



Implications of Covid-19: A Case Study of Select Garment Vendors of Coastal Belts of North Goa.

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Abstract

The emergence of Covid-19 adversely affected the different classes of working populations. The informal sector was however the worst hit as neither the workers employed in informal sector got any compensatory benefits of the government nor the small localised outlets got any support from the governmental support schemes. The fixed wage earners in the public sector units were hardly affected financially. But it was the vendors in the informal sector, who were badly affected on account of prohibitive and regulatory measures imposed by the government to minimise the spread of the virus. Goa being a tourist state known for its beaches, lots of vendors were making the livelihoods by selling the fancy items and localised goods. The research paper has analysed the impact of Covid-19 on the garment vendors of North Goa. It has recommended the need for a valid framework and proper supply chain management in the governmental networks aimed at helping the populations affected from Covid-19.

Keywords: Covid-19, Lockdown, Pandemic, Government, Supply Chain.

I. Introduction

The informal sector plays a significant role in ensuring a large proportion of demand for the basic necessities of the people from all the classes. Its contribution to the GDP of the economy had also been very satisfactory. However, the pandemic(COVID-19) had adversely affected the livelihoods of the street vendors. A report issued by the State Bank of India (SBI) last month estimated that India's informal economy has shrunk to 15-20 per cent of the GDP in 2020-21 from 52 per cent in 2017-18. Among all other states, Goa was also not spared by the pandemic and the impact was much more as there were a large number of vendors on the coastal belts selling different fancy items, garments etc. to lure the tourist. With lockdowns and restrictions, they had no option, but

to strive on their retained earnings and thereby resulting into depletion of their savings. There are various shopping as well as food outlets, on these coastal belts – most unregistered small business outlets.

"Research unequivocally shows that the informal economy is absolutely critical to food security, particularly in lower-income communities."

Caroline Skinner, WIEGO's Urban Research Director

Coronavirus disease 19 (COVID-19), originated at Wuhan city of China, in December, 2019. The World Health Organization coined the term as COVID-19, and declared it as a pandemic on March 11, 2020. Since then, the virus spread across all the countries in the world, and it became the new public health crisis. India being the one of the most populated country in the world, the spread was out of control. It affected almost every sector, and the different stakeholders of the Indian economy. However, the worst hit was the informal sector. As per National Sample Survey of 2014, around 93% of the workforce earned their livelihoods as informal workers. Formal sector is one which represents, all jobs with specific working hours, regular wages and workers job is assured whereas, informal sector is one where the workers do not have regular working hours, bad working conditions, lack of health benefits, irregular wages and other facilities. Further, it comprises a significant portion of Indian economy, and it employs a large proportion of workforce. The pandemic had severe impact on livelihood, security and health of informal sector workers. The International Labor Organization (ILO) estimated in 2020, around 90% of 500 million working population was a part of this segment of the economy. In India, the rapid growth in informal sector was seen with the opening and globalization of Indian economy in early 1990s. The growth was also related to medium, small and macro enterprises (MSMEs) in Indian economy.

As the pandemic was widely spreading, government responded by imposing lockdowns in the country, which was a reasonable move in terms of controlling the pandemic. The commencement of lockdown generated widespread panic among the workers, mainly from the informal sector. This crisis created loss of jobs and their livelihood, a crisis of food and shelter, for migrant workers who were caught at various places, and there was fear of infection as well. These stranded workers became desperate to go to their hometown, because they were economically and emotionally, not in a position to cope up with this pandemic and lockdown. The shutdown of commercial activities effectively shut their primary source of income. The tourism industry on which Goa was dependent was adversely affected by the pandemic.

Tourism industry is quite large in Goa, and its share in the state GDP is more compared to other industries. Many people are dependent on their livelihoods from this industry. Tourism contributes about 30 per cent to Goa's gross domestic product and provides livelihood to a large number of people. The size of the vendors on the coastal belts of Anjuna, Calangute, Vagator, Candolim and Baga had increased over the last decade or so. These vendors add vibrancy to the coastal belts and it is considered as the cornerstone for historical and cultural heritage of the state. They are large and very visible workforce on coastal belts. Factors that draw these vendors to this

occupation are no barriers to entry, limited start-up cost and flexible hours. All these processes were shattered by post covid restrictive measures, thereby putting the vendors in dire economic and social crisis.

