

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

FEBRUARY 2020 - AUGUST 2021

Unemployment

Hunger

Digital Literacy

Recognition

HBW Collectives

Debt

Low Wages



Network of Home-Based Workers in South Asia



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Centre de recherches pour le développement international

Canada

ACKNOWLEDGEMENT

This publication was informed by a collaborative process comprising numerous contributions, and insights from our member organisations - Coalition for Urban Poor and Labour in Informal Economy from Bangladesh, SABAH Bhutan from Bhutan, LEARN Mahila Kamgar Sangathana, SEWA Union, SEWA Bharat, and Social Awareness and Voluntary Education (SAVE) from India, Maldives Authentic Crafts Cooperative (MACCS) from Maldives, Home-Based Workers Concern Society Nepal (HBWCSN) and SABAH Nepal from Nepal, HomeNet Pakistan and Home-Based Women Workers Federation (HBWWF) from Pakistan, and Janatakshan and SABAH Sri Lanka from Sri Lanka - who despite the ongoing pandemic, restrictions and subsequent economic hardships, participated in the study. The demand for a South Asia wide research study focused on the impact of COVID-19 on women home-based workers, came from HomeNet South Asia's membership.

HNSA is deeply appreciative of Women in Informal Employment: Globalizing and Organizing (WIEGO) for their immense support, and our other member organisations for their valuable inputs, which strengthened the final report.

We are indebted to Shalini Kala, the lead researcher on this study, HomeNet South Asia's Board of Trustees, Martha Chen, and Marlese von Broembsen for their advice and insights which enriched this publication.

This report was made possible thanks to the constant assistance and feedback from International Development Research Centre (IDRC).

Finally, HNSA is always grateful to our home-based worker sisters for sharing their lives, and struggles with us.



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ABBREVIATIONS

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

“We Need An Economy Of Our Own Making!”

- ELA BHATT

The world of work stands irrevocably altered by the COVID-19 pandemic. The ILO's recent publication - *World Employment and Social Outlook: Trends 2021* - sheds light on the alarming extent of this alteration. It notes that a “sustained and pronounced increase in unemployment” will translate into 220 million women and men, globally, losing their jobs in 2021 alone. Elaborating further, the report highlights that those in the informal economy and women, especially, are bearing the burden of the punishing fallouts of the still-ongoing pandemic. In 2021, the ILO says 90% of the women who have lost their jobs, have also exited the labour workforce.

Much of what has been outlined in ILO's telling document resonates throughout this report - *The Impact of COVID-19 on Women Home-Based Workers in South Asia* (February 2020 - August 2021). Over two years, HomeNet South Asia - a network of home-based of 60 home-based worker organisations, representing over 900,000 worker voices - has built critical evidence on the challenges faced by one of the least visible categories of women informal workers in South Asia. The first round of this study, launched in 2020, proved to be a powerful advocacy tool for HomeNet South Asia's member organisations, who employed country and regional findings to secure the rights of vulnerable women home-based workers during a period of devastating crisis.

In the first round of the study,

close to 500 women home-based workers, from across the region, detailed how they were the first to face the economic shocks caused by the pandemic. As country-wide lockdowns became the new reality, women home-based workers - integral to global and domestic supply chains - saw work and their income evaporate, escalating their economic vulnerability and pushing them dangerously close to poverty. Additionally, the onset of the pandemic also exacerbated their vulnerabilities. Their invisibility in country policies and statistics meant that they were cut off from social protection, income security and critical aid. Women HBWs also witnessed an increase in their already unfair burden of care work and faced increasing instances of violence.

A year later, the second round of the study, captures how women home-based workers in South Asia continue to be affected by the crisis and their coping strategies. The report also shares comprehensive interventions that need to be adapted, by multiple-stakeholders, to ensure that this large worker demographic - of over 67 million home-based workers in South Asia, a majority of whom are women - not just cope with the crisis but are also integrated in the building of a more equitable future.

In early 2021, in an address to home-based workers and their representative organisations from around the globe, Ela Bhatt, the founder of SEWA, emphasised that the time had come for “an economy of our own making.” The past two years have shown that globalised,

fast-paced economies that are geared wholly towards making profits has only benefitted a few. Those who are invisible and at the bottom of the pyramid are rarely rewarded for their labour and receive no support in times of acute crisis.

Even though home-based workers hoped for a recovery in 2021, this report clearly indicates that earnings for them have dropped further from August 2020. None of the home-based workers interviewed, across twelve locations, were able to earn as much as they used to before the crisis (which in a majority of cases was already below minimum wages standards specified by their countries). In fact, even in the three locations where earnings surpassed 2020 earnings, they were still less than two-thirds of the pre-Corona period. This severe and sustained depletion of earnings, across a prolonged period of time, has resulted in women home-based workers and families struggling to survive. Even essential goods have been rendered unaffordable, resulting in an alarming increase in hunger and debt.

The survival of women home-based workers, in South Asia, has largely depended on their own resilience along with the resilience of their representative organisations. Home-based worker organisations, across the region, have stretched their capacities and resources to ensure livelihood opportunities for workers, have linked them to relevant government programmes and aid, have skilled them in digital tools, have educated their members on the necessity of being vaccinated, and

have also relentlessly advocated for the rights of the workers.

However, the future of millions of workers cannot hinge on their resilience alone. An economy of our own making – where even the most vulnerable worker receives her due and whose life and livelihood is protected during a crisis – will require country governments to take decisive action. As the aftershocks of the second wave of the pandemic, many governments in South Asia have been quick to declare that economies are now on the path to recovery. However, it would be short-sighted to celebrate recovery that is not holistic and sustainable.

The recommendations of this study emphasise that complete and

equitable recovery has to begin with recognising each worker and ensuring their visibility in country databases and programmes.

It also advocates for governments to prioritise the labour rights of women home-based workers, ensuring social protection entitlements – including social security contributions and emergency cash transfers – that are effective and universal.

The study also calls for the involvement of HBW representative organisations in the design and delivery of programmes for vulnerable home-based workers. Additionally, it lays emphasis on the need to strengthen and support these organisations so that home-based workers are always assured

of a safety net and a sisterhood. And in order to foster the growth of sustainable models of economy, the report urges for special focus to be paid on HBW producer companies and cooperatives.

There is no doubt that these measures and those detailed in this report are a massive undertaking. However, these interventions are the right of millions of home-based workers whose hard work sustains South Asian economies and contributes to the nurturement of future generations.

Let us act now so that the future is of our making, so that our future and those of millions of home-based workers never come under a shadow!



Chandni Joshi

Enforcer

HomeNet South Asia

I. EXECUTIVE SUMMARY

This is the second round of HomeNet South Asia's (HNSA) investigation into how women home-based workers (HBWs)¹ in South Asia are affected by the continuing crisis triggered by the COVID-19 pandemic, how they are coping, and what might be needed to help them recover and become resilient to future shocks. Twelve locations in seven countries were covered with the participation of 13 organisations of women HBWs. The first round of this investigation was completed in the second half of 2020². Both rounds have benefitted from a similar study on informal economy workers that Women in Informal Employment: Globalizing and Organizing (WIEGO) is conducting on a global scale.

A large percentage of women HBWs across South Asia 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. COVID changed the world and its economic reality for these women HBWs.

By August 2020, even though the COVID scare and restrictions imposed to curb the spread of the disease had caused widespread distress, the general feeling was that the worst was over. With vaccines expected to become available over the following six to eight months, hopefulness prevailed. The COVID infections that returned in waves with new variants and spreading to areas that had been relatively untouched by the virus initially was unforeseen across the world at large. In many parts of South Asia, the second wave that hit after February 2021 was more virulent, crushing the healthcare infrastructure under the weight of the

large number of infected people and causing many fatalities.

Every rise in positive cases was followed by imposition of restrictions on movement. Even though over time these restrictions became more localised to disease hotspots, the unending uncertainty severely slowed the pace of economic revival. Global and local garment supply chains that generate work for a substantial number of HBWs in the region remained disrupted from the time of the appearance of COVID in Europe in early 2020. Because of this, European and North American brands did not place orders in the same volumes. Demand for products sold to tourists did not bounce back as international travel has been almost completely restricted. In many cases, producing goods at home has become less convenient and less productive given the increased time that women have been spending on household and care work during the pandemic.

In trying to deal with these difficulties, several HBWs were forced to start considering alternative and supplementary work, targeted at tapping local markets. Some skilled knitters in Kathmandu tried their hand at making velvet slippers, others took on agriculture work as a stop-gap arrangement. Some in Dhaka sold cooked food and tea to supplement income. Also, in the absence of work orders through intermediaries and contractors, several piece-rate workers tried looking for work on their own, shifting to own-account activities such as tailoring for individual customers or selling vegetables from home. In Phulia and Lahore, the reverse happened, where several own-account workers were forced to move to less lucrative work on piece-rate basis.

Still, work and income recovery slackened or reversed for HBWs in the region. In none of the study locations were the respondents' earnings equal to or more than pre-crisis levels: In six cities, there was a drop in earnings from August 2020; in three of the six where earnings increased since 2020, they were still less than two-thirds of the pre-crisis level; and in the remaining three they were between 81% and 92%. Mumbai and Tirupur stood out in their very low earnings recovery witnessed during the pandemic. Severe movement restrictions over long periods of time and almost complete dependence on global garment chains for work were the likely causes of this.

Depressed product demand, prices and piece rates in trades women HBWs were involved in before the pandemic made it difficult to earn sufficiently to cover even essential needs. Moreover, while the already limited and uneven government relief reduced further as vaccinations took priority, rising prices of essentials were reported from several study locations. As a result, in the struggle to survive, assets depleted and debt ballooned. The average unpaid debt as a percentage of estimated annual income was between 50% and 90% for five locations; between two to three times in three locations; and a very high six and a half times in Mumbai.

HBW producer cooperatives are at a risk of crumbling for severe lack of work and markets even after reorganising their core activities. Yet, throughout this crisis, HBW organisations and their networks have continued to play a crucial role. This has included improving access to relief and assistance, helping rethink work strategies, providing psycho-

¹ 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.

² Findings from the first round are available at: <https://hnsa.org.in/resources/impact-covid-19-women-hbws-south-asia>

social counselling and strengthening local linkages for concrete action on social protection³ for women HBWs, even as the organisations themselves adjust to changing conditions. Trade unions and cooperatives, even though not specialised in arranging work, have been trying all sorts of ways to connect members with work opportunities and build appropriate skills for livelihood alternatives. As a result, membership of most of these organisations expanded even without their regular mobilising efforts. Also, several countries in the region witnessed a push in the progress to identify and register home-based workers for social protection, such

as in Pakistan, Nepal and India, along with recognition of HBW organisations as the key interlocutors for home-based workers.

While the extreme adversity stretched the capacity of HBW organisations to support their members, it also strengthened their confidence in dealing with crisis situations. It has revealed their deep understanding of the needs of members, who are marginalised and largely invisible, as well as their persistent commitment to address them. In this continuing crisis, the study findings suggest there could not be a better moment for governments in the region to

step up and legislate for home-based worker protection, put in place HBW-friendly policies, and create an effective and practical delivery mechanism. And in doing so, it also emphatically points to a greater need for support to and engagement with the organisations/networks of HBWs; policies and delivery mechanisms cannot be designed without the participation of HBW organisations. In addition to this main message, the recommendations from the second round of the study (see TABLE 1) are almost the same as those suggested by the first round⁴, but with added urgency, emphasis and prioritisation.



Prasangika, a home-based worker from Sri Lanka, engages in food processing. This study indicates that food-related production recovered relatively quickly but only when restrictions were relaxed. (Pic Credit: SABAH Sri Lanka)

³ “Social protection – that is, policies and programmes 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).

⁴ While several recommendations from the last round feature in this one too, many have become critically urgent. Findings from the first round of the study are available at: <https://hnsa.org.in/resources/impact-covid-19-women-hbws-south-asia>

TABLE 1: RECOMMENDATIONS

PURPOSE	RECOMMENDATION
To alleviate current distress triggered by the protracted crisis	<ul style="list-style-type: none"> ■ <i>Identify and register HBWs as vulnerable in national social registers to enable them to access relief and assistance.</i> ■ <i>Write off utility expenses such as electricity and water, fully cover children’s education expenses including device and internet costs.</i> ■ <i>Channel financial support through unconditional cash transfers, subsidies and moratoria on interest payments.</i> ■ <i>Engage HBW organisations and their networks in design, planning and delivery of this support.</i>
To support work and income-related needs of crisis-hit HBWs	<ul style="list-style-type: none"> ■ <i>Reset and reprioritise business support services, including upskilling and reskilling; interest-free loans to set up small businesses; timely, targeted and easily accessible working capital; and setting up and strengthening childcare centres.</i> ■ <i>Develop supportive laws and policies for cooperatives and producer companies of HBWs.</i>
To improve emergency relief and public health response mechanism	<ul style="list-style-type: none"> ■ <i>Set up an emergency response mechanism under the national disaster management system to cover any immediate needs such as food, cash or health support.</i> ■ <i>Develop strong and effective social protection systems that systematically and specifically cover HBWs.</i> ■ <i>Work in collaboration with organisations/networks of HBWs in designing and implementing HBW-friendly policies and systems, and in planning and delivery of relief.</i> ■ <i>Research and document crisis experiences of HBWs to feed into planning for resilience.</i>

The following sections share the objective of this study, methodology used to collect and triangulate data, findings on how

this continuing crisis has affected women HBWs in South Asia, short notes on country-specific experiences, actions that the

HBWs and their organisations demand for recovery, and learnings and recommendations from this investigation.

