

Work and Livelihood Losses in the Urban Informal Sector

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Abstract

The ongoing COVID-19 pandemic and lockdown has compounded the challenges for the workers in the informal sector workers. This article provides evidence from the official data sources such as Periodic Labour Force Survey on the estimates jobs losses of informal workers in urban areas. It estimates the number of most vulnerable informal sector workers in urban areas by three ways (i) the most affected sectors; (ii) status of work and (iii) vulnerable occupations, where they are engaged in urban areas. The paper estimates that over 40 million informal workers may have lost their job in the current crisis.

Keywords: Livelihood, Employment, Informal Sector, COVID-19, Job Losses

The Global Scenario of Job Losses in Informal Economy

International Labour Organization (ILO) estimated that globally more than 25 million jobs would be threatened due to the spread of coronavirus (ILO, 2020a). It is estimated that four out of five people (81%) in the global workforce of 3.3 billion are currently affected by full or partial workplace closure. The US, UK, Canada and most of the European and Asian countries have begun to register huge job losses leading to a significant rise in unemployment rate (Jamaica Observer, 2020; ILO,

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2020a). The ILO, in its report 'ILO Monitor 2nd edition: COVID-19 and the world of work- Updated Estimates and Analysis', describes COVID-19 as 'worst global crisis since World War II' (ILO, 2020b). The head of the International Monetary Fund (IMF) Kristalina Georgieva said the world faced the worst economic crisis since the Great Depression of the 1930s (BBC, 2020).

Most of the world's informal workers are from developing countries, and most of them would be worst affected by COVID-19 (ILO, 2020a). There are severe concerns for low-paid and low skilled informal workers in low- and middle-income countries, where the industries and services have a high proportion of such workers, who account for 61% of the global workforce or two billion people and they lack any social protection or safety net. This sudden loss of livelihood would be horrifying for them.

As per the ILO report, sectors such as food and accommodations, retail and wholesale, business services, construction, and manufacturing have experienced drastic effects with falling production and losses in employment hours and numbers. Combining 1.25 billion workers employed in these sectors, over one-third (37.5%) of the global workers are at high risk.

State of Affairs in India

The Indian economy, especially informal or unorganized sector, has been witnessing an unprecedented slowdown, downturn, and unemployment in recent months (Mehta and Kumar, 2019). This has aggravated due to the COVID-19 pandemic crisis and the lockdown (Kumar et al., 2020). Considering the vulnerable and life-risking situation of the migrant workers, mainly who works in informal sectors, poor and destitute, the governments, NGOs, employers, and even

the Supreme Court stepped in to cater to their plight (Mehta et al., 2020; Mehta et al., 2020). As a result, 26,000 shelters (for 1.5 million) and over 38,000 food camps were set up across the country in the initial weeks of the lockdown and which took care of more than 10 million people together for food and around two million for shelter, supported by the government (accounting for around four-fifth), NGOs and employers, as on 12 April 2020 (Press Information Bureau, 2020a). Further, millions of migrants returning to their homes by buses, trains and many on foot is expected to create two types of crisis. *First*, there will be rise in unemployment in the rural areas of the home states of the migrants such as Uttar Pradesh and Bihar; and *second*, industries in urban areas in states like Maharashtra and Gujarat could face a labour shortage. In the absence of any official figures, it is difficult to estimate the total number of migrant workers, who have returned or will be returning to their native places, but some estimates show that India has around 40-50 million seasonal migrants.

The initial evidence of lockdown on employment can be seen from Centre for Monitoring Indian Economy (CMIE) report (CMIE, 2020). In the weeks after the lockdown, only a little over one-fourth (28%) i.e. 285 million people were working out of total working-age population of 1003 million, which was way behind than the corresponding figure (40%) i.e. 404 million workforce before the lockdown. This indicates that within the two-week period of lockdown by March end, around 119 million workers have lost their jobs in the country. The CMIE report also indicates a significant increase in the unemployment rate of 8.7% in March 2020, which is way higher than the government unemployment estimate at a 45-year high of 6.1% in 2017-18. This is the highest unemployment rate since September 2016, wherein the numbers of those who are unemployed have gone up by 6 million from 32 million to 38 million during the same period.

