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## **Gauging the impact of a pandemic on the lives and livelihoods of female domestic worker across Indian cities**

**Deepanshu Mohan**

Associate Professor of Economics and Director, Centre for New Economics Studies (CNES), Jindal School of Liberal Arts and Humanities, OP Jindal Global University.

**Richa Sekhani**

Senior Research Analyst at Centre for New Economics Studies (CNES), Jindal School of Liberal Arts and Humanities, OP Jindal Global University, and Research Associate at Indian Council for Research in International Economic Relations (ICRIER).

**Jignesh Mistry**

Senior Research Analyst and the Visual Storyboard Team Lead at Centre for New Economics Studies (CNES), Jindal School of Liberal Arts and Humanities, OP Jindal Global University.

**Sunanda Mishra**

PHD Scholar, Population Research Centre, University of Lucknow.

**Advaita Singh**

Senior Research Analyst with Centre for New Economics Studies (CNES), Jindal School of Liberal Arts and Humanities, OP Jindal Global University

**Vanshika Mittal**

Senior Research Analyst with Centre for New Economics Studies (CNES), Jindal School of Liberal Arts and Humanities, OP Jindal Global University

**Rekha Pachauri**

Assistant Professor at Bennett University

**Sakshi Chindaliyan**

Senior Research Assistant and TRIP fellow, Centre for New Economics Studies (CNES), Jindal School of Liberal Arts and Humanities, OP Jindal Global University

**Tanushree Mohan\***

Senior Manager in Deloitte, Canada. This co-author was involved in undertaking this study in her personal capacity

**Abstract**---Domestic workers are one of the most unprotected groups of the global workforce in informal employment who remain outside the ambit of social security and legal protection. Despite their significant contribution to the economy and society, they are often invisible and undervalued. The pre-existing adversities and vulnerabilities became all the more evident during the recent health crisis. While different groups of workers faced constraints to support their livelihood, the women domestic workers were hardest hit, facing total or near unemployment, job losses and economic distress. This paper attempts to analyse the impact of pandemic on the lives and livelihoods of female domestic workers in five Indian cities including Pune, Lucknow, Jhansi, Katni and Bhopal. The analytical findings from the random sample survey of 250 female domestic worker provides a temporal analysis of the impact of covid-19 on the nature of work, income, expenditure and consumption across the various cities of India. Our findings not only increase our understanding on the impact of the crisis for domestic worker but also informal workers in general. This also help inform the policy response of authorities towards addressing the exclusion of domestic workers from the ambit of the privileges that workers employ in the formal sector.

**Keywords**---gauging, pandemic, livelihoods, domestic worker.

**Introduction**

The Covid-19 crisis has raised mounting concerns over the pre-existing vulnerabilities of informal workers, who number more than 1.6 billion worldwide (World Bank, 2020; ILO 2020 a and b). Lying outside, the purviews of the formal arrangements, the informal workers lack employment and social protections, are concentrated in small and medium sized firms and therefore have insufficient earning. Even in the government response to combat pandemic, they found limited or no mention in accessing relief measures. India too is not exception in this regard. Despite making huge contribution to the GDP, the workers employed in the sector has a long history of being neglected. This has proven true even in the times of recent crisis. A recent estimate suggested that the worst affected informal workers during the pandemic were estimated to be around 40 million ( Mehta.B, 2020). According to a survey, more than 78percent of the workforce in informal sector lost their livelihood and access to essential services including food consumption (Action Aid, 2020).

While much has been written about the impact stories on informal workers in general, a gender lens is warranted. Women who are employed in the informal sector are the most vulnerable categories of the workforce concentrated in low-paying and highly precarious sectors. Not only do they face higher risks due to

their social disadvantages and poor working conditions, they also have fewer resources at their disposal to address these risks. One such category is that of female domestic workers. Domestic workers are one of the most unprotected groups of the global workforce in informal employment who remain outside the ambit of social security and legal protection. Traditionally considered the domain of female members of the society, this employment provides livelihood options to many women especially from the lower socio-economic group. They either work full time or on part-time basis, are employed either by a single or multiple employers and may reside either in the household of the employers (live-in workers) or live in their own residence (live-out). Currently there are 75.6 million domestic workers aged 15 and above (ILO, 2019), with women continuing to make up most of the sector — 76.2 percent. India alone accounts for 4.8 million domestic workers of which 2.8 million are women (PLFS, 2019). However, this is widely believed to be an underestimate, with the real figure ranging from 20 million to 80 million (Dewan, 2018).

Various demand and supply side factors are responsible for the increase in domestic workers globally and particularly in India. Poverty, gender discrimination in the labour market and lack of employment opportunities (Anderson 2000; Blofield 2012) have pushed the rural population to migrate to urban centers in search for higher income (Parreñas 2000; Lutz 2011; Michel and Peng 2017). This has resulted in a large influx of workers willing to perform domestic work. On the other hand, cultural norms, care policies and dependency ratios of the country have also impacted the demand for domestic workers. For instance, countries which have extensively invested in care policies such as Denmark, Finland, Netherlands, Norway and Sweden, typically have lower percentages of domestic workers employed by households (ILO 2018a). In contrast, care policies are absent in India, which have led to an increase in dependency on domestic help in the households.

