



ICDD

Santosh Verma

**Impacts of Lockdown
on Livelihood Conditions
of Informal Workers in
Bihar, India: A Case Study**

The International
Center for Development
and Decent Work

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Abstract

This paper analyses the impacts of COVID-19 induced lockdown on employment and working conditions, impacts on wages and incomes, food consumption, borrowings and asset holdings and level of government support in Bihar, one of the largest states of India. A primary survey of 150 informal workers was conducted in the West Champaran district of Bihar. Of these total workers, 75 of them were apparel and construction workers. Some findings of the survey include: in the post-lockdown period, an apparel worker lost four labour days (40–48 work hours) in a month and a construction worker lost approximately six and half labour days of work (approximately 65 to 78 work hours) in a month in comparison to the pre-lockdown period. In consonance, the average monthly income of an apparel worker declined from \$210.5 in the pre-lockdown period to \$72.95 (a decline of around 65.34 percent). Likewise, the average monthly income of a construction worker declined from \$126.8 in the pre-lockdown period to merely \$69.14 (a decline of around 45.5 percent) in the post lockdown period. So, in a difference of 10 months (March 2020 and January 2021), workers witnessed displacements of workplaces, loss of livelihoods for few months, as well as of workdays, and a huge decline in wages. To fulfil the needs of daily consumption on food, health, education of children and clothing, the workers were compelled to borrow money, mostly, from informal sources, where the interest rates were exorbitantly high. Loss of income and higher cost of servicing the borrowings further pushed both the segments of workers in a vicious trap of borrowing and selling of their hard earned assets like jewellery and other important house holdings.

1 Introduction

The spread of COVID-19 has multiple effects on people's lives – loss of life, employment and income, worsening of living conditions and loss of work days and hours (ILO, 2021). All the countries and regions in the world have been affected economically by the crisis of COVID-19. An ILO estimate suggests that there was 114 million employment losses, a labour income loss of around \$3.7 trillion (4.4 percent of 2019 world GDP) and 255 million full time equivalents (FTE)¹ working-hour losses in 2020 (ILO, 2021). Various studies suggest that there was a severe economic devastation due to COVID-19 in India (APU, 2021; Ramakumar and Kanitkar, 2021). The Government of India (GoI) announced complete shutdown of economic activities in view of the pandemic since the last week of March. The sudden lockdown came as havoc on millions of workers and their extended families working at different parts of the country. A complete shutdown of the economic activities inflicted one of the largest humanitarian crises in post-independent India. Millions of migrant workers had to return to their places of origin in the months of April–June 2020 as no work was available anywhere during the lockdown and in the preceding months of lockdown.

Most of these reverse migrants were usually employed in informal sector jobs. The Periodic Labour Force Survey (PLFS) 2017–2018 estimated that there were 471.5 million workers in India of which regular wage and salary workers were 114.2 million, casual workers 115.0 million and self-employed 242.3. According to Census 2011, there were 482 million workers in India of which around 194 million workers were permanent and semi-permanent migrant workers (Behera et al., 2021). These millions of reverse migrants were earlier pushed to migrate from rural to industrialised and urban places due to structural imbalances in the economy at the origin. The poverty, inequality (especially, asset and land inequality), economic and social discrimination, the mirage of city life, in want of livelihood opportunities, better facilities for education, health and housing push these people to migrate. Various other socio-economic reasons like marriage and movement of earning persons also caused people to migrate (Behera et al., 2021; Kandhare and Bharadi, 2019). A large part of rural urban migration is circular in nature where male members of the household move to urban areas, but they maintain a close link with their families in the villages and towns of their origin. The migrants send remittances back to their homes and mostly spend few months at their homes during the harvest season if they own any land or have leased land for cultivation.

1 FTE: FullTime Equivalent Jobs (assuming a 48-hour working week)

This paper analyses the impacts of COVID-19-induced lockdown on reverse migrants of Bihar, one of India's largest states. The state witnessed one of the biggest reverse migrations in the mid-2020, when the lockdown was imposed and economic activities were severely hit. The major emphasis of the paper is to analyse the condition of the reverse migrants, viz., the employment and working conditions, impacts on wages and incomes, food consumption, borrowings and asset holdings, and the level of government support.



Image 1: Workers working on sewing machines at the apparel hub (District Industrial Innovation Scheme – Start-up Zone, Chanpatiya, West Champaran, Bihar)

2 Research Methodology

2.1 Survey Area and Time

The primary survey focused on the availability of informal works in the urban/town area in the post-lockdown period. To serve this purpose, the survey was conducted in two blocks of West Champaran district – Bettiah and Chanpatiya. Bettiah is the headquarter of West Champaran district and Chanpatiya is the nearest block to the district headquarter. The survey was undertaken in February and March 2021 after the first wave of COVID-19 and subsequent lockdown.

2.2 Sample Size

A total of 150 samples were taken during the study. Two streams of informal workers were selected for the study – apparel workers and the construction workers. From each streams of informal work, 75 samples were selected.

2.3 Sampling Frame

For sampling of the informal workers, the cluster sampling method was used. For apparel workers, two entire units of apparel work spaces from the apparel work hub in Chanpatiya were selected to study the economic impacts of lockdown. Likewise, two *labour-nakas*, i.e., labour hiring places (*Teen Lalten Chowk* and *Chhavani*) were selected in Bettiah where labourers were surveyed in cluster.

