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Evidence from a Village in Uttar Pradesh

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Impact of Covid-19 on the Rural Economy: Evidence from a Village in Uttar Pradesh

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Abstract

Covid-19 has spread at an alarming speed and has affected the world in so many different aspects. Covid 19 is a public health crisis that has shaken the global economy and financial market. India's economy has been a slowdown in the recent few years. India's growth rate has been reduced to 5.3% (Moody's) in 2020, which is the lowest in the last 11 years. Household Survey was taken in the village Shivrampur, Bhadohi, Uttar Pradesh, from the time period of February 2021 to March 2021. 82.4% of the total response of people in Shivrampur faced severe income cut, and most of them are working in the unorganized sector. Out of them, 40% of the respondents managed their family expenses through their personal savings, which was the most chosen way to survive the income cut. Though agriculture should be getting the highest priority, people are shifting from agriculture is not much profit mention by many of our respondents. Scheduled caste and other backward castes, particularly the Harijans, Pals, and Sarojs, use cattle husbandry for their livelihood. This is a significant source of secondary income for them. Only 14% of the population works for the government. We conducted a survey of 51 households, of which 27 had taken out a loan and 24 had not taken out any type of loan. People who did not accept a loan from any source demonstrate that they do not believe in borrowing. Most of the people have taken a loan at an interest rate of 5%, and the second-highest rate of interest is equal to 10%, The Rs. 20000 above average income earning population of 16% came down to 5.9% after the lockdown, which is an alarming issue.

Keywords: Covid-19, Lockdown, Income, Interest, Migration, Employment

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A. Introduction

The Covid-19 outbreak might be new for the world. But the pandemic is not new to humankind; diseases like Plague (1896 to 1939) and Spanish flu (1918) have caused 12 million deaths in just three months. India is the 2nd largest country in terms of population, of which more than 65% of our population is rural. We saw unemployment climb to the highest since the last depression, a decline in the GDP growth, reverse migration, digitalisation of the economy. Covid 19 has an impact both socially and economically across the world. With a falling economy, a negative growth rate, reduced consumer spending, and unemployment, the coronavirus has spread rapidly, destroying millions of livelihoods. The covid -19 crisis onset turns in the loss in the economy in nearly all realms globally, with a notable impact on various sectors and vend. For artisans depending on daily production and sales, the situation has been worse.

B. Effect of Covid-19 on the world economy: An Overview

Covid-19 has spread at an alarming speed and has affected the world in so many different aspects. Covid 19 is a public health crisis that has shaken the global economy and financial market. The economic activities in many countries have remained stagnant or declined. Many countries have imposed travel restriction to contain the virus's spread, disrupting the supply chain and the demand side. At the same time, the loss in income has reduced the household spending capacity. On the supply side, like the supply of labour and productivity, the lockdown business closure and social distancing have also disrupted supply. It has also impacted consumer spending and the countries' financial status worldwide. This pandemic has brought to light the lagging part that needed to be filled by the government and different institutions. The venerable group in society has been affected the most; thus, the new aim should be to protect the venerable group and implying sustainable growth in countries and causing an effect on both supply and demand side. Developing nations must address public health challenges and ensure sustainable development for future generations once the pandemic is over. (The Global Economic Outlook During the COVID-19 Pandemic: A Changed World, 2020) The June 2020 Global Economic Prospects describes both the immediate and near-term outlook for the pandemic's impact and the long-term damage it has dealt with prospects for growth. The baseline forecast envisions a 5.2 per cent contraction in global GDP in 2020, using market exchange rate weights—the deepest global recession in decades, despite governments' extraordinary efforts to counter the downturn with fiscal and monetary policy support.

C. Effect of Covid-19 on India's Economy

India is a developing nation, and with the advent of covid 19, it has primarily affected economic activities and the loss of human lives. All the sectors have been adversely affected, which has impacted the price and consumption of different households. India's economy has been a slowdown in the recent few years. India's growth rate has been reduced to 5.3% (Moody's) in 2020, which is the lowest in the last 11 years. To combat the effect of coronavirus, the government has launched various schemes. It has released different relief packages, the most significant chunk of which has gone to Pradhan Mantri Jan Dhan Yojana (only to the women's account). The household income has also drastically impacted; as of April 12, 2020, household income has fallen to 43.7% (Source- Statista). The purchase of goods has also shifted to online; some of the highest purchases digitally are grocery and medicines. An analysis by Credit Suisse shows that there is a loss of 20 Trillion in the Indian economy, 75%

of which has no lasting impact on the economy, The Reserve Bank of India is also taking necessary steps to meet the crisis in the country, it has also started open market and has come up with a continuity plan during this challenging times. (Mishra, 2021) India's GDP growth has fallen to 4.7% in the third quarter of 2020. India has taken measures to avoid the significant impact, including a cut in corporate tax, increase in moratorium period, fiscal stimulus up to 2 lakh crore rupees to needy people through Aadhar based transfer.