Despite their significant contribution to the economy and society, they are often invisible and undervalued, receiving one of the lowest wages/salaries (Neetha & Palriwala, 2011). Further, in absence of effective and uniform laws, they are also prone to other forms of exploitations including physical and sexual violence (Hamid, 2006; Paul et al., 2018), human right violations (Chandramouli, 2018), lack of representation in associations and absence of legal rights for minimum wages (Bhattacharya et al., 2010; Chandramouli, 2018). This makes domestic work an extremely challenging profession. Stuck between poor working conditions and expectations of subservient loyalty, the domestic worker, especially in India, has to cope with the worst aspects of both feudalism and capitalism. The pre-existing adversities and vulnerabilities became all the more evident during the recent health crisis. While different groups of workers faced constraints to support their livelihood, the women domestic workers were hardest hit by the crisis (ILO, 2021). They faced total or near unemployment, job losses and economic distress due to the restrictions and social distancing norms announced during the pandemic.

This paper, therefore, attempts to analyze the impact of pandemic on the lives and livelihoods of female domestic workers in five Indian cities including Pune, Lucknow, Jhansi, Katni and Bhopal. The analytical findings from the random

sample survey of 250 female domestic worker provides a temporal analysis of the impact of covid-19 on the nature of work, income, expenditure and consumption across the various cities of India. Our findings not only increase our understanding on the impact of the crisis for domestic worker but also informal workers in general. This also helps inform the policy response of authorities towards addressing the exclusion of domestic workers from the ambit of the privileges that workers employ in the formal sector. The paper is structured as follows: Section 2 provides a review of the various literatures. Section 3 details out the methodology. Section 4 reports the analytical findings on the impact of the pandemic on income, expenditure and consumption of the female domestic workers across five cities in India. Lastly, Section 5 concludes.

### **Domestic workers in India : Impact of Pandemic**

The domestic 'work' in India is poorly regulated and often unprotected by labour legislations except for the Unorganised Workers Social Security Act, 2008\* (Ghosh, 2013). The benefits of such acts mostly do not reach the workers due to informality in contracts and ignorance about the social security provisions (Sumalatha et al, 2021). In the absence of legal and social protections, the workers face various exploitations as explained above. There are several studies that have highlighted the vulnerabilities and exploitations that the domestic workers faced in various Indian cities during pandemic. A study of 260 domestic workers in Delhi, Mumbai and Kochi conducted during March–June 2020 reported drastic reduction in the income and increased workload on the domestic workers. 57 percent of them faced stigma and discrimination at workplace. Increased evidence of violence and issues in access to health care were also prevalent (Sumalatha et. al., 2021).

Reduction in wages, non-payment of salaries during the lockdown period, and joblessness were found across various cities in India. A study across Delhi, Maharashtra, Madhya Pradesh, Assam, West Bengal, Bihar, Jharkhand and Tamil Nadu in April 2020 by the Domestic Workers Sector Skill Council (DWSSC) found that over 80 percent of the domestic workers were not called for work during June–July 2020 as employers feared that they were the carriers of the virus. In a survey conducted for 5578 domestic workers from 7 districts (including Mumbai, Thane, Pune, Sangli, Kolhapur, Ahmednagar and Nagpur) in June 2020 reported that 46 percent workers living in rented houses were facing difficulty in paying their rent. 66 percent domestic workers were facing problems in supporting their children's education as they were unable to pay the fees required to get them enrolled in the next academic year (Gothoskar, 2020).

A survey of about 2400 domestic workers conducted in Bengaluru also reported the tranny and hypocrisy of resident welfare associations (RWAs). The directives issued by RWAs were found to be demeaning to domestic workers and pose insurmountable barriers to their ability to work. For example, "several RWAs issued emails advising residents to ask domestic workers to minimize or avoid

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\* The Unorganised Workers Social Security Act, 2008 was enacted for the social security and welfare of unorganised workers and for other matters connected therewith or incidental thereto. Users can find details of objectives of the Act, social security benefits, funding etc.

usage of the lift and take the stairs instead. They also discouraged domestic workers from waiting in the common areas in between shifts. RWAs also invaded domestic workers' privacy by mandating the disclosure of personal information without any protocols in place to keep this information secure " (Menon, 2020). Further, the absence of formal registration with social security board denied female domestic workers of any government relief during the pandemic whereby 51percent had difficulty buying essential food items and 36percent had difficulty with health care access (Institute of Social Study Trust, 2020). There have also been several reported incidents of workers not receiving vaccines because of various concerns including safety, their inability to access COWIN portal, lack of awareness and lack of access to internet across cities in India that further deepened their miseries (Bhatt, 2021).

Given this background, our paper provides an addition to the already existing literature by assessing the impact of pandemic on various factors affecting a domestic worker's life. What is unique about our study is the choice of cities. The study was conducted in Pune, Jhansi, Katni, Lucknow and Bhopal — the cities that have generated very limited evidences in the literature so far. These cities, especially Katni, Bhopal and Jhansi, in general are locations that are largely unexplored and untapped for research. The section below details out the methodology used for the survey.

## **Methodology**

The study follows an ethnographic method of research to capture both qualitative and quantitative information on various themes. The sections of the study include profiles to assess the socio-economic background, nature of work, and role of state support systems for the workers during the pandemic. We have also attempted to present a clear comparison of the status of income, consumption, expenditure, and nature of work across three time-periods: before, during the lockdown, and now.

- Pre-Pandemic Phase: Before March 2020
- During the Lockdown: March–May 2020
- Now: The period when interviews were conducted (May–June 2021)

The selection of the cities and locations is based on the preliminary newspaper reports and based on the researcher's logistical convenience considering the lockdown. A total sample of 250 female domestic workers was chosen using simple random sample technique wherein 50 samples were collected from each city. Our sample consists of part-time, full-time and live-in workers. While most of the interviews were conducted face-to-face, information was also obtained through telephonic conversations in some locations in Lucknow and Katni where mobility was severely constrained. The interviews were transcribed, coded and manually analysed. An informed consent of each female domestic worker respondent was taken during interview and confidentiality of the collected data was maintained.

