

# Socio-Economic Profile, Challenges, and Emergency Assistance during the COVID-19 Lockdown: A Case Study on Household Industry Workers in Murshidabad District, India

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## ABSTRACT

COVID-19 lockdown causes severe socio-economic vulnerability among the household industry workers (HIWs) in India. In this study, the socio-economic profile, challenges, and emergency assistance received by these workers during the COVID-19 lockdown were described. A field survey was conducted among HIWs in Murshidabad District, India, from June to July 2020. One hundred fifty respondents were surveyed to accomplish the study objectives. The present study found that most HIWs were in the age group of 25-29 years, female, married, Muslim, and bidi industry workers. Majority of HIWs were in the general class and finished only primary education. Financial crisis, food scarcity, and job loss were the common challenges faced by the HIWs during the pandemic. Majority lost their jobs and faced a high level of financial crisis. Responding to the effects of the pandemic, the government provided emergency assistance such as PM Jan Dhan Yojana, Ujjwala Yojana, and CM free Ration Relief Yojana. However, a small number of HIWs received government aid. The findings of the study suggested that there is a need to introduce a policy related to employment and food security, as well as public and private emergency assistance to HIWs.

**KEYWORDS:** COVID-19 lockdown; India; industry workers; socio-economic; vulnerability

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## 1. Introduction

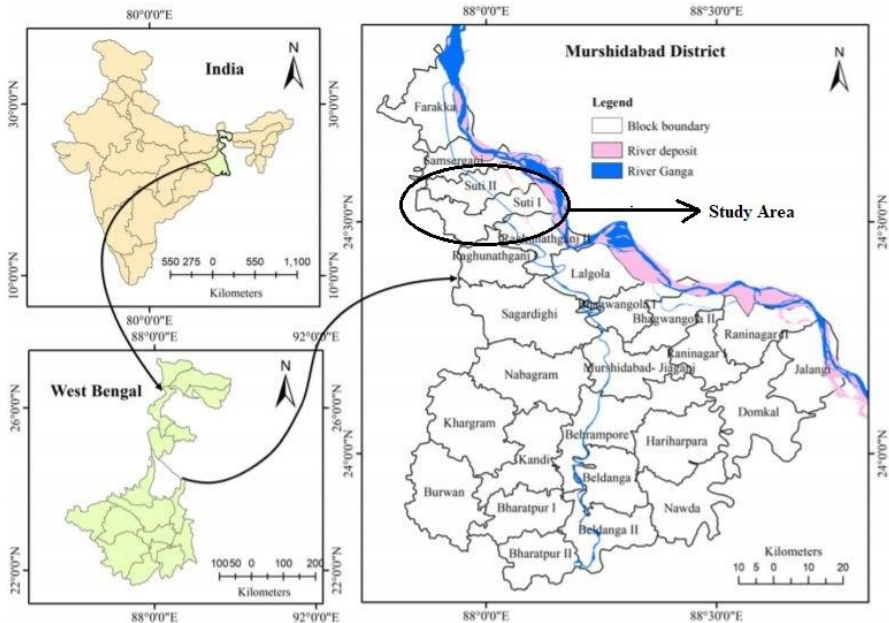
India's government declared nationwide lockdown from March 24, 2020 and continued almost four months (up to unlock 1.0) to break the chain of COVID-19. The lockdown positively prevented the rapid increase of COVID-19 cases but negatively affected the people, economy, and employment status [1]. Previous studies found that the informal workers were most socio-economically vulnerable to COVID-19 [2, 3]. In 2017-2018, the Periodic Labour Force Survey estimated that 90.7% of workers in India

were informal workers [4]. In addition, the survey reported that millions of informal workers were employed in the household industry. The employment status of informal workers in India is extremely unsecured and unregulated. The socio-economic crisis due to COVID-19 is likely to have a long-term negative impact on workers in the informal sector [5] due to the existing socio-economic backwardness [6].

