

# GENDERED PRECARITY IN THE LOCKDOWN

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WHAT THE LOCKDOWN SHOWS US ABOUT THE PRECARITY OF  
WOMEN WORKERS

RESEARCH AND DATA TEAM  
LEARNING HUB  
SEWA Bharat  
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**SEWA Bharat**

All India Federation of Self-Employed Women's Association

## Introduction

Across the length and breadth of the country, women in the informal economy are shouldering the burden of the nationwide lockdown with little to no effort made to alleviate their concerns. Women in the informal economy comprise 94% of the female labour force in India. The voices of these women are neglected in most of the discourse surrounding the adverse impacts of the lockdown, ranging from migrant women who are undercounted as migrants<sup>1</sup> to women farmers not being able to access the curfew relaxations their male counterparts can. Additionally, given the financial burdens on women who operate within a system with severe gendered pay disparity, the trade-wise impacts on women workers is severely under represented.

Jharna is a domestic worker in West Bengal, the only regularly employed member of her family of 7. Daily wage work has stopped for all the rest and she hasn't been able to make it to her employers' homes for her wages. Her family ran out of their meager savings before the first week of April has passed. She had to request an ex employer for money to make ends meet but doesn't know how she will make it through another extension through the end of May.

To that end, 14 SEWA Bharat staff members over two weeks in April conducted a phone survey to capture the experiences of women in the informal economy to better understand the gendered consequences of the national lockdown aimed at preventing the spread of COVID-19. This was the second survey during the lockdown, building on a previous sample of 75 in March 2020, and will be a part of a series of data collection efforts. In this iteration, SEWA staff members who had been trained by the research team, spoke to 300 members, spread across multiple states and occupations to better understand some of the gendered nuances of the lockdown on the informal economy. Respondents weren't financially compensated but the data was used to channel relief efforts by SEWA and their partners to the communities in need. We focused on effects on

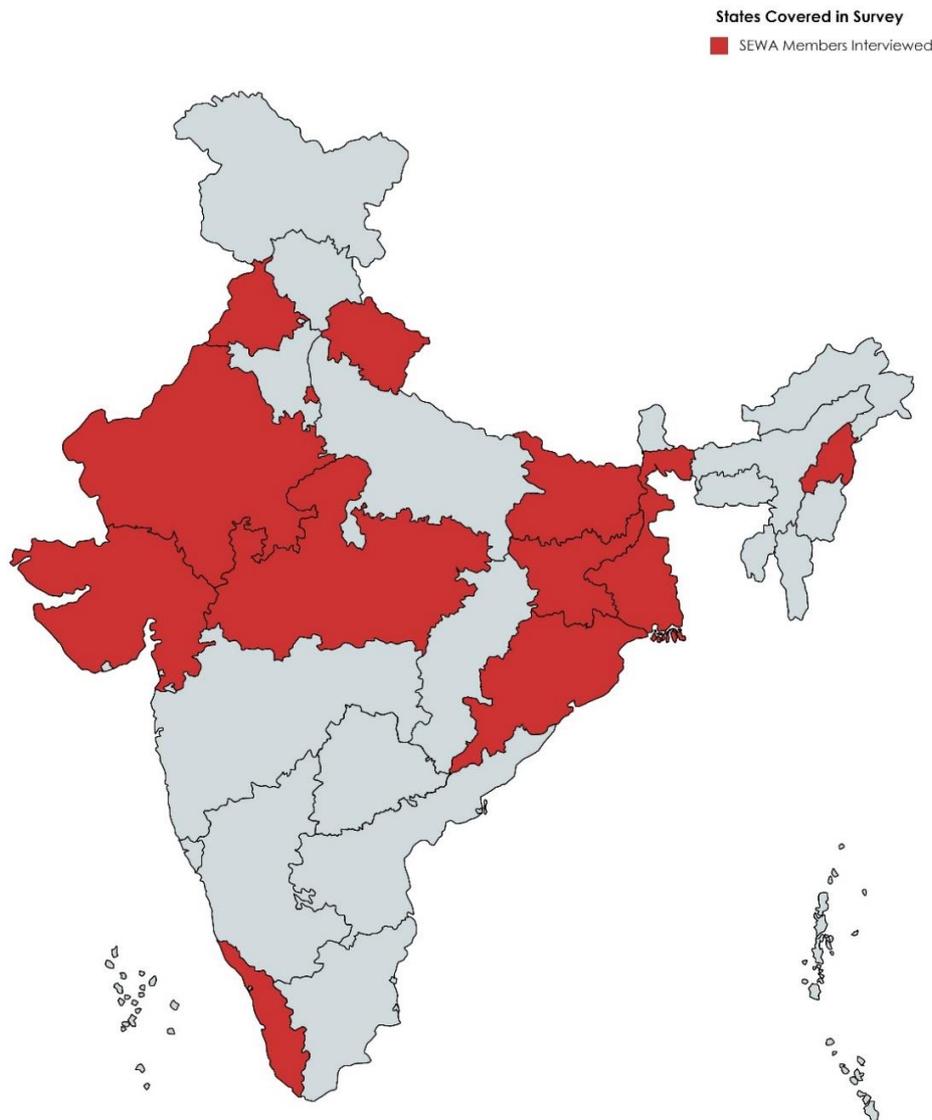
Sayidabano stitches garments for a contractor in Ahmedabad and gets paid on a piece-rate basis. Her husband died of tuberculosis five years ago. Her eldest son is 15 years old and she wants to give him an education but now, she has no work and her savings are over. She must now depend on her neighbours for rations.<sup>a</sup>

