

Economic strains on women in Bangladesh during COVID-19: Lessons for future crisis preparedness

Mohashina Parvin *

Independent Researcher, Sydney, NSW, Australia.

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Abstract

Women comprise half of the population in Bangladesh, and their economic participation is substantially considerable in the country's economy. However, unfortunately, women are the most vulnerable group in Bangladesh, considering their socioeconomic status. Women's economic situation is fragile due to the nature of their socio-economic involvement. Besides, they are socially helpless, as they do not receive sufficient support from family, society, or the state. This research hypothesises that Bangladesh's women's economy faced higher strains than men's at the critical juncture of the pandemic crisis. This research argues that women in Bangladesh went through an intense time during COVID-19 due to financial and family stress. Considering their socioeconomic importance, women's struggle for their lives and livelihoods is perilous for Bangladeshi people and society. This research finds that women faced pay cuts, lost their jobs, returned from abroad, saw their family income drop, and consequently experienced increased stress. This research calls for a holistic approach to supporting women to overcome economic hurdles and to draw on examples from COVID-19 to be prepared for the future crisis.

Keywords: COVID-19; Impacts; Gender; Women; Bangladesh

1. Introduction

The SARS-Cov-2 (COVID-19) pandemic is the 'biggest shock since the Second World War (p.5)' (1) that devastated the whole world (2). The earth faced severe economic, health, and well-being challenges (3, 4). The COVID-19 preventive measures, lockdowns, shutdowns, stay-at-home orders, social distancing, and isolation to control COVID-19 transmission diminished people's economic conditions, damaged psychological strength, produced social insecurity and caused various forms of violence as well as broke the governance system (5, 6). Many people worldwide lost income and suffered economic hardship due to COVID-19. Both male and female workers in the informal and formal economy were affected by the outbreak of the economic crisis. The concentration of family members at home and the consequences of COVID-19 lifted worries about the effects on financial situations (5). The entire society and all family members, including kids, teenagers, adults, and elders, regardless of age or gender, faced challenges. However, O'Donnell, Buvinic (7) argue that the COVID-19 crisis has gendered effects, and the financial, societal, and well-being adversities have separate consequences for women.

Women are the most vulnerable group in society (2). Women in the economic sector are most vulnerable due to their patterns of business, employment, and socioeconomic status. Evidence echoes that COVID-19 disproportionately crushed women's economy, whereas men's economy usually experienced more adversity in past crises than women's (7). Besides, Carli (8) studies across 129 nations claim that COVID-19 affected women's work more than men's. Thus, the COVID-19 situation had a substantial and multidimensional impact on women, given that their primary caregiver role in the family and socioeconomic factors placed them at a greater risk of social vulnerability and inequality (2).

* Corresponding author: Mohashina Parvin

The first epidemic of COVID-19 started in Wuhan, China, at the end of 2019, killing thousands of people and devastating the global economy worldwide, also impacting Bangladesh hugely. The infection spread exponentially to the very corner of the world within three months, and consequently, the first cases originated in Bangladesh on 8 March 2020. Coronavirus cases increased sharply, and the virus spread rapidly across the country. Bangladesh is one of the fastest-growing economies among South Asian countries and has produced noteworthy socioeconomic progress in reducing poverty, gender gap, and socioeconomic inequality (9-11). However, the coronavirus pandemic devastated the country's economy (12). Besides, the governance, health system, migrant workers and well-being were also significantly impacted by the pandemic (6, 11, 13, 14).

As the virus squeezed Bangladesh's economy, the economic shutdown significantly impacted both male and female sectors. However, the study hypothesises that the waves of the coronavirus pandemic on women's lives and livelihoods were unlike in Bangladesh, as outlined by Carli (8) and O'Donnell, Buvinic (7) studies on different countries. At this critical juncture of COVID-19, research suggests that women in Bangladesh who depend on the formal and informal economic sectors for their livelihoods may also become exceptionally vulnerable.

There is a substantial body of research on COVID-19 in Bangladesh. Such as Amit (12) explores the COVID-19's effect and possible economic losses in Bangladesh, and Chowdhury and Chakraborty (11) investigate the COVID-19 impact on the migrant labour force and foreign remittances flux in Bangladesh. Besides, Ahmed, Ahmed (15) study the mental health impacts in Bangladesh due to the COVID-19 outbreak, and Cousins (13) explores the government's COVID-19 testing attempt. However, there is a gap in research on the impacts of COVID-19 on women's economy. However, within this limitation, Hamadani, Hasan (5) examine the instant consequences of COVID-19 restrictions on women and their descendants in rural Bangladesh. Their research concentrates explicitly on socioeconomic circumstances, food uncertainty, mental health, and domestic violence, not necessarily the general scenario of women's economic condition. While the greatest research and practical urgency lies in COVID-19 responses that focus on health and the broader economy in Bangladesh, it is essential to explore the economic fallout for women amid the crisis.

This research hypothesises that the pandemic had a much smaller impact on women's economy in Bangladesh than on men's. Thus, this paper reviews the potential pandemic impact on women's employment, businesses and advancement in Bangladesh. This paper examines the effect of the COVID-19 downturn on women's work and employment in Bangladesh, including jobs, wages, family life, and entrepreneurship. This paper also recommends encouraging women's economic prospects and empowerment to help them address their numerous struggles. This paper is essential to understanding the struggles of women, who comprise half of Bangladesh's population. This paper is significant evidence that policymakers, development partners, and stakeholders can use to understand and initiate necessary initiatives for the economic emancipation of women in Bangladesh. This paper also outlines other nations where women are battling to survive the disastrous global pandemic.

