

**Interaction of COVID-19 and Informal sector:
Impacts, Challenges & Potentials in Lahore**



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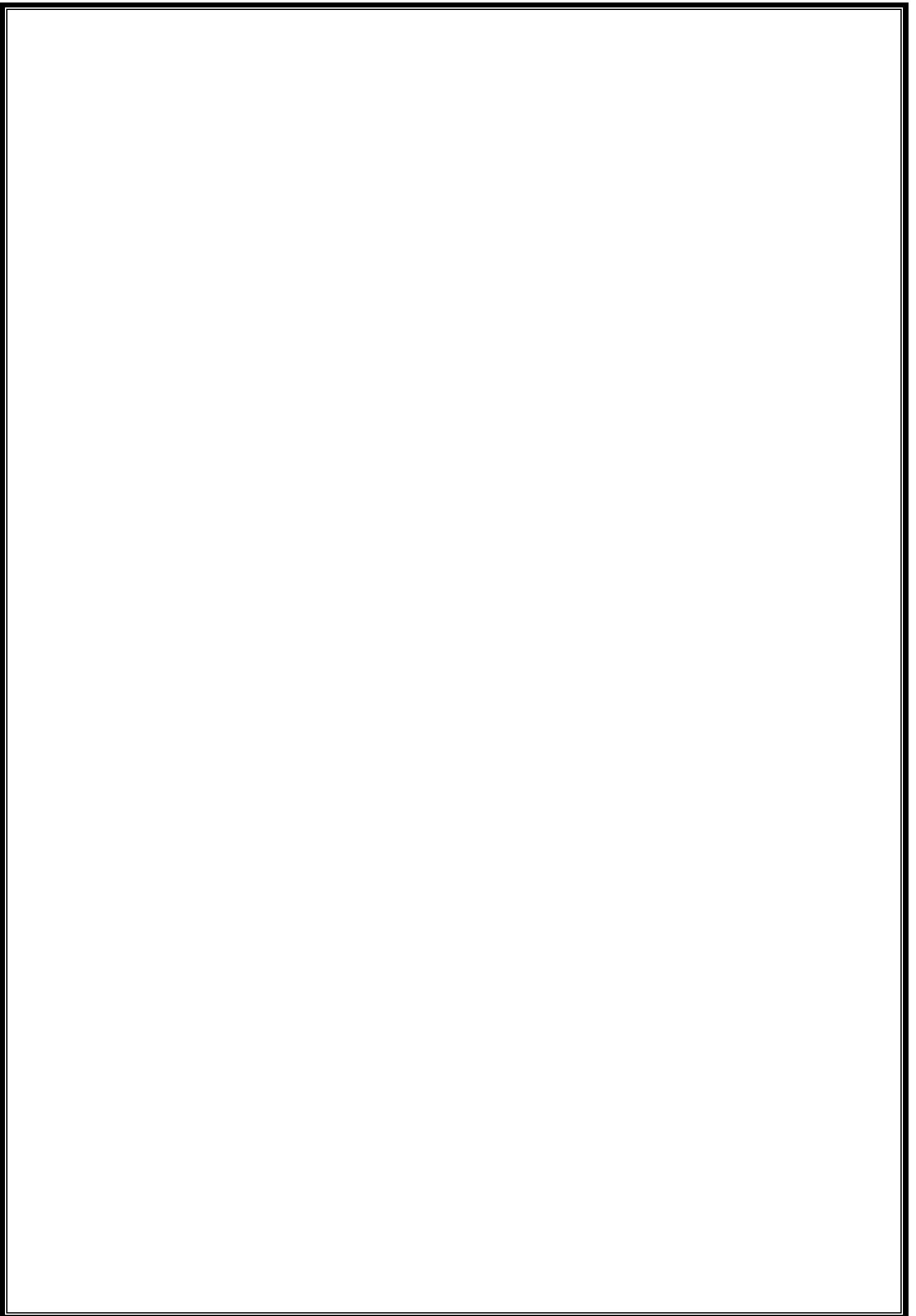
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DEDICATION

يُمِيطُ الْأَدَى عَنِ الطَّرِيقِ صَدَقَةٌ

*“To remove an obstruction from the pathway is equal to giving charity (Sadqa)” [Prophet
Muhammad PBUP, Bukhari 2989]*

We dedicate our
Project to Last and
Ever Last
Prophet of Allah Almighty,
Hazrat Muhammad (Peace Be Upon Him)
And

To the persons who are the causes of our success.

These are our parents & friends whose prayers have made us something out of nothing and to our advisor for his guidance and encouragement throughout this research work.

ABSTRACT

COVID has spilled over to all the countries, sectors, and socioeconomic groups of the communities in all over the world. Among all, some groups bear a larger chunk of burden. In particular, those workers and economic units in the informal economy are likely to face disproportionate impacts in terms of job and income losses. (Chacaltana, Lee, & Vanhuynegem, 2020). Most of the economic activities are carried out in informal ways in Lahore. Due to which a lot of problems occur for people and also for informal setup. Most of the people associated with informal economy belong to lower middle class and meet their daily needs on daily wages. Majority of the respondents in study area could hardly meet their needs before COVID-19 such as food expenses, education expense, and housing and travel expenses. Also, they face issues because of improper markets space allocated by the concerned authority in the city. The situation became worst during COVID-19. As, to contain the spread of the virus, the government of Pakistan imposed complete lockdown due to which it is difficult to carry out any kind of informal economic activities. During lockdown economic activities were halted because of impaired mobility, shortage of supply and decreased demand. Because of informality and no documentation government faced issues in taking care of lower middle class people. Although government initiated some relief programs to support the informal sector but most of the respondents claimed that those programs did not benefit them. Respondents showed low trust level in the relief measures taken by the government in response to COVID-19.

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Chapter 1: Introduction

Pakistan is one of the emerging economies of the world. It has annual GDP of 314.59 billion U.S. dollars (H. Plecher, 2019). Pakistan is a home of 219 million with people living below poverty line ARE 40% in 2020 (Rana, 2019). During the year of 2004-2015 the poverty distribution in rural and urban areas are 54.6 and 9.3 respectively. 4 out of 10 Pakistanis are living in a multidimensional poverty. (UNDP Pakistan, 2016) Which means people are poor in many ways which may include economically weak, lack of availability of necessary services i.e. health, education etc. (UNDP and OPHI, 2000) All these factors play an important role in shaping the living standards and styles of people.

Today, 55% of the world's population lives in urban areas, a proportion that is expected to increase to 68% by 2050. Projections show that urbanization, the gradual shift in residence of the human population from rural to urban areas, combined with the overall growth of the world's population could add another 2.5 billion people to urban areas by 2050, with close to 90% of this increase taking place in Asia and Africa (Nation, 2018). 54.6% rural poverty highlight the major factor of urbanization. 36.4% of total population of Pakistan lives in urban areas and its increasing at the rate of 2.5% annually (Cobb, 2011). Most of this population live in the major cities of Pakistan Lahore, Karachi, Multan, Faisalabad Peshawar etc. 110 million people from the total population of Pakistan lives in Punjab and among this 12million people only live in Lahore. Through this we can imagine the severity the rate of the urbanization in the region. Poverty, lack of infrastructure, basic facilities in rural areas and better opportunities in the urban areas pull the people toward urban areas. As a developing country, weak organizational structure, incapable infrastructure, lack of vision, poor monitoring and controlling, this urbanization spread as epidemic. This creates a huge imbalance between the availability of resources and users which to lead to many small and big series of consequences and causes. Hence urbanization is playing a vital role in informal economy (Panwar & Garg, 2015).

In rural areas there is more effort in agriculture while profit margins are very low. And in some cases people come to cities while their crops are rippling. They went back to rural areas at weekends to look after their crops and then come back to the urban areas for jobs and work. This trend contributed majorly toward the imbalance of jobs and people which lead to the formation of strong informal economy in the Lahore. People coming from rural areas in pursuit of better economic opportunities mostly turn into a street vendors. Because it is one of the easy, low investment and self-owned type of work. Mostly these street vendors walks, uses cycles and animals carts. Which cause haphazard in the urban fabric which might not be observed by the common person. But as a planner, many problems could be identified due to these vendors such as Traffic problems, disturb urban form, congestion, aesthetically not pleasing etc. To further understand these trends and behaviors we must have the proper understandings of the informal economy and their characteristics. With these characteristics problem identification could be made easy.

1.1 Problem Statement

As a developing country and struggling with the major economic issues of the present world Pakistan is one of the countries where more than half of the population is living under the poverty line or merely above. Which lead them to affiliate them with informal sector of economy which provide them number of opportunities of earning. While on the other hand it directly or indirectly increasing the number of other problems. Lack of monitoring, management and evaluation by the authorities is acting as a catalyst to these problems. COVID-19 double this problem for both i.e. public and informal sector. Hence we need to look up into the informal sector for better and enhanced economic environment.

1.2 Research Question

- What are the major problems faced by the people in Informal sector?
- How potentially the global pandemic i.e. Covid-19 has effected informal sector of Pakistan?
- How this sector adapted the change during this period?

1.3 Research Objectives

Broader objective of this research is to explore the informal sector of Pakistan, its challenges and impacts of COVID on informal sector. Specifically, research objectives are:

- To study the international success stories/case studies on informal economy
- To study the socioeconomic status of households involved in informal sector.
- To study the impacts of COVID on the households involved in informal sector; transportation, food and non-food sellers.
- To explore the perception of respondents towards COVID
- To prepare recommendations for the improvement of informal sector.

1.4 Limitation of the research

- Missing data
- Time frame of the research
- Communication
- Lockdown during the pandemic
- Surveys must be done under the SOPs of the COVID-19

Chapter 2: Literature Review

The scholarly discussion on economy is very vast but in general economy is classified into two types i.e. formal economy and informal economy.

Formal economy refers to all economic activities operating within the legal framework that are paying taxes on all generated incomes (Ojo, 2018). Formal economy has all the official records which help the government to keep check and balance on people, transactions, differentiate between black and white money etc. This allows the government to plan better environment for the economy based on these records so that maximum output can be obtained from this economy. This output can be enhanced through incentives, tax waiver etc.

On the other hand, informal economy comprises workers who work as daily wage earners or for self and are not covered under any social security measures (Madan, 2019).

Basic difference between this formal and informal economy is tax paying and records. In informal economy there are no official records of the people involved in informal economy. Hence mostly planners left this major potential of the city unseen due to lesser amount of information. Although, informal economy is also referred as unground economy, black economy or illegal economy but it is not necessary (Hart, 2015).

The contribution of informal economy globally and especially in the developing countries like Pakistan cannot be neglected. Globally 61% of all the workers are informally employed which make up 2 billion of population. And it is third most in the Asia with 68.2% after Arab and Africa (Canadian Neonatal Follow-Up Network, 2019). While in Pakistan 80% of the total employed worker are directly or indirectly associated with the informal economy (International Labour Organization, 2018). These figures are very alarming and demanding to be noticed. If we are able to cope with this informal economy and incorporate them to the urban fabric to full extent then we have a greater chance of better societies and cities (Ntseane, 2019). Because due to these street vendors which are one of the major elements of informal economy cause many problems directly or indirectly which must be addressed. This informal economy give rise to informal markets which have very distinguishing characteristics.

2.1 Case Studies

2.1.1 India

Migration is the major reason of creating informal economy in the urban areas. As most of the people in rural area of India have less employment opportunity, due to which they prefer to migrate towards the nearest city center for the betterment of their life style. Most of the people migrated due to better health facilities also educational, recreational, as well as earning facilities. India is also facing a big problem of migration as the others developing countries facing. Urban economy urges all kind of skilled as well as un-skilled people for the generation of economy and the infrastructure development. Migrated people accommodated in both kind of economy i.e. formal and informal. Most of the people migrated to the urban centers due to poverty. These migrants are not mostly educated and prefer to perform their economic

activities in the informal sector. In addition, they can only survive by working in the informal sector due to lack of education and professional skills.

Indian policy makers facilitate their street vendors by introducing the street vendors Act 2014. Which states that

- This Act put a responsibility of survey after every five years on the town Vending committee.
- Vending Zone provision for them. If not anyone get the place, then place them in the adjacent zone.
- This Act also allow a certificate to a vender that is above the fourteen years and able to explain that he or she will do the business for helping their family. This certificate could not be transfer, to any person other than family member in case of vender's dies or face permanent disability.
- The committee could cancel the certification if the vendors will not follow the rules.
- All the vendors must be strictly instructed to perform activates within the vending zone.

If the vending zone will be change then vendors will be re-located in the new zone. If the vender will not move all the things after notice then committee will fine him or her. (Panwar & Garg, 2015)

2.1.2 Indonesia

Not only in Indonesia but also in the world people take the street vendors as a problem creating people such as they create the problem on road in the form of encroachment. People also think that they create problem for the pedestrian. Due to their encroachment, people are strict to move, throw the narrow streets. Due to over-crowd of the walkway, people start moving on the road due to which a lot of problem occurs on the road. Due to this exercise the two-way traffic on four lanes of Oto Iskandar Dinata street, in front of Pasar Baru (New Market) in Bandung, was reduced to one lane, forcing unidirectional traffic. The informal sector is part of the economy that operates beyond the rules and regulations that govern the formal sector. Its size is astonishingly significant in most developing countries, although it rarely receives the attention that it deserves. . It functions as a vessel to accommodate labor unemployed, for various reasons, in the formal sector. In Indonesia this phenomenon, penetrate very quickly. As according to the national statistics 1997, the un-employment rate increases from 4.7% in 1997 to 10.3% in 2005. In the new perspective, the informal sector has special place. Because due to this a large number of children, men women becomes the hero's against the different odds of their life and are able to participate a lot for their family for their well-being. We should manage them because they can contribute a lot in the national economy. Some of the suggestions are:

- Change the mindset of the people. Make and implement policy in true way.
- Rural development to manage the migration
- Micro financing for new business

- To bring the bureaucracy on your point that how this can take a part in the city as well as national economy
- Make a good architectural lot for them by the government, Private and government of microfinance and allot them for rent.

City planner to make public spaces for street vendors so they cannot take a way to encroach the walkway (Dimas, 2008)

2.1.3 Thailand

The informal sector plays an important role in an economy, especially in the developing countries. Since this sector encompasses many unorganized economic activities, including commerce, agriculture, construction, manufacturing, transportation and services as a result, this sector creates new jobs. The informal sector has been defined in different ways. Based on the concept of the International Labor Organization (ILO), the ILO/ICFTU international symposium on the informal sector in 1999 states that the informal sector can be classified into three types: (a) "owner-employers of micro enterprises", (b) "own-account workers", and (c) "paid or unpaid family workers". The activities of the informal sector depend on the economic environment and the society of each country. The workers will create their own activities, that they are interested in, fit with their economic status, and expected income. As a result of Thailand's development problem, the gap in economic growth between rural and urban areas induces the population migration. Many people migrate to Bangkok or to the regional center province, such as Chiangmai and Khonkean. However, there is a limitation of a formal business to absorb labors from rural areas, which could create urban unemployment. As a result, Thailand had to be a debtor of International Monetary Fund (IMF). The main reason is that Thai economy lacks the social security net for unemployed people, and has inefficient government assistance policy. As a result, a worker needs to find his/her own way to support him/herself and his/her family. Because of its attractive characters, including a small-scale activity, a labor intensive, an ease to entry and exit, an excess capacity, a self-employment working in the informal sector is the one option for unemployed workers. As a result, in Thailand, the number of employed people in the formal sector decreased, whereas those running activities in the informal sector increased. In Thai economy, the small-scale of production and services grew included repair work, foot massage, car washes, laundries, trash recycling; moreover, big areas of pavement were newly occupied by vendor in both in the city center and major suburb area. This sector absorbs the unemployed people to create their own income to support themselves, although it lowers than their formal income in the past. Consequently, after crisis, the informal sector also played a major role in Thailand economy (Warunsiri, 2011).

