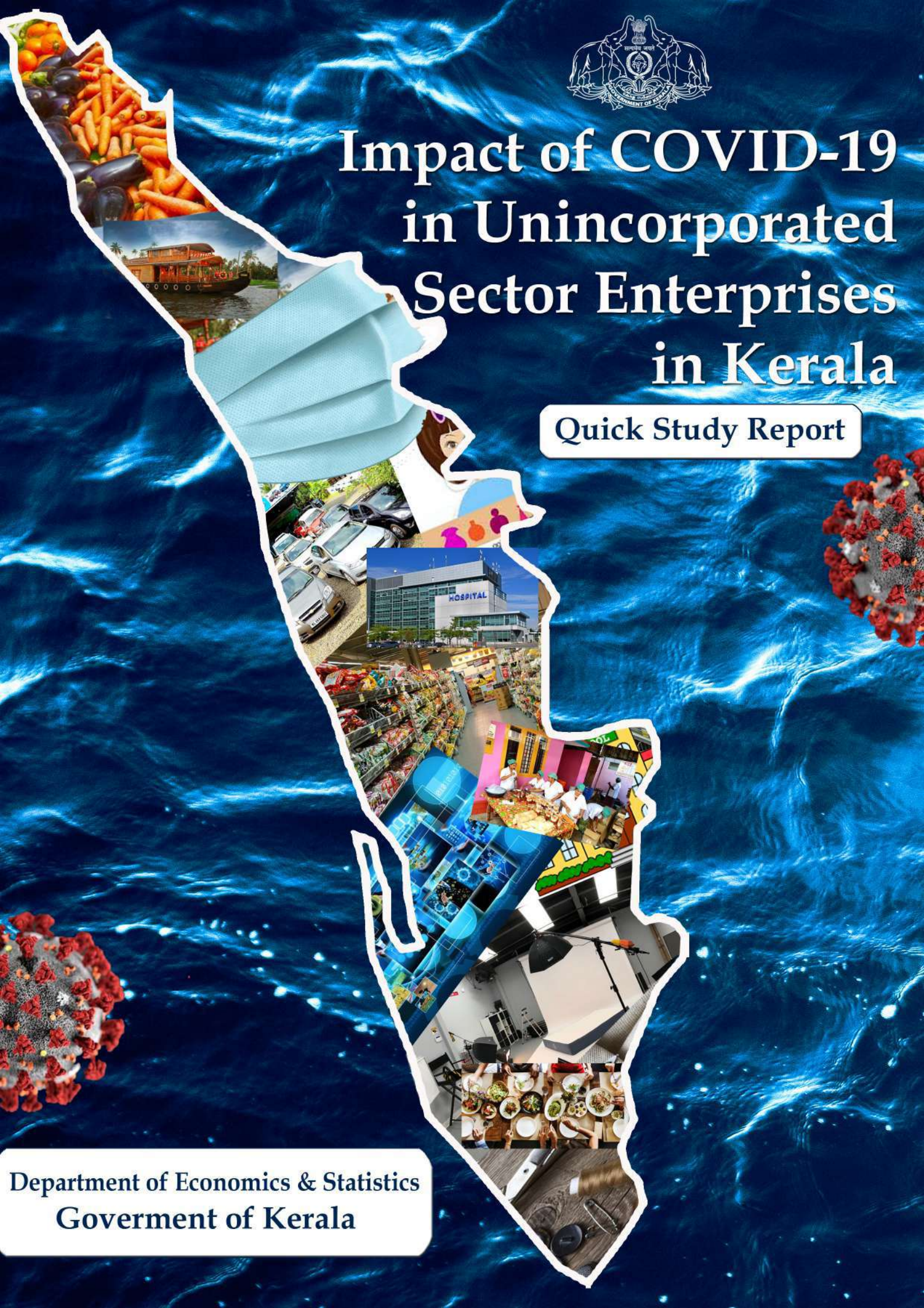




# Impact of COVID-19 in Unincorporated Sector Enterprises in Kerala

Quick Study Report



Department of Economics & Statistics  
Government of Kerala

**Quick study report**

**Impact of COVID 19 in  
Unincorporated sector Enterprises  
in Kerala**

**Department of Economics and Statistics**

**Government of Kerala**

## Message

*I am glad to learn that Department of Economics and Statistics is bringing out the Quick study report on 'COVID 19 impact on unincorporated sector Enterprises in Kerala'. As the nation is traversing through a crucial health calamity, the statistical study on its impact on various sectors of the economy is imperative in assessing, evaluating and devising new strategies for its revival.*

*The publication 'Impact of COVID 19 in Unincorporated Sector Enterprises in Kerala' provides information on the impact of the pandemic on input, output, workforce, working days, etc. of the enterprises in the unincorporated sectors viz; manufacturing, trade and other services prior and post outbreak.*

*I hope this publication will serve as a valuable resource for the research scholars, academicians and policy makers.*

*I profoundly appreciate the commendable work done by Data Research and Analysis Team of Department of Economics and Statistics and share my appreciation for doing such brilliant works in future*

(Sd/-)

Date :09/10/2020  
Thiruvananthapuram

**Dr. V. Venu IAS**  
Additional Chief Secretary  
Planning and Economic Affairs Department

## Preface

*The unprecedented pandemic COVID-19 cause too much strain in domestic and social life in one side and accompanied by employment and economic depletion. As part of the measures to contain the outbreak, the state was totally under lockdown in April and May and slowly opens the economic activities in phased manner. The pandemic induced lockdown resulted in an economic catastrophe accompanied by widespread unemployment. Thus to revive the economy from the verge of depletion, lockdown restrictions were lifted in a phased manner. In spite of these unlock phases for combating the depression, economic progress still seems to be in a very low pace.*


*In this context state government has authorized State Planning Board to study the impact of Covid-19 in the State in collaboration with Department of Economics and Statistics. The area of employment and economic loss projections and predictions out of this pandemic is assigned to Department of Economics and Statistics. As there is no data available or predictable sign not in sight, a rapid survey need to be conducted covering all sectors with adequate representation. The proposed study on unincorporated sector enterprises was too brief in nature and the information collected from the respondents was arranged in a way to point out the magnitude of the crisis. The resources of the Department irrespective of the schemes which they posted were designated for the quick study by strictly adhering to the norms of “Break the Chain” campaign. The quick study is aimed to assess the impact of Covid-19 in unincorporated sector and the state economy. As the Unincorporated sector contributes major share in employment and income, this study has much relevance today.*

*This report was prepared by Data, Research and Analysis Team, a new venture in the field of data analysis formed by the department. The field work done by the conscientious field staff within a very short period of time in extremely challenging pandemic situations is highly commendable. The technical assistance provided by computer division is also acknowledged.*

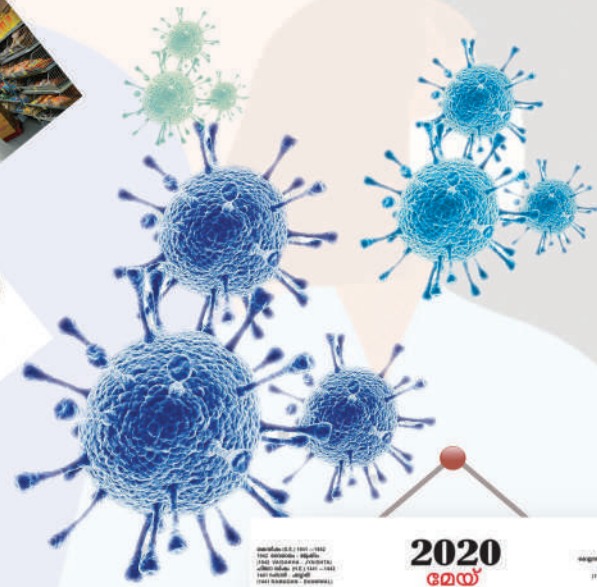
*I hope that this report will found useful to policy makers, academicians and researchers. Suggestions for improvement of the content of this report will be greatly appreciated.*

Thiruvananthapuram

Date:06/10/2020

  
P.V. Babu  
Director

# Highlights



**2020**  
ജൂലൈ  
JULY

% loss in Operational days: 25%  
% loss in Employment: 29%  
% loss in Receipt: 41%

**2020**  
ജൂൺ  
JUNE

% loss in Operational days: 29%  
% loss in Employment: 32%  
% loss in Receipt: 44%

**2020**  
മേയ്  
MAY

% loss in Operational days: 65%  
% loss in Employment: 53%  
% loss in Receipt: 61%

**2020**  
ഏപ്രിൽ  
APRIL

% loss in Operational days: 84%  
% loss in Employment: 74%  
% loss in Receipt: 79%

March 22  
Lock down  
implemented.

Unlock 1.0  
June 9

Unlock 2.0  
July 01

# Contributors

## Data Research and Analysis Team

Smt. Resmi C.P.	Deputy Director
Smt. Sheena P.	Assistant Director
Smt. Dhidhika C.	Assistant Director
Shri. Abhilash K.	Assistant Director
Shri.Sijith	Research Officer
Shri.P.K.Kuriakose	Research Officer
Shri.Anil Kumar C.	Research Officer
Shri.Abhilash K.V	Research Assistant
Shri.Sadasivan Nair	Research Assistant
Shri.Adarsh R.S.	Statistical Assistant Gr-I
Shri.Syam Kumar G.S.	Statistical Assistant Gr-I
Kumari Baby Sindhu	Statistical Assistant Gr-II
Smt. Neethymol kurian	Statistical Assistant Gr-II



## **Contents**

<b>1</b>	<b>Introduction</b>	<b>1</b>
<b>2</b>	<b>Methodology and Coverage</b>	<b>1</b>
<b>3</b>	<b>Impact on number of operating days</b>	<b>2</b>
<b>4</b>	<b>Employment loss</b>	<b>5</b>
<b>5</b>	<b>Impact on receipts and operating expenses</b>	<b>11</b>
<b>6</b>	<b>Status of Indebtedness</b>	<b>19</b>
	<b>Appendix :Detailed Tables</b>	<b>22</b>

# Impact of COVID 19 in Unincorporated sector Enterprises

## I. Introduction:

COVID-19 pandemic hit the nation drastically pushing the economy into a huge crisis. Its impact reverberated in the industrial sector thereby disrupting all the economic activities. The outbreak of the pandemic as the subsequent lockdowns imposed in the state activities had an adverse effect on various sectors, especially in the unincorporated sector comprising of manufacturing, trade and service activities. This quick study was conducted to assess the impact of the pandemic in unincorporated sector in the state. The study was commenced at the end of July 2020 and completed within period of one week.

## 2. Methodology and Coverage:

**Methodology:** As per 73rd round National Sample Survey on Unincorporated Sector Enterprises held during 2015-16, about 43 lakh workers makes their livelihood in almost 23 lakh enterprises. Also from the survey results, the sector wise distribution of these enterprises in manufacturing, trade and other service of the state is estimated at 2:3:.5. The present study was designed in such a way that each field level official in all districts irrespective of their regular survey schemes were designated to collect the data from 10 enterprises by keeping district wise respective proportions. Also it was insisted to have representation of small and big units in all NIC groups for the entire district. An online data collection platform was also developed within a very short period of time for quick data transfer and processing.

**Coverage:** Unincorporated sector enterprises are those which were not incorporated. It excludes i) Enterprises which are incorporated i.e. registered under Companies Act, 1956 ii) The electricity units registered with the Central Electricity Authority (CEA) iii) Government and Public sector enterprises iv) Cooperatives. The survey data was conducted on 9261 enterprises categorized into 3 activity groups – Manufacturing, Trade and Other services. Each sector was again classified in to different NIC activity groups as in National Accounts. As the part of the survey a total of 9261 enterprises were surveyed all over Kerala. The distribution of enterprises over various districts is given here. From each enterprise under coverage, the details on operating days, employment particulars, income & expenditure and status of indebtedness were collected. Out of these 9261



enterprises, 2706(29%) enterprises are in manufacturing sector, 2873 (31%) are in trading sector and 3682 (40%) are in other service sector.

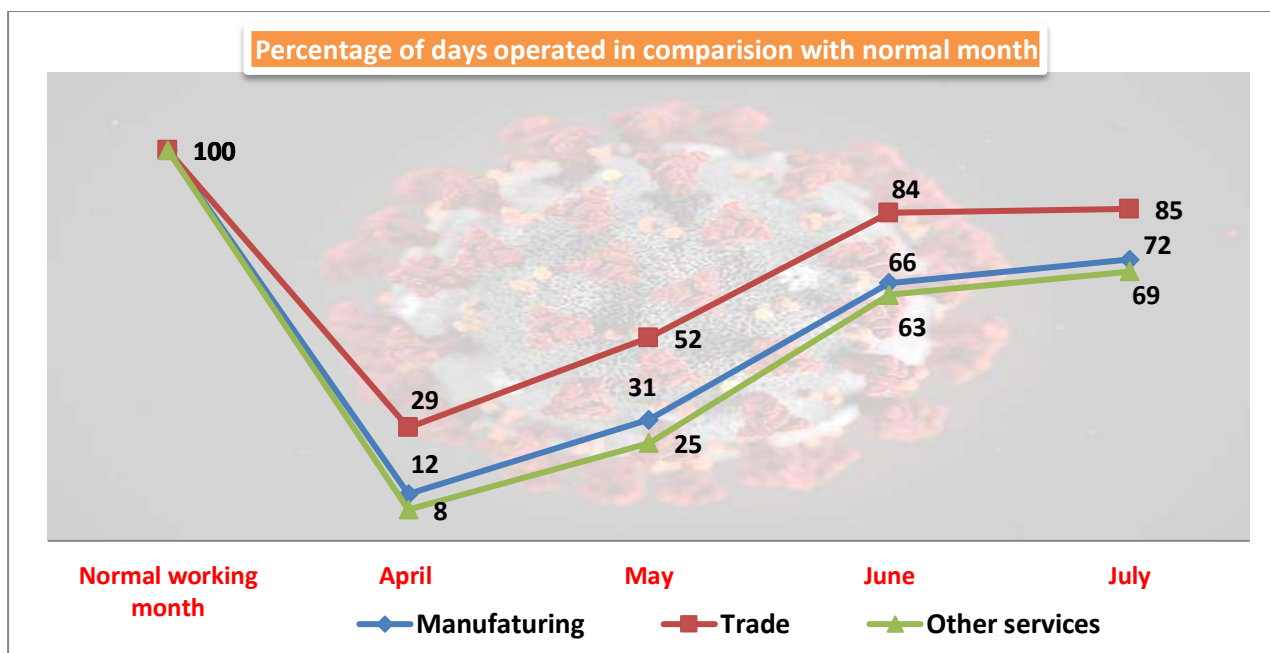


### 3. Impact on operating days of the enterprises:

One of the major parameters under this study is the effect of lock down in the operation of unorganised sector enterprises. As per the data collected through this survey, it was observed that the operational days gradually increased as the society had begun to live with the pandemic. As per the survey result, it can be inferred that in first month of lock down 80% of the surveyed enterprises operated less than 10 days. But in the subsequent months the same shows an increasing trend.

