

# **A short assessment of the impact of covid-19 on marginalized rural women**

**in some selected Upazilas of  
Rangpur and Barisal districts**

**By Zobaida Nasreen, PhD**





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**By Zobaida Nasreen, PhD**

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House # 8/14, Block-B, Lalmatia, Dhaka-1207  
Email: [info@nuhr.org](mailto:info@nuhr.org), Website: [www.nuhr.org](http://www.nuhr.org)

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# Contents

<b>Acknowledgments</b>	<b>2</b>
<b>Executive Summary</b>	<b>3</b>
<b>Chapter-1: Background and Methodology</b>	<b>6</b>
1.1. Background of the project	6
1.2. Broad Objectives	7
1.2.1. Specific Objectives	7
1.3. Methodology	7
1.3.1. Secondary data analysis	7
1.3.2. Primary data collection	7
1.3.2.1 Survey	7
1.3.2.2 Key informant interview (KII)	8
1.3.2.3 In-depth interview	8
1.3.2.4 Observation and conversation	8
1.4. Data analysis and interpretation	8
1.5. Ethical issues in the study	9
1.6. Triangulation of information	9
1.7. Field Areas	9
<b>Chapter-2: Demographic information</b>	<b>10</b>
2.1 Age	10
2.2 Education	10
2.3 Marital Status	11
2.4 Occupation	12
<b>Chapter- 3: Impact of Education</b>	<b>13</b>
3.1 Getting access to the online classes	14
3.2 Facilities of attending online class at home	14
3.3 Getting more facilities in studying on the online platform	15
3.4 Continuing study when the pandemic is over	15
<b>Chapter- 4: Violence against Women</b>	<b>16</b>
4.1 Violence against women during this pandemic	16
4.2 Child Marriage	17
4.3 Case: A 'Lagna Brastha'	20
4.4 Dowry	21
4.5 Asking money from father	22
<b>Chapter- 5: Employment and Information about the right</b>	<b>24</b>
5.1 Information and Right	24
<b>Chapter- 6: Conclusion</b>	<b>27</b>

## List of Tables

Table 1: Educational status of Respondents	6
Table: 2 Occupation of the respondents	8
Table 3: Getting access to the online classes	10
Table 4: Status of getting more facilities in studying on the online platform	11
Table 5: violence against women	12
Table 6: Types of violence	13
Table 7: Causes of child marriage	15
Table 8: Increase of dowry during the covid-19 pandemic	18
Table 9: Taking shelter in father's house	19
Table 10: Support received from the government	23

## List of Graphs

Figure 1: Age of the respondents (%)	6
Graph 2: Marital status of the respondents	7
Graph 3: Impact of Education	9
Graph 4: Facilities of attending online class at home	10
Graph 5: Early Marriage	15
Graph 6: loaned from father and brother	20
Graph 7: The effect of covid-19 on your life	24

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*Zobaida Nasreen*

## Executive Summary

The board objective of this research is to conduct a short assessment of the impact of covid-19 on marginalized rural women in some selected Upazilas of Rangpur and Barisal districts in Bangladesh.

### Specific Objectives

1. To conduct an assessment on the impact of covid-19 on marginalized rural women in the project areas
2. To explore the ways whether we can suggest some policy measures to address the issues
3. To pursue effective recommendations to the relevant stakeholders of the Bangladesh Government to take immediate steps to improve the situation of rural women.

The study was conducted through a mixed-method approach, such as secondary data analysis and primary data through fieldwork.

In the study, 37.3% of the total respondent's education has been suffered severely due to the Covid-19 which led their academic activities stopped. 30.3% unmarried, 38% married and 41% divorced, widow and separated respondents opined that their academic activities have been stopped. 25.3% (33.3% unmarried, 19.4% married and 27.6% divorce, widow and separate) told that they have their studies continuing at home whereas 29.3% (27.3% unmarried, 31.8% married and 29.3% divorced, widow and separated) mentioned that they have got their studies stopped at home as they did not have device and internet facility at home. In regards to getting access to online classes, 33% (43.9% unmarried, 32.6% married, and 27.6%) of the respondents said that they did not get access to the online classes whereas 65.3% of them did not. 1.3% were not interested to leave a comment. The study found that among the respondents 25% did not get enough facilities to attend the online classes at home. However, 1% did not feel interested to comment on that issue. 75% of the respondents informed that they would continue the study when the pandemic is over. 7 % confirmed that they would not continue the study. 17% were not sure about their future study.

The study revealed that a total of 44% of them have experienced violence during Covid-19. 28.8% unmarried women, 58.9% and 35.2% divorced, widow, and separated were the victims of violence against women. Among them, 72.2% unmarried and 84.5% married women shared that violence against women has been increased during the Covid-19. The study explored that a total of 44% of them have experienced violence during Covid-19. 28.8% unmarried women, 58.9% and 35.2% divorced, widow and separated were the victims of violence against women. Among them, 72.2% unmarried and 84.5% married women shared that violence against women has been increased during the Covid. However, 1.3% of the respondents were not interested to comment on that issue. When we wanted to unpack the causes of early marriage in Covid-19, more than 50% of the respondents (65.5%) said to us that they experienced child marriage, as they are extremely poor. However, it was observed that 29.1% of respondents from all economic situations faced child marriage.

More than 50% (unmarried 55.6%, married 47.3% and 56.7% divorced, separated and widow) of them opined that possible financial crisis in future works behind it. Stopping study as a consequence of Covid-19 has also been identified as another cause of child marriage (34%). 21.2% (unmarried 24.4%, married 16.5% and 25.4% respondents opined that students did have a long time to communicate with each other through mobile phone since schools were closed which made their parents worried about their future.

The wedding has been arranged in different places than the bride's home. The late-night wedding was common during the corona period. The respondents informed that most of the wedding has taken place after 10 pm. The parents and their relatives have chosen that time as they thought if they would arrange the ceremony in the daytime, many people would know about it. They could inform the administration. We found that it was also very common that parents arranged marriage for their under-aged daughter's but to make the people fool they hung the banner of naming ceremony or 'Sunnate Khatna'. Even most of Ghatak (match maker) did not know that they also could be sent to prison if they bring the proposal for an under-aged girl or boys. However, it seemed that they did not care about that.

59% of respondents expressed that dowry has been increased during Covid-19. It was found in all fields that the groom's family asked for more dowry by giving cause that the bride family did not need to expend money for inviting people for the wedding feast. Therefore, they can give these monies to the groom as dowry.

During Covid-19, there was an income erosion and lack of livelihood options prompted by prolonged general holiday -globally called shutdown -have forced people to leave Dhaka city for sub-city and ancestral homes. Families settled in this capital for as long as 40 years reportedly had no option but to say goodbye to this city of once many opportunities. Especially, many workers in the informal sector got sacked from the job and returned to the village. When we met some of them in the field areas told us that live in the in-law's house. In our study, we found that 45% of them have taken shelter in their father's house while others were in in-law's house. In our quantitative part, we found that 44.7% (unmarried 50%, married 40.3% and divorced, widow, and separated) 46.7% of the respondents asked their parents or brother to help them. Women facing difficulties during covid-19 did use mortgaging gold ornaments to get the money to bear the expenses of the family. 2.7% of the respondents said that they did mortgage their ornaments during the covid-19. Not only ornaments they sold their land, tree, and other properties to run the families. 15% (unmarried 12.1%, married 16.3% and 15.2% divorced, widow, and separated) already sold their valuable assets. 69.7% of the respondents borrowed money from other sources (unmarried 43.9%, married 82.2% and divorced, widow, and separated 70.5%) when their income has been affected severely. 31.7% (unmarried 34.8%, married 28.7%, and 33.3% separated, divorced, and widow) of the respondents have experienced (depression, hiding self, panic, psychological disorder and trauma).

The study found that 10.7% of the respondents (unmarried 3%, married 19.4%, and divorced, widow, and separated 4.8%) were in the job. 1% had their business. 7% got involved in sewing and 8% were day laborers. 37% of them were involved in doing household chores and home management.

However, among the respondents who had lost the job, 75% (married 78.8%, unmarried 77% separated, widow, and divorced 73.3%) of them said that they have been facing the social problem. 74% (unmarried 90.9%, married 65.9% and divorced, separated, and widow 73.3%) of the respondents claimed that they received enough information during the Covid time. 63% (unmarried 47%, married 72.9% and divorced, separated, and widow 61%) of the total respondents were suffered from not having enough food during this period. 52% of



them (unmarried 53%, married 54.3% and divorced, separated, and widow 49.5%) did not get medicine, mask, sanitizer, and so on. 20% of them (unmarried 53%, married 54.3% and divorced, separated, and widow 49.5%) were not able to buy cleansing kits, and sanitary pads. 41% (unmarried 53%, married 34.9% and divorced, separated, and widow 41%) of them could not go to the doctor for consultation and did not receive any child care. Besides, 32.7% (unmarried 34.8%, married 31% and divorced, separated, and widow 33.3%) of them did not get access to the public transport service.