The section below features the paper's methodological background. Then, this paper begins with a brief synopsis of the conceptual background of women's status in Bangladesh, including their prospects and challenges. Thus, the paper outlines several COVID-19-related strains on women's economy, based on available evidence.

2. Study method

The research employs a qualitative approach, using content analysis and interviews, to uncover the devastating economic impacts of COVID-19 on women in Bangladesh. The qualitative method provides significant insights into multifaceted, complex issues (16). The qualitative research includes interviews, text or document analysis, and experiments (17). Interviews were conducted to determine how women were affected in their jobs and businesses, and to assess the consequences of COVID-19. Electronic methods were used to gather data due to the popularity of digital tools during COVID-19 (18). The authors used electronic mechanisms, including WhatsApp and phone calls, to contact the target informants. Regarding key informant sampling, Lincoln and Guba (1985) suggested between 12 and 20 interviews for qualitative research, whereas other researchers did not specify particular numbers but emphasised sufficiency (19). In this study, around 60 women respondents, including experts, social workers, and women activists, among the most vulnerable private-sector job holders, were invited to participate; only 21 agreed (Table 1).

By considering the COVID-19 restrictions, the availability of resources, and the nature of the work, this study has also analysed documents from various sources to examine and disclose the perceptions (20, 21). This paper has used textual analysis of publicly available documents and websites, such as newspaper reports, academic articles, and research reports, to gather essential background and supporting information (Table 1).

Table 1 List of participants

Groups	Background	Number of Interviews
One	Garment workers, Private School Teachers, Beauty salon staff, student tutor, Housekeeping, Women business entrepreneur	16
Two	Managing Director of garments industries (MD)	01
Three	Stakeholders (University Teacher, women activist)	04

Source: Authors

Then, NVivo software was used to code the documents thematically. The content analysis and thematic coding have generated a broader scenario of COVID-19 gender impacts in Bangladesh. Additionally, this study has obtained various statistics from secondary sources, such as the Bangladesh Bureau of Statistics (BBS) and reports from various development organisations. The table below outlines multiple sources and materials used in this study and their purpose or support. However, not all the sources are cited in the paper. The list of documents has greatly supported the generation of background and the conceptualisation of women and economic strains in Bangladesh.

Table 2 List of documents

Sources	Quantity	Supports
Newspaper reports	45	It offered the opportunity to analyse the situation and supplied various evidence.
Books and articles	30	It generated a conceptual background of women's situation.
Websites	10	It supported the analysis of the situation and delivered various data.
Research reports	12	It endorsed the analysis of the COVID-19 latest condition and produced various information.

2.1. Women in Bangladesh: Progress and challenges

Bangladesh is one of the most densely populated countries in the world, with a population of 168.9 million; women comprise almost half of the total population (men: 84.6 million; women: 84.5 million), and the majority live in rural areas (22). The Constitution of Bangladesh (23), Article 19(3) has recognised men's and women's equal rights in all spheres of life and activities. Socio-cultural norms, religious faith, economic structures, and political dilemmas influence women in developing countries such as Bangladesh (24). Although women constitute half of Bangladesh's population, their labour force participation rate is lower than that of men (25). The role of women in Bangladesh is predominantly considered to be that of a partner/wife or mother. Bangladesh has made tremendous progress in economic, social, and human development indicators (9, 10). However, women's economic progress is not up to par with other countries (26). Among working women, 60% work in the agricultural sector, 24% in services, 17% in industry, and 15% in manufacturing (27). Thus, women's journey in Bangladesh is marked by both progress and challenges.

In Bangladesh, decades ago, agricultural activities were among the main activities and income sources for women; however, women's roles in national and local-level socioeconomic and leadership occupations increased gradually (26). Nowadays, Bangladeshi women are essential to our society as teachers, business owners, factory workers, remittance fighters, etc (28, 29). Women's participation in the labour force increased from around 8% in the mid-1980s to almost 36% in 2016-17, and the rising trend in women's involvement in the labour market is one of the most noticeable shifts (26).

Women's economic contribution can be categorised into two major divisions: productive and reproductive (30, 31) and socioeconomic stratification, such as upper-class, middle-class, and lower-class (32). Upper-class roles are those of independent individuals who can control their own efforts, while lower-class roles are those of individuals who rely on others for work (32). It is evident that the steady influx of female labour across different industries has increased dramatically over the years (26). The upper-class women-led top institutions, ranging from financial to large enterprises, paved the way for massive socioeconomic changes (33). While upper-class women tend to contribute to

Bangladesh's socioeconomic sector on a larger scale, middle-class women, individually and collectively, make a significant economic contribution through their involvement in the service sector and small businesses (34).

The below-standard or lower-class women are the less educated, rural or peri-urban individuals. They primarily work in the ready-made garments sector, contributing 80% of all total export earnings; an estimated 50 billion is to be earned by the year 2050 through around 5000 ready-made garments industries (35). In recent times, Bangladeshi women have also been engaged in national policymaking. Since democracy was established in Bangladesh, all prime ministers have been women and have led major political parties. They also play a significant role in the national parliament and cabinet (36). The transformation of women's status has resulted in economic progress and social development.