Employers, non-governmental organizations (NGOs) and domestic female employees helped us in connecting with the female domestic workers. A crucial

part of the interview involves the researcher disclosing their identity and research objectives at an early stage. While this technique was effective in drastically reducing the resistance and overcoming trust vacuums, it also brought into play a set of challenges, known as the 'reactive effect'. The pandemic added new challenges in conducting interviews. There was a pervading sense of skepticism behind the intention of the interviews. A limitation of the study remains that the interviews and data provide a point-in-time analysis which may not be applicable to the situation at present, given the uncertainties associated with the pandemic and their impact. The section below provides a detailed assessment of the data collected from the interviews and the observations drawn by the researchers who conducted the field visits and captured the narratives.

## Analytical Findings

### General Profile of the female domestic worker

Most of the female domestic workers belonged to the age group of 31–40 years, with the mean age across the cities being 40 years. On an average, these workers have been employed in the occupation for almost 12 years now.

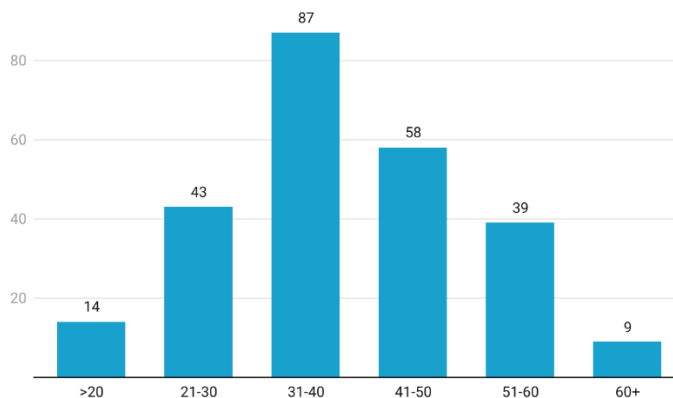


Figure 4.1. Age-wise distribution of the female domestic workers

Findings indicated that most of the workers did not complete their school education. This is reflected in the data that only 1 domestic worker completed her 12 years of schooling, while a staggering 115 workers didn't even go to the school, as can be seen in figure 4.2 below. A large sample of the workers from Lucknow and Bhopal was found receiving no formal schooling. In Katni educational levels are better: only 17 women have not been to school while 25 studied till 5<sup>th</sup>–9<sup>th</sup> grade and 4 have even completed their 10<sup>th</sup> grade. In Jhansi, 20 women did not attend school while 24 attended the schooling between 5<sup>th</sup>–9<sup>th</sup> grade. On average, the domestic workers from Pune were relatively more educated: 16 workers reported no schooling, 19 reported having studied between 5<sup>th</sup>–9<sup>th</sup> grade and 10 have completed their 10<sup>th</sup> grade. The lack of education prevents the workers from exploring other occupations that require higher qualifications.

" My parents wanted me to continue studying but we could not run our household on their income. In such circumstances I could only discontinue my education and start working."– 17-year-old Babli, Lucknow<sup>†</sup>

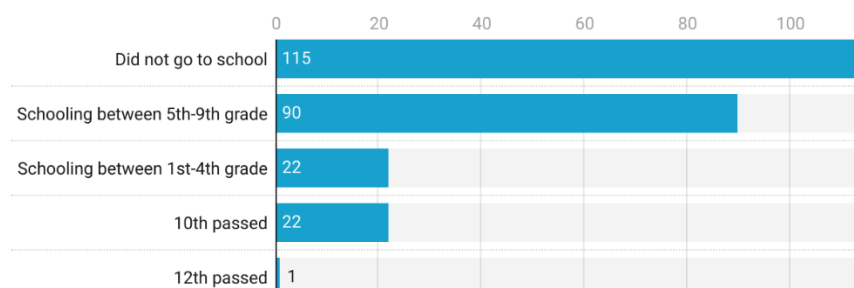


Figure 4.2. Level of education attained by the female domestic workers

Among the respondents, 150 were migrants (predominately from a rural village of the city), while rest were natives. Marriage was stated as one of the prominent reasons for migration. 72.8 percent of the 250 domestic workers interviewed were married, 6.8 percent were single, and 17.2 percent were widows. Seven women were separated from their husbands and 1 was divorced.

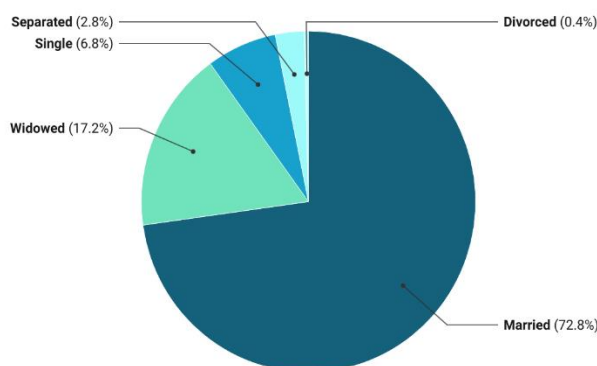


Figure 4.3. Marital Status of Female Domestic Workers

### Nature and Type of work Type of Employment

14 women respondents reported '*not working as domestic workers*' before the pandemic. They were either working as daily-wage labour or were not employed at all. The pandemic left many dailywage workers unemployed, inducing the need to choose domestic work as their occupation to make ends meet. When the interviews were conducted, 10 workers who were previously working as domestic workers had lost their jobs during the lockdown. However, they expressed that they would be beginning work in the coming weeks. The findings revealed that 180 workers were part-time workers before the pandemic — they worked for more

<sup>†</sup> All quotes have been translated by the authors.

than one employer for a specified number of hours per day. The strictest lockdown of March–May 2020 led to the decline of part-time workers to 50 because many of them were not called for work by their employers. Some were facing difficulties in commuting due to closure of public transport and few were replaced by workers who were willing to work for lesser money resulting in job-losses.

