



Far Western Review
A Multidisciplinary, Peer Reviewed Journal
ISSN: 3021-9019
Published by Far Western University
Mahendranagar, Nepal

Strategies for Overcoming Socio-Economic Challenges Encountered by Different Professions During COVID-19 Pandemic

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Abstract

The Nepalese economy has been severely impacted by the pandemic. This study analyzed the socio-economic challenges encountered by different professions during the COVID-19 pandemic and their strategies in the Kathmandu district. The study, using a pragmatic approach with both deductive and inductive reasoning, focused on Kirtipur Municipality, Kathmandu Metropolitan City, and Gokarneshwor Municipality. It included private school teachers, daily wage workers, small business owners, farmers, and transportation laborers. A cluster-stratified sampling design was used, with a sample size of 324 determined by Cochran's formula. Data were collected through questionnaires, focus group discussions (FGDs), and key informant interviews (KIIs) and analyzed using a descriptive survey design.

The study found that 85.8 percent of respondents were literate, with a mean age of 33.94 years. Reduced sales, unpaid wages, and inability to pay rent or loans were common, causing stress and health concerns. Financial struggles were highest in Gokarneshwor (80.6%), followed by Kirtipur (74.1%) and Kathmandu (62%). About 75.3 percent struggled with daily food due to lockdowns, inflation, and limited necessities. While 87.3 percent had savings pre-pandemic, 50.5 percent found them useful, especially literate individuals and shop owners.

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The study result found that responsible consumption is a strategic way to sustain life. Equally, saving habits, storing food, engaging in small-scale farming, sanitation, adopting self-sustaining practices, vaccinations, and managing social capital are key strategies to strengthen economic resilience and cope with livelihood challenges.

Keywords: COVID-19, encountered, challenges, livelihoods, saving, self-sustaining

Introduction

In December COVID-19 pandemic, caused by the SARS-CoV-2 Virus, first appeared in Wuhan, China, spreading rapidly and declaring a pandemic in March 2020. Africa, the least developed continent, was predicted to face the worst scenario due to inadequate resources and fragile states (Bwire et al., 2022) a new coronavirus, severe acute respiratory syndrome coronavirus-2 (SARS-CoV-2. It was declared a global emergency by the World Health Organization (WHO) on January 30, 2020 (Zhu et al., 2020; Wu et al., 2020). Scientists and researchers predicted that low- and middle-income countries, would be the most negatively affected by COVID-19. In contrast, economically, socially, and technologically advanced countries reported higher disease incidences and mortality rates (Bwire et al., 2022) a new coronavirus, severe acute respiratory syndrome coronavirus-2 (SARS-CoV-2. Being the least developed country, located between China and India it is significantly vulnerable due to the impacts of a pandemic. Globally, none of such sectors have not affected by COVID-19 and its impacts. COVID-19, first reported in Nepal in January 2020, has significantly impacted the country's economy, particularly in tourism, trade, and manufacturing sectors that rely heavily on foreign remittances and imports (Gahatraj, 2020). This study focused on examining the impacts of COVID-19 to working-class people having no regular income and attached to the informal sector. The working class, according to Karl Marx implies employees who exchange their labor for wages but lack ownership of the means of production (Lebowitz, 2016). They have the power to generate value in commodities. Author Lewis, a prominent classical economist argued labor is an engine of economic growth. Despite the significant role of labor in the economic system and livelihood strategies, the COVID-19, global pandemic affects their way of life, living standard, income, and occupation, and losses the psychological power to resist. The government of Nepal adopted lockdown as a controlling measure to control the spread of the pandemic effect in society. Furthermore, the primary, secondary, and tertiary sectors are highly affected by the lockdown. The pandemic has worsened unemployment, millions of Nepali labor forces within and across the national economy have reduced working hours and gradually lost their employment (ILO, 2020) and professions in both formal and informal sectors.

The COVID-19 pandemic has worsened inequality, particularly among informal

and low-skilled workers, who have been severely impacted by lockdown measures.(John et al., 2022). The lockdowns at country and sub-national levels, as well as the restrictions on the movement of people, have led to the closure of non-essential businesses with negative outcomes on labor markets worldwide, particularly in the informal sector (FAO, 2020). The pandemic also exposed stark inequalities in education, as only a fraction of schools, primarily in urban areas, were able to transition to online learning due to limited internet access. The mental health impacts of COVID-19, including anxiety and depression, were significant, exacerbated by lockdowns, social isolation, and job losses. The present crisis is quite different from previous ones. The impact of the lockdowns adopted to mitigate the pandemic has vastly surpassed that of the initial trade shocks and the travel restrictions introduced soon after the outbreak. Primary, secondary, and tertiary sector's service, employment, and production have largely been affected by the lockdowns, which led, among other things, to a reduction in the number of hours worked and to job losses.

The COVID-19 pandemic has caused several detrimental impacts on a global scale (see Table 1), particularly on informal workers, small business owners, farmers, and daily wage laborers. In addition, lockdowns, a reviving strategy have disrupted agricultural supply chains, markets, education, mobility, and transportation, consequently working classes and wage workers are at high risk (FAO, 2020). International Labour Organization (2020) estimated that the pandemic could increase global unemployment by 5.3 to 24.7 million people. The reduced working hours forecasted by UN policy and household affected & relief package distribution have been presented in Table (1).