Only 27.3% % of them did receive and aid from the government. 92.7% received food support whereas very few of them (2.1% divorced, separated, and widows) only received the cash. We unpacked that 66.3% (unmarried 66.7%, married 70.5% and divorced, widow, and separated 61%) of the respondents had gone through the extreme effect of Covid-19 whereas 18.7%( unmarried 22.7%, married 17% and separated, widow, and divorced 18.1%) of them shared that they faced medium effect.

72.2% unmarried and 84.5% married women shared that violence against women has been increased during the Covid-19. The study has some recommendation on this issue:

1. law enforcement agencies, service providers, parents, local government representatives, marriage registrars, and teachers should be made accountable and sensitized on the negative consequences of child marriage and the threat adolescent girls face during a crisis such as the present pandemic.
2. As this study identified the changing form of child marriage and increased flow of violence, all responsible duty bearers and community leaders should re-prioritize their efforts to accommodate the stressed circumstances pushing child marriage and stop the violence.
3. Every effort should be made to re-start in-person education and make sure that all girls are supported to return to school when it reopens, including an expansion of online classes for adolescent girls.
4. Another logistical suggestion was to institute a requirement of a birth registration certificate as proof of age before marriage is allowed.
5. The respondents recommended awareness-raising should occur, both through household and family counseling as well as mass media campaigns.
6. The respondents of the study suggested that police and service providers should be sensitized about child marriage and violence against women Union Parishad takes a stronger role to prevent child marriage, prevent falsification of birth certificates, violence against women, and stand up against political pressures that lead to leniency.
7. In the FGDs the Study findings revealed that Government helpline 999 has played some role to prevent child marriage. Respondents recommended activating other numbers such as 16430 and 109 for 24 hours. Some respondents said a monitoring committee could be formed among adolescents and youths in the prevention of child marriage.
8. In the FGDs women also suggested that members of the Ups should free from vote politics when they are in a position to conduct arbitration.
9. Families received reverse migration should be given a small business loan from the bank with minimum interest. It

## Background and Methodology

### 1.1 Background of the Project

It can be said that the COVID-19 pandemic and the subsequent lockdowns have renovated virtually all aspects of work, life, and everywhere in the world. Although the new realisms have called for new thinking, new styles, and new visions, it has also armored and powered some of the societal perceptions and stereotypes.

From the last week of March 2020, the government of Bangladesh instructed the termination of all public events, religious, political, and cultural gatherings, and all educational institutions and other public arrangements were shut down, with a majority of the people who were ardent most of their time in the public moving back into the domestic spaces for an uncertain period. Governmental and non-governmental organizations were on general holidays from March 27, 2020, to May 26, 2020, before starting to reopen with restrictions.

Bangladesh's lockdowns have conveniently split the working-age population into the working class and the work-from-home class. The families that were depending on domestic workers or helping hands, predominantly women (commonly known as 'Bua'), for all sorts of household works suddenly found themselves doing household chores, tending to children, and doing housekeeping. The part-time domestic workers, all women (known as 'Chutabua'), were the first persons who were being told not to turn up for work because of being suspected to be potential agents of the virus, since they had to visit different houses every day to earn the living. Even before the official announcement of the lockdowns was made, many families started sending their part-time household worker (Chuta bua) into forced leave to protect them from COVID-19<sup>1</sup>.

Moreover, in Bangladesh, gender-based violence was very high before the outbreak, and it increased significantly since women were bound to stay home with their abusers due to exhaustive lockdowns. The nature and level of violence against women can be varied in a different class, caste, ethnicity, religion, and so on. A recent survey conducted by BRAC found that the level of violence was comparatively higher in low-income families. However, we should also keep in mind that it is not easy to get the data on violence from middle- and upper-class women. They rarely open about the violence they face and package the violence under the category of 'personal/private issue'.

Manusher Jonno Foundation and Brac James P Grant School of Public Health jointly conducted a survey: "Life in the time of coronavirus: A gendered perspective", and found that 38,485 women encountered domestic violence since March 2020 and, 11,529 (30%) women shared that they had never experienced any domestic violence before the pandemic. Among the respondents, 46% admitted that they faced mental torture and 20% faced physical violence, 31% lived with economic torture and 3% confessed that they faced sexual abuse<sup>2</sup>.

<sup>1</sup> Nasreen, Z (2020), Unpacking masculinity in the context of work from home, October 24, 2020. <https://www.thedailystar.net/opinion/news/unpacking-masculinity-the-context-work-home-1983245>

<sup>2</sup> <https://www.dhakatribune.com/bangladesh/2021/03/31/30-of-domestic-violence-survivors-faced-violence-for-the-first-time-during-pandemic>.

## 1.2 Broad Objectives

Therefore, the board objective of this research is to conduct a short assessment of the impact of covid-19 on marginalized rural women in some selected Upazilas of Rangpur and Barisal districts in Bangladesh.

### 1.2.1 Specific Objectives

1. To conduct an assessment on the impact of covid-19 on marginalized rural women in the project areas
2. To explore the ways whether we can suggest some policy measures to address the issues
3. To pursue effective recommendations to the relevant stakeholders of the Bangladesh Government to take immediate steps to improve the situation of rural women

## 1.3 Methodology

The study was conducted through a mixed-method approach, such as secondary data analysis and primary data through fieldwork from project beneficiaries and staff.

### 1.3.1 Secondary data analysis

The secondary data analysis constituted accumulated information related to study, Acts, policies, project records and reports, relevant documents, and studies.

### 1.3.2 Primary data collection

Primary data was collected from the field employing quantitative and qualitative data gathering techniques such as survey key informant interview (KII), field visit, in-depth interview, and participant observation. For conducting KIIs and in-depth interview, guidelines with open-ended questions were employed<sup>3</sup>, while the survey was conducted through a questionnaire<sup>4</sup>. Implementing agencies staffs was kind enough in extending support to arrange field visits, and set interviews were selected beneficiaries and key informants.

Data collected using several tools were complemented, help to crosscheck information and enhance the analytical rigor of the study. The guidelines were prepared to keep the study objectives and was finalized in consultation with personnel involved with the study. A brief description of the methods is given below:

#### 1.3.2.1 Survey

The consultant conducted one survey among respondents with one questionnaire comprising mostly structured questions, and the questionnaire was prepared as per study objectives. The survey was carried out among 300 project female participants to know the vulnerability of women during Covid-19.

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<sup>3</sup>Guidelines contain a list of unstructured questions that were pursued with the informants.

<sup>4</sup>For the survey, one questionnaire was employed which will mostly comprise structured questions; while for qualitative information unstructured guide questions were used.

The consultant suggested it. So that each element in the population has an equal chance of being included in the sample (Sullivan, 2001:194) is pursued the survey<sup>5</sup>, and the respondents were selected following multi-stage<sup>6</sup> and systematic sampling<sup>7</sup> procedure. Survey respondents (362) were selected following the below-mentioned formula:

$$n = \frac{NZ^2 \cdot p(1-p)}{Nd^2 + Z^2 \cdot p(1-p)} + n_r$$

(Where n = sample size, Z = reliability level of 0.95, p = largest possible proportion (0.50), and d = sampling error i.e. 0.05),  $n_r$  = non-response = .05 \* n for 5% non-response.

### 1.3.2.2 Key informant interview (KII)

A semi-structured interview was conducted with around 10/12 key informants mainly key personnel involved with the issues, staff of other organizations working on similar field, community leaders, personnel in relevant government departments, people's representatives, and others to figure out their understanding, initiatives, and possible cooperation for the intervention, recommendations, etc.

### 1.3.2.3 In-depth interview

12 in-depth interviews were conducted to capture personal experiences of those who have been severely encountered in Covid-19. Quotation and personal experience of the participants were used in the report.

### 1.3.2.4 Observation and conversation

During the field visits, KII, and informal conversations with the participants, the consultant was carefully observed and take objective notes on what she saw and felt about participants' situation, experience and reality. Along with these, in the informal conversation, many other issues were pursued when the discussion was initiated.

## 1.4 Data analysis and interpretation

Microsoft Access was used to input, process, and clean survey data. Statistical Package for Social Sciences (SPSS) was employed for data analysis, for presentation and discussion of the findings table (frequency and percentage) and Figures were used, and for preparing graph and chart Microsoft Excel was applied.

