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The Socio-Economic Impacts of COVID-19 on the Tourism Industry of the Chittagong Hill Tracts, Bangladesh

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Abstract

Though a substantial number of studies have been conducted regarding the impacts of Coronavirus disease (COVID-19) on Bangladesh's overall tourism and hospitality industry, no studies were found on the Chittagong Hill Tracts (CHT), highland that hosts plenty of natural tourism treasures, and diversified indigenous culture, and attracts a significant portion of tourists from home and abroad. Hence, this study aims at exploring the social and economic impacts of COVID-19 outbreak on tourism and hospitality sector of the CHT. The study is qualitative in nature where the semi-structured (face-to-face in-depth interview) method is employed to collect the data from three hill districts (Rangamati, Bandarban and Khagrachhari) of CHT. The study identifies a number of social and economic impacts including loss of jobs and income, social dignity, impeded children education and family health care, addiction on electronic screens etc. of the stakeholders of tourism industry due to the outbreak. For mitigating the impacts and the quickest recovery, the study proposes some policy guidelines which are expected to help the policymakers such as the Government of Bangladesh (GoB), affiliated ministries, Hill District Councils (HDC), and other authoritative bodies of tourism and hospitality industry of CHT.

Keywords: Socio-economic impacts, COVID-19 pandemic, Chittagong Hill Tracts, tourism, Bangladesh

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Introduction

Many industries worldwide have been severely impacted by the 'Novel Coronavirus' (COVID-19) pandemic and Tourism, one of the largest and fastest-growing industries in the world (Neto, 2003; Yazdi et al., 2017), is no exception. Bangladesh started facing the issues on 8th March 2020 after a one-month declaration of the pandemic by the World Health Organization (WHO) and at end of the March, the country declared a lockdown including all tourist destinations (Amit, 2020). As the restrictions on domestic and international tourism continued for 8 months consecutively, the tourism industry, one of

the growing industries in Bangladesh, was extremely affected by the unexpected outbreak. Since then, the tourism and hospitality industry along with the stakeholders started experiencing high negative economic and social impacts (Amit, 2020; Avi et al., 2022; Deb & Nafi, 2020; Hafsa, 2020; Haque, 2020; Sufian & Hoque, 2022). Though a substantial number of studies have been conducted regarding the impacts of Coronavirus disease (COVID-19) on Bangladesh's overall tourism and hospitality industry, no studies were found on the CHT. The CHT is located in the south-eastern part of Bangladesh including three districts (Khagrachhari, Rangamati, and Bandarban). Bangladesh has numerous tourism opportunities such as plethora of natural, heritage sites, religious, rural, healthcare, wetlands, marine and coastal tourism resources, etc. throughout the country (Avi et al., 2021, Avi and Hassan, 2022, Muneem et al., 2020, Muneem and Avi, 2017; Rahman et al., 2018), but only the CHT offers the hilly natural beauty, diversified tribal cultures, and languages of Indigenous people to the tourists (Chakma, 2016). In spite of a vital part of national tourism of Bangladesh, no particular study is found regarding the effect of COVID-19 pandemic on the CHT. As a result, the socio-economic impacts of the pandemic are unspecified in the region. Hence, this study aims to explore the social and economic impacts of COVID-19 on the people who are directly and indirectly involved in tourism and hospitality industry in the CHT.

The principal objective of this qualitative study is to explore the socio-economic impacts of COVID-19 on tourism sectors such as amusement parks, tourist spots, tourist guides, travel agents and tour operators, accommodations, transportations, food services, entertainments and ancillary services of the CHT of Bangladesh. Besides, the secondary objectives cover supporting governmental bodies and relevant authorities of tourism development like Ministry of Civil Aviation and Tourism (MoCAT), Ministry of Chittagong Hill Tracts Affairs (MoCHTA), Chittagong Hill Tracts Development Board (CHTDB), Hill District Councils (HDC), in formulating recovery plan and initiatives so that they can contribute to the development of tourism and wellbeing of local people in the CHT.