Table 1

Reduced working hours Forecast in Second Quarter 2020 & affected Households

Working Hours Reduced	Percent
Reduced Working Hours Revised in Second Quarter 2020: World	14.0
Reduced working hours Forecast in Second Quarter 2020: Asia & Pacific	10.0
Reduced Working Hours Revised in Second Quarter 2020: Asia & Pacific	13.5
Reduced Working Hours Revised in Second Quarter 2020: South Asia	17.9
Share of Young Worker's Job Loss in the World	17.1 (Women: 16.1 & Men: 18.1
Most affected Households & Relief Package during Lock- down: Bagmati Province	369,500 HHs and HHs with first relief: 85%

Source: UN Policy Brief, June 2020 based on ILO Now casting model; ILO Now casting

Model, ILO 5th Edition, June 30; ILO Monitor May 2020; Calculation from GoN & WFP, Food Security & Vulnerability Update 3, May 6; 2020.

Table 1 reveals the effect of the COVID-19 pandemic across the globe in terms of working hours. Even Nepal was not far from it. Many households were affected in Bagmati Province getting at least 85 percent with first relief. Several studies have been conducted on behalf of COVID-19 and its impacts. Tien & Bao (2022) conducted a study focused on street vendors, and highly affected groups in Vietnam using a mixed methods approach. A total of 91 women vendors were surveyed and 15 women vendees were interviewed to collect the information. Their study aimed to examine the economic burden facing women vendors during the pandemic; and to assess the coping strategies and mitigation mechanisms in response to adverse effects generated by the pandemic. Having no access to coping strategies to sustain their businesses, they adopted various mitigation mechanisms for their livelihoods. The study finding of Arai et al. (2022) suggested that livelihood opportunities taking alternative sources are not a long-term solution; working-class people's income sources should be durable. In addition, based on 39 review-based studies John et al.(2022) concluded that the pandemic increased risk and reduced incomes and living standards in poor communities. Coping strategies include small gardens, diet changes, community markets, and food swaps. A study by Ganesh Man Singh Academy estimated Nepal loses NRs10 billion (US\$11.58 million) daily due to COVID-19 and lockdowns. The National Planning Commission estimates over six million people face unemployment, while the ILO predicted 3.7 million would experience employment issues. Lockdowns have disrupted services, employment, and production, leading to reduced working hours and job losses. However, their study lacks a comprehensive understanding of rural vulnerability, highlighting the need for further research to enable evidence-based responses to the pandemic in rural areas. The impact of COVID-19 on informal migrants in Bangladesh was made by Sohel et al. (2022) following the qualitative method in four urban areas purposively. Their study depicts that due to induced lockdown, particularly, informal migrants were heavily affected by losing income and occupation. In urban areas of Bangladesh, informal migrants adopted a set of coping strategies against the pandemic such as taking loans, decreasing daily expenses, consuming less food, and selling land, jewelry, and goods. In addition, they get support from relatives and neighbors. The government also distributes relief schemes.

Therefore, this study focused on examining strategies for overcoming socio-economic challenges encountered by different professions during covid-19 pandemic and how they manage alternative sources for their livelihoods during the economic downturn in Kathmandu, Nepal. Despite this background, this study addressed two key research issues: what were the socio-economic challenges faced by different professions during the COVID-19 pandemic in the study area? And what were the strategies to overcome these

challenges?

Theoretical Review

The studied phenomenon in this regard was viewed by the Keynesian theory of employment which argues to increase aggregate demand to address the existing unemployment generated by a lack of effective demand (Collins, 2017). In periods of economic depression, war, natural disasters, and pandemics like COVID-19, the state must play the leading role in saving people's lives and livelihoods. For this, the state must allocate a huge amount of budget in the form of subsidies and investments to increase production of goods and services which in turn increase the new employment opportunities in the economy. The COVID-19 pandemic led to significant job losses, especially in education and informal sectors, hindering the achievement of sustainable development goals (SDGs) related to education and employment. The sustainable livelihood approach, introduced by Chambers and Conway (1991), defines livelihood as the capabilities and assets needed for living. A sustainable livelihood can withstand stress and shocks, ensuring long-term security. COVID-19 has disrupted livelihoods, especially for informal workers. The approach emphasizes developing strategies that include economic, social, and environmental efforts to minimize these impacts. The study examined how preventive measures and policies can mitigate COVID-19's effects on the livelihoods of the working class.

Method and Materials

This study adopts pragmatic reasoning, viewing knowledge acquisition as a continuum that integrates intersubjectivity and employs mixed methods for a flexible research design. (Creswell & Creswell, 2018). The philosophical viewing of pragmatism allows and guides a mixed mixed-methods approach. (Doyle et al., 2009) . Abductive reasoning was used to assess socio-economic challenges encountered by different professions during the COVID-19 pandemic in Kathmandu district, Nepal, with the term "profession" referring to the working class such as farmers, private school teachers, drivers, co-drivers, small business shop owners, daily wage workers, and street shop business person were the respondents. Private school teachers were also included, as they faced similar challenges and hardships to other professions during the pandemic. Data were gathered using a structured questionnaire, key informant interviews (KII), and focus group discussions (FGD). The respondents were accessed at bus stations, markets, construction sites, small shops, and similar locations. Key informants in this study included mayors, deputy mayors, and social workers, while FGDs involved non-survey participants. KIIs provided expert insights, and FGDs captured diverse experiences, offering qualitative data for inclusive solutions.