The first set of workers surveyed were mostly the returnee migrants from various urban locations in India like Delhi, Surat, Amamdadabad, Mumbai, etc., who were involved in apparel works earlier. The district administration through its skill-mapping programme (SMP) identified these returnee migrants for apparel work. After identification, they were put at a government provided facility (an idle warehouse of the State Food Corporation; SFC) in Chanpatiya block, where a privately owned and managed hub for apparel works

was being set up by the Bihar government. Under the start-up programmes² of Bihar government, some of these returnee migrants were provided subsidised loans (\$25000-\$75000) from various commercial banks to establish their apparel making units. At the time of survey, we could meet such 14 persons, few among the people who established apparel hub. They were given loans by the commercial banks. Among these, 8 persons were Muslims, 4 belonged to OBCs and 2 from the other castes. These returnee migrants, who got subsidised loans, set up various types of machines (electrical and non-electrical sewing machines, embroidery machines, stitching machines, etc.) on which returnee migrants were employed to work on piece rates. These workers were put to sew various types of cloths – suit pieces, shirts, t-shirts, trousers, coats, jersey, blouse, wedding gowns (lahanga), stole (dupatta), stitching (design making on cloths), embroidery making, saree making, stone and glass work on cloths (especially performed by women workers), thread cutting and lace making, etc. The entrepreneurs got contracts from urban centres (brands and non-brands both) to supply these prepared cloths as a part of vertical supply chains.

The second set of workers surveyed was the construction workers. The employers come to the labour-nakas and hire them on the basis of daily wages. These labourers claimed that they usually came and waited at the labour-naka every day, but there was no guarantee that they would be hired for work all days in a week. They would come and wait to be hired by the employers, but if not hired, they would return to their homes without having earned any wage on that day. Around half of the total construction workers surveyed were returnee migrants who were involved in construction work at different urban locations before the spread of COVID-19 and subsequent lockdown.

2 Start-up action plan was announced by the Prime Minister of India on 15 August, 2015. Under the plan, the government announced that the rules regarding land acquisition, foreign investments, environmental clearances will be made easier and industry friendly. Funding support will be provided through MUDRA Bank's scheme – Pradhan Mantri Mudra Yojana – an initiative which aims to provide micro-finance and low-interest rate loans to entrepreneurs from low socio-economic backgrounds.

3 Findings of the Survey

3.1 Profile of Informal Workers Selected for the Study

The data deciphered from the 77th Round NSS Report on Situation Assessment of Agricultural Households and Land and Holdings of Households in Rural India, 2019 shows that 87.5 percent people were following Hinduism and 12.40 percent were following Islam as religion in Bihar. Likewise, the report also decipheres that there were 27.20 percent population who belonged to Scheduled Castes (SCs)³, 58.12 percent belonged to the Other Backward Classes (OBCs)⁴, 2.18 percent belonged to the Scheduled Tribes (STs) and 12.51 percent belonged to others social group category in Bihar (MoSPI, 2021). The above mentioned data provides a comparable statistics to understand the representation of workers by their respective religious and social categories that were surveyed for this study. Among the apparel workers, 74.6 percent workers were male and 25.4 percent were female workers. All the 75 workers surveyed from construction works were male workers only. Category-wise profile of the total workers surveyed shows that 53.3 percent workers belonged to the scheduled castes (SCs), 44 percent belonged to the other backward classes (OBCs) and 2.7 percent belonged to the other castes. Among the apparel workers, 29.3 percent belonged to SCs, 65.3 percent belonged to OBCs and 5.4 percent belonged to the other castes whereas 77.3 percent workers in the construction workers' category belonged to SCs and 22.7 percent were from the OBCs.

Table 1: Religion and Social Category of Workers Surveyed

CATEGORY OF WORKERS	RELIGION		SOCIAL CATEGORY		
	Hindu	Muslim	Scheduled Castes (SCs)	Other Backward Castes (OBCs)	Others
Textile Workers	46 (61.3)	29 (38.7)	22 (29.3)	49 (65.3)	4 (5.4)
Construction Workers	54 (72)	21 (28)	58 (77.3)	17 (22.7)	0 (0.0)
Total	100 (66.7)	50 (33.3)	80 (53.3)	66 (44.0)	4 (2.7)

Source: Data from Primary Survey (author's calculation). Note: numbers in parenthesis are in percent.

3 Scheduled Castes (SCs) are the sub-communities within the framework of the Hindu caste system who have historically faced exploitation, oppression and deprivation in India. Article 341 of the Constitution of India puts these castes, races or tribes or parts of groups into the Scheduled Castes.

4 Other Backward Class (OBCs) is a term used by the used by the Government of India to classify the castes that are socially, economically and educationally backward, but do not fall into the category of Scheduled Castes and Scheduled Tribes.

3.2 Educational Background of the Workers Surveyed

Around 16 percent of the total workers surveyed were illiterate, 26 percent were educated below the primary level, 38.7 percent up to the middle level education, 9.3 percent up to the high school (class 10th) and 10 percent were educated up to the intermediate level (class 12th) (refer Table 2).

Table 2: Educational Profile of Textile and Construction Workers (in percent)

CATEGORY OF WORKERS	ILLITERATE	BELOW PRIMARY (up to class 5)	MIDDLE (up to class 8)	HIGH SCHOOL (up to class 10)	INTERMEDIATE (up to class 12)
Textile Workers	13.3	22.7	36.0	8.0	20.0
Construction Workers	18.7	29.3	41.3	10.7	na
Total Workers	16.0	26.0	38.7	9.3	10.0

Source: Data from Primary Survey (author’s calculation).