Consequently, rural women have also emerged from ignorance and social stigma, overcoming various social barriers, helping them become entrepreneurs, workers, and economic contributors (37). Over time, perceptions of women's roles gained traction as a significant factor in Bangladesh. As a result, over the past two decades, Bangladesh has made impressive progress on several socio-demographic indicators, such as fertility rate, infant and child mortality, and maternal mortality (26).

Although Bangladeshi women have made significant progress, they still struggle to achieve equal participation in the country's economy. The role of women has always been a contentious issue in Bangladesh's mainstream society. In contrast, males are considered vital decision-makers in a male-dominated patriarchal society like Bangladesh (38). Women's involvement in Bangladesh's labour force has soared gradually, from 24% in 2000 to 36% in 2020 (27). However, the proportion of females is significantly low (Table 3).

Table 3 Employed Population aged 15 to 65 more by age group and gender

Age Group	Bangladesh		
	Male (In 000)	Female (In 000)	Total (In 000)
15-19	2869	1035	3904
20-24	3775	2009	5783
25-29	5373	2892	8265
30-34	5481	2962	8443
35-39	5713	3017	8730
40-44	4461	2043	6504
45-49	4280	1921	6201
50-54	3289	1227	4516
55-59	2793	853	3646
60-64	1985	397	2382
65 +	2163	290	2452
Total	42182	18646	60828

Source: Organised by the authors based on (39)

Though women's economic participation has increased significantly, their share of influential and higher-ranking jobs remains far lower than men's.

Table 4 shows that many countries' workforces are engaged in the agriculture, forestry, and fisheries sectors, where women's representation is twice that of men. In managerial roles, women account for around 25% of the total, indicating that women's involvement in managerial positions could be improved. Surprisingly, women are overrepresented in professional jobs. This is because women are more involved in various women-friendly professional services, including those provided by teachers, doctors, and nurses. Women are also well-represented in the craft and related trading sectors, as this work is home-based and women-friendly.

Table 4 Major Occupation data by sectors and gender

Major Occupation	Bangladesh (per 1000)		
	Male	Female	Percentage
Managers	2.3	0.7	1.8
Professionals	4.7	5.6	4.9
Technicians and Associate	2.4	0.9	1.9
Clerical Support Work	1.8	0.7	1.5
Service and Sales Workers	20.6	3.7	15.6
Skilled Agricultural, Forestry and Fisheries	25.2	50.8	32.8
Craft and Related Traders	16.7	14.9	16.2
Plant and Machine Operators	9.3	3.5	7.5
Elementary Occupation	16.7	19.3	17.4
Others	0.3	0.0	0.2
Total	100%	100%	100%

Source: Organised by the authors based on Labour force survey, Bangladesh, 2016-17 (40)

Bangladesh's socioeconomic power approach and social barriers hinder women's productivity and contribution to the financial system (25). Women face broad discrimination as they are considered a minority group in Bangladesh (29). Besides, they are neglected in the different sectors of society, and one of the significant challenges for Bangladesh is to engage women in all aspects of development. The women's labour force has increased, whereas most workers are in the ready-made garments sector (26). Besides, women garment workers are often discriminated against by owners due to their poor socioeconomic conditions (41).

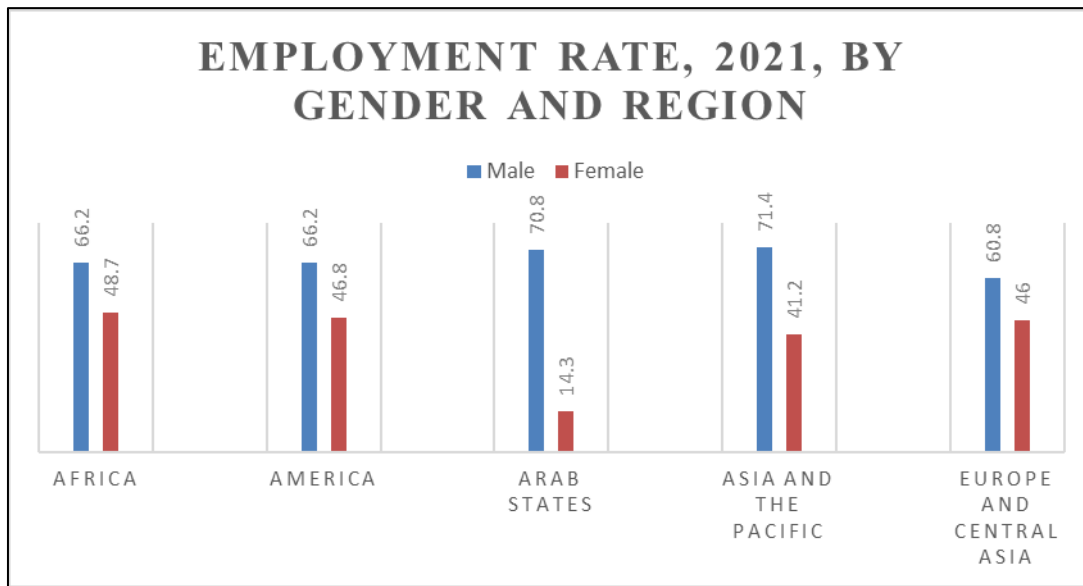
Besides, women's roles in various socioeconomic settings of Bangladesh are often overlooked and neglected. Many women are engaged in informal or unpaid work, such as homemaking and day labour, in both urban and rural areas (25). The role of women was hardly recognised by society, and it was confined to domestic and reproductive activities (42, 43). Most women living in rural areas in Bangladesh actively engage in many socioeconomic activities, including household chores, caring for their families, and managing agriculture, which is still uncounted (44). Another of the biggest challenges is violence against women, which is a common phenomenon in Bangladesh. Their partners abuse 70% of married women in Bangladesh, and half of them are assaulted physically (45). Women face different types of violence in Bangladesh and socioeconomic difficulties.