II. INTRODUCTION

HBWs produce goods and/or services for the market from within or around their own homes. Although they remain largely invisible, HBWs are engaged in several branches of industry, and many 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. For instance, in Nepal, 1.5 million HBWs represent 22% of total employment and over 58% of these are women⁵. In Bangladesh, 10.5 million HBWs represent around 17% of the nation's total employment; of these about 82% are women⁶. In the four South Asian countries of India, Nepal, Pakistan and Bangladesh, where data is available, there are 67.5 million HBWs, of whom 35.3 million (53%) are women ([WIEGO-ILO Statistical Brief, 2021](#))⁷.

The COVID-19 pandemic continues to adversely affect lives and livelihoods of informal workers worldwide and across South Asia. It has not been easy to do away with movement restrictions completely owing to the unexpected recurrence, spread and, in many cases, ferocity of the disease. Vaccine shortage and hesitancy have

posed added challenges. This was somewhat resolved at the time of the study, but not without considerable human and economic costs incurred in the interim.

HBWs, especially women, have been among the worst hit as a significant number of them depend on work orders from firms and intermediaries up the chain. Though they are significant contributors to the region's economy, HBWs are largely invisible, missing out on social welfare in general and relief assistance in particular during emergencies. Organisations of HBWs in the region have been monitoring the situation for members through their community-based 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 organisations from 12 locations in seven countries in the region participated in this study (Annexure 1). These organisations covered HBWs in Dhaka in Bangladesh; Thimphu in Bhutan; Ahmedabad, Phulia, Mumbai and Tirupur in India; Malé in the Maldives; Kathmandu in Nepal;

Lahore and Karachi in Pakistan; and Colombo and Kandy in Sri Lanka.

In dealing with COVID-19, restrictions on mobility imposed locally, nationally and globally continue to cause health and economic distress. Contrary to general assumption, a significant number of respondents in South Asia had started experiencing economic slowdown before March 2020. This was especially true for those who were associated with global supply chains, used raw materials made in China for their products, or depended substantially on the international tourist market. The worldwide slowdown had depressed markets even before the region started experiencing the disease outbreak and, in response, began limiting mobility. Worryingly, this situation has not improved very much since August 2020 when the first round of this study was conducted. Even though vaccination coverage expanded rapidly in 2021, supply chains are still disrupted, and international travel is complicated by closed borders, requirements for extra documents and the general scare of infection. The strong trend towards normalisation that was forecast with rising vaccination is still not perceptible in the region.

PIECE-RATE AND OWN-ACCOUNT WORKERS

HBWs can be divided into two main categories: piece-rate workers and own-account workers. Piece-rate workers are those workers who are dependent on contractors or intermediaries for work and are paid a piece rate for each unit produced. The contractors supply them with raw materials and inputs paid for by the customers, who could be either factories, wholesalers, retailers, suppliers or individuals. Own-account workers are self-employed owner-operators without employees, who operate an enterprise for profit either alone or with one or more partners or contributing family workers; they do not employ any person to work in the enterprise on a regular basis as an employee. These enterprises are very small. In practice, there are variations in how these categories function. For instance, some piece-rate workers may arrange for some raw materials and equipment on their own; phenyl making and bottling is primarily an own-account work, but many workers are dependent on the contractor for orders (Nandi, Saha and Jairath, ISST-HNSA, 2015).

⁵ <https://www.wiego.org/publications/home-based-workers-nepal-201718-statistical-profile>

⁶ <https://www.wiego.org/publications/home-based-workers-bangladesh-statistical-profile>

⁷ Bonnet et al. (January 2021). *Home-based workers in the world: A statistical profile*. WIEGO-ILO

III. STUDY OBJECTIVE

This second round of the study is aimed at examining the impact of the continuing COVID-19 crisis on women HBWs in South Asia in the period between August 2020 and August 2021. This is in continuation of charting their journey from the pre-crisis period to mid-2020, which the first round attempted. It revisits their status with respect to work opportunities, earnings, relief and coping, household care and other household

responsibilities, and indebtedness.

The first round of this study, conducted in August 2020, was designed to understand the impact of COVID-19 on women HBWs in the South Asia region, and to generate findings that could be used to inform relief and recovery responses to the crisis. It also inquired about the incidence of domestic violence to confirm its alleged increase.



Rukhsana Khatoon Shaikh, a home-based worker who makes lunch boxes, works out of her home in Dharavi, Mumbai, India. This study shows that income recovery, among HBWs, in Mumbai, was one of the lowest in the region most likely because of the prolonged lockdowns and movement restrictions imposed in the city. (Pic Credit: LEARN Mumbai)

IV. METHODOLOGY

The study methods included a survey instrument and in-depth interviews with heads of the local organisations of HBWs. Because of the continuing lockdown restrictions in several study locations, the plan was to collect data over phone without much face-to-face interaction with the respondents. Even though it was challenging for data collectors to talk about sensitive issues such as hunger and indebtedness over the phone, about 47% of the respondents connected telephonically.

Twelve HNSA member organisations, the same ones from the last round of the study, took the lead on speaking with their member women HBWs. Most of the 392 respondents covered through the HNSA questionnaire were surveyed in July and August 2021. The 52 interviews by WIEGO in Tirupur with SAVE were conducted in June 2021. Investigations for this round were comparative in nature, studying the journey of women

HBWs in the 12 months after the first round of research.

STUDY AREA

All 11 locations in seven countries of the region that were covered in the last round of the study were part of the study this time too. The countries are Bangladesh, Bhutan, India, Nepal, Maldives, Pakistan and Sri Lanka. And the locations where primary data was collected are Ahmedabad, Colombo, Dhaka, Kandy, Karachi, Kathmandu, Lahore, Malé, Mumbai, Phulia and Thimphu. Only Phulia is rural, all others are cities. In addition, WIEGO data for one more location, Tirupur, was analysed.

SAMPLING STRATEGY

Of the 394 HBWs interviewed in the first round, 361 were part of the current round of the study and 31 (about 8% of the total) are new respondents. Some of the respondents from round one of the study were either not contactable because of change of address or

phone number, or were unavailable to speak with the survey team. In this round, in total, 392 HBWs and 13 heads of participating organisations were interviewed. Survey data on 52 respondents in Tirupur (members of SAVE) was accessed from the WIEGO study, expanding the total sample to 444 HBWs

All HBW respondents, except those in Malé, were members of either a trade union, cooperative or producer company. These organisations are members of HNSA. In the first round, a purposive sample was selected to reflect the profile of organisational membership in terms of trade, skill or sector of work (such as garments, textiles, handicrafts, food products) and the employment status (such as subcontracted piece-rate workers and self-employed own-account workers⁸). Janatakshan, which is not a membership-based organisation, had selected its most affected project beneficiaries. Also, MACCS had chosen to survey a non-affiliated but

⁸ 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.

critically affected group of women HBWs in Malé and the greater Malé area as their own members on the islands were not faring as badly. The second round sample targeted the same respondents. In addition, responses of 52 women HBWs surveyed in Tirupur by WIEGO were added to the analysis.

The 13 participating organisations surveyed one location each, except for SEWA, which covered two locations. The sample comprised of 30 HBWs per organisation from round one of the study, except for HBWCSN, which spoke to 33 HBWs. In the case of SEWA, 30 HBWs were surveyed in each of the two locations, Phulia and Ahmedabad. Janatakshan could survey only 29 respondents, as one was unavailable to speak in this round. Where respondents were unavailable, organisations added new respondents to complete the sample of 30 HBWs in the following locations: Ahmedabad 9, Malé 8,

Thimphu 7, Karachi 5 and Mumbai 2 (see Annexure 2: Table on number of old and new respondents by organisation).

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

DATA COLLECTION

Data collection was led by staff of participating organisations who were trained virtually for the purpose. The English questionnaire, based largely on WIEGO's study instrument, was translated into local languages. Field data was collected after a detailed quality check of the first couple of surveys submitted in each location. All conversations were expected to be conducted on phone or through messaging apps such as

WhatsApp or internet-based audio and video platforms such as Zoom. However, about 53% respondents were interviewed in person and the rest telephonically in locations where movement restrictions were in place.

For this round, the online platform SurveyCTO was selected for data collection and submission. Notably, most data collectors were more comfortable speaking to respondents in person and using printed questionnaires rather than using the SurveyCTO digital application. Collected data was later submitted through SurveyCTO and in many cases by those supervising the data collection teams, not by the data collectors themselves. Extensive online support was provided to the team of data submitters, who also translated the short textual content back into English. All data submitted through SurveyCTO was in English.



A data collector, engaged with this study, interviews home-based worker, Kalpana Paul, in India's Phulia – part of the state of West Bengal. (Pic Credit: SEWA Bharat)

V. FINDINGS

As COVID-related challenges continue, this exploration examines changes in the condition of women HBWs in the region since August 2020. Primary data for this purpose was largely collected during July and August 2021. And then compared with findings from the previous year's study of the "pre-crisis" period (February 2020) and "post-lockdown" period (August 2020). August 2020 more or less represented the end of the widely prevalent, extremely restrictive measures imposed in the region in response to the spread and scare of COVID-19 in the months of April and May 2020. However, since August 2020, successive waves of infection have resulted in corresponding imposition and relaxation of movement restrictions. Progressively, governments have moved away from blanket nationwide lockdowns to more calibrated responses in targeting disease hotspots and allowing other locations to function in a relatively normal manner. Complete opening of international borders has not been possible because of the fluctuating COVID-19 infection curve. Meanwhile, vaccination, which started at the end of 2020, was slow at the start because of shortage and hesitancy, but is now moving at a steady pace in most places in the region, with Bhutan, the Maldives and Sri Lanka progressing particularly well. The guidance remains to practise COVID-related precautions, such as social distancing and masking, even after vaccination. A regular routine of consistent work and life still eludes most people.

The persistent uncertainty in work and earnings during the pandemic has not only eroded savings and assets of women HBWs, but also pulled them into deep and unusual indebtedness as they scrambled for the basic survival of their families. In a large number of cases where husbands also lost work, as in Ahmedabad,

Colombo and Kathmandu, and in cases where families did not have a village home to go back to, as in Dhaka, Kandy or Karachi, there were few options to cushion the distress. Organisations of women HBWs – trade unions, cooperatives and producer companies – have continued to support them in whatever way they can, even as they themselves are stretched for resources. This has been tough; hunger still lurks in many locations and children's education has been severely affected. In Bhutan and the Maldives, deeper and wider relief and assistance through existing social protection policies have helped women HBWs improve their work and earning situation significantly. And yet it is still not back to pre-COVID levels. The situation in the rest of the region is much worse, further highlighting the need for robust social protection for HBWs, who are largely invisible as workers. This was raised many times in conversations with individual HBWs and their organisations.

“Women HBWs demand to be covered by the social protection authority. They also want promotion of artisans and their work at local and national levels.”

**NIMRA, HOME-BASED WORKER,
LAHORE**

“Without a ration card, it is very difficult to access several government schemes, such as free ration and gas connection.”

**ARZUMANBANU JAFFARBHAI
SHEIKH, HOME-BASED WORKER,
AHMEDABAD**

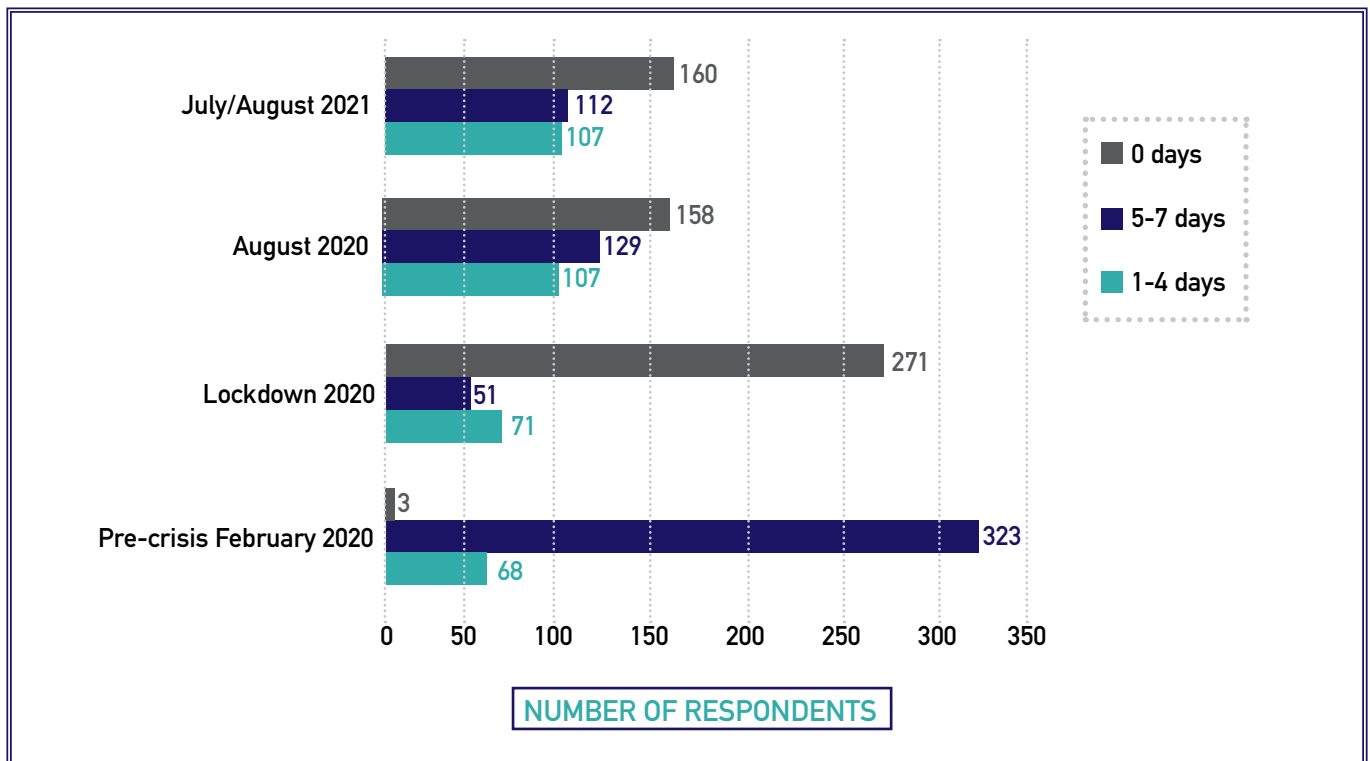
The next sections highlight in more detail how life has changed for HBWs during the pandemic, in specific relation to their work and earnings, hunger, care and household responsibilities, relief and other institutional support they received during this period, and measures they have had to resort to in coping with the crisis.

