

Field perspectives on the economic impacts of COVID-19 on women with disabilities in Bangladesh and Nepal

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Abstract: *COVID-19 has surfaced many of the inequities to which people with disabilities have always been vulnerable. Moreover, women with disabilities face even greater risks than their male counterparts. The current article highlights the economic impact of the COVID-19 pandemic on women with disabilities in Bangladesh and Nepal from the vantage point of two organizations working directly with women with disabilities in these countries. What is clear is that governments need to take further steps to address this crisis while also implementing programmes and services that promote economic security for women with disabilities and their families. The work done by organizations of women with disabilities is critical for documenting the daily impacts of the pandemic and helping to mitigate its negative effects.*

Keywords: women with disabilities, economic security, COVID-19, Bangladesh, Nepal

Introduction

RESPONSES TO THE COVID-19 CRISIS are having a significant impact on the lives of people the world over. It is vital that human rights are part of this response; in particular, a top priority must be the rights of people from marginalized communities who are most likely to see their livelihoods evaporate, their healthcare and employment needs go overlooked, and their lives upended during this crisis. This paper presents two case studies on the economic impact of COVID-19 on women with disabilities in Bangladesh and Nepal. The case studies are from the vantage point of two organizations that work directly with women with disabilities.

Background

There is a clear bi-directional link between poverty and disability. Economic participation is lower among people with disabilities. They are less likely to be employed and more likely to be a part of the informal economy (United Nations Office of the High Commissioner of Human Rights, 2020). Access to labour markets, financial services, and microfinance institutions for people with disabilities is hindered by several factors. These factors include inaccessible

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physical spaces, insufficient communication accommodations such as sign-language interpreters, and attitudinal barriers due to misconceptions that people with disabilities cannot meaningfully contribute to the labour market (Bernasky, 2020; Gender, Equality and Diversity Branch et al., 2015; International Labor Organization, 2015).

The impact of the economy is also gendered. While economic instability affects women the world over, women with disabilities face even greater risks than their counterparts. The current economic outlook is not promising. Women with disabilities are more likely to live in poverty and face additional barriers to accessing income and employment (Maroto et al., 2019).

The marginalization of women with disabilities can also be seen as a consequence of the socio-historic and material conditions created by capitalist, patriarchal states and broader structural oppressions, as evidenced by an inadequate state commitment to provide appropriate services and supports for women with disabilities (Bernasky, 2020).

Women with disabilities have diverse identities made up of a number of characteristics and social locations which affect life experiences. Similar to women without citizenship status, indigenous women, women of colour, poor women, and older women, women with disabilities share an increased risk of oppression including economic instability (Bernasky, 2020).

The World Health Organization (WHO) declared the outbreak of a novel coronavirus, COVID-19, as a pandemic due to the speed and scale of transmission. The first cases of coronavirus were detected in December 2019, but a global health pandemic was not declared until March 2020 (World Health Organization, 2021). Because the virus is contagious with potentially severe health impacts, countries have restricted travel, individuals have been asked to stay at home, and states of emergency have been enacted globally. As of 14 March 2021, global data indicates that there have been 120,143,989 cases and 2,661,275 deaths from COVID-19. In total, 96,671,613 people have recovered globally (Worldometer, 2021).

COVID-19 has brought to light many of the inequities to which people with disabilities have always been vulnerable. The current pandemic, which has required societies to isolate and reorganize, has exacerbated those inequities and the full impacts are not yet known. Accessibility of emergency updates to people with various types of disabilities, increased risk of being denied access to medical treatment, and challenges accessing support care workers due to restricted travel and social distancing measures are just some of the concerns that have surfaced (Bernasky, 2020).

With COVID-19 intensifying inequalities and affecting people with disabilities globally, there are growing concerns about gaps in meeting the needs of women with disabilities. Women Enabled International (2020) conducted a survey amidst these concerns and identified several urgent issues facing women with disabilities. Their concerns included an increased risk of violence, barriers to accessing health and reproductive health services, loss of income and supports, and having their basic needs met. In many countries, supports for people with disabilities are already inconsistent due to a complex policy landscape where services are fragmented and

qualification criteria are complex. The COVID-19 pandemic has complicated this landscape and put people with disabilities at further risk financially and healthwise (World Health Organization, 2020).

