



Post-Covid-19 Impacts on Socio-economic and Livelihood Patterns: An Empirical Study on Rural Bangladesh

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ABSTRACT

The COVID-19 pandemic had a devastating impact on local livelihoods as a result rapid vulnerabilities have been arising after the pandemic in the rural areas of Bangladesh. This study tried to show the crucial impacts of post-COVID-19 on socio-economic and livelihood patterns on Bangladeshi lower-income group people including employment, agricultural, and business sectors working people. This study employed a mixed-method approach, including both qualitative and quantitative methods, and following the convenience sampling method, a total of 300 respondents were interviewed for quantitative data and 25 in-depth interviews for qualitative information from three sectors of the rural areas of the Satkhira district of Bangladesh. Research findings showed that, Chi-square calculated value is = 13.20054 and Critical value or chi-square tabular value is = 12.59159 that's indicates Calculated value > Critical value 13.20054 > 12.59159 so the Null hypothesis (There is no severe impact of post-COVID-19 on local livelihoods) is rejected and the Alternative hypothesis (There is severe impact of post COVID-19 on local livelihoods) is accepted. Major findings are that there were crucial effects of the pandemic on the socio-economic well-being of the marginal people, then the crucial impacts on their livelihood patterns, job uncertainty, etc. At the end of this study, this paper will require support from the relevant authorities to undertake measures for the well-being of the vulnerable group of people from the agriculture sector, business sector & employment sector to continue their functions. So to minimize the worst impacts of post-COVID-19 on local livelihoods immediate policy responses and Govt. assistance are required in both these sectors.

Keywords COVID-19, livelihood patterns, agriculture, employment, business, coping mechanism, socio-economics vulnerabilities.

INTRODUCTION

The intrinsic risks of COVID-19 make the consequences of post-COVID-19 on local livelihoods significantly alarming. This study aims to investigate the effects of post-COVID-19 on local livelihoods, including employment, agriculture, and businesses of various sizes in both formal and informal sectors. COVID-19 initially emerged as a health crisis, but its impact extends beyond just the realm of health. It has gradually affected various aspects of our lives, including social, economic, psychological, and cultural dimensions, spanning from marginalized communities to the elite. The coronavirus pandemic has affected the entire world, including Bangladesh. As a developing country in the South Asian region, Bangladesh has been economically vulnerable since gaining independence, with a high population. The aftermath of COVID-19 has had a detrimental impact on our country. This research attempts to quantify the repercussions of the COVID-19 pandemic on the rural community's socio-economic well-being.

The COVID-19 pandemic, which originated in late 2019 in the city of Wuhan, China, has had a widespread impact on every aspect of life worldwide. Since its inception, the pandemic has impacted approximately 31 million individuals worldwide, resulting in a death toll of 973,949 (Zhu et al. The novel coronavirus outbreak in Wuhan, China, *Global Health Research and Policy* (2020) 5:6 <https://doi.org/10.1186/s41256-020-00135-6>). This study aims to provide a comprehensive description of the consequences of the post-COVID-19 situation in Bangladesh, with a particular focus on socio-economic well-being and local livelihoods. The initial instance of a COVID-19 patient was identified in Bangladesh on March 8, 2020.

As of February 2, 2021, the World Health Organization has reported a total of 535,582 confirmed cases of COVID-19, resulting in 8,137 deaths (Zhu et al. The novel coronavirus outbreak in Wuhan). Dealing with the pandemic from a medical standpoint is extremely challenging for Bangladesh. However, it is even more arduous to handle the economic, social, cultural, and psychological difficulties that affect all segments of the population in all aspects of Bangladesh, as well as the rest of the world (Bodrud-Doza M, 2020). The COVID-19 situation is causing significant pressure and stress globally and is recognized as a public health disaster. However, it is also having a profound impact on the local livelihoods of the rural people in Bangladesh, leading to extensive economic disruptions. The commencement of lockdowns and widespread mobility restrictions in Bangladesh from March 23rd to April 30th marked the onset of significant hurdles in combating the pandemic across the nation. The Asian

Development Bank has forecasted that Bangladesh may experience a decline of 1.1 percent in GDP growth and a loss of 894,930 formal jobs as a result of the pandemic (Hossain MS, Impacts of COVID-19 on the garment sector of Bangladesh. , 2022).

This study seeks to determine the impacts of the post-COVID-19 period on the local economy and means of subsistence in Bangladesh. Here, the term "Bangladeshi" refers to individuals who rely on both formal and informal sectors to make their daily existence, especially the lower-income rural people. The individuals in question typically consist of daily wage laborers, jobless individuals, small business owners, or individuals engaged in informal employment. They may also include farmers involved in agro-based activities. Generally, their daily income does not reach a higher or bigger level. Since the onset of COVID-19 in Bangladesh about a few years ago, workers in connected industries have been facing significant challenges. Based on their experiences and observations of the current situation, this study aims to assess the worst impact of post-COVID-19 on local livelihoods. Nevertheless, the impact of COVID-19 on the rural population in Bangladesh and their ability to adapt to the economic, social, and other challenges caused by the pandemic remains undetermined.