WORK AND EARNINGS

Contrary to expectations from the previous year, work and earnings remained low and irregular, which reversed the recovery graph for many. All segments of HBWs, whether self-employed or piece-rate workers, whether in food or garment trade, were affected profoundly. This seriously damaged their chance to return to normality any time soon.

- a) **Work did not increase steadily** from the time recovery became perceptible. From the peak lockdown period in April–May 2020 when 69% women HBW respondents had no work at all, the situation had started to improve slowly by August 2020 when this figure fell to 40%, a recovery trend that was expected to continue (see FIGURE 1). However, this expectation was belied as one year later, in August 2021, 42% of the 379 women HBWs respondents were unable to find work. Further, the percentage of those able to work between five and seven days a week reduced further from 33% in August 2020 to 30% in August 2021. Apart from the declining work days per week, over half the respondents worked fewer hours in a day in July/August 2021 as compared to the pre-crisis period in February 2020. Thus, a significant percentage of women HBWs not only ended up working fewer days per week, but also fewer hours on the days they worked.

FIGURE 1: AVERAGE NUMBER OF WORKING DAYS PER WEEK



Note: Number of women HBW respondents in August 2020 was 394; in August 2021 it was 379.

b) Recurring and unexpected restrictions resulting from the fluctuating spread of COVID infection led to **irregular work for HBWs**: 40 respondents (around 11% of the total) were not able to find any work between August 2020 and August 2021. Of these, 31 had no work even in August 2021. Of the 326 who were able to work over this 12-month period, only 33% could do so for at least 10 days every month; 66% suffered from inconsistent and unreliable work orders.

Respondents cited several reasons for the irregularity or the total absence of work orders. Government restrictions on movement, which did not allow for markets to open and people to move around to buy and sell, remained the most critical barrier (see FIGURE 2). More respondents in round two felt this than in the previous year (see FIGURE 3 from April/May 2020

extracted from the 2020 report). For instance, Kathmandu and surrounding areas were under lockdown from May to August 2021; even the progressive relaxations to open markets and shops, and to allow public transport were not enough for work to bounce back sufficiently. Market and supply chain factors, such as cancelled or no new work

orders, not enough customers, and expensive raw materials and supplies, hindered workability and forced respondents to reduce the price of their products and accept lower rates for their work. Other constraints for HBWs included health concerns for 24%, lack of or high cost of transport for 17% and household responsibilities for 15% respondents.



Rupa Akter Lavoni, a home-based worker from Mirpur, Dhaka – Bangladesh, is interviewed by a data collector for this study. (Pic Credit: Labour at Informal Economy)

FIGURE 2: MAIN REASONS FOR IRREGULARITY OF WORK BETWEEN AUGUST 2020 AND JULY/AUGUST 2021

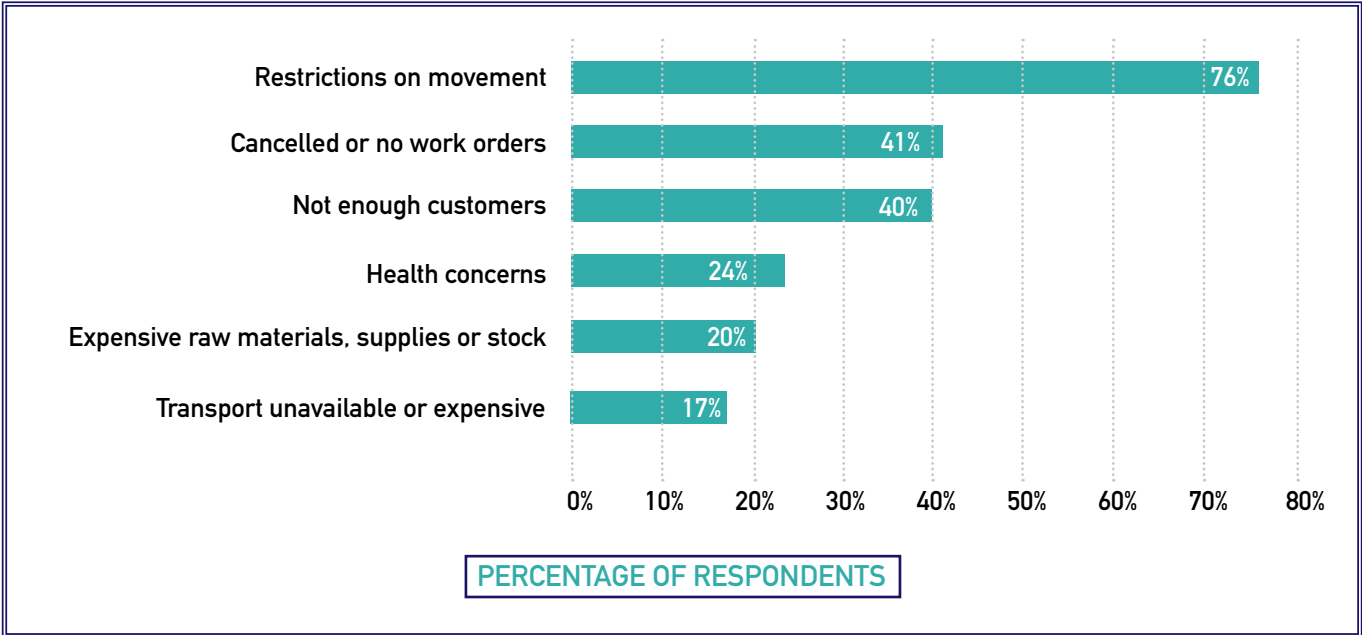
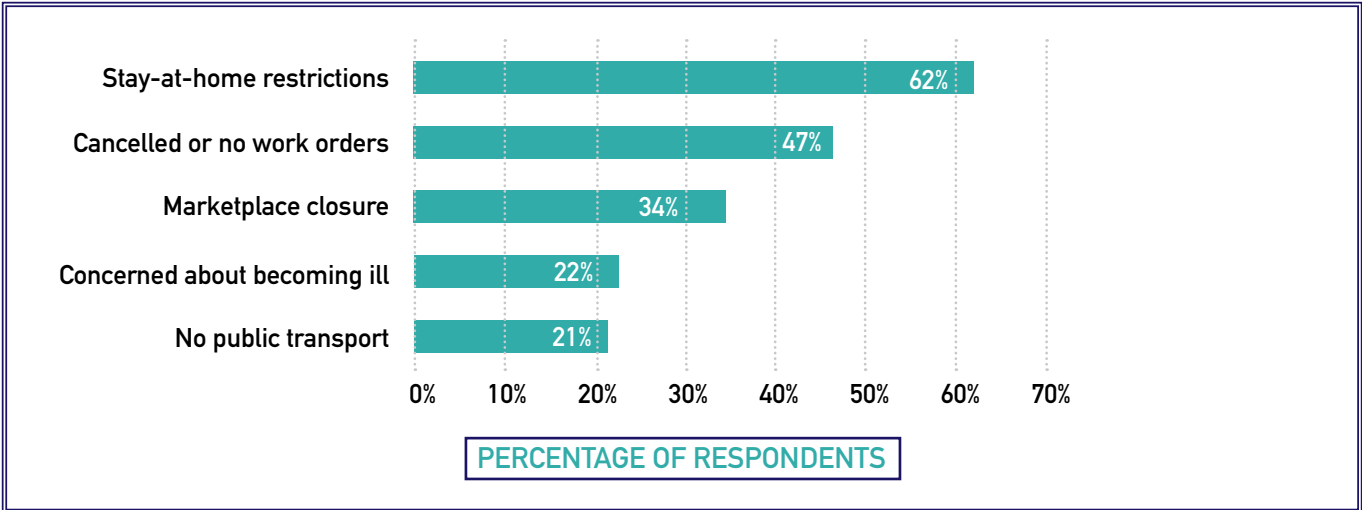


FIGURE 3: MAIN REASONS FOR NOT BEING ABLE TO WORK DURING LOCKDOWN RESTRICTIONS IN APRIL-MAY 2020



“The raw materials are very expensive, it’s very difficult to run a mess. Earlier I could buy multiple ingredients with INR 2000, now I can only buy a single item. I have to choose if I should pay for cooking gas or ingredients or rent.”

RUKHSANA SHAIKH, HOME-BASED WORKER, MUMBAI

c) **Limited restart of international garment supply chains and slow revival of tourism** did not allow for fast progress towards pre-crisis work levels. Revenues from tourism remained subdued, particularly affecting women HBWs and their families in Nepal, Sri Lanka, Bhutan and the Maldives⁹. International movement of people remained severely restricted and uncertain, opening up and closing down frequently as per the fluctuating COVID-19 caseloads. Additionally, lack of work relating to supply chains of international garment brands continues to impact workers in Bangladesh, Sri Lanka, Pakistan and India. Lower overall demand for the goods produced by HBWs has led to fewer work orders, customers and buyers for their goods. And this is particularly hard for piece-rate workers who do not market their own goods and are dependent on work orders. Organisations of HBWs drew attention to the downward pressure this has put on work rates and product prices.

d) **The slow pace of recovery has forced HBWs to find ways to adjust.**

i. Of the total 392 respondents in this round of study, for 53 (about 14%), **earnings from home-based work had ceased to be their primary source of income.** Of these, 13 shifted out (TABLE 2) of home-based work, for instance to domestic work, factory work, taxi driving, etc. The remaining 40 could not work at all since August 2020 even as they continued to hope that their home-based work would restart. Apart

from these, several other respondents shifted to other home-based work, such as tailoring; selling garments, soaps or vegetables from home; making fishing nets and ropes instead of weaving; and moving from knitting to making velvet sandals and bead craft.

ii. Several HBWs were **compelled to reconsider their employment status.** Given the irregular and scarce work, HBWs totally lost the ability to employ others. Only one of the respondents identified herself as a self-employed employer in round two, while 5% had done so in August 2020 (see TABLE 3). On the other hand, the percentage of contributing family workers jumped from 2% in August 2020 to 10% in August 2021. Whatever work HBWs managed to procure was completed with support from family members so that earnings could remain within the household. Further, as the number of work orders through contractors failed to rise and remained uncertain, many piece-rate workers had no option but to hustle for work on their own. Still, many remained unemployed,

not being able to find work either way. Over half of Tirupur respondents had to face such a situation.

Interestingly, in contrast, 95% own-account workers in Phulia and 44% in Lahore shifted to low-paid piece-rate work, because of a lack of resurgence in demand for their products. In Phulia, this basically meant doing the same work of weaving sarees, but at a pre-decided piece rate and quantity for intermediary buyers. These buyers are the same people to whom respondents sell their produce in normal times as small independent producers but with greater negotiating power on price. In Lahore, respondents were forced to seek work from local garment factories and retailers as demand for their relatively more expensive garment products targeted at individual buyers showed no signs of upturn. However, overall, the percentage of piece-rate workers in the sample decreased from 57% in August 2020 to 45% in August 2021 and that of own-account workers increased from 34% to 41% during the same period.

TABLE 2: RESPONDENT PROFILE COMPARISON

	Study round 1	Study round 2
HBWs	394	379
Non-HBW s	0	13
Total	394	392

⁹ As per the [World Bank](#), “Countries dependent on tourism, especially Bhutan, Sri Lanka, the Maldives, and Nepal were heavily affected by the crisis as their tourism sector could take significantly longer to fully recover.”

TABLE 3: RESPONDENTS BY EMPLOYMENT STATUS (INCLUDING TIRUPUR)

Employment status		Respondents in round 1		Respondents in round 2	
		Number	% of total	Number	% of total
Self-employed	Own-account workers	151	34%	166	41%
	Employers	20	5%	1	0%
	Contributing family workers	8	2%	36	10%
Piece-rate workers		256	57%	184	45%
Employees		12	3%	19	5%
Total reporting		447		406	

e) Since August 2020, **HBW earnings could not recover enough to reach pre-crisis levels; in several locations they declined further.** Earnings had reached a very low point during April/May 2020 when lockdown restrictions were severe and imposed across almost all of South Asia. Then, by August 2020, when restrictions had been eased somewhat, a slow but definite improvement had started. In the following months, however, because of recurring infections and restrictions imposed in response, work and earnings took a hit.

In general, recovery has remained fragile in the region¹⁰ as reflected in the average weekly earnings of women HBWs during June/ July 2021 (see TABLE 4). Earnings in all study locations remained below the February 2020 level. In six locations, earnings declined rather than increased after August 2020. In Mumbai, Colombo and Kandy, respondents earned a mere 6%, 7% and 10% respectively of their pre-crisis earnings. In Tirupur, the average earnings, which had

LOW EARNINGS IN MUMBAI AND TIRUPUR – POSSIBLE REASONS

The relatively low recovery level of earnings in Mumbai and Tirupur in both study periods is most likely associated with the severe movement restrictions imposed over long periods in these locations as a response to the threat of and actual incidence of COVID-19, in the context of high dependence on export-oriented garment chains. In India, among all states, Maharashtra (where Mumbai is) recorded the maximum number of cases throughout the pandemic and Tamil Nadu (where Tirupur is) is fourth on the list. In comparison, the two other locations in India, Ahmedabad and Phulia, faced stringent lockdown measures over a much shorter period; even when restrictions were ongoing, they were more relaxed. Even as the continuing disruption in garment supply chains prohibited work recovery – all the respondents in Tirupur and 90% in Mumbai depended on contractors bringing them work from factories that produce for export orders – the inability to move prevented respondents from going out to look for work or to work at places outside of homes. Stay-at-home restrictions, closure of market places and unavailability of public transport made it more difficult for respondents in these two locations, as compared to those in Lahore, Karachi and Dhaka. About a third of all respondents in Mumbai and close to a quarter in Tirupur also cited reasons such as no other arrangement to care for children and the elderly, and fear of contracting COVID-19 for keeping them in their homes. Many of these respondents were forced to migrate back to their villages to save on rent and utility expenses and seek help from family during the most challenging periods of restrictions that led to job loss and precluded work revival.