Within the constraints, opportunities, and changing socioeconomic landscape, women have already emerged from the shell of social prejudice and contributed to the economy (46). Over the last decade, the substantial enfranchisement of women has made Bangladesh one of the fastest-growing economies globally (29, 47, 48). Ramos (28) also claims that during the COVID-19 pandemic, women played vital roles in combating it by providing healthcare services. Many women also work in the health sector of Bangladesh, significantly contributing to the epidemic. Besides, Bangladesh's women are responsible for caring for their children and maintaining household activities. Despite women's significant contributions, the COVID-19 economic shock worsened women's economic conditions in Bangladesh (27). It can be argued that the decade's achievement of women's economic involvement is in crisis.

3. Findings and analysis: The added COVID-19 challenges to women's economy in Bangladesh

The world has not only lost a toll of lives due to COVID-19 but also seen a massive economic disruption in the global economy, affecting millions of lives disproportionately, particularly vulnerable groups like women, daily wage earners, and women-headed families. Due to the pandemic, countries worldwide have faced a fallout in the global employment-to-population ratio. International Labour Organisation (49) projection of the decline in the global employment-to-population ratio across countries between 2019 and 2020, which disproportionately affected middle-income countries, with particular disruption in lower-middle-income countries. It also reported that women in high-income countries saw their employment-to-population ratio fall more than men's in 2020 compared to 2019; it fell 3.8% for women and 3.3% for men (49).

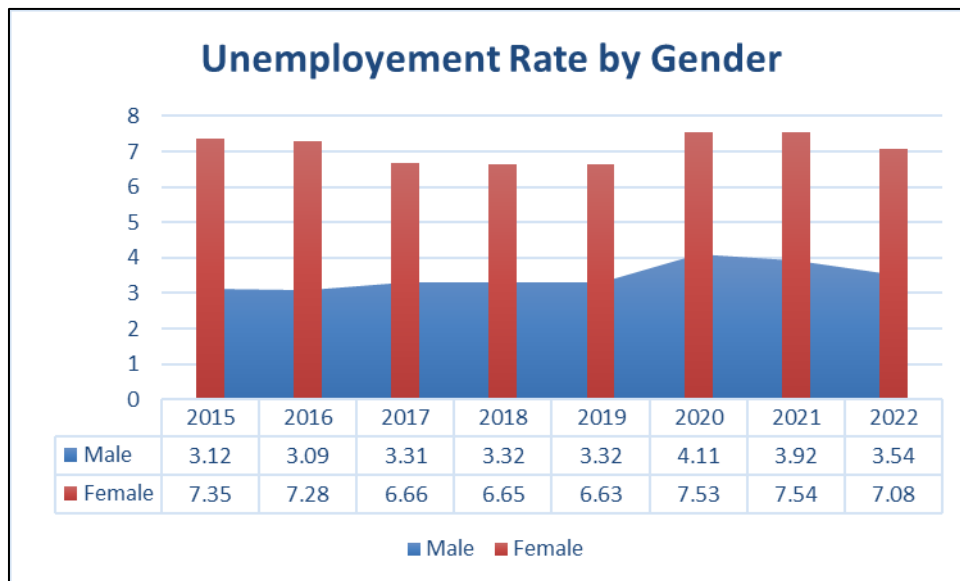
The global employment rate is projected to recover from the pandemic-induced crisis level in 2021 (Figure 1). However, the improvement is expected to be less significant than the 2019 employment rate, and the forecasted rise in employment in 2021 would not be enough to offset the losses experienced by women, leading to a significant decrease in women's employment rates in Asia and the Pacific.



Source: ILO calculations are based on ILOSTAT, and ILO-modelled estimates are used.

Figure 1 Employment rate, 2021, by gender and region

Bangladesh, like many other middle-income countries in the South Asian region, has a similar scenario. In Bangladesh, the female unemployment rate has consistently been higher than the male unemployment rate. This situation has worsened since 2020 due to economic and labour market declines caused by the pandemic and its aftermath. Upon analysing the World Bank statistics in Figure 2, it is evident that female employment has declined significantly, indicating a severe economic downturn.



Source: Authors compilation using data source from (50)

Figure 2 Unemployment Rate by Gender

The massive participation of women in economic activities has provided momentum to demonstrate their direct contribution to the economy. Due to COVID-19 disruptions, economic activity declined substantially, significantly

affecting women's economic security globally (51). With the global economic shock, Bangladesh's gross domestic product growth is projected to fall significantly (27). The economic disruptions had a dampened impact on women's economic conditions in Bangladesh. The COVID-19 epidemic forced Bangladeshi women to abandon small economic activities, such as small businesses or jobs, that caused a loss of income (52). The impacts ranged from job losses and business shutdowns to a consequent reduction in household expenditures.

From 1990 to 2019, the role of women in economic activities rose from 25% to 36% (26). Women mainly contributed to agriculture, industry, service, small business and other sectors. In 2018, the number of women in the garment industry exceeded 3.20 million (53). According to a 2020 UN Women survey, many women have lost their jobs due to COVID-19, and working hours are gradually decreasing. In the early stages of the COVID-19 pandemic, more than 20% of garment workers, including women, lost their jobs (52).