The qualitative data collected through key informant interviews (KIIs), and observation were analyzed based on narratives (what respondents share about themselves), phenomenology (how individual experience his/her world), content (what do people talk about most, and see how themes relate to each other), pattern<sup>8</sup>, grouping and relationship (describing a social

<sup>5</sup>This allowed us in making general comment/conclusion or generability about the study population;

<sup>6</sup>In multi-stage clustering natural groups (clusters) are sampled initially, with members of each selected group being sub-sampled afterward (Babbie 2004:208). In case of the present study clustering was done based on working areas like district, upazila, unions, and villages;

<sup>7</sup> The study followed the guideline of Singleton and Bruce (2010) where they used systematic sampling consists of selecting cases from a complete list or file of population, starting with a randomly chosen case from the first cases on the list,

<sup>8</sup>For discovering pattern issues like frequencies, magnitude, structures, process, causes, and consequences were considered.

situation and cultural patterns within it). While making conclusion insight, empathy, intuition, imagination, reasoning, and discernment was employed. Other than that, attempts were made to quantify the data captured during fieldwork and present them in tabular form and figure.

## **1.5 Ethical issues in the study**

Standard ethical issues were taken into consideration during the study such as informed consent i.e., telling the participants about all aspects of the. Moreover, it was voluntary and free from external pressure, and they were told that they have a right to withdraw from the research at any point without fear of penalty; anonymity (secrecy) i.e., no one including the researcher could link any data to a particular respondent; and confidentiality like ensuring that data collected from those who participated in a study not be made public in a way that could be linked to an individual. In addition, the study team was committed to respecting cultural sensitivities, local behavior and norms, religious beliefs and practices, gender roles, disability, age, and ethnicity<sup>9</sup>.

## **1.6 Triangulation of information**

The consultant employed triangulation in the study i.e. collect data from different sources to compare and use different methods to check whether the information was consistent.

## **1.7 Field Areas**

The research on the impact of Covid -19 on rural women in Bangladesh were conducted in 4 Upazilas of the existing Diakonia supported project. The areas were Badarganj, Rangpur Sadar, and Pirgacha Upazila under Rangpur District and Barisal Sadar Upazila under Barisal district.

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<sup>9</sup>[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/67483/dfid-ethics-prcpls-rsrch-eval.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/67483/dfid-ethics-prcpls-rsrch-eval.pdf)

## Demographic information

### 2.1 Age

Figure 1: Age of the respondents (%)

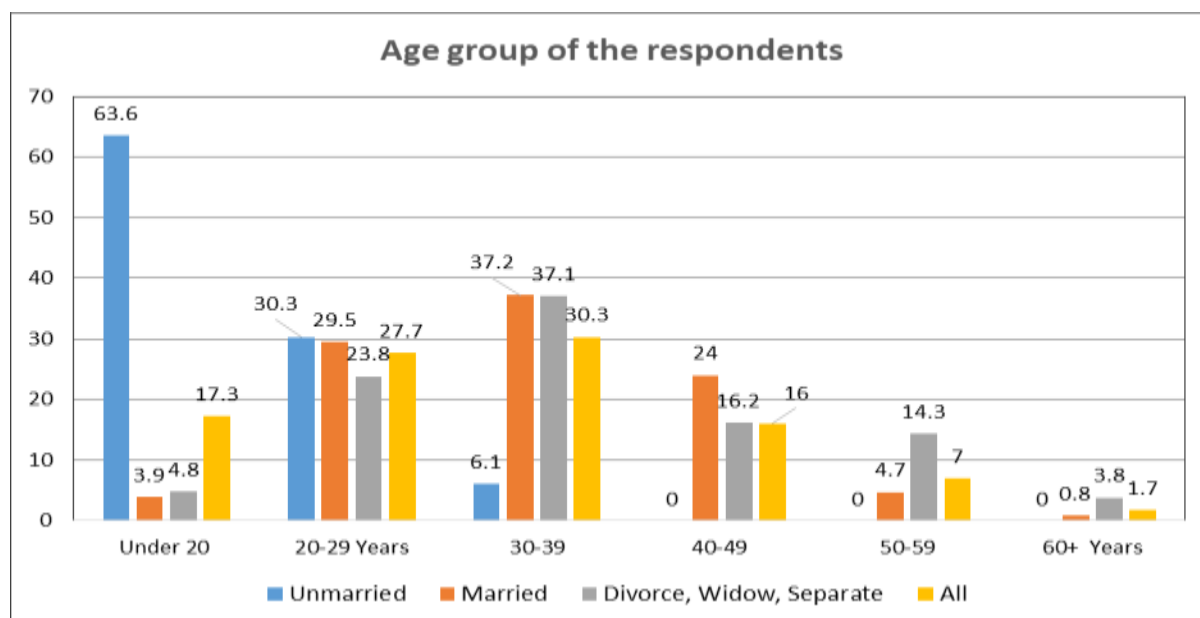


Figure 1 depicts that 17.3% of the respondents are less than 20 years, within the age of 20-29 years (28.7%), 30-39 years (30.3%), 40-49 years (16%), and 50-59 years (7%), and 1.7% are 60 years and above age. Higher percentages of the (63.6%) are under 20 years (unmarried) of 30-39 years (37.2%) are married, 30-39 years (37.1%, divorced).

### 2.2 Education

Table 1: Educational status of Respondents

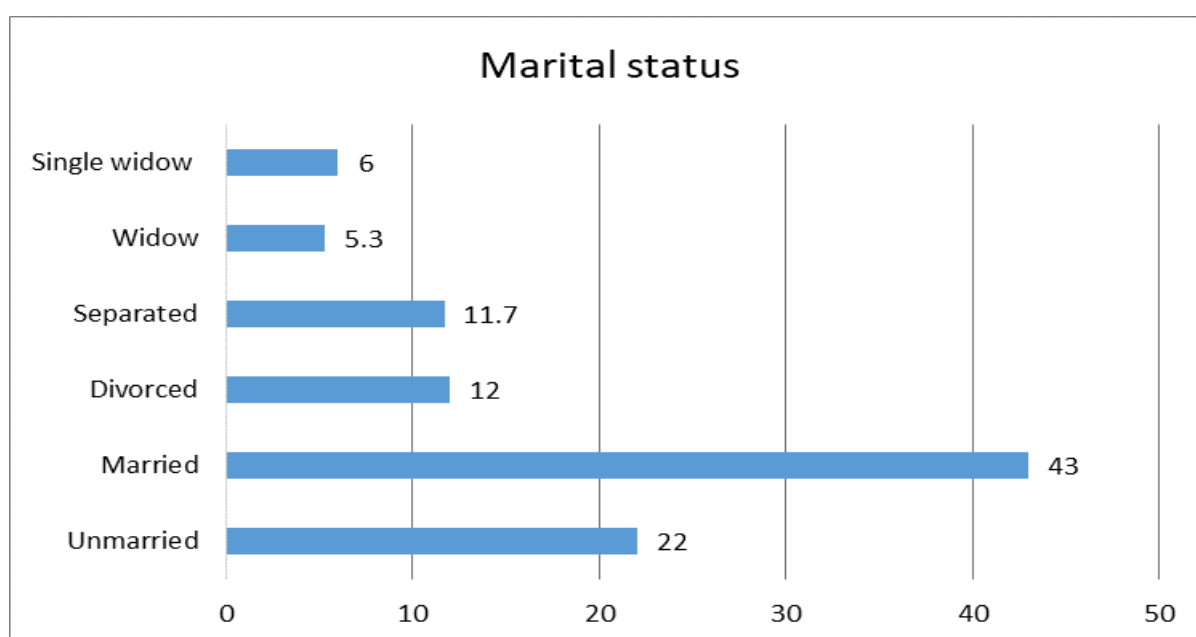
Educations	Group of Respondents						All	
	Unmarried		Married		Other (Divorced, widow, separated)			
	F	%	F	%	F	%	F	%
No formal education	0	.0	22	17.1	36	34.3	58	19.3
Grade 1 – grade 5	5	7.6	47	36.4	27	25.7	79	26.3
Grade 6 – grade 10	27	40.9	34	26.4	28	26.7	89	29.7
SSC	8	12.1	16	12.4	6	5.7	30	10.0
HSC	15	22.7	7	5.4	5	4.8	27	9.0
BA/Honors	11	16.7	3	2.3	3	2.9	17	5.7
Total	66	100.0	129	100.0	105	100.0	300	100.0

Table-1 illustrates that 19.3% of the respondents did not have any formal education. 29.7% of them completed grade 6-grade 10. The unmarried 40.9% respondents went to secondary school (Grade 6-10), primary school (7.6%), and higher secondary certificate examination (HSC) degree (33.8%), and above level studies (16.7%) and school secondary certificate examination (SSC) degree (12.1%). More of the married respondents (12.4%) have secondary school level education, primary school (36.4%), and no formal education (17.1%) Among the windows, 34.3% did not receive any formal education, 25.7% completed (grade 1-grade 5).