LITERATURE REVIEW

Social change, as defined in sociology, refers to the modification of mechanisms inside the social structure. This involves changes in cultural symbols, standards of behavior, social institutions, or value systems. Social change can arise from various factors, such as the dissemination of ideas and practices from other civilizations, alterations in the ecology resulting in the depletion of natural resources or the spread of diseases, and the impact of the COVID-19 pandemic on our society (Fligstein N, 2007)

Karl Polanyi's main argument, however, is that society and economy are inherently interconnected and cannot be viewed as distinct entities. During the Great Depression and the two World Wars, Polanyi observed the downfall of a society where the market had progressively detached itself from social oversight. Following the Great Depression, a new field of economic sociology emerged, specifically focused on the decline and restructuring of liberal capitalism. Karl Polanyi created the concept of an economic system as the focal point of investigation for scholars in the field of economic sociology. An economic system refers to how economic activity is influenced by a specific institutional framework of integration. These modes of integration were linked. Karl Polanyi, in 1944, published a work. From Polanyi's perspective, it is important to note that my study topic is closely connected to this concept. He

argued that after the two world wars, the market economy became detached from social regulation, and liberal capitalism no longer existed. Similarly, in the current pandemic, the global economy operates independently and does not adhere to social regulations, instead relying on the livelihoods of individuals (F., 2003).

This study discovered a significant resemblance between the topic of this study and Pierre Bourdieu's idea of "cultural capital." Bourdieu underlined that cultural capital is part of a system where it is exchanged with economic and social capital. Economic capital refers specifically to financial resources and assets. Social capital encompasses the network of social connections that an individual possesses with peers, friends, family, colleagues, neighbors, and others (Pierre Bourdieu, 1944). However, it is possible to convert economic capital and social capital into one another. During the study, respondents expressed that they received substantial financial and psychological support from their neighbors, rather than the government, during the pandemic crisis, particularly during the lockdown phase. That's repeatedly recalling Bourdieu's concept of cultural capital (M., 2003).

The survey revealed that the COVID-19 epidemic has had a significant influence on agricultural productivity, small businesses, formal and informal jobs, and household diets in India, resulting in a decrease in daily income in most states. In addition, the lockdown in India occurred when certain fruits and vegetables were being harvested at their highest levels (FAO, 2020). Agricultural work was mostly permitted to continue, as it was exempted from the COVID-19 lockdown restrictions, except in areas designated as active containment zones. The repercussions of this pandemic extend beyond national borders, posing a global threat (Padhee AK, 2020). Despite the negative impact of COVID-19 outbreaks, Tajikistan's national GDP growth rate experienced a real increase of 3.5% during January-June 2020, as reported by the Ministry of Economic Development and Trade (Z, 2021). However, this growth rate is significantly lower than the 7.5% growth rate observed in the first six months of the previous year. During the period of January to June 2020, the nominal GDP reached a total of 32,444.6 million somonis, which is equivalent to \$3,240.7 million. The year-on-year drop is primarily linked to the COVID-19 outbreak (Abrahám J, 2022).

MATERIALS AND METHODS

The study area is located in the southwestern region of Bangladesh, adjacent to the West-Bengal region of India. The data collection was conducted in the Jhaudanga union (ward number 7) within the Satkhira district. The study region has a total population of 39,341, which

is organized into 9 major wards. For this study, the researcher picked one specific ward out of the 9 wards available (ward number 7). The total population in this area is 4,769 according to Bangladesh.govt.bd. Out of this population, 60% are employed. Therefore, the target population for this survey is 2,861 individuals. A sample size of 300 was determined to be satisfactory for this population survey, with a 95% confidence level and a 5% margin of error, using a sample size estimation formula by Krejcie & Morgan¹. However, due to certain limitations, this study was only able to cover 300 respondents. Agriculture and small to medium-sized businesses, and day labor are the primary sources of income for the majority of people in this area. These sectors contribute 18.5% to the economy of Bangladesh (BBS, 2011)². However, they are highly susceptible to frequent natural disasters such as Amphan, Bulbul, Sidr, Bijli Alia, which occur annually.

Despite the fact that the region made a significant contribution of around 20% to its national economy (Bangladesh. govt. bd) during the COVID-19 epidemic, both production-related sectors experienced a substantial decline. Not only did that specific section of our country see a decline, but every other portion of Bangladesh was also significantly impacted by this pandemic, particularly during the period of lockdown. Consequently, the overall GDP rate of Bangladesh likewise declines. The study was done using a cross-sectional research design. This study employed both quantitative and qualitative methods to investigate the correlation between two variables: the independent variable (post-COVID-19 effects) and the dependent variable (impact on local livelihoods). The use of quantitative methods alone would not provide a comprehensive understanding of the truth or reality. Therefore, a combination of data and numbers, along with qualitative methods, was necessary to uncover the true scenario of the impact of post-COVID-19 on local livelihoods. Therefore, this study requires a qualitative approach that can offer a comprehensive and detailed account of this particular phenomenon.

This study primarily utilizes primary data. Both qualitative and quantitative methods were employed to collect primary data. Quantitative field surveys were conducted, while qualitative in-depth interviews, and FGDs were utilized. The sample population for this research was chosen based on primary sources of data from the indigenous residents of Madhobkathi village in the Satkhira area. The study encompasses the population of three sectors: employment,

¹ Krejcie & Morgan in their 1970 article "Determining Sample Size for Research Activities" (Educational and Psychological Measurement, #30, pp. (607-610).