2.1.4 Mexico

In 1993, Mexico City's Assembly of Representatives approved an ordinance that gave power to local government authorities to implement a plan to manage and control street vendors.

In general, the objectives of the city ordinance are three:

- To improve the urban environment and social harmony among city residents by regulating the location of vendors
- To create alternatives to move informal commerce gradually into the formal economy by providing market studies about products, building commercial plazas, and incorporating street vendors into the fiscal system
- To implement democratic reforms and increase transparency by combating corruption and arbitrary government actions while democratizing street vendor organizations. The reorganization program has led to conflict and has achieved only marginal success. Commercial plazas created by the government to help street vendors move into the formal economy are half empty and many vendors have sold or left their stalls in these plazas and moved back to the streets. In addition, a key problem is the lack of understanding of street vendor organization by the authorities who perceive them as organized mafias.

Street vendors prefer areas with considerable pedestrian traffic because of the large pool of customers and larger profits; this leads to overcrowding and conflict in these sites. Thus the question arises as to how access to public urban spaces is managed and how space is assigned to street vendors. The government in Mexico City finds itself in a dilemma. The government wants to replace street vendor organizations and take over the control and regulation of street vending. However, it is clear that social institutions have achieved some degree of success as alternative regulatory mechanisms. The biggest challenge for the government in Mexico City is how to become relevant by offering policy options that could be as cost-effective as social institutions, or that work with social institutions, rather than offering solutions that are too costly to enforce and condemned to failure (Pena, 2000).

2.2 Characteristics of Informal markets

There are many minor and major characteristics of the informal markets. These characteristics help us to differentiate between informal and formal markets. Physical features may vary region to region for example, informal markets of Europe might have different features as compared to Asia. But the characteristics remains the same all around the world. Characteristics of the informal markets are at different levels i.e. employment, enterprise and credit (The Global Development Research Center)

Employment characteristics which include the characteristics of the people involved in the informal sector:

- Absence of official protection and recognition
- Non coverage by minimum wage legislation and social security system
- Predominance of own-account and self-employment work
- Absence of trade union organization
- Low income and wages
- Little job security
- No fringe benefits from institutional sources

Enterprise characteristics include the characteristics of the activities in the informal sector:

- Unregulated and competitive markets
- Small scale operation with individual or family ownership
- Ease of entry
- Reliance on locally available resources
- Family ownership of enterprises
- Labor intensive and adapted technology
- Absence of access to institutional credit or other supports and protections

Characteristics of informal credit markets

- Unregulated and competitive markets
- Small scale operation with individual or family ownership
- Ease of entry
- Reliance on locally available resources
- Family ownership of enterprises
- Labor intensive and adapted technology
- Absence of access to institutional credit or other supports and protections.

Chapter3: Study Area

Study area selected for research is Lahore, Pakistan. As Lahore is capital of Punjab and playing an important role in the national economy. Most of the people in Lahore are facing a lot of problem in COVID-19 situation because many of the people in Lahore are associated with the informal economy.



Figure 1 Map of Pakistan

In the above mentioned area i.e. Lahore some of the markets are selected for the survey to study the impact of COVID-19 on the informal economy. These markets have been selected on the basis of characteristics of informal sector. Three types of informal activities were targeted including transport, food vendors and non-food vendors.

These areas are namely as:

1. Hall Road
2. Kashmiri Bazar
3. Shah Alam Market
4. Urdu Bazar
5. Anarkali Bazar
6. Icchra Bazar
7. Township Market
8. Thokar Niaz Baig



Figure 2 Hall Road

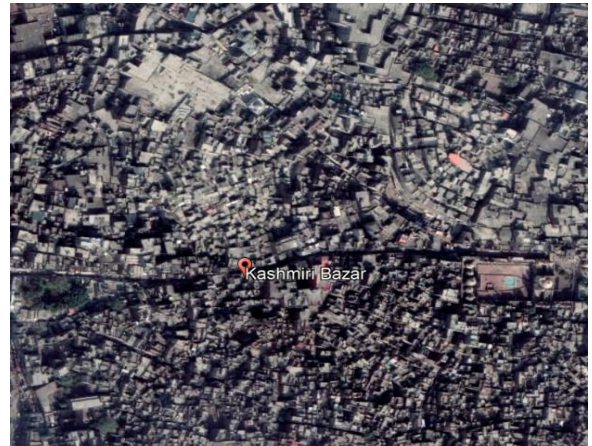


Figure 5 Kashmiri Bazar



Figure 3 Shah Alam Market

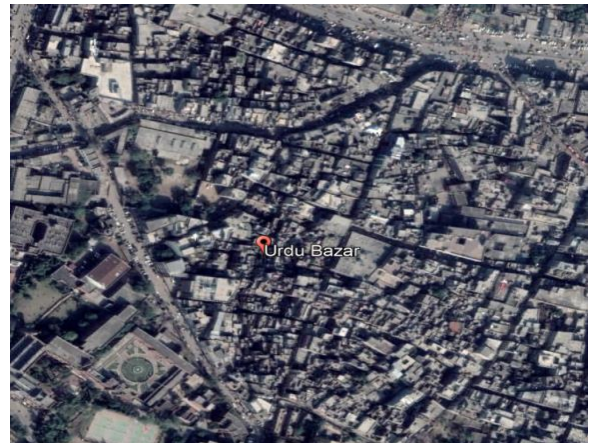


Figure 6 Urdu Bazar

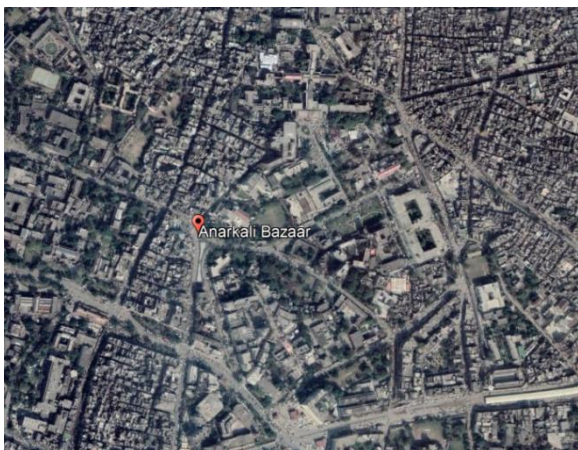


Figure 4 Anarkali Bazar

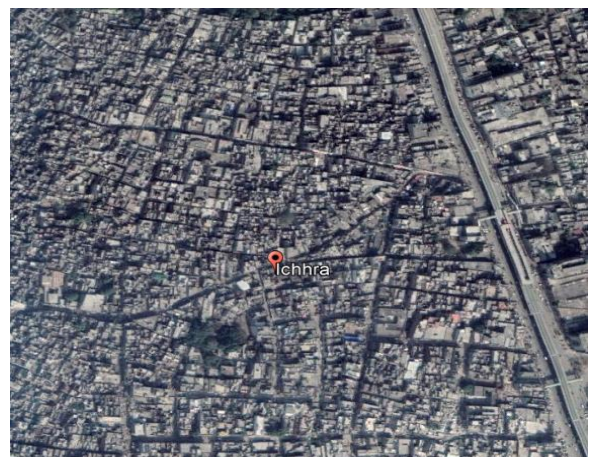


Figure 7 Ichhra Bazar



Figure 8 TownShip Market



Figure 9 Thokar Niaz Baig

Chapter 4: Methodology

The basic purpose to conduct this study is to highlight the issues faces by the informal economic setup in Pakistan and especially in Lahore. While selecting the topic this things always remain in priority to disclose the issues at official level and put their problem and solution in front of officials.

For conducting the study regarding informal economy. It is essential to read in different context so that all the concept can be summarize under one umbrella. For that purpose different type of local, national and international paper are studied in literature review section.

As Lahore is the biggest urbanized area of Punjab and most of the informal set up are under observation in Lahore. In the same way Lahore is easy to access by the researches. For that purpose total eight commercial markets were selected from Lahore City which include

1. Anarkali Bazar
2. Saha Alam Market
3. Kashmiri Bazar
4. Urdu Bazar
5. Hall Road
6. Ichhra Bazar
7. Township market
8. Thokar Niaz Baig (main Commercial area)

After selection of eight highlighted commercial market it is essential to prepare a questionnaire for data collection in easy way.

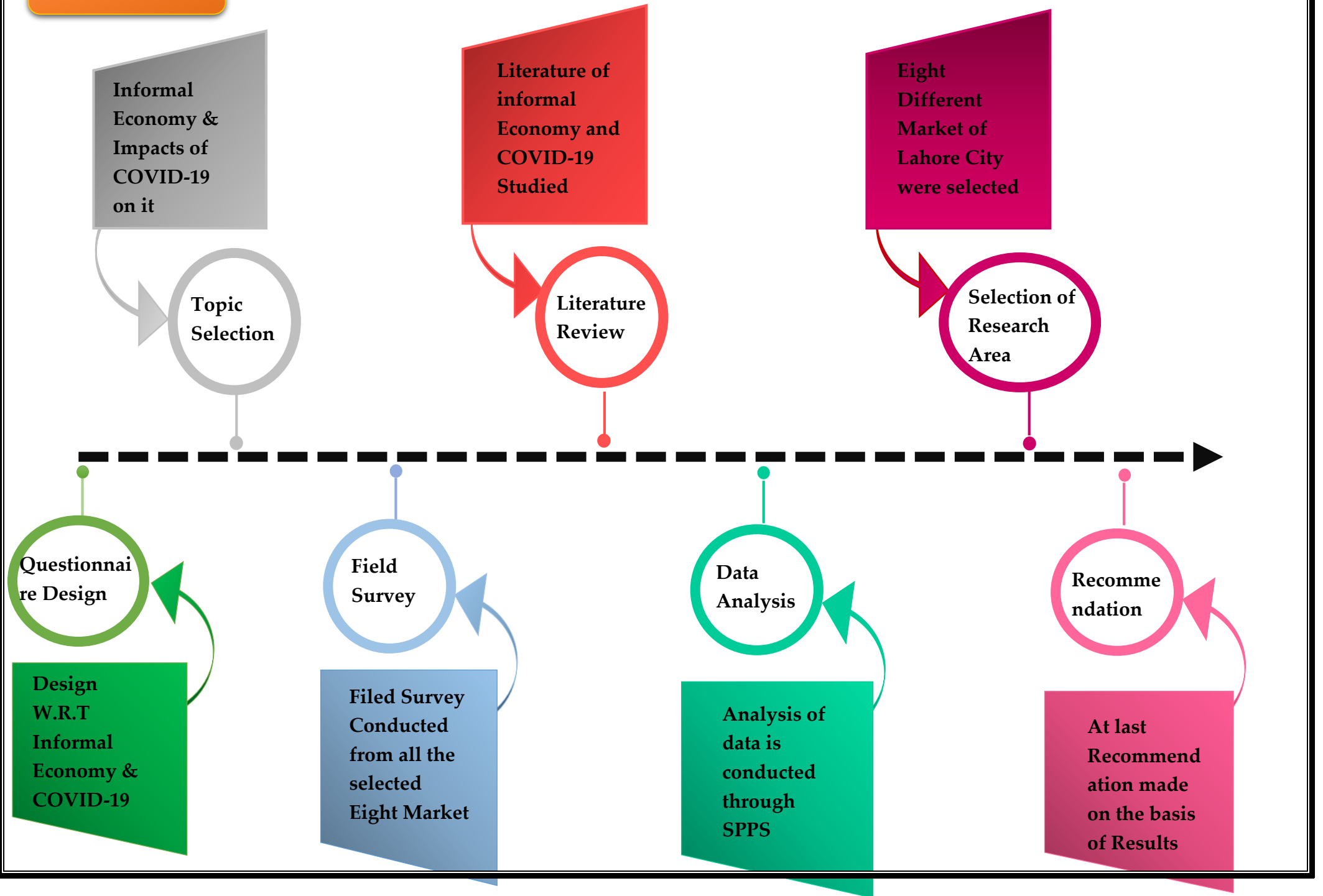
After preparation of questionnaire filed survey is conducted through all the nominated commercial markets for collection of data.

A sample size of 400 is selected for the field survey. From each of the markets total 50 questionnaire are filled.

After collection of data, data is put into SPSS for analysis. SPSS help in running the analysis.

Analysis helps in making the results and also recommendation.

Methodology



Chapter 5: Data Analysis

The data regarding following indicators have been collected from the eight highlighted commercial markets of Lahore.

1. Socioeconomic profile of respondents
2. Consumption pattern
3. Economic activity
4. Perception and actions regarding COVID
5. Satisfaction on mitigation measures taken by government

The data has been collected using questionnaire survey method.

In this data collection three types of group are basically surveyed which include food vendors, Nonfood Vendors and the last one group is Transportation.

The sample size in this research is 400. From each of the above mentioned market 50 questionnaire were filled by the three above mentioned group which include food vendors, Nonfood vendors and transportation.

The below mentioned results are questionnaire base which is attached in the annexure.

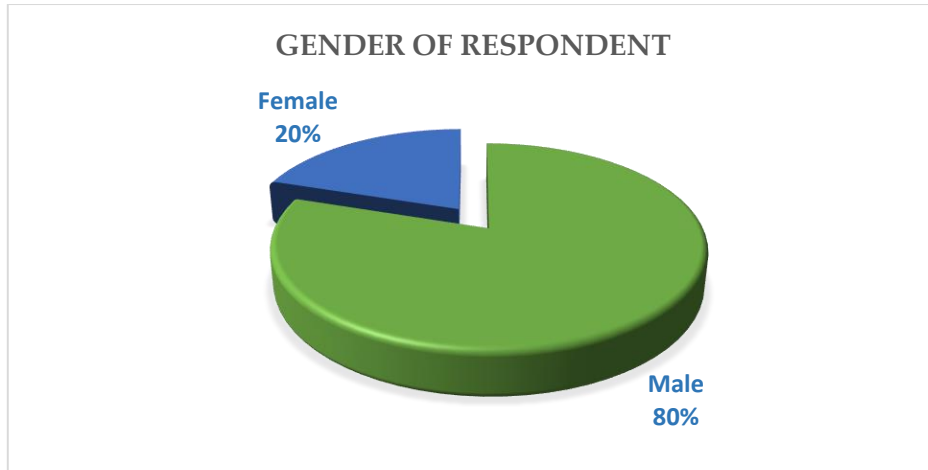


Figure 10 Gender chart

Most of the gender in this research are male person. As most of the informal economy in Pakistan and especially in Lahore is run by male member. In the mean while a sufficient percentage of female also found in the survey who carry different types of informal activities. Which shows that women also participate in the informal economy.

