacities. Except for two cases (C-3, C-10), the respondents reported that the reproductive works of their households were either done solely by themselves or mostly by themselves. When it comes to choosing an occupation, it was evident in almost all the cases that time management played a major role. The respondents expressed that they had to choose a livelihood that either helps them in managing their productive and reproductive works simultaneously (C-3, C-11, C-12) or takes less time (C-1, C-4, C-5, C-6). The social ascription of performing the reproductive role has always been a key factor when female workers explore their livelihood opportunities (Kabeer, 2012). It remained the case for the respondents of this research in both the pre-pandemic and during-pandemic situations as well.

The respondent of C-3 ran a tea stall cum grocery shop, which was very close to her residence. Her household includes an unmarried younger sister and a mentally and physically challenged nephew. Her choice of livelihood needed consideration of additional caring responsibilities of them. The nephew needs constant attention whereas living in an informal settlement pose risks to her sister's propriety. Running a tea stall cum grocery shop helped

her in managing everything as her sister assisted in performing both her productive and reproductive duties, which would have been impossible if she chose to be a housemaid or a ready-made garments (RMG) worker. Moreover, she expressed that those occupations would not leave her much time to carry out her reproductive duties.

“When I first started running the stall, my sister sat with me in the stall with my brother’s child and helped me in both looking after the child and running the stall. When I take my girl to school and pick her up, my sister looks after the stall. It’s a tough job managing both the household works and running the stall but I have no choice but to manage.” (C-3)

She could not continue running her shop during COVID-19 as strict lockdown measures did not allow her to open her shop. She gave birth to a child in the pandemic and has decided not to continue running the shop for at least one and a half years since starting again from zero with an infant on top of managing a household with a mentally and physically challenged child would be an impossible task for her. The COVID induced shutting down of her shop, combined with the increased burden of reproductive works due to childbirth, have forced her to leave the labour market for the time being and postponed any attempt of re-entry in the upcoming future.

In the case of C-1, the respondent had to shift her occupation when she gave birth to her child. She worked as an RMG worker for eight to nine months when she first came to Dhaka more than a decade ago. She had to leave her job when she gave birth to her child and had to choose the occupation of a housemaid which is the most affected occupation during the

COVID-19 crisis (PPRC & BIGD, 2021a). She stated that one of the advantages of her occupation is that it does not consume much time and therefore she can take care of her household chores. Other respondents, for example, the respondents of C-10 and C-11, whose income-generating activities were home-based expressed that they felt very comfortable in what they did to earn their livings. A part of that comfort again came from the fact that they can manage both their productive and reproductive works simultaneously when they engaged themselves in home-based earning opportunities.

Most respondents in this research stated that the amount of time spent on their reproductive works remained the same during COVID-19. In three cases (C-1, C-3, C-11), the respondent said that the amount of reproductive works has increased during the pandemic. For C-11, every member of the household was staying at home most of the time during COVID-19 and that increased the amount of time spent on household chores. Her college-going daughter helped in managing her household chores but after the marriage of her daughter during the pandemic, as a result of their inability to pay the fees that were due in the college, she had to take care of all the domestic works by herself. In the cases of C-1 and C-3, the respondent's reproductive works increased due to giving birth to a newborn child.

Although most respondents expressed that the amount of time spent on reproductive works did not increase during the pandemic, it was observed that they were expressing their views on the matter with respect to the amount of time they used for productive activities during the pandemic. Since livelihood loss or reduced amounts of productive works led to spending less time on productive activities, including the time spent on commuting to and from the workplaces, they had ample time to manage their reproductive works. In addition,

reproductive works are internalised and invisibilised by women themselves and as a result, they are expected to perform the additional reproductive duties when any crisis hits. These may have caused most of the respondents not to notice any change in the amount of time spent on their reproductive duties.

Whenever a female worker living in an urban informal settlement tried to look for different income-generating opportunities in the labour market, their first concern was whether their work will allow them to handle their reproductive role or not. The existing social obligation of performing the reproductive role worked as a constraint for these female workers in the pre-COVID situation and compelled them to engage themselves in home-based earning opportunities or choose occupations like housemaids, livelihoods that were vulnerable during the COVID-19 crisis. This vulnerability pushed them out of the labour market and forced them to stay unemployed for months in the pandemic.

The respondents in this research were engaged in occupations of housemaid, home-based entrepreneur, day labourer, factory worker, home-based restaurant cook and private home tutor. Four respondents (C-1, C-7, C-10, C-12) told that they were once garment workers but had to shift to other occupations because of child birth (C-1), marriage (C-7), physical illness (C-10) or factory shut down (C-12). The respondent of C-2 had to shift her occupation twice as physical issues forced her to become a vegetable shop owner instead of a private home tutor, before becoming a day labourer. Except for the occupation of C-9 who is a polisher at a furnishers factory, a male-dominated job, all the occupations indicate that female workers had to choose their livelihoods from a narrow range of feminised and informal occupations. As

outlined in the discussions of chapter 2, social expectations about what is right for a woman dictated by gender norms confine these workers to this narrow range.

