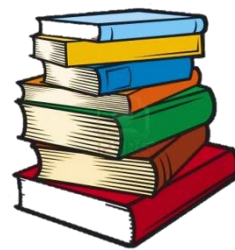




Goa University  
Goa Business School



Effects of Covid-19 Pandemic on Informal Sector with  
Special Reference to Garment Vendors of Select Coastal  
Belts of North Goa



Thesis submitted to Goa University  
For the Degree of Masters in Economics

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May 2022

## DECLARATION

I declare that the present thesis entitled “Effects of Covid-19 pandemic on the informal sector with special reference to garment vendors of select coastal belts of North Goa” a consolidation of an original work which has been carried out by me under the guidance of Dr. Silvia Noronha, Professor in Economics, Goa Business School, and the same has not been submitted to any other university or institution for the award of any other degree, diploma or other such titles.

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## CERTIFICATE

This is to certify that Miss Rekha Lamani has worked on the thesis entitled “Effects of COVID-19 Pandemic on the Informal Sector, with Special Reference to Garment Vendors of Select Coastal Belt of North Goa” under my supervision and guidance. This thesis being submitted to Goa University, Taleigao Plateau, Goa, for the award of the degree of Masters in Economics is a record of an original work carried out by the candidate herself, and has not been submitted for the award of any degree, diploma, a scholarship or fellowship of this or any other university.

Dr. Silvia Noronha  
Professor of Economics  
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*Rekha Lamani*

*May 2022*

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# **Chapter 1: Introduction**

## **1.1 Background**

Goa is one of the smallest states of India located at south western part of India. It covers an area of 3,702 square kilometers. Population of the state is around 14, 58,545, according to 2011 census.

Goa is divided into 2 districts, North Goa and South Goa and 12 talukas. Goa is blessed with natural beauty, as it has on its west, the Arabian Sea and on its east, the Western Ghats. Goa is famous for its feni, spices, its flora and fauna, places of worship, world heritage architecture etc.

Goa is one of the world's popular tourist destinations, and it is famous for its beaches. There are various coastal belts stretched across the state, such as in the north, we have Anjuna beach, Baga beach, Calangute beach, Candolim beach, Morjim beach, Vagator beach, Chapora beach, Sinquerim beach etc and in south Goa we have Betalbatim beach, Colva beach, Varca beach, Mabor beach etc. There are various shopping as well as food outlets, on these coastal belts.

## 1.2 Introduction

Coronavirus disease 19 (COVID-19), originated at Wuhan city of China, in December, 2019. The World Health Organization coined the term as COVID-19, and declared it as a pandemic on March 11, 2020. The major symptoms of the virus were fever, cough, fatigue, breathlessness etc. Since then, the virus spread across all the countries in the world, and it became the new public health crisis. Like all other countries, the impact of this pandemic on India too was devastating. India being the one of the most populated country in the world, the spread was out of control.

It affected almost every sector, and the different stakeholders of the Indian economy. It should be noted that, among the worst hit was the informal sector. As per National Sample Survey of 2014, around 93% of the workforce earned their livelihoods as informal workers. Formal sector is one which represents, all jobs with specific working hours, regular wages and workers job is assured whereas, informal sector is one where the workers do not have regular working hours, bad working conditions, lack of health benefits, irregular wages and other facilities. The pandemic was found to have severe impact on informal sector, compared to formal sector. Informal sector comprises a significant portion of Indian economy, and it employs large amount of workforce. The pandemic had severe impact on livelihood, security and health of informal sector workers. The informal sector of the Indian economy is quite large, and according to International Labor Organization (ILO) estimates in 2020, around 90% of 500 million working population is part of this segment of the economy. Informal sector comprises of agriculture, self-employment, contract laborer, household laborers and so on. In India, the rapid growth in informal sector was seen with the opening and globalization of Indian economy in early 1990s. The growth was also related to medium, small and macro enterprises (MSMEs) in Indian economy.

As the pandemic was widely spreading, government responded by imposing lockdown in the country, which was a reasonable move in terms of controlling the pandemic. The commencement of lockdown generated widespread panic among the workers, mainly from the informal sector. This crisis created loss of jobs and their livelihood, a crisis of food and shelter, for migrant workers who were caught at various places, and there was fear of infection as well. These stranded workers became desperate to go to their hometown, because they were economically and emotionally, not in a position to cope up with this pandemic and lockdown. The shutdown of

commercial activities effectively shut their primary source of income. The tourism industry on which Goa is dependent also was adversely affected by pandemic.

Tourism industry is quite large in Goa, and its share in the state GDP is more compared to other industries. Many people are dependent on their livelihoods from this industry. The covid-19 lockdown measures were against crowding, which effectively shut the industry.

### **1.3 Features of Informal Sector**

Informal sector consists of enterprises that are not registered, where employers do not provide social security to employees. The sector comprises a greater number of workers compared to formal sector. Less employment growth in formal sector means that for large number of populations, the only alternative is to seek employment in the informal sector.

The sector comprises of following features:

- One of the main features of informal sector is that it doesn't have any written rules or agreements. It exists merely on verbal understanding from both the sides.
- The informal sector suffers from cycle of excessive seasonality of employment; majority of the workers in the sector does not have stable durable avenues of employment. Even those workers who appear to be visibly employed are not substantially and gainfully employed.
- It doesn't have fixed wages or fixed hours of work. It mostly relies on daily earnings.
- The work atmosphere in informal sector is very congested and unhygienic.
- Due to isolation and invisibility, workers in the informal sector are often largely unaware of their rights, cannot organize them and have little negotiation power with their employers and intermediaries (ILO 2000).
- Ease of entry is the main feature of informal sector.
- Small scale of operation and low levels of organizing.
- Low administrative and procedural costs make informal sector highly preferred.
- Mostly labor-intensive work, requiring low-level skills; the workers learn on the job, as there is usually on formal training giving to them.
- Workers in the sector are subject to indebtedness and bondage as their income is not sufficient for their livelihood needs.

## **1.4 Contribution of Informal Sector**

The informal sector plays a central role in economic development of an economy. Informal sector has witnessed a sharp growth since post liberalization period. Employment creation has lagged far behind in India in the formal sector and this has led to increase in employment in informal sectors.

The informal manufacturing is undoubtedly a major part of informal sector which can be used synonymously for unorganized manufacturing. It plays a crucial role in terms of employment to a large section of working force and. The informal sector constitutes largest portion of an economy in terms of value addition, savings, gross national product, capital formation and investment. Share of formal sector is around 12-14 percent in our national income while that of informal sector is more than 30 percent (Kalyani, 2016).

The different forms of organization in the sector are prominent players in such activities like manufacturing, transport, construction, hotels and restaurants and trade. It plays a significant role in terms of poverty alleviation. The sector provides low-cost labor, inputs, goods and services to both formal and informal enterprises as well as to the public, especially to the poor people.

The informal sector does act as a safety net for formal sector, thus allowing the unemployed people to find work which helps in reducing poverty. It provides goods and services in areas that may be impossible or unattractive for formal networks. Informal settlements are spatially distant from central business areas, where formal business usually operates. The MSMEs in these areas thus have a crucial role to play. It also offers these goods in a manner more suited to the needs of customers. It plays an important role in the value chains of large companies.

Covid-19 pandemic have tremendously shaken the sector. As per the reports issued by the state bank of India (SBI), that India's informal sector has shrunk to 15-20 percent of the GDP in 2020-21 from 52 percent in 2017-18.

## **1.5 Vendors and Informal sector**

Street vendors constitute an important segment of an economy. With increasing urban migration and formal sector not providing adequate jobs, street vending has emerged as one of the important means of earning livelihood mainly for the urban poor. Informal sector comprises various workers. One of the most important parts of informal sector workers are street vendors. They possess low level of skills and work in poor working condition. In present times, vending is an important source of employment for a large mass of population especially among poor as it requires low skills and minimum financial assets.

The National Policy, 2004 adopted with an objective of providing and promoting a supportive environment for vendors to earn their livelihood while at the same time it aims at reducing congestion and maintaining sanitary conditions in public places. Street vendors (protection of livelihood and regulation of street vending) Act, 2014 is an act of the Parliament of India which was introduced to regulate street vendors in public areas and to protect their rights. The act aims to provide social security and livelihood rights to vendors. Goa street vendors (protection of livelihood and regulation of street vending) were also introduced in 2016.

Vendors on coastal belt of Anjuna, Calangute, Vagator, Candolim and Baga are increasing at a great extent. For most of the vendors, it is the main source of income for their households. They sell garments of various types. These vendors add vibrancy to the coastal belts and it is considered as the cornerstone for historical and cultural heritage of the state. They are large and very visible workforce on coastal belts. Factors that draw these vendors to this occupation are no barriers to entry, limited start-up cost and flexible hours. Surviving as street vendors requires certain skills because competition is high among these vendors mainly for space and access to customers.

## **1.6 Objectives of the study**

The topic was chosen for various reasons. As we know how devastating, the impact of Covid-19 pandemic was on the economy as a whole. Informal sector constitutes significant portion of Indian economy and this sector too was greatly affected.

1. To examine the demographic profile of garment vendors.
2. To analyze the impact of Covid-19 pandemic on garment vendors, specifically on
  - a) Income
  - b) Consumption
  - c) Savings
  - d) Dues and debts
3. To find out the problems faced by the garment vendors during covid-19 pandemic.

## **1.7 Significance of the study**

The scope of the study is only confined to variables such as Covid-19 impact, informal sector and vendors. Further, the study is limited to what knowledge is possessed by the researcher, and it can be carried forward by a researcher with higher knowledge and understanding.

1. This is the first study conducted on garment vendors of select coastal belts of north Goa.
2. It will help us to know the problems faced by the vendors, in the select coastal belt during pandemic.
3. It provides preliminary material for further research.

## **1.8 Scope of the study**

Informal sector plays a crucial role in performance of an economy. The contribution of informal sector with respect to employment and in terms of linkages cannot be ignored. Every economy has that sector which is informal in nature and because of lack unionism and togetherness; this sector always suffers with any internal and external disturbances. In India, informal sector has large working population. Among the major sectors of the economy, there are various employments which people carry which are informal in nature. They are mainly short term in nature as in it prosper in a particular peak season

COVID-19 originated in China and then it got spread across the whole world. This has had its own impacts such as socio-economic as well as psychological impacts. Apart from world, Asian economies suffered a lot and when it comes to Asian economies, India was not an exception to this pandemic as India was also affected. There was mismatch in supply and demand. The supply chain management failed.

In India, all the states got affected and Goa being the state which is largely depended on tourism received lots of setback. There is large population who derive their income from tourism industry including vendors on coastal belts. As tourism industry in the state was shut, their major earnings and for some their only source of earning was put on halt.

The study “effects of covid-19 pandemic on informal sector with special reference to vendors of select coastal belt of north Goa” has basically been concerning about the vendors in the informal sector. In Goa, lot of vendors play a crucial role along the coastal belt and Goa been the tourism state, most of the people rely on it for their bread and butter, though formal sector plays an important role but it is smoothly assisted by informal sector in facilitating the movement of people from one place to another and making things available to others. The various vendors like fancy items, jewelry, garments etc., play a crucial role. However, the covid-19 pandemic had severely affected these vendors. The current study will basically analyze the socio-economic impact of pandemic on vendors and tries to highlight the hardness faced by these vendors during pandemic.



## **1.9 Research Question**

- (i) What is the profile of garment vendors?
- (ii) What is the impact of Covid-19 on income, consumption expenditure, savings and dues and debts?
- (iii) What are the problems faced by garment vendors due to pandemic?

## **1.10. Methodology of the study**

In order to meet the objectives of the study, the collection of data is mandatory. The data for this study which has been used are primary data and secondary data.

A survey was conducted in the five most prominent coastal belts of Goa, which are Anjuna, Calangute, Baga, Vagator and Candolim, where the garment vendors were asked questions on the impact of covid-19 pandemic on them. A sample of 300 respondents was taken at random, at the rate of 60 respondents each, from each coastal belt. The study was conducted on the garment's vendors only.

### **Primary data**

This data has been collected for the first time and is original data. The survey was conducted in the month of February and March 2022. A well structured questionnaire had been framed and was provided to the garment vendors. The interviewer had face to face conversation with the garment vendors.

Interview method was also used to collect data. Here, some questions were asked by the interviewer, and the respondents answer them. This was used for the case study. Eight case studies were conducted in which the interviewer interviewed the garment vendors personally, to know the problems faced by garment vendors during pandemic.

