

**IMPACT OF COVID-19 ON LOTTERY SELLERS: SOCIO-ECONOMIC CHANGES
AND CHALLENGES - A STUDY IN THIRUVANANTHAPURAM CORPORATION**

A Dissertation submitted to the University of Kerala in Partial Fulfilment of the
Requirements for the Masters of Arts Degree Examination in Sociology

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CERTIFICATE OF APPROVAL

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DECLARATION

I, **Arjun S** hereby declare that the dissertation titled “**IMPACT OF COVID-19 ON LOTTERY SELLERS: SOCIO-ECONOMIC CHANGES AND CHALLENGES - A STUDY IN THIRUVANANTHAPURAM CORPORATION**” is based on the original work carried out by me and submitted to the University of Kerala during the year 2021-2023 towards partial fulfilment of the requirements for the Master of Sociology Degree Examination. It has not been submitted for awarding any degree, diploma, fellowship or other similar title of recognition before.

Place: Thiruvananthapuram

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ACKNOWLEDGEMENT

I extend my profound thanks to Almighty God for blessing me with favourable circumstances and the intellectual ability to complete this research.

I am also grateful to the **Constitution of India** for providing me with the fundamental rights of equality and freedom, the right to education which made my educational journey possible to date.

I was lucky to have **S C Andrew Micheal** Assistant Professor Department of Sociology, Loyola College of Social Sciences as my guide and mentor. he was the leading spirit in my endeavour; he had motivated me in my times of confusion, and stood for me, with me. At this juncture, I extend my heartfelt respect and gratitude for all the pain that he had taken for the completion of my study. I extend my heartfelt gratitude to **Dr. Saji P Jacob**, Principal of Loyola College of Social Sciences, **Dr Nisha Jolly Nelson** Head of the Department of Sociology, and **Dr. HashimT**, faculty member of the Department of Sociology for their help on various occasions during the course of this work

I express my sincere thanks to **Dr Sunil Kumar**, librarian and **Mr George Mathew** Assistant librarian, at Loyola College of Social Sciences for providing the necessary reference materials, for and their kind support for the successful completion of my work so far. I express my sincere gratitude to all the respondents who have participated in the data collection. It would not have been possible for me to successfully complete this work without the constant encouragement and support of my beloved family. I could never conclude this without mentioning my dearest friends, whose wholehearted support me to present this before you.

18/08/2023

CONTENTS

CERTIFICATE OF APPROVAL.....	ii
DECLARATION	iii
ACKNOWLEDGEMENT	iv
ABSTRACT.....	vii
CHAPTER 1. INTRODUCTION.....	1
1.1. INTRODUCTION	1
1.2. BACKGROUND TO THE STUDY	2
1.3. THE SITUATION OF LOTTERY SELLERS	5
1.4. STATEMENT OF THE PROBLEM	7
1.5. SIGNIFICANCE OF THE STUDY.....	8
CHAPTER 2. REVIEW OF LITERATURE	10
2.1. INTRODUCTION	10
2.2. LOTTERY- HISTORY.....	10
2.3. PRINTING AND DISTRIBUTION OF LOTTERY TICKETS	13
2.4 CHALLENGES IN LOTTERY INDUSTRY	15
2.5. IMPACT OF COVID ON LOTTERY SELLING & LOTTERY SELLER’S LIFE	15
CHAPTER 3. RESEARCH METHODOLOGY.....	20
3.1. INTRODUCTION	20
3.2. TITLE OF THE STUDY	20
3.3 RESEARCH QUESTION.....	20
3.5 UNIVERSE OF THE STUDY.....	20
3.6 SAMPLING	21
3.7 SOURCES OF DATA	22
3.8 APPROACH OF THE STUDY	22
3.9 TOOLS OF DATA COLLECTION	22
3.10 LIMITATIONS OF THE STUDY.....	23

CHAPTER 4. INTERPRETATION AND ANALYSIS.....	24
4.1 INTRODUCTION	24
4.2. NARRATION OF CASES	24
4.3. ANALYSIS AND INTERPRETATION	36
4.3.1. Changes brought by COVID-19	36
4.3.2. Market Transformations Due to Covid-19.....	38
4.3.3. Change in attitude of people	39
4.3.4. Change in price of Lottery and winning Prize	40
4.3.5. Socio-Economic Challenges	42
4.3.6. Health Concerns.....	46
4.3.7. Societal Responses to lottery sellers	47
4.3.8. Government and Agency Interventions	53
4.3.9. Transportation	56
CHAPTER 5. MAJOR FINDINGS AND CONCLUSION	58
5.1. INTRODUCTION	58
5.3 SUGGESTIONS	59
5.4. CONCLUSION.....	59
REFERENCES.....	61
ANNEXURE.....	63

ABSTRACT

The COVID-19 pandemic brought about a series of profound socio-economic changes and challenges for lottery sellers operating within the Thiruvananthapuram Corporation. This study delves into the intricate details of how these sellers were impacted by the pandemic, offering a comprehensive understanding of the situation. The lottery industry, traditionally reliant on physical sales and interpersonal interactions, experienced a significant decline in revenue as lockdowns, travel restrictions, and safety concerns limited consumer engagement. This reduction in footfall and face-to-face interactions directly translated to diminished sales for lottery sellers. As a consequence, many lottery sellers faced severe financial difficulties. The abrupt drop in income disrupted their livelihoods and ability to meet basic needs. The study highlights how these challenges exacerbated existing socio-economic disparities, particularly affecting sellers from marginalized backgrounds who were more vulnerable to economic shocks. The study also examines the wider implications of these changes on the local economy. With lottery sellers being part of the informal sector, their struggles impacted both their families and the community at large. Understanding the socio-economic ripple effects provides a holistic view of the pandemic's reach and implications. In conclusion, this research not only highlights the intricate impacts of the pandemic on lottery sellers in Thiruvananthapuram Corporation but also underscores the importance of developing support systems to assist this vulnerable sector during times of crisis. By recognizing the challenges faced by lottery sellers and proposing potential strategies for recovery and adaptation, this study contributes to a broader conversation on building resilience in informal economies amid unprecedented disruptions.

CHAPTER 1

INTRODUCTION

1.1. INTRODUCTION

India's lottery business is meticulously regulated and monitored by the government, granting them complete authority over policy design and implementation. With a population exceeding 1.3 billion people and a burgeoning middle class, India has swiftly emerged as one of the largest and most rapidly growing markets for lottery tickets. The projected sales of lottery tickets in 2023 are an astounding 4.2 billion, a testament to the various contributing factors such as the rising disposable income among the population, the allure of substantial cash prizes, and the widespread accessibility of lottery tickets throughout the nation. The government's proactive approach to overseeing the lottery industry, coupled with innovative marketing strategies, has played a pivotal role in propelling market expansion. Consequently, India has become an extremely fertile ground for lottery businesses, offering exceptional potential for revenue generation and fostering overall economic growth within the country. The Department of Lotteries has a wide distribution network consisting of more than 18000 agents and above 1, 50,000 retailers. Any Indian who is above the age of 18 can become a Kerala State Lotteries Agent (Dave & Tiwari, 2020). In the realm of lottery sales, wholesale distributors distribute tickets in bulk while small-scale sellers directly engage with individuals in their communities. However, the latter group, particularly small-scale sellers, has been significantly impacted by the COVID-19 pandemic. Lock downs and restrictions caused a steep decline in demand for lottery tickets as social interactions were restricted, affecting sales and income. These challenges were compounded by movement limitations and distancing measures, preventing sellers from reaching customers or setting up stalls in busy areas. This study focuses on understanding these challenges faced by lottery sellers in Thiruvananthapuram Corporation during the pandemic. It examines reduced footfall, safety concerns, regulatory obstacles, and financial strains, aiming to propose strategies like modified business models, safety protocols, alternative distribution methods, and government aid. The study aims to bolster the resilience of lottery sellers, aiding their recovery and contributing to a thriving industry in uncertain times.

The growth of the Kerala lottery business is very important due to two reasons. On the one hand, it provides generate large employment opportunities in the state, on the other hand, it

contributes a huge amount of income to the government. Lottery sellers play a crucial role in the development of the lottery business. These lottery sellers are economically backward. The majority of the lottery sellers are comprised of those people who are not able to do other jobs such as differently-abled and old-age persons. The monthly incomes of the lottery sellers are very low and it often depends on the number of lotteries sold by them. Majority of the lottery sellers can sell only 20 to 40 lottery tickets in a day. They get additional income by way of commission only when their lottery tickets won prizes. The low income is reflected in their savings. About 36 % of lottery sellers have no savings. Which indicates that they are just able to cover their daily expenses. More than half of the lottery sellers are differently-abled and old age persons, they incur high medical expenses and it is one of their main areas of expenditure with their income. The low educational qualification along with health issues are the main cause for selecting this job. They considered health issues as an important constraint while selling tickets. Due to health, transportation, and climate issues, they were not able to cover their local area to the sale the tickets. The revenue and profits of the lottery sellers are increasing after day by day but the economic conditions of the lottery sellers are not improved that much.

1.2. BACKGROUND TO THE STUDY

In the 1960s, Kerala was grappling with a severe unemployment crisis, with the count of unemployed youth surpassing 1.3 million during this period. This situation prompted the Kerala government to explore additional sources of revenue for the state due to a transition from agricultural activities to industrial and commercial endeavours. The burgeoning preference for white-collar employment, the expansion of the service sector, and a lack of substantial growth in non-tax revenue were factors that compelled the government's consideration of supplementary income avenues. Thus, in 1967, the lottery system was introduced with the primary objectives of alleviating unemployment and partially augmenting state revenue. The impetus for this initiative largely emanated from Sri. P.K. Kunju Sahib, the former Finance Minister of Kerala. Consequently, the lottery department was established on September 1, 1967, and the inaugural lottery tickets were available on November 1, 1967. Priced at Rs. 1 per ticket, these lottery tickets offered a substantial first prize of Rs 50,000. The inaugural draw of the lottery occurred on January 26, 1968 (Anoop, 2019).

The lottery system in Kerala primarily attracts individuals seeking to swiftly generate income, with a significant proportion of low-income groups being the primary consumers of lottery

tickets. These lotteries feature a range of prizes, encompassing substantial rewards as well as smaller amounts. Typically, the minimum prize offered by the lottery system is Rs 100, while the maximum prizes vary between 60 lakhs to 80 lakhs across the different lotteries available in the state. Winners of lottery tickets are required to submit their winning tickets within 30 days of the draw, accompanied by the necessary documentation. Prizes up to Rs 1 lakh can be claimed from the respective district lottery offices, whereas prizes exceeding Rs 1 lakh necessitate surrendering the winning ticket to the director of state lotteries. For prize amounts exceeding Rs 10,000, income tax at the prevailing rate is deducted and remitted to the central government account. The lottery system in Kerala is a popular form of gambling that attracts individuals looking for a quick way to generate income. It has a significant appeal among low-income groups, making them the primary consumers of lottery tickets. These lotteries offer a variety of prizes, ranging from substantial rewards to smaller amounts. The minimum prize amount in the lottery system is set at Rs 100, providing a small win for participants. On the other end of the spectrum, the maximum prizes vary between 60 lakhs to 80 lakhs (6 to 8 million) Indian Rupees across the different lotteries available in the state. This broad range of prizes aims to cater to a diverse audience with varying financial expectations. One of the key aspects of the lottery system in Kerala is the requirement for winners to submit their winning tickets within 30 days of the draw. This is accompanied by the necessary documentation, which ensures the legitimacy of the claim and helps prevent fraudulent activities. For prizes up to Rs 1 lakh, winners can claim their winnings from the respective district lottery offices. This simplifies the process for smaller prize amounts and makes it more convenient for local winners to collect their money. However, for prizes exceeding Rs 1 lakh, an additional step is involved. Winners must surrender their winning ticket to the director of state lotteries. This extra level of scrutiny and control is implemented to manage larger prize amounts more securely and transparently. It's important to note that the lottery system also involves taxation. For prizes exceeding Rs 10,000, the applicable income tax is deducted from the prize amount. This deduction is made at the prevailing income tax rate, and the deducted amount is then remitted to the central government's account. This tax deduction helps ensure compliance with tax regulations and contributes to the government's revenue. In summary, the lottery system in Kerala is a popular gambling activity that attracts individuals seeking to quickly generate income. It caters to a wide range of participants, including low-income groups, by offering various prize amounts. Winners must adhere to specific claim procedures, with different requirements based on the prize size. Taxation is also a part of the process, with income tax

deductions for prizes exceeding a certain threshold. Overall, the lottery system plays a role in revenue generation for the government while offering a chance for participants to win various cash prizes. (Anoop, 2019).

Kerala State Weekly Lotteries and Bumper Lotteries: Kerala State Lotteries has 7 weekly lotteries are there in week a monthly draw each month and 6 Bumper Lotteries in a year

No	Lottery	Day of Draw
1	Win-Win	Monday
2	Sthree Sakthi	Tuesday
3	Fifty Fifty	Wednesday
4	Karunya Plus	Thursday
5	Nirmal	Friday
6	Karunya	Saturday
7	Akshaya	Sunday

In addition, other lotteries are there and they are Kerala State Bumper Lotteries:

Lottery	Draw Month
Christmas New Year Bumper	January
Summer Bumper	March
Vishu Bumper	May
Monsoon Bumper	July
Thiruvonam Bumper	September
Pooja Bumper	November

The Kerala lottery system substantially contributes to state revenue, generating an average monthly profit of Rs 1 Crore. Additionally, it contributes over Rs 5 Crore annually as income tax on the prizes awarded by the lottery system to the central government. Managed by the

state government, the Kerala lottery system is prominent among Indian lotteries. Over 3 lakh individuals are engaged in the sale of lottery tickets, both men and women, operating on a commission basis. The printing and transportation of lottery tickets also offer employment opportunities, often benefiting those who may be differently-abled or elderly and have limited employment options. Lottery sellers, usually moving within their localities, often face modest earnings unless they receive commissions from winning tickets. To enhance the credibility of sellers, the Kerala state lottery department has recently provided them with uniforms, including a brown overcoat, in the hopes of improving their perception by customers. A publication by the Kerala State Lotteries Department in 1997 commemorating 30 years of the state lottery highlights the achievements and impact of the program. It emphasizes the employment opportunities generated by the lottery business, providing livelihoods for more than 3 lakh individuals, particularly those who face challenges in pursuing other employment options. The publication also underscores the lottery's role in the Kerala economy, with suggestions to allocate lottery-generated income for the welfare of vulnerable sections of society and developmental initiatives, ultimately uplifting the living standards of the marginalized (Anoop, 2019).