II. Review of Study

1. **Estupinan Xavier and Sharma Mohit** (2020) conducted a study on job and wage losses on informal sector due to COVID-19 lockdown measures in India. The study found that informal workers suffered a wage loss amounting to Rs. 635.53 billion, which almost equivalent to annual union budget allotted for employment guarantee scheme MGNREGA in 2020-2021.

2. **B.L Gururaja and N. Ranjitha** (2020) analyzed the impact of the Covid-19 pandemic on the world including India. An exploratory methodology was used in the study which is comprised of research papers, policy document, international reports and available literature in related area. The study found that the pandemic tremendously affected hunger, deprivation, poverty, unemployment, economic and social inequality in the informal sector in India.

3. **Unni Jeemol** (2020) discussed the Impact of COVID-19 on Informal Economy and certain short term and medium-term strategies for revival of the economy amidst the pandemic. The study found that the small scale of operation of such micro-enterprise, own account and home based, makes them particularly vulnerable to an economic shock such as the lockdown. He further gave different revival strategies such as upgrading the skills, restructuring the industry, restoring forward and backward linkage and bridging the digital divide.

4. **Shekar k Chandra and Mansoor kashif** (2020) analysed both short and long run effects of pandemic. The findings of the study were even in pre-covid period, informal sector was under shocks of demonetization and GST. This sector has already been hit hard by the economic downturn as there are no social security provisions for them.

5. **Aneja Rajan and Ahuja Vaishali** (2020) analyzed the socio-economic implication of COVID-19 on the economy and society of India. The study found that the pandemic adversely affected all the three sectors of the economy. Apart from monetary loss, the societal impact was harsh with major sociological and psychological challenges in the economy.

6. **Samalatha B.S, Lekha D. Bhat and Chitra K. P** (2021) conducted a study on impact of covid-19 on informal sector with special reference to 260 women domestic workers in India. The findings of the study were that there is an urgent need to have a national level policy and state support especially targeting women domestic workers without which the situation of poverty, health hazard and social exclusion will continue to exist.

7. **Khanna Anoop** (2020) carried out a study on impact of migration of labor force due to global COVID-19 pandemic with reference to India. The major findings of the study were that the pandemic has tremendously affected migrant labor force. Their basic food security and nutrition got affected widely. The researcher suggested that the government has to come up with well-crafted policies and strategies to deal with this problem.

8. **Chakraborty Shiney** (2020) conducted a study on impact of COVID-19 national lockdown on women informal workers in Delhi. The study gave a rosy picture wherein the women workers were found to be adversely affected in terms of food shortages; personal savings in the absence of income etc. The immediate concerns for the women respondents were continued loss of paid work and payment of house rent.

9. **RajanIrudaya S, P Sivakumar and Srinivasan Aditya** (2020) conducted a study on the COVID-19 pandemic and internal labor migration (informal sector): 'A crisis of mobility'. The objective of the study was to examine the effects of COVID-19 pandemic and its associated nationwide lockdown on internal migration based on gender, health and social security provisions. Secondary data has been used for conducting this study. Researchers found that the pandemic has exposed the vulnerability of migrant in times of crisis. Governance can only be implemented effectively through accurate data availability but accurate data is unavailable on internal labor migration. Many migrants remain excluded from governmental schemes.

Most of the study reviewed studied the impact of covid-19 only during specific periods mentioned therein. There has been no study done covering the period March 24th2020 to 31stJanuary 2022. None of the study reviewed interviewed the vendors personally. Hardly there were studies done on impact of covid-19 on garment vendors of Goas Coastal belts specifically. The study has analysed the impact of the pandemic on the garment vendors in select coastal belts of Goa.

III. Objectives of the study

1. To examine the demographic profile of garment vendors.
2. To analyze the impact of Covid-19 pandemic on garment vendors, specifically on
 - a) Income
 - b) Consumption
 - c) Savings
 - d) Dues and debts
3. To analyse the issues of the garment vendors during covid-19 pandemic.

IV. Methodology of the study

In order to meet the objectives of the study, the collection of data is mandatory. The data for this study which has been used are primary data and secondary data.

A survey was conducted in the five most prominent coastal belts of Goa, namely, Anjuna, Calangute, Baga, Vagator and Candolim --- (North Goa) where the garment vendors were asked questions on the impact of covid-19 pandemic on them. A sample of 300 respondents was taken at random, at the rate of 60 respondents each, from each coastal belt. The study was conducted on the garment's vendors only.