¹⁰ *South-Asia Vaccinates: South Asia Economic Focus, Spring 2021, World Bank*

stood at 14.4% of pre-crisis levels in June 2020, declined further to 13.8% in May 2021. Further, in Karachi, where there had been a relatively low level of recovery in 2020, respondents were at 27% of their pre-crisis earnings; and in Kathmandu, where earnings had recovered relatively better than in some other locations in 2020, average earnings reduced to 38% of their pre-crisis levels by mid-2021 from 53% in August 2020.

In three other locations, Ahmedabad, Phulia and Dhaka, earnings did increase, but only to between 65% and 39% of pre-crisis levels. Interestingly, average earnings in Kathmandu plunged and rose in Phulia, albeit to about the same level at 38-39% of February 2020 earnings.

Lahore, Malé and Thimphu made considerable strides in the otherwise grim scenario across South Asia.

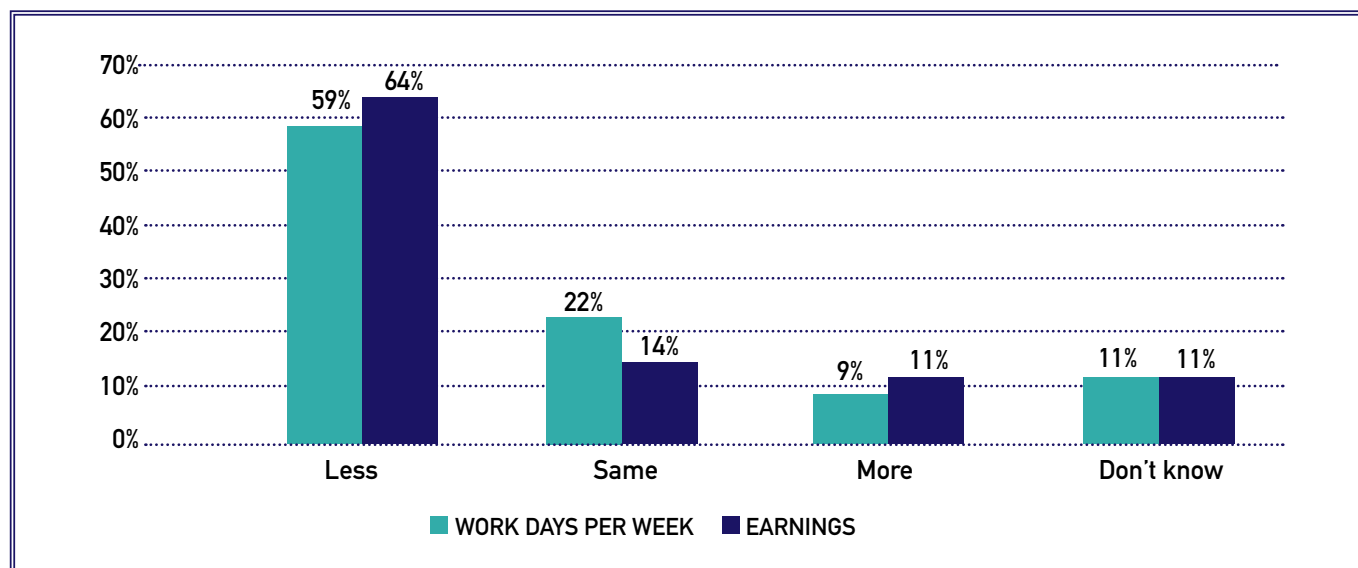
f) Even the steady increase in vaccination rates, which was expected to bring back normality to work, has not been able to break the fluctuating cycle of work and earnings, and a sense of uncertainty prevails. Compared to the previous six months, on average, earnings reduced for over 64% of the respondents and 59% worked fewer days per week in July/August 2021 (see FIGURE 4). An important factor that resulted in this drop was the imposition of restrictions in response to COVID infections that started rising in March 2021. At least six study locations were

under lockdown during data collection in July/August 2021. These included Kathmandu, Dhaka, Malé, Thimphu, Kandy and Colombo. Interestingly, even as earnings failed to recover to pre-crisis levels for most respondents, over 33% worked longer or the same number of hours during a typical work day. The unexpected and frequent fluctuations in the level of work and earnings during 2021 made it difficult for some respondents to calculate these: 11% found it hard to estimate an average figure for work days per week and earnings over the six-month period before August 2021, and 16% did not know if the length of their typical work day had changed when compared with pre-crisis levels.

TABLE 4: AVERAGE WEEKLY EARNINGS AS A PERCENTAGE OF PRE-CRISIS (FEB 2020) EARNINGS

Location	Jun/Jul 2021	Aug 2020
Ahmedabad	53%	31%
Colombo	7%	25%
Dhaka	41%	27%
Phulia	39%	13%
Kandy	10%	53%
Karachi	27%	27%
Kathmandu	38%	53%
Lahore	92%	42%
Malé	92%	58%
Mumbai	6%	12%
Thimphu	81%	50%
Tirupur	13.8%	14.4%

FIGURE 4: CHANGE IN WORK DAYS AND EARNINGS JAN/FEB–JUL/AUG 2021



g) As respondents tried adjusting to the crisis by shifting between piece-rate and own-account work, **the vulnerability of own-account workers became evident**, even though piece-rate workers remained the most vulnerable overall. In general, and as observed in the first round of the study, own-account workers operating as small individual operators earn more than piece-rate workers. Piece-rate workers typically depend on receiving work orders from contractors or middlemen connected to formal manufacturing, for instance garment factories. Own-account workers enjoy slightly higher independence than the piece-rate workers and can potentially transform into micro-entrepreneurs in favourable conditions. However, their resilience to crisis situations is low and this became clear during the current pandemic.

By August 2020, as recovery started, own-account workers were doing better than piece-rate workers in every location. However, by June/July 2021, the situation was mixed. As mentioned earlier, in Phulia and Lahore, 95% and 44% own-

account workers were forced to shift to low-paid piece-rate work; those who could not do so either earned nothing as in Phulia, or on an average made less than their piece-rate sisters as in Lahore (see FIGURE 5). Apart from these two locations, Mumbai piece-rate workers also earned more on an average than the three own-account workers there. Overall, around 43% of the 148 total piece-rate workers in Phulia, Mumbai and Lahore (see TABLE 5) earned more than their own-account sisters. But in

Ahmedabad, Dhaka, Kathmandu and Karachi, over 74% of the 66 own-account workers earned more than piece-rate workers. Moreover, these earnings were substantially higher, ranging from 100–300% of average weekly earnings in these locations. Broadly, the pandemic experience indicates that both the groups are vulnerable to crisis situations even if own-account workers may be able to earn more than piece-rate workers in normal times and in some contexts during the crisis too.



Nandanie, a home-based worker from Sri Lanka, works as a food processor, ensuring she wears a mask and gloves to maintain safety standards during the pandemic. (Pic Credit: SABAH Sri Lanka)

FIGURE 5: EARNINGS BY EMPLOYMENT STATUS AS A PERCENTAGE OF AVERAGE WEEKLY EARNINGS FOR ALL HBWS

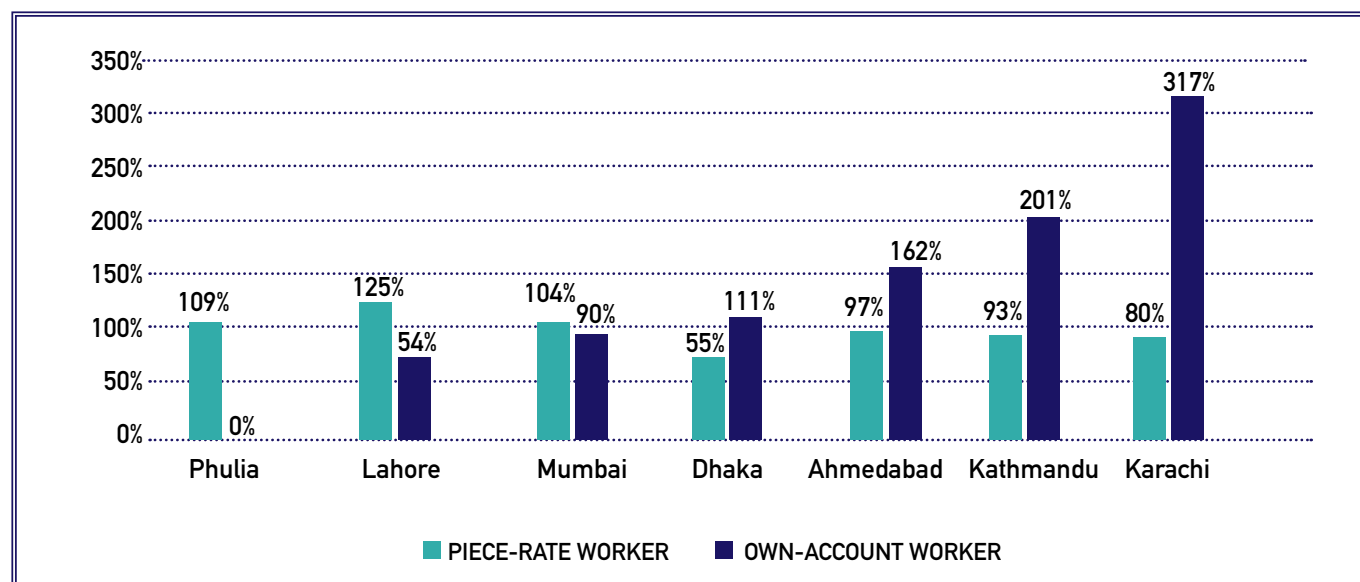


TABLE 5: NUMBER OF RESPONDENTS BY EMPLOYMENTS STATUS IN SELECTED LOCATIONS/CITIES, JULY/AUGUST 2021

Location	Piece-rate workers	Own-account workers
Phulia	27	2
Mumbai	19	3
Lahore	17	12
Dhaka	12	25
Ahmedabad	23	4
Kathmandu	24	18
Karachi	26	2
Total	148	66

h) **Food-related production recovered relatively quickly but only when restrictions were relaxed.** As authorities began to relax lockdown restrictions in July 2020 across South Asia, food-related activities bounced back more quickly than non-food trades such as garments, textiles and handicrafts. This was understandable: With the lowering of restrictions, the

health concerns associated with consuming food cooked outside homes also started to reduce. Moreover, many of the HBWs had always catered to local consumers and those targeting tourists were able to shift to the local customers. These factors gave an edge to food-related work, which includes both fresh and cooked food. Between August 2020 and June/July

2021, the disruption in garment supply chains continued, and the pace of work revival was slow and uncertain. To survive in such a situation, several respondents tried moving to food-related activities as an additional and temporary source of earnings (see TABLE 6). In August 2020, 18% of respondents had been involved in food trade; by August 2021, over 20%.

TABLE 6: NUMBER OF RESPONDENTS BY TRADE IN SELECTED LOCATIONS, JUNE/JULY 2021

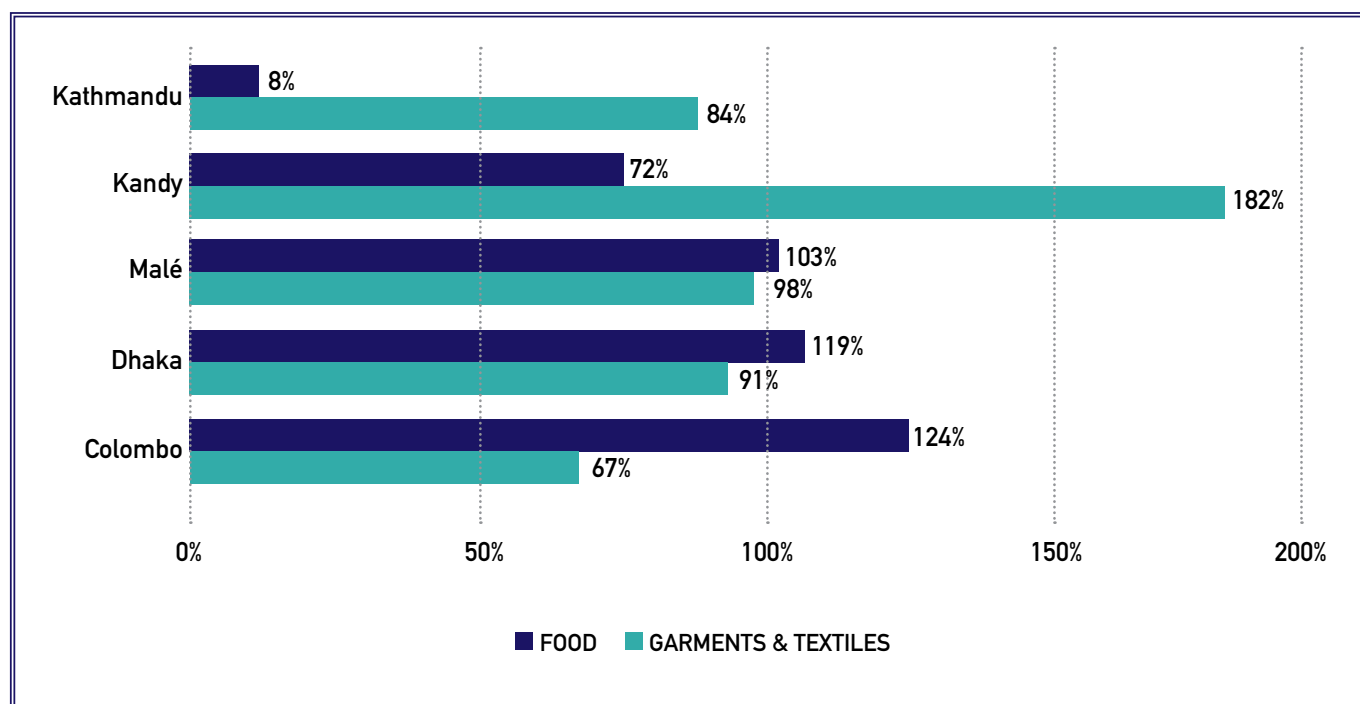
Location	Garments and textiles	Food
Colombo	7	12
Dhaka	46	11
Kathmandu	25	14
Kandy	10	12
Malé	8	20
Total	96	69
Total study sample	255	77

However, food-related activities were severely restricted during the lockdown in 2021, as is evident in the low earnings for HBWs engaged in producing and/or selling food as compared to those involved in other trades in Kathmandu and Kandy (see FIGURE 6). In 2020, SABAH-Nepal had quickly and thoughtfully helped some of their

HBW members move into food-related activities such as producing preserves, frozen food, and dry and wet spice mixes. However, their business suffered during May and June 2021 because of strict restrictions on movement. In the case of Sri Lanka, even though the whole country was under general lockdown during the period of

reporting, with some degree of local flexibility in movement and restrictions for buyers and sellers, HBWs in Colombo were able to earn much better than those in Kandy. In Colombo, Dhaka, and Malé, HBWs producing and selling food products had more than the average earnings for all HBWs in those locations.

