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‘Impact of COVID-19 on the Economic Conditions of the Clerical & Administrative Staff and Peons - Salaried Class of the Service Sector in Mumbai’

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Abstract:

The unexpected and unplanned first lockdown during the pandemic in the year 2020 had affected the entire economy including the organized and unorganized sectors across the globe. The focal point here is the extent to which the pandemic-induced lockdown has affected the clerical staff and administrative staff in Mumbai. This paper seeks to throw light on the various demographic aspects with special emphasis placed on the change in incomes of the lower income salaried class and possible solutions. As many workplaces opened after the third month of the lockdown, several peons and clerical staff who were either on contract or on temporary basis resumed their jobs but faced pay-cuts. Even though the central government and various state governments announced relief measures and several provisions for the people, it was observed that these measures had not been implemented across all the areas and a majority of the workers and employees did not enjoy any of these benefits. In addition to these issues, the increase in transportation costs and increase in the costs related to healthcare facilities thus had created a further rise in the total expenditure of the peons and clerks who still were either unemployed or were trying to survive on half of their original salaries. The pressure on the peons and their families increased with low salaries or no jobs at all and a huge increase in the expenditure. With no external support from the government or any other institutions, peons faced dark financial situation. Even though the recovery of economy has paced up yet uncertainties persist for the long term, leading to notable damage in the entire section of the community and hence in the future all stakeholders must come together to revive and rework on the policy decisions to sustain crisis periods that benefits the lower-income groups as well as the national interest.

Keywords: Unorganised service sector, Covid-19 Pnademic, Clerical & Administrative Staff and Peons

Introduction

The Indian economy has been hit hard by the ongoing pandemic caused by the coronavirus, resulting in uncertainty in every sphere of life, the world economy being the worst affected. The spread of COVID-19 has slowed down economic activities to a large extent thus harming people’s income, leading to an immense drop in aggregate demand.

The unorganized sector has been the worst hit by the lockdown. Crores of informal workers have been pushed deeper into poverty due to the virus outbreak. Sectors such as hospitality and accommodation, retail and wholesale, business services, construction and industry have suffered drastic consequences with a decrease in production and loss of hours of work and employment opportunities. They have no protection for non-payment of wages, retrenchment without notice, and also work without being granted sick pay and health insurance.

The extension in the lockdown has put additional pressure on this sector. With no more savings left and no employment opportunities, they are now finding it difficult to repay the previous loans and to merely survive. Even the government has not provided the necessities, which has thus increased the pressure on the lower sector of the Indian economy.

Statement of the problem:

The first national lockdown lasted almost for 6 months, which also means loss of 6 months income for all the 400 million workers in the unorganised sector thus pushing them into deeper recess of poverty. The peons and clerical staff form a considerably large part of the service sector after the migrant workers, who have faced immense setbacks in the financial conditions as the lockdown called for the shutting down of thousands of offices, schools, colleges, etc. Thus, all of them had lost their jobs during the first 3 months of lockdown. They were thus forced to use up their savings or look for other means of income. As many workplaces opened after the third month of the lockdown, several peons and clerical staff resumed their jobs but have faced pay-cuts. This paper analysis their conditions and tries to study the possible sustainable feasible solution from all the stakeholders for all such future uncertainties and vulnerability.

Objectives:

1. To critically evaluate the impact of the pandemic on the economic conditions of the lower middle class in Mumbai.
2. To analyse the impact of Covid-19 on the livelihood of the unorganised sector with special reference to administrative staff and peons.
3. To study the change in incomes of the lower income salaried class before and after the lockdown.
4. To find out the possible solutions for the economic problems of the lower middle class to help sustain during a crisis.

Research Methodology

Firstly, a review of related literature was done to examine and analyse the background research on this topic. Secondly, secondary data was used to explain the conceptual foundation of the unorganised service sector in India and to explicate the impact the COVID-19 pandemic has had on these workers. Lastly, a small-scale independent primary survey was conducted to gather firsthand information.

Sampling: Non probability snowball sampling along with a standard questionnaire was used to collect the data. The target population included both male and female respondents from the middle and lower income brackets of central suburban areas in the city of Mumbai.

Tools: The questionnaire consisted of a classification section and a subject-matter section. The former featured questions pertaining to the respondent's name, age and gender whereas the latter was divided into generic multiple choice questions and situation-specific scale development questions.

Data Collection: An online survey was conducted for a total of 100 respondents via Google Forms. For some respondents, the survey was conducted over the phone.