When the female workers living in urban informal settlements tried to find works after losing their livelihoods in the pandemic, occupational sex-segregation became a major barrier as it made the narrow range of occupations in the pre-pandemic situation even narrower during the COVID crisis. Except for only one case (C-7), all the respondents tried to re-enter the market during the pandemic. They tried to go back to their previous workplaces or continue their businesses (C-1, C-2, C-3, C-6, C-8, C-9, C-10, C-11, C-12), find works in other places without shifting their occupations (C-1, C-2, C-4, C-5, C-6, C-9, C-11, C-12) or tried to shift occupation (C-9). They expressed that the options for a female worker compared to a male worker were very limited.

Female workers were in an extremely precarious situation in terms of exploring livelihood opportunities during COVID-19. They were not able to go back to their previous works in the same sector and they could not change their occupations either. In only one case, the respondent tried to shift her occupation (C-9). The other workers, even in the dire situation of the pandemic, did not even contemplate shifting their occupations. The respondent of C-9, who was a furniture polisher in a factory, first tried to find a job in other factories. Since the lockdown forced every factory to shut down their activities, she failed. Finding no other alternative, she tried to become a housemaid in desperation. But as active housemaids lost their jobs in numbers, it was impossible for her to find a housemaid's job.

“I tried to look for jobs in other furnishers factories but every factory was shut down. When I could not find any other way, I tried to look for maids’ works but I could not even go close to any house because people were afraid of the corona. Women who were maids before corona were jobless. Who would give a maid’s job to me?” (C-9)

In fact, being a housemaid was the only option left for the female workers who do not possess the necessary education and skills to engage themselves in any income-generating activity other than what they were doing before the pandemic. Lack of education and skills was also a barrier for the male earners in these households. But because the range of occupations is much wider for an uneducated, unskilled male worker, they were able to re-enter the labour market by shifting their occupations. For example, in the case of C-10, the respondent’s son, who was a day labourer in the Kawran Bazar fish market, found a job as a labourer in a soap factory during the pandemic. In the case of C-12, the respondent’s son was able to find a security guard’s job even though he never had any prior work experience at all in any sector. For the female workers, it was either trying to find works without shifting their occupations or being a housemaid. But then again, housemaids were the hardest hit in terms of job loss during the pandemic (PPRC & BIGD, 2021a). Thus, being a housemaid was not an option either.

4.2.2 Lack of Education and Skills Restricting Occupation Shift

Lack of education and skills is a common phenomenon among the female workers living in urban informal settlements as discussed in chapter 2. Out of the twelve cases, only two respondents had an education level of Secondary School Certificate (SSC) (or equivalent) or

higher (C-2, C-12). Four respondents had no formal education (C-4, C-6, C-7, C-10), two respondents had basic knowledge about how to read Quran (C-1, C-5) and four respondents had an education level under SSC (C-3, C-8, C-9, C-11). Apart from C-3, in all the cases, the respondent migrated from outside of Dhaka in search of livelihood (C-2, C-4, C-5, C-6, C-7, C-9, C-10) or due to marriage (C-1, C-8, C-11, C-12). Most of them were born in poor households and their parents could not afford the cost of their education. In two cases (C-3, C-7), the respondent lost both of their parents at an early age, depriving them of the opportunity to educate themselves.

“I studied till class eight. When I was in class eight, my father died of a stroke. Within 3 months and 17 days of my father’s death, my mother died when she was giving birth to my younger sister. Then, I had to take the responsibilities of my siblings as I was the eldest. I had dreams of higher education. But it was not meant to be.” (C-3)

In the case of C-6, the respondent had to come to Dhaka from Uzirpur in search of livelihood at an early age and worked as a housemaid as her parents were struggling with extreme poverty. Although her employers gave her a decent work environment as well as provided adequate food and clothes, they did not arrange for her education. In the case of C-9, she studied till class five but could not continue as her father was unable to afford the cost of her education. Even after the birth of her first child, she wanted to study and admitted herself in class six but could not continue because after managing her reproductive duties, she did not have much time. This is also true for the respondent of C-3 who contemplated admitting herself in the Open University but could not do so because of time constraints.

As for skills, five of them do not have any income-generating skills (C-1, C-4, C-5, C-6, C-7), five of them do not have skills that can help them in changing occupations (C-3, C-8, C-9, C-10, C-11) and two of them have skills of multiple occupations (C-2, C-12). The respondent of C-2 passed Dakhil and taught Bangla, English, Mathematics etc. to students in lower classes (up to class 7) and taught fundamental Arabic and Quran reciting to children and adults. She had to change her occupation several times because of different health issues. In the case of C-12, she is simultaneously a private home tutor like C-2 and a home-based tailor. She learned the crafts of tailoring from a mobile skill development campaign in Barishal and learned Quran recitation from her cousin who is a Hafiz. Only in her case, education and skills helped her to secure her livelihood as she was able to get private tuitions within two months after losing her livelihood in the crisis but social capital played a major role as well in that affair which will be discussed later.

