

Impact Of Covid-19 On Livelihood And Informal Sector In India: A Review

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Abstract

India has been considered one of the top countries with the largest informal sector in the world. The informal sector has been a major contributor to livelihood, income, and the country's economy. However, with the outbreak of Covid-19 and the declaration of the global pandemic the whole economic system has been disrupted, as millions of migrant workers returned to their native villages leading to a huge economic loss in both formal and informal sectors. The highly contagious nature of the disease has led to a complete halt of all economic activities across the world. India is a developing country, highly dependent on the informal sector, and with the outbreak of Covid-19, the already struggling economy has gone down to its lowest level. The informal sector received the hardest hit due to its informal nature, high risk, and vulnerability to external shocks. The most vulnerable groups, small business enterprises, farmers, migrant workers, and the indigenous people have been affected the most. The study seeks to assess the level of impact, the challenges, and issues created by the pandemic, and the ways forward to recover from the crisis. The study is based on secondary data sources through published journals, news articles, government reports, etc. The study reveals that the Covid-19 pandemic has severely impacted the informal sector in terms of unemployment, migration, poverty, hunger, death, deprivation, and inequality. The study also shows that decline in demand and supply, as well as a drop in wages and income, has resulted in the failure of many small businesses, manufacturing industries, and other service sectors, resulting in a drop in the country's economy.

Keywords: Covid-19, Informal sector, Livelihood, Economy, Sustainability

Introduction

India is considered to be among the top countries with the largest informal sector in the world. The

informal sector has been a major contributor to livelihood, income, and the country's economy. However, with the outbreak of Covid-19 and the

declaration of the global pandemic the whole economic system has been disrupted, as millions of migrant workers returned to their native villages leading to a huge economic loss in both formal and informal sectors. The highly contagious nature of the disease has led to a complete halt of all economic activities across the world. India is a developing country, highly dependent on the informal sector, and with the outbreak of Covid-19, the already struggling economy has gone down to its lowest level. The informal sector received the hardest hit due to its informal nature, high risk, and vulnerability to external shocks. The most vulnerable groups, small business enterprises, farmers, migrant workers, daily wage earners, etc. have been affected the most.

In India, thousands of people both in rural and urban areas live in poverty and are unable to meet their basic daily necessities. According to the 2011 census, about 21 per cent of the country's population were living in poverty with rural poverty accounting for 25.7 per cent and urban poverty accounting for 13.7 per cent. According to the Asian Development Bank, the proportion of India's employed population below \$1.90 purchasing power parity a day in 2019 was 7.7%. The majority of the population both in rural and urban areas rely on the informal sector for their livelihood.

Informal sector refers to those household enterprises owned and operated by own-account workers, either alone or in partnership with members of the same or other households, which may employ family workers and employees on an occasional basis, but not on a continuous basis (Kumar, 2007). In 1993, the ILO at the International Conference of Labour Statisticians (15th ICLS) defined Informal Sector as a group of production units that consisted of unincorporated enterprises owned by various households, including small and non-registered informal owned account enterprises operating at a low level of organization on a small scale with the primary objective of generating employment and income to the persons concerned. Informal employment is mostly casual employment rather

than contractual arrangements with formal guarantees (ICLS-1993).⁶ Further, in 2003, the ILO examined that informality in a job or employment includes both self-employed and wage employed that is not registered and regulated by any legal authority.

The National Commission for Enterprises in the Unorganized Sector defined unorganized sector or informal employment as "all incorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten workers. Unorganized workers consist of those working in the unorganized enterprises or households, excluding regular workers with social security benefits, and the workers in the formal sector without any employment or social security benefits provided by the employers" (Sengupta et al., 2007). The Ministry of Labour, Government of India, has categorized the unorganized labour force into four groups in terms of occupation, nature of employment, especially distressed categories, and service categories.

Informal sector, therefore, includes all agriculture and non-agriculture activities, mining and quarrying, trade and small business enterprises, manufacturing industries, construction, crafts, and artisans, services such as transportation, hotels, street vending, and other domestic works. The informal sector provides employment to a large section of people all over the world. According to ILO, the informal economy comprises more than half of the global labour force. The global labour markets are characterized by their informality with millions of economic units operating and hundreds of millions of workers pursuing their livelihoods in conditions of informality which shows that the informal sector is a major contributing sector in providing livelihood and economy to the world.

Livelihood Sustainability

Livelihood in the simplest sense means making a living. Chambers and Conway defines livelihood as the capabilities, assets, and activities required

for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks and maintain or enhance its capabilities and asset for the present and future without undermining the natural resource base (DFID's Sustainable Livelihoods Approach and Its Framework, 2008).