This paper is structured in three parts. The first part portrays a summary of the literature review. The second part provides the details of materials and methods utilized in conducting the study, and the final part covers the study findings and discussions, followed by policy guidelines, conclusions and future research directions.

Literature Review

There are some studies on the impacts of COVID-19 based on different perspectives in many countries in the world. The economic impacts are almost common issues in most of the studies. Lucas (2020) did a comparative study between the impacts of COVID-19 and previous epidemics of the world particularly on inclusive economic growth in middle-income countries and found that the economic impact of COVID-19 is more severe than the other crises of the past epidemics. Likewise, Shretta (2020) predicted that COVID-19 may damage the economy more greatly than the previous outbreaks. In 2020, it was forecasted by the International Monetary Fund (IMF) that the global Gross Domestic Product (GDP) can be declined by 3 percent in 2020 (IMF, 2020, p. 1). This outbreak also interrupted global value chains equivalent to more than two-thirds of the world trade (Dollar, 2019, p. 1). In another study, Islam and Mueeed (2020) found that the foreign investment declined from 30% to 40% and the unemployment rate increased by more than 20 percent due to COVID-19. They estimated that the global GDP may decrease by 3.06 percent due to the pandemic.

Similarly, Khaled and Amir (2020), Fernandes (2020), and Ozili and Arun (2020) found the drastic economic impact of the pandemic around the world. Ulak (2020) conducted a study on Coronavirus outbreak and its impact on tourism industry in Nepal and found that unlike other countries in the world many people in Nepal also lost their job from tourism sectors including airlines, other transportations, hotels, etc. after declaration of 'lockdown'. In a study on China's Tourism industry conducted by Hoque et al. (2020), it was seen that the effect of Coronavirus outbreak on China tourism industry had also impacted on global tourists' behavior, and right after the Coronavirus epidemic, all flights had been cancelled from and to China as a step to control the spread of the virus and this decision had largely affected on the economy of the country. Nicola et al. (2020) also endorsed that the COVID-19 pandemic created economic crisis and recession which reduced workforce across all economic sectors and led to loss many jobs due to social distancing, self-isolation and travel restrictions.

In the context of Bangladesh, there exist some studies regarding the impacts of COVID-19 on the overall tourism and other relevant industries. Relying on the secondary data related to tourism industry, Chowdhury et al. (2020), Deb & Nafi (2020), Hafsa, (2020), Horaira (2021), and Islam et. al. (2021) conducted studies on the impacts of the outbreak on the overall tourism activities in Bangladesh and found that the industry is severely affected by the COVID-19. Besides, Akter et al. (2021) and Sufian & Hoque (2022) studied the impact of the outbreak on regional tourism development of Cumilla and Sylhet district respectively. Focusing on the restaurant businesses of the Rajshahi city corporation area only, Sarder et al. (2022) assessed the socio-economic impacts of COVID-19. Added to these, both Avi et al. (2022) and Hoque (2020) also studied the effects of the pandemic on the overall tourism and hospitality industry and proposed some recovery strategies for Bangladesh. Despite the fact that CHT is an important part of Bangladesh's national tourism, still no specific study on the effect of the COVID-19 pandemic on CHT has been found and eventually, the socioeconomic effects of the pandemic in the CHT region are completely unidentified.