incomes, savings, assets, education, food security, substance use, and health. The findings suggest that women indeed suffer disproportionately whether through impact on their incomes, savings, mental health, or access to healthcare.

<sup>1</sup> In official records including but not limited to the NSS and the Census.

<sup>a</sup> Jhabvala, Renana. "[Women: The invisible face of hunger.](#)" *Hindustan Times: Analysis*. May 10, 2020. Online Edition (Accessed May 11<sup>th</sup>).

## Geographical Scope



We spoke to members across 12 states to see if there was a significant differences across states in the experiences of women. Women from Odisha, Punjab and Kerala, in general, spoke more positively about their governments and their proactive responses to getting rations out to communities in need. Women interviewed in Odisha, specifically, reported less hunger due to the government enabling food distribution through SHGs in collaboration with panchayats. Women interviewed in Rajasthan also spoke about how the state government had begun work with clusters of women to make masks earlier than other states, while in Uttarakhand, women mentioned how their government had responded to women workers who needed access to the market for their milk products. The Delhi government was successful in setting up partnerships with civil society organisations to facilitate last mile connectivity, SEWA Delhi being a significant partner.

## Trade Effects

We note differential impacts across trades that women are engaged in across the economy. We pick four major trades here as an example to show that regardless of the trade, women informal economy workers are facing a series of unique challenges within this lockdown.

# Trade Impacts of the COVID-19 Lockdown

 <p><b>Agricultural Workers</b> have been allowed to continue their work through the lockdown. However, they haven't been able to transport their produce to the larger markets to get a fair price, or set up stalls for more than a few hours. Additionally, the price of agricultural supplies have gone up, forcing many of them rely on subsistence farming to feed themselves.</p>	 <p><b>Women engaged in animal husbandry</b> are facing a challenge in finding adequate fodder for their cattle during a time of food insecurity, and with no opportunities for grazing. There is also no market for the livestock so women can't offload this expense.</p>
 <p><b>Weavers and home-based workers</b> have seen a drop in demand since the beginning of this year and are very unsure about how the market will pick up post lockdown.</p>	 <p><b>Domestic workers</b> are facing more of a health risk as many employers are still calling them into work, but are hopeful that there will be continued employment once the lockdown lifts.</p>

**Agricultural workers** have been allowed to work through the lockdown, but women farmers report challenges due to the lockdown on transportation. Very few women farmers have independent means of transportation and have been unable to procure passes for transportation. They are, therefore, unable to sell their produce in bigger markets and have to sell at much lower prices than they normally would. Many with small landholdings have now shifted to subsistence farming as they are harvesting too little to make market access affordable during this time.