A primary concern in many countries has been government qualifying criteria for the disbursement of emergency funds. Women Enabled International (2020) also found that women, trans, and non-binary people with disabilities, who tend to work in the informal economy, have experienced difficulty securing income during the COVID-19 pandemic because of challenges in demonstrating the loss of employment which is required to qualify for emergency relief funding. A growing concern is also that fewer people with disabilities may be able to work from home because of supports that are only available to them in the workplace (United Nations Office of the High Commissioner of Human Rights, 2020).

Disabled People's Organizations (DPOs) are organizations where the majority of staff, the governing body (such as board members), and volunteers are people with disabilities. DPOs believe that people with disabilities themselves are best positioned to work on issues of empowerment and self-advocacy with the understanding that barriers are created by society and not the individual. In this article, we will highlight the work of two DPOs that work with women and girls with disabilities in Bangladesh and Nepal.

Case study 1: Women with Disabilities Development Foundation, Bangladesh

Women with Disabilities Development Foundation (WDDF) is a voluntary, non-political, non-profit, and non-governmental organization operated by and for women and girls with disabilities in Bangladesh. Project activities are implemented from the grass-roots level up to the national level. With the head office located in Dhaka and branch offices in two different districts throughout the country, the majority of the 13 full-time staff and 3 part-time staff are women and the majority also live with disabilities.

WDDF works to promote equal representation of women with disabilities in mainstream society. Their goal is to enable women with disabilities to serve as self-reliant and dynamic participants in society. They also act as an advocacy organization for all women with disabilities to defend their rights and uphold their dignity. In terms of outreach, WDDF works with 200 women and girls with disabilities through grassroots projects run out of the branch offices. WDDF also partners with 10 DPOs working on five different platforms related to human, women, and disability rights.

Bangladesh has been listed as one of 25 high-risk countries impacted by COVID-19 (*Daily Star*, 2020). To stem the spread of COVID-19, the Government of Bangladesh declared a countrywide shutdown on 26 March 2020, which is currently still in effect. According to a rapid survey of the impacts of COVID-19 on vulnerable groups in Bangladesh, 74 per cent of survey respondents with disabilities reported no income during the pandemic, with more women with disabilities (79 per cent) losing their income compared to men with disabilities (69 per cent) (Innovision Consulting, 2020). Through their work,

WDDF has found that most people with disabilities are living below the poverty line and they are working in informal sectors as garment workers and daily wage earners: for example, hawkers, day labourers, rickshaw-pullers, van-pullers, transport workers, hotel workers, and roadside tea-stall owners (see WDDF, n.d.). People with disabilities have also reported to WDDF that many companies and factories will not allow them to return to their jobs.

Other organizations working with people with disabilities in Bangladesh have also found that the majority of their members have lost most of their income (ADD, 2020; Ahmed and Christensen, 2020). This is compounded by the fact that many of them are informal workers and have minimal or no savings (Ahmed and Christensen, 2020). Current COVID-19 relief efforts are not enough for people with disabilities to have their basic needs met (ADD, 2020; Ahmed and Christensen, 2020).

The situation is extremely challenging for women with disabilities who are not only affected by job losses, including within the informal sector, but likely to have fewer savings due to historically lower-paying jobs and higher costs of living.

The government has started to identify and financially support people living below the poverty line who are unemployed due to the pandemic, but women with disabilities have been overlooked during this process. Only Disability Card-holders and those receiving disability allowance have access to this government support. To put this in perspective, card-holders represent less than 1 per cent of people reported in the government survey. In other words, 99 per cent of people with disabilities in Bangladesh are not currently receiving government support.