The respondents of C-3, C-8 and C-11 ran small home-based enterprises before COVID-19. In the cases of C-3 and C-8, both of them learned to run an enterprise by actually stepping right into running an enterprise without any previous training or experience. The respondent of C-11 on the other hand, who is a home-based tailor, had the opportunity to learn the craft of tailoring from one of her in-laws after her marriage before starting her enterprise. C-10's respondent was an RMG worker but due to health issues, she became a home-based restaurant cook. She also acquired the skill of cooking for a large group of people by actually doing it hands-on without much guidance. The respondent of C-9 learned to polish furniture first-hand from a craftsman.

Those who were housemaids (C-1, C-6) and those who were unemployed before the pandemic but were housemaids before that (C-4, C-5, C-7) are lacking both education and skills. Apart from C-1, the other housemaids expressed that their lack of education and skills forced them to become housemaids. In the cases of C-1 and C-7, they both worked in the RMG sector but left their jobs because of childbirth (C-1) or marriage (C-7). Others (C-4, C-5, C-7) wanted to work in the RMG sector but their lack of education and skills denied them the chance to work in a garment factory.

“I told you (the researcher) I do not even know how to write my own name. What can I do other than being a maid? Who will give me a work?” (C-6)

“I tried to work as a garment worker. But the employers said that they do not give jobs to illiterate people. I had no choice but to be a housemaid.” (C-5)

To summarise, it is evident that the conditions of the case studies follow the discussion in chapter 2 about the lack of education and skills of female workers living in urban informal settlements. Poverty deprived most of the respondents of the necessary level of education that can enable them to explore more livelihood opportunities. In terms of acquiring income-generating skills, most respondents did not receive any formal or informal training. These workers are either unskilled or are equipped with skills that prepared them for the low income feminised, informal livelihoods discussed in the preceding sections, refuelling occupational sex-segregation. Thus, the impacts of COVID-19 on their livelihoods were very significant. When the informal sector was devastated by the pandemic and these female workers were trying to find ways to re-enter the market after losing their livelihoods, lack of education and

skills, combined with occupational sex-segregation, proved to be costly as it denied the female workers living in informal settlements the opportunity to shift their occupations.

4.2.3 Employment in the Informal Sector and Risks

All the respondents in this research were engaged in the informal sector of the economy. The discussions in the previous sections illustrated how gender norms, gender roles, occupational sex-segregation and lack of education and skills culminated in forcing the female workers living in urban informal settlements to choose informal livelihood opportunities. The informal sector bore the brunt of the economic crisis brought on by COVID-19 and all of the respondents in this research had to pay the price of two risk factors associated with the sector, insecurity and uncertainty.

The respondents lost their livelihoods as soon as the first lockdown was imposed and struggled to re-enter the market as the demand in the domestic economy experienced a contraction due to the crisis. Even those who were able to re-enter the market experienced significant income losses. Since there was no provision of any social security for the workers of the informal sector, the coping capacities of the respondents were seriously affected during the pandemic. On top of that, the informal economy is projected to recover slowly and the second wave of the pandemic is expected to further delay that recovery (Moazzem & Taznur, 2021). Therefore, the future of these female informal workers looks particularly grim in both during and post-pandemic situations and concerns about their future were constantly echoed in their voices.

“I have anxieties about the future. How we will overcome the difficulties in the future?

It is getting difficult day by day. Only Allah knows how we will survive.” (C-6)

4.2.4 Restricted Mobility and Livelihood Preferences

Restricted mobility, due to social norms, safety concerns and transport costs, again constricts livelihood opportunities for female workers living in urban informal settlements. All the respondents either run their enterprises from home or walk to their workplaces unless they feel the absolute necessity to take a rickshaw or a bus. The respondent of C-2 takes the bus sometimes when she comes back home from her workplace and the respondent of C-12 stated that she sometimes rides a rickshaw when she feels that she cannot walk anymore. Apart from the respondents who run home-based enterprises, all of them mentioned transportation costs as the main reason to use walking as their primary mode of mobility. Although the respondents did not mention, it can safely be inferred from their choices of transportation that patriarchal norms, reproductive ties and the concern for safety held these female workers back from using buses, a cost-effective transportation mode, which could have allowed them to search for employment opportunities that are not close to their residences before the pandemic. Since using buses is not a feasible option for these workers, increased bus fare during the pandemic did not impact their choice of transportation. The choice of walking as the preferred mode of transportation deprived them of the chance to explore the livelihood opportunities that are not within walking distance to their residences in both the pre-pandemic and during-pandemic situations.

Restrictions on mobility and lack of affordable and reliable transportation options for women encourage the female workers living in urban informal settlements to limit themselves in home-based livelihood opportunities. Respondents who were running home-based enterprises felt very comfortable in what they were doing to earn their livelihoods and did not want to try anything else. But these respondents were affected more during the pandemic as not only they lost their incomes but also their capitals. For example, the respondent of C-3 had to feed off her capital during the pandemic to run her household. The respondent of C-8 had to use her savings which she intended to use for her enterprise. Furthermore, these enterprises faced extreme difficulties to continue themselves since they depended on the low-income customers in the settlements whose incomes during the pandemic were reduced significantly.

The imposition of lockdowns during the pandemic further confined these workers inside the spaces of their homes. All of the respondents stated that they had to stay at their homes during lockdowns. Some of the respondents informed that local leaders, teenage boys and sometimes police enforced them to stay inside the settlements during lockdowns to enact the lockdowns and contain the spread of the virus. This added layer of restriction in the form of lockdowns did not even let the female workers explore the livelihood opportunities close to their residences.

