

# IMPACT OF COVID-19 ON WOMEN HOME-BASED WORKERS IN SOUTH ASIA



DECEMBER 2020



Network of Homebased workers in South Asia



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# ABBREVIATIONS

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CUP	Coalition for the Urban Poor
HBW	Home-based worker
HBWCSN	Home-Based Workers Concern Society Nepal
HBWWF	Home-Based Women Workers Federation
HNSA	HomeNet South Asia
LIE	Labour at Informal Economy
LMKS	LEARN Mahila Kamgar Sanghatana
MACCS	Maldives Authentic Crafts Cooperative Society
SABAH	SAARC Business Association of Home-Based Workers
SAVE	Social Awareness and Voluntary Education
SEWA	Self-Employed Women's Association
WIEGO	Women in Informal Employment: Globalizing and Organizing

# FOREWORD

The year, 2020, has laid bare the social-economic fault lines that divide the modern world. The global, coronavirus pandemic has brought about an unprecedented crisis that, according to the ILO, has resulted in a labor income loss upwards of USD 3.5 trillion in the first three quarters of 2020. It is a foregone conclusion that these losses have largely been borne by millions of marginalized women and men workers who now stare at a bleak future.

According to the latest statistics, there are over 61 million home-based workers in four South Asian countries – Bangladesh, India, Nepal and Pakistan – alone. Out of these around 30 million (around 50%) are women and they, along with their families, face an uncertain tomorrow. Given the sheer scale of destitution, HomeNet South Asia (HNSA) – a network of home-based worker organizations representing 900,000 worker voices of which 95% are women – saw the need for an evidence-backed study that documented the experiences of home-based workers across the region. Since its inception in 2000, the Network has aimed to bring voice and visibility to the challenges faced by vulnerable home-based workers and employs research, that's strengthened by data, as an advocacy tool to secure their rights.

With the pandemic, HNSA observed that despite their numbers and the astonishing proportion of the challenges they have faced due to the pandemic and its fallouts, home-based workers have been missing in most narratives in the media and in academic explorations. In fact, this study is currently the only one that focusses solely on the impact of COVID-19 on women home-based workers in South Asia.

Within the scope of this study, more than 500 women home-based workers from seven countries in South Asia have illuminated the hardships and challenges that they have had to endure simply because they are not recognized by governments and their vulnerabilities remain unaddressed by policies and programs. This has meant that they have had little access to food rations and economic aid announced by governments. More than 75% have reported a total loss of income and over 80% have had to dip into their meagre savings or borrow money in order to stay afloat. There has also been an exponential increase in unpaid care work, leaving women more susceptible to health issues, at a time when affordable and reliable healthcare remains

inaccessible, while also eliminating the possibilities of taking up paid work.

In the hour of crisis, women home-based workers have had only one avenue of support to fall back on. The tireless work of home-based worker organizations has been instrumental in helping workers and their families ensure their survival. Trade unions and rights-based organizations have advocated for workers' inclusion in relief programs. Producer companies and cooperatives have reimagined their supply chains to provide workers with continued access to work. Even smaller self-help groups have stepped up to increase awareness on the virus and have worked to secure the health and well-being of the workers.

But the road ahead is long. And without concrete efforts by governments to address the issues that women home-based workers face, the road ahead will also be impassable. The challenges that home-based workers face today have not been introduced by the pandemic. COVID-19 has only shed a harsh light on them. Home-based workers have always been invisible to policy makers, their earnings have always been meagre, they have never been provided the safety of social safety nets, and they have always been at the frontline when devastation hits in the form of economic recessions, natural disasters and pandemics.

Across South Asia, democratic governments will have to express a commitment to reversing these oversights. They will then have to honor that commitment by providing ample funding for key initiatives. These will be the first steps in the right direction. Governments will also have to realize that for true, lasting change to occur, they have to create an environment for participatory action. For effective action, governments, along with corporations, both of whom benefit from the labor of women HBWs, will have to engage with organizations of home-based workers and include them in the planning and execution of beneficial measures targeted towards women home-based workers.

To mitigate the immediate fallouts of COVID-19, this study recommends the strengthening of national disaster management systems and the recognition of home-based workers in policies and programs so that they can access relief measures. To ensure prompt and reliable delivery of these services, governments should build partnerships with a wide network of home-based worker organizations.

Women home-based workers and their families are under real threat of falling back into the cycle of poverty given the economic crisis. Supporting workers with cash transfers, easy interest-free loans and loan reprieves will not just keep millions afloat but will help South Asian nations stay on the path of inclusive economic development. A complete reimagination and overhauling of economic structures and supply chains, that currently only benefit a few, will have to be undertaken in order to assure decent work to vulnerable home-based workers.

Recovery plans will also be incomplete without resilience building. For those at the bottom of the pyramid, like home-based workers, social protection coverage will play a key role in safeguarding their rights and reducing their vulnerabilities.

COVID-19 is not the last of the crises that this world will see. But the pandemic has presented us with an opportunity to deeply examine the fissures that exist within our societies and to formulate interventions that

prevent the repeat of the injustices that have unfolded in the lives of the weaker sections of society during the course of 2020. By building back better, governments will not just be better prepared to respond to crises but will also not be called to divert astounding economic resources into emergency responses in the future. Instead, these resources could be better invested in harnessing the economic power of women home-based workers.

Home-based work is also the entry point for millions of women workers into the labor force. Protecting their right to decent work and living is critical to securing their continued participation in the workforce, to bridge the gap created by unjust fault lines, and to create a better tomorrow for every citizen.

Recovery starts at the bottom.

Recovery starts with women.

Recovery starts today.

Recovery is a universal right!



**Chandni Joshi**  
Enforcer  
HomeNet South Asia



**Renana Jhabvala**  
Chairperson  
HomeNet South Asia

# EXECUTIVE SUMMARY

This study is the start of HomeNet South Asia's exploration in understanding how women home-based workers (HBWs) in South Asia have been affected by the threat and spread of COVID-19, how they are coping, and what might be needed in the near and long-term futures to help them recover and become resilient to future shocks.<sup>1</sup> The study benefitted from a similar study that Women in Informal Employment: Globalizing and Organizing (WIEGO) is conducting on informal economy workers on a global scale.

Since early 2020, the rapid and persistence spread of COVID-19 has led to a frenzy of countermeasures, completely slowing down the regular routine of people and businesses, stalling economic activity, and severely limiting movement of goods and people globally. South Asian women HBWs, already on a lower rung of the economic ladder, have suffered enormously. A sudden loss in work and earnings along with mobility restrictions resulted in a food crisis for these women and their families. With uncertainty about recovery in diminished production and demand, earnings remained depressed over several months, and family incomes were adversely affected. Seventy-five per cent of respondents had no work at all during the peak lockdown period. Earnings dropped to less than 10 per cent of those in the pre-crisis period in six locations, while in another three locations earnings

were between 10 and 20 per cent of pre-crisis levels. In July 2020, 92 per cent of respondents reported lower household income when compared to the pre-crisis levels, and 23 per cent of families were still earning nothing at all. All essential and non-essential expenditures had to be cut.

In addition, women's household responsibilities rose sharply as all family members were indoors during the lockdown period, and many people were afraid to step out even as restrictions eased.

The limited and uneven government relief couldn't help women HBWs significantly, which exposed structural weaknesses in national social protection systems. The general absence of identification of HBWs in national registers made it hard for any relief effort to be targeted specifically towards them.<sup>2</sup> However, collectives of women HBWs shone in rushing to mitigate the consequences of the crisis for their members. Without the role that organizations and networks of HBWs played in helping facilitate access to supports, far fewer HBWs and their families would have received government cash and food assistance. Bhutan, where existing social protection is relatively more effective compared to other nations in the region, has been an exception. Here, the relief outreach has been wide and targeted. In general, however, the weakness in the relief response highlighted the lack of social protection and coverage for

<sup>1</sup> As per the ILO, home-based workers (HBWs) are workers who produce goods and services from, in, and around their own homes; they may be self-employed and/or subcontracted piece rate workers, and most of them are women.

<sup>2</sup> Social protection—that is, policies and programs designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people's exposure to risks, and enhancing their capacity to protect themselves against hazards and interruption or loss of income—can improve the capacity of individuals, thereby contributing to the goal of inclusive, equitable, and sustainable economic growth”(Handayani, ed. 2016).



women HBWs in the region. Close to 60 per cent of respondents reported receiving neither cash nor food from government.

As relief fell short of covering their essential needs, over 82 per cent of women HBWs had to draw down on savings, sell or pawn assets, and borrow simply to survive. These measures increase their vulnerability to any future shock. Going forward, the lack of working capital is going to be a serious challenge for them in resuming normal work levels.

Though earnings have started to recover—in seven study locations

they had risen to between 12 and 30 per cent of pre-crisis earnings in August—the relaxation of in-country mobility restrictions and the resulting spike in COVID-19 case incidence has kept stress levels high with little certainty on recovering income loss. Markets remain diminished and current expectations about “return to normal” are hinged on the still uncertain availability of a vaccine.

A key learning for this study is the role played by women HBWs’ organizations during the crisis. It is not surprising that organizations of women HBWs were at hand to support their members, but what is

remarkable is the way they worked through well-established systems on a wide variety of issues that concerned HBWs at a time of extreme restrictions and health concerns. In that sense, these organizations were highly effective and should be recognized as key HBW institutions. As has been the case in countries such as Pakistan, governments would do well in consulting with HBW organizations when designing and delivering social protection; in devising targeted work-related policies; and in building collaborative platforms with private companies to ensure fair wages, safe working conditions, and social security.

Overall, in responding to a crisis, the study recommends the following in support of women HBWs:

**TABLE 1: RECOMMENDATIONS**

PURPOSE	RECOMMENDATION
To address immediate distress triggered by a crisis	<ul style="list-style-type: none"> <li>■ <i>A robust and effective national disaster management</i></li> <li>■ <i>HBWs are identified and counted as vulnerable in national registers to be able to access relief</i></li> <li>■ <i>A strong and widespread network of organizations of HBWs to ensure effectiveness in planning and outreach of relief effort</i></li> </ul>
To support work and income related needs for crisis-hit HBWs	<ul style="list-style-type: none"> <li>■ <i>Financial support through cash transfers, subsidy or moratorium on interest payments, and easily accessible low-interest loans</i></li> <li>■ <i>Timely, targeted and easily accessible working capital</i></li> <li>■ <i>Supportive policy environment for cooperatives and producer companies of HBWs</i></li> </ul>
To improve resilience to crises	<ul style="list-style-type: none"> <li>■ <i>Strong and effective social protection systems that systematically and specifically cover HBWs</i></li> <li>■ <i>A consultative process with organizations of HBWs to design and implement the above</i></li> <li>■ <i>Research and document crisis experiences of HBWs to feed into planning for resilience</i></li> </ul>

# INTRODUCTION



Picture courtesy: LIE

**H**ome-based workers produce goods and/or services from within or around their own homes. Although they remain largely invisible, HBWs are engaged in many branches of industry and are integrated into both domestic and global supply chains. They represent a significant share of employment in some countries, particularly for women and especially in South Asia. In four South Asian countries - India, Nepal, Pakistan, and Bangladesh, there are over 61 million HBWs of whom around 30 million (around 50%) are women (WIEGO-HomeNet South Asia Statistical Briefs).

The COVID-19 pandemic has adversely affected the lives and livelihoods of informal workers across South Asia and worldwide. While not one of the first regions to be hit by the virus, South Asia has seen a steady climb in cases that, contrary to early expectations, continue to multiply as lockdown restrictions are loosened in response to rising economic difficulties. Home-based workers,

especially women, are among the worst hit as they depend on work orders from firms and intermediaries up the chain. Organizations of HBWs in the region have been constantly monitoring the situation for members through their grassroots leaders since March 2020. They proposed that HNSA undertake this study to systematically document what HBWs are experiencing during the COVID-19 crisis as a way to influence policy and government response. Thirteen organizations from 12 locations in seven countries in the region participated in this study (annexure 1).

COVID-19-induced restrictions on mobility locally, nationally, and globally caused much distress, economic and otherwise. While the crisis was initially assumed to have started in March 2020 in South Asia, in fact a significant number of respondents in the region experienced economic slowdown before March. This was especially true for those home-based workers

part of global supply chains, who use raw materials made in China for their products, or who substantially depend on the international tourist market. The worldwide restrictions, in other words, depressed markets even before the region started experiencing the actual spread of COVID-19 and began limiting mobility.

Except in Bhutan, where the fear of the virus led to a voluntary widespread shut-down until June, the most severe first phase of the government-enforced in-country lockdowns was during the months of April and May, extending in some places to June. Indeed, the normalization expected at the time of study design in the post-lockdown period wasn't evident at the time of the survey in the month of August. In fact, with rapidly rising cases in some locations in the region, cities like Kathmandu went back into a subsequent phase of lockdown while international movement still remained restricted. ■

# STUDY OBJECTIVE

The study was designed to understand the impact of COVID-19 on women HBWs in the South Asia region, especially in regard to their economic status, and to generate findings that could be used to inform relief and recovery responses to the crisis. The study also investigated whether there had been an increase in care and other household responsibilities due to the pandemic-cum-lockdown. The study touched upon the incidence of domestic violence to confirm its alleged increase without going into much detail.

## METHODOLOGY

The study methods included a survey instrument, adapted from the survey questionnaire designed by WIEGO, and in-depth interviews with senior leaders of the local organizations of home-based workers. Due to lockdown restrictions the plan was to collect data by phone without much face-to-face interaction with the respondents. This posed a real challenge in conducting detailed questionnaires and talking about sensitive issues such as hunger and domestic violence. However, most interviews ended-up being in person.

HNSA member organizations took the lead on surveying women HBWs. In August, 394 respondent interviews were conducted using the HNSA questionnaire, and 108 interviews were conducted through the WIEGO instrument in June, making the total sample 502 HBWs. In comparing data across cities over the three chosen periods of pre-crisis, lockdown, and the survey month of August the responses of only the 394 respondents are considered. Where relevant, information on WIEGO respondents is placed separately especially for Ahmedabad since data was collected there in August as well.

### STUDY AREA

The organizations of HBWs in Afghanistan could not participate in the study due to administrative difficulties. The other seven countries of the region covered are Bangladesh, Bhutan, India, Nepal, Maldives, Pakistan, and Sri Lanka. Eleven locations of which ten are cities and one a rural town were selected for primary data collection by HNSA: Ahmedabad, Colombo, Dhaka, Kandy, Karachi, Kathmandu, Lahore, Malé, Mumbai, Phulia, and Thimphu. Data for one more location, Tirupur, and for additional respondents in Ahmedabad was accessed via WIEGO's survey.

### SAMPLING STRATEGY

- All HBW respondents except those in Malé were members of either a trade union, cooperative, or producer company. These participating HBW organizations are members of HNSA.
- 394 HBWs and 14 heads of organizations were interviewed in August. Survey data on 56 respondents in Tirupur (members of Social Awareness and Voluntary Education or SAVE) and an additional 52 in Ahmedabad (members of the Self-Employed



Following social distancing norms while distributing relief was a crucial and difficult task to achieve. Pictured here, LIE leaders coordinating relief distribution for HBW members in Dhaka. Picture courtesy: LIE

Women's Association or SEWA) was accessed from WEIGO's study.

