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Pandemic, informality, and vulnerability: impact of COVID-19 on livelihoods in India

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ABSTRACT

We analyze findings from a large-scale survey of around 5000 respondents across 12 states of India, conducted during the months of April and May 2020, to study the impact of COVID-19 pandemic containment measures (lockdown) on employment, livelihoods, and food security. Given the predominantly informal nature of employment and critically low investment in State-funded social security nets, the impact, albeit unprecedented in its scale, was not entirely unexpected in its nature. We find that around two-thirds of respondents reported losing employment during the lockdown, and those that continued to be employed witness a sharp decline in earning. Further, with critically low levels of social security net, the loss in employment quickly translated into food and livelihoods insecurity. Almost 80 per cent of households experienced a reduction in food intake, more than 60 per cent did not have enough money for a week's worth of essentials, and a third took a loan to cover expenses during the lockdown. We also use a set of logistic regressions to identify how employment loss and reduction in food intake varied with individual and household-level characteristics. Based on our analysis, we argue that while there is an urgent need to undertake effective measures to support livelihoods and facilitate an economic recovery, we also highlight the necessity to critically evaluate the current development trajectory, whereby decades-long high economic growth has failed to translate into more secure livelihoods for a vast majority of the workforce.

RÉSUMÉ

Nous analysons dans cet article les résultats d'une enquête à grande échelle qui a sondé environ 5,000 personnes dans 12 états de l'Inde, et qui a été conduite entre Avril et Mai 2020 afin d'étudier l'impact des mesures de confinement sur l'emploi, les moyens de subsistance, et la sécurité alimentaire lors de la pandémie de COVID-19. Du fait de la nature principalement informelle de l'emploi et des investissement extrêmement faibles dans les réseaux de sécurité sociale fondés par l'État, cet impact, bien que sans précédent de par son échelle, ne fut pas complètement inattendu de par sa nature. Nous trouvons qu'environ deux tiers des personnes sondées ont indiqué avoir perdu leur emploi lors du confinement, et ceux qui ont pu préserver leurs emplois ont rapporté une forte baisse de leurs revenus. De plus, du fait des investissements très faibles dans les réseaux de sécurité sociale,

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ces pertes d'emploi ont rapidement entraîné une insécurité alimentaire et une crise des moyens de subsistance. Presque 80% des foyers ont signalé une diminution de leur consommation alimentaire, plus de 60% ont indiqué ne pas avoir assez d'argent pour acheter l'équivalent d'une semaine de produits essentiels, et un tiers ont été obligés de contracter un prêt pour couvrir leurs dépenses lors du confinement. Nous avons également utilisé un ensemble d'analyses de régression logistique afin d'identifier les variations dans la perte d'emploi et la diminution de la consommation alimentaire à l'échelle des individus, et à celle des foyers. Les résultats de notre analyse indiquent qu'il est urgent de prendre des mesures efficaces pour assurer la subsistance des individus et pour faciliter la reprise économique. Nous affirmons également qu'il est nécessaire de porter un regard critique sur la trajectoire de développement actuelle, et sur la manière dont la croissance économique, forte depuis des décennies, n'a pu assurer la subsistance de la vaste majorité des travailleurs.

Pandemic and precarity

The COVID-19 global pandemic, and its associated containment measures, have taken a massive toll on economies and societies across the world. In India, the economy-wide lockdown imposed on March 24, 2020, lasting until May 31, was one of the largest and most stringent lockdowns in the world (Hale et al. 2020). The result was an immediate pausing of most economic activities, remitting a large aggregate supply and demand shock to the economy. GDP fell by 23 per cent in the first quarter of 2020–21 and by a further 7 per cent in the second quarter. The consequent impact on livelihoods and earnings has been unprecedented, both in scale and intensity.

Nevertheless, the nature of the impact has not been entirely unexpected. While several factors have coalesced to produce such a colossal impact, certain structural features of the Indian economy, particularly the high dependence on informality and a lack of social security nets, stand out.

Despite high economic growth experienced by the Indian economy for nearly three decades, a vast majority of its working population derives livelihood from the informal economy. Informal employment is marked by low earnings, precarious working conditions, weak or absent social protection, and, at the extreme, a dependence on day-to-day earnings for sustenance (International Labour Organisation 2018; Chen 2014; State of Working India (SWI) 2018). As of 2017–18, around 52 per cent of workers were self-employed (largely comprising own-account workers, unpaid family workers, and micro employers), 25 per cent were employed in casual daily wage work, and 23 per cent were employed in regular salaried work. While casual wage work is known to be precarious, it is worth noting that even among regular salaried workers, 71 per cent did not have a written job contract (NSSO 2019). Moreover, with the exception of the last few years, this structure has remained substantially the same over the past three decades. For such a predominantly informal workforce, any suspension of economic activity instantly destroys employment and earnings. These problems of informality and precarity are further compounded by decades of underinvestment in public goods, without any significant expansion of the social security net (SWI 2019), thereby making India's vulnerabilities to the present crisis painfully clear.

It has been widely documented in the literature, in the context of several economies, that the impact of the pandemic has mostly been along the lines of pre-existing vulnerabilities (see, for example, Couch et al. 2020; Desphande and Ramachandran 2020; Hardy and Logan 2020; Stevano, Ali, and Jamieson 2020; Asante-Poku and van Huellen 2021; Abraham, Basole, and Kesar 2021). These works argue that certain racial, gender caste, religious, social, demographic, and economic groups, who were in already economically disadvantageous position before the pandemic, were most severely affected.