Month	Apr-20	May-20	Jun-20	Jul-20
Total % loss in operational days	84	65	29	25

In April 2020 the manufacturing sector was able to retain only 12% of its normal working days whereas in service sector and trade sector it is 8% and 29% respectively. The highest percentage in trading sector (29%) may have been due to the relaxations allowed to this sector taking into account its essential nature. As with the *lockdown* relaxation in the successive months, as given in the following figure, these sectors were *beginning* to stand up steadily but from June to July the recovering percentage *seems* to be low as the localised lockdown came into force.



**3.1. Slowly recovering categories (percentage of operation less than 50%):** Even though the restriction relaxed in different phase of COVID 19, it can be seen from the data that there are number of enterprises in manufacturing and service sectors which are struggling to maintain its pace towards normality. The list of NIC categories with percentage of operation less than 50% in of the total surveyed manufacturing enterprises and other service sector is given below. It's noteworthy that the trading sector maintains a speedy recovery rate in its operation in comparison with other sectors. The education sector (25%) and tour and travel agency sector (47%) were still very struggling to recover its normality.

Percentage of operation less than 50%					
Sector	Sl.No.	Activity	NIC code	No. of Units surveyed	Percentage of days operated in July in comparison with normal working month
Manufacturing	1	Manufacture of Coke and Refined Petroleum Products	19	3	45
	2	Social Work Activities Without Accommodation	88	2	0
Other services	3	Sports Activities and Amusement and Recreation Activities	93	9	5
	4	Water Transport	50	3	21
	5	Education	85	167	25
	6	Real Estate Activities	68	20	43
	7	Travel Agency, Tour Operator and Other Reservation Service Activities	79	105	47
	8	Renting and Leasing of Personal and Household Goods	772	110	47
	9	Accommodation	55	65	48
	10	Creative, Arts and Entertainment Activities	90	57	49

It is also observed that 15% of the service sector activity categories are still operating below 50%

### 3.2. Steadily improving categories (percentage of operation more than 80%):

The following table gives the list of activities which show steady increase in operation toward normality. In manufacturing sector only 3% activity categories cross 80% of operation. In trading sector in all categorical activities recover more than 80% of its normal operation in the month of July.

Percentage of operation more than 80%					
Sector	Sl.No.	Activity	NIC code	No. of Units surveyed	Percentage of days operated in July in comparison with normal working month
Manufacturing	1	Manufacture of Leather and Related Products	15	27	81
	2	Manufacture of Computer, Electronic and Optical Products	26	9	82
	3	Manufacture of Electrical Equipment	27	8	83
	4	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	21	15	86
	5	Manufacture of Machinery and Equipment n.e.c.	28	19	93
Trade		Wholesale and Retail Trade and Repair of Motor Vehicles and Motorcycles	45	456	80
		Wholesale Trade, except of Motor Vehicles and Motorcycles	46	255	84
		Retail Trade, except of Motor Vehicles and Motorcycles	47	2162	86
Other Service	1	Information Service Activities	63	158	80
	2	Computer Programming, Consultancy and Related Activities	62	85	80
	3	Office Administrative, Office Support and Other Business Support Activities	82	146	81
	4	Waste collection, treatment and disposal activities; materials recovery	38	18	81
	5	Risk and Damage Evaluation	6621	4	82
	6	Architecture and Engineering Activities; Technical testing and Analysis	71	78	82
	7	Other Financial Service Activities Except Insurance and Pension Funding Activities	649	44	83
	8	Libraries, Archives, Museums and Other Cultural Activities	91	8	84
	9	Postal and Courier Activities	53	45	85
	10	Telecommunications	61	48	85
	11	Activities of Other Membership Organizations	949	2	87
	12	Broadcasting and Programming Activities	60	16	87
	13	Advertising and Market Research	73	14	87
	14	Legal and Accounting Activities	69	10	90
	15	Special code for Chit funds	64193	11	94
	16	Activities of Business, Employers and Professional Membership Organizations	941	4	95
	17	Scientific Research and Development	72	2	98
	18	Fund Management Activities	663	4	99

In other service sector 20% of the activity categories moving towards normality i.e. operating more than 80%. Also it is observed that at the end of the month of July; the enterprises performing Security

& Investigation activities, Veterinary activities, Activities auxiliary to financial service activities operated more than 100% of its normal month's of operation.

#### 4. Employment loss due to lockdown:

The unabated rise in COVID cases and subsequent lockdown restrictions has had a negative impact on the workforce of the unorganized sector of the state. The workforce comprising of native and migrant workers forms the major part of the economy. The pandemic pushed the migrant workers to the grave situation of quitting the job and returning to home state. This economic upheaval resulted in unemployment at its extreme. Thus extremely high level of unemployment crept up as a result of this economic upheaval.

- **Total employment loss:** The study reveals the fact that unincorporated sector suffered a huge employment loss in the lock down period. The total percentage of employment loss in different months of lockdown period is given below.

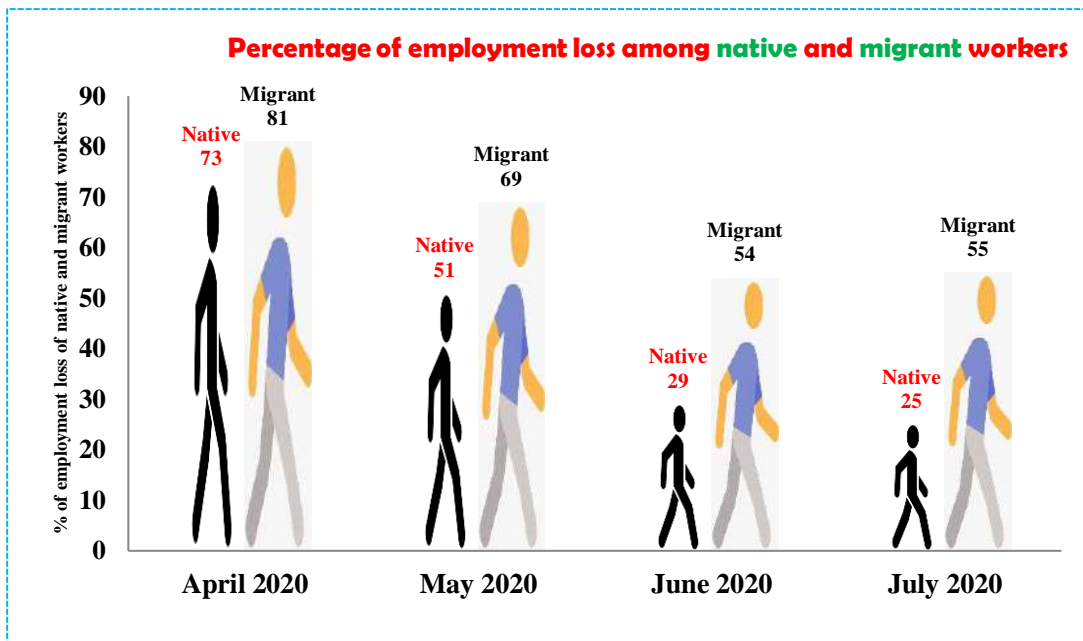


The above figure reveals the desperate situation during of employment loss in lock down period. It shows that in the month of April almost 73% of the workers were out of job. In the successive months, as relaxation came through different unlock phase, the enterprises slowly began to retain its steadiness and hence more job participation. Finally, the employment loss reduced to 29% to its normal level by the end of July.

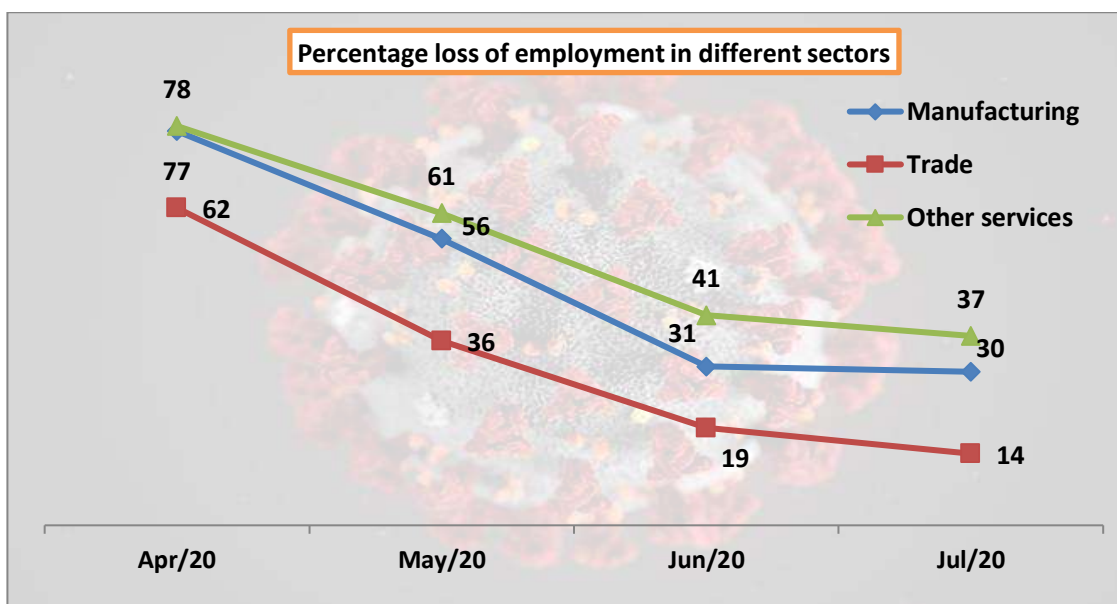
- **Total employment loss in Native and Migrant Workers:** The proportion of native and migrant workers in manufacturing, trade and other service sector in normal working month is given below.

Proportion of workers	Manufacturing	Trade	Other services
Native	79	96	89
Migrant	21	4	11

The starting month of the lock down phase witnessed employment loss of 73% of the native workers and 81% of the migrant workers. But in the consecutive months representation of native workers increased but in July also almost 55% of the migrant workers were either out of work or not available for work.



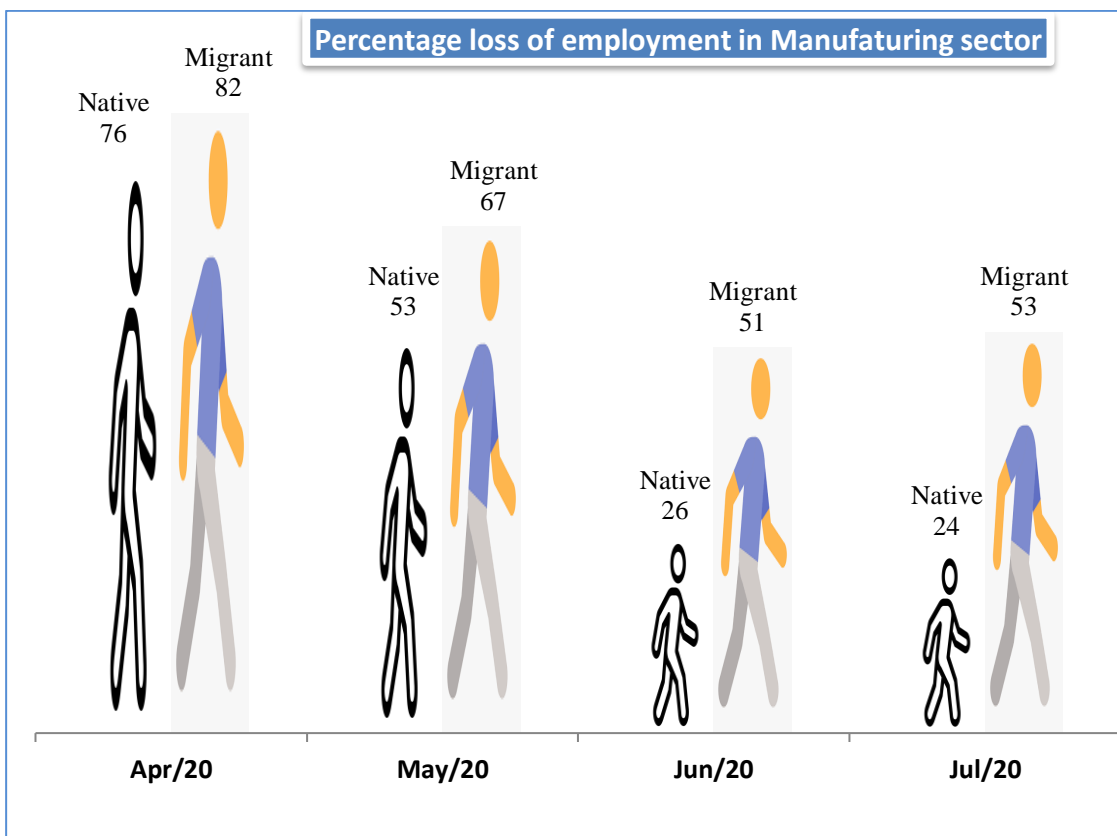
- **Total employment loss in different sectors:** While considering the employment loss separately for manufacturing, trade and other service activities, it is clear that in the month of April 2020 in all sectors employment loss is higher than 60%. The highest loss was found in service sector (78%) followed by Manufacturing sector (77%).



In subsequent months in course of unlocking phases the employment loss gradually declined. The trade sector seems to be more stable than other sectors. At the end of the survey period, i.e, on July 2020 the percentage of employment loss in service sector reduced to 37% , manufacturing sector reduced to 30% and in trade sector hopefully it comes down to 14%.

**4.1. Sector wise analysis of employment loss:** Sector wise analysis of native & migrant workers and important activity groups in each sector is given below.

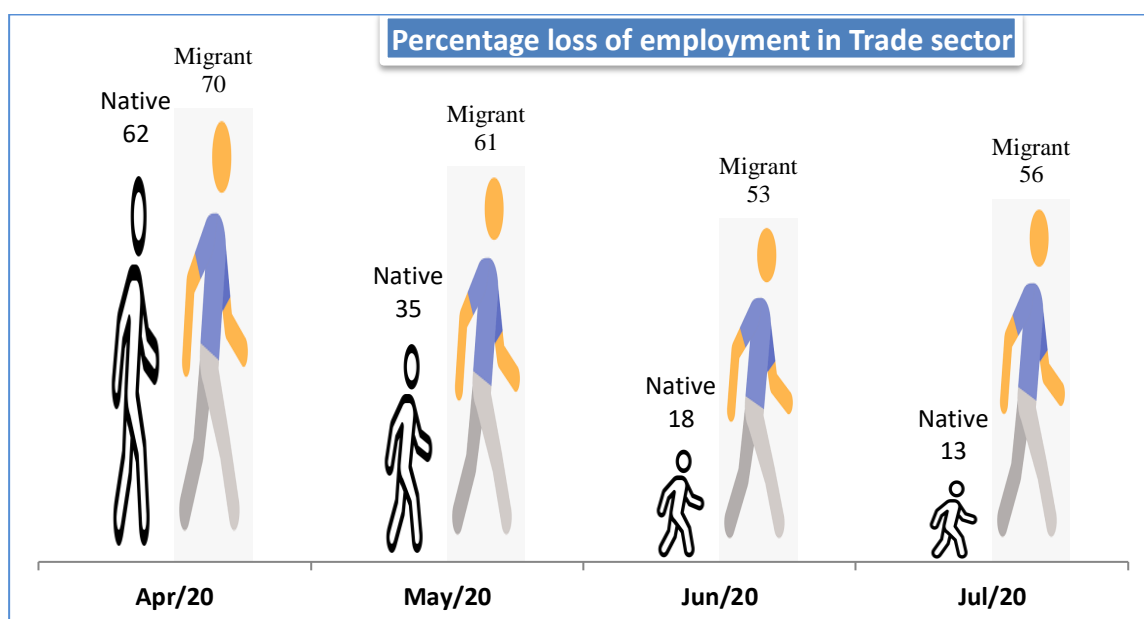
- **Manufacturing sector:** As per 73<sup>rd</sup> round National Sample Survey, manufacturing sector consists of 30% of the unincorporated workers. Based on the data under study the distribution of percentage loss of native and migrant workers in this sector is given below. It can be seen that in the month of April 82% of migrant workers become jobless. In the consecutive phases it can be seen that job participation of native workers increased and at the end of July the employment loss of native workers reduced to 24%. But the participation of migrant workers in this sector still near to 50% only.