FIGURE 6: EARNINGS BY TRADE AS A PERCENTAGE OF AVERAGE WEEKLY EARNINGS FOR ALL HBWS, JULY/AUGUST 2021



i) The various work-related adjustments could not compensate for the drop in earnings, leading to a **reduction in household incomes**. Many women HBWs are key contributors to their family incomes. As work and earnings failed to recover to pre-crisis levels at a sufficiently fast pace, family incomes too remained low. In several cases, male members of the family also lost jobs because of the pandemic-related economic slowdown or because restrictions on movement meant they just could not work. For over 81% respondents, household income reduced in July/August 2021 compared to the pre-

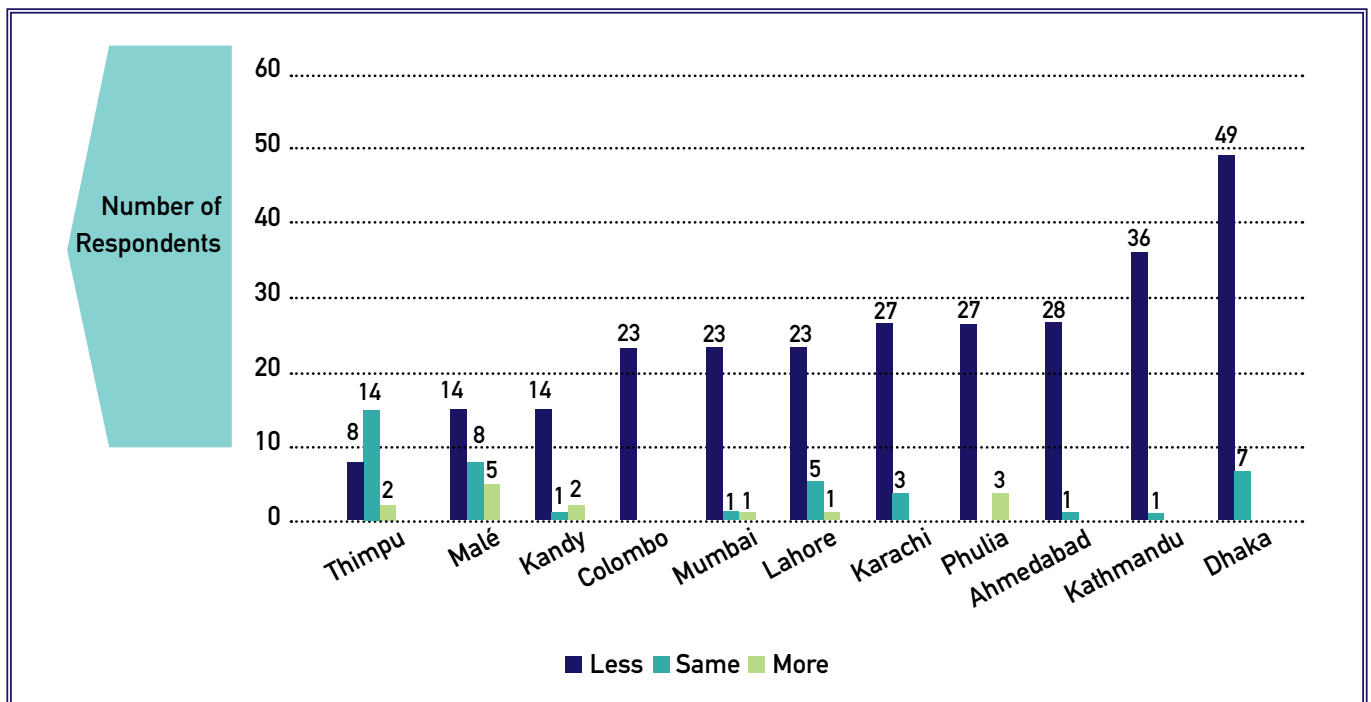
crisis situation in February 2020. Twelve per cent were at the same level, while household income increased for only 4% respondents. Nobody reported an increase in five of the study locations: Colombo, Karachi, Ahmedabad, Kathmandu and Dhaka (see FIGURE 7). Even in Thimphu, Malé and Lahore, where HBW earnings recovered closest to pre-crisis levels, 27%, 47%, and 77% respondents respectively reported reduced household income.

HUNGER

In a region where malnutrition remains a critical challenge, hunger

over extended periods of time is of great concern. Not only is it a reflection of ongoing hardship, but it also indicates reduced productivity in both current and future generations over the long term. Except in Thimphu, Malé and Colombo, adults in several HBW families (about 18% across the sample) in all other locations had to remain hungry sometimes or often (see FIGURE 8). It is understandable that families had to limit the variety of food they consumed as earnings failed to rise as expected. However, the fact that children too had to go hungry in Karachi, Dhaka, Mumbai, Ahmedabad and Tirupur is indicative of the continuing and acute distress in these locations. Not being able to provide for the most basic of needs

FIGURE 7: CHANGE IN HOUSEHOLD INCOME IN JULY/AUGUST 2021 COMPARED TO FEBRUARY 2020



“My husband lost his job as a chef in a reputed hotel. We totally lost that income for the family.”

KRISHNA AMBALUR, HOME-BASED WORKER, KANDY

of their children was a source of great stress. Dinusha Rajarathna, CEO, SABAH Sri Lanka, pointed to the rapidly rising prices of essentials in the country even as incomes remain depressed, indicating that,

in all probability, the organisation's Colombo members had been shy of sharing their food scarcities with the data collectors.

In all locations except Malé and

Colombo, food was the top reason for borrowing (see TABLE 7). In Colombo, respondents reported borrowing to cover working capital needs; in Malé children's education was the main reason for borrowing.

FIGURE 8: HUNGER, JULY/AUGUST 2021

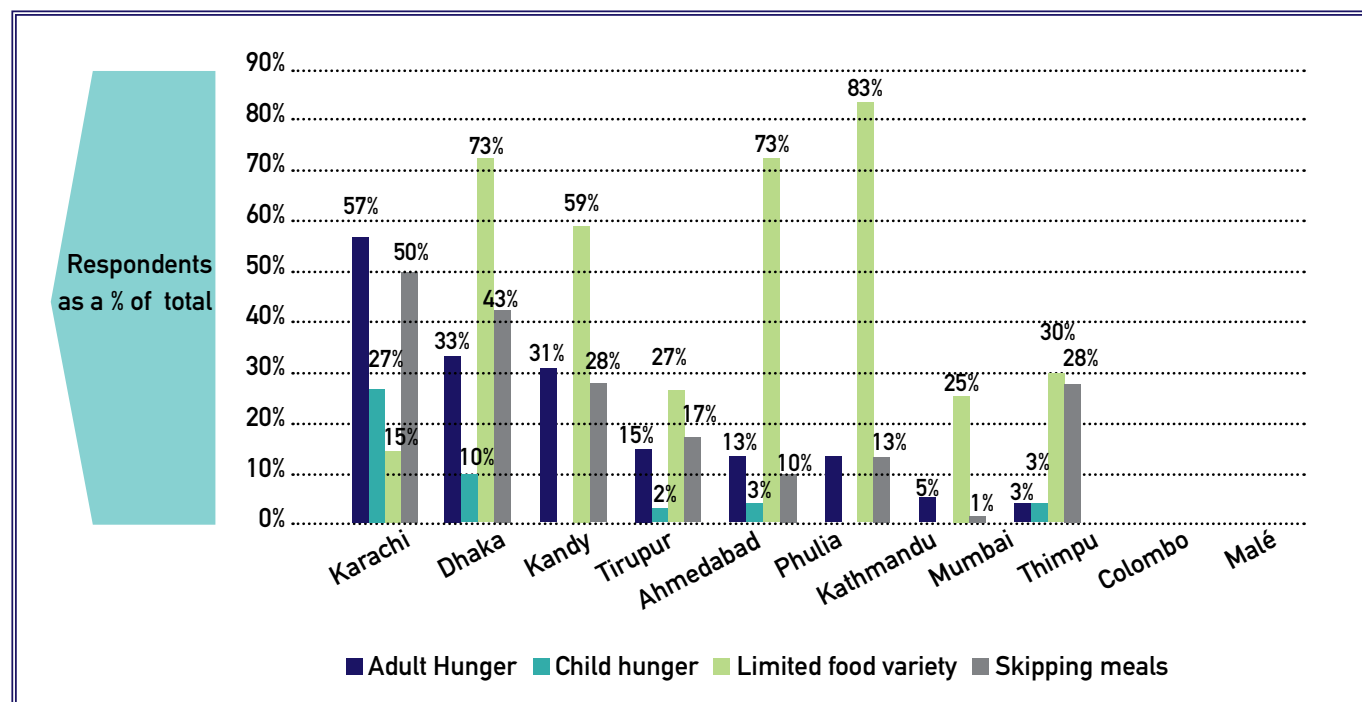


TABLE 7: BORROWING FOR FOOD

Location	Borrowers as % of total respondents	Food as the main reason for borrowing
Ahmedabad	100%	All
Dhaka	93%	All
Phulia	80%	All
Kandy	69%	All
Kathmandu	50%	70%
Mumbai	70%	70%
Thimphu	30%	70%
Lahore	40%	50%
Karachi	77%	50%
Colombo	40%	None
Malé	17%	None

“After one meal we are already worried about when and from where the next meal will come.”

ROJI ISLAM, HOME-BASED WORKER, DHAKA

CARE AND HOUSEHOLD WORK

Among the many household and care responsibilities that women shoulder when compared with the pre-crisis period, childcare and cleaning were the most time-consuming for a majority of respondents. These were followed by time spent on elder care and cooking. Children have been home as schools have not reopened everywhere and almost all women have had to take care of children on their own. Largely, other adult members of the family have also been home given the COVID-related restrictions. This resulting increase in household work made it difficult for women to work or prevented them from doing so. This was particularly true when such opportunities emerged away from home. Of the reporting respondents, 38% could not work and 26% had to reduce work hours because of increased care and household responsibilities.

RELIEF AND ROLE OF INSTITUTIONS

As vaccination took priority, relief efforts diminished, further reducing access for HBWs, except in Bhutan and the Maldives. Organisations of HBWs and their local leadership capitalised on the crisis-induced opportunity to consistently engage with governments for enhanced relief and other support.

- a) In general, the unabated health and economic distress in the region **struck at the ability of government institutions to maintain relief efforts at a consistent level and pace.** Governments had to choose when, how and what relief to deliver. For instance, the government of Sri Lanka focussed on providing cash relief, but the second round of cash grant was reduced to LKR 2000

from LKR 5000 provided the first time. Nepal decided to cover only hospitalisation charges for COVID patients. In Pakistan, the existing Ehsaas and Benazir Income Support programmes were extended to deliver cash. In Tirupur, the state government of Tamil Nadu increased the size of food packet per person. In most cases, because they were not targeted specifically, HBWs could not benefit from the relief efforts – except in Bhutan and the Maldives, where coverage of relief efforts has been relatively wider compared to the rest of the region.

In Tirupur, 40 of the 52 respondents received cash relief (see TABLE 8). But, as Viyakula Mary, Executive Director, SAVE, explained: “In the absence of consistent advocacy with the state government by HBW organisations through their field leaders, progressive improvement in outreach wouldn’t have been possible.” None of the Colombo respondents could access the government’s cash support. In Mumbai, Kathmandu,

Ahmedabad, Lahore and Dhaka, less than 15% could manage it. As many as 48% of Kandy and 73% of Karachi HBWs were fortunate to get some cash relief. As their government was not running any substantial food support programmes, only a few respondents in Kathmandu, Lahore, Dhaka and Karachi could access these. However, a significant number of Kandy, Ahmedabad, Phulia and Mumbai HBW respondents received food support.

Relief efforts were most effective in Tirupur, with 87% respondents receiving food. “Government support was wide and the per family allocation increased from 2020. Additionally, there were several volunteers on the ground distributing cooked food packets. We didn’t have to worry about arranging support from other non-government sources this time; we distributed some dry ration only,” shared Viyakula Mary. Overall, about 25% respondents received cash support from the government and 37% got food support (see TABLE 8).