WDDF also conducted its own rapid survey with 86 persons with disabilities and found that 38 respondents do not receive any disability allowance while 12 respondents admitted that they have had to pay a bribe to get the disability allowance from the government. During the pandemic, none of the respondents has received the BDT 2,500 (US\$29.5) cash payment intended for people without earnings or who had lost their jobs during the pandemic, while only 48 have received a cash allowance and 15 have received dry food (e.g. rice and lentils) from the government.

Financial and food support has largely been overlooked for people with disabilities. WDDF has responded to the pandemic by networking with 33 DPOs and 23 leaders with disabilities to provide support to women and girls with disabilities. WDDF has provided cash support or dry food and supplies to 1,737 individuals and 50 university and college students with disabilities, along with 100 families, from March to June 2020. In December 2020, WDDF distributed support to an additional 512 people with disabilities who they continue to support.

Additionally, WDDF has sent several letters to the Prime Minister's office, Ministry of Social Welfare, Food, Relief and Disaster, and Public Administration to urge more support for people with disabilities during the pandemic. After continuous advocacy efforts the Ministry of Social Welfare allocated funds for those living below the poverty line, the unemployed, and people with disabilities, but this has not been enough to sustain persons with disabilities.

Since the pandemic started, like many DPOs, WDDF staff are working from home and have held online planning meetings regarding fund collection and

distribution to women with disabilities in different districts. They have written to government with recommendations on financial allocations for people with disabilities. Additionally, they have partnered with different foundations and donors to distribute funds, dry-food ingredients, and sanitation equipment to women with disabilities in several districts throughout Bangladesh. They continue to coordinate with other DPOs to document the conditions of people with disabilities for donors who are interested in supporting them.

In cases where DPOs are able to continue their work during the pandemic, communication is largely by phone, e-mail or online communication, but reports indicate that this is proving difficult due to cost, connectivity problems, or lack of technology (ADD, 2020; Ahmed and Christensen, 2020). Many DPOs are not able to operate at all and if they are, it is in a reduced capacity. People with disabilities are then left without the support they would typically receive. This is in light of one survey in which 80 per cent of respondents with disabilities reported not working while 85 per cent of those who were working felt insecure in their jobs (Innovation to Inclusion, 2020). Now, more than ever, the efforts of DPOs are needed to ensure that the economic security of men and women with disabilities is maintained.

Case study 2: Nepal Disabled Women Association, Nepal

Nepal Disabled Women Association (NDWA), an organization led by women with disabilities, was established in 1998. The organization works for the rights of women with disabilities with a focus on awareness, advocacy, empowerment, independent living, and access to justice. NDWA works to eliminate the various kinds of violence and discrimination women with disabilities experience. It also provides legal services for women who are survivors of violence and keeps a record of these cases. Similarly, it supports survivors to be self-reliant and to reintegrate into their communities.

The COVID-19 pandemic has impacted daily living in Nepal as in other parts of the world. As of 12 January 2021, the Ministry of Health and Population (2021) reported that there were 265,698 total identified positive cases of which 259,358 had recovered; 1,932 people had died because of COVID-19, and 4,408 positive cases were still active.

The pandemic has widened gender and economic inequalities. Evidence shows that the impacts of crisis in general are never gender neutral, and COVID-19 is no exception. While men reportedly have a higher fatality rate, women and girls are especially hurt by the resulting economic and social fallout. The economic impacts on women and girls with disabilities have worsened across the globe. Women lose their livelihoods faster because they are more exposed to hard-hit economic sectors (Azcona et al., 2020). However, more data are needed to understand the full impact of the COVID-19 pandemic on women and girls with disabilities.

Though there are some studies already under way on the impact of COVID-19 on people with disabilities by development organizations, these studies lack adequate

data and information on the impact on women and girls with disabilities in Nepal. The absence of this data is concerning given that the economic impact of COVID-19 on women with disabilities is incomparable. We already know that because women and girls with disabilities face multiple barriers in their lives; they are the most marginalized and excluded even more than men and boys with disabilities. The COVID-19 pandemic has worsened the situation for the most marginalized women and girls with disabilities in Nepal.