In India, the financial crisis and food scarcity are the prevalent issues faced by the informal sector workers [7]. During the COVID-19, the financial crisis increased their socio-economic vulnerabilities and mental health risk, and the loss of alternative job opportunities pulled them into poverty [8]. Recent studies also found that the COVID-19 pandemic has increased socio-economic disparities and created worsened working conditions among these workers [9]. In South Asia countries, the informal workers faced severe socio-economic threat during the COVID-19 pandemic [10]. A previous report estimated that 92% of informal workers lost their job, while 42% of them faced severe food scarcity [11]. Millions of informal workers in the textile industry also lost their job. Hence, the demand, supply, and profit of this industry noticeably declined due to the COVID-19 pandemic [12].

Responding to the effects of the pandemic, the Indian government provided emergency assistance such as PM Jan Dhan Yojana, Ujjwala Yojana, and CM free Ration Relief Yojana. Under the PM Jan Dhan Yojana scheme, women Jan Dhan account holders were given 500 rupees for three months during the pandemic. Similarly, Ujjawala Yojana scheme provided free cooking fuel for three months to the women who have Ujjawala cooking gas connection. Finally, the CM free Ration Relief Yojana provided daily ration for the Indian citizens with ration cards. A significant number of studies examined the issues and challenges of migrant workers, textile workers and other workers in informal sector during the pandemic [7-12]. However, no previous studies have scientifically contextualized the major issues of household industry workers (HIWs) during the pandemic.

In India, a substantial number of informal sector workers are employed in different household industries [13]. According to the Indian census, household industry is defined as an industry supervised by one or more members of the household within the village or at home in the rural area and only within the wards in the urban area [14]. In India, the major household industries include Bidi industry, fast food processing industry, handloom industry, and bamboo-based products industry. The household industries are mainly concentrated in North and East India. The HIWs are socio-economically poor compared to the other informal workers [15]. Consequently, they are expected to be more socio-economically vulnerable to pandemic due to the existing socio-economic backwardness in India. Except for newspaper report, no previous studies have focused on the issues and challenges of HIWs during the pandemic. Therefore, the aim of the study is to capture the socio-economic profile, challenges, and emergency assistance received by the HIWs in Murshidabad District, India, during the COVID-19 lockdown.



**Figure 1.** Location map of the study area.

## 2. Methodology

### 2.1 Study Area

Murshidabad district in India was selected as the study area (Figure 1). This district is the hub of HIWs [13]. In this district, most HIWs are women, poor, and belong to Muslim and scheduled caste communities [16]. The high concentration of poor HIWs would imply that severe socio-economic vulnerability is prevalent in the district due to COVID-19. Murshidabad is geographically lying between 23 deg 32 min North to 24 deg 52 min North and 87 deg 49 min East to 88 deg 44 min East. The total land area of the district is 5,324 km<sup>2</sup>. Specifically, the study was conducted in Suti administrative block, Murshidabad. The selection of Suti administrative block was based on its high percentage of HIWs compared to other districts.

### 2.2 Study Design, Period, and Data Source

This study utilized a cross-sectional research design. The primary data in the study were drawn from the field survey conducted during June to July 2020.

### *2.3 Population and Sampling*

The HIWS in the Suti administrative block of Murshidabad, India, were selected as the study population. Two phases of sampling were used. First, the sampling frame was obtained from a local administrative member (Mr. Panchayet Pradhan). Second, the study adopted the non-probability snowball sampling technique to identify the HIWs. A total of 180 respondents were interviewed, but after excluding under-reporting, the final sample size was 150.

### *2.4 Instrument*

A structured questionnaire was used during the face-to-face interview. This questionnaire covered items related to the socio-economic characteristics of the sample, socio-economic challenges, and governmental and non-governmental assistance received during the COVID-19 pandemic. The food scarcity and financial crisis items were rated on a ten-point Likert scale. The range of points and associated description were as follows: 7-10 points (severe), 4-6 points (moderate), and 0-3 point/s (slight).