4.2.5 Physical Disability and Illness and Choices of Livelihood

One significant barrier for female workers living in the informal settlements, which was not considered prior to the interviews with the participants is physical disability and severe health issues. In five cases (C-2, C-4, C-5, C-7, C-10), physical disability and illness became one of

the most important factors in securing (or not securing) livelihoods. The respondents either had to shift their occupations (C-2, C-10), leave the labour market completely (C-4, C-7) or struggle to find works (C-5) because of various health issues before the pandemic. All of these five had to spend a sizable amount of money for their treatments before the pandemic and four of them still need to spend a lot for their medical care in the forms of medicine costs, doctor's honorarium and other related costs which they often cannot afford. Since household earnings were significantly reduced during the pandemic for these workers, maintaining these costs were almost impossible and they had to cut down their medical costs substantially.

In the cases of C-4 and C-7, both of them were unemployed before the COVID-19 situation as they were unable to engage themselves in medium to heavy physical activity. They both were housemaids before they had to leave the labour market and medium to heavy physical activity was an essential part of their job. The respondent of C-4 was unemployed till September 2021 as a result of a surgery that was performed three years ago. She tried to find works during the pandemic but potential employers did not want to employ housemaids in fear of catching COVID-19. She got a cleaning and sweeping job in a household since September 2021 but her body especially her waist aches every time she came back home after finishing her works. For C-7, the respondent has been suffering from an array of health issues such as chronic muscle cramps in both of her feet, drying eye veins etc., which made her incapable of doing the works of a maid for more than four years.

For both C-2 and C-10, the respondent was forced to choose comparatively riskier occupations due to multiple health issues. The respondent of C-2 was primarily a home tutor. Approximately ten to twelve years ago, she had to undergo surgeries in both of her eyes and

since then she could not continue tutoring as she could not look at books for long periods. After that, she ran a vegetable shop in the local bazaar but because of high blood pressure and unbearable heat, she could not continue running the shop too. Afterwards, she has chosen to work as a day labourer at hostels where her works entail the works of a housemaid but she gets paid by a daily payment system. She expressed that working as a day labourer at hostels is physically less enduring for her than running a vegetable shop. For C-10, she worked at a garment factory as a helper when she moved to Dhaka from Jashore after the death of her husband. She worked for five years as an RMG worker but because of health issues arising from her several surgeries (gallbladder stone removal, appendicitis and caesarean delivery), she had to take leaves of absence for more or less fifteen days per month. As it was an unsustainable form of livelihood, she chose to be a home-based restaurant cook.

The respondent of C-5 is suffering from a skin disease and marks of the disease are visible in different parts of her body. She expressed that because of these marks, employers did not want to employ her as a housemaid just before the pandemic hit and are still not willing to give her any works. The employers fear that the disease could be transmitted to them and during the pandemic, where the fear of catching COVID led to the job loss of many housemaids, no one is willing to take the risk of employing someone like her. She consulted a doctor in a government-run hospital but the prescribed medicine did not make the situation any better and she cannot afford to consult a doctor privately. On top of that, during the pandemic, she went through an operation to remove a tumour in her stomach. She had to take loans from local moneylenders to finance her surgery.

Female workers who were suffering from severe health issues were one of the most vulnerable groups during the pandemic. They were struggling to secure their livelihoods before COVID-19 and any hope they had to re-enter the market were dissipated as soon as the pandemic hit. Their residency in the informal settlements, which are densely populated and were identified as potential hotspots for spreading the virus (UNB, 2021), further damaged their possibility of re-entry. A triple burden of physical illness, not being able to secure employment because of the illness and inability to spend money in the absence of affordable healthcare is making their present extremely challenging as well as portraying a bleak, uncertain future.

4.2.6 Perceived Fear of Spreading COVID-19

Urban informal settlements were identified as potential hotspots to spread the infection of COVID-19 in Bangladesh (UNB, 2021) as these are densely populated, have poor waste disposal systems and have an arrangement of shared kitchens and toilets. As soon as the pandemic hit, female workers, especially the housemaids living in these settlements lost their livelihoods as the employers told them not to come to their houses anymore in fear of COVID-19 infection.

“I could not enter any houses during corona. People were afraid of catching corona. They instructed their security guards not to let us enter the buildings. People are still afraid. I have two works now. I need to wash my hands right after I enter my workplaces now.” (C-6)

Because of the perceived fear of employers that housemaids will bring COVID-19 into their houses, they could not re-enter the market for a long period of time. No housemaids in this research could get a job within one year since the infection of COVID-19 was first detected in Bangladesh in March 2020. The respondent of C-12, who is a private home tutor, was also told to take a break and not to go to the houses where she taught.

4.3 Psychological Impacts of Livelihood Loss

All of the respondents went through different stages of fear, panic, anxieties and hopelessness. They suffered from severe anxieties about how their households would hold up during the pandemic. Some of the respondents (C-2, C-8, C-10) worried more about how their children's households would tackle the situation. Most of them expressed that they felt distressed when they lost their livelihoods. When other earners were also forced to become unemployed during the crisis, they panicked about their and their households' survival. For some of them, the fear was two-fold as they were also afraid of being infected with the virus.