The informal economy, in the Indian context (as well as in the context of other economies), represents a crucial site of these economic vulnerabilities. The high rates of economic growth has failed to deliver the expected structural transformation and formalisation of the economy. Even as agriculture has shed labour, the high-productivity formal sector has failed to create jobs in keeping with the increase in labour supply. Further, there has been an increased informalisation and precariatisation of jobs even within the formal sector, contributing to the overall high level of informality of the Indian workforce (Bhattacharya, Bhattacharya, and Sanyal 2013; SWI 2018).[1]

The persistence of high levels of informality and a failure to formalise despite growth has been analysed in the debates on informality in India and other developing economies from various competing perspectives. While we do not engage with these debates due to paucity of space, we briefly indicate a few key points that emerge from them (see, for example, Rakowski 1994; Wilson 1998; Sanyal 2007; Kesar and Bhattacharya 2020 for a review). In spite of various contrasting positions to explain the persistence of informality, both between and within the mainstream and heterodox strands, the expectation of the informal economy to either whither away or grow and transform into a formal segment with "better" growth and with active policy intervention in order to facilitate the economic transformation spans all these different strands. In contrast, however, a recent strand, following Sanyal (2007), argues that the post-colonial capitalist growth and development process is *inherently* exclusionary in nature, and raises questions on the possibility of a transformation and formalisation with "appropriate" growth. We will return to this strand in this concluding section.

With these structural vulnerabilities and the debate on the nature of India's growth and development process in mind, in this paper, we analyze the impact of the lockdown based on a purposive telephonic survey of 4942 workers, predominantly working in the informal sector and belonging to vulnerable households, across 12 states in India.[2] The survey was conducted during the lockdown between April 13 and May 23, 2020.[3] We found a massive increase in unemployment, with two-thirds of the respondents in the sample losing employment, and an equally dramatic fall in earnings during the lockdown. Expectedly, the casual daily wage workers and non-agricultural self-employed were the worst impacted. Given the low income of this vulnerable population even prior to the lockdown and the absence of social security nets during the lockdown, the loss of employment rapidly translated into a reduction in food intake and distress on account of not having enough money to buy essentials for nearly 80 and 70 per cent of our sample, respectively.

Given the high prevalence of informality and lack of adequate social security measures, this outcome was expected. However, the extent of the hardship faced raises the critical need to reassess the nature of the Indian growth and development process and to evaluate the limits of this process to deliver secure livelihoods for the workforce.

About the sample

We collaborated with nine civil society organisations (CSOs) across twelve large states in India. The survey was conducted at the level of an individual and our respondents largely comprised individuals whom the CSOs were engaged with in their work.[4]

Given the purposive nature of sampling, the findings presented here pertain only to the sample and are not representative of the larger population. Nevertheless, this is one of the largest COVID-19 surveys in India covering the impact of the lockdown on livelihoods and the access to relief measures. The survey is geographically and occupationally diverse in its coverage, with respondents from 161 different districts across the 12 states in India involved in more than 50 different types of work.[5] Thus, our results are likely to be largely indicative of how the informally employed were impacted by the lockdown.

Table 1 presents the descriptive statistics for our sample of 4942 respondents, of which 58 per cent were from rural areas, 53 per cent were women, and the average age of the respondents was 38 years. A third of the respondents were illiterate and the majority had not completed 10th grade (both in the rural and urban areas). About 58 per cent respondents were the main income earners of the household. A quarter of all respondents in the urban areas were migrants, working in a state or district different from their native place. Around 29 per cent of the respondents belonged to the Scheduled Caste (SC) category, 23 per cent to Scheduled Tribes (ST), 32 per cent to Other Backward Castes (OBC), and 17 per cent to General category (largely upper caste Hindus and non-Hindu respondents).[6] Finally, more than 80 per cent of households in the sample typically earned a monthly income of INR10,000 or less prior to the lockdown (in February).[7]

Additionally, we identified our respondents in terms of the primary economic activity that they were engaged in prior to the lockdown. These included self-employed workers operating their own farm or business; casual wage workers paid on a weekly or daily basis; regular salaried workers who received a fixed monthly payment; unpaid family labour working in family-owned household enterprises (Table 2).

Women workers in rural areas were primarily engaged in self-employment in farming (35 per cent), followed by casual wage work in non-agricultural sectors (25 per cent), and by casual wage work in agriculture (18 per cent). On the other hand, women workers in urban areas, were majorly (40 per cent) employed in regular salaried work, followed by casual wage work in non-agricultural sectors (39 per cent). Among men in rural areas, a majority (42 per cent) were employed in casual wage work, followed by self-employment in farming (30 per cent). Among men in the urban areas, nearly half were employed in casual wage work in non-agriculture (mainly, construction and services sectors), while around 31 per cent were salaried workers and another 15 per cent were self-employed.

Impact on employment and earnings

Employment loss

As noted earlier, given the predominance of informal work relations in the Indian economy (and particularly so in this sample), a suspension of all economic activity is likely to have severe impacts on employment and earnings. In this subsection, we quantify the extent of this impact.

Table 1. Sample statistics.

	Rural	Urban	Total
Sex (%)			
Male	47	45	46
Female	53	53	53
Average age (years)	38	38	38
Currently married (%)	82	76	79
Education (%)			
Not literate	36	29	33
Primary (up to 5th Std)	14	19	16
Middle (up to 7th Std)	15	18	16
Secondary (up to 10th Std)	18	19	19
Higher Secondary (up to 12th Std)	9	7	8
Degree/Diploma	9	8	8
Main income earner of the household (%)	52	65	58
Migrant (%)			
Not a migrant	90	75	84
Intra-state migrant	8	10	9
Inter-state migrant	2	15	7
Region (%)	58	42	100
Caste (%)			
SC	20	42	29
ST	32	8	23
OBC	35	27	32
General	13	22	17
Religion (%)			
Hindu	85	84	85
Muslim	5	12	8
Others	10	4	8
Average household size	5	5	5
Main income source of the household (%)			
Self-employment in agriculture	45	2	27
Self-employment in non-agriculture	6	8	7
Regular wage/salary	12	43	25
Casual labour in agriculture	17	2	11
Casual labour in non-agriculture	14	22	17
Other	5	22	12
Household income (INR) in February (%)			
Less than INR 2,000	26	8	18
INR 2,000 to INR 5,000	38	28	33
INR 5,000 to INR 10,000	24	42	32
INR 10,000 to INR 20,000	10	17	13
More than INR 20,000	3	5	4
N	2850	2084	4934

INR: Indian Rupees.