Minority Rights Groups International recently published a series of case studies on the economic impact of the pandemic on people with disabilities (Gahatraj, 2020). These stories provide evidence of how women with disabilities from an already excluded community (those who work in informal sectors) are severely impacted by the loss of daily wages due to the pandemic. For instance, in a small Dalit settlement on the banks of the Tinau River of the Satyawati area, Tara Pariyar lives with her family of five in a one-room cottage. She is a tailor and her husband works in the construction sector. However, they both lost their jobs during the lockdown. To make matters more complicated, Ms Pariyar lives with asthma and is pregnant. One of her daughters has an intellectual disability and requires daily personal care. They are facing a bigger threat of death due to hunger caused by stoppage of work since the lockdown than from the COVID-19 virus itself (Gahatraj, 2020).

In this case, the intersections of gender, disability, and caste impact outcomes due to the pandemic. Belonging to a lower caste, the family already relies upon daily income to survive. The daughter in the family lives with an intellectual disability and, like her other family members, is often hungry. The multiplier effect of COVID-19 is evident in this case. There are a number of similar undocumented cases of the economic impact of COVID-19 on women and girls with disabilities in Nepal.

NDWA regularly advocates for policies, structures, and institutions that support women with disabilities. It also advocates for access to information, government services, and social and legal justice. On the one hand, NDWA empowers women with disabilities by making them aware of their rights and services/facilities available to them. On the other hand, it works to sensitize concerned authorities to the situation of women with disabilities and advocates for disability-friendly policies. To do this, it works collaboratively with national agencies, human rights organizations, judicial organizations, other women-led organizations, safe houses, and other stakeholders to ensure access for women with disabilities.

NDWA completed a rapid survey to study the impact of the COVID-19 pandemic on women and girls with disabilities in Nepal. Of the 160 respondents, 56.18 per cent of women and girls with disabilities reported that they experienced violence during the lockdown period. Similarly, 28.09 per cent of respondents said that they experienced mental torture and 55 per cent of respondents said that they faced challenges in securing daily income and regular employment, whereas 41.9 per cent of the respondents said that they faced various problems because they had no money. Of the total survey respondents, 58.13 per cent said that they need relief materials and 34.4 per cent of them required financial support (Nepal Disabled Women Association, 2021).

The National Federation of the Disabled Nepal (NFDN) also released a rapid assessment report on the impact of the COVID-19 pandemic and prolonged nationwide lockdown on people with disabilities. It found that 40.08 per cent of people with disabilities lost their source of income and 19.89 per cent think that they are going to lose their source of income in the near future. The report further found that 48.68 per cent of these reported cases are women and girls with disabilities (National Federation of the Disabled Nepal, 2020).

These reports provide further evidence that women and girls with disabilities have been economically impacted by the COVID-19 pandemic and countrywide lockdown. Work continues to document cases which demonstrate that women and girls with disabilities have faced direct economic impacts due to the COVID-19 pandemic. We know that due to the lack of daily income sources and the loss of economic opportunities, women with disabilities and their family members have faced multiple challenges. The intersections and multiple layers of gender, disability, and other aspects of identity have contributed to the worsening conditions in the lives of women with disabilities in Nepal. However, work is being done to document these realities and advocate for change.

Conclusion

The situation of women and girls with disabilities in Bangladesh and Nepal illuminates the existing inequalities that exist based on gender and disability in these countries, and these inequalities are felt worldwide. COVID-19 has surfaced the extent to which these inequalities impact the economic security and very survival of women with disabilities the world over. Relief efforts need to centre on the realities of the most marginalized folks impacted by the pandemic. It is clear that governments and the private sector need to take further steps to document the full impact of this crisis while also implementing programmes and services that promote economic security for women with disabilities. The work done by DPOs and organizations of women with disabilities is critical for documenting the daily impacts of the pandemic and advancing efforts to mitigate the negative effects it has had on women with disabilities.

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