## 2.3 Marital Status

22% of them were unmarried and 43% were married, 12% experienced divorce and 11.7% were separated. The percentages of the widow and single women were 5.3% and 6% respectively.

**Figure 2: Marital status of the respondents**



## 2.4 Occupation

Table 2: Occupation of the respondents

Categories	Group of Respondents						All	
	Unmarried		Married		Other (Divorced, widow, separated)			
	F	%	F	%	F	%	F	%
Job	2	3.0	8	6.2	5	4.8	15	5.0
Business	11	16.7	13	10.1	2	1.9	26	8.7
Poultry rearing	1	1.5	22	17.1	12	11.4	35	11.7
Sewing	5	7.6	9	7.0	10	9.5	24	8.0
Rearing cattle	1	1.5	13	10.1	5	4.8	19	6.3
Day labor	17	25.8	38	29.5	20	19.0	75	25.0
Household chores	3	4.5	35	27.1	22	21.0	60	20.0
Homemaker	2	3.0	16	12.4	34	32.4	52	17.3
Student	13	19.7	0	.0	1	1.0	14	4.7
Unemployed	4	6.1	12	9.3	7	6.7	23	7.7
Disable to work	0	.0	2	1.6	5	4.8	7	2.3
Others	10	15.2	4	3.1	1	1.0	15	5.0
Total	66	100.0	129	100.0	105	100.0	300	100.0

In terms of respondent's occupation, 25% were day laborers (unmarried 25.8%, married 29.5% and divorced, widow, and separate 19%). 20% of them were involved in household chores (4.5 unmarried, 27.1% married, and 21% divorced, widow, and separated). 11.7% were engaged in poultry rearing whereas 8.7% were in business.



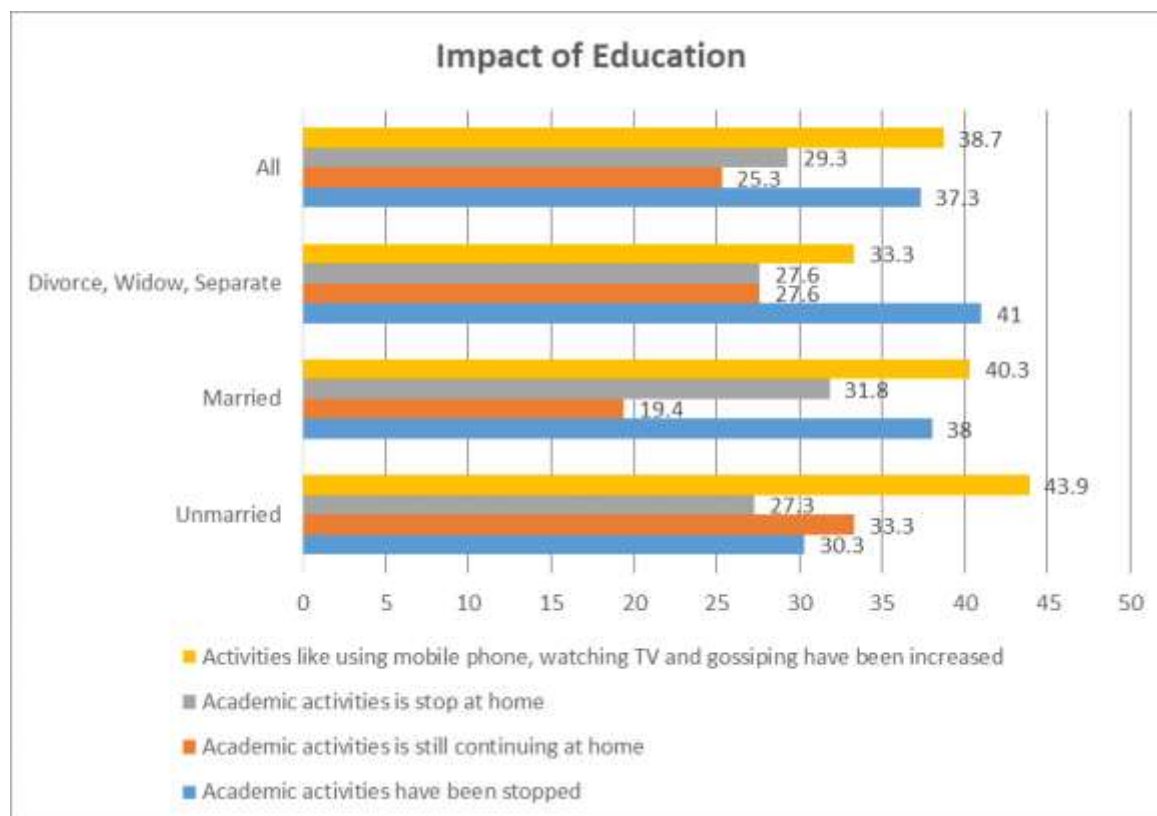
## Impact of Education

Covid-19 has left a severe impact on education. Like other countries, the educational institutions got closed from the third week of March 2020 due to covid-19. Therefore, schools, universities, and colleges had to start online classes. However, due to economic constraints, many students could not afford to buy electronic devices and internet package to attend the class. Even electricity is not available in all areas in Bangladesh.

In the study, 37.3% of the total respondent's education have been suffered severely due to the Covid-19 which led their academic activities stopped. 30.3% unmarried, 38% married and 41% divorced, widow and separated respondents opined that their academic activities have been stopped. 25.3% (33.3% unmarried, 19.4% married and 27.6% divorce, widow and separate) told that they have their studies continuing at home whereas 29.3% (27.3% unmarried, 31.8% married and 29.3% divorced, widow and separated) mentioned that they have got their studies stopped at home as they did not have device and internet facility at home.

When they were detached from the education, the intention and ratio of using mobile, watching TV and gossiping have been increased by 38% (43.9% unmarried, 40.3% married, and 38.7% divorced, widow, and separated).

Graph 3: Impact of Education



### 3.1 Getting access to the online classes

In regards to getting access to online classes, 33% (43.9% unmarried, 32.6% married, and 27.6%) of the respondents said that they did not get access to the online classes whereas 65.3% of them did not. 1.3% were not interested to leave a comment.

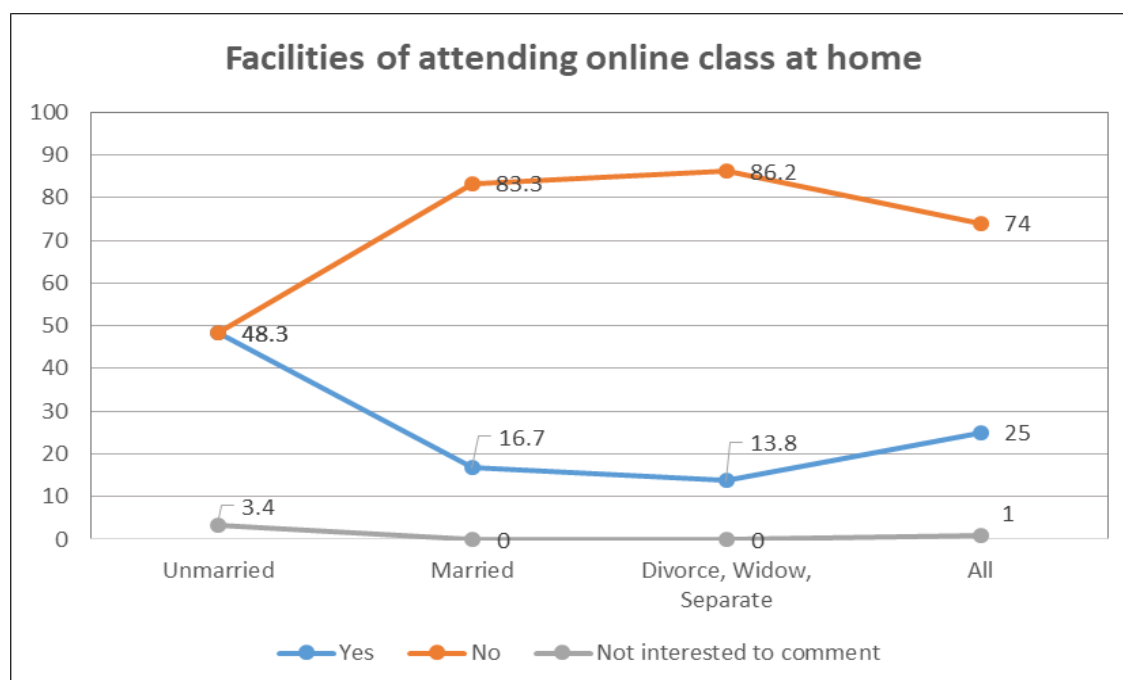
Table 3: Getting access to the online classes

Categories	Group of Respondents						All	
	Unmarried		Married		Other (Divorced, widow, separated)			
	F	%	F	%	F	%	F	%
Yes	29	43.9	42	32.6	29	27.6	100	33.3
No	35	53.0	86	66.7	75	71.4	196	65.3
Not interested to comment	2	3.0	1	.8	1	1.0	4	1.3
Total	66	100.0	129	100.0	105	100.0	300	100.0

### 3.2 Facilities of attending online class at home

The study found that among the respondents 25% did not get enough facilities to attend the online classes at home. However, 1% did not feel interested to comment on that issue.