Laxmi, from Lucknow said: *“I used to work for Rs 1000 for one employer. Another domestic worker arrived during the lockdown and said that she was willing to work for Rs 800 and so I lost my job”*

Currently, 143 part-time workers are reported in our sample. The level has not reached what it used to be before pandemic because of the second wave in April 2021 which again affected mobility in the cities.

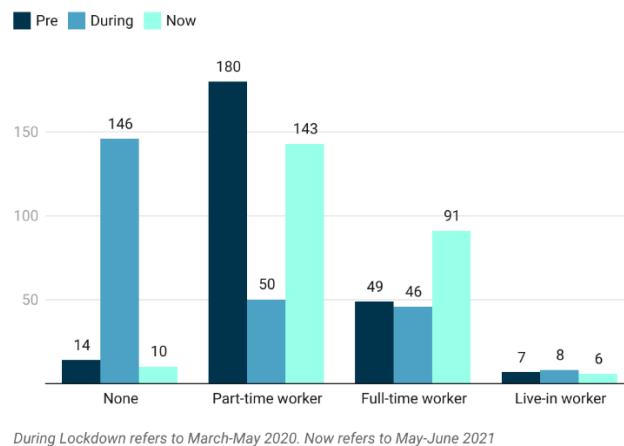


Figure 4.4. Employment Status of Female Domestic Workers

Full-time workers are hired by a single employer. There were 49 full-time workers before the pandemic and 46 were reported working during the lockdown. Currently, 91 belong to the full-time work category as can be seen in figure 4.4 above. This can be accredited to the fact that many part-time workers (who were working in more than one house) before March 2020 had to discontinue working in multiple houses in the lockdown. This resulted in a change in their employment status from a part-time working category to full-time. A very small proportion of the sample consisted of live-in workers who were mostly from Katni. These are employees that work full time for a single employer. They also stay in the premises of the employer or in a dwelling provided by the employer. On average, their working hours exceed those of part time and full-time workers and they do not return home every day after work. The city wise analysis reveals that Jhansi reported the highest job loss during March–May 2020. From 32 female domestic workers who were employed as part-time workers before pandemic, the number fell to 6 during the lockdown. 74 percent of this sample reported “no work” during the lockdown. Similarly, part-time workers in Bhopal declined from 41 to 12 and 37 to 8 in Lucknow.



### Number of hours spent in paid domestic work

The number of working hours is mainly contingent upon the number of houses that workers are employed in. Prior to the pandemic, most of the workers (31.6 percent) reported working for 5–6 hours in a day. Around 31.2 percent worked less than 4 hours. (See figure 4.5 for more details). With the imposition of the lockdown, there was a steep decline in the overall working hours. Of the 107 workers that were employed, most of them worked for less than 4 hours. This is largely because the number of houses employed respondents were working in reduced from 3.09 houses to 1.96 houses during the lockdown. While more and more domestic workers are finding themselves back at their places of work in June 2021, they are performing their tasks for fewer hours on average. This could be accredited to the fact that many workers began their work recently before the interviews. Work opportunities declined again as district-wise mobility restrictions and lockdowns that were placed temporarily in light of the second wave in India that was at its peak from April–May 2021<sup>‡</sup>.

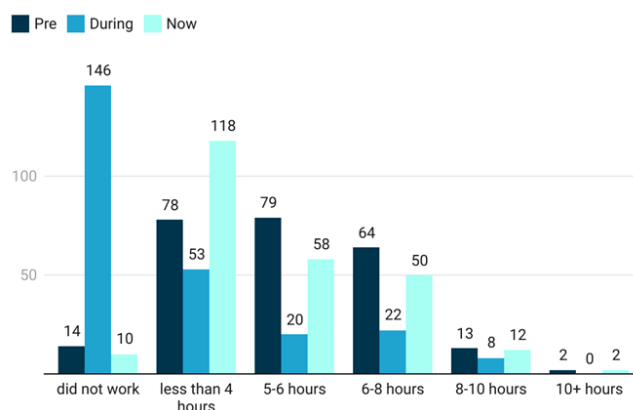
*“During the lockdown, I lost 3 houses to work in. Neither did they call me for work nor did they help me in any way”– Aruna, Pune*

The city level findings revealed that most of the workers in Bhopal, Lucknow, Katni and Pune spent 2–4 or 5–6 hours working as domestic workers across all the three time periods” as can be seen. In Jhansi, on the other hand, workers spend more than 6 hours on average. In accordance with the heteropatriarchal gender norms that allocate household work to women, female domestic workers have to allocate a large part of their day to taking care of children and doing their own household work. As a result, the unfair division of unpaid labour at the home front has resulted in many female domestic workers being unable to dedicate as much time to work as they would like.