The unemployment rate soared during the lockdown period of last week of March at 23.8%. However, the CMIE report shows that unemployment rate in the month of April jumped to 23.5% and shot up to 27% in the week ended on May 3. This rate is much more than that of the United States (14.7% in April), which provides unemployment allowance assistance (Bureau of Labor Statistics, US Department of Labor, 2020). However, most of the Indians cannot afford to remain unemployed due to poverty and the absence of unemployment allowance assistance by the state.

The spike in the unemployment rate in India clearly indicates the surge in job seekers because of huge jobs lost during the lockdown. The CMIE database estimates translate into a loss of 122 million jobs. Moreover, informal workers such as small traders, wage labourers and hawkers have been among the major losers of jobs. Since they make a living on their daily earnings, therefore, have been impacted the most by the nationwide lockdown. A prolonged shutdown is their worst nightmare. 91 million of these lost their employment in April 2020 (CMIE, 2020). Some estimates also this to have reached to 140 million and suggest that the lockdown has added to the suffering of already slowing down economy (*The Economist*, 2020).

Understandably, these numbers indicate that nationwide lockdown has been the biggest job-destroyer ever in the history of India. However, these estimates only reveal the impact on jobs during the lockdown period and should not be considered as a permanent loss of livelihood of those persons. Many of them may be able to get back to their employment status after the lockdown would be over. Indeed, many of them would also not be able to get their jobs back, such as informal workers, who involved in casual or contractual work and those who returned to their villages (Bijapukar and Shukla, 2020).

Nevertheless, CMIE estimates have many caveats as it is based on telephonic interviews with a smaller sample and likely to have a high probability of error. Thus, other sources such as estimates from the government, Periodic Labour Force Survey (PLFS) need to be examined for the comparison and understand the likely impact on informal workers during and after the lockdown period. The CMIE survey results may have estimation errors, but there are many anecdotal evidence that show substantial job losses in the country after the lockdown and the worst affected are the informal workers, who are facing a livelihood crisis.

Table 1: Top 10 Occupations for Urban Informal Workers (in Millions)

Rank	Occupation	Number
1	Shop Salespersons and Demonstrators	13
2	Construction Labourer	7
3	Domestic and Related Helpers	4
4	Manufacturing Labourer	3
5	House Keeping and Restaurant Services Workers	3
6	Painters & Building Structure Cleaners	3
7	Stall and Market Salespersons	2
8	Street Vendors and Related Workers	2
9	Transport Labourers	2
10	Garbage Collectors and Related Labourers	1
Total		40

Source: PLFS, 2017-18

The above discussion concludes that the worst affected informal workers are around 40 million, who are casual or daily wage workers involved in vulnerable occupations in urban areas, who may not get their employment or livelihood status for a longer period in the near future and are going to be trapped in deeper poverty. While the CMIE survey results may have estimations errors, but it is true that there are huge job

losses where the worst affected are the informal workers, who are facing livelihood crisis. Considering the data of migrant labourers, poor and destitute, as provided by the government, the governments, NGOs and even the Supreme Court stepped in to cater to their plight. As a result, 26,000 shelters (for 1.5 million) and over 38,000 food camps were set up across the country in the initial weeks of the lockdown and which took care of around 10 million people together.

Estimates of Job Losses in Urban Informal Economy

This article estimates the number of most vulnerable informal workers by three ways in the context of lockdown and its impact on jobs (i) the most affected sectors; (ii) status of work and (iii) vulnerable occupations, where they are engaged in urban areas in non-agricultural sector.