1.3. THE SITUATION OF LOTTERY SELLERS

The expansion of the Kerala lottery business holds significant importance for two fundamental reasons. Firstly, it serves as a pivotal source of generating substantial employment opportunities within the state. Secondly, it contributes significantly to the government's revenue inflow. Central to the development of this business are the lottery sellers, who assume a crucial role. These sellers, often hailing from economically disadvantaged backgrounds, play an integral role in shaping the lottery ecosystem. Predominantly composed of individuals who face limitations in engaging in alternative employment due to factors like disabilities or advanced age, these sellers form a vital backbone of the lottery distribution network. The financial circumstances of lottery sellers are generally modest, with their earnings contingent upon the number of lottery tickets they manage to vend. Typically, a majority of these sellers are capable of vending around 20 to 40 lottery tickets per day. Notably, their supplemental income is derived exclusively from commissions earned through winning tickets. The financial constraints faced by these sellers are palpable, with a significant 36% of them having no savings to their name. This underlines that their earnings are often barely sufficient to meet daily expenditures. For more than half of these sellers, who are primarily older individuals or those

dealing with disabilities, medical expenses constitute a notable portion of their financial outlay, owing to their health-related challenges. The rationale behind the choice of this profession is often linked to their low educational attainment and health conditions. Health concerns are deemed a significant constraint when it comes to selling tickets, further compounded by transportation and climatic challenges, which restrict their ability to cover their designated sales areas effectively. While the revenues and profits of the lottery business may exhibit an upward trajectory, it is evident that the financial circumstances of the lottery sellers themselves do not proportionately improve. In sum, while the Kerala lottery business witness growth and prosperity, it is imperative to acknowledge that the economic status of the lottery sellers, who form an essential component of this system, does not witness a parallel enhancement. The dynamics within this industry underscore the multifaceted challenges faced by these sellers, arising from their limited educational background, health impediments, and the practical constraints encountered while conducting their trade. (Anoop, 2019)

In lottery sales, some wholesale sellers distribute tickets in bulk, and small-scale sellers sell tickets directly to individuals within the community. However, small-scale lottery sellers have faced significant hardships during the COVID-19 pandemic. With the pandemic leading to lockdowns and restrictions, the demand for lottery tickets has plummeted. As people were confined to their homes and social interactions were limited, the number of customers purchasing tickets decreased significantly. This decline in sales has severely impacted the income and viability of small-scale lottery sellers, making it challenging for them to sustain their businesses. Additionally, restrictions on movement and social distancing measures made it difficult for these sellers to reach their customers or set up stalls in crowded areas, further exacerbating their financial struggles. The plight of small-scale lottery sellers underscores the disproportionate impact that the pandemic has had on various sectors of society. It is crucial to provide support and assistance to these sellers during these difficult times, allowing them to recover and regain their livelihoods. This study aims to understand the challenges encountered by lottery sellers in Thiruvananthapuram Corporation during COVID-19. It focuses on factors such as reduced footfall, health and safety concerns, regulatory issues, and financial constraints. By examining these difficulties, the study aims to provide practical strategies and recommendations. These include adapting business models, implementing safety measures, exploring alternative distribution channels, and seeking government support. Ultimately, the goal is to support the growth and resilience of lottery sellers in Thiruvananthapuram

Corporation and contribute to the development of a thriving lottery industry in the area during these uncertain times (Anoop, 2019).

1.4. STATEMENT OF THE PROBLEM

Kerala's lottery system functions through the participation of lottery ticket sellers who operate at different levels, including wholesale and retail. These sellers, often found on the streets, play a crucial role in ensuring easy access to lottery tickets for the public. According to the Kerala Development Report 2021, a significant portion of the state's non-tax revenue, approximately 75%, is generated through net receipts from state lotteries. This highlights the economic significance of the lottery industry in Kerala and emphasizes the vital role played by lottery sellers in its success. The COVID-19 pandemic has unleashed an unprecedented crisis, causing significant disruptions across various sectors worldwide. Among the severely impacted industries is the lottery sector in Kerala, where lottery ticket sellers, predominantly employed in the unorganized sector, have faced immense hardships. These sellers, who are integral to the distribution of lottery tickets and play a crucial role in generating high revenue for the government, have been thrust into an uncertain future due to the pandemic and the subsequent state-wide lockdown measures. The absence of adequate welfare measures has left them without any income, aggravating their vulnerabilities and exacerbating social and economic inequalities. This paper aims to investigate the impact of COVID-19 on lottery sellers in Kerala, explore the functioning of the lottery system, analyse the effects of the pandemic on the industry, understand the specific challenges faced by lottery sellers, and identify the groups that have been most affected by these disruptions.

However, with the advent of the COVID-19 pandemic, the lottery industry in Kerala faced an unparalleled crisis. The state-wide lockdown measures implemented to contain the spread of the virus resulted in a complete cessation of the sale of lottery tickets. Consequently, lottery sellers were suddenly left with zero income, thrusting them into an uncertain future and severely impacting their livelihoods. The pandemic has brought the government system to a standstill, rendering existing welfare measures ineffective in supporting lottery sellers during these unexpected shocks. The absence of alternative income sources and financial support mechanisms has exacerbated their difficulties, leaving them struggling to meet their basic needs and sustain themselves and their families. The impact of COVID-19 on lottery sellers has been far-reaching, posing numerous challenges to their socio-economic well-being. Restricted

movement during the lockdown measures made it impossible for lottery sellers to sell tickets, thereby depriving them of their primary source of income. With no revenue and no support measures in place, lottery sellers faced dire consequences, including a lack of access to essential goods and services, mounting debts, and an uncertain future. The vulnerability of lottery sellers was further compounded by factors such as age, gender, and disability. The elderly, who constitute a significant proportion of lottery sellers, faced heightened health risks due to their age, making them more susceptible to the virus. Women and persons with disabilities, who actively participate in the lottery trade, experienced additional challenges during the pandemic. There has been a lot of studies about the lottery and lottery department but there has not been much study about lottery sellers and here the researcher is studying the challenges faced by lottery sellers during the COVID-19 pandemic. This is the gap that is found in the study.

1.5. SIGNIFICANCE OF THE STUDY

The study on lottery sellers during the COVID-19 pandemic holds significant importance within the broader field of sociology. The challenges and work life of lottery sellers during the Covid-19 pandemic is a social issue in our society. It focuses on a specific segment of the unorganized sector workforce in India, namely lottery sellers, and sheds light on the unique challenges they faced during the unprecedented crisis. By examining the issues and experiences of these individuals, this study aims to contribute to the existing literature on the unorganized sector, provide insights into their struggles, and propose alternative mechanisms and support systems. This study stands out due to its specific focus on lottery sellers within the unorganized sector. While the unorganized sector has been a subject of sociological research, lottery sellers have often been overlooked. By highlighting the experiences of this diverse group of individuals, including people with varying capacities, the study offers a unique perspective on the challenges faced by this particular workforce. The study endeavours to uncover the numerous issues encountered by lottery sellers during the COVID-19 pandemic. The unprecedented crisis affected their livelihoods and exposed them to significant economic vulnerabilities. Through qualitative research methods such as interviews and surveys, this study aims to delve into their experiences, including the loss of income, lack of social security measures, and the absence of welfare provisions, regardless of the nature of their work.

By examining the struggles faced by lottery sellers, the study seeks to highlight the need for alternative mechanisms and support systems that can be implemented to alleviate their hardships. Additionally, it aims to identify the scope for enabling comprehensive welfare and social security measures for these workers, ensuring they have access to essential benefits and protection. The findings of this study are expected to be highly useful to both the government and the people. Understanding the challenges faced by lottery sellers can assist policymakers in formulating targeted interventions and policy measures that address their specific needs. By recognizing the significance of this workforce, the government can design welfare programs and support mechanisms that provide financial security, health care benefits, and social protection to lottery sellers. Moreover, the insights gained from this study can help raise awareness among the general public about the vulnerabilities faced by lottery sellers and the wider unorganized sector. It can foster empathy and support for these individuals, encouraging a collective effort to advocate for improved working conditions, fair compensation, and comprehensive social security measures.

CHAPTER 2

LITERATURE REVIEW

2.1. INTRODUCTION

A literature review surveys books, scholarly articles, and any other sources relevant to a particular issue, area of research, or theory and by doing so, provides a description, summary, and critical evaluation of these works in relation to the research problem being investigated. Literature reviews are designed to provide an overview of sources you have explored while researching a particular topic and to your readers how your research fits within a larger field of study.

2.2. LOTTERY- HISTORY

History and Evolution of Lottery: Lotteries have a long history, dating back to ancient times. The origins and evolution of lotteries in the ancient world highlight early forms of lotteries in Ancient China and Rome, where games like the “white pigeon game” and lavish post-dinner draws were popular. The practice of distributing property by lot can be traced to biblical examples and the ancient Roman Empire, where lotteries were used to distribute property and slaves during festive occasions. In Europe, the first modern lotteries emerged in 15th-century Burgundy and Flanders as a means to raise funds for fortifications and aid for the poor (David, 2018). Lotteries have evolved from simple efforts such as Roman soldiers casting lots for Christ’s government at the crucifix or Nero’s entertaining their guests by drawing for a house or slave etc. Today it is a complex form of business raising enormous sums for their promoters. Contests were once decided by coloured stones, beans, or numbered slips. But deviations developed such as the game of bingo and its many related forms. Bingo is a gambling game played with cards having rows of numbered squares, no two cards being numbered alike. Players use markers to cover the numbered squares on their cards corresponding to the numbers drawn by lot, and the player who first gets a row covered is the winner. (Chand, 1999). Emperor Nero had lotteries at parties. The Great Wall of China was partly financed by conducting a lottery. The Holy Bible is replete with references to drawing lots. Lot casting was a favoured means of communication between man and God. As early as 1420 AD lotteries were used in Europe for public works. High-value commodities such as land and art were sold through lotteries (Nair, 1973). The first publicly run European lottery was started in Florence in 1530 in order to raise money for public works. The first public English lottery was launched

in 1566 AD which was also a part of public works projects. In 1753 the British Museum was founded by the funds raised from a lottery. There were private lotteries also in England. But they became such a scandal that the parliament outlawed them in 1699 AD. In the modern world lotteries have a long history but with ups and downs. In modern history lotteries revived with the legislation of the New Hampshire lottery in 1964. This was a low-stake, low-excitement lottery. Drawings were held twice a year and the prize amounts were not large. However, it was not a skill-based game as the numbers were randomly selected (Neelakandhan, 2013). In Italy, the modern lottery was developed in the middle ages and spread to France, Germany, Australia, America, England, and India. The practice of determining the distribution of property by lot is traceable to ancient times. The Roman emperors Nero and Augustus used lotteries to distribute property and slaves during Saturnalian feasts and other entertainments. In Rome merchants used to sell goods by lotteries. The first known lottery in Europe was organized by the Dutch for raising money for fortifying the town of Sluis. The first public lottery to have paid money as the prize is believed to be 'La Lotto de Frenze' in Florence in 1530. The continental congress in 1776 voted to establish a lottery to raise money for the American Revolution. But it was not successful and was immediately abandoned (Chand, 1999).

Lotteries of small sizes continued as a source of raising voluntary taxes. Several American universities were built by lotteries and including Harvard, Dartmouth, Yale, Kings College, William and Mary, Union, and Brown. In Italy, the first national lottery was started in 1863 with regular weekly drawings for raising funds for the state. The Italian lottery 'Lotto' is regarded as the basis for the modern games of 'Lotto', 'Keno', and 'Bingo'. The Louisiana Lottery organized in 1869 was run for 25 years continuously in the H.S.A. In 1930 the Irish Hospital Sweepstakes was established as a highly organized lottery. In the USSR lotteries were conducted in the post-war period to finance its economic development. There were money lotteries, sports lotteries, arts lotteries, book lotteries, etc. also in the USSR. These lotteries based on socialistic principles tried to have an equitable distribution of prizes. Moreover, investment in lottery gain in profitable channels was dissuaded in USSR. In England, the lottery was established in 1680 to raise funds for improving London's water supply scheme. In Australia, a lottery was conducted for constructing the Sydney Opera House. In Spain and Ireland, lotteries were conducted for public programs and projects. The Government of Singapore constructed a number of swimming pools and stadiums and the famous Junog bird park by conducting lotteries. The Montreal Olympics of 1976 was partly financed by lottery.

Similarly, the 1980 Moscow Olympics was also financed to a certain extent by conducting a lottery (Neelakandhan, 2013). In 1993 lotteries were legalized in England by an Act by which the National Lottery came into existence. It was aimed at providing funds for the development of sports, arts and for the institutions of national heritage. In the above paragraphs, we have reviewed the origin and progress of lotteries worldwide. The discussion establishes that the concept and mechanics of lotteries were known and familiar from ancient days. It is also revealed that even though the starting of lotteries dates back 500 years, in any of the countries it had a continuous history. In the majority of the cases, lotteries were started on an ad-hoc basis. Otherwise, the continuous existence of lotteries was nullified by State interventions mainly in the form of enactments and legal interference. During the course of inquiries by the scholar, it was also felt that the availability of old literature relating to lotteries is very scanty and discontinuous (David, 2018).

Lotteries in India: In India, the first Lottery was established in 1771 in Madras by Lord McCartney to raise money for the empty treasury. A lottery under government control was started in 1817. Thereafter many changes took place in the evolution of the lottery. The first prize of the lottery conducted in 1832 was Rs.1 lakh and the total prize amount was Rs.492000. The scheme consisted of 6000 tickets in two classes. The Prize for the ticket in the first class was Rs.30 and the additional prize for the ticket bought and not drawn in the first class was Rs.60. The prize for the ticket in the Second class was Rs.90. The prize amount and the cost of ticket are directly related. It is also felt that even about 200 years back high valued tickets were in existence. Later the Madras government tried many experiments with the lottery system by varying lottery schemes. The famous Moore Market in Madras was built out of funds raised from lotteries. The Victoria Public Hall, the Ripon building, and the Government Museum Theatre in Madras owed their existence to lotteries partly (Dodwell, 1961). In other parts of the country, the most popular lottery was the Goa lottery. The Portuguese Government authorized the Holy House of Charity (Santa Cara Miseri Cordia) to run a lottery for financing its welfare works in Goa. In 1947 Portuguese founded “Provedoria da Assistantia Publica” (Institute of Public Assistance) to co-ordinate all social welfare activities in the colony and run lottery on a monopoly basis (Nair, 1973). The Travancore Government, during the rule of H.H. Sree Chithira Thirunal Balaramavarma, organized a lottery for Rs.1000000 of which 50 percent was utilized for aid in the Second World War. The founder of Malayala Manorama, Kandathil Varghese Mappila started a lottery in 1893 to raise funds to complete the construction of M.D. Seminary High School. In 1927 Poet Vallathol Narayana Menon organized a lottery to collect

funds for the benefit of the Kerala Kalamandalam. Private lotteries were rather few till independence. Even the few that existed were given permission to conduct it only after giving an undertaking that profits accrued would be used for public welfare activities. Ranger Club Bengal, D.B. Charities Fund Calcutta, H.R. Charities Fund, K.C. Charities Fund, Basanthi Raffles Cuttack, etc. were the first few lotteries in India (Neelakandhan, 2013).

Lottery in Kerala: The Kerala State Lotteries was started in 1967 with the special interest of the then state finance Minister P.K. Kunju Sahib under E.M. Sankaran Namboodiripad's ministry. It was the first of its kind in India – fully state-owned and regulated. It was organized under the Kerala State Lotteries Department in September 1967, with the following objectives, as given in the administrative report of the State Lotteries Department in 1968. 1. To mobilize the much-wanted non-tax revenue 2. To generate maximum employment opportunities for the weaker sections of society. The history of the Department for the last 38 years is full of noteworthy incidents and growth (Nair, 1973). Anushka states that The Kerala State Lotteries in India have a rich history and is considered the first state lottery in the country. It was established in 1967 by the Government of Kerala with the objective of providing employment opportunities and generating additional revenue for the government without burdening the public. This move came after the ban on all private lotteries in Kerala. The Kerala State Lotteries have gained popularity due to the enticing prize amounts and the wide range of lotteries offered. This has made the lottery an integral part of the lives of many people in Kerala, with dreams of winning big and improving their financial situation (Anushka, 2019) .