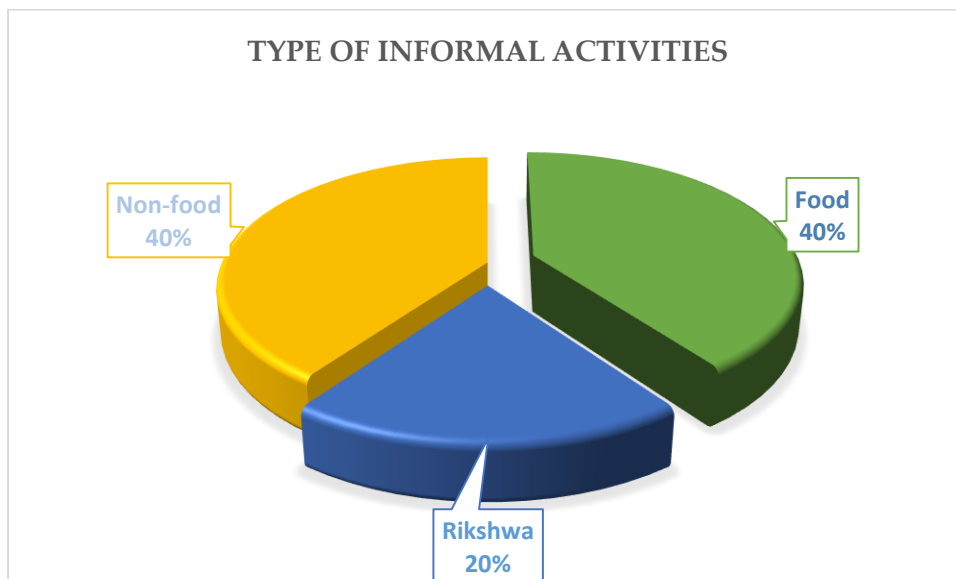


Figure 11 informal Activity chart

As mentioned above in the introduction of data analysis that this research is conducted through three types of informal setup which include the FOOD VENDORS, NON-FOOD VENDORS and TRANSPORTATION. For overall 300 of the questionnaire 40% respondent are food vendors and 40% are Non-food Vendors. In the mean while 20% of overall questionnaire fall in the bracket of transportation.

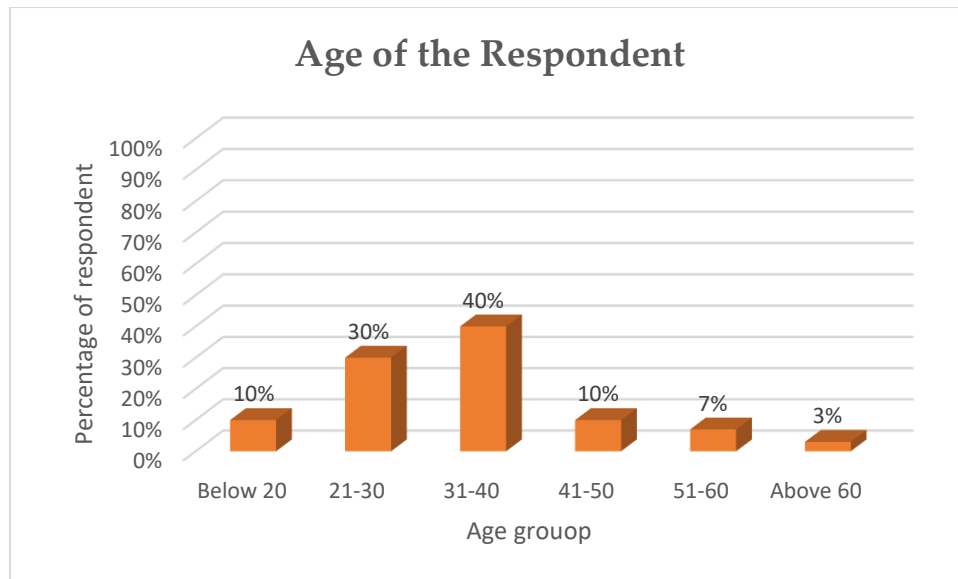


Figure 12 Age graph

This research is conducted under the sample size of 00 questionnaire so the overall result for the age group shows that most of the respondent are in the age of 31-40. In the mean while a 30% of the respondent belongs to the age group of 21-30. Also a sufficient range i.e. 10% fall in the age bracket below 20. In the same way 3% of the respondent also come under the age above 60.

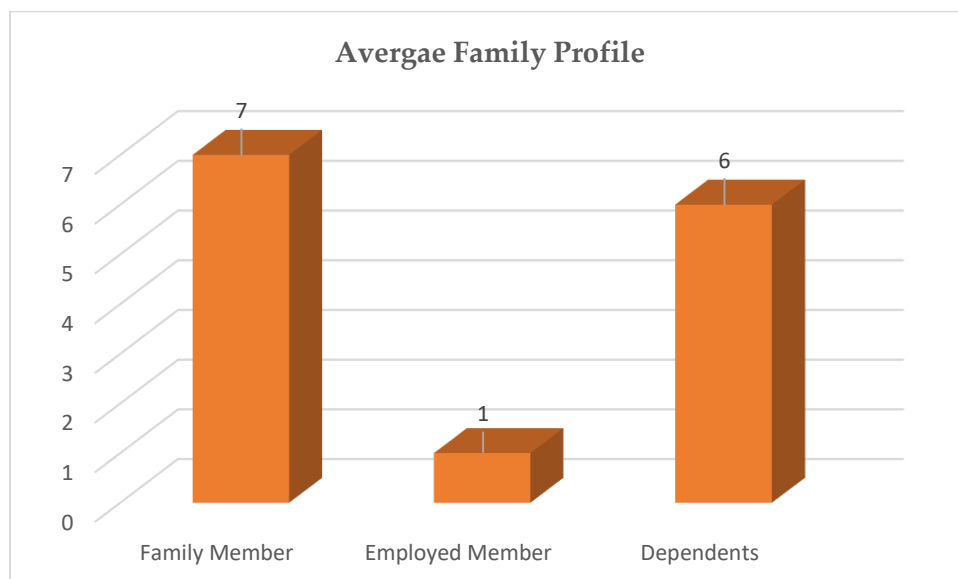


Figure 13 Average Family Profile

The overall average data show that most of the family member are in the bracket of 7. Also all these family member mostly supported by single one person. Which is the only employed person in that families. Data of the chart also shows that single employed member support almost 6 of the dependent including his wife in case of Male member.

5.1 Monthly Income before COVID-19

Type of Activity	Indicator	Total Number	Min (PKR)	Max (PKR)	Mean (PKR)
Food Vendors	Monthly Income	160	16,000	20,000	18,000
Non-Food Vendors	Income	160	13,000	20,000	16,500
Transportation	Income	80	20,000	25,000	22,500

Table 1 Monthly Income before COVID-19

5.2 Consumption Pattern on monthly basis

5.2.1 Food vendors:

Expenses	Average (PKR)	Percentage of total income
Food	9000	50%
Education	2000	11.11%
Housing	5000	27.7%
Travel	2000	11.11%

Table 2 Monthly Consumption Pattern of Food vendors

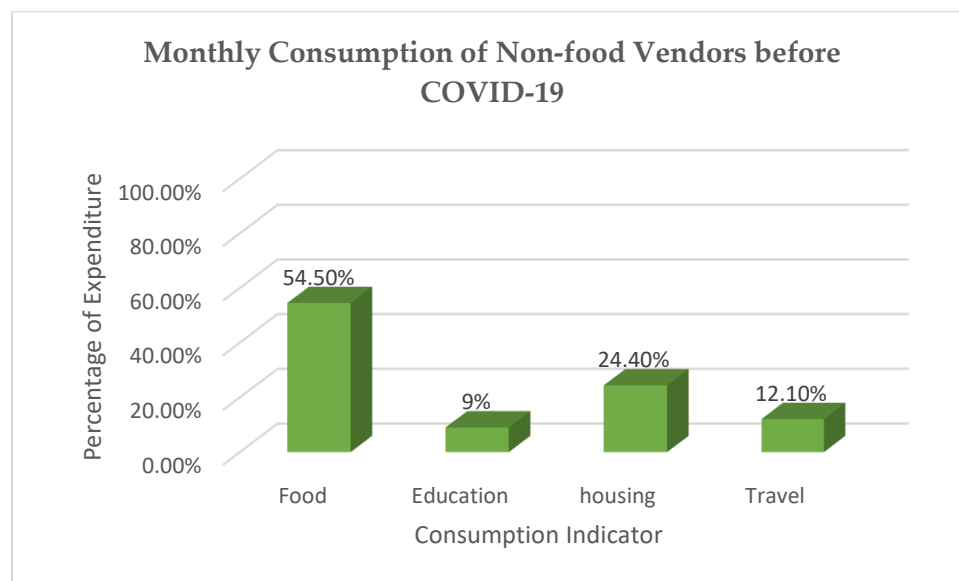


Figure 14 Consumption pattern of food vendors before COVID-19

Monthly income of the food vendors according to the data collected on the basis of questionnaire set is 18,000. By which food vendors almost meet their daily needs. From overall of the income, most of the food vendors spend 50% of the monthly income on their food expenses. As most of the vendors are married and has children so they also spend a sufficient money of their monthly income. Which carry the percentage of 11.11% from overall of their income. For meeting their housing needs on monthly basis the food vendors mostly spend 27.7% of the monthly income. As most of the respondent are lower middle class and always tried to meet their daily needs so it is impossible for them to move from their city and on average basis they mostly uses the Bike for intercity travel and on average basis they spend 11.11% of their monthly income.

5.2.2 Non Food vendors:

Expenses	Average (PKR)	Percentage of total income
Food	9000	54.5%
Education	1500	9%
Housing	4000	24.4%
Travel	2000	12.1%

Table 3 Monthly Consumption Pattern of Non-Food vendors

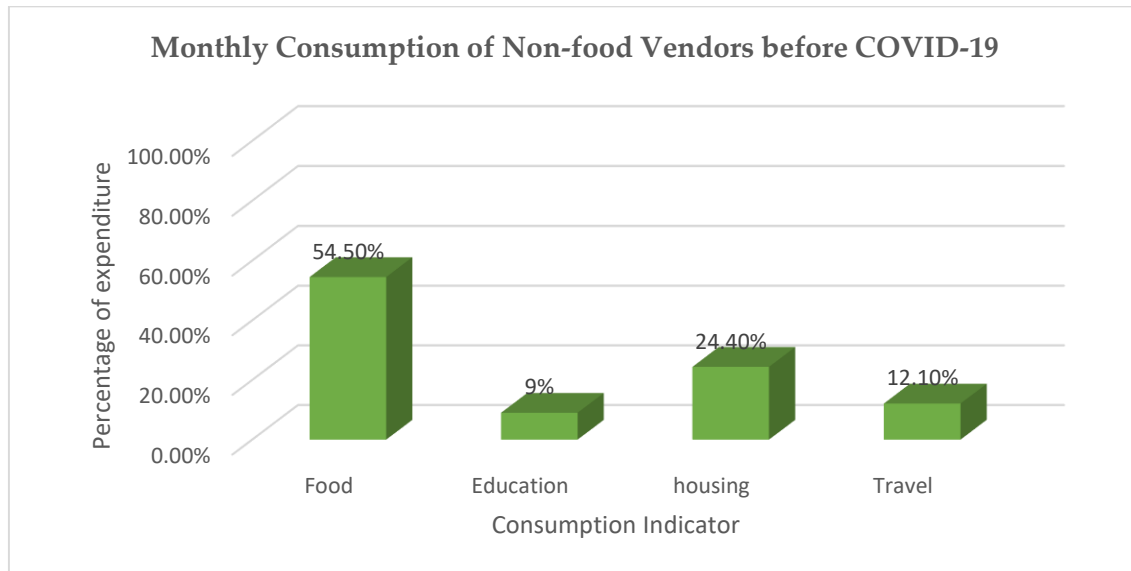


Figure 15 Consumption Pattern of Nonfood vendors before COVID-19

On the basis of data collected the monthly income of Nonfood vendors on average basis is 16,500. From which they spent 54.5% from over all income on their food expense. In the mean while they also spend 9% on their children education in the form of uniform, tuition fee and also stationary things. For housing expense the nonfood vendor spend 24.4% of the overall income on housing. Nonfood vendors spend almost 12.1% on their travel on monthly basis.

5.2.3 Transportation:

Expenses	Average (PKR)	Percentage of total income
Food	12,000	53.3%
Education	2,500	11.11%
Housing	6,000	26.6%
Travel	2,000	8.8%

Table 4 Monthly Consumption Pattern of Transportation

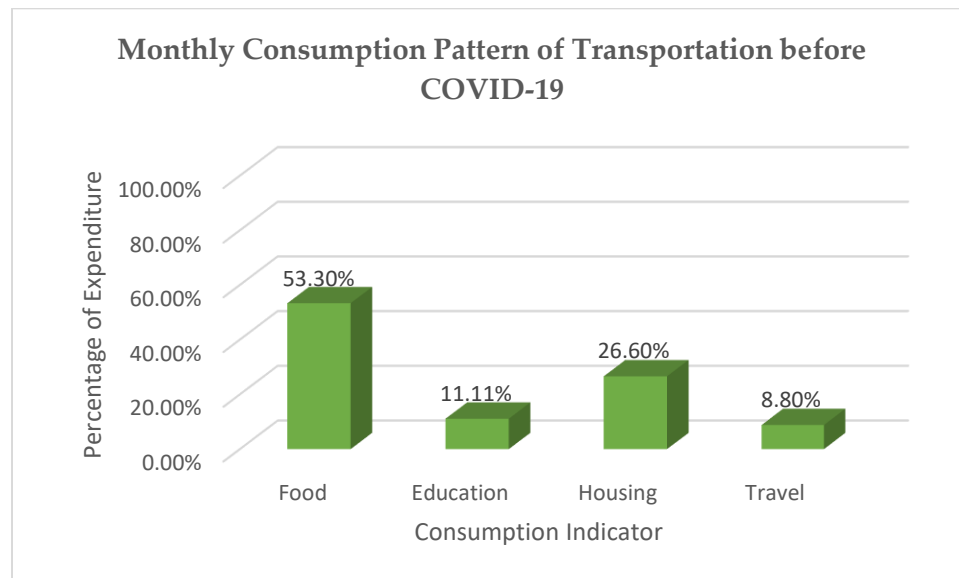


Figure 16 Consumption Pattern of transportation before COVID-19

Monthly Average income of respondent belong to transportation sector is 22,500. From which the respondent spend 53.3% on food expenses on monthly basis i.e.12, 000. Also the respondent have school going children which in terms restrict the respondent to pay for education and the respondent pay 11.11% of the monthly income on education. Also the respondent spend a good percentage of monthly income on housing i.e. 26.6%. Respondent belong to transportation sector spend 8.8% of the monthly income on travel.

5.2.4 Comparison of Consumption Pattern before COVID-19

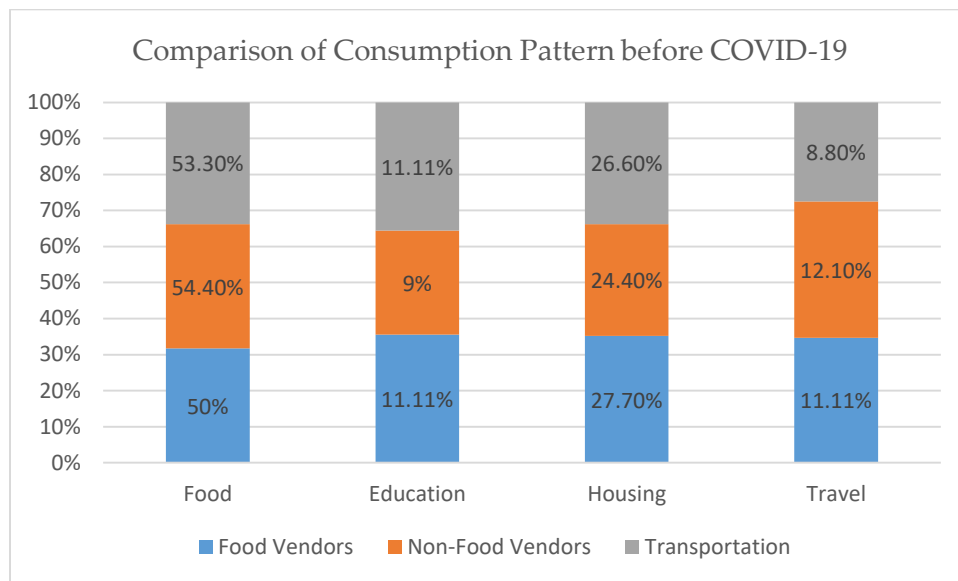


Figure 17 Comparison of Consumption Pattern before COVID-19

In the overall analysis one of the informal setup which is relatively strong then the other two sector is transportation sector. Because of the highly monthly income as compare to the other two sector. The overall comparison shows that for food expenses nonfood vendors spends more relatively. Similarly for education transportation and food vendors pay the same percentage. Also in the context of housing food vendors pay most of their monthly income. For travel the overall percentage goes high in the context of Nonfood vendors.