Kathmandu district, the most densely populated region of Nepal, with a population density of 5,169 per sq. km according to the 2021 National Population and Household

Census, was selected for this study due to its significant migration history. The study focused on three purposively chosen municipalities—Kirtipur, Kathmandu Metropolitan, and Gokarneshwor—due to their higher concentration of working-class settlements. The unit of analysis included private school teachers, small business owners, daily wage workers, farmers, and transportation workers.

A cluster-stratified sampling design was used for this study. With the population not well-defined, the sample size was calculated using Cochran's formula at a 95% confidence interval, resulting in a sample of 324 respondents, equally distributed across the three clusters. The sample was drawn from seven strata: private school teachers, farmers, daily wage workers, small business owners (formal and informal), and transportation workers (drivers and assistant drivers). Simple random sampling was used to select approximately 46 respondents from each stratum.

Quantitative data were analyzed using SPSS, applying descriptive, analytical, and inferential methods, while qualitative data were transcribed and analyzed narratively. Reliability was ensured by asking respondents the same questions twice to check consistency and a pilot survey was conducted to validate the data collection tools. For instance, 10 respondents were given questionnaires designed for data collection, and their responses were evaluated to assess whether they met the study's objectives. The research is valid due to diverse sampling, mixed methods, a rigorous sampling design, triangulation, expert inputs, and its relevance to post-pandemic socio-economic challenges in Kathmandu. Ethical considerations were maintained throughout the study, respecting the respondents' culture, profession, language, religion, and caste, with verbal consent obtained before data collection.

Results

Age Structure of the Respondents

The respondents' age is an important demographic variable. This variable can randomly, all of them were interviewed. Respondents' education is mostly related to their socio-economic status which is the most essential indicator of human development. Many national and international organizations and even the government of Nepal have been engaged to develop the education sector more effectively. The profession is one of the most important factors for the livelihood of the people. The economy of the people is mostly depending on their employment status and their profession. The respondents were asked about their profession before the COVID-19 pandemic. The result is presented in Table (2).

Table 2

Distribution of Respondents by Age Group, Education and Professions

Age group	No.	Percent
Below 30 years	126	38.9
Above 30 years	198	61.1
Mean age	33.94	
Std. Deviation	9.79	
Median	34	
Mode	45	
Minimum	19	
Maximum	62	
Educational Status		
Illiterate	46	14.2
Literate	278	85.8
Professions		
Private teacher	45	13.9
Driver	46	14.2
Co-driver (Kkhalasi/assistant)	46	14.2
Farmer	48	14.8
Small shop business person	46	14.2
Street shop business person	47	14.5
Daily wage workers	46	14.2
Total	324	100.0

Source: Field Survey, 2023.

*Literate includes who can read & write, up to class 10, above SEE & Bachelor.

*Master of Philosophy and Doctorate levels are not applicable.

Table 2 shows that of the total respondents, 38.9 percent were “Below 30 years” and 61.1 percent were above 30 years respectively. The mean age is 33.94 with its standard deviation 9.79 whereas the minimum age is 19 years and the maximum age is 62 years. Similarly, the median age is 34 years and the mode is 45 years. Of the total respondents (324), the majority of the respondents were literate (85.8%) and the remaining respondents were illiterate (14.2%). To analyze the economic aspect of the working-class people, the people who were working as “Private teachers” (13.9%), “Driver”(14.2%), “Co-driver” (14.2%), “Farmer”(14.8%), “Small Shop business person” (14.2%), “Street shop business person” (14.2%), &”Daily wage workers” (14.2%) were taken as the respondents to complete the study objectives.

Socio-Economic Problems Encountered

The respondents were asked about the problems faced for their living or livelihood during pandemic. The result is given in Table (3).

Table 3

Distribution of respondents by the problems faced for their livelihood during pandemic

Age group	Problems faced in the livelihood during the Covid pandemic					Total No.
	It was difficult even for one time to fulfill hand-to-mouth No. %	There was the problem of the money. No. %	There was a problem with the health treatment No. %	It was difficult to pay school fees No. %	No difficulty in livelihood No. %	%
Below 30 years	11 (8.7)	95 (75.4)	19 (15.1)	0 (0.0)	1 (0.8)	126 (100.0)
Above 30 years	12 (6.1)	139 (70.2)	23 (11.6)	23 (11.6)	1 (0.5)	198 (100.0)
The chi-square value is 16.513 and its p-value is 0.002						
Professions						
Private school teacher	0 (0.0)	35 (77.8)	10 (22.2)	0 (0.0)	0 (0.0)	45 (100.0)
Driver	2 (4.3)	31 (67.4)	7 (15.2)	6 (13.0)	0 (0.0)	46 (100.0)
Co-driver	7 (15.2)	39 (84.8)	0 (0.0)	0 (0.0)	0 (0.0)	46 (100.0)
Farmer	0 (0.0)	44 (91.7)	0 (0.0)	2 (4.2)	2 (4.2)	48 (100.0)
Small shop business owner	0 (0.0)	22 (47.8)	18 (39.1)	6 (13.0)	0 (0.0)	46 (100.0)
Street shop business owner	4 (8.5)	37 (78.7)	2 (4.3)	4 (8.5)	0 (0.0)	47 (100.0)

Daily wage	10	26	5	5	0	46
workers	(21.7)	(56.5)	(10.9)	(10.9)	(0.0)	(100.0)
Total	23	234	42	23	2	324
	(7.1)	(72.2)	(13.0)	(7.1)	(0.6)	(100.0)

The chi-square value is 104.864 and its p-value is 0.000

Source: Field Survey, 2023.