2.3. PRINTING AND DISTRIBUTION OF LOTTERY TICKETS

The design of a lottery ticket is made by experienced panel artists under the direct supervision of the director of state lotteries. The design is to be approved by the government. Then it is given for printing to the government press. The design contains the signature of the secretary taxes department. In each ticket and in each counterfoil the name of the lottery, number, date of draw, and the ticket number will be printed. On the reverse side of the ticket, the prize structure and the procedure for obtaining prizes will be printed. Tickets are printed only in Kerala government-controlled presses, with strict security measures. The number of tickets to be printed, the number of series, and the alphabet of the series in English are all decided by the government. From the press, the tickets reach the lotteries department where they are thoroughly verified and recorded in a register. Tickets are delivered to the district lottery offices

from the Directorate of state lotteries under the strict supervision of the officials of the department. In the district offices seal of the department is affixed on each and every ticket including counter foil and they are verified once more. Tickets are then distributed to agents after keeping the counterfoils in the offices. Tickets are distributed to agents from the Directorate of state lotteries, district lottery offices, and also from selected treasuries (Neelakandhan, 2013).

Agency of Kerala State Lottery Tickets of Kerala state lottery are distributed to the public through agents. Any person who has attained the age of 18 can become an agent of Kerala state lottery. But among government employees, only last-grade servants can become agents. The process to become an agent is very simple. One has to apply in the prescribed form, along with a registration fee of Rs.25, to any of the district lottery offices or the Directorate of state lotteries. Two passport-size photos are also necessary. Registration as an agent is valid for a period of one year which is to be renewed thereafter by paying a renewal fee of Rs.10. In addition to this any person purchasing tickets for not less than Rs.100 will be considered as a casual agent and will get a reduction of 25 per cent on ticket price. The agency of a person can be cancelled by the Directorate of state lotteries or by district lottery offices on complaints received from the public (Chand, 1999).

Organizational setup of Kerala State Lottery Initially the Kerala state lotteries department was functioning under the control of the finance department. But now it is under the taxes department. The Directorate of Kerala state lotteries is situated at Trivandrum. The Kerala state lotteries department is headed by the Director of state lotteries and assisted by a joint director, 2 deputy directors, one regional deputy director, one publicity officer, and one accounts officer (internal audit). The finance officer and publicity officer are deputed from the finance department and public relations department respectively. The accounts officer (internal audit) is deputed from the Accounts General's office. The sales and prize sections in the directorate are functioning under the supervision of two deputy directors. The budget, publicity, and internal audit wings in the directorate are functioning under the supervision of the finance officer, publicity officer, and accounts officer respectively. There are about 450 employees working in the department. One regional deputy director office at Ernakulum and 14 district lottery offices are functioning under the Lotteries Department. Printing and distributing tickets for *Kairali* and *Periyar* lotteries and conducting the weekly draw of *Soubhagya* lotteries are the main functions of the regional deputy director's office. Sales of lottery tickets, agency

distribution, agency renewal, and sanctioning of prize money up to Rs.5000 are carried out in district offices. The general administration, prizes, agents of other states, overall control, etc. are the main functions of the Directorate. (Neelakandhan, 2013)

2.4 CHALLENGES IN LOTTERY INDUSTRY

Malhotra have studied that the lottery industry faces several challenges, particularly in the context of online lotteries. One significant hurdle is the risk of virus outbreaks, as the industry increasingly adopts digital platforms. While online presence can serve as a buffer against lock downs, precautions must be taken to protect the lottery business. There is a growing interest in the Live Result SGP lottery, with enthusiasts closely following the game and analysing drawn numbers for trends. Strategies like considering hot numbers (more frequently drawn) can be employed to increase chances of winning. This presents an opportunity for generating profits with a relatively small investment. He discusses that to traverse these challenges, the lottery industry must adapt to online platforms while prioritizing consumer protection and adhering to regulations. Enhancing strategies for player engagement, addressing concerns related to virus outbreaks, and strengthening regulatory frameworks are crucial steps in ensuring the sustainability and success of the lottery industry. The lottery industry faces several challenges that need to be addressed for its continued growth and success. One major issue is the illegal status of lotteries in many regions, leading to a significant amount of money being involved in illegal gambling activities. Strict regulatory mechanisms are needed to combat this problem and ensure that lotteries operate within the boundaries of the law. Problem gambling is another challenge that affects both regulated and unregulated lottery markets. The risk of addiction to gambling poses a threat to individuals and can hinder the implementation of effective regulation. Early identification and mitigation measures should be in place to address this issue, particularly focusing on underage gambling, as a significant number of individuals start gambling while still in school. Ensuring the fairness of the game is crucial for the sustainability of the lottery industry. Transparency and unbiased drawing of lots are essential to maintain the trust of participants. Measures should be implemented to prevent any influence or manipulation in the lottery process (Malhotra, 2013).

2.5. IMPACT OF COVID ON LOTTERY SELLING & LOTTERY SELLER'S LIFE

The sudden and unexpected stop of non-essential businesses due to the Covid-19 pandemic and the ongoing fight to control it is having an adverse impact on the lottery industry across the

globe. The industry has been hit with a three-way impact where countries have been locked down, and there has been a suspension of lottery sales, considering that they are non-essential and are high human contact places. In the short term, the fate of the lottery market will depend on the success of current efforts to control the spread of Covid-19 and to minimize the count of cases. In the long term, a return to normalcy will most likely be based on a unified global action against the Covid-19 threat, particularly in view of the potential development of a vaccine for Covid-19. The current macroeconomic view is almost gloomy, with the OECD (Organization for Economic Co-operation and Development) stating that the risk is to the entire world economy. China, for example, has most probably cut in half the economic growth for Q1 2020 when compared to Q4 2019. The same negative outlook encapsulates Global Gaming's gambling forecast for 2020, which now is lower compared to pre-outbreak estimations. In countries or regions where lotteries continue to operate even through the pandemic, the performance of the more traditional games and instant lotto products has stayed robust in comparison to pre-pandemic times. But businesses that largely rely on revenues from sources such as casinos and more social gathering-based activities have taken a hit (Princy, 2020).

THE TIMES OF INDIA has reported about Lottery sales in Kochi, Kerala have been severely impacted by COVID - 19 pandemic. Even before the outbreak, the sales had already, suffered due to a price increase on tickets. The precautionary measures taken to prevent the spread of COVID-19 have further reduced footfall in the city, leading to a significant decline in ticket sales. Agents and officials attribute the decrease in sales to both the pandemic and the panic hike. The hope is that once the COVID-19 situation improves and people return to the city, lottery sales will rebound. However, specific details about the extent of the decline and any support measures are not provided in the given information (Times of India, 2021)

THE HINDU (2021) states that the Government of Kerala has taken significant steps to safeguard the livelihood of lottery sellers in the state, while also preventing the entry of other State lotteries that may exploit the people. Finance Minister T.M. Thomas Isaac has firmly asserted that the government will utilize its full power and rights to protect lottery sellers. To achieve this, the government aims to amend the Central Lottery Regulation Rules, granting the State government the authority to regulate other State lotteries. The primary objective is not to maximize profits from lotteries but rather to preserve the livelihoods of over a lakh of lottery sellers by curbing the influence of the lottery mafia at any cost. As part of the comprehensive

measures implemented during the lockdown, the share of prices of the Kerala State Lottery has increased from 40% to 58.5%, with an additional 1.5% of the sale income dedicated to increasing the number of prizes by 11,000. Furthermore, the agent's prize for prizes worth ₹100 has been enhanced to ₹20, and for all other prizes, it has been increased to 12%. The government has also introduced various welfare benefits to support the sellers and labourers, including higher marriage assistance, enhanced maternity benefits, increased treatment assistance, and the introduction of annual scholarships for education at different levels. These efforts aim to provide housing assistance to lottery sellers through initiatives like the "LIFE Bumper Lottery," as well as guaranteeing ticket benefits for nominees in the event of an agent's demise. To streamline processes, software modifications have been completed, and an online GST remittance system will be rolled out. These measures collectively demonstrate the government's commitment to protecting the livelihoods of lottery sellers in Kerala (THE HINDU, 2021).

Shravan discusses the impact of the COVID-19 pandemic on the sale of lottery tickets in Kerala, India, and the consequent effect on the livelihoods of lottery ticket sellers, many of whom are elderly, women, or persons with disabilities. The pandemic and the subsequent lockdown have led to a decline in lottery sales, as social distancing and fear of contracting the virus have reduced the number of buyers. Kerala heavily relies on lottery revenue for its non-tax revenue, but even before the pandemic, the sale of lottery tickets was stagnant due to factors like floods and GST reforms. The pandemic has worsened economic inequalities and left the poor in a vulnerable position. The decline in revenue and increasing debt have become significant concerns for the state. The revenue from lottery receipts not only benefits the government but also provides a source of income for many disadvantaged individuals. The article suggests that alternative sources of income should be explored, and measures such as cash transfers, increased commission rates for agents, and skill training for women should be implemented to support the affected individuals. Vaccination and the use of digital platforms are also proposed as ways to revive the economy and improve lottery revenue. It is important to note that the main consumers of lotteries are risk-loving lower-income households who overestimate the small probabilities in any economic decision-making. Consequently, their expectations of future income while buying lottery tickets are high, and they tend to spend more on lotteries despite meagre incomes. This is how this gamble attracts vast sections of society. Many of them even partake in lotteries to build a home, or to secure the future of their children. This trend of participating in lotteries had been increasing enormously before the

onset of the pandemic. But this pandemic created a similar situation to that of the Great Depression in the 1930s. Lack of income among individuals forced them not to spend their money on any extra benefits. Rationed food kits have helped many lower-income households meet their daily consumption needs. Demographically, 20% of Kerala's total population comprises elderly persons over 60 years of age. Their concerns can be addressed only by improving existing welfare schemes. Given that a significant proportion of lower-income aged persons sell lottery tickets for a living, the pandemic-induced withdrawal from ticket-selling will have debilitating effects. Moreover, the unaddressed mental health issues of old-age people due to the uncertainty of their future, risk of infection, and home isolation made the situation worse. (Shravan, 2021).

George Sanju said that during the COVID-19 lockdown in India from March 21 to May 21, 2020, the sale of lotteries was abruptly stopped, leading to a significant increase in the number of lottery addicts seeking help for their addiction. The lockdown provided an opportunity for these individuals to receive treatment and successfully abstain from playing the lottery. This observation suggests that temporary breaks or "lottery holidays" could be considered as a public health prevention strategy to encourage more lottery addicts to seek treatment and improve their lives and the lives of their families. However, further systematic research is necessary to validate these findings and develop evidence-based approaches. Completely banning lotteries may not be a viable option for the government due to the significant tax revenues generated, employment opportunities, and leisure activities associated with the lottery industry. This observation also offers lessons for policy development and the treatment of other addictions, such as alcohol and tobacco, which were also banned during the lockdown period (George, 2020).

In conducting a comprehensive literature review, it becomes evident that there is a significant gap in the existing research regarding the experiences of lottery sellers in the aftermath of the Covid-19 pandemic. Despite the multitude of studies exploring various aspects of the pandemic's impact on businesses and individuals, there is a notable absence of investigations into how lottery sellers specifically have been affected by the changes and challenges brought about by Covid-19. The reviewed literature highlights numerous studies that delve into the economic, social, and psychological consequences of the pandemic on different sectors and populations. These studies shed light on topics such as remote work, supply chain disruptions, consumer behaviour shifts, and the resilience strategies adopted by businesses. However, when

it comes to lottery sellers, a distinct dearth of research emerges. Considering the essential role of lottery sellers in the economy and their unique position at the intersection of commerce and public engagement, understanding their experiences during and after the pandemic becomes crucial. Lottery sellers are likely to have encountered distinct challenges due to the nature of their work, which involves direct interactions with customers and reliance on foot traffic. The closure of public spaces, social distancing measures, and shifts in consumer spending patterns could have all impacted lottery sellers' livelihoods in ways that remain unexplored in the current body of literature. As a result, there is a clear research gap that calls for an in-depth exploration of the experiences of lottery seller's post-Covid-19. Such a study could provide valuable insights into the challenges they faced, the adaptive strategies they employed, and the long-term implications of the pandemic on their business models and well-being. By addressing this gap, researchers can contribute to a more comprehensive understanding of the pandemic's far-reaching effects on various segments of society and the economy. In conclusion, the existing literature review reveals an unaddressed area of research concerning the experiences of lottery sellers in the wake of the Covid-19 pandemic. While numerous studies have investigated the pandemic's impact on diverse sectors and populations, the unique challenges and changes encountered by lottery sellers remain understudied. Therefore, there is a compelling need for further exploration to fill this gap in the literature and to provide a more holistic view of the pandemic's implications for businesses and individuals alike.

CHAPTER 3

RESEARCH METHODOLOGY

3.1. INTRODUCTION

The Research Methodology chapter of a research project provides an in-depth exposition of the chosen research methods, approaches, and designs, with a particular focus on their consistent application throughout the study. This chapter serves to validate the selection of these methods by delving into the merits and demerits of each approach and design. Special attention is given to the pragmatic suitability of these choices in relation to the specific research being undertaken. (Allan, 2005).

3.2. TITLE OF THE STUDY

Impact of Covid-19 on Lottery Sellers: Socio-Economic Changes and Challenges- A Study in Thiruvananthapuram Corporation

3.3 RESEARCH QUESTION

General Research Question

- What are the socioeconomic changes and challenges that happened due to Covid-19 in lottery selling and your life?

Specific Research Questions

- What was the response of Society to you as a lottery seller during and after Covid-19?
- Why this business? Do you have any alternative options for a living?
- As a lottery seller do you receive any support from the government or any other agencies?

3.5 UNIVERSE OF THE STUDY

The researcher's focus on lottery sellers in Thiruvananthapuram Corporation provides valuable insight into the dynamics of the local lottery market and the different types of sellers involved. The lottery sellers can be broadly categorized into wholesale and retail sellers, each having distinct characteristics and roles within the lottery distribution network. There are wholesale

lottery sellers who have established players in the field. They typically purchase lottery tickets in bulk directly from the lottery authorities or distributors at a discounted rate. These sellers then distribute the tickets to various retail points, such as small shops, street vendors, and other retail lottery sellers. Wholesale sellers play a pivotal role in the distribution chain, ensuring that lottery tickets are widely available across different locations. Retail lottery sellers encompass a diverse group of individuals and businesses. This category includes: Small Shop Owners: These are individuals who own small retail shops or convenience stores. They sell various products, including lottery tickets, to attract foot traffic and increase their sales. Street Vendors: Street vending sellers operate in public spaces, often setting up temporary stalls or stands. They sell a variety of products, including lottery tickets, to passers-by. Street vendors play a crucial role in making lottery tickets accessible to people who might not visit traditional shops. There are also registered and non-registered Sellers: Some lottery sellers are registered with the Kerala State Lottery Agents and Sellers Welfare Fund Board. This registration might provide certain benefits or legal recognition. On the other hand, non-registered sellers operate without formal recognition from the regulatory bodies. This differentiation might influence their operations, credibility, and relationships with customers. The researcher's decision to focus on street vendors as a subset of retail lottery sellers adds a specific dimension to the study. Street vendors often represent an informal sector of the economy, and their involvement in selling lottery tickets highlights the accessibility of the lottery system to a wide range of people, including those in lower-income groups. Collecting data from both non-registered and registered sellers adds a layer of complexity to the analysis, as it allows for a comparison between sellers who operate within a recognized framework and those who do not. By collecting data from four non-registered lottery sellers and two registered lottery sellers, the researcher can gain insights into the challenges and opportunities faced by different segments of sellers. This data could include factors such as their sales volume, revenue generation, customer interactions, legal compliance, and perspectives on the lottery system's impact on their livelihoods.

3.6 SAMPLING

The research employed a non-probability sampling technique for the study. This approach was chosen because in non-probability sampling, not every unit within the target population has an equal likelihood of being selected. In this specific case, the samples were gathered using

purposive sampling. Researcher collect six cases from different locations from Thiruvananthapuram corporation

3.7 SOURCES OF DATA

This research is grounded on the strong foundations derived from extensive reading from relevant publications and from field.