Graph 4: Facilities of attending online class at home



### 3.3 Getting more facilities in studying on the online platform

Since the study is interested to see whether there is a difference based on gender in getting facilities to attend the online classes. Therefore, it was found that only 13% of females get access to the facilities to attend online class. But it was nearly four times more for the male which stands at 51%.

Table 4: Status of getting more facilities in studying on the online platform

Categories	Group of Respondents						All	
					Other (Divorced, widow, separated)			
	Unmarried		Married				F	%
	F	%	F	%	F	%	F	%
Male	16	55.2	21	51.2	13	46.4	50	51.0
Female	7	24.1	2	4.9	4	14.3	13	13.3
None of them	6	20.7	18	43.9	11	39.3	35	35.7
Total	29	100.0	41	100.0	28	100.0	98	100.0

### 3.4 Continuing study when the pandemic is over

75% of the respondents informed that they would continue the study when the pandemic is over. 7 % confirmed that they would not continue the study. 17% were not sure about their future study.

## Violence against Women

### 4.1 Violence against women during this pandemic

**Table 5: violence against women**

Categories	Group of Respondents						All	
	Unmarried		Married		Other (Divorced, widow, separated)			
	F	%	F	%	F	%	F	%
Yes	19	28.8	76	58.9	37	35.2	132	44.0
No	46	69.7	52	40.3	66	62.9	164	54.7
Not interested to comment	1	1.5	1	.8	2	1.9	4	1.3
Total	66	100.0	129	100.0	105	100.0	300	100.0

The study revealed that a total of 44% of them have experienced violence during Covid-19. 28.8% unmarried women, 58.9% and 35.2% divorced, widow and separated were the victims of violence against women. Among them, 72.2% unmarried and 84.5% married women shared that violence against women has been increased during the Covid. However, 1.3% of the respondents were not interested to comment on that issue.

In an interview, chairman of the Union Parishad said to us that women only meet them when they are injured (i.e. severely injured) by husband, otherwise they do not place any complain against their husbands. They want to keep it secret or unchallenged when it is not 'severe' to them. However, another elected member of Union Parishad also shared that the injured women want them to scold their husbands, make them having guilt feelings and inform them about legal punishment and social shaming. In that case, they generally call the husband and ask him not to do it again. If they keep doing that, they ask the victim whether they she wants to file a case against them. But most of the cases women are not interested to file any case against their husbands. Filing a complaint against their husbands was bit less during Corona time, but it does not mean that they did not encounter violence.

The respondents also shared with us the nature of the violence they encountered during the pandemic.

Table 6: Types of violence

Categories	Group of Respondents						All	
	Unmarried		Married		Other (Divorced, widow, separated)			
	F	%	F	%	F	%	F	%
Slap	0	.0	30	39.5	7	18.9	37	28.0
Shouldering	0	.0	16	21.1	7	18.9	23	17.4
Beatings	1	5.3	49	64.5	10	27.0	60	45.5
Punch, fisticuffs, kick	0	.0	14	18.4	3	8.1	17	12.9
Pulling	0	.0	4	5.3	2	5.4	6	4.5
Heating on head	0	.0	7	9.2	4	10.8	11	8.3
Pulling hair	0	.0	0	.0	3	8.1	3	2.3
Intimidation of weapons	1	5.3	11	14.5	6	16.2	18	13.6
Intimidation of physical abuse	0	.0	3	3.9	1	2.7	4	3.0
Intimidation of sexual abuse	0	.0	3	3.9	0	.0	3	2.3
Forcibly retained alone	6	31.6	22	28.9	11	29.7	39	29.5
Not to be taken to doctor for treatment during illness	7	36.8	35	46.1	19	51.4	61	46.2
Insult	2	10.5	0	.0	0	.0	2	1.5
Forcibly stopped studying	16	84.2	13	17.1	11	29.7	40	30.3
Not letting go outside home	0	.0	13	17.1	1	2.7	14	10.6
Forced kissing	0	.0	2	2.6	0	.0	2	1.5
Throwing sexually offensive comments	1	5.3	1	1.3	1	2.7	3	2.3
Bad touch	0	.0	1	1.3	0	.0	1	.8
Keeping starved	2	10.5	17	22.4	5	13.5	24	18.2
Others								
Total	19	100.0	76	100.0	37	100.0	132	100.0

## 4.2 Child Marriage

Despite significant headway in recent years, Bangladesh has the highest incidence of child marriage in South Asia and ranks among 10 countries in the world with the highest levels. While the prevalence of child marriage in Bangladesh has dropped from over 90 percent in 1970, it remains very high: 51 percent of women who are currently aged 20-24 were married while they were still children. As a result, the country is home to 38 million child brides who were married before their 18th birthday, including 13 million who married before the age of 15 (UNICEF 2020)

According to findings from the 2019 Multiple Indicator Cluster Survey, conducted by the Bangladesh Bureau of Statistics with the support of UNICEF, child marriage remains widely accepted with 51.4 percent of women aged 20-24 years first married before their 18th birthday, and 15.5 percent of women first married before their 15th birthday. The high rate of

child marriage persists to cast a negative spell on the educational and physical happiness of girl children in Bangladesh, impeding their potential for future growth.<sup>10</sup>

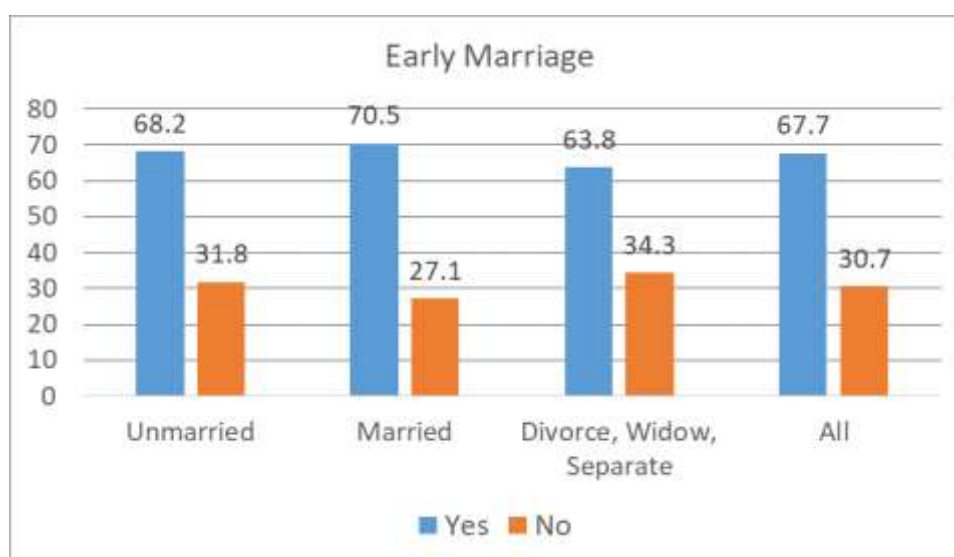
Many of the complex factors that force child marriage in stable environments are aggravated in emergency settings, as family and community structures break down during crisis and displacement. A pandemic of this nature will also present unique challenges that can increase child marriage both in the acute and recovery phases. Challenges include the loss of household income, higher risk of violence in the household, and lack of access to schooling<sup>11</sup>.

