SAVING LIVES CHANGING LIVES

Cox's Bazar Urban Vulnerability Assessment

Cox's Bazar, Bangladesh

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1 Introduction

Cox's Bazar, a district within Chattogram division, predominantly relies on tourism and fishery related businesses. The district remains one of the poorest in Bangladesh and is highly susceptible to recurrent climatic shocks: approximately 33 percent of its population live below the poverty line (BBS 2017). Cox's Bazar municipality, the focus of this study, is one of the upazilas within the district, and the most economically active hubs. It has 12 wards, with a total population of 447,210 (Census 2011, Bangladesh Bureau of Statistics) of which 12.24% (around 54,739) lives below poverty line.

Cox's Bazar witnessed its first official case of COVID-19 on 24th March and the first casualty on April 24, 2020. Cox's Bazar was among the pioneering districts who opted for official lockdown from 8th April 2020 as a measure to contain the spread of the disease and restrict communal transmission. Following the lockdown, majority of the households within the municipality experienced substantial disruption on their regular income and livelihood opportunities. Limited to no access to income and livelihoods, insufficient economic capacity to access food and healthcare, poor diets, increasing adoption of negative copings strategies, and discontinuation of formal education remain major challenges.

Since the beginning of the pandemic, a host of evidence has been generated depicting high vulnerability among urban populations relative to rural areas. The fragile urban set up fails in most of cases for the poorer workforce due to its inability to provide these populations with alternatives for livelihood sustenance as opposed to rural areas.

In June 2020, the World Food Programme (WFP) conducted a data collection exercise for the first round of Cox's Bazar Urban Vulnerability Assessment to understand the impacts of the current crisis on the urban populations' livelihoods, food security and overall welfare socio-economic vulnerabilities of the municipal community under the impact of the worldwide pandemic. The exercise was led by WFP's Vulnerability Analysis and Mapping (VAM) team, and remote data collection was supported by WFP's Monitoring and Evaluations (M&E) team. The household contacts were provided by the office of the Mayor of Cox's Bazar Municipality. This report presents the main findings of the assessment.

Broader objectives of the assessment were-

- To assess the impacts of the current crisis on livelihoods and access to food and other essential needs of Cox's Bazar Municipality households.
- Provide evidence to address priority needs and guide targeting of existing and future interventions in Cox's Bazar Municipality.

2 Methodolody

2.1 Research design

This activity was designed as a rapid assessment of the welfare outcomes of the urban population in Cox's Bazar Municipality, particularly in light of the COVID-19 pandemic. The household survey collected information through remote phone interviews on basic household demographics, livelihoods, food consumption and expenditure patterns, coping mechanisms, assistance received and access to health care. The questionnaire was designed to focus on the impact of the COVID-19 crisis and subsequent lockdowns on the aforementioned dynamics in comparison to usual circumstances.

2.2 Sampling

A representative sample of 500 households in Cox's Bazar Municipality had been targeted. In order to ensure the sample is well-distributed across all 12 wards within the municipality, the target sample was assigned based on the probability proportional to size using the Census (2011) population of each ward. However, the sample is not stratified at the ward level.

448 out of the initially targeted 500 household interviews were completed (see **Annex 5.1**). The respondents were selected based on two sampling procedures:

- **Convenience sampling:** Due to the current crisis, it was not possible to conduct a full listing of selected primary sampling units (PSU's) to select a random sample of households. The interviews had to be conducted remotely via phone-calls and there was no sampling frame available for the municipality with contact details for the populations. As a starting point, a random list of phone numbers of households from all wards was obtained from the Mayor's office,
- **Snowball sampling:** The list of phone numbers from the Mayor's office did not provide an appropriately distributed sample across all wards. Consequently, a snowballing approach was used to supplement the process where respondents from the original list were requested to provide numbers of family, friends or acquaintances living within Cox's Bazar Municipality, who were then called for the survey.

47 percent of the sample was achieved using the list of numbers from the Mayor's office and 53 percent using the snowballing approach. The sample characteristics were then compared with the sample in urban Cox's Bazar stratum of the Bangladesh Household Income and Expenditure Survey (Bangladesh Bureau of Statistics, 2016) to verify population representativeness.