### *2.5 Data Collection and Analysis*

The researchers visited the study setting for a pilot survey to validate the research questions. Some irrelevant questions were removed after the pilot study. Afterwards, a face-to-face interview was conducted to collect the information from the study sample during June to July 2020. The participation of respondents was voluntary and proper consent was taken before the interview. The interview only covered the HIWs who were at least 18 years old. The data obtained from the study were analyzed using frequency and percentage.

## **3. Results**

### *3.1 Socio-economic Characteristics of the Respondents*

Table 1 presents the socio-economic characteristics of the HIWs. The majority of HIWs were in the age range of 25-34 years (63.3%), female (66.7%), married (88.7%), finished only primary education (41%), and belong from Muslim community (61.3%) and general caste (51.3%). In addition, the majority of HIWs worked as Bidi industry workers, followed by other HIWs (17.3%), and handloom workers (9.3%).

Table 2 presents the living conditions of the HIWs in the study area. Approximately one-fifth of HIWs were residing in Kutcha house. The kutcha house percentage was 26.9%, 21.4%, and 15.5% among other household workers, handloom, and bidi industry workers, respectively. The majority of the respondents (54.7%) confirmed that their sleeping room density was moderate (four to five persons sleeping in a single room). The majority of respondents collected drinking water from the improved source. The improved source of water includes piped water, public taps,

**Table 1.** Socio-economic characteristics of the HIWs.

<b>Characteristics</b>	<b>Percentage (%)</b>	<b>Frequency</b>
<b>Age, in years</b>		
15-19	10.0	15
19-24	16.7	25
25-29	36.7	55
30-34	26.6	40
35 and above	10.0	15
<b>Sex</b>		
Male	33.3	50
Female	66.7	100
<b>Marital status</b>		
Married	88.7	133
Unmarried	11.3	17
<b>Highest educational attainment</b>		
Illiterate	17.3	26
Primary	51.3	62
Secondary	18	42
Higher secondary and above	13.3	20
<b>Religion</b>		
Hindu	34.0	51
Muslim	61.3	92
Others	4.7	7
<b>Caste/Class</b>		
General	51.3	77
Scheduled caste	13.3	20
Scheduled tribe	2.0	3
Other backward classes	33.3	50
<b>Type of HIWs</b>		
Bidi	73.3	110
Handloom	9.3	14
Others	17.3	26
<b>Total</b>	<b>100.0</b>	<b>150</b>

standpipes, tube wells, boreholes, protected dug wells and springs, rainwater, and community reverse osmosis (RO) plants.

Only 8.7% of the HIWs practiced open defecation (no sanitation services). Unimproved sanitation facilities (not using flush/pour flush toilets to piped sewer systems, septic tanks, and pit latrines; ventilated improved pit (VIP)/biogas latrines; pit latrines with slabs; and twin pit/composting toilets) were utilized by 32.7% of the HIWs, especially among handloom HIWs (42.9%). Most HIWs (59.7%) were using unclean cooking fuel (kerosene, wood, charcoal, and dung cakes). Of the HIWs utilizing unclean cooking fuel, the majority were bidi industry workers (60.9%).

Figure 2 displays the average monthly income of the HIWs. The majority of bidi industry workers' monthly earnings were less than three thousand rupees. Only 12.7%

**Table 2.** Living conditions of the HIWs.

Living conditions	Percentage (%)			
	Bidi workers	Handloom workers	Other workers	Total HIWs
<b>Type of house</b>				
Kutcha	15.5	21.4	26.9	18.0
Pucca	39.1	50.0	50.0	42.0
Semi pucca	45.4	28.6	23.1	40.0
<b>Sleeping room density</b>				
Low ( $\leq 3$ persons/room)	13.6	14.3	15.4	14.0
Moderate (4-5 persons/room)	59.1	50.0	38.5	54.7
High ( $\geq 6$ persons/room)	27.3	35.7	46.2	31.3
<b>Source of drinking water</b>				
Unimproved source	4.5	14.3	7.7	6.0
Public tab	39.1	28.6	46.2	39.3
Tube well	36.4	42.9	30.8	36.0
Community RO plant	18.2	7.1	11.5	16.0
Others improved source	1.8	7.1	3.8	2.7
<b>Sanitation facilities</b>				
No facilities	9.1	7.1	7.7	8.7
Unimproved	32.7	42.9	26.9	32.7
Improved	58.2	50.0	65.4	58.7
<b>Cooking fuel</b>				
Clean	39.1	42.9	46.2	41.7
Unclean	60.9	50.0	53.8	59.7