**Livestock** is proving to be an added burden during these times of food precarity, with limited access to fodder and grain, and no opportunity to graze.

**Weavers, artisans and home-based workers** are severely affected by the disruptions in the global supply chains, compounded by the domestic political challenges in recent months (NRC/CAA protests, MP political crisis, Delhi riots). They are additionally facing incomplete orders that

contractors haven't paid them for, as markets have dried up. Many workers are now left with unclaimed inventory at home. **Tailors** and others who would have benefited from the seasonal demands that peak in April and May have lost out on their annual peak sales.

**Domestic workers** report not having been paid in March or April. Some have been told in May that they should return to work due to relaxations in lockdown guidelines. Most believed they had job security but are concerned about the health risks posed by frequent exposure to employers in their homes. Concerns about access to sanitation and personal protective supplies are increasing over time as workers have to start considering how to get back to work.

**Beedi rollers** are facing severe isolation in part due to the lockdown. Much of the work was done in groups, and with the clampdown on the trade, women are now isolated at home away from their fellow workers. Even if work exists, it can't be done because of the lockdown. **Tendu leaf pickers** find themselves isolated in forest communities without access to adequate rations as their isolation for work purposes now compounds the adverse effects of the lockdown.

**Street vendors** are concerned about their ability to get back to work in a world of social distancing, even after lockdown ends. Additionally, they worry that the stigma associated with their work will result in a further drop in sales. For instance, street vendors who exchange utensils for old clothes and then sell second hand clothes in market face the prospect of their entire business model falling apart. Vegetable sellers are unable to shout out their wares while selling due to the masks and aren't able to participate in the market fully. To be able to sell their wares therefore, some are resorting to taking their masks off, thus increasing the risk to their health and the health of their communities. Street vendors also report having faced harassment from before the lockdown when markets were being cleared and worry that they may never be able to operate in their old markets and their old work routes.

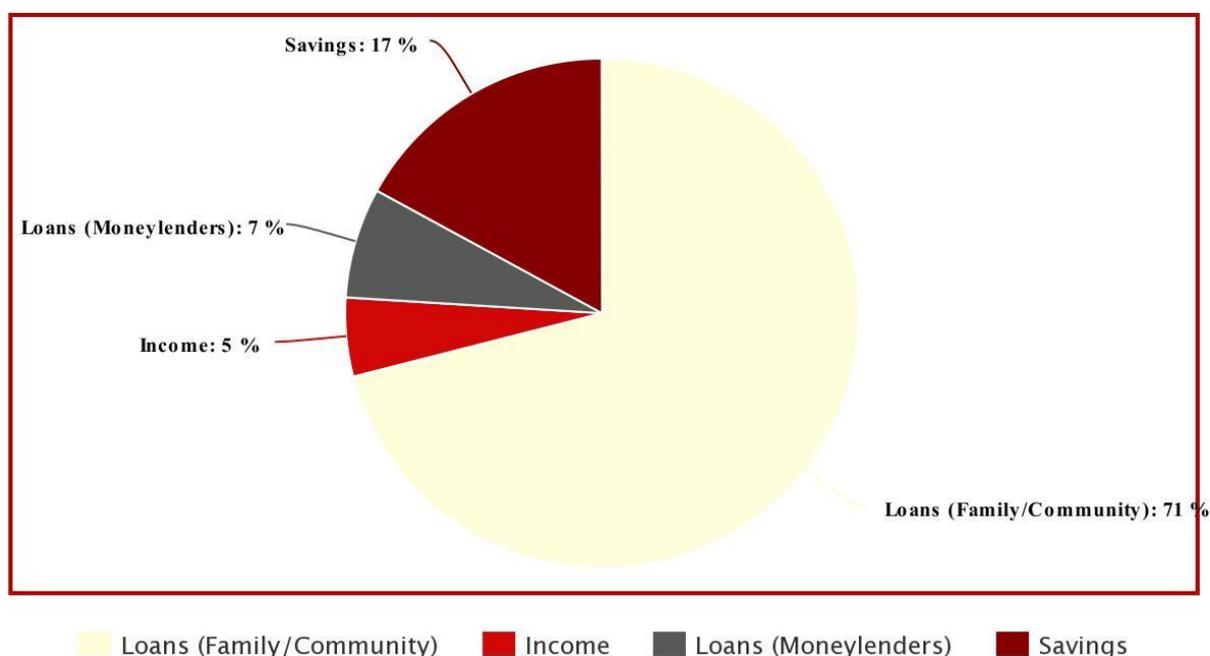
**Financial agents** have seen themselves thrust into the position of being essential workers as in rural communities they are now the only link between isolated communities and the financial sector. **Medical helpers** in hospitals are relegated to the cleaning work or catering work and have very little access to any protective equipment. Some report having moved into the hospitals for the duration of the lockdown to protect their families.