2.3 Data collection

Data was collected through remote phone survey of sample households lasting 20-25 minutes on average. Answers were recorded on an electronic form, with both field monitoring and high-quality data checks in place to ensure quality assurance. For the first phase of the survey, data collectors were provided with numbers obtained from the Mayor's office. Respondents from this list were then leveraged to build the snowball sample for additional respondents in respective wards in the second phase of the survey.

2.4 Scope and limitations

Due to the ongoing crisis and subsequent lockdowns, teams were not able to conduct field work. As a result, a full listing of the target sampling area could not be conducted. The team had to rely on a sampling frame of phone numbers, which was only available through the Mayor's office. This list of contacts, in combination with a snowballing approach, was used in an attempt to achieve a well-distributed and representative sample, however methodological limitations of these approaches remain.

As an extension of the same mobility constraints, data collection via phone surveys limited the length of the survey and the details to which the team was able to capture indicators on household welfare dynamics.

3 Key Findings

3.1 Demographics

Most of the municipal households interviewed were male headed (**Table 1**). Male to female ratio in the municipal community was found to be 100:116. Nine out of ten households were characterized by high dependency ratio (more than 2 non-earning members against each earning member).

Majority of households were composed of four to seven members. A significantly higher proportion of small families (one to three members) was found among female heads (21 percent vs. 8 percent) (**Figure 1**). On the other hand, male headed households had a significantly higher proportion of large families (15 percent vs. 4 percent).

The presence of vulnerable members within the household was comparable for both male and female heads, with relative differences in proportion of infants and adolescent (**Figure 2**).

Figure 1: Household size by gender of household

Table 1: Population demographics for Cox's Bazar Sadar

Demograph	Cox's Bazar Municipality					
Gender of	Female	16%				
household head	Male	84%				
Household size		5.6				
Household	1-3 members	10%				
size category	4-7 members	77%				
	8+ members	13%				
Presence of disabled HH member 2%						
Household with adolescents (5-15 22% vears)						
At least 1 HH member is chronically 10% ill						
Presence of children under-5 years 11% of age						
Elderly (60+ years) 4%						
High dependency ratio 93%						



Figure 2: Household composition by gender of head



Educational attainment, beyond primary school, is skewed in favor of male-headed households (Figure 3). The proportion of female heads reduce dramatically towards higher education levels. About 69 percent of female heads have education below or equivalent to primary levels compared to 47 percent of the male counterparts.

Figure 3: Level of Education of household heads



3.2 Local economy and livelihoods

Structure of the economy 3.2.1

Cox's Bazar Municipality is the urban center of the district, and unsurprisingly is effectively an entirely nonagricultural economy (97 percent) with trade and services composing almost 70 percent of the local economy, followed by industrial and manufacturing jobs such as in construction and miscellaneous non-agricultural labor (Figure 4).

Fish traders and laborers in fishing also constitute a fair share of the major income sources. Agriculture in the form of crop production constitute less than 1 percent of this economy. Jobs prevalent within the sectors are largely low-skilled, with 43 percent of primary income earners engaged as services and sales workers in petty trade, street vending, small businesses, shop keeping and hotel work. 15 percent of these primary income earners are skilled own-account workers like masons and carpenters and an additional 13 percent are engaged in elementary occupations, mostly as non-agricultural day laborers and construction workers (Figure 5).



Figure 4: Sectoral shares- primary income sources



Figure 5: Jobs within main sectors



3.2.2 Employment types and income levels

Income sources are categorized first into wage and non-wage jobs, as per the standard classification following formats used by International Labor Organization (ILO) recommended for generating labor indicators. For further contextualization, these wage and non-wage activities have been disaggregated into 4 kinds of activities: (i) businessmen or traders; (ii) non-wage self-employed workers (such as barbers, carpenters, repairmen, drivers who own their vehicles etc.); (iii) daily or weekly wage labor (non-agricultural day laborers, fishing laborers etc.); and (iv) monthly salaried wage work¹.