Materials and Methods

Research Context

Bangladesh has 64 geographic regions known as districts (Portal, 2017) and three of them are located in the South-eastern hilly area. That is why; these three districts are jointly called Chittagong Hill Tracts (CHT) (Tripura, 2016). The CHT has an area of 13,189 square kilometers in total. Besides the main stream people, Bengali, there are around 50 ethnic minority groups in Bangladesh. Out of them 14 Indigenous communities live in the Chittagong Hill Tracts including Chakma, Marma, Tripura, Tanchangya, Mro, Lushai, Khumi, Chak, Khiyang, Bawm, Pangkhua, Ahamiya, Gorkha and Santal (UNPO, 2017). They have different cultures such as languages, traditions, customs, rituals, songs, dances, music, food habit, costumes, and ornaments. Hence, the CHT is the combination of natural and cultural beauty. Although natural beauty is the main attraction, the CHT has different features and various resources for tourism. In Bandarban, one of three districts, Keokradong, Tajindong, Chimbuk and Saka Hapong are the mentionable hills that attract adventure tourists to travel. On the way to Keokradong, Boga Lake is the naturally created remarkable lake on top of the hills. The Nafakhum, Debotakhum, Amiakhum, Tindu, Remakri etc. are the river-based tourist attractions in the district where Nilgiri, Nilachal and Shoilopropat are hill-based sites.

The adventurous tourists mostly depend on the village people and most of them belong to indigenous community residing at above mentioned hills for food and accommodation. As a result, the local communities receive economic benefit from the travelers. In Rangamati, the Kaptai Lake (The biggest artificial lake of the country) is the main attractions for tourists along with other natural beauty like hills, forests, waterfalls etc. (Schendel, 2000). Recently, Sajek is considered one of the attractive sites of the CHT where a number of tourists visit every day to enjoy the cloudy nature from the top of the hills. Similarly, the other districts of CHT, Khagrachhari has Alutilla hill from where the beauty of Chengi (River) valley and city area can be enjoyed along with other tourism resources. Based on the above tourism resources, mentionable economic activities are generated in direct and indirect ways. As direct activity, employment opportunities in various sectors such as accommodations, transportations, food services and tour guiding are common. Besides outside investors, the local people own some hotels and resorts in different destinations of the CHT. They recruit employees from their same community to run their lodging services. As a result, community members receive an income opportunity through tourism industry.

In Bandarban, trekking is a popular activity of adventurous tourists. The top hills of Bangladesh are situated in the district (Ministry of CHT Affairs, 2017). As the hilly area is habitat of Indigenous people, the trekkers always need support from them. Hence, the young Indigenous people get opportunity to work as tourist guide. On the way of hills there are many Indigenous villages on which trekkers need to depend on for food and accommodation. They receive an opportunity to arrange night camp and taste Indigenous food and drinks in remote village area. By this way, villagers earn an amount of money from them. Some restaurants located in three hill districts, owned and run by Indigenous people are also very popular to tourists for Indigenous cuisine. The restaurants play a significant role to generate income for both owner and employees who belong to Indigenous community. In Kaptai Lake of Rangamati, boating is very popular event to the tourists. Many local and other community people involve in boating service. This sector is also considered as a source of income generation for local communities. The Indigenous handicrafts have a great attraction to the tourists. Many Indigenous people especially women work this sector as producer and seller. This market contributes on economic benefits to the Indigenous community. Another source of economy is transportation in the destination the CHT. Although non-indigenous people dominate most of the transport sectors, local people own some local transports. By this way, they also receive financial benefit from this sector. There are also indirect economic benefits from tourism in the Chittagong Hill Tracts. As lodging and food industries are vital part of tourism development, a great amount of food is required. As a result, local farmers are benefited indirectly by the influence of tourism. Different kinds of seasonal fruits such as jackfruit, mango, pineapple, banana, orange and litchi grow in this area (The daily star, 2015). Many local farmers involve in fruit cultivation, and tourism contributes to increase their income creating more demands on fruits. The carrying facilities of raw materials, fruits and vegetables became convenient because of infrastructure development in tourist destinations.

Research Design

The study emphasized on identifying the socio-economic impacts of COVID-19 in a particular region of tourist destinations in Bangladesh. The qualitative research methodology has been utilized in conducting the study as it is considered as an appropriate

one in analyzing the socio-economic impacts especially when the respondents' (stakeholders) detailed opinion is essential in research setting (Jennings, 2001).