D. Effect of Covid-19 on Rural Economy

The pandemic has both long term and short term effect on the economy. Covid-19 flooded the street with migrant labour returning to their homes with an uncertain future. Migrant workers are the engine of growth for the country, and they are the most venerable group in society. They were forced to reverse migration from urban to rural. Many government policies have been launched to support the people receding in rural areas. The informal rural sector has been hit hardest by this. With the unkempt

This study mainly focuses on the change in income and consumer spending in the rural economy (Bhoohi). People's employment status, their shift in consumption pattern, and the government policies are benefiting the people. India has a vast informal sector, the largest globally, employing close to 90% of its working population, which constitutes mainly the rural section of the economy and contributes more than 45% to its overall GDP.

E. Methodology

The household survey was done on a regular basis in the month of February and March. It was an on-field survey. The target group was people of Shivrapur having different economic status and belonging to different caste, to know the difference in the effect arise among them, this was done on the basis of a different region of the village, belonging to a specific community. So we took a specific number of sample from a specific community to know the overall impact. People selected to answer the questions were above the age group of 18 to maintain transparency and to ensure the information is correct.

F. Literature Review

(S. Mahendra Dev, 2020) According to the paper, the state border was sealed, so more than 50 million migrant workers return to their homes or were transferred to camps in the cities as all the activities in the country come to a halt. While there were various stories on returning to cities searching for work and a better life, many are yet to return, putting a massive strain on labour supply in the metro cities. The transport of raw materials and finished commodity was also limited between States. Many countries have closed their international borders, thus halting international trade and business. All these things have led to supply chain disruption. (Vikas Rawal, 2020) According to his study wages in villages are lost than earnings in non-agricultural jobs employed in 28 towns and cities. They were pushed down due to the massive oversupply of labour created in the village due to lockdown.

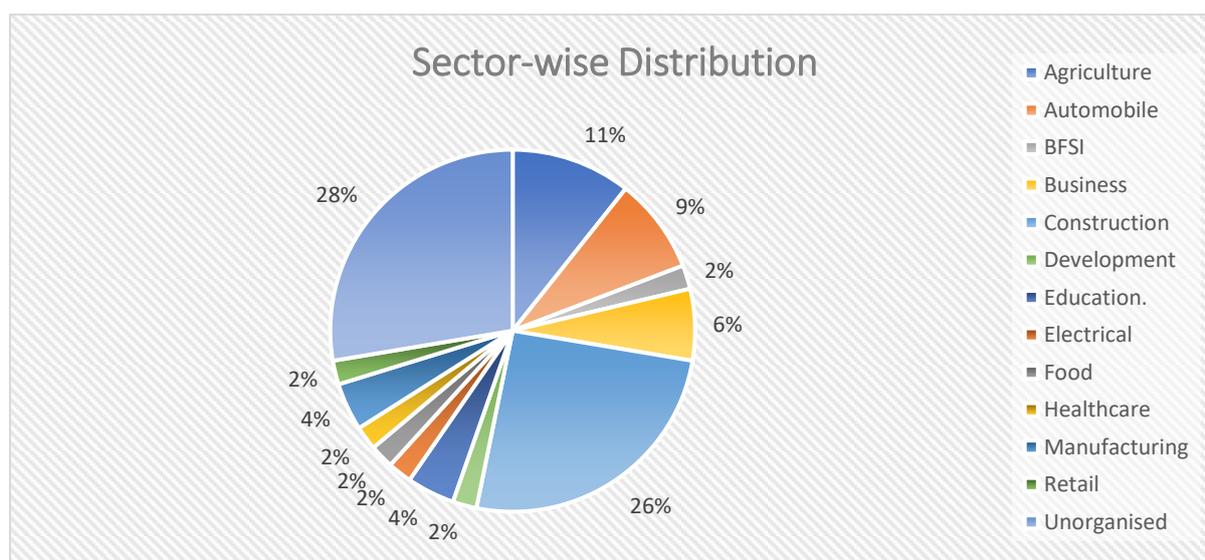
(Khushbu Mishra, 2020) In the short term, boosting the demand and supply dynamics related to the food market will be critical in alleviating the hunger issue. On the demand side, it is projected that a 21-day lockdown (Gupta & Madgavkar, 2020), which was subsequently prolonged by 19 additional days, could put about eight to 32 million Indians' capacity to

survive and afford food in jeopardy, with a likely continuance in a milder version beyond this. Food insecurity will almost certainly worsen as a result. Long-term, the Government of India has to put in place infrastructure to support the National Rural Employment Guarantee Act (NREGA). (Alexander John Bond, 2021) The increase in leisure time has forced people to practice other means of production and consumption while reducing leisure opportunities, generating shift leisure activities.