**Figure 2.** Average monthly income of the HIWs.

**Table 3.** Status of job loss by type of HIWs during the lockdown.

Type of HIWs	Status of job loss (%)	
	Yes	No
Bidi	87.3	12.7
Handloom	85.7	13.3
Others	61.5	38.5
Total	77.3	22.7

**Table 4.** Status of food scarcity by type of HIWs during the lockdown.

Type of HIWs	Food scarcity (%)		
	Severe	Moderate	Slight
Bidi	3.6	32.7	63.6
Handloom	7.2	21.4	71.4
Others	7.7	23.1	69.2
Total	8.1	32.4	59.5

of the bidi industry workers had an average monthly income of more than six thousand rupees. Compared to bidi industry workers, the average monthly income was comparatively better among handloom and other HIWs. Nearly one-fourth of other HIWs earned at least six thousand rupees or more.

### 3.2 Challenges of the HIWs during the COVID-19 Lockdown

#### 3.2.1 Job Loss

Most HIWs (77.3%) lost their job during the lockdown (Table 3). Among HIWs, the percentage of HIWs who suffered job loss was greatest among Bidi industry workers (87.3%), followed by handloom industry workers (85.7%) and other HIWs (61.5%).

#### 3.2.2 Food Scarcity

Table 4 shows the level of food scarcity among HIWS. Most HIWs faced a mild level of food scarcity (59.5%), followed by moderate (32.4%) and severe (8.1%). The percentage of severe food scarcity was found two times higher among handloom and others HIWs compared to bidi industry workers. Approximately one-fifth to one-third of the HIWs faced a moderate level of food scarcity during the lockdown.

#### 3.2.3 Financial Crisis

Most HIWs (60%) faced a high level of financial crisis during the lockdown (Table 5). The percentage of HIWs who faced a financial crisis was comparatively high among

**Table 5.** Status of financial crisis by type of HIWs during the lockdown.

Type of HIWs	Financial crisis (%)		
	High	Moderate	Slight
Bidi	69.1	18.2	12.7
Handloom	57.1	28.6	14.3
Others	65.4	23.1	11.5
Total	60.1	22.4	17.5

**Table 6.** Status of assistance received from working organization by type of HIWs during the lockdown.

Type of HIWs	Assistance from working organization (%)	
	Yes	No
Bidi	78.2	21.8
Handloom	14.3	85.7
Others	3.0	97.0
Total	36.2	63.8

bidi workers (69.1%) than handloom workers (57.1%). The percentage of HIWs who faced a moderate level of financial crisis ranged between 18.2% to 28.6%.

### 3.3 Emergency Assistance Received by HIWs during COVID-19 Lockdown

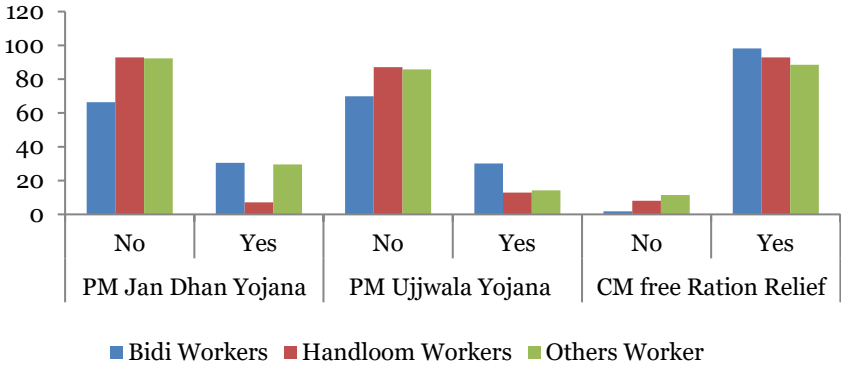
#### 3.3.1 Status of Assistance Received from the Working Organization

The status of any assistance (financial or non-financial) from the working organization was described in Table 6. Only 36.2% of HIWs received any assistance from their working organization during the lockdown. Specifically, only 14.3% of the handloom workers and 3% of other HIWs received any assistance from their working organization during the lockdown. Most handloom and other HIWs (more than 85%) did not receive any aid from their working organization.