Sarita from Bhopal is a widow with 2 young children. She said, *“My children are so young. If I go for work, who will take care of them? That is why I cannot work for long hours”*

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<sup>‡</sup> Field Observations



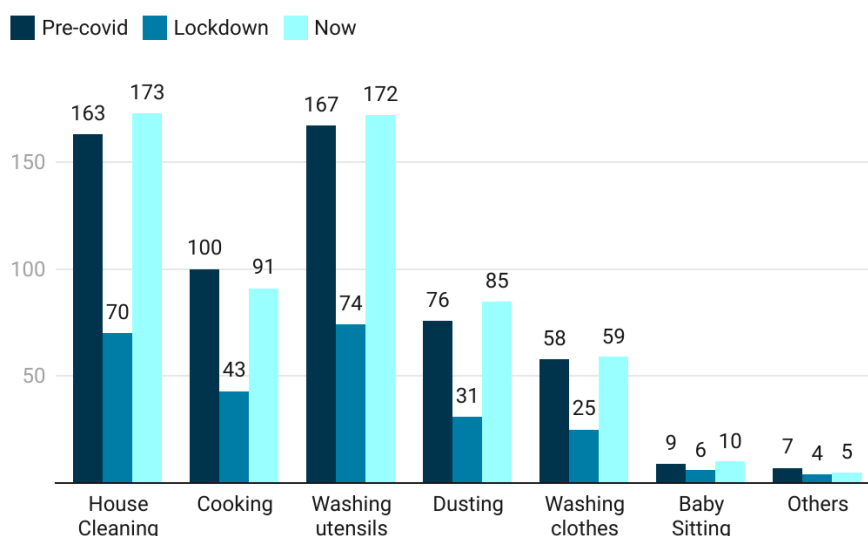
*During Lockdown refers to March-May 2020. Now refers to May-June 2021*

Figure 4.5. Working hours of female domestic workers across three phases

### Nature of work

Domestic workers can choose to either perform a variety of household tasks (like house cleaning, cooking, and washing utensils among other tasks) or specialise in only one task. Field researchers observed that most respondents preferred to perform multiple tasks. This could be to take advantage of any employment opportunities or to customize their services based on their employer's needs. House cleaning and washing utensils emerged as the most popular tasks performed by female domestic workers. 163 workers were engaged in house cleaning pre-pandemic while 167 workers were engaged in washing utensils. Similar trends were observed during the lockdown, 70 workers were cleaning houses while 74 workers were washing utensils. Cooking and dusting services were less popular workers but accounted for significant elements in their nature of work. 100 respondents reported that they cooked for their employer's while 76 workers were performing dusting prior to pandemic.

Other tasks included cutting vegetables, nursing senior citizens etc. These are unconventional or less popular services provided by domestic workers often emerging from the individual needs of an employer. Therefore, prior to the pandemic only 7 workers provided services under this category. This reduced to 2 workers during the lockdown and then increased to 5 workers during the current period. Due to the informality of the sector, the roles and responsibilities of domestic workers remain fluid and customizable. The range of services provided by them not only illustrates their versatility as workers but also the importance of their contribution. Data indicates that the number of workers engaged in house cleaning, washing utensils, dusting, washing clothes and babysitting has increased now as compared to their earlier levels as can be seen in figure 4.6 below. This could be because some of the domestic workers took up additional tasks to compensate for the lost income. These trends hold true across the cities.



Lockdown refers to March-May 2020. Now refers to May-June 2021

Figure 4.6. Nature and type of work across three phases performed by female domestic workers

An interesting component of the nature of work includes understanding of the charges that female domestic workers charge for various services provided by them. Box 2 below provide a snapshot of the differences and similarities across the cities.

## Income

### Income trends of female domestic workers

Pre-Pandemic, most of the workers were earning around Rs 3001–6000. While 30 workers were earning less than Rs 3000, there were also 17 workers whose income ranged between Rs 9000–12000. In fact, one worker even earned more than Rs 12000 a month. However, the pandemic-induced job losses or decline in salaries leading to a fall in incomes. During the lockdown, the number of workers earning in the range of Rs 1–3000 increased to 33. Many workers who previously earned between Rs 3001–6000 found themselves out of work or earning less, resulting in only 57 respondents earning in the range during the lockdown. Similarly, no worker earned more than Rs 12000 while only 2 workers were able to earn between Rs 9000–12000.

Many workers in Lucknow, Pune and Katni continued to earn in the Rs 3000–6000 category during the lockdown. Meanwhile workers in Bhopal and Jhansi suffered from loss of work and income instability. On an average, we found that the workers in Pune were paid more than workers in other cities. As most domestic workers found themselves out of work during the lockdown, they were in dire need of money and support. Some employers extended help in terms of goodwill payments and ration, but as a whole, the community was on the brink of destitution. Rekha from Pune said, *“My wages reduced to half during the*

*lockdown. I had to educate my son and take care of my sick husband, that is why I had to borrow money”*

The income levels improved in May–June 2021 as 140 workers reported earning between Rs 3001–6000. Those previously out of work during the lockdown found some employment in houses that paid less than Rs 3000. In fact, 14 more workers started earning in the income range of Rs 6001–9000. This marks the gradual economic recovery to pre-pandemic levels.