Table 2. Pre-lockdown work status by region and sex (%).

	Rural		Urban	
	Male	Female	Male	Female
Self-employed in agriculture	30	35	1	0
Self-employed in non-agriculture	10	6	15	15
Regular wage/salaried	11	8	31	40
Casual workers in agriculture	16	18	1	0
Casual workers in non-agriculture	26	25	48	39
Unemployed	5	4	3	3
Out of labour force	2	4	1	3
N	1330	1513	932	1108

We start by noting that the unemployment rate, as usually defined, is not an appropriate measure under these circumstances (Abraham 2020). First, self-employed workers might continue to identify themselves as self-employed (and therefore, in the workforce) even if they did not work for even a single day during the lockdown period. Second, given the cessation of economic activities, individuals (particularly women) who lost jobs might report themselves as engaged in domestic responsibilities (i.e. as out of the labour force), rather than as actively seeking employment. Therefore, in our measure we quantify employment loss during the lockdown as the share of workers who were in the workforce prior to the lockdown (in February), but reported being either unemployed, or out of the labour force, or not having worked for even a single day during the lockdown. Regular salaried workers who did not work during this period but received salaries were classified as employed.

Using this understanding of employment loss, we find that around two-thirds of the workforce in our sample lost employment during the lockdown, with the impact being more severe in urban areas. Excluding farmers, around three-fourth of (self-employed and wage) workers suffered a loss in employment. While those who were self-employed in agriculture were least impacted, the urban self-employed were the worst impacted with nearly 90 per cent of respondents reporting loss of employment (Figure 1).[8]

These numbers are broadly consistent with other purposive surveys of informal workers conducted during the same period. For example, a survey by Dalberg found employment losses of around 72 per cent on average, going up to 80 per cent in urban areas (Totapally et al. 2020). Another by ActionAid (2020) estimated an employment loss of 75 per cent overall (78 per cent in urban areas) (see endnote 3). Unlike most COVID-19 impact surveys that have been purposive in nature, Bhalotia, Dhingra, and Kondirolli (2020) report on a random survey of 8500 workers between the ages of 18–40 years in urban India. They report 52 per cent of urban workers having either lost work, or having

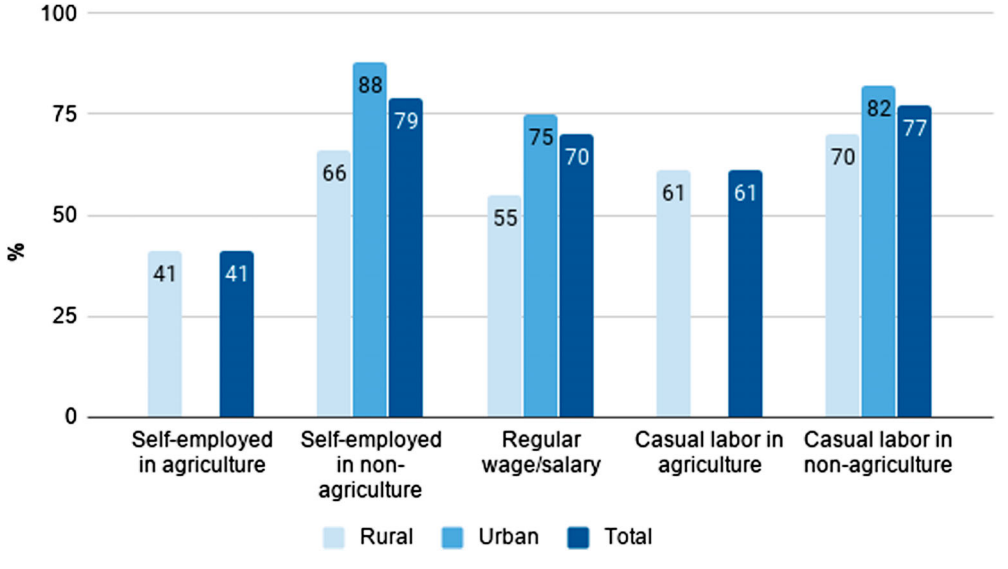

Figure 1. Loss of employment by region and activity status.

Table 3. Loss of employment by social identities and groups (%).

	Rural	Urban	Total
Sex			
Male	54	78	64
Female	58	81	68
Caste			
SC	61	78	71
ST	55	78	58
OBC	51	76	60
General	64	85	76
Religion			
Hindu	56	80	66
Muslim	75	89	84
Others	55	62	56
Education			
10th Std or below	57	82	68
11th Std or 12th Std	55	79	63
Degree/Diploma	55	74	62
Migrant	72	84	80
*Household income (*INR*) in February*			
Below INR 2,000	61	83	66
INR 2,000 to INR 10,000	56	81	68
More than INR 10,000	55	74	66
Sector			
Agriculture	49		49
Manufacturing	67	89	80
Construction	77	85	82
Public Administration, Education and Health	40	37	39
Other Services	64	80	75
N	2590	1938	4528

worked zero hours, or receiving no pay during the lockdown. The number is lower than the purposive COVID surveys reported above, most likely due to the fact that it includes respondents from higher income groups who were relatively less affected.