- The 13 participating organizations chose one location each except for SEWA, which conducted the survey in two locations. Thirty HBWs per organization; in the case of SEWA, 30 HBWs were surveyed in each of the two locations. The Maldives Authentic Crafts Cooperative Society (MACCS) surveyed 31 respondents, and the Home-based Workers Concern Society (HBWCS) spoke to 33 members. The purposive sample was selected to reflect the profile of organizational membership in terms of trade, skill or sector of work (such as garments, textiles, handicrafts), and status in employment (such as piece-rate workers and own account workers).<sup>3</sup> In the case of Janatakshan, which is not a membership-based organization, its most affected project beneficiaries were selected.

Also, MACCS chose to survey a non-affiliated but critically affected group of women HBWs in the Malé and greater Malé area as their own members on the islands were not faring as badly. In addition, the responses of 56 women HBWs surveyed in Tirupur and 52 in Ahmedabad by WIEGO added to the analysis.

- Key Informant Interviews were conducted with heads of participating organizations to get an overview and a broad perspective on the impact of COVID-19 as well as to understand some of the findings emerging from data specific to their members.

#### DATA COLLECTION

- Data collection was led by staff of participating organizations.
- Online training was provided to data collectors in sub-groups of the same language with translation support from participating organizations.
- All conversations were expected

to be conducted on the phone, through messaging apps like WhatsApp, or through internet-based audio and video platforms such as Zoom. The online platform SurveyMonkey was selected for data submission. WIEGO was already using SurveyMonkey for its study and offered HNSA the use of its account. This allowed for easy data sharing between the two studies, and HNSA benefitted from WIEGO's experience with the use of SurveyMonkey.

- The English questionnaire, based largely on WIEGO's study instrument, was translated into local languages for data collectors. Field data was collected by organization staff after a round of training and a detailed check of first couple of surveys submitted. Extensive online support was provided to the team of data submitters who also translated the short textual content back into English. All SurveyMonkey data was in English and was shared with heads of participating organizations. ■

<sup>3</sup>As per ILO own-account workers are those workers who, working on their own account or with one or more partners, hold the type of job defined as a self-employed job and have not engaged on a continuous basis any employees to work for them during the reference period.

# FINDINGS

The three periods chosen for comparison were pre-crisis, lockdown, and post-lockdown. For most of the countries and the region in general, these time periods were assumed to be February, April-May, and July, when data collection was planned. The latter was delayed by a month. In addition, the lockdown restrictions, though eased in many locations, were reimposed post-July. Accordingly, “post-lockdown” had to be reframed to “August” as that is when most primary data were collected.

Over 71 per cent of the 502 respondents were interviewed in person. While mobility in general was less restricted by August, even in June all Tirupur respondents were surveyed in-person. Most data collectors indicated a higher comfort level using this method both for respondents and themselves rather than speaking on phone. In Bhutan, where the survey was completed in July, lockdown hadn’t been imposed until August.

The study found that the lockdowns imposed to curb the spread of COVID-19 led to an immediate, widespread, and severely reduced access to food in the region. As this lack of access eased with relief efforts and reduced restrictions, the loss of livelihoods and the anxiety produced by the health scare became prominent. Women HBWs bore the brunt of all of this while shouldering the increased load of household work and, in all likelihood, also facing greater domestic violence. Supported by their community cadres, organizations of HBWs—trade unions, cooperatives and producer companies—ensured that members were able to access

essentials such as food, cash, sanitary kits, and health information. The pervasive distress that the crisis has created re-emphasizes the need for deepening and strengthening social protection for HBWs in the region as they remain largely unidentified in government records. Much of this was confirmed by the 502 women HBWs and the 14 heads of HBW organization that the study spoke to as detailed below.

*“It has been very difficult for me and my family to fulfil our basic needs”.*

**PADMA TAMANG, KATHMANDU**

## WORK AND INCOME

**Severely diminished work and demand resulted in a drastic slump in incomes, reducing incomes to zero for many women. Recovery has been excruciatingly slow, especially as the future remains uncertain, and workers themselves remain saddled with the burden of expensive loans, reduced savings, and depleted assets.** These impacts are outlined below:

- Soon after COVID-19 started spreading beyond China, **workdays reduced suddenly** for HBWs. Buying companies, including global garment brands, cancelled or suspended orders as supply disruptions affected production and the health-related mobility restrictions affected the regular functioning of markets, which reduced both global and domestic sales. Participating HBWs felt the ripples of the negative economic impact on supply chains even before the virus was anywhere close to them; for instance, while about 75 per cent of the 502 respondents

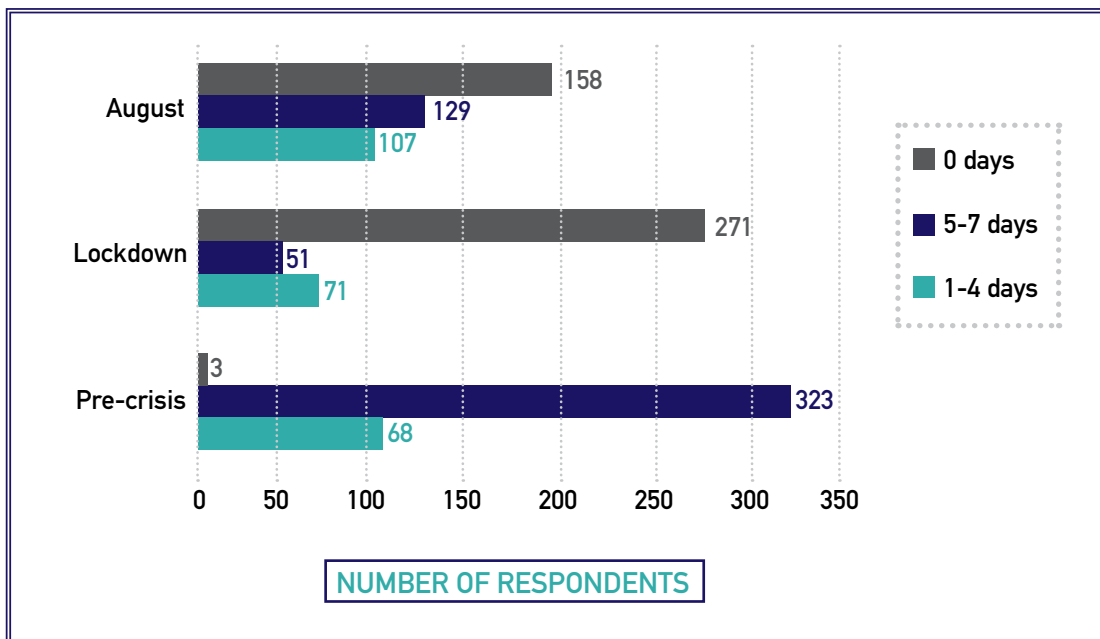


Women’s healthcare needs often get sidelined during emergencies. Pictured here, SEWA Bharat leaders distributing sanitary products to HBW members in Fulia, West Bengal. Picture courtesy SEWA Bharat

across South Asia reported no work at all during the lockdown period, amongst the smaller set of 394 respondents interviewed in August, three HBWs reported no work even in February (figure 1). During peak lockdown, 271 respondents or 69 per cent had no work at all, and by August 40 per cent still had no work. This is in sharp contrast to the pre-crisis period; during which 82 per cent reportedly worked between five to seven days every week. By August

only 33 per cent of respondents had regained work at this level, and many could find only a lesser number of workdays per week than they were used to before February. The uncertainty related to protection from COVID-19 has affected production plans across many supply chains that continue to operate below usual capacity in response to reduced demand. This continues to constrict work opportunities for women HBWs connected to these supply chains.

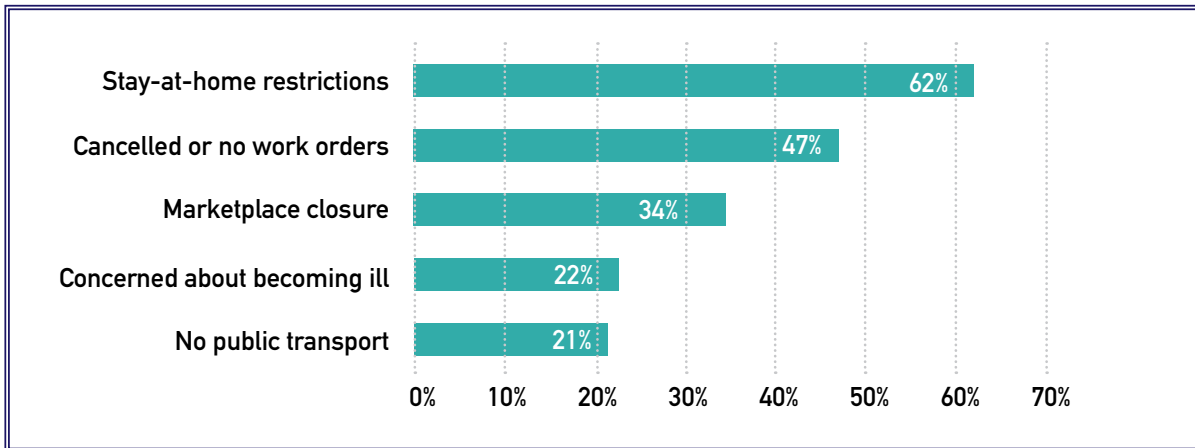
**FIGURE 1: WORK DAYS PER WEEK**



■ Government orders restricting people to stay at home, cancelled or lack of work orders, closure of markets, and no public transport to move around led to a **total wipe-out of the “season”** for HBWs (figure 2). The most severe lockdown restrictions came at a time when a large part of South Asia celebrates new year in April and Eid—the Ramzan Eid in May and Eid-ul-Azha in August. This is usually the time people spend

large amounts of money, and a sizeable share of annual earnings for HBWs in the region accrue during this period. Production preparations start months before, raw material is bought and stored, and families invest a lot of time and effort to be ready to sell and earn. This year, while considerable expenses had already been made and in many cases products prepared, sales did not materialize.

**FIGURE 2: MAIN REASONS FOR NOT BEING ABLE TO WORK DURING LOCKDOWN RESTRICTIONS IN APRIL-MAY 2020**



■ As international borders closed, **economies like Bhutan, Nepal, Sri Lanka and Maldives that depend heavily on tourism were hit badly.** SAARC Business Association of Home-Based Workers (SABAH) shops in Nepal, Sri Lanka, and Bhutan reported zero or negligible business. Though Sri Lanka and Nepal implemented lockdown restrictions during the April to June period, the Bhutan government did not do so till the latter part of August, by which time the survey had already been conducted. However, many establishments including the country's SABAH outlet pulled shutters down in March, fearing the virus. Moreover, a total stop to foreign tourists meant collapsed markets that dampened any incentive to open shops, especially those targeted at visitors. Fall in HBWs' incomes during April-May despite no government restrictions, though not as severe as in rest of South Asia, was also evident in Thimphu, clearly highlighting **the pandemic nature of the crisis.** The average weekly income of sampled HBWs in Thimphu fell to 65 per cent

during this period (table 2). This decline was steeper for all the other nations, but a large work order and absence of in-country lockdown still couldn't stop Bhutan's downward slide.

■ **Workers in Phulia and Dhaka experienced a double tragedy as Amphan, rated the fiercest cyclone in the last hundred years, hit West Bengal and Bangladesh in May.** The widespread loss pegged at billions of US dollars flattened houses, destroyed standing crops, and massacred livestock (Singh 2020). In Phulia, along with these assets, weavers also lost precious working capital in their looms and now stare at a market that can't revive anytime soon due to widespread economic decline. During April-May, only two respondents out of 30 managed to earn, and those earnings were less than ten per cent of pre-crisis income. The remainder of respondents reported zero earnings—average weekly earnings nosedived to less than one per cent of those in the pre-crisis period. In Dhaka, much of the sampled group was

engaged in garment supply chains, with over 81 per cent operating as piece-rate HBWs unlike in Phulia, where respondents mainly comprised of weavers of whom less than 25 per cent reported as piece-rate HBWs. Still, only six out of 60 in Dhaka managed to earn during these months, and average earnings fell to about seven per cent. For several others in the region, the economic decline was less steep. By August, the average income for Phulia HBWs had inched back to less than 13 per cent of the pre-crisis period,

and that for Dhaka was a bit more cheery at slightly over 27 per cent (table 2). But these levels are nowhere near usual levels and the general opinion of respondents on market recovery over the next six months is gloomy.

- Women HBWs in every country in South Asia reported a **decline in average weekly earnings** (table 2). From Lahore to Dhaka, and Kathmandu to Malé, these earnings declined before the country lockdowns were imposed in many locations, when

the international movement of goods and people slowed and raw material shortages appeared. Earnings then crashed suddenly and severely during the lockdown period, and, during its peak, reduced to zero for all HBWs in Mumbai and for those in Ahmedabad who were interviewed in August. Compared to pre-COVID earnings, the average incomes for HBWs during the peak lockdown ranged from less than one per cent in Phulia to 27 per cent in Kandy.

**TABLE 2: AVERAGE WEEKLY EARNINGS IN USD<sup>4</sup>**

	Pre-Crisis	Lockdown (as % of pre-crisis)	August (as % of pre-crisis)
Lahore	6.9	1.6 (22.9)	2.9 (41.7)
Karachi	5.4	0.49 (9.2)	1.44 (26.9)
Dhaka	10.89	0.80 (7.3)	2.99 (27.4)
Phulia	10.97	0.09 (0.8)	1.37 (12.5)
Mumbai	10.3	0.0 (0)	1.3 (12.2)
Ahmedabad	12.9	0.0 (0)	4.1 (31.4)
Ahmedabad	11.8	1.2 (10.6)	5.1 (43.2)*
Tirupur	23.7	0.7 (2.8)	3.8 (16.2)*
Colombo	59.1	10.0 (17)	14.7 (24.9)
Kandy	48.4	13.3 (27.4)	25.7 (53)
Kathmandu	15.3	2.2 (14.1)	8.1 (53.2)
Thimphu	29.9	19.4 (64.9)	14.9 (50)
Malé	236	27 (11.6)	137 (58)

Note: \* This data was collected in the second week of June while for the rest of the locations it was collected in August.