Primary data

A well-structured questionnaire had been framed and was provided to the garment vendors. The interviewer had face to face conversation with the garment vendors.

Secondary data

This data has been obtained from different sources such as journal articles, reports websites etc. The analysis has been carried out with the help of SPSS and its tools such as T-test, percentage analysis, crosstab and Anova has been used.

V. Analysis - Demographic

The demographic profile of vendors has a profound influence on their lives. Factors like gender, age and marital status, place of origin, household size and experience in the occupation can significantly affect the vendor's wellbeing.

Gender

Gender is an important variable in Indian social situation. It was observed that the number of respondents were 62% males as compared to females which was 38%. Thus, most of the garment vendors are males.

Age

Age of the respondents is another one of the most important characteristics as age indicates the level of maturity. Also, it shows the respondent's age which are taking vending business. It was found that 46.7 percent of the respondents were in the age group of 35 years and above whereas 32.0 percent of the respondents were of 30 to 35 years of age. 18.6 percent of the garment vendors belonged to the age group of 25 to 30 years of age whereas a minority that is 2.7 percent of respondents were in younger age group of less than 20 years.

Marital status

Marriage is one of the most important social institution characteristics in a country like India. The perception and attitude of the person can differ by marital status of a person because the marriage might make the person more responsible and mature in understanding the requirement and the activity they should carry out. The study revealed that majority (81 percent) of the respondents were married while 13 percent of respondents are unmarried and the remaining respondents were widow/divorced.

Experience in the Occupation

It was found that 40 percent of garment vendors were having experience of more than 10 years while 32.2 percent of respondents had experience of 5 to 10 years; 27.7 percent of respondents had experience of 1 to 5 years in vending business.

Size of the Household

Number of family members determines the expenditure pattern of households. Large household size leads to higher expenditures which tend to lower the savings. It was found that 58 percent of vendor's household size was 5 members and above whereas 38 percent of vendor's household size was 2 to 5 members. Further very marginal (4 percent) of vendor's household size comprises of 1 to 2 members.

Impact of Covid-19 Pandemic on the Garment Vendors

The Indian economy was severely affected from the pandemic. However, the effect was more damaging in the informal sector specifically on vendors. It was not because the pandemic discriminates between rich and poor but because the informal sector workers were already in a disadvantageous position due to their socio-economic condition and other pre-existing position. The impact of the pandemic was difficult to quantify, but measures such as imposing lockdowns/restrictions had caused significant economic damages to the workers working in the informal sector. Their income and other sources of earning were adversely affected amidst the failure in supply chain management. Further as the retail business of the vendors was of unorganized nature, it affected not only garment vendor owners but also resulted into the loss of wages of the workers employed in it.

The impact has been analyzed in terms of following four parameters.

- (i) Income
- (ii) Consumption
- (iii) Savings
- (iv) Dues and debt

1. Impact of Pandemic on Income

The impact of covid-19 has been very harsh on garment vendors who found it very difficult to feed themselves and their family. The salaried white-collar workers were far hit less during pandemic period while vendors were hit far hardest. Income was the main component which had direct impact of pandemic on it.

The following table 1 shows us the income of garment vendors prior to the pandemic vis-à-vis their income during pandemic.

Table 1: Cross tabulation of monthly Income Before and During Pandemic

		Monthly Income During Pandemic Restrictions			Total
		0	Less than Rs.5000	Between Rs.5000 to Rs.10000	
Monthly Income Before The Pandemic	Between Rs.20000 to Rs.30000	44	27	41	112(37)
	Rs.30000 and above	0	163	25	188(63)
Total		44(15)	190(63)	66(22)	300

Note: Figures in the bracket indicates percentage

Source: Calculated by author from field survey

Table 1 represents monthly income before and during pandemic. 63 percent of garment vendor's monthly income before pandemic was above Rs.30000 and 37 percent of vendor's monthly income was in between Rs.20000 to Rs.30000. In case of monthly income during pandemic, it fell to a large extent as 63 percent of vendor's income was less than Rs.5000 and 22 percent of vendor's income was between Rs.5000 to Rs.10000 whereas they were some (15 percent) of vendors whose monthly income was zero during pandemic.

