

Factors Influencing Financial Problems Among Private Sector Employees During COVID – 19

A study to assess the factors influencing financial problems among private sector employees during COVID -19 pandemic in selected rural areas at Prayagraj District.

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Abstract- A novel coronavirus disease later known as COVID-19 emerged in Wuhan, caused the most distressing instants in the life of all the people of the world, which is still emerging causing many unavoidable health hazards. The effects of this new pandemic were observed in all areas of life and it had created a lot of financial problems and crisis among people who belonged to different categories.

OBJECTIVES: This study aimed at exploring the factors that influenced financial problems among private sector employees during Covid-19 pandemic to gain insights into the most efficient ways to support them.

METHODOLOGY: The research design was phenomenological approach using descriptive analysis and purposive sampling technique was used to select ten samples who met the inclusion criteria. The data was collected by using semi structured interview.

RESULTS: From the data analysis, 2 main themes and 9 sub themes were emerged. The findings of the study shows that private sector employees also faced financial problems and the effect was greater so that they were forced to develop various measures to handle the problems by themselves. The support given by the government and non-governmental agencies throughout the pandemic was utilized effectively to prevent financial burden and they developed a positive attitude towards the pandemic.

Key words: Factors, Covid-19 pandemic, Private sector employees.

INTRODUCTION

“Lack of financial planning is the root of all empty wallets” — Mac Duke

The novel corona virus disease (COVID -19) is an infectious disease that spreads rapidly to almost all countries worldwide and caused a global pandemic. The total cases and mortalities due to COVID-19 pandemic have increased sharply in the last months of 2020 and in 2021. This rapid spread of cases and deaths due to the COVID-19 pandemic had a significant negative impact on the global economy and on the financial markets.

In India, unemployment rose to a high of 24% in April 2020, the highest rate in the past 30 years, and remained between 6.5 and 9% since the end of the first nationwide lockdown, which took place from March– May 2020. The gross domestic product (GDP) declined by 7% in 2020, with a 24% decrease in the first quarter of 2020.⁶ A majority of the Indian population is employed in the informal sector, which was severely impacted by the pandemic. The 2017–2018 National Sample Survey (NSSO) reported that 52% of individuals were self- employed, largely in the informal sector, while 25% were employed in casual daily wage work and 23% were salaried. As per the 2011–2012 NSSO, the national average daily wage rate for informal sector workers was INR 277, less than half of the daily wage rate of INR 716 in the formal sector. In addition to this dependency on cheap informal labor, India also lacks social security programs that could buffer individuals from the adverse effects of financial hardship. A multi-state study revealed that two-thirds of participants, largely employed in the informal sector, lost employment during the lockdown.

BACKGROUND OF THE STUDY

The on-going COVID-19 pandemic has resulted in many people having serious concerns about job security and financial challenges globally. With a rapidly increasing number of infected cases, the governments of most countries have declared that many public health approaches including nationwide lockdown, declaration of general holidays, and social distancing, etc. in this critical situation. However, these strategies have also been found to be the most important factors associated with death by suicide during an emerging infectious disease outbreak.

A study that surveyed self-identified poverty-stricken families found that 52% of the sample across 15 states lost their jobs and an additional 20% lost wages. State-specific studies noted a job loss rate of 75% in Bihar and 31% in rural Odisha. For many, this job loss was compounded by wage loss. In India, across employment categories, workers’ earnings decreased by 40–50% during the

lockdown, with a 55% reduction in earnings among women in rural areas. The agricultural sector was also impacted. While 60% of agricultural workers in rural areas had crops that were ready for harvest and sale, 85% could not harvest or sell the produce or sold it at a reduced price due to a lack of transportation, buyers, machines, and labor. Eighty-five percent of respondents could not pay next month's rent, 80% reduced their food intake, 47% could not purchase a week's worth of essentials, and 36% took a loan during the lockdown.

Prior studies established a link between the first lockdown and financial problems raised due to it. However, few studies investigated the association between pandemic-related job loss and mental health symptoms. There is a lack of information on the post-lockdown impact of the pandemic on the financial issues and the related mental health symptoms. The researchers felt the need to conduct a study to fill the gap in the literature about the factors influencing financial problems after Covid-19 pandemic.