² Bangladesh Bureau of Statistics (2011). "Population & Housing Census" (PDF). Bangladesh Government. Archived from the original (PDF) on 3 September 2017. Retrieved 17 April 2015. p. xxiii: Population by Religion (%) Muslim 90.39 Hindu 8.54 Buddhist 0.60 Christian 0.37 Others 0.14

agriculture, and business. The majority of individuals in these sectors belong to the senior age group, specifically between the ages of 27 and 55.

RESULTS AND DISCUSSION

Sociodemographic and Economics Characteristics of the Respondents

Throughout this study, 300 respondents were interviewed to meet the research objectives and address the research questions. The survey participants consisted primarily of men, comprising approximately 81% of the total sample. The age range of these male respondents was between 27 and 50 years. In contrast, female participants accounted for only 8.6% of the sample and fell between the age ranges of 30 to 49 years. The majority, accounting for 66.8%, lacked any formal education, while 21.4% had just completed primary-level schooling. This is a common characteristic of the education level among impoverished individuals in Bangladesh. Furthermore, the occupation status of respondents clearly reflects the characteristics of lower-income individuals in Bangladesh. There were just 25 female respondents in the job and business sectors, while there were 275 male respondents from all three sectors combined.

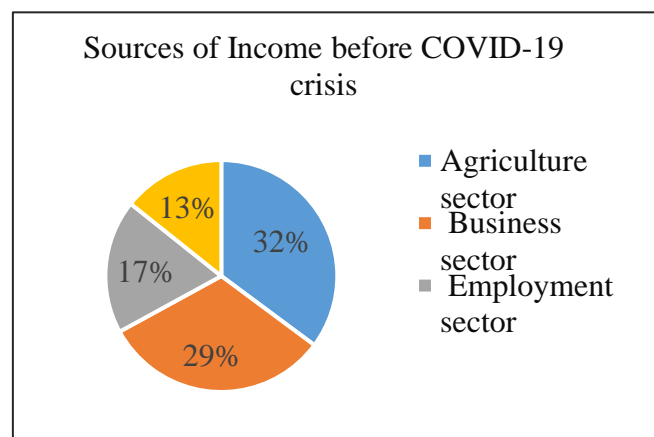


Figure 1: Sources of Income before COVID-19 Crisis

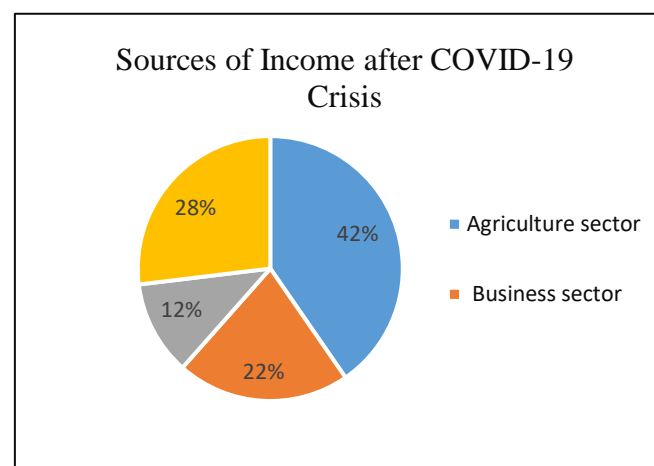


Figure 2: Sources of Income after COVID-19 Crisis

Based on these descriptive statistics, we have obtained significant socio-demographic and economic information from the respondents regarding their sources of income prior to and following the COVID-19 pandemic. Here is a study that presents a comparison of the sources of income before and after the COVID-19 epidemic, expressed as percentages. This analysis demonstrates that prior to the onset of the COVID-19 pandemic, 32% of income was derived from the agriculture sector, 29% from the business sector, 17% from the employment sector, and 13% from the labor sector. Following the COVID-19 pandemic, the agriculture sector accounted for 42% of income, the business sector accounted for 22% of income, the employment sector accounted for 12% of income, and the day labor sector experienced a 28% increase. This comparison clearly indicates that the pandemic had a significant negative impact on income sources in both sectors (see the figure 1 and 2).

Post-COVID-19 Impact on Local Livelihood

Table 1: Livelihood Impact Issues of the Respondents (N =300)

Variables	Categories	Percentage	Total
Perception about Covid-19	It's harmful	72.6 (n=218)	300
	Nothing	16.4 (n=49)	
	Doesn't exist	11 (n=33)	
Sources of income changed after Covid-19	Yes	95.4 (n=286)	300
	No	4.6 (n=14)	
Covid-19 impacted your source of income	Yes	89.3 (n=268)	300
	No	3.4 (n=11)	
	Little bit	7 (n=21)	
Impact of Covid -19	Lost the job	14.7 (n=44)	300
	Salary reduction	7.7 (n=23)	
	No market to sell	18.7 (n=56)	