Analysis: The responses have been depicted in graphs and diagrams, and analyzed on the basis of the statistics gathered. Regression analysis has also been conducted to establish a relationship between the pandemic and its consequent effects on the economy and employees in the service sector who either were working on cataract basis or on temporary basis.

Empirical Analysis:

Analysis of Secondary Data:

Overall GDP Analysis of Financial year 2020-21 of India:

India's Gross Domestic Product (GDP) for the April-June quarter (Q1) slipped by a sharp 23.9 per cent, as per provisional estimates released by the Ministry of Statistics and Programme Implementation (MoSPI). According to the economists surveyed by Bloomberg, India's GDP is estimated to have declined 18% in the quarter ended June. Earlier this month, the State Bank of India (SBI) Ecowrap report said the country's GDP contracted by 16.5 % during the first quarter.

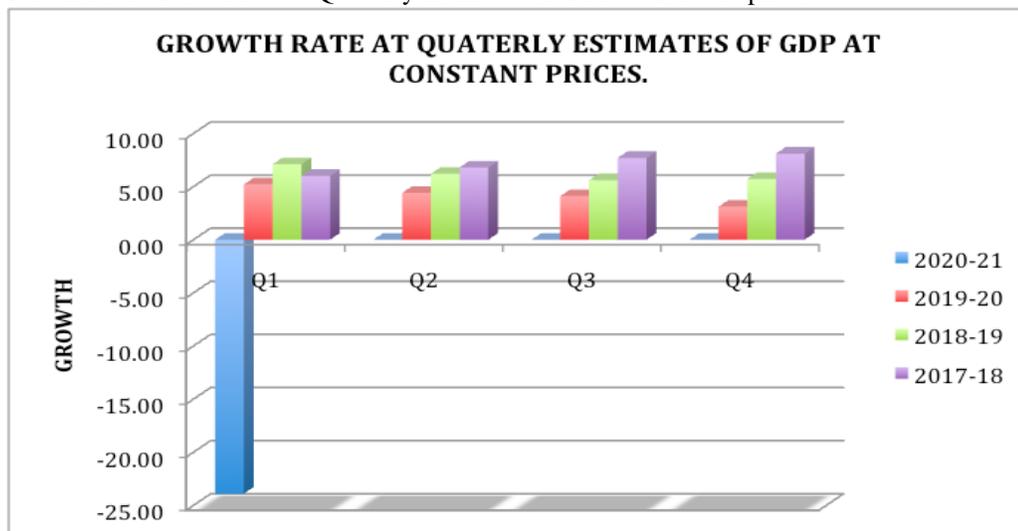
The June quarter GDP data is the worst contraction in the history of the Indian economy mainly because the central government on 25th March had ordered a complete lockdown of most of the manufacturing and service sectors owing to the spread of COVID-19. Only essential services such as food items and medicines were allowed during this period as the country tried to curb the spread of the virus across the country.

As per the government data, the Gross Value Added (GVA) at basic price at constant terms during the June quarter shrunk 22.8%. The GVA at Basic Price at Current Prices slipped 20.6 % in Q1 2020-21. As per the data by the National Statistical Office (NSO), all key sectors except agriculture witnessed contractions, with construction witnessing a drop of a whopping 50.3% while the manufacturing industry saw a 39.3% fall. Apart from these two industries, electricity, gas, water supply and other utility services slipped 7%. Trade, hotels, transport, communication and services related to broadcasting contracted 47%. Only the agriculture, forestry and fishing industry witnessed a growth of 3.4% in the June quarter, the data showed. Chief Economic Adviser KV Subramanian said that the first-quarter economic performance was "driven primarily due to an exogenous shock that has been felt globally". He had highlighted countries across the globe where GDP per capita would decrease the most since 1870. In an interview Mr. Subramanian said the country was witnessing a V-shaped recovery as the economy unlocks.