Table 3 reveals that of the total 126 respondents below 30 years, the majority of them reported “there was a problem with money” (75.4%) and the least “It was difficult for paying school fees” with nil percent. Similarly, above 30 years, the majority of them reported “there was a problem with money” (70.2%) and the least “No difficulty with livelihood” (0.5%) respectively. The chi-square value is 16.513 and its p-value is 0.002 concludes that there is a significant difference between problems faced in the livelihood during the COVID pandemic among the age groups at a 5 percent level of significance.

Furthermore, all the professions had the same problem of money during the COVID pandemic sharing the highest position such as private school teacher (77.8%), Driver (67.4%), Co-driver (84.8%), Farmer (91.7%), Small shop business owner (47.8%), Street shop business owner (78.7%) and Daily wage workers (56.5%) respectively. The chi-square value is 104.864 and its p-value is 0.000 concludes that there is a significant difference between problems faced in the livelihood during the COVID pandemic among the professions.

Opinion on the Effect of a Pandemic on Different Aspects of the Livelihood of People

The respondents were asked to give their opinion on the effect of a pandemic on different aspects of the livelihood of people. They were asked to state the effects on five Likert scales strongly agree (SD), agree (A), agree to some extent (ASE), disagree (D), and strongly disagree (SD). The weighted average was taken for each item. If the average of each item is equal to or greater than the weighted average then it has high agreement otherwise it has low agreement. The result is shown in Table (4).

Table 4

Distribution of respondents by the effect of a pandemic on different aspects of the livelihood of people

Opinion on Effect on Different Aspects	SD No.	D No.	ASE No.	A No.	SA No.	Mean	S. D	D
	%	%	%	%	%			
Reduction in the sale of materials	0 (0.0)	0 (0.0)	16 (4.9)	91 (28.1)	217 (67.0)	4.62	0.58	HP
Did not get wage or salary	0 (0.0)	15 (4.6)	18 (5.6)	168 (51.9)	123 (38.0)	4.23	0.75	LP
Unable to pay rent	0 (0.0)	7 (2.2)	10 (3.1)	84 (25.9)	223 (68.8)	4.61	0.66	HP
Unable to pay Loan	0 (0.0)	10 (3.1)	27 (8.3)	112 (34.6)	175 (54.0)	4.39	0.77	LP
Business not getting market	0 (0.0)	0 (0.0)	20 (6.2)	104 (32.1)	200 (61.7)	4.56	0.61	HP
Getting less salary or wage	0 (0.0)	7 (2.2)	37 (11.4)	122 (37.7)	158 (48.7)	4.33	0.76	LP
Loss or reduction in health	0 (0.0)	0 (0.0)	15 (4.6)	91 (28.1)	218 (67.3)	4.63	0.57	HP
Problem in Livelihood	0 (0.0)	0 (0.0)	7 (2.2)	84 (25.9)	233 (71.9)	4.69	0.50	HP
Stress in Managing Livelihood	0 (0.0)	2 (0.6)	8 (2.5)	58 (17.9)	256 (79.0)	4.75	0.52	HP

Source: Field Survey, 2023.

Note. SD = strongly disagree, D = disagree, ASE = agree to some extent, A = agree, SA = strongly agree, S.D = standard deviation. D = decision, LP = low perception, HP = high perception. Decision: weighted average = 4.54.

Table 4 reveals that most of the respondents have placed their opinion on strongly agreed (67.0%) and agreed (28.1%) on “Reduction in the sale of materials” due to the

COVID pandemic. Similarly, more than two-fourths (51.9%) and one-fourth (38.0%) gave opinions strongly agree and agree on “Did not get wage or salary”. In the same way, most of the respondents have put their opinion on strongly agree (68.8%) and agree (25.9%) on “Unable to pay rent”, strongly agree (54.0%) and agree (34.6%) on “Unable to pay loan”, strongly agree (61.7%) and agree 25.9%) on “Business not getting market”, strongly agree (48.7%) and agree (32.1%) on “Getting less salary or wage”, strongly agree (67.3%) and agree (28.1%) on “Loss or reduction in health”, strongly agree (71.9%) and agree (25.9%) on ‘Problem in livelihood’, and strongly agree (79.0%) and agree (17.9%) on “Stress in managing livelihood” shared as first and second highest proportion respectively. Similarly, “Reduction in the sale of materials”, “Unable to pay rent”, “Business not getting market”, “Loss or reduction in health”, “Problem in livelihood” and “stress in managing livelihood” have high agreement whereas “did not get a wage for salary”, “Unable to pay loan’ and ‘getting less salary or wage” have low agreement respectively.