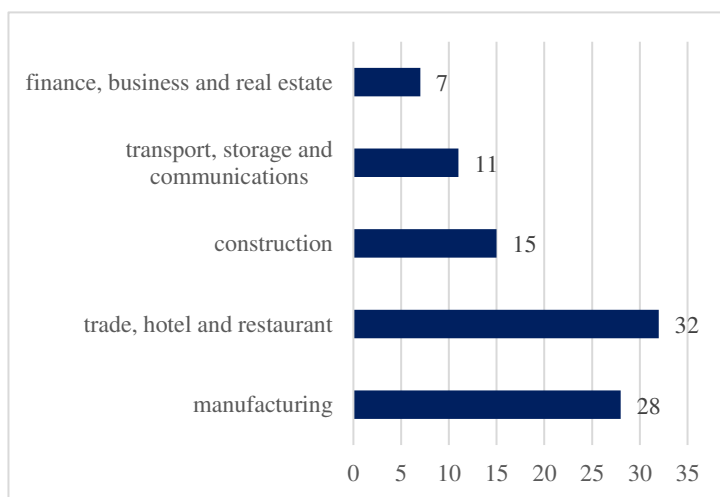
According to the PLFS, 2017-18, about 90% (or 419 million) workers are engaged in informal sector, out of the total 465 million workers, in the country. In magnitude, the informal workers in rural areas (298 million) comprise almost 2.5 times higher than urban areas (121 million). The workers in the informal sector in rural areas (95%), is significantly higher than urban areas (80%). This is primarily because of large number of informal workers are engaged in farm or agricultural activities (62%) in rural areas than only 8% in urban areas, which is likely to have less impact on their livelihood and employment by the lockdown than informal workers engaged in urban in non-farm sectors i.e. 92%.

These informal workers' livelihood is likely to be affected more by the lockdown because of the halt in economic activities. About 419 million such informal workers are at the risk of losing their livelihood and falling into deeper poverty. The impacts of coronavirus pandemic crisis and lockdown on

informal workers' jobs and livelihood are being increasingly felt in India (Nanda and Prasad, 2020).

To ascertain the estimates of the most affected sectors and workers from the PLFS, we have chosen top five affected sectors and top ten vulnerable occupations in urban areas. This is based upon the calculation computed by authors using PLFS 2017/18-unit record data. For arriving at the occupation wise estimates- National Classification of Occupations (NCO) 2004, National Industrial Classification (NIC) 2008, and, census adjusted figures have been applied.

Figure 1: Estimated number of informal workers involved in five sectors that are most affected in urban areas, PLFS 2017-18 (in millions) (total: 93 million)



Source: Computed by authors using PLFS 2017-18-unit record data.

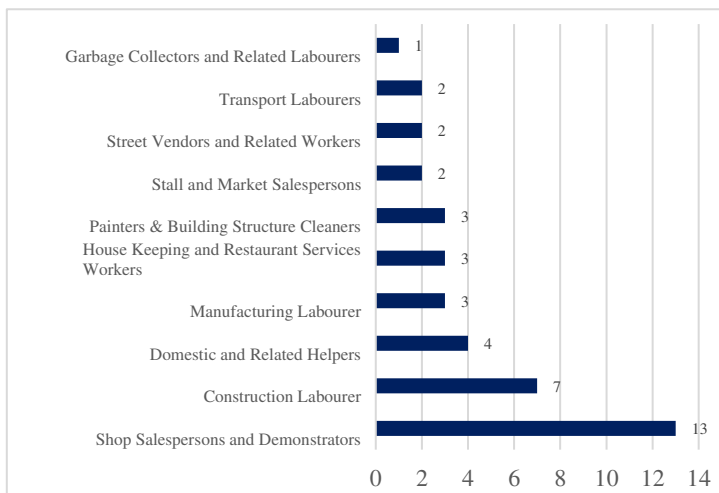
The analysis from the unit record data of the PLFS 2017-18 shows that, in urban areas about 93 million informal workers are involved in five sectors that are most affected, namely, manufacturing (28 million); trade, hotel and restaurant

(32 million); construction (15 million); transport, storage and communications (11 million); and finance, business and real estate (7 million). As many as 50% of these informal workers are engaged in self-employment, 20% are casual workers on daily wages, and 30% are salaried or contract workers without any social safety net (National Statistical Office, 2019).

Due to the lockdown, all economic activities (with exception of essential and emergency services) related to physical labour at workplaces are banned. Therefore, about 93 million urban informal workers in these five sectors have been most hit. This is the largest informal sector worker group next only to agriculture and allied activities and constitute the size of population greater than most of the countries in the world, for example, UK, Australia, Japan, etc. In urban areas, the informal workers tend to work in sectors that directly impacted by lockdown measures and carry a high risk of virus infection such as rag picking, street vending, food stalls, construction, transport, and domestic help. The current nationwide lockdown in India has severely impacted informal workers significantly and forced many of them to either stay in shelters or return to their native places (Press Information Bureau, 2020b).