1. Employment

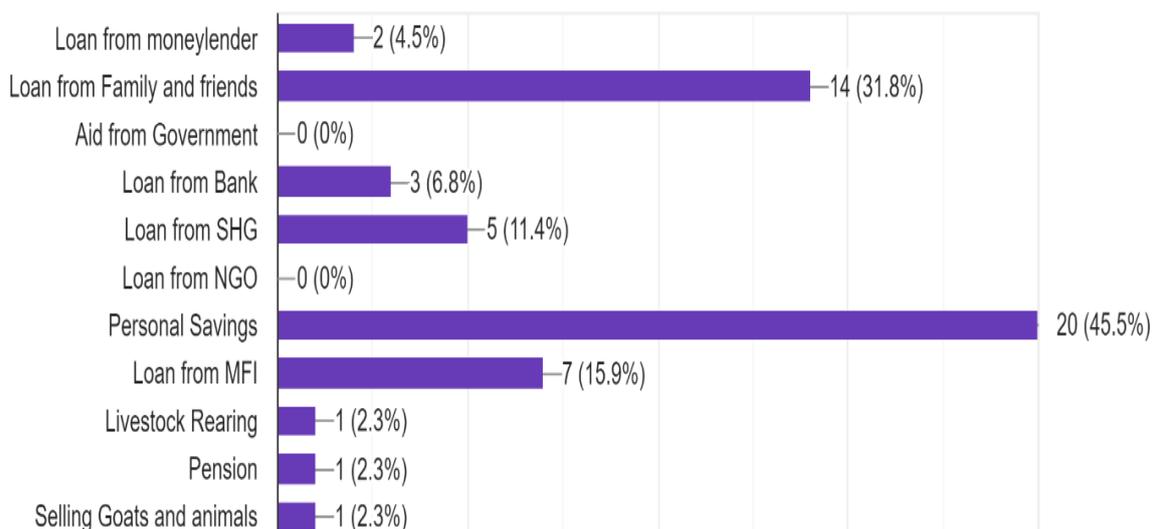
With the advent of COVID-19, we saw millions of people losing their jobs; migrant workers were forced to return to their villages. According to the railway department, it transported 1.4 million migrant workers by 15 May. With more migrant workers walking home or taking other means of transportation, it may result in an overall labour surplus in rural areas.

According to the data provided by the centre for monitoring of the Indian Economy (CMIE), the rural unemployment rate has increased from 6.06% in January 2020 to 22.48% in May 2020, Which is one of the highest in 2020. But with the economy opening up, the unemployment rate has dropped dramatically to 17.5% in the 1st week of June, then 11.6%. According to the latest data published on 10th Jul, they unemployment rate is 8.02. A large proportion of the population from the village has been migrated to urban areas searching for a job as a result of dying agricultural activities; framers in shivrampur are no different. Most of the migrant worker from Shivrampur work in the unorganized sector; they had to return to their respective homes when the state borders were sealed. There are many youths in Shivrampur waiting for everything to get normal to return to their workplace. As mentioned by (S. Mahendra Dev, 2020), there is a massive strain on urban areas' labour supply. Unemployment has increased dramatically; many have returned to their homes and are unemployed since March. 28% of our respondents work in an unorganized section, the second-highest in the construction sector, consisting of 26% of respondents. The people working in the unorganized sector have faced a huge income cut which is shown in the further analysis.



During the lockdown, almost everyone in the village suffered from job and reverse migrated. 60% of our respondents used to work, who are unemployed now, Resulting in a massive loss in their Income, thus the consumption. Income is the most critical factor that determines the economic status of a household or individual. The further analysis also talks

Ways they managed their family expenses during lockdown	Number of People
Personal Savings	18
Loan from Family and friends	6
Loan from MFI	4
Loan from SHG	3
Both- Loan from Family and friends and Loan from Bank	2
Both - Loan from Family and friends and Loan from MFI	2
Both- Loan from moneylender and Loan from Family and friends	2
Livestock Rearing	1
Loan From Bank	1
Both- Loan from Family and friends and Loan from SHG	1
Both- Loan from Family and friends and Personal Savings	1
Both- Loan from SHG and Loan from MFI	1
Pension	1
Both- Personal Savings and Selling Goats and animals	1