Place-wise Problems Faced for Livelihood Due to the Pandemic

This study also attempts to clarify the problems faced by the study site and entails the study place having much affected by pandemic. The result is shown in Table 5.

Table 5

Respondents by problems faced in their livelihood during the COVID pandemic by study place

Place	Problems Faced in the Livelihood during COVID pandemic					Total
	It was difficult even for one time to fulfill hand-to-mouth.	There was the problem of the money.	There was a problem with the health treatment	It was difficult to pay school fees.	No problem or difficulty in livelihood	
	No.	No.	No.	No.	No.	No.
	%	%	%	%	%	%
Gokarneshwor	0	87	18	1	2	108
	(0.0)	(80.6)	(16.7)	(0.9)	(1.9)	(100.0)

	12	67	14	15	0	108
Kathmandu	(11.1)	(62.0)	(13.0)	(13.9)	(0.0)	(100.0)
	11	80	10	7	0	108
Kirtipur	(10.2)	(74.1)	(9.3)	(6.5)	(0.0)	(100.0)
	23	234	42	23	2	324
Total	(7.1)	(72.2)	(13.0)	(7.1)	(0.6)	(100.0)

Source: Field Survey, 2023.

Table 5 reveals the problems faced during the COVID-19 pandemic by the study area. Of the total respondents in Gokarneshwor, most of the respondents reported “There was the problem of money” (80.6%) sharing the highest and the least “It was difficult even for one time to fulfill hand to mouth” with nil percent. Similarly, In Kathmandu, ‘There was the problem of money” (62.0%) shared the highest proportion and “No problem or difficulty of livelihood” with nil percent as the least. In Kirtipur, “There was the problem of money” (74.1%) as the highest proportion and “No problem or difficulty for livelihood” with nil percent as the least. In comparison to the three places, all the respondents of three study places had the problem of money that shared the highest proportion. Among them, the respondents of Gokarneshwor (80.6%) had a problem with money with the highest proportion followed by Kirtipur (62.0%) and Kathmandu (74.1%) respectively. It was difficult to fulfill hand-to-mouth was reported higher in Kathmandu (11.1%) followed by Kirtipur (7.1%) respectively.

Management of Food for the Family During the Pandemic

Food is an essential component of human beings for their survival. During the pandemic time, it was difficult for people to manage their food daily. The respondents were asked whether there was a problem managing food for their daily lives or not. The result is shown in Table 6.

Table 6

Distribution of respondents by the management of daily food for family during pandemic

Status of Management of daily food	No.	Percent
Difficult	244	75.3
Not difficult	80	24.7
Total	324	100.0
Reasons for difficulty in managing daily food for the family during a pandemic		
Due to the increase in the price of food and vegetables	15	6.1

Not enough money or lack of money	161	66.0
Due to lack of necessitated food in the shop	9	3.7
Due to lock down and places sealed	59	24.2
Total	244	100.0

Source: Field Survey, 2023.

Table 6 shows that most of the respondents (75.3%) gave the opinion that during the pandemic it was difficult to manage daily food for their family whereas nearly one-fourth (24.7%) opined not difficult to manage daily food for their family during a pandemic. Furthermore, those respondents who had difficulty managing daily food for their families during the pandemic were asked to give the reasons for the difficulty. Of the total respondents (244), most of the respondents (66.0%) opined the reason was “Not enough money or lack of money” occupying the highest proportion, followed by “Due to lock down and places sealed” (24.2%), “Due to increase in the price of the food and vegetables” (6.1%), & “Due to lack of necessitated food in the shop” (3.7%) respectively.

Habit of Saving

One of the strategies to be saved during the pandemic is saving money. It is because if anything happens during the pandemic this money can be used for buying food medical treatment and so on and many more. The respondents were asked to give an opinion on whether they have a habit of saving money or not.

The Habit of Saving Money Before the Pandemic

The respondents were asked whether they used to save the income earned by them before the pandemic. The result is shown in Table 7.

Table 7

Distribution of respondents by saving money and saving percent before the Pandemic

Saving Habit	No.	Percent
Yes	283	87.3
No	41	12.7
Total	324	100.0
Saving Yes		
Below 10% savings of the total income	17	6.0
10% saving of the total income	81	28.6
20% saving of the total income	100	35.3
Above 20% saving of the total income	85	30.0
Total	283	100

Source: Field Survey, 2023.

Table 7 reveals that most of the respondents (87.3%) used to save the income

earned before the pandemic and few respondents (12.7%) did not save the income earned before the pandemic. Those who used to save income earned before the pandemic were further asked about how much they used to save the income. More respondents (35.3%) reported: “20% saving of the total income” which shared the highest proportion followed by “Above 20% saving of the total income” (30.0%), “10% saving of the total income” (28.6%) and “Below 10% saving of the total income”(6.0%) respectively.

The Usefulness of Saving During a Pandemic

Those respondents who used to save money were further asked whether it helped during the pandemic or not. The result is shown in Table 8.