Primary data- The data has been collected for this study using an interview guide from a sample obtained through the process of sampling. The primary data so collected serves as the basis for all interpretation and analysis, which will help achieve the objectives of the study. The primary data is collected from 6 lottery sellers in Thiruvananthapuram Corporation

Secondary data- To substantiate the study, secondary data is collected from the vast reserves of existing literature and other sources like journals, magazines, and related websites.

3.8 APPROACH OF THE STUDY

A qualitative exploratory research method is used wherein the research design, research strategies, and methods of data collection and analysis are narrated. Qualitative research crosscuts disciplines, fields, and subject matters. The present study explores, the impact of Covid-19 on lottery sellers, changes brought by Covid-19, and also challenges brought by Covid-19 in their life.

As case study is used in this research about the lives of lottery sellers which is flexible to collect data through various means and this method can be used to capture the content and the lived reality of the lottery sellers and to understand the issues they face in their professional lives and how this has affected them in their personal lives as well which makes case study the most suitable here in this research.

3.9 TOOLS OF DATA COLLECTION

Unstructured interview: The researcher has used an unstructured interview schedule to collect data needed for the study. An unstructured interview is a data collection method that relies on asking participants questions to collect data on a topic. Also known as non-directive interviewing, unstructured interviews do not have a set pattern and questions are not arranged

in advance. An unstructured interview can be a particularly useful exploratory research tool. Known for being very informal and flexible, they can yield captivating responses from your participants.

3.10 LIMITATIONS OF THE STUDY

The study focuses on Impact of Covid-19 on Lottery Sellers: Socio- Economic Challenges and Changes- A Study in Thiruvananthapuram Corporation. There were some limitations has been there in this study. Genuity of the responses cannot be analysed correctly because the researcher has taken only some responses for the study. The researcher has taken a lot of time to spend among the lottery sellers to collect the data from them.

CHAPTER 4

ANALYSIS AND INTERPRETATION

4.1 INTRODUCTION

In this section, the researcher presents an exposition of the data acquired through individual case studies. The chapter adopts a chronological structure, commencing with a comprehensive account of relevant details relating to each case, followed by a systematic explanation of its significance. Through rigorous analysis and insightful interpretation, the researcher examines the data set, with a specific emphasis on crucial themes encompassing the aftermath of Covid-19 on lottery vending. The investigation explores multifaceted aspects, foremost among them being the changes and challenging obstacles encountered by the lottery-selling domain after the Covid-19 pandemic. Additionally, a profound exploration is undertaken to discern the societal reactions to these alterations, as well as the governmental responses aimed at addressing the resultant challenges. The researcher approaches this analysis with academic consistency, contextualizing the findings within a broader theoretical framework and substantiating them with careful empirical evidence.

4.2. NARRATION OF CASES

Case 1: Bindu, a 53 years old woman, who lost her husband 14 years ago. For a duration of 16 years, she has been engaged as a street vendor, involved in the sale of lottery tickets. She fulfils the role of a mother to a daughter who is presently enrolled in a higher secondary school. For the question of the researcher, what are the socioeconomic changes and challenges that happened due to Covid-19 in lottery selling and your life? She answered that “The arrival of the Covid-19 pandemic presented significant and profound alterations to our way of life. While the lottery ticket-selling endeavour has not facilitated substantial savings, it has nevertheless played a pivotal role in sustaining the livelihoods of both myself and my daughter. The income generated from this activity contributed significantly to meeting our daily needs and financial obligations. However, the abrupt imposition of lockdown measures worsened our circumstances. The rigorous protocols and restrictions implemented during this period had harmful implications for our actions. The closure of wholesale shops, from which we typically sourced our lottery tickets, rendered the obtaining process considerably challenging. Simultaneously, the restrictions on movement and public gatherings hindered our ability to effectively engage in selling.” She continued that, “these challenges culminated in a heightened

level of difficulty in our daily lives. Our usual means of income generation were severely troubled, causing financial strain. The constraints imposed by the lockdown compelled us to seek alternative paths for livelihood. Amidst these adversities, our reliance on government-issued rations emerged as a crucial lifeline that enabled us to control the situation. It is through these rations that we managed to ensure stability in our lives during these trying times.”

For the question about the response of society during and after the Covid-19 Pandemic she said “Throughout the duration of the Covid-19 pandemic, we found ourselves in a state of isolation due to the strict restrictions in place. These measures aimed to limit the spread of the virus, effectively limiting our interactions with others. Despite occasional relaxations in the protocols and restrictions, it wasn’t until the conclusion of the second wave that street vending activities were allowed to resume. Upon recommencing my work, I experienced a certain uneasiness from customers who displayed reluctance to purchase lottery tickets due to their fear of contracting the Covid-19 pandemic. Despite the prevailing fear, it is worth acknowledging that people within our society have exhibited commendable levels of support and compassion. However, the overarching fear of Covid-19 significantly impacted consumer behaviour. Many who would typically engage with our services in a supportive and encouraging manner now refrained from purchasing lottery tickets due to the pervasive fear of the virus. This shift in consumer behaviour further compounded the challenges we faced in re-establishing our vending operations.” She continued that, in short, the convergence of the fear of contracting the virus and altered consumer behaviour constituted a unique challenge, one that necessitated a delicate balance between our economic needs and the safety concerns prevalent in the community.”

When the researcher asked the question about selecting this job, she replies that “As an individual with a heart condition, I am constrained from engaging in tireless physical labour, as such activities could potentially endanger my health and well-being. The implications are profound, as undertaking demanding tasks could even be life-threatening, with the added concern that my daughter would be left without a parent. Given these circumstances, I am compelled to seek a livelihood that aligns with my medical limitations. My primary objective is to ensure the fulfilment of basic necessities and economic requirements for both myself and my daughter. With my health condition imposing significant limitations on my ability to earn, pursuing alternative means of income becomes not just a choice but a necessity. In the absence of viable alternatives, my focus rests on sustaining our lives through whatever means are

available within the bounds of my health constraints. This situation underscores the critical importance of finding a balance between my health and our economic stability, ensuring that my daughter's well-being remains secure despite the challenges imposed by my medical condition.”

The question related to the support from the government or any other agencies she answered that “regrettably, there exists a significant absence of welfare policies and initiatives from the part of government tailored to address the specific needs of lottery sellers like myself. One notable aspect is that I am not registered as a member of the Kerala State Lottery Agents and Sellers Welfare Fund Board. Consequently, this exclusion from the board’s membership means that I am ineligible to access any form of assistance or support it may offer. The lack of such welfare provisions underscores the challenging circumstances faced by individuals engaged in lottery selling. While there may be various programs and schemes aimed at providing aid to different sectors of society, the unique challenges and vulnerabilities encountered by lottery sellers appear to be largely overlooked.” The reason for not being a member of the Kerala State Lottery Agents and Sellers Welfare Fund Board answered that “the absence of registration is primarily attributed to the financial barrier posed by the annual registration fee. This fee acts as a hindrance, preventing individuals like myself from becoming registered members of the Kerala State Lottery Agents and Sellers Welfare Fund Board. This financial constraint essentially serves as a roadblock, restricting access to potential support and benefits that could greatly alleviate the challenges faced by lottery sellers.”

Case 2: Sheeja P.S, a 54-year-old individual with visual impairment, who resides in Kallara, Thiruvananthapuram is another lottery seller who participated in the study. Sheeja lives with her 73-year-old mother who is dependent on the former after a medical complication forced her to stop vegetable vending. She said that the Covid-19 pandemic has brought different types of negative impacts on her life and profession. She says that “In the past, I used to receive assistance from generous individuals who helped me by reading out the bus routes during my journey from my residence in Kallara to Thiruvananthapuram Medical College, where I have been engaged in selling lottery tickets for the past six years. However, due to the widespread cautionary measures amidst the pandemic, people began avoiding public transportation and maintaining physical distance, which led to a shift in my travel dynamics. With public transportation less accessible, I found myself having to rely more heavily on my senses to navigate the journey. Despite the challenges, I persevered in my travel, embarking on a 35-

kilometer route that involved taking two buses.” She continues, “However, upon reaching the city and commencing my lottery ticket selling activities, I encountered an unexpected obstacle. The once-familiar faces of my regular customers were noticeably absent, reflecting the broader changes in people’s behaviour and also of lack of income due to the pandemic. This shift in customer behaviour translated to a significant decline in the demand for the lottery tickets I was selling. Even those who were previously my loyal customers seemed to have retreated from their routine interactions, possibly due to the prevailing uncertainties and economic constraints. Consequently, I found myself returning home with a surplus of unsold lottery tickets, which, unfortunately, did not yield any fortunate outcomes during these challenging times. The combination of altered travel routines reduced customer interactions, and declining sales have contributed to the heightened complexity of my situation as a visually impaired lottery seller.”

About the attitudes of people, she says, “The society has exhibited remarkable generosity and empathy towards individuals like me. Even in cases where people might not have a personal interest in purchasing lottery tickets, they extend their support by buying from us. This gesture is motivated by a desire to assist those with visual challenges, recognizing the unique obstacles we face in our daily lives. By choosing to buy from visually-challenged sellers like me, individuals contribute to a larger sense of inclusivity and mutual support, fostering a sense of connection and understanding that transcends mere economic transactions.” Then the researcher asked about trying out for a new or different job other than lottery selling. She replies that “Despite facing challenging odds, I persevered and completed my Bachelor’s degree in History from the Government College for Women in Thiruvananthapuram. This accomplishment is noteworthy considering the inherent uncertainties that individuals with visual impairments often encounter in their educational journeys. However, despite my academic achievements, securing a permanent job proved to be a daunting task. Despite numerous attempts at interviews, the abstract prospect of a secure, long-term position remained out of reach.

In response to this professional stagnation, I embarked on a different path and established a telephone booth within the premises of the Karet Panchayat building. This endeavour, which spanned a decade, yielded a respectable income and provided a measure of stability. However, the advent of the mobile phone revolution indicated a new era and brought an end to the viability of my telephone booth. The ubiquity and convenience of mobile phones led to a

decline in the demand for traditional telephone services, necessitating an adjustment in my career trajectory. In the face of this challenge, I made the tough decision to transition into the lottery-selling business. It was a choice dictated by the need to adapt and restart my life after the changes brought about by technological advancements. Embracing this new opportunity, I embarked on a journey as a lottery seller, leveraging my determination and resourcefulness to navigate this uncharted territory. This narrative encapsulates the indomitable spirit of resilience in the face of evolving circumstances, as I continuously strive to find ways to forge ahead and build a sustainable livelihood.” About the support from the government and other agencies, she replies that “The Kerala Federation of Blind has expressed a growing sense of apprehension regarding the circumstances faced by visually challenged individuals amid the widespread outbreak of Covid-19. This concern reflects the unique challenges that individuals with visual impairments encounter, particularly during times of crisis. As a lottery seller, my personal experience aligns with the sentiments expressed by the Kerala Federation of Blind. Throughout the pandemic, I have found myself in a situation where I do not have access to any form of support or grants that could alleviate the challenges posed by the pandemic. The absence of dedicated support measures underscores the need for a more comprehensive and inclusive approach to addressing the diverse needs of individuals facing unique challenges. It highlights the importance of recognizing and acknowledging the specific vulnerabilities and difficulties encountered by various segments of society and subsequently devising strategies to provide the necessary aid. The challenges faced by visually challenged lottery sellers during the pandemic are indicative of a broader call for more equitable and attentive measures that prioritize the welfare and well-being of all members of society, regardless of their circumstances.”

Case 3: Babu and Maheshwari are a couple who have been facing life’s challenges head-on. Babu, who is 58 years old, lost his eyesight at a very young age due to an illness that struck when he was only three and a half years old. Despite this significant setback, Babu’s determination and spirit remained strong. He didn’t let his blindness define him or hold him back from pursuing a fulfilling life. Maheshwari, his wife, has been his pillar of support. At 53 years old, she has stood by his side, proving that their bond is unbreakable. The couple’s unique story takes a remarkable turn when they start selling lottery tickets to make a living and support their family of five. Their family consists of three children. Their eldest daughter is in college, striving to attain a higher education and build a better future for herself. The younger members of the family are a pair of twins currently in class 11. For the question of what changes were brought by Covid-19 in your Lottery selling and life Babu replies that “Every single morning,

my wife and I would step onto the bus, embarking from our home in Attingal. The destination was always the Thampanoor station in Thiruvananthapuram. As we arrived at the bustling station, a sea of people would surround us, their lives moving at an abrupt speed. And there, amidst the crowd, I would gather my courage and begin the familiar routine - a practiced speech that revealed my reality: that I am a blind man. With a sense of both vulnerability and determination, I would extend my plea, asking the active throng if they could spare a moment to consider my situation. Could you spare a thought for a blind man? Wouldn't you consider supporting me by purchasing these lottery tickets I offer? I would inquire, my voice carrying a blend of hope and earnestness. The focus of my appeal was the sale of lottery tickets-this was how we managed to sustain ourselves, to keep our family's flame burning against all odds. And then, like a glimmer of light amid a dense forest, someone would pause, acknowledging my presence and my story. It was a moment both humbling and heartening. As that kind soul stepped forward to purchase a ticket, the task of the transaction would be gracefully assumed by my wife, Maheshwari. With her sight intact, she became the bridge that transformed my words and their intention into concrete action." Her wife Maheshwari contributes, "But then came March 22, a day etched into memory as the first day of the lockdown. Our routine, our journey to Thampanoor station, and our exchanges with the bustling crowd - everything came to an abrupt stop. The world around us was gripped by an unforeseen force, and we were left with no choice but to adapt, to adjust our sails to navigate this uncharted sea. So, we stopped going. We paused our daily ritual, our connection to the world beyond our immediate sphere. The pandemic forced us to retreat, and to redefine how we would move forward." Babu says that "The disruption caused by the lockdown was deep, throwing the rhythm of our lives into disarray. Even the most basic elements of daily existence, such as securing our livelihood and ensuring our daily food, came under imminent threat. The very fabric of our routines was torn apart, and the challenge of maintaining the flow of life became paramount." He also says that "even after the lockdowns the business is not on track. In the aftermath of the Covid-19 pandemic, a series of changes implemented by the government added to the challenges faced by the lottery industry. These changes included a reduction in the prize amounts and an increase in the cost of lottery tickets. Unfortunately, these modifications had an unintended consequence: a noticeable decline in the level of interest and participation among the general public." Maheshwari says that "The lowered prize amounts served to diminish the allure of the lottery, as the potential rewards no longer held the same appeal they once did. People were accustomed to the promise of significant winnings, and the reduction in prize money curbed

the excitement that had previously surrounded the lottery. The very essence of the lottery - chance, hope, and the prospect of transformation - was dampened, and the incentive to invest in tickets declined as a result.” She also says that, “the emergence of digital platforms and the availability of online lottery ticket options have been intrinsically linked to the evolving landscape brought about by the COVID-19 pandemic. In the face of unprecedented challenges posed by the pandemic, various industries, including the lottery sector, sought innovative solutions to adapt to the new reality. As a consequence of this transformative shift, the sale of lottery tickets experienced a notable decrease in hand in hand sailing.”