Archana Paul, a home-based worker from Phulia, India, weaves on her loom. Part of the state of West Bengal, India, 95% of own-account home-based workers who were interviewed had to switch to low-paid piece-rate work during the pandemic. (Pic Credit: SEWA Bharat)

TABLE 8: RESPONDENTS RECEIVING CASH AND FOOD RELIEF

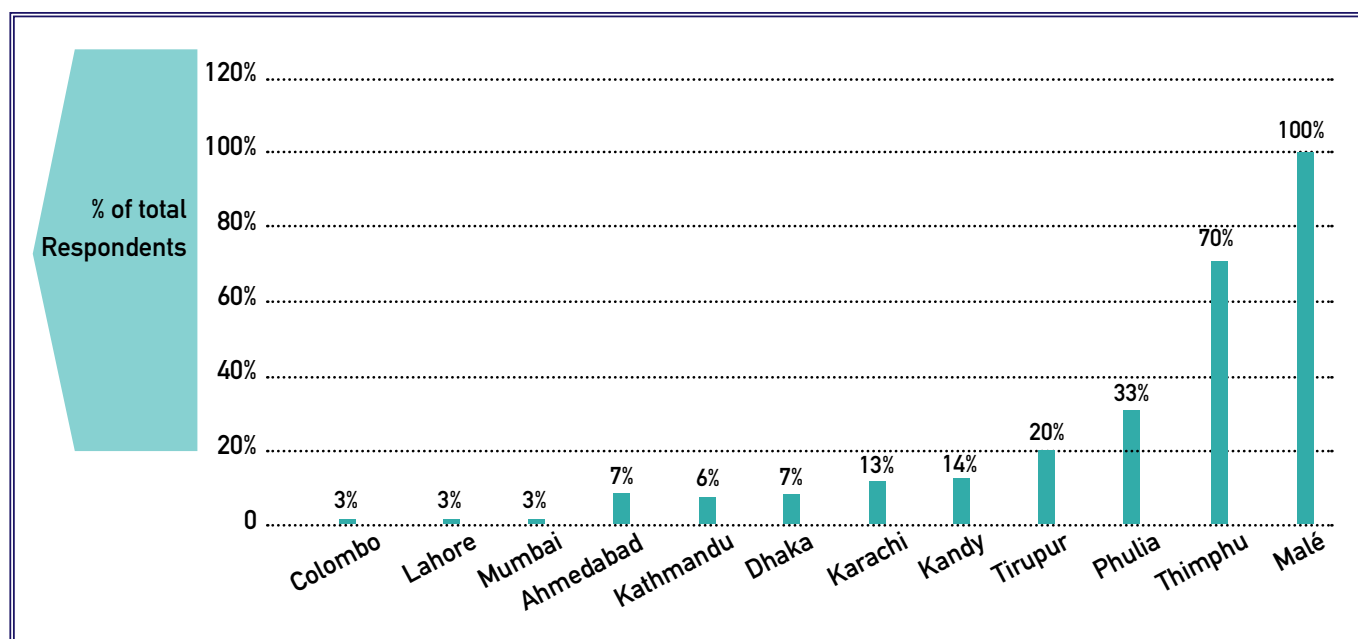
City (number of respondents)						
	Govt cash grant		Govt food support		Non-govt. food support	
	Number	% of total respondents	Number	% of total respondents	Number	% of total respondents
Colombo	0	0%	0	0%	0	0%
Mumbai	1	3%	20	67%	20	67%
Kathmandu	3	5%	2	3%	9	14%
Malé	2	7%	1	3%	0	0%
Ahmedabad	3	10%	29	97%	7	23%
Lahore	3	10%	3	10%	12	40%
Dhaka	9	15%	7	12%	43	72%
Thimphu	6	20%	0	0%	0	0%
Phulia	7	23%	28	93%	16	53%
Kandy	14	48%	29	100%	27	93%
Karachi	22	73%	1	3%	30	100%
Tirupur	40	77%	45	87%	2	4%
Total	110	25%	165	37%	166	37%

b) Inclusive social welfare systems and/or government resourcefulness kept distress at bay in Bhutan and the Maldives. Both countries extended COVID-19 relief to all citizens, thus covering HBWs too. Malé and Thimphu residents did not need food support (see TABLE 8). While some citizens had to struggle for support in the Maldives before August 2020 because of relief delivery issues, the government sorted out most of these issues quickly. Not only are the two countries at a much higher per capita income level than the other nations in the region, but both governments

have also shown more agility in responding to changing circumstances. Bhutan continues to support its jobless self-employed citizens with a monthly allowance while also covering education and health expenses. In addition, it has been offering relief or delay in loan, rent and utility payments (see FIGURE 9). The Maldives is also covering utility bills and education expenses for its citizens along with partial rental support to Malé residents, as rents are exceptionally high in the city. As they are small, the two countries also managed to move fast on vaccination, covering a large percentage of

their population quickly. This has allowed the Maldives to open its borders for tourism. At the same time, it has become a certified destination for expatriate workers to quarantine in before entering several countries in Europe and the Middle East. This has helped revive work and incomes for small tourism-oriented businesses. Both the percentages of borrowers and unpaid debt are the lowest in the region (see FIGURE 12). Notably, even as respondents in other locations borrowed largely for consumption (see FIGURE 11), 75% in the Maldives borrowed for work-related needs.

FIGURE 9: RELIEF ON RENT, UTILITY BILLS, TUITION FEES AND LOANS



c) **Organisations of women HBWs continued to support their members through this crisis.**

- i. HBW organisations provided **food support** to members using their own resources and by connecting with other non-government sources. In Karachi, Kandy, Dhaka, Mumbai, Phulia and Lahore, between 100% and 40% respondents received such support.
- ii. The organisations helped members **connect to government and non-government relief programmes**. This was directed particularly at covering the neediest HBWs under the governments' current COVID-19 response efforts.
- iii. They continued their advocacy efforts. Several organisations reported that their **field leadership has become more adept at advocating with local government leaders** in places such as Kathmandu, Dhaka, Tirupur, Lahore and Karachi for coverage under

immediate relief, as well as in creating formal and verified records for HBW inclusion in social welfare and social protection schemes. Some member cooperatives of HBWCSN successfully raised funds from local governments and donors to support HBW activities. While the crisis has created a sense of urgency that has forced governments in the region to look more deeply at informalisation and informal economy workers, organisational efforts at recognising informal workers gathered steam, building pressure from below. In Nepal, "COVID injected momentum to the movement to recognise informal workers," said Prabha Pokhrel, Chairperson, HBWCSN. In Pakistan, at the time of writing, HBWs were being registered in Sindh province and the Punjab government had ratified a bill for registration of HBWs to be covered under the social protection framework. Ume Laila Azhar, Executive

Director, HomeNet Pakistan, said: "COVID has served as a catalyst in the process of universalisation of social security in Punjab." Similarly, in India, the drive to register all informal economy workers online has started on the [e-Shram](#) portal. Organisations of women HBWs continue to play a critical role in ensuring that these policies are implemented well.

- iv. Across the board, several respondents appreciated the **psycho-social counselling** they have received on a sustained basis throughout this crisis from their field leaders. For instance, after the intense second wave of infections in early 2021, SAVE covered 10,000 members through its 13 staff members and 78 volunteers in response to a deluge of requests. Several organisation heads mentioned making this an integral part of their activities even in non-crisis times.
- v. SABA, the **women's**

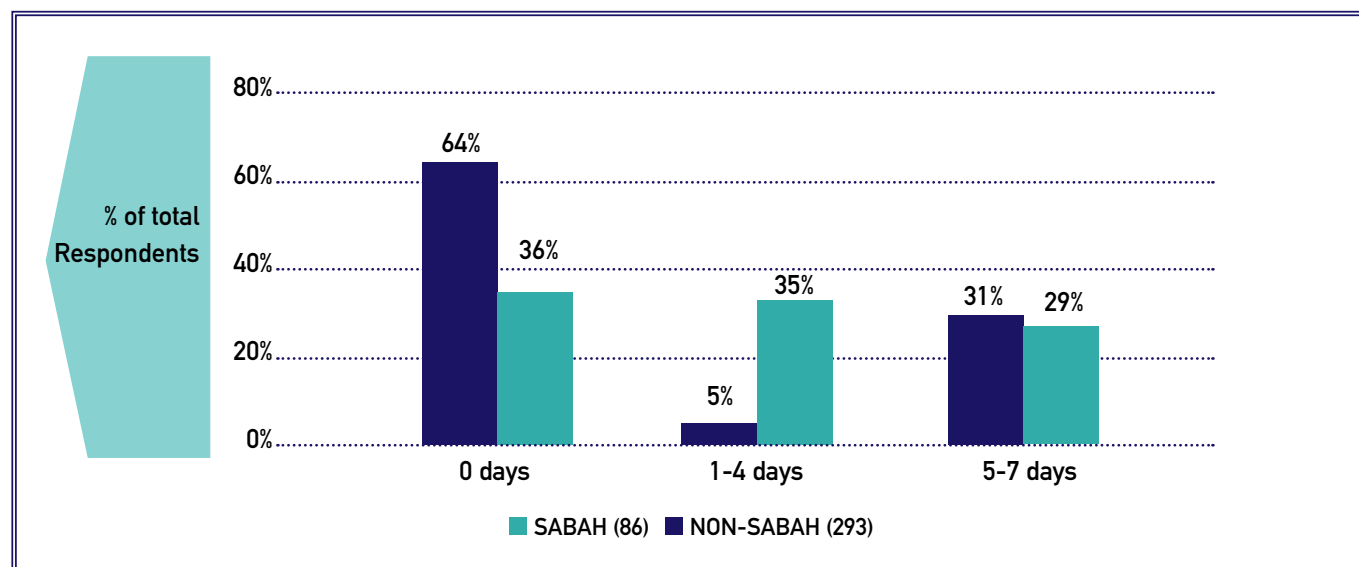
producer collective, continued its struggle with generating work for members. Stiff competition emerged in the production of masks and personal protective kits, thus reducing the price and the quantity of work. Both SABAH Nepal and SABAH Bhutan faced this challenge. The Bhutan arm continued to find work for its tailors, but for the weavers whose products were mainly sold to foreign tourists, "It's not been easy as international borders are still closed," explained Kezang Dorji, Executive Director, SABAH Bhutan. There has been a serious effort to sell online to customers abroad, even as staff and resources were cut. In 2020, SABAH Nepal had refocussed on food related activities as demand for apparel and handicrafts dipped. In this round, it was seen that many of the members continued to get work and earnings through the food business; additionally, about 45%

respondents were employed in SABAH cafés in and around Kathmandu. However, during periods of strict lockdown restrictions, even changed work strategies were of little use in being able to access markets. Work stopped almost completely in May and June 2021 for SABAH Nepal members. In August 2020, 22% SABAH respondents in Nepal, Bhutan and Sri Lanka, and 45% non-SABAH respondents had zero work. But, while 64% of SABAH members had zero work during the reporting period in 2021, only 36% of the non-SABAH group faced such a situation (see FIGURE 9). A much higher proportion (35%) of the non-SABAH group also managed to work for between one and four days per week, compared to a mere 5% of SABAH respondents.

vi. Interestingly, HBW organisations, even when they are not specialised on work issues like the SABAH

producer collective, put all their energies into helping members strategise for work. Alternatives were discussed, information shared, connections made and training support provided wherever possible. LEARN, a trade union, connected its members in Mumbai to potential customers. HBWWF shared contact details of people who could help its members with work in Karachi. HomeNet Pakistan was in touch with the private sector and local business houses dealing in garments to explore support for its members in Lahore. In Kathmandu, HBWCSN actively encouraged its members to look for alternatives and shift away from export to local markets; the organisation arranged for training for these new products. Some of its members producing wool products for European markets for many years experimented with making velvet sandals and bead products with good results.

FIGURE 10: WORK DAYS PER WEEK



“It was your advice that kept me from committing suicide, gave me the courage to face my lenders and convince them to give me more time to turn my business around.”

SABAH SRI LANKA MEMBER ENGAGED IN PRODUCING AND SELLING YOGHURT, COLOMBO

“I feel I was lucky as I was able to receive orders and had the opportunity to weave.”

TSHEWANG DEMA, THIMPHU

d) The trend among HBWs to associate with an organisation as a member, which became apparent during the previous year, continues. Even though the organisations of HBWs have been severely restricted in conducting their mobilising activities since the start of the COVID crisis, several informal economy workers, including HBWs, after witnessing the power of being organised, signed up for membership of trade unions, cooperatives and other such collectives. Almost all organisations participating in the study reported this.

food; or household and care work; or, if that option was available, agriculture-related work. About 29% did garment and textile-related work; 23% worked in food and beverage preparation and vending; 13% provided childcare, pet care and laundry services; about 9% carried out wage or daily work; and 3% worked in agriculture. Still, almost everyone preferred to go back to the work they were used to, which paid better than these “ad hoc” means of living.

marketing and sales. In Colombo, women are trying to enhance food quality and safety by improving production processes. In Karachi and Dhaka, they are exploring ways to become part of local supply chains using their existing skills. Some HBWs, as in the case of HBWCSN members, have already experienced alternative opportunities and see more hope of a stable income through these until the market for their original products picks up. A.R. Chowdhury, Chairperson, LIE, feels that, “In the near future, skills will become a very big issue.”