Sampling and Data Collection

A number of stakeholders who are directly or indirectly involved in the tourism and hospitality industry (like accommodations, food, transports, entertainment etc.) of the CHT was considered as respondents for the interview. Two categories of respondents were selected for the interview such as employer and employee. Initially, a total of 76 tourism-focused businesses were identified from the three CHT districts. After arranging the name of the businesses alphabetically, the researchers started contacting with the business owners over phone call and total of 22 business owners were consented to participate and permitted their employees. Finally, 12 owners and 13 employees were interviewed. The semi-structured (face to face in-depth) interview method was applied in collecting the data from the stakeholders.

Two different sets of questions (one set for the employer/owner, and another for the employees) were prepared for conducting the interviews. Totaling of 11 (Eleven) questions were set for the employers or the business owners. For the employer, the first section explores about their regular situation of the business before COVID-19 pandemic, the second section is about primary idea towards COVID-19 where the respondents can give their opinion comfortably, the third section explores the social and economic impacts of the pandemic which is the crucial part of the study, and finally, the last part is about the impacts of the pandemic on their employees. Similarly, the four sub-sections were also included in the questionnaire for the employees where a total 10 (ten) questions are considered.

As the respondents (stakeholders) belong to different ethnic communities, the questions were translated in different languages so that they can understand and answer those clearly. Then the schedule for interview and locations were arranged. An introductory letter, a consent form and a project summary sheet were presented to the respondents prior to the interview so that they can be clear about the research aim. Upon their consent, the interview sessions were recorded with a digital voice recorder from where the transcriptions were prepared later. The following table (Table 1) shows the respondents' profile.

Table 1: Respondents' Profile

Participant Code	Business Type	Designation	Gender
P-1	Water Supply	Owner	Male
P-2	Resort	Owner	Male
P-3	Restaurant	Owner	Female
P-4	Resort	Owner	Male
P-5	Tourist Boat	Owner	Male
P-6	Restaurant	Owner	Female
P-7	Transport	Owner	Male
P-8	Amusement Park	Owner	Male
P-9	Hotel	Owner	Male
P-10	Hotel	Owner	Male
P-11	Tour Operator	Owner	Male
P-12	Handicraft	Owner	Female
P-13	Hotel	Employee	Male
P-14	Resort	Employee	Male
P-15	Hotel	Employee	Male
P-16	Tour Guiding	Employee	Male
P-17	Handicraft	Employee	Female
P-18	Restaurant	Employee	Male
P-19	Boat	Employee	Male
P-20	Hotel	Employee	Male
P-21	Handicraft	Employee	Female
P-22	Transport	Employee	Male
P-23	Amusement Park	Employee	Male
P-24	Restaurant	Employee	Male
P-25	Water Supply	Employee	Male

Data Analysis

On completion of the interviews all digital recordings were re-translated into English from different local languages for analyzing the data. The collected data (interviews) were analyzed according to the guidelines of Braun and Clarke (2006). To ensure the research ethics, the participant codes were used in the discussion section of the research findings.

Findings and Discussions

The findings of this study are presented in this section. The social and economic impacts are analyzed from the both corners of the participants (business owners and employees) in this study. Two different situations, before and during COVID, have been analyzed to present the impacts of the pandemic. The key findings are summarized and presented in the following table 2.

Table 2: Summarization of the key findings

Social and economic factors (as mentioned by the research participants)	Owner Perspective		Employee Perspective	
	Time (before and after COVID)			
	Before	During	Before	During
Children Education	Normal	Stopped	Normal	Stopped
Health Care	Supportive	Impacted	Supportive	Impacted
Family Support	Sound	Declined	Sound	Insufficient
Social Dignity	Delighted	Declined	Delighted	Declined
Payment of Employee	Regular	Irregular	Regular	Stopped
Monthly Income	Regular	Declined	Regular	Zero
Additional Income	Sound	Zero	Sound	Zero
Job opportunity	Considerable	limited	Considerable	No
Women Employment	Considerable	Declined	Considerable	No
Employee Termination	Irregular	Visible	Irregular	Sudden
Social Relationship	Sound	Impacted	Sound	Impacted
Contribution to Society	Sound	Restricted	Sound	Stopped
Festival Celebration	Wide	Restricted	Sound	Impacted
Sales Volume in Festival	High	Worst	Moderate	Zero
Credit Facility	Available	Limited	Available	Unavailable
Payment of Loan Installment	Regular	Irregular	Regular	Discontinue
Social Attitudes	Sound	Negative	Sound	Negative
Electronic Device Addiction	Negative	Positive	Negative	Positive