We next investigate how the impact varies across social identities and some demographic and economic characteristics (Table 3). In our sample, women were more likely to lose employment (68 per cent) compared to men (64 per cent), and Muslims more likely to lose employment (84 per cent) compared to Hindus (66 per cent). Unexpectedly, a higher proportion of lower caste groups [SC, ST and OBC] reported working during the lockdown than upper castes. This could be a result of an income effect, whereby workers from lower caste groups were forced to keep working due to poverty. Moreover, lower caste groups may tend to work in occupations such as sanitation work or other casual work that were required to function to an extent during the lockdown. It is likely that, as a result, their employment itself may not have been affected as a result of the lockdown. Furthermore, as expected, a higher proportion of those with lesser education levels and a higher proportion of migrant workers registered an employment loss relative to their counterparts. Apart from the agricultural sector, employment loss is lowest among sectors that were essential or those associated with more formal employment types, such as health and public administration (Table 3).

To further explore some of the relations we observed above, we estimate a multivariate logistic regression model using maximum likelihood estimation to understand how employment loss varies with individual characteristics. The dependent variable is a categorical variable that takes the value of 1 if an individual continued to work during the lockdown and 0 if they did not work. We regress this variable on individual attributes including the nature of work they are engaged in (self-employed, casual wage or regular salaried), the

Table 4. Logistic regression estimates of employment status (odds ratio).

	Rural	Urban
Activity Status (Base: Self-employed)		
Regular salaried	0.925	2.137***
	(0.188)	(0.532)
Casual wage	0.495***	1.533*
	(0.0569)	(0.391)
Sector (Base: Agriculture (rural); Manufacturing (urban))		
Manufacturing	0.731	
	(0.201)	
Construction	0.383***	0.824
	(0.0688)	(0.305)
Health, Education & Public service	1.602	17.34***
	(0.485)	(8.145)
Other Services	0.439***	1.958**
	(0.0624)	(0.634)
Sex (Base: Male)		
Female	0.757***	0.892
	(0.0816)	(0.146)
Social Caste (Base: General)		
SC	1.443**	1.497*
	(0.268)	(0.336)
ST	2.010***	1.796*
	(0.386)	(0.573)
OBC	1.599***	1.759**
	(0.273)	(0.407)
Education (Base: Below higher secondary)		
Higher secondary	1.163	0.772
	(0.203)	(0.235)
Degree/Diploma	0.915	1.158
	(0.172)	(0.360)
Religion (Base: Hindu)		
Muslim	0.799	0.586*
	(0.258)	(0.174)
Others	1.015	8.987***
	(0.177)	(3.554)
Household income category (Base: Below INR 2,000)		
Between INR 2,000- INR 10,000	1.431***	1.202
	(0.168)	(0.343)
Above INR 10,000	1.449**	1.711
	(0.266)	(0.561)
Migrant Status (Base: Non migrant)		
Migrant worker	0.739*	0.507***
	(0.131)	(0.104)
State fixed effects	Yes	Yes
Constant	.969	.105
	(.2285)	(0.609)
Observations	2116	1437
Likelihood Ratio chi-squared	324.44	224.36
Prob > chi-squared	0.0000	0.0000

Standard errors in parentheses, *, **, *** indicate significance at 10%, 5% and 1%.
The dependent variable takes the value of 1 if an individual continued to work during the lockdown and 0 if they did not work.

sector of employment, their gender, education, religious and caste identity. We also include a categorical variable capturing levels of household income in the month of February as a control. Since the profile of our sample and the sampling strategy might vary by state, we employ state fixed effects to account for these differences. We have separate regressions for rural and urban areas as the impact is likely to vary by region.

Table 4 reports the regression results. All estimates are reported in terms of the odds ratio. For a categorical independent variable, an odds ratio of greater than 1 implies that

compared to the base category, the non-base category is more likely to continue in employment and an odds ratio less than one implies the opposite. The results are broadly consistent with those from the descriptive statistics.

In rural areas, on average, after controlling for other characteristics, casual wage workers were significantly less likely, with odds being nearly half, to continue in employment compared to self-employed. This self-employed category in rural areas largely comprises farmers. This effect, at least in the short-term, is not surprising since farmers are likely to continue farming their own land and are less likely to report employment loss despite the lockdown. In the medium and long term, this effect might change if farmers are unable to continue farming at the earlier levels on account of facing constraints in accessing raw materials and labour.

In urban areas, on the other hand, self-employed, largely comprising petty shopkeepers, street vendors, drivers, and small business owners, were the hardest hit. On average, regular salaried workers were twice as likely and casual wage workers 1.5 times more likely to continue in employment compared to the self-employed. In terms of sector of employment, on an average, in urban areas, those employed in the public service, education and health sectors were significantly more likely, with odds being 17 times higher, to continue working relative to those in the manufacturing sector. It is likely that these sectors also comprised some essential services that continued functioning in urban areas despite the lockdown.

In terms of the social identities of workers, our results from the descriptive statistics bear out even after controlling for other characteristics. We find that rural women were significantly less likely to retain employment during the lockdown compared to men, with odds being 0.8 times (relative to men). In terms of religious identity, while the likelihood of employment loss for rural Muslims was not significantly different from Hindus, urban Muslims were significantly more likely to lose employment relative to Hindus. Notably, even after controlling for other characteristics, including household income, individuals from backward caste groups, on an average, were *more* likely to continue in employment. As noted earlier, this could be due to the fact that these individuals are employed in sectors that continued to be operational. In the absence of appropriate sectoral controls, we are unable to address this question.