5.3 Economic Activity on daily Basis

5.3.1 Food Vendors

Indicator	Min	Max	Mean
Sale Profit	1000 PKR	1100 PKR	1050 PKR
Consumer Frequency	40	60	50
Rent of Cart	400 PKR	500 PKR	450 PKR

Table 5 Daily Economic Activity of Food Vendors

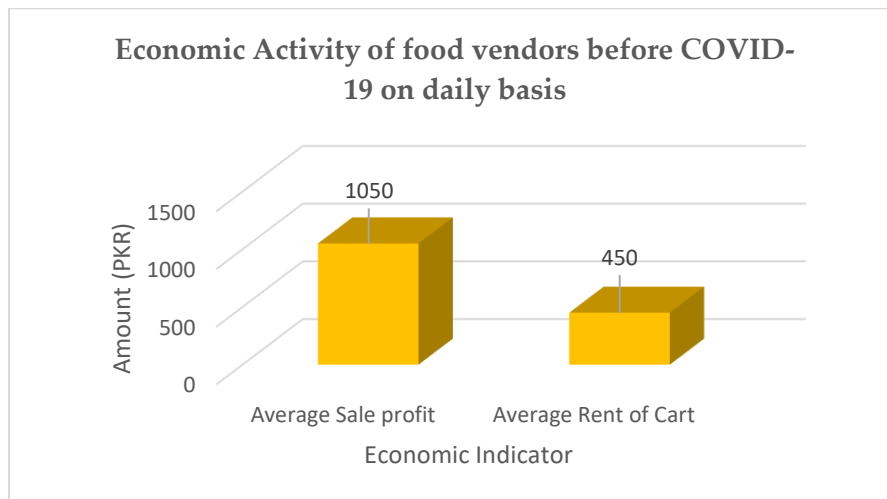


Figure 18 Food vendors economic activity before COVID-19

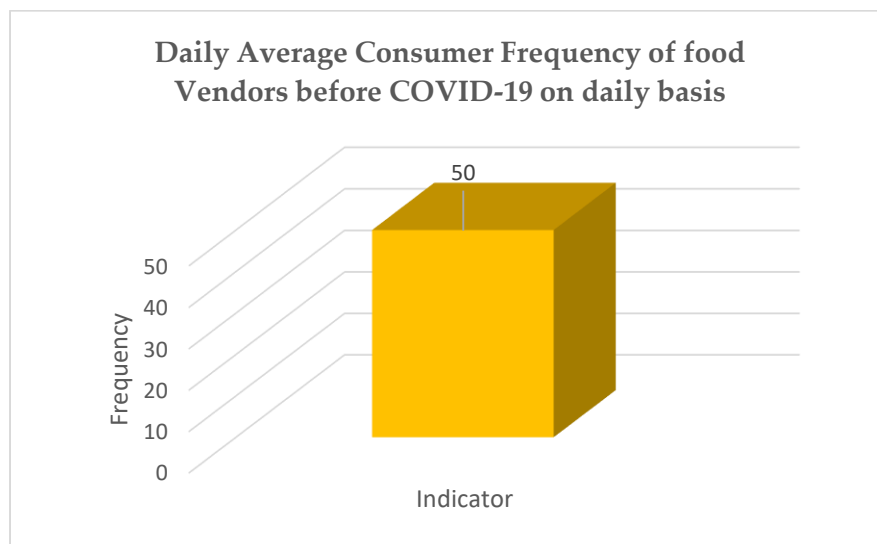


Figure 19 Consumer Frequency of Food Vendors before COVID-19

The average sale profit of the Food vendors is 1050 PKR. As the vendors have to pay the rent amount for carrying out their informal activities in front of different shops so they have to pay on daily basis to the shop keeper. So the overall daily rent on the average basis is 450 PKR. Consumer frequency on the average is 80, which shows that food vendors deal with 80 consumers on a daily basis.

5.3.2 Non-Food

Indicator	Min	Max	Mean
Sale Profit	800 PKR	1000 PKR	900 PKR
Consumer Frequency	30	40	35
Rent of Cart	300 PKR	400 PKR	350 PKR

Table 6 Daily Economic Activity of Non-Food Vendors

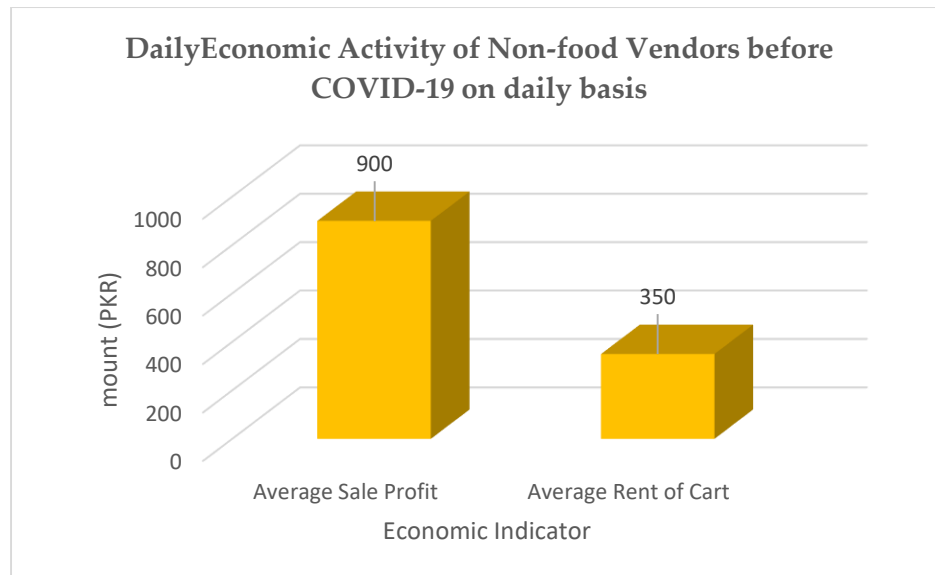


Figure 20 Nonfood vendors economic activity before COVID-19

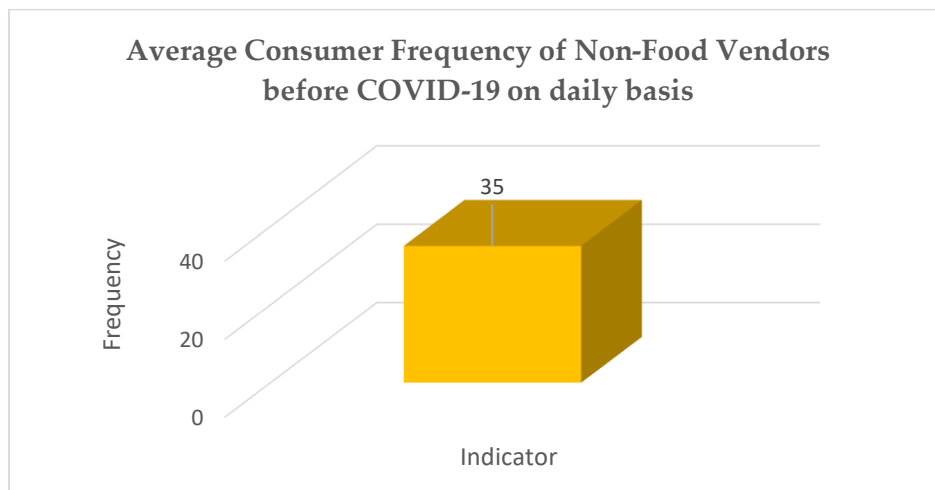


Figure 21 Consumer Frequency of Non-Food Vendors before COVID-19

Non food vendors is the most depressed one respondent from all of three respondent because they have to pay a good amount of rent on daily basis which reduce their income on daily basis. As most of the people not needs these things on daily basis which is also the major reason for their depriveness. On the average base they earn the amount of 900 on daily basis from which they have to pay a rent on average basis i.e. 350. They also have a low consumer frequency on daily basis as compared to the other two types of respondents. Because most of the people don't need these things on daily basis.

5.3.3 Transportation

Indicator	Min	Max	Mean
Sale Profit	1000 PKR	1500 PKR	1250 PKR
Consumer Frequency	70	100	85
Rent of Cart	500 PKR	500 PKR	500 PKR

Table 7 Daily Economic Activity of Transportation

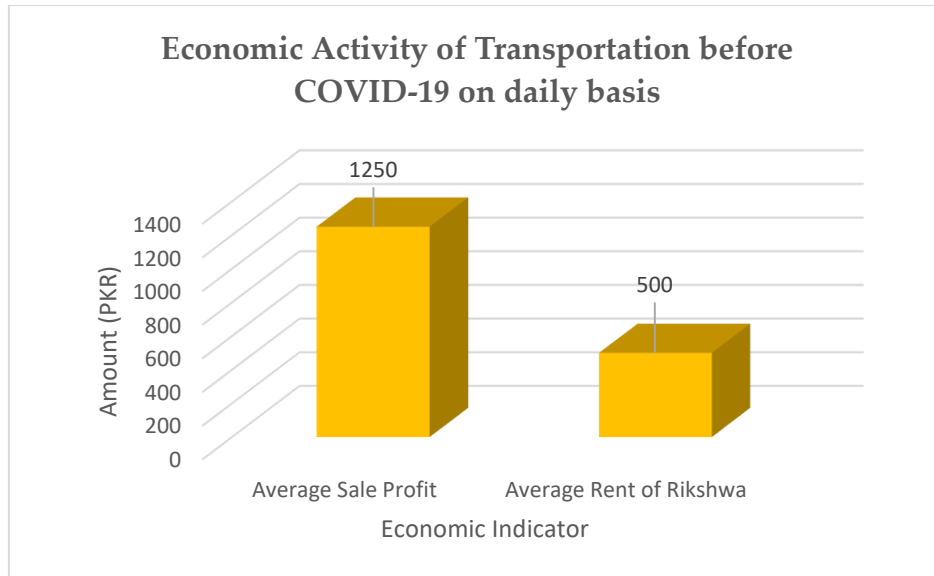


Figure 22 Transportation economic activity before COVID-19

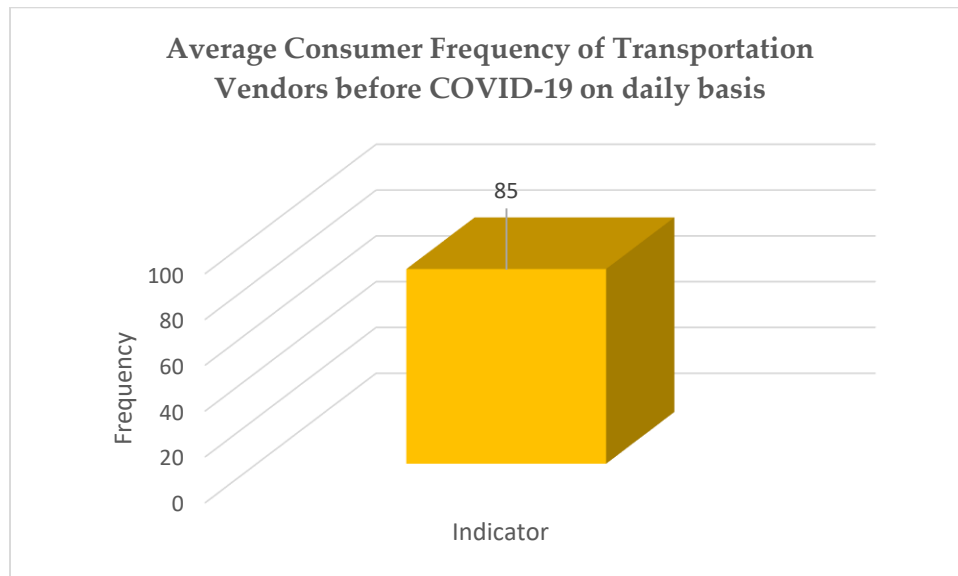


Figure 23 Consumer frequency of Transportation before COVID-19

As most of the people in Lahore prefer to move on the Rickshaw if they don't have their own vehicles due to which the overall sector which stands good according to the survey is transportation. They earn 1250 PKR on daily basis. In the same way they have to pay rent to the Rickshaw owner which also reduce their monthly income. These respondent have most of the consumer frequency as compared to the other two sector.

5.3.4 Comparison of Economic Activities

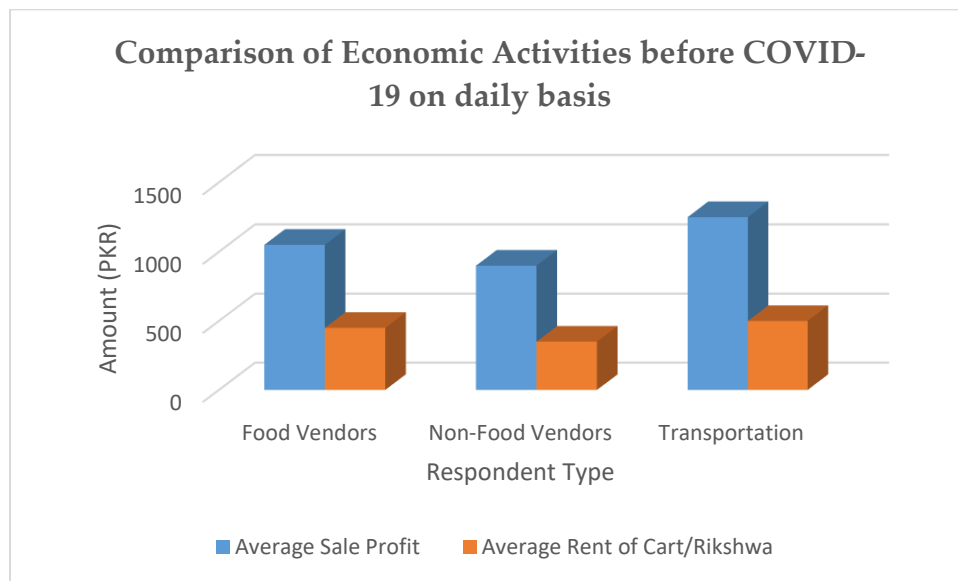


Figure 24 Comparison of economic Activity before COVID-19

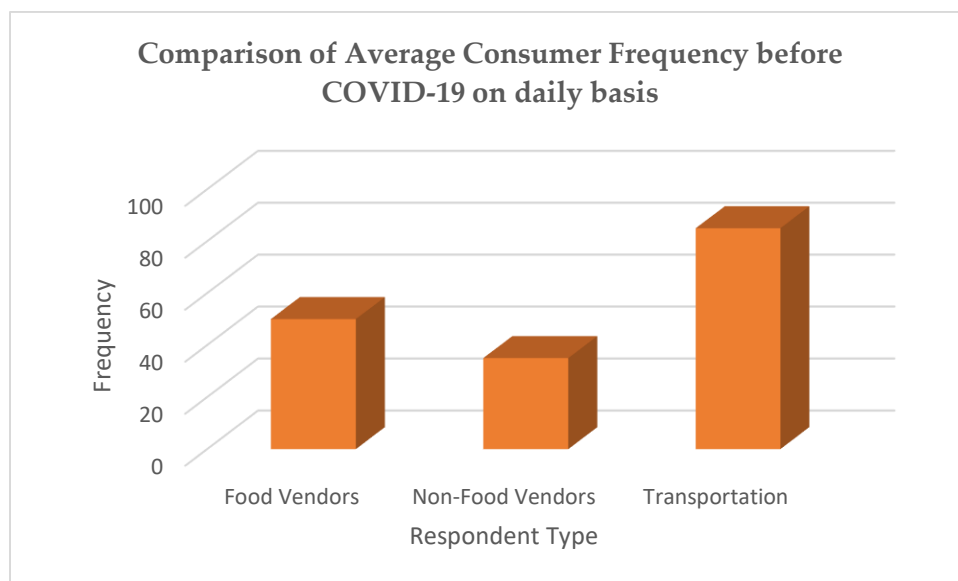


Figure 25 Comparison of Average Consumer Frequency before COVID-19

Transportation sector gain most of the profit as compared to the other two sector because they have high consumer frequency. As transportation sector has high consumer frequency so they have high monthly income but they also have high rent as compared to the other two sector.