*“There was no work and no income. We have spent days eating just chutney and roti during the lockdown as there was no money to buy anything else”.*

**SHAMINABANU CHANDKHAN MANSOORI, AHMEDABAD**

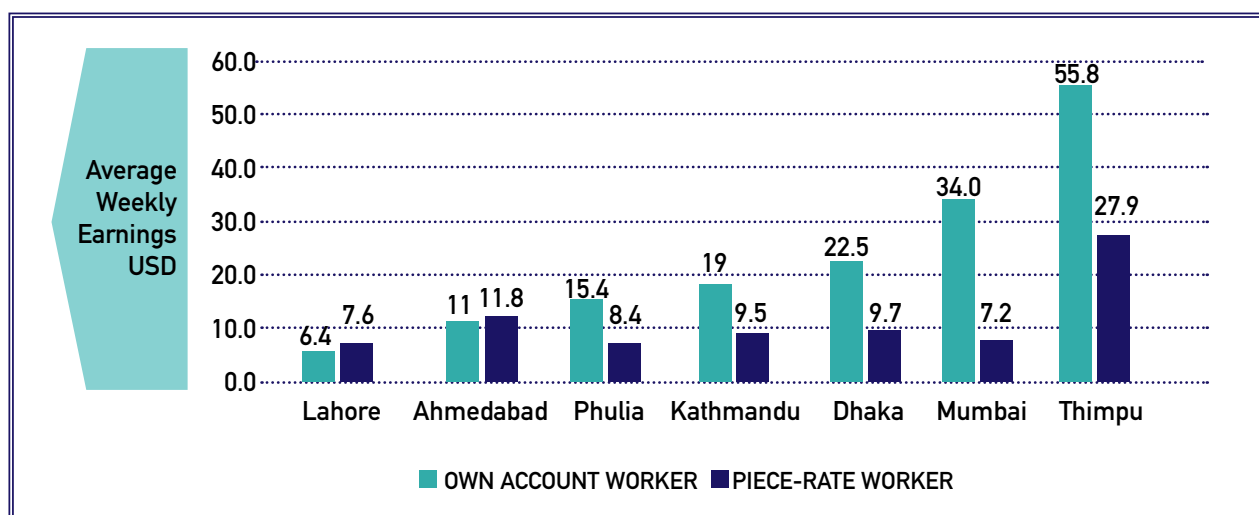
<sup>4</sup> Data was collected in local currencies and converted into USD at the nominal buying rates for each currency. This limits cross country comparison of incomes as measures of purchasing power.



■ **The high vulnerability of sub-contracted piece-rate HBWs** compared to own account HBWs in the region was reflected in their lower pre-crisis incomes and a slower rise in income as lockdown restrictions were relaxed. Of the 502 sampled HBWs, 56 per cent or 281 are piece-rate workers and 36 per cent or 181 are own account workers. The remaining eight per cent are self-employed employers, self-employed contributing family workers, or employees. In every

location studied, except in Lahore and Ahmedabad, the pre-crisis period income of sub-contracted piece rate workers turned out to be less than that of own account workers—about half or less generally, while in Mumbai sub-contracted piece-rate workers earned only about a fifth of that of own account workers.<sup>5</sup> This makes them the most vulnerable group among HBWs with lower resilience than others to cope with a crisis (figure 3).

**FIGURE 3: EARNINGS IN THE PRE-CRISIS PERIOD**

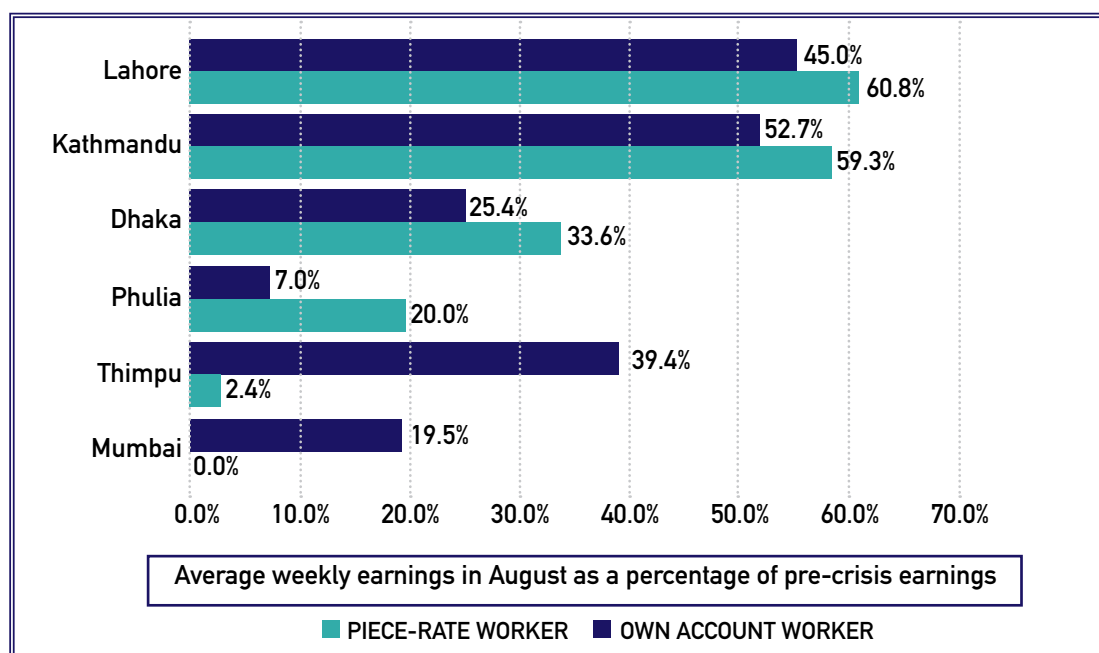


While all HBWs, irrespective of their informal employment status, faced rapid loss of earnings during the lockdown period, own account workers in many locations like Lahore, Kathmandu, Dhaka, and Phulia saw faster recovery (figure 4). As an exception, in Mumbai, continuing restrictions globally made it impossible for the two small unit

owners that were part of the study sample to start operations while some piece-rate workers were able to hustle work from contractors outside Dharavi, the study location in Mumbai. In this particular case, one respondent managed to get work for herself and seven other respondents while the other 19 had no work even in August.

<sup>5</sup> Almost all respondents in Mumbai, Thimphu, Karachi and Tirupur were piece-rate workers reflecting their preponderance in the membership of the participating organizations; there were no own account workers in the Karachi and Tirupur sample. On the other hand, there was an absence of piece-rate workers among HBWs surveyed in Kandy and Malé, most were own account workers.

**FIGURE 4: EARNINGS RECOVERY BY AUGUST 2020**



■ **Garment and textile HBWs, the largest group among the respondents, experienced severe loss in earnings.** A predominant number of respondents—333 of the total 502—work in the

garments sector (table 3). If the 53 weaving HBWs under the “textiles” category are included, the garments and textiles respondents climb up to 386, almost 77 per cent of all respondents. Of these a large

majority—260 or 68 per cent—are subcontracted piece rate workers and over 25 per cent are own account workers. The remaining identify themselves as employees.

**TABLE 3: NUMBER OF RESPONDENTS BY PRODUCT LINES AND STATUS OF EMPLOYMENT**

Trade	Employment status <sup>6</sup>					
	Self-employed categories			Subcontracted piece-rate worker	Employee	Total
	Own account workers	Employer	Contributing family worker			
Garments	86	6	4	233	4	333
Textiles	12	5	1	27	8	53
Footwear	1				1	2
Handicrafts	11	2	1	9		23
Food	64	3	3	2		72
Others	8	1		10		19
<b>Total</b>	<b>182</b>	<b>17</b>	<b>9</b>	<b>281</b>	<b>13</b>	<b>502</b>

<sup>6</sup> For further explanation on Classification of Workers by Status in Employment, see [https://www.wiego.org/sites/default/files/resources/files/status\\_in\\_employment.pdf](https://www.wiego.org/sites/default/files/resources/files/status_in_employment.pdf)

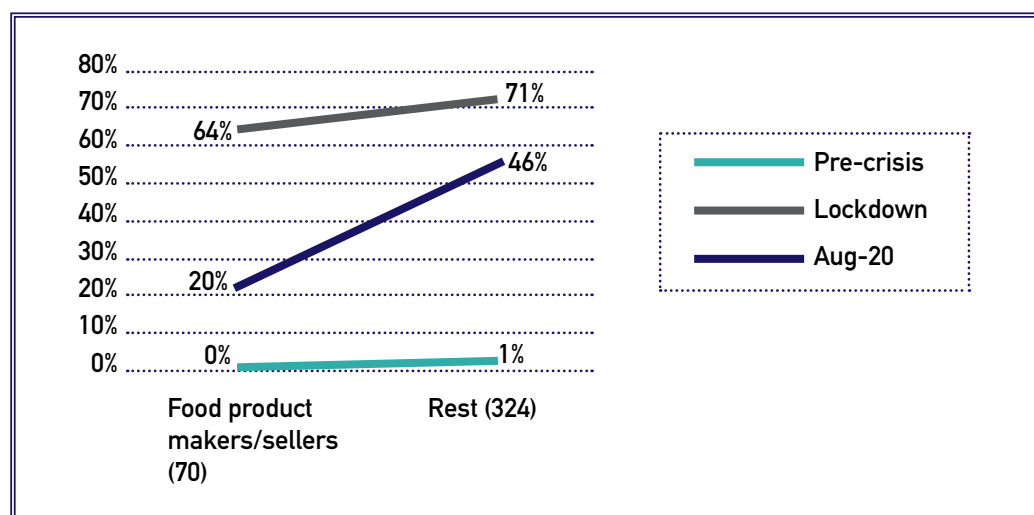
For HBWs in garments and textiles, earnings during the lockdown period of April-May reduced to zero in three sampled cities, were between 1-5 per cent in another three, and between 6-12 per cent in four cities. By August, recovery in earnings for this group was still less than 30 per cent of the pre-crisis period in a majority (seven cities) of locations. In the three other cities, recovery in earnings was between 40-50 per cent. Work and incomes were nowhere near usual levels.

■ Even though the 70 HBWs supplying food products across Malé (28), Kandy (15), Colombo (14), Kathmandu (8), Dhaka (3), and Mumbai (2) are among those earning a substantially higher average income than other women HBWs in their cities during the pre-COVID time (table 4), they were also badly hit during the

lockdown. Sixty-four per cent had no work at all during the lockdown compared to 71 per cent of the other HBWs (figure 5). All of the food product makers and sellers cater to a market close to them, almost 85 per cent (59) producing short-eats, snacks, or baked foods. Mobility restrictions in their area of sales hit during the initial period

of the outbreak, and there was a general belief that the virus could spread through food cooked outside. However, supplying food, an essential consumable, to the local market led to faster return to work—only 20 per cent of these workers reported having no work in August compared to 46 per cent of the other HBWs.

**FIGURE 5: RESPONDENTS WITH ZERO WORK**



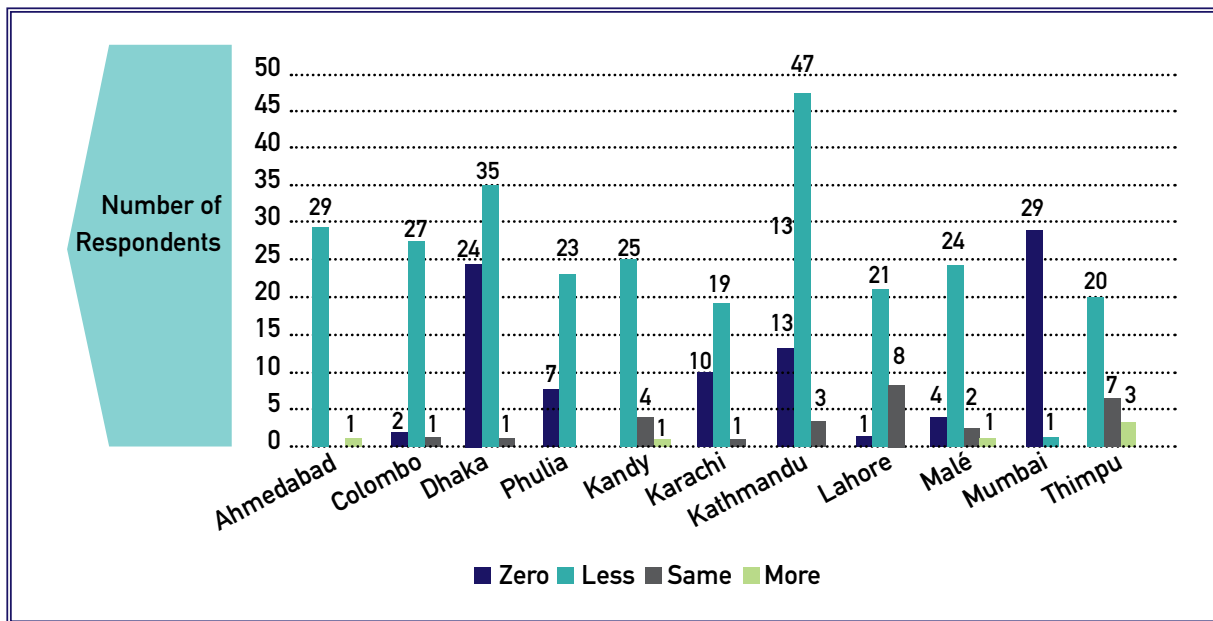
**TABLE 4: AVERAGE WEEKLY EARNINGS IN USD**

	Pre-crisis	
	Food product makers/sellers	Others
Malé	245.8	77.0
Kandy	67.5	28.0
Colombo	76.6	43.7
Kathmandu	20.5	14.1
Dhaka	27.2	10.0
Mumbai	32.3	10.3

■ As earnings reduced for women HBWs, **household incomes dropped**. In cases where women were either the main earner or other family members were also employed in the informal sector, incomes were reported at zero in July, a month before the survey was conducted—almost all respondent families in Mumbai and close to half of all Dhaka respondent families earned nothing at all (figure 6). Over 90 per cent of respondents reported reduced household incomes in July when compared to pre-crisis

levels in the eight study locations of Ahmedabad, Colombo, Dhaka, Phulia, Karachi, Kathmandu, Malé, and Mumbai; in Phulia and Mumbai, every family had to make do with reduced incomes. Reporting of reduced income was the lowest in Bhutan where only 67 per cent reported reduced family income, and none reported zero income. The latter was true for Kandy too—husbands of many women respondents work as cleaning staff in the local municipality who continued to be employed as essential workers.

**FIGURE 6: HOUSEHOLD INCOME IN JULY COMPARED TO PRE-CRISIS LEVEL**



■ **State welfare**, wherever available, was an important factor in reducing the pre-existing vulnerability of women HBWs. For instance, in Bhutan, the wide and deep state welfare system ensures low vulnerability of all citizens, including HBWs. Both own account workers that were surveyed in Thimphu took

a break from work—a choice not available to many HBWs interviewed in other locations. One worker stopped work for a maternity leave, and the other took a month off to visit family. Both also benefitted from the large masks order procured by SABAH Bhutan, which they have an option to come back to.

## CARE AND OTHER HOUSEHOLD RESPONSIBILITIES

As the lockdown restricted all family members indoors, **women spent more time in unpaid household and care work** including cooking, cleaning, and caring for family members. Over 80 per cent of the respondents took care of children (who would otherwise have been in school), the elderly, and the sick in the family. In many instances, they juggled between reducing or changing the work hours of whatever work they had, giving up work, working entirely from home, or taking kids to the workplace if they were working from a common facility centre. Over 65 per cent of respondents reported increased cleaning work, and almost 50 per cent spent more time performing child care.