In both rural and urban areas, migrant workers were more likely to experience loss in employment. This possibly indicates a higher vulnerability in their occupations, along with exit from these jobs to return to their native places during the lockdown. Finally, we find a significant income effect in rural areas, where individuals from households with higher levels of income (prior to the lockdown) were more likely (odds being 1.5 times) to continue in employment.[9]

Earnings loss

The foregoing numbers on loss of employment clearly point to a large negative income shock in our sample. We investigate the impact on the intensive margin for non-agricultural self-employed and casual workers who continued to remain employed (Table 5).[10] Across employment types and social identities, earnings fell by an enormous margin of 40–50 per cent. Notably, 48 per cent of the regular salaried workers reported either not having received any salary or a reduced salary during the lockdown period. For casual workers who continued to be employed during the lockdown, this drop in earnings is

Table 5. Change in earnings for those still employed during the lockdown (%).

	Rural	Urban	Total
Sex			
Male	−43	−44	−44
Female	−55	−15	−44
Caste			
SC	−50	−29	−39
ST	−56	−44	−55
OBC	−51	−24	−47
General	−28	−62	−27
Religion			
Hindu	−52	−25	−45
Muslim	28	−45	6
Others	−55	−56	−56
Status			
Self-employed in non-agriculture	−63	−41	−54
Casual worker	−43	−30	−37
N	229	99	328

partly a result of decreased availability of work and partly a fall in the wage rate. The median number of days worked per week fell from 3.75–1.8 (mean fell from 3.7–2.3), while the median (daily) wage rate fell by INR 50 (a mean fall of INR 80).[11]

While we did not collect earnings information from respondents who were self-employed in agriculture and allied activities, we asked them about difficulty in selling produce. Although 60 per cent of respondents in agriculture and allied sectors had some produce to sell during the lockdown, an overwhelming majority (85 per cent) could not harvest or sell this produce or had to sell it at a reduced price. The major reasons for not being able to sell were lack of transportation and lack of buyers and major reason for not being able to harvest was lack of machines or labour.

Taken together, we find that employment and income loss are experienced across all employment categories, for men and women. Once again, our results find resonance with what has been observed by other surveys that have studied the economic impact of the lockdown. The Dalberg survey finds on average a decline of 65 per cent in monthly income. The lower quintiles were harder hit, with the bottom 20 per cent reporting 71 per cent loss compared to 51 per cent for the top quintile of low-income households (Totapally et al. 2020). The mean earnings loss in the LSE-CEP survey was 48 per cent (Bhalotia, Dhingra, and Kondirolli 2020). Significantly, Bhalotia, Dhingra, and Kondirolli (2020) also shows that since workers in the lower income quartiles experienced bigger income losses, the result was an increase in income inequality with those in the top quartile of pre-COVID income going from 64 per cent share of total income to 84 per cent post-lockdown.

It is worth noting that regular salaried workers, who are seen to be relatively more secure, have also experienced massive loss of employment and earnings, indicating the extent of precarity in the Indian workforce. This is due to the fact that there has been an increased informalisation and proliferation of third-party contract work in the formal manufacturing and services sectors. This informalisation of the formal sector has resulted in an increase in the proportion of regular salaried workers with low job security in the past two decades (State of Working India 2018; Bhattacharya, Bhattacharya, and Sanyal 2013; NSSO 2019). The crisis therefore acts along this fault line of informality and has the effect of levelling-down of livelihoods across the board. This is also reflected in the apparent similarity in the relative impacts across men and women, types of workers, social groups, sectors as well as regions.

Impact on households

Money to buy essentials, food intake, and borrowing

The economic disruption from such a crisis is likely to have far-reaching consequences for workers, and their households, much beyond the immediate loss of employment and earnings. Low levels of earnings even prior to the crisis and absence of social security nets imply that most workers have little or no savings and any economic shock can expose them and their dependent household members to food and consumption insecurity or financial indebtedness, or both. To explore this, we assess the impact on the respondents' households in terms of the (a) household's food intake, (b) availability of money to buy essentials, and (c) dependence on borrowings to finance consumption.[12]

The vast majority of the respondents reported that their households reduced their food intake during the lockdown (Figure 2). The impact was particularly severe in the urban areas, with around 86 per cent of respondents reporting a reduction in the food intake in their household. On another indicator of vulnerability, we find that around 64 per cent of urban households and 35 per cent of rural households did not have enough money to buy even a week's worth of essentials. As expected, rural and, in particular, farmer households were more food secure than those involved in other activities (Figure 2 and Table 6). While 25 per cent of farmer households did not have enough money to buy more than a week's essentials and 66 per cent of farmer households reported consuming less food than before the lockdown. The corresponding percentages among the non-agricultural self-employed, casual workers and even regular wage workers is much higher (over 80 per cent) (Table 6). Note that this does not necessarily indicate greater incomes among farming households. It may only point to access to non-market food sources (such as own produce).

Further, around 33 per cent of the rural sample and around 41 per cent of the urban sample reported having to take loans to cover their daily expenses during the lockdown.

