

# Battling the pandemic

Story of a tea stall owner

With a buzzing tea stall, Sayeeda hardly had time to take a break to talk to me. After keeping me waiting for nearly 20mins, she called me inside her small stall and gave me a stool to sit. She apologised profusely, for keeping me waiting but smiled and said, "I wouldn't have had it any other way though, especially after what we have been through in this pandemic."

Sayeeda, a small tea stall owner in Badda, has been running her stall for over five years now. She started off as a street vendor and managed to get a loan of BDT 20,000 from Sajida foundation five years back. Over time her business grew and she opened up a tea stall in a busy alley in Badda, Dhaka. Having moved to Dhaka for a living from a village in Rangpur a decade back, she made out her slice of life in the bustling capital. In the beginning of this year, she planned on an expansion of her tea stall, converting it to more of a small convenient store. Her previous loan was repaid by January this year and she took a new loan of BDT 1lakh in February this year, to finance the expansion and new inventory. She was done with the expansion and just started to get the new goods in by March this year when the pandemic hit. The government enforced lockdown across the country for over two months starting from 26<sup>th</sup> March 2020.

Sayeeda's tea stall had to be closed as it wasn't a proper convenient store yet and tea stalls are prime places for gathering and hangout for local people. "I had never faced such a lockdown situation before. It was as if nobody knew when the lockdown would be lifted. Me and my family was left without bread and butter" said Sayeeda, describing her plight. As her income source was shut down she was left with no option but to withdraw her savings from her local MFI. The MFI authorities were lenient enough not to charge excess interest for the shutdown and relaxed the repayment schedules. For small vendors with limited savings like Sayeeda, a business shutdown for such long time was devastating as it meant no income for the family for months. The government food support was mainly for those in extreme poverty and mainly in rural areas. The microentrepreneurs with small businesses had no support system to fall back on and a lot

of them had to shut down their business permanently and move back to their ancestral villages.

Although the lockdown was lifted from June 1<sup>st</sup> onwards, however the economy and business activities did not bounce back into full operation. The coronavirus cases were



still common, but health and safety measures were mandatory in public places, offices, shops and convenient stores. The stores were opening up, but people were avoiding public gatherings and thus Sayeeda's tea stall saw only a few customers daily. It took nearly 3 months after the lockdown, for her store to start generating a reasonable income and it was not before October this year she was happy with the

amount the business was generating -enough to live a simple life, save some money and pay her instalments and dues to the MFI. All together there was a 5 month halt in her business delaying the pick-up in her expansion pace.

Sayeeda and few of her neighbours came up to me as I was about to leave after talking to her, expressing worries about whether these days will last, as the pandemic hasn't gone away completely. The coronavirus cases aren't falling and winter's almost here. It is heard that the virus spread gets worse in winter. They are dreading another lockdown because micro and small businesses like theirs might not survive if the pandemic continues.