MATERIALS AND METHODOLOGY

PROBLEM STATEMENT

The COVID-19 pandemic impacted economic activity across the world. India has been severely impacted by the pandemic, with an overburdened health system, federal mismanagement, and lack of transparent data, low vaccination rates, and shortages of necessities, such as oxygen and hospital beds. Several countries, including India, imposed mandatory social distancing, quarantine, and lockdowns to stop the spread of the virus. While these measures were effective in curbing the spread of the virus, prolonged social distancing, quarantine, and the resultant economic disruption led to an increase in financial stress and mental health concerns. A good perception about the factors that influence the occurrence of financial problems will contribute to the application of an integrated approach and increases confidence among people to face the challenges arises due to financial problems. This study will help the researcher to develop insight about the factors that lead to financial problems during pandemic periods. **So this is a descriptive study to assess the factors influencing financial problems among private sector employees during COVID -19 pandemic in selected rural areas at Prayagraj District.**

OBJECTIVES OF THE STUDY

To find out the factors influencing financial problems among private sector employees during Covid -19 pandemic in selected rural areas.

RESEARCH QUESTIONS

What are the factors influencing financial problems among private sector employees during Covid -19 pandemic?

OPERATIONAL DEFINITION

• Financial problem: A financial problem is a situation in which you are not able to meet your bills on time or afford necessary basic needs which is measured by structured interview schedule.

ASSUMPTIONS

- The occurrence of Covid-19 pandemic may lead to financial problems.
- Financial problems may be multifactorial.

RESEARCH DESIGN: Descriptive Phenomenological research design

VARIABLES: Research variable – **factors influencing financial problems**

SETTING OF THE STUDY: Selected rural areas in Prayagraj District.

POPULATION:

TARGET POPULATION

The target population consist of **all private sector employees.**

ACCESSIBLE POPULATION

All private sector employees residing in selected rural areas in Prayagraj District.

SAMPLING TECHNIQUE: - The subjects were selected by using non-probability purposive sampling technique.

SAMPLE SIZE: - In this present study, the sample was based on data saturation and it included 10 samples.

CRITERIA FOR SAMPLE SELECTION

In sampling criteria, the researcher specifies the characteristics of the population under study by detailing the inclusion and exclusion criteria.

Inclusion Criteria

Inclusion criteria are characteristics that each sample element must possess to be included in the sample. In the present study the inclusion criteria are:

- Private sector employees of selected rural areas hospital at Prayagraj
- Private sector employees who are willing to participate
- Private sector employees who are present at the time of data collection.

Exclusion Criteria

Exclusion criteria mean characteristics that eliminate a potential subject from the study. Exclusion criteria in this present study are:

- Private sector employees who are suffering from cognitive abnormalities.
- Private sector employees who are not willing to participate.

METHOD OF DATA COLLECTION:

Data was collected using face to face in-depth semi-structured interviews. The study received ethical approval from the Institutional Ethics Committee. Prior to the study, the participants were informed about the purpose of the study and ensured regarding the confidentiality of their identity and data. In order to record the interview data, an informed verbal consent was obtained. The participants were free to leave the interview or narrate their experiences. With prior coordination, interviews were conducted at private sector employees' workplace during their rest time in order not to disturb the process of work routine.

The participants' demographic characteristics were recorded during the interview. The interview was initiated with raising questions about the factors that influenced financial problems during Covid – 19 pandemic, for example,

1. "Do you face financial problems during Covid -19 pandemic?"
2. "What do you think about the reason for financial problems?"
3. "What are the factors which influence financial problems?"
4. "What difficulties/barriers do you experience while handling financial problems?"
5. "How do you handle the identified difficulties/barriers?"

In order to gain a deeper understanding of the concept and encourage the interviewee to give further explanation, the researcher engaged the participants with some probing questions, such as ".....Please further elaborate." or "What do you mean by saying that?" Data collection was continued until data saturation. The interviews lasted about 50 – 60 minutes.