Non-wage workers, i.e. businessmen, traders and other self-employed individuals constitute a marginally higher share of this population as opposed to wage workers, both monthly and daily/weekly workers. However, income levels within wage based and non-wage-based workers vary depending on the type of employment. Businessmen and traders clearly have the highest income levels under usual circumstances, followed by daily or weekly wage laborers. Other selfemployed individuals (non-business) and monthly salaried workers,



comparatively have much lower income levels on average (**Figure 6**). These trends are driven by the low skill levels prevalent across the region – small businesses, petty trade and daily labor earnings are less dependent on specific or technical skill levels of workers, as opposed to formal monthly salaried jobs or self-employed work in services. The latter categories generate income in proportion to skill levels and these income levels are further demonstrative of the pervasive lack of technical or specialized skills within the population.

3.3 Impacts of COVID-19 on livelihoods and income

3.3.1 Disruption of livelihood activities

The first COVID-19 case in Bangladesh was identified on 7 March 2020, marking the week in which the crisis had tangibly started manifesting in the country. The Government lockdowns was subsequently announced and

									Before	January, 1.8%
	June,19.4%		May, 22.5%		April, 11.6%		March, 37	.5%		
									Jan-Feb,	5.1%
0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

Figure 7: Timeline for when households last received income

¹ The survey collected information on occupations and whether these activities were done for wages/salaries or not. Wage earners have been divided into two categories: laborers of an informal nature who earn wages on a weekly or daily basis and wage workers of a more formal nature who get paid monthly salaries. Non-wage earners have been divided into a) businessmen and traders i.e. individuals who have enterprises and b) self-employed or own-account workers who do not have an enterprise but provide skilled/semi-skilled services as individual vendors.

initiated on 26 March 2020. For purposes of this survey, 1st March onwards was set as the cut-off point for attributing shifts in the local economy to COVID-19 induced factors.

Based on the findings, 58 percent of households had not received any income from their primary income sources since April i.e. for 1.5 months or more (**Figure 7**). More than half of these households (37.5 percent), had not received income since the lockdowns began at the end of March, i.e. for almost 3 months. The remaining 40 percent of the households had active income sources which generated income from May to June: 19 percent with IGAs active in early to mid-June, and 23 percent in early May to early June, 2020² (**Figure 7**).

Unsurprisingly, lockdown related problems such as movement restrictions, contraction in job opportunities and customers unavailability were



Figure 8: Difficulties faced during lockdown

cited as the main reasons for which households reported not having received income during these months (**Figure 8**).

3.3.2 Impact of lockdowns on income levels

Based on the last reported income received by households at different stages of the lockdown, a clear pattern is observed on how monthly income levels were declining. Income declines started in March as government started preparing for a lockdown. The losses seem to have carried on to April at a stable pace as the lockdown effects took root. Income losses peaked in May, a time when full lockdown was in force, as COVID-19 cases were steadily increasing. With the economy partially reopening starting in June, income losses started to reduce and would possibly reduce further as more operations resume **(Figure 9)**.

Figure 9: Income losses faced by income sources at different points of the crisis



3.3.3 Effects on different kinds of employment

Overall incomes decreased by 42 percent since the lockdown started in March, on account of last income received and typical income households were getting before lockdown. Daily wage workers were hit the hardest with last income levels decreasing by more than 70 percent, to almost 1/4th of what they would usually earn at pre-crisis level.

² The survey collected data on when households last received income from their primary IGA's by segregating recall periods into 3 stages: (i) income received in the last 7 days (falling in early to mid-June), (ii) income received in the last 30 days (falling in early May to early June, 2020) and (iii) income received more than 30 days ago (collected in the format of months from January-May or Before January). Respondents were asked about preceding recall periods only if they reported not having received income in the recent periods, so if a household reported not receiving income in the past 7 days, they would be asked about the past 30 days and so on.

This was followed by selfemployed workers who are not traders or businessmen,

experiencing about 44 percent drop in their income levels. Business and traders have seen income levels drop to two thirds of usual earnings during the lockdowns.

Nevertheless, with their

Figure 10: Difference between usual and last income received



typical incomes having been higher to begin with, the average last received incomes were still higher than usual earning levels across the other categories, indicating prevalent disparity among the population. Monthly salaried workers were the most protected in this context, with their income levels dropping by 13 percent compared to pre-crisis (**Figure 10**).