Before COVID-19, women worked in agriculture, education, healthcare, supervision, small-scale industry, garments, factories, and manufacturing. However, due to various lockdown measures, they became unemployed and lost income opportunities from multiple sources (54). Besides, many jobs were abandoned because of the need for social distancing during the pandemic, and men could be employed in roles that required the ability to work from home during COVID-19 (8).

Bangladeshi women have become self-employed by participating in small industries such as handicrafts, tailoring, agricultural products, and cotton. Women entrepreneurs in Bangladesh have faced severe challenges and have not generated significant income (55). The COVID-19 pandemic severely damaged female entrepreneurship, causing many unemployment losses and financial uncertainty. A survey report shows that, in 2020, 70% of women entrepreneurs found that nearly 41% were forced to close their small businesses, 23% had insufficient income to pay their employees, and almost half could not pay rent (27).

COVID-19 presented a challenge for start-ups or entrepreneurship. Due to the outbreak of coronavirus disease, female entrepreneurs experienced huge hurdles in continuing their businesses. As face-to-face trading halted, many entrepreneurs shifted to digital platforms; however, all women entrepreneurs needed help adapting to the changing situation. Rabbani, Zahan (56) claim that more than 80% of digital enterprises faced less income than last year due to the COVID-19 pandemic. In addition, women were generally responsible for caring for family members, raising, nurturing, and feeding children. Because of social and cultural values, they were accustomed to performing these household chores. Since the outbreak of COVID-19, women's responsibilities at home have increased significantly (54). Women's enterprises faced crises more often than men's because of women's additional caregiving responsibilities (7).

Women are heavily engaged in domestic work and have less time to devote to official and commercial work. Carli (8) claims that women in most countries have higher caring and other family obligations than men, irrespective of personal situation. Besides, women's mental state deteriorated due to staying at home for a long time. Before lockdown, female entrepreneurs spent 2.5 hours on housework, and now they spend an average of 4 hours at home each day on household tasks (56). A survey (57) by 'PPRC and BRAC (Non-Government Organisation in Bangladesh)' argues that 95 per cent of the individuals surveyed across the country faced income deficits due to the COVID-19 economic shutdown. The loss of income inevitably impacted household income, generating insecurity, particularly for low-income people.

In 2020, 121,940 women immigrant employees worked in various fields in the Middle East, specifically in Saudi Arabia, Italy, Spain and other European states (52). When the coronavirus started, these countries struggled a lot, pushing the Bangladeshi migrant workers into difficult conditions. Due to the severity of COVID-19, migrant workers are at the forefront of returning, which has also worsened women's unemployment. The worldwide COVID-19 outbreak significantly affected the recruitment, income, remittance flows, and travel of Bangladeshi migrant workers (11, 52). Many women workers across various countries were also severely affected by coronavirus-related travel restrictions and economic shocks. Therefore, women experienced a notable impact of COVID-19 on the economy. Besides, many women in Bangladesh internally migrate from rural to urban areas for work. Migrant women who work on the domestic scale or construction sites have the worst economic experience. 95% of female construction workers were the primary victims who could not earn money for their families (58).

Although women have made considerable contributions to the country's overall economy, many are involved in informal economic activities, including street sellers, home-based workers, waste collectors, domestic labourers, and short-term wage workers. In Bangladesh, women in the informal sector consistently earn low incomes and sometimes cannot receive regular wages (59). According to the Bangladesh Labour Force Survey 2016-17, more than 90% of women belong to the informal sector, higher than men (60). At the same time, the lion's share of domestic workers are

women who are vulnerable to unnoticed job loss and have faced a fallout of income due to the pandemic. A respondent stated that,

“Before the pandemic, I used to pay for my undergraduate studies and take care of my family with the money I made from five private tutoring services. Since their income dropped during the pandemic, my student's parents said they couldn't afford private tuition. I lost three private tuitions, making my life measurable amid a pandemic.” (A female student)

The Bangladesh government officially recognised the beauty services sector as an industrial sector on June 8, 2020, providing support and opportunities for women in the informal sector. This recognition will enable the sector to receive public and private support, including government stimulus packages during the pandemic, benefiting over 1 million women (representing 18% of Bangladesh's total female workforce) and contributing to the development of minority groups (61). Tasnim (62) found that the pandemic and lockdown had a substantial impact on female beauty salon employees, prompting many to return to their hometowns and engage in agricultural endeavours due to job displacement and the need to seek alternative employment until beauty salons resume operations. One respondent stated that,

“I was unemployed for approximately fifteen months due to the pandemic. My husband also got laid off from his job. Managing our daily expenses was nearly impossible in this situation, and the home rent was piling up. So, we had to move to our hometown. After requesting it, I returned to my old job with a lower salary.” (A female beauty salon worker)

Unlike the RMG and private sector organisations, employment in the beauty salon industry shrank notably and followed cost-cutting principles with a skilled yet limited workforce during and after the pandemic. One respondent said,