## **Secondary data**

This data has been obtained from other sources. It was collected from various journal articles, reports and websites.

## **Methods and techniques for data analysis**

In order to analyze the data, SPSS software was used. To find differences in monthly income and consumption before pandemic and during pandemic, T-test has been used and to analyze other factors, percentage analysis and crosstab has been used.

### **1.11. Limitation of the study**

1. The study is limited to five coastal belts of North Goa.
2. A detailed and in-depth study was not possible, due to time constraint as the dissertation was time bound.

### **1.12. Chapter layout**

Chapter 1: Introduction

Chapter 2: Literature review

Chapter 3: Demographic profile of garment vendors

Chapter 4: Impact of covid-19 pandemic on garment vendors

Chapter 5: Problems faced by garment vendors during pandemic

Chapter 6: Summary, Findings, conclusion and recommendations.

## Chapter 2: Literature Review

### 2.1 Introduction

Literature review discusses the research work done relating to Impact of COVID-19 on informal sector. For this purpose, journal articles written on informal sector were studied.

### 2.2. Review of related literature

1. **Estupinan Xavier and Sharma Mohit (2020)** conducted a study on job and wage losses on informal sector due to COVID-19 lockdown measures in India. The objective of the study was to estimate the job loss to the workers for the year 2020 specifically for the month March, April and May. All the estimates of the study were derived from Periodic Labor Force Survey (PLFS), 2017-18 using Census population projections for the year 2020. The final population numbers are derived by multiplying the PLFS estimates with the Census Adjustment Multiplier. The study found that informal workers suffered a wage loss amounting to Rs. 635.53 billion, which almost equivalent to annual union budget allotted for employment guarantee scheme MGNREGA in 2020-2021.
2. **B.L Gururaja and N. Ranjitha (2020)** carried out a study on socio-economic impact of Covid-19 on the informal sector in India. The study analyzed the impact of the Covid-19 pandemic on the world including India. An exploratory methodology was used in the study which is comprised of research papers, policy document, international reports and available literature in related area. The study found that the pandemic tremendously affected hunger, deprivation, poverty, unemployment, economic and social inequality in the informal sector in India.
3. **Unni Jeemol (2020)** carried out a study on Impact of COVID-19 on Informal Economy: The Revival. He discussed some of micro issues concerning enterprises and workers and certain short term and medium-term strategies for revival of the economy amidst the pandemic. The study was based on secondary sources which were collected from various journal articles. The study found that the small scale of operation of such micro-enterprise, own account and home based, makes them particularly vulnerable to an economic shock such as the

lockdown. He further gave different revival strategies such as upgrading the skills, restructuring the industry, restoring forward and backward linkage and bridging the digital divide.

4. **Shekar k Chandra and Mansoor kashif (2020)** carried out study on Covid-19: lockdown impact on informal sector in India. This study assesses the probable consequences of the lockdown on the informal sector in India by bringing out both short and long run effects and it was argued for a broad-based employment protection for informal workers and for integrating the informal sector in economic policies. The study is based on secondary data sources which were collected from magazines and newspapers. The findings of the study were even in pre-covid period, informal sector was under shocks of demonetization and GST. This sector has already been hit hard by the economic downturn as there are no social security provisions for them.
5. **AnejaRajan and Ahuja Vaishali(2020)** presented a paper on an assessment of socio-economic impact of Covid-19 pandemic in India. The objective of the study was to analyze the socio-economic implication of COVID-19 on the economy and society of India so far. There has been an assessment made on the basis of available literature is made on all three sectors along with the impact on migrants, health, poverty, job losses, informal sector and so forth. Research methodology was that the researcher reviewed many latest articles, authentic newspaper, discussion and interviews of experts from different fields. The findings of the study were, all three sectors that is primary, secondary and tertiary sector has been hit very badly by this pandemic but informal workers are the most hit by this pandemic. Apart from monetary loss, the societal impact is harsh with major sociological and psychological challenges in the economy.
6. **Samalatha B.S, Lekha D. Bhat and Chitra K. P (2021)** conducted a study on impact of covid-19 on informal sector: A study of women domestic workers in India. The objective of the study was to analyze the impact of COVID-19 on informal sector especially on the women domestic workers. The study was based on secondary and primary data. The data was collected from 260 women domestic workers from three major cities in India namely New Delhi, Kochi and

Mumbai. Data analysis was done using SPSS package and descriptive statistics. The findings of the study were that there is an urgent need to have a national level policy and state support especially targeting women domestic workers without which the situation of poverty, health hazard and social exclusion will continue to exist.

7. **Khanna Anoop (2020)** carried out a study on impact of migration of labor force due to global COVID-19 pandemic with reference to India. The objective of the study was to find out some important issues regarding the effects of COVID-19 pandemic on the migrant population. The study was based on secondary sources like census data, periodic labor force survey 2017-18 and SARVEKSHANA (Government of India, 2019). The major findings of the study were that the pandemic has tremendously affected migrant labor force. Their basic food security and nutrition got affected widely. The researcher suggests that the government has to come up with well-crafted policies and strategies to deal with this problem.
8. **Chakraborty Shinee 2020** conducted a study on impact of COVID-19 national lockdown on women informal workers in Delhi. The objective of the study was to find out how extreme was the impact of pandemic on the livelihood of women informal workers. The data for the study was collected through telephonic surveys of women workers and in-depth telephonic qualitative interviews were conducted with the support of different partner organization (Chetnalaya, Janpahal, Bal Vikas Dhara, Mahila housing trust, Nirman Mazdoor Panchayat Sangham). The study was based in five different sectors (domestic work, street vending, waste picking, home based and construction work). This partner organization interviewed 35 women adults in each of five sectors and for construction workers the sample size was 36. The total sample size was 176. The findings of the study were that women basic necessities got affected. There were food shortages; women were spending their personal savings in the absence of income. There were problems post lockdown too. The immediate concerns for the women respondents are continued loss of paid work and payment of house rent.

- 9. RajanIrudaya S, P Sivakumar and Srinivasan Aditya (2020)** conducted a study on the COVID-19 pandemic and internal labor migration (informal sector): ‘A crisis of mobility’. The objective of the study was to examine the effects of COVID-19 pandemic and its associated nationwide lockdown on internal migration based on gender, health and social security provisions. Secondary data has been used for conducting this study. Researchers found that the pandemic has exposed the vulnerability of migrant in times of crisis. Governance can only be implemented effectively through accurate data availability but accurate data is unavailable on internal labor migration. Many migrants remain excluded from governmental schemes.
- 10. Dr. Gowda Gunde (2020)** carried out a study on impact of COVID-19 on migrants in unorganized sector-An Indian Experience. The objectives of the study are to study the problems faced by migrant workers during the Covid-19 pandemic in India and to analyze the socio-economic conditions of migrant workers. The study was based on secondary data which is collected from magazines, research papers, newspapers, central government portal etc. The finding of the study was that there are immense problems faced by migrant workers during the pandemic period. Most of them don’t have job cards, ration cards, bank accounts, health insurance and other facilities and this section of people are not aware of government policies and packages and don’t know how to access to it. So, the government and civil society should come up with holistic approaches to develop their wellbeing.
- 11. Mishra Kumar Sandip (2020)** conducted a study on Covid-19 and informal labor in India. The researcher tries to analyze the impact as the effects were more catastrophic in the informal sector and further analyses the policy implications. The study found that the dichotomy between social support for the informal worker sector and productive initiatives must be bridged which could be done by providing help in stimulating productive development of micro and small enterprises and by proving them market access as well as resources. Regulatory frameworks also must be reformed to create an integrated economic process and provide incentives for formalization of informal workers. Government should

give highest priority to the poor and informal workers so that their lives are not threatened.

- 12. Chowdhury Rai Antara, BhanGautam and AampatKinjal (2020)** conducted a study on impact of COVID-19 and the lockdowns on domestic workers. The survey was conducted between 6 to 13 may 2020 by the members and networks of the union on the ground. They were 20–30-minute telephonic interviews and the responses were entered in a survey form created on the Enketo web app. The findings of the study were that there was severe impact on earnings and employment. People were surviving on their savings, dues and borrowings.
- 13. Das Diganta (2020)** conducted a study on regional disparities of growth and internal migrant workers in informal sector in the age of COVID-19. The researcher tries to analyze how workers were deprived in informal sector in the age of corona virus pandemic. Secondary data was used as the research methodology and it was collected from research papers, census data, planning commission, government official reports, National sample survey office (NSSO) etc. The study found that about one-third of household people of India face with the problems of livelihood catastrophes. In a developing country like India, workers are faced with higher vulnerability in the pandemic-like situation due to poor implementation of welfare schemes. Government have enacted several laws to give protection for migrant workers but they could not achieve their goal to reach the real beneficiaries due to ineffective implication and inaccuracy about the numbers of migrant workers which was far higher than the estimated by survey agencies. Government needs to revise their structure of welfare schemes along with other administrative and economic structure.
- 14. ValsonSouradh C. (2020)** conducted a study on impact of pandemic on the unorganized sector: short term remedies and long-term approach. The article discussed the impact of pandemic on the various unorganized sectors and further discusses the remedial measures. The findings of the study were that the pandemic has caused lot of damage to almost all unorganized sectors. Though the government was quick to respond, but the scale of the damage too large.

Radical changes and inclusive legislation with stringent enforcement could help to bring the economy at a normal position.

- 15. KominWichaya, ThepparpRungnapa, SubsingBorvorn and Engstrom David (2020)** conducted a study on Covid-19 and its impact on informal sector workers: a case study of Thailand. The objective of the study was to study the socio-economic impact of covid-19 on informal workers. A team of researchers from two universities from Bangkok in collaboration with the IS nongovernmental organization conducted a survey to understand how Covid-19 impacted. 400 IS workers. in five regions of Thailand were administered in person or phone by project staff. The findings revealed that IS workers had little access to normal sources of capital (e.g., banks) and instead relied on informal sources of loans. The researchers felt that collaborating with IS worker, banks and the government, social workers can facilitate the development of mechanisms to secure low-interest loans to provide capital.
- 16. Khambule Isaac (2020)** conducted a study on the effects of Covid-19 on the South African informal economy: limits and pitfalls of government's response. The researcher tries to find out various effects of pandemic and further interrogates the effectiveness of South Africa's R 500 billion social and economic relief package on the livelihood of those employed in the informal economy. The study is mainly based on the ILO (2018) most comprehensive dataset on the informal economy in the various economic groupings. The pandemic has increased unemployment mainly in the informal sector. A thorough analysis of South Africa's Rs. 500billion revealed three important measures to mitigate the adverse social and economic impact of COVID-19. The first measure was to use the UIF to assist businesses with salaries, the second measure focused on direct social assistance through grants to the people and the third measure focused on availing funding for small businesses affected due to lockdown.
- 17. MukhtarovaTurkan (2020)** carried out a study on Covid-19 and the informal sector: what is means for women now and in the future. The study tries to highlight the key impacts on women and particularly women working in the



informal economy in developing countries and further analyses government response to address economic fallout. The study is mainly based on secondary data sources. The study found that globally, street vendors and market traders who sell goods other than food can no longer operate or they are facing an increased risk of virus exposure. Majority layoffs for domestic workers have left women without compensation and migrant workers are often hit the hardest. Governments are initiating relief measures to decrease the financial burden on the poor people by supporting for utilities, housing and taxes. These measures such as freezes on rent payments can also be applied to the workspace informal workers use and hence can help informal businesses to restart their economic activities.

**18. Das Saudamini and Mishra Ajit (2020)** conducted a study on COVID-19 lockdown, how people managed and impact of welfare schemes on informal sector workers: Evidence from Delhi slums. The paper tried to assess some ground level assessments of the hardship people faced and the role played by government schemes in reducing the hardships. The study was based on sample of 199 household located in Zakhira and Kriti Nagar slum areas of North west Delhi. The sample of household's was migrant community from states like Uttar Pradesh, Jharkhand, Rajasthan, Bihar etc. Telephonic interview was conducted. Tabular analysis, t-test and simple calculus were used. The study found that almost all of them lost their livelihoods during lockdown. The government's welfare schemes were helpful but the full potential could not be realized due to many factors. In this study three-quarter managed to benefit but not to the extent they could have.