3.4 Vulnerability

3.4.1 Defining vulnerability based on income

The COVID-19 induced lockdowns have caused significant disruptions in labor markets, and by extension, on all other welfare indicators. 72 percent of the households in Cox's Bazar Municipality report having only one income source and one earning member. Considering the low average income levels of the population in this region, across all income types, it is evident that disruptions to livelihood activities would exacerbate household vulnerability³.

Almost half of the population (52 percent), at their last received income levels, would have consumption below the MEB, with about 30 percent of this, having consumption below the food MEB (food-poor). This proportion has increased by more than 4 times by last reported income levels, pre-crisis (**Figure 11**).

Figure 11: Pre-crisis and current vulnerability



Increase in the share of the highly vulnerable has been driven by a large portion of the previously non-vulnerable population who were at risk of vulnerability⁴. Close to half of those who are currently highly vulnerable were previously above the vulnerability threshold but at risk. In fact, 15 percent of this population is also composed of

³ For purposes of this study, since detailed expenditure data was not collected to support computation of economic vulnerability, a working definition of vulnerability is adopted, based on an income-approach to proxy expenditures. Vulnerability is measured as a function of usual and last received income levels, from primary income sources, against the inflation-adjusted Multipurpose Cash Working Group (MPCG) minimum expenditure basket (MEB) for Cox's Bazar, set at 7, 508 BDT per month, per family of five (or 1, 500 BDT per capita per month). The approach taken here is quite conservative, and potentially underestimate real economic vulnerabilities.

⁴ At risk of vulnerability has been defined using the same methodology used by the World Bank to define the vulnerable non-poor, which is populations falling between the vulnerability threshold and twice the vulnerability threshold i.e. 3000 BDT per capita per month for Cox's Bazar.

households who under usual circumstances would not be considered at risk at all. These indicate the severity of the economic disruption that the region has faced due to the COVID-19 lockdowns.

3.4.2 Vulnerability across income sources

Daily and weekly wage laborers along self-employed non-business with workers currently constitute the majority of the highly vulnerable population, having been the categories which faced the largest income losses due to the lockdowns. Business owners and traders, despite facing significant income losses, were relatively protected in terms of vulnerability from pre-crisis rates, with relatively smaller movements across categories into the highly vulnerable category (Figure 12).



For monthly salaried workers however, the implications for vulnerability are vastly different from their income drops. Despite facing the lowest impact on income levels amidst the lockdowns, 41 percent of the population were found to be moderate to highly vulnerable and a further 43 percent were at risk of vulnerability. This highlights pre-existing deprivations for this class of employment where the population is susceptible to falling into vulnerability with even the slightest disruptions to livelihood activities. The case is further explained when looking into the kind of employment that monthly salaried workers in Cox's Bazar Municipality are engaged in, mainly low level administrative and field workers, small scale hotel staff and workers, security personnel, security guard etc.

3.4.3 Vulnerability by gender of

household head: Close to half of the female headed households in Cox's Bazar Municipality were found to be highly vulnerable following the crisis (**Figure 13**). In contrast, a quarter of the male-headed households are in the same position. This is potentially being driven by differential effect of lockdown-induced movement restrictions on women as opposed to men due to social and cultural barriers.

Households with a high number of

Figure 13: Pre and post crisis vulnerability by gender of household head



dependents (dependency ration) were also more likely to be highly vulnerable, both in pre-crisis and under the current situation. This indicates that households with more earning members and alternative IGA's would be more protected from the harsher effects of the lockdown as opposed to a family with one earning member and one income source.

3.5 Impacts on food markets, expenditure and consumption

3.5.1 Overall drops in food expenditure

Expenditure on food dropped by 48 percent compared to pre-crisis levels, clearly depicting the impact of income losses on households spending patterns. The drop-in food expenditure is somewhat proportionate to overall drop in income levels (**Figure 14**). These findings potentially point to a latent nature of economic vulnerability which characterize the poor populations: most of their income is spent on food. Households that received last income from their primary IGAs more recently, experienced lower drops in food expenditure (**Figure 15**).