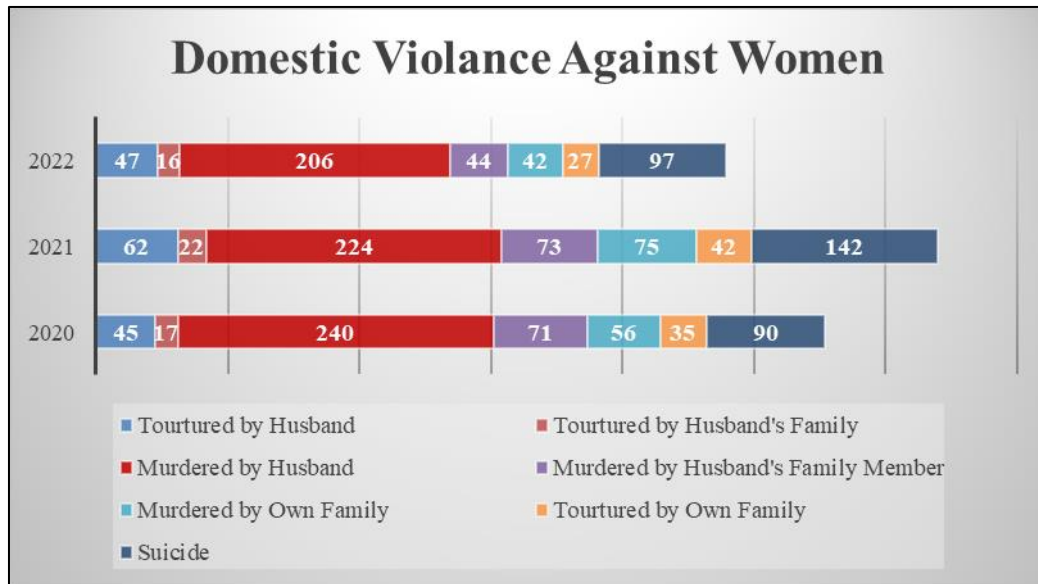
“Upon reopening, we commenced operations with fewer than one-third of our former workforce. We prioritised the staff who showed proficiency in handling clients across multiple services. Following the lockdown, personal care service companies soon resumed operations with strict adherence to hygiene protocols and the use of personal protective equipment (PPE). To minimise contact, each customer is now assigned a dedicated staff member.....” (A female beauty salon manager)

The lockdown blockade during COVID-19 had a significant economic impact; women in the informal sector across the country faced challenges (63). Swarna, Anjum (64) observed that workers in the informal sector had a reduction in income and food spending and struggled with accommodation expenditure during the lockdown period. Furthermore, the study found that females encountered more difficulties than males. Half of the female population was unemployed, while 42% of males were unemployed. Additionally, a staggering 92% of female employees experienced psychological problems as a result of the financial crisis (64). Besides, women workers who work in the informal economy as part-time domestic workers in households have no work and struggle to manage their daily food (52). The informal sector's women employees and labourers faced enormous hurdles by losing their jobs and income, pushing them to an uncertain life.

Finally, the COVID-19 pandemic primarily spawned challenges to women's progress (8). Women also confronted numerous personal hurdles, carrying added household and family obligations (55). In particular, women conventionally conveyed a more considerable duty for family care and further domestic work (8). To cope with the extra family work and to maintain their economy, women shifted their businesses into their residences and also moved to digital platforms; however, the added family caring jobs took away time from their jobs or businesses and forced them to work extended hours after finishing the household duties (55). Besides, women are more involved in essential employment than men, which has exposed them to additional infection risk and psychological stress (8). The more extended stay-at-home actions also imposed an enormous financial and mental load on women and elevated domestic violence (5). According to a Bangladesh legal aid and human rights organisation, at least 235 women were murdered by their husbands or husband's family members during COVID-19 in nine months (65). In the study, Bhuiyan, Sakib (66) cited a news story from RisingBD that documented a suicide attempt by a mother of two children. The woman lost her job at a tea stall and was forced to leave her in-laws' residence due to unemployment, which affected her and her husband. This study points out that 47% of women in the Basabo postal area under Dhaka South City Corporation experienced domestic violence during COVID-19, with 5% of cases involving husbands as perpetrators. Amid the COVID-19 pandemic, males experienced domestic violence akin to a "shadow pandemic" due to financial, food, and employment uncertainty, which contributed to their spouses' exposure to abuse. One respondent expressed,

"I experienced verbal abuse from my mother-in-law, which led me to leave my in-laws' house. Her physical disability and poverty stressed her, leading her to insult me as if it were all my fault frequently. I had numerous arguments with my spouse then, including several fights." (A female garment worker)

Figure 3 shows the volume of domestic violence against women during the pandemic and post-pandemic period. The death of women due to domestic violence administered by the husband was high during the pandemic, which has been declining over time. This type of violence might have a relation with the economic downturn of the family, leading to women's psychological disruption and physical abuse.



Source: Author's Compilation based on ASK data (65).

Figure 3 Domestic Violence Against Women

In addition, the minimum scope of socialisation reduces opportunities to handle the various hurdles (55). Thus, it is highly prevalent that the pandemic hugely impacts women's progress, lives and livelihoods. Sagar, Nusrat (67) found that a significant percentage of married women experienced stress (35%), anxiety (20%), and depression (44%) during the pandemic. Factors such as marital status, education, finances, comorbidities, relocation, and family members infected with COVID-19 were linked to women's psychological well-being. One of the respondents asserted that,

"COVID-19 was stressful for raising my three children, even when I moved to my village. I frequently experienced anxiety as I pondered the uncertain return of my employment and the potential disruption to our usual living." (A female household worker)