When asked about how they managed their family expenses after the income cut, out of the 44 respondents, 20 respondents managed their family expense through their savings which was the most chosen way to survive the income cut. In the above table, we can see that the 2nd most preferred way to tackle the income cut was a loan from friends and family, which amounted to about 31.8 %. In rural areas, the average amount lent to friends and families is lower than Banks' amount, but there has always been a significant dependence. This does not necessarily indicate a lack of bank credit. According to IHDS data, friends and relatives paid an average interest rate of 0.8 per cent to 1.8 per cent per year, compared to an average bank interest rate of 8.5 per cent to 10.5 per cent, depending on rural or urban areas. The wealthy and educated people tend to take loans from secured means such as Banks, MFI, SHGs, SFBs, etc., but the lower marginalised people always prefer unsecured means. In our observance, we noticed that the reasons for the same would be an insufficient amount to be lent. Banks and

other secured means don't lend low amounts and amounts in fragments, but the relatives can lend as low as Rs. 100 to the borrower. The following reason can be little or no interest rates. The interest rates vary from 0-5%. Banks and other secured means also require extensive documentation, formalities to be done, travelling to branches, mortgaging assets and collaterals, etc. This makes obtaining loans from a bank a tedious task. And hence, rural people prefer taking loans from friends and family.

The next most chosen was taking loans from MFI. In Shivrampur, all the respondents who have taken loans from MFI have taken them from Cashpor Micro Credit. 6.8% of the respondents took a loan from Banks, and 11.4 % from SHGs, as 4 SHGs were functioning. The next most chosen was taking loans from MFI. In Shivrampur, all the respondents who have taken loans from MFI have taken it from an MFI claim that the interest taken from them was 10%. 6.8% of the respondents took a loan from Banks, and 11.4 % from SHGs as 4 SHGs were functioning in the village. A loan from money lenders, livestock rearing, selling goats and animals, and surviving through pensions were the most minor adapted measures

2. Reasons for halt in economic activities

1. All the activities were in halt other than essential activities as ordered by the administration.
2. Disruption in distribution channel
3. Source of Income during lockdown in Shivrampur:
 - 3.1. Agriculture

Agriculture is the fabric of rural India that has come to the rescue once again; agriculture represents the predominant land use and central component of rural India. As there was a labour surplus in the Village, people started working in their agricultural fields or shared field. The people who migrated to Village started growing paddy in shivrampur during the monsoon, which is not one of the signs produced crop in Uttar Pradesh as it requires a lot of labour and water. The increase in production of the Kharif crop may have been the result of growth in the availability of work per household. They also started growing vegetables for their consumption. According to the villagers, the land use for agriculture purpose has shown an increase. But the primary concern of the villagers is not getting benefit out of it, as agriculture is not a stable source of income for them. Shared cropping has increased during the lockdown, and the cultivation area has also increased. Agriculture in shivrampur is a secondary occupation. With proper government intervention in this area, farming can become a sustainable source for income generation as agricultural labourers' objective is to enhance productivity and profitability.

3.2. Livestock Rearing

The lower caste people, such as Scheduled caste and other backward classes, especially the Harijans, Pals, Sarojs, practice livestock rearing for their sustenance. This is one of their primary source of secondary income. Sheep, goats, hen, cocks, cows, buffaloes and pigs are the primary livestock they farm. The hair part of the Sheep fleece is called kemp. It is sold in the market at from Rs. 2-5 per kg depending upon the market price at that time. Goats are sold for meat at around Rs.4000 after completing one year of birth or when the weight becomes 10Kg. Cocks at Rs.1500-2000, hen at Rs.1000 and eggs at Rs.6 per piece, Pigs at Rs. 10,000, Cows and Buffaloes at 15000. The milk of sheep is sold at Rs.40 per kg, Goat milk at Rs.100/Litre, Cow milk at Rs.40-35, and Buffalo milk at Rs. 50-60.

The cattle were previously sold for Rs.15,000. Still, that price was reduced after our Honourable Prime Minister, Narendra Modi, reversed a controversial notification banning the selling of cattle for slaughter in animal markets across the country. This reduced the price of the cattle to Rs.1500. Before lockdown, this practice was not much widely accepted. Still, after lockdown, livestock prices drastically decreased, causing the cattle owners to disown their newborn calves as the maintenance costs were too high than the market price. The selling of milk also affected as villagers didn't have money to buy milk and expected the seller to deliver the milk for credit. Simultaneously, the seller wanted to earn some cash during the lockdown to sustain his family, which is how the dairy practices were hampered. Also, during the lockdown, all the activities were on hold, but the livestock, even if they were at home, livestock continued to produce; cows didn't stop eating and lactating. The maintenance cost was fixed, whereas no source of income was there. Some villagers even sold their livestock at prices lower than the market prices