Table 8

Distribution of Respondents by saving money to help themselves during a pandemic

Educational Status	The saving has helped or not difficult during the COVID pandemic		Total
	Helped during pandemic	Did not help during pandemic	
	No %	No. %	
Illiterate	22 (7.8)	12 (4.2)	34 (12.0)
Literate	234 (82.7)	15 (5.3)	249 (88.0)
The chi-square value is 29.697 & its p-value is 0.000.			
Professions	35	0	35
Private teacher	(12.4)	(0.0)	(12.4)
Driver	40 (14.1)	6 (2.1)	46 (16.3)
Co-driver	39 (13.8)	0 0.0%	39 13.8%
Farmer	41 (14.5)	0 0.0%	41 14.5%

	44	2	46
Small shop business	(15.5)	0.7%	16.3%
	37	4	41
street shop business owner	(13.1)	1.4%	14.5%
	20	15	35
Daily wage workers	(7.1)	5.3%	12.4%
	256	27	283
Total	(90.5)	(9.5)	(100.0)

The chi-square value is 59.237 & its p-value is 0.000.

Source: Field Survey, 2023.

Table 8 reveals that of the total 283 respondents who reported they had saved money; the majority of the respondents (50.5%) reported that saving money helped them. Similarly, the majority of the literate respondents (82.7%) reported “Helped during the pandemic” and a few illiterate respondents ((7.8%) reported the same. Furthermore, among the professions; “Small shop business owner” (15.5%) reported the saved money helped during the pandemic sharing the highest position followed by “Farmer” (14.1%) and the least “Daily wage workers” (7.1%).

The chi-square value is 29.697 and its p-value is 0.000 in between educational status and saving has helped in difficulty during the COVID pandemic indicating a significant association between them i.e. there is a significant difference between saving has helped or not in difficulty during the COVID pandemic among the educational status. Similarly, the chi-square value is 59.237 and its p-value is 0.000 indicating that there is a significant difference between saving has helped or not difficulty during the COVID pandemic among the different professions. Both the tests have been carried out at a 5% level of significance.

Management of Livelihood

The respondents were asked about the management of livelihood when they had no work or job, no business or selling, and no sale of production during a pandemic. The result is given in Table 9.

Table 9

Respondents by management of livelihood when no job or work, no business or no production or no sales of production

Livelihood Management	No.	Percent
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Borrowing money from others or relatives or friends	152	46.9
Using the saved money from the salary	157	48.5
Taking help from NGO/INGO or institution or organization	7	2.2
Reduction in food consumption	8	2.5
Total	324	100.0

Source: Field Survey, 2023.

Table 9 reveals that more respondents reported that “Using the saved money from salary” (48.5%) occupied the highest position followed by “Borrowing money from others or relatives or friends”(46.9%), “Reduction in food consumption” (2.5%) and “Taking help from NGOs/INGO or institution or organization” (2.2%) respectively.

The FGD conducted among the professionals including farmers reported that the pandemic affected every sector, including farming. We couldn't get fertilizers or seeds, and we couldn't buy the necessary tools for production. Even when we managed to grow crops, we couldn't take them to the market to sell. Much of our produce rotted away because we couldn't move around due to mobility restrictions. The army and police patrolled to ensure no one was outside. It felt better to go mad than to die of hunger. We tried to sneak out with small amounts, but no one was willing to buy. Ultimately, all tomatoes rotted away, and couldn't earn a decent income. Policies on paper didn't help. When we sought assistance from government offices, we were repeatedly told to come back later. Farmers produce food, not paperwork, yet we received no support. Whenever we went to the concerned offices, they told us to come back tomorrow or the day after. How was that helpful? Farmers produce food like tomatoes, potatoes, cauliflower, grains, etc. not paperwork, yet we received no support. Fortunately, we didn't die of hunger because we had land, but our regular income went down. We had some savings from previous earnings, which we used to get by, so the impact wasn't as severe.

Knowledge of Saving Food

It is important to know about food saving since it could help during unavoidable circumstances. So, the respondents were asked how much food can be saved that they consume. The result is shown in Table 10.

Table 10

Respondents by the view on saving Food that they consume

View on Saving Food	No.	Percent
Not to throw more than we need when eating and cooking	92	28.4
Consuming food properly in such a way that use it as we need it	137	42.3
Not to use the consumption food more than necessary	95	29.3
Total	324	100.0

Source: Field Survey, 2023.

Table 10 reveals that “Using the consuming food properly in such a way that use it as you need it” occupied the first position (42.3%) followed by “Not to use the consuming food more than necessary” (29.3%) and “Not to throw more than you need when eating and cooking” (28.4%) respectively.

Steps to be Taken to Strengthen the Economic Aspect and Coping the Problems of Livelihood During Pandemic

The respondents were asked about the steps to be taken to strengthen the economic aspect and cope with the problems of livelihood during the pandemic (see Table 11).

Table 11

Distribution of Respondents by Steps to be Taken for Strengthening Economic Aspect & coping the Problems of livelihood during a Pandemic

Steps to be taken	No.	Percent
Storing and saving food production	221	68.2
By operating the small vegetables or corn, wheat farming	166	51.2
By adopting the self-sustaining farming	93	28.7
By saving the salary/income earned	246	75.9
By flowing the information of the pandemic	83	25.6
By managing and operating the social capital	37	11.4
Using vaccination for the disease	71	21.9
By maintaining cleanliness	122	37.7
Total	324	100.0

Source: Field Survey, 2023.

*Percentage may exceed 100 due to multiple responses.