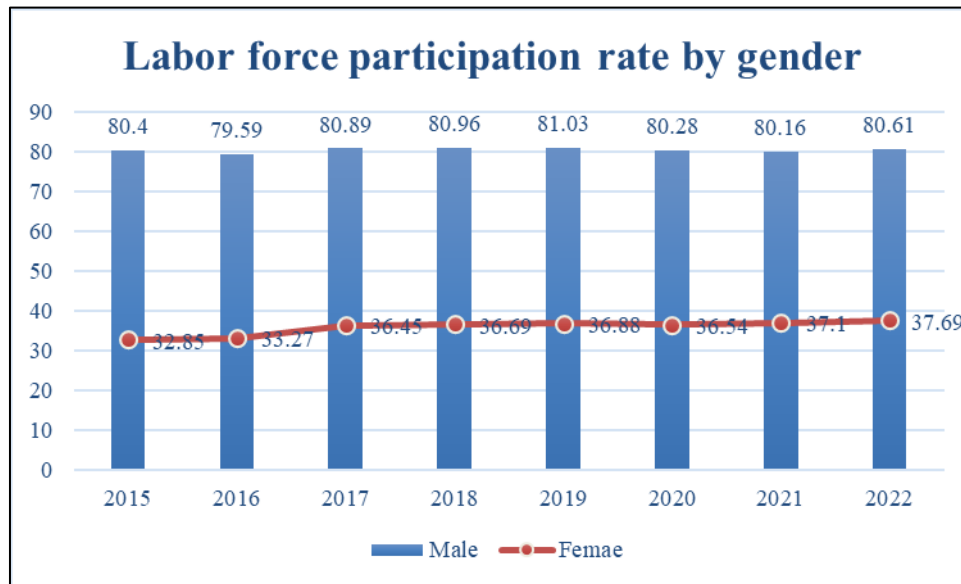
Another respondent said,

"The unemployment we endured during COVID-19 was tough. My mental health deteriorated throughout pregnancy at that time. I rejoined my previous job, which was much harder with a two-month-old child and no one at home to look after her. But I did everything I could to feed my infant and family." (A female beauty salon worker)

A small number of married women received support with household chores during lockdown, primarily from their husbands or other female family members. These studies highlight the pandemic's various impacts on women's mental health and support systems. Women in Bangladesh have progressed significantly compared with their earlier socioeconomic position; however, COVID-19 increased their risk of stress, economic exhaustion, and poorer emotional and mental health.

According to the World Bank data presented in Figure 4, females' progressive participation in the labour force is comparatively lower than that of their male counterparts, notably during the 2020 pandemic. Here, more women faced job losses and struggled to find new employment during the COVID-19 pandemic. A third of young women employed before the pandemic were unemployed in January 2021, with a 29% unemployment rate compared to 11% for young

men. Income recovery for female youths who found new jobs was slower than for male youths, with a 21% drop compared to 10% (64).



Source: World Bank, 2022 (50)

Figure 4 Labour Force Participation Rate by Gender

The gradual increase in participation by both males and females during the post-pandemic period left no doubt about the Bangladesh Government's expeditious response. Given the country's resource constraints, the government of Bangladesh has announced stimulus packages worth Tk 121,353 crores, or 4.3 per cent of GDP, of which 80.7 per cent is for liquidity support, and 19.3 per cent is for fiscal stimulus. The allocation of the stimulus package for cottage, micro, small, and medium enterprises (CMSMEs) was announced to be BDT 20,000 crore, with five per cent specifically designated for women entrepreneurs, most of whom were unable to benefit from this allocation due to their lack of bank-client relationships, absence of collateral, limited access to information, complicated procedures, and lenders' perception that women's businesses are not suitable for banking support (27). By October 2020, almost 70% of Bangladesh's intended 5 million homes had received Tk 2,500 in monetary assistance distributed by the Bangladesh government, of which male-led families accounted for 75% and female-led families for 25% (27). The table below outlines the Bangladesh government's supportive measures during COVID-19 and the benefits for women.

Table 5 Government support during COVID-19 and women's allocation

Package Name	Allocation (in Million USD)	Total Beneficiaries	Percentage of women Beneficiaries	Inclusion of women in the package
salary support to export-oriented manufacturing industry workers	\$595	38,00,000	53%	No special mention
working capital facilities for small (including cottage industries) and medium enterprise	\$2,381	41,069 persons	6%	5% women entrepreneurs
Refinancing scheme for low-income farmers and small traders	\$357	1,00,227 persons	94%	No mention of women farmers or agricultural entrepreneurs
Health and Life Insurance	\$89	42 persons	2.38%	No special mention for women

Food Relief	\$298	2,54,00,000 households	30% female-headed	
Distribution of cash among the targeted population	\$150	34,97,353 households	25% female-headed	No special mechanism or prioritisations for women workers losing jobs
Construction of houses for homeless people	\$254	9,039 households	38% female-headed	
SSNP for unemployed and poor workers of export-oriented RMG, leather and footwear sectors	\$179	N/A	N/A	No special mention of women
SSNP for old aged, widows, female divorced, distressed women, and physically challenged people	\$11.11	11,10,000 persons	N/A	\$0.35million specially allocated to widows and deserted women

Source: author's compilation using data from (58, 68, 69)

However, in Bangladesh, except for some social safety net programs and a 5% annual stimulus loan for CMSMEs, the government rarely announced any specialised liquidity or fiscal support. The distribution of food relief from the government primarily targets urban and suburban areas, neglecting internal migrants, vulnerable groups, and indigenous ethnic minorities. At the same time, a lack of transparency and information has led to corruption and discrepancies in the distribution process (66). Women entrepreneurs struggled to achieve the intended outcomes due to a lack of policy prioritisation, digital literacy, and the inability to navigate the complex process (66). One respondent mentioned,