5.4 Monthly Income during COVID-19

Type of Activity	Indicator	Total Number	Min (PKR)	Max (PKR)	Mean (PKR)
Food	Income	120	7,000	8,000	7,500
Non-Food	Income	120	5,000	7,000	6,000
Transportation	Income	60	5,000	7,000	6,000

Table 8 Monthly Income during COVID-19

5.5 Consumption Pattern on monthly basis

5.5.1 Food vendors

Expenses	Average (PKR)	Percentage of total income
Food	10,000	-33%
Education	0	0%
Housing	3000	40%
Travel	0	0%

Table 9 Monthly Consumption Pattern of Food Vendors

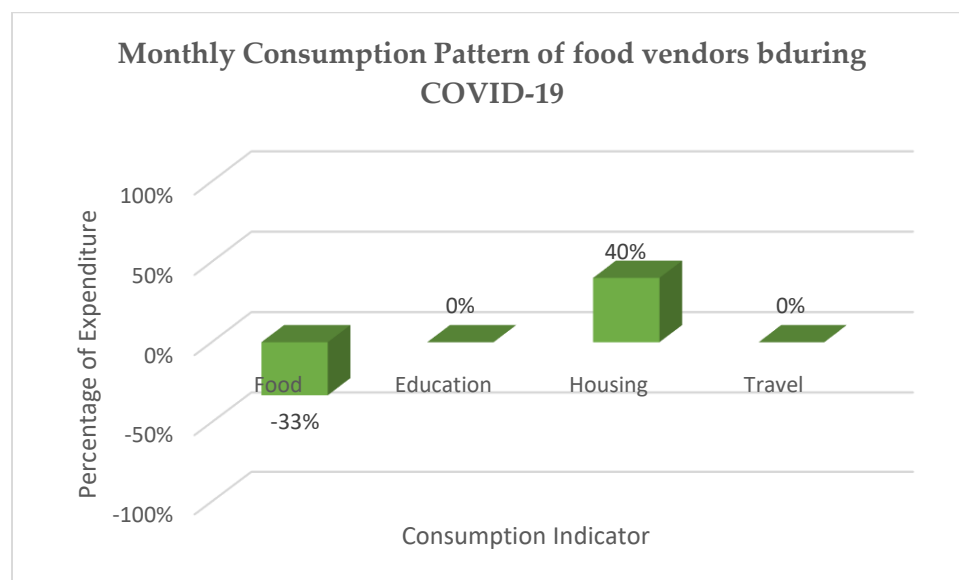


Figure 26 Consumption pattern of food vendors during COVID-19

During the lockdown or during the COVID-19 most effected community is lower middle class. Because they don't have any kind of saving as they do daily basis informal activities and meet their basic needs. The -33% shows that they spend more 33% then their monthly income.

During COVID-19 monthly income of food vendor is 7,500. But their food expenses increases as they have to stay in their houses most of the time. Due to which a lot of difficulties arises. These people could not meet their basic needs and tried to meet their needs through different means. Which include donation, loan etc. No doubt their education and travel expense are zero but their income also decrease.

5.5.2 Non Food:

Expenses	Average (PKR)	Percentage of total income
Food	7,000	-16%
Education	0	0%
Housing	2500	41.6%
Travel	0	0%

Table 10 Monthly Consumption Pattern of Non-Food Vendors

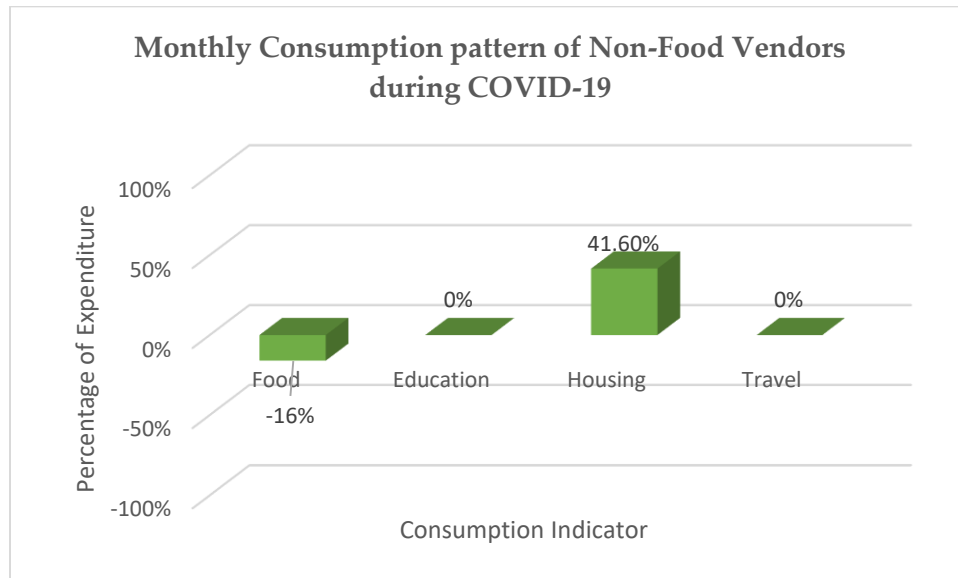


Figure 27 Consumption pattern of Nonfood vendors during COVID-19

Monthly income of Nonfood vendors is 6000 PKR during COVID-19 but their monthly food expenses are 7000 PKR on monthly basis which shows that they spend 13% more on their food expenses through different ways. Also they don't have the expense of education and travel.

5.5.3 Transportation:

Expenses	Average (PKR)	Percentage of total income
Food	8,000	-33%
Education	0	0%
Housing	3000	50%
Travel	0	0%

Table 11 Monthly Consumption Pattern of Transportation

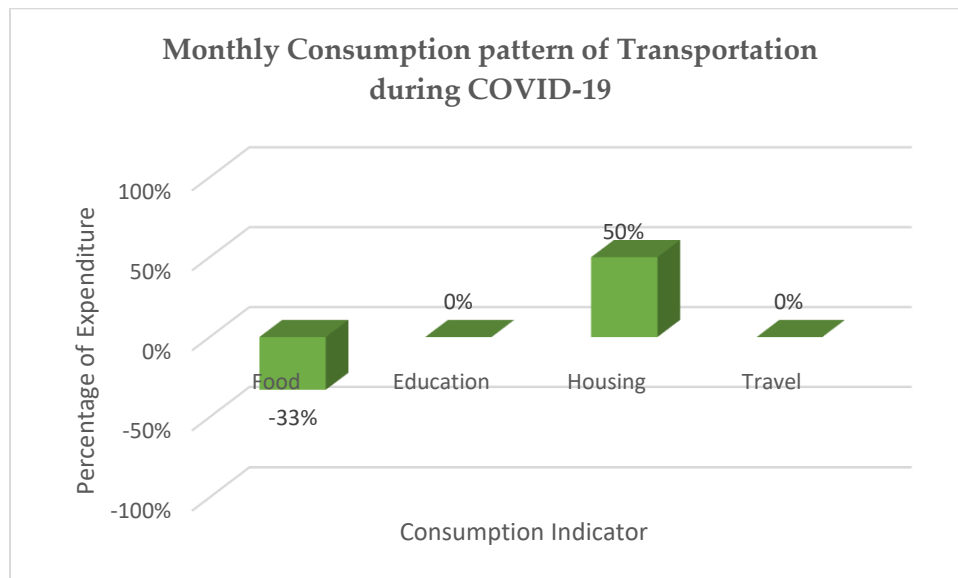


Figure 28 Consumption pattern of transportation during COVID-19

Due to the lock down during COVID-19 it is impossible to carry out any kind of economic activities. Due to which transporter also faces a lot of issues. Which in terms reduce their daily income which badly impact their monthly income. Which reduces from 22,500 to 6,000 per month. As they have to spend 8,000 per month on their food expenses so they are out of range from their monthly income by 33% in terms of food expenses. Although they don't have any expense of education and travel but they faces a lot of problem. To meet their basic daily needs they took different kind of donation and loan for supporting their family.

5.5.4 Comparison of monthly consumption pattern

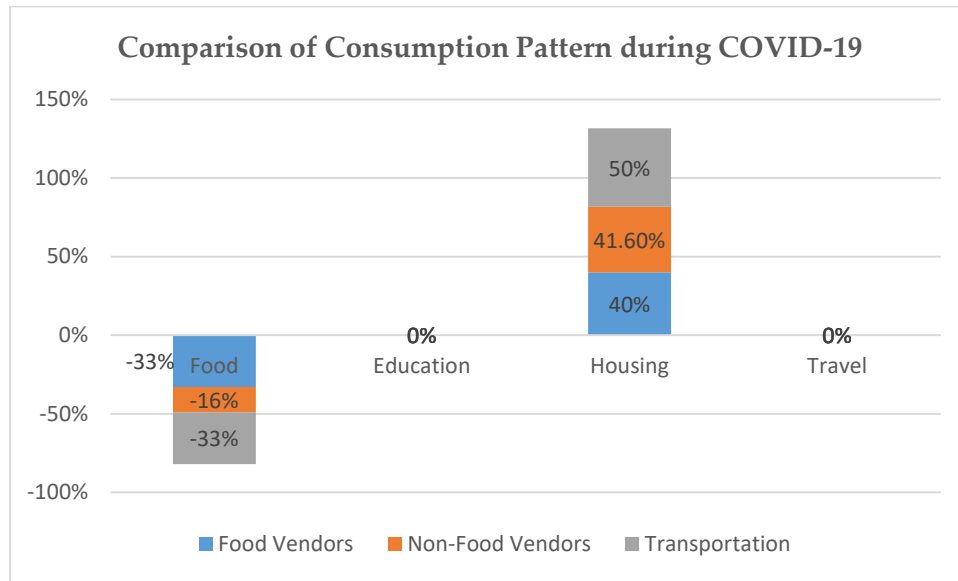


Figure 29 Comparison of Monthly Consumption during COVID-19

Due to the lock down children of respondent have not to go school due to which their education expense come to zero. Similarly their travel expense also come to zero due to lock down. In the mean while they have to support their family so the respondents carry out their activities in streets especially in case of food vendors. The food expenses of all the respondent group increases but their monthly income decreases due to which they start depend on donation and loan.

5.6 Economic Activities during COVID-19

5.6.1 Food Vendors

Indicator	Min	Max	Mean
Sale Profit	300 PKR	500 PKR	400 PKR
Consumer Frequency	20	30	25
Rent of Cart	100 PKR	200 PKR	150 PKR

Table 12 Economic Activities of Food Vendors

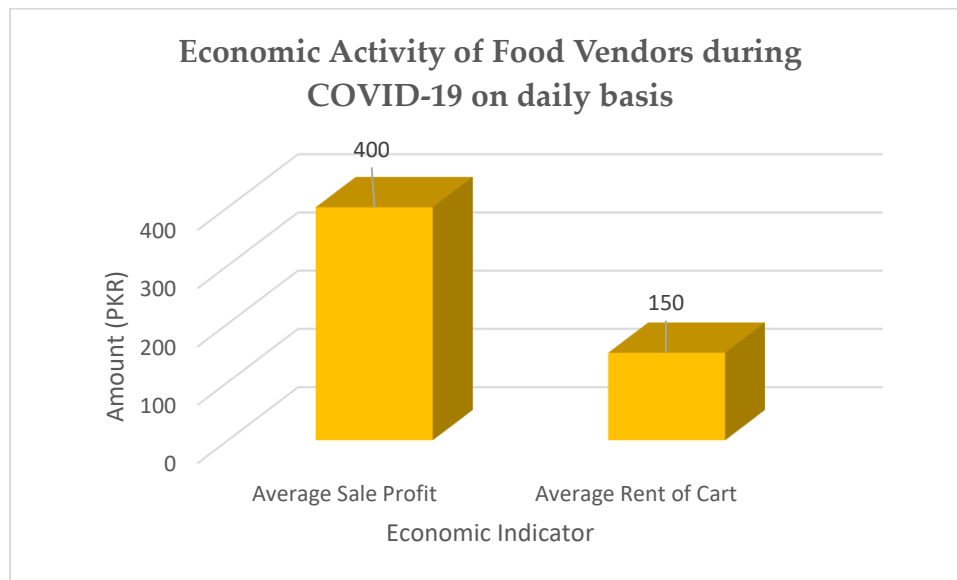


Figure 30 Food vendors economic activity during COVID-19

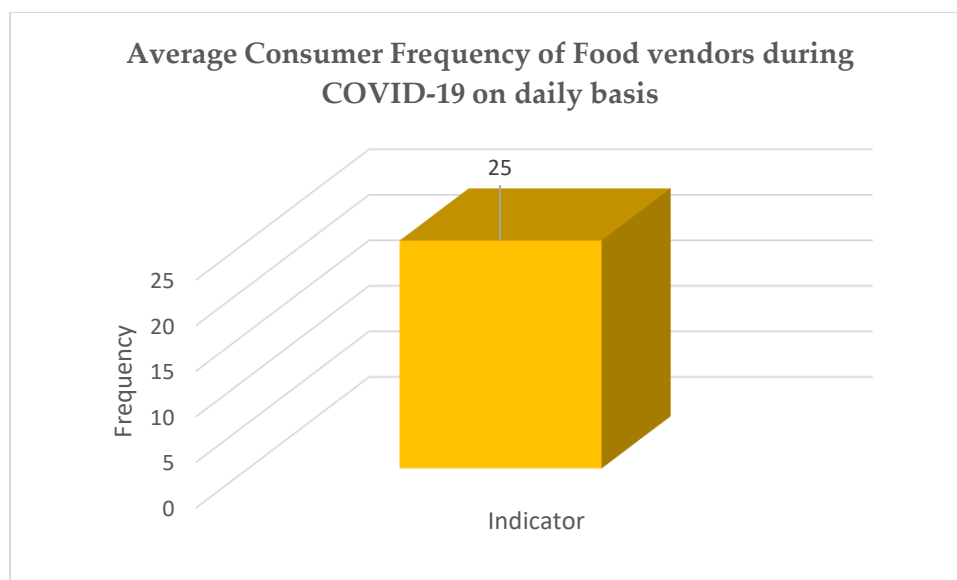


Figure 31 Average Consumer Frequency of Food vendors during COVID-19

The daily sale profit of the respondent decreases to 400 PKR during the COVID-19 due to lock down. Due to lock down the consumer frequency also decreases which in terms reduces the daily income of people and also the monthly income of respondents. In the mean while they also have to pay the rent which ultimately decrease their monthly income.