**19. Women in informal employment: Globalizing and Organizing (2020)** presented a study on Covid-19 crisis and the informal economy: Informal workers in Delhi, India. The study assessed the impact on covid-19 crisis on specific groups of informal workers and on their household. A survey was carried out using questionnaire and in-depth interviews. Researchers in Delhi surveyed 270 workers in four sectors: street vendors, home based workers, waste pickers and domestic workers. The study found that across all sectors, workers

felt that the lockdown months as the most difficult time they ever faced and cited that the most significant impact was the inability to work and earn. A researcher feels that the future recovery is to support to resume their livelihood. This includes the permission to work without harassment and access to opportunity and capital.

**20. Azeez E P Abdul, NegiPalzorDandub, Rani Asha and Kumar A P Senthil (2021)** carried out a study on the impact of Covid-19 on migrant women workers in India. The study attempted to explore the impact of Covid-19 on women migrant workers. A qualitative research design was adopted. The study was conducted in two localities which are Delhi and the city of Gurugram in Haryana. A semi structured qualitative interview was undertaken consisting of questions. The major issues arising after study where women were subject to loss of livelihood and debt. The burden of responsibility made the lives of women stressful. Women experienced a significant disruption of access to services because of restriction and lockdown.

### **2.3 Research gap**

- Most of the study reviewed studied the impact of covid-19 only during specific periods mentioned therein. There has been no study done covering the period March 24<sup>th</sup>2020 to 31<sup>st</sup>January 2022.
- None of the study reviewed interviewed the vendors personally
- There are no studies done on impact of covid-19 pandemic only on garment vendors and in the coastal belts of Goa.

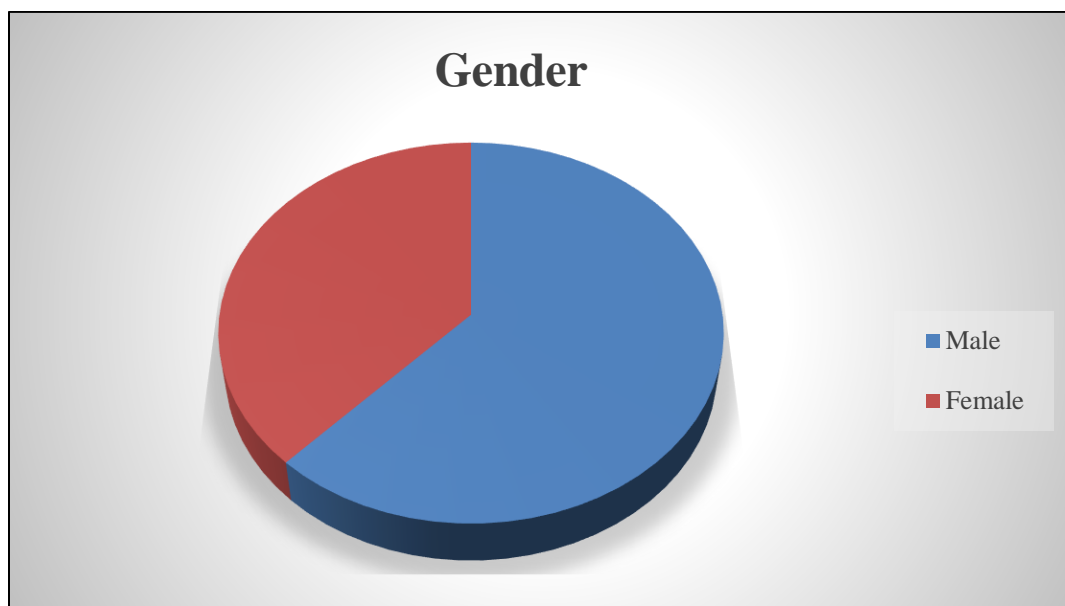
This study has tried to overcome this gap in research.

## Chapter 3: Demographic Profile of Garment Vendors in Northern Coastal Belts of Goa

The demographic profile of vendors has a profound influence on their lives. Factors like gender, age and marital status, place of origin, household size and experience in the occupation can significantly affect the vendor's wellbeing.

### Graph 3.1: Gender

Gender is an important variable in Indian social situation. Data related to the gender of the respondents is presented in below table.

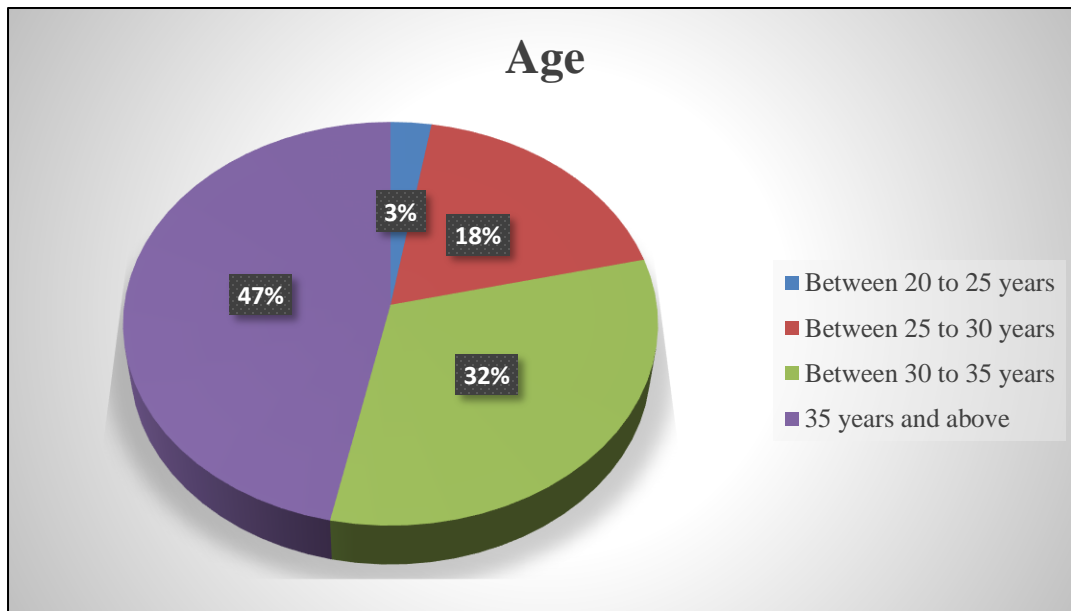


Source: Field Survey

Graph3.1 shows the gender composition of the respondents. It was observed that the number of respondents were 62% males as compared to females which was 38%. Thus, it can be said that most of the garment vendors are males.

### Graph 3.2: Age

Age of the respondents is another one of the most important characteristics as age indicates the level of maturity. Also, it shows the respondent's age which are taking vending business.

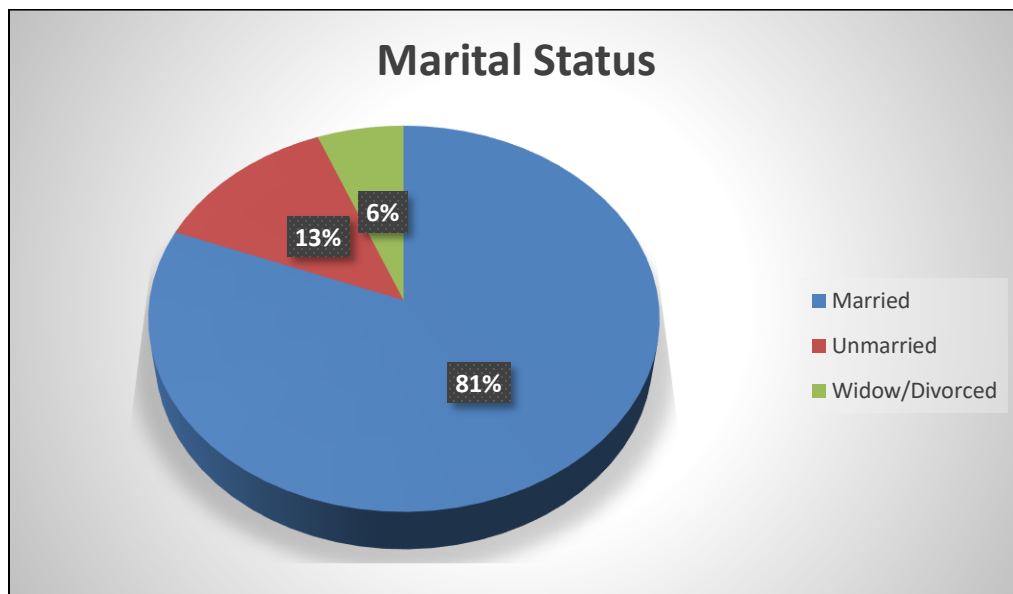


Source: Field Survey

Graph 3.2 shows the age wise classification of garment vendors. 46.7 percent of the respondents belong to the age group of 35 years and above whereas 32.0 percent of the respondents are in the age group of 30 to 35 years of age. 18.6 percent of the garment vendors belong to the age group of 25 to 30 years of age whereas a minority that is 2.7 percent of respondents are in younger age group of less than 20 years.

### Graph 3.3: Marital status

Marriage is one of the most important social institution characteristics in a country like India. The perception and attitude of the person can differ by marital status of a person because the marriage might make the person more responsible and mature in understanding the requirement and the activity they should carry out. The details of the marital status of the respondents are presented below.

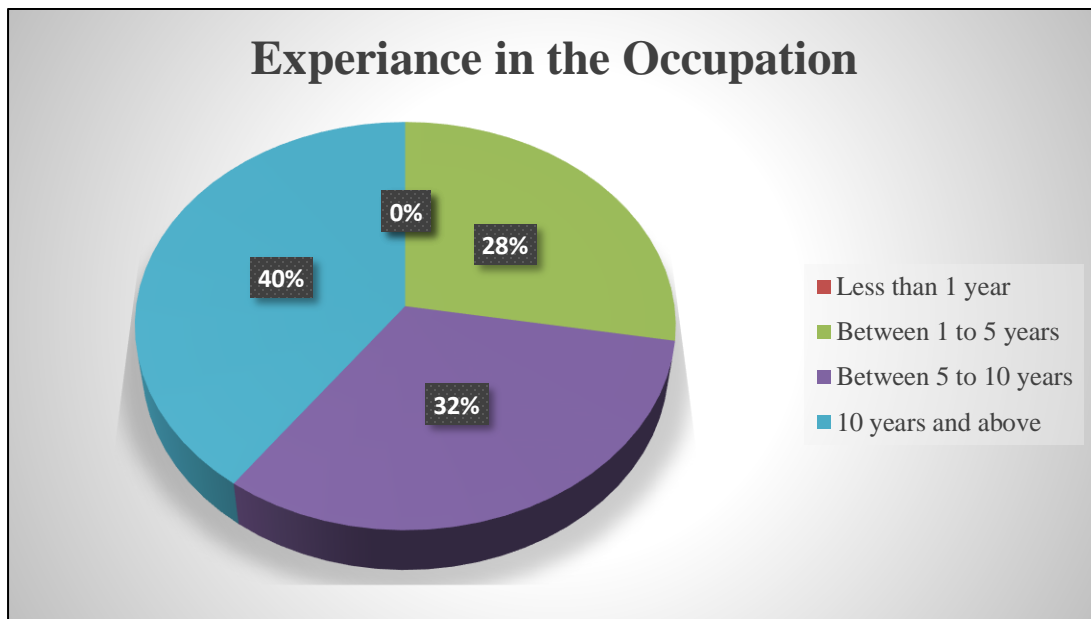


Source: Field survey

Graph 3.3 reveal that majority (81 percent) of the respondents is married while 13 percent of respondents are unmarried. A minority that is 6 percent of the respondents are widow/divorced.

### Graph 3.4: Experience in the Occupation

How successful you are in the occupation depends on your experience in that field. Data pertaining to the experience in the occupation is shown below.