3.3. Carpet Industry

India exports around Rs 12,000 crore worth of carpets per year. According to CEPC data, Bhadohi and its neighbouring districts, including Mirzapur, Varanasi, and specific fragments of Chandauli, make up a carpet hub that accounts for Rs 7,000 crore in exports. Rugs and Carpets are winter products and are sold between January to September. The months of March, April and May were the peak season and orders are exported during the period, but the lockdown was exercised only, and the industry was severely hit. In the village, there are more than ten families involved in the Carpet Industry. There are at least two workplaces or looms in the town. The company gives orders to them as well as the raw materials required to produce the carpet. It generally takes 20-25 days to make one carpet with four workers working at a time. Then they deliver the product to the company for finishing. The whole process was on hold in the lockdown. Before the lockdown, the average labour wage was around Rs. 300-350 per day, but it has now come down to Rs.100 per day after lockdown. According to the carpet weavers in the village, they used to get Rs. 30,000 to Rs. 36,000 as labour wage for one order but post lockdown, just Rs. 14,000 per order.

4. Employment through NREGA

MGNREGA relies heavily on village panchayats and local block and district administration to work seamlessly in the village after the COVID took away jobs from people who used to work in the metro and big towns. They had to return to their homes with no job, and at that time, MGNREGA came to the rescue. It has hugely benefited the minorities caste of the village for resetting their livelihood. Now they under various projects like digging ponds, cleaning temple compound, etc. Although the wage is not equivalent to what they used to get in cities, it has helped them to a certain extent.

5. Government Intervention

Governments, scientists, developers, partners, academic institutions, health agencies all tried to bring the disruption caused by Covid-19 to track. But the question is if at all the eligible people actually getting the benefits. During our survey, we also tried to analyse if at all people are getting the desired benefits and the governmental schemes. The table below shows the percentage of people in the village who are government employees.

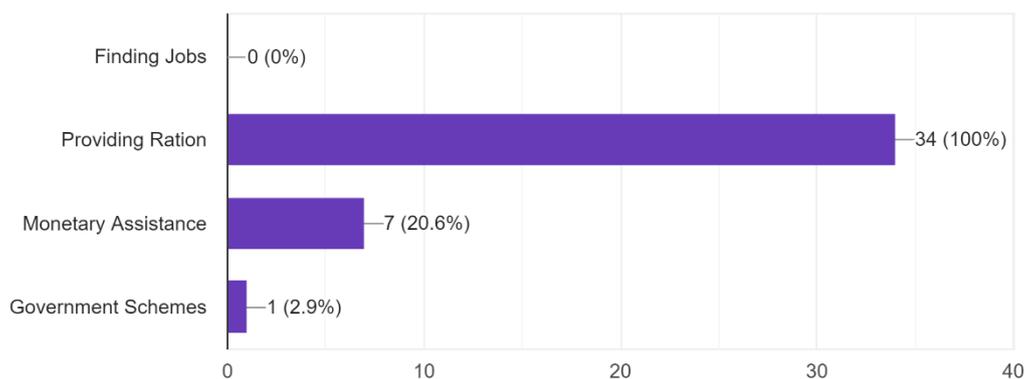
Type of Job	Percentage of people Working
Private Job	86
Government Job	14

Only 14% of the people are government employees. During our interview we observed two main reasons for that-

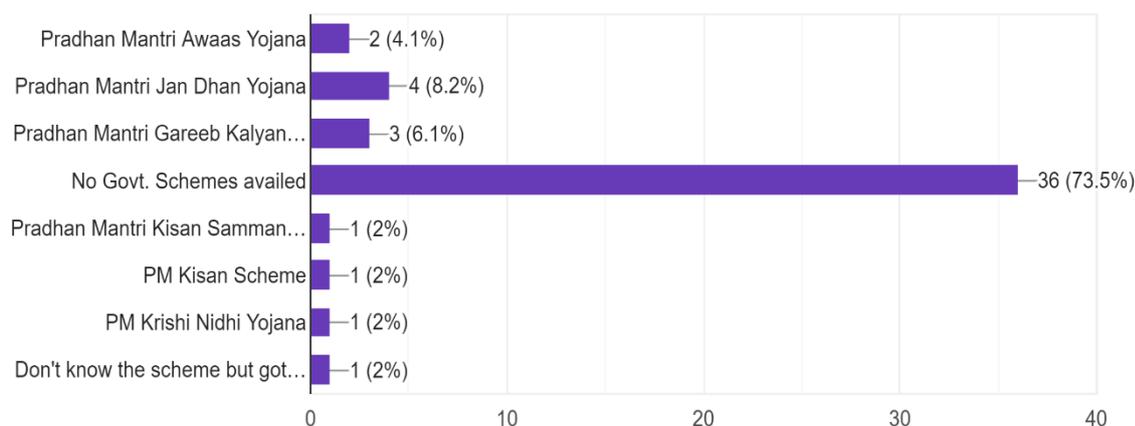
- Lack of quality education.
- Lack of awareness.