In this study, data was collected by classifying the entire manufacturing sector in to 26 manufacturing activity groups. The percentage employment loss distribution of activity groups based on their representation (more than 100 Units) is given below.

NIC group	NIC description	Total number of enterprises surveyed	Percentage loss in employment of total number of workers			
			Apr-20	May-20	Jun-20	Jul-20
10	Manufacture of Food Products	694	55	38	28	26
14	Manufacture of Wearing Apparel	375	89	68	40	37
32	Other Manufacturing	315	83	65	37	32
25	Manufacture of Fabricated Metal Products, except Machinery and Equipment	257	88	63	33	27
31	Manufacture of Furniture	227	87	64	33	24
23	Manufacture of other non-metallic Mineral Products	114	82	65	47	41
13	Manufacture of Textiles	104	88	62	36	39
33	Repair and Installation of Machinery and Equipment	102	87	62	25	21

➤ **Trade sector:** As per the surveyed data; in trade sector, the proportion of migrant workers is not very high. Since the relaxation is allowed in the trading sector at the very beginning itself, the employment loss of native workers is low in comparison with other sectors. In consecutive months also percentage of employment loss in trade sector reduced and at the end of July more than 85% of the native workers were in action. But in the case of migrant workers more than 50% of the workers jobless or not available for work.

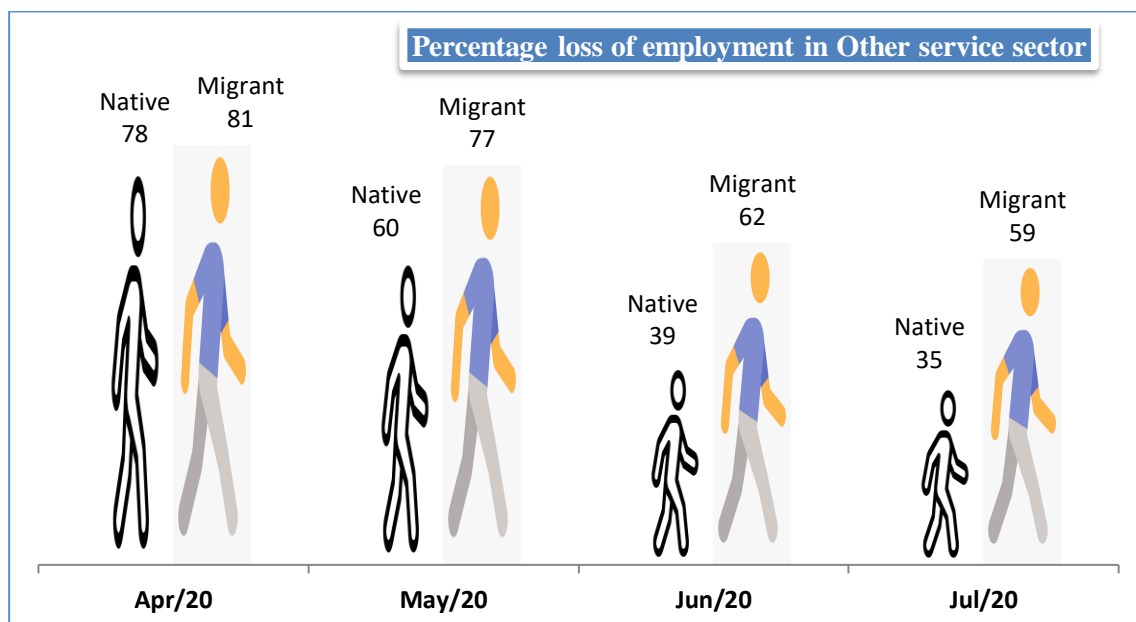


The percentage distribution of employment loss in important activity groups in trade sector is given below. It can be seen that in the month of April, the percentage of employment loss is found to be high in Wholesale and Retail Trade and Repair of Motor Vehicles and Motorcycles (85%). Meanwhile in other wholesale and retail activity groups it is nearly about 50%. But during consecutive unlock phases, the whole sale retail trade in motor vehicles and

its repairing activity recovered better than the other trading activities and at the of July the loss percentage reduced to 6%

NIC group	NIC description	Total number of enterprises surveyed	% of Loss in Total No. of Workers			
			Apr-20	May-20	Jun-20	Jul-20
47	Retail Trade, except of Motor Vehicles and Motorcycles	2,162	58	33	18	16
45	Wholesale and Retail Trade and Repair of Motor Vehicles and Motorcycles	456	85	50	24	6
46	Wholesale Trade, except of Motor Vehicles and Motorcycles	255	51	32	20	19

- **Other service sector:** As per NSS 73<sup>rd</sup> round survey 50% of the workers in unincorporated sector were working in service sector. Also in the present scenario the proportion of migrant workers is high in this sector. Since the service sector seriously affected by the lock down, it can be seen that during the month of April, 78% of the native workers and 81% of the migrant workers were jobless



The distribution of percentage loss in employment in the service sector activities with more than 100 units of representation in activity group under study is given below. In all the important activity groups, a sharp declination found in percentage of employment loss. It is highly noteworthy that the percentage of job loss is still remains high in education (70%) sector.



NIC group	NIC description	Total number of enterprises surveyed	% of Loss in Total No. of Workers			
			Apr-20	May-20	Jun-20	Jul-20
56	Food and Beverage Service Activities	541	83	67	43	37
96	Other Personal Service Activities	530	94	74	41	37
74	Other Professional, Scientific and Technical Activities	312	90	66	31	27
95	Repair of Computers and Personal and Household Goods	278	81	47	19	17
86	Human Health Activities	201	57	39	25	25
85	Education	167	83	75	70	70
63	Information Service Activities	158	82	53	19	14
492	Other Land Transport (excluding 49212, 49213)	150	83	60	40	39
82	Office Administrative, Office Support and Other Business Support Activities	146	87	49	24	20
772	Renting and Leasing of Personal and Household Goods	110	88	78	57	51
773	Renting and Leasing of Other Machinery, Equipment and Tangible Goods n.e.c.	106	82	68	60	59
79	Travel Agency, Tour Operator and Other Reservation Service Activities	105	88	78	63	61

**4.2 Employment loss among migrant workers:** In recent years Kerala has been experiencing an unforeseen flow of migrant workers in unorganised sector. Among the units surveyed, the percentage loss of employment among the activity groups having highest proportion (more than 10%) of migrant workers in normal working month in all sectors is given below.

Sector	NIC Group	NIC description	Proportion of migrant workers to total workers	Percentage loss of employment among migrant workers			
				Apr-20	May-20	Jun-20	Jul-20
Manufacturing	23	Manufacture of other non-metallic Mineral Products	55	84	69	57	54
	32	Other Manufacturing	41	85	69	53	46
	22	Manufacture of Rubber and Plastics Products	32	76	57	64	57
	24	Manufacture of Basic Metals	29	91	87	87	84
	11	Manufacture of Beverages	16	50	50	40	40
	25	Manufacture of Fabricated Metal Products, except Machinery and Equipment	15	90	71	68	67
	31	Manufacture of Furniture	15	91	88	69	68
	10	Manufacture of Food Products	13	63	54	51	51
Other services	71	Architecture and Engineering Activities; Technical testing and Analysis	33	65	73	51	43
	81	Services to Buildings and Landscape Activities	29	90	75	61	53
	55	Accommodation	16	52	96	85	85
	56	Food and Beverage Service Activities	15	80	70	58	55
	773	Renting and Leasing of Other Machinery, Equipment and Tangible Goods n.e.c.	11	87	95	95	95
	96	Other Personal Service Activities	10	90	83	61	65

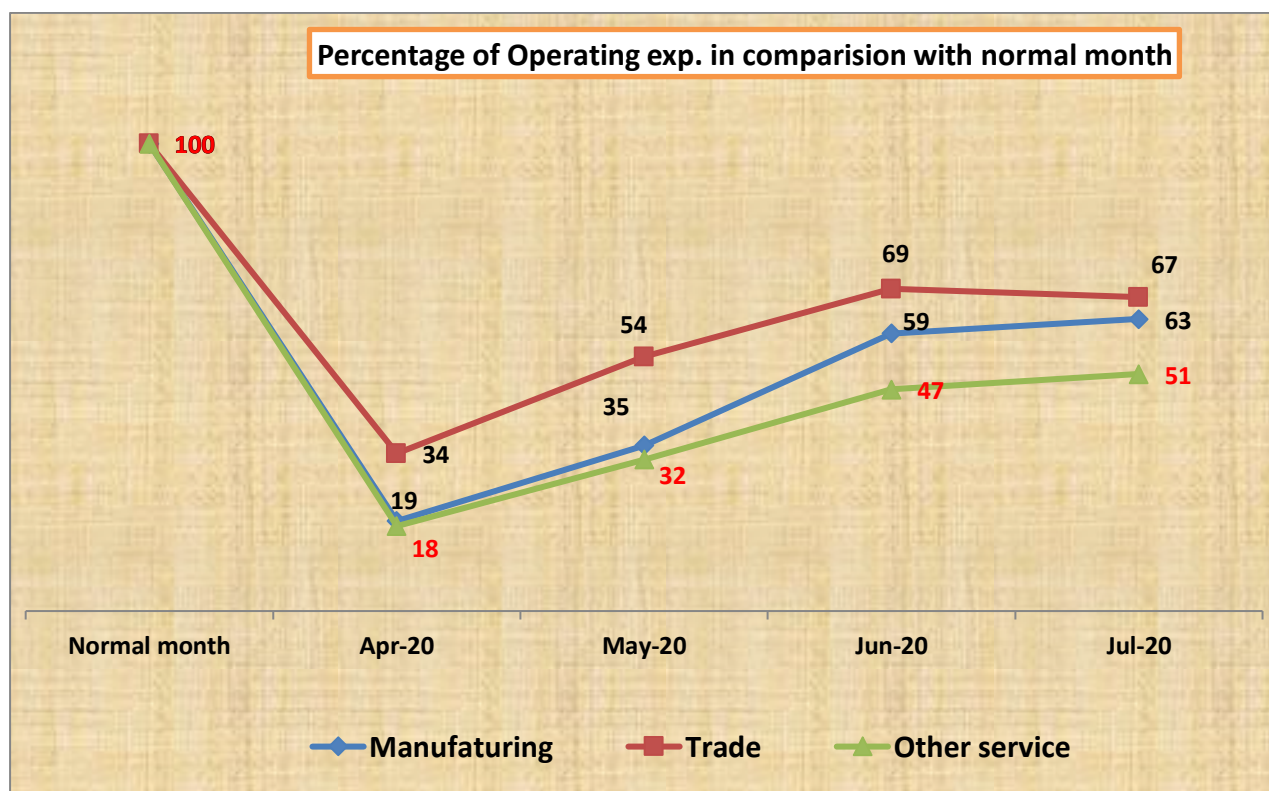
The above table reveals the fact; in all major activities almost 90% of employment loss for migrant workers was observed in the month of April. In successive unlock phases there is a flow of migrant

## 5. Impact on Receipts and Operating expenses:

Another important objective of this study is to bring about an understanding of the repercussions of the pandemic in the income and expenditure in various sectors of industry. The overall receipts and operating expense of three different sectors of industry is figured here

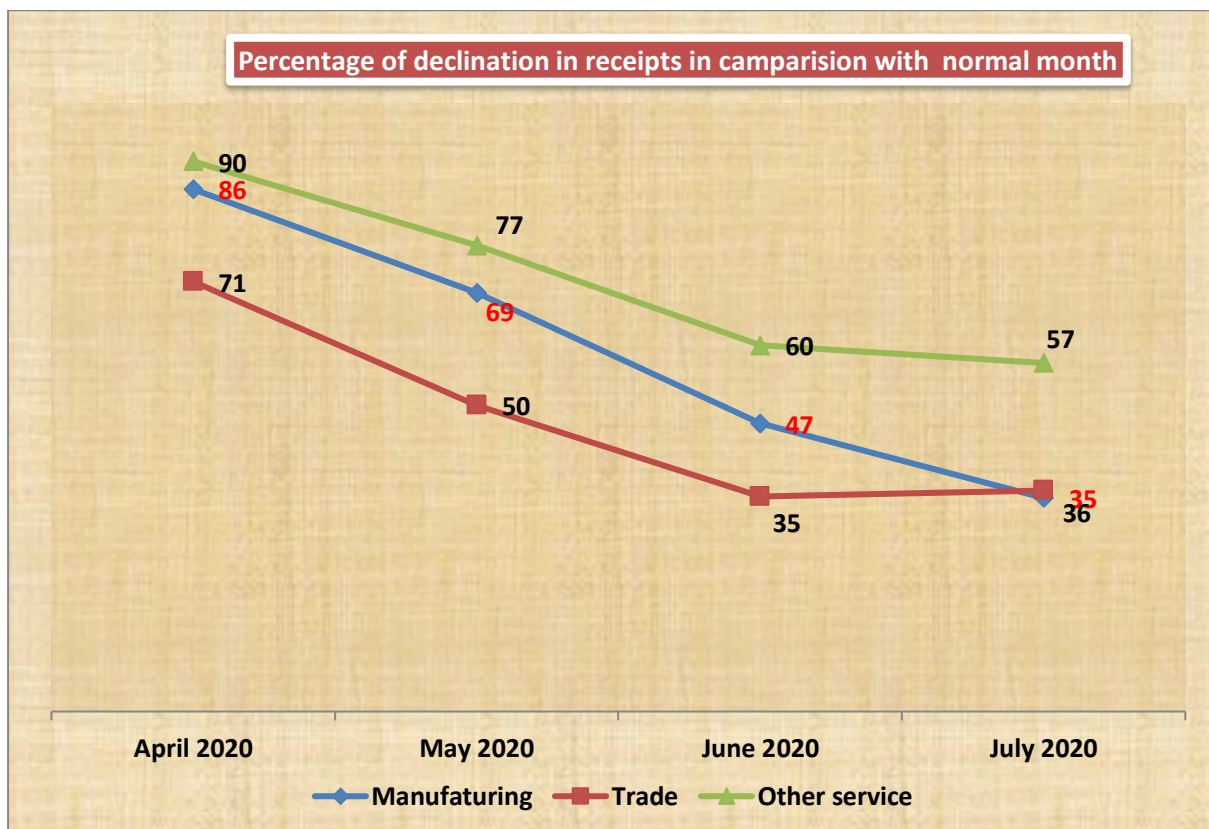
Distribution of Operating Expenditure and Receipts (Rs. in Crore)										
Sector	Normal month		Apr-20		May-20		Jun-20		Jul-20	
	Operating Exp.	Receipts	Operating Exp.	Receipts	Operating Exp.	Receipts	Operating Exp.	Receipts	Operating Exp.	Receipts
Manufacturing	37.52	50.41	7.23	7.12	13.30	15.72	22.28	26.55	23.45	32.71
Trade	73.70	101.10	24.86	29.64	40.12	50.19	50.78	65.35	49.50	64.32
Other services	33.94	46.77	6.17	4.46	11.00	10.93	16.09	18.60	17.20	19.97
Percentage loss in comparison with normal month			74	79	56	61	39	44	38	41

**5.1 Percentage of declination in operating expenditure:** As the lock down seriously affected the operation of the enterprises in various sectors, this in turn reduced the operating expenses of the enterprises. The following figure shows the percentage declination in the operating expenditure in manufacturing, trading and service activities of unincorporated sector.



