Effects of COVID-19 on livelihood, employment, and financial resources

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COVID-19 Research Brief #8

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

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

<table>
<thead>
<tr>
<th>N=794</th>
<th>Percent</th>
<th>N=794</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex: Male</td>
<td>31</td>
<td>Female</td>
<td>70</td>
</tr>
<tr>
<td>Age: 18–20 years</td>
<td>38</td>
<td>21–25 years</td>
<td>53</td>
</tr>
<tr>
<td>Education: Less than secondary</td>
<td>35</td>
<td>Secondary and above</td>
<td>66</td>
</tr>
<tr>
<td>Marital status: Married</td>
<td>54</td>
<td>Unmarried</td>
<td>46</td>
</tr>
</tbody>
</table>

Place of residence: Urban 38 | Rural 62 |
Location: SC/ST 16 | OBC 64 | General 20 |
Religion: Hindu 86 | Muslim 14 |
Standard of living: Low 14 | Medium 14 | High 72 |

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%) .

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

This work was jointly undertaken by Population Council Institute and UNICEF/Bihar. For more information, contact skpattel@poppcouncil.org; pash@unicef.org