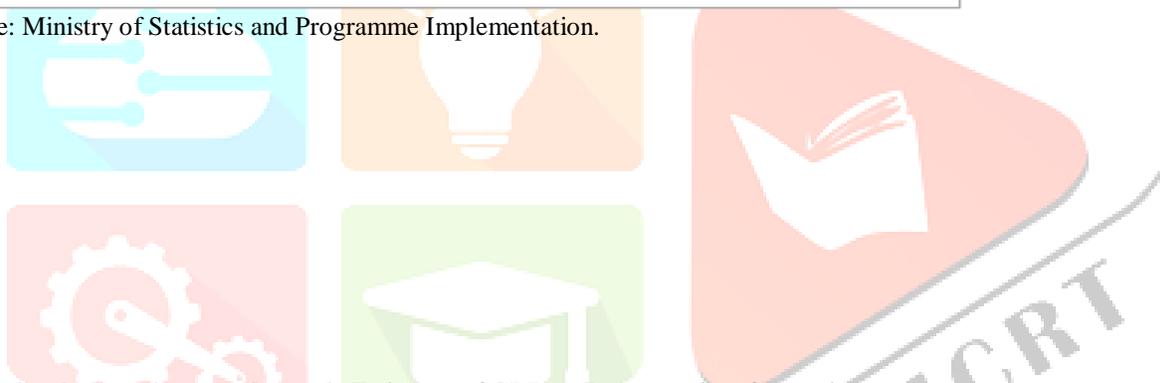
The Tertiary/ service sector:

The service sector is the third tier of the three major sectors in the Indian economy, and includes jobs such as hotel and restaurant industry, education and social services, business services, trade, transport, storage and communication, finance, insurance, etc. Being the backbone of the economy, the service sector contributed around 55.3% to India’s GVA (Gross Value Added) in the year 2019. According to the 2018 survey by IBEF (India Brand Equity Foundation), 31.45% of India’s employed population works in the service sector.

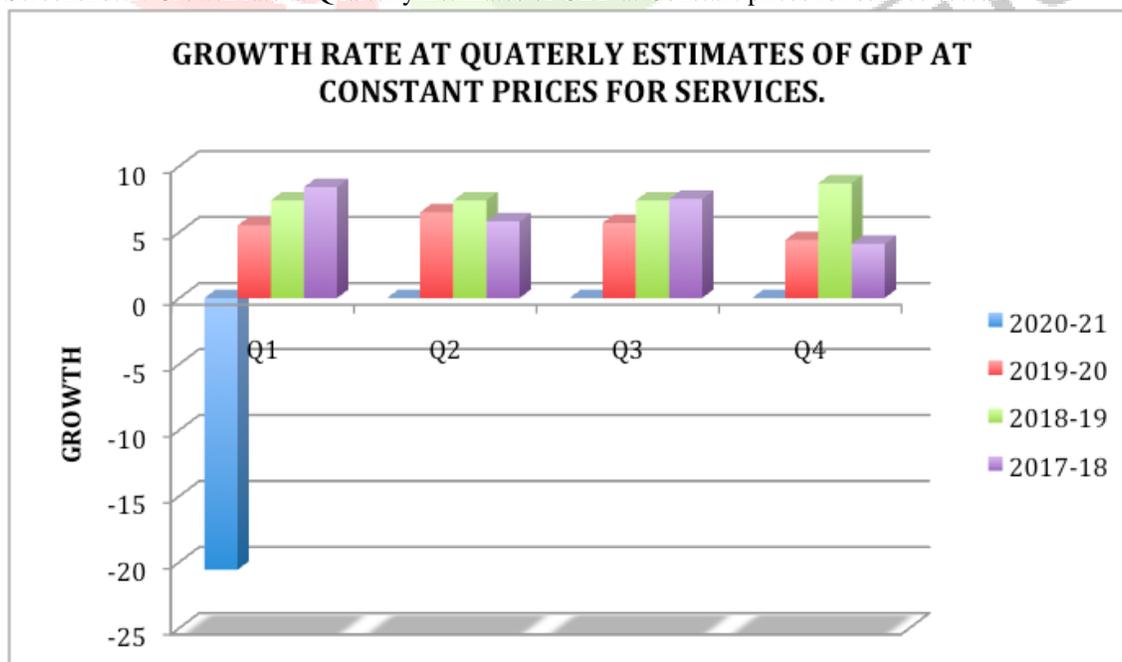
Screenshot 1: Growth rate at Quarterly Estimates of GDP at Constant prices:



Source: Ministry of Statistics and Programme Implementation.



Screenshot 2: Growth rate at Quarterly Estimates of GDP at Constant prices for service sector:



Source: Ministry of Statistics and Programme Implementation.

Impact of Covid-19 on a few service sectors in India:

According to the CMIE (Centre for Monitoring Indian Economy) report, 122 million lost their jobs in April 2020 in India. The travel and hospitality industry and the 30-40 million job cuts have led to a revenue loss of about 5 trillion rupees. In the year 2019-2020, the loss of 86 million salaried jobs was approximated and by August 2020 it reduced to 65 million. The level of income of households decreased from 9% in February to 45.7% in April.