Halting child marriage is a priority for both the Government of Bangladesh and UNICEF. However, to achieve the Sustainable Development Goal (SDG) target to end child marriage by 2030, and the national target to end child marriage by 2041, Bangladesh involves more efforts to bring change. Progress must be at least 8 times faster than the rate of the past decade to meet the national target, and 17 times faster to meet the SDG target.<sup>12</sup>

In the field areas, through the FGDs conducted with different stakeholders, we came to know that early marriage has been increased during Covid-19 especially after lockdown got declared and there are significant changes in arranging marriages. In the FGDs, the respondents informed that the parents arranged marriage for the young girl who was below 18 as they knew that none came to stop the marriage due to the lockdown. Even sometimes relatives were not invited to attend the marriage.

When we triangulated the data that we received, we got almost similar information through quantitative and qualitative methods. 68.2% unmarried, 70.5% married, and 63.8% divorced, widow and separated respondents confirmed that the covid-19 influences to increase child marriage.

Graph 5: Early Marriage



<sup>10</sup><https://www.unicef.org/bangladesh/en/stories/pandemic-induced-poverty-pushing-child-marriage>

<sup>11</sup>[https://www.girlsnotbrides.org/wp-content/uploads/2020/04/COVID-19-and-child-early-and-forced-marriage\\_FINAL.pdf](https://www.girlsnotbrides.org/wp-content/uploads/2020/04/COVID-19-and-child-early-and-forced-marriage_FINAL.pdf)

<sup>12</sup><https://www.unicef.org/bangladesh/en/press-releases/accelerated-action-needed-end-child-marriage-bangladesh-2030>

In addition, when we wanted to unpack the causes of early marriage in Covid-19, more than 50% of the respondents (65.5%) said to us that they experienced child marriage, as they are extremely poor. However, it was observed that 29.1% of respondents from all economic situations faced child marriage.

Table 7: Causes of child marriage

Categories	Group of Respondents						All	
	Unmarried		Married		Other (Divorced, widow, separated)			
	F	%	F	%	F	%	F	%
Extremely poor families	32	71.1	57	62.6	44	65.7	133	65.5
Families with reasonable economic solvency	6	13.3	13	14.3	10	14.9	29	14.3
Economically affluent families	3	6.7	1	1.1	6	9.0	10	4.9
All kinds of families	11	24.4	29	31.9	19	28.4	59	29.1
Total	45	100.0	91	100.0	67	100.0	203	100.0

Apart from economic constraints, there are other reasons which fueled child marriage during Covid-19 and more than 50% (unmarried 55.6%, married 47.3% and 56.7% divorced, separated and widow) of them opined that possible financial crisis in future works behind it. Stopping study as a consequence of Covid-19 has also been identified as another cause of child marriage (34%). 21.2% (unmarried 24.4%, married 16.5% and 25.4% respondents opined that student did have a long time to communicate with each other through mobile phone since schools were closed which made their parents worried about their future. The culture of elopement among the under 18 ages also contributed to arranging child marriage which was confirmed by the respondents (22.2%).

Along with various sources, we came to know through the FGDs conducted in two field with different stakeholders that early marriage has been increased during Covid-19. The number has started to amplify especially after lockdown got declared. Even there were significant changes in arranging marriage which were different in previous set up. The respondents informed that the parents arranged marriage for the young girl who was below 18 as they were sure that none came to stop the marriage due to the lockdown. Even it was also found that sometimes relatives were not invited by the parents to attend the marriage.

The wedding has been organized in the different places than the bride's home though the Netz report (2000) stated that 43% of the marriages have taken place in the bride's home in the first three months of Covid-19. However, during this time, most of the weddings have been arranged either in the relative's house located in another Upazilas or distant places where neither UNO, Police nor other concerned people could easily trace them. It is also seen that the parents sometimes, take the groom and bride to the Moulavi's place (religious leader) and the wedding is commenced in his house to avoid the concerned people who are suspected to create problem. There is a tendency to hide Qazi (the magistrate or judge of a Sharia court) as he asks for the birth certificate of the bride. Therefore, the marriage remains unregistered.

There is a new form of conducting marriage to avoid administration. The marriage has been conducted under the banner of Sunnate Khatna or Milad Mahphil, therefore people can easily get confused. Even in the FGDs, the participants informed that the police personnel also got confused when they visited the spot and finally, they scolded the informer. Now a day, people are not interested to inform anything about child marriage to the police as some of them faced difficulties by the administration and members of the local government.

Many overseas migrant workers returned home from the Europe especially when many countries started facing the Covid-19. After getting back home, they were searching suitable brides for marriage. Girls' parents were feeling insecure to keep their daughters at home, as schools and colleges were closed. Moreover, they found the 'lucrative' grooms for their daughters as they stay in the foreign countries (*bidesh thake*); therefore, they did not want to lose the opportunity.

It was interesting to get the information that the wedding ceremony was held during the night. We also came to know from FGD's participants that most of the wedding has taken place after 10 pm. The parents and the relatives of bride and bridegroom have chosen that time as they thought if they would arrange the ceremony in the daytime, many people would know about it. They could inform the administration. If it is done at night, nobody could see properly what was happened inside the house. It made them feeling comparatively secure at night rather than daytime.

The respondents also informed that some marriage registers (popularly known as Qazi) keep two registered documents. One is formal (for legal age) and another one is for underage girls. They never disclose it to the public. They (marriage register) generally ensure the parents that they would not register it until she (the bride) fulfills their required age. We were able to meet a Hindu register and he informed us that still there is a lack of awareness among the Hindu communities regarding the registration of marriage. He opined that since there no legal bindings of getting marriage registered for Hindu women. Therefore, there is a tendency even in Hindu society to arrange child marriage.

We interviewed some matchmakers who are commonly known as Ghatak.. Most of them do not know that they also will be sent to prison if they bring the proposal for an under-aged girl or boys. However, it seemed that they did not care about that. One Ghatak opined that the bride would be 18 by doing back and forth from her parents' house to in-law's house. He also asked us whether we would take responsibility for the girl if she flew away with a boy and it would bring much dishonor for her family. Hence it would be better for a family to get the girl off to the marriage at an early age.

However, when we met the chairpersons of two unions Parishad, both of them denied that there was no child marriage has been taken place in their areas during Covid-19. They said that they did hear the news of any child marriage. But when we met the Upazila Women officer in Pirganaj Upazila she informed us that she knew about five cases.

#### **4.3 Case: A 'LagnaBrastha'**

It was a case of a Hindu girl, who called the Women officer to call her marriage off and informed them that the parent forced her to get married but she did not want that. However, she called them one day before the marriage was supposed to take place. According to the Hindu believer, it was not good to disobey the *lagno* time (wedding time fixed upon the moon's movement). However, the girl did not bother about that time and she had been successful to stop her marriage with the help of the local administration.



On the other hand, the women officer in Badarganj Upazilas informed that they were very careful and alert about the child marriage. Even she had been called at the mid-night to get a marriage called off.

It is found in this study that there is a tendency of denial about child marriage during covid-19 among the government officials.

#### 4.4 Dowry

Not only child marriage but also dowry also has been increased in a significant way during Covid-19. 59% of respondents expressed that dowry has been increased during Covid-19

Table 8: Regarding dowry

Categories	Group of Respondents						All	
	Unmarried		Married		Other (Divorced, widow, separated)			
	F	%	F	%	F	%	F	%
Yes	35	53.0	81	62.8	61	58.1	177	59.0
No	31	47.0	48	37.2	44	41.9	123	41.0
Total	66	100.0	129	100.0	105	100.0	300	100.0

Another study by Bangladesh Peace Observatory in Dhaka University showed a 10 percent increase in dowry. According to Ain o Salish Kendra, so far, in 2020, there were 73 cases in which women or girls were physically abused over dowry-related issues and 66 more cases that ended with the husband or his family killing her.

Though it was claimed that nowadays dowry is not practiced, it has been stopped, however, in the field, we found that the practice of dowry has had a new dimension and the informants opined that dowry became a culture.

During Covid-19, the amount of dowry has been increased. We found in all fields that the groom's family asked for more dowry by showing the cause that the bride family did not need to expend money for the wedding feast. Therefore, they could give these monies to the groom as dowry.

People feel comfortable to use the word 'demand' instead of dowry in the field areas. It was also interesting to know that the grooms' family did not ask for the 'demand' at the wedding time. They prefer to place their 'demand' after some months of wedding. Three of the informants shared their stories that their husbands asked for a dowry when they got pregnant after three months of marriage. The inner psychology was that the woman could not make any complaints as she is pregnant and most of the time, they paid the dowry. For some cases the dowry was doubled. It was found in the FGD organized in the Pirganj that the groom's family asked to pay double for divorced women as they placed the cause that she was given 'den mohor'. Therefore, they are capable to pay more dowry than others are. However, in the KII interview with community leaders, some opined that their educated male asks for more dowry than others as they think that they have a lucrative job and social prestige and status in the society. Therefore, they have much demand as 'good groom'. A woman from Pirganj, said to us that they have to pay dowry and this is also highly related to early marriage. If a girl is above 18 of age, the family must pay more dowries.