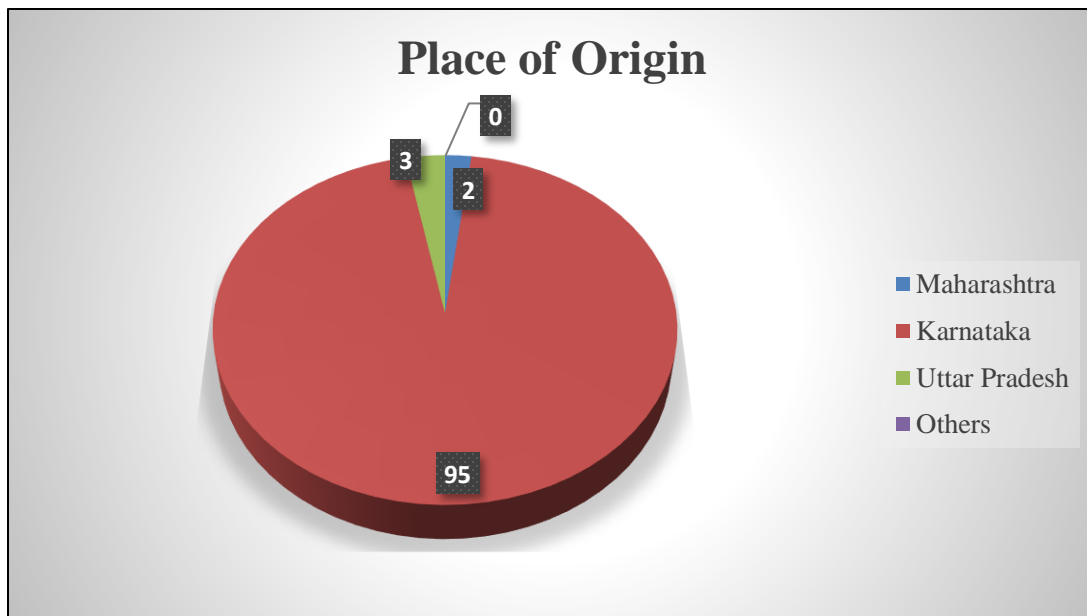


Source: Field Survey

Graph 3.4 shows for how many years the garment vendors are in the vending business. It shows that 40 percent of garment vendors are experienced in this occupation for more than 10 years while 32.2 percent of respondents have experience of 5 to 10 years. 27.7 percent of respondents have experience of 1 to 5 years in vending business.

### Graph 3.5: Place of origin

The place of origin tells us different places of origin of vendors who have migrated. The data pertaining to the place of origin is depicted below.

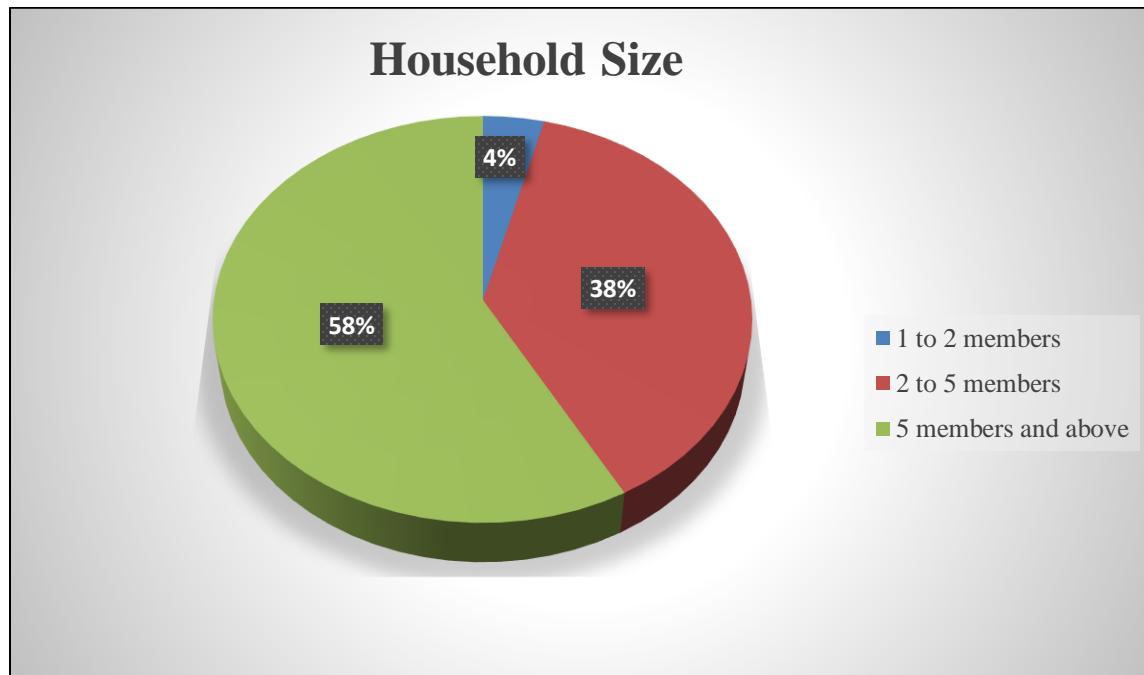


Source: Field survey

Graph 3.5 represents places of origin of garment vendors. Majority (95 percent) of garment vendor's original place of residence is Karnataka whereas 3 percent of vendor's original place of residence is Uttar Pradesh. Garment vendors from Maharashtra are very marginal that is 2 percent.

### Graph 3.6: Household Size

Number of family members determines the expenditure pattern of households. Large household size leads to higher expenditures which tend to lower savings. Data depicting the household size is shown below.



Source: Field survey

Graph 3.6 represents number of family members of garment vendors. It should be noted that 58 percent of vendors household size is 5 members and above whereas 38 percent of vendors household size is 2 to 5 members. Further very marginal (4 percent) of vendors household size comprises of 1 to 2 members.



## Conclusion

1. Most of the garment vendors are male
2. Majority of the respondents belong to the age group of 35 years of age and above
3. Majority of the respondents are married
4. Greater percentage of the garment vendors have experience in the vending business for 10 years and above
5. Majority of garment vendors place of origin is Karnataka
6. Greater percentage of respondent's household size is 5 members and above

## **Chapter 4: Impact of Covid-19 Pandemic on the Garment Vendors**

The Indian economy was severely affected from the pandemic. However, the effect was more damaging in the informal sector specifically on vendors. It was not because the pandemic discriminates between rich and poor but because the informal sector workers were already in a disadvantageous position due to their socio-economic condition and other pre-existing position. The impact of the pandemic was difficult to quantify, but measures such as imposing lockdowns/restrictions had caused significant economic damages to the workers working in the informal sector. Their income and other sources of earning were adversely affected amidst the failure in supply chain management. Further as the retailed business of the vendors was of unorganized nature, it affected not only garment vendor owners but also resulted into the loss of wages of the workers employed in it.

The impact has been analyzed in terms of following four parameters.

- (i) Income
- (ii) Consumption
- (iii) Savings
- (iv) Dues and debt

## 1. Impact of Pandemic on Income

The impact of covid-19 has been very harsh on garment vendors who found it very difficult to feed themselves and their family. The salaried white-collar workers were far hit less during pandemic period while vendors were hit far hardest. Income is the main component which had direct impact of pandemic on it.

The following table 4.1.1 shows us the income of garment vendors prior to the pandemic vis-à-vis their income during pandemic.

**Table 4.1.1: Cross tabulation of monthly Income Before and During Pandemic**

		Monthly income during pandemic restrictions			Total
		0	Less than Rs.5000	Between Rs.5000 to Rs.10000	
Monthly income before the pandemic	Between Rs.20000 to Rs.30000	44	27	41	112(37)
	Rs.30000 and above	0	163	25	188(63)
Total		44(15)	190(63)	66(22)	300

Note: Figures in the bracket indicates percentage

Source: Calculated by author from field survey

Table 4.1.1 represents monthly income before and during pandemic. 63 percent of garment vendor's monthly income before pandemic was above Rs.30000 and 37percent of vendors monthly income was in between Rs.20000 to Rs.30000. In case of monthly income during pandemic, it fell to a large extent as63 percent of vendor's income was less than Rs.5000 and 22 percent of vendor's income was between Rs.5000 to Rs.10000 whereas they were some (15 percent) of vendors whose monthly income was zero during pandemic.

**Table 4.1.2: T-test (Independent sample test) analysis of income before and during pandemic period**

			F	Sig.	T	Df	Sig. (2-tailed)
	Mean	SD					
Monthly Income before pandemic	3.63	.484	41.520	.000	-33.779	189.000	.000
Monthly income during pandemic	2.07	.602					

Source: Calculated by author from field survey

Table 4.1.2 explains the effect of pandemic on the income of the garment vendors before and during pandemic. An independent sample t-test was conducted to find the difference between monthly income before pandemic and monthly income during pandemic. There was significant difference ( $df(189.0) = (t(-33.779))$  with the mean score for monthly income before pandemic ( $M= 3.63$ ) was higher than the monthly income during pandemic ( $M=2.07$ ). Hence, there is a significant difference in monthly income before pandemic and monthly income during pandemic as  $p<0.05$ .

## 2. Impact on Consumption

Vendor's household experienced a sharp decline in consumption spending during the phase of pandemics. Vendors found it very difficult to fulfill their consumption needs. The data pertaining to the impact of covid-19 on consumption of garment vendors is explained in below table with the help of cross tabulation and t-test analysis.

**Table 4.2.1: Cross tabulation of monthly consumption expenditure before pandemic and during pandemic**

		Monthly consumption expenditure during pandemic		Total
		Less than Rs.1000	Between Rs. 1000 to Rs. 5000	
Monthly consumption expenditure before pandemic	Between Rs.1000 to Rs. 5000	0	8	8(3)
	Between Rs. 5000 to Rs. 10000	82	53	135(45)
	Rs.10000 and above	105	52	157(52)
Total		187(62)	113(37)	300

Note: Figures in the bracket indicates percentage

Source: Calculated by author from field survey

Table 4.2.1 shows the monthly consumption expenditure before and during pandemic. Before pandemic, 52 percent of garment vendor's monthly consumption expenditure was above Rs.10000 with 45 percent of vendors monthly consumption expenditure was in between Rs.5000 to Rs.10000 whereas there were 8 percent of vendors whose monthly consumption expenditure was in between Rs.1000 to Rs.5000. The pandemic had very negative impact on the consumption expenditure made by garment vendors as it led to a fall in consumption expenditure. During pandemic 62 percent of vendors monthly consumption expenditure was less than Rs.1000 while 37 percent of vendor's monthly consumption expenditure was in between Rs.1000 to Rs.5

**Table 4.2.2: T-test (Independent sample test) analysis of Monthly Consumption in Pre and During Pandemic**

	Mean	SD	F	Sig.	T	Df	Sig. (2-tailed)
Monthly consumption expenditure before pandemic	3.50	.552	372.660	.000	-17.394	247.000	.000
Monthly consumption expenditure during pandemic	1.17	.379					

Source: Calculated by author from field survey

Table 4.2.2 shows the effect of pandemic on the consumption patterns of the garment vendors. An independent sample t-test was conducted to find the difference between monthly consumption expenditure before pandemic and monthly consumption expenditure during pandemic. There was significant difference ( $df(247.0) = -(t(17.394))$  with the mean score for monthly consumption expenditure before pandemic ( $M= 3.50$ ) was higher than the monthly income during pandemic ( $M=1.17$ ). Hence, there is a significant difference in monthly consumption expenditure before pandemic and monthly consumption expenditure during pandemic as  $p<0.05$ .

**Table 4.2.3 Consumption of Necessities, Comforts and Luxuries before Pandemic**

As per minimum wages Act 1948, necessities refer to basic food, clothing and shelter. According to Engel's law of consumption as income increase people tend to spend less on necessities and more on comfort and luxuries. At low-income levels, expenditure is more on necessities and less on comfort and luxuries. So, this study seeks to see amongst the other things the pattern of expenditure/consumption of the garment vendors in the coastal belts.

Components	Frequency	Percentage
Necessities (basic food, shelter and clothing)	74	24.7
Comforts (bed, bike)	226	75.3
Luxury (luxury cars., high brand cloths)	0	0
Total	300	100

Source: Calculated by author from field survey

Table 4.2.3 shows the pattern of consumption for necessities, comforts and luxuries of garment vendors in the pre pandemic period. Majority of the respondents (75.3 percent) preferred comforts before pandemic while a smaller percentage (24.7 percent) of the respondents considered necessities as their important item before. Further it should be noted that luxury goods have not been considered important by the respondents before pandemic.

**Table 4.2.4: Monthly Consumption Expenditure of Necessities, Comforts and Luxuries before pandemic**

Consumption expenditure	Components of expenditure		
	Necessities	Comforts	Luxuries
Zero		25	100
Less than Rs. 1000	5	0	0
Between Rs. 1000 to Rs. 5000	24	19	0
Between Rs. 5000 to Rs.10000	71	56	0
Rs. 10000 and above	0	0	0
Total	100	100	100

Note: Figures in the table indicate percentage.