## DOMESTIC VIOLENCE

Across the region, several other sources have reported **increased instances of domestic violence** during the lockdown period. For this study, except for Phulia, where study respondents openly spoke about existing domestic violence

and how they are dealing with it, there was either no response, indications of no change in existing violence, or complete denial of its existence. While most respondents in Dhaka, Lahore, Karachi, Colombo, Ahmedabad, and about 40 per cent of respondents in Kathmandu reported either no change or chose to either remain silent on domestic violence, their organization heads weren't convinced and recommended a more in-depth study on the subject to get to the truth. On the other hand, women members of *Samagi Kantha Sanwardhana Sanvidhanaya* in Kandy, of LMKS in Mumbai, and of HBWCS in Kathmandu seem to command a more equal position within the family presumably due to their long association with organizations supporting their journey on the issue. Similarly, Phulia HBW members of SEWA Bharat draw strength from the work that the organization has been doing with them on the issue and have been using various means, including the state helpline, to address it. A low general prevalence of domestic violence was reported in Bhutan. ■

# RELIEF AND ROLE OF INSTITUTIONS

Effectiveness of relief efforts has been marred by poor outreach and insufficiency for HBWs due to their absence in government registers. Organizations of HBWs, their well-developed grassroots leadership and producers' companies continue to support home-based workers in connecting them to relief and new work opportunities:

*"I think crisis times reinforce the importance of collectives."*

INDIRA GARTENBERG, CHAIRPERSON, LEARN MAHILA KAMGA SANGATHANA (LEARN)

■ This period has been characterized by weak and the poor outreach of government relief. The sudden and severe loss in work and earnings along with restrictions on mobility led to food shortages at the household level. While across the region, there were efforts by government, non-government, and community organizations to provide food, money, and other support, needy HBWs struggled to access these. Close to 60 per cent of respondents reported receiving

no cash or food under government relief, though about 48 percent got food packets through their own or other organizations, religious institutions, and citizen initiatives (table 5). Apart from the lack of information on relief measures announced by the government, the process, documentation and costs of accessing these proved to be a significant barrier in their outreach to HBWs at least during the initial period of the crisis. In locations like Tirupur and Kathmandu, government relief

tied to voter and ration cards issued in the city wasn't available to migrant HBWs. Manual workers covered for assistance by the Labour Department in India included tailors, but no other HBWs involved in the garment supply chains. The absence of bank accounts and other documents precluded several HBWs from even applying for government relief. The invisibility of HBWs seemed to be further underlined by their absence in the design of these measures.

**TABLE 5: RESPONDENTS RECEIVING RELIEF**

City (number of respondents)	Govt cash grant		Govt food support		Non-govt. food support	
	Number	% of total respondents	Number	% of total respondents	Number	% of total respondents
Ahmedabad (30)	12	40%	27	90%	14	47%
Colombo (30)	21	70%	2	7%	2	7%
Dhaka (60)	3	5%	24	40%	47	78%
Phulia (30)	24	80%	30	100%	26	87%
Kandy (30)	27	90%	1	3%	20	67%
Karachi (30)	8	27%	1	3%	10	33%
Kathmandu (63)	1	2%	5	8%	5	8%
Lahore (30)	3	10%	3	10%	26	87%
Malé (31)	0	0%	0	0%	0	0%
Mumbai (30)	7	23%	26	87%	26	87%
Thimpu (30)	13	43%	0	0%	0	0%
Tirupur (56)*	51	91%	54	96%	47	84%
Ahmedabad (52)*	25	48%	43	83%	19	37%
<b>Total (502)</b>	<b>195</b>	<b>39%</b>	<b>216</b>	<b>43%</b>	<b>242</b>	<b>48%</b>

Note: \* Data for WIEGO respondents who shared their experience in June.

*“Since they are not recognised as vulnerable and recorded as such in government records, it is easy for them to be left out of government assistance”.*

**PRABHA POKHREL, HBWCSN**

■ As most governments in the region struggled to reach the affected, **organizations of HBWs worked well in quickly identifying, responding to, and supporting members** directly and to link them to relief efforts of government and other institutions. As is true of most of the countries in the region, relief efforts are generally not the best managed in reaching the most needy in a timely way. This becomes particularly critical in the context of weak or ineffective social protection systems. Those who managed to access government cash and food relief, wherever provision was made for it through a maze of processes and documents, had to use the network and reach of their organizations to do so. Participating women HBWs were able to access government and other support mainly because they remained in

close communication with their member-based organizations. Even as the organization grassroots leaders continued to work and negotiate with local and other governments on timely and targeted implementation of relief measures, its decentralized leadership structure helped in quickly identifying the most needy and act as the main channel to distribute food, information and other essentials efficiently for all sources of relief. All organizations participating in this study managed to connect their HBW members to both government and other sources of food and cash relief (table 5). Over 25 per cent of respondents were involved in distribution of food, PPE, sanitary kits, and information on the disease, and in negotiating with local governments to provide relief to other members.

*“CUP leaders are part of the BRAC-led initiative to identify patients and refer them to hospitals. CUP also raised and distributed 40 lakh rupees for the urban poor in collaboration with the social welfare department.”*

**REBAKAH JI, EXECUTIVE DIRECTOR, CUP**

■ In the immediate aftermath of the crisis when sudden lockdowns completely halted work and food shortage loomed large, respondents mentioned **an important support they received from their organization leaders— psychosocial counselling**. As lockdowns continued and the

fear of disease spread, many organizations found that it was critical to bring stress levels down even as they arranged for material support. Respondents confessed to feeling like someone is watching their backs and that they are not totally alone in fighting this adversity. In all study locations,

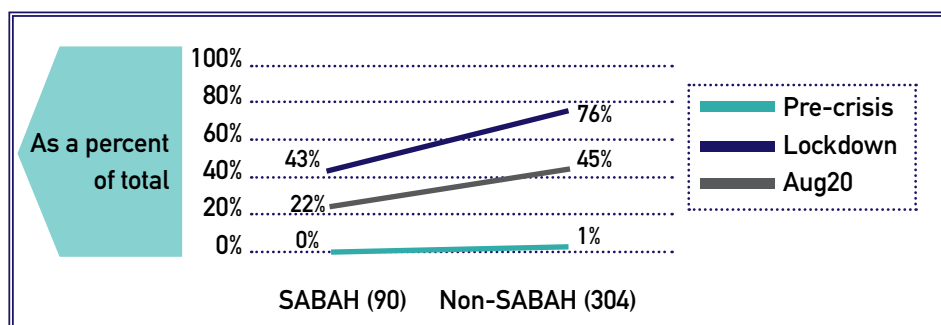
member HBWs remained in close contact with leaders and informed them of their own needs, shared the distress of others in their

community whether they were members or not, and helped in distributing food and other essentials.

*“One of the union leaders accompanied me to the hospital when my daughter needed an operation. I really appreciated the emotional support that she offered by being there for me at such a scary time”.*

**RAFIYA SHAIKH, MUMBAI**

**FIGURE 7: RESPONDENTS WITH ZERO WORK – SABAH AND NON-SABAH**



Not only were organizations able to offer their members moral and material support to cope with the crisis, **HBW producer companies showed great agility in arranging work** for their members. Forty-three per cent of respondents belonging to SABAHs in Sri Lanka, Nepal, and Bhutan had no work during April-May. Seventy-six per cent of HBWs who were not SABAH members had no work during the same period. By August this had reduced for all. However, the reduction to 22 per cent for the SABAH members was much more significant than 45 per cent for the non-SABAH members (figure 7).

Seventy-seven per cent of the Thimphu respondents—all members of SABAH Bhutan—were working during April-May when in other cities in the region over 70 per cent of surveyed HBWs had no work at all. And while average weekly earnings did reduce during April-May, workers in the Thimphu region saw their income dropped to only about 65 per cent of pre-crisis levels. Fifty per cent of SABAH Nepal members had no work at all during the lockdown, but by August, 90 per cent were back at work; average weekly earnings that had dropped to 20 per cent had recovered to over 83 per cent by August.

*“My organization provided training and job orders for masks, PPEs, sanitizers, liquid soaps and transportation”.*

**RIJI, KATHMANDU**





Producer companies of HBWs quickly realigned their supply chains to cope with reducing demand for garment products and rising demand for face masks. Pictured here, SABAH Nepal HBWs being trained in mask making. Picture courtesy SABAH Nepal

## Women's Producer Companies Connecting Members to Work and Markets

Not only did SABAHs aggressively look for markets for their members by negotiating with a variety of possible clients, they were instrumental in helping members identify new opportunities to ensure that some work was trickling in. Members received help in accessing raw material supplies, selling online, and in the delivery of products. For instance, anticipating a squeeze in work and markets, SABAH Bhutan worked closely with the Health Ministry before March to secure an order to stitch 200,000 masks. It continues to actively negotiate with schools to stitch student uniforms and with hospitals to stitch scrubs. Similarly, even though the margins in these activities are low, in pursuit of getting work for members, SABAH Nepal managed to relocate and repurpose its food processing equipment closer to its HBW clusters to start production of food items including processed, frozen, and ready mixes for online sales. Sewing machines were moved from the common facilitation centres to HBW's homes to stitch masks and PPE suits for local governments, the UNDP, and the local Lion's and Rotary clubs. It is also trying to get orders for hospital scrubs. SABAH Sri Lanka was able to secure an order to supply sweets for some of its members and connected several others to a member who managed to get an order for masks. It is aggressively promoting its members' food products for their high hygiene standards and is exploring longer term opportunities in producing masks, aprons, and caps.

■ In trying to protect its members against the misery arising out of this crisis, **organizations of HBWs, through their grassroots leaders, extended in all directions.** Most were out in the field even during the lockdown, and those who couldn't be out in the field were communicating regularly with their members and leaders in trying to assess needs, arrange support, bring in relief, and provide psychosocial counselling to reduce fear and panic. Regular activities of the organizations have had to be put

on indefinite hold; staff strength and other expenses have had to be reduced. And as many leaders shared, it is difficult to assess when the challenges would start reducing without the certainty of a vaccine. Work plans have to be adapted and funds have to be raised to help members in recovery of work and income to pre-crisis levels. New skills may have to be learnt; alternative sources of work found; and the push for a wider, deeper, and stronger social protection intensified.

*“Our women's society Samagi Kantha Sanwardhana Sanvidhanaya helped with loans.”*

P. RAJASHRI, KANDY



Grassroots leaders reached out to HBWs living in remote areas, something the local government could not easily do. Picture courtesy SEWA Bharat

## Organized, Decentralized and Democratic Leadership: The Only Safety Net for Homeworkers?

This crisis and how HBWs tried to cope with it brought to fore the single and most important element that made a difference across a wide geography, employment status, product lines, and social welfare systems. In these times of extremely restricted mobility, the organized HBWs had the grassroots leaders of their organizations to depend on. These leaders worked as well-oiled and efficient machinery connecting them to relief, work, health services, COVID-related information, and other essentials. The leaders were at the forefront whether it was identifying and listing the most needy; distributing food, sanitary kits, and raw materials; accessing government sponsored materials and services; channelling finished materials for online sales; or ensuring that probable COVID-19 patients were admitted to hospitals and patients with other ailments were able to get appropriate health services. Leaders brought necessary information to the planners, governments, and other contributors to relief efforts in order to design the relief work. Then, these same leaders led the implementation of relief initiatives across the region. If it was not for these leaders, working in close contact with the organizations heads and managers, relief outreach and efficiency would have been severely compromised, especially because most HBWs are not even identified anywhere in the government registers. Leaders also worked with HBWs and their families at a personal level, looking to their essential material and emotional needs and supporting them as much as possible. Prabha Pokhrel, Chairperson of HBWCSN shared that, "Some cooperative leaders paid members out of their own pocket as banks were closed."

■ Appreciation for and recognition of the value of collective action led to a **surge among unorganized HBWs to join organizations**. A large number of respondents reported immediate support from their organizations in getting relief through their own resources or through connecting with government and other institutional supports, and in finding ways to negotiate with banks and landlords to reduce or delay payments. Leaders, members, and their families also came forward to help distribute the relief materials arranged by their organizations. This strengthened the idea of the value

of collectivism not only among members and their families but also among community members who witnessed it. Some trade unions and MBOs reported an increase in membership too. "The number of memberships we have received just in one month of June has been more than what we get in six months," shared LEARN's Chairperson Indira Gartenberg. Zehra Khan, General Secretary of the Home-Based Women Workers' Federation (HBWWF) pointed to a similar experience where both community members as well as informal factory workers rushed to seek help in organizing themselves.

*"I have only recently joined the LMKS Union. Prior to joining them, I got no help whatsoever. Now, I will benefit from the union and will hopefully also get rations."*

**SHAMA PARVEEN, MUMBAI**

■ Bhutan was the only country in the region where a superior social welfare system that covers housing, education, and health services for all held its people in good stead. This, when matched with a relief effort that has been wide and targeted as

per citizens' need for food, cash, interest payment subsidies, and protective gear, reduced the risk of destitution significantly. Over 40 per cent of SABAH members in Thimphu (table 5) accessed cash relief with interest payments on loans waived-off for several months by His Majesty, the King. Some also received unemployment benefits designed

specifically to cope with this crisis. None of them felt the need for government food support. While borrowing and erosion of savings was widely reported across all Bhutan locations, only four of the 30 HBWs surveyed in Thimphu claimed to have taken any of these measures to cope. However, respondents in Maldives, who also benefit

from free education, health and subsidized housing, still faced some distress. Though most did not need any food support (box 3), none were able to access the government cash support struggling to arrange documents to prove they were eligible to receive it. Twenty out of 31 respondents in Malé had to either borrow or draw down savings. ■



Owing to limited spread of the pandemic, SABAH Bhutan members could continue to use the production centre for production, sorting and packing of masks. Picture courtesy SABAH Bhutan

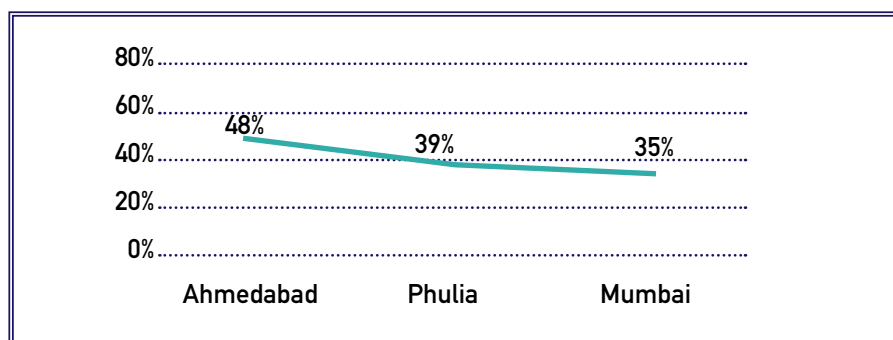
## Improving Resilience to Disasters with Robust Welfare in Bhutan and Maldives

With stronger social welfare systems than other countries in the region, Bhutan and Maldives stood apart in their ability to somewhat mitigate suffering experienced due to COVID-19. Agile planning with the use of decentralized networks for relief delivery made for a smoother experience especially for the Bhutanese as Bhutan managed to keep the disease at bay and reported the lowest number of cases per capita. In Bhutan, no nationwide lockdown was imposed until mid-August, and even then, many businesses remained open. However, measures such as the suspension of tourism, school closures, shutting the border with India, and a countrywide recommendation to avoid nonessential travel were adopted. The national leadership, along with His Majesty's office, has been involved in organizing and targeting relief for the needy since March, ensuring food, cash, and medical support is delivered to citizens through a network of civil society institutions and volunteers. Provision has been made for subsidies, moratori on loan payments, and targeted unemployment benefits. Revision to these efforts are announced as per the changing situation. Maldives recorded the highest number of cases per population in the South Asia region, and with severe lockdowns in place, it rushed to respond by providing subsidies on fuel, food, electricity, and water. Loan schemes were available for freelancers and self-employed people. However, many of these measures failed to reach the needy in the early period at least; women HBWs struggled to access these without prescribed documents, especially because many don't have bank accounts. None of the Maldivian study respondents were able to access either the COVID-19-related cash or food support offered by the government. In both countries, it was evident that national welfare systems covering education and health for all citizens; providing subsidies on selected essentials such as housing, food, and fuel; and targeting vulnerable groups for specialized assistance make for a condition conducive to reduced general vulnerability. Not surprisingly, when hit by the shock of COVID-19, these societies were more resilient in coping with adversity. The widespread scramble for survival witnessed across the region was relatively more moderate in these countries as many of the normal social assistance schemes were padded-up even as COVID-specific packages were devised.