“I felt really bad. I poured my heart and soul into my store. My husband was also unemployed. Everyone was fearing corona but I feared what will happen to my family, to my younger sister, to the handicapped child if I am gone. I feared about hunger.” (C-3)

“I felt horrible. I cannot tell you how horrible I felt when I was unemployed. I went through anxieties and fear in that time about how our days will pass.” (C-12)

“On one hand, I felt that how will we survive and on the other hand I felt afraid that I could catch corona. I saw people dying on the television and I felt really bad.” (C-6)

A sense of hopelessness could be heard from each of the respondent's voices. They know that their day to day lives were difficult before COVID-19. Struggles and sufferings are integral parts of their lives and they have accepted them. But the miseries of the pandemic made them feel that they were doing well. They stated that they were happy with how things were going for them before the pandemic, at least they were able to live from hand to mouth. Now, even those who were able to re-enter the market are uncertain about their future. They know the pandemic will have a lingering effect on their lives. They know the crisis is not over.

4.4 Coping Strategies

Female workers living in informal settlements often find themselves fighting to make their ends meet. Experiences of poverty, high cost of living in urban areas, low incomes, insecurity of livelihoods etc. are common problems these workers face. As a result, they need to devise strategies to cope with different forms of economic crisis. Practices like cutting household costs especially by reducing food consumption, taking loans, resorting to savings, depending on social capital are some of the usual coping strategies the households of the female workers in this research adopt when they deal with financial predicaments. Their households tried to cope with the challenges they faced as a result of their struggle to secure their livelihoods by resorting to these usual strategies during the pandemic. Since most of these are short-term

strategies, adopting them during COVID-19, which is a long-term crisis, is aggravating their situations by posing new risks. In the following sections, these coping strategies will be discussed in detail.

4.4.1 Cost-cutting

Household earnings were significantly reduced as along with the female workers, other earning members of the households were also unemployed or partially unemployed during the COVID-19 crisis. Two of the respondents are still unemployed (C-3, C-10) after losing their livelihoods during the pandemic. In two cases (C-2, C-8), the respondent's earnings recovered to the pre-COVID level and in two other cases (C-9, C-4), the respondent's earnings increased after they were able to re-enter the market. It needs to be mentioned that the respondent of C-4 was unemployed before the pandemic and she got a work of taka 700 per month since September 2021. Increased income in her case, therefore, does not make much difference in terms of the coping capacity of her household. Reduced earnings for the respondent during the crisis were observed in four cases (C-1, C-6, C-11, C-12) whereas in two cases (C-5, C-7), the respondent was unemployed before the pandemic and are still unemployed during the crisis. In terms of the earnings of other members in the household, earnings were reduced in eight cases (C-1, C-2, C-3, C-4, C-5, C-6, C-7, C-11) and earnings were increased in two cases (C-9, C-10).

To cope up with the earning loss, household costs had to be cut down and the usual strategy of reducing consumption was the primary mode of cost-cutting during the pandemic. All the respondents reported that food consumption was considerably reduced in the COVID-19

situation. In eight cases (C-2, C-4, C-5, C-6, C-7, C-9, C-10, C-12), the respondent's household had to skip meals during the pandemic. For some of them, the condition was so dire that they could afford only one meal a day for a certain period. Most of them had to subsist on rice, lentils and vegetables. Some of them, for example, the respondents of C-5 and C-7 reduced medicine intakes in the pandemic as part of household cost-cutting.

“The sufferings that we had to go through were inexplicable. We ate one meal's food in three meals. Rice, vegetables, leafy vegetables and sometimes dal (lentils) were our only options during the first days of corona.” (C-12)

In urban areas, non-food expenditures take up a significant amount of household income and in the COVID-19 situation, these expenditures became a burden for the households of the female workers living in informal settlements. In only two cases, the respondent said that they cut their non-food costs and in both the cases (C-3, C-5), the respondent was the owner of her residence. The others could not cut the non-food costs because in an urban area like Dhaka, reducing expenditure on non-food items, especially the house rent which has the lion's share, is almost impossible. The landlords did not reduce the house rent but some of them gave time to the respondents to pay their rents later.

4.4.2 Social Capital

Female workers living in urban informal settlements relied heavily on social capital during COVID-19. The financial support provided by neighbours and relatives were pivotal for some of the female workers in order to survive during the pandemic. In two cases (C-4, C-5),

the respondent was dependent entirely on the financial help of her relatives who were also her neighbours. In both of these cases, the respondent was struggling to secure her livelihood before COVID-19 due to health issues, which was discussed earlier in this chapter. For C-4, she was dependent on the kindness of one of her in-laws and for C-5, it was her brothers and other relatives who live nearby in the settlement.

For C-1 and C-12, their neighbours helped them by giving them loans without imposing interests. The respondent of C-1 usually seeks financial help from her landlady in any trouble and her landlady loaned her some money during the pandemic without interest. In the case of C-12, when she asked for loans from her neighbours, they gave her interest-free loans without thinking about the repayment. In her words, “My neighbours said, ‘Do not worry about repayment now. We know you. When you’ll be able to earn, we know that you’ll repay.’ ” Her neighbours also employed her as a private home tutor after she was unemployed in the two months of the first phase of lockdowns. In fact, except for three cases (C-3, C-7, C-8), all the respondents tried to re-enter the market with the help of their neighbours or people whom they know. Spending time with neighbours during the gruelling days of lockdowns was also a common phenomenon.