Source: Calculated by author from field survey

Table 4.2.4 represents monthly consumption expenditure of necessities, comforts and luxury goods in the pre pandemic period. It was found that 71 percent of the respondent's monthly consumption expenditure on necessities in pre pandemic was in the range of Rs. 5000 to Rs.10000 further, 24 percent of respondent's expenditure was between Rs. 1000 to Rs. 5000. In terms of monthly consumption expenditure on comforts before pandemic, 56 percent of respondents spent Rs. 5000 to Rs.10000, while 25 percent of the respondent's monthly expenditure was zero which means that they do not spend on comforts. In terms of monthly consumption expenditure on luxury items was not affected because the respondents never consumed luxury goods as it was seen that 100 percent of the respondents spending was zero.



**Table 4.2.5 Consumption of Necessities, Comforts and Luxuries during Pandemic**

Components	Frequency	Percentage
Necessities (basic food, shelter and clothing)	300	100
Comforts (bed, bike)	0	0
Luxury (luxury cars., high brand cloths)	0	0
Total	300	100

Source: Calculated by author from field survey

Table 4.2.5 shows the pattern of consumption for necessities, comforts and luxuries of garment vendors during pandemic period. Garment vendors considered necessities as the most important item during pandemic. However, with the emergence of covid-19 pandemic the consumption of comforts was reduced to zero as there was a shift in consumption from comforts to necessities. Further it should be noted that luxury goods have not been considered important by the respondents during pandemic.

**Table 4.2.6 Monthly Consumption Expenditure of Necessities during Pandemic**

Consumption Expenditure	Necessities
Less than Rs. 1000	43.7
Between Rs. 1000 to Rs. 5000	56.3
Between Rs. 5000 to Rs.10000	0
Rs. 10000 and above	0
Total	100

Note: Figures in the table indicate percentage.

Source: Calculated by author from field survey

Table 4.2.6 represents monthly consumption expenditure of necessities, comforts and luxury goods during pandemic period. It was found that 56.3 percent of the respondent's monthly consumption expenditure on necessities during pandemic period was in the range of Rs. 1000 to Rs.5000 further 43.7 percent of respondents expenditure was less than Rs. 1000.

In terms of monthly consumption expenditure on comforts and luxury during pandemic the spending was zero.

### 3. Impact on Savings

Savings are an important component as everyone wants to save for future. But the pandemic had destroyed savings of many households and the garment vendors were not an exception to it. The data pertaining to savings of garment vendors is shown in table 4.3.1.

**Table 4.3.1: Cross tabulation of Monthly Savings in Pre and During Pandemic**

		Monthly savings during pandemic restrictions	Total
		0	
Monthly savings before pandemic	Between Rs.5000 to Rs.10000	284(95)	284
	Between Rs.10000 to Rs.15000	16(15)	16
Total		300(100)	300

Note: Figures in the bracket indicates percentage

Source: Calculated by author from field survey

Table 4.3.1 explains the impact of pandemic on the savings of the garment vendors during pandemic (tourism industry was closed). Before pandemic, 95 percent of garment vendor's monthly savings was between Rs.5000 to Rs.10000 while 16 percent of garment vendors monthly savings was between Rs.10000 to Rs.15000. The pandemic tremendously affected the savings made by vendors as 100 percent of vendors savings was zero during pandemic restrictions.

#### 4. Impact on Dues and Debt

The pandemic of covid-19 as noted above had created severe financial crisis for vendors. It depleted their savings along with the rise in the expenditures as they were forced to borrow from different sources. The sources of expenditure made by the respondents are presented in below tables.

**Table 4.4.1: Major Source of Expenditure during Pandemic Restrictions (lockdown)**

Sources of expenditure	Frequency	Percentage
Personal savings	56	18.7
Help from friends	52	17.3
Borrowings	192	64
Total	300	100

Source: Calculated by author from field survey

Table 4.4.1 shows different sources of expenditure adopted by the garment vendors during pandemic period. It was found that 64 percent of the respondents had to resort to borrowings. Some respondents (17.3 percent) of the respondents borrowed from their friends while. 18.7 percent relied on their personal savings as their source of expenditure during pandemic period. This had resulted in lots crisis and stress in the families of garment vendors.

**Table 4.4.2: Extent of Borrowings during Pandemic**

Range of Borrowing	Frequency	Percentage
Less than Rs.5000	2	0.67
Between Rs.5000 to Rs.10000	67	22.3
Between Rs.10000 to Rs. 15000	123	41
Rs.15000 & above	0	0
Total	192	64

Source: Calculated by author from field survey

Table 4.4.2 represents the extent of borrowings made by garment vendors during pandemic. It may be noted that out of 300 respondents, 192 of them had resorted to borrowing that is 64 of total respondents. The bifurcation of the borrowing showed that 41 percent of borrowings were in the range of Rs. 10000 to Rs. 15000. Further, 22.3 percent of the respondents borrowed in the range of Rs. 5000 to Rs. 10000. This indicates that the pandemic had affected the garment vendors very severely.

## Conclusion

1. There was a significant impact of pandemic on the income of the respondents during pandemic
2. The monthly consumption expenditure was severely affected due to covid-19 pandemic
3. Most of the respondents before the pandemic spent a same percentage of their income on necessities and on comforts.
4. During pandemic their expenditure changed. They spent all their income only on necessities. Some of them didn't have enough income for even necessities. So, the pandemic severely affected their consumption expenditure.
5. All garment vendors' savings were affected leading us to conclude that they had zero savings during the pandemic.
6. With regard to dues and debts, we can conclude that the majority of the garment vendors met their consumption expenditure from borrowings.

## **Chapter 5: Problems faced by Garment Vendors during Covid-19 pandemic**

Covid-19 pandemic added a new challenge to vendors. They faced a number of problems as their lives were not smooth. The income was the main factor which got widely affected. As income of the vendors was quite low and as result, they borrowed money from the moneylenders who charged them with high rates of interest. Most of the workers mainly the street vendors were subjected to different types of harassment by the local authorities and police because of their informal nature of business as they do not hold licenses. Municipal authorities and police try to make their lives even more miserable. Investment made by vendors was tremendously affected during pandemic. The problems faced by garment vendors during pandemic are explained with the help of pie charts and case studies.

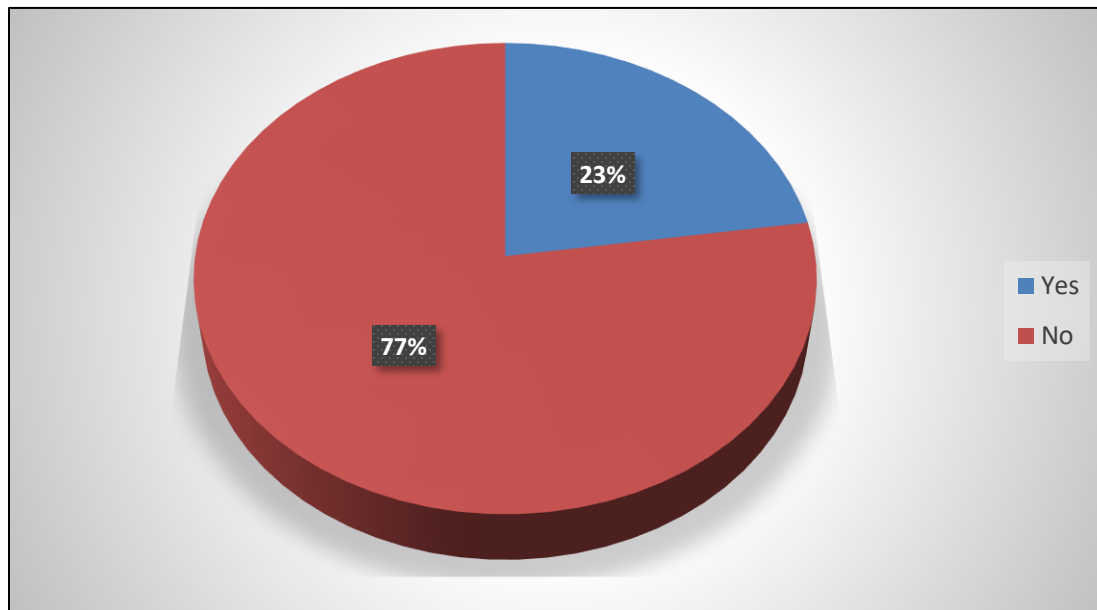
### **5.1 Financial Assistance from Public Authorities during pandemic**

Garment vendors suffered a lot during pandemic restrictions financially and emotionally. During such crisis public authorities play a very important role. The economic consequence of covid-19 pandemic called for urgent policy response to support households. Garment vendors were need of some financial help from public authorities. The respondents said that none of the vendors received any financial assistance from public authorities. They were left to fend for themselves.

## 5.2 Harassment by Local Authorities during pandemic

Harassment in informal sector is very common. Some of the respondents faced harassment from local authorities. Local cops routinely harass the poor vendors. They said that the authorities were demanded bribes from them which they couldn't give as they had no income to continue their business. The municipal authorities target the vendors to get them evicted if not given bribe.

Graph 5.2: Harassment by local authorities



Source: Field Survey

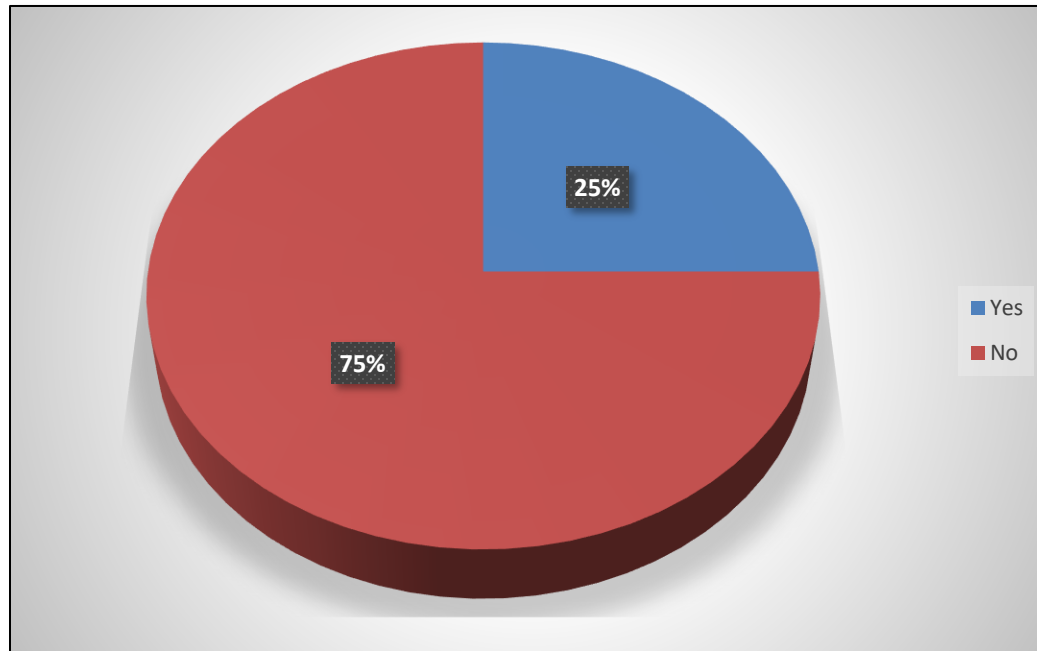
Graph 5.2.1 represents harassment made by local authorities. 22 percent of garment vendors are faced harassment during covid-19 pandemic while 77 percent of garment vendors didn't face any harassment from the local authorities.



### 5.3 Vendors/family members Infected with Covid-19

India being highly populated country, the spread of the virus was very fast. India reported per day 400000 infected person with the virus in second wave. Informal sector was highly at risk because most of poorer and vulnerable people live and work in that sector.