The Socio-Economic Condition before the COVID-19 Pandemic

Some respondents (**P-1, P-3 and P-4**) commented that the socio-economic condition of owners and employees was considerable before the pandemic. Families were supported from the income of the business, and children's education and health care facilities were ensured. The identity in the society was also delighted due to their involvement in the tourism business. Most of them could not imagine about the impact of COVID-19 in their business due to having no preventive measure to minimize their loss of the business. Some business owners (**P-2 and P-5**) also mentioned that they were able to pay a reasonable amount monthly to their employees and they themselves were able to earn the expected income over the year. In some businesses (according to **P-9 and P-10**) like hotel, 15-16 employees work on an average whose family fully depended on their income from their salary. According to the owner (**P-10**) of the hotel, their employees were able to generate additional income daily as many guests paid tips which make them happy. Some business owners (**P-4, P-8 and P-9**) argued that tourism sector is unique where many stakeholders can be benefited. Suppose, to support and serve the guests, many stakeholders have to work together in tourism business.

They are the accommodation providers, food suppliers and service providers, entertainment facilitators, destinations authorities, transportation providers etc. Again, many people are involved in an individual sector like hotel. In a particular hotel, for example, owners, employees, food suppliers and ancillary service providers are involved in daily operation. As a result, according the respondents (**P-4, P-6 and P-7**), many people are benefited in terms of economic and social aspect in the same time which make the

sector unique. A number of respondents (**P-1, P-9 and P-12**) reported that tourism sector gives them a different identity and social dignity involving in the business. As well as, they feel confident to contribute to the society like in education and health sector with their business.

Similar responses were found from the employees of the tourism industry of the CHT. One employee (**P-18**) of a restaurant commented that the working hour is not fixed because of the overflow of guests as well as limited number of employees. But he is happy to work there as he is provided with food, accommodation and salary by the employer. Some of the employees (**P-18 and P-24**) of the restaurant could receive tips from the guest which make them happy and encourage them to give more efforts. Additionally, they are paid extra money from the management as reward of their hard work. They could help their family regularly in surviving lives, receiving education as well as caring health services. Likewise, another employee (**P-15**) of a hotel reported that he got the job only because of developing tourism sector in the CHT as he is not highly educated in terms of certificate examination of the country. He could also help his friend from his village to manage job in the hotel he worked which is definitely a good opportunity to work.

Many local handicraft shops operate to sell souvenir to the tourists in the CHT (**P-17 and P-21**). As there are different communities in the CHT who have diverse culture, their handicrafts attract the tourists. Majority of the business owners and employees of the business are females. Almost all businesses run very well which create a great employment opportunity for women. One employee (**P-21**) reported that her minimum income was 10 thousand (per month) which helps to survive the village women. Besides the male, they can also generate income whatever the amount is and it helps support their family greatly.

The Economic Impacts of COVID-19

Since most of the business owners could not imagine the impacts of COVID-19 they did not have any preventive measure at hand. First six months, from March to August in 2020, all tourism destinations were completely shut down which impacted badly on different stakeholders of the sector. For accommodation businesses, the income became zero due to absence of guests. Few owners (**P-1, P-4 and P-6**), could pay employee salary who have other sources of income from other businesses. However, most of the business owners (**P-5, P-7 and P-8**) could not pay salary to their employee rather many of them had to terminate their employee due to zero income. Some of them retained their employee without paying salary. The owners themselves face a severe economic crisis which impacted their family and standard of living. The crisis started reverse when the government withdraws their decision right after six months but the numbers of visitors are very few rather than the normal life since the COVID-19 pandemic is still present then. Most of the business owners could not have any strategic plan to recover economic loss due to pandemic.