The Covid-19 pandemic has impacted the ability of the people in the informal sector to cope with and recover from the stress and shocks of the pandemic. Therefore, focus should be given to maintain and enhance the assets and the capability of the people so as to cope with and recover from the crisis in the present and in future for bringing a better holistic and sustainable development. The DFID has developed a Sustainable Livelihood Framework (SLF) to focus on bringing a people-centred, holistic and dynamic programme to reduce poverty and bring overall sustainable development.

Informal sector in India

India has one of the largest informal economy in the world, employing 93 per cent of the country's workforce, contributing about 45 per cent of the country's GDP. The informal sector has been considered the major sector contributing to livelihood and income in India as the majority of the population lives in the rural areas and are dependent on the informal unorganized sector for their livelihood. According to NCEUS, about 93 per cent of India's workforce are engaged in the informal unorganized sector. Women constitute a larger workforce in the informal rural economy. About 94 per cent of working women are engaged in the unorganized sector (Agrawal, 2012). As per the Economic Survey 2007-08, 93 per cent of India's workforce including the self-employed and employed are in the unorganized sector and about 50 per cent of the national product is accounted by this informal economy. As per the report of the National Commission on Enterprises in the Unorganised or Informal Sector in India, the informal sector contributes about 47.7 per cent to the Net Domestic Product (Kavita, 2014).

The International Labour Organisation (ILO) in a statistical report on the informal economy shows that 61.2 per cent of the world's employed population make their living in the

informal economy. People living in rural areas are almost twice as likely to be in informal employment as those in urban areas agriculture sector recorded the highest level of informal employment which is estimated to be more than 90 per cent (ILO, 2018).

The National Sample Survey 2012, states that among all workers in AGEGC (agriculture sector excluding growing of crops) and non-agriculture sectors, nearly 71 per cent were engaged in the informal sector out of which 74 per cent in the rural areas and 67 per cent in the urban areas. Over 93 per cent of workers in both rural and urban areas engaged in AGEGC belonged to the informal sector. In the non-agriculture sector, nearly 71 per cent of the workers in rural areas and 67 per cent in urban areas were engaged in the informal sector. About 92 per cent of self-employed in non-agriculture sector are in the rural areas and 95 per cent of self employed in the urban areas worked in the informal sector. Among casual labours nearly 73 per cent in both the rural and urban areas worked in the informal sector. Among regular wage or salaried employees in the non-agriculture sector, nearly 39 per cent in the rural areas and 40 per cent in the urban areas worked in the informal sector. The share of Informal workers in non-farm organised sector employment rose from 32 per cent in 1999-2000 to 50.9 per cent in 2004-05 per cent to 60.4 per cent in 2011-12 which is the direct result of open unemployment (Mehrotra, 2019). Punjab, Rajasthan, Andhra Pradesh, Chhattisgarh and Gujarat were among the top five states with the highest number of informal workers (non-agriculture) in India (Arora & Gupta, 2020).

The Indian economy faced consecutive shocks from 2016 to 2019 i.e., the demonetization in 2016, followed by goods and service tax in 2017 and the global pandemic that came about in 2019. Indian economy being largely dependent on the informal sector, the whole economic system has been affected to a great extent. A large section of the socially and economically underprivileged population of the Indian society rely on the informal activities therefore, it is evident that the informal sector can play a huge

role in bring change and development in India if given appropriate measures to develop.

Impact of Covid-19 on Informal Sector

With the outbreak of the novel coronavirus and the imposition of lockdown in all parts of the country, the people faced unprecedented hardships and a great economic loss. The unprecedented Covid-19 pandemic has taken a huge toll on the lives of people all over the world. In India, the hardest hit was on the informal sector. India witnessed people losing jobs and income, increase in informality, food shortage, inequality, migration and a huge rise in poverty. Kottaram (2021) in his article pointed out that 2 crores 30 lakh additional individuals fell below the national minimum wage poverty line. The study shows that in April 2021, there was a tremendous increase in the demand for job under the MGNREGA scheme by 89 per cent while the budgetary allocation for the scheme in the year is 34 per cent less than the revised allocation of 2020-2021.

The recent study on impact of Covid-19 pandemic on livelihoods in India by Kesar et al., 2020 shows a massive increase in unemployment, food insecurity and fall in wages, income and savings which has profoundly affected the lives and economies across the globe. The study reveals that about 60 per cent of the total workforce were left unemployed during the pandemic with the impact more severe among the urban self-employed. The hardest hit was on the BPL households with 91 per cent of the people lost in livelihood, leading to a reduction in food intake, inability to buy daily essentials or pay monthly rents. About 33 per cent of rural and 41 per cent of urban population were compelled to take loans to meet their daily expenses during lockdown. The World Bank (as stated in Kesar et al. 2020, p.5) described Covid-19 pandemic as the biggest economic crisis since the Great Depression.