4.4.3 Loans and Savings

To tackle any financial crisis, female workers living in urban informal settlements usually resort to different forms of loans and during the pandemic taking loans was a common coping strategy. In ten cases out of twelve, the respondent had to take loans to tackle the financial predicaments, resulted from their loss of livelihoods during the pandemic. Four of them (C-1,

C-5, C-10, C-12) took loans from their neighbours and in two cases (C-5, C-10) among these four, the neighbours were also local moneylenders who charge high-interest rates. They (C-5, C-10) had to take high-interest bearing loans to meet the basic needs of the households (C-5, C-10) and to pay for surgery (C-5). It needs to be mentioned that in the other two cases (C-1, C-12), the respondent was able to take loans from her neighbours without interests because of previous credit record combined with social relations (C-1) and social reputation combined with relatively higher occupational status (C-12). Four respondents (C-3, C-7, C-10) took loans from NGOs, one respondent took loans from her relatives (C-11) and two respondents borrowed grocery items from local shopkeepers (C-1, C-9).

In the case of C-10, the respondent took some loans from the local moneylenders even though she had to incur the burden of a high rate of interest because, at the first phase of lockdowns, there was no other way in her opinion. After tackling the initial impact of the crisis, she then took loans from NGOs and repaid the loans of the local moneylenders with that money to escape the high interest rates. For the respondent of C-5, she had to take loans from her neighbours who were also local moneylenders due to the crisis of COVID-19 and a tumour operation. She expressed that if she could have got some works, she could have at least repaid the loans, the burden of which is making her life insufferable.

The respondent of C-3 took a loan because she had to go through a caesarean operation during the pandemic. In plain sight, it may seem that COVID-19 has nothing to do with her loan taking. But if COVID-19 did not hit, she would not have had to shut her tea stall cum grocery shop down. Her household had to feed off her shop's capital. They are still using the soaps that she bought for the shop. She had to incur a loss of almost seventy to eighty

thousand takas. If COVID-19 did not happen, she could have done the operation without taking a loan. On one hand, her dream was crushed and she is uncertain whether she could ever chase that dream again. On the other hand, her savings, her capital are all depleted during the pandemic.

“I still do not know whether I could start a shop again, whether I could get to the situation I was in before corona. I had a dream of making my shop bigger. My sister and I were working so hard and we were progressing bit by bit in making my dream true. Now, it’s all a blur.” (C-3)

This brings us to another important finding; women’s savings were the first frontier of defence during the COVID crisis. In eight cases, the respondent had to use their savings, which in most of the cases were just a handful, in the COVID-19 crisis. Female workers living in urban informal settlements usually try to save as much as they can from their incomes to tackle any emergency and in most cases in this research, their savings were drained completely during the pandemic.

Out of the seven female heads in the study, three (C-4, C-10, C-12) had no savings which they could use in the crisis. The respondent of C-4 was unemployed before the pandemic, therefore were in no position to save money. The case of C-10 is exceptional. The respondent’s brother’s wife took a loan under the respondent’s name and defaulted. The respondent had to go to jail because of that and as the loan was under her name, she was obligated to repay the loan. The repayment was completed just before COVID-19 hit and as a result, she did not have any savings to use during the pandemic. In the case of C-12, the

respondent simply could not save anything because she usually had to spend her whole income to run her household before the pandemic.

It is difficult for the female heads living in urban informal settlements to run their households in the absence of an adult male breadwinner (Habib, 2010). Saving money is a particularly difficult endeavour for the female heads because most of the time they spend all of their incomes to run the household. As the primary breadwinner, it is their responsibility to provide for the basic economic needs of the family. In contrast, female earners in a male-headed household can save from their incomes to tackle any economic predicament and it was already discussed how female workers' savings came to the forefront in the battle of survival during the pandemic.

4.4.4 Support from the State or NGOs

All of the respondents were engaged in the informal sector of the economy and they were not covered by any social security programs. Except for C-11, every respondent received supports (food or non-food) either from the government, NGOs or individual sources. Six of them received food assistance from NGOs (C-1, C-3, C-5, C-6, C-7, C-10), four of them received food assistance from the government (C-2, C-6, C-10, C-12) and five of them received help from individual sources (C-4, C-6, C-8, C-9, C-12). Four of them received a monthly allowance for food from BRAC for nine to eleven months and they expressed that BRAC's allowance helped them immensely during the COVID crisis.

