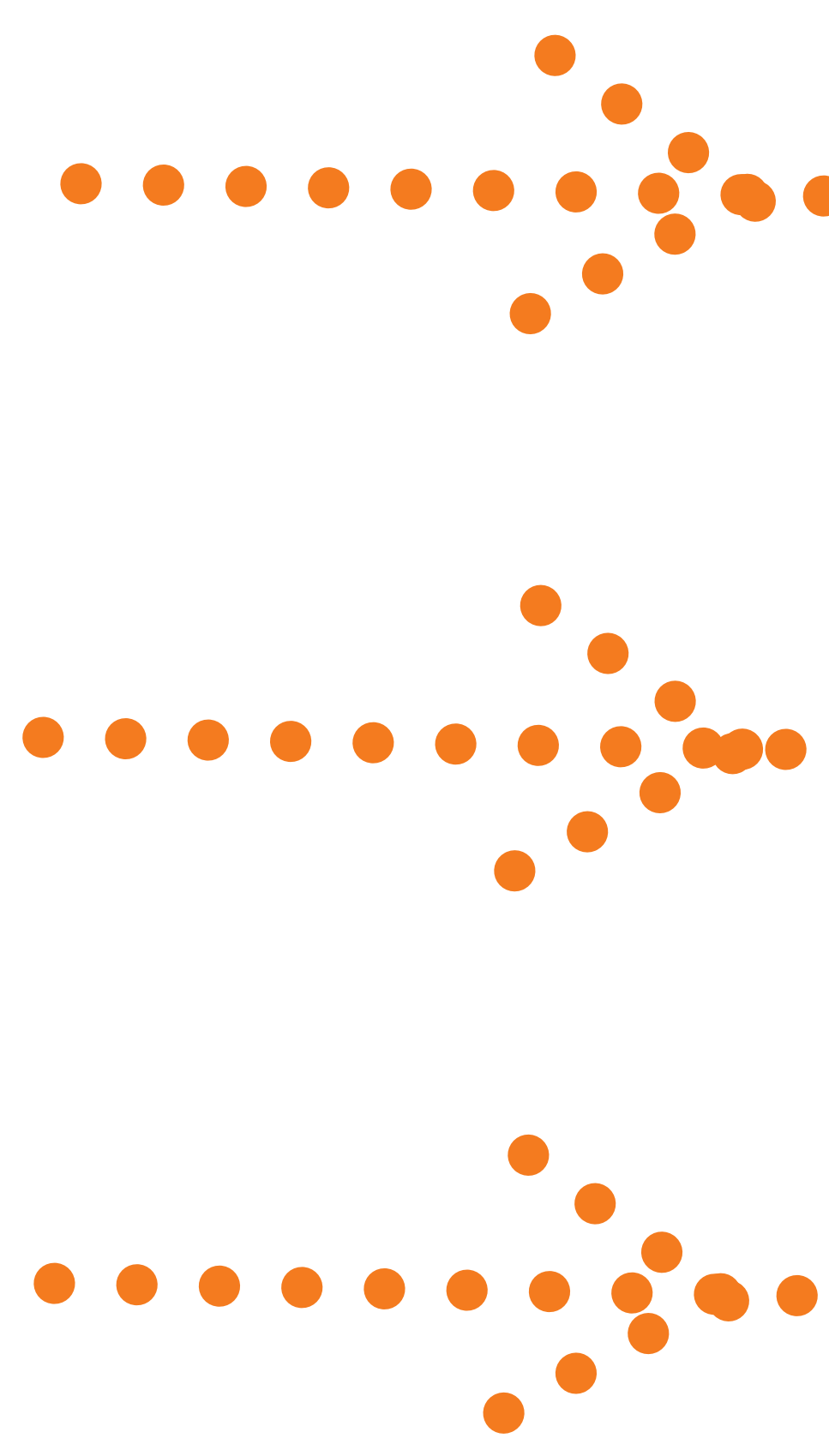


EFFECTS OF COVID-19 ON LIVELIHOOD, EMPLOYMENT, AND FINANCIAL RESOURCES



About four-fifths of respondents said that their households were majorly impacted (completely lost their income/no employment and/or major reduction in their income) by the COVID-19 lockdown.

Daily wage workers and those involved in private jobs, contractual jobs and own personal businesses were the ones largely impacted by the lockdown.