3.3 Land Ownership amongst Workers

The landholding pattern among the surveyed workers shows that around 51.3 percent of the total workers were landless⁵ and 48.7 percent workers were in semi-marginal landholding category. Among the apparel workers, 30.7 percent were landless whereas 69.3 percent were in semi-marginal category. Around 72 percent workers of the construction category were landless whereas 28 percent were semi-marginal landholders (refer Table 3). On asking how they use their land, the respondents said that they usually produce food crops (mainly wheat and paddy), but some of them said that they also grow potato, peas, sugar cane, oilseeds, though only for self-consumption. Few workers also said they use a small area of their land to grow cattle fodder for their cattle.

⁵ Landless households are those households who own less than 0.002 hectare.

A higher proportion of the construction workers were landless and belonged to the Schedule Caste (SC) category and a higher proportion of apparel workers were from the semi-marginal category that belonged to the OBCs and others strata showing relatively better economic resources than the SCs (with reference to Table 1). A pertinent notion perhaps that might strike us is that even a small portion of land provides relatively better opportunities of work and economic security in the rural areas in India.

Table 3: Land holding among the Textile and Construction Workers (in percent)

LAND POSSESSION	LANDLESS (<0.002 hectares)	SEMI-MARGINAL (0.002 – 0.5 hectares)
Apparel Workers	30.7	69.3
Construction Workers	72.0	28.0
Total Workers	51.3	48.7

Source: Data from Primary Survey (author’s calculation).

3.4 Performance of Government Schemes during and after the Lockdown

When the Government of India announced countrywide lockdown and shutdown of economic activities, millions of workers had to return to their places of origin. The lockdown was not just of economic activities, but also of roadways, railways and airways. The returnee workers with their families were compelled to walk hundreds of kilometre on foot; hundreds died, were wounded and tired (Kapri, 2021). The lockdown miseries of returnee migrants and their families particular were so wide and open that the government was forced to announce some relief packages. These were extension of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) works, monetary support, free foodgrains and cooking gas to poor families. An analysis of these programmes was undertaken during the field visit to know how far these reliefs could reach to benefit the lockdown-torn families.

3.5 MGNREGS Work

Millions of workers throughout India, who were forced to be unemployed and to move to their places of origin due to the COVID-19 and subsequent lockdown, were in desperate need to be cared by the Union government and the state governments through their welfare schemes. This survey tried to find out how far and to what extent these government welfare schemes could reach to provide much needed help as an alternative to their loss of livelihoods. The MGNREGS has been one of the prominent rural employment flagship schemes to provide jobs on demand. It was hoped that under the scheme, the returnee migrants would get employment, but 96 percent apparel workers at the time of survey told that they didn't get any employment under the scheme (refer Table 4). No construction workers, who were surveyed, got employment under the MGNREGS during and post lockdown period. On asking the reasons, whether they voluntarily didn't demand work or there was no work under the scheme; most of them remarked that they didn't demand work under the scheme due to low wages, late payment of wages and fear of spread of COVID-19 if they go out for work. Few of them also pointed out that no work was identified under the MGNREGS by the government and village officials. Some of the apparel workers also said that they didn't opt for extensive manual work as the scheme mostly demanded so and they were unable to work under the scheme. This pertains to say that government must design the rural work schemes in such a way that various categories of labourers can be employed easily and promptly if they require a means of livelihood.



Image 2: Poster showing the District Industrial Innovation Scheme – Start-up Zone, Chanpatiya, West Champaran, Bihar

3.6 Foodgrains under the TPDS

The Public Distribution System (PDS) in India has evolved as an important policy mechanism to do away with food scarcity/insecurity among the people through the distribution of foodgrains at affordable prices. Before 1997, the PDS was universal and every household was entitled to get foodgrains from the fair price shops (FPS), but since 1997, the Targeted Public Distribution System (TPDS) is in operation to provide foodgrains at affordable prices to some targeted households. The survey revealed that 82.6 percent textile and 96 percent construction workers had ration cards to get foodgrains from the fair price shops under the TPDS (refer Table 4). Two types of ration cards have been given to the households – Priority Household (PHH) and Antyodaya Anna Yojana (AAY) ration card. Among the apparel workers, 69.4 percent said that they had PHH ration cards and 30.6 percent had AAY type of ration card. Among the construction workers, 82.7 percent respondents had PHH ration cards and 17.3 percent had AAY ration cards in their households. The Food Security Act (FSA), 2013 guarantees foodgrains at affordable prices to those who have either the PHH or AAY ration cards, but the survey revealed that amid tragic reverse migration, job losses and when food insecurity among the households were looming during the COVID-19 outburst and the subsequent lockdowns, around 22 percent apparel worker households and 8 percent construction worker households, who possessed ration cards, did not get foodgrains from the FPS (refer Table 4). The FSA 2013 guarantees 35 kg foodgrains to AAY card holder household whereas the PHH card holder gets 5 kg foodgrains per unit (per member in the household) every month. Under the *Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY)*, the Government of India announced 5 kg free foodgrains (rice or wheat) and 1 kg of free pulses per month as well (i.e., extra foodgrains guaranteed under the FSA 2013) to every family from the beginning of the lockdown in 2020 which is continued till November 2021 to tackle the COVID-19 induced food insecurity. But, around 85 percent respondents claimed that they were provided less than the guaranteed foodgrains from the FPS during the first wave of COVID-19 phase, amid the lockdowns and in the subsequent periods too. The respondents claimed that dealers arbitrarily cut ration from the mandated quantity showing lesser supply, loss of foodgrains due to shifting of ration from Food Corporation of India (FCI) storage facility to its final distribution point. Around 97 percent respondents said that not everyone from the family was registered in the ration card, so they were excluded from the benefits of getting affordable foodgrains under the TPDS. The reason they identified for not being