COPING

Along with expanding vaccine coverage and rapidly improving use of virtual tools is the stark reality of deep and widespread indebtedness, which adds to the uncertainty HBWs face.

a) In response to plunging and uncertain earnings, HBWs scrambled for **supplementary work**. While 13 women moved out of home-based work completely to be able to make a living, several others – 70 or over 18% of HBW respondents – engaged in additional work. Among these, 28 reside in Dhaka, 13 in Lahore, seven in Karachi, and four each in Phulia, Kathmandu and Thimphu. Most preferred home-based work that could be done using their existing skills, such as stitching, tailoring, preparing and selling

b) The work and earnings crisis has led to a **perceptible shift in how HBW think of and consider livelihood alternatives**. Witness to the struggles of their members since COVID struck the region, HBW organisations have been encouraging members to shift out of current work, especially in trades targeted at exports or tourists. SABAHs in Bhutan, Sri Lanka and Kathmandu started the process early as sales of products made by members slumped soon after restrictions were imposed in April–May 2020. Shop outlets had to be closed for lack of business. Over time, as work and earnings failed to stabilise, other organisations too started to discuss the issue. There has been hesitation to shift, but pessimism on revival of markets has forced a rethink on both products and processes. For example, HBWs in Phulia, Kathmandu and Thimphu are upskilling themselves for online

c) In the 12 months since August 2020, it seems that the **vulnerability of women HBWs has only increased, leading them to take measures to cope**. Factors such as low and uncertain incomes, and minimal or absent access to relief have left HBWs on the brink of survival. Additionally, investment in children’s education, and rising prices of utilities and essentials have forced HBWs and their families to borrow, sell or pawn assets, reduce consumption, delay payments, migrate to other places for work, forego medical treatment and, tragically in many cases, put a stop to children’s formal education. Of the 392 respondents, over 68% took one or more of these measures. A large number of the remaining 32% who did not resort to any of these measures were from locations where COVID-related

distress is effectively being addressed through government support, such as Thimphu and Malé; or where incomes have recovered significantly to pre-crisis levels, such as Thimphu, Malé and Lahore; or where respondents migrated for short periods to their native places to cut down on cost of living, as in case of Mumbai; or where respondents may have been embarrassed to share their distress, as pointed out by leaders of SABAH Sri Lanka for the Colombo respondents and SABAH Nepal for Kathmandu members.

d) **Large unpaid debt**

i. Even reducing expenses on essentials, selling or pawning assets and drawing on savings was not sufficient for families to cope with this protracted crisis. Close to 55% of all **respondents had to borrow**. In Dhaka, Ahmedabad, Karachi, Phulia, Kandy and Mumbai, between 67% and 87% respondents resorted to borrowing

from formal and informal sources (see FIGURE 11). Understandably, a large number preferred to get interest-free loans from family, friends and neighbours. However, since everyone around them was affected and struggling to survive, about 24% had no option but to borrow at high interest rates from moneylenders, cooperatives, savings groups and other local institutions. Annual interest rates ranged from 18% to over 60% and in a few cases were close to 100%.

ii. Largely, **respondents borrowed to cover family food needs**: Over 74% reported this (see FIGURE 11). The other major reasons for borrowing were expenses on medicines and medical treatment, children’s education, rent and utility bills. Only 14% respondents took loans for work-related needs, which indicates that loans

were mostly for consumption and not for productive use to increase earnings.

iii. **Most of the debt remains unpaid** and is disproportionately high in many cases when compared with current earnings. The study uses average outstanding borrowing as a percentage of estimated annual income derived from average weekly earnings, as a rough measure of debt burden. This is understandably low in Malé and Thimphu at 6% and 11% for reasons mentioned earlier (see FIGURE 12). In six locations, Colombo, Ahmedabad, Kandy, Dhaka, Tirupur and Lahore, unpaid debt is between 48% and 89% of estimated annual earnings; in three others, Kathmandu, Karachi and Phulia, it is between 230% and 260%; and in Mumbai, with its very low average weekly earnings, this is over six and a half times

FIGURE 11: REASONS FOR BORROWING BETWEEN AUGUST 2020 AND JULY/AUGUST 2021

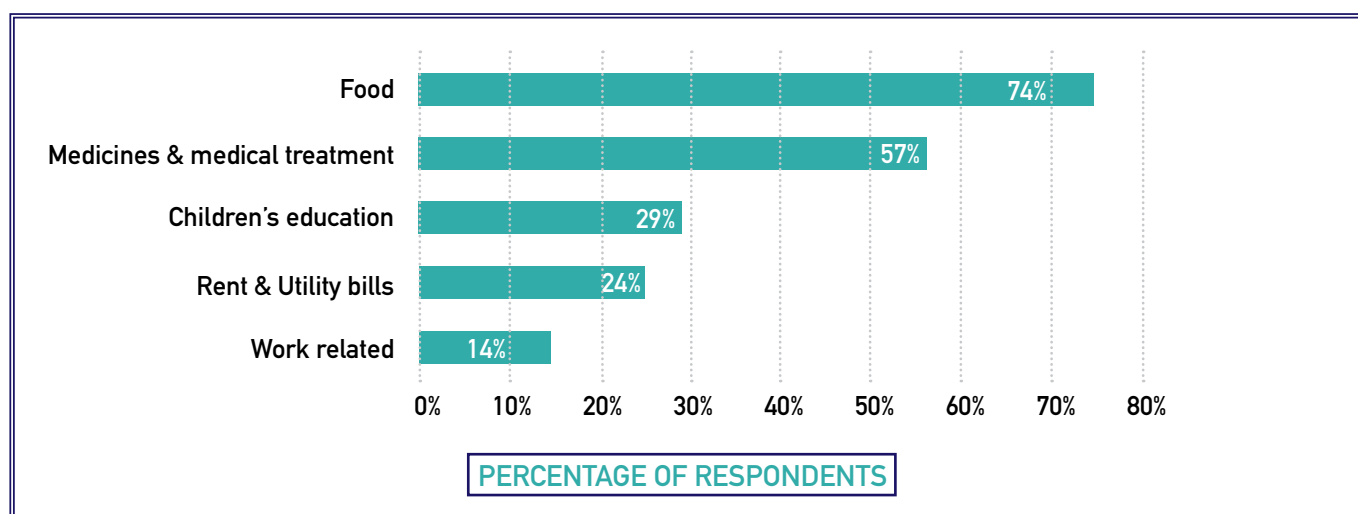
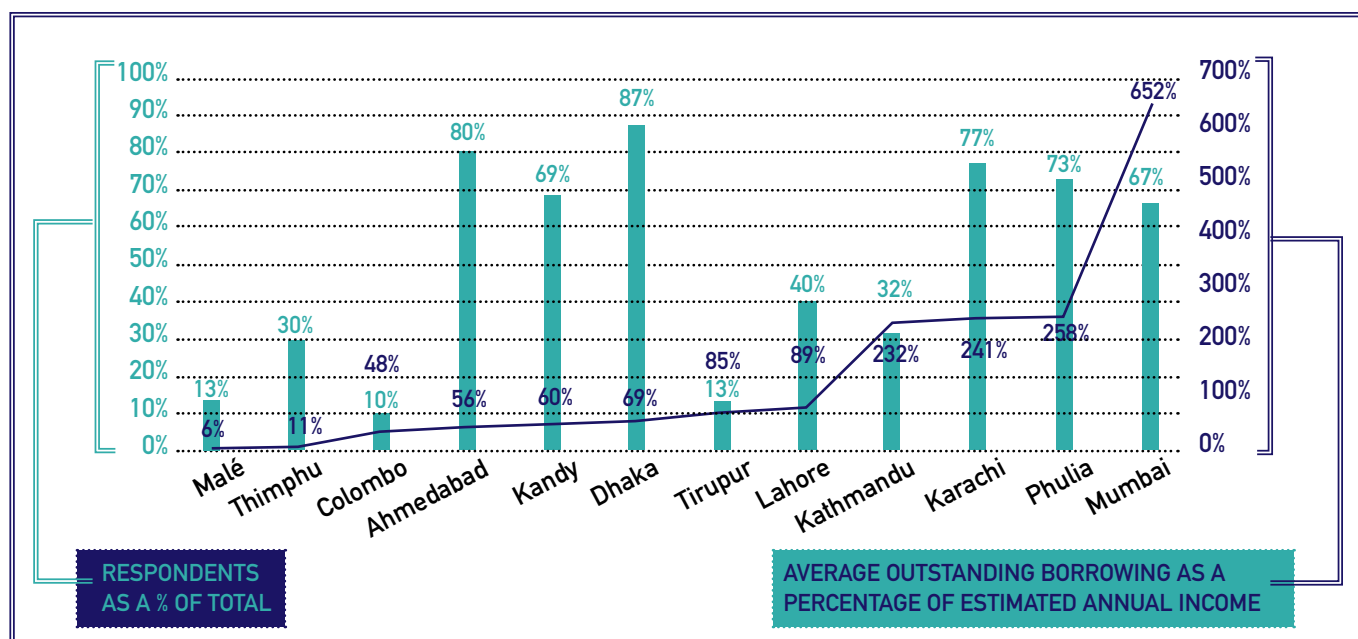


FIGURE 12: BORROWERS AND UNPAID DEBT



iv. Almost every organisation interviewed reported a **big shift among HBWs in understanding the value of savings**. A key message that organisations have been persistently giving their members over a long time came to be fully appreciated during this crisis that depleted their assets and forced them to incur unusually high debts for survival.

“Lack of work due to COVID forced us to take a loan for my mother-in-law’s cancer operation.”

**LALITABEN SHIVKUMAR
KARTUR, HOME-BASED WORKER,
AHMEDABAD**

e) HBW organisations, their field leaders and members have continued to expand the use of mobile-based virtual

tools throughout this crisis as a way to connect, inform and communicate. These tools have helped relay information on HBWs in need of immediate support and connect with them, manage delivery of relief, market products online, connect with customers virtually and adopt mobile-based payment systems. All participating organisations pointed to this as a key positive that has emerged in the crisis conditions and which would be of enduring benefit for HBWs.

f) Across the region, **governments have come to focus on vaccination as a key strategy** to enable relaxation of restrictions and hasten economic revival. After the initial hiccups of vaccine hesitancy, acute shortage and delivery challenges, there has been steady progress on this front. Bhutan and Maldives, closely followed by Sri Lanka, have managed to vaccinate their populations at

a very fast pace: By September 27, 2021, 74%, 72% and 67% of their populations respectively had received at least one shot¹¹. Several locations in the region reported widespread fear of the side-effects of getting vaccinated. HBW organisations worked hard to convince members in Kathmandu, Lahore, Mumbai, Dhaka and Karachi of the importance of vaccinations. Governments have had to put stringent policies in place to ensure compliance, for instance in Pakistan. Among the study respondents, all those in Malé, Thimphu, Colombo and Kandy are vaccinated (see TABLE 9). However, about 80% of Dhaka, Phulia and Tirupur HBWs faced shortage and delivery challenges, because of which they were yet to receive their shots. About 38% complained of the same in Kathmandu. Between 17% and 57% were apprehensive of the after-effects of the COVID vaccine in five study locations.

¹¹ Latest figures on vaccination progress in South Asia is available at: <https://ourworldindata.org/covid-vaccinations>

TABLE 9: STATUS OF VACCINATION

Location (No. of respondents)	Respondents as a percentage of total		
	Vaccinated	Hesitant	Waiting for vaccine
Dhaka (60)	2%	17%	82%
Tirupur (52)	17%		79%
Phulia (30)	20%		80%
Karachi (30)	43%	57%	
Lahore (30)	53%	47%	
Kathmandu (63)	59%	3%	38%
Mumbai (30)	67%	33%	
Ahmedabad (30)	77%	17%	
Malé (30)	All		
Thimphu (30)	All		
Colombo (30)	All		
Kandy (29)	All		



Home-based workers from Phulia, India, gather at their local healthcare centre to receive COVID-19 vaccination. HBW organisations have worked hard to convince members in Kathmandu, Lahore, Mumbai, Dhaka and Karachi of the importance of vaccinations. (Pic Credit: SEWA Bharat)

VI. COUNTRY EXPERIENCES

A large percentage of women HBWs across South Asia earn from work generated in garment-related supply chains, such as from tailoring, weaving, stitching, embroidery, embellishing garments and packaging. Several others are involved in making food products and handicrafts. COVID-19 changed the world and its economic reality for these women HBWs. To generate work and earnings, it has become both urgent and imperative to consider alternative livelihoods, change product mix and business processes including through online sales and marketing, build and upgrade skills, and strengthen HBW organisations to realise these effectively. Unpaid debt, a considerable burden at the moment, can easily derail this process. For recovery to be fast and at least reach pre-crisis levels, if not higher, debts need to be written off and inexpensive financial support provided till earnings rise sufficiently and stabilise. Even for HBWs in Thimphu and Malé, where distress from this shock is effectively cushioned by government welfare programmes and emergency support, addressing changed work-related needs will be important for HBW earnings in the times ahead.

This crisis also highlighted amply that though they are skilled and not the poorest of the poor, HBWs are vulnerable to shocks and at risk of slipping into poverty when conditions are dire. They are largely absent in government records and hence lack access to wide-ranging support even during non-crisis times. This makes it difficult for HBWs to access relief and protect themselves from the aftermath of disasters. Apart from the immediate work and earnings-related support mentioned above, reduced risks through social protection and improvement in working conditions can enhance HBW resilience to shocks. In several countries, ongoing

movements to identify and record HBWs for targeted assistance and social protection received a fillip during this crisis.

Through this experience, HBW organisations in the region realised how crucial it is to plan for their own emergency funds to support members during future crises. They recommend that donors too create emergency call windows that can respond quickly in such situations. For HBWs across the region, the value of saving regularly could not have been highlighted more prominently than during this pandemic.

Following are highlights from the country experiences of women HBWs that emerged in this round of the study. See annexure 3 for detailed notes on each country experience covering the period from February 2020 (pre-crisis) to August 2021.