Table 2: T-test (Independent sample test) analysis of income before and during pandemic period

			F	Sig.	T	Df	Sig. (2-tailed)
	Mean	SD					
Monthly Income before pandemic	25000	.484	41.520	.000	-33.779	189.000	.000
Monthly income during pandemic	7500	.602					

Source: Calculated by author from field survey

Table 2 explains the effect of pandemic on the income of the garment vendors before and during pandemic. With the help of t-test it was found that there was significant difference ($df(189.0) = (t(-33.779))$ with the mean score for monthly income before pandemic ($M=25000$) was higher than the monthly income during pandemic ($M=7500$). Hence, there was a significant difference in monthly income before pandemic and monthly income during pandemic as $p < 0.05$.

Impact on Consumption

Vendor's households experienced a sharp decline in consumption spending during the phase of pandemics. Vendors found it very difficult to fulfill their consumption needs. The data pertaining to the impact of covid-19 on consumption of garment vendors is explained in below table with the help of cross tabulation and t-test analysis.

Table 3: Cross tabulation of monthly consumption expenditure before pandemic and during pandemic

		Monthly Consumption Expenditure During Pandemic		Total
		Less than Rs.1000	Between Rs. 1000 to Rs. 5000	
Monthly Consumption Expenditure Before Pandemic	Between Rs.1000 to Rs. 5000	0	8	8(3)
	Between Rs. 5000 to Rs. 10000	82	53	135(45)
	Rs.10000 and above	105	52	157(52)
Total		187(62)	113(37)	300

Note: Figures in the bracket indicates percentage

Source: Calculated by author from field survey

Table 3 shows the monthly consumption expenditure before and during pandemic. Before pandemic, 52 percent of garment vendor's monthly consumption expenditure was above Rs.10000 with 45 percent of vendor's monthly consumption expenditure was in between Rs.5000 to Rs.10000 whereas there were 8 percent of vendors whose monthly consumption expenditure was in between Rs.1000 to Rs.5000. The pandemic had very negative impact on the consumption expenditure made by garment vendors as it led to a fall in consumption expenditure. During pandemic 62 percent of vendor's monthly consumption expenditure was less than Rs.1000 while 37 percent of vendor's monthly consumption expenditure was in between Rs.1000 to Rs.5

Table 4: T-test (Independent sample test) analysis of Monthly Consumption in Pre and During Pandemic

	Mean	SD	F	Sig.	T	Df	Sig. (2-tailed)
Monthly Consumption Expenditure Before Pandemic	7500	.552	372.660	.000	-17.394	247.000	.000
Monthly Consumption Expenditure During Pandemic	500	.379					

Source: Calculated by author from field survey

Table 4 shows the effect of pandemic on the consumption patterns of the garment vendors. The t-test analysis showed a significant difference (df (247.0) =-(t (17.394) with the mean score for monthly consumption expenditure before pandemic (M= 7500) was higher than the monthly income during pandemic (M=500). Hence, there was a significant difference with $p < 0.05$.

Table 5: Consumption of Necessities, Comforts and Luxuries before Pandemic

The pandemic greatly affected the patterns of expenditure/consumption of the garment vendors in the coastal belts. Table 5 shows the pattern of consumption for necessities, comforts and luxuries of garment vendors in the pre pandemic period. Majority of the respondents (75.3 percent) preferred comforts before pandemic while a smaller percentage (24.7 percent) of the respondents considered necessities as their important item before. Further it should be noted that luxury goods have not been considered important by the respondents before pandemic.

Table 5: Monthly Consumption Expenditure of Necessities, Comforts and Luxuries before pandemic (In %age)

Source:

Consumption Expenditure	Components Of Expenditure			
	Necessities		Comforts	Luxuries
	Pre-Pandemic	During Pandemic		
Zero			25	100
Less than Rs. 1000	5	43.7	0	0
Between Rs. 1000 to Rs. 5000	24	56.3	19	0
Between Rs. 5000 to Rs.10000	71	0	56	0
Rs. 10000 and above	0	0	0	0
Total	100	100	100	100

Calculated by author from field survey

Table 5 represents monthly consumption expenditure of necessities, comforts and luxury goods in the pre and during the pandemic. It was found that in the pre-pandemic 71 percent of the respondent's monthly consumption expenditure on necessities was in the range of Rs. 5000 to Rs.10000, which however became zero in the same range during the pandemic. Further the vendor's consumption expenditure in the range of Rs. 1000 to Rs. 5000 was 24 percent in the pre-pandemic, there was also a decline in the consumption expenditure on comforts during the pandemic as it was found to be zero from 19 and 56% respectively.