Table 11 reveals that more number of respondents explained “By saving the salary/income earned” (75.9%), “Storing and saving food production” (68.2%), “By operating the small vegetables or corn, wheat farming” (51.2%), “By maintaining cleanliness” (37.7%), “By adopting the self-sustaining farming” (28.7%), “Using vaccination of the disease” (21.9%), and “By managing and operating the social capital” (11.4%) were the steps to be taken for strengthening economic aspect & coping the problems of livelihood.

Government Role to Address the COVID-19 Pandemic

The KII results have been taken to analyze the government’s role in addressing the COVID-19 pandemic as follows:

The deputy mayor of Gokarneshwor municipality reported that for six to seven days during the lockdown, no relief efforts were initiated for the people. However, recognizing the dire situation faced by daily wage workers, we took action and provided food to 15,000 individuals across various locations in Gokarneshwor. Food distribution was focused on areas where daily wage earners and laborers were predominant.

Additionally, relief packages were distributed to those working in the transportation sector. Ambulances were utilized to transport serious COVID-19 cases to hospitals, and two ambulances are still in operation. The municipality faced challenges in managing COVID-19 cases, leading to collaborations with schools, medical colleges, and Shankharapur Hospital to establish isolation centers. Oxygen shortages were addressed with considerable difficulty. When COVID-19 vaccinations became available, extensive awareness campaigns were conducted, resulting in over 100,000 people being vaccinated free of cost, including renters and students. Elderly residents were prioritized, with door-to-door visits ensuring they received necessary care. Reflecting on our tenure, we now allocate a budget of 5 crores per year for pandemic emergencies, a decision met with appreciation from the community. Efforts were made to reopen schools, with assistance provided to students lacking access to internet or laptops. Relief packages were extended to private school teachers, and tax exemptions were implemented to alleviate financial strain. Lessons learned from the pandemic underscored the importance of proactive measures and community solidarity. Scout groups and women's organizations played crucial roles alongside government efforts. Despite challenges, health workers were insured, though delays in insurance payouts prompted the municipality to initiate its health insurance scheme. While the "Food for Work" program was planned, it couldn't be implemented due to time constraints. Managing the disposal of deceased bodies during the pandemic posed another challenge, with municipal officials stepping in to provide financial support. Feeding 15,000 to 16,000 individuals daily was no small feat, compounded by the presence of those who could afford their meals. However, the program faced temporary interruptions. In light of livelihood challenges, everyone must prioritize collective well-being and mutual support. Planning for emergencies and fostering community resilience remain essential strategies for navigating future crises.

The chairperson of ward number 4 of Gokarneshwor municipality reported that everyone in the community was educated about COVID-19 awareness. As per government policy, those who were daily wage earners or renters received food packages containing essentials like salt, lentils, and more. Additionally, economic aid collected from residents, totaling Rs 7 lakh, was specifically distributed to COVID-19 victims. However, this caused some controversy as it was perceived as biased within the ward. To address this, door-to-door assessments were conducted to identify those in need, especially renters and daily wage earners, who were provided monetary assistance. During the initial phase, assisting people was challenging. Overseas returnees underwent COVID-19 tests, and some, unfortunately, tested positive. Despite risks, efforts to aid the community continued. One person succumbed to COVID-19 due to negligence, highlighting the seriousness of the situation. Assistance, including food distribution and support from the Minister's Employment Program, brought relief to affected individuals. In Gokarneshwor, food

distribution was carried out twice daily for over two weeks, demonstrating solidarity within the community. However, challenges arose, particularly regarding crowd control, notably at vegetable shops. One shop owner faced consequences for disregarding safety protocols, leading to strained relations. Unlike China, Nepal lacks stringent enforcement measures, relying on citizen cooperation, which can be challenging to achieve. Livelihoods were severely affected by the pandemic, especially for daily wage earners. Encouraging savings and fostering a spirit of communal support are essential for resilience. While individualism emerged, instances of altruism were also observed, such as assisting COVID-19 patients. The arrival of the vaccine posed logistical challenges due to high demand and safety concerns. Although details on insurance claims are not precise, many ward residents received compensation for COVID-19-related expenses. Pandemics affect everyone, emphasizing the need for mutual aid and tighter regulations. While few individuals in the area had bank loans, those in business utilized low-interest loans opportunistically. In conclusion, navigating the pandemic requires a concerted effort, with an emphasis on community support, financial prudence, and vigilant leadership.

Discussion

This study aims to analyze the socio-economic challenges faced by the respondents to COVID-19 and assess the alternative strategies for them during the economic downturn in the study area. The result indicated that the COVID-19 pandemic revealed a significant relationship between livelihood issues and among the professions. The findings of this study are highly consistent with prior studies. Adhikari et al. (2021) found that the pandemic worsened food access, particularly for low-income families, daily wage earners, and the unemployed, due to reduced financial capacity and limited food stocks. Demand for fresh produce and animal products dropped in cities like Kathmandu, Pokhara, and Chitwan (Joshi et al., 2021), mirroring trends in other developing economies (Workie et al., 2021). The crisis highlighted the need for safety nets for vulnerable populations, as nearly 90 percent of migrant workers in informal sectors lost their jobs, leading to a 14% decline in remittances in 2019/20 (World Bank, 2020). Rising food prices further strained disadvantaged households, especially in the Terai region, due to border closures and transportation restrictions (Subedi, 2020) which is consistent with this study too.

