

ADVERSITIES AND ADAPTABILITY: INSIGHTS INTO THE STRUGGLES AND RESILIENCE OF INFORMAL WOMEN WORKERS DURING COVID-19 IN INDIA

TECHNICAL BRIEF

Authors: Aditi Vyas, Priyanka Banerjee, Shruti Gupta, Perna Kumar and Pranita Achyut



Over 90 percent of the workforce – or 415 million people – in India are engaged in informal work¹, primarily concentrated in the agricultural sector². The majority of the Indian workforce is informally employed, which removes them from social security protections, including pensions, insurance, and child and family benefits,

ability to collectively organize and labour protection frameworks. These are also occupations that are typically low paying with poor working conditions. Only 24 percent of the total population of India have access to at least one social protection measure³, 71 percent do not have a written job contract, and 54 percent are not eligible for paid leave⁴.

- 1 Chatterjee, M. (2021, June 16). COVID-19 has devastated India's self-employed women. Here's how to support them. *World Economic Forum*.
- 2 Srijia, A., and Shirke, S. V. (2014). *An Analysis of the Informal Labour Market in India* [Special Feature]. Confederation of Indian Industry. <https://www.ies.gov.in/pdfs/CI%20EM-october-2014.pdf>
- 3 International Labour Office. (2021). *World Social Protection Report 2020–22: Regional Companion Report for Asia and the Pacific*. Geneva: ILO.
- 4 Ministry of Statistics and Programme Implementation. (2019). *Periodic Labour Force Survey (PLFS): 2017-18* [Annual Report]. Government of India.

Women are further disadvantaged in the labour force in comparison to men. India's female labour force participation (FLFP) rate is one of the lowest in the world⁵ and more than 90 percent of women are engaged in the informal sector⁶. This is the direct consequence of inadequate employment generation overall and limited employment opportunities for women within the labour market in both urban and rural areas^{7,8}. While the majority of the female workforce is concentrated in agriculture, much of the urban female workforce is found in the informal sectors of domestic work (nine percent), textile and garment-related trades (nine percent), and sales work (five percent)⁹. Further, a substantial gender wage gap is prevalent in the Indian informal economy, with women-dominated sectors such as home-based and domestic work, fetching less than half the remuneration in comparison to men-dominated sectors such as construction¹⁰. Informal women workers (IWWs) also face additional constraints including time-consuming unpaid domestic and care work, safety concerns, limited access to public transportation, and a lack of access to clean toilets, nurseries, and feeding rooms.

Many of these pre-existing vulnerabilities of IWWs were exacerbated due to the COVID-19 pandemic and the resultant policy responses. Women engaged in informal work suffered both immediate and medium-term losses on incomes, employment, and overall economic well-being due to the restricted movement of goods, produce, and people. These in turn had a detrimental effect

on women's ownership of resources, access to necessities such as food and shelter, and ability to maintain financial independence.

Aims and Objectives

To guard against these vulnerabilities in future emergency response measures, it is critical to understand the impact of the policy measures taken in response to the pandemic on IWWs and their well-being, as well as explore their resilience and potential for recovery. The REBUILD¹¹ study represents an important step in this direction, examining the effects of the pandemic on two populations of IWWs – domestic workers and street vendors – in the National Capital Region (NCR) of Delhi. Some of the key objectives of the study are as follows:

- To identify the primary areas of economic vulnerability resulting from the COVID-19 policy responses and the absence/presence of social security measures on IWWs
- To assess the impact of the pandemic on health-related vulnerabilities, experiences of violence in households and in public spaces
- To document areas of improvement and key recommendations for future policy frameworks and programs related to IWWs

The study was conducted in four areas of the National Capital Territory¹² – Delhi, Gurgaon, Noida, and Ghaziabad. Following are the details of the study methods and sample.

5 World Bank Group. (2021). *Labor Force Participation Rate, Female (% of Female Population Ages 15+) (Modeled ILO Estimate) - India*. World Bank Group. <https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=IN>

6 (Raveendran, G., and Vanek, J. (2020). *Informal Workers in India: A Statistical Profile* (Statistical Brief No. 4). Women in Informal Employment: Globalizing and Organizing (WIEGO). https://www.wiego.org/sites/default/files/publications/file/WIEGO_Statistical_Brief_N24_India.pdf

7 Mehrotra, S., & Parida, J. K. (2019). *India's Employment Crisis: Rising Education Levels and Falling Non-agricultural Job Growth* (CSE Working Paper No. 2019-04). Azim Premji University.