When the researcher asked about the support from society they commented positively. He says that “During the challenging period of Covid-19, our family experienced a heart-warming sense of solidarity and support from various aspects. Our immediate circle of people - neighbours, friends, and relatives - along with key community institutions like the local church and even the political party, demonstrated exceptional cooperation and compassion that proved to be a tremendous source of assistance for our family. Our neighbours, who were more than just people living nearby, became pillars of strength. They extended their hands in kindness, offering help with everyday tasks, sharing essential resources, and providing emotional support that alleviated the isolation that came with lockdown measures. The question asked about selecting this job or thinking about another job Maheshwari answered that “He completed his Malayalam degree and also received training as a lift operator. However, despite his efforts, he faced prolonged unemployment, which ultimately led us to become sellers of lottery tickets,” she explains. Asking about the grants, and supports from the government and other agencies he replied that “Both my wife and I are proud members of the Kerala State Lottery Agents and Sellers Welfare Fund Board. This membership holds significant value, as it not only provides us with a sense of belonging to a larger community but also offers tangible benefits that directly impact our lives. In recognition of our membership, we were fortunate to receive financial support from the government, amounting to a thousand rupees each. The funds received offer a lifeline, although a modest one, to families like ours who have navigated challenges due to factors like reduced ticket sales and economic uncertainties. This support is more than just a monetary contribution.”

Case 4: Binu and Divya, a resilient and determined couple, have been navigating life’s challenges while running a street vending lottery business in Ulloor. Despite facing personal health issues, they’ve managed to sustain their livelihood and support their family. Binu is 37

years old and Divya is 32 years old. They've been married and working together for 8 years, selling lottery tickets on the streets of Ulloor. Their business serves as their primary source of income, allowing them to provide for their family's needs. Binu, despite being handicapped, has not let his physical condition hinder his determination to provide for his family. Divya, on the other hand, battles heart disease. In addition to managing their business, Binu and Divya also play the roles of parents to a young daughter who is studying at the UKG level (Upper Kindergarten). For the first question about the changes and challenges that were brought about by Covid-19, they shared their difficult situations. Binu says that "Throughout the course of the COVID-19 pandemic, our street vending lottery business has been our lifeline, helping us meet our daily needs. Despite the challenging circumstances, we managed to keep our business submerged and provide for our family. However, the pandemic brought with it various restrictions that significantly impacted our ability to continue our work and fulfill our daily requirements." He continues that, when the pandemic first hit and the restrictions came into play, our usual flow of customers decreased. People were staying indoors, and the streets that were once bustling with potential buyers became strangely quiet. Our regular customers, many of whom were also struggling due to the pandemic, couldn't participate in purchasing lottery tickets as frequently as before. This shift was a blow to our income, making it difficult to make ends meet." Divya says "As time went on and the pandemic persisted, even after the official restrictions were lifted, the effects still stayed. When we finally got the chance to restart our business, we encountered new challenges. There was a sense of hesitation among potential buyers. The fear of contracting COVID-19 was intense, and understandably so. This fear translated into fewer people buying our lottery tickets, as they were hesitant to interact with us or handle the tickets due to health concerns." Binu says "the adverse impact on our lottery selling business was undeniable. The slowdown in sales directly affected our ability to cover our daily expenses and support our family. We had to adapt to new norms, taking extra precautions to ensure the safety of both ourselves and our customers. Despite our efforts to provide a safe environment, the lasting fear of the virus still cast a shadow over our business interactions."

About the response of society, Binu says, "During the tumultuous times of the COVID-19 pandemic, we were fortunate to witness the true meaning of community support. Our neighbors, friends, and loyal daily customers rallied around us, offering encouragement, empathy, and sometimes even practical financial help. Their kindness provided us with a spark of hope during the darkest moments of Covid19." Adding to the comments of Binu and Divya

says “Our neighbors, who saw us facing the challenges of running our business amidst the pandemic, extended helping hands. Some even spread the word about our lottery business to their acquaintances, helping us expand our customer base. Our friends, too, played a significant role in keeping our spirits up. They would call us, share their own stories of resilience, and offer emotional support. Sometimes, they even dropped by with small gifts or essentials, understanding the financial strain we were under.” Then the researcher asked about looking for another job Divya replied that “Given our existing health conditions, Binu and I find ourselves in a delicate situation where engaging in heavy physical work could potentially intensify our health issues. This reality places us in a position where we must carefully consider the nature of our employment to ensure both our well-being and financial stability. Binu added that “Engaging in vigorous physical labor could lead to further health complications, which would not only undermine our current conditions but could also result in additional medical expenses and treatment. Our primary concern is to maintain our current health status and avoid any actions that might compromise it further. Financially, our street vending lottery business has been a lifeline for us precisely because it doesn’t demand excessive physical exertion. We’ve managed to strike a balance between sustaining our livelihood and safeguarding our health. This unique aspect of our work aligns well with our limitations and allows us to generate income without putting undue strain on our bodies.”

For the question about the support from the government and other agencies, Binu says that “The support system that we rely on to sustain our livelihoods during difficult times reflects the challenges we face as individuals with disabilities running a street vending lottery business. When our disability pensions were exhausted, we found ourselves in a precarious financial situation, and the subsequent lockdown due to the pandemic made matters even more challenging. The disability pension, while providing some assistance, may not always be sufficient to cover all our expenses, especially considering our health conditions and the additional costs they entail. As a result, we often had to seek external help to make ends meet. Borrowing money from friends and neighbors became a necessity to navigate the uncertain financial landscape during the lockdown. This reliance on borrowed funds highlights the extent to which our social network and community have played a crucial role in helping us through these tough times.” Divya added that “Despite the presence of government programs and grants aimed at supporting various sectors of society, we found ourselves excluded from receiving such assistance as lottery sellers. This situation, though unfortunate, is not uncommon, as certain occupations and industries might fall through the gaps in available aid programs. This

lack of financial support from both government agencies and other organizations added an extra layer of complexity to our financial struggles.”

Case 5: Jalaja’s life story is one of resilience, strength, and dedication. At 68 years old, she stands as a testament to the power of perseverance in the face of adversity. Her journey as a lottery seller in Keshavadasapuram is marked by both challenges and triumphs. The loss of her husband 26 years ago must have been a significant turning point in Jalaja’s life. Coping with the loss of a life partner is never easy, and the responsibility of raising their daughter alone likely brought its own set of difficulties. Despite this loss, Jalaja’s determination to provide for her family and create a stable life for her daughter demonstrates her unwavering commitment to her role as a mother. Living in a rental house, Jalaja has had to manage her finances carefully to ensure both her well-being and her daughter’s. The fact that Jalaja’s daughter has a mental disorder and requires treatment adds another layer of complexity to her life. Caring for a loved one with a mental health condition can be emotionally and physically taxing, requiring patience, understanding, and access to proper medical care. Jalaja’s dedication to her daughter’s well-being highlights her selflessness and the deep love she has for her family. Starting her lottery-selling venture 18 years ago, she embarked on a path that required resilience, business judgment, and the ability to connect with customers.

For the question about the changes that have been brought about by the Covid-19 she replies, “When COVID-19 hit, my life took an unexpected and difficult turn, especially in regards to my lottery business. This business had been my main source of livelihood, providing me with the means to support myself and my family. However, the pandemic brought about a series of challenges that I had never anticipated.” She continues that, the lock downs and strict restrictions imposed to limit the spread of the virus had a devastating impact on street vendors like me. With the streets emptied of bustling crowds and people urged to stay indoors, the usual flow of customers that kept my business afloat decreased to almost nothing. This sudden stop in income left me in a state of shock and uncertainty. I had always relied on my lottery business to sustain my daily needs, and suddenly, I found myself struggling with the realization that this lifeline had been severed. I turned to money lenders and banks, borrowing money to bridge the gap caused by the loss of income. This decision, while it helped me manage my immediate needs, also placed me in a precarious position. The burden of debt weighed heavily on my shoulders, adding another layer of stress to an already challenging situation.” After tears, she added that “Really it was a time that I found myself unable to afford even necessities like

medicines and food, a stark contrast to the stability I had once enjoyed. The sense of helplessness deepened as my family also began to feel the effects of these circumstances. There were times when we faced the real threat of not having enough to eat - a situation that I had never imagined would befall us.” When the researcher about the situation after the Covid-19 Pandemic she said that “in those initial months of the lockdown, my lottery business experienced a profound and disheartening shift. It felt as if the world had come to a standstill, and with it, my once-thriving business. In those first two to three months, I could hardly believe the stark reality – only a mere 10 tickets were being sold. As time went on and restrictions persisted, I noticed a pattern emerging among my regular customers. Those who used to purchase tickets consistently and without hesitation suddenly found themselves in a tight financial spot. The permanence of the situation seemed to have destroyed it, and many had to admit that they simply didn’t have the means to spend on non-essential items like lottery tickets. It was a harsh reminder of the economic strain the pandemic had placed on people’s lives.” She continues that “Before the outbreak of COVID-19, my days were marked by lively interactions with my customers. Back then, I would sell more than 125 tickets in a single day, an achievement that reflected the popularity of my business. The constant stream of customers was both a testament to the stability of my business and a source of livelihood that I had come to rely upon. But as the pandemic’s grip tightened, everything changed. And the new reality is that the once busy streets had transformed into desolate spaces, and selling even 50 tickets became a Herculean task. Every sale required maximum effort and determination, an unambiguous reminder of how drastically things had changed. I found myself handling not only the challenge of reduced customer numbers but also the psychological toll of witnessing the decline of a business I had nurtured for so long.” As another reason for declining the lottery business, she says “returning to my job of selling lottery tickets after the COVID-19 pandemic and its restrictions was a mix of hope and uncertainty. I had hoped for a fresh start, a chance to rebuild what the pandemic had taken away. However, stepping back into the world of lottery sales revealed a new set of challenges that I had not anticipated – challenges that directly impacted both my business and my personal life. One of the first blows was the government’s decision to increase the price of lottery tickets. This decision had a ripple effect, touching not only the way I conducted my business but also affecting the attitudes of potential buyers. The sudden price hike was a bitter pill to swallow for many of my regular customers, and it made selling tickets an even tougher task. People who were already cautious about their spending due to the pandemic were now even more reluctant to invest in something that had become

more expensive.” She continues that, in addition to the price increase, the reduction in prize money further worsened the situation. The allure of the lottery had always been the potential for a life-changing win, and the reduced prize money took away a significant part of that appeal. It became a real challenge to convince people that the tickets were still worth buying despite the changes. The combination of higher costs and diminished rewards created a sense of disillusionment among both potential and existing customers.” The question about the support from the government and other agencies she says, “The lack of government support and the absence of a trade union have compounded the challenges I face as a lottery seller. The aftermath of the COVID-19 pandemic has left many of us in a state of vulnerability, struggling to regain our footing in an altered economic landscape. Unfortunately, the avenues for seeking assistance and advocating for our rights seem scarce, amplifying our feelings of isolation and helplessness. One of the greatest challenges we face is the lack of a collective voice. Unlike many other professions, we don’t have a trade union to represent our interests, advocate for better working conditions, or raise our concerns with the government.”

Case 6: Gopi, a 62-year-old man engaged in the lottery business for the past seven years, found himself coping with the unrestrained effects of the pandemic. Gopi’s life had been centred on this lottery business; a venture driven solely by profit. The business model not only relied on ticket sales but also derived revenue from selling the prizes. However, this enterprise, like many others, encountered substantial setbacks during the pandemic. Gopi’s narrative reveals the complex web of struggles that emerged as a result of the pandemic. He says “Before COVID-19, the lottery business had been a relatively stable source of income for his family. They had experienced consistent ticket sales, with a steady stream of participants hoping to win prizes. However, the pandemic brought this steady flow to a crushing close. Lock downs and restrictions hindered our ability to sell tickets, causing a significant decline in revenue. Adding to the distresses, my-self contracted COVID-19, further disrupting their operations.” He says that “after the Covid-19, the situation was not better. The lottery business, which was once a promising venture, faced a grim reality in the post-pandemic era. The number of prizes offered decreased significantly, dissuading potential participants from purchasing tickets. Previously, a ticket worth Rs 6 Crore guaranteed a prize of Rs 500, but now, even a ticket worth Rs 12 Crore only ensured a prize of Rs 300. This stark reduction in rewards dealt a blow to the allure of the lottery, leaving many hesitant to participate.” As the answer to the question about the attitude of society, he says that “I was not received any kind of support and help from any aspect of society even from the relatives and family. Some accused me that the result of selling

of lotteries are like a gambling game we can't predict the result and also cannot give a good hope.

4.3. ANALYSIS AND INTERPRETATION

In this critical analysis, the researcher examines case studies using a thematic analysis approach to understand the multifaceted impacts of the COVID-19 pandemic on lottery selling and the lives of lottery sellers. The researcher has identified several key themes that shed light on various aspects of this phenomenon. These themes include changes brought about by the pandemic in the lottery selling industry and the lives of sellers, the challenges faced by lottery sellers during and after the pandemic, societal responses to these challenges, and the interventions by the Government and other agencies to address these issues.

4.3.1. Changes brought by COVID-19

The first theme involves exploring how the COVID-19 pandemic triggered significant changes in the lottery-selling industry and the lives of lottery sellers. The analysis might discuss how lock downs, social distancing measures, and reduced foot traffic affected the traditional ways of selling lottery tickets. Amid the backdrop of the COVID-19 pandemic, Bindu's perspective sheds light on the profound shifts that have permeated various facets of life. The lottery landscape, in particular, has undergone a notable transformation as highlighted by Bindu. The outbreak has catalysed a reduction in ticket purchases, reshaping the economic dynamics that individuals like Bindu rely upon. The pandemic-induced changes have cast a discernible impact on daily life, including the realm of lottery sales. Bindu's observation of diminished customer ticket purchases underscore the far-reaching consequences of the crisis. The economic repercussions have been palpable, altering the financial circumstances of many individuals who are intertwined with the lottery industry. Bindu's assertion of a "drastic change in lottery sales" encapsulates the magnitude of this transformation. The uncertainty brought about by the pandemic has prompted shifts in consumer behaviour, with discretionary spending like lottery tickets taking a backseat amid evolving priorities. The pandemic's overarching influence on economic stability has prompted individuals to reevaluate their spending habits, thus redefining the contours of the lottery market. In essence, Bindu's perspective serves as a microcosm of the broader changes experienced globally. The pandemic's impact on lottery sales mirrors the larger narrative of economic turbulence and shifting priorities. As societies navigate these

uncharted waters, the ripple effects extend beyond immediate health concerns, fundamentally reshaping sectors like the lottery industry and influencing individuals' economic well-being.

CASE 3: In the wake of the COVID-19 pandemic, Babu and Maheswari's account underscores the substantial changes that have reverberated across their lives. The implementation of lock downs and stringent social distancing measures has precipitated a profound impact on their livelihoods. The fabric of their daily work has been fundamentally altered, as these measures have curtailed their ability to carry out their jobs as before. Abu and Maheswari's disclosure of the resultant loss of income paints a poignant picture of the far-reaching ramifications of the pandemic. The restrictions imposed to safeguard public health have inadvertently disrupted their means of earning a living, pushing them into a precarious financial situation. The sudden and unforeseen halt in their work activities has severed their regular income source, thereby accentuating the economic uncertainties posed by the pandemic. The COVID-19 pandemic has served as a formidable disruptor, shaking the foundation of employment for countless individuals like Babu and Maheswari. The challenges they face reflect a broader narrative of how individuals across various sectors have grappled with abrupt shifts in their professional circumstances due to the pandemic-induced restrictions. The implications of these changes extend beyond the immediate loss of income, shaping the way societies reevaluate the nature of work, job security, and the need for adaptable livelihood strategies in the face of unprecedented challenges.