5.6.2 Non-Food Vendors

Indicator	Min	Max	Mean
Sale Profit	300 PKR	400 PKR	350 PKR
Consumer Frequency	20	30	25
Rent of Cart	150 PKR	150 PKR	150 PKR

Table 13 Economic Activities of Non-Vendors

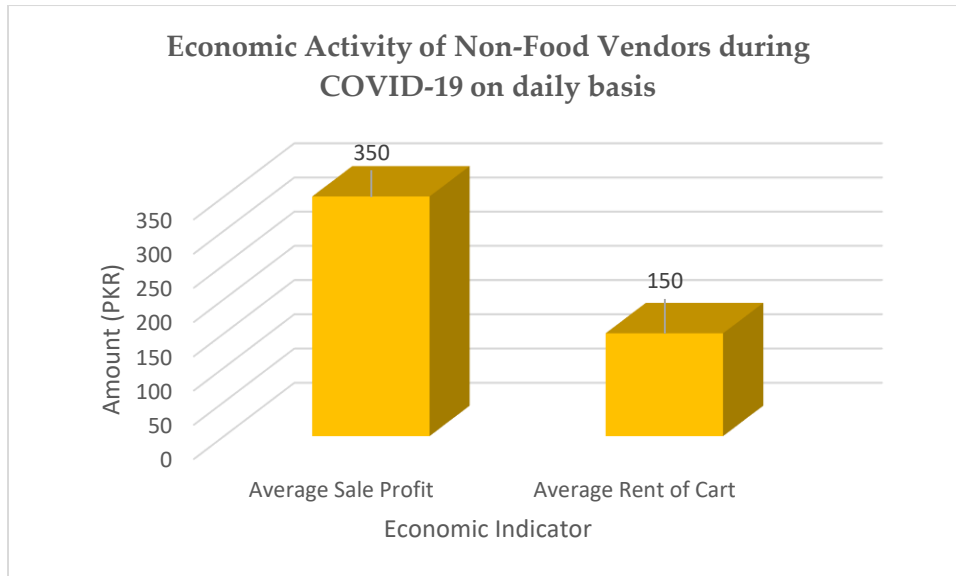


Figure 32 Nonfood vendors economic activity during COVID-19

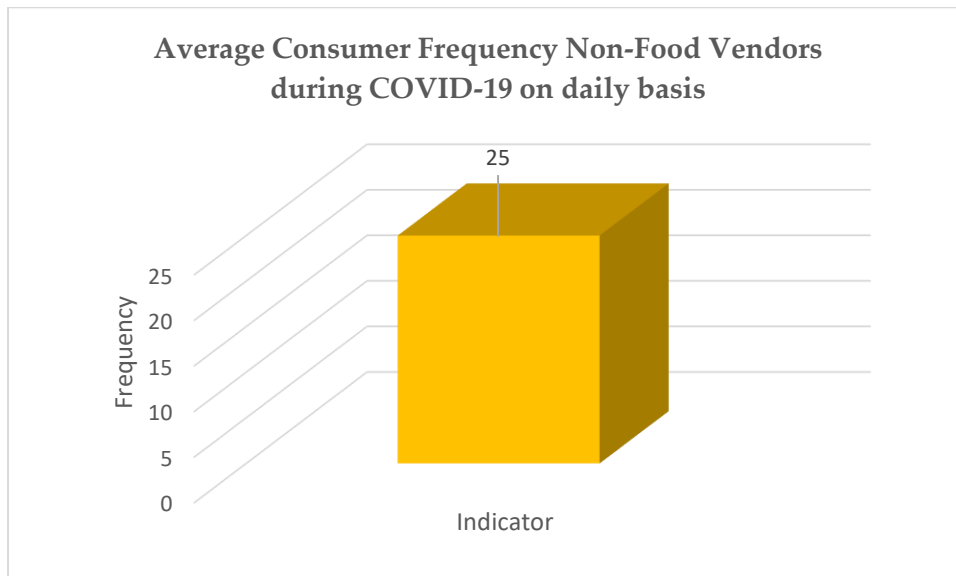


Figure 33 Average Consumer Frequency Non-Food Vendors during COVID-19

COVID-19 also have very vast impacts on Non-food vendors. As in the normal days they can hardly meet their needs because they sell the things which are not taken by the customer on daily basis. Their daily sale profit reduce up to 350 PKR and they also have to pay rent to shop keeper due to which they go into economic losses. Which they fulfill through donations and loan.

5.6.3 Transportation

Indicator	Min	Max	Mean
Sale Profit	400 PKR	500 PKR	450 PKR
Consumer Frequency	30	50	40
Rent of Cart	200 PKR	300 PKR	250 PKR

Table 14 Economic Activities of Transportation

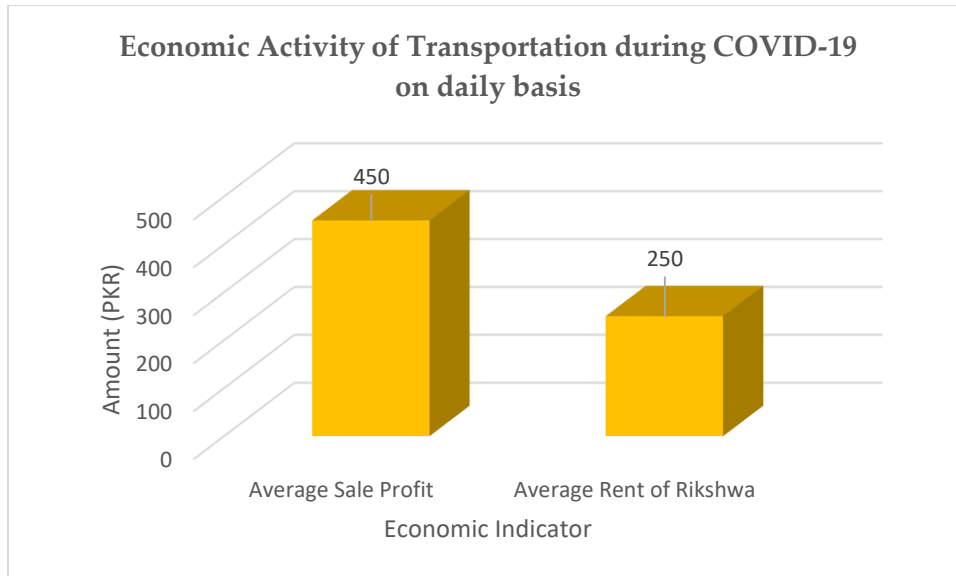


Figure 34 Transportation economic activity during COVID-19

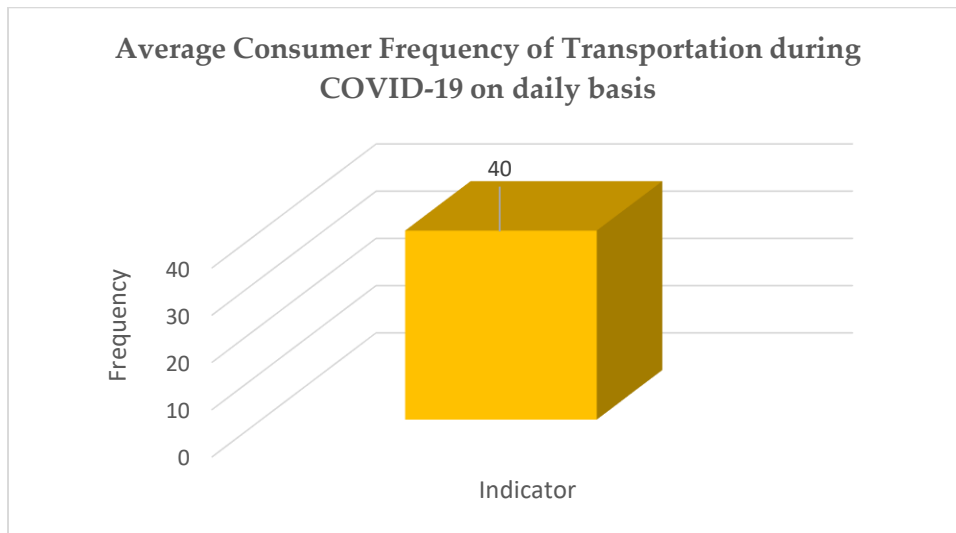


Figure 35 Average Consumer Frequency of Transportation during COVID-19

In the case of transportation sector respondent also faces a lot of issues. As all the other two groups can carry their activities also in local streets but transporter could do nothing like them. This impacts their daily life routine which impacts their sale profit on daily basis. Although their owner have reduces the rent of Rickshaw but due to not availability of costumer they faces a lot of problem in term of finance. The respondent also meet their daily needs through donation and loan taking from different source

5.6.4 Comparison of Economic Activities

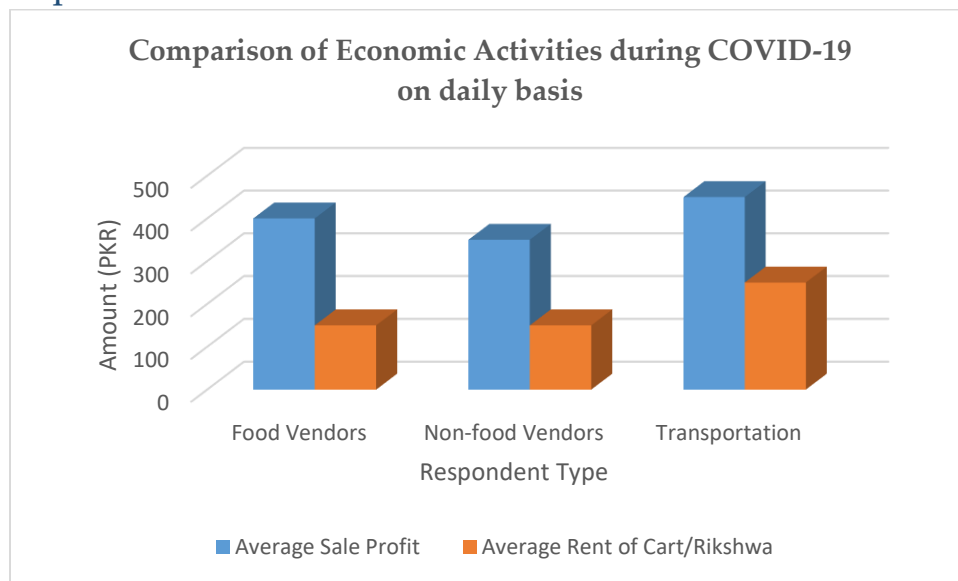


Figure 36 Comparison of economic activity during COVID-19

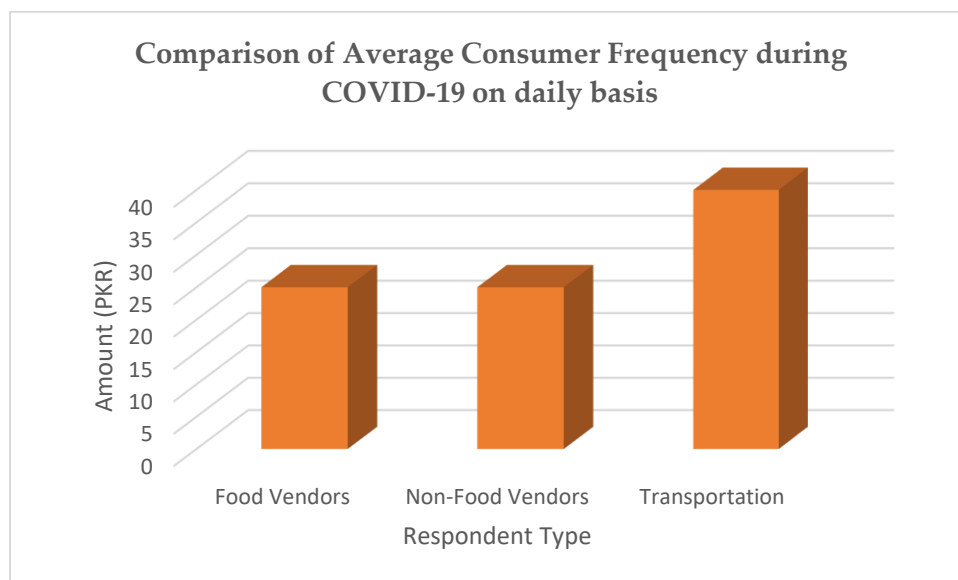


Figure 37 Comparison of Average Consumer Frequency during COVID-19

During the lock down all types of groups faces a lot of difficulties to carry out their economic activities. Due to which their daily and monthly income reduces which impacts their daily basic needs. Respondent of transportation have to spend more than other two groups on food and also they pay more rent then other two. The consumer frequency in the case of food vendors remains low as compared to the other two groups. In the same way Nonfood vendors pay low in term of food to meet their daily needs as compared to the other two groups.

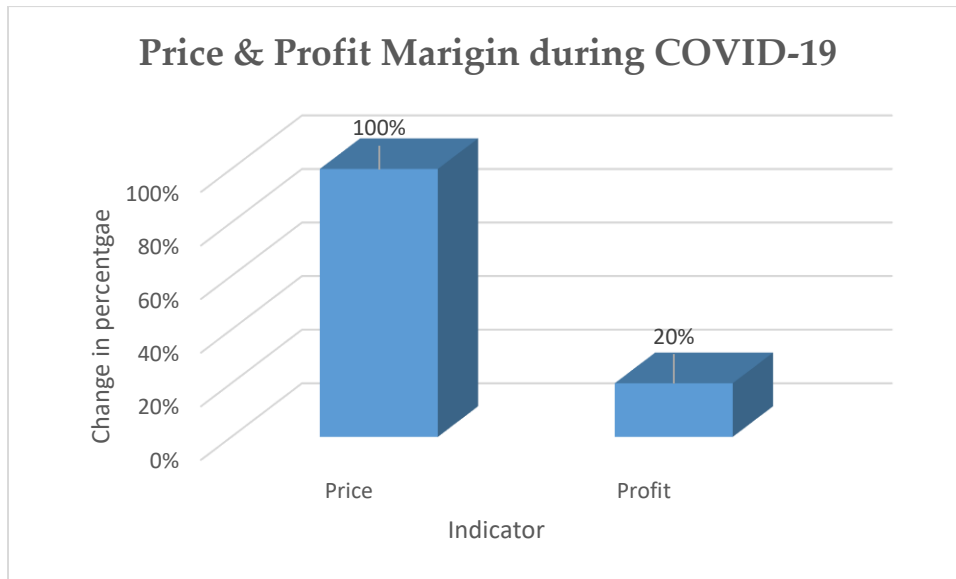


Figure 38 Price & Profit during COVID-19

During COVID-19 government of Pakistan impose lock down due to which supply of different things goes stuck. Which impacts the prices of the things. During COVID-19 the prices of the items goes up to 100% and the profit margin goes down to 20%. Which ultimately impacts the life style of informal setup.