6. Support through Government

Different schemes for rural India aim to give diversity to the rural low-income family's income and help rural youth with careers. During our survey in Shibrampur, we analyzed different government scheme that has helped villagers. When we asked if any government/private organizations helped them, 64.7% agreed that the government schemes enabled them. The ways in which the government schemes have helped them Most of the schemes helped provide ration; second is monetary assistance. Even they had enough ration to sell that in the market



The chart below shows the different schemes that has provided some help



7. Market

The market has taken a big hit during the pandemic, and almost everyone dependent upon the local market has suffered. The most significant setback was for the local farmers who had to sell off their produce at low prices, and at times they had to dump it. Huge losses were suffered because of the absence of cold storage and market shutdown. As the pandemic has slowed down, the market is restarting again; the villagers can now go to nearby places to sell their products, generating higher revenue. The pandemic has taught people about their strengths and weaknesses, which have enabled them to make better trade now. Due to the lockdown imposed, the supply chain networks are another channel through which the COVID-19 negatively impacts the global economy, causing the small retail shops in Shivrampur and Dhulipur to suffer greatly. Shivrampur has 4-5 shops for basic amenities, and the central market hub is in Dhulapur. Businesses were entirely at a halt.

Covid-19 has both short term and long term impact on the market, as mentioned by (Khushbu Mishra, 2020). Still, the market has faced both long-term and short-term effects- the demand and supply side; the lockdown has also affected the purchasing power of the people, thereby affecting the demand and thereby supply of goods. Due to lack of income in the hands of the poor, they don't tend to buy from the market; the ration shop provided the essential items (wheat, Rice). Even for five months (March-July) after the imposition of lockdown, the consumption increased, but after their savings got dissolved, people tended to spend less. People who have taken debt from local Kirana shops till August are not able to repay their debt. As mentioned by some shopkeepers in the market, the rich people tend to spend more while the poor were not paying. The market was only open for 4 hours (6-10 am) a day. The goods in the village market used to get supplied from both Varanashi and Gyanpur. Still, due to travel restriction, the number of suppliers also got restricted to one from Gyanpur. The suppliers also stopped giving goods in credit to the shop owners, but it stopped during the lockdown due to uncertainty. The suppliers also increased the price of products. Thus the sellers and all the cost is directly incurred by the buyers. The rates were also doubled like sugar was 25 rupees before lockdown, which was hiked to 38 rupees in April. The products were also sold higher than the MRP and are still prevalent. The positive thing that happens during the lockdown was shifting to the online mode of payment and delivery.

8. Loans through Formal and Informal Sector

When it comes to Rural people, the most preferred type of loan is unsecured, primarily loans from friends and family. We took a survey of 51 people in Shivrampur and out of which 27 people have taken a loan, and 24 people have not taken any kind of loan. In our questionnaire, we mention two types of loans, i.e., formal and informal. Around 52.95% of people took a loan, 12 people took secured loans and 11 unsecured, and the rest 4 took both secured and unsecured loans. Rest 47.05% of people who didn't take a loan from any source shows that they don't believe in taking a loan and when asked the same question they replied that loan is a kind of extra burden on their shoulder, they don't have any fixed source of income, so they avoid on taking loans. Savings is being a significant source of survival for them. The people who have taken a loan and belong to a lower caste are even unsure about the repayment, and mostly they have taken it from the informal sector. Friends and family are a significant source of taking a loan from the informal sector because there is no interest rate or a very low interest rate associated with it. Credit from Microfinance institutions has been instrumental in

rural areas for the reduction of poverty. Credits from back or anywhere is more than just an input.

Type of Loan	Number of People Availing
Secured	12
Unsecured	11
Secured+Unsecured	4
No Loans	24