Daily Consumption Same after Covid-19 Pandemic	Yes	12.3 (n=37)	300
	No	85.3 (n=256)	
	Don't measure	2.3 (n=7)	
Challenges Facing for Food	Don't have money	32 (n=96)	300
	Prices increased	68 (n=204)	
Received Assistance from the Govt. or Humanitarian or Social Institutions	Yes	31 (n=93)	300
	No	69 (n=207)	
Agricultural Activities going on as Normal	Yes	7 (n=7)	100
	No	93 (n=93)	
Facing Problems	Yes	97 (n=97)	100
	Partially	3 (n=3)	
Get Same Market Prices and Demand for Crops after Covid-19	Yes	13 (n=13)	100
	No	87 (n=87)	
Facing Changes in the Labor Sector (RMG, manufacturing industries) after COVID-19	Yes	77 (n=77)	100
	No	14 (n=14)	
	Partially	9 (n=9)	
Get any help from anyone	Yes	23.3 (n=70)	300
	No	76.7 (n=230)	
Changes of sales in business after Covid-19	Yes	87 (n=87)	100
	No	23 (n=23)	
Size and volume of business adversely changed after Covid-19	Yes	83 (n= 83)	100
	No	27 (n=27)	
Changes in prices in both selling and buying	Yes	63 (n= 63)	

	Little bit	12 (n= 12)	100
	No	25 (n=25)	

Crucial Impact of Post-COVID-19 on Local Livelihoods

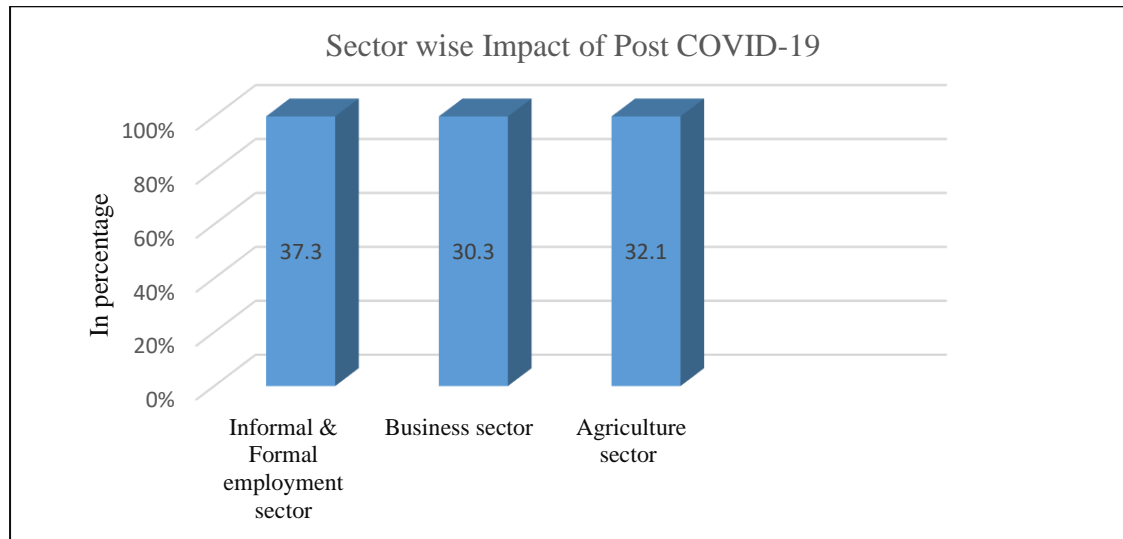


Figure 3: Sector-wise Impacts of Post COVID-19

According to the respondents' statements, all the three sectors or sources have been impacted badly due to COVID-19, to know how post-COVID-19 affected their lives, and their results are reported in below figure 3 that the COVID-19 crisis impacted on the three sectors badly among 300 respondents 112 respondents told informal & formal employment sector which 37.3 in percentage, 92 told small business sector which is 30.3% and 96 told agriculture sector which is 32%. The respondents indicated that their routine activities have suffered due to the coronavirus pandemic in the region. These results are shown in figure 3.

Adaptation Mechanism Post COVID-19 Impact

The respondents reported implementing various strategies to cope with their daily expenses and economic challenges following the COVID-19 pandemic. The findings indicate that 88.3% of the respondents manage their expenditures by reducing the nutritional content per meal, cutting back on meat, fish, and fresh vegetables, among other measures. Additionally, 90.1% of the respondents mentioned selling goods, productive assets, and breeding animals as means of generating income. 71.3% of respondents reported selling both their land and gold as a means of addressing their difficulties. This investigation demonstrates that individuals

prioritize their future financial security since a significant proportion of respondents reported having savings. However, during times of crisis, many individuals experienced losses and were compelled to sell their precious assets in order to sustain their lives. Showing the data in percentage in the below figure 4:

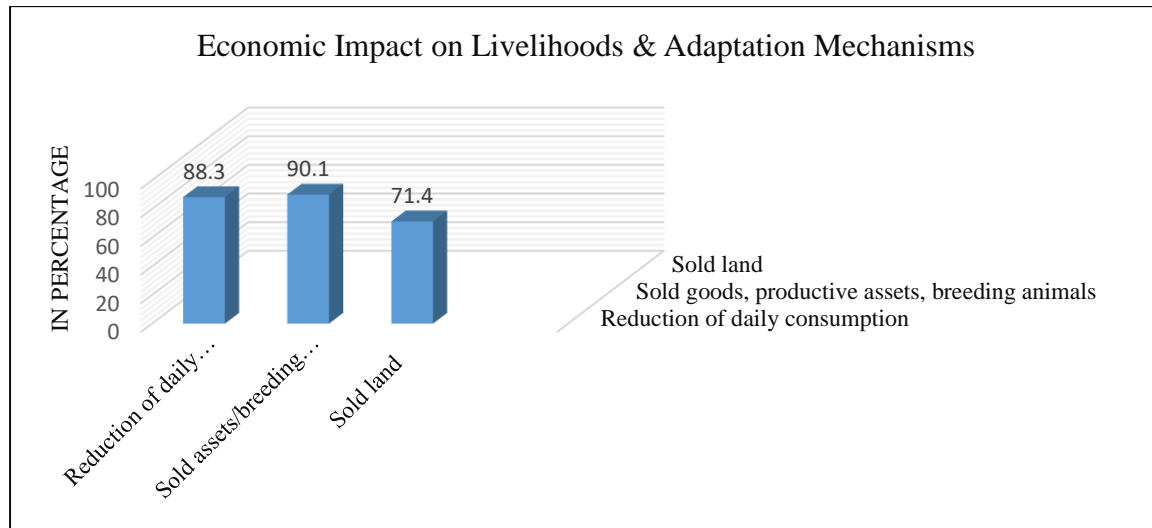


Figure 4: Economic Impact on Livelihoods & Adaptation Mechanisms

The participants were asked about the impact of the COVID-19 pandemic on their financial situation. The researchers employed the Likert scale, which is an interval measurement, to assess their responses. The findings are presented in Figure 5. The survey revealed that 29% of the participants reported that their economic life has been significantly impacted, ranging from 86-96%. Additionally, 49% stated that they have been greatly affected, with a range of 50-75%. Furthermore, 18.6% mentioned being affected to a lesser extent, with a range of 25-50%. Lastly, 4% had no impact on their economic life. The majority of them stated that it has been impacted due to the escalation in the cost of necessary commodities and services. Showing the data in percentage in the below figure 5:

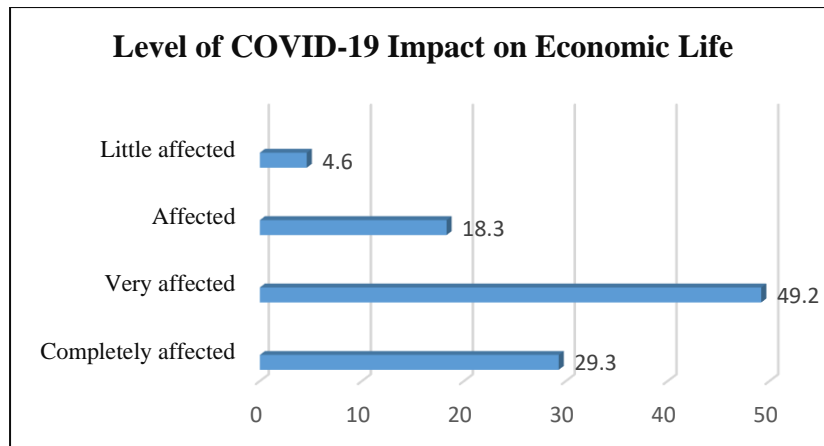


Figure 5: Level of COVID-19 Impact on Economic Life

Despite the significant impact of the post-COVID-19 epidemic in Bangladesh, the government is making efforts to mitigate the dangers associated with this pandemic through various aid measures and collaborations with humanitarian and social institutions. The findings indicated that a significant proportion of the participants, specifically 38%, expressed satisfaction with the existing level of support, while the remaining 62% expressed dissatisfaction. Furthermore, the respondents recommended that the government should provide further financial assistance to revive their businesses and agricultural production, as well as address the issues they now face. Based on the aforementioned discussion and data collected from the respondents, this study determined that the COVID-19 outbreak had a significant negative impact on the livelihood of 90.1% of the respondents. According to 88% of the participants, the degree of influence on their livelihood was categorized as high to extreme. The COVID-19 pandemic has resulted in a higher degree of marginalization for lower-income individuals, leading to their increased inclusion in the hardcore poor category.

During the interview, asked a few informal employees about the impact of post-COVID-19 on their livelihoods. A 29-year-old housemaid stated that:

I reside in a residence located alongside a street. My husband, who works as a van driver, and I are currently unemployed. We were completely unprepared for this situation. We have obtained a loan from external sources. We are unable to contemplate our future and are greatly concerned about this. What strategies can we employ to endure if the current circumstances persist? Our neighbors are also experiencing the same predicament; everyone is anxious about their means

of subsistence. The coronavirus pandemic has resulted in a decline in our economic status and has significantly impacted our prospects for the future.”³

Actually, during the lockdown period, a marginal group of people were worried about how they would manage their family expenses, and day laborers are mostly affected. A day laborer (30 years old) said that:

“I could earn 200-300 Taka (1 USD = 119 Taka) daily before the coronavirus outbreak, but now I have no income due to the lockdown situation, already sold some of our domestic animals and took a loan from a local NGO for survival. We cannot take much food in our family meals; we have been passed a critical situation then and till now we are suffering.”⁴

The Covid-19 pandemic has made the worldwide economy vulnerable. According to a recent estimate by the International Labor Organization (ILO, 2020), there is concern that the current instability in the global economy could lead to a rise in worldwide unemployment of about 25 million. According to the International Labor Organization (ILO), around 25 million individuals worldwide may face unemployment, resulting in a total loss of workers' income amounting to USD 3.4 trillion (ILO, 2020). Currently, the International Labor Organization (ILO) estimates that there are 190 million people worldwide who are unemployed. The latest estimates indicate that the vulnerable employment rate in a South Asian country is at 76.6 percent. Non-agricultural employment in the informal economy accounts for 66 percent of overall employment, while in South Asia as a whole, it represents 52 percent (IL, 2020).

³ Hasna Khatun (pseudo name) living in Jhawardanga Union Satkhira Sadar Upazila under Satkhira district, one of our IDI participants working in the informal sector since 2010. This IDI taken during the field study on May 15, 2020.

⁴ Ibrahim (pseudo name) living in jhawardanga Union Satkhira Sadar Upazila under Satkhira district, one of our IDI participants working in the informal sector as a day laborer since 2008. This IDI taken during the field study on May 15, 2020.

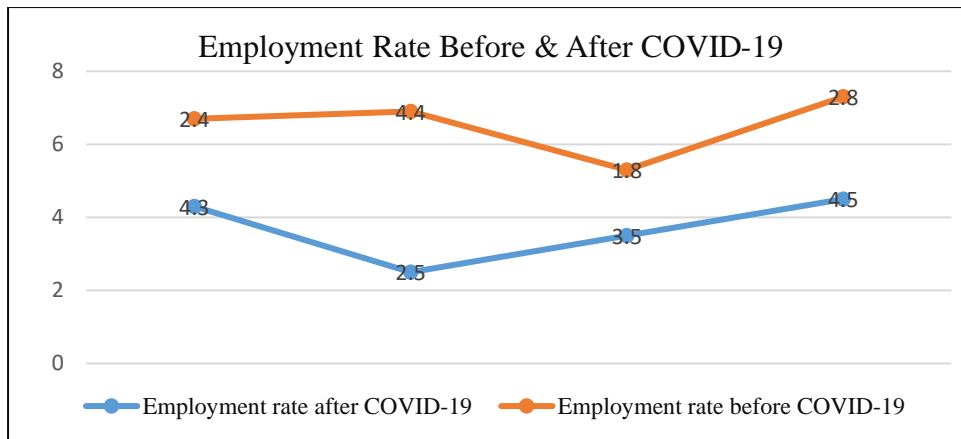


Figure 6: Unemployment Trends, %, 2010-2020

Source: ILO, Key Indicators of the Labor Market (KILM)

The labor market in Bangladesh has experienced significant shifts in employment distribution across different industries in the 21st century as a result of the influence of COVID-19. The International Labor Organization (ILO) has provided a precise definition of unemployment, known as the 'strict' unemployment rate (see the figure 6). This rate applies to individuals who work no more than one hour each week. According to the International Labor Organization (ILO) in 2020, there were an estimated 3.1 million unemployed individuals in Bangladesh (Lee S, 2020).

Table 2: Key Facts on General Economic Performance in Bangladesh, 2018-2022

GDP US\$	274 billion
GDP per capita (current US\$) US\$	1,698
GDP real growth (2008-19)	6.4%
Inflation in consumer prices (2009-2020)	6.9%
Tax revenue (% of GDP) (2020)	6.3 %

Source: World Bank, World Development Indicators

Displays the substantial increase in GDP per capita throughout the 2010s, with the exception of the anticipated economic decline in 2020 (see the Table 2). Bangladesh's GDP growth rate initially fell short of 8% in 2020, however, the onset of the global Coronavirus pandemic in early 2020 led to a downward revision of the estimate to 2.0%. The nation experienced economic repercussions. Countless employment opportunities are at risk, and an imminent humanitarian catastrophe is approaching. In 2020, the World Bank assessed that the economic impact of the Coronavirus epidemic on the country would amount to approximately 2 to 3% of

its Gross Domestic Product (GDP). The stimulus package provided by the Bangladesh government amounts to US\$ 8 billion, which is approximately 2.5% of the country's GDP according to the World Bank in 2020 (Alam MF, 2021).

Table 3: *Socio-economic Variable & Level of Impact on Local Livelihoods (observed value)*

Categories	Impact on Income	Impact on Business	Impact on Agriculture	Remittance Received	Total	Percentage
Yes	90	35	60	35	220	0.733
No	20	10	15	5	50	0.167
Partial	10	5	5	10	30	0.1
Total	120	50	80	50	300	
Percentage	0.4	0.167	0.267	0.167		

Table 4: *Socio-economic Variable & Level of Impact on Local Livelihoods (estimated value)*

Categories	Impact on Income	Impact on Business	Impact on Agriculture	Remittance Received
Yes	87.96	36.65	58.64	36.65
No	20.04	8.35	13.36	8.35
Partial	12	5	8	5

Chi square calculated value is = 13.20054 (calculated)

Critical value or chi-square tabular value is = 12.59159 (at 5% significance level)

Here calculated value > critical value

as 13.20054 > 12.59159

Result Interpretation

The paper determines the chi-square statistic and estimate the p-value by consulting the chi-square table (see the table 2 and 3). The nearest number for degrees of freedom (df) is 6, resulting in a tabular chi-square value of 12.59159. The calculated chi-square value is 13.20054. The chi-square table does not provide precise values for every possible scenario.