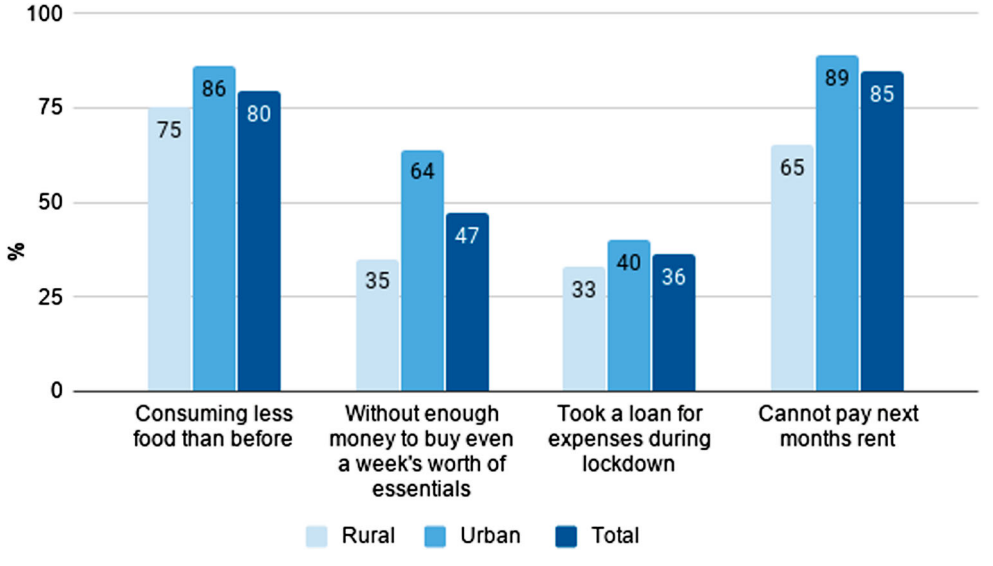

Figure 2. Impact of the lockdown on households.

Table 6. Impact on households by income levels and identity (%).

	Consuming less food than before	Cannot afford a week's worth of essentials	Had to take a loan	Cannot pay rent
Caste				
SC	86	58	43	90
ST	68	36	22	68
OBC	77	43	38	79
General	84	48	40	88
Religion				
Hindu	79	46	36	84
Muslim	89	63	49	86
Others	72	39	24	93
Migrant status				
Not a migrant	79	45	36	86
Intra-state migrant	80	58	42	87
Inter-state migrant	88	64	28	87
Main income source of the household				
Self-employment in agriculture	66	25	28	62
Self-employment in non-agriculture	81	44	38	75
Regular wage/salaried	83	57	37	87
Casual labour in agriculture	86	42	42	78
Casual labour in non-agriculture	86	58	40	86
Other	88	64	39	90
Household income (INR) in February				
Less than INR 2,000	77	54	35	83
INR 2,000 to INR 10,000	82	50	37	87
More than INR 10,000	69	34	33	79
N	4653	4580	4930	923

Here, too, wage workers and non-agricultural self- employed were more likely to resort to loans, compared to farmers. Further, an overwhelming majority borrowed from informal sources such as money-lenders or friends and families. Only 4 per cent of rural and 2 per cent of urban households accessed formal financial institutions such as banks for loans (data not shown). Lastly, a very large proportion (89 per cent) of urban respondents reported that they did not have enough money to pay next month's rent (Figure 2).

The Dalberg survey collected data on the amount of debt that households had accumulated as of the survey and found that the median debt accumulated as of the end of May was 67 per cent of pre-lockdown monthly household income, with the number reaching 100% of the bottom quintile of low-income households (Totapally et al. 2020)

We observe that even among the respondent households that reported having adequate money to purchase essentials for more than a week, there was a reduction in food intake. This suggests that having resources to meet consumption requirements might only be because these consumption requirements had already been compromised in the face of the crisis.

In order to further explore how the food insecurity varies with the household-level characteristics, we estimate a logistic regression model. We regress the household-level characteristics on a categorical variable which takes the value 1 if the household continues to consume the same amount of food as before the lockdown and 0 if the household experiences a reduction in the food intake. The set of household-level characteristics include primary income source of the household, work status indicating whether the respondent continued to work during the lockdown or not, gender of the principle

Table 7. Logistic regression estimates of food intake (odds ratio)

	Rural	Urban
Household's primary income source (Base: Self-employed in agriculture (rural); Self-employed in non-agriculture (urban)		
Self-employed in non-agriculture	0.667	-
	(0.176)	
Regular wage	0.945	0.483***
	(0.191)	(0.131)
Casual labour in agriculture	0.717	-
	(0.149)	
Casual labour in non-agriculture	0.406***	0.497**
	(0.0911)	(0.141)
Employment status of the respondent during lockdown		
(Base: Continued in employment) Lost employment	0.331***	−0.902***
	(0.0424)	(0.224)
Gender of household's principal income earner (Base: Male)		
Female principal income earner	1.083	0.389***
	(0.164)	(0.0924)
Social caste (Base: General)		
SC	1.066	1.200
	(0.302)	(0.341)
ST	1.670*	1.359
	(0.458)	(0.549)
OBC	1.513	1.273
	(0.391)	(0.358)
Religion (Base: Hindu)		
Muslim	0.938	0.525*
	(0.421)	(0.183)
Religion: Others	0.781	1.364
	(0.165)	(0.713)
Household income category (Base: Below INR 2,000)		
Between INR 2,000 – INR 10,000	1.025	1.080
	(0.155)	(0.408)
Above INR 10,000	2.065***	3.134***
	(0.451)	(1.284)
Migrant status (Base: Non migrant)		
Migrant worker	0.913	0.507***
	(0.201)	(0.133)
Access to rations (Base: Procured rations)		
Unable to get ration	0.754	0.798
	(0.175)	(0.227)
Did not try to get ration	1.783**	1.964**
	(0.461)	(0.642)
Receipt of cash transfers (Base: Did not receive any transfer)		
Received at least one transfer	1.017	1.375
	(0.131)	(0.282)
State fixed effects	Yes	Yes
Constant	0.470**	.149***
	(0.162)	(0.104)
Observations	1721	1156
Likelihood Ratio chi-squared (21)	376	121.15
Prob > chi-squared	0.000	0.000

Standard errors in parentheses, *, **, *** indicate significance at 10%, 5% and 1%. The dependent variable takes the value 1 if the household continues to consume the same amount of food as before the lockdown and 0 if the household experiences a reduction in the food intake.

income earner of the household, caste and religious identity of the household, household income, whether the household is migrant worker household, whether the household was able to access ration support, and whether the household received an income transfer from the household. We estimate the regression using a maximum likelihood logit estimation. We run this regression separately for rural and urban regions. The results of the regression are reported as odds ratios in Table 7.