During Covid-19, there was an income erosion and the families settled in this capital for as long as 40 years reportedly had no option but to say goodbye to this city of once many opportunities. Especially, many workers in the informal sector got sacked from the job and returned to the villages. When we met some of them in the field areas, they informed us that live in the in-law's house. In our study, we found that 45% of them have taken shelter in their father's house while others were in in-law's house. Abul Kashem who used to work in a factory located in Narayanganj informed us that he did not prefer to go to his house instead he felt comfortable living in his in law's home. Table 9: Taking shelter in father's house

Categories	Group of Respondents						All	
	Unmarried		Married		Other (Divorced, widow, separated)			
	F	%	F	%	F	%	F	%
Yes	24	36.4	47	36.4	64	61.0	135	45.0
No	42	63.6	82	63.6	41	39.0	165	55.0
Total	66	100.0	129	100.0	105	100.0	300	100.0

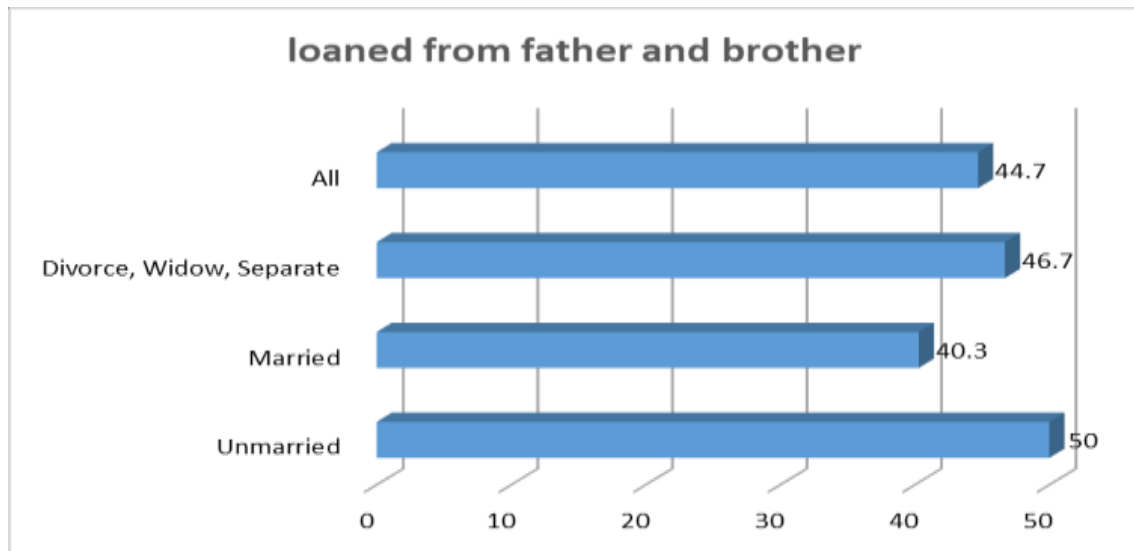
He added if he was in his father's home, his sister-in-laws, other relatives may tease his wife, and children and he believed them his father-in-law never teases his wife and children.

#### 4.5 Asking money from father

Many people lost their livelihood option and got sacked from their job during Covid-19, some of asked their wives to ask their parents, especially father or brother to give money to her husband to start a business. Abdul Malegue who lost his job shared his view regarding taking money from his father-in-law. He said in a smiling face, 'if I wouldn't return the money to my father-in-law, he will not tell me anything. Moreover, he will never ask me to give the money back. Everybody knows that it is safe to loan money from the father-in-law, as none needs to return it. Therefore, it is safe.'

In our quantitative part, we found that 44.7% (unmarried 50%, married 40.3% and divorced, widow, and separated) 46.7% of the respondents asked their parents or brother to help them.

Graph 6: loaned from father and brother.



Women facing difficulties during covid-19 did use mortgaging gold ornaments to get the money to bear the expenses of the family. 2.7% of the respondents told that they did mortgage their ornaments during the covid-19.

Not only ornaments they sold their land, tree, and other properties to run the families. 15% (unmarried 12.1%, married 16.3% and 15.2% divorced, widow, and separated) already sold their valuable assets.

69.7% of the respondents borrowed money from other sources (unmarried 43.9%, married 82.2% and divorced, widow, and separated 70.5%) when their income has been affected severely. Additionally, in the FGD interview, Amena Khatun from Pirganj Upazila, Rangpur said that she borrowed 2 lac taka from one of her relatives. But she did not know how she would give the money back. However, she did not have the option but to loan the money as her husband lost the job in Dhaka. She already gave the money to her husband to open a fishery.

She added that it was not only she, many people have gone through the loaning process, but getting a loan was hard as well.

Several types of mental disorders (depression, hiding self, panic, psychological disorder, and trauma) were also common during the first phase of Covid-19 March-September 2020). 31.7% (unmarried 34.8%, married 28.7%, and 33.3% separated, divorced, and widow) of the respondents have experienced it.

## Employment and Information about the right

Around 68 percent of the people who had to stop working in urban areas of Dhaka and Chattogram due to the pandemic have lost their jobs, according to a World Bank report.

The rate of the job losses was 76 percent in the capital while it was 59 percent in the port city, said the report, titled "Losing Livelihoods: The labor market impacts of Covid-19 in Bangladesh".

Slum areas witnessed higher -- 71 percent -- job losses than non-slum areas where it was 61 percent, it said, adding that some of the people expecting to resume their previous jobs may not be able to do so, thus the actual job losses may have been even higher<sup>13</sup>.

Like the other sector, women who used to work either in the informal sector or in small businesses have been most vulnerable. When garments were closed for some days and then after many women workers got sacked without getting their dues. In the fieldwork, we met some of them who got back from Dhaka. They used to work as a 'helping hand' in Dhaka. They were asked not to perform their duties at the beginning of spread out of Covid-19 in Bangladesh as they were considered as potential carriers of this virus.

The study found that 10.7% of the respondents (unmarried 3%, married 19.4%, and divorced, widow, and separated 4.8%) were in the job. 1% had their business. 7% got involved in sewing and 8% were day laborers. 37% of them were involved in doing household chores and home management.

However, among the respondents who had lost the job, 75% (married 78.8%, unmarried 77% separated, widow, and divorced 73.3%) of them said that they have been facing the social problem.

### 5.1 Information and Right

In general, due to the patriarchal society, women sometimes face a lack of information and they have to depend on the male members of the family to get information about many things. However, media (both electronic and print) contributes to reaching the message for all. However, it was really interesting to see that 74% (unmarried 90.9%, married 65.9% and divorced, separated, and widow 73.3%) of the respondents claimed that they received enough information during the Covid time.

However, they really had gone through different types of challenges in getting basic services including getting food items for being a woman during the Covid-19 pandemic. 63% (unmarried 47%, married 72.9% and divorced, separated, and widow 61%) of the total respondents were suffered from not having enough food during this period. 52% of them (unmarried 53%, married 54.3% and divorced, separated, and widow 49.5%) did not get medicine, mask, sanitizer, and so on. 20% of them (unmarried 53%, married 54.3% and divorced, separated, and widow 49.5%) were not able to buy cleansing kits, and sanitary pads. 41% (unmarried 53%, married 34.9% and divorced, separated, and widow 41%) of them could not go to the doctor for consultation and did not receive any child care. Besides,

<sup>13</sup> The Daily Star, September 28, 2020.

32.7% (unmarried 34.8%, married 31% and divorced, separated, and widow 33.3%) of them did not get access to the public transport service.

Only 27.3% % of them did receive and aid from the government. 92.7% received food support whereas very few of them (2.1% divorced, separated, and widows) only received the cash.