registered was due to anomalies in their AADHAR cards which is compulsory to be linked with the TPDS data base to get foodgrains and administrative loopholes and their apathy towards the system itself. The respondents, on record, claimed one other serious reason why a particular person or persons in the family was easily provided a ration card or registered to the TPDS data base. It depended whether the individual or individuals voted the person who own the local body election, if not, it would take months and sometimes years to get foodgrains from the TPDS as the person at the helm in the local body also had a significant role to play in deciding who will get registered on the TPDS data base.

3.7 Monetary Support under the PMGKY

The government of India started Pradhan Mantri Jan DhanYojana (PMJDY) in August 2014 with the purpose of financial inclusion, i.e., enabling access to financial services, namely, a basic savings and deposit accounts, remittance, credit, insurance, pension in an affordable manner. The scheme ensures one basic savings bank account with any minimum balance to be opened for every unbanked person. The survey revealed that of the total apparel workers, only 54.7 percent and 53.3 percent of the total construction workers had jandhan accounts. Rest of the workers did not have these accounts. Nearly 46.7 percent apparel and 64 percent construction workers claimed that women in their households who own jandhan accounts got cash transfers under the PMGKY (refer Table 4). So, more than half of the apparel workers and more than one-third of the construction workers, who already had a jandhan account in the name of women in their households, said that they did not get any monetary support from the government in the period from March 2020 to January 2021. The women in apparel worker households got a tiny amount of \$10.98 and a construction worker household got even less i.e., \$6.75 under the PMGKY (refer Table 4). These cash transfers which were provided to women who own jandhan accounts was not just meagre, but according to the respondents, it was not enough to serve any purpose during the painful period of lockdown and afterwards.

3.8 Cooking Gas under the PMUY

In May 2016, the Pradhan Mantri UjjawalaYojana (PMUY) was launched by the Ministry of Petroleum and Natural Gas (MoPNG), Government of India, to provide cooking fuel (LPG) to the women of deprived households (families who were below the poverty line, referred hereafter as BPL). The survey revealed that around 70.7 percent apparel and 91.9 percent construction worker households did not get cooking LPG during COVID-19 and in subsequent periods. Only 29.3 percent apparel and 9.3 percent construction workers claimed that women in their families got this benefit during the entire reference period (refer Table 4). The cooking LPG cylinder is pegged to the BPL criterion only and the identification of BPL families itself has been a long and unsettled debate in India (Deaton and Kozel, 2005). The governments use various exclusionary methods to minimise the absolute number of BPL population due to their own political compulsions in India (Patnaik, 2010) and it excludes a large proportion of households from getting benefits of various schemes.

Table 4: Condition of Government Welfare Schemes among the Textile and Construction Workers (in percent)

GOVERNMENT SCHEMES	PARTICULARS	APPAREL WORKERS	CONSTRUCTION WORKERS
MGNREGS	Households who got MGNREGS Work (%)	4	0
	Households who did not Get MGNREGA Work (%)	96	100
Ration under the TPDS	Households with Ration Card (%)	82.6	92
	Households with No Ration Card (%)	17.4	8
Type of Ration Card	Households who have Priority Household (PHH) card (%)	69.4	82.7
	Households who do not have Antyodaya Anna Yojana (AAY) card (%)	30.6	17.3
Ration Distribution	Households who got Ration from Fair Price Shop (%)	78	92
	Households who did not get ration during Lockdown (%)	22	8
	Households who got less Ration than mandated (%)	84	85
Jan Dhan Account	Persons having Jan Dhan Accounts (%)	54.7	53.3
	Persons who do not have Jan Dhan Accounts (%)	45.3	46.7
Monetary Support under the PMGKY	Households who got monetary support during lockdown (%)	46.7	64
	Households who didn't get any monetary support during lockdown (%)	53.3	36
	Average monetary support to a person under the PMGKY (Rs. And \$)	814.3 (\$10.98)	500 (\$6.75)
Cooking Gas under PMUY	Households who got free Cooking gas Cylinder (%)	29.3	9.3
	Households who did not get free Cooking gas Cylinder (%)	70.7	91.7

Source: Data from Primary Survey (Author's Calculation).

Note: The average annual exchange rate of US Dollar to the Indian National Rupee (INR) in 2020 was US\$1=74.1322 INR (Source: www.exchangerates.org.uk/USD-INR-spot-exchange-rates-history-2020.html)

4 Condition of Workers in the pre- and post- Lockdown Periods

One of the main aims of this paper was to study the working conditions of the labourers in the pre- and post-lockdown situations. The average family size of the apparel workers was 6.52 whereas that of construction workers was 7.42 persons. Of the total apparel workers surveyed, around 85.3 percent claimed that they were involved in the same kind of work in the pre-lockdown period. They were mostly returnee migrants working at different urban locations in India. Among the workers involved in construction works at the time of survey, around 72 percent were doing construction work, 4 percent were in dry cleaning, 13.3 percent were working as painters, 5.3 percent as helpers and 5.3 percent as drivers in the pre-lockdown period (refer Table 5). Detailed analyses of the working conditions of these labourers are provided in the following sub-sections.