One (**P-8**) of the owners of amusement park who runs tourism business along with agro-forestry reported that many owners of their partnership business who basically depend on the business completely fall in trouble due to sudden lockdown situation during pandemic. Similar situation arose for their employees. However, as they have agricultural farm including fisheries, they could support a little to their partners and employees but the amount is not enough to support their family fully. For example, the average salary of the employee was BDT 8,000 per month which decreased to BDT 3,000. The amount fluctuated between BDT 3,000 and BDT 2,000 depending on the generated income from the other sources. The supported amount paid to some owners and employees was BDT 3

lakh (0.3 million) during the lockdown, and the situation was remained unchanged for first seven months of the pandemic when the government declared closed down all visiting places. Right after opening the places, the number of tourists was very few because of ongoing pandemic. As a result, it became difficult for all destinations like the amusement park to turn the situation into the pre-pandemic times.

Similarly, a transport owner (**P-7**) reported that he was suddenly informed in a morning of March 2020 about the lockdown declared by the government which made him worried. He has two Jeeps (A passenger transport vehicle) basically operated to and from Sajek tourist spot in Rangamati district and received income around 80 thousand per month. So, the sudden news stuck him not only for himself but also for his employees. He pays his employee based on daily income which became zero suddenly. As he is a driver, he could find out the alternative way of income. He involved in seasonal fruits and food transportation by one of his jeeps but could not manage to involve the other jeep. So, he lost more than 40 thousand BDT per month which could support one of the two employees. It was very critical situation for them all. The situation continued as mentioned above- 7 months consecutively, and after that they could recover it gradually.

As it is mentioned earlier that handicrafts business is very common and popular to the tourists for the souvenir in the CHT. This sector has faced a great challenge during the pandemic. A small entrepreneur (**P-12**) has shared her experience facing the pandemic. She generally runs the business with an employee. He provided lunch and transportation cost daily along with monthly salary. But the sudden shutdown made his income zero and as a result he could not pay any salary to his employee. The business depends on the occasion and tourist season. In the CHT, there is a social festival in April where local people observe the New Year according to their own calendar, and buying new clothes is the traditional culture. With a big hope of sale, the entrepreneur invested a lot of money in purchasing clothes. But the lockdown has been declared at end of the March in 2020 which experienced the business a big loss. Moreover, she could not sell any product at the occasion of Eid Holiday which is the biggest religious festival in Bangladesh and also a great occasion of generating income. It is assumed by the owner that it might take at least a year to recover the loss of his business if the new normal life comes immediately. Otherwise, it is uncertain to recover the loss during the pandemic which is still going on. The employee of the business faced the critical moments with financial crisis due to decrease of sale suddenly.

According to employers (**P-2, P-4, P-9 and P-10**) of the accommodation business, the employees of their business could generate income from other sources besides their job before the pandemic as they have job. However, the scenario has changed as they lost their income or job due to the lockdown situation which also impacted their daily life to support family members. The employees have experienced multiplier adverse effect on their life. For example, the income of a hotel become at zero level at the first six months of the pandemic due to absence of guests which resulted zero income to the all employees. The employees had to return home from their job place and to stay at home due to lockdown situation. This situation certainly impacted on their family members who fully depend on him or her. The loan facilities from the rich neighbours of the village have become narrow because of employees' jobless situation. So, the financial crisis became the worst to their life due to pandemic. Some respondents (**P-1, P-3, P-11 and P-12**) reported that the sudden shutdown situation due to COVID-19 did not give them chance to take any preparation to face the crisis. That is why, they could not manage the alternative source of income and suffer from the situation unexpectedly which was certainly out of imagination.