Drop in food expenditure follows the same trends as income losses from primary IGAs across types of work. Daily wage laborers faced the highest reduction in both income and food expenditure whereas monthly salaried wage workers faced the least drop compared to rest of the work groups (**Figure 16**).

Evidently, even with the least drops in income, monthly salaried wage workers incurred similar drop in food expenditure like other groups, plausibly due to two reasons: (i) mobility restrictions and closure of markets restricting purchase and (ii) very low pre-crisis income levels.





Figure 16: Reduction in food expenditure by type of employment



Figure 14: Overall drop in food expenditure and income



3.5.2 Access and affordability of essential foods basket in Cox's Bazar Sadar

Household inclination towards buying cheaper food items (**Figure 17**) was mainly driven by two factors – the price increases on key staples and receipt of more basic foods such as rice and lentils through assistance. Market trends show that prices of basic foods across Cox's Bazar district had spiked from March through April, possibly due to the abrupt disruptions from the lockdown. This led to increasing cost of a typical food basket. However, the market prices started stabilizing towards pre-crisis levels after May (**Figure 18**).







June was significantly different across vulnerable groups and all high and moderately vulnerable households spend on average less than what would be required to purchase a basic food basket in Cox's Bazar at current prices (**Figure 19**). This could be caused by a mix of factors including financial constraints but also changes in purchasing patterns owning to lockdown induced mobility restrictions and safety concerns in going to markets.

Reported weekly food expenditure in Figure 19: 7-day food expenditure by vulnerability categories (June'20)



3.5.3 Food consumption – meals taken per day:

The loss in income and consequent reduction in food expenditures is also manifested in the frequency of meal consumption at the household level. Prior to the crisis, 9 out of 10 households reported eating 3 meals/day under. At present, the proportion of households consuming 3 meals a day has reduced to 6 out of 10 households (**Figure 20**).

Reduction in number of meals consumed was relatively higher among female-head households. A comparison of expenditures on food, pre-and-post crisis, reveal that maleheaded households spent relatively more than femaleheaded households, potentially indicating higher incomes for male than female workers (male-headed households spend 685 BDT more per capita per month).



3.6 Coping mechanisms

Coping mechanisms indicates how households apply different types of food-based and livelihoods-based coping to sustain themselves against economic hardship. Consumption-based coping are adopted in absence of adequate food in the household while livelihood-based coping strategies are applied in absence or in lack of sufficient income to meet essential needs.

3.6.1 Consumption-based coping:

In June 2020, around 9 out of 10 households used consumption-based coping strategies to deal with food shortages, seven days prior to the survey. The most common consumption-based copings were reliance on less preferred/expensive foods (83 percent of households). Others were reduced number of meals, borrowing food and limiting portion size (**Figure 21**). The high adoption of less preferred/less expensive foods points to severity of the crisis on households' food security, with high likelihood of a compromise on intake of nutritious diets. This would lead to weakened immune systems increasing susceptibility to diseases. A look at the gender dimension



Figure 21: Consumption-based coping strategies

Figure 22: Consumption-based coping by gender of head

Figure 20: Average meals taken per day

reveal that female-headed households are applying consumption based coping strategies more frequently and at a higher proportion than male-headed households (**Figure 22**).

3.6.2 Livelihoods-based coping

9 out of 10 households resorted to livelihood-based coping strategies to meet both food and non-food needs. Spending savings and buying food on credit were the widely adopted strategies, reported by 63 and 44 percent of households, respectively (**Figure 23**). Adoption of livelihoods-based copings by gender of household head shows slight variations: relatively more male-headed households involved in spending savings and sell of jewelry, while more female-head households involved in buying food on credit, reducing non-food expenses and selling household goods (**Figure 24**).



Figure 23: Livelihoods-based coping strategies





Households with infants (below 5 year of age), adolescents (5-15 year of age), elderly member, disabled member and chronically ill member were positively associated with a higher use of negative coping strategies, plausibly highlighting the greater needs characterizing these households.

The major reasons for adoption of livelihoodbased coping strategies were for food and healthcare access, noted by 70 and 27 percent of respondents respectively (**Figure 25**).