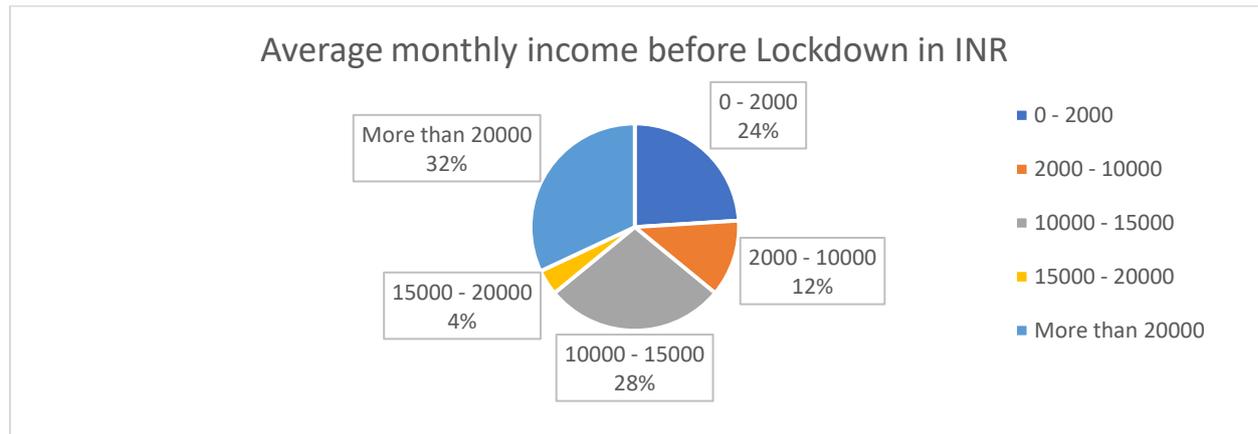
Taking a loan in crisis is not that much of a big deal, but paying the interest rate will affect your credit score if the person has taken the loan amount. In our survey, most people have taken a loan at an interest rate of 5%, and the second-highest rate of interest is equal to 10%; the person who is not paying any interest amount has taken a loan from friends and family mostly. And there is also one microfinance institute operating in Shivrampur providing an interest rate of 10%, which is a bit high when comparing the status of the people repaying the loan amount. While talking to the villagers, we learned that mainly the lower caste, the Harijan take the loan service from the MFI. Still, they don't have any idea about the microfinance due to lack of financial literacy they often got cheated on.

Loan percentage	No. of People
Don't Know	1
0	1
1%	4
5%	10
10%	9
No Interest	2

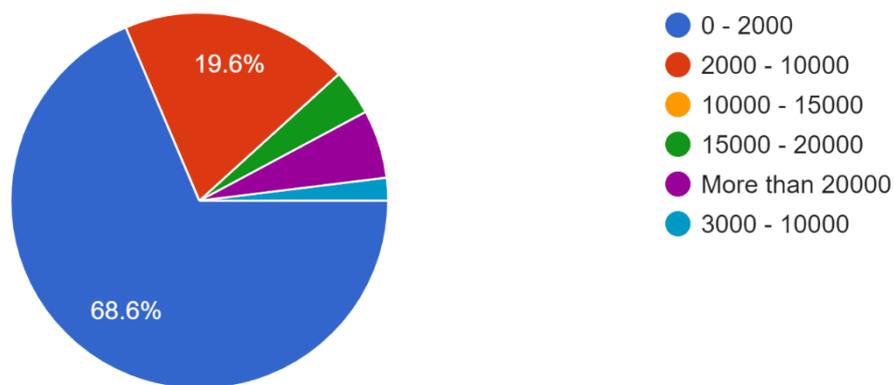
9. Incomes

During the lockdown, almost everyone in the village faced an Income cut, here we have analyzed the income before, after and during lockdown (In INR).

In the chart below, we can see that 50% of the respondents had an income of Rs. 2000 to Rs. 10000, 16% had income more than Rs.20000, and 14% had more than Rs.10000 but less than 15000.



(Average monthly income before Lockdown 2020)

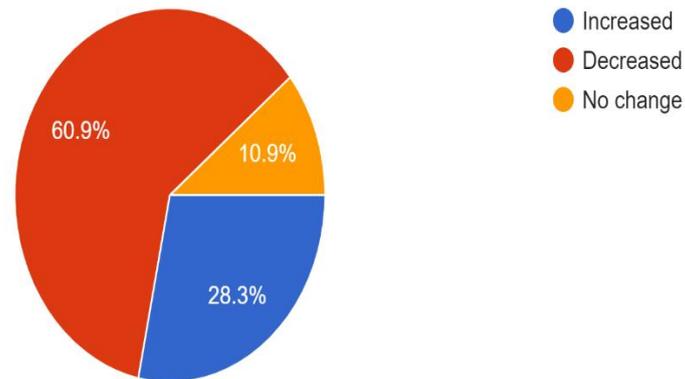


(Average monthly income during Lockdown 2020)

In the above chart, we can analyse that during the lockdown, the average monthly income of most of the villagers fell down to the range of Rs. 2000 to Rs. 10000, with 68.6% of the villagers having this income range. The Rs. 20000 average income earning population of 16% came down to 5.9%, which is an alarming issue.

10. Expenses

The below chart has shown the expenses, 60.9% of people, expenses has decreased during covid-19, only 10% shows no change and 28.3% has increased



(Expenses of the respondents increased/decreased)

G. Conclusion

Everything changed all of a sudden. The Coronavirus, which has infiltrated daily life around the world, has obliterated practically all annual planning and economic forecasts in a few of weeks. It is now more crucial than ever to retain a clear head and navigate purposefully through these unpredictable times. Banks and financial services companies must and can make a significant contribution to successfully overcome the global economic crisis. Financial institutions must now act rapidly to make the best choice possible. On the one hand, to maintain their own operations to assist to those whose economic survival are in jeopardy. This is a task that we can only overcome as a team.