To reduce economic vulnerabilities at the household level, social protection[#] coverage must be saturated among the most marginalised households (e.g. low income, low caste, and those whose members lost jobs/income).

refer COVID-19 Research Brief-3 of this brief series on Bihar

BACKGROUND

COVID-19 and related steps to break the chain of viral transmission led to certain economic challenges that triggered loss in livelihood and income and constraints on financial resources. Often, these effects were disproportionately experienced among the most marginalised.

The key objective of this study is to assess the loss of income, livelihoods and jobs among households in Bihar to help programme planning and implementation.

METHODS

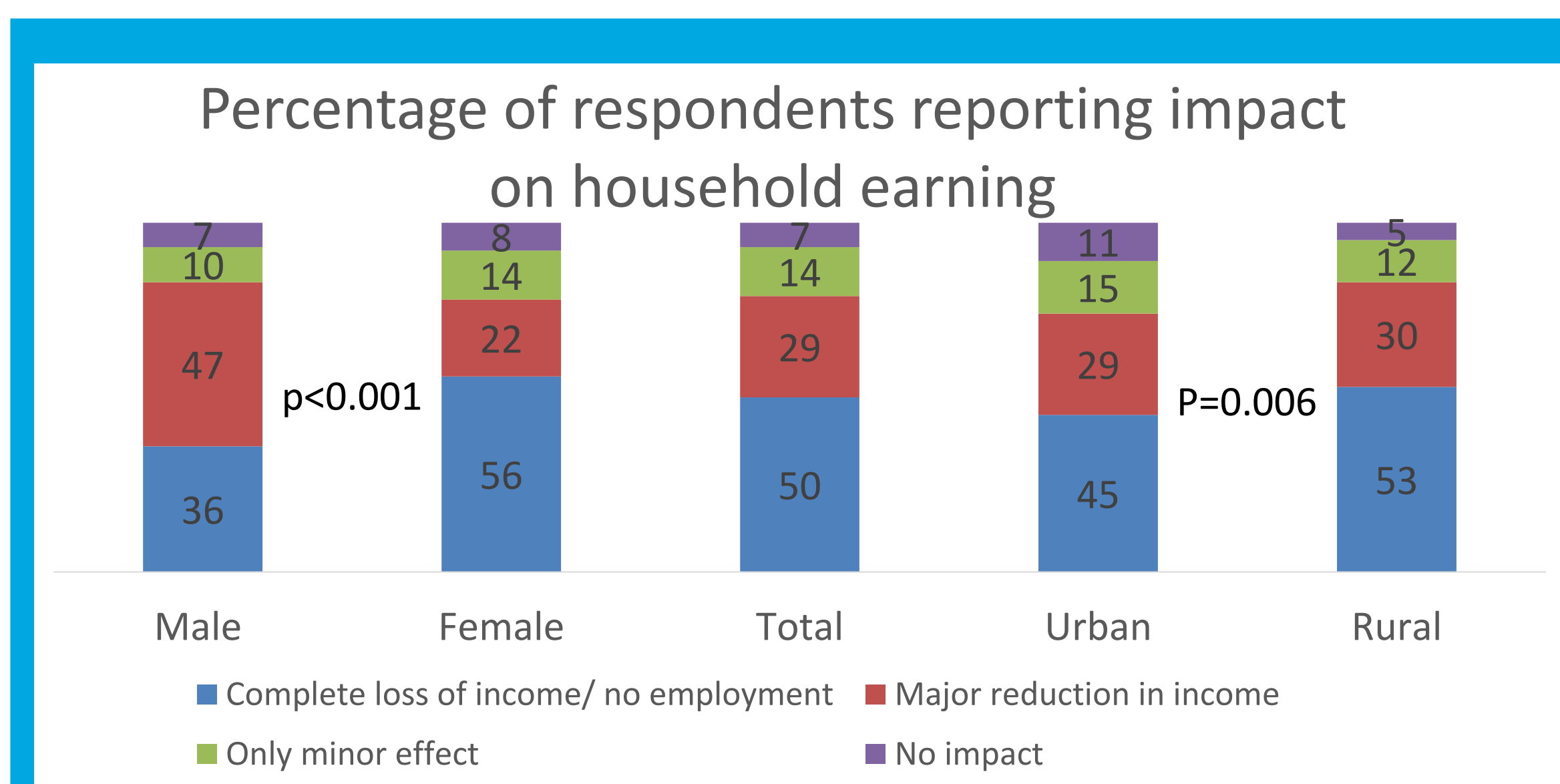
- Data was gathered between May 13–22, 2020 from the existing study cohort of households under the UDAYA (www.projectudaya.in) study.
- Interviews were conducted with a total of 794 participant households in the study.
- Eligibility: Young boys/girls who were UDAYA participants, consented to participate in the regular surveys.