From the above figure it is clear that a sharp declination is found in operating expense of all the three sectors. In the month of April, almost 82% of declination is found in service sector, 81% in manufacturing sector and 66% in trade sector. Together with the successive unlock phases in May, June and July as operation of enterprises retains a steadiness, the percentage of declination in all sectors decreases, i.e. the percentage of operating expenses increases. But from June to July, the pace of progress slows down.

**5.2 Percentage of declination in receipts:** As discussed above, the operation of enterprises worstly affected by lockdown enforced due to COVID 19 pandemic. This in turn brought down the receipts of enterprises in all sectors. The following figure shows the percentage of declination in different sectors of unincorporated economy.



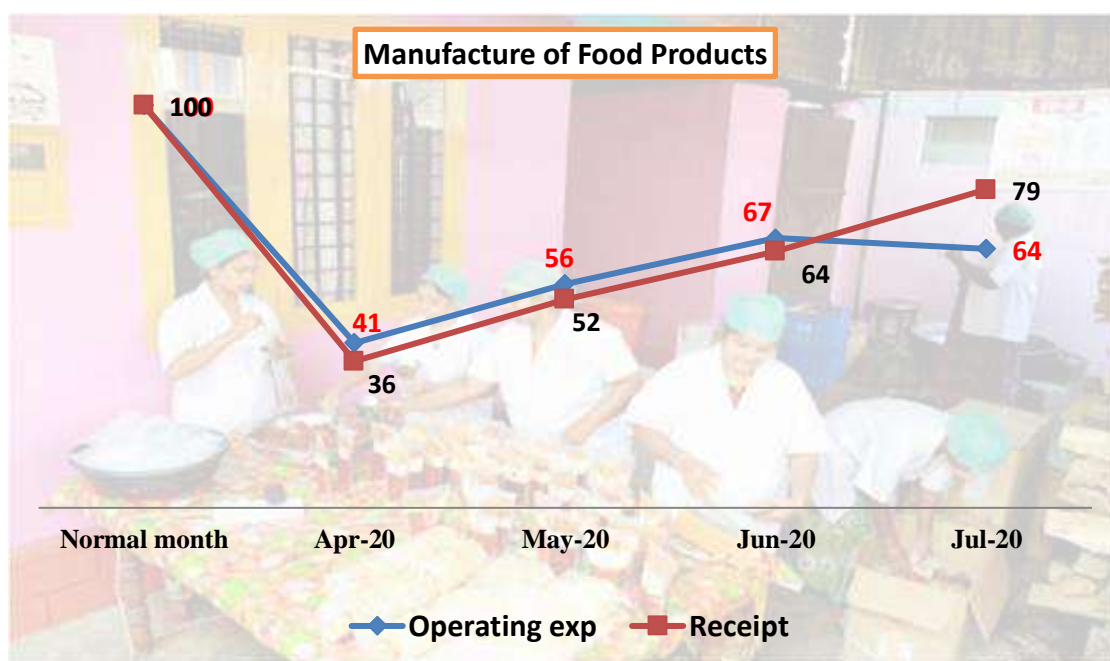
In the month of April, a steep decline of 90% in receipts is found in the service sector, whereas for the manufacturing and trade sector it is about 86% and 71% respectively. In the subsequent months together with the different unlock phases, as the operation mode is on, it was observed that the declining percentage in receipts decreased. Even though the localized containment zone system affected the pace of steadiness, by the month of May trading sector and in June manufacturing sector recovered almost 50% its normal receipt. As per the study, the service sector still seems to be struggling to tune with the current scenario.

**5.3. Sector wise analysis of top three activity groups:** As per the NIC categorization of enterprises, the receipts and operating expense of top three group of industries based on highest number of units surveyed (manufacturing, trade and service sector) were analysed and following results were obtained.

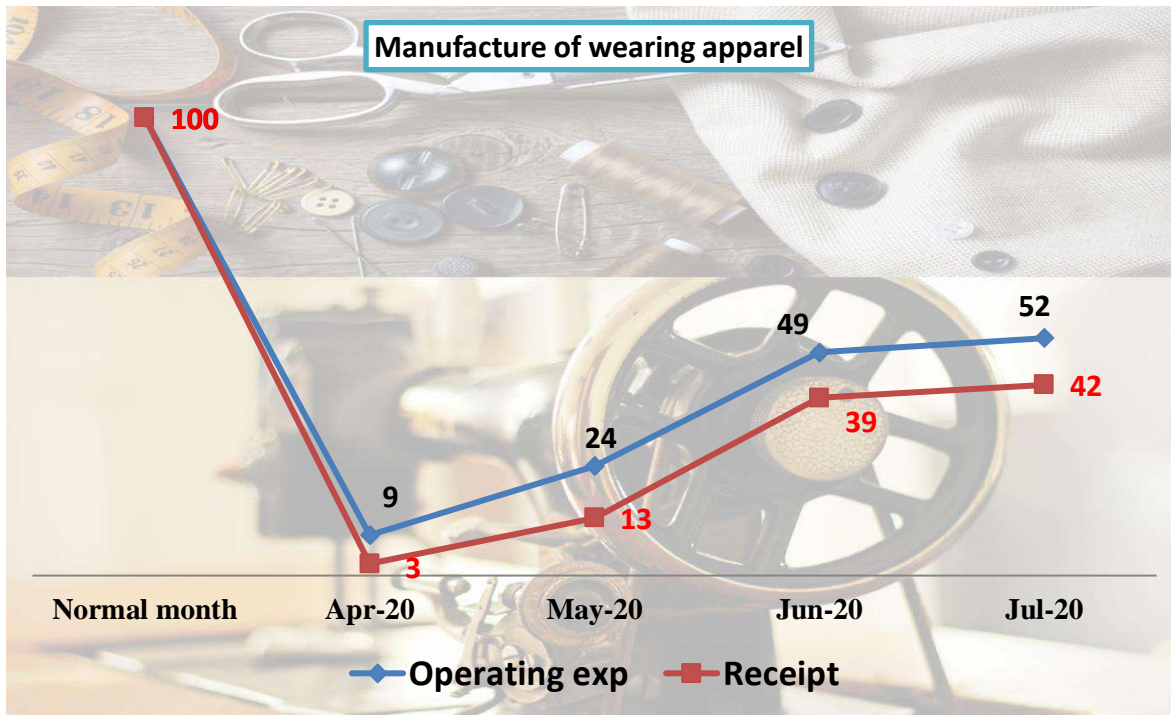
- **Manufacturing:** The top three activity categories having highest number of representation is given below.

NIC group	NIC description	No. of units surveyed
10	Manufacture of Food Products	694
14	Manufacture of Wearing Apparel	375
32	Other Manufacturing	315

- a) **Manufacture of food products:** In manufacturing sector top most representation is in food manufacturing activity. In this activity group it can be seen that in the month of April, the operating expenses reduced to 41% and receipt is only 36% of the normal month. In consecutive months the general trend of increase was seen in operating expenditure and receipt except in July. In July operating expenses reduced in comparison with previous month, but the receipt retains almost 80% of normal month.

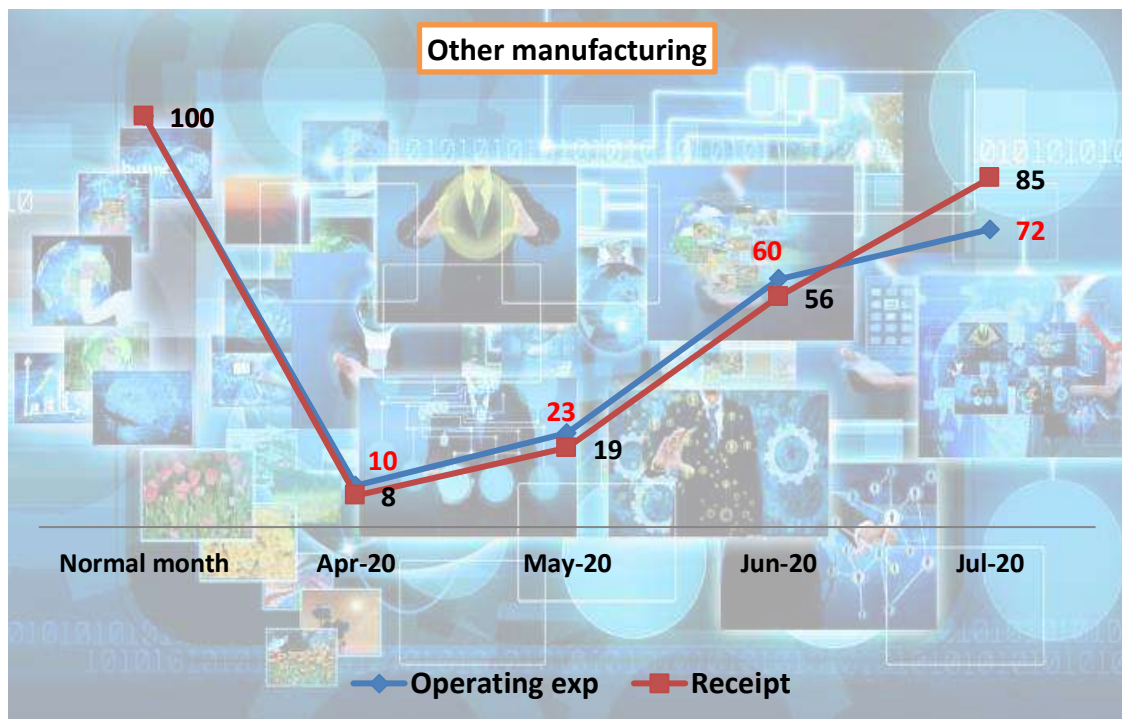


- b) **Manufacture of wearing apparel:** In this study 375 units were covered in this category, which include custom tailoring activity also. The distribution of operating expenditure and receipt in comparison with its normal month is given below.



From the figure it is clear that this activity group is deeply affected by the pandemic at the beginning. At the end of July also this group is not able retain 50% of its normality

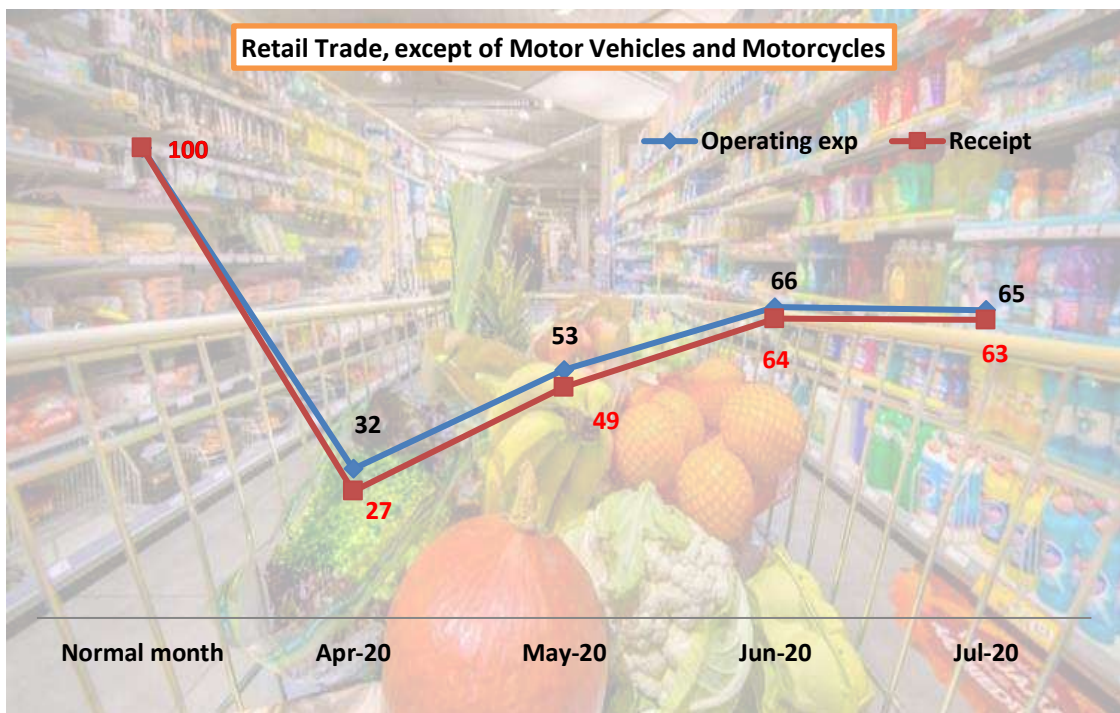
- c) **Other manufacturing:** In other manufacturing activity group, the distribution operating expenses and receipt in the lock down period is pictured below.



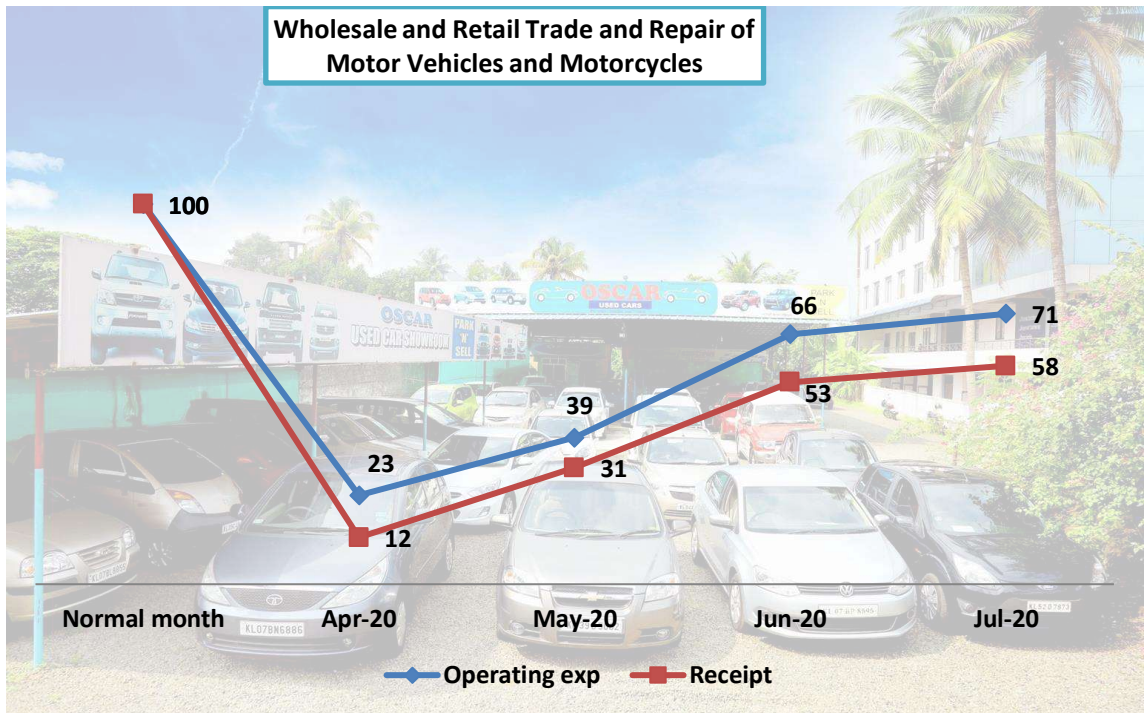
- **Trade:** The top three activity categories having highest number of representation in this sector is given below.