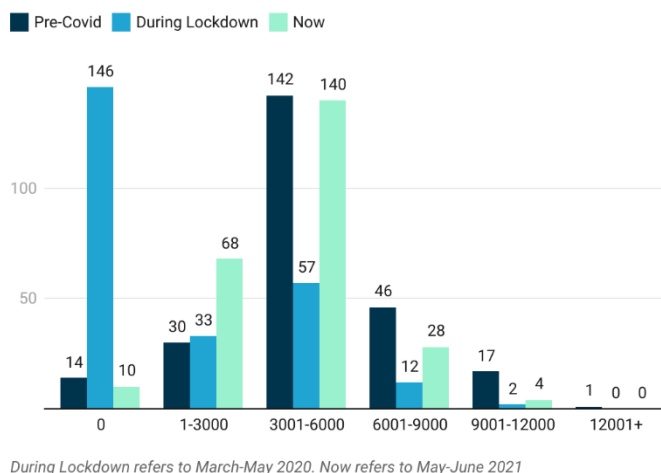


Figure 4.7. Monthly Income earned by female domestic workers across three phases

Revision of income is essential to maintain the real income against inflationary pressures. It also acts as a gesture of goodwill and might motivate workers to put in greater effort at the workplace. Unfortunately, due to the surplus supply of domestic labour, workers often do not have the bargaining power to negotiate wage increments. They are worried that if they ask for more money, they will be replaced by other women who are willing to work at lower wages. Vandana from Katni said *“If we ask them to increase our salaries, they will replace us with someone else”*

Some workers responded when asked if there were any annual revisions in income pre-pandemic. 140 workers reported having no annual increments in their income, while 33 workers said that their wages were revised every year. This revision in income included increments ranging from Rs 50 to Rs 500 in their salaries. The lack of income appraisal is a common phenomenon for domestic workers. It has resulted in the stagnation of income levels for years, that reflects the inherent informality associated with their work. This starkly differentiates domestic workers from other professionals whose efforts are often recognized with the common business practice of appraisals.

### Income trend of other working members

On enumerating the number of working members in the house, it was found that 19.2 percent of the female domestic workers were sole breadwinners catering to

the needs of the family members. 58.4 percent of the domestic workers reported having an additional support, while 22.4 percent had either two or more working members. It is important to note the nature of employment of the other members included blue-collar work, daily-wage labour and self-employment lacking social security. As per the interviews, the pandemic halted these activities, leaving the female domestic workers as the chief income earners for a few households during that time. Data indicated that the average income earned from other sources was Rs 5884 in the pre-pandemic phase. This fell to Rs 1516 as many daily-wage workers found no employment during the lockdown. Working members employed in shops as assistants were either not called to work or paid partial salaries. However, in May–June 2021, as the lockdown restrictions were lifted, many daily wage workers went back to work. Hence, the average income from other sources increased to Rs 4249.

*“My husband drives a Tempo. He has not worked since last year” — Radha from Pune.*

The lack of stability associated with daily-wage work, makes female domestic workers the source of security and reliability in their households. The severe job losses experienced by other working members during the pandemic have only reinforced the same. While the support of other working members was instrumental in making ends meet given the low income earned by domestic workers, the lockdown resulted in decline in their contribution as well.

### Consumption and Expenditure Expenditure

With job losses and negative income shocks, the female domestic workers had no option but to cut down their household expenses. The household expenses declined by 13 percent during the pandemic as compared to the pre-pandemic level. While we have observed slow recovery in the income level now, the expenditure continued to decline as can be seen in figure 4.8 below.

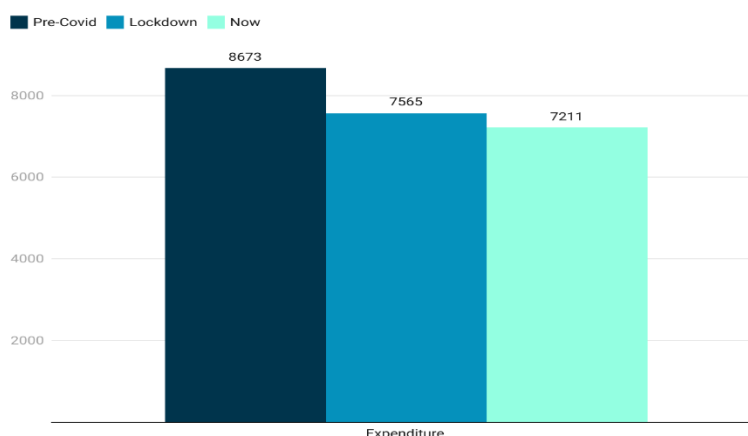


Figure 4.8. Total household expenditure

Rent, ration, medicine, expenses incurred on children's education and school supplies, gas, water, electricity, conveyance and mobile phone recharges are some of the expenses incurred by the part-time and full-time female domestic workers as can be seen in figure 4.9 below. For the live-in workers most of these expenditures are met by their employers, however, most of the income earned by them is remitted back to their family.