PROFILE OF STUDY PARTICIPANTS

	N=794 Percent		N=794 Percent
Sex		Place of residence	
Male	31	Urban	38
Female	70	Rural	62
Age		Caste	
18–20 years	38	SC/ST	16
21–25 years	53	OBC	64
>25 years	09	General	20
Education		Religion	
Less than secondary	35	Hindu	86
Secondary and above	66	Muslim	14
Marital status		Standard of living*	
Married	54	Low	14
Unmarried	46	Medium	14
		High	72

*SLI is a tertial measure calculated based on the wealth score of UDAYA wave-1 study. The current sample is a subset with a working mobile phone and consented to be interviewed at this time.

EFFECT ON EARNING



- The proportion of respondents experiencing either major reduction or complete loss of earnings was substantial, irrespective of sex or residence in rural or urban areas. A greater proportion of female participants than male participants reported complete loss of income or no employment during the lockdown.

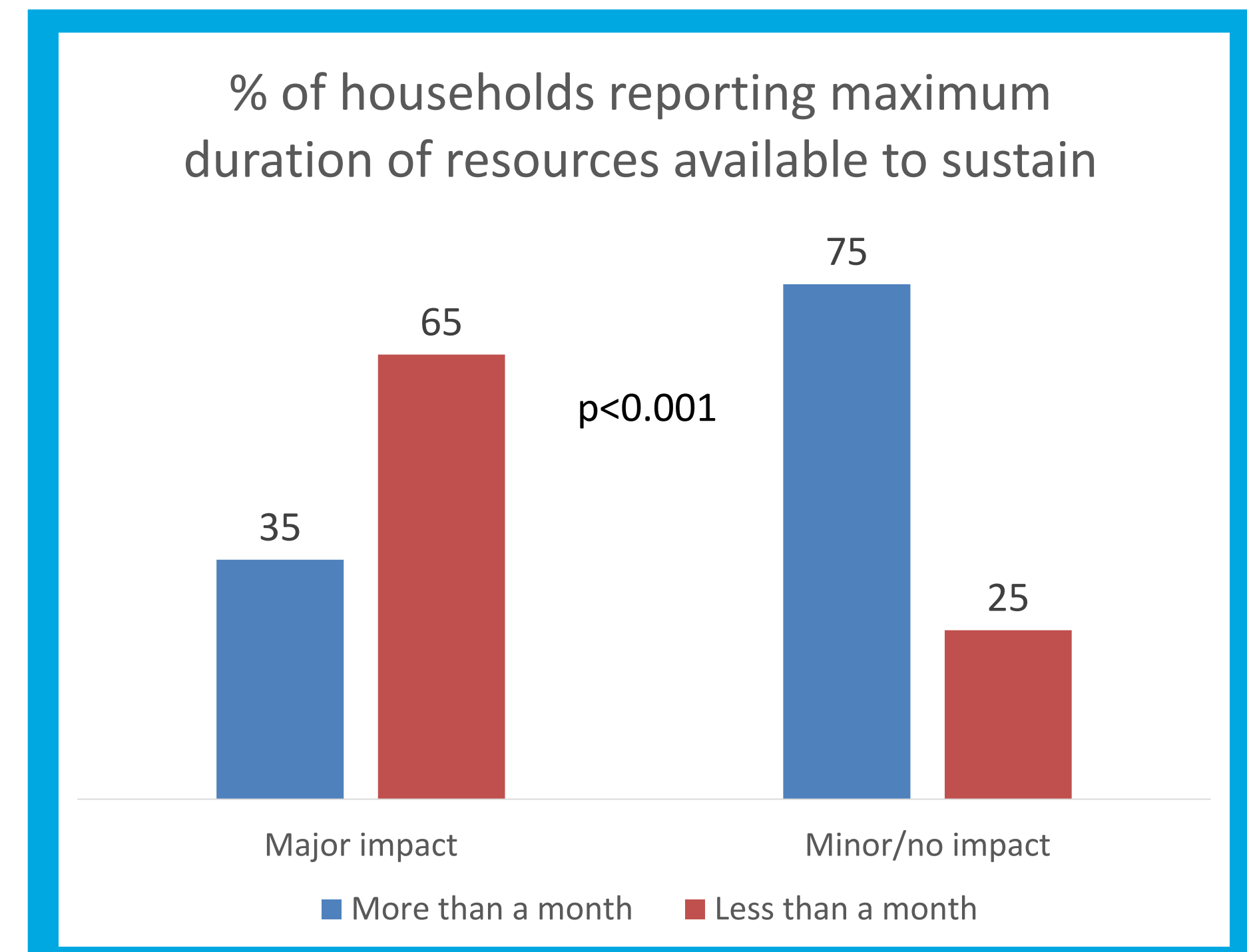
EFFECT ON EMPLOYMENT AND FINANCIAL RESOURCES

Type of jobs/work lost owing to lockdown



- Members in about two-thirds of households (64%, 95% CI: 61%–67%) lost their job/wages because of the lockdown. Over half of those who lost their job/wages were earlier working as daily wage workers (54%, 95% CI: 50%–58%), while those in private jobs and personal businesses constituted 26% (95% CI: 23%–30%) each.
- Respondents from the most marginalised households, i.e. those belonging to SC/ST and low-income households, experienced significant loss of job or wage-earning opportunities due to the lockdown. They also reported that their financial resources were sufficient for only less than a month.
- Majority of the households with members having complete loss of income or major reduction in income or loss of job reported that they faced severe constraints on the length of time that their financial resources would last (65%, 95% CI: 61%–68%).