NIC group	NIC description	No. of units surveyed
47	Retail Trade, <b>except</b> of Motor Vehicles and Motorcycles	2162
45	Wholesale and Retail Trade and Repair of Motor Vehicles and Motorcycles	456
46	Wholesale Trade, except of Motor Vehicles and Motorcycles	255

- a) **Retail Trade, except of Motor Vehicles and Motorcycles:** Retailtradeactivity group is the top most surveyed group in this sector. The distribution operating expenditure and receipt is given below. Retail trade sector is one of the major unincorporated sectors in the economy. After sharp declination this activity group also showing a trend to retain its normality.



- b) **Wholesale and Retail Trade and Repair of Motor Vehicles and Motorcycles:** This is another important activity group in this sector. It can be observed that due to lock down, in the month of April the receipt declined to 12% of its normal. At the end of July this activity group retains more than 50% of its normal receipt.



c) **Wholesale Trade, except of Motor Vehicles and Motorcycles:** The distribution of operating expenses and receipt in this activity group is given below

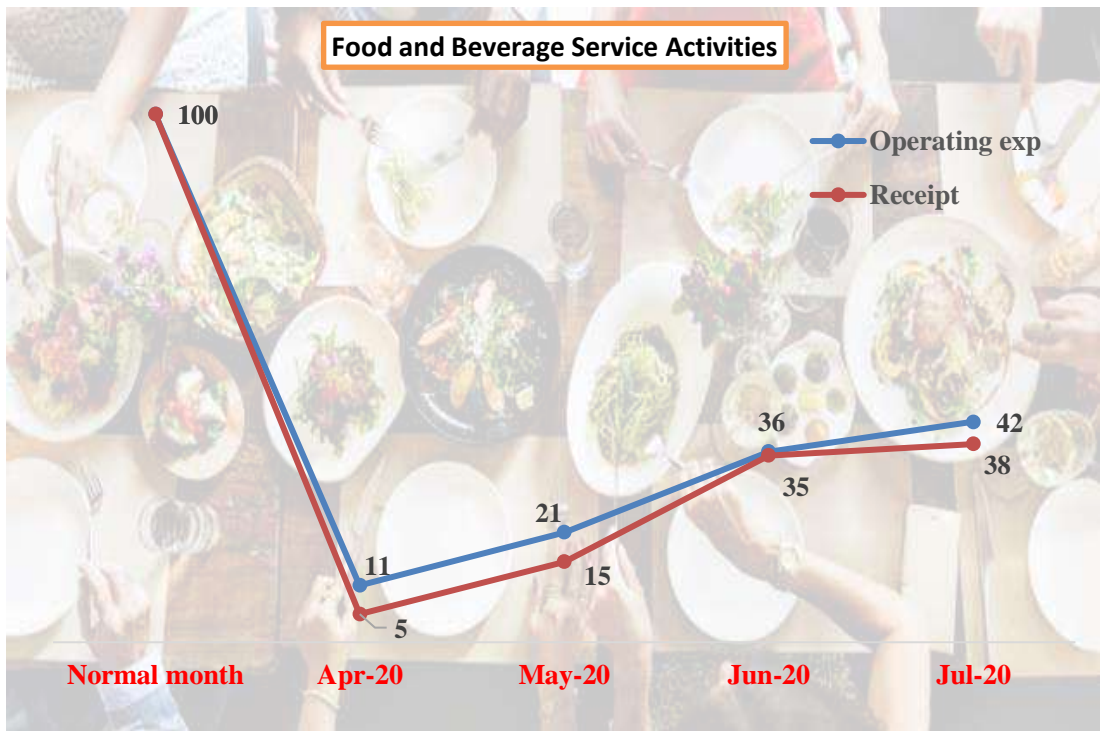


From the above figure it is clear that, in the first month after lock down this activity group retains 42% of its normal flow. Even though in the upcoming months this group keeps up its steadiness, but it shifts down to a decreasing trend, this may due to imposing local containment zones and shut downs.

- **Other services:** The top three activity categories having highest number of representation in this sector is given below.

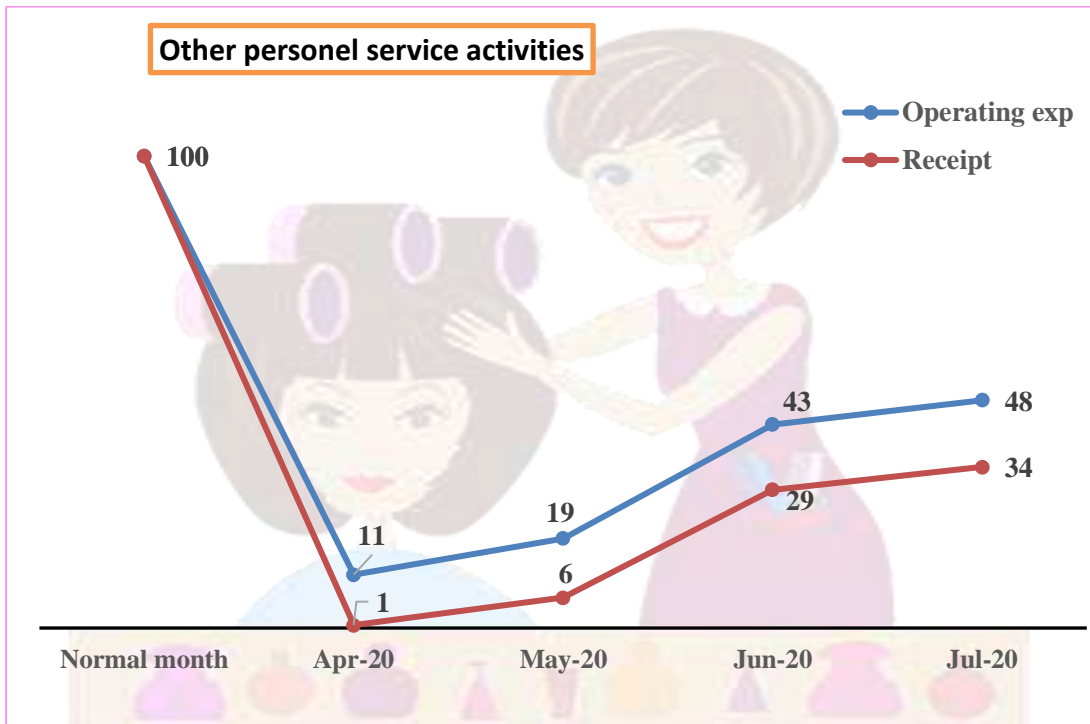
NIC group	NIC description	No. of units surveyed
56	Food and Beverage Service Activities	541
96	Other Personal Service Activities	530
74	Other Professional, Scientific and Technical Activities	312

- a) **Food and Beverage Service Activities:** This is one of the mostly affected service sector activity group. In the month of April, there is a sharp declination of 95% in the receipt from the normal receipt. The successive months show a very low progress.

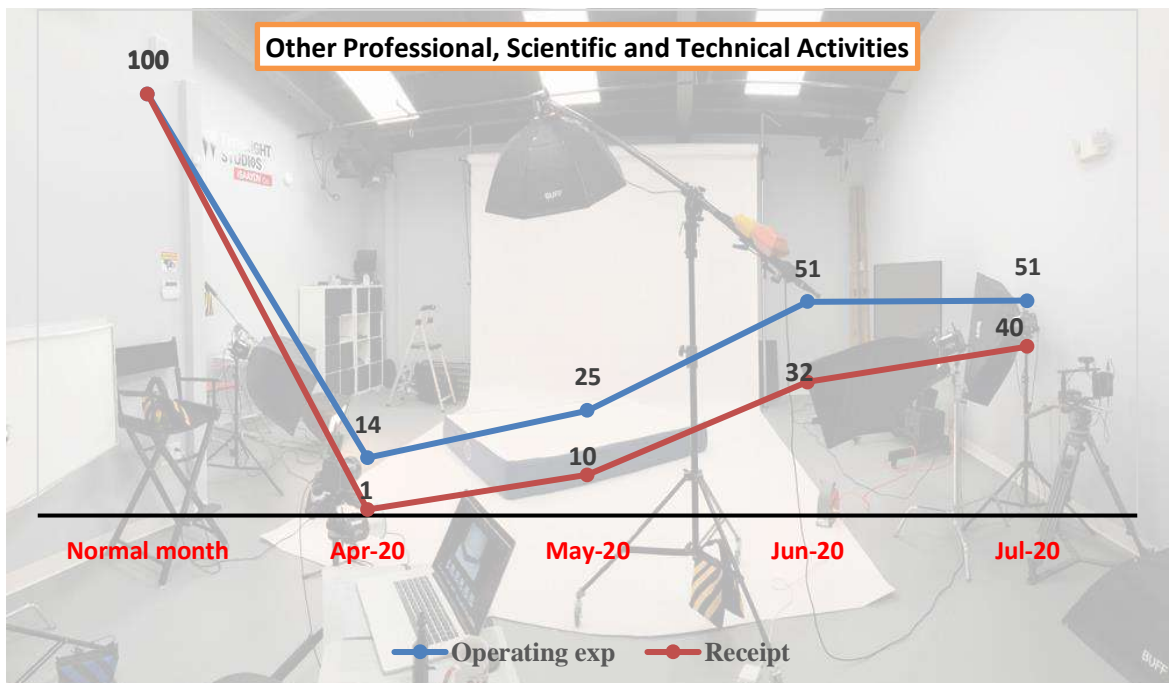


- b) **Other Personal Service Activities:** This activity group involves hair dressing activities also. As most of the activities in this group were strictly restricted at the outset of lock down, the receipt declined to more than 90% up to the month of May. At the end of July, the receipt retains 34% of its normal.





c) **Other Professional, Scientific and Technical Activities:** This group mainly involves photographic activities, interior designing and decoration activities etc. Here also after a sharp declination, the enterprises slowly retaining it normality. At the end of May, the percentage loss in receipt is up to 90% and in July it reduced to 40%



workers towards their native places. This may be one reason that the percentage of employment loss in all major activities is still above 50%.

## 6. Status of Indebtedness:

The lockdown enforced due to COVID 19 really collapsed financial stability of unincorporated sector enterprises. Out of these 9261 enterprises studied all over Kerala, 3115 enterprises were reported having loan associated with the enterprises. Among these indebted enterprises, 2808 enterprises (90%) were delayed their loan due to lock down, which reveals the fact that how Pandemic increased financial burden of unincorporated sector.

### 6.1. Sector wise analysis:

The sector details of enterprises indebted and percentage of enterprises delayed loan are given below.

Sector	Total No of enterprises surveyed	No. of enterprises having loan	% of enterprises indebted	% of enterprises delayed loan due to COVID
Manufacturing	2706	968	36	<b>90</b>
Trade	2873	933	32	<b>88</b>
Other Services	3682	1214	33	<b>92</b>
Total	9261	3115	34	<b>90</b>

From the table it is clear that the sector wise difference in percentage of loan delay is marginal



As per 73<sup>rd</sup> round (2015-16) National Sample survey on Unincorporated sector enterprises, it was estimated that 5.09 Lakh enterprises were operating in manufacturing sector, 6.94 Lakh in trading and 10.51Lakh enterprises in Services sector. Here the study was conducted nearly 0.05% of these enterprises and out of these enterprises considering the amount of indebtedness.

➤ **Manufacturing**

The study was conducted by classifying the manufacturing enterprises in to 26 NIC activity groups as per the standard classification in National Accounts. The representations in various groups were different as per the availability in the field. Out of the 2706 manufacturing enterprises covered, while examining the groups with more than 100 number of units, it is clear that the percentage of loan delayed enterprises is near around 90%. The highest number of units were covered in manufacture of food products, in this category almost 89% of the enterprises were not able to repay the loan due to lockdown. In the group referred above, enterprises associated with manufacture of wearing apparel, almost 91% of the enterprises delayed the loan repayment during this period. Also it is a fact that in all the 25 manufacturing activity groups, there are some enterprises in each group which delayed the loan repayment due COVID -19 lock down.