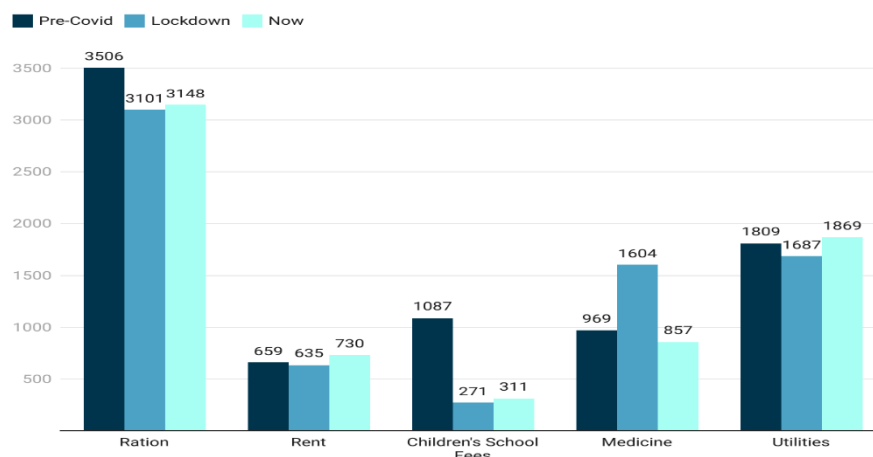


Figure 4.9. Component wise average monthly expenditure

The component wise analysis of expenditure depicted that ration formed the majority of the expenses across all the three phases. The expenditure on ration observed a decline from Rs 3,506 to Rs 3,101 during the lockdown. While the expenses on ration have slightly increased now, it has not reached the pre-pandemic levels. Of 250 workers, 56 of them stayed in rented accommodation. The average rent paid before the pandemic was Rs 659. In few cases, landlords forgave or reduced the rent during the lockdown because of which we observe a slight decline in the rent then. In few cases, the rent was carried forward as is reflected in the increase expenses on rent now. Money spent on children school fees has drastically decreased over the three time periods. Due to the lack of digital infrastructure, children enrolled in government schools have not received proper education since March 2020.

*“Children used to attend school earlier. But since we do not have mobile phones, we cannot educate them online so they stay at home”* said Sunita from Bhopal.

The few workers who are still paying school fees have their children enrolled in private schools. As compared to the former, private schools have continued with remote online education providing children with more consistent learning. Many interviewees were very keen on ensuring that their children received the best education since they want their children to have better paying jobs. Sushma from Katni said, *“It is good that I enrolled my children in a private school. At least this way they are able to continue some of their education during the lockdown”*. The increase in expenditure on medicine was on account of Covid-19 cases. While medical costs vary from city to city, the pandemic added to an overall increase in cost of medicines and availing any medical benefits.

As Kumari from Katni said, *“In this pandemic, medicines have been very expensive. How are we supposed to get money for them?”* The expenditure on utilities declined during the pandemic and has increased by 11 percent now. Most of these are like fixed costs to the households. They include electricity, water, mobile recharge and gas bills that cannot be cut down extensively. The decrease in utilities during the lockdown was because of the decline in the expenses on conveyance. With mobility restrictions, workers were unable to access public transport. Moreover, since many were no longer travelling to work during the lockdown, they saved up expenditure on that end. However, with cities opening up gradually, workers can be seen travelling more and therefore, there is an increase in the expenditure reported now.

### **Consumption**

Diversified diets include both macro- and micro-nutrients which are essential for healthy abled bodies. However, the consumption patterns of the poor reflect large proportions of cereals which are the cheapest sources of energy. While this leaves them energised due to high calorie intakes, it compromises on micronutrients. The data on consumption supports the same. Consumption of dairy was reported by only 80 percent of the sample. The average expenditure on it declined from Rs 775 in pre-covid phase to Rs 750 during the lockdown. While the consumption (as measured by the expenditure) has increased now, it is yet to reach the pre-covid level. A very small proportion of the sample reported consumption of fruits. Fruits are a high source of nutrition but simultaneously cost more and are perishable. On average, 70 workers were found consuming fruits before pandemic which dropped by 51 percent as only 34 workers reported consuming fruits during the lockdown.

*“We cannot even afford simple food, so how can we buy fruits and milk?” — Urmilla from Katni stated.*

As the intake of nutrient-rich fruits and dairy remained low, cereals like rice, pulses and wheat consumption were found to be popular across the cities. The consumption of these items has remained roughly the same across time given that they are forms of autonomous consumption. A small decrease in the consumption of rice, wheat and pulses was observed during the lockdown as can be seen in table 4.1. Various factors including non-availability of these items, decline in meals consumption in households, closure of shops and restricted mobility prevented them from purchasing the ration. We found that 154 female domestic workers consumed only 1-2 meals per day before the lockdown. This has increased to 158 doing so now. Simultaneously, the number of respondents consuming 3-4 meals decreased from 90 in pre-pandemic phase to 80 during the lockdown, leading to decline in consumption. These workers also received free ration under the public distribution system. In absence of support from government and NGO, the decline in the consumption would have been more severe.

Table 4.1  
Average Food Consumption

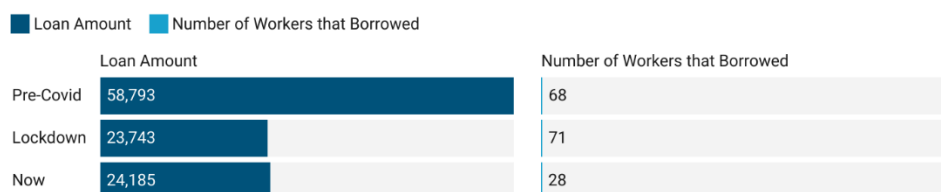
	Rice	Pulses	Wheat
Pre-Covid	12.94	3.30	19.61
Lockdown	12.70	3.09	19.56
Now	12.75	3.14	19.51

Lockdown refers to March-May 2020. Now refers to May-June 2021.

### Borrowing and Aid Borrowings

To meet the expenses and consumption, these workers in general rely on borrowings and their savings. Given the nature of employment and low remunerations, these workers can hardly save their income. *Aasiya, a domestic worker from Pune says — “We couldn’t save anything through domestic work. If I find decent employment, I’ll take that up immediately as there is too much debt that needs to be paid”.* The number of female domestic workers who saved fell from 95 in pre-pandemic times to 32 during the lockdown. Low savings and income pushed many workers to borrow. 68 female domestic workers borrowed an average amount of Rs 58,793 before the pandemic. This amount is particularly high because it encompasses a larger time frame such that all loans undertaken in the recent past are included in the average. For these loans, the motivations included financing children’s marriages, medical emergencies, family debt, purchasing assets like two wheelers, home constructions and repairing and entrepreneurial ventures.