# COPING

In coping with the crisis, HBWs and their families have had to cut back expenditures, dig into savings, sell assets, and borrow, thus increasing their vulnerability to future shocks. In a small way, the crisis has also led many improving their skills in the use of digital tools to find work.

**FIGURE 8: PRE-CRISIS EARNINGS AS PERCENT OF DAILY MINIMUM WAGE**



■ **Multiple factors affecting HBWs in different locations determined their ability to cope.** For instance, in the three sampled cities of India—Ahmedabad, Phulia, and Mumbai—HBWs earned less than 50 per cent of the government-prescribed daily minimum wage even in the pre-crisis period (figure 8) in a country where public provision of health and education services has neither been sufficient nor of good quality.<sup>7</sup> This makes them vulnerable to

any kind of shock and affects their ability to respond and recover. Overall, who managed to cope and to what extent depended on the existing welfare system, severity of lockdown restrictions, type of product line they were involved in, membership in a supportive organization, additional disasters, and the like. Eighty eight of the total 90 respondents in these three cities reported zero income during the lockdown. As they started to recover in August,

Mumbai HBWs residing in Dharavi were still facing serious barriers in movement, and their incomes had inched back to only 12.2 per cent from the pre-crisis level. With relatively more relaxed lockdown restrictions and support in getting work orders through SEWA, Ahmedabad incomes rose back to over 31 per cent. Incomes in Phulia, though battered by Amphan, still managed a rise of 12.5 per cent, slightly higher than those in Mumbai (table 6).

*“After the lockdown, SEWA has linked me with work of stitching masks and dresses. This has enabled me to earn a livelihood again”.*

**MAUSMEENA DINESHBHAI RATHOD, AHMEDABAD**

**TABLE 6: AVERAGE WEEKLY EARNINGS – AHMEDABAD, PHULIA AND MUMBAI**

	As percent of pre-crisis level	
	Lockdown	August
Ahmedabad	0.0%	31.4%
Phulia	0.8%	12.5%
Mumbai	0.0%	12.2%

<sup>7</sup> A rough estimate of 8-10 hours of work per day is indicated for Ahmedabad, Mumbai, and Phulia respondents by their organizations. February, being close to New Year and Eid celebrations in the region, is a busy month with women spending more hours at work than otherwise.

■ **HBWS face increased vulnerability due to depletion of family assets.** While income crashed, alternative earning sources failed to emerge for most respondents. Over 92 per cent didn't start any other work to cover for the income loss. Relief efforts started with hiccups in most places, were insufficient, or were hard to access. Respondents struggled to cover regular family expenses on food, medicines, and other essentials such as children's education. As a result, over 82 per cent of all respondents were forced to either **borrow, draw down on savings, and sell or pawn assets** to cope with the crisis. All the respondents in Ahmedabad, Mumbai, Tirupur, and Karachi had to take one or more of these measures, and 85 per cent of respondents had to take one or more of these measures in Kathamandu, Kandy, and Lahore. This loss of physical and financial assets puts a heavy burden on women HBWs and their families in recovering from a crisis and makes them more vulnerable to any future shocks.

■ In recovering from this crisis **over the coming months, finances and work are a top priority** for HBWs in the region. Most have started contacting contractors

and intermediaries through whom work comes, and several other HBWs are waiting for factories to restart in order to get work. Members are confident that SABAHs will be able to generate work for them. Still, a feeling of uncertainty prevails regarding when life will be back to its normal routine without any restrictions. About 50 per cent of the 447 respondents feel that what they need the most is work opportunities and financial help to cover work and personal expenses including equipment, children's education, and clearing debt in order to move towards a regular work life. About half need support in finding work. Close to 25 per cent want work-related assistance in training, equipment, a place to sell, and easily accessible loans at low rates.

*“It's hard not knowing when this situation will end. Lack of income and work adds to mentally being more anxious too”.*

**RASHEEDHA ALI, MALÉ**

■ COVID-19 has resulted in a **severe and unique crisis forcing women HBWs to cope by finding opportunity** in it. While many HBWs learnt to stitch masks and PPE suits, almost all locations

reported HBWs putting in considerable effort to improve their digital skills, to use social media, and to sell online. HBWs in Phulia started thinking of selling directly to bigger intermediaries and buyers and selling online. SEWA Bharat helped them run Facebook campaigns for this. Sanchita Mitra, National Coordinator of SEWA Bharat, shared that, “Through this, the weaver learnt how to use a bank account, how to pack and courier her products, how to interact with customer, and how to take photographs.” Even the piece-rate workers who depend entirely on contractors to sell started using phones better to identify and communicate with work providers. Restricted mobility led to leaders becoming adept at using digital tools for communication, connecting through WhatsApp groups and attending Zoom meetings regularly. In Dharavi, 1500 relief kits received from the Azim Premji Foundation had to be distributed only after logging each beneficiary into government of Maharashtra's mobile application through an Aadhaar card and a picture. Totally new to this way of working, HBW leaders (literate and non-literate) managed quite well on their own in distributing these kits. ■

# COUNTRY EXPERIENCES

The broad general picture that emerges from the current study indicates that a large percentage of women HBWs across the South Asia region earn from work generated in garment-related supply chains including tailoring, weaving, stitching, embroidery, embellishing garments, and packaging. Several others are involved in making food products and handicrafts. Though not the poorest of the poor, these HBWs are vulnerable to shocks, are largely absent in government records, and so lack access to wide-ranging support even during non-crisis times. As became evident during the COVID crisis, this lack of recognition makes it difficult for HBWs to access relief. Reduced risks through social protection and improvement in working conditions can improve their resilience gradually. Their recognition for targeted assistance would seem to be a good start in this direction. The following are highlights from the country experiences of women HBWs that emerged in the study.

## BANGLADESH

Bangladesh is one of the top contributors to global garment supply chains. Working largely from the bustling city of Dhaka, women HBWs are well-integrated into these chains and contribute substantially to the nation's economy. Poor and vulnerable, they remain unrecognized in the government registers.

A sizeable number of the 60 respondents are marginalized Urdu-speaking Muslims. All work and reside in Dhaka, and over 80 per cent produce for garment supply chains that stopped production as mobility restrictions were imposed worldwide. Along with loss of work and earnings and the scare of the spreading

disease, the deadly Amphan cyclone added to the destitution of women HBWs and their families. Ninety per cent of the respondents in Dhaka had no work during the months of April and May. By August, 50 per cent had managed to find some work without a proportionate rise in earnings as contractors reduced wages from the pre-crisis levels.

While organizations of women HBWs helped members cope with the crisis in more ways than one, they rued the absence of support from garment brands who benefit from the labour of HBWs. The crisis brought into prominence the need to lobby harder for recognition of women HBWs and to develop and strengthen social security systems specifically targeted at them.

## BHUTAN

Bhutan is susceptible to natural disasters and climate-related risks. Though women HBWs are not recognized as a separate category of workers, Bhutan's wide-ranging social assistance programmes cover most citizens well, strengthening general resilience to cope with risks. During the COVID crisis, the nation responded quickly and in a targeted fashion. For most citizens, this made it possible to avoid the distress associated with the disease elsewhere in the region.

All 30 study respondents are members of their producer company SABAH Bhutan, based in Thimphu and are involved in weaving and tailoring. As restrictions started to be imposed globally and Bhutan sealed its international borders, a decline in work and earnings was expected. An aggressive pitch by SABAH to secure additional work orders cushioned this reduction during April-May: only

seven respondents had no work and though average earnings were down to 65 per cent of pre-crisis levels, it was the lowest reduction on both counts when compared to other study locations.

## INDIA

Indian women HBWs are clustered in study locations like Tirupur, Mumbai, Ahmedabad, and Phulia. They are poor, vulnerable, and were not specifically targeted for government relief largely due to their absence in government records.

Garment supply chains are an important source of family income for women HBWs. Disruptions in these supply chains due to COVID-19 caused immediate reduction in their work and earnings. The Amphan devastation added to the distress of women HBW families in Phulia. Hunger was reported widely in all locations during the peak lockdown period. As a consequence of very high case load from March onwards, Mumbai respondents suffered a severe lockdown over a long duration compared to others.

Of the 198 respondents in the four study locations, 180 had no work and earnings during the lockdown period. For 90 respondents in Ahmedabad, Mumbai, and Phulia recovery was visible in August, but it was at a much lower level than in the pre-crisis period. Almost all Ahmedabad women found work, but only eight in Mumbai and nine in Phulia had begun working again. Earnings were much lower than usual for both Ahmedabad and Phulia respondents.

## MALDIVES

Per capita income of Maldivian citizens is the highest in the region.

Along with programs targeting disadvantaged groups, several existing schemes extend social welfare widely. However, women HBWs are not recognized in government records. This crisis exposed their vulnerability to shocks even though they are not poor and they are less dependent on government relief compared to others in the region.

Respondent HBWs residing in Malé were affected more than others in the Maldives. They mainly supply cooked and baked food products for locals and tourist resorts. Along with the complete stop of tourism that led to wide-spread economic distress, the nation recorded the highest number of COVID-19 cases by population in the region. Though people had enough to eat, work and earnings came under great pressure. Twenty one of the 31 respondents had no work during the peak lockdown period, and average earnings had dropped to less than 12 per cent of pre-crisis levels. The recovery in average earnings to 58 per cent by August was remarkable compared to other countries in the region.

## NEPAL

One of the poorest countries in the region, Nepal is at risk for natural disasters. Existing social security provisions are weak and miss women HBWs as a separate category of workers. The 63 respondent HBWs are poor with little ability to cope with shocks. In the absence of access to relief, the COVID-19 crisis led to extreme distress for them. Only one out of the 63 respondents received government cash support and five received food support.

Forty two (67 per cent) of the 63

respondents are connected to export-oriented garment supply chains and lost work and income as global brands stopped production. In August, 48 per cent still had no work. However, income recovery, at over 53 per cent of pre-crisis levels, was remarkable largely due to the efforts of organizations of HBWs who arranged for work through regular and alternate sources.

### PAKISTAN

Currently undergoing a structural adjustment program of the IMF, Pakistan was already in an economically vulnerable state. It has struggled hard with imposing lockdowns and containing the resulting economic distress. Existing social protection systems are weak and do not register women HBWs as a separate category of workers. As a result, women HBWs have had limited access to relief.

All 60 participating women HBWs—30 each in Lahore and Karachi—contribute to garment supply chains. They are poor and vulnerable to shocks. Some of the 30 Karachi respondents belong to the marginalized Bihari and Bengali community who have not been able to get Pakistani citizenship since the formation of Bangladesh. Compared to the rest of the region, mobility seemed to be less severely restricted in Pakistan as several HBWs continued to work through the months of April-May when lockdown was at the peak for others. Thirty two of the 60 respondent were working during April-May. Interestingly, only six of the 30 in Lahore were without work in this period compared to 26 of the 30 Karachi residents. And this hadn't changed by August though, notably, average earnings had

increased compared to that in April-May, indicating higher earnings for those who had work.

This crisis boosted longstanding efforts by organizations of HBWs in pushing the policy process forward on enabling social protection provisions for women HBWs.

### SRI LANKA

Sri Lanka imposed the most stringent measures in the region in response to COVID-19, completely halting movement of goods and people into and within the country. This helped keep the case load relatively low, but economic difficulties emerged much like in the rest of the region. Moreover, even with a relatively wide existing social protection system and longstanding experience in dealing with recurring disasters, the response to address shortages and other needs was hobbled, at least initially, in improving outreach.

The Sri Lankan economy has been doing well, and its per capita income places it in the upper-middle income group of nations. Though not poor, women HBWs are vulnerable to shocks and are unidentified in government records. Of the 60 respondents interviewed—30 each in Colombo and Kandy—about half are involved in preparing fresh and dry food products. Sixty per cent of the remaining workers are connected to garment supply chains. Expected domestic sales of food and garments for New Year and Eid celebrations couldn't materialize, leading to a drop in earnings during April and May when 63 per cent respondents reported no work. By August, 80 per cent of respondents were back to work but at much lower levels of earning than in the pre-crisis period.

Food product makers and sellers in both cities are among the higher income section of respondent HBWs, earning more than double than those in other categories in the pre-crisis period. Notably, the decline in their earnings was lower during the lockdown period, and by August the revival in earnings was also to a higher level than for other workers.

Annexure 2 compiles brief country specific notes providing some more detail on findings for each participating country. ■



# ACTIONS FOR THE FUTURE

Participating HBWs and organization heads shared numerous ideas on actions that could support HBWs get back on their feet quickly and that could improve their resilience to shocks in the longer term. The following is a broad summary of these suggested future actions for a variety of stakeholders, starting with organizations of women HBWs, allied networks supporting HBW issues, governments, and other supportive agencies.