8 Deshpande, A., & Singh, J. (2021). *Dropping Out, Being Pushed Out or Can't Get in? Decoding Declining Labour Force Participation of Indian Women* (Discussion Paper IZA DP No. 14639). IZA – Institute of Labor Economics. <https://www.ssrn.com/abstract=3905074>

9 Nanda, S., Sengupta, N., Anand, S., Sharma, S. & Seth, K. (2021). *COVID-19 Policies and Women in Informal Work in India – A REBUILD Scoping Report*. New Delhi: International Center for Research on Women.

10 Viswanathan, V. (2023). Voices from Mobile Vaani: Discussing the gender pay gap in Indian informal economies. *Gram Vaani*.

11 Additional reports from the REBUILD project include the Scoping Report, Policy landscaping review, Caste, gender and labor report and the Formative Research Study. For more information, see <https://www.icrw.org/projects/assessing-covid-policy-impact-on-informal-workers-in-kenya-uganda/>

12 The National Capital Region is a planning region located in the National Capital Territory of Delhi, India. It encompasses Delhi and several surrounding districts from the states of Haryana, Uttar Pradesh and Rajasthan.

Table 1: Quantitative and Qualitative Sample

| Method | Sample Characteristics | Number of Respondents | Geographical Spread |
|--------------------------|---|--|---|
| Quantitative Survey | Women street vendors and domestic workers in the age group of 18-49 years | 1502 - 768 Street Vendors - 734 Domestic Workers | - Delhi: 728 - Gurugram, Noida, Ghaziabad: 773 |
| In-Depth Interviews | Women street vendors and domestic workers in the age group of 18-49 years | 50 - 25 Street Vendors - 25 Domestic Workers | - Delhi: 26 - Gurugram, Noida, Ghaziabad: 24 |
| Key Informant Interviews | Subject Matter Experts, government representatives | 11 | |

Key Learnings

This brief provides learnings from the study across three thematic areas: economic vulnerability, access to sexual and reproductive health (SRH) services, and experiences of violence¹³, along with recommendations for inclusive policies and programming for IWWs.

Economic vulnerability

Prior to the onset of COVID-19, IWWs faced pre-existing economic vulnerabilities including a lack of educational access that limited employment opportunities, a socialized devaluation of their work,

a large burden of unpaid care work, and limited access to government documents that necessitate eligibility for various services and entitlements. The sudden lockdown of the Indian economy, mobility restrictions, social distancing measures, and fear of contagion resulted in the firing of workers, non-payment of wages and depressed earnings for a majority of respondents. The survey found that 62 percent of respondents reported job loss and 32 percent reported reduced incomes during the first wave of the pandemic. Loss of work and incomes drastically impacted their individual and family savings forcing 94 percent of women to use their savings for meeting living expenses and 87 percent to borrow to make ends meet. One-fifth had to sell

¹³ For full study findings please see the Formative Research Study Report. Additional information from the REBUILD study can be found in the Scoping Report, the Policy Landscaping Review, and the Caste, Gender, and Labor Report.



smaller assets such as jewelry or household items. With respect to the source of borrowing, the study found that IWWs primarily reached out to their informal networks. Only 6 percent took loans from formal institutions, revealing a glaring absence of linkage of these groups to the formal banking system.

The lack of familiarity and involvement with formal financial systems had a direct impact on women street vendors' ability to access COVID-relief through the Prime Minister Street Vendor's Atma Nirbhar Niti (PM SVANidhi¹⁴) loan scheme¹⁵. The scheme was meant to facilitate collateral-free working capital loans to street vendors to help resume their businesses in urban and peri-urban or rural areas. However, many vendors complained about the process of applying for the loan as cumbersome and intimidating.

"We filled the form twice or thrice. We went to the MCD office. We kept sitting at the office till 2 p.m. They would send us here and there and then in the end said that you will not be able to get a loan from here. We have not got it till date. Then we just stopped going."

— Street vendor, 37, Ghaziabad

Reduced incomes also impacted food access and consumption, with women having to navigate food distribution schemes, wait in long queues and face issues of accessibility and exclusion. Food relief to urban areas during the pandemic was expanded¹⁶ by government initiatives and other civil society organization (CSO) provisions, but the context of informality coupled with issues of accessibility and exclusion made them inadequate for many IWWs. While rations and cooked food distribution were reported as the most accessible pandemic welfare benefit, almost 33 percent of respondents were not

able to access them. Further, interviews with IWWs revealed that many were asked to present their ration cards to access free food grains. Given that only 56 percent of respondents had ration cards, this further limited their access to free food grains.

The erosion of livelihood and income generation opportunities also threatened the right to education and shelter of respondents. IWWs struggled to pay timely rent to landlords, and some even faced increased rents following the lockdown. Further, paying children's school tuition became difficult, leading some children to be pulled out of schools. For those who stayed in, parents often needed to have the funds or connections to access a mobile phone for online learning, the lack of which resulted in children missing out on classes and schoolwork.

Access to Sexual and Reproductive Health Services

Quantitative findings did not reflect a high need for SRH services among IWWs: six percent of respondents reported a need for pregnancy-related check-ups and five percent expressed a need for health care services for delivery. Out of those who expressed need, approximately 20 percent were not able to access them. However, interviews with IWWs revealed a different story altogether, with many respondents mentioning challenges they or their relatives and friends experienced in accessing SRH services, particularly with respect to prenatal care. During the lockdown, medical facilities were primarily managing COVID-19 illnesses, and means of public transportation were limited. Women found it difficult to access facilities for regular checkups or feared punishment from the police for leaving home, leading to increased pain and non-medically advised treatments that generated adverse health outcomes including miscarriage.

14 <https://pmsvanidhi.mohua.gov.in>

15 Maniktala, N., & Jain, T. (2020). State of Street Vendors in India: Pre and Post COVID Analysis. *International Journal of Policy Sciences and Law*, 01(02) 542-560

https://ijpsl.in/wp-content/uploads/2020/12/State-of-Street-Vendors-In-India-Pre-And-Post-COVID-Analysis_Nitya-Maniktala-Tanisha-Jain.pdf

16 Under the Prime Minister Garib Kalyan Yojana, approximately 80 crore people were to be given 5kg wheat or rice and 1kg of preferred pulses for free every month during the pandemic. Additionally, 20 crore women Jan Dhan account holders were to get 500 INR per month for the next three months. In addition, in May 2020 the Government of India announced the 20-lakh crore INR Atmanirbhar Bharat economic package. This included additional allocations for MGNREGS and other sectors such as Agriculture and allied sectors, Energy, Finance, MSMEs, Infrastructure and Socio-Economic Welfare.

<https://www.indiabudget.gov.in/pmgky/>

"I was in the sixth month of pregnancy when the lockdown was announced. If I had some money, I would go for check-ups, otherwise I would stay at home. Only when I was unable to bear the pain, I would see the doctor. I was experiencing shortage of blood, for which I had been advised to take an injection. But we could not afford that. I developed complications because of that and was operated upon in the 8th month only. I try to not remember that time."

- Domestic Worker, Ghaziabad

Women also had limited options on where to give birth as government hospitals focused on COVID-19 and private hospitals were too costly, leading many to have at-home deliveries. Additionally, post-partum care was also difficult to access for the same reasons of lack of money and restrictions on transportation, again causing women to face additional health complications.

Experience of Violence

Similar to the SRH findings, quantitative findings on intimate-partner violence (IPV) were less pronounced compared to the qualitative findings.¹⁷ In the survey, approximately 18 percent of IWWs

reported facing any type of violence from their spouse, including emotional, physical, and sexual violence, while over five percent specifically reported facing sexual IPV. Household expenses (29 percent), lack of employment opportunities (13 percent), and lack of a stable income (11 percent) were cited as some of the key reasons for IPV. Qualitatively, a vast number of respondents mentioned facing physical and verbal violence from their husbands. Moreover, this experience of violence was not limited to the period of the pandemic or the lockdown but was mentioned as a consistent and normalized part of their lives. The normalization and stigma associated with IPV can also be seen in the fact that of those who reported spousal violence, only 26 percent sought help.

"I had once reported to the police when my husband had hit me. But the police said that this a matter between the two of us and we have to resolve it."

- Domestic Worker, Madanpur Khadar, Delhi

With respect to violence faced in public spaces during the pandemic, some IWWs, particularly street vendors reported facing an increase in instances of violence at work and in transit. This included verbal

¹⁷ Note that over five percent of the survey respondents either did not want to talk about violence or could not be asked the questions on violence.



abuse, harassment, and intimidation by police, confiscation of goods by officials, and physical assault. There also seemed to be a reluctance among IWWs to seek help, with many suggesting that violence from authorities is 'expected'.

Key Recommendations

The findings from the qualitative and quantitative study show key areas where IWWs face vulnerabilities, which are exacerbated and added to in times of crisis such as the COVID-19 pandemic. To mitigate these negative impacts facing IWWs, the study proposes the following recommendations for policymakers, program implementers, and other stakeholders:

Recommendations for Policymakers:

- **Apply labor laws to Informal Women Workers (IWWs):** Bring IWWs within the ambit of formal labor laws so that they benefit from existing laws pertaining to women such as equal and decent wages, maternity benefits, local committees for sexual harassment at the workplace, paid leaves etc.
- **Register IWWs on e-Shram¹⁸, the national database for unorganized workers:** Relevant government departments, CSOs and trade unions can facilitate this registration. This will provide relevant government departments with accurate data on informal workers and allow them to target and deliver social security measures and welfare benefits to IWWs (including migrant workers) more effectively.
- **Legally recognize domestic work:** Policymakers should introduce a comprehensive national law to replace the fragmentary legislation and policies enacted by different state governments. The law should recognize domestic work as an occupation and enforce minimum wages

and employment contracts. Registration of employers should be encouraged.

- **Sensitize officials on the gendered issues faced by IWWs:** Bureaucrats and government representatives such as the police, health workers, MCD officials, trade union members, and bank officers must be sensitized on the structural and gendered issues facing IWWs. This would reduce discrimination and stigmatization faced by women in public administrative spaces.
- **Strengthening violence redressal mechanisms:** Creating awareness and establishing linkages with One-Stop Crisis Centers¹⁹ that are easily accessible to IWWs.

Recommendations for grassroots organizations working with IWWs on the ground:

- **Capacity building of CSO frontline workers:** It is critical to strengthen the knowledge of frontline workers on gender and social inclusion, so they can understand the varying needs of women informal workers.
- **Capacity building of street vendors:** State Town Vending Committees²⁰ are mandated to have one-third representation of women street vendors. However, they often find it challenging to voice their concerns in these spaces. Hence, it is critical to build the capacity of IWWs to articulate and assert their needs. Additionally, it is important to sensitize male vendors to support IWWs effective engagement.
- **Create strong support groups for collective action:** There is a need to create worker-cooperative models and formal and informal support groups to facilitate collective negotiations and decision-making for IWWs.

18 <https://eshram.gov.in/>

19 One Stop Crisis Centres are intended to support women affected by violence in public and private spaces, within the family, community and at the workplace. Women facing sexual, physical, emotional, psychological and economic abuse are provided with integrated support and assistance.

20 The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act 2014 mandates creation of Town Vending Committees comprising of at least 10 representatives of street vendors among others. Town Vending Committees are responsible for identifying street vendors, issuing the vending certificates and keeping the record of street vendors under its jurisdiction.

Recommendations for policy and program implementation:

- **Increase access to documentation:** Create awareness and access to essential government documents such as rations cards, health cards, and vending certificates for street vendors which facilitate access to entitlements and services for IWWs. This can be done through promotional campaigns in regional languages, visits by representatives to explain the processes, and capacity building of community leaders.
- **Strengthen the linkages of IWWs to banking and financial institutions:** This can be done by creating a single window system to register IWWs, developing financial literacy, and greater policy and advocacy measures to ensure their overall ease of access to banks.
- **Need for gender disaggregated data:** Collection of targeted and gender-disaggregated data on IWWs can increase visibility and the understanding of their needs.
- **Strengthen knowledge on GBV:** Facilitate IWWs' access to information and response mechanisms on GBV, including sexual harassment and stalking.
- **Invest in building inclusive infrastructure to support IWWs:** Creation of inclusive urban infrastructure through city planning centered on the doctrines of the rights to public space, housing, and public infrastructure for migrant workers and the urban poor, especially women will help increase IWWs' access to public spaces. Further, there is a need to facilitate awareness of nurseries and Anganwadi centers in large migrant destination areas.
- **Advocate for safer public spaces for IWWs.** For women street vendors, advocacy efforts to make street markets responsive to their needs must be strengthened. In particular, allocated space for women vendors, hygienic toilet facilities and adequate lighting in street markets must be facilitated to ensure safety for women vendors and solidify their livelihoods.





 **ICRW** INTERNATIONAL CENTER
FOR RESEARCH ON WOMEN

International Center for Research on Women (ICRW)
Module No 410, Fourth Floor, NSIC Business Park Building
Okhla Industrial Estate, New Delhi – 110020, India
+91.11.46643333

 www.icrw.org/asia |  @ICRWAsia |  @ICRWAsia
 <https://www.linkedin.com/company/international-center-for-research-on-women-icrwasia/>