On the other hand, some respondents (**P-13, P-14 and P-20**) reported that they were provided food and accommodation, especially who work in the hotels, by their employer which helped them to some extent to survive. It is also mentioned that some of their colleagues quitted their job right after lockdown situation as the salary has been reduced or stopped or no income of the business.

On the other hand, a different picture has been found at the government supported tourist spots where employees were paid in regular basis during the lockdown though all kinds of activities were closed down and no visitors were allowed to visit (**P-23**). So, they did not face any economic crisis like the employees working with private organizations. A number of souvenir and handicraft shops depend on tourist flow in the CHT which faced a terrible experience during the pandemic. A mentionable number of females work in the shops as sale personnel. Many of them had to stay at home without any salary during the lockdown. One of them (**P-21**) reported that she earns around 10 thousand per month but the sudden shutdown situation stopped her income. As she is single and lives along with her parents, she could manage the situation. But one of her colleagues faced a hard time that has family and depended on her income. Fortunately, the owner of the business offers them to work half day daily with half salary after three months of lockdown started. The accommodation sector which is an essential element of tourism has fallen in a big challenge. An employee (**P-20**) who works in a particular hotel along with his 9 colleagues had to pass 4 months consecutively without any salary. He had to work as daily labor in his village with 350 to 450 BDT per day to survive and support his family and parents during the days. He thought that he would not work again in his job place during the pandemic. He had to reduce family expenditures and maintain daily life with minimum cost.

Social Impacts of the COVID-19

It is found that the scenario of the employees of government supported tourist spots is a bit different from that of private organizations. Since there was continued support from the government, they did not face such kinds of social problem. But they had to maintain social distance for safety measure. One employee (**P-23**) reported that he avoided all kinds of social gathering including any social formalities with his neighbors and villagers. Although they are not used to with new environment created in COVID-19 pandemic, they maintained the social distance strictly. However, an employee (**P-15**) of a hotel is bound to work as daily labor to maintain his daily expenditure and support his family. He has worked for 4 consecutive months as there was no alternative to survive. The profession is too much hard work where the physical stamina is a vital. Right after working in a hotel for 3 years, it was extremely difficult to work in the field level but the hard reality forced him to work. He could not think even about the social attitudes towards him. It is assumed by the employee that many people are working such way to recover the situation that lost their income source in Coronavirus pandemic.

The restaurant business also falls in unexpected loss due to the sudden outbreak of the Corona. An owner (**P-3**) of the business reported that he could not pay timely loan installment especially in lockdown situation which is a very prestigious issue for him as a businessman, and he never faced such kind of situation. He could not pay any salary to their 9 employees for 8 months consecutively which was much unexpected for all of them. Right after declaration of opening the restaurants by the government he could not allow all employees to work in his restaurant except 4 ones. That is also another matter of social responsibility which he could not maintain due to the decreased sales and income, he mentions. On the other hand, they have to maintain social distancing with their friends and

neighbors due to safety measure. They cannot go outside of the family without any emergency which forced them to be unsocial. The children cannot go to the playground and schools due to the restrictions, and as a result they became board and excessively dependent on electronic device like mobile phone, computer and television. The respondent assumed that it obviously hampers on their mind and brain development. They all are growing in unsocial life due to social distance and forgetting how to make good relation with their friends, relatives and neighbours. Another mentionable thing is that the children and youths are being addicted on mobile gaming which is costly to run. Thus, they demand the money to the parents to play the game which never seen before COVID-19 epidemic. The other respondents (**P-6, P-16 and P-24**) also reported that they have to cut down the family expenditure due to the decreasing income. It has surely hampered on their social formalities, they believe, but reality has to be adopted. Many of them avoided social functions like wedding ceremony, marriage anniversary, as well as birthday program due to maintaining social distance and maintaining the limited income.