Graph 5.3.1: Vendors/family members infected with covid-19



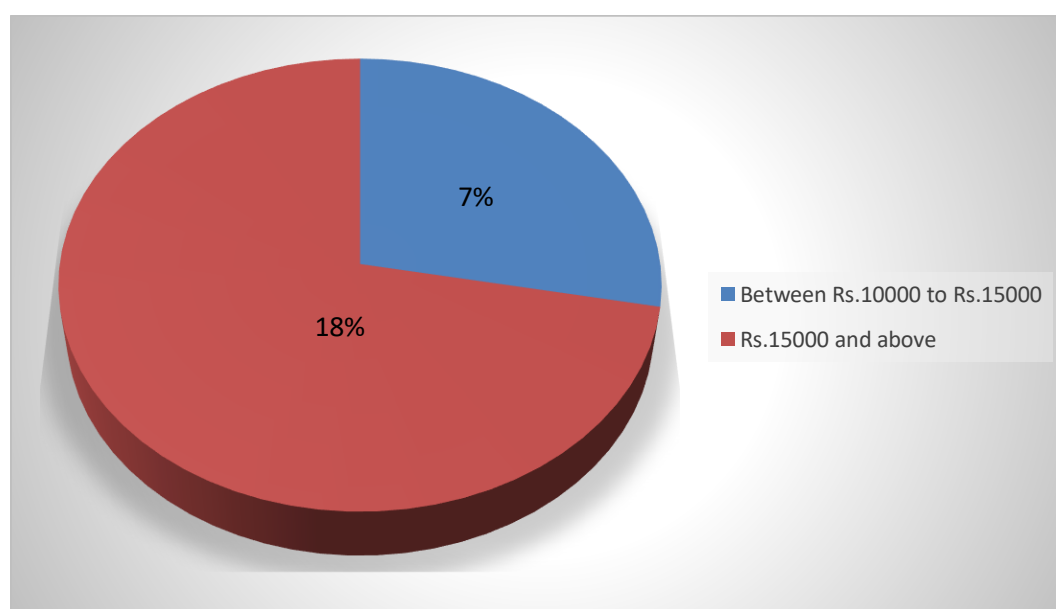
Source: Field Survey

Graph 5.3.1 shows the either the vendor/family members infected with covid-19. Majority(75 percent) of respondents either the family or the respondents were not infected with covid-19. A smaller proportion(25%) of vendors was infected with covid-19 leaving them helpless as they were in financial crisis.

### 5.3.2 Expenditure Incurred on Treatment from Covid-19 Pandemic

Once people got infected with covid-19, it included a lot of expenditures had to be made on the treatment of it. The sudden emergence of covid-19 pandemic posed a new threat to the health care system in India. Hospitals were over floated with patients and were facing various shortages like testing supplies, staff, materials, ventilators etc. Among this situation, the garment vendors went through lot of hardships. They found difficult to get admitted to the government hospitals as the second wave was severe and there was no place in those hospitals so they were left to manage on their selves.

Graph 5.3.2: Amount of expenditure incurred on the treatment



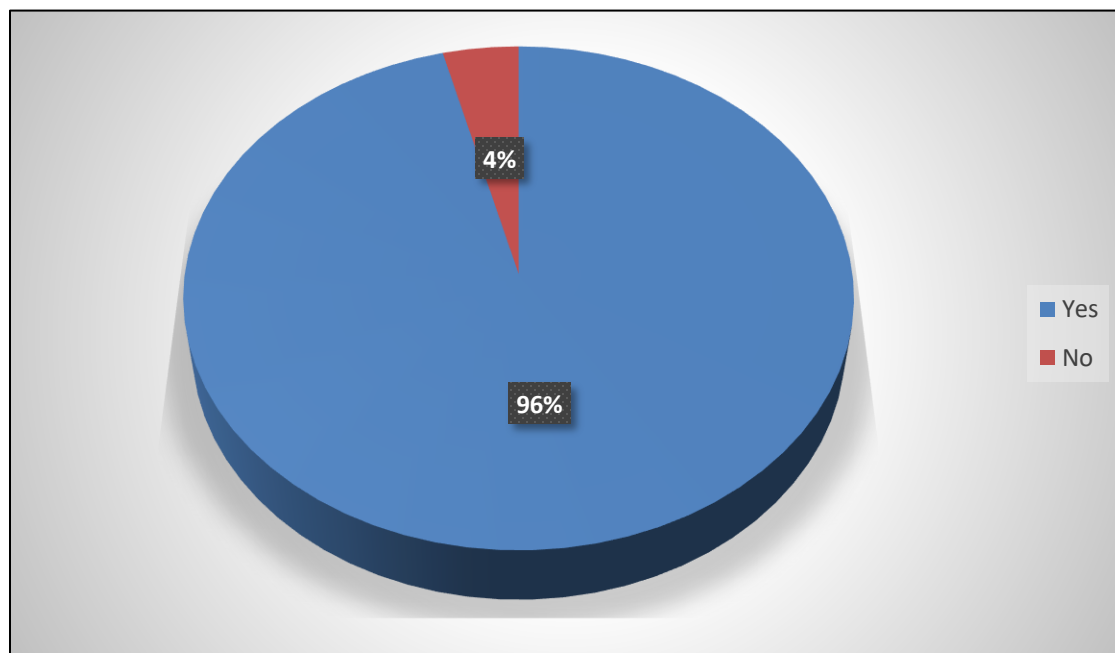
Source: Field Survey

Graph 5.3.2 represents the amount of expenditure incurred on the treatment from covid-19. Among 25 percent of respondents infected with covid-19, 18 percent of the respondent's incurred expenditure on the treatment above Rs.15000 while 7 percent of vendors incurred between Rs. 10000 to Rs.15000.

## 5.4 Shifted Back to Original Place of Residence during pandemic and the Reasons for Shifting

When covid-19 was spreading widely, the lockdown was imposed as the main preventive measure to contain the spread of the virus across the world. India also went through one of the most stringent national lockdowns on March 24, 2020. The government declared the order of shutdown of all workplaces and other activities. The lockdown came down harshly on garment vendors which had devastating impact on their livelihood.

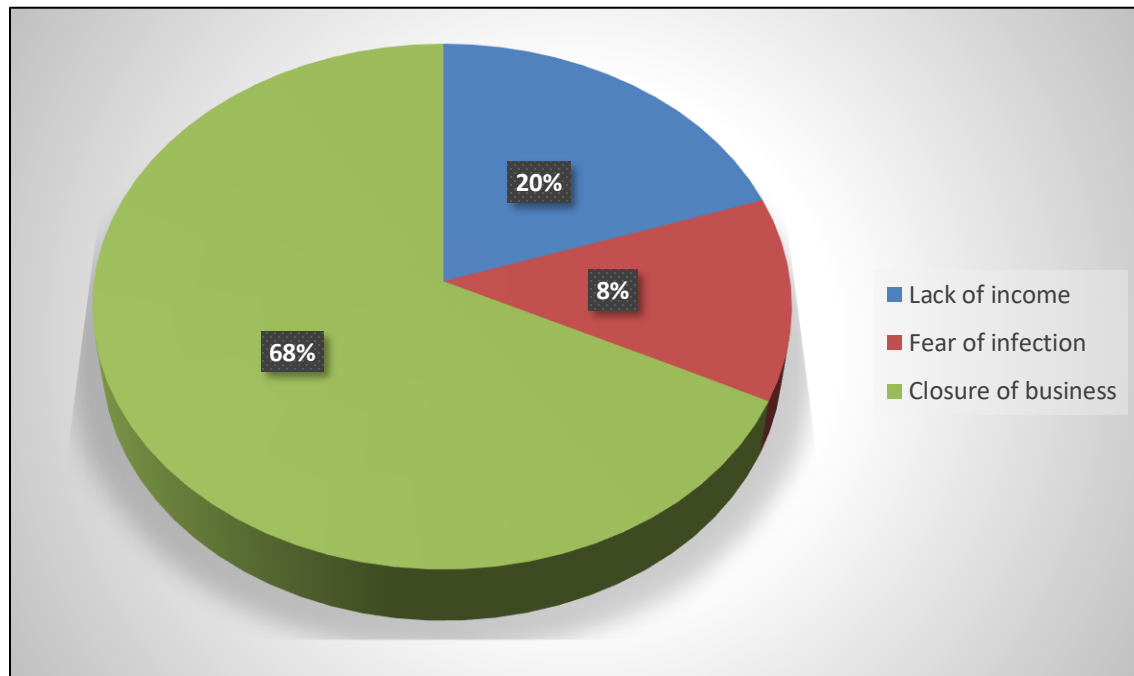
Graph 5.4.1: Shifted back to original place of residence



Source: Field Survey

Graph 5.4.1 represents vendors shifted back to original place of residence during covid-19 pandemic. 96 percent of garment vendors shifted back to their original place of residence while 4 percent did not shift to their original place of residence.

Graph 5.4.2: Reasons for shifting



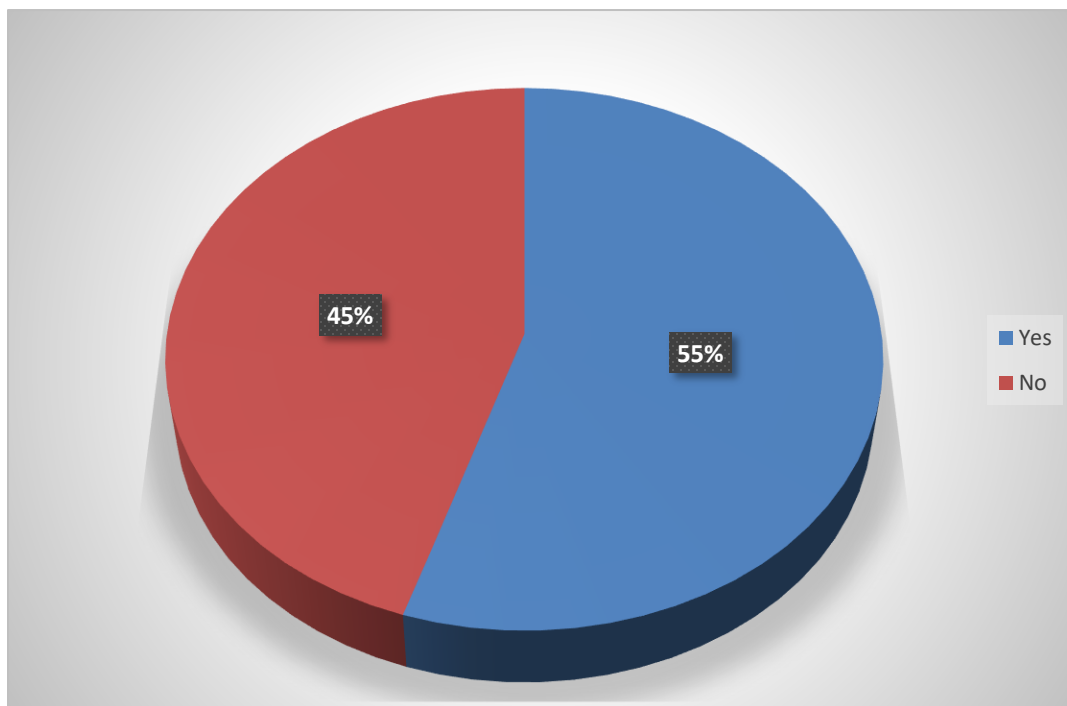
Source: Field Survey

Graph 5.4.2 represents the reasons for shifting to their original place of residence during pandemic. Among 96 percent of respondents shifted back to their original place of residence, 68 percent of respondents shifted because of closure of business while 20 percent of respondents shifted due to lack of income and 8 percent of respondents shifted due to fear of infection.

### 5.5 Impact on Investment made by Garment Vendors before Pandemic

For businessman investment is foremost important likewise, garment vendors used to hold investment of various types before pandemic. Covid-19 pandemic had adverse effect on the lives of vendors which forced them to go through various hardships. With this, the investments made by vendors got affected to a greater extent.