First, on average, in rural areas, households that depend primarily on casual wage employment in the agricultural sector are significantly less likely than households that depend on self-employment in the agricultural sector to continue with pre-lockdown levels of food intake.[13] In other words, households deriving primary income from self-employment in the agricultural sector are relatively less likely to experience a reduction in their food intake during the lockdown. In the urban areas, on average, after controlling for other characteristics, households that primarily depend on casual wage employment as well as those that depend on regular salaried employment are significantly less likely (odds being nearly half) than those dependent on self-employment to continue with the pre-lockdown food intake levels during the lockdown. It is interesting to note that even though in the urban areas self-employed workers are most likely to lose employment during the lockdown, households that depend primarily on self-employment are more food secure relative to those that depend on other activities.

While there is no significant difference across caste groups, ST households in rural areas are more likely to continue with pre-lockdown consumption levels than the general caste households. In terms of the religious identity, Muslim in urban areas are significantly more likely to reduce their food intake relative to the Hindu households. This is in line with findings from other literature that highlights the higher poverty and economic vulnerability experienced by Muslims in India (Duraisamy and Duraisamy 2017).[14]

More recent and detailed data on nutritional intake is available from a "Hunger Watch" survey of poor households (earning less than INR7000 per month) by the Right to Food campaign. The survey was conducted in eleven states in September-October 2020. The survey found large drops in protein and vegetable consumption, with 64 and 73 per cent of households respectively reporting drops, with 27 per cent reported going to bed without eating (Right to Food Campaign, forthcoming).

Discussion

The above results and analysis clearly show a severe negative impact of the COVID-19 containment measures on livelihoods and food security. Two characteristic features of the Indian economy – the predominantly informal nature of jobs and the critically low investment in State-funded social security nets – appear to have played an important role to produce such an acute impact. While there exist some differences across social groups, informal spaces appear to be a critical site of economic vulnerability, with severe negative impact being felt across the identity spectrum for those inhabiting these informal spaces.

The informal nature of jobs absolves the employers of legal responsibility to provide secure employment or earnings to their employees. The stoppage of economic activity on account of the lockdown, therefore, directly translated into a loss of employment and a sharp decline in earnings for a vast proportion of informally employed. Further, given the low levels of earnings and, consequently, low savings in informal jobs even prior to the lockdown, the livelihood loss rapidly forced a vast proportion of the population into food and income insecurities.

Despite the informal nature of jobs and, hence, an absence of job-related social security, the impact on food and income security could, to some extent, be mitigated if the social

security nets are publicly provided. In this regard, our survey also examined the reach and efficacy of government support provided during the lockdown through pre-existing social security nets. Overall, our results suggested that one of the largest social security nets available in the country, the Public Distribution System (PDS), which provides subsidised essential food items, including grains, pulses, sugar and oil from government-recognised shops across the country, had a wide reach and low exclusion rates. Almost 80 per cent of low-income households were able to access rations through PDS. However, given that the PDS support during the initial part of the lockdown was provided at the state-level only to the permanent residents of the state, a large proportion of migrant workers were unable to access ration under PDS. Moreover, as noted above, a vast proportion of our sample reports a reduction in their food intake despite having access to the government provided PDS support, thereby indicating the inadequacy of the support. Further, cash transfer schemes, which were targeted in nature, fell gravely short of reaching its intended beneficiaries, with about half of vulnerable households not receiving even one form of cash transfer. These cash transfer schemes also had a high exclusion rate, with the rate being particularly high for the already marginalised communities. It is likely that the low social capital of such communities might restrict their ability to access such targeted schemes. In general, the publicly provided support was gravely insufficient and hardly in commensurate with income lost. This has reflected in the employment loss snowballing into a compromise in food intake and resorting to loans for basic necessities for a vast proportion of our sample.

While with the lifting of lockdown, several workers returned back to work, the recovery, both in terms of employment as well as income, is far from complete. On one hand, despite returning to employment, workers are reporting reduced earnings. On the other hand, there is a further shift towards informality and towards self-employment. Notably, the nature of recovery has varied widely across social identities, with the recovery being much slower for women (Bertrand et al. 2020; Deshpande 2020; The World Bank 2020; Abraham, Basole, and Kesar 2021).

As we have noted earlier, while the impact of this shock has been unprecedented, the nature of the impact has not been entirely unexpected. Despite the high levels of growth experienced by the Indian economy for nearly three decades, the fruits of high growth have not translated into secure job and/or employment-related or publicly-funded social security nets.

In this regard, the policy measures to reduce precarity, improve social protection, and raise earnings can be divided into three broad categories. First, accepting the reality of a predominantly self-employed and casual workforce, a floor-level of social security must be delivered directly by the government, via a national social security board (Mehrotra 2020). Second, the average firm in India remains tiny, employing less than five workers. Policies that encourage scaling up of microenterprises which employ the majority of the non-agricultural workforce, will help in eventually enabling firms to deliver better wages and social security to their workers. However, as the rise of third-party contract labour in large firms indicates, in the presence of surplus labour, scaling up does not automatically result in better jobs. Hence the third area of policy focus needs to be enforcing labour laws that prevent firms from shirking responsibilities to workers, enabling collective bargaining that ensures sharing of productivity gains, and offering incentives such as sharing the costs of social security for new hires for limited periods of time.