The water supply business plays a vital role in a tourist destination located on the top of the hill where water crisis is a common phenomenon. One of the owners (**P-1**) of the business reported that they are doing business jointly where 23 partners work together and have a very good income. Beginning of the COVID-19 pandemic, their business was shut down for 8 months where every business partner loss 50 to 60 thousand per month. The partners who started their business borrowing loan from financial organization have faced a big crisis and could not continue the instalment. They did not pay salary to their employees either. The owners who have additional savings from the income they could pay salary to their employees during the shutdown. But it was too difficult for every owner to continue 8 months without any income. The government provided relief to the sufferer during the pandemic but the amount and budget is limited and the employees could not appeal for relief and receive it during distribution due to prestigious issue as they have a social position. As such, it has been difficult to maintain the expenditure and support the family.

An employee (**P-14**) of a resort stated that he could not support his family like the previous time. He stayed at the resort during the lockdown to take care the property. But there was no salary except food cost. He took two meals daily instead of 3 ones to save money from the food cost. Before the pandemic, he could send money to his family every month. Additionally, he could earn from the guests every day as tips which was more than enough to lead the family life. But everything became off for 8 months and normal life became hampered. Fortunately, right after the lockdown, the resort has been opened and guest started to come. The owners increased his salary too though the COVID-19 pandemic is still going on.

Conclusion and Some Policy Guidelines

The main objective of this study was to identify the social and economic impacts of COVID-19 outbreak on the tourism industry of the CHT, Bangladesh, since no similar study was found till date. The COVID-19 pandemic popularly known as Coronavirus outbreak over the world impacted on a number of sectors and tourism is one of them. The CHT is evidently a prospective part of Bangladesh's tourist destination. Many people visit numerous places in the CHT each year because of its natural features and culturally diverse resources, and as a result, many stakeholders are directly and indirectly involved in and dependent on this promising sector.

In exploring the impacts, the qualitative methodology has been applied where semi-structured (face-to-face) interview method has been used to collect data. It is found that all stakeholders of tourism sector particularly involved in accommodations, food services, transportations, amusement parks, shopping, etc. have been affected seriously. Many business owners faced financial crisis as there was no income especially in lockdown period that existed almost 8 months consecutively. They could not able to pay salary to their employees and maintain their property properly. Many of them engaged themselves in the cycle of financial loan which made their life stressful and complex. Added to this, the employees worked in tourism sector experienced bitter situation during the days as well. As their income was stopped suddenly, they were in big trouble and could not support their family and children. Many of them not only lost their income but also lost their job permanently. The pandemic also impacted on social relation with formalities, where social events (for example: wedding ceremony, birthday party etc.) were mostly avoided not only for safety measure but also minimizing the cost.

The major limitation of the study is huge interruption in collecting data smoothly because of the travel restriction during the pandemic. As a result, the study could not concentrate on the recovery plan of the stakeholders of the tourism industry of the CHT.

Besides, it is also observed by the researchers that the losses incurred by the parties involved in the tourism and hospitality industry of CHT, Bangladesh, is huge and it will take long time to recover unless the government and decision/policy makers of the country prepare a quick recovery plan for CHT and help the stakeholders in different ways including granting soft loan with no interest or lower interest rate, stimulus packages etc. The development authorities of the CHT like MoCHTA, CHTDB, and HDC can play the pivotal role in this regard. Otherwise, the tourism industry of the CHT will face a big challenge even in new normal life as well. Furthermore, as the pandemic situation has already reshaped the nature of the industry and destination selection pattern of the tourists, this study also endorses the application of innovative technological tools in marketing, promotion, and package formulation of the major attractions (also suggested by Hossain et al., 2020; Avi et al., 2019; Avi et al., 2020; Avi and Hassan, 2021; Bappy and Avi, 2021; Hassan and Avi, 2022; Muneem et al., 2019; Tripura and Avi, 2021) in the CHT area as well. Additionally, future researchers can investigate the detailed roles of stakeholders in the effective recovery plan for the industry, thereby benefiting the CHT tourism industry.

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