Table 10: Support received from the government

Categories	Group of Respondents						All	
	Unmarried		Married		Other (Divorced, widow, separated)			
	F	%	F	%	F	%	F	%
Food	7	87.5	44	93.6	25	92.6	76	92.7
Cash	0	.0	1	2.1	0	.0	1	1.2
Others	1	12.5	1	2.1	1	3.7	3	3.7
Not interested to comment	0	.0	1	2.1	1	3.7	2	2.4
Total	8	100.0	47	100.0	27	100.0	82	100.0

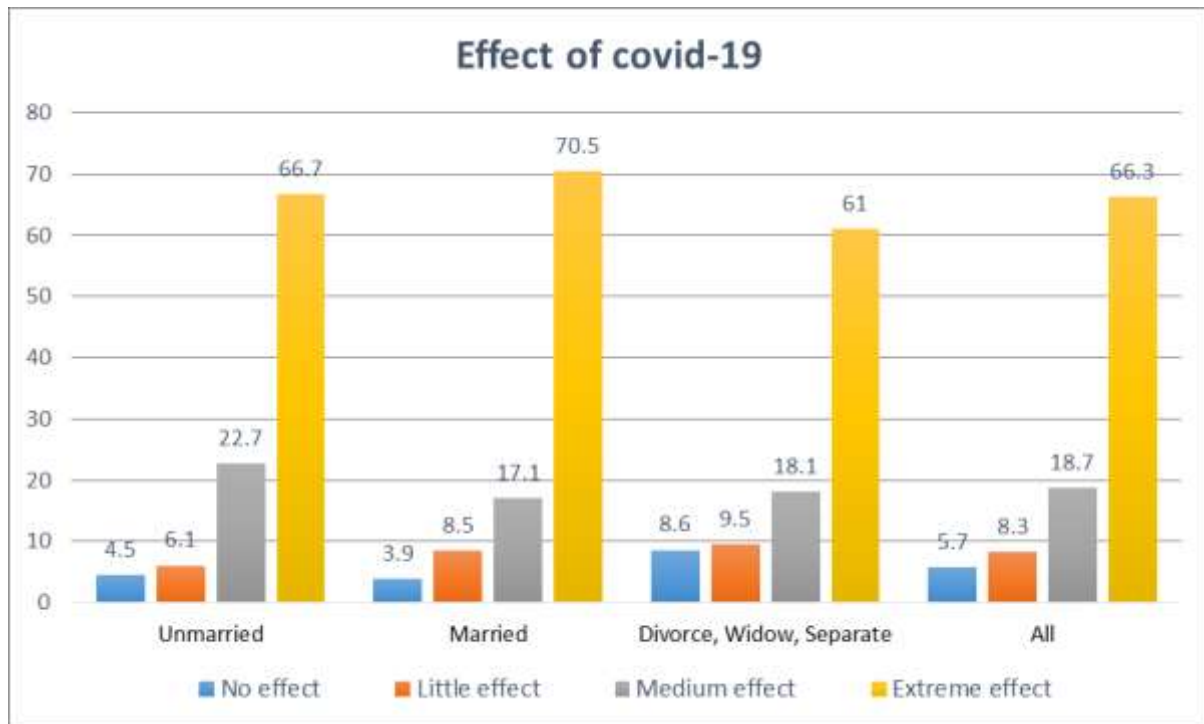
The study also attempted to find out the other problem that the respondents have encountered during the Covid-19. It revealed that 85.3% (unmarried 87.9%, married 86% and divorced, separated, and widow 82.9%) of them experienced a problem to move from one place to another place. Besides, Covid-19 invited extra insecurity for women. We found that 48% (unmarried 56.1%, married 48.8% and widow, separated and divorced) of the total respondents expressed that they felt insecure.

In the FGDs and KII, we found that one of the key causes which contributed to the increased child marriage during Covid-19 was related to the sense of insecurity. Rafeza Begum from Pirgacha opined 'parents were so worried about their daughters during the Covid-19. Even rape has been increased which led parents to arrange the marriage for the girls, though some of them were under 18'.

Again, 5.3% of the respondents stated that they faced many difficulties during the Covid-19 due to their disability.

The most important findings of the research were to see how Covid-19 had an impact on the life of respondents. We unpacked that 66.3% (unmarried 66.7%, married 70.5% and divorced, widow, and separated 61%) of the respondents had gone through the extreme effect of Covid-19 whereas 18.7% (unmarried 22.7%, married 17% and separated, widow, and divorced 18.1%) of them shared that they faced medium effect.

Graph 8: The effect of covid-19 on your life



## Conclusion

This study aimed to conduct a short assessment of the impact of covid-19 on marginalized rural women in some selected Upazilas of Rangpur and Barisal districts in Bangladesh. It attempted to do an impact assessment of covid-19 on marginalized rural women in the project areas. It explored the ways whether we can suggest some policy measures to address the issues and effective recommendations to the relevant stakeholders of the Bangladesh Government to take immediate steps to improve the situation of rural women.

Covid-19 has an effect on the education sector. 33.3% could not get access to online classes. 25% did not get enough facilities to attend the online classes at home. It was found that only 13% of females get access to the facilities to attend the online class. But it was nearly four times more for the male which stands at 51%. 7 % confirmed that they would not continue the study. 17% were not sure about their future study. In this regard, the study would like to suggest some recommendation:

1. The government would have a database of the students and make a list of who would not continue. Government has to know the cause of not continuation of the study and would meet the need to make them continue.
2. Since this study revealed that a large number of female students would not/couldn't continue the study, governed should take some extra responsibilities for them (giving a special incentive to the parents, food or the benefits can be options)

We received the all most similar information through quantitative and qualitative methods. 68.2% unmarried, 70.5% married, and 63.8% divorced, widow, and separated respondents confirmed that the covid-19 has the influence to increase child marriage. Apart from economic constraints, there are other reasons which fuelled child marriage during Covid-19 and more than 50% (unmarried 55.6%, married 47.3%, and 56.7% divorced, separated, and widow) of them opined that possible financial crisis in future works behind it. Stopping study as a consequence of Covid-19 has also been identified as another cause of child marriage (34%). 21.2% (unmarried 24.4%, married 16.5% and 25.4% respondents opined that students had to spend a long time to communicate with each other through mobile phone since schools were closed which made their parents worried about their future. The culture of elopement among the under 18 ages also contributed to arranging child marriage which was confirmed by the respondents (22.2%).

In addition, in Bangladesh, gender-based violence was very high before the outbreak, but it increased significantly since women were bound to stay home with their abusers due to exhaustive lockdowns. The nature and level of violence against women can be varied in a different class, caste, ethnicity, religion, and so on. A recent survey conducted by BRAC

found that the level of violence was comparatively higher in low-income families. But we should also keep in mind that it is not easy to get the data on violence from middle and upper-class women. They rarely open about the violence they face and package the violence under the category of 'personal/private issue'. 72.2% unmarried and 84.5% married women shared that violence against women has been increased during the Covid-19. The study has some recommendation on this issue:

1. law enforcement agencies, service providers, parents, local government representatives, marriage registrars, and teachers should be made accountable and sensitized on the negative consequences of child marriage and the threat adolescent girls face during a crisis such as the present pandemic.
2. As this study identified the changing form of child marriage and increased flow of violence, all responsible duty bearers and community leaders should re-prioritize their efforts to accommodate the stressed circumstances pushing child marriage and stop the violence.
3. Every effort should be made to re-start in-person education and make sure that all girls are supported to return to school when it reopens, including an expansion of online classes for adolescent girls.
4. Another logistical suggestion was to institute a requirement of a birth registration certificate as proof of age before marriage is allowed.
5. The respondents recommended awareness-raising should occur, both through household and family counselling as well as mass media campaigns.
6. The respondents of the study suggested that police and service providers should be sensitized about child marriage and violence against women Union Parishad takes a stronger role to prevent child marriage, prevent falsification of birth certificates, violence against women, and stand up against political pressures that lead to leniency.
7. In the FGDs the Study findings revealed that Government helpline 999 has played some role to prevent child marriage. Respondents recommended activating other numbers such as 16430 and 109 for 24 hours. Some respondents said a monitoring committee could be formed among adolescents and youths in the prevention of child marriage.
8. In the FGDs women also suggested that members of the Ups should free from vote politics when they are in a position to conduct an arbitration.
9. Families received reverse migration should be given a small business loan from the bank with minimum interest. It will decrease the pressure of dowry on the women.



The most important findings of the research were to see how Covid-19 had an impact on the life of the respondents. We unpacked that 66.3% (unmarried 66.7%, married 70.5% and divorced, widow and separated 61%) of the respondents had gone through the extreme effect of Covid-19. In general, due to the patriarchal society, women sometimes face a lack of information and they have to depend on the male members in the family to get the information about many things. However, media (both electronic and print) contributes to reaching the message for all. However, it was interesting to see that 74% (unmarried 90.9%, married 65.9% and divorced, separated, and widow 73.3%) of the respondents claimed that they received enough information during the Covid time. In this regard, the study recommended the followings:

1. The government should create some platform (milking, through religious leaders and so on) for the people who do not have television, smartphone, etc to disseminate the information.
2. Women's access to health (especially in pregnant, lactating, and menstrual periods) should be given priority from family, society, and state.
3. Women belong to low economic conditions and sacked from the job should be given a small amount of money as government loan through a bank with/out interest (minimum) to start a small business.

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