In the start of the pandemic the Elite class started to buy in exceptional way due to which shortage of different products came into being. Due to which Prices of different products increases which ultimately effect the life of working class. In the same way due to lockdown people avoid to come in market due to which profit margin also went down.

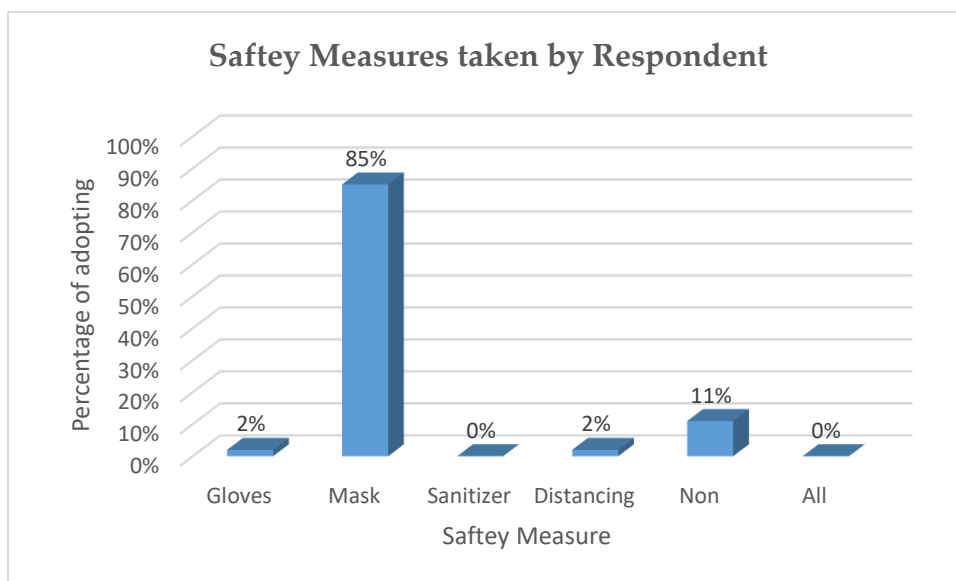


Figure 39 Safety measure by respondent

Most of the Respondent took safety measure in the form of Mask. Some of the people having cart and working in the market also use the concept of distancing. In the same way most of the rickshaw driver not bother to wear anything. None of the respondent using sanitizer.

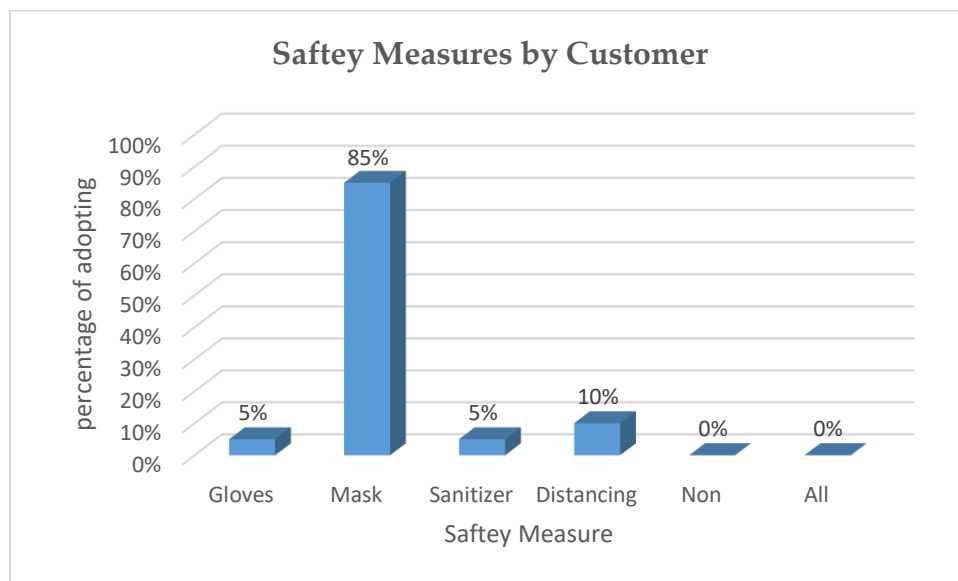


Figure 40 Safety measure by customer

The situation almost remain the same in the context of customer. Most of the customer wear just only face mask. Some of the customer also use gloves, sanitizer and distancing concept while purchasing the products.

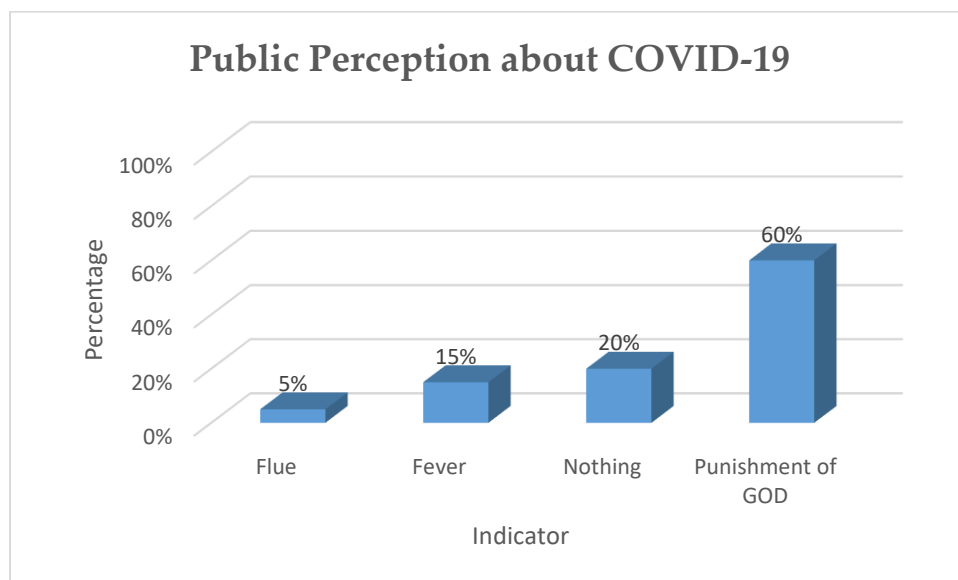


Figure 41 public opinion about COVID-19

Most of the respondent thought that COVID-19 is the punishment of GOD. They said that due to all the bad activities taking place GOD get angry from all of us and started to finish us. In the same way some of the respondent thought that it is just a perception of people or some political agendas. Some response are in the favor of fever and some are in the favor of flue.

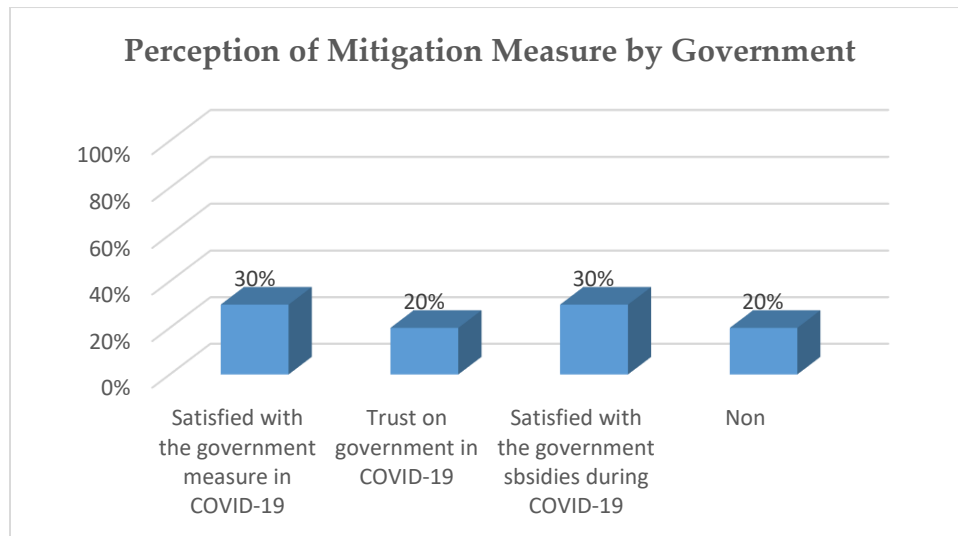


Figure 42 Public opinion about government measure

Almost 30% of people agreed with the government from all the respondent. Because working class is not in the favor of lockdown. Also 20% people show trust on the government in the situation of COVID-19. Most of the people from respondent do not get any subsidies due to which only 30% of the people from respondent agreed with government subsidies. 20% of the respondent remain neutral.

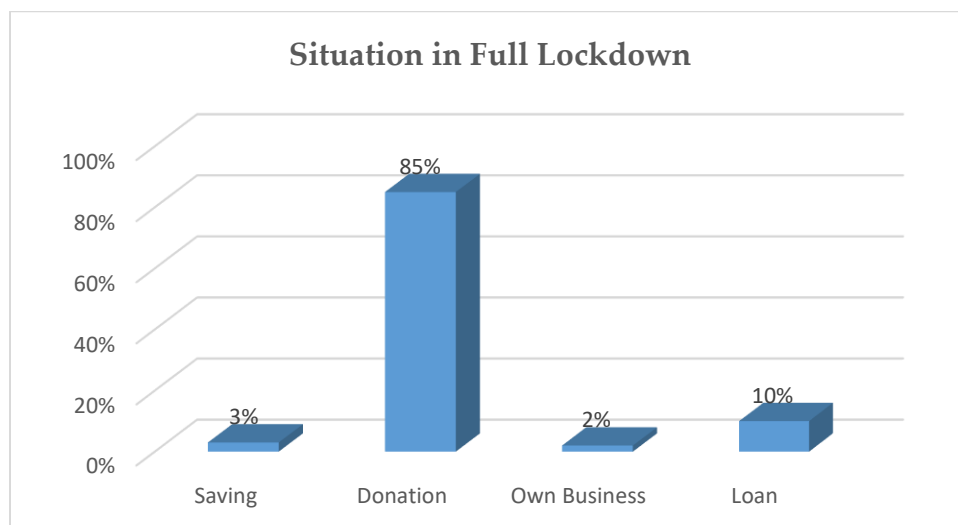


Figure 43 financial situation in lockdown

As all the respondent belong to working class. So most of the people manage in full lockdown with donation given by different organization and people. Some of the people said that they move their business from cart to cycle/Bike and start selling in street. Some of them have the saving. Also people took loan to meet their daily basic needs.

Most of the respondent are not in the favor of lockdown. Because they said that this is not the only way to deal with this pandemic. They suggest that government should strict the people to follow SOP's. They said that in this way their economic activities can run and they can support their family because they belong to working class and can't not survive in full lockdown.

5.7 Comparison before & During COVID-19 and its effect on informal economy

5.7.1 before COVID-19

Items	Food (PKR)	Non Food (PKR)	Transportation (PKR)
Food	9000	9000	12000
Education	2000	2000	2500
Housing	5000	4000	6000
Travel	2000	2000	2000
Sale Profit	18000	16500	22500
Consumer frequency	2400	1050	2250
Rent of Cart	13500	10500	15000

Table 15 Consumption pattern & economic activity before COVID-19

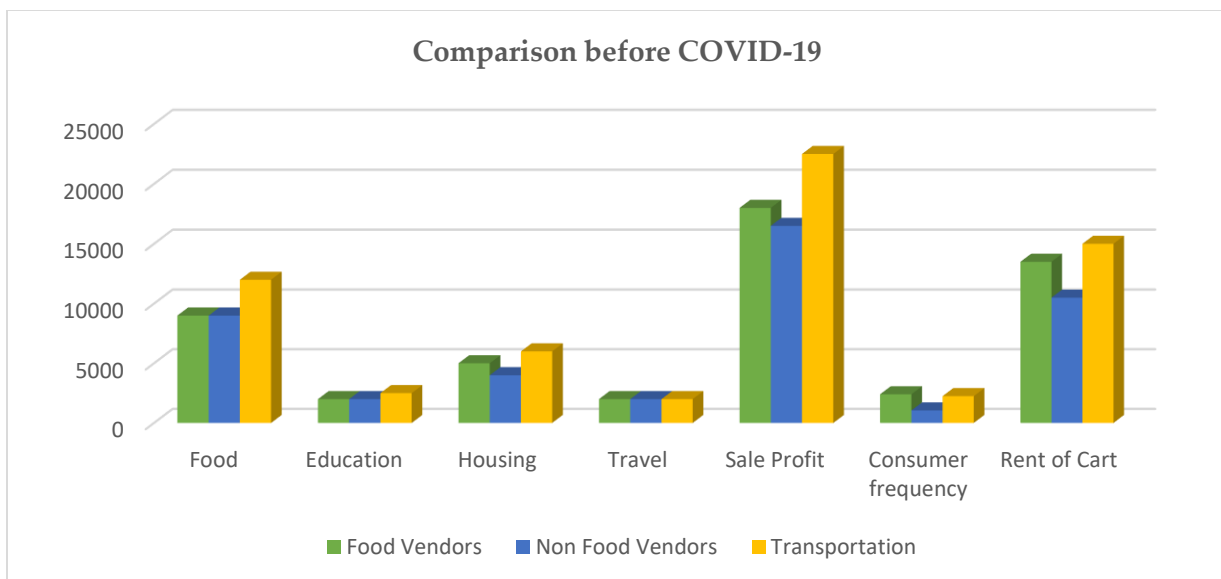


Figure 44 Comparison of indicator before COVID-19

Before COVID-19 the wealthier group from all of three is transportation because their daily earning is more than other two groups. Respondent of Transportation also pay more on food then others two in the same way they also spend more on education. Housing graph also confirm that transportation respondents spend more. In case of travel it remains same for all of three group of respondent. Sale profit and rent of cart also more for transportation sector then food vendors and Nonfood vendors. Consumer frequency for Nonfood vendors is low as compared to the other two groups.

In the nut shell respondent of transportation have more monthly expenses and also have high monthly income as compared to the food vendors and Nonfood vendors.

5.7.2 during COVID-19

Items	Food (PKR)	Non Food (PKR)	Transportation (PKR)
Food	10000	7000	8000
Education	0	0	0
Housing	3000	2500	3000
Travel	0	0	0
Sale Profit	7500	6000	6000
Consumer frequency	1200	1050	1200
Rent of Cart	7500	4500	7500

Table 16 Consumption pattern & economic activities during COVID-19

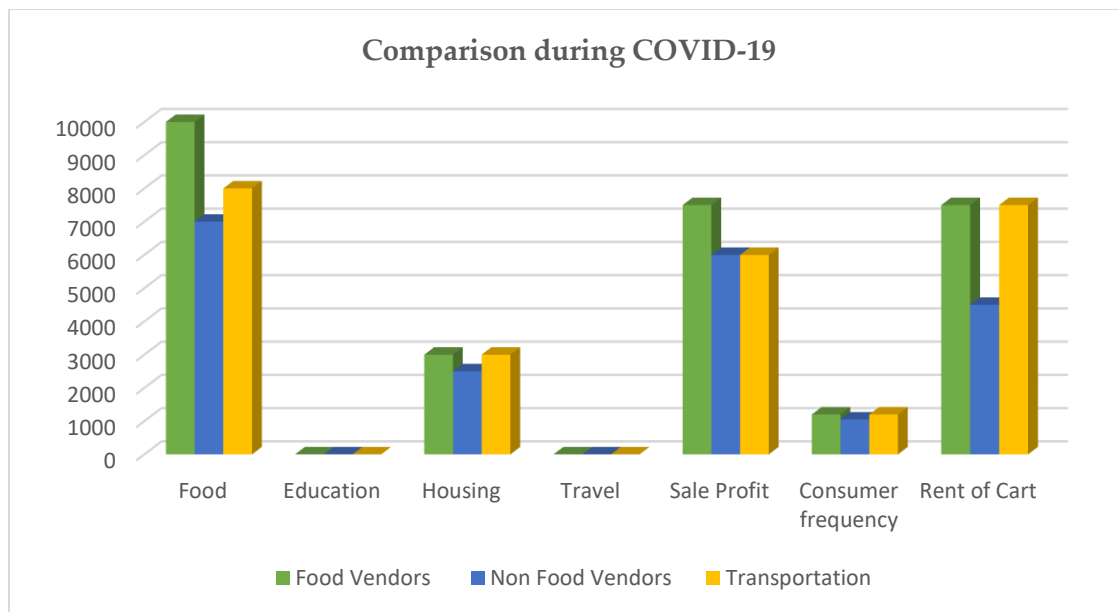


Figure 45 Comparison of indicator during COVID-19

During COVID-19 the expense of food for food vendors increases as compared to the Nonfood vendors and transportation. Their monthly income is low but their spending on food and housing is more during the lockdown. Education and travel expense remain zero for all of three groups due to lockdown imposed by the government of Pakistan.