Companies like Mahindra Finance (36.7%), Havells India (27%), Tata motors (26%), HDFC Life insurance (21%), Maruti Suzuki India (15%), Bajaj (13%), etc. faced year-on-year drop in aggregate employee expenditure. As per the data of National Statistical Office (NSO), trade, hotel, transport, communication and services related to broadcasting contracted to 47%. The financial, real estate and professional services contracted up to 5.3%.

During the first few months of the lockdown (April-May), the plight of salaried jobs and informal sectors were the worst. The 13-week lockdown has led to unemployment, poverty and household losses of many people who were in the service sector, especially in the unaided organisations in India.

From July 1, 2020 the first unlock began. Once the unlock began, the informal sector which includes hawkers, small businesses, local shops, daily wage labour came back at a slow rate, but the salaried jobs decreased from 17.7 million jobs (in April) to 17.8 million jobs (in May) and up to 18.9 million jobs (in June). The unemployment rate in August 2020 was 8.35%.

1. Tourism Industry: According to the C11- Hotelivate report, the travel and tourism industry was at its peak in January 2020 at 80%, then in February at 70%, which took a dip of 45% in March and in April it was at its lowest by 7%. It was 10%, 12%, 15% and 22% in May, June, July and August respectively.

2. Healthcare Industry: IMA (Indian Medical Association) has listed 382 doctors who died of coronavirus. Not just doctors, there are lakhs of healthcare personnel, including nurses, ASHA workers, who have risked their lives and died in the course of duty, yet there have been growing complaints of negligence, no compensation, lack of data on the number of deaths and even delayed salaries. This sector also saw an increase in the proportion of Analytics jobs from 16.1 % in January 2020 to 16.3% in August 2020.

3. E-commerce Industry: The proportion of Analytics jobs in the e-commerce sector saw the largest increase of 14.6% in August 2020 from 11% in January 2020 and 12% in 2019.

Labour and Employment Minister Bhupender Yadav gave following details in Lok Sabha about the sharp fall in the employment after the reopening the first lockdown.

Screenshot 3- Number of Employees before & after the lockdown:

SECTORS	NUMBER OF EMPLOYEES (IN LAKH)			
	Prior to Lockdown (before March 25, 2020)		As on July 1, 2020	
	Male	Female	Male	Female
Manufacturing	98.7	26.7	87.9	23.3
Construction	5.8	1.8	5.1	1.5
Trade	16.1	4.5	14.8	4
Transport	11.3	1.9	11.1	1.9
Education	38.2	29.5	36.8	28.1
Health	15	10.6	14.8	10.1
Accommodation & Restaurants	7	1.9	6.2	1.7
IT/BPOs	13.6	6.3	12.8	6.1
Financial Services	11.5	5.9	11.3	5.7
Total*	217.8	90.0	201.5	83.3

Source: Ministry of Labour and employment.

Unorganised Sector in India

In India, the unorganised sector consists of workers of micro, small and medium enterprises, unpaid family members, casual labourers, home based workers, migrant labourers, out of school youth, domestic workers, street vendors etc. More than 82% of the workforce in India is employed in the unorganised sector, as noted by the International Labour Union in its India Labour Market Update of 2016.

Impact of COVID-19 on the Unorganised Sector

According to the report of the Economic Survey released in 2019, 93% of the total workforce of the country is from the unorganised sector. In 2018, a report of NITI Aayog, this figure is 85 percent. This unorganised sector has a big hand in running the country's economy. Despite this, there are no concrete provisions to protect it. The pandemic affected workers of unorganised sector mostly who are daily wagers or those working in Micro, Small and Medium Enterprises (MSMEs) and left them jobless, and rapidly increased the unemployment rate, leaving no alternate income source. Everyone is witnessing their painful migration on foot and cycles to their homes but now some sort of help has been extended by states by way of running some special trains. After lockdown, giving them employment is a very necessary step, lack of which forced them to leave their home.

Impact of Covid-19 in rural areas:

The rate of unemployment in Maharashtra increased from 2.7% in December 2017 up to 20.95 in April 2020 (according to CMIE), while the unemployment rate of Gujarat- 18.7%, Madhya Pradesh 12.4%, Telangana 6.2%, Chhattisgarh- 3.4%, Goa is 13.3% respectively.