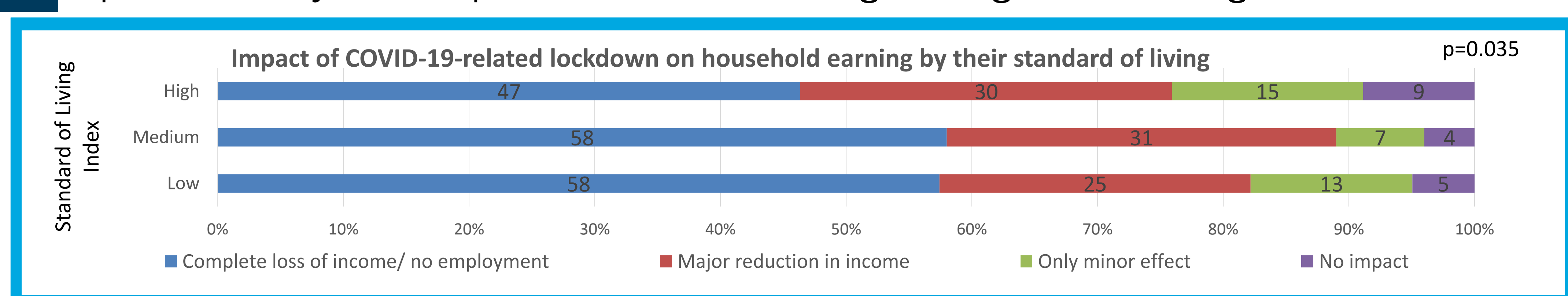
	Lost job/wage-earning opportunities due to lockdown	Resources available for ONLY less than a month
N=794	%(95% CI)	%(95% CI)
Sex		
Male	64 (58-70)	39 (33-45)
Female	64 (60-68)	64 (60-68)
Caste		
ST/SC	70 (62-77)	62 (53-70)
OBC	64 (60-68)	58 (53-62)
General	60 (52-67)	49 (41-57)
Religion		
Hindu	64 (60-68)	55 (51-59)
Muslim	65 (56-73)	66 (57-74)
Education		
Less than secondary	74 (69-79)	69 (63-74)
Secondary and above	59 (55-63)	50 (46-54)
Marital status		
Married	69 (64-73)	66 (62-71)
Unmarried	59 (54-64)	45 (40-50)
Place of residence		
Urban	61 (55-66)	53 (47-58)
Rural	66 (62-70)	59 (55-63)
SLI (standard of living)		
Low	73 (64-81)	68 (59-76)
Medium	72 (63-80)	66 (57-75)
High	61 (57-65)	53 (48-57)
Total	64 (61-67)	57 (53-60)



Note: Major impact is defined as those who lost income (complete loss or major reduction) or those who lost job.

EFFECT ON EARNING (CONTD.)

Complete loss of income has been significantly more among low/medium-income households than high-income households. Close to nine-tenths of low/medium-income households experienced major or complete loss of income as against eight-tenths of high-income households.



LIMITATIONS

Although the study sample is a subset of the state-representative UDAYA SDG cohort of adolescents, the representative nature of the selection could not be retained because of differential phone ownership by adolescents from higher and lower economic strata, mobile number retention/portability, etc. However, the levels noted in the current study on loss of job, income and financial resources perhaps represents as underestimates for general population in the state.

CONTACT INFORMATION

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