Image 3: Women workers making embroidery and putting stones on cloths at the Start-up Zone, Chanpatiya, West Champaran, Bihar

4.1 Work Availability, Working Days and Hours

During the fully lockdown period (from the last week of March 2020 to 30 May 2020), there was no work at all as claimed by both the apparel and construction workers. All the surveyed workers were unemployed during the above-mentioned period. From June 2020 to November 2020, when the lockdown was removed in a phased manner, around 96 percent apparel and 68 percent construction workers said that they were unemployed in this phase as well (refer Table 5). From December 2020 to January 2021, there were some improvements in people getting employed. Around 69 percent apparel and 75 percent construction workers claimed that they were getting regular employments in this period, but still 31 percent of apparel and 25 percent construction workers were unable to get a daily wages job (refer Table 5).

Workers revealed during the survey that after the first wave of COVID-19 and the lockdown, their working days had drastically declined. Apparel workers claimed that before the lockdown they were working without having a leave in a month, i.e., they worked almost every day to earn their livelihoods, but in the post-lockdown period, it was reduced to 26 days in a month. Construction workers on an average were working around 21.9 days in a month before the lockdown whereas in the post-lockdown period, their working days were reduced to merely 15.2 days (refer Table 5). The construction workers claimed that they usually reached at labour-naka every day in search of work, but there were no hiring and they hardly got three to four days of work in a week in the post-lockdown months. Both the apparel and construction workers claimed that they had to work for almost 10-12 hours per day in the pre-lockdown period, but the working hours declined to 8-9 hours in a day in the post-lockdown period. It shows that there was a clear loss of labour days and hours in the post-lockdown period in comparison to the pre-lockdown period. An apparel worker lost four labour days (40-48 work hours) in a month and a construction worker lost approximately six and half labour days (approximately 65 to 78 work hours) per month, which surely made an impact on their wages (refer Table 5). A significant finding of the survey is no worker at the apparel hub was provided any written contract for their work.

4.2 Wages

During the survey, wages of workers were recorded for pre- and post-lockdown periods. A construction worker's average daily wage in the pre-lockdown period was \$5.80 per day and average monthly wages were around \$126.80 per worker. An apparel worker's average daily wage in the pre-lockdown period was \$7.02 and the average monthly wage was around \$210.5 per worker. The daily and monthly wages show a clear difference even in the pre-lockdown period between apparel and construction workers (though among the construction workers some were having different work occupations; refer Table 5). The apparel workers were employed on piece rate wages in the pre-lockdown period at different urban centres, but they used to get relatively higher wages (1.7 times higher) than what the construction workers were getting in the same period.

In the post-lockdown period, wages for both the apparel and construction workers witnessed a drastic decline. The average wage for construction workers, which was \$5.80 per day in pre-lockdown period, declined to \$4.60 per day in the post-lockdown period (a decline of around 20.7 percent). The average monthly income of construction workers declined from \$126.8 in the pre-lockdown period to merely \$69.14 (a decline of around 45.5 percent) in the post-lockdown period. Likewise, the apparel workers' average daily wages declined from \$7.02 per day in the pre-lockdown period to \$2.81 per day (a decline of around 60 percent) in the post-lockdown period. The average monthly income of apparel workers dipped down from \$210.5 in the pre-lockdown period to \$72.95 (a decline of around 65.34 percent). So, in a difference of a 10-month period (March 2020 and January 2021), workers witnessed workplaces displacements, loss of livelihoods for few months, loss of workdays and a huge decline in wages (refer Table 5). It is worth noting that a construction worker was getting higher wages on daily basis than an apparel worker, but because construction worker was employed fewer days in a month, their monthly income was far less than the apparel worker.

The survey recorded male and female wage gaps as well in the apparel work category in the post-lockdown period. Average per day wage of a male worker was \$3.15 whereas for the same kind of work, a female worker was getting only \$1.90 per day. The average monthly income of a male worker was \$94.62 while that of a female worker was \$56.70 (refer Table 5). So, a male worker was getting almost 40 percent higher wages within the space provided by the government but managed privately, than a female worker in same kind of work every month.

Table 5: Conditions of Workers in the pre and post Lockdown Periods

INDICATORS	PARTICULARS	TEXTILE WORKERS	CONSTRUCTION WORKERS
Family Size	Average family Size	6.52	7.42
Occupation before Lockdown	Tailors (%)	85.3	0
	Construction (%)	0	72
	Dry cleaning (in %)	0	4
	Painter (%)	0	13.3
	Helper (%)	0	5.3
	Driver (%)	0	5.3
Occupation after Lockdown	Unemployed	14.7	0.0
	Tailors (%)	100	0.0
Monthly Work Days	Construction (%)	0	100.0
	Monthly work days before lockdown	30	21.9
Average hours of Work daily	Monthly work days after lockdown (in the last one month)	26	15.2
	Loss of work days in a month in the post-lockdown period in comparison to pre-lockdown period	4	6.7
	Average hours of work before lockdown (hours)	10-12	10-12
Wok availability	Average hours of work after lockdown (hours)	8-9	8-9
	Loss of labour hours in a month in the post-lockdown period in comparison to pre-lockdown period	40-48	65-78
	March-May 2020	No Work	No Work
	June-November 2020 (Employed in %)	4	32
	June-November 2020 (Unemployed in %)	96	68
	December 2020-January 2021 (Employed in %)	69	75
	December 2020-January 2021 (Unemployed in %)	31	25