Saha of the All India Kisan Sangharsh Co-ordination Committee reported that the farmers have a fixed periodicity of earning twice in a year - the summer crop and the winter crop; and the rotating credit system with the local Kirana stores helped them survived the rest of the months but since the lockdown that system has collapsed.

Impact of Covid 19 in Urban Areas

Migrant workers, who are anchors of a slum population, started returning to their native places due to fear, anxiety and hunger. Most of them were daily wagers and did not maintain cash liquidity for this kind of uncertain situation. According to the latest India 2020 publication, the unorganised sector in India accounts for 97 per cent of the workforce and the majority of them are inter / intra state migrants. Reverse migration of these workers will adversely affect sectors, including but not limited, to real estate, manufacturing, milling, textile, travel and tourism, e-commerce delivery, private security and facilities management.

The famous Dabbawalas of Mumbai, who delivered meals to thousands of working Mumbaikars, had to return to their village as the food supply chain was struck down by lockdown, to find new work. 95% of these Dabbawalas are from Pune and have returned to their villages and resorted to farming. With reverse migration, the number of people in agriculture for kharif crops has increased, as reported by Shetkari Sanghatana President, Anil Ghanwat. Sharad Ingale, a farmer from Satara district reported that since farming is not much of a profitable business and the number of people trying to pursue farming has increased, the situation has worsened. He also added that many agricultural families are dependent on the villagers who work in cities as farming does not fetch enough money to survive.

Primary Data Analysis:

Given below are the observations from the Primary Data collected via Google Forms:

1) Age:

20-35	35-50	50 &above	Total
55	42	3	100

From the number of people surveyed, majority of them belong from the age group between 20-35 years. Thus, most of the respondents surveyed of the Marginalized sector are young in age.

2) Gender:

Male	Female	Total
45	55	100

The above table shows number of female employees in the marginalized Sector is more than the number of male employees.

3) Number of family members per house:

1	2	3	4	More than 4
0	2	10	21	67

The above table that majority of the people have more than 4 family members. Thus, it is noted that as the total expenditure increases the pressure on the breadwinner of the house.

4) Any other earning member in the family:

Yes	No
58	42

Out of 100 respondents, 42 respondents are the sole income earners of their family. Thus, in times of crisis (pandemic) it becomes difficult to meet the monthly expenditure. Also, in situations where the income earner falls ill, their family will feel the financial burden as they missed the work for those days or weeks and the payment of their monthly bills, rent payments, credit card payment, etc. would also be the biggest financial worry.

5) Annual family income before Lockdown:

Below 1 lakh	1 lakh to 2.5 lakhs	2.5 lakhs to 5 lakhs	Above 5lakhs
34	42	18	6

34 respondents reported that their annual family income before the pandemic was below one lakh rupees. As in times where the prices of commodities are rising and they being the sole income earners of their family (as reported in the above-mentioned question) balancing their financial needs and other needs would be a decisive action. In such cases, spending money only on essential items, alteration of lifestyle, and habit of saving a separate portion of the income would help to overcome a few problems.

6) Job Type:

Contract	Temporary	Permanent
37	52	11

Most of the respondents belong to the unaided sector of working class. Some of the general problems faced by people working in the unorganized sectors are- low and fluctuating income, difficult working conditions, lack of legal protection, low social standing, job security, etc. 37 respondents have jobs based on contract. They too face similar problems as those faced by the unaided sector. Only 11 respondents have a permanent job.

7) Secondary occupation/ alternative source of income:

Yes	No
18	82

82% of the respondents do not have an alternative source of income or a secondary occupation. They try to manage their expenses within the income of their original job

8) If Q-7 is yes, monthly average income from the alternative source of income/ secondary occupation:

Rs5,000 to Rs9,999	Rs10,000 to Rs 14,999	Rs 15,000 to Rs 24,999	Rs25,000 & more
4	10	0	4

9) Mode of Transport use to travel to the workplace before the lockdown:

Local train	Metro	Bus	Ola/Uber	Personal vehicles	Auto/Taxi	walking	Company's bus
70	4	34	1	6	15	16	6

Majority of the respondents use Mumbai's life line- local trains as daily transport before the lockdown.