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Annexure

COVID-19 Economic Survey- Questionnaire

1. Do you know anything about COVID-19?
 - a. Yes, Basic Knowledge of Social Distancing, Hand Sanitization, etc.)
 - b. No Knowledge
 - c. Not much aware
2. From where did you get to know about it?
 - a. Television
 - b. Newspaper
 - c. Friends and Family
 - d. Neighbours
 - e. Gram Panchayat
 - f. Government School Teacher
 - g. ASHA Worker
 - h. Primary Health care worker
 - i. Government Officials
 - j. Other:
3. Did you pass the information to your friends and family?
 - a. Yes
 - b. No
4. Has anyone from the village has been infected with COVID-19?
 - a. Yes
 - b. No
5. Do you know anyone who was infected with COVID-19?
 - a. Yes
 - b. No
- 5.1 If yes, where was the patient taken?
Your answer
- 5.2 Where was the COVID-19 Ward?
 - a. Gyanpur
 - b. Varanasi
 - c. Don't know
 - d. Other:
- 5.3 How many patients were there?
Your answer
6. Did the family member/ the patient was in contact with other people who got infected with COVID-19?
 - a. Yes
 - b. No
7. How did you find out it was COVID-19 symptoms?
Your answer
8. Was the patient migrated from any city?

- a. Yes
- b. No

8.1 If yes, mention the name of the city

Your answer

Section 2 of the Questionnaire

1. Are you currently employed?

- a. Yes
- b. No

1.1. If no, do you used to work?

- a. Yes
- b. No

2. Mention the name of the city/town?

Your answer

3. Mention the type of employment

- a. Private
- b. Government
- c. Other:

4. Mention the sector?

- a. Manufacturing
- b. Agriculture
- c. Automobile
- d. BFSI
- e. FMCG
- f. Construction
- g. Healthcare
- h. Chemical industries
- i. Education.
- j. Food
- k. Business
- l. Other:

5. What type of work did you use to do?

Your answer

6. How many hours did you use to work?

Your answer

7. When was the first day you were asked to stay at home?

- a. March 2020
- b. April 2020
- c. May 2020
- d. June 2020
- e. July 2020
- f. August 2020

8. What was your average monthly income before Lockdown? (In INR)

- a. 0 - 2000
- b. 2000 - 10000
- c. 10000 - 15000
- d. 15000 - 20000

- e. More than 20000
- 9. What was your average monthly income while Lockdown?
 - a. 0 - 2000
 - b. 2000 - 10000
 - c. 10000 - 15000
 - d. 15000 - 20000
 - e. More than 20000
- 10. Did you do any work in lockdown?
 - a. Yes
 - b. No
- 10.1. If yes, what kind of work did you do?
Your answer
- 10.1.1. What was your monthly income?
Your answer
- 10.1.2. How many hours did you work?
Your answer
- 11. Did you face any income cut after COVID-19?
 - a. Yes
 - b. No
- 11.1. If yes, how did you manage your family expenses?
 - a. Loan from moneylender
 - b. Loan from Family and friends
 - c. Aid from Government
 - d. Loan from Bank
 - e. Loan from SHG
 - f. Loan from NGO
 - g. Personal Savings
 - h. Other:
- 11.2. If yes, how much has it affected you? (On the scale of 5)
 - a. 1 (Not Affected)
 - b. 2 (Somewhat Affected)
 - c. 3 (Neutral)
 - d. 4 (Affected)
 - e. 5 (Highly Affected)
- 12. Did any government/private organizations help you?
 - a. Yes
 - b. No
- 12.1. If yes, then how?
 - a. Finding Jobs
 - b. Providing Ration
 - c. Monetary Assistance
 - d. Other:
- 13. Which of the government schemes did you avail?
 - a. Pradhan Mantri Awaas Yojana
 - b. Pradhan Mantri Jan Dhan Yojana
 - c. Pradhan Mantri Gareeb Kalyan Package
 - d. No Govt. Schemes availed
 - e. Other:
- 14. Did you borrow any loan during the lockdown?

- a. Yes
- b. No

14.1. If yes, which type of loan?

Secured

Unsecured

14.2. What is the rate of interest?

Your answer

15. Did you get any jobs under MGNREGA?

- a. Yes
- b. No

16. Are you currently covered by any of the following types of health insurance or health coverage plan

- a. Yes
- b. No

17. Has your monthly expense increased or decreased during lockdown?

- a. Increased
- b. Decreased
- c. No change

18. Other issues on the impact of COVID-19 on the economic condition

Your answer