BANGLADESH

Invisible and vulnerable, HBWs in Bangladesh remain unrecorded in government registers. Bangladesh is one of the top exporters of garments¹². As per the World Trade Organisation, since 2015, Bangladesh has been the second-largest exporter in the world in terms of value. Vietnam did slightly better than Bangladesh in 2020, pushing it to third place. Working largely from the bustling city of Dhaka, women HBWs are well integrated into the sector and add substantially to the nation's economy. But, the disrupted local and global garment supply chains have severely diminished their earnings, with many forced to engage in multiple activities to make a living. Depressed global demand and on-and-off restrictions on market operations over long periods have hindered the pace of economic revival. HBW earnings that had started an upward climb in August 2020 reached only about 41% of

pre-crisis levels in July 2021.

A sizeable number of the 60 Dhaka respondents are marginalised, Urdu-speaking Muslims. All work and reside in Dhaka, and about 80% were in the garment and textiles sector, down from over 95% the previous year. The small proportion (5%) of respondents that worked in the food sector expanded to close to 20%. On the employment status front, as contractors and middlemen couldn't get any work orders, piece-rate workers had to look for jobs by themselves. As a result, while 81% respondents had identified as piece-rate workers in August 2020, this dropped to 21% by August 2021. Own-account workers increased from 10% to 42%, while 38% identified themselves as contributing family workers; this figure was zero in August 2020.

Relief, which had already been insufficient and uneven in 2020, almost dried up for women HBWs in 2021. Poor progress on vaccination due to shortage, registration difficulties and mismanagement kept the risk of contracting infection high, thus also creating uncertainty in resuming business at full steam. Only one of the study respondents was vaccinated by August 2021; over 82% of the respondents were waiting. In the region, Bangladesh has been the slowest in vaccinating its citizens: By September 27, only 15% of its total population had received at least one shot.

Unpaid loans have mounted because of insufficient earnings to cover essentials. Meanwhile, organisations of women HBWs have continued to help members. Despite their own depleting resources, they have turned the crisis into an opportunity to lobby harder for HBW access to social welfare at local and regional levels, with both political and government

¹¹ This refers to value of exports for the Standard International Trade Classification code 84 "Articles of Apparel and Clothing Accessories" as per the World Trade Organisation: <https://stats.wto.org>

authorities. Their community leaders have continued to work through the pandemic towards recognition of women HBWs, and to develop and strengthen social security systems targeted at them.

BHUTAN

Bhutan is susceptible to natural disasters and climate-related risks. Though women HBWs are not recognised as a separate category of workers, Bhutan's wide-ranging social assistance programmes cover most citizens, strengthening general resilience to cope with risks. During this crisis, the nation responded quickly, consistently, and in a targeted and pre-emptive fashion. For most citizens, this made it possible to avoid the distress associated with the disease and the lockdowns elsewhere in the region. While 13% respondents reported a death in the family due to COVID-19 since August 2020, all respondents were fully vaccinated by August 2021. Bhutan has been the fastest in the region to vaccinate: By September 27, 74% of its population had received at least one shot.

All 30 study respondents are members of their producer company SABAH Bhutan, based in Thimphu, and involved in weaving or tailoring. Seven of them were not part of the study in round one. As restrictions were imposed globally and Bhutan sealed its international borders, a decline in work and earnings was expected. An aggressive pitch by SABAH in March/April 2020 to secure work orders for masks cushioned this fall, at least for the tailors. However, over time, competition increased in the market for masks and PPE kits, making it economically unattractive for the respondents. Since August 2020, two of the original respondents shifted out of home-based work for better earnings, while two others haven't been able to find work that pays them sufficiently. Even though it too is under severe financial stress, SABAH continued to help members in diversification of the product

mix, business planning, marketing and capacity building to shift to online business or improve quality of products. As a result, during June 2021, average weekly earnings of HBWs were up to 81% of the pre-crisis level – one of the best in the region.

Also, the organisation's membership increased during this period. It is now focusing on helping members, most of whom are piece-rate workers, to become entrepreneurs.

INDIA

Indian women HBWs are clustered in study locations such as Tirupur, Ahmedabad and Phulia, which are characterised by vigorous economic activity, and where factories and formal businesses are buzzing with work. Mumbai has historically been the financial capital of the country, but manufacturing centres are on the decline there, instead shifting out to nearby areas with cheaper real estate. Dharavi, which is in the heart of Mumbai and densely populated, still houses small production units supplying to local and global brands. Across these locations, women HBWs are valued for their specialised skills and are a cheaper, less encumbered source of human capital for these enterprises. This last factor also makes them vulnerable to shocks; given their absence in government records, they are not specifically targeted for government relief.

Garment supply chains are an important source of family income for women HBWs. But fluctuating disease outbreaks and corresponding lockdown restrictions have impacted the resumption of these supply chains; and thus, uncertainty has been high. This restrained recovery, albeit low in August 2020, had started to inch upwards: Compared to the pre-crisis period, average weekly earnings in Ahmedabad were at 31%, in Tirupur at 14.4%, in Phulia at 13% and in Mumbai at 12%. Full or close-to-full recovery was expected

by mid-2021. However, by June/July 2021, earnings had increased to only 53% of pre-crisis levels in Ahmedabad and 39% in Phulia, while reducing to 13.8% in Tirupur and, shockingly, to 6% in Mumbai, the lowest among all study locations in the region.

High dependence on global supply chains and the most severe and prolonged restrictions would explain the situation in Mumbai and Tirupur. Forty per cent of Mumbai respondents could not work at all since August 2020 and only 20% were working and earning in June/July 2021. Of the 30 respondents, four shifted out of home-based work. During the same period, 27% of Phulia respondents and 17% in Ahmedabad had no work. Whatever little work generated by local and national garment and textile brands was flowing to locations with no or low restrictions. "Worker organisations lobbied vigorously with the Tamil Nadu government to allow the opening of garment factories that service global and national demand," explained Viyakula Mary of SAVE. In general, wages, piece rates and prices of HBW products have declined, as has the HBWs' power of negotiation.

Food support from government and non-government sources increased after August 2020. Still, a small percentage of adult hunger exists in each location, and all respondents in Ahmedabad and Phulia as well as 70% in Mumbai borrowed for food. Rising prices of essentials, including children's education, resulted in high burden of debt, especially for HBWs in Phulia and Mumbai. While Phulia faced a shortage of vaccines, Mumbai and Ahmedabad respondents were extremely hesitant, at least initially, and HBW organisations had to work hard to convince them to be vaccinated. The organisations also worked closely with members to assess work strategies and access markets. Several HBWs and their community leaders have taken to online tools with great energy to sell

and market products.

As in some other countries of the region, online registration of women HBWs in government records began and has picked up pace. HBW organisations continue to work with relevant authorities to expand coverage of social welfare schemes and target them better for women HBWs.

MALDIVES

The per capita income of Maldivian citizens is the highest in the region. Along with programmes targeting disadvantaged groups, several existing schemes extend social welfare widely. Women HBWs in the Maldives are thus generally less dependent on government emergency relief than their counterparts in the region. However, women HBWs are not specifically recognised in government records as workers and that caused some difficulty in accessing relief, at least in the initial period after COVID struck. Since August 2020, the government has ironed out delivery challenges, thus enabling relief outreach to HBWs. All respondents received government support on one or more items, including on rent, utility bills, tuition fees and loans.

HBWs in Malé – who mainly supply cooked and baked food products to locals and tourist resorts – were affected more than others in the Maldives. The complete stop of tourism led to widespread economic distress. Alongside that, the nation recorded the highest number of COVID-19 cases by population in the region during the first wave in 2020. This worsened during the second wave in 2021, when there was an aggressive spread of infection and many fatalities. Stringent restrictions on movement were imposed over many months to curb this spread. Even with the progressive relaxation of these restrictions, HBWs found it difficult to operate, and their economic revival was slowed. However, with

quick progress on vaccination, which started earlier than expected and has been enforced strictly, HBWs have started working with more ease. Only one respondent was not working in August 2021. The average weekly earnings that had made an impressive recovery in August 2020 increased further in July 2021 to 92% of the pre-crisis level.

The use of digital and online tools of communication has expanded greatly during the pandemic. Women HBWs have been using apps such as Facebook, Instagram and WhatsApp to market and sell their products. They need capacity building on the technology and financial aspects. The dependence on tourism also needs to be reduced through diversification.

NEPAL

One of the poorest countries in the region, Nepal is at a high risk of natural disasters. Existing social security provisions miss women HBWs as a separate category of informal economy workers. The 63 respondent HBWs here were found vulnerable with little ability to cope with shocks, and definitely not with protracted distress such as the current pandemic, which has completely eroded export demand and stalled tourism.

In 2020, 43 (68%) of the 63 respondents connected to export-oriented garment supply chains and tourism had lost work and income as global brands stopped production and tourist traffic was completely blocked. By June/July 2021, about 44% of the respondents had no work; work started to trickle in during July as restrictions eased. The slow supply chain revival forced respondents to borrow and, where possible, engage in alternative livelihoods.

As competition and cumbersome government approvals made it difficult to capture the market for mask and PPE kit production, HBWCSN encouraged its members

to consider alternative products and provided the necessary training. SABAH Nepal continued to help members with adjusting the product mix and business process; 13 of its members and study respondents who had shifted to food products in 2020 joined as employees at its six cafés. However, income recovery, which had been remarkable at over 53% of pre-crisis levels in August 2020, disappointingly slumped. Average weekly earnings were recorded at a mere 38% of pre-crisis levels in June/July 2021.

Access to relief has been almost completely absent throughout the crisis. The government mainly covered hospitalisation costs of COVID patients and did not offer cash, food or other support to other sections of society. Only three of the 63 respondents received government cash and two received food. Nine received food support from other sources. Around 5% respondents reported that adults in the family went hungry sometimes or often during this crisis period. Of those who borrowed, 70% did so mainly for food. Unpaid debt is at a very high 232% of estimated annual average earnings.

Initially, vaccination could not progress at all because of extreme hesitancy, even as shortage was a challenge. HBW organisations had to work hard to convince their members to get vaccinated. By August 2021, 60% of respondents were vaccinated and almost all others were registered to get their shots. The push for recognition of informal workers in government records gained momentum during this crisis with field leaders of HBW organisations engaging intensely and fruitfully with local authorities and politicians. Resources of HBW organisations have been stretched thin; their strengthening, financially and otherwise, is essential to ensure that issues of women HBWs are addressed well in the future.

PAKISTAN

While mobility in Pakistan seemed to have been less severely restricted than in the rest of the region, depressed demand limited work orders and, consequently, earnings for HBWs.

All 60 participating women HBWs – 30 each in Lahore and Karachi – originally contributed to garment supply chains. Lack of work forced two respondents in Lahore to shift to food work during 2021. In Karachi, two joined small factories in desperation for an income. HBWs have overcome their initial hesitation and are considering shifting to alternative supply chains as work is still scarce and work rates have reduced. As in August 2020, almost all respondents in Lahore had work in August 2021. In Karachi, however, about 37% respondents had no work. Average weekly earnings in Lahore bounced back to about 92% of pre-crisis levels – one of the highest in the region. On the other hand, in Karachi, they were the same in August 2020 and August 2021, at a mere 26% of pre-crisis levels.

Relief for HBWs from all quarters was insignificant compared to their needs, which meant they had to borrow heavily. Unpaid debt for Lahore respondents was at 89% of estimated average annual earnings and at a whopping 241% for those in Karachi.

Pakistan struggled with vaccine hesitancy and management, rather than shortage. Initially, crowding at vaccine camps led to a rise in infections. Having resolved that, the government has put in place stringent measures to ensure compliance, making vaccination mandatory for

access to employment, entry to schools and public places.

Though women HBWs in Pakistan too are vulnerable to shocks and not counted under a separate category by existing social protection systems, both Sindh and Punjab provinces legislated for universalisation. This crisis boosted longstanding efforts by organisations of HBWs to push the policy process forward in enabling social protection provisions for women HBWs. Community leadership has been key to registering HBWs in government records, working closely with labour and other government departments. This is major progress towards recognition of HBWs in the region and an experience to stimulate other nations.

SRI LANKA

At the start of the pandemic, 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 caseload relatively low, but economic difficulties emerged much like in the rest of the region. For a nation dependent on tourism, exports and remittances, the situation worsened in 2021. The virus spread like wildfire, killing many. Inflation soared because of the nation's foreign exchange crisis. Even with a relatively wide existing social welfare system and longstanding experience in dealing with recurring disasters, the response to shortages and other needs was limited initially and later dried up. Unpaid debt was at 48% of total estimated annual earnings for Colombo respondents and 60% for Kandy respondents.

Apart from the current economic

crisis, 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 as per the government benchmark for poverty, women HBWs are vulnerable to shocks and are unidentified in government records. Of the 59 respondents interviewed in this round – one from the last round could not be contacted – one each moved to domestic work in the two study locations of Colombo and Kandy. One more in Kandy joined a factory. Of the remaining 56, about 43% were working in the food sector, and 30% in garments and textiles. Severe, continuing restrictions, along with a heightened fear of the disease, especially after the experience of 2021, kept work and earnings low for HBWs. Only 41% of the respondents had work in June/July 2021. Among those working with food products – this group had suffered less than other HBWs in 2020 – only 29% had work. In Kandy, their average weekly earnings were much less than those of garment workers. Overall, in both cities, HBW earnings declined since August 2020, to a depressing 7% of the pre-crisis level in Colombo and 26% in Kandy.

The vaccination drive has progressed well and all hopes are tied to the opening up of tourism, though there is a feeling that formal businesses will be privileged over HBWs working informally. HBW organisations, though facing acute financial difficulties themselves, are working hard at ideas to improve business environment for members, including market access, easy and cheap financial products, improving production and business process, enhancing product quality, diversification into alternative products, and upgrading skills.

VII. ACTIONS FOR FUTURE

With recovery slow, several demands made to governments in 2020 became louder and more fervent in 2021. New demands emerged as well. Across the region, respondents wanted governments to immediately lower all restriction on movement and