The analysis shows that the worst affected informal workers are around 40 million, who are casual or daily wage workers involved in top ten vulnerable occupations in urban areas, who may not get their employment or livelihood status for an extended period and are threatened with getting trapped in deeper poverty. These are small shop salespersons and demonstrators (13 million), labourers in: construction (7 million), manufacturing (3 million) and transport (2 million), domestic helps (4 million), housing keeping and restaurant service workers (3 million), painters and building structure cleaners (3 million), stall and market salespersons (2 million), street vendors (2 million), and garbage collectors (1 million).

Figure 2: Estimated number of casual or daily wage workers involved in vulnerable occupations in urban areas, PLFS 2017-18 (in millions) (total: 40 million)



Source: Computed by authors using PLFS 2017-18-unit record data.

If half of those who have lost their jobs were main or single earning family members of an average of five-member family size (as per Census of India 2011) households, around one-third (60 million households or 300 million people) of India's households, could be facing a severe livelihood crisis.

Government Initiatives

The Prime Minister announced a special economic and comprehensive package of Rs. 20 lakh crores on 12 May 2020. As part of the economic measures “*Atma-Nirbhar Bharat Abhiyaan*” (Self-Reliant India Campaign), the Finance Minister announced many short- and long-term measures for employment generation and development. This is about 10%

of the total India's Gross Domestic Product (GDP). The government has provided much relief to Micro, Small and Medium Enterprises (MSMEs), which contribute about 29% of the national GDP and provide employment to more than 110 million people. There are many short term, medium term and long-term goals of the announced package (Press Information Bureau, 2020). These are listed below:

Short Term

- Loan up to 20% of outstanding loan of micro, small and medium enterprises (MSME) sector
- Payment of outstanding for small companies within 45 days
- Three months' relief in Employee Provident Fund Organization (EPFO) contribution
- Facility to collect fund from State Disaster Response Fund (SDRF) for the states to provide relief to migrant labourers
- 7200 new self-help groups formation to help the urban poor
- An additional grant of Rs. 40 billion to provide employment to migrant labourers returning home.
- Modification in the labour laws for fixing minimum wages
- Two months more ration for migrant labourers

Medium Term

- Government guarantee for loan of Rs. 3 trillion for MSME sector
- Moratorium on principal payment for one year, and loan for four years to MSMEs
- Availability of an additional loan of Rs. 200 billion to the distress MSMEs

- Rs. 75 billion special liquidity to Non-Bank Financial Company (NBFCs) housing finance companies and Micro Finance Institutes (MFIs)
- Six months' extension in contract period to contractors of other central organizations including Railways, Highways, Central public works department (CPWD)
- Relief to real estate companies from Real Estate Regulatory Authority (RERA) law, Tax deducted at source (TDS) and Tax Collected at Source (TCS) rate cut
- Decision to extend the period for filing income tax return
- Relief in filing return under dispute trust scheme
- Implementation of on national one ration card system
- Implementing portability of ration card to help with Mudra Shishu Loan
- Announcement of providing ration to the migrant workers in other states as well
- To provide loan of Rs. 500 billion to street vendors in the street

Long Term

- Establishment of Fund of Fund of Rs. 500 billion for MSMEs, changed the definition of MSMEs
- Only Indian companies are allowed in the global tender of Rs. 20 billion
- Rs. 90 billion provided to Distribution Company (DISCOMs) to get out of the crisis
- Announcement of allocation of 300 billion for agriculture works through National Bank for Agriculture and Rural Development (NABARD)
- A system of providing uniform minimum wages to workers across the country
- The appointment letters to the migrant labourers

- Under the labour laws more rights to inter-state migrant labourer
- To provide social security protection to the workers in the unorganized sector
- To set up housing project to give the workers a rental house, ad helping state and central level organizations to set up cheap housing projects
- The system of subsidizing loans on home loans under the Credit Linked Subsidy Scheme (CLSS) to the middle class under the CLSS to the middle class will be implemented by March 2021
- Kisan Credit Card (KCC) to 250 million of farmers
- Tariff policy reform in electricity sectors, customer will get round the clock electricity and timely payment to power generation companies.
- Rs. 8100 crores for Viability Gap funding to social infrastructure projects
- Invitation to private sector in space sector
- One trillion rupees will be spent on development of infrastructure facilities for agriculture.
- Rs.100 billion scheme for Micro Food Enterprises, Rs. 200 billion loan under Pradhan Mantri Awas Yojana (PMAY) for fishermen, which would provide around 55 lakh people employment
- Rs. 150 billion for Animal Husbandry Infrastructure Fund, Rs. 400 billion for Herbal Cultivation
- Freedom of farmers to sell their produce anywhere in the country
- Rs. 5 billion for beekeeping
- Amendment in Essential Commodities Act so that farmers get better price for their produce.
- Approval of commercial mining in coal sector. Preparation for handing over 50 coal blocks to private sector in the first