10:	Yes	No
During lockdown, visited/returned to village	40	60
Lose of job during lockdown	41	59
Any one infected in the family with Covid-19	11	89
If yes, Received any medical assistance	7	4
Received any help from NGO or Social workers	44	56
Any financial assistance any State government or central government	18	82
Free meals or free ration from local bodies/government/ local representatives	34	66
Received any essential resources (Ration) at an affordable price from the government during lockdown	66	34
Access to internet facility or electronic gadgets during lockdown	62	38
Resumed to job post lockdown	65	35
Received any help/assistance from the institution you are working with	25	75

When the lockdown was announced we observed that a huge portion of the population living in cities were migrating towards their hometown in search for work or just to be with their family. But in this research it was found that majority of them did not migrate back to their hometown, they stayed all the while during the lockdown. 41 said they lost the job during the lockdown. Only 11 respondents mentioned that either they or their family members were infected with Covid-19 and out of 11, 7 received the medical assistance. Stimulus package announced by government of 20 Lakh crore has not had any impact on lower level income group as 82% of respondents have voted no. 56% of respondents have not received / or never been offered any help from NGOs. There might be cases that the respondents have never approached the NGOs for any help. 66% mentioned that they did not receive free ration or free meal from any government bodies. 25% respondents received some kind of help from their company or employer.

11)	Yes	No	To some extent
Increase of daily expenditure post lockdown	57	15	28
satisfied with the initiatives taken by the government during covid 19	28	30	42

Considering the increase in the travel costs and also the health care service costs almost 85% of the respondents have faced an increase in the expenditure. With pay cuts and loss of jobs and savings it would have been really difficult for them to handle these expenditures. 30% respondents are not satisfied with the initiatives taken by the governments.

12) Mode of transport use to travel to the workplace post lockdown:

Local train	Metro	Bus	Ola/Uber	Personal vehicles	Auto/Taxi	walking	Company's bus
0	0	58	12	16	36	20	15

In comparison with the chart showing the mode of transport used before lockdown, it is observed that the number of people travelling to work by bus & foot increased. The trains were only opened for Government employees so people were forced to other mode of transport which eventually increased their expenditure.

13) How did you manage your family expenditure? /What source of income did you use to sustain yourself in the lockdown?

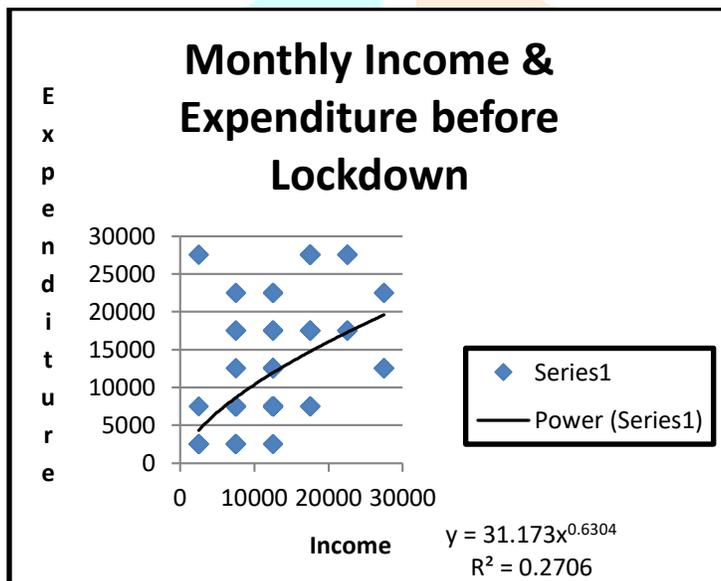
Used up savings	Borrowed money from friends or relatives	Took loans	Secondary income/occupation	Sold ornaments	Sold personal Vehicle	Other ways
85	35	16	12	3	2	11

During the lockdown, vast portion of the population especially from the unaided and the lower income groups used up their savings in order to meet the required needs. Some respondents even reported that they borrowed money in order to fulfill the essential requirements.