In terms of monthly consumption expenditure on comforts and luxury during pandemic the spending was zero.

Impact on Savings

Savings are an important component as everyone wants to save for future. But the pandemic had destroyed savings of many households and the garment vendors were not an exception to it. The data pertaining to savings of garment vendors is shown in table 6

Table 6: Cross tabulation of Monthly Savings in Pre and During Pandemic

		Monthly Savings During Pandemic Restrictions	Total
		0	
Monthly Savings Before Pandemic	Between Rs.5000 to Rs.10000	284(95)	284
	Between Rs.10000 to Rs.15000	16(15)	16
Total		300(100)	300

Note: Figures in the bracket indicates percentage

Source: Calculated by author from field survey

Table 6 explains the impact of pandemic on the savings of the garment vendors during pandemic (tourism industry was closed). Before pandemic, 95 percent of garment vendor's monthly savings was between Rs.5000 to Rs.10000 while 16 percent of garment vendor's monthly savings was between Rs.10000 to Rs.15000. The pandemic tremendously affected the savings made by vendors as 100 percent of vendor's savings was zero during pandemic restrictions.

. Impact on Dues and Debt

The pandemic of covid-19 as noted above had created severe financial crisis for vendors. It depleted their savings along with the rise in the expenditures as they were forced to borrow from different sources. The sources of expenditure made by the respondents are presented in below tables.

Table 7: Major Source of Expenditure during Pandemic Restrictions (lockdown)

Sources of expenditure	Frequency	Percentage
Personal savings	56	18.7
Help from friends	52	17.3
Borrowings	192	64
Total	300	100

Source: Calculated by author from field survey

Table 7 gives the different sources of expenditure adopted by the garment vendors during pandemic period. It was found that 64 percent of the respondents had to resort to borrowings. Some respondents (17.3 percent)

borrowed from their friends while. 18.7 percent relied on their personal savings as their source of expenditure during pandemic period. This had resulted in lots crisis and stress in the families of garment vendors.

Table 7: Extent of Borrowings during Pandemic

Range of Borrowing	Frequency	Percentage
Less than Rs.5000	2	0.67
Between Rs.5000 to Rs.10000	67	22.3
Between Rs.10000 to Rs. 15000	123	41
Rs.15000 & above	0	0
Total	192	64

Source: Calculated by author from field survey

Table 7 represents the extent of borrowings made by garment vendors during pandemic. It may be noted that out of 300 respondents, 192 (64%) of them had resorted to borrowings. The bifurcation of the borrowing showed that 41 percent of borrowings were in the range of Rs. 10000 to Rs. 15000. Further, 22.3 percent of the respondents borrowed in the range of Rs. 5000 to Rs. 10000. This indicates that the pandemic had affected the garment vendors very severely.

Apart from these miseries the vendors had also to undergo new challenges for their outlets. The income was the main factor which got widely affected. As income of the vendors was quite low and as result, they borrowed money from the moneylenders who charged them with high rates of interest. Most of the street vendors were subjected to different types of harassment by the local authorities and police because of their informal nature of business as they didn't have valid licenses. Further these vendors also did not receive any financial assistance from the public authorities

VI. Conclusion

There was significant impact of covid-19 on income of the vendors. Most of the respondent's consumption items changed from before pandemic period and during pandemic period. The consumption expenditure declined to a great extent in the pandemic period. Majority of respondent's savings came down to zero during pandemic period and many vendors opted for borrowing as a source of expenditure during pandemic. Most of vendors hold investment mainly in gold and jewelry, but the covid-19 pandemic had adversely affected the investments also. None of the respondents received any financial assistance from the public authorities. A smaller percentage of respondent's/family members were infected with covid-19 and had to incur a lot of expenditure. The vendors shifted back to their original place of residence during pandemic with closure of business being the main reason for their shifting. In order to finance their daily expenditure during lockdown many vendors had to pledge

whatever gold and jewelry they possessed to get loans. Most of the vendors had to vacate the premises in which they were living as they could not pay the rents. Similarly, as they were not able to pay the rents for their shops so they had to vacate the premises as a result of which they lost their source of livelihood. Children of most of the garment vendors who were schooling could not access online classes conducted by their schools /colleges as they could not afford to purchase a smart phone for this purpose. Due to many problems faced by vendors, they decided to shift to their original place of residence. While they were traveling to their native places, most of the vendors faced problems at the borders with the local authorities and also faced the transportation problems.

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