METHOD FOR DATA ANALYSIS:

The researcher carefully listened to the interviews several times to obtain a deep understanding of the materials. The data analysis was done by using Colaizzi's phenomenological methodology. During the phenomenological data analysis oral descriptions given by the participants were read separately to immerse into the data and ensure familiarity with the content. Significant statements and phrases about the objectives of the study were identified. Meanings were formulated from these significant statements and phrases. The formulated meanings were then organized into clusters of themes. Common themes were created by merging similar statements for every category. From the formulated meaning of those statements, two main themes and nine sub themes emerged. Finally, validation was secured by returning the results to the participants for review and the confirmation of the findings were received. No relevant additional data emerged from validation.

RESULTS:

Description of subjects according to baseline variables using frequency and percentage.

Regarding the demographic characteristics of private sector employees, among 10 samples, eight (80%) of private sector employees were between the age group of 30- 40 years and nine (90%) were males and all the subjects were Hindus (100%). Out of 10 samples, 40% of the subjects had completed graduation, 40% intermediate and 20% were illiterate. Majority (80%) of the subjects were having their own shops and 20% of them had elementary occupation. Among 10 samples 20% of spouses were educated up to high school level, 30% done middle school education, 20% primary education and 30% were illiterate and all the spouses were unemployed and they were housewives. Out of 10 samples, 20% of the subjects earned a family income of 27654-46089, 30% had a family income of 9232-27648 and 50% of the subjects had a family income less than 9226 and 50% of the subjects' belonged to lower middle class, 30% in Upper lower and the remaining 20% in lower class. All (100%) the subjects were married and 60% of them belonged to nuclear family and the rest 40% live in joint families.

Description of the Factors Influencing Financial Problems

This section is divided into 2 different main themes and 9 subthemes.

MAIN THEME	SUB THEME
Financial uncertainty	<ol style="list-style-type: none"> 1. Reduction in the income 2. Unexpected expenses 3. Failure in managing day-today expenses 4. Unable to plan for the future 5. Unable to prioritize finances
Consequences of lockdown	<ol style="list-style-type: none"> 1. Shortage of money in the hand and account 2. Unable to repay the loans 3. Unable to meet educational expenses 4. Stressful situations due to financial instability

Main Theme 1 - Financial uncertainty

Sub Theme: 1:1 Reduction in the income

The management had reduced my salary to 40% of the total income. (S2)

For the past two months I received only half salary. (S7)

Since the pandemic was continuing, I didn't receive the salary for three months. (S1)

Sub Theme: 1:2 Unexpected expenses

My expenses had increased during the pandemic. (S9)

Comorbidity of Covid had increased the medical expenses. (S6)

I also don't know how the expenses are increasing and it was very difficult to manage. (S3)

Sub Theme: 1:3 Failures in managing day-today expenses

It was very difficult to meet both the ends during Covid period. (S8)

There was no money in the hand, not able to open my small shop and don't know how I survived those times. (S4)

Sub Theme: 1: 4 Unable to plan for the future

If there is no money, how we will plan for the future. (S5)

Not sure about what will happen in the next moment, so had confusion about what to do. (S10)

So many unexpected expenses are occurring, and there are a lot of difficulties. (S1)

Sub Theme: 1:5 Unable to prioritize finances

I don't know to which area I will spend the money first. (S4)

It was very difficult to spend the money as per the need. (S9)

Covid has brought a lot of difficulties in my family and I suffered a lot without money.(S6)

Main Theme: 2 Consequences of lockdown

Sub Theme: 2:1 Shortage of money in the hand and account

There was no job and no salary; I maintained the expenses with the money I saved. (S2)

After three months, it was very difficult for me to run the family expenses. The money in the account was reducing day by day. (S4)

Government had given the food and basic needs, but for money what I will do. (S8)

To whom I will ask help, all are having the same financial problems. (S3)

Sub Theme: 2:2 Unable to repay the loans

There was no salary for three months and after that I received only half salary and the loan payment was also pending. (S6)

I had taken loan for building this house and don't know how to repay it. (S1)

What a horrible situation was that! My loan payment is also pending. (S7)

Sub Theme: 2:3 Unable to meet educational expenses

It was difficult to pay the fees of the children. (S9)

In the school my child had problem for not paying the fees. (S3)

I am having three children, all are studying and it was difficult for me to pay the fees. I requested the school authorities to allow my child to continue the education. (S10)

Sub Theme: 2:4 Stressful situations due to financial instability

Covid pandemic had increased my tension due to instability of finances. (S5)

My sleep is disturbed I don't know how I will manage the family. (S4)

If there is no money, how I will live. (S8)

Essence of the phenomena

After the data analysis, we have got the essence factors that influenced financial problems during Covid-19 pandemic among private sector employees.