Regression Analysis:

Graph 1 Monthly Income & Expenditure- January & February 2020 before Lockdown

<i>Regression Statistics</i>	
Multiple R	0.463312089
R Square	0.214658092
Adjusted R Square	0.206644399
Standard Error	7009.418764
Observations	100



	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>
Intercept	6262.278978	1616.30475	3.87444198	0.000193131
X Variable 1	0.577603143	0.111602074	5.17555924	1.20936E-06

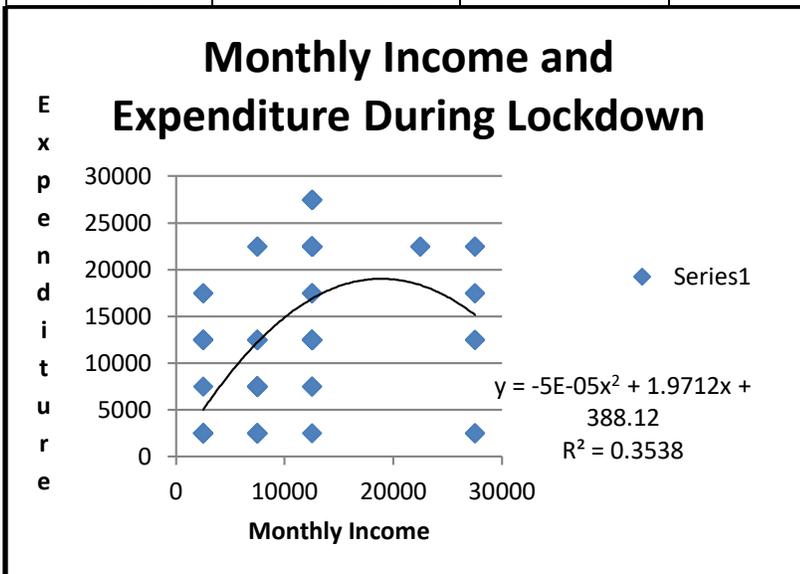
In the above graph, the equation $y = 31.173x^{0.6304}$, indicates a functional relationship between the income and expenditure depicting a sharp rise in expenditure with marginal increase in income. The cluster points in the graph show a higher density of points located at medium to high expenditure values. Unit change in income leads to approximately 46% change in expenditure.

However, there is only 27.06% variance between the two variables indicating a high occurrence of autonomous expenditure and complete usage of personal income of the respondents. Thus, most of the respondents met their ends with maximum utilization of income and had minimal savings for the future.

Graph 2: Monthly Income & Expenditure – April & May 2020 during Lockdown:

Regression Statistics	
Multiple R	0.435999
R Square	0.353795
Adjusted R Square	0.321831
Standard Error	7244.207
Observations	100

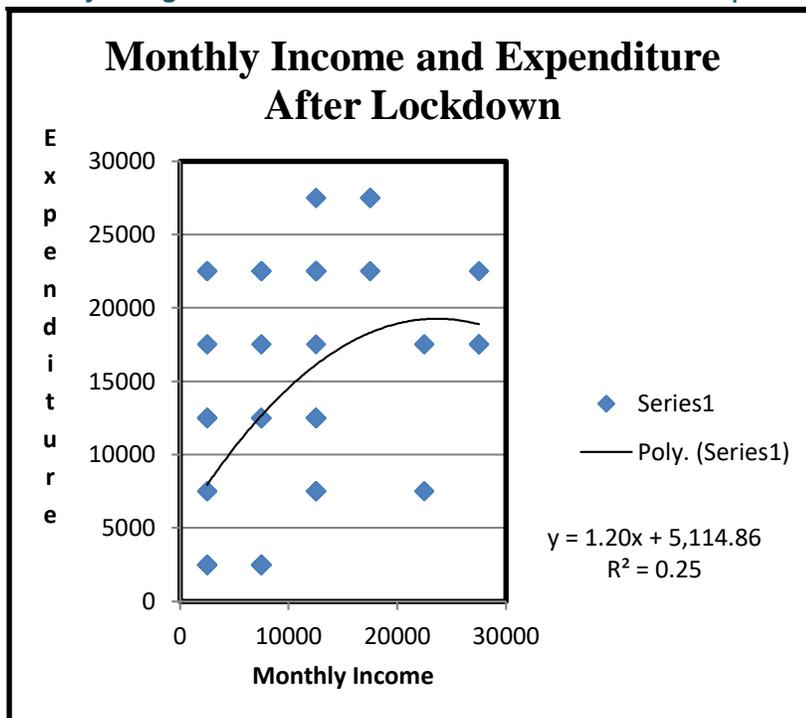
	Coefficients	Standard Error	t Stat	P-value
Intercept	7363.388	1293.003	5.694795	1.29E-07
X Variable 1	0.513661	0.107101	4.796025	5.78E-06



The resultant data in the above graph has been taken in the time period of an unprecedented crisis, hence the equation: $y = -5E-05x^2 + 1.9712x + 388.12$, indicates a decreasing relationship between income and expenditure depicting a sharp drop in the expenditure with marginally decreasing income. The cluster data points show a high density at lower and medium levels of income and expenditure showing 35.38% of variance between the two variables. This throws light on the fact that respondents tried to save nominal parts of their decreasing income for future usage in the times of crisis but failed to do so because of pay-cuts, job losses and were forced to exhaust their previous savings or resort to borrowing loans or selling their assets in order to sustain their livelihood.