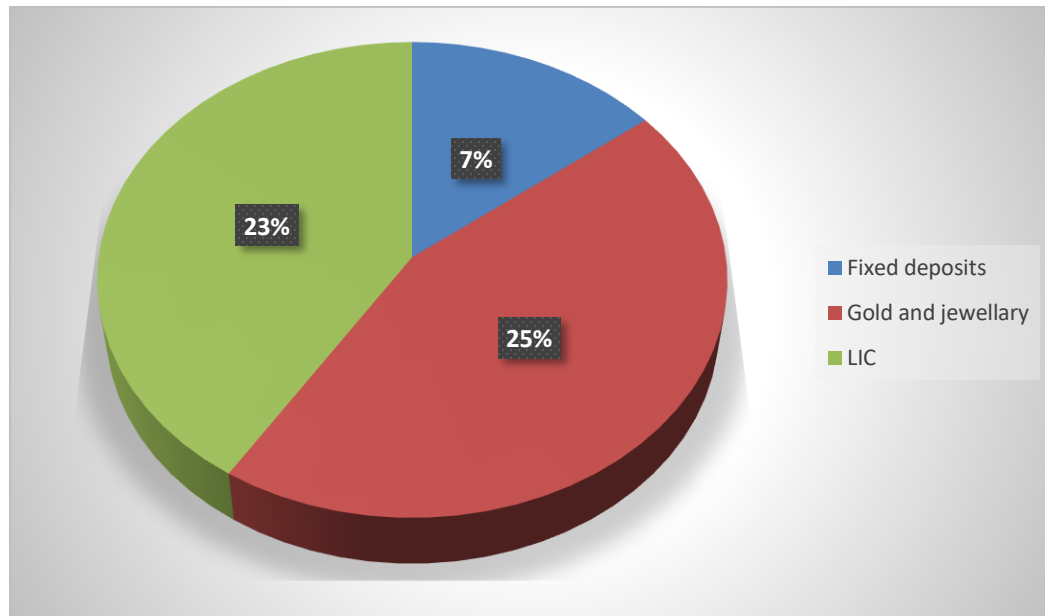
Graph 5.5.1: Vendors holding investments before covid-19 pandemic



Source: Field Survey

Graph 5.5.1 reveals investments held by garment vendors before covid-19 pandemic. 55 percent of garment vendors were holding investment before pandemic and it was found that their investment was adversely affected due to covid-19 pandemic while 45 percent of vendors were not holding any investments before pandemic.

Graph 5.5.2: Forms of investment held by garment vendors before Pandemic



Source: Field Survey

Graph 5.5.2 shows various forms of investment as tools that help to achieve financial goals like fixed deposits, bonds and securities, gold and jewelry, LIC, real estate, postal schemes etc.

Among these the garment vendors invested mainly in gold and jewelry followed by LIC and some of the vendors invested in fixed deposits. None of the vendors invested in real estate, bonds and securities and postal schemes.

## **a. Case studies**

1. Due to lack of finance, many vendors had to pledge whatever gold and jewelry they possessed to get loans for the daily expenditures.
  - a) Tarappakattimani has a family of eight members consisting of four daughters, husband and wife and the grandparents live in their native place. Their original place of residence is Karnataka. The respondent has a garment shop for more than 10 years on the coastal belt of Anjuna. The vendor along with his wife works very hard in order to fulfill their family expenditures. The family requires high expenditures in order to meet their daily needs as their family size is big. They live in rental places. Before pandemic there was smooth running of their business and they were able to make their expenditures and were investing in gold and jewellery. But when pandemic arrived, it changed everything. Government imposed lockdown in order to curb covid-19 pandemic. The shops of these vendors were closed and their only source of livelihood was disturbed. They found it difficult to incur their daily expenses. The only option they had was to pledge whatever gold and jewelry they had in order to get loans. By getting loans the vendor's family was incurring their expenditures during pandemic.
  - b) Raghu Chavan original resident of Karnataka has a family of five members-three children and husband and wife. The respondent has a garment shop on the coastal belt of Calangute. The vendor along with his wife works on the shop. The household requires lot of expenditures and the vendor lives in rental place. Before pandemic they invested their money in old and jewelry to save their future and their lives were stable. But when the pandemic arrived their lifestyle changed and there were many uncertainties going on in their lives. Vending was the only source of livelihood for the vendor's family and it was tremendously affected due covid-19 pandemic. They fell short of their savings in order to meet their consumption needs. The vendor pledged gold and jewelry they possessed to get loans from the banks to fulfill their daily needs during the pandemic phase.

2. Most of the vendors live in rented places. They had to vacate the premises as they could not pay the rents leaving them without any shelter. Similarly, as they could not pay the rents for their shops so they had to vacate the premises as a result of which they lost their source of livelihood.
- a) Krishna Rathod from Karnataka has a household size of eight members which include six children and husband and wife. The vendor has a garment shop on the coastal belt of Anjuna. Monthly income before pandemic of this vendor was above Rs. 30000 and it was enough for their expenditures. The vendor along with his wife works on the shop. The family lives in rental places and their garment shop are rental too, so they had to pay rents every month. Garment shop on the coastal belt has very high rent which the vendor finds difficult to pay but however he was managing before pandemic. When covid-19 hit the nation, the vendor was hit very badly. Though Government said that no rents of houses should be taken during the lockdown period but the owners didn't follow and they took rents of household from vendor and also rents was asked from the vendor of closed shop. The vendor found very difficult to pay the rent of closed shop and hence he left that place during pandemic. Because of difficulty in paying rents with no source of income, the vendors along with his family shifted to their native place that is Karnataka during pandemic.
- b) Raja Gudimani has a family of six members. He has a garment shop on the coastal belt of Candolim. The vendor along with his wife works on the shop. Before pandemic the monthly income was above Rs.40000 and they found it enough to finance their expenditure. The family lived in rental premises. When covid-19 pandemic started spreading, it caused havoc in the vendor's life. Due to the imposition of lockdown, the tourism industry was shut and it affected negatively to the vendor. The vendor had rented shop and monthly rent of the shop was Rs.8000 and during pandemic with no source of income, it was nearly impossible for the vendor to pay such high rent. The owner of the shop told the vendor to leave their premises if he doesn't pay the rent. In such situation the vendor had no other option than to leave their premises. Likewise, the owner of rented houses asked to pay the



rents of the houses where vendor was living. With closure of their vending business, the vendor along with his family shifted to Karnataka.

3. Children of some of the garment vendors who were schooling could not access online classes conducted by their schools /colleges as they could not afford to purchase a smart phone for this purpose.
  - a) Ragu Chavan has a family of seven members comprising of five children's (three daughters and 2 sons) and husband and wife. He has a garment shop on the coastal belt on Anjuna on which the vendor and his wife work. Among five children-three goes to school, one goes to higher secondary and one goes to college. The vendor and his wife worked very hard to give their children proper education. The monthly income of the garment vendor is between Rs.30000 to Rs. 40000. Within this income; the vendor tries to meet all his/family expenditures. During lockdown period, all the educational institutions were closed. During this period, all the educational institutions were conducting online teaching. For this mode of teaching, either a smart phone or laptop is a must in order to access online classes. The child going to college and higher secondary had smart phones but the children's going to school didn't was not having smart phone to attend the online classes. During lockdown with the business closed and with no source of income, the vendor tried to manage their daily expenditure but buying a new smart phone that time was a very difficult call for the vendor. The children going to school did not attend any online classes and this had a very negative impact on their education. The vendor was depressed and stressed out about the situation in their house that he could not fulfill his children's educational necessities.
  - b) Ramesh Rathod is a vendor having a garment shop on the coastal belt of Calangute. His household size is six members comprising of four children and husband and wife. The monthly income of the vendor is between Rs.30000 to Rs.40000 and he was able to meet all the expenditure before pandemic. Among four children three goes to school and one goes on higher secondary. When covid-19 was spreading to a greater extent, government responded to it by imposing lockdown. Educational institutions

were shut to a very long period. During this period, educational institutions were conducting classes through online mode. The children of Ramesh found very difficult to attend the classes as they were not having smart phones/laptops to access the online classes. The family was having two smart phones and the children were four. It was not enough for all four to attend online classes so two children were not attending the classes and it had a very negative impact on their education. They did not understand what is going on with respect to their studies and this reflected in their examination performance.

4. Many of the garment vendors due to financial problems had to go back to their hometowns. While they were traveling, they faced problems at the borders with the local authorities and also faced the transportation problems.
  - a) Manju kattimani, a vendor having a garment shop on the coastal belt of Baga. His household size is seven members consisting three children, husband, wife and grandparents. They are original residents of Karnataka and the vendor has experience in the vending business for more than 10 years. The monthly income of the vendor was between Rs.30000 to Rs. 40000. The family requires high expenditures which include the educational expenditure of his children, consumption expenditure, healthcare expenses of the vendor's parents. Their lives going stable and was managing somehow before covid-19 pandemic hit the nation. The pandemic disturbed their lives and brought lot of problems which made them suffer a lot. It took their only source of livelihood and it made it difficult to make their consumption expenditure. The owner of rental premises where the vendor along with his family was living asked them rents to pay during lockdown and also the owner of the shops of garment vendors asked them to pay rents which the vendor found it difficult to do so as their business was closed. This forced the vendor along with his family member to shift to his native place. While traveling to their native place, the respondent faced a number of problems. There were no proper transport facilities, there was huge rush of migrants waiting to go back to their hometown. The vendor and his family werestanding for more than a day at the borders till the transportation was ensured.

The local authorities behaved very badly to the family members. There were no facilities of food and over-crowding at the borders, members of the family were starving with hunger but the only hope was that they wanted to reach their native place somehow.

- b) Sitaram Pawar, a vendor having a garment shop on the coastal belt of Candolim. His household size is seven members and lot of expenditure is needed to meet their daily needs. The vendor along with his wife faces a number of problems and tries to fulfill their household needs. The monthly income of the vendor is between Rs.20000 to Rs.30000. Within this amount the vendors try to fulfill all the needs like consumption expenditure, rental expenditure of house and shop, educational expenses etc. The vendor lives in rental house and also has to pay rents of their garment shop. When lockdown was imposed, whole nation was shut which includes tourism industry too. The impact of the pandemic on vendor and his family was very harsh. They were not able to get three meals a day. Their shop was closed, they had to pay rents of their house and had to pay rents of their garment shop, all this made them to shift to their original place of residence during pandemic. When Government said that the migrants can migrate to their original residence, there was long Q of migrants who wanted to go their original residence. The vendor faced many hurdles while going. There were no proper transportation facilities. The local authorities told them a particular date but when they approached on that day, they postponed the date again and this continued for long. Finally, when the day arrived there were problems on the borders. The authorities asked various documents for verification which the vendor didn't possess.

## Conclusion

1. Respondents didn't receive any financial assistance from public authorities during pandemic period
2. A small number of vendors faced harassment by local authorities during pandemic
3. A small proportion of respondents, either the family or the respondents were infected with covid-19
4. Majority of the vendors shifted back to their original place of residence. The reason for shifting is mainly closure of business as large percentage of respondents believed it.
5. Most of the vendors possessed investment before pandemic
6. A majority of vendors preferred to invest in gold and jewelry followed by LIC
7. Due to lack of finance, many vendors had to pledge whatever gold and jewelry they possessed to get loans for the daily expenditures.
8. Most of the vendors lived in rented places. They had to vacate the premises as they could not pay the rents. Similarly, as they could not pay the rents for their shops so they had to vacate the premises as a result of which they lost their source of livelihood.
9. Children of most of the garment vendors who were schooling could not access online classes conducted by their schools /colleges
10. While they were traveling to their native places, they faced problems at the borders with the local authorities and also faced the transportation problems.

## Chapter 6: Summary, Findings, Conclusion and Recommendations

### 6.1. Introduction

This chapter gives summary of all the other chapters and highlights the findings of the study. It also includes conclusion and recommendations.

### 6.2. Summary

Chapter I includes introduction, features of informal sector, contribution of informal sector, vendors and informal sector, objectives of the study, significance of the study, research questions, methodology and limitations of the study.

Chapter II includes review of literature and research gap.

Chapter III consists of demographic profile of garment vendors, like gender, age, place of origin etc.

Chapter IV comprises of impact of covid-19 pandemic on garment vendors with regard to Savings, income, Expenditure, Dues and Debt.

Chapter V consists of problems faced by garment vendors, during covid-19 pandemic and case studies.

The informal sector plays an essential role in the economic development of an economy, which is evident as per the size of the informal sector. People who cannot find employment in the formal sector, the informal economy acts as a shock absorber and provides alternative means of crafting livelihood strategies. However, the emergence of the COVID-19 pandemic has resulted in lakhs of deaths that has disrupted social and economic activities and led to the contraction of many economies across the world. The pandemic increased global unemployment and number of people working in poverty.

The restrictive lockdown measures undertaken by the government to mitigate the spread of COVID-19 pandemic have significantly affected the economic activities which in turn has impacted the workers engaged in carrying out those economic activities to earn their livelihood. In the Indian labor market, informality is pervasive. The workers in the informal sector hardly receive any social security benefits and are extremely vulnerable to economic shocks than workers in the formal sector (Unni and Rani 2002).