The number of population seeking employment has increased over the last few years owing to the rapid rise in population growth. The Covid-19 crisis has doubled the problem by displacing thousands of people, leaving them jobless without any livelihood security. The

unemployment rate rose from 6.7% on 15th march to 26% on 19th April, 2020 (Arora & Gupta, 2020). According to CMEI statistical report Sept-Dec 2021, India's unemployment rate was 7.31% with 7.9% in urban and 7.0% in rural areas. However, according to its latest report, India's unemployment rate has gone down to 7.8% as of 12th April, 2022 with urban unemployment rate at 8.6% and rural at 7.5% respectively, with about 35 million people actively looking for employment as of December 2021 (Sinha, 2022). Unemployment, underemployment and low productivity were found to be directly linked with rural poverty. Kar & Marjit, 2009 explores the relationship between informal trade and poverty in India and revealed that, increase in the informal wages can lead to reduction in urban poverty. Sahoo, 2018 states that improving productivity, employment and promoting livelihood can help in tackling the basic problems in every community and can also bring socio-economic and political stability.

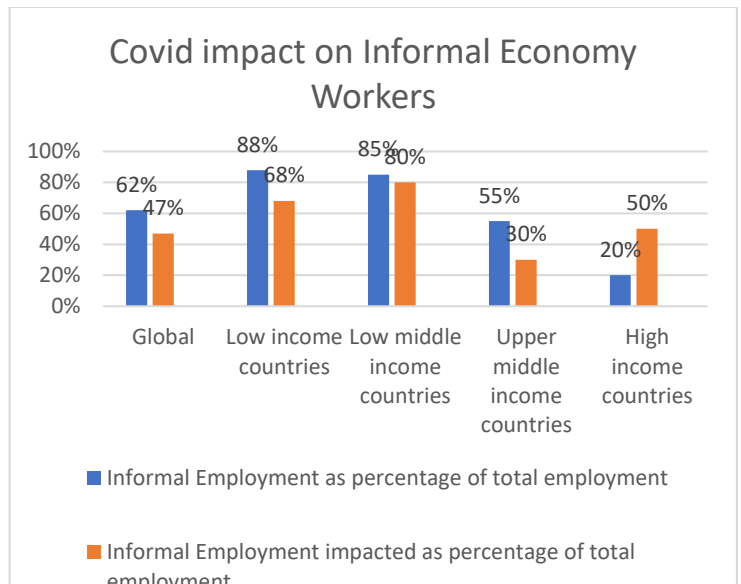
A report by FAO in 2022 presented the major issues and impact of Covid-19 on the informal workers. The report pointed out the significant impact of the Covid-19 pandemic on the informal workers in terms of unemployment and underemployment. Informal workers which include both wage employment and self-employment are considered to be the most vulnerable group with high risk of employment working in a seasonal, casual or temporary basis with no job security. There is lack of representation and hence invisible to policy and decision makers. The informal workers especially those in the agriculture and food supply sector were left at high risk of losing jobs during the pandemic, though their jobs are considered essential and should remain operational. Reduction in wage employment opportunities has led to increase in risk and limiting the small-scale producers to diversify their incomes. The pandemic has exposed many informal workers and their families in the rural sector to additional risk and vulnerability in terms of health and safety risks, livelihood, food security, debt, etc. Study shows that the pandemic impacted women the most comparatively. The report by FAO pointed out that rural women, youth, indigenous people and migrant workers

are more vulnerable and are to be affected more by the crisis (FAO, 2022). Not only are women considered to be at higher risk because of their high absorption in the informal sector but the risk factor for them increases manifold due to other social constraints that do not necessarily affect their male counterpart. Therefore, women were considered more at risk than men in terms of losing incomes or livelihood during the pandemic.

Gururaja & Ranjitha, 2012 assess the impact of Covid-19 on the informal sector in India and reveals that the pandemic has severely disrupted the socio-economic status of India leading to poverty, hunger, deprivation, unemployment, economic and social inequality in the informal sector in India. ILO, reveals that almost 1.5 billion informal workers were significantly impacted by the lockdown measures. About 68 per cent of the global workforce, 81 per cent employers and 66 per cent own account workers, were living in the most effected countries which requires workplace closures. The unprecedented reduction in economic activities and work timing has placed many enterprises at high risk. About 54 per cent of all employers worldwide were employed in the hardest hit sector out of which 42 per cent were women employers.