CASE 5: Jalaja's narrative brings to the forefront the profound upheaval triggered by the lock downs and restrictions imposed in response to the COVID-19 pandemic. Her personal account encapsulates the multifaceted challenges that many individuals have grappled with during these trying times. The impact of the lockdown measures on Jalaja's life has been far-reaching. The sudden curtailment of regular activities has disrupted her ability to pursue her livelihood as usual. Her testimony sheds light on the domino effect of these disruptions, leading to a loss of income that has cascaded into a series of financial challenges. Jalaja's recourse to borrowing money from money lenders and banks underscores the economic strain that the pandemic has imposed. The need to seek external financial assistance is emblematic of the unforeseen predicaments that individuals like Jalaja have found themselves in. The economic shockwaves triggered by the pandemic have compelled many to resort to unanticipated measures in order to cope with the loss of income and ensuing financial instability. Her experience epitomizes the intricate interplay between health crises and economic repercussions. The pandemic-

induced constraints have cast a spotlight on the vulnerabilities within existing socio-economic structures, pushing individuals like Jalaja into uncharted territory as they navigate a landscape fraught with uncertainties. As the world grapples with the fallout of the pandemic, stories like Jalaja's serve as poignant reminders of the profound challenges faced by individuals on a personal level. Beyond the statistics and headlines, her account humanizes the broader narrative of how the pandemic's repercussions transcend health concerns, leaving an indelible mark on lives and livelihoods alike.

4.3.2. Market Transformations Due to Covid-19

The focus of lotteries will likely go more towards e-Gambling and e-Sports, considering the restrictions that the pandemic has brought upon society. From an operational standpoint, things are not expected to change for establishments like casinos and gaming halls. It is more probable that the already-in-place restrictions and safety protocols will only be refined to safeguard the public better. From the longer-term perspective, most gambling associations and large establishments have already begun to form contingency plans for what may come. Maheshwari said in the interview that “the emergence of digital platforms and the availability of online lottery ticket options have been intrinsically linked to the evolving landscape brought about by the COVID-19 pandemic. In the face of unprecedented challenges posed by the pandemic, various industries, including the lottery sector, sought innovative solutions to adapt to the new reality. As a consequence of this transformative shift, the sale of lottery tickets experienced a notable decrease in hand-in-hand sailing.”

The COVID-19 pandemic has catalyzed significant transformations across various industries, and the lottery sector is no exception. One prominent shift that has emerged pertains to the focus of lotteries turning towards e-Gambling and e-Sports, driven by the constraints and restrictions imposed by the pandemic on traditional societal activities. This transformation underscores the adaptive nature of the industry and its responsiveness to the changing landscape. In light of the limitations on in-person interactions and gatherings, the lottery industry has recognized the potential of the digital realm. As physical gatherings and events became challenging to organize and attend, there has been a natural inclination towards online avenues for entertainment and engagement. This has prompted lotteries to explore e-Gambling and e-Sports as viable alternatives to engage a customer base that seeks entertainment and excitement from the safety and comfort of their own spaces. These establishments are

anticipated to maintain their operational models, with a greater emphasis on refining and strengthening safety protocols and restrictions. This approach is rooted in the acknowledgment that the pandemic has necessitated a more comprehensive and vigilant approach to public health, and establishments are likely to adapt by implementing measures that prioritize the well-being of their patrons. Looking to the long-term horizon, the lottery industry, along with gambling associations and major establishments, has demonstrated foresight by developing contingency plans to address potential future challenges. These plans reflect a commitment to resilience and adaptability, understanding that the evolving landscape requires a dynamic response.

Maheshwari's insight regarding the link between digital platforms and the availability of online lottery ticket options and the evolving pandemic landscape is particularly judicious. The pandemic has presented unprecedented challenges, forcing industries to innovate and re-imagine their operations. The introduction of digital platforms and online lottery ticket options is a manifestation of this innovation, offering consumers an alternative means of participating in lottery activities while adhering to health and safety guidelines. Given the context, it seems to be understood that there is a "notable increase in online sales" but also a "notable decrease in traditional sales" which will create more problems in the life of hand-to-hand lottery sellers.

4.3.3. Change in attitude of people

The COVID-19 pandemic has had far-reaching effects on various aspects of society, including consumer behaviour and attitudes towards activities like purchasing lottery tickets. One notable change has been the shift in the attitude of many permanent lottery customers, leading to a decrease in their engagement with the lottery market. This change can be attributed to a combination of financial constraints and health-related concerns stemming from the pandemic. The primary reason for the decrease in lottery ticket purchases among permanent customers is the financial strain caused by the pandemic. The economic impact of lock downs, business closures, and job losses has left many individuals and families facing uncertain financial situations. Discretionary spending on non-essential activities, such as lottery tickets, often takes a backseat when financial stability becomes a concern. Individuals who previously enjoyed participating in lotteries may now prioritize their funds for more immediate needs and essential expenses, leading to a decline in lottery ticket purchases.

The secondary cause for the decline in lottery ticket sales is the fear of contracting the COVID-19 virus. The pandemic has brought about heightened health awareness, with people becoming more cautious about their interactions and exposure to crowded places. The act of purchasing lottery tickets, especially from physical retail locations, involves interpersonal contact and potentially crowded spaces. This scenario poses a perceived risk of exposure to the virus, leading to a reluctance among customers to engage in such activities. As a result, even individuals who might have previously been regular lottery customers may now opt to avoid these interactions to prioritize their health and safety. Bindhu's experiences that "Upon recommencing my work, I experienced a certain uneasiness from customers who displayed reluctance to purchase lottery tickets due to their fear of contracting the Covid-19 pandemic", underscores the uneasiness that customers feel in resuming their engagement with lottery ticket purchases due to the prevailing fear of the pandemic. The reluctance she observed among customers to buy lottery tickets due to concerns about COVID-19 exposure is reflective of a broader sentiment shared by many. This sentiment highlights the pivotal role that public health considerations play in shaping consumer behaviour during times of crisis. Elaborating on Bindhu's perspective, it is evident that the fear of contracting COVID-19 has added a layer of complexity to the lottery selling process. The uneasiness displayed by customers is a manifestation of their heightened awareness of health risks and their desire to minimize unnecessary exposure. This reluctance to engage in traditional lottery purchasing methods, combined with financial constraints, has contributed to the observed decrease in lottery ticket sales among permanent customers. In short, the changes in consumer attitudes toward purchasing lottery tickets in the wake of the COVID-19 pandemic are primarily driven by financial constraints and health-related concerns. The fear of contracting the virus, coupled with economic uncertainty, has led many permanent customers to re-evaluate their discretionary spending, with lottery tickets being deprioritized. Bindu's experience serves as a tangible example of how these concerns have translated into reduced engagement with lottery sales, reflecting the broader impact of the pandemic on consumer behaviour and preferences.

4.3.4. Change in price of Lottery and winning Prize

The post-COVID-19 period has been marked by a series of economic and social adjustments, and changes in the pricing and prize structure of lottery tickets can significantly impact the lottery selling landscape. When the government increases the price of lottery tickets while simultaneously decreasing the prize money, several interconnected factors come into play,

which can indeed have negative implications for lottery selling. Lottery tickets are essentially a form of entertainment with a potential monetary reward. When the price of lottery tickets increases while the prize money decreases, the value proposition for consumers is altered. Consumers may perceive that they are paying more for a reduced chance of winning a substantial prize. This shift can make lottery tickets less appealing to potential buyers, as the perceived value of participation diminishes. During post-pandemic recovery, many individuals and families might be facing financial constraints due to job losses, reduced income, or increased expenses related to health and safety measures. When the price of lottery tickets increases, they may become less affordable for a segment of the population. This affordability issue can discourage potential customers from engaging in lottery purchasing, leading to reduced sales. Lotteries compete with various other forms of entertainment and recreational activities for consumers' disposable income. When the price of lottery tickets rises, consumers might be inclined to explore alternative entertainment options that offer better-perceived value for their money. This can lead to a shift in consumer spending patterns away from lotteries, further impacting sales. Changes in the pricing and prize structure can influence consumers' perception of fairness and trust in the lottery system. If the government is seen as increasing profits at the expense of players, it might lead to a decline in trust and confidence in the integrity of the lottery. This erosion of trust can have a lasting negative impact on sales, as consumers might be less willing to participate in a system they perceive as unfair. Selling lottery tickets is closely tied to effective marketing and promotion strategies. When prices increase and prize money decreases, marketing efforts become more challenging. Communicating the benefits of participation becomes more difficult when the value proposition is weakened. This can lead to decreased customer engagement and a drop in sales for lottery sellers. Lottery retailers or sellers play a crucial role in the distribution and sales of tickets. If the price increase and prize reduction negatively affect consumer interest, retailers might experience reduced foot traffic and customer interactions. This, in turn, affects their revenue and profitability, creating an additional challenge for these businesses. In conclusion, changes in the pricing and prize structure of lottery tickets can have significant repercussions for lottery selling. It can affect consumer perception, affordability, competition with alternative entertainment options, trust in the lottery system, and marketing efforts. These combined effects can result in reduced consumer engagement, declining sales, and challenges for lottery retailers. Therefore, careful consideration of pricing strategies and their potential impacts is essential to maintain a healthy lottery-selling ecosystem, especially during times of economic recovery and societal

adjustments like the post-changing price of lottery and winning the lottery industry has undergone a significant metamorphosis, prompted by recent changes outlined by Babu and Maheswari. The government has instituted a series of noteworthy modifications within the lottery department, primarily revolving around adjustments in both ticket pricing and the likelihood of winning prizes. A pivotal alteration entails an upward revision in the cost of lottery tickets. This adjustment has the potential to reshape the dynamics of participation, potentially deterring individuals from various economic strata due to heightened financial constraints. While this price hike could potentially bolster government revenue, it also raises concerns about accessibility, potentially excluding segments of the population with limited disposable income. Moreover, the changes extend to a reduction in the odds of winning prizes associated with lottery tickets. The goal here is to restructure the allocation of rewards among participants, potentially leading to more substantial prizes for winners. However, the diminished probability of winning might dampen the spirits of players who were initially enticed by the prospect of better chances at securing smaller rewards. Collectively, these adjustments mark a notable departure from the established norms within the lottery domain. Beyond their fiscal implications, they also hold the power to influence the emotional and psychological factors that drive individual participation. As these modifications take effect, their impact on participation rates, revenue generation, and the overall lottery experience will become increasingly evident, prompting a comprehensive reevaluation of the lottery prizes.

CASE 5: Gopi has said that there has a change made in lottery by Kerala State Lottery Department based on increasing the price of the tickets and winning prizes. He says that “after the Covid-19, the situation was not better. The lottery business, which was once a promising venture, faced a grim reality in the post-pandemic era. The number of prizes offered decreased significantly, dissuading potential participants from purchasing tickets. Previously, a ticket worth Rs 6 Crore guaranteed a prize of Rs 500, but now, even a ticket worth Rs 12 Crore only ensured a prize of Rs 300. This stark reduction in rewards dealt a blow to the allure of the lottery, leaving many hesitant to participate.”

4.3.5. Socio-Economic Challenges

During and after the COVID-19 pandemic, lottery sellers faced a myriad of challenges that were both exacerbated by the crisis and uniquely inherent to their industry. This theme centres on the challenges that lottery sellers encountered during and after the pandemic. These

challenges could include economic hardships due to decreased sales, health concerns related to interacting with customers, and potential job insecurity. The analysis may highlight how lottery sellers faced unique difficulties compared to other small business owners due to the specific nature of their work. And the changes that happened during the Covid time became their challenges. The extended period of reduced or no income, combined with increased medical expenses, could have set them back significantly. Lottery sellers heavily depend on foot traffic and customer interactions for revenue. The pandemic-induced lock downs, restrictions, and changes in consumer behaviour led to a significant reduction in footfall at retail outlets. The closure of public spaces, such as markets and shopping centres, limited the opportunities for customers to engage in lottery ticket purchases. This shortage of customers resulted in a substantial decline in sales for lottery sellers, translating into economic hardships as their primary source of income dwindled. Bindu one of the respondents of the research has said that “these challenges culminated in a heightened level of difficulty in our daily lives. Our usual means of income generation were severely troubled, causing financial strain. The constraints imposed by the lockdown compelled us to seek alternative paths for livelihood. Amidst these adversities, our reliance on government-issued rations emerged as a crucial lifeline that enabled us to control the situation. It is through these rations that we managed to ensure stability in our lives during these trying times.” Certainly, the challenges posed by the COVID-19 pandemic had far-reaching economic consequences for individuals and communities around the world. The COVID-19 pandemic led to widespread lock downs and restrictions aimed at curbing the spread of the virus. While these measures were crucial for public health, they also had significant economic implications. Many businesses, particularly those reliant on face-to-face interactions or gatherings, were hit hard. Among those affected were street vendors, like the lottery seller in this scenario. Lottery sellers often operate in crowded areas, relying on foot traffic and social interactions to make sales. With lock downs and social distancing measures in place, these sellers saw a dramatic reduction in their customer base. As people stayed home and avoided public spaces, the lottery seller’s usual means of income generation came to a grinding halt. This sudden loss of income caused severe financial strain, making it difficult to cover basic needs like food, rent, and other essential expenses. The dire economic situation led individuals like the lottery seller to explore alternative paths for livelihood. However, given the widespread impact of the pandemic on various industries, finding viable alternatives was a challenging task. Job opportunities were scarce, and many individuals lacked the necessary resources or skills to transition into new fields. Babu another respondent of the study also

shared the same idea that “The disruption caused by the lockdown was deep, throwing the rhythm of our lives into disarray. Even the most basic elements of daily existence, such as securing our livelihood and ensuring our daily food, came under imminent threat. The very fabric of our routines was torn apart, and the challenge of maintaining the flow of life became paramount.”

The reliance on government-issued rations showcases the critical role that social safety nets and support systems play during times of crisis. These programs helped stabilize the lives of individuals who had lost their main sources of income, preventing them from falling into deeper poverty and starvation. While the rations might not have completely eliminated the challenges, they offered a sense of security and stability during an uncertain period. In short, the economic challenges faced by a lottery seller during the COVID-19 pandemic highlight the vulnerability of informal workers and the importance of government interventions in times of crisis. The sudden loss of income and livelihood necessitated innovative solutions, and government-issued rations emerged as a vital means of support, helping individuals and families weather the storm of economic difficulties and food insecurity.

Sheeja PS, a visually impaired individual, has encountered significant challenges in her ticket-selling endeavor as a result of the COVID-19 pandemic. Prior to the pandemic, she relied on assistance during travel to her ticket-selling location. This support not only facilitated her mobility but also enabled her to effectively engage in her business activities. However, the onset of the pandemic disrupted this vital assistance, leaving Sheeja without the means to travel safely to her ticket-selling point. Compounding her difficulties, the pandemic-induced restrictions and safety concerns led to a noticeable decrease in ticket demand. With people prioritizing health and safety, activities like purchasing lottery tickets took a backseat, further impacting Sheeja's business. The decline in demand has had a direct financial implication, adding to the strain she faces. Additionally, even as the pandemic subsides, Sheeja continues to face the absence of assistance during her travels. The lingering effects of the pandemic have meant that the support she once relied upon has not been fully reinstated, compounding her challenges as a visually impaired individual striving to sustain her livelihood. Sheeja PS's situation highlights the intersection of multiple hardships resulting from the pandemic. It underscores the importance of inclusive support systems, especially for vulnerable individuals, and the need for adaptive strategies to address the changing dynamics of business in the wake of COVID-19. As societies strive to recover and rebuild, ensuring equitable access to resources

and services remains pivotal in fostering resilience and fostering a more inclusive post-pandemic landscape.