DISCUSSION

The purpose of the study was to find out the factors influencing financial problems among private sector employees during Covid-19 pandemic in selected rural areas.

Section A: Discussion of the baseline variables of private sector employees

Among 10 samples, eight (80%) of private sector employees were between the age group of 30- 40 years and nine (90%) were males and all the subjects were Hindus (100%). Out of 10 samples, 40% of the subjects had completed graduation, 40% intermediate and 20% were illiterate. Majority (80%) of the subjects were having their own shops and 20% of them had elementary occupation. Among 10 samples 20% of spouses were educated up to high school level, 30% done middle school education, 20% primary education and 30% were illiterate and all the spouses were unemployed and they were housewives. Out of 10 samples, 20% of the subjects earned a family income of 27654-46089, 30% had a family income of 9232-27648 and 50% of the subjects had a family income less than 9226 and 50% of the subjects' belonged to lower middle class, 30% in Upper lower and the remaining 20% in lower class. All (100%) the subjects were married and 60% of them belonged to nuclear family and the rest 40% live in joint families.

The findings of the present study corroborate with a study conducted by Mien, N. T. et.al in Bangladesh to find out the factors affecting personal management and the sample ranged 23 – 49 years. The findings of the present study was similar to the findings of a study conducted by Prihartono, et.al in Egypt to explore the determinants of financial management among employees and it was found that majority of employees were males, and majority of them were married.

Section B: Discussion the Factors Influencing Financial Problems

Financial Uncertainty

This theme captures the actual factors that influenced financial problems among private sector employees during Covid-19 pandemic. The sub themes included were (1)Reduction in the income. (2) Unexpected expenses (3) Failure in managing day-today expenses (4) Unable to plan for the future (5) Unable to prioritize finances Anticipating COVID-19. The findings of the present study were congruent with a study conducted by Prasad in India to assess the impact of Covid -19 on income of patients'

in a tertiary care hospital reported financial problems due to reduction in salary. The similarity in the study finding may be due to decrease in income, work efficiency and the leaves taken by the employees as a result of Covid -19 stigma among them.

Participants expressed their difficulties in managing the finance of their homes in a well-planned manner. The participants were able to show a different perspective in regard to the lifestyle and practice adopted during the covid-19 pandemic. The study revealed that there were some factors which influenced the financial problems during this pandemic period.

Consequences of Lockdown

This theme captures the consequences they faced due to lockdown in managing the finances of their home. The subthemes included were (1) Shortage of money in the hand and account. (2) Unable to repay the loans. (3) Unable to meet educational expenses. (4) Stressful situations due to financial instability. Here the participants were able to highlight the consequences they faced due to the lockdown imposed by the Government to prevent the spread of infection. This study revealed that lockdown also had an impact on the financial problems faced by the participants during Covid-19 pandemic. These results compare well with the study findings of Lancet et.al in India to explain the impact of containment measures during Covid -19 on individuals' finances to identify financial vulnerable population. The researcher also comes across other studies which also revealed a fall in income and limited ability to cope with the current economic conditions. The similarities in these study findings may be due to the financial instability caused in the country as a result of Covid -19 pandemic.

CONCLUSION

The findings of the study revealed that private sector employees also faced financial problems during Covid -19 and the effect was greater so that they were forced to develop various measures to handle the problems by themselves. The support given by the government and non-governmental agencies throughout the pandemic was utilized effectively to prevent financial burden and they developed a positive attitude towards the pandemic. Researcher concludes here, financial problems during a pandemic are serious matters and it should be addressed and resolved to restore faith in our financial markets, to avoid the next crisis, and to rebuild a system of capital that provides the foundation for a new era of broadly shared prosperity. The greatest tragedy would be to accept the refrain that no one could have seen this coming and thus nothing could have been done. If we accept this notion, it will happen again.

ACKNOWLEDGEMENT

The author appreciates all those who participated in the study and helped to facilitate the research process.

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