In span of three months (March– 2020) 71 workers reported borrowing money amounting to Rs 23,743 on an average. They borrowed from formal and informal sources including relatives, banks, cooperatives and in some cases, employers as well. 47 female domestic workers reported their inability to meet the daily expenses and pay for ration and rent to be the motivation behind borrowing. The number of workers facing medical emergencies also rose to 12 in the lockdown for which they sourced credit.



Lockdown refers to March-May 2020. Now refers to May-June 2021.

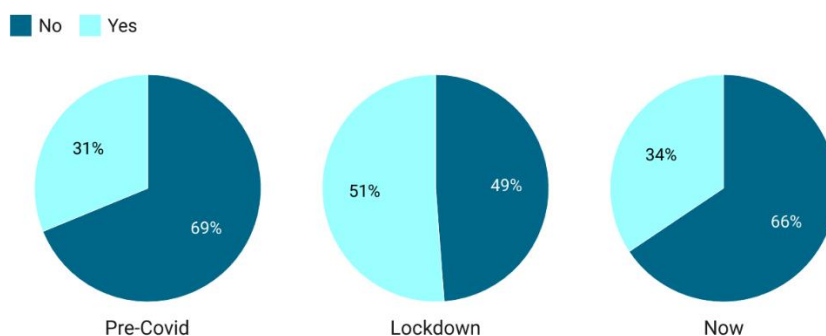
Figure 4.10. Borrowings by Female Domestic Workers



In Figure 4.10 above, we find that the number of female domestic workers borrowing has declined to 28 now. The decrease in the number can be attributed to workers returning to work and earning more than they did in the lockdown. However, the average amount of loan taken by 28 workers has increased to Rs 24,185 because of medical emergencies and daily ration needs. Some of the workers were also dependent on intra-community borrowing groups. Unique findings were observed in Pune and Katni. In Pune, there is a prevalence of a borrowing group called the '*Bachat Gat*' with roughly 15 members in it. The members are required to contribute Rs. 100 to this group on a daily basis post which any member can borrow small amounts during emergencies at a 1percent interest rate. In Katni, a micro-credit is more popular where 5-6 neighbouring women can take a '*samoh loan*' collectively. As per the domestic workers, it provides them with a sense of security and guarantee since they motivate each other to save up and pay back the interest on a timely basis.

### Government Aid

Government Aid is mainly provided in the form of direct cash/bank transfers and ration. Since many workers live below the poverty line, they are entitled to free ration under the public distribution system. Typically, 31percent of the workers were availing such benefits before the pandemic. We see an increase in the number of households receiving government aid during the lockdown phase. An additional kind of aid provided during this time period was Rs 500 bank transfer to Jan Dhan or Zero Balance Account holders. These bank accounts have been extensively opened by the Indian Government in order to include more rural households into the financial system and make credit more accessible. While there was major positive reportage (Sridhar, 2020) over this step taken by the government, our study shows that less than 10percent of the workers received this transfer. A more common form of aid was reported through kind which was mainly ration. Between the cities, Pune was found to receive relatively less support from government as compared to other cities. In contrast, Jan Dhan account transfers were more common in Katni. *Neha from Bhopal said: "Don't even talk about the government. For the state, I do not exist. I have not received even a cent from the government"*



*Lockdown refers to March-May 2020. Now refers to May-June 2021.*

Figure 4.11. Government Aid

## Conclusion

The narratives and interviews of 250 female domestic workers across the five cities in India paints a very gloomy picture of the women employed in the informal sector. While the workers employed in the informal sector in general suffer from various vulnerabilities, the women working as a domestic worker in particular are often non-recognised and invisible. The recent pandemic further exacerbated their miseries by impacting their lives and livelihood. The job-losses followed by decline in their incomes altered their expenditure, consumption and even made access to medical facilities almost inaccessible at the time of the health crisis. In terms of income, the city level differences as explained in the paper are quiet stark. Jhansi observed the highest job loss followed by Lucknow, Katni, Bhopal and Pune. On the expenditure front, the decline was majorly observed on the children's education. While large majority of the workers faced difficulties in accessing medical facilities, the overall increase in the cost of medicines increased their expenses. The consumption also declined during the lockdown. While the income and consumption has increased for some of the workers now, it is yet to reach the level as it used to be in the pre-pandemic phase.

The fall in income led many female domestic workers utilize their savings to support the daily needs, however in absence of it they had to resort to borrowings. It was interesting to observe how workers in Pune relied on saving groups and micro-credit loans in Katni to support their requirements in general and particularly in lockdown. The debt, however, has increased the burden of repayment. Given, their incomes have not reached the required level and the fact that the pandemic is continuing to have an impact on their lives, the debts are only augmenting their vulnerabilities. While we observed the households receiving support from government in form of cash and kind, it was not enough to address the hardships they faced and are still witnessing. Despite aid, many workers expressed concerns over accessing ration, insufficient wages, difficulty in finding work and no medical facility as some of the most pressing issues reported during the lockdown and now. These adversities further testify how informal workers especially women and their contribution to the society is almost invisible. Neither do they find space in the accounting statistics, nor in any policy discussion. Even during the pandemic, which warranted a renewed focus on these workers, they remained excluded and were neglected in the discussions. Much like the benefits accrued by the formal workers including social and legal protection, it is important that the workers in the informal sector and their contribution are recognised. This is essential in addressing the pre-existing economic, social and health crisis that these workers have faced for decades are facing in the light of pandemic.

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