INDICATORS	PARTICULARS	TEXTILE WORKERS	CONSTRUCTION WORKERS
Wages Before lockdown	Per Day Average wage (Rs and \$)	520.9 (\$7.02)	430.0 (\$5.80)
	Average Monthly Wage (Rs and \$)	15627 (\$210.5)	9417.0 (\$126.8)
Wages in the post-lockdown period	Per Day Average wage (Rs and \$)	208.3 (\$2.81)	340.7 (\$4.60)
	Average Monthly Wage (Rs and \$)	5415.8 (\$72.94)	5178.6 (\$69.14)
Wages for male and female workers	Average per day wage for male workers after lockdown (Rs and \$)	234.2 (\$3.15)	340.7 (\$4.60)
	Average monthly wage for male workers after lockdown (Rs and \$)	7026 (\$94.62)	5178.64 (\$69.74)
	Average per day wage for female workers after lockdown (Rs and \$)	140.3 (\$1.90)	na
	Average monthly wage for female workers after lockdown (Rs and \$)	4207.9 (\$56.70)	na
Basic Food Items	Households who buy basic food items from the market (%)	96	81.3
	Households who didn't buy basic food items from the market (%)	4	18.7
Average Monthly Expenditure after lockdown	Average expenditure on food, health, education and clothing (Rs and \$)	8840 (\$119.10)	7046.7 (\$94.90)
Loans during and after lockdown	Households who didn't take loan (%)	14.7	28
	Households who took loan (in %)	85.34	72
Selling of Assets	Average loan per household (March 2020 to January 2021) (in Rs and \$)	55633.3 (\$749.2)	25925.9 (\$349.15)
	Average interest rate per month (%)	40-60	40-60
	Average interest payment per household per month (Rs and \$)	2745.9 (\$36.98)	1462.9 (\$19.70)
	Households yet to return loan (%)	73.3	61.1
	Households who sold at least one asset during lockdown (%)	42.7	26.7
	Households who didn't sell at least one asset during lockdown (%)	57.3	73.3

Source: Data from Primary Survey (Author's Calculation). Note 1: Rs refers to Rupees and values in parenthesis are in Dollars.

Note 2: The average annual exchange rate of US Dollar to the Indian National Rupee (INR) in 2020 was US\$1=74.1322 INR

(Source: www.exchangerates.org.uk/USD-INR-spot-exchange-rates-history-2020.html)

4.3 Piece Rate Wages for Apparel Work

As mentioned above, workers in the apparel work were employed on piece rate wages. For the different types of apparel work, wages were also different (refer Table 6). Both male and female workers were given work to prepare various types of apparels, but works like embroidery or design making, putting stones/glass on saree and other cloths were being undertaken by women workers only. A woman, who was making embroidery on a saree, could finish the work putting a whole day of labour and was paid merely \$2.02. Likewise, a woman usually were taking a whole day of labour to put stones or glass on cloths (they could put a thousand stones/glasses per day) and were getting \$0.20 per 100 stones/glasses. The women workers also claimed that they had to bear the responsibilities at home like cooking food, taking care of children as well as other works like arranging fodder for animals at home. Overall, it was observed that the piece rate wages were absolutely low (refer Table 6); workers had to battle hard for a not-so-decent livelihood at a time when there was no significant government support.

Table 6: Piece Rate Wages of Apparel Workers

SR. NO.	ITEMS	PIECE RATE WAGES (RS & \$ PER PIECE)	NO. OF ITEMS REPAIRED IN A DAY	AVERAGE WAGE PER DAY (RS & \$)
1	Trousers/comfort pants	15 (\$0.20)	18	270 (\$3.64)
2	Shirt	30 (\$0.40)	8	240 (\$3.23)
3	T Shirt	25 (\$0.34)	10	250 (\$3.37)
4	Pants	25 (\$0.34)	8	200 (\$2.69)
5	Jacket	45 (\$0.61)	5	225 (\$3.03)
6	Suit	150 (\$2.02)	2	300 (\$4.04)
7	Embroidery/design on saree/cloths	150 (\$2.02)	1	150 (\$2.02)
8	Petticoat	9 (\$0.12)	20	180 (\$2.42)
9	Dupatta/scarf	15 (\$0.20)	10	150 (\$2.02)
10	Blouse	15 (\$0.20)	10	150 (\$2.02)
11	Curtains	15 (\$0.20)	15	225 (\$3.03)
12	Putting stone/glass on saree	Rs. 15 per hundred stone/glass (\$0.20)	Approx. 1000 stones or glasses/day	150 (\$2.02)

Source: Primary data, author calculation; Note 1: values in parenthesis are wages in Dollars.

Note 2: The average annual exchange rate of US Dollar to the Indian National Rupee (INR) in 2020 was US\$1=74.1322 INR (Source: <https://www.exchangerates.org.uk/USD-INR-spot-exchange-rates-history-2020.html>)

4.4 Monthly Expenditure and Loans of Workers

Most of the households of the apparel workers (96 percent) and construction workers (81.3 percent) bought foodgrains and other food items from the market (refer Table 4). Apart from foodgrains being bought from the market, as mentioned earlier, around 78 percent apparel and 92 percent construction worker households got foodgrains from the fair price shops (FPS) under the TPDS (refer Table 4). Some of the apparel and construction worker households claimed that they were able to produce sufficient foodgrains for consumption from their agricultural land.