“I received help from BRAC. I got 3000 takas per month for buying essential items. They fixed a shop from where we could buy stuff. I received their help for 10 months. It was of huge help for my family.” (C-5)

The respondents who received a monthly allowance from BRAC got three thousand takas per month for buying food items from a BRAC nominated shop. One of the respondents (C-3) informed that if they used Bkash (a mobile financial service provider which is a subsidiary of BRAC Bank Limited), they could get seven hundred and fifty takas instant cashback which they could again use to buy food items from the same shop. All four of them stated that BRAC wanted to continue the project for a few more months but there was a dispute between BRAC and the political leaders of the settlement about the recipients' list for the allowance. As the researcher was conducting this research as a student of Brac University, it was obvious that the respondents who received help from BRAC during the pandemic would express their gratitude to BRAC. But in contrast to the other respondents who did not receive such continuous support, it was observed how such a continuous support programme can help a household in desperate need to cope with the cruel circumstances of the pandemic.

Although the others did not receive continuous help from the government or any other sources, they were more or less satisfied with what they got. In a crisis of such magnitude, they stated that every bit of support that they got helped them to survive.

“I received help from the government. I received rice, dal (lentils), a pumpkin, potatoes, oil, salt, suji etc. I received that aid when I was in despair and in a terrible situation. I needed that help badly as everything was locked down.” (C-2)

Indeed, in a moment of desperation, these female workers appreciated any support they received, however little that may be. Individual supports came from different sources such as landlord's cousin (C-9), a friend of son (C-12), individual initiatives (C-6), individual financial aid from NGO workers (C-8) and even unknown foreigners (C-4). It is important to note that residing location played a part in receiving financial support. In this research, the residing locations of the respondents were Kallyanpur Natun Bazar (C-3, C-4, C-5, C-6, C-7), Tejgaon Railway Colony (C-1, C-8), Bijoy Soroni (C-2), Uttar Badda (C-9, C-12) and Begun Bari (C-10, C-11). Out of the five respondents living in Kallyanpur Natun Bazar, except for the respondent of C-4, each of them received the monthly allowance from BRAC. In other areas, the respondents did not receive such continuous financial supports and thus they faced more challenges to cope with the pandemic.

Chapter 5: Conclusion

Women's choices of livelihood opportunities in the labour market in urban Bangladesh has always been difficult considering the dynamic socio-economic constraints they face in a pre-dominantly patriarchal society. This research sought to explore how these constraints persisted or evolved in the face of the pandemic in creating challenges to re-enter the labour market for the female workers living in urban informal settlements in Dhaka city, whether any new constraints were added due to the crisis, and how the female workers living in urban informal settlements in Dhaka city coped with the predicaments engendered from their struggle to secure livelihoods in terms of four key variables- gender, livelihood types and choices, residency in urban informal settlements and the impacts of COVID-19.

The research findings indicate that the pre-existing constraints around gender norms and gender roles, occupational sex-segregation, lack of education and skills, informality and restricted mobility worked in tandem to limit the range of livelihood opportunities for the female workers living in urban informal settlements and forced them to choose vulnerable livelihoods in the pre-pandemic situation. In the midst of the COVID-19 crisis, those vulnerabilities intensified, drove them out of the labour market and made the path of re-entry extremely difficult. These workers neither could get back to their previous occupations nor they could shift to alternative occupations as lack of education and skills, together with an aggravated form of occupational sex-segregation left them without any choice during the pandemic.

Among the studied cases, female workers employed as housemaids were affected the most during the crisis as they lost their livelihoods as soon as the pandemic hit and the “perceived fear” of the employers of catching COVID infections, stemming from the fact that they live in high-density informal settlements, denied them the opportunity to secure employment for months. Furthermore, it was also identified that physical inability and illness played a significant role in how these female workers secured their livelihoods before the pandemic, and during the COVID-19 situation, physical inability and illness worked as another layer of barrier in their endeavour to re-enter the labour market. The experience of loss of livelihoods followed by the struggle to re-enter the market severely challenged the coping capacities of the studied female workers. Lack of choices left them with no options but to bear the brunt of the crisis, soldier through with what they have got and hope for a better tomorrow.

Another significant finding is that the loss of livelihoods during the turbulent times of the pandemic took psychological and emotional tolls on them. Feelings of fear, anxiety, panic and hopelessness impacted heavily on their mental state whilst their households were trying to survive through the harsh reality of the pandemic. On one side, they were concerned with their livelihoods and on the other side, they were alarmed by the possibility of catching the virus. As COVID-19 is appearing to leave its mark on their lives for a long period of time, they are worried about the uncertainty regarding the survival and well-being of their households in the upcoming future.

Losing their livelihoods and struggling to re-enter the labour market affected the capacities of the female workers living in urban informal settlements to cope with the crisis of the pandemic. These workers tried to cope with the loss of livelihood during the pandemic by

pinning their hopes on strategies they usually adopt in any economic crisis. Household earnings were substantially decreased and for most households, reducing the spending for food items was the primary mode of cost-cutting as reducing non-food expenditure was very difficult. The majority of the households in the study had to skip meals and subsisted on rice, lentils and vegetables without any protein.

Social capital has always played a pivotal role in how these female workers secure their livelihoods and deal with financial predicaments. Access to social capital proved to be an invaluable resource for the female workers during the pandemic in both their endeavours to re-enter the labour market and cope with the crisis. They tried to re-enter the labour market with the help of their neighbours or people whom they know. Most of them took loans from their neighbours and relatives whereas some of them relied entirely on their relatives' financial support during the pandemic.