NIC group	NIC description	Total number of enterprises surveyed	No.of enterprises having loan	No.of enterprises delayed loan	% of indebtedness
10	Manufacture of Food Products	694	248	221	<b>89</b>
14	Manufacture of Wearing Apparel	375	127	115	<b>91</b>
32	Other Manufacturing	315	127	116	<b>91</b>
25	Manufacture of Fabricated Metal Products, except Machinery and Equipment	257	73	66	<b>90</b>
31	Manufacture of Furniture	227	82	78	<b>95</b>
23	Manufacture of other non-metallic Mineral Products	114	51	48	<b>94</b>
13	Manufacture of Textiles	104	40	39	<b>98</b>
33	Repair and Installation of Machinery and Equipment	102	19	14	<b>74</b>

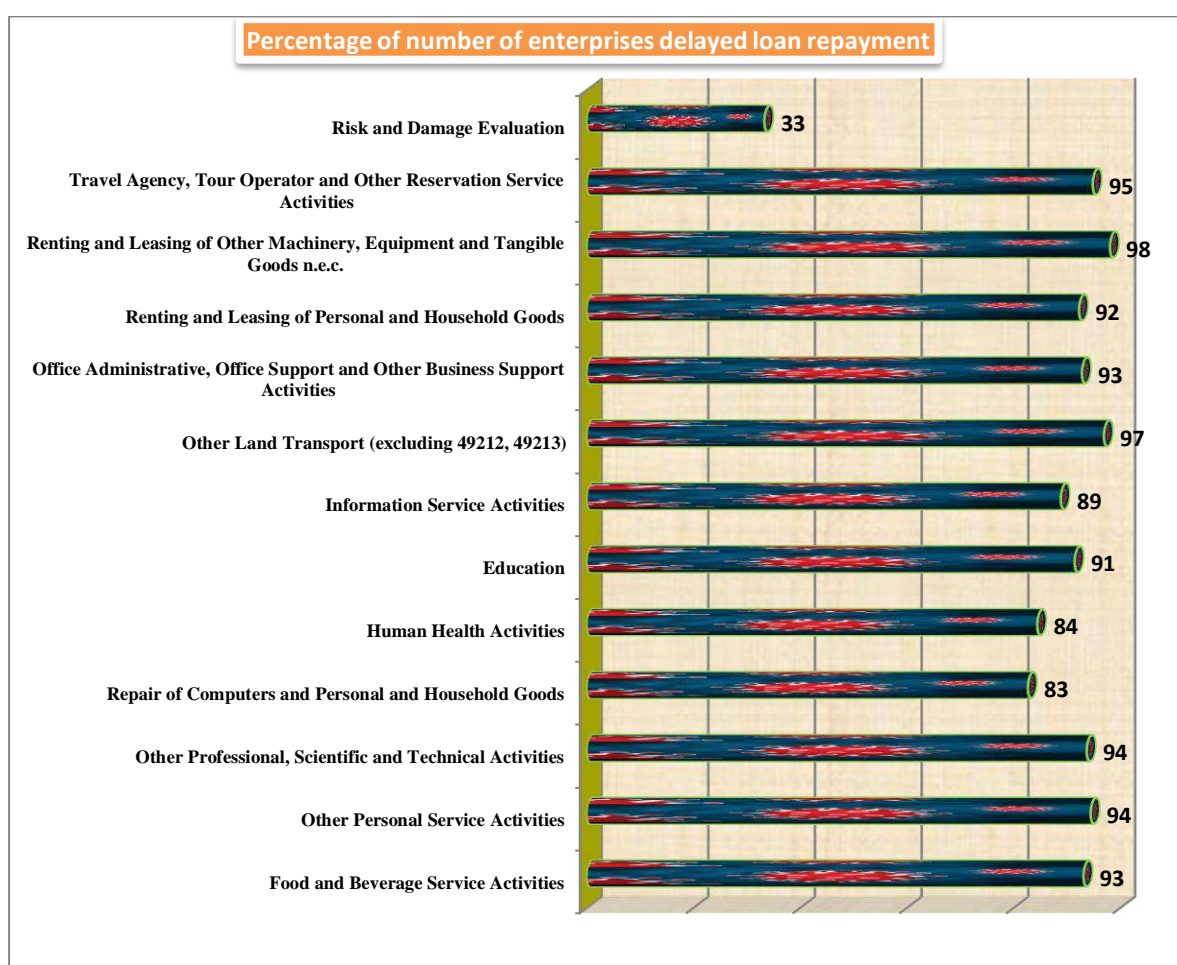
➤ **Trade**

Trading activity is categorised in to three NIC groups as per National Accounts and the data were collected accordingly. While closely analysing the data collected on three NIC groups it can be seen that as trading activity is treated as an essential activity during the lockdown period and this may be resulted in the decrease in the percentage of number of enterprises delayed the loan repayment compared to other activity group. In the group of trading activities, the percentage of enterprises delayed the loan repayment is 88 %. The NIC group wise details of delay in loan repayment are given below.

NIC group	NIC description	Total number of enterprises surveyed	No. of enterprises having loan	No. of enterprises delayed loan	% of indebtedness
45	Wholesale and Retail Trade and Repair of Motor Vehicles and Motorcycles	456	124	112	<b>90</b>
46	Wholesale Trade, except of Motor Vehicles and Motorcycles	255	86	73	<b>85</b>
47	Retail Trade, except of Motor Vehicles and Motorcycles	2,162	723	635	<b>88</b>

➤ **Other Services**

The data on Service activities were collected by classifying the unincorporated sector enterprises into 49 NIC groups as per standard classification in National Accounts. Out of 3682 enterprises covered in service sector, 1214 enterprises were reported to have loan. Among these 92% of enterprises delayed the loan repayment. Among the groups with more than 100 enterprises, it can be observed that in all important service activity groups such as Other personal service activities (includes hair dressing activity also), Educational activities, transport activities, travel agency and tour activities etc, the percentage of loan delay is about 95%.





*Appendix*

*Detailed Tables*

**Table 1: Distribution of number of workers during the lock down period from Aril to July 2020**

Manufacturing

NIC group	NIC description	Total number of enterprises surveyed	Number of workers									
			Normal month		Apr-20		May-20		Jun-20		Jul-20	
			Native	migrant	Native	migrant	Native	migrant	Native	migrant	Native	migrant
01632	Cotton Ginning, Cleaning and Bailing	2	3	0	0	0	2	0	1	0	2	0
10	Manufacture of Food Products	694	2,728	412	1,274	151	1,759	190	2,060	201	2,122	201
11	Manufacture of Beverages	48	155	30	38	15	56	15	88	18	97	18
13	Manufacture of Textiles	104	488	15	55	3	186	3	318	3	305	0
14	Manufacture of Wearing Apparel	375	936	41	97	9	297	13	573	13	603	14
15	Manufacture of Leather and Related Products	27	134	67	9	11	91	31	114	33	118	34
16	Manufacture of Wood and Products of Wood and Cork, except Furniture	95	383	151	32	0	156	42	520	227	329	93
17	Manufacture of Paper and Paper Products	34	164	18	40	1	79	0	122	6	123	6
18	Printing and Reproduction of Recorded Media	96	332	11	42	0	128	0	213	0	229	2
19	Manufacture of Coke and Refined Petroleum Products	3	13	0	5	0	5	0	5	0	6	0
20	Manufacture of Chemicals and Chemical Products	24	92	10	30	4	44	4	67	4	74	4
21	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	15	86	4	37	4	65	4	74	4	74	4
22	Manufacture of Rubber and Plastics Products	67	289	136	40	32	131	58	230	49	238	59
23	Manufacture of other non-metallic Mineral Products	114	359	443	74	71	139	139	232	192	273	202
24	Manufacture of Basic Metals	55	192	79	16	7	107	10	148	10	161	13
25	Manufacture of Fabricated Metal Products, except Machinery and Equipment	257	810	146	97	14	309	43	597	46	652	48
26	Manufacture of Computer, Electronic and Optical Products	9	22	1	2	0	11	0	15	1	16	1
27	Manufacture of Electrical Equipment	8	40	5	2	0	12	2	27	2	27	2
28	Manufacture of Machinery and Equipment n.e.c.	19	76	0	12	0	44	0	55	0	67	0
29	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	8	38	2	0	0	11	0	18	2	22	2
30	Manufacture of Other Transport Equipment	6	27	0	1	0	4	0	14	0	12	0
31	Manufacture of Furniture	227	764	132	107	12	304	16	558	41	635	42
32	Other Manufacturing	315	1,009	713	185	105	385	224	746	335	786	384
33	Repair and Installation of Machinery and Equipment	102	232	7	32	0	92	0	176	3	186	4
3510	Electric power generation, transmission and distribution (except 35101, 35102, 35104)	2	3	1	0	0	1	0	1	0	1	0
Total		2706	9375	2424	2227	439	4418	794	6972	1190	7158	1133

**Table 1: Distribution of number of workers during the lock down period from Aril to July 2020**

Trade

NIC group	NIC description	Total number of enterprises surveyed	Number of workers									
			Normal month		Apr-20		May-20		Jun-20		Jul-20	
			Native	Migrant	Native	Migrant	Native	Migrant	Native	Migrant	Native	Migrant
45	Wholesale and Retail Trade and Repair of Motor Vehicles and Motorcycles	456	1,455	69	226	9	741	20	1,133	31	1,407	30
46	Wholesale Trade, except of Motor Vehicles and Motorcycles	255	1,070	86	544	22	756	33	886	37	905	37
47	Retail Trade, except of Motor Vehicles and Motorcycles	2,162	5,499	217	2,298	79	3,715	92	4,591	105	4,707	97
<b>Total</b>		2,873	8,024	372	3,068	110	5,212	145	6,610	173	7,019	164

**Table 1: Distribution of number of workers during the lock down period from April to July 2020**

Other services

NIC group	NIC description	Total number of enterprises surveyed	Number of workers									
			Normal month		Apr-20		May-20		Jun-20		Jul-20	
			Native	migrant	Native	migrant	Native	migrant	Native	migrant	Native	migrant
38	Waste collection, treatment and disposal activities; materials recovery	18	31	24	2	0	12	8	28	15	28	15
39	Remediation activities and other waste management services	4	11	7	0	0	3	0	3	0	7	4
492	Other Land Transport (excluding 49212, 49213)	150	284	3	49	1	115	1	172	1	174	1
50	Water Transport	3	8	1	0	0	1	1	3	1	3	1
52	Warehousing and Support Activities for Transportation	20	55	4	18	1	23	2	24	2	24	3
53	Postal and Courier Activities	45	120	0	17	0	74	0	105	0	106	0
55	Accommodation	65	234	46	71	22	72	2	106	7	123	7
56	Food and Beverage Service Activities	541	2,220	402	373	82	752	120	1,319	170	1,470	182
58	Publishing Activities	47	124	11	10	0	48	2	84	2	86	2
59	Motion Picture, Video and Television Programme Production, Sound Recording and Music Publishing Activities	74	154	0	9	0	43	0	97	1	116	1
60	Broadcasting and Programming Activities	16	40	0	23	0	28	0	31	0	31	0
61	Telecommunications	48	98	0	54	0	79	0	93	0	95	0
62	Computer Programming, Consultancy and Related Activities	85	225	0	55	0	115	0	175	0	185	0
63	Information Service Activities	158	378	3	67	0	179	0	308	1	326	2
64193	Special code for Chit funds	11	44	0	34	0	39	0	42	0	43	0
643	Trusts, Funds and Other Financial Vehicles (including special codes 64309 for self help groups)	3	14	0	3	0	4	0	7	0	14	0
649	Other Financial Service Activities Except Insurance and Pension Funding Activities	44	81	0	28	0	55	0	73	0	73	0
661	Activities Auxiliary to Financial Service Activities, except Insurance and Pension Funding (excluding 6611)	4	5	0	2	0	3	0	5	0	6	0
6621	Risk and Damage Evaluation	4	7	0	2	0	2	0	5	0	6	0
663	Fund Management Activities	4	10	0	10	0	10	0	10	0	10	0
68	Real Estate Activities	20	77	0	15	0	24	0	27	0	30	0
69	Legal and Accounting Activities	10	21	0	4	0	12	0	18	0	19	0
70	Activities of Head Offices; Management Consultancy Activities	2	3	0	0	0	0	0	1	0	2	0
71	Architecture and Engineering Activities; Technical testing and Analysis	78	197	97	41	34	103	26	167	48	163	55
72	Scientific Research and Development	2	2	1	0	1	1	1	2	1	2	1
73	Advertising and Market Research	14	32	4	2	0	10	0	23	0	28	0



**Table 1: Distribution of number of workers during the lock down period from April to July 2020**

Other services

NIC group	NIC description	Total number of enterprises surveyed	Number of workers									
			Normal month		Apr-20		May-20		Jun-20		Jul-20	
			Native	migrant	Native	migrant	Native	migrant	Native	migrant	Native	migrant
74	Other Professional, Scientific and Technical Activities	312	640	24	65	0	226	0	451	8	480	7
75	Veterinary Activities	17	32	3	29	1	31	2	32	3	32	3
771	Renting and Leasing of Motor Vehicles	18	43	0	6	0	10	0	23	0	26	0
772	Renting and Leasing of Personal and Household Goods	110	350	18	44	0	81	0	157	0	181	0
773	Renting and Leasing of Other Machinery, Equipment and Tangible Goods n.e.c.	106	325	40	60	5	114	2	144	2	148	2
78	Employment Activities	13	33	2	10	0	17	0	22	0	21	0
79	Travel Agency, Tour Operator and Other Reservation Service Activities	105	296	0	37	0	65	0	111	0	115	0
80	Security and Investigation Activities	1	500	0	500	0	500	0	500	0	500	0
81	Services to Buildings and Landscape Activities	71	263	110	79	11	112	28	174	43	210	52
82	Office Administrative, Office Support and Other Business Support Activities	146	259	4	33	0	135	0	200	0	211	0
85	Education	167	1,658	3	276	0	408	0	496	2	502	2
86	Human Health Activities	201	650	11	285	0	404	1	489	6	491	6
87	Residential Care Activities	10	38	10	25	4	26	2	32	4	32	4
88	Social Work Activities Without Accommodation	2	5	0	0	0	0	0	0	0	0	0
90	Creative, Arts and Entertainment Activities	57	289	3	50	0	67	0	88	0	103	0
91	Libraries, Archives, Museums and Other Cultural Activities	8	13	0	3	0	6	0	13	0	13	0
92	Gambling and Betting Activities (coverage will be restricted to legal activities only)	45	64	0	1	0	8	0	48	0	56	0
93	Sports Activities and Amusement and Recreation Activities	9	23	0	2	0	6	0	6	0	6	0
949	Activities of Other Membership Organizations	2	7	0	0	0	0	0	6	0	6	0
95	Repair of Computers and Personal and Household Goods	278	533	0	101	0	282	0	430	0	445	0
96	Other Personal Service Activities	530	873	96	45	10	240	16	532	37	579	34
941	Activities of Business, Employers and Professional Membership Organizations	4	31	0	5	0	31	0	31	0	31	0
<b>Total</b>		3,682	11,400	927	2,545	172	4,576	214	6,913	354	7,358	384

**Table 2: Distribution of operating expenses and receipts during the lock down period from Aril to July 2020**

Manufacturing

NIC group	NIC description	Total No. of enterprises surveyed	Normal month		Apr-20		May-20		Jun-20		Jul-20	
			Operating Exp.(In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp.(In Rs)	Receipts (In Rs)
01632	Cotton Ginning, Cleaning and Bailing	2	20,075	41,960	275	0	15,275	25,000	18,075	25,000	17,075	26,200
10	Manufacture of Food Products	694	10,03,73,939	13,65,14,076	4,11,09,768	4,97,25,658	5,58,25,004	7,07,79,262	6,72,65,669	8,70,00,712	6,45,89,529	10,80,00,657
11	Manufacture of Beverages	48	59,68,611	76,58,930	22,42,950	18,45,890	31,16,315	30,09,120	28,70,300	35,79,760	23,65,495	30,69,640
13	Manufacture of Textiles	104	87,99,332	1,19,65,832	6,64,850	1,27,000	23,65,139	17,88,806	44,21,313	48,20,031	38,72,605	43,20,614
14	Manufacture of Wearing Apparel	375	1,17,35,828	1,73,14,570	10,37,301	4,50,510	28,08,388	21,78,052	57,15,337	67,17,030	60,85,313	72,16,568
15	Manufacture of Leather and Related Products	27	20,80,640	1,22,77,350	2,38,895	0	5,04,950	35,39,200	9,31,250	10,85,150	14,49,800	17,50,250
16	Manufacture of Wood and Products of Wood and Cork, except Furniture	95	1,55,61,050	2,02,99,750	14,21,750	8,91,000	33,97,350	34,99,200	83,05,950	97,76,700	90,20,400	1,08,10,070
17	Manufacture of Paper and Paper Products	34	68,10,500	88,43,000	5,71,750	2,51,920	32,92,170	28,65,050	47,35,720	47,50,000	57,77,820	57,46,420
18	Printing and Reproduction of Recorded Media	96	65,48,498	95,11,350	14,13,975	1,62,200	19,91,961	9,00,370	32,71,888	33,67,385	34,07,479	38,14,480
19	Manufacture of Coke and Refined Petroleum Products	3	49,068	85,700	7,914	13,150	6,980	10,320	5,980	8,430	5,150	7,100
20	Manufacture of Chemicals and Chemical Products	24	32,45,246	45,49,005	14,04,631	16,82,162	13,84,399	17,28,790	45,29,337	34,95,326	18,33,072	36,66,346
21	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	15	41,81,844	52,19,948	11,54,720	12,01,093	33,44,120	46,77,585	35,24,621	42,76,661	36,07,780	46,01,131
22	Manufacture of Rubber and Plastics Products	67	1,39,11,802	2,13,39,610	24,16,674	24,22,383	64,59,974	85,28,374	1,23,06,811	1,32,25,365	94,50,535	1,28,86,765