#### 3.3.2 Status of Assistance Received from the Government

During the lockdown in India, central and state governments implemented several strategies in response to the effects of the said lockdown. These strategies include minimum monthly financial support scheme (PM Jan Dhan Yojana), fully subsidized LPG supply scheme (PM Ujjwala Yojana), and fully subsidized ration supply scheme (CM free Ration Relief Yojana). Figure 3 displays the status of the mentioned schemes received by HIWs. Most of them did not receive PM Jan Dhan Yojana and PM Ujjwala Yojana. The percentages of bidi, handloom, and other HIWs who received the PM Jan Dhan Yojana scheme (500 rupees monthly incentive) were 30%, 7%, and 29%, respectively. The PM Ujjwala Yojana scheme was received by a negligible number of





**Figure 3.** Government assistance received by HIWs during the lockdown.

household workers (<15%) except for bidi industry workers (30%). More than 90% of all HIWs (bidi, handloom, and others HIWs) received CM free ratio relief scheme during the lockdown.

#### 4. Discussion

The household industry is one of the most important employment sectors in India. Almost 127 million workers in this country are HIWs [13]. Most of the HIWs are found in the north and eastern parts of India [17]. The workers are mainly women and socio-economically poor [18]. The percentage of HIWs have been decreasing over the time due to low level of income opportunities, high production cost and low returns, globalization, and lack of governmental policies [13, 17]. During the COVID-19 lockdown introduced in March until July 2020, the employment sectors faced economic loss and introduced job trimming. Millions of workers in informal sectors lost their job and faced financial crisis [19]. Similarly, HIWs also lost their job during the lockdown, which was found in this study. The deprived socio-economic conditions of HIWs created livelihood challenges for them [19]. This study found that a significant number of HIWs faced both food and financial crises during the lockdown. As reported in previous studies, the lockdown caused severe food insecurity and financial crisis among informal sector workers in India [19-20].

Based on the study, only a few HIWs received emergency assistance from their working organization and the government during the lockdown. However, most workers of the bidi industry received aid from their working organization. More handloom workers faced food shortage and financial crisis compared to bidi workers. Previous studies suggested that the handloom industry in India has decreased over time due to financial crisis, low-profit outcome, and labour protest for their wage rate [17]. The pre-existence of financial crisis in handloom industry may be the reason why most of the handloom workers did not receive any assistance from their working

organization. The CM free-ration scheme played a significant role in preventing the food shortage among HIWs, which was also reported in a previous study [21]. A significant number of HIWs did not receive the CM free-ration assistance because they may not have a valid ration card. The Indian ration distribution system is very complex, and if people have no appropriate ration card, they will not be given the necessary assistance [22-23]. The present study suggested that there is a need for initiatives from the working organization and government, such as ensuring healthy housing and emergency assistance for HIWs during the COVID-19 lockdown. The government may also create alternative job opportunities for unemployed HIWs during the COVID-19 lockdown.

## 5. Conclusions

COVID-19 lockdown caused severe socio-economic vulnerability among the HIWs in Murshidabad district, India. The common challenges faced by HIWs were unemployment, financial crisis, and food shortage. The deprived socio-economic conditions among HIWs due to lockdown may cause long-term poverty. The low number of HIWs who received any aid from their working organization and the government highlights the need for these groups to create strategies that will further reach the HIWs to prevent food scarcity and financial crisis.

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## Conflict of Interest Statement

The authors declare no conflict of interest.

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