Those involved in **food services** have seen their entire enterprises shut down while **daily wage workers, factory workers, construction workers and head loaders** are completely out of work and many have returned to their home states, adding further pressure to weakened local economies. **Homestay hosts, hospitality workers and e-rickshaw drivers** are concerned their industries may not recover adequately in a post lockdown period.

## Incomes, Savings and Loans

A large portion of the sample of women interviewed in this round (78% of the 300) were out of savings entirely. Out of this sample, 91% had been able to borrow from family members and within their community (71% of the total sample). The assumption is that interest rates will be minimal, if at all, with these kinds of loans. However, 9% of those who borrowed had to turn towards moneylenders for money to run their households. These *mahajans* are charging anywhere between 5-18% for the loaned money.

HOW ARE WOMEN MEETING THEIR EXPENDITURES?  
SEWA BHARAT SURVEY (2020)



Around 5% of the sample still have some money coming into the household through work that either they are doing, or a family member's income. Some vegetable vendors and milk sellers are earning an income while a small sample are engaged in sanitation work and serve within hospitals. Few have been linked by SEWA to home-based production of masks and are eking out a minor income through this. Some family members are drawing a salary, while others have picked up new work through the lockdown as delivery drivers, or agricultural workers.

While 17% still have some savings left, this will not last them beyond the end of May 2020 at the furthest. If wages don't come in before then, these respondents said they too would have to resort to savings.

## Expenditures

While all households have reduced expenses across the board, some have been deemed non-negotiable – primarily food, rent, and medicine for chronic ailments in that order. Food expenditure is now entirely on dry rations, with even milk out of reach. Very few in the sample reported being able to consume vegetables or dairy products, with many going hungry or subsisting on one meal a day. Food security (as explained in a subsequent section) is becoming a critical issue within the labour force of India. With rent - some have renegotiated payment dates to a later date after the lockdown, while others are barricading themselves at home and hoping their landlords don't come asking for money. However, even those who can push their rent back still have to pay once the lockdown ends and this is an additional burden on them. Medicines for chronic ailments are still available for the most part and many had bought them before the lockdown. In other cases, the community rallied to ensure that people continued to have access to medication. A SEWA member fell ill during the lockdown and needed to be rushed to a hospital for TB treatment. Her medicines were provided free to her for 3 months.

While rent, rations and medicines for chronic ailments remained priorities across the board, some other expenses emerged multiple times through the interviews. The key expenses are captured in the word cloud, with size proportional to the frequency of the expense amongst respondents. Agricultural supplies were a recurring expense for many women in rural areas, as was fodder for their cattle. Mobile recharges were an expense many have decided to forego, while some have negotiated plans that do not include data charges. For many families though, attempts are being made to keep at least one phone connection active. Loan payments for businesses, work assets, and personal loans were another big expense that respondents were concerned about meeting.