During lockdown the most essential thing is food for the people to live. Which ultimately increases the sale profit of food vendors but due to lockdown food vendors also face a lot of problems in the supply of items.

Rent of the cart reduces then earlier.

During the lockdown the more wealthier is food vendors as compared to the other two include in research but they also face a lot of difficulties while meeting their basic needs. They also depend on donation.

5.7.3 Food Vendors Graph Comparison

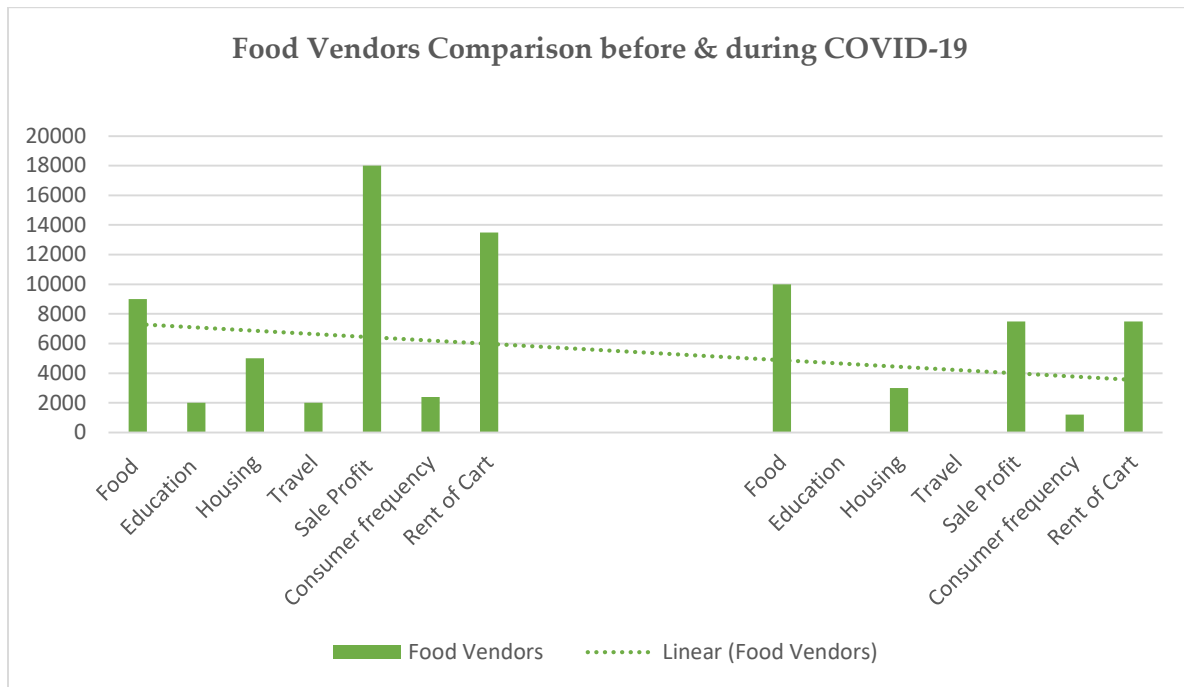


Figure 46 Trend line of food vendors before & during COVID-19

Monthly income of food vendors before COVID-19 is up to 18,000. But during the lock down their monthly income remain 7,500. Which create a lot of difficulties for the food vendors to meet their daily basic needs. Housing expense before COVID-19 is 5000 PKR which remain 3000 PKR. Housing expenses include electriccity bill, SUI GAS bill, and water bill. Travel expenses remain zero because government of Pakistan impose lock down. Due to lock down education institute are also closed so during COVID-19 their education expenses also remain zero.

The trend line shows that before COVID-19 food expenses of food vendors are low then during COVID-19. In the mean while trend line also show that sale profit is more before COVID-19. While the housing trend decreases during the lock down.

5.7.4 Non-Food vendors Graph comparison

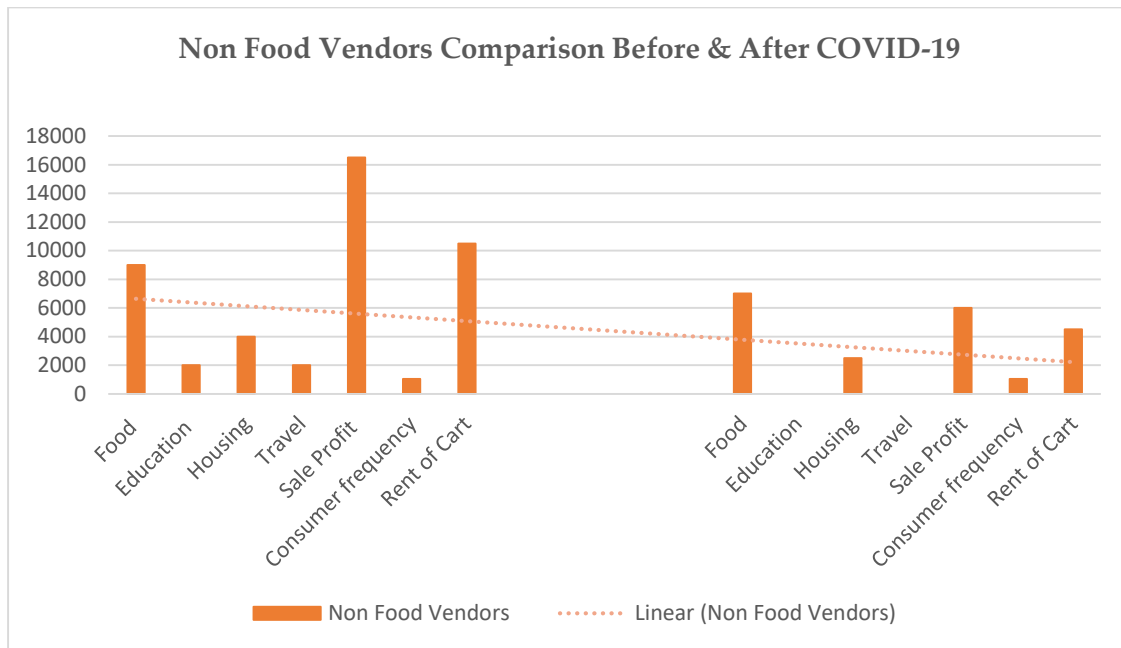


Figure 47 Trend line of Nonfood vendors before & during COVID-19

The trend line of Nonfood graph shows that before COVID-19 the sale profit is more but after COVID-19 it decreases up to 6000 PKR. Food expenses are more before COVID-19 but during COVID-19 it reduces in case of Nonfood vendors. Rent of cart is more before COVID-19 but during the COVID-19 most of the owner of cart decreases the rent. Housing expenses decreases during COVID-19.

5.7.5 Transportation Graph comparison

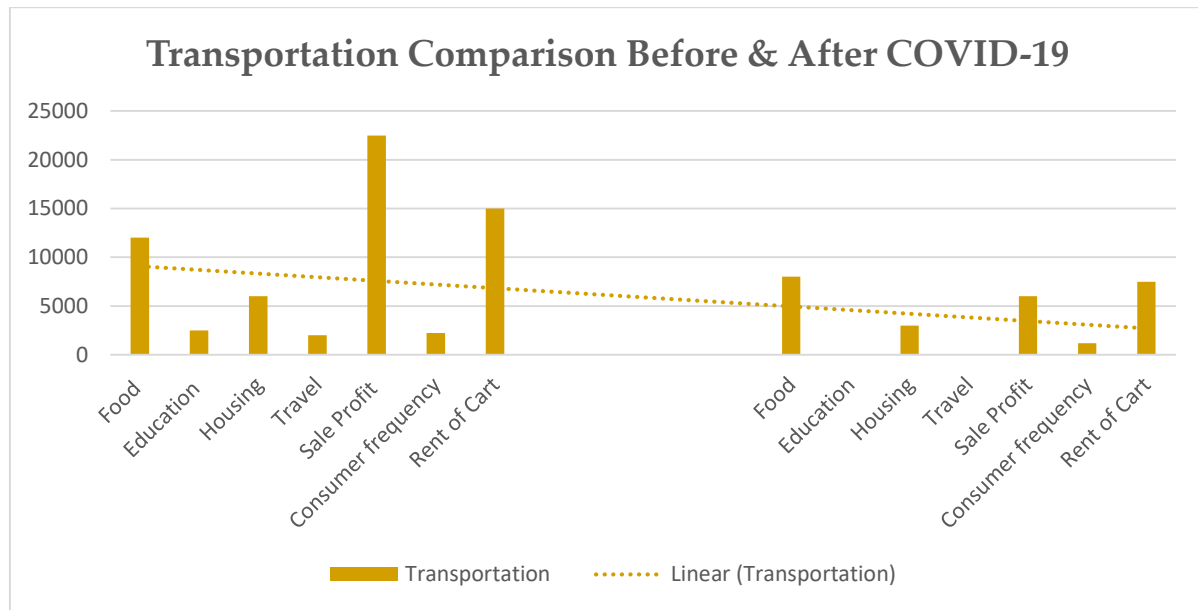


Figure 48 Trend line of transportation before & during COVID-19

Trend line of transportation verify that before COVID-19 sale profit is more as compared to the situation during COVID-19. Similarly rent of rickshaw for transportation respondent is low during lock down. In the mean while the food expenses decreases as compared to the situation during COVID-19. But due to lock down they have to faces a lot of difficulties while performing their economic activities so they start depending on Donation and also on loan to meet their daily basic needs.

Chapter 6 Findings and Conclusion

6.1 Findings

1. No proper legal framework or planning from the local government regarding this sector.
2. COVID-19 has potentially negative effect on this community.
3. Informal activity is observed more at some junctions of the main roads.
4. People are more tend toward roadside vendors as compared to market places during COVI-19.
5. Lack of management in markets and on roads give rise to number of traffic and other problems.
6. Vendors claim that they do not get any kind of subsidy from Government during COVID-19 days.
7. Informal activities have rent problem for their cart/rickshaw which actually disturb their monthly income.
8. Informal activities have not proper place for their activities
9. It creates hurdle for pedestrian.
10. Informal activities not have proper set up to carry their activities in case of any pandemic
11. Informal group are not supported a lot by government in normal situation and especially in Pandemic i.e. COVID-19.
12. Informal group mostly not meet their basic need during pandemic due to urgent lock down which brings them on donation.
13. Informal group are not concerned more about their children education.
14. Most of the informal group not gain any kind of subsidy from government in pandemic.

6.2 Conclusion

As most of the people in informal set up belong to lower middle class and they don't have any kind of saving to fight with the pandemic situation so they mostly depend on donation given by different organization not by the government of Pakistan. As working class people mostly meet their daily basic needs through daily earning. Due to lock down most of the working class effected. In the mean while these working class group are not educated enough to follow the SOP's which create a lot of problem for the people in many ways. Informal set up is not an organized set up due to which they faces a lot of problem from local government and also from Lahore development Authority in the form of operation against encroachment. Similarly they also faces problem in paying daily rent for their cart/rickshaw. This automatically reduces their daily and monthly income. People fall in the bracket of working class also not serious about the education of their children. These working class people can hardly meets their daily basic needs. During the lock down most of them are unable to carry out their economic activities. Due to which they had a very hard time. Most of the people in informal set up are not satisfied with the measure

taken by the government. Some of them thought that this pandemic come due to our evil deeds and some of them name it as a global political agendas.

Before lock down these people can hardly meet their basic needs but COVID-19 has a very bad impacts on their life and most of them came in the situation to take donation to meet their daily needs. Although working class is hard working class and always think to do work to meet their basic needs. But during COVID-19 they are unable and can only take the donation and loan from different organization.

6.3 Recommendations

1. Consider informal sector as an important part of urban fabric.
2. Authorities must have a proper monitoring and evaluation criterions for informal sector.
3. Consider informal activities of the city during the planning phase of the city.
4. Vendors must work under SOPs provided by the local government for efficient working.
5. Local government should interact with the market union heads for better community participation.
6. Provide enough spaces for informal activities at each level of the city.
7. Local Government and authorities must take this sector as an important
8. Provide them places to perform economic activities
9. Also took rent on monthly basis after providing them places which can increase the revenue of government
10. Provide Subsidies schemes for them.

6.4 Future research

The research basically shows the consumption pattern and economic activities of informal sector. There are too many things which needs to be done in research as well as in practical for informal sector by different authorities like Housing issues of informal sector, Availability of market issues for informal sector, Social issues of informal sector, water and sanitation issues of informal sector, Child labor of informal sector, Education of children living in informal sector etc.

All the above described issues should be resolve for the people living in informal sector through research and practical implementation. As informal sector playing a vital role in the economy of Pakistan.

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Annexure

Research Questionnaire

Time & Place -----

Gender

a) Male b) Female

Name of Respondent

Age of Respondent?

a) Below 20 b) 21-30 c) 31-40 d) 41-50 e) 51-60 f) Above 60

Type of informal activity?

a) Mobile vendor b) Encroachment

Number of family member?

a) _____ (number)

Number of Employed member?

a) _____ (Number)

Number of dependents

a) _____ (Number)

Variables before COVID during COVID

Working hours (number)

Family Income (PKR)

Other income sources

Expenditure on food (PKR)

Expenditure on health (PKR)

Expenditure on education (PKR)

Expenditure on housing (PKR)

Rent + utility bills

Expenditure on travel (PKR)

Rent of space/stall/cart

Number of customers

Average sale per customer

What do you think of CORONA?

Did prices change during COVID?

a) No b) went up c) Went down

Did profit margin change during COVID?

a) No b) went up c) Went down

Did you have any difficulty in purchasing your supplies? (Supply reduced or not)

a) Yes b) No c) if Yes -----

Did you take any safety measure while working?

a) None b) Mask c) Gloves d) Sanitizer e) Distancing f) All

Do the customers take safety measures when they come to your stall?

A) None b) Some c) Most of them d) All

Are you willing to take safety measures in future?

a) Yes b) No c) if Yes -----

Are you in favor of lockdown? If yes, then why? If not, then why?

How did you manage in full lock down situation?

What do you think government should do in COVID-19 Situation for informal setup?

Suggestions

Are you satisfied with the government measures in COVID? 1 2 3 4 5

Do you trust government in current situation of pandemic?

Are you satisfied with subsidies government is giving? (If any)

Any other suggestion?