Obtained the precise value by utilizing the degrees of freedom and referencing the p table. The precise p-value is 12.59159. It is evident that the Null hypothesis (There is no severe impact of post-COVID-19 on local livelihoods) is rejected and the Alternative hypothesis (There is a severe impact of post-COVID-19 on local livelihoods) is accepted. Therefore, the Null hypothesis is deemed invalid whereas the Alternative hypothesis is deemed valid.

The post-COVID-19 situation has had a significant and negative effect on local livelihoods in both sectors. This observation supports the Null hypothesis, which is accepted. However, the post-COVID-19 situation does not have any effect on the local livelihoods in both sectors. This is the alternative hypothesis, which has been rejected.

Given that Bangladesh is a developing nation with a significant portion of its population living below the poverty line, the COVID-19 pandemic and subsequent lockdown measures have greatly exacerbated the vulnerability of the impoverished. A study revealed that 71% of participants believed that COVID-19 is not detrimental, and these individuals engage in daily outdoor activities for work. Additionally, 16% of respondents expressed the view that COVID-19 is hazardous. It is worth noting that these individuals had no alternative but to go outside for their means of living. This study examined the effects of the COVID-19 pandemic on the socio-economic well-being of both the three sectors and lower-income individuals in Satkhira, Bangladesh.

A significant proportion of the participants indicated that the COVID-19 lockout made it challenging for them to secure employment in order to cover their daily household costs. The COVID-19 pandemic has wide-ranging repercussions, encompassing not just health but also significant impacts on social and economic domains. The study conducted by Noon, S. J. and Paul, S. in 2020 revealed that COVID-19 will have a significant negative impact on the livelihoods of over 50% of the global workforce, including those residing in urban and rural areas (Paul A, 2021). It has been reported that a significant number of individuals in the lower and middle-income brackets in Bangladesh may experience job losses and a decrease in income as a result of the COVID-19 epidemic. Previous outbreaks have consistently demonstrated that individuals who are impoverished and marginalized tend to bear the brunt of the prevailing epidemic. Based on the preceding discussion, data presentations, descriptive statistics, and hypothesis testing, it is evident that the post-COVID-19 period had detrimental impacts on the daily livelihood of the marginal population of rural Bangladesh.

Key Findings

In general, it is evident that the COVID-19 pandemic has had a significant impact on the livelihoods of rural people which this study measures through all three of these sectors. According to reports, the employment rate among the responders during the first 6 months of the pandemic and its aftermath was approximately 40% lower than anticipated. Nevertheless, most of the employment held by the respondents are in low-paying and low-productivity sectors, such as agriculture or self-consumption production. This situation will have lasting consequences for the long-term viability of income and economic development. Men in Bangladesh have a greater presence in domestic employment, with higher chances of entering the job market and being employable, as compared to women. This is a well-known fact. Women's mobility and time management are negatively impacted by social issues such as unpaid and disproportionate housework, childcare responsibilities, and marital commitments. This disadvantageous situation affects their employment opportunities and overall employability. Additionally, the number of female respondents has been declining. These are clearly evident in rural regions (Park CY, 2020). This study has shown that during and after the pandemic, approximately 34% of respondents attempted to secure paid employment in response to the COVID-19 outbreak.

This suggests that the outbreak may have played a role in the subsequent increase in unemployment rates following COVID-19. Among individuals who did not actively pursue employment, a significant portion are either unavailable for work (such as owing to familial obligations) or are waiting for the risk of the coronavirus pandemic to decrease. During the study of domestic workers, it was discovered that there is a noticeable difference in gender and age among those who are looking for employment. Women face a higher likelihood of experiencing long-term unemployment, as indicated by the obstacles they encounter while trying to enter the workforce and the factors that prevent them from actively seeking employment. Since the COVID-19 epidemic, there has been a notable increase in the number of young males actively seeking employment compared to other demographic groups. The labor market is distinguished by elevated proportions of employment in the informal sector or migration, primarily in low-skill and temporary circumstances. Remittances remain a crucial factor in stimulating domestic spending and supporting people's livelihoods. Approximately 4% of the individuals surveyed were classified as migrant laborers. The COVID-19 outbreak has had a substantial impact on the remittances received by households, their livelihoods, incomes, and consumption.