While schools have shut, many families have children taking classes for competitive exams or tuitions. These fees still need to be paid and families want to prioritise these as they affect their family's long-term prospects. Additionally, families still felt the social pressure to plan and save for weddings of their children.

While chronic ailments are covered as a necessary expense, some households reported additional medical expenses being incurred due to pressures on the medical system. 3 families reported final trimester pregnancies in their households, and ambulances had been suspended for any non COVID cases. Money was therefore

Charki Devi is an agricultural labourer in Hazaribagh. When she went into labour at midnight during the lockdown, she was unable to contact an ambulance that would take her to the hospital. Access to the nearest hospital required traversing through a jungle, and the taxi took over two hours to reach her. Due to complications in her delivery, she had to be taken to the district hospital even further away, thus further incurring exorbitant rates.

spent on hiring taxis for hospital visits, paying for gloves for obstetrician checkups and other pregnancy and delivery costs that wouldn't have been incurred amongst usual circumstances. Family members in hospital for pre-existing conditions or accidents needed additional care and medication that hospitals were unable to provide due to the burden posed by the coronavirus on the health infrastructure. This additional expense was offloaded onto families as well.

Finally, respondents were concerned about covering market rent or other payments incurred for business venture. In some cases, it was a grocery store they owned while in others, it was the EMI on the rickshaw they had bought or the vending cart they rented.

### Raising Funds Through Assets

Limited assets have been sold so far to raise funds. One family in the sample said they sold a goat, while one family sold a son's smart phone (the parents own analog cell phones). Others stated that there was no market through a lockdown for their sales, and therefore hadn't sold anything. However, when asked what they would sell if they needed to, women mentioned cattle (since these are also an added expense due to feed), phones (multiple exist in the family), cycles, tools of trade, and in one instance, an auto rickshaw (a family who needs money for their daughter's treatment from seizures) in that order. Respondents who had unsold products at home (farmers, street vendors, weavers) mentioned that they would have to sell their inventory at distress sale rates, having marked off this investment as a sunk cost.

## Food Security

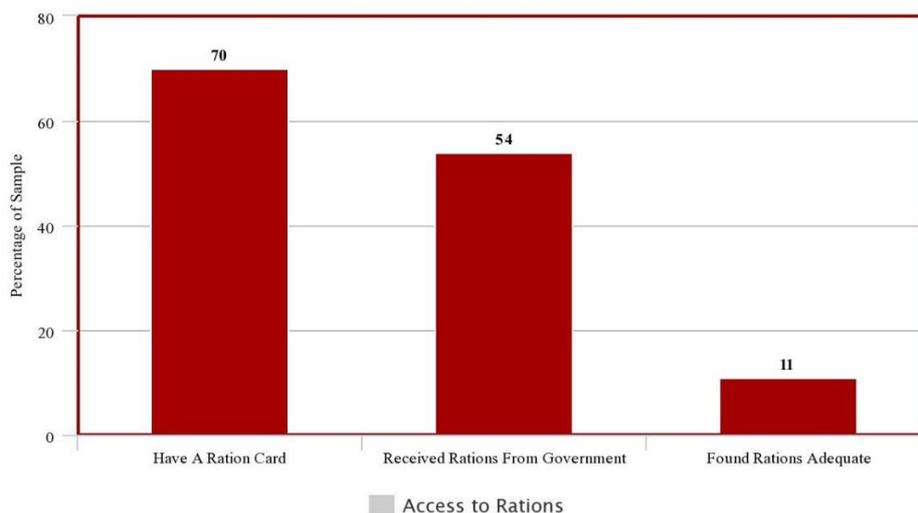
Women reside on the margins of their societies during relatively normal economic and social periods, and this has been compounded during the lockdown.