Female workers' savings was the first resort the households turned to during the crisis and most of them were forced to deplete their savings. Loans were taken from various sources, such as, local moneylenders, neighbours, relatives, NGOs and local shopkeepers (borrowing grocery items). This burden of loans is threatening to aggravate their conditions considering that they are struggling to secure their livelihoods, their savings are drained and their household earnings have decreased considerably. Their engagement in the informal sector exposed them to the risks of the crisis without any safety nets. As a consequence, they had to rely on the support provided by the government, NGOs and individual sources. It was found that a continuous financial support, such as the one provided by BRAC, benefitted the

recipients considerably during the pandemic. In addition, the female workers were grateful for any support they received as these were small beacons of hope in desperate times.

The findings of this research indicate that all of these strategies were short-term coping strategies and COVID-19, unfortunately, is a long-term crisis. The burden of loans, depletion of savings and insufficiency of aids combined with reduced income and struggle to re-enter the market are proving that these short-term strategies, such as financial support from NGOs, will not be able to withstand what lies ahead in the upcoming days. In addition, they can only resort to social capital for a certain period as the individuals who are supporting them are also members of the same low-income group who are trying to stay afloat during the crisis.

5.1 Limitations of the Research

The research accepted some limitations. The respondents were limited to Dhaka city only. No female workers engaged in the formal sector e.g., the RMG workers were included in the research due to time constraints and unavailability. The dynamics of the socio-economic constraints they faced during COVID-19 might have been different from the studied group in this research as they received support from their employers. A comparison among the workers employed in the formal and informal sectors may have enriched the research. In addition, the opinions of the employers were not considered in this research. The researcher being a male might be another limitation as in the context of Bangladesh, females are usually not comfortable sharing their experiences with a male interviewer.

5.2 Policy Implications

The literature review in chapter 2 and the findings in chapter 4 suggest that there are needs to formulate and improve policies for creating access to livelihood for the female workers who are living in urban informal settlements and are engaged in the informal sector in both the during and post-pandemic situations. Ensuring access to education and formal skills development programmes according to the need of the market is a necessary step to expand the livelihood choices for them. Improving digital literacy can present new opportunities for them. Social safety nets need to be extended in both during and post-pandemic situations to include the workers in the informal sectors by creating an extensive database where special provisions should exist for female workers from urban poor households. In addition, these programmes need to support the beneficiaries during the pandemic in a continuous manner as COVID-19 is a long-term crisis.

Since social capital proved to be vital during the pandemic, strengthening communities could go a long way in boosting the resilience capacities of the female workers living in urban informal settlements. In both extending the social security programmes and community strengthening, local NGOs can take an active role for their familiarity of working with the marginalized groups. A gender-responsive public transportation system can create more opportunities to increase mobility, thus, create livelihood opportunities outside the neighbourhoods for these workers. In creating access to livelihood, special considerations should be given to the ones suffering from physical disability and severe illness.

5.3 Future Research Opportunities

The crisis of COVID-19 is continuing and will have a lingering impact on the livelihoods of female workers living in urban informal settlements. Further research can explore other smaller urban centres in Bangladesh to examine if the findings resonate with the experiences of the citizens of the capital city. Also, the research can be expanded to explore the experiences of female workers living in informal settlements from both the formal and informal sectors.

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Appendix

Interview Protocol

1. Personal information

- a. How many household members are there in your household? Who are they and what do they do?

1. Skills

- a. What is your education level?
- b. Do you have any income-generating skills such as tailoring, embroidery, cane crafting etc.? What are they?

2. Role

- c. Do you have to take care of the reproductive works of your household?
- d. How did you manage both productive and reproductive works before COVID-19?

- e. Has the amount and types of works changed during COVID-19?

3. Employment pattern

- a. What do you do for a living?
- b. Why did you choose this occupation?
- c. Did you try to do anything else?
- d. What are the benefits and challenges of this work?
- e. Did you experience any difficulties/ advantages for being a woman?

4. Impact of COVID-19

- a. Did you lose your livelihood in the COVID-19 situation?
- b. How did you feel when you lost your job?
- c. Have you tried to re-enter the market?
- d. What steps did you take to re-enter the market?
- e. Were you successful in re-entering the market? If not, why?
- f. How much did you earn before COVID? How much did your household earn before COVID?
- g. What about your and your household's earnings now?

5. Financial coping

- a. Have you ever suffered from a financial crisis due to job loss?
- b. What do you usually do when you experience financial hardship?
- c. Do you usually cut household costs during financial crises?
- d. Did you experience financial hardship during COVID?
- e. How did you deal with it?
- f. Did you receive any help from the government or NGOs or aiding agencies?

6. Mobility

- a. How far was your workplace from your house before COVID? What mode of transportation did you usually use to go to your workplace?

- b. Has anything changed during COVID?
- c. What are the challenges of using these transports?
- d. Did your mode of transportation have anything to do with your choice of work?

7. Social relationships

- a. Who would you go to for any help before COVID?
- b. What type of help did you get from them?
- c. Were they helpful in finding new work/continuing the old work?
- d. Are they still near you during COVID?
- e. Did you get any help from them during COVID?
- f. What impacts did lockdown have on your social life?
- g. How did you deal with them?