**Table 2: Distribution of operating expenses and receipts during the lock down period from April to July 2020**

Manufacturing

NIC group	NIC description	Total No. of enterprises surveyed	Normal month		Apr-20		May-20		Jun-20		Jul-20	
			Operating Exp.(In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp.(In Rs)	Receipts (In Rs)
23	Manufacture of other non-metallic Mineral Products	114	2,59,80,328	3,50,25,580	22,23,520	7,53,000	48,88,553	98,59,500	1,03,36,822	1,03,05,100	1,25,23,088	1,30,41,080
24	Manufacture of Basic Metals	55	1,70,20,111	2,09,09,695	4,42,400	1,69,000	25,65,120	30,03,290	39,17,294	45,31,530	1,20,70,040	1,41,92,303
25	Manufacture of Fabricated Metal Products, except Machinery and Equipment	257	3,80,21,575	4,57,63,580	47,36,148	36,02,450	1,39,46,765	1,47,47,210	2,31,54,950	2,68,82,893	2,32,28,688	2,78,26,477
26	Manufacture of Computer, Electronic and Optical Products	9	20,39,900	23,21,000	20,400	48,000	1,45,400	1,99,500	13,15,900	15,02,200	10,07,900	11,77,500
27	Manufacture of Electrical Equipment	8	11,77,932	17,38,420	32,300	0	1,32,248	3,20,683	5,71,649	10,26,006	5,87,747	14,41,310
28	Manufacture of Machinery and Equipment n.e.c.	19	15,80,020	22,34,850	3,40,450	36,500	13,10,500	7,76,700	13,06,200	18,97,800	11,70,550	16,18,950
29	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	8	8,56,000	10,67,000	1,94,490	0	3,63,490	1,91,600	4,92,500	3,40,600	5,61,000	5,06,800
30	Manufacture of Other Transport Equipment	6	3,27,700	4,95,800	15,000	2,400	39,000	43,500	1,22,500	5,46,250	1,45,000	1,97,800
31	Manufacture of Furniture	227	3,46,68,988	4,26,18,220	25,45,424	7,58,642	75,86,332	64,99,603	1,87,34,058	2,23,49,624	1,83,01,049	2,13,97,148
32	Other Manufacturing	315	6,99,73,686	8,89,42,718	70,68,349	68,19,153	1,59,88,496	1,71,33,032	4,22,53,670	4,98,46,943	5,06,83,208	7,56,31,266
33	Repair and Installation of Machinery and Equipment	102	42,47,330	73,18,050	9,53,600	2,36,800	14,60,730	8,62,050	26,31,680	40,97,820	27,52,130	41,52,850
3510	Electric power generation, transmission and distribution (except 35101, 35102, 35104)	2	48,000	77,500	15,000	0	23,000	20,000	15,000	22,000	15,000	20,000

**Table 2: Distribution of operating expenses and receipts during the lock down period from Aril to July 2020**

Trade

NIC group	NIC description	Total No. of enterprises surveyed	Normal month		Apr-20		May-20		Jun-20		Jul-20	
			Operating Exp.(In Rs)	Receipts(In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp.(In Rs)	Receipts (In Rs)
45	Wholesale and Retail Trade and Repair of Motor Vehicles and Motorcycles	456	8,22,96,760	12,89,14,842	1,92,68,510	1,58,78,030	3,17,93,115	3,95,35,884	5,41,33,712	6,85,08,131	5,86,13,896	7,41,31,039
46	Wholesale Trade, except of Motor Vehicles and Motorcycles	255	21,54,27,737	28,33,44,790	9,00,95,761	11,91,17,260	13,75,43,309	16,86,19,356	16,32,47,976	20,38,51,050	14,86,34,075	18,92,84,818
47	Retail Trade, except of Motor Vehicles and Motorcycles	2,162	43,93,11,322	59,87,43,325	13,92,65,783	16,13,97,314	23,18,33,002	29,37,89,878	29,03,94,165	38,11,87,364	28,77,35,729	37,97,94,499

**Table 2: Distribution of operating expenses and receipts during the lock down period from Aril to July 2020**

Other services

NIC group	NIC description	Total No. of enterprises surveyed	Normal month		Apr-20		May-20		Jun-20		Jul-20	
			Operating Exp.(In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp.(In Rs)	Receipts (In Rs)
38	Waste collection, treatment and disposal activities; materials recovery	18	27,66,300	32,37,150	1,66,200	1,02,100	2,41,300	1,48,600	10,19,850	9,49,990	17,17,400	17,55,220
39	Remediation activities and other waste management services	4	8,62,000	10,83,000	25,000	0	2,22,500	1,45,000	3,88,050	3,00,000	7,70,000	8,10,000
492	Other Land Transport (excluding 49212, 49213)	150	99,00,720	1,26,60,230	5,63,960	1,75,150	8,03,150	6,01,240	20,25,370	22,04,846	21,20,168	26,34,741
50	Water Transport	3	2,80,000	8,55,000	3,000	0	68,000	3,10,000	82,500	3,25,000	73,000	3,19,500
52	Warehousing and Support Activities for Transportation	20	14,08,450	17,92,200	2,27,250	60,500	4,35,770	3,51,610	6,62,170	5,93,260	6,96,750	6,18,850
53	Postal and Courier Activities	45	15,17,610	23,78,135	2,34,760	56,400	6,10,885	6,02,055	11,32,010	13,53,162	11,05,760	14,88,427
55	Accommodation	65	1,47,35,182	1,97,65,193	17,83,850	3,53,000	22,43,530	12,44,400	34,46,102	28,62,625	41,89,422	43,85,390
56	Food and Beverage Service Activities	541	8,58,32,819	11,35,59,836	92,37,443	60,52,533	1,78,71,602	1,73,43,730	3,10,01,383	4,01,87,375	3,58,29,353	4,26,52,039
58	Publishing Activities	47	54,35,510	65,43,150	6,95,509	47,000	10,56,290	9,29,070	21,70,489	21,05,265	23,28,162	24,74,882
59	Motion Picture, Video and Television Programme Production, Sound Recording and Music Publishing Activities	74	28,36,200	44,69,600	6,47,810	3,000	8,77,460	3,41,750	14,42,850	11,40,850	15,10,600	17,06,961
60	Broadcasting and Programming Activities	16	12,84,500	18,13,900	7,81,100	9,43,500	7,79,100	10,77,500	8,73,550	12,36,350	8,78,440	12,33,520
61	Telecommunications	48	28,83,800	37,78,300	14,97,530	14,73,000	17,75,300	17,78,650	24,12,550	26,57,800	24,48,400	28,56,150
62	Computer Programming, Consultancy and Related Activities	85	1,06,83,600	1,28,52,200	21,51,910	12,93,000	77,66,700	84,96,768	1,06,87,390	1,33,42,650	98,67,470	1,21,69,657
63	Information Service Activities	158	52,62,795	78,80,783	13,92,898	4,65,251	22,80,926	18,80,642	37,53,854	42,31,246	38,83,226	50,88,592
64193	Special code for Chit funds	11	1,50,69,280	2,20,85,731	54,23,953	84,48,953	1,21,49,581	1,33,74,672	1,18,19,385	1,24,38,364	1,07,78,516	1,20,57,830
643	Trusts, Funds and Other Financial Vehicles (including special codes 64309 for self help groups)	3	3,29,000	8,27,230	2,00,000	0	2,05,000	7,00,500	3,24,000	7,65,000	3,34,000	7,37,000
649	Other Financial Service Activities Except Insurance and Pension Funding Activities	44	2,58,01,442	3,58,25,476	10,79,234	24,65,975	1,04,72,059	1,58,58,916	1,34,44,369	2,07,41,411	1,58,25,209	2,11,70,624

**Table 2: Distribution of operating expenses and receipts during the lock down period from Aril to July 2020**

Other services

NIC group	NIC description	Total No. of enterprises surveyed	Normal month		Apr-20		May-20		Jun-20		Jul-20	
			Operating Exp.(In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)
661	Activities Auxiliary to Financial Service Activities, except Insurance and Pension Funding (excluding 6611)	4	97,500	1,49,750	42,000	54,000	46,700	75,100	72,900	96,585	94,340	1,26,900
6621	Risk and Damage Evaluation	4	3,38,300	3,94,500	14,000	1,000	14,000	1,000	1,39,670	1,55,000	1,43,500	1,83,000
663	Fund Management Activities	4	1,49,696	2,49,338	60,306	79,150	1,17,506	1,31,320	1,36,926	1,54,540	1,39,096	1,99,840
68	Real Estate Activities	20	18,15,610	46,97,200	2,23,750	8,550	3,23,650	1,04,000	5,20,900	1,53,550	6,58,850	4,79,200
69	Legal and Accounting Activities	10	3,46,600	6,59,000	71,100	95,000	1,50,500	1,87,000	2,26,650	3,34,000	2,79,850	3,99,500
70	Activities of Head Offices; Management Consultancy Activities	2	30,000	70,000	0	0	0	0	8,000	18,000	18,000	20,000
71	Architecture and Engineering Activities; Technical testing and Analysis	78	54,46,592	76,00,674	10,56,609	3,07,900	18,52,440	16,94,380	37,46,261	39,11,600	39,79,429	47,05,756
72	Scientific Research and Development	2	83,500	1,30,500	9,700	10,300	27,000	40,500	43,500	63,000	43,900	63,500
73	Advertising and Market Research	14	14,24,900	18,57,500	28,000	30,000	97,300	1,03,000	4,16,790	4,78,200	6,51,700	7,77,300
74	Other Professional, Scientific and Technical Activities	312	1,03,05,590	1,62,70,160	14,13,151	2,29,500	25,67,280	15,66,550	52,29,949	51,55,337	52,55,904	65,20,862
75	Veterinary Activities	17	7,29,600	10,04,600	13,35,000	7,67,400	6,43,200	8,33,400	7,04,940	8,65,100	7,30,100	9,04,200
771	Renting and Leasing of Motor Vehicles	18	12,57,550	17,44,700	2,26,500	60,700	4,09,600	2,82,100	6,85,200	6,98,900	5,46,100	6,40,000
772	Renting and Leasing of Personal and Household Goods	110	65,49,010	98,34,265	5,51,400	84,500	6,56,260	2,57,925	12,14,700	11,01,795	13,50,140	12,90,505
773	Renting and Leasing of Other Machinery, Equipment and Tangible Goods n.e.c.	106	67,23,930	1,03,29,264	8,36,440	3,38,500	13,19,710	9,02,255	16,09,215	15,11,030	25,90,250	27,11,169

**Table 2: Distribution of operating expenses and receipts during the lock down period from Aril to July 2020**

Other services

NIC group	NIC description	Total No. of enterprises surveyed	Normal month		Apr-20		May-20		Jun-20		Jul-20	
			Operating Exp.(In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp. (In Rs)	Receipts (In Rs)	Operating Exp.(In Rs)	Receipts (In Rs)
78	Employment Activities	13	7,39,400	8,43,700	1,75,300	2,08,000	2,56,400	2,99,900	3,49,700	4,17,300	3,52,800	4,23,600
79	Travel Agency, Tour Operator and Other Reservation Service Activities	105	83,37,120	1,21,10,200	9,33,400	2,77,000	10,12,600	5,90,490	19,19,570	11,61,620	21,67,925	16,68,450
80	Security and Investigation Activities	1	85,00,000	93,00,000	84,50,000	86,00,000	84,00,000	84,00,000	84,80,000	86,50,000	84,20,000	85,00,000
81	Services to Buildings and Landscape Activities	71	1,17,53,210	1,44,48,610	13,21,080	12,90,900	27,82,295	29,54,140	52,78,920	61,08,420	64,50,680	79,01,351
82	Office Administrative, Office Support and Other Business Support Activities	146	86,14,588	1,13,13,099	5,01,760	1,38,550	11,81,010	9,86,750	20,67,228	23,35,212	20,96,335	24,07,826
85	Education	167	1,83,95,147	2,41,83,521	51,56,409	17,09,289	56,88,938	29,09,082	65,07,256	47,95,427	62,41,012	41,74,091
86	Human Health Activities	201	2,02,92,317	2,81,58,337	89,02,272	67,29,819	1,06,32,115	1,03,62,042	1,20,76,798	1,30,09,244	1,13,81,748	1,30,54,875
87	Residential Care Activities	10	12,94,550	20,37,000	2,99,050	2,01,500	5,81,300	7,88,250	7,83,900	10,27,000	9,62,150	13,33,100
88	Social Work Activities Without Accommodation	2	73,000	1,79,000	0	0	0	0	0	0	0	0
90	Creative, Arts and Entertainment Activities	57	35,98,850	55,96,800	4,19,260	2,19,000	4,96,500	3,22,350	8,29,670	13,04,700	7,74,100	7,44,900
91	Libraries, Archives, Museums and Other Cultural Activities	8	87,169	94,802	12,300	3,000	17,910	8,600	57,578	1,06,790	1,30,860	49,780
92	Gambling and Betting Activities (coverage will be restricted to legal activities only)	45	75,06,500	99,01,875	64,850	750	35,20,650	37,59,300	48,04,300	53,59,800	53,93,170	59,07,080
93	Sports Activities and Amusement and Recreation Activities	9	3,82,900	7,21,000	54,800	0	66,950	13,000	1,23,600	15,000	1,16,600	8,000
949	Activities of Other Membership Organizations	2	35,000	45,000	0	0	0	0	18,000	11,000	19,000	13,500
95	Repair of Computers and Personal and Household Goods	278	1,29,44,381	1,85,36,285	13,00,415	5,92,120	38,27,490	43,40,640	91,57,365	1,14,30,825	87,67,690	1,10,28,775
96	Other Personal Service Activities	530	1,30,19,793	2,19,34,240	14,71,215	1,37,100	24,74,450	14,05,110	56,15,551	64,26,610	62,84,596	74,78,211
941	Activities of Business, Employers and Professional Membership Organizations	4	16,60,490	18,53,821	6,69,244	5,32,875	9,78,732	8,31,522	14,30,860	17,01,837	15,84,920	18,19,142