However, beyond these policy measures, the scale of the Covid crisis also presents a radical opportunity to rethink the current development trajectory of the Indian economy. This rethinking comprises, on one hand, assessing the *possibility* of the Indian economy to undergo a successful structural transformation along the expected lines under the current growth process. As briefly touched upon in the introductory section, this possibility has been questioned in a recent strand of literature, developed following Kalyan Sanyal (2007). Sanyal analyses the Indian economy to argue that the process of post-colonial capitalist development is inherently *exclusionary* in nature, and views the persistence of informality as an *outcome*, rather than due to a lack, of "appropriate" growth. He argues that the on-going growth process transfers resources from the subsistence-driven traditional informal segments of the economy to the growth-driven modern formal segments of the economy. However, the population in the traditional segments that depends on these resources to derive its livelihoods is not absorbed in the modern formal sector. This "excluded" population, both dispossessed of its resources and unabsorbed in the modern formal segment, is then forced to reproduce it conditions of livelihoods in the informal economy – either as petty self-employed producer or as a wage labour at precariously low levels of subsistence. Therefore, this strand raises questions on the possibility of the current development and growth process to deliver a transformation of the economic structure along the expected lines and to provide secure livelihoods to a significant proportion of the population (see, Sanyal 2007; Chakrabarti 2016; Kesar and Bhattacharya 2020; Bhattacharya and Kesar 2020 for a development of this argument).

On the other hand, even if such a transformation were possible, given the proliferation of informality even in the advanced capitalist / developed economies over the last couple of decades (Denning 2010; Standing 2011; Breman and Van der Linden 2014; Temin 2017; Bhattacharya and Kesar 2020), the conjuncture also posits the need to critically reassess *limits* of an already transformed economy to provide secure employment to its population under the current trajectory of global capitalism.

Notes

1. Notably, this rise in informalisation of jobs within the larger formal sector is also seen in the developed economies that have already undergone a successful structural transformation (Denning 2010; Standing 2011; Temin 2017; Bhattacharya and Kesar 2020).
2. This study is based on Azim Premji University Covid-19 Livelihoods Survey. Findings from the survey have been reported in news media and are available online at https://cse.azimpremjiuniversity.edu.in/covid19-analysis-of-impact-and-relief-measures/.
3. Since April 2020, a large number of surveys have been carried out by civil society organisations, academic researchers, and consultancy firms. The surveys are archived here: https://cse.azimpremjiuniversity.edu.in/covid19-analysis-of-impact-and-relief-measures/. Taken together, these surveys constitute a valuable resource for analysing the economic impact of the pandemic as well as the reach and efficacy of government relief and support measures.
4. The CSO partners include Aga Khan Rural Support Programme, Centre for Advocacy and Research (CFAR), Gauri Media Trust, Paschim Banga Khet Majoor Samiti, Pradan, Samalochana, Self Employed Women's Association, Srijan and Vaagdhara. We worked with field personnel of Azim Premji Foundation to pilot the questionnaire as well as conduct final phone surveys in a few states.
5. See Kesar et al. (2020) – a more elaborate working paper version of these findings for details of the sampling strategy.

6. Indian society is fragmented on the basis of caste groups. Based on their historic disadvantage, the Indian government has identified three broad caste groups - Scheduled Castes (SC), Scheduled Tribes (ST) and Other Backward Classes (OBC). These caste groups have been historically marginalised both economically and socially (See Deshpande 2011). Individuals falling outside these caste groups belong to the "General" or "Others" category and represent the dominant, privileged communities.
7. As of 2018–19, the mean and median monthly earnings of Indian workforce were INR11,407 and INR8,000, respectively (based on authors' calculations using NSSO 2018–19 PLFS data).
8. Our survey (and this analysis) only focuses on the primary occupation of the respondent, and identifies loss in earnings and employment associated with this primary occupation. It is possible that some of our respondents were engaged in multiple activities prior to the lockdown. However, given the time and communication constraints associated with a phone survey, which were further magnified since our respondents were under severe economic duress, we were forced to restrict our survey to only capture the losses associated with primary occupations. As a result, it is possible that our respondents might have lost vital earnings from their subsidiary activities as well, and, consequently, the loss that we report is in an underestimation. On the other hand, in certain cases, secondary income sources can also act as a buffer to insulate the workers from the shock, making the reported losses an overestimation. However, the latter is a less likely (albeit not impossible) scenario. Given that the lockdown was very stringent, we would expect that earnings and employment from *all* occupations – primary as well as secondary – to be severely impacted. Further, the next section focusses on the impact on the respondent's household in terms of impact on food intake, availability of money to buy essentials, and dependence on loans to finance consumption. These dimensions are likely to capture the impact of the lockdown, beyond just the loss in earnings and employment from the primary occupation of the respondent.
9. We also additionally control for age of the worker and household size in our regression and find that our results hold.
10. Regular salaried workers are not part of this analysis because we did not collect data on their wages during the lockdown.
11. The INR-USD currency conversion rate at purchasing power parity in 2019 was INR 21.09 per USD. https://data.oecd.org/conversion/purchasing-power-parities-ppp.htm.
12. We adopted the NSSO definition while defining a household, i.e., "A group of persons who normally lived together and took food from a common kitchen constituted a household". (NSSO 2019, 5).
13. Note that the respondent might not be the primary income earner of the household. In our survey, we asked the respondent about the activity, i.e., self-employment, salaried-employment, or casual-wage employment, which is the main income source of the household, and used this information (instead of the respondent's primary economic activity) in the household-level regression.
14. In this exercise, we also add the variable that captures a household's access to ration and income support. While our descriptive analysis suggests that ration and income support appears to be correlated with the food intake, the effect, even though along expected lines, is not significant once we control for the other variables in the regression.

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