phase. Measures to make the private sector attractive in coal gasification and coal bed methane. Preparation of 500 mining blocks to be given to private sector.

- 74% increase in foreign investment limit in defense sector, purchase of defense equipment in a time bound manner. Investment of 500 billion rupees, improvement in mining sector. Preparation to provide more airspace to civil aviation companies in the country.
- PPP model to build more airports with private sector.

Some states like Uttar Pradesh have eased their labour laws to provide an opportunity for industrial investment and employment generation for small and medium industries and have started skill mapping of migrant workers to ensure that they are provided with appropriate employment opportunities within the state. If these goals are implemented, this package can prove to be an effective solution to rescue the country from this crisis and move towards a ‘self-sufficient’ nation with sustained economic growth and employment generation.

However, *The Economist* remarked that most of the stimulus was made up either of previously announced measures, or that of the Reserve Bank of India to spur lending. Estimates of the actual new fiscal commitment by the Modi government range from a tiny 0.7% of GDP to 1.3%, which is something very distant from the publicized 10% (*The Economist*, 2020; Press Information Bureau, 2020).

Way Forward

Besides these informal workers, many persons involved in the organized sector (unregistered firms) who may be not jobless at present but could find themselves without a job after the lockdown period is over, if many enterprises refused to take them back. Many self-employed persons like street vendors

and other small entrepreneurs may not be left with the capital to restart their businesses, and many may not return from their native places.

Of these, the casual workers are the most vulnerable due to the unpredictable nature of their work and daily-wage payment, which are highest in the construction sector. So, all these regular salaried or contractual employee, those who are currently not working, and skilled workers and petty shopkeepers who may be sitting idle at home or return to their native places or staying in shelter homes may not be able to recover their jobs once the lockdown period is over. Added precautions like social distancing, contact tracing, and strict health controls over entry at the workplace and market would also impact the employer-worker relationship, thereby proving to be a massive departure from the casual business as usual approach.

There is a silver lining for gig work (such as online delivery services), highly skilled professional, and technology interface sectors, which has been positively impacted by the pandemic crisis. Nonetheless, their contribution to the addition in the workforce is estimated to be minimal to substantially offset the overall losses in job and work (*The Economic Times*, 2020). Less than one-tenth of the workforce, those in regular salaried or about essential services businesses and self-employment, will continue to receive their regular income (with caveats of further lay-offs, trim or spur in the salary/income, e.g. many government employees' salaries would be revised downwards and in private sectors, adjustments would be done owing to the non-revenue generation, and, rise in revenue of those engaged in essential commodities supplies) (Nayyar, 2020).

So, the government today has dual challenges to provide immediate assistance to: first, informal workers who have lost their jobs, and second, to those who are already

unemployed and are looking for jobs, with an added burden of the migrant workers' conundrum, who have returned to their homes leaving the destination places. Apart from assisting informal workers, who are migrants, their families for whom s/he is the sole earner need to be considered, as they await the assistance from the Pradhan Mantri Garib Kalyan Yojana package and Atma-Nirbhar Bharat Abhiyaan out soon to improve upon the inclusion of all (Impact and Policy Research Institute, 2020; Kumar et al., 2020).

The lackadaisical response of the Ministry of Labour and Employment showcases its insensitivity to the state of affairs on the current pandemic crisis in (especially pertaining to data, registries or mapping of beneficiaries, policy and scheme related levers or planning). The real-time implementation and fulfilling the promises on the ground as well as monitoring and evidencing using dynamic and responsive system is urgently required. The time to demonstrate seriousness in attaining the 'Antyodaya' through Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) - Aajeevika and the Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM), Skill India, Digital India, Smart City, RURBAN mission, etc. is now (Debroy and Watal, 2020).

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