This study found that 75.3 percent of respondents faced difficulty providing daily food for their families during the pandemic, with the primary reason being a lack of money (66%), followed by lockdown restrictions (24.2%), rising food prices (6.1%), and shortages in shops (3.7%). Similarly, this study found that 87.3 percent of respondents saved part of their income before the pandemic, with 35.3 percent saving 20 percent and smaller percentages saving more or less. Furthermore, this study also revealed that

with savings, 50.5 percent of their savings helped during the pandemic, with literate respondents (82.7%) and small shop owners (15.5%) benefiting the most. Chi-square tests revealed significant associations between educational status, profession, and whether savings helped during the pandemic. Additionally, 48.5 percent relied on savings, 46.9 percent borrowed money, and a smaller number reduced food consumption or sought NGO assistance. The study also found that 42.3% managed food carefully, using only what was needed, while others avoided overconsumption and waste.

The study was conducted by Soheli et al. (2022) regarding the COVID-19-induced impact on informal migrants in Bangladesh: a qualitative study revealed that some survival strategies such as taking loans, reducing expenses, consuming less food, selling land, jewelry, and goods, relatives and neighbor support, and government relief were adopted during the pandemic. Although these strategies somewhat supported them to struggle with the situation, their livelihood features became fragile immensely. This study also showed that most respondents relied on savings during the pandemic, tracked by borrowing from others, reducing food consumption, and seeking help from NGOs or organizations.

A significant impact of the COVID-19 pandemic was observed in food utilization due to various issues such as food sanitation, food contamination, and decaying of food (Adhikari et al., 2021). Lack of standard food safety procedures for food handling made foods contaminated because of frequent touch by people. Due to reduced availability and access to food, people bought the products that came to the market, which came as violating food safety standards (Adhikari et al., 2021). Key strategies identified in this study were strengthening economic resilience and addressing livelihood challenges including saving earned income, storing food, engaging in small-scale farming, maintaining cleanliness, adopting self-sustaining farming practices, utilizing vaccinations, and managing social capital. Similar strategies have been practiced by the respondents of this study. Therefore, impacts of COVID-19 has similar impacts on people's daily lifestyles and adopted similar types of coping strategies. This study also found that consuming food properly in such a way that use as it is necessary occupied the first position (42.3%) followed by not to use the consuming food more than necessary" (29.3%) and not to throw more than needed when eating and cooking" (28.4%) respectively.

The Keynesian theory emphasizes the greater role of government in overcoming economic challenges by spending huge amounts of budget, and resources and mobilizing state organs. Government expenditures accelerate the aggregate demand consequently people's purchasing power will improve to overcome the existing economic crisis, and pandemic and improve their living standards. The study finding of this study is linked with the assumptions of Keynesian theory of aggregate demand.

Conclusion

The study reveals the socioeconomic challenges faced by various professions during the COVID-19 pandemic, highlighting issues such as income loss, difficulties in managing daily food, and the inability to pay rent or loans. Most respondents reported economic struggles, with many attributing the difficulties to lack of money, lockdown restrictions, and increased food prices. A significant portion of the working class, including private school teachers, drivers, co-drivers, farmers, and small business owners, experienced hardships in sustaining their livelihoods. A majority of respondents reported saving part of their income before the pandemic, which helped them navigate the financial difficulties. However, this support varied by education and profession, with literate individuals and small business owners benefiting the most from their savings. Many respondents resorted to using their savings, borrowing from others, or reducing food consumption to cope during the crisis. The pandemic also severely impacted the agricultural sector, with mobility restrictions preventing farmers from accessing markets to sell their produce. Farmers reported that their crops often went to waste, and governmental assistance was inadequate, with much of the promised relief either delayed or never materializing. Respondents across different municipalities, including Gokarneshwor, Kathmandu, and Kirtipur, reported severe financial challenges, with Gokarneshwor being hit the hardest. Local government officials, such as the deputy mayor, described efforts to distribute food to daily wage workers and manage the health crisis, including establishing isolation centers and vaccination drives. Despite these efforts, challenges like oxygen shortages and delayed insurance payouts persisted and other KII chairpersons highlighted community efforts, including food distribution and economic aid to COVID-19 victims, though controversy arose regarding perceived bias. It is concluded that responsible consumption is a crucial strategy for sustaining life. Additionally, practices such as saving, food preservation, small-scale farming, maintaining sanitation, adopting self-sufficiency, receiving vaccinations, and managing social capital are essential for enhancing economic resilience and addressing livelihood challenges. The pandemic underscored the need for collective action, financial prudence, and robust community support mechanisms for future crises.

Acknowledgments

We extend our heartfelt gratitude to the interviewers and respondents whose invaluable contributions made this study possible. Our special thanks go to the University Grants Commission, Sanothimi, Bhaktapur, for awarding us the “Faculty Research Grant” UGC Award No.: FRG-78/79-H &S-07 in the year 2079 B.S. We also express our sincere appreciation to the reviewers for their thoughtful guidance, feedback, and constructive comments.

Competing interests

The authors have declared that no competing interests exist.

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