**TABLE 7: ACTIONS FOR THE FUTURE**

WHO	WHAT		
	Short-term	Medium	Long
i. Organizations of HBWs	<i>Organize and strengthen ability of HBWs to work, earn, and push for improved social protection, working conditions, and returns</i>		
	<ul style="list-style-type: none"> <li>■ Support survival strategies—material, financial and counselling</li> <li>■ Mobilize and organize HBWs</li> <li>■ Identify                             <ul style="list-style-type: none"> <li>● needs in the changed circumstances</li> <li>● work opportunities</li> <li>● new markets</li> </ul> </li> <li>■ Collaborate with government and other agencies interested in supporting HBWs</li> </ul>	<ul style="list-style-type: none"> <li>■ Provide livelihood support through                             <ul style="list-style-type: none"> <li>● Training, skill development, better use of digital tools</li> <li>● Redesigning supply chains—bottom up</li> <li>● Access to work</li> <li>● Access to markets</li> </ul> </li> <li>■ Strengthen collectivism in negotiating with                             <ul style="list-style-type: none"> <li>● Local and national governments for targeted policies and improved policy implementation</li> <li>● employers, contractors, and buyers</li> </ul> </li> <li>■ As institutions specialized in HBW issues, advise and advocate</li> <li>■ Network and build solidarity with other HBWs organizations and other trade unions</li> <li>■ Build data base of HBWs to connect to government relief programmes</li> </ul>	<ul style="list-style-type: none"> <li>■ Lobby with government to identify and register HBWs</li> <li>■ Build pressure on governments for a consultative process with HBW organizations in planning, design and implementation of pro-HBW policies on social protection, working conditions, and returns</li> <li>■ Lobby with employers for supply chain transparency, with recognition of HBWs, minimum wages and social security</li> <li>■ Mobilize and organize HBWs</li> </ul>

WHO	WHAT		
	Short-term	Medium	Long
ii. Networks (e.g., HNSA, WIEGO)	<i>Build evidence and knowledge sharing mechanisms to support reform in national policies, improve business practice, inform costumers</i>		
	<ul style="list-style-type: none"> <li>■ Identify needs of organizations supporting HBWs</li> <li>■ Help assess needs of HBWs in the short, medium, and long term</li> <li>■ Build evidence for policy advocacy at local, national, and regional level</li> </ul>	<ul style="list-style-type: none"> <li>■ Build evidence to strengthen voice in improving national social protection systems, working conditions and returns for HBWs</li> <li>■ Build capacity of national organizations supporting HBWs</li> <li>■ Build evidence to advocate and to address employer/contractor/ buyer malpractices with national, regional, and international agencies</li> <li>■ Educate consumers about HBW working conditions and earnings</li> <li>■ Facilitate knowledge sharing across the region HBW issues</li> <li>■ Influence funding agencies to invest in strengthening HBW policies and practices</li> </ul>	<ul style="list-style-type: none"> <li>■ Build a regionwide movement for improved conditions for HBWs</li> <li>■ Build solidarity among agencies supporting HBWs in the region to find solutions to common challenges such as ensuring ethical business practices by brand and employer; setting-up occupational health and safety standards; and provide social security</li> </ul>
iii. Government institutions	<i>Collaborate with their organizations to identify and record HBWs for reduced vulnerability, better social protection, working conditions and returns</i>		
	<ul style="list-style-type: none"> <li>■ Allocate, organize, and coordinate relief including cash and food for HBWs</li> <li>■ Collaborate with HBW organizations for targeting and outreach</li> </ul>	<ul style="list-style-type: none"> <li>■ Cash transfers, easy and targeted loans, complete tax-waivers</li> <li>■ Skill development programmes suitable for HBWs</li> <li>■ Set in place consultative mechanisms with organizations of HBWs and experts to deliberate and strengthen policy and policy implementation for reduced vulnerability,</li> </ul>	<ul style="list-style-type: none"> <li>■ Identify, enumerate, and record HBWs</li> <li>■ Strengthen, reform, and target social protection systems through policies specifically for HBWs</li> <li>■ Ensure work security, living wage, and appropriate contributions to social security through a policy framework for employers</li> <li>■ Promote with appropriate</li> </ul>

WHO	WHAT		
	Short-term	Medium	Long
		<p>strengthened social protection, better work condition and returns</p> <ul style="list-style-type: none"> <li>■ Test models to improve outreach and effectiveness of social protection systems</li> <li>■ Strengthen disaster management plans to work quickly and efficiently in time of crisis; make provisions for immediate and medium-term food support for the affected</li> </ul>	<p>policies and invest in strengthening organizations of HBWs such as cooperatives, trade unions, and producer companies for a level playing field with other private players</p>
iv. Other Supportive agencies (example: bilateral and multilateral funding and advocacy organizations)	<i>Advocate for social protection and fair trade practices for HBWs at national and global level</i>		
	<ul style="list-style-type: none"> <li>■ Current funders could be more flexible in repurposing support</li> <li>■ Create markets for local HBWs wherever possible such as in the case of producing masks, PPE kits, sanitizers, etc.</li> <li>■ Route support for HBWs through effective channels</li> </ul>	<ul style="list-style-type: none"> <li>■ Livelihood assistance through <ul style="list-style-type: none"> <li>● Grants</li> <li>● Technical assistance</li> <li>● Skills training</li> <li>● Enterprise support</li> </ul> </li> <li>■ Generate data and policy briefs on HBWs to advocate for necessary national policies</li> <li>■ Advocate for fair trade practices for HBWs at national and global level</li> </ul>	<ul style="list-style-type: none"> <li>■ Knowledge support to national organizations supporting HBWs for improved policy and practice</li> <li>■ Advocate for fair trade practices for HBWs at national and global level</li> </ul>

# LEARNING AND RECOMMENDATIONS

That HBWs need support to come out of this global crisis is a foregone conclusion. They need support anyway, and this crisis has highlighted that need in no uncertain terms by revealing large structural gaps in the existing social protection set-up. It has also given a glimpse of how quickly and efficiently women HBW's organizations can support their members and link them to resources in a region beset by generally weak social security systems. Also, as was evident in Bhutan and Maldives, better social welfare can cushion citizens with enhanced resilience against disasters reducing resulting destitution. Learnings and recommendations from this study about what could be considered in trying to reduce adverse impacts of a crisis on HBWs are listed below.

## 1) Work towards a well-planned quick response strategy to cover food and other essential needs during crisis:

The immediate consequence of the crisis was widespread hunger as governments struggled to quickly put in place food delivery systems for locked-in populations. Even in countries like India where buffer stocks of wheat and rice can cover everyone a few times over, outreach, appropriateness, and sufficiency remained as much of an issue as is in pre-COVID times. Still, additional efforts by multiple private, non-government, and citizen initiatives improved reach and effectiveness. Several heads of HBW organizations interviewed for this study spoke of past experience with disasters like tsunamis, earthquakes and floods that helped them assess needs and set into place quick response mechanisms. With a deep understanding of the what, when, where, and how of delivering assistance, these leaders were the crucial link between affected HBWs and relief supplies. Nonetheless, savings eroded, borrowings increased, and assets had to be sold as a large number of the affected scrambled to cover the basic needs of food, shelter, education, and health.

### Recommendation

- Implement a robust and



LEARN distributed foodgrains and dry rations to 6193 highly vulnerable women throughout the lockdown period, and also organised its members to make masks for health workers, with the support of HCL Foundation. picture courtesy LEARN

*effective national disaster management system that comes into play immediately as a disaster strikes, assesses food needs, and ensures delivery without overwhelming process and documentation costs.*

- Recognize and count HBWs as vulnerable in national registers, thereby making them eligible for necessary government support.
- Ensure a strong and widespread network of HBW organizations to ensure effectiveness in planning and outreach of relief effort.

2) **Support HBWs with their other essential needs until work and income return to normal:** Apart from food, necessary expenses on other essentials include rent, electricity, water, children's education, and health services.

**Recommendation**

- *Distribute financial support through cash transfers, subsidies, or moratoria on interest payments and easily accessible low-interest loans.*

3) **Support HBWs with income generation initiatives:** Even after the relaxation in restrictions, the work and income levels that had completely dipped for many is struggling to recover. Work is insufficient and incomes are still quite low. Skilful yet vulnerable HBWs are at high risk of slipping into poverty without regular work and incomes.

**Recommendation**

- *Distribute timely, targeted, and easily accessible working capital that helps own account workers restart and that can create the possibility of independent or alternative work even for piece-rate workers, thus giving them more choice in rebuilding their lives and earning a decent living.*
- *Develop supportive policy environments for co-operatives and producer-owned companies of HBWs as institutions specialized in negotiating the space of work opportunities and market access for members including:*
  - *Tax exemption on items produced*
  - *Special provisions for financial support and procurement.*

4) **Reduce the pre-existing vulnerability** of HBWs arising out of low and irregular earnings in a context lacking wide, targeted, and effective social assistance infrastructure. Organizations of HBWs can play a key role in supporting governments in designing and implementing such systems.

**Recommendation**

- *Invest in strong and effective*

*social protection systems that systematically and specifically cover HBWs, reducing vulnerability and improving resilience to cope with a crisis.*

- *Follow a consultative process with organizations of HBWs to design and implement the above.*
- *Research and document crisis experiences of HBWs to feed into planning for improved resilience*



Food relief from their organisations became crucial support and continues to be so, for home-based workers who were left without any earnings during the lockdown. Picture courtesy SEWA Bharat

# CONCLUSION

The pandemic crisis led to misery and destitution for marginalized informal workers at a much larger scale and posed more complex relief-related difficulties than the other shocks the region experiences regularly albeit the latter are limited in geographic and population scope. Each such event leads to a rushed and intense relief effort that is never enough to secure lives and livelihoods in the normal routine of life. Unregistered and unprotected, those at risk slip back into poverty and greater vulnerability to start from scratch each time a crisis occurs in what seems like a vicious cycle. For women HBWs, this crisis has exposed and exacerbated their pre-existing vulnerabilities and weaknesses in a prevailing welfare system that leaves most of them unrecognized and unregistered and therefore not easy to target with relief and other assistance. For a large number of HBWs involved in garment and textile supply chains, recovery depends on full revival of firms and factories that provide them work, which, in turn, is contingent upon resurgence in domestic and export demand.

The study findings very clearly identify the benefits of organizing when responding to such a crisis in the region. As governments struggled to identify beneficiaries and deliver relief, grassroots leaders HBW organizations helped facilitate and channel relief to the most vulnerable while their organizations and producer companies arranged for work and markets. It is then imperative to recognize and support HBWs and their organizations and invite the latter to the policy table when designing social protection systems that ensure stability and

resilience for this section of society. A wide and robust network at local, national, and regional levels specifically targeted at women HBWs can help channel the safety net machinery set in place by the government and ensure its effectiveness.

There adversities that HBWs regularly face that were magnified due to this crisis need to be reduced. These adversities include the following:

- Low and irregular wages
- Tenuous and non-transparent work arrangements
- Non-recognition and non-identification as vulnerable in government records and thus missing in social assistance schemes
- Invisibility in product supply chains
- Lack of social security
- Poor access to institutional finance due to a cumbersome process and documentation requirements, and
- Generalized non-specific policies that may not be most suited for the needs of HBWs.

Not only is this unfair, but it is a huge economic cost—the region loses out on the labour of women HBWs to inefficient, risky, and unprotected work. Because HBW organizations are best placed to highlight these critical elements in public discourse, governments would do well in consulting with them when designing and delivering social protection—as has been the case in countries such as Pakistan; when devising targeted work-related policies; and when building collaborative platforms with private companies to ensure fair wages, safe working conditions, and appropriate safety nets.

Still, many of the recommendations of this study are just a reconfirmation of what has been said and suggested many times before by more diverse and seasoned proponents. And while the countries of the region are at varied levels in terms of social assistance policy and practice, for women HBWs, the situation largely remains cheerless. Nations continue to grapple with better outreach and effectiveness even as movements across the region have been highlighting HBW issues and negotiating with governments and influential actors. A deeper dive into what mechanisms might work best in ensuring the effectiveness of the suggested recommendations needs to be revisited now. ■

# ANNEXURE 1

## PARTICIPATING HBW ORGANIZATIONS

Name of the organization	Country	Nature of the organization	Number of HBW members	HBW members' products or skills	Main areas of work or programs related to HBWs	Training & other services provided or facilitated for members
<b>CUP</b>	Bangladesh	Network of Micro-credit NGOs	500	Handicraft, embroidery work, and finishing work on garment products making metal ball press buttons, making and attaching lace and labels.  Making handbags, shopping bags, tailoring dresses.	Advocacy for HBWs rights, social mobilization and organizing, capacity-building of grassroots leaders, Research and field surveys on home-based workers, networking.	Leadership, job skills, accessing financial services, technical/ legal advice, connecting to various government schemes.
<b>LIE</b>	Bangladesh	MBO	645	Making and finishing garment products for domestic and global supply chains, tailoring work, block-batik (block printing) handicraft work, making and setting metal buttons in garments, cloth repairing work.	Decent living and working conditions for informal sector workers. Include organizing workers, advocacy for members' rights.	Setting up self-help groups at local level and running capacity building programs. Job skills trainings, linkages with financial services, and technical/ legal advice.
<b>SABAH Bhutan</b>	Bhutan	NGO (social enterprise)	1,670	Stitching and tailoring of textile products such as clothes and bags, masks and hospital gowns.	Designing and marketing, managing production logistics.	Organizational capacity building training, job skills training, linkage with financial and health services,

Name of the organization	Country	Nature of the organization	Number of HBW members	HBW members' products or skills	Main areas of work or programs related to HBWs	Training & other services provided or facilitated for members
				Production of food, e.g., pickles & candies.		technical/legal advice, provision of equipment for work.
<b>LMKS</b>	India	Trade Union	3,900	Sequins and beads embellishment work on garments and fabrics, thread-cutting and finishing work for garment factories, running small daily needs shops from home, taking tuitions, leather braiding work for belts and other items, providing home-cooked food tiffins.	Organizing women workers of the informal economy into unions, campaigning for demands of women workers in the informal economy, training and capacity building-leadership, VAW, etc., livelihood linkages for HBWs.	Training on building the organization, technical/legal advice to members, domestic violence counseling, rights-based mobilization and lobbying for access to public infrastructure and civic amenities.
<b>SAVE</b>	India	Membership -Based Organization	4000 (only women members)	Finishing, putting buttons, thread cutting, putting draw strings, stitching work.	Advocacy with contractors, governments and factories for Decent Working Conditions for HBWs and minimum wage, eradication of child labour in supply chains, organizing home-based workers.	Training on skills, grassroots organizing and leadership, engagement with workers' children, linkage with government schemes and programmes.



Name of the organization	Country	Nature of the organization	Number of HBW members	HBW members' products or skills	Main areas of work or programs related to HBWs	Training & other services provided or facilitated for members
SEWA	India	Trade Union	4,85,463	Beedi rolling, garment work, weaving, tailoring, handloom, embroidery and other handicraft, kite making, agarbatti rolling, etc.	One of 12 Central Trade Unions that directly consults and advocates with the central government for informal workers' rights. Organizing of the informal economy women workers into unions and cooperatives.	Linkage for HBWs with various central and state government schemes, training on work skills and leadership, technical/legal advice, linkage with buyers for work orders, linkages with health services.
MACCS	Maldives	Membership -Based Organization	200-300	Mat weaving, coconut shell handicraft products, bag-making, reed growing, making jewelry, key-chains, wall-hangings, weaving of screwpine leaves.	Revival and marketing of traditional crafts such as mat weaving, coconut shell craft.	Training on building the organization, job skills training, linkage to financial services, technical/legal advice, provision of equipment to HBWs for work.
HBWCSN	Nepal	Network of cooperatives and NGOs	3,600	Wool work, stitching, beads, wood carving, bone-items, candle making, carpet making, liquid detergent, sanitizer, Buddhist handicrafts, handknitting.	Organizing homeworkers, lobbying for ratification of ILO C-177 and other advocacy for workers' rights, raising awareness on rights.	Trainings on office management, accounting, basic computer skills, leadership. Access to savings services and loans through setting up local cooperatives run by home-based workers, linkages to government services.