Monthly expenditure on food, health, education and clothing (FHEC) of the worker households was also calculated. The apparel worker's average monthly expenditure on these items was \$119.10 whereas the same for the construction worker accrued to \$94.90. This expenditure doesn't include various other important spending of the households like expenditure on electricity, rent if any, fuel expenditure, cost of cultivation if workers had to accrue from their monthly income and interest payments on borrowings, etc. It reflects an important point that even FHEC expenditure was much higher than what apparel and construction workers were earning in a month in the post lockdown period (refer Table 5). An apparel worker was spending 63.3 percent higher than his/her monthly income whereas a construction worker was spending 36.1 percent higher than his monthly income respectively. If include other heads of expenditures mentioned above, this income-expenditure gap will be much higher. Then, how these workers could be filling this income-expenditure gap – they were filling this gap through borrowing on exorbitantly higher rates of interest.

The survey revealed that 85.34 percent apparel and 72 percent construction workers borrowed money from the last week of March 2020 to January 2021. Average loan per apparel worker household was \$749.2 and the same per construction worker household was \$349.15. These borrowings were mostly informal in nature where workers borrowed from village money-lenders, neighbours, friends and relatives. Around 54.7 percent apparel and 48.0 percent construction workers borrowed money from the village money-lenders (refer Table 7). Only 4.0 percent apparel and 8.0 percent construction workers got loans from the formal banking system in the above-mentioned period. The interest rates ranged from 40 to 60 percent per month if they borrowed money from the informal sources of borrowing. These exorbitantly high interest rates have put the workers into a deep vicious cycle of borrowing. To reimburse the loaned amount from one source, they borrowed even more money from other sources, and later to reimburse the borrowed sum, they resorted to some other informal sources of borrowing. In such a scenario, the apparel and construction workers were paying an interest amount of \$36.98 and \$19.70 per month respectively (refer Table 5). These interest rates/payments were so high that

most of the apparel and construction workers could only pay the interest amount every month from their monthly income, while they were yet to pay the principle amount. It was agreed between the lender and the borrower that interests will be paid every month and if they were unable to pay it, the interest money of that month would be treated as principle amount from the next month. Around 25–50 percent of their monthly income went to serve the interest payment only, thereby, pushing them further into the vicious trap of borrowing. The survey noted that 73.3 percent apparel and 61.1 percent construction workers were yet to return their loans (refer Table 5). Sometimes these workers had to sell some of their assets to pay the borrowed money.

Table 7: Loans by the Apparel and Construction Workers by Source (in percent)

WORKERS	NOT FROM ANYONE	COMMERCIAL BANKS	FRIENDS	NEIGHBOURS	MONEY-LENDERS
Apparel Workers	14.7	4.0	8.0	18.7	54.7
Construction workers	28.0	8.0	6.7	9.3	48.0

Source: Primary data; author’s calculation

4.5 Selling of Assets

The loss of income forced the workers to borrow money mostly from informal sources to cover the expenditure towards their basic necessities. Many a times, even the usual income and borrowings could not suffice some of the basic and emergency expenditures. In those conditions workers were forced to sell their hard-earned assets. Workers claimed that they sold their assets during the lockdown and in the periods when they were out of work. During the period of lockdown and proceeding months, around 42.7 percent apparel and 26.7 percent construction workers claimed that they sold at least one asset to fund their consumption needs (refer Table 5). The assets which were sold mostly were jewellery, auto-rickshaws, two-wheelers, mobile phones, bicycles, watches, sewing machines, power generators, etc., which further reduced their ability to procure livelihoods.

5 Policy Default

The production facility was managed by some of the returnee migrants/entrepreneurs who got loans from the commercial banks; other returnee migrants were working as piece rate workers. It could have been better if the government itself established such manufacturing units on the basis of some collective/cooperative design of production. Otherwise, the way the apparel hub is being promoted, there are higher chances of some growing while others remaining as piece rate workers, forcing inequality to rise. If it was a collective/cooperative system of production unit, there could have been shared system of ownership giving equal opportunity to all in terms of employment and wages putting a break on the rising inequality. Also, recent changes in the labour codes – the ones on industrial relations (IRC), wages (WC), social security and welfare (SSC), and the labour code on occupational safety, health and working conditions (OSHWC) where employers can 'hire and fire' easily, extension of working hours from 8 hours/day work to 12 hours/day work will have lingering effect on both formal and informal sector workers (ShyamSundar, 2021, 2020; ShyamSundar and Sapkal, 2020). The Bihar government, claiming 'to invite the private investors', has also amended the pertinent sections in the Bihar Factories Act, 1948 to change the shift hours from 8 hours per day to 12 hours per day in manufacturing and other units (Singh, 2020). The informal sector, where largely there are no checks and balances in terms of wage payments, working hours, social security, labour exploitation will have a far dwindling effect due to these labour code changes. The International Labour Organisation (ILO) and various other global organisations who advocate the necessity of decent work conditions includes fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, and freedom for people to express their concerns, and organise and participate in the decisions that affect their lives and equality of opportunity (ILO, 2016). Creation of a decent work environment is the primary responsibility of an elected government, but during the pandemic, the working conditions for the workers had worsened as never before and the government had failed to provide even some basic needs to its people, forget decent working conditions and wages.