"I didn't go out much at that time. While some individuals obtained governmental financial aid, I was unaware of the method or eligibility criteria. We had no man in my parents' family to search for the procedure to avail of the financial aid." (A female worker)

Due to the lack of women's mobility, lack of access to information, limited technological know-how, uncertainty avoidance, and patriarchal culture, women, to some extent, depend on men when involved with unfamiliar situations. Another respondent said,

"We've heard that some people received money from the government. We didn't know the appropriate person to approach and the specific information to convey, and ultimately, we didn't receive any assistance." (A female beauty salon worker)

Thus, by prioritising women in government policy responses, it may be possible to improve economic conditions and alleviate the challenges women faced during the pandemic. This can lead to positive outcomes such as improved social status, economic and social empowerment, and a reduction in their vulnerability to domestic violence and abusive behaviour.

4. Conclusion and recommendation

Over the past decades, Bangladesh's women's progress narrative has resulted in colossal success; women have primarily driven the country's numerous socioeconomic and political revolutions. The socioeconomic changes instigated by women have contributed immensely to the country's overall economic growth. However, in a patriarchal society like Bangladesh, men are usually dominant over women and maintain power and resources within the family. Women's economic contribution is meagre compared to men's in Bangladesh. Regular wages, salaries, businesses, and related employment opportunities offer significant advantages for women. Women's higher contribution to the country's economy is essential for women's emancipation, boosting socioeconomic status and fostering gender equality. Besides, advancing women's participation in the country's economy yields tangible and positive outcomes for social development, social resilience, economic growth, and sustainable development.

The study could be more extensive in terms of resources, time, and analysis. The paper's primary author is a woman and mother who is also substantially burdened with COVID-19 homeschooling and household tasks. The paper could not adequately assess women's COVID-19 economic challenges due to limited resources, such as time, primary data, and fieldwork. However, given the short timeframe and the adverse consequences of COVID-19, the paper provides valuable background for understanding women's socioeconomic conditions and their significant risks during the coronavirus crisis. The study can serve as a template for further research. The study findings show that women in Bangladesh face substantial economic challenges due to COVID-19. The research argues that the devastating impacts of the COVID-19 global outbreak have created a significant pause in women's progress, especially in a developing country like Bangladesh, where women are still struggling for equal social and economic rights. The Bangladesh government has declared several COVID-19 support packages amounting to US\$12.11 billion, equivalent to 3.7% of the Gross Domestic Product (GDP); however, these incentive packages have not sufficiently focused on the women's economy (27). This study urges that, to improve women's economic conditions, women need significant attention from Bangladesh's public and private sectors. The expansion and support of economic opportunities for women are essential to Bangladesh's overall progress.

Facilitating women's conditions and addressing several factors to improve social, cultural, technological, and economic constraints are essential to overcoming COVID-19-related adversity. Below, this study outlines suggestions for women's economic support.

Government and financial institutions should ensure the necessary support for women entrepreneurs to continue their businesses. Women entrepreneurs can be offered loan packages with no or low interest to help them recover quickly from the COVID-19 pandemic. The affected women entrepreneurs must be ensured easy access to finance to return to their businesses at full capacity and recover their attainments, which will substantially enhance the country's economic progress.

During COVID-19, online businesses showed promise. Women entrepreneurs should be provided with adequate information, technological infrastructure, and training to operate their businesses successfully. The government can establish a support centre to assist women entrepreneurs.

Due to COVID-19, many migrant women lost their jobs and were forced to return to the village from their urban job locations. In that case, the government should provide social services, economic security, safety, and protection so that migrant women can survive and rejoin their work.

Bangladesh's women diligently work in the garment industry, contributing to the national economy. The government should negotiate with the garment industry and factory owners to ensure women's rights, job security, and a safe working environment.

Women's participation in jobs in Bangladesh is comparatively lower than that of men. Meanwhile, COVID-19 has exacerbated women's ongoing progress. The government should prioritise women's work in the mass vaccination program so they can return to work more quickly.

With many women losing their jobs and sources of income, the government should foster job diversification and create new employment opportunities across sectors to help them survive.

Violence against women has been raised worryingly during the pandemic. Law enforcement agencies should be more active in safeguarding women and in ensuring that offenders are punished quickly.

In Bangladesh, society patronises the culture of masculinity, which has burdened women with added family responsibilities. Society should change its mindset and ensure women's working opportunities in the country's economy. Besides, society should support women's rights within the family to reduce their caregiving burdens.

Finally, women's economic empowerment requires a holistic approach that recognises the importance of societal, political, and individual encouragement of women's economic involvement and contributions as essential to overcoming financial hurdles. Modern skill development, economic diversification, productive economic endeavour, technological empowerment, social protection, and social safety net initiatives can enhance the capabilities of the women's economy. The government should partner with private organisations, business community development groups, and non-governmental organisations (NGOs) to improve women's socioeconomic resilience. Thus, the study argues that the achievements made by Bangladeshi women can be reversed by considering the various strategies effectively.

Compliance with ethical standards

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Statement of ethical approval

All procedures performed in this study were conducted in accordance with the ethical standards.

Statement of informed consent

Informed consent was obtained from all participants included in the study.

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