The Covid-19 pandemic has indeed created huge challenges for vendors on coastal belts. Their livelihood totally depends on tourism industry and as the industry was shut during pandemic, there was no other source of income to them. Even when certain lockdown measures were lifted by the government, it didn't benefit the vendors. In the face pace of infection and no medical safeguard in place, the vendors were forced to earn their bread by putting their health at risk. Informal sector comprises of various features like that it doesn't have any written rules or agreements, it doesn't have fixed wages or fixed hours of work, ease of entry, the work atmosphere in informal sector is very congested and unhygienic etc. This sector plays a crucial role in economic development of an economy mainly in employment opportunities. It acts as a safety net to formal sector. Garment vendors play a very important role and add vibrancy to coastal belts.

Most of the garment vendors are male mainly belonging to age group of 35 years and above among whom majority are married having experience of more than 10 years in vending business. Most of vendors are original residents of Karnataka with number of family members above 5 members. The income of garment vendors was affected as the pandemic brought income of the vendors down. The consumption pattern of the vendors changed from comfort before pandemic to necessities during pandemic as well as the expenditure incurred on the necessities decreased whereas on comfort and luxuries was zero. Due to covid-19 pandemic the savings of the garment vendors came to near to zero. The pandemic had significant effect on the debt and dues of the respondents which forced them to opt for borrowings from different sources.

Most garment vendors made investment in gold and jewellery and the pandemic had adverse effects on investment made by vendors. Garment vendors did not receive any financial assistance from public authorities and a significant proportion of respondents faced harassments from local authorities. A small proportion of vendors/family members were infected with covid-19 and the

expenditure incurred was above Rs 15000. Greater percentage of the vendors shifted back to their original place of residence with closure of business being the foremost reason for their shift to their native place.

## 6.3. Findings

The findings of the study are as follows:

1. A majority of the garment vendors were males as compared to females
2. Most of the respondents who were in vending business were from the working age group of 35 years and above
3. Majority of the respondents were married
4. Greater percentage of the respondents have experience in the vending business for 10 years and above
5. Majority of garment vendors original place of residence is Karnataka
6. Greater percentage of respondent's household size is 5 members and above
7. There was a significant impact of pandemic on the income of the respondents
8. The monthly consumption expenditure was severely affected due to covid-19 pandemic
9. It was observed that before pandemic, 75.3 percent of the respondent's comfort was their important component
10. During pandemic their consumption component changed as they considered consumption of necessities as their important item.
11. A majority of the garment vendor's monthly consumption expenditure on necessities and comfort before pandemic is between Rs 5000 to Rs 10000 whereas their expenditures on luxury items were zero.
12. During pandemic the expenditure decreased on necessities to between Rs 1000 to Rs 5000 whereas the expenditure on comfort and luxuries was zero.
13. A majority of garment vendor's savings were affected as before pandemic, 95 percent of garment vendor's monthly savings was between Rs.5000 to Rs.10000 while during pandemic 100 percent of vendors savings was zero.
14. Most of the respondents incurred their expenditure in pandemic lockdown period with borrowings as compared with other means
15. Greater percentage of respondents borrowed money in the range of Rs 10000 to Rs 15000.



16. Greater percentage of respondents didn't receive any financial assistance by public authorities during pandemic period
17. A proportion of vendors faced harassment by local authorities during pandemic
18. A small proportion of respondents, either the family or the respondents were infected with covid-19
19. Respondents incurred expenditure above Rs 15000 on recovery from covid-19
20. Majority of the vendors shifted back to their original place of residence. The reason for shifting was mainly closure of business.
21. Most of the vendors possessed investment before pandemic which was adversely affected during pandemic
22. A majority of vendors preferred to invest in gold and jewellery followed by LIC
23. Many vendors had to pledge whatever gold and jewellery they possessed to get loans for the daily expenditures during pandemic.
24. Most of the vendors had to vacate the premises in which they were living as they could not pay the rents leaving them without any shelter. Similarly, as they could not pay the rents for their shops so they had to vacate the premises as a result of which they lost their source of livelihood.
25. Children of some of the garment vendors who were schooling could not access online classes conducted by their schools /colleges as they could not afford to purchase a smart phone for this purpose.
26. While they were traveling to their native places, most of the vendors faced problems at the borders with the local authorities and also faced the transportation problems.

## 6.4. Conclusion

The study is basically conducted in five coastal belts of North Goa that is Anjuna, Baga, Calangute, Vagator and Candolim. This study has helped to fulfill the objectives of the study. The study focused on the demographic profile of garment vendors and the impact of covid-19 on vendors specifically on income, consumption, savings and dues and debt. Study found that majority of the respondents were male and most of the respondents belonged to the age group of 35 years and above. Greater percentage of the respondents was married and many were highly experienced in vending business.

There was significant impact of covid-19 on income of the vendors. Most of the respondent's consumption items changed from before pandemic period and during pandemic period. The consumption expenditure declined to a great extent in the pandemic period. Majority of respondent's savings came down to zero during pandemic period and many vendors opted for borrowing as a source of expenditure during pandemic. Most of vendors hold investment mainly in gold and jewellery but the covid-19 pandemic had adversely affected the investments. None of the respondents received any financial assistance from the public authorities and most of the respondents did not face any harassment from the local authorities. A smaller percentage of respondents/family members were infected with covid-19 and had to incur a lot of expenditure. The vendors shifted back to their original place of residence during pandemic with closure of business being the main reason for their shifting. In order to finance their daily expenditure during lockdown many vendors had to pledge whatever gold and jewellery they possessed to get loans. Most of the vendors had to vacate the premises in which they were living as they could not pay the rents. Similarly, as they were not able to pay the rents for their shops so they had to vacate the premises as a result of which they lost their source of livelihood. Children of most of the garment vendors who were schooling could not access online classes conducted by their schools /colleges as they could not afford to purchase a smart phone for this purpose. Due to many problems faced by vendors, they decided to shift to their original place of residence. While they were traveling to their native places, most of the vendors faced problems at the borders with the local authorities and also faced the transportation problems.

## 6.5. Recommendations/Suggestions

The central, state and local governments should have to come up with clear-cut measures, holistic policies and objective initiatives. Some of the important measures should be taken are as follows.

- Public authorities should try to make vendors aware about their rights provided by Goa Street vendors (protection of livelihood and regulation of street vending) act 2016.
- The impact of covid-19 on vendor's income was very devastating and there is a dire need to provide some cash transfer to every vendor household as they are in a vulnerable situation.
- The central government would take the initiatives to expand the income support which include work security and social security for vendors in the informal sector.
- They should be treated equally and should not be discriminated between migrants and local people.
- Some sort of minimum employment guarantee scheme(s) from the government is likely to help informal workers as a stoppage solution to those who lost employment due to covid-19 pandemic.
- Local authorities should not harass the vendors by asking them to give bribe almost every day.
- It should be ensured that there is no eviction of street vendors as is mandated by the Street Vendor Act, 2014.
- Formal credit market should give access and provide loans to vendors as in this pandemic their borrowings have increases where the informal money lenders charge them very high interest rates.
- Government should recognize migrant workers and must facilitate their access to government relief programmes and schemes.
- Without effective implementation of state and central policies and schemes, the constitutional promise of social justice and equality remains out of reach.
- There is growing need intricacies of laws and schemes to be simplified for its beneficiaries so they can have maximum access to the incentives that such policies entails.

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## Annexure

This questionnaire is designed for academic purpose and it will be used only for academic purpose. The information given will be strictly confidential and in no manner what so ever will be used for any other purpose.

1. Name: (optional) \_\_\_\_\_
2. Gender
  - 1) Male
  - 2) Female
  - 3) Transgender
3. Age
  - 1) Between 20 to 25 years
  - 2) Between 25 to 30 years
  - 3) Between 30 to 35 years
  - 4) 35 years & Above
4. Marital status
  - 1) Married
  - 2) Unmarried
  - 3) Widowed or divorced
5. What is your original place of residence?
  - 1) Maharashtra
  - 2) Karnataka
  - 3) Uttar Pradesh
  - 4) Others
6. How many members are in your family?
  - 1) 1 to 2 members
  - 2) 2 to 5 members
  - 3) 5 members and above
7. From how many years you are in this occupation?

- 1) Less than 1 year
- 2) Between 1 to 5 years
- 3) Between 5 to 10 years
- 4) 10 years and above

8. . What was your monthly income before the pandemic?

- 1) Less than Rs.10000
- 2) Between Rs.10000 to Rs. 20000
- 3) Between Rs. 20000 to Rs. 30000
- 4) Rs. 30000 and above

9. What was your monthly income during pandemic restrictions?

- a) Less than Rs. 5000
- b) Between Rs. 5000 to Rs. 10000
- c) Between Rs. 10000 to Rs. 15000
- d) Rs. 15000 & above

10. What was your monthly consumption expenditure before pandemic?

- 1) Less than Rs. 1000
- 2) Between Rs.1000 to Rs.5000
- 3) Between Rs.5000 to Rs.10000
- 4) Rs. 10000 and above

11. What is your monthly consumption expenditure during pandemic?

- 1) Less than Rs 1000
- 2) Between Rs.1000 to Rs.5000
- 3) Between Rs.5000 to Rs.10000
- 4) Rs.10000 & above

12. What was the most important item to you before pandemic?

- 1) Necessities (basic food, shelter, clothing)
- 2) Comfort (bed, bike)
- 3) Luxuries (luxury cars, high brand cloths)

13. How much were you spending on the following items before pandemic?

- i) Necessities
  - 1) Less than Rs 1000
  - 2) Between Rs 1000 to Rs 5000
  - 3) Between Rs 5000 to Rs10000



4) Rs 10000 and above

ii) Comfort

- 1) Less than Rs 1000
- 2) Between Rs 1000 to Rs 5000
- 3) Between Rs 5000 to Rs10000
- 4) Rs 10000 and above

iii) Luxuries

- 1) Less than Rs 1000
- 2) Between Rs 1000 to Rs 5000
- 3) Between Rs 5000 to Rs10000
- 4) Rs 10000 and above

14. What was the most important item to you during pandemic?

- 1) Necessities (basic food, shelter, clothing)
- 2) Comfort (bed, bike)
- 3) Luxuries (luxury cars, high brand cloths)

15. How much were you spending on the following items during pandemic?

i) Necessities

- 1) Less than Rs 1000
- 2) Between Rs 1000 to Rs 5000
- 3) Between Rs 5000 to Rs10000
- 4) Rs 10000 and above

ii) Comfort

- 1) Less than Rs 1000
- 2) Between Rs 1000 to Rs 5000
- 3) Between Rs 5000 to Rs10000
- 4) Rs 10000 and above

iii) Luxuries

- 1) Less than Rs 1000
- 2) Between Rs 1000 to Rs 5000
- 3) Between Rs 5000 to Rs10000
- 4) Rs 100s00 and above

16. What was your monthly savings before pandemic?
- 1) Less than Rs. 5000
  - 2) Between Rs. 5000 to Rs. 10000
  - 3) Between Rs. 10000 to Rs. 15000
  - 4) Rs. 15000 & above
17. What was your monthly savings during pandemic restriction?
- 1) Less than Rs.5000
  - 2) Between Rs.5000 to Rs.10000
  - 3) Between Rs.10000 to Rs.15000
  - 4) Rs.15000 and above
18. What was your major source of expenditure made during pandemic restrictions and regulations?
- 1) Personal savings
  - 2) Help from friends
  - 3) Borrowings
  - 4) Help from government
19. What is the range of debt taken by you/ family?
- 1) Less than Rs.5000
  - 2) Between Rs.5000 to Rs.10000
  - 3) Between Rs.10000 to Rs. 15000
  - 4) Rs.15000 & above
20. Had you got any financial assistance from the public authorities during pandemic?
- 1) Yes
  - 2) No
21. Did the local authorities harass you in the name of regulation and restriction?
- 1) Yes
  - 2) No
21. Had any you/member of your family been infected with covid-19?
- 1) Yes
  - 2) No
- If yes, then what is the amount of expenditure incurred on the treatment?

- 1) Less than Rs 5000
- 2) Between Rs 5000 to 10000
- 3) Between Rs 10000 to Rs 15000
- 4) Rs 15000 and above

22. Had you shifted back to original place of residence during pandemic?

- 1) Yes
- 2) No

If yes, than the reasons thereof

- 1) Lack of income
- 2) Fear of infection
- 3) Closure of business
- 4) Feeling of insecurity

23. Do you had any investment before pandemic?

- 1) Yes
- 2) No

If yes, then which one

- 1) Real estate
- 2) Gold and jewellery
- 3) Bonds and securities
- 4) Fixed deposits
- 5) LIC
- 6) Postal schemes