According to ILO report 2020, wholesale and retail trade, manufacturing, accommodation & food services, real estate and business activities were the hardest hit sectors followed by transportation, storage and communication at medium high. Construction, financial and insurance services, mining and quarrying were found to be medium hit sector and agriculture, forestry and fishing as medium low hit sectors. ILO also estimated a decline in the informal workers earning by 60 per cent globally by the first month of the crisis. Table 1 shows that 62 per cent of the total global workforce are employed in the informal sector. Out of the total global employment 47 per cent were affected by the crisis.

Table:1 Impact of Covid on Informal workers



Source: ILO Report, 2020

ILO has introduced ILO's policy framework through four key pillars to fight based on international labour standards: stimulating the economy and employment, supporting enterprises, jobs, and incomes, protecting workers in the workplace, and relying on social dialogue for solutions. ILO recommends the need to support small business enterprises and the need to target the most vulnerable groups to mitigate the economic and social consequences caused by the crisis.

The Covid-19 pandemic and the consequent nationwide lockdown has impacted all major contributors of the Indian economy, such as public and private consumption, external trade and investments thus leading to global recession, decline in global and domestic demand and supply affecting both formal and informal sectors across the country. Manufacturing, construction, service sectors such as hotels, transportation, tourism etc. were among the worst hit sectors. Mahendra and Sangupta stated that the collapse in demand and supply chain caused by the pandemic can affect the investments, employment, income and consumption which can drag down India's aggregate growth rate. By the first quarter of 2020-21 the Indian economy contracted with a record of 23.9 per cent, worst in decades. The real GDP growth of India in the year

2020-21 is estimated at -7.25 percent compared to the growth rate of 4.04 percent in 2019-2020.⁷

Challenges and Issues

- The Covid-19 pandemic has led to increase in unemployment, migration, fall in wages, income and savings, hunger, poverty, food insecurity, inequality, and informality.
- About 60 per cent of India's total workforce were left unemployed during the pandemic with the impact being particularly severe among the urban self-employed. The BPL households and the most vulnerable groups were among the hardest hit section.
- The impact of the pandemic was more severe on the informal sector due to lack of savings and lack of social protection either from the employers or the government.
- The whole country has been significantly impacted in terms of employment and income. The decline in employment and labour force in the informal sector can jeopardize the livelihood and survival of the rural households.
- The effect of the pandemic was much greater on the socially vulnerable section such as women, daily wage earners, migrant workers, tribals and indigenous people due to their inaccessibility to basic health amenities and lack of alternatives or mitigation options.
- The two most pressing challenges during the pandemic were people's health and food security. Due to poverty, people were unable to access health facilities, leading to an increase in serious illnesses. People were also forced to limit their dietary intake due to food shortages, resulting in immune system deterioration.
- The global recession caused by the pandemic has wreaked havoc on the economy, impacting manufacturing, construction, service industries, transportation, tourism, and other sectors leading to a decline in the country's GDP.

- Total lockdown and closures of all business activities without proper savings have led the small business owners to extreme poverty, debt and difficulty in re-establishing themselves.
- The relief measures introduced by the government were ineffective and inaccessible to all sections of the population.
- Due to the lack of insufficient data on informal workers, addressing the problems would a difficult task for the policymakers and the government.

Conclusion

The global pandemic has had a major impact on people's lives and on all economies all over the world. The informal sector, which is regarded as a major player in the Indian economy, has been struck the worst by the Covid-19 outbreak due to its vulnerability to external shocks. The pandemic has severely disrupted the socio-economic status of India leading to poverty, hunger, death, deprivation, unemployment, economic and social inequality in India. Studies has shown that several measures have been taken up by the government to tackle the issues through supply of cash and kind to the poor households. However, due to insufficient data on informal workers it was even harder for the policy makers and the government to address the problems. The relief measures provided were not effective enough nor accessible to all section of the people. "If access to relief measures are unequal, it is likely that the recovery from the crisis will also be of a selective nature, favouring certain kinds of households over others and potentially perpetuating existing inequalities."(Kesar et al., 2020). Therefore, it is critical to conduct a thorough assessment of the informal sector and the most vulnerable groups to identify their problems and find a better solution. For a quick recovery from the crisis, proper budgetary intervention is required to address issues of inaccessibility and inequality. To aid in the mitigation of poverty and unemployment issues, as well as the recovery from the crisis, more emphasis should be placed on developing livelihood and work chances. Maintaining and

improving people's capabilities and assets to cope with challenges and shocks should be prioritized. As the informal sector dominates India's economy, it is critical to transfer India's focus to the informal sector in order to recover and revive the country's economy by prioritizing in building a resilient economy that can withstand future challenges and provide long-term sustainable development.

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