Within the business sector, the local market is distinguished by the significant and rapid impact of the COVID-19 outbreak on smaller enterprises. Specifically, 43.1% of individuals experienced adverse consequences, primarily as a result of the shutdown of global boundaries and domestic marketplaces. The predominant negative consequences in this industry involved companies' incapacity to settle unpaid debts, fulfill tax obligations, manufacture goods or deliver services at the same level as after the COVID-19 pandemic, expand business operations, and compensate employees. For example, over 26% of respondents indicated challenges in paying off their existing loans, while 16.8% faced issues in meeting their regular tax obligations. These findings suggest that a significant number of business owners in our local markets have limited access to cash. Furthermore, 14.3% of those affected reported a disturbance in their engagement with customers. A further 32.6% of individuals reported limited access to local marketplaces, such as bazaars and grocery stores. Typically, rural enterprises face disadvantages in comparison to urban areas when it comes to accessing professional business consulting services and expanding their markets. This is particularly relevant in the context of disrupted supply chains and value chains.

Psychological stress and anxiety have been identified as issues that require attention. Approximately 52% of participants reported experiencing psychological stress and anxiety as a result of the increased likelihood of catching the coronavirus, worry for their family members, loss of income and employment, greater duty for child care during school closures, and other factors. Conversely, this study discovered that larger organizations possess a higher capacity to endure economic disruptions compared to smaller ones, thanks to their stronger financial stability and a wider range of strategies for dealing with such challenges. Additionally, a portion of the samples in this study consisted of 12 female entrepreneurs. The coping strategies of the local entrepreneurs seem to be constrained. For example, entrepreneurs commonly took actions such as shutting down their business, temporarily laying off employees, or granting employees vacation time. Only a minority of entrepreneurs implemented flexible and adaptive strategies, such as enabling employees to work remotely and for reduced hours. The post-COVID-19 pandemic has hindered entrepreneurial activities. A significant proportion of respondents expressed their likelihood to participate in entrepreneurial endeavors, with a reported percentage of 8.8% intending to start their own business. Nevertheless, this scenario is purely speculative and relies solely on the viewpoints of the participants. The Government of the Republic of Bangladesh has implemented measures to facilitate the transfer of all enterprises that provide business credit programs with a 4% interest rate and other benefits.

This study also examines the impact of the post-COVID-19 pandemic on the agriculture sector. It reveals that the outbreaks of the pandemic have significantly damaged the agricultural sector. Additionally, it analyzes the policy responses towards farming households and provides a valuable overview of the effects on a sector that supports livelihoods and has long-lasting consequences. The findings indicated that the COVID-19 pandemic had a direct impact on the health of farming households. Additionally, farmers perceived that the subsequent lockdown measures had adverse effects on production, sales, prices, and income. These effects were primarily attributed to a shortage of labor, storage facilities, inputs, decreased demand, and limited transportation. The primary discoveries indicate that the Bangladesh government has taken measures to enhance the livelihoods of farmers by increasing accessibility to loans, offering tax relief, and delivering direct payments to farmers. COVID-19 has varying effects on smaller and larger farms, leading to the adoption of distinct coping methods and necessitating different forms of government support to sustain their operations. This research revealed that 43% of participants expressed difficulty in effectively managing the most severe impacts in the immediate future, opting to accept reduced prices in order to sustain sales. Furthermore, the support received from the government was insufficient to alleviate their fundamental need, and they also did not get government subsidies or agricultural loans.

CONCLUSIONS AND POLICY SUGGESTIONS

Despite being introduced in the latter part of the year; the COVID-19 vaccine was developed. The COVID-19 epidemic has caused significant socio-economic hardships worldwide, despite initial optimism. While the impact of the epidemic has been felt by various socioeconomic groups, it has disproportionately affected individuals with lower incomes. In underdeveloped nations such as ours, where a significant portion of the population relies on their daily earnings, the aftermath of COVID-19 has posed a serious threat to their basic survival. The severe consequences on life, particularly in a densely populated nation like Bangladesh, have greatly affected the disadvantaged population. This study accurately depicts the actual circumstances faced by the marginal people and how they endured and navigated through the challenging situation during the pandemic. These individuals require immediate assistance in the form of direct monetary transfers to impoverished households, provision of food aid, and ensuring stable prices for essential goods.

Both the government and non-governmental organizations (NGOs) must promptly take steps to reduce these disadvantages in Bangladesh. Policymakers should formulate effective

strategies to revitalize and recalibrate the mountain economy in the aftermath of this pandemic. Therefore, it is necessary to implement a comprehensive strategy for the socio-economic growth of all three areas. This study demonstrated that vulnerable groups of people in all three sectors will face significant challenges in accessing sufficient food for survival and adequate nutrition as a result of the COVID-19 pandemic. In order to increase the available funds, the Bangladeshi government should provide substantial financial support to small-scale farmers, those involved in agriculture, and workers in informal employment sectors. This support can be in the form of loans, as well as inputs such as equipment and fertilizers. This can aid in developing and maintaining agricultural activities, hence enhancing the food security of farmers.

Providing small business owners with inexpensive loans can enable them to effectively and adaptively address the challenges arising from the post-COVID-19 period. The government should continue to provide support to smallholders and farmers instead of shifting it towards large-scale capital-intensive activities. This study showed that the socio-economic challenges caused by the pandemic cause hardship for the rural people of Bangladesh. This research suggests that incorporating with policies and development strategies that prioritize the support of smallholders, farmers, and job sectors can help Bangladesh safeguard its vulnerable population from the detrimental impacts of the post-COVID-19 pandemic.

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