**Table 3: Distribution of enterprises indebted during the lock down period from Aril to July 2020**

Manufacturing

NIC group	NIC description	Total number of enterprises surveyed	No.of enterprises having loan	No.of enterprises delayed loan	Amount of loan delayed(Rs.)
01632	Cotton Ginning, Cleaning and Bailing	2	2	1	20,000
10	Manufacture of Food Products	694	248	221	3,15,01,670
11	Manufacture of Beverages	48	19	18	19,99,100
13	Manufacture of Textiles	104	40	39	25,28,344
14	Manufacture of Wearing Apparel	375	127	115	1,15,58,068
15	Manufacture of Leather and Related Products	27	11	10	27,18,000
16	Manufacture of Wood and Products of Wood and Cork, except Furniture	95	31	31	27,08,332
17	Manufacture of Paper and Paper Products	34	12	10	5,06,200
18	Printing and Reproduction of Recorded Media	96	47	41	35,57,540
19	Manufacture of Coke and Refined Petroleum Products	3	2	1	27,500
20	Manufacture of Chemicals and Chemical Products	24	9	9	6,54,800
21	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	15	6	6	8,86,000
22	Manufacture of Rubber and Plastics Products	67	24	18	31,64,800
23	Manufacture of other non-metallic Mineral Products	114	51	48	52,41,156
24	Manufacture of Basic Metals	55	16	10	96,91,000
25	Manufacture of Fabricated Metal Products, except Machinery and Equipment	257	73	66	29,48,045
26	Manufacture of Computer, Electronic and Optical Products	9	5	5	1,16,000
27	Manufacture of Electrical Equipment	8	2	2	11,80,000
28	Manufacture of Machinery and Equipment n.e.c.	19	9	5	1,69,000
29	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	8	2	2	1,05,000
30	Manufacture of Other Transport Equipment	6	3	3	83,500
31	Manufacture of Furniture	227	82	78	96,27,298
32	Other Manufacturing	315	127	116	2,17,36,675
33	Repair and Installation of Machinery and Equipment	102	19	14	7,66,300
3510	Electric power generation, transmission and distribution (except 35101, 35102, 35104)	2	1	1	40,000
<b>Total</b>		<b>2706</b>	<b>968</b>	<b>870</b>	<b>113534328</b>



**Table 3: Distribution of enterprises indebted during the lock down period from Aril to July 2020**

Trade

NIC group	NIC description	Total number of enterprises surveyed	No.of enterprises having loan	No.of enterprises delayed loan	Amount of loan delayed(Rs.)
45	Wholesale and Retail Trade and Repair of Motor Vehicles and Motorcycles	456	124	112	2,28,85,838
46	Wholesale Trade, except of Motor Vehicles and Motorcycles	255	86	73	2,95,85,260
47	Retail Trade, except of Motor Vehicles and Motorcycles	2,162	723	635	6,01,31,873
<b>Total</b>		<b>2873</b>	<b>933</b>	<b>820</b>	<b>112602971</b>

**Table 3: Distribution of enterprises indebted during the lock down period from Aril to July 2020**

Other services

NIC group	NIC description	Total number of enterprises surveyed	No.of enterprises having loan	No.of enterprises delayed loan	Amount of loan delayed(Rs.)
38	Waste collection, treatment and disposal activities; materials recovery	18	5	5	5,15,000
39	Remediation activities and other waste management services	4			
492	Other Land Transport (excluding 49212, 49213)	150	66	64	71,68,851
50	Water Transport	3	1	1	88,000
52	Warehousing and Support Activities for Transportation	20	7	7	16,38,800
53	Postal and Courier Activities	45	7	6	1,18,000
55	Accommodation	65	23	23	52,97,500
56	Food and Beverage Service Activities	541	219	204	1,56,72,607
58	Publishing Activities	47	14	13	8,32,000
59	Motion Picture, Video and Television Programme Production, Sound Recording and Music Publishing Activities	74	32	30	21,87,700
60	Broadcasting and Programming Activities	16	6	6	6,45,000
61	Telecommunications	48	15	14	6,38,500
62	Computer Programming, Consultancy and Related Activities	85	30	25	6,90,400
63	Information Service Activities	158	54	48	17,12,700
64193	Special code for Chit funds	11	1	0	0
643	Trusts, Funds and Other Financial Vehicles (including special codes 64309 for self â€“help groups)	3	0	0	0
649	Other Financial Service Activities Except Insurance and Pension Funding Activities	44	9	7	43,05,655
661	Activities Auxiliary to Financial Service Activities, except Insurance and Pension Funding (excluding 6611)	4	0	0	0
6621	Risk and Damage Evaluation	4	1	1	10,000
663	Fund Management Activities	4	1		
68	Real Estate Activities	20	6	6	20,33,000
69	Legal and Accounting Activities	10	0	0	0
70	Activities of Head Offices; Management Consultancy Activities	2	0	0	0
71	Architecture and Engineering Activities; Technical testing and Analysis	78	22	21	13,63,400

**Table 3: Distribution of enterprises indebted during the lock down period from Aril to July 2020**

Other services

NIC group	NIC description	Total number of enterprises surveyed	No.of enterprises having loan	No.of enterprises delayed loan	Amount of loan delayed(Rs.)
72	Scientific Research and Development	2	0	0	0
73	Advertising and Market Research	14	4	4	2,65,000
74	Other Professional, Scientific and Technical Activities	312	112	105	66,58,666
75	Veterinary Activities	17	5	5	3,18,500
771	Renting and Leasing of Motor Vehicles	18	12	12	9,94,500
772	Renting and Leasing of Personal and Household Goods	110	39	36	37,55,250
773	Renting and Leasing of Other Machinery, Equipment and Tangible Goods n.e.c.	106	53	52	34,01,600
78	Employment Activities	13	2	1	12,000
79	Travel Agency, Tour Operator and Other Reservation Service Activities	105	39	37	46,10,000
80	Security and Investigation Activities	1	0	0	0
81	Services to Buildings and Landscape Activities	71	21	19	19,77,080
82	Office Administrative, Office Support and Other Business Support Activities	146	42	39	14,25,300
85	Education	167	47	43	1,72,37,100
86	Human Health Activities	201	58	49	47,33,260
87	Residential Care Activities	10	4	4	1,31,295
88	Social Work Activities Without Accommodation	2	0	0	0
90	Creative, Arts and Entertainment Activities	57	19	16	6,34,400
91	Libraries, Archives, Museums and Other Cultural Activities	8	0	0	0
92	Gambling and Betting Activities (coverage will be restricted to legal activities only)	45	7	6	1,71,000
93	Sports Activities and Amusement and Recreation Activities	9	4	4	2,68,200
949	Activities of Other Membership Organizations	2	0	0	0
95	Repair of Computers and Personal and Household Goods	278	81	67	26,35,640
96	Other Personal Service Activities	530	145	137	54,59,148
941	Activities of Business, Employers and Professional Membership Organizations	4	1	1	60,000
<b>Total</b>		<b>3682</b>	<b>1214</b>	<b>1118</b>	<b>99665052</b>

**Table 4: Distribution of number of working days during the lock down period from Aril to July 2020**

Manufacturing

NIC group	NIC description	Total number of enterprises surveyed	Number of working days				
			Normal month	Apr-20	May-20	Jun-20	Jul-20
01632	Cotton Ginning, Cleaning and Bailing	2	51	0	31	20	33
10	Manufacture of Food Products	694	17,738	5,584	9,515	13,543	13,845
11	Manufacture of Beverages	48	1,230	180	332	664	711
13	Manufacture of Textiles	104	2,592	101	641	1,604	1,838
14	Manufacture of Wearing Apparel	375	9,448	372	1,919	5,972	6,455
15	Manufacture of Leather and Related Products	27	695	23	137	504	563
16	Manufacture of Wood and Products of Wood and Cork, except Furniture	95	2,249	106	428	1,368	1,465
17	Manufacture of Paper and Paper Products	34	796	53	193	435	518
18	Printing and Reproduction of Recorded Media	96	2,377	70	517	1,630	1,747
19	Manufacture of Coke and Refined Petroleum Products	3	65	34	29	28	29
20	Manufacture of Chemicals and Chemical Products	24	553	77	152	338	387
21	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	15	371	183	248	282	320
22	Manufacture of Rubber and Plastics Products	67	1,657	111	536	1,201	1,303
23	Manufacture of other non-metallic Mineral Products	114	2,653	136	594	1,327	1,637
24	Manufacture of Basic Metals	55	1,355	24	409	866	1,016
25	Manufacture of Fabricated Metal Products, except Machinery and Equipment	257	6,212	294	1,344	3,896	4,348
26	Manufacture of Computer, Electronic and Optical Products	9	238	10	74	170	196
27	Manufacture of Electrical Equipment	8	180	2	51	137	150
28	Manufacture of Machinery and Equipment n.e.c.	19	442	25	206	348	412
29	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	8	204	0	55	141	155
30	Manufacture of Other Transport Equipment	6	174	10	38	100	124
31	Manufacture of Furniture	227	5,601	131	1,126	3,510	3,981
32	Other Manufacturing	315	7,488	519	1,674	4,242	4,893
33	Repair and Installation of Machinery and Equipment	102	2,548	142	550	1,702	1,794
3510	Electric power generation, transmission and distribution (except 35101, 35102, 35104)	2	40	0	18	20	22
<b>Total</b>		<b>2706</b>	<b>66957</b>	<b>8187</b>	<b>20817</b>	<b>44048</b>	<b>47942</b>

**Table 4: Distribution of number of working days during the lock down period from Aril to July 2020**

Trade

NIC group	NIC description	Total number of enterprises surveyed	Number of working days				
			Normal month	Apr-20	May-20	Jun-20	Jul-20
45	Wholesale and Retail Trade and Repair of Motor Vehicles and Motorcycles	456	11,534	742	3,618	8,808	9,260
46	Wholesale Trade, except of Motor Vehicles and Motorcycles	255	6,677	2,449	3,801	5,582	5,587
47	Retail Trade, except of Motor Vehicles and Motorcycles	2,162	57,026	18,350	31,401	48,454	48,811
<b>Total</b>		<b>2873</b>	<b>75237</b>	<b>21541</b>	<b>38820</b>	<b>62844</b>	<b>63658</b>

**Table 4: Distribution of number of working days during the lock down period from Aril to July 2020**

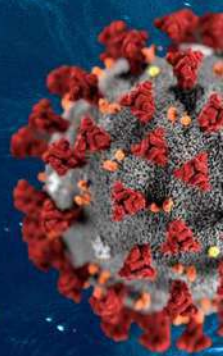
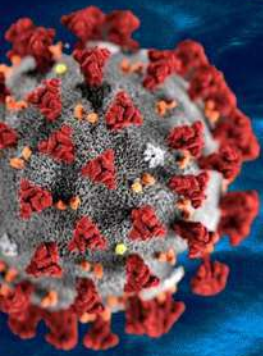
Other Services

NIC group	NIC description	Total number of enterprises surveyed	Number of working days				
			Normal month	Apr-20	May-20	Jun-20	Jul-20
38	Waste collection, treatment and disposal activities; materials recovery	18	461	24	126	310	375
39	Remediation activities and other waste management services	4	104	0	10	10	77
492	Other Land Transport (excluding 49212, 49213)	150	4,033	216	964	2,561	2,739
50	Water Transport	3	82	0	15	20	17
52	Warehousing and Support Activities for Transportation	20	504	76	211	335	354
53	Postal and Courier Activities	45	1,139	52	437	936	963
55	Accommodation	65	1,788	235	433	686	862
56	Food and Beverage Service Activities	541	13,526	1,605	3,932	8,796	9,899
58	Publishing Activities	47	1,185	17	253	786	861
59	Motion Picture, Video and Television Programme Production, Sound Recording and Music Publishing Activities	74	1,821	10	253	1,068	1,349
60	Broadcasting and Programming Activities	16	450	239	307	404	391
61	Telecommunications	48	1,316	446	635	1,066	1,121
62	Computer Programming, Consultancy and Related Activities	85	2,116	131	614	1,624	1,697
63	Information Service Activities	158	3,964	328	1,292	3,123	3,165
64193	Special code for Chit funds	11	277	25	146	258	259
643	Trusts, Funds and Other Financial Vehicles (including special codes 64309 for self help groups)	3	67	9	45	73	77
649	Other Financial Service Activities Except Insurance and Pension Funding Activities	44	1,116	97	424	894	930
661	Activities Auxiliary to Financial Service Activities, except Insurance and Pension Funding (excluding 6611)	4	98	24	61	76	101
6621	Risk and Damage Evaluation	4	102	27	28	79	84
663	Fund Management Activities	4	91	25	49	66	90
68	Real Estate Activities	20	392	4	70	131	170
69	Legal and Accounting Activities	10	252	59	105	219	226
70	Activities of Head Offices; Management Consultancy Activities	2	48	0	0	24	35
71	Architecture and Engineering Activities; Technical testing and Analysis	78	1,910	42	518	1,429	1,573
72	Scientific Research and Development	2	54	10	25	52	53
73	Advertising and Market Research	14	326	20	65	234	285
74	Other Professional, Scientific and Technical Activities	312	7,761	151	1,541	5,124	5,698
75	Veterinary Activities	17	502	425	458	495	508

**Table 4: Distribution of number of working days during the lock down period from Aril to July 2020**

Other Services

NIC group	NIC description	Total number of enterprises surveyed	Number of working days				
			Normal month	Apr-20	May-20	Jun-20	Jul-20
771	Renting and Leasing of Motor Vehicles	18	453	16	88	233	239
772	Renting and Leasing of Personal and Household Goods	110	2,537	40	360	1,017	1,194
773	Renting and Leasing of Other Machinery, Equipment and Tangible Goods n.e.c.	106	2,417	127	586	1,453	1,557
78	Employment Activities	13	339	60	126	265	248
79	Travel Agency, Tour Operator and Other Reservation Service Activities	105	2,634	54	261	979	1,239
80	Security and Investigation Activities	1	30	30	30	30	30
81	Services to Buildings and Landscape Activities	71	1,717	142	465	1,059	1,249
82	Office Administrative, Office Support and Other Business Support Activities	146	3,650	130	1,169	2,929	2,951
85	Education	167	4,290	41	248	931	1,074
86	Human Health Activities	201	5,308	1,735	2,924	4,172	4,120
87	Residential Care Activities	10	260	65	103	178	190
88	Social Work Activities Without Accommodation	2	51	0	0	0	0
90	Creative, Arts and Entertainment Activities	57	1,225	111	229	479	595
91	Libraries, Archives, Museums and Other Cultural Activities	8	217	0	22	160	182
92	Gambling and Betting Activities (coverage will be restricted to legal activities only)	45	1,268	2	87	686	902
93	Sports Activities and Amusement and Recreation Activities	9	237	0	11	20	13
949	Activities of Other Membership Organizations	2	53	0	0	40	46
95	Repair of Computers and Personal and Household Goods	278	7,018	263	2,149	5,433	5,560
96	Other Personal Service Activities	530	13,334	110	1,614	7,636	8,716
941	Activities of Business, Employers and Professional Membership Organizations	4	101	30	64	96	96
<b>Total</b>		<b>3682</b>	<b>92624</b>	<b>7253</b>	<b>23553</b>	<b>58675</b>	<b>64160</b>



**Department of Economics & Statistics  
Government of Kerala**

**[www.ecostat.kerala.gov.in](http://www.ecostat.kerala.gov.in)**