6 Concluding Remarks

COVID-19 and resultant lockdown brought endless suffering and vulnerabilities to millions of workers in India. Bihar faced the dire truth of mass reverse migration, job and income losses of its people living outside the state, creating a massive humanitarian crisis with the spread of the pandemic and subsequent lockdown. It was revealed from the survey that workers were in dire need of work after return, but from the last week of March 2020 to November 2020, they were mostly unemployed.

In the post-lockdown period, wages for both the apparel and construction workers witnessed a drastic decline. The average wage for construction workers, which was \$5.80 per day in pre-lockdown period, declined to \$4.60 per day in the post-lockdown period (a decline of around 20.7 percent). The average monthly income of construction workers declined from \$126.8 in the pre-lockdown period to merely \$69.14 (a decline of around 45.5 percent) in the post lockdown period. Likewise, the apparel workers' average daily wages declined from \$7.02 per day in the pre-lockdown period to \$2.81 per day (a decline of around 60 percent) in the post-lockdown period. The average monthly income of apparel workers declined from \$210.5 in the pre-lockdown period to \$72.95 (a decline of around 65.34 percent). So, in a 10-month period (March 2020 and January 2021), workers witnessed displacement of workplaces, loss of livelihoods, loss of workdays and a huge decline in wages. There were male and female wage gaps as well in the apparel work category in the post-lockdown period. Average per day wage of a male worker was \$3.15 whereas for the same kind of work, a female worker was getting only \$1.90 per day. Average monthly income of a male worker was \$94.62 and the same for a female worker was \$56.70 per month.

The workers employed in the apparel-making units were on absolutely low wage rates. The loss of income pushed the workers to borrow money, mostly from informal sources of borrowings where the interest rates were exorbitantly high. Loss of income and higher cost of servicing the borrowings further pushed both the segments of workers in a vicious trap of borrowing and selling of their hard-earned assets like jewellery and other important household belongings.

The governments (both Union and State) responded to the crisis very late and insignificant in comparison to their loss of employment, income and vulnerability. Through the PMGKY, the government tried to provide foodgrains to the ration card holders from the Fair Price Shops under the TPDS, but a significant proportion of respondents claimed they had no ration cards, or if they had, everyone in the family was not registered on the ration card and there was arbitrary deduction from the guaranteed quantity of foodgrains by the ration agents. There was a very small cash amount transferred to women members of a very small proportion of respondents which they claimed, couldn't support any of their needs sufficiently during the lockdown and in the preceding months.

In such a way, the spread of pandemic and resultant lockdowns brought a heavy cost to the lives of ordinary people in terms of loss of livelihoods and income, forced them to borrow heavily and sell their assets to support their daily expenditure. They got some respite in terms of getting jobs post December 2020, through Bihar government's efforts, but with not so decent earning.



Image 4: Male workers working on cloth making machines at the Start-up Zone, Chanpatiya, West Champaran, Bihar

7 Policy Recommendations

Based on the experiences of the study and assessing the conditions of workers, some policy recommendations are as the following:

1. The public distribution system and other welfare schemes of the government must be more robust, inclusive and efficient (i.e., the process of identification of beneficiaries should be made easier, for example, the targeted PDS or cash transfers wrongly excludes households on various subjective criteria that lead to people being left out and if they lose employment or income in an extraordinary situation like the COVID-19, it may affect their food security and well-being badly).
2. Bihar is the second largest state where a huge population migrates from Bihar to other parts of India with the purpose of work and employment, and when the lockdown was imposed, millions of these workers migrated back to the state after losing their employment. To avoid these situations, the government must invest in the rural sector – small and medium-scale industries as well as in agro-based industries – to provide employment at the places of origin of the workers.
3. The government should also work to provide more formal credit facilities at cheaper interest rates to promote self-employment and household-based industries.
4. The government needs to regulate the industrial facilities and work in such a way that wages of the workers are decent and ensure that there has been no gender gap in wages for the same kind of work.

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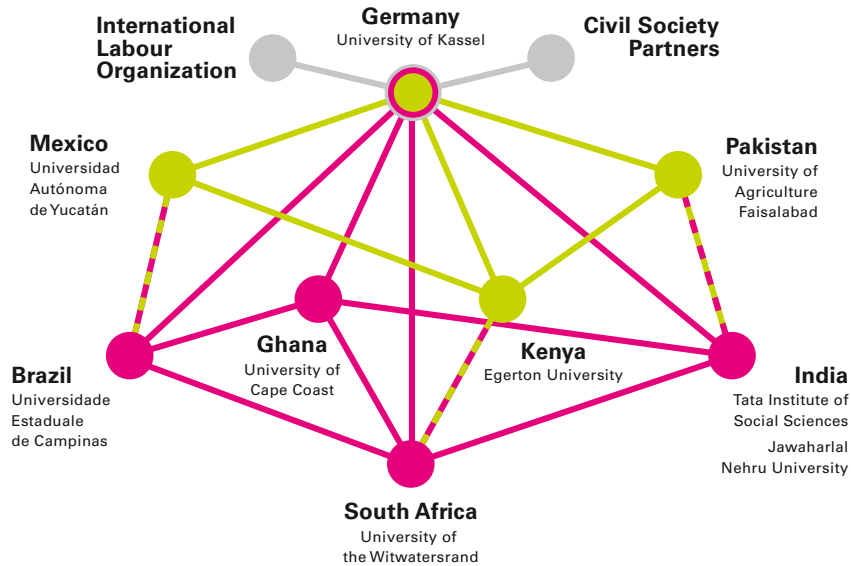
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