The stress of inadequate food access falls disproportionately on women within the community, and this has become a major concern during the lockdown. Many women don't have the documentation required to get access to Public Distribution

Sana Ben is a home-based worker in Delhi with two infants at home. Recently widowed, she has been eking out a meager existence doing piece rate work, to support her two children. The combination of the Delhi riots in February 2020, which severely affected supply chains and local businesses, coupled with the lockdown has brought about severe food insecurity for her family. She and her children have had to go without meals on multiple days, and the children haven't had milk in over two months at this point. She is worried about the long-term consequences of this food insecurity on her children's nutritional status. <sup>b</sup>

System (PDS) benefits and/or other social security benefits, or the means to get to the nearest PDS center. Of those who could tap into the PDS system, many report that they weren't able to make it to their assigned PDS center due to lack of transportation, and when they were able to reach, the ration shop would run out of supplies. Women who did avail of their benefits were often disappointed due to a variety of reasons: either only rice and grain was being given with no pulses, the grain wasn't milled, the amounts weren't adequate or as promised, and there is little certainty if more will come through in subsequent months.

What Does Access to Rations Look Like?  
SEWA Bharat Survey (2020)



## Time Use

Women do not report any significant changes in time use and the distribution of household chores from before the lockdown. Most housework is done by the women of the house, and the men pick up rations (if they reside with their families). For some women, the lockdown has freed up time when they would have been engaged in economic activities while for many other women, there is now an additional burden on them due to more household and family responsibilities. In both cases, women are struggling with mental health issues. Idle time has left women frustrated while overburdened women are struggling with their additional work and concerns.

## Concerns expressed by women

When asked what was occupying women's time now, the primary concerns raised by respondents revolved around food and work. Specifically, issues of how to ration food out through the lockdown was a major concern, while budgeting limited money and savings was a parallel concern. Isolation from their social and professional networks was causing mental stress and frustration, as was the uncertainty around the changing "rules" of the lockdown and mandated social distancing which is becoming increasingly hard to maintain as time passes.



## Education

Education wasn't a significant burden on time for the sole reason that children, mostly, hadn't been given any work to do during the lockdown. A previous iteration of this survey conducted right before the lockdown indicated that women were worried about being able to support their children keep up with work since they themselves weren't educated enough to help with home-schooling. However, children from lower income families have been left out for the most part from the digital interventions into education that families globally have been engaging in. To try and fill the gap, the Skills Development vertical at SEWA Bharat has moved their classes online and many of their students are now using technology to learn and build skills, albeit alternate to formal schooling.

## Not All Bleak

However, in the midst of all this, SEWA notes stories across India of women leaders from within the community stepping up and filling the gaps left by the implementation of the lockdown. SEWA *aagewans* (leaders elected within the community to serve as SEWA leaders) in every community

Sarabjit Kaur, a domestic worker in Punjab, identified vulnerable families in her *mohalla* and conveyed this information to SEWA staff and political leaders. These families were able to receive rations on a priority basis. She also identified women who could stitch masks, thus supporting livelihood opportunities for her community through the lockdown.

have become critical players in relief efforts, by identifying ultra-vulnerable and vulnerable households in need of food aid and other requirements.

These women were able to identify additional

needs that hadn't been accounted for when planning the lockdown, such as sanitary napkins. SEWA Bharat was therefore able to mobilise and arrange for sanitary napkin distribution after lobbying to have them included as an essential product. SEWA's women leaders have also started adopting digital technology such as digital wallets to help facilitate distribution of relief funds and the procurement of relief supplies for their communities. Other SEWA leaders now hold meetings via Zoom to ensure that the critical work of SEWA does not stop because of the lockdown. SEWA *aagewans* are finding new ways to organise and mobilise their communities, even in these challenging times.

SEWA Banking Correspondents in Uttarakhand have served over 25000 households across 400 villages ensuring that much-needed cash is made available to all their clients.