Figure 25: Reasons for adopting coping strategies



3.7 Assistance

About 7 out of 10 households received assistance since 1st March 2020 (**Figure 26**). Assistance was primarily from two sources: government programs (54 percent) and Individual donors/community leaders (38 percent). Of those who reported receiving assistance, 83 percent had not benefitted from any assistance before the crisis – indicating widespread initiation of assistance programs to cushion communities. Humanitarian actors' footprints in the urban settings appear minimal. More than 80 percent of the assistance received was in the form of food.

Figure 27: Access to health facilities





3.8 Access to healthcare

About 45 percent of households interviewed reported that at least one member of their households had been sick, 30 days prior to the survey. Of those reporting a member being sick, 32 percent sought medical treatment, with nearly all of them receiving treatment except a few (**Figure 27**).

3.9 Major concerns

Support for income and food access remain priority needs of the affected populations. 7 out of 10 households reported disruption on livelihood sources as the main concern, followed by travel restrictions and shortage of food (**Figure 28**). These concerns are further underscored by about 80 percent of the population who indicated that recovery from the current disruption would take a much longer time. As lockdown measures and effects continue to permeate daily lives and livelihoods of the local population, the need for strengthening social protection programs cannot be overemphasized. More importantly, greatest need remains in addressing disruption to livelihoods.



Figure 26: Assistance coverage and sources

4 Conclusion

Disruption to livelihoods has been the major direct impact of the crisis. In this local economy, these disruptions would likely translate to higher food and nutrition insecurity outcomes. Concerns remain high for female-led households due to discriminatory nature of the labor market which disfavor them. In summary:

- Livelihoods have been adversely impacted by the lockdowns, on two major dimensions:
 - o Income sources were rendered inactive, with almost 40 percent of households interviewed last receiving income from their primary sources in March, before the lockdown.
 - o For income sources that remained active, there were steep income losses, with peak income losses reported in May, at the peak of the lockdown. Partial reopening of the economy from June resulted in somewhat marginal economic recoveries, with income losses reducing subsequently. Recovery is expected to take a much longer time, with some sectors or income categories unlikely to recover at all in the short-run, which calls for the need to have safety net measures to cushion affected segments of the population.
- Daily wage laborers were affected most harshly by the lockdown and disruption in livelihoods. Their earnings
 were driven down by two forces at the same time- lack of available work (fewer hours worked) and decreased
 wage rates. Wage workers on monthly salaries were the least affected income category, their incomes
 dropping only by 13 percent, compared to the pre-crisis levels.
- Livelihood disruptions has exacerbated household vulnerability, with the proportion of households with moderate-to-high vulnerability doubling, from 27 percent pre-crisis to about 52 percent.
- There was a substantial reduction in household food expenditure, by about 48 percent, which depicts the strain in food access. This has implications on households' ability to sustain consumption at acceptable levels-findings showed an increased proportion of households having only two meals a day, 40 percent, compared to only 10 percent of households before the crisis.
- In attempts to support consumption, most of the households were increasingly switching to unsustainable coping strategies, which could potentially jeopardize their ability to sustain livelihoods and income in the days ahead.
- Assistance coverage scaled up following the lockdown: ~ 57% of the population had received food and basic needs assistance since March.
 - o Source of assistance were primarily government programs (54%) and Individual donors/community leaders (38%).
 - Anecdotal evidence pointed towards reduction in the scale of assistance provision amidst increasing vulnerabilities, which poses a further threat to households' ability to afford essential needs.
- The role of safety net programmes remain critical for the urban poor, to support their recovery and rebuilding of livelihoods following the widespread disruption

5 ANNEX

5.1 Sampling details

	Targeted (HHs)	Achieved (HHs)
Total sample size	500	447
Ward 1	74	40
Ward 2	46	62
Ward 3	28	37
Ward 4	37	22
Ward 5	37	18
Ward 6	56	25
Ward 7	65	33
Ward 8	37	45
Ward 9	28	19
Ward 10	28	21
Ward 11	19	30
Ward 12	46	30
% of sample from original list of numbers		47%
% of snowball sample		53%
Refusal rate		5%