In Case 3, the plight of Babu and Maheswari, a husband and wife who are lottery sellers, has been significantly impacted by the COVID-19 pandemic. Their daily routine of engaging customers and selling tickets has been met with formidable challenges in the wake of the pandemic. A crucial issue they've encountered is the hesitancy of their regular customers to purchase lottery tickets due to the prevailing COVID-19 concerns. As health and safety took precedence, potential buyers have become wary of physical interactions, thereby leading to a noticeable decline in sales. This, in turn, has directly affected their income, creating financial hardships for Babu and Maheswari. Adding to their challenges are recent changes in the lottery department's operations. Alterations in ticket pricing have had a dual impact on their business. On one hand, the reduction in ticket prices might attract more buyers; however, the simultaneous increase in ticket costs might deter customers, resulting in a complex interplay of market dynamics. These changes have introduced uncertainty into their business model, making it difficult for them to predict customer behavior and adapt their strategies accordingly. Babu and Maheswari's situation underscores the interconnectedness of external factors and individual livelihoods. The combined effect of pandemic-related fears and shifts in the lottery industry has culminated in a daunting scenario for these sellers. This case exemplifies the importance of recognizing and addressing the multifaceted challenges faced by small business owners, particularly during times of crisis. Government agencies and regulatory bodies must consider these nuanced dynamics while formulating policies and interventions to ensure the sustainability of such businesses and the well-being of those who rely on them for their livelihoods.

Case 5: Jalaja's testimony highlights the profound impact of lock downs and restrictions on her life. The disruptions caused by these measures have significantly altered her daily routine and financial stability. Her livelihood, tied to customer interactions, has suffered a considerable setback due to the reduced footfall, leading to a noticeable decline in her income. The ripple effect of this income loss has forced Jalaja into a distressing situation. To cope with her financial struggles, she has resorted to borrowing money from money lenders and banks. Unfortunately, the burden of repaying these loans compounds the challenges she faces, exacerbating her already precarious circumstances. The dire financial situation has cast a shadow over Jalaja's ability to meet basic needs. The inability to afford necessary medicines

and proper food underscores the dire implications of low income. The pandemic-induced economic strain has left her grappling with critical decisions regarding her health and well-being. Jalaja's narrative serves as a poignant reflection of the broader repercussions of lockdowns and restrictions on individuals' lives. It underscores the urgency of comprehensive and timely support systems to mitigate the far-reaching consequences of income loss. Government interventions, community initiatives, and social safety nets play a crucial role in ensuring that individuals like Jalaja are not left vulnerable in the face of unforeseen challenges, fostering a more resilient and empathetic society.

In Case 6, Gopi's narrative paints a vivid picture of the socio-economic challenges triggered by the COVID-19 pandemic. The pandemic's impact on his life has been profound, manifesting in a complete loss of income as his ticket-selling activities were severely hampered. Gopi's struggles continued even after the initial wave of the pandemic had subsided. The persistent fear of COVID-19 among potential customers has translated into a sustained reluctance to engage in activities like purchasing lottery tickets. This lingering apprehension has extended the drought of customers, leaving Gopi grappling with reduced sales and financial instability. Compounding his challenges are shifts in ticket pricing dynamics. The simultaneous increase in ticket prices and decrease in prize amounts from lotteries have introduced a dilemma for prospective buyers. This uncertainty surrounding the potential value of their investment has led many to second-guess the decision to buy tickets. Gopi's account highlights how these changes have fueled a hesitancy, compelling people to reconsider their participation in lottery activities altogether. Gopi's experience underscores the intricate interplay between individual behavior, economic factors, and public health concerns. His struggles reflect the complex decisions people make when faced with a combination of economic uncertainty and health risks. As Gopi navigates these challenges, his story serves as a poignant reminder of the need for adaptable strategies, empathetic support systems, and well-informed policies that address the multifaceted aspects of socio-economic hardships brought about by extraordinary circumstances like the COVID-19 pandemic.

4.3.6. Health Concerns

Lottery sellers, like many other front-line workers, faced heightened health concerns due to their direct interactions with customers. The nature of lottery selling involves face-to-face interactions and handling cash, potentially increasing the risk of virus transmission. Sellers had

to navigate the challenges of maintaining social distancing, ensuring personal protective equipment (PPE) availability, and adhering to stringent hygiene protocols. Balancing these concerns with the need to continue their livelihood posed an ongoing challenge. Most of the street vending lottery sellers are either diseased, handicapped, or aged. It culminates the issue. Though the Covid-19 pandemic was a huge threat to every human in society, it was a more serious thing to one who is diseased and in old age. So even after the pandemic restrictions many of the sellers could not go to work for fear of contracting Covid from customers. Therefore certainly, the challenges faced by diseased and aged lottery sellers during and after the COVID-19 pandemic were particularly pronounced due to their vulnerability to both health risks and economic hard Bindu's circumstances shed light on a compelling narrative shaped by health concerns. As a heart patient, her life has been uniquely dictated by the limitations imposed by her medical condition. The gravity of her situation becomes apparent as she expresses that undertaking any form of physically demanding work would not only jeopardize her own well-being but could potentially leave her doctor without a parent. Faced with such a delicate predicament, Bindu has turned to a different path – that of business. This decision is a testament to her resilience and determination to navigate life's challenges while safeguarding her health. The constraints of her heart condition have steered her away from physically strenuous tasks, prompting her to seek an alternative route for livelihood. Bindu's situation is emblematic of the intricate interplay between health and one's chosen path in life. Her poignant statement, "I am compelled to this job with my medical limitations," encapsulates the weight of her reality. While her medical condition has restricted certain avenues, it has also ignited her entrepreneurial spirit, propelling her towards a business endeavour that aligns with her health needs. This poignant case highlights the profound impact that health concerns can have on individuals, influencing not only their career choices but also shaping the broader trajectory of their lives. Bindu's story is a testament to the resilience of the human spirit and the unwavering determination to forge ahead, even when confronted with formidable obstacle ships.

4.3.7. Societal Responses to lottery sellers

The third theme focuses on how society responded to the challenges faced by lottery sellers. This could encompass a range of reactions, from increased empathy and support to stigmatization and prejudice. The analysis might delve into how the pandemic altered perceptions of the role of lottery sellers in the community and how this influenced their experiences. Most of them shared about the great support from the common people towards

them. Many lottery sellers are part of the informal economy and may face various challenges in their livelihoods. During times of difficulty, such as the COVID-19 pandemic, it's not uncommon for communities to exhibit increased empathy and support towards vulnerable groups. In the context of lottery sellers, community members might have recognized the hardships these individuals were facing due to economic disruptions. This could have led to acts of support, such as increased patronage, direct assistance, or expressions of solidarity. People may have consciously chosen to buy lottery tickets from these sellers as a way of providing some financial relief. Binu one of the respondents of the study shared, "During the tumultuous times of the COVID-19 pandemic, we were fortunate to witness the true meaning of community support. Our neighbors, friends, and loyal daily customers rallied around us, offering encouragement, empathy, and sometimes even practical financial help. Their kindness provided us with a spark of hope during the darkest moments of Covid19."

Sheeja P.S., a 54-year-old individual with visual impairment, our respondent, shared about the attitudes of people, she says, "The society has exhibited remarkable generosity and empathy towards individuals like me. Even in cases where people might not have a personal interest in purchasing lottery tickets, they extend their support by buying from us. This gesture is motivated by a desire to assist those with visual challenges, recognizing the unique obstacles we face in our daily lives. By choosing to buy from visually-challenged sellers like me, individuals contribute to a larger sense of inclusivity and mutual support, fostering a sense of connection and understanding that transcends mere economic transactions." Sheeja's perspective as a visually impaired lottery seller sheds light on the heart-warming support and empathy she has experienced from her community. Her testimony highlights the profound impact that acts of generosity can have on individuals facing challenges, emphasizing the crucial role that community support plays in enhancing the quality of life for marginalized groups. Sheeja's experience underscores the genuine inclusivity and empathy demonstrated by people within her community. Their willingness to purchase lottery tickets from her goes beyond mere economic transactions. Instead, it reflects a deeper understanding of the unique obstacles that visually impaired individuals like her face in their daily lives. By supporting her and other visually challenged sellers, community members are demonstrating a strong commitment to fostering an inclusive society where everyone has a role to play. Then Sheeja's account highlights how the community recognizes and acknowledges the challenges specific to visually impaired individuals. This recognition goes beyond sympathy and extends into action, showing that people genuinely care about making a positive difference in the lives of

those who might be more vulnerable due to their disabilities. The act of buying from visually impaired sellers like Sheeja is symbolic of mutual support within the community. It creates a connection that transcends the transaction itself, forming a bond based on shared values and a desire to uplift each other. This sense of connection contributes to a stronger sense of community cohesion and solidarity. The support of the community has likely enhanced Sheeja's overall well-being. Knowing that her efforts are not only appreciated but actively supported by those around her can have a profound positive effect on her mental and emotional state. This support can counter feelings of isolation and marginalization that individuals with disabilities sometimes experience. Sheeja's account also reflects a broader narrative of social change and a shift in perceptions. The fact that people are choosing to purchase from her not only helps her financially but also challenges societal stereotypes and biases against people with disabilities. This can contribute to changing the narrative around what individuals with disabilities are capable of achieving. In short, Sheeja's testimony highlights the power of community support in fostering inclusivity, empathy, and mutual understanding. The willingness of community members to actively contribute to her well-being through their actions goes beyond economic considerations. It showcases the potential for positive social change when individuals recognize the value and dignity of every member of society, regardless of their challenges. The support Sheeja has received serves as an inspiring example of how small gestures can have a far-reaching impact on creating a more compassionate and inclusive community.

While there may have been instances of increased support, there is also the possibility of encountering stigmatization and prejudice. The perception of the lottery industry can vary widely. Some individuals might associate it with gambling and view lottery sellers negatively. This could result in societal bias against them, which might be exacerbated during challenging times. Stigmatization could manifest as reduced sales, negative interactions, or social exclusion. Stigmatization and prejudice are unfortunate aspects that individuals in various professions, including lottery sellers, may encounter. These negative perceptions can arise from societal biases and misconceptions, and they can impact the experiences and well-being of those involved in the industry. In the context of lottery sellers, especially during challenging times like economic downturns or crises, stigmatization can be particularly pronounced. The lottery industry is often associated with gambling, which carries certain negative connotations in many societies. Some individuals may view gambling as morally questionable or financially irresponsible. This negative perception can extend to lottery sellers, who are seen as facilitators

of a practice that some view as risky or potentially harmful. The lack of support and negative reactions you described are unfortunately reflective of the biased thoughts and stereotypes that can pervade society. These biases are often based on misconceptions and generalizations, leading to unfair judgments and stigmatization. In the context of lottery sellers, these biased thoughts can have a significant impact on individuals' well-being and how they are perceived by both their immediate communities and their own families. Lottery sellers might be unfairly stereotyped as individuals who engage in gambling or promote gambling. This stereotype assumes that their profession is driven solely by the desire to make quick and easy money through gambling activities, ignoring the diverse reasons and circumstances that might lead someone to become a lottery seller. Accusing someone of their situation as being a 'result of their work in lottery and gambling' places undue blame on the individual for their circumstances. This biased thought ignores external factors that could contribute to a person's decision to become a lottery seller, such as economic hardships, lack of opportunities, or limited alternatives. People often tend to attribute negative outcomes to specific factors without considering the broader context. In this case, if someone is facing challenges, society might disproportionately attribute those challenges solely to their involvement in the lottery industry without considering other potential factors. Encouraging empathy is essential. When individuals take the time to understand the broader context of why someone might choose to become a lottery seller, they can move beyond biases and judgments to offer genuine support and assistance. In short, biased thoughts and stereotypes associated with the lottery industry can lead to negative perceptions and a lack of support for individuals working in this field. These biases can be detrimental to the well-being of individuals and can perpetuate misunderstandings. Creating a more empathetic and informed society involves addressing these biases, challenging misconceptions, and promoting an understanding of the diverse reasons people make the choices they do. Stigmatization can also result in social exclusion, where lottery sellers are marginalized or ostracized within their communities. This exclusion can lead to a lack of access to support networks and resources, making it even more difficult for sellers to overcome challenges. Overcoming stigmatization involves challenging stereotypes and misconceptions. It requires education and awareness campaigns that emphasize the variety of reasons people become lottery sellers, the role they play in the economy, and their contributions to their communities.

Bindu, a 53-year-old woman, has candidly shared her experience of isolation during the pandemic. The stringent restrictions and lockdown measures imposed to curb the spread of the

virus have inadvertently led to her sense of seclusion. The abrupt halt in social interactions, closure of public spaces, and limitations on gatherings have collectively contributed to her feelings of isolation. Furthermore, Bindu has also encountered an additional challenge stemming from the pandemic – customer uneasiness. As individuals grappled with the fear of contracting the virus, their interactions with Bindu and other service providers became strained. This uneasiness among customers has led to a visible change in behavior, with reduced engagement and hesitation in availing services. This has not only impacted Bindu's livelihood but has also added to her sense of isolation. Bindu's narrative underscores the broader societal response to the pandemic. It highlights the profound psychological and emotional toll that strict measures and pandemic-induced fear can have on individuals. Moreover, it emphasizes the need for empathy and support within communities to counteract the unintended consequences of isolation and strained interactions. As society continues to navigate the complexities of the pandemic, understanding and addressing such individual experiences become integral to fostering a resilient and compassionate collective response.

In Case 3, the narrative of Babu and Maheswari, lottery sellers grappling with the challenges imposed by the COVID-19 pandemic, sheds light on the evolving societal response to crises. The pandemic has significantly altered people's perspectives and behaviors, leading to a profound impact on various aspects of life, including their outlook on lotteries. Babu and Maheswari highlight a disheartening consequence of the pandemic: the erosion of hope among individuals. As the pandemic swept across the globe, people's priorities shifted towards health and safety, leading them to reevaluate discretionary spending on activities like buying lottery tickets. The uncertainty brought about by the pandemic has, understandably, diminished the allure of lotteries for many, further deepening their sense of hopelessness. However, amidst these challenges, Babu and Maheswari's account also demonstrates the resilience of human connections. Their support system, comprising family, friends, and neighbors, has emerged as a source of strength. Notably, these individuals have extended both financial and emotional assistance, underscoring the power of community solidarity during times of adversity. This collaborative response showcases the heartwarming potential of human empathy, where individuals rally to uplift and support one another, reinforcing the social fabric even in the face of challenges. The experiences of Babu and Maheswari exemplify the intricate interplay between societal attitudes and individual responses to unprecedented circumstances. Their story emphasizes the importance of empathy, compassion, and communal support, showcasing how these elements are instrumental in fostering a resilient and cohesive society. As we

navigate the complexities of the pandemic and its aftermath, their narrative serves as a reminder of the enduring strength that can be drawn from unity and collective care.

Case 5: Jalaja's testimony unveils a disheartening aspect of her pandemic experience – the absence of substantial support from her immediate society. Despite the challenges she faces, she has not received the emotional or financial assistance that one might expect during such trying times. The realization that her own community has not rallied to provide the necessary backing reflects a sobering reality. The pandemic has not only disrupted daily life but has also strained the social fabric that binds individuals together. Jalaja's account highlights the isolation she has felt as she navigates her difficulties without the expected network of support from neighbors, friends, or acquaintances. The lack of emotional and financial aid adds an additional layer of complexity to her already challenging situation. The absence of a safety net, whether in the form of kind words, empathetic gestures, or practical assistance, compounds the hardships she faces due to the reduced income and its subsequent implications. Jalaja's story emphasizes the need for a collective and compassionate response from society during times of crisis. It underscores the vital role that community support plays in fostering resilience and well-being. As we reflect on her experience, it becomes evident that solidarity and empathy are essential to maintaining the social bonds that are integral to weathering challenges together. Strengthening the social fabric through mutual aid and understanding remains a crucial step towards building a more cohesive and supportive society, where individuals like Jalaja find the comfort and assistance they need to overcome adversity.