Graph 3 Monthly Income & Expenditure- August & September 2020 after lockdown:

Regression Statistics	
Multiple R	0.462647
R Square	0.251043
Adjusted R Square	0.226023
Standard Error	7300.049
Observations	100



	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>
Intercept	7883.985693	1238.091187	6.367855	6.216E-09
X Variable 1	0.53533827	0.103625007	5.166111	1.2583E-06

The above graph consists of data from the time period; when the crisis situation had reduced considerably however complete recovery was sluggish leading to uncertainty and speculations for the future. The equation: $y = 1.20x + 5,114.86$, in the graph depicts a nominal increase in the income leading to marginal increase in expenditure showing about 25% variance between the variables. The cluster data points indicate high density at the medium income and expenditure level hence, throwing a light on the fact that pay-cuts were withdrawn gradually and the jobs resumed leading to a marginal revival of personal incomes of the respondents thus increasing expenditure nominally. Another reason for increase in expenditure was noted due to travel expenses and repayment of borrowings and loans taken during times of distress in the past few months.

On comparing the 3 graphs, one can easily understand the economic distress of the lower middle class salaried respondents during and after the lockdown due to pay-cuts, job losses, medical and other emergencies in the times of the Covid-19 pandemic.

Solution:

A future beyond the pandemic

The COVID-19 crisis hit an Indian economy that was already slowing. Recovery is unlikely to be V-shaped and more likely to be sluggish and uncertain. Damage will persist throughout the whole economy but most notably in the unorganised sector. The shock to jobs is severe, and the worst at the lower ends of the employment structure where it will affect large numbers of people. It will be important to support enterprises and their workers, particularly small enterprises and those in the informal sector. Re-skilling and up-skilling of workers may be needed in light of changes to labour demand across sectors and occupations. Monitoring wage trends, especially for low skilled workers, needs to be regularly carried out.

Enterprises under financial pressure may be forced to fall into the informal sector or tempted to lower working conditions including workers' protection. However, this would only result in a greater jobs crisis. Instead, based on social dialogue, there should be a priority for incomes and decent work to stimulate demand and productivity, protecting existing rights and working conditions, and where possible extending them, for example, by ensuring access to health care. These are all crucial policy choices that will shape the 'national interest' for years to come.

The chief economist of HSBC Securities and Capital Markets Pvt. Ltd, Pranjul Bhandhari writes in Indian Express in the article "What India's Informal sector needs right now" that India doesn't have an equivalent urban social welfare scheme. The big learning from the pandemic has been that India can't wish away the informal sector. And neither can it be assumed that the fortunes of the formal and informal sectors move together. Bringing the informal sector to the forefront of policy decisions can lead to a significant payoff for the entire economy for years to come.

Conclusion:

The COVID-19 pandemic has had a large impact on the economic condition of the salaried class of the unorganised service sector like clerical & administrative staff and peons in Mumbai, as is evident from the above conducted research. India witnessed a fall in its GDP and sectors like tourism, retail and e-commerce have been adversely affected. The pressure on the healthcare services has increased. Rural areas have witnessed a rise in prices of essential commodities while urban areas have witnessed large scale reverse migration of workers.

The regression analysis indicates that there is a direct relationship between income and expenditure of a person. The regression line, which was flatter pre-COVID, has gradually become steeper during and post lockdown. This shows that while income has decreased/increased marginally, expenditure has increased heavily. Thus currently, while income has somewhat returned to normal, expenditure remains higher than normal.

On being asked, people felt that they had been neglected by the government. Many have lost their jobs and several faced a drastic reduction in their income. They emphasized on the need for provision of essentials, to have proper laws regarding work from home and resumption of trains and other means of public transport. The general consensus is that there should be more proactiveness on the government's part so nobody is left out. Recovery from the current situation is likely to be stagnant. Appropriate measures should be taken by the government in order to ensure that no class of society suffers.

We hope that these times of uncertainty and crisis resolve soon and bring out better opportunities and help uplift the weaker sections of the society for a better tomorrow.

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