Name of the organization	Country	Nature of the organization	Number of HBW members	HBW members' products or skills	Main areas of work or programs related to HBWs	Training & other services provided or facilitated for members
<b>SABAH Nepal</b>	Nepal	MBO (social enterprise)	3,956	<p>Garment Sector: Stitching and tailoring, knitting, weaving of fabric, dresses, home-furnishings, accessories, managing order logistics, marketing and retail.</p> <p>Food sector: Food processing and catering activities (cooking, storing, packaging, selling, serving).</p> <p>Agriculture: providing raw food materials for restaurants from their farms.</p>	Designing, networking with buyers for orders, costing, marketing of products, skill upgradation programme, entrepreneurship development, leadership development, providing market linkage for women's firms.	Training on building the organization, production, sampling, costing, business management, community leadership. Psycho-social counseling, provision of technical/legal advice, provision of equipment to home-based workers. Linkage with government schemes.
<b>HBWWF</b>	Pakistan	Trade Union Federation (First ever trade union of home-based workers in Pakistan)	7,000	Stitching, tailoring, finishing, packaging work in the Garment supply chain, glass bangle making, soccer ball stitching, and making leather products.	Bringing recognition to home-based work as labour in Pakistan's law and incorporating home-based workers in social security schemes that exist in Pakistan.	Organizing of the home-based women workers into unions, Assistance with legal and related matters of employment, measures to improve social, economic, professional, educational and civic conditions of workers, leadership training.

Name of the organization	Country	Nature of the organization	Number of HBW members	HBW members' products or skills	Main areas of work or programs related to HBWs	Training & other services provided or facilitated for members
HNP	Pakistan	Network NGO	60,000	Football stitching, garment and textile, embroideries and embellishment, leather and foot, homeware products , food, accessories, animal rearing.	Women's economic and social empowerment, urban and civic education related programs, strengthening of network, livelihood and skills development, marketing and networking for home-based workers' products, and digitalization work, research & advocacy.	Skill development of HBWs (product development, value addition to products), capacity enhancement on organizing, business development, digital literacy, legal literacy, financial literacy, access to Health Services and legal services related to employment, wages, family, domestic violence, child labour, facilitation in accessing Financial services.
Janath-akshan	Sri Lanka	NGO	1,500	n/a	Micro, Small and Medium Scale Enterprise Development, Inclusive Development/ Community Governance, Sustainable and Resilient Urban Development.	Provides support to communities such as capacity building of women's savings groups, relief work with the community workers.

Name of the organization	Country	Nature of the organization	Number of HBW members	HBW members' products or skills	Main areas of work or programs related to HBWs	Training & other services provided or facilitated for members
SABAH Sri Lanka	Sri Lanka	Producer company	1,169	<p>Food Sector: making, packaging and selling spices, curry mixes, ready to serve/ cooked meals, dry fish, nuts.</p> <p>Garment and handcraft sector: tailoring and selling garments and handcraft accessories for the local markets.</p>	Marketing products, technical expertise and know how, maintaining product standards, managing logistics of orders, engaging with a network of producers, marketers, retailers, financiers and exporters.	Training on building the organization, business management and accounting, skills trainings, food technology, financial services technical/legal advice sharing of equipment.

# ANNEXURE 2

## COUNTRY NOTES<sup>8</sup>

### BANGLADESH

<b>Location</b>	Dhaka	
<b>HBW respondents</b>	60. 30 each from CUP and LIE	
<b>Product line</b>	Mainly garment related	
<b>Employment status</b>	Over 75% piece-rate workers; about 16% own account workers	Over 85% piece-rate workers; 10% employees
<b>Key Informants</b>	Khondker Rabaka Sun-Yat	AR Chowdhury (Repon)
<b>Organization</b>	Coalition for the Urban Poor (CUP)	Labour at Informal Economy (LIE)

Participating HBWs are all skillful in tailoring, stitching, button-making and embroidery. Ninety-five per cent of them contribute to the garment supply chains. Ready-made garment exports contribute substantially to the Bangladesh's foreign earnings and have been an important driver of its economic growth. And while the country is known to be an important source for international garment brands, the associated HBWs are vulnerable and bypassed by the existing government social assistance programs. Global brands sourcing from the country are not known either for their safe work practices or for contributing to safety nets for these informal workers. As A.R Chowdhury, Chairperson, Labour at Informal Economy (LIE) says, "During this crisis the global garment brands have been conspicuous by their absence in lending a helping hand to support women HBWs who are an integral part of their supply chains."

While Bangladesh has been on a high growth-path in the last fifteen years, its health infrastructure is

among the weakest in the region. While struggling to prepare for and manage the crisis as the disease spread across the heavily congested population, the country was also hit by the deadly cyclone Amphan in May. Strict and severe lockdowns have been difficult to enforce. And as cases started to rise, medical services started cracking under pressure, and many people seeking medical help were sent back home. Five Dhaka respondents reported COVID cases in their families. Of these, four died without any medical help because of families' lack of trust in available health service. The one that sought medical support survived.

All the sampled respondents work and reside in Dhaka, and a sizeable number associated with CUP are Urdu-speaking Muslims originally from Bihar who moved at the time of India-Pakistan partition in 1947. They couldn't repatriate to Pakistan when Bangladesh came into being. Though since 2006 they have been granted Bangladeshi citizenship, they are not eligible for the national

passport. Most of them have been living for several generations now in camps set-up specifically for them, and they remain marginalized to a large extent. Because the country's social security mechanisms are weak anyway, especially in the urban areas, and because they largely miss women HBWs, this group is extremely disadvantaged and has little access to the existing government assistance available to citizens of the country.

Though initially the government's response to the crisis looked unplanned and mismanaged, the nation's strong non-government sector including CUP and LIE came forward to support its members by linking them to government and other relief. Both CUP and LIE worked with their member organizations and grassroots leaders along with local and central governments to identify the most needy; to raise funds and resources; to advocate for immediate policy support to reduce the distress; and to coordinate relief delivery. CUP raised Taka 40 lakh, resourced food rations, and is supporting the BRAC

<sup>8</sup> COVID-19 and social protection one pagers are available at: <https://ipcig.org/search?combine=COVID-19+and+social+protection+in+South+Asia>

and government of Bangladesh initiative to identify among the informal workers, possible COVID patients and refer them to hospitals. LIE managed to get food support to its members and successfully advocated strongly to stop interest payments on loans during the crisis. Even though the government expanded coverage of its cash and food assistance programmes, only five per cent of the 60 respondents could access the government's cash support. However, about 40 per cent received food through government assistance and close to 80 per cent received food arranged for through their own organizations. Respondents also received sanitizing material and information on protecting themselves from the disease. As Khondker Rebaka Sun-

Yat, Executive Director, CUP, shares, "Government's assistance is mostly focused on rural areas, those residing in urban areas are challenged in accessing its support."

Ninety per cent of the HBW respondents in Dhaka had no work during the lockdown. By August 50 per cent had managed to find some work. However, earnings that had reduced to about seven per cent of the pre-crisis level during lockdown for the six respondents who had work increased only up to 27 per cent for 30 respondents in August (table 1). The other 30 respondents still had no work in August. This indicates lower earnings than in the pre-crisis period for those with work while those without work continued to face loss of income.

**TABLE 1**

	Respondents with zero work			Earnings as a % of pre-crisis period	
	Pre-crisis	April-May	August	April-May	August
<b>Dhaka</b>	0	54	30	7.3%	27.4%

Both CUP and LIE shared the gains made during this crisis. Member organizations and their leaders had to learn to operate quickly in a situation of health concerns and restricted mobility. Members had to be supported materially and emotionally using the available tools—mainly digital—to communicate, plan, and deliver support. For members and

organizations, the crisis brought into prominence the need to lobby harder to demand recognition of HBWs and the vulnerabilities they face despite making a singularly large contribution to the economy. Both organizations are committed to work with local and central governments to develop and strengthen social security systems for women HBWs. ■

## BHUTAN

<b>Location</b>	Thimphu
<b>HBW respondents</b>	30
<b>Product line</b>	All involved in garments either weaving, tailoring, or both
<b>Employment status</b>	About 85% piece-rate HBWs, 10% employees, others self-employed own account workers
<b>Key Informants</b>	Phuntshok Chhoden
<b>Organization</b>	SABAH Bhutan

SABAH Bhutan respondents based in Thimphu are skilled at weaving and tailoring. They are not poor, but they are at risk from disaster shocks. Because home-based workers are not recognized as a separate category of workers, the existing social assistance programs don't target them specifically. There is also no social insurance to cover them in times of disasters. However, the nation has done well on education and health indicators through provision of these services for all. Eligible citizens also have access to government land grants for housing and agriculture. Apart from these grants, there are other cash and in-kind assistance mechanisms covering the needy. Though Bhutan is susceptible to natural disasters and climate-related risks, these provisions make for greater resilience, and its women HBWs appear to be less vulnerable than others in the South Asia region. Nonetheless, identification as non-poor but vulnerable HBWs with mechanisms specifically targeted to their needs can strengthen the existing safety nets to cover these workers for calamities like COVID-19.

Within South Asia, Bhutan reported the lowest number of cases per capita, managing to keep the disease

at bay. Relatively stronger social welfare provisions in place, agile planning in responding to the current crisis, and use of decentralized networks for relief delivery in reaching the needy led to much less distress than witnessed in the region elsewhere. Over 43 per cent of responding HBWs received government cash support, about 65 per cent got sanitary supplies, and none needed food assistance. The latter is remarkable given that a lot of respondents faced food shortages in the region, and hunger was reported in other parts of the region during the initial lockdown.

In Bhutan, no nationwide lockdown was imposed until mid-August, and many businesses remained open. However, measures were adopted, such as halting tourism, closing schools, sealing the border with India, and a countrywide recommendation to avoid nonessential travels. The national leadership, along with His Majesty's office, has been involved in organizing and targeting relief for the needy since March, ensuring food, cash, and medical support through local governments and a network of volunteers and civil society organizations. Provision has been made for subsidies and moratoria on loan payments, and

targeted unemployment benefits with revisions have been announced as per the changing situation. Many of the normal time social assistance schemes were padded-up even as COVID-specific packages were devised.

With the crisis spreading globally, SABAH Bhutan started preparing actively in early March in anticipation of possible loss of work and markets. As countries that produce face masks and PPEs started to stop exports, a dire shortage was foreseen. SABAH Bhutan capitalized on this opportunity to supplement efforts of the government while securing work and income for its members. It was able to get a large order from the government for its members to stitch 200,000 protective face masks. Additionally, it received an order under the EU-Helvetas funding to produce reusable PPE gowns and cloth face masks. Further, it has been exploring with hospitals the possibility of tailoring medical gear and with schools for uniforms as a fallback option till the economy returns to normal.

Still, the global crisis did lead to the reduction in work and reduced sales for the respondents. Even without a national level lockdown

and with an order to produce masks, 23 per cent respondents reported no work during April-May and 33 per cent reported no work in July. However, two respondents reported an increase in income as a result of the order for masks. And while several reported some contraction in earnings during April-May—average earning dropped to 65 per cent of the pre-crisis period—it was much less than in other sampled locations, and there didn't seem to be any associated distress such as hunger

(table 2). Some respondents even went back to their hometowns and villages in rural Bhutan for safety, shelter, and survival as it was difficult to manage in the city. This resulted in a further reduction in income in July to about 50 per cent of the pre-crisis period. In a majority (seven) of other locations earnings had recovered to only less than 30 per cent. The top priority of many respondents include taking protective measures to escape the disease and ensuring continuity of their children's education. ■

**TABLE 2**

	Respondents with zero work			Earnings as per centage of pre-crisis period	
	Pre-crisis	April-May	July	April-May	July
<b>Thimphu</b>	0	7 (23%)	10 (33%)	65%	50%



## INDIA

<b>Location</b>	Ahmedabad	Mumbai	Phulia
<b>HBW respondents</b>	30	30	30
<b>Product line</b>	mainly garment-related	mainly garment embellishment	mainly handloom sarees
<b>Employment status</b>	mainly piece-rate workers		
<b>Key Informants</b>	Manali Shah	Indira Gartenberg	Sanchita Mitra
<b>Organization</b>	SEWA	LMKS	SEWA

Participating HBWs are all skilled in weaving, tailoring, stitching, and embellishing garments. Aspirational and though not the poorest of the poor, they are vulnerable and if unsupported can quickly slip into poverty. Their ability to withstand disasters and shocks is limited as the many and varied social assistance schemes of the Indian government target the poorest, missing them largely. Not being identified as vulnerable marks their absence in government records, which makes it difficult for them to access social security even in normal times. Reduced risks through social protection and improvement in working conditions can gradually move them into the non-poor segment. Their identification for targeted assistance would seem to be a good start in this direction.

Among the Indian respondents, those in Phulia and Mumbai were particularly badly hit due to the devastation caused by Amphan and the most severe mobility restrictions in the Mumbai locality of Dharavi where they reside, respectively.

Once the virus started to spread in the country, Mumbai was the highest incidence location. Within Mumbai,

the Dharavi slum was declared a containment zone as a high number of cases were detected, and given the very high density of population a rapid spread was expected. People were asked to stay indoors when many dormitories for migrant workers in normal times provide sleeping spaces in two shifts during the day. Several people complained of suffocation, and local authorities had to be convinced to let them out of homes to be able to breathe. However, movement in and out of Dharavi was completely stopped. Getting relief to people became a serious challenge until LEARN leaders mobilized their family and community members to pick up food-grain supplies from just outside of Dharavi and get them to distribution points within. Most of these distribution points were the homes of LEARN grassroots leaders in addition to the office of LEARN in Dharavi.

Phulia families faced a double setback losing homes, crops, livestock, and looms to Amphan's fury, one of the deadliest cyclones of the century. As destitution spread across the wide geography, local demand for weaver's products has also vanished and will not recover before the general economic condition of the

South Asia region comes back to normal.

Though Ahmedabad HBWs too suffered the consequences of the lockdown, losing work and income, going hungry, and fearing for the wellbeing of their family, their situation was a bit different from those in Mumbai and Phulia. Movement restrictions started getting diluted much earlier for them than in Mumbai, and unlike Phulia residents, they didn't have to deal with the aftermath of a disaster in addition to COVID-19. However, for both Phulia and Ahmedabad HBWs, SEWA was able to provide some support on finding work or markets apart from connecting them to food and cash relief. In Mumbai, LEARN, on the other hand, managed to arrange relief not only through government but a variety of other institutions, individuals, and non-government linkages, providing sanitizing kits, medicines, and sanitary napkins in addition to food-grains and essential supplies.

Almost everybody lost work during the lockdown period, and incomes were zero except for two Phulia respondents who managed to sell a small amount. And while recovery

was visible in August with almost all Ahmedabad women working, only eight respondents in Mumbai and nine in Phulia had re-started work. Moreover, average earnings were depressed. In August, HBWs in

Ahmedabad and Phulia are making much less than their pre-crisis earnings. Only the eight Mumbai women reported earnings slightly higher than what they were making in the pre-crisis period (table 3). ■

**TABLE 3**

	Respondents with zero work			Earnings recovery in August from pre-crisis period
	Pre-crisis	April-May	August	
Ahmedabad	0	30	2	31.4%
Phulia	0	28	21	12.5%
Mumbai	2	30	22	12.2%

## MALDIVES

<b>Location</b>	Malé and Greater Malé region
<b>HBW respondents</b>	31
<b>Product line</b>	Little over 90% producing and selling food products and the rest in garments
<b>Employment status</b>	Over 90% self-employed own account HBWs and the rest self-employed employers
<b>Key Informants</b>	Aminath Abdulla
<b>Organization</b>	Unorganized (interviewed by HNSA member MACCS)

HBWs that were affected more than others in Maldives are those residing in Malé, mainly those who supply cooked and baked food products to locals and tourist resorts. This study connected with them and a few others HBWS who contribute to garment product lines through HNSA member organization MACCS.

All participating HBWs are skillful and not poor. However, as was evident during this crisis, they are vulnerable to disaster shocks. The current social welfare schemes provide for free education and health for all citizens, along with subsidized housing. Several vulnerable groups such as the disabled, single parents, children, and the old are especially targeted. But being informal workers, women HBWs are not identified in government records, and hence, accessing relief becomes difficult for them. Such identification would be necessary to support them during unexpected crises and improving their resilience in the longer term through provision of insurance and a general safety net.

Maldives recorded the highest number of cases per population in the South Asia region. Though a high per capita income nation—the highest in the region—its heavy dependence on

tourism hit the economy hard with work and incomes dropping sharply for all those people associated with the sector. Severe lockdowns put in place to prevent the spread of COVID-19 stalled all tourist traffic and made mobility within the country very difficult. As distress spread, the government rushed to respond, providing subsidies on fuel, food, and electricity and water bills. Loan schemes and unemployment allowance were announced for freelancers and self-employed people.

However, in the early period at least, many of these measures failed to reach the needy HBWs; they struggled to access the relief measures without prescribed documents, or, in some cases, without bank accounts. None of the Maldivian study respondents were able to access either the COVID-19-related cash or food support offered by the government. Though none needed food, some sought cash support but didn't succeed in obtaining it. Over 67 per cent of respondents had no work during April-May. Most of them work in the food sector, which is essential, so as the lockdown eased and work and business establishments resumed slowly, their situation improved. By

August, less than 23 per cent were without any work at all. Earnings recovery—at 58 per cent from pre-crisis period—was remarkable compared to that of other countries in the region (table 4).

**TABLE 4**

	Respondents with zero work			Earnings as per centage of pre-crisis period	
	Pre-crisis	April-May	August	April-May	August
<b>Malé</b>	0	21	7	11.6%	58%

With stronger social welfare, Maldives, along with Bhutan, stood apart in the region in the level and spread of suffering experienced due to COVID-19. It was evident that national welfare systems covering education and health for all citizens; providing subsidies on selected essentials such as housing, food, and fuel; and targeting vulnerable groups for specialized assistance reduce general

vulnerability. Not surprisingly, when hit by COVID-19, citizens in general were more resilient in coping with adversity. While the widespread scramble for survival witnessed across the region was relatively more moderate in Maldives, women HBWs, as they are not recorded in government registers and do not have prescribed documents, still had difficulty in accessing these sources of relief. ■

## NEPAL

<b>Location</b>	Kathmandu	
<b>HBW respondents</b>	63	
<b>Product line</b>	Close to 70% involved in garments and the rest in making glass bead necklaces, food products, and disinfectants	
<b>Employment status</b>	About 54% self-employed own account HBWs and 41% piece-rate HBWs	
<b>Key Informants</b>	Prabha Pokhrel	Robin Amatya
<b>Organization</b>	Home-Based Workers Concern Society Nepal (HBWCSN)	SABAH Nepal

Participating HBWs are all skilled in tailoring, weaving, making glass bead necklaces, and preparing fresh and dry food products. However, they are vulnerable to disaster shocks and are not recognized as workers in government records. In any case, the current social security provisions are frail and do not cover women HBWs. Their identification for targeted assistance through a social protection system would be a necessary step to support them during crisis and improving their resilience in the longer term.

As the scare of the disease spread across the world, the large number of Nepali citizens that work abroad started returning. At the same time, the reduction in remittances—an important contributor to the nation's economy—became imminent, and the possibility of the virus spreading through the returning population loomed large. Additionally, tourism came to a complete halt, adding to the economic distress of the country. Responding HBWs producing goods for exports such as knitted garments and carpets faced cancellation of orders as soon as COVID-19 hit European countries. And those producing for tourists visiting the country lost that market. The

domestic Nepali New Year sales in April were lost.

In providing relief to citizens, the government announced extending bank loan payment deadlines and reduced interest rates. Food and soap packets were distributed. No cash transfers were designed. While the existing social assistance is very weak in the country, the other challenge in accessing whatever little the government had on offer was the process. Since 2017, Nepal has been setting up its federal structure and is new to its workings. This became important as many people couldn't access government relief if they were not voters of the ward they resided in. Moreover, since HBWs are not identified as vulnerable most of them found themselves ineligible for government relief. Only one out of the 63 respondents received government cash support, and five received food support.

With severe restrictions on mobility imposed by the end of March, both organizations participating in this study, HBWCSN and SABAH Nepal, acted quickly, establishing communication with members through grass roots leaders. Respondents appreciated their

wide-ranging support in counselling members who were panicked, getting them medical and food relief, finding work for them, and arranging to move raw materials and finished goods. In an attempt to retain some share of its market and target new ones, SABAH relocated its central facility equipment closer to women HBW clusters so they could stitch masks, PPE suits, hospital scrubs, or produce frozen and processed foods to sell online. To support members of its cooperatives, HBWCSN decided to reduce interest rates on loans taken, ratifying this decision over the phone. While supporting them and strengthening their livelihood

options, the organization continues to organize women HBWs and advocate for their recognition as workers for necessary social protection.

As economic distress grew, the government started to relax the lockdown in May. However, as COVID-19 cases began to rise in June and July, a strict lockdown was reimposed in Kathmandu Valley. Of the responding HBWs, about 60 per cent had no work during April-May. In August, 48 per cent still had no work (table 5). However, income recovery was remarkable at over 53 per cent from the pre-crisis period.

**TABLE 5**

	Respondents with zero work			Earnings recovery in August from pre-crisis period
	Pre-crisis	April-May	August	
<b>Kathmandu</b>	0	37	30	53.2%

Strengthening livelihoods, finding new markets, and building capacity to tap alternative supply chains are the current top priority for responding HBWs organizations

as a way to support home-based workers through the crisis. Several respondents felt that support in securing finances, work, and markets would be most helpful. ■

## PAKISTAN

<b>Location</b>	Karachi	Lahore
<b>HBW respondents</b>	30	30
<b>Product line</b>	Mainly garment related	
<b>Employment status</b>	All piece-rate workers	60 per cent own account workers, rest piece-rate workers
<b>Key Informants</b>	Zehra Khan	Umm-E-Laila
<b>Organization</b>	Home-Based Women Workers' Federation	HomeNet Pakistan

Participating HBWs are all skilled in tailoring, stitching, and embroidering. They are vulnerable and totally bypassed by the existing weak and limited government social assistance set-up. Over the years, several movements in the country have been building the case that women HBWs should be identified for targeted assistance and that current social protection mechanisms under the labour or social arms of the country's government should be expanded to cover them. The crisis has brought this need into clear prominence.

Pakistan has been economically vulnerable and is currently going through a structural adjustment program of the IMF that was initiated in 2019. In limiting the national deficit, economic growth was already under strain when COVID-19 hit. The nation's ability to absorb shocks resulting from lockdowns is particularly low at this time, and in imposing restrictions, it faced much internal resistance. The first wave of a wider and stricter lockdown was relaxed partly in April and fully in May in a bid to curb the economic decline in the month of Ramazan, as industry and retail clamored to restart. This led to an explosion in cases. Even as restrictions were imposed in several

hotspot locations to contain the rise, with pressure mounting from religious leaders, all restrictions were pulled down to pray and celebrate during Eid ul Azha at the end of July. However, allegedly this time cases didn't spread wildly.

Whether Pakistan managed to flatten the curve remains hotly contested with contrarians pointing to limited testing facilities and weak monitoring of case load and deaths associated with COVID-19. What is understandable is that with 74 per cent of the working population employed informally, the economic impact of lockdowns was expected to be considerable, especially on this section of society, which is not covered well through existing social assistance schemes targeted at the poorest. It would have been hard for the government to make a choice between health or economic distress.

The Karachi sample consisted of some Bihari and Bengali community members whose identity status has been in a limbo since Bangladesh's separation from Pakistan. This group has no access to higher education or formal jobs and consequently finds itself at the bottom of the job market earning lowest wages. Though skilled

in intricate embroidery work, its disadvantaged position in the society is the main cause of the vulnerability it suffers from. Among the respondent HBWs among HBWs, this section suffered more than the others.

Though the existing cash transfers programme was expanded to cover more people in responding to the crisis, only 17 per cent of the 60 women HBWs sampled in Lahore and Karachi received it. Over 93 per cent of respondents did not receive the government food aid, and it was their organization—HomeNet Pakistan and HBWWF—that helped

with food, medical supplies, raw materials, and COVID-19-related information.

While over 85 per cent of HBWs sampled in Karachi had no work during the lockdown, only 20 per cent faced this situation in Lahore. Still, earnings reduced to about 23 per cent in Lahore; in Karachi it crashed to less than 10 per cent (table 6). Interestingly, as earnings recovered in August, the number of those who had work didn't increase in either of the cities, indicating improving earning for all those who were already working.

**TABLE 6**

	Respondents with zero work			Change in earnings from pre-crisis period	
	Pre-crisis	April-May	August	April-May	August
<b>Karachi</b>	1	26	26	9.20%	26.9%
<b>Lahore</b>	0	6	6	22.9%	41.7%

Both HomeNet Pakistan and HBWWF reported other gains triggered by the crisis. Years of sustained work on enabling social protection provisions for HBWs received a fillip both through informal economy workers recognizing the value of collectivism and through government swiftness on moving

the policy process on the subject. Both organizations are geared to help the governments in Punjab and Sindh respectively in starting the process of registering women HBWs under the new Home-Based Workers' Act in the coming months. It is seen as a major milestone in this journey. ■

*“Federal Cabinet has finally approved the Home-Based Workers Bill to be presented at the National Assembly. The realization that these workers are important and need protection, came with COVID. It acted as a trigger for the government to take action”.*

**UMM-E-LAILA, HOMENET PAKISTAN**



## SRI LANKA

<b>Location</b>	Colombo	Kandy
<b>HBW respondents</b>	30	30
<b>Product line</b>	About half involved in food products and the rest in garments and handicrafts	
<b>Employment status</b>	mainly self-employed own account workers	
<b>Key Informants</b>	Dinusha Rajarathna	Amila Wijesinghe
<b>Organization</b>	SABAH Sri Lanka	Janatakshan

Participating HBWs are all skilled in tailoring, stitching, making handicraft, and preparing fresh and dry food products. Though not the poorest of the poor, they are vulnerable to disaster shocks and remain largely absent in government records as worthy of wide-ranging support. Their identification for targeted assistance through the existing national protection system would go a long way in quickly supporting this group during crisis and improving resilience in the longer term.

Starting in March, Sri Lanka imposed the most stringent measures in the region in response to COVID-19, severely restraining citizen movement, restricting imports from China, and closing borders to international visitors. This successfully limited the spread of the disease—both case load and deaths have been very low compared to others in the region and elsewhere. The country even conducted its nation-wide election in early August. However, the ensuing socio-economic costs, which may not have been fully imagined before mandating restrictions, continue to burden the nation. Even with a relatively wide existing social protection system and longstanding experience in dealing with recurring disasters, the immediate response to

address food and other shortages, medical needs and loss of work suffered from weak management and outreach. For instance, long and crowded queues at medicine outlets defeated the purpose of restricted movement and forced government to change its strategy.

Over time the initial glitches were addressed, and the existing social protection mechanisms were expanded to cover, among others, self-employed people. Since HBWs are not the poorest of the poor, the system doesn't target them for wide-ranging support in normal times. However, during this crisis many (80 per cent) of the sampled HBWs received the emergency cash transfer. Food was mostly provided by non-governmental organizations, private companies, and media houses with religious institutions serving as distribution centers. In Kandy, the women's society Samagi Kantha Sanwardhana Sanwidhanaya Society arranged for food, loans, medicines, and information on the disease for its members. SABAH Sri Lanka helped its members find work. All international funds for COVID-19 response are being coordinated through the government.

Still, the insufficient nature of the relief has emerged, and with the end

of the pandemic still not in sight, this help will last them a short time. The domestic economy is depressed, dampening markets: cooking at home continues to be the preferred option due to the virus, and the availability of cheap raw materials from China is still limited.

HBWs were robbed of New Year and Eid sales while tourist traffic was completely stopped. Food products prepared for these times expired and have had to be trashed. Special garments produced for New Year celebrations lie wasted as inventory. With offices and

business establishments opening up gradually, work and incomes have started to come back. Sixty-three per cent of respondents had no work during April-May. For those who did have work, average earnings reduced to 22 per cent of their pre-crisis levels. In August, 80 per cent of respondents were working, but income had come back to little less than 38 per cent of the pre-crisis period (table 7). Almost everyone who had work was making less than in normal times. The recovery of Colombo respondents was lower than those in Kandy both in terms of work and earnings.

**TABLE 7**

	Respondents with zero work			Earnings recovery in August from pre-crisis period
	Pre-crisis	April-May	August	
Colombo	0	17	9	24.9%
Kandy	0	21	5	53.0%

Food product makers and sellers are among the high-income section of HBWs. Of the 60 sampled, 27 belonged to this category, earning more than double than other respondents during the pre-crisis period. And, since food is an essential consumable, even though there was extreme fear of consuming food cooked outside homes, their incomes declined less and by August had also revived back to a higher level than other workers. Sale of non-essentials

such as garments and especially fancy handcraft items is not expected to pick-up until the domestic economy revives, tourism restarts, and raw material supply eases.

Easy loan schemes for working capital needs, reduced interest rates on borrowing, and other such recently announced initiatives are expected to start showing some impact over the next few months in terms of economic revival. ■

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