In Case 6, Gopi's testimony unveils a sobering reality of his experience during these trying times. His revelation that he has received no discernible support – neither financial nor emotional – from his immediate social circles underscores the deep challenges he faces amid the ongoing crisis. The absence of assistance from family, neighbors, and friends reflects a stark lack of communal solidarity in Gopi's situation. This isolation, coupled with the economic strain he endures, compounds his difficulties, leaving him to confront his predicament largely on his own. The pandemic's toll on his income and the hesitancy of customers have magnified his struggles, rendering the absence of support all the more impact. Gopi's story stands as a poignant reminder of the critical role that community and social networks play in times of adversity. The absence of emotional support and financial aid, which are often vital in fostering resilience and navigating challenges, accentuates the need for collective empathy and shared responsibility within society. His narrative serves as a call to action, prompting us to recognize

the importance of extending a helping hand to those in need. Gopi's experience underscores the power of small acts of kindness, whether through emotional reassurance, financial assistance, or simply offering a listening ear. As communities continue to grapple with the repercussions of the pandemic, his story underscores the significance of cultivating a culture of care and support that ensures no individual is left to bear their burdens alone.

4.3.8. Government and Agency Interventions

The next theme involves examining the interventions by the Government and other agencies to assist lottery sellers during the pandemic and its aftermath. This could include measures such as financial support, safety guidelines, and training programs to adapt to changing circumstances. The analysis might assess the effectiveness of these interventions and whether they adequately addressed the unique needs of lottery sellers. But all of them have shared that there is no governmental and other support for lottery sellers.

In Case 1, Bindu has indicated that they are not associated with the Kerala State Lottery Agent and Sellers Welfare Fund Board, thereby missing out on potential assistance. Consequently, Bindu is not benefiting from any governmental welfare policies or incentives. The prime factor driving this non-membership status is a financial constraint. This is largely due to the imposition of an annual registration fee by the Kerala Lottery Department. As a result of this fee, Bindu is unable to afford the membership, which is a prerequisite for availing the benefits provided by the Welfare Fund Board. Consequently, the absence of membership is leading to a lack of access to government-sponsored welfare measures and incentives designed to aid individuals within the Kerala state lottery domain. Financial barriers, like the mandatory registration fee, are thereby impeding Bindu's participation in these support initiatives, highlighting the role of government and agency intervention in shaping the accessibility and availability of welfare provisions.

In Case 2, Sheeja PS, a visually impaired individual, has revealed that she has not received any substantial support or grants to alleviate the challenges posed by the pandemic. This absence of assistance extends both from the Kerala government, which plays a central role in addressing public welfare during crises, and from the Kerala Federation of the Blind, an organization dedicated to advocating for the needs of visually impaired individuals. Despite the widespread economic and social disruptions caused by the pandemic, Sheeja's appeal for aid has seemingly gone unanswered by these key entities. The lack of financial or logistical support has further

compounded the difficulties she faces due to her visual impairment and the pandemic-related limitations on her ticket-selling activities. The absence of assistance not only affects Sheeja's personal well-being but also underscores potential gaps in the systems designed to provide aid during times of crisis. Adequate support from government bodies and organizations such as the Kerala Federation of the Blind is vital to ensure that vulnerable individuals like Sheeja can navigate these challenging times with dignity and resilience. Sheeja's case serves as a poignant reminder of the importance of effective and inclusive support mechanisms. As communities continue to grapple with the aftermath of the pandemic, it emphasizes the need for governments and organizations to reassess and enhance their strategies for providing timely and meaningful assistance to those who need it the most, fostering a more compassionate and equitable society for all.

In Case 3: Babu and Maheswari, who operate as lottery sellers, share their experience as members of the Kerala State Lottery Agents and Fund Board. While they have received a measure of financial assistance from this board, their account reveals a complex relationship between government support and the challenges they face. Babu and Maheswari's membership in the Kerala State Lottery Agents and Fund Board has provided them with a degree of financial relief. This assistance may have alleviated some of the economic pressures resulting from reduced ticket sales during the COVID-19 pandemic. However, their testimony also underscores a critical observation: the aid received from the board falls short in ensuring their survival. This nuanced perspective highlights the multifaceted nature of government support and its impact on individuals' livelihoods. While the assistance from the board may provide a temporary respite, it may not be comprehensive enough to fully address the range of challenges Babu and Maheswari are navigating. The intricacies of their situation underscore the need for a holistic and sustainable approach to government intervention – one that not only offers financial relief but also considers the broader context of an individual's circumstances. As governments and agencies strive to aid individuals like Babu and Maheswari, it becomes crucial to ensure that the support mechanisms in place are not only well-intentioned but also well-informed. This case serves as a reminder that effective assistance must be adaptable and responsive to the evolving needs of those it aims to help, fostering a more inclusive and resilient support system for individuals facing adversities.

Case 4: Binu, who faces the challenges of being handicapped, his life has been intricately impacted by the COVID-19 pandemic. Despite receiving disability pension, the assistance

provided through this means has proven to be limited in effectively supporting both him and his family during these trying times. The pandemic has intensified their financial struggles, shedding light on the importance of comprehensive government support. While Binu's disability pension offers some measure of assistance, it falls short of addressing the full scope of their needs. The economic repercussions of the pandemic, including reduced income opportunities and increased expenses, have created a strain that extends beyond the reach of the pension. Binu's situation exemplifies the complex interplay between disability, financial stability, and external challenges, highlighting the critical role of government interventions. Notably, Binu and his family's lack of membership in the Kerala State Lottery Agents and Sellers Welfare Fund Board further exacerbates their situation. This absence denies them access to potential financial support or assistance from the government tailored to the circumstances of lottery sellers. This underscores the importance of inclusivity and equitable access to support mechanisms, particularly for individuals facing multiple challenges like Binu. Binu's story emphasizes the significance of comprehensive government assistance programs that consider the nuanced needs of diverse individuals, especially those who are handicapped and disproportionately impacted by external crises. The pandemic has underscored the essential role of robust support systems in ensuring the well-being and resilience of communities. By addressing gaps in financial aid and extending inclusivity, governments can better alleviate the burdens faced by individuals like Binu and foster a more compassionate and supportive society.

Case 5: Jalaja's account sheds light on a significant void in the realm of collective action and advocacy within her community. The absence of a trade union or organized group among lottery sellers has left her and her peers grappling with challenges without a unified voice to address their concerns. This void has become especially pronounced during the ongoing pandemic. Jalaja's attempt to seek assistance from government entities or other agencies underscores the importance of organized representation. Without a formal structure to channel their collective needs, lottery sellers like Jalaja are left navigating the complexities of bureaucratic processes individually, often leading to inefficiencies and barriers in accessing vital support. Furthermore, the absence of a collective voice has hindered their ability to effectively communicate their challenges to society at large. The lack of a cohesive platform has impeded their capacity to raise awareness about their struggles, advocate for their rights, and garner the necessary attention from relevant stakeholders. Jalaja's experience underscores the pivotal role that government and agency intervention can play in establishing and supporting organized bodies, such as trade unions or associations. These entities not only

provide a platform for collective bargaining and advocacy but also amplify the voices of individuals like Jalaja, ensuring that their concerns are heard and addressed. As societies strive for greater inclusivity and equity, recognizing and facilitating the formation of such groups becomes essential in fostering a more empowered and resilient community

Case 6: Gopi's situation highlights a concerning lack of government and agency intervention during his challenging circumstances. His statement that he has not received any form of support from either governmental bodies or other agencies underscores a significant gap in the assistance available to individuals' facing hardships. The absence of support from government entities reflects a potential oversight in addressing the needs of vulnerable individuals like Gopi. The pandemic's economic impact on his livelihood and the subsequent reduction in customers have left him in a precarious position. The lack of a safety net from government initiatives or agency interventions compounds his challenges, leaving him without the necessary resources to navigate his predicament effectively. Gopi's case emphasizes the importance of robust and accessible support systems, especially during times of crisis. Government and agency intervention are crucial in providing aid, resources, and guidance to individuals facing difficulties beyond their control. Whether through financial assistance, employment programs, or social services, such interventions can make a significant difference in the lives of those in need. As Gopi's experience underscores, the availability and effectiveness of government and agency support play a pivotal role in safeguarding individuals' well-being and fostering a more resilient society. His story serves as a reminder of the collective responsibility to ensure that comprehensive and inclusive assistance mechanisms are in place to uplift and empower individuals facing challenging circumstances.

4.3.9. Transportation

Case 2: Sheeja who is visually challenged has said that because of COVID-19 she cannot travel to a place where she is selling tickets "In the past, I used to receive assistance from generous individuals who helped me by reading out the bus routes during my journey from my residence in Kallara to Thiruvananthapuram Medical College, where I have been engaged in selling lottery tickets for the past six years. However, due to the widespread cautionary measures amidst the pandemic, people began avoiding public transportation and maintaining physical distance, which led to a shift in my travel dynamics. With public transportation less accessible, I found myself having to rely more heavily on my senses to navigate the journey. Despite the

challenges, I persevered in my travel, embarking on a 35-kilometer route that involved taking two buses.” She continues, “However, upon reaching the city and commencing my lottery ticket selling activities, I encountered an unexpected obstacle. The once-familiar faces of my regular customers were noticeably absent, reflecting the broader changes in people’s behaviour and also of lack of income due to the pandemic. This shift in customer behaviour translated to a significant decline in the demand for the lottery tickets I was selling. Even those who were previously my loyal customers seemed to have retreated from their routine interactions, possibly due to the prevailing uncertainties and economic constraints. Consequently, I found myself returning home with a surplus of unsold lottery tickets, which, unfortunately, did not yield any fortunate outcomes during these challenging times. The combination of altered travel routines reduced customer interactions, and declining sales have contributed to the heightened complexity of my situation as a visually impaired lottery seller.”

From the above cases the researcher has understood about challenges and changes faced by the lottery sellers due to the impact of Covid-19. From the description of the cases and analysis the researcher has deeply explain about topic. With the use of thematic analysis, the researcher has explained in manner.

CHAPTER 5

MAJOR FINDINGS & CONCLUSIONS

5.1. INTRODUCTION

The outbreak of the COVID-19 pandemic has led to unprecedented socio-economic challenges across various sectors. This study focuses on investigating the specific impact of the pandemic on lottery sellers in Thiruvananthapuram Corporation, Kerala. Through a comprehensive analysis of primary data and qualitative insights, this research explores the significant socio-economic changes and challenges faced by lottery sellers as a result of the pandemic.

5.2. MAJOR FINDINGS

Drastic Revenue Decline & Livelihood Vulnerability of Lottery Sellers

The study reveals that the revenue generated by lottery sellers in Thiruvananthapuram Corporation experienced a sharp decline during the pandemic. The closure of public spaces, restrictions on movement, and reduced consumer spending contributed to a significant drop in lottery ticket sales. Sellers, who largely operate in the informal sector, faced heightened vulnerability during the pandemic. With limited access to formal social security measures, the sudden loss of income placed them at risk of economic instability.

Shift in Consumer Behaviour & Digital Transformation

The research highlights a shift in consumer behaviour, with individuals prioritizing essential expenditures over discretionary spending, such as lottery tickets. This change in preference further impacted the income of lottery sellers. The pandemic prompted some lottery sellers to explore digital platforms as an alternative sales channel. However, digital adoption was limited due to barriers such as technology literacy, connectivity issues, and the lack of a standardized digital platform for lottery sales. The study identifies regulatory challenges that lottery sellers faced, including compliance with lockdown measures and safety protocols. Stringent regulations on public gatherings and vending contributed to reduced foot traffic, impacting sales.

Psychological Stress & Community Support

Lottery sellers reported heightened psychological stress due to uncertainty about their future income, concerns about health risks, and the fear of contracting the virus while interacting with customers. The research underscores the importance of community support networks for lottery sellers. Informal mutual aid groups and local initiatives played a crucial role in providing some relief and assistance during the crisis.

Policy Implication

The findings underscore the need for targeted policy interventions to support lottery sellers and other vulnerable informal sector workers during crises. Recommendations include creating flexible financial safety nets, promoting digital literacy, and establishing mechanisms to ensure compliance with safety regulations without disproportionately affecting livelihood.

5.3 SUGGESTIONS

- Government should implement various policies for the betterment of these people.
- More studies are to be on their issues to be addressed and discussed as not much study regarding their lives is done.
- A strong union which talks for their betterment has to be done so that their issues become discussed so that they can address their concerns to union.
- Launch campaigns that highlight the importance of supporting local businesses, including lottery sellers. Educate the public about the challenges faced by informal sector workers and encourage them to engage in responsible and supportive consumption.
- Create a cell within the lottery department that serves as a place for them to talk about their issues.

5.4. CONCLUSION

The study provides valuable insights into the unique challenges faced by lottery sellers in Thiruvananthapuram Corporation during the COVID-19 pandemic. It emphasizes the necessity of designing context-sensitive policies that address the specific socio-economic vulnerabilities of informal sector workers, ensuring their resilience in the face of future challenges. In

conclusion, the study on the impact of COVID-19 on lottery sellers in Thiruvananthapuram District reveals a profound and multifaceted set of challenges that emerged in the wake of the pandemic. The findings underscore the vulnerability of lottery sellers, who operate within the informal sector, to sudden and unpredictable economic shocks. The pandemic's restrictive measures, including lock downs, reduced mobility, and changing consumer behaviour, led to a sharp decline in their revenue. The pandemic highlighted the importance of adaptability and resilience within the context of socio-economic disruptions. Some lottery sellers attempted to pivot towards digital platforms as an alternative means of sales, but encountered barriers that limited the success of this transition. Regulatory challenges, psychological stress, and a sense of uncertainty further compounded the difficulties faced by lottery sellers during this period. However, amidst these challenges, the study also illuminated the strength of community support networks. Informal mutual aid groups and localized initiatives played a crucial role in providing some relief to the impacted lottery sellers. These networks underscored the significance of social cohesion and collective efforts in times of crisis. Moving forward, the findings of this study hold valuable implications for policy and decision-makers. It is evident that there is a pressing need for tailored support mechanisms that acknowledge the unique circumstances of lottery sellers and other informal sector workers. Flexible financial safety nets, targeted capacity-building initiatives, and the creation of standardized digital platforms could enhance the resilience of this vulnerable group in the face of future uncertainties. As the world continues to navigate the aftermath of the pandemic and prepare for potential future disruptions, it is imperative to recognize the intricate dynamics of informal economies and the individuals who rely on them for their livelihoods. By incorporating the insights from this study into policy frameworks, stakeholders can work towards building a more inclusive, responsive, and resilient socio-economic landscape for all, including the often-overlooked lottery sellers in Thiruvananthapuram district and beyond.

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ANNEXURE

Interview Guide

1. For how many years you have been engaged in lottery business?
2. What were the major issues faced by you during pandemic period?
3. Have you or any of your family members encountered health issues in terms of COVID - 19?
4. What was your financial stability throughout the pandemic situation?
5. What was the major change under gone while selling lottery tickets before and during COVID-19?
6. Were you able to meet the needs of your family during pandemic period?
7. Do you have any debt or loan? If so, how did you face that issue during COVID -19?
8. Did you face any kind of alienation from the society?
9. How the lock down measures and restrictions did affect your life?
10. What safety measures were adopted by you while selling lottery tickets?
11. Were you able to sell lottery during lock down time?
12. How did you survive during the lock down days?
13. During lock down how did you manage your living expenses from the money you got from selling the tickets?
14. Are you the only earning member in family?
15. Have you been engaged in other kind of employment other than lottery during this pandemic?

16. Just explain the changing pattern you faced in terms of selling lottery tickets before and during COVID-19?

17. Do you have any kind of savings for your family?

18. Did your family receive any sought of help from others during COVID-19?

If yes, what kind of help and from whom?

19. Does anyone of your family member receive any kind of pension? If yes explain what kind of pensions they are?

20. During this pandemic situation were you able to get same social security pensions as before?

21. Have you received any financial support from government or its associated authorities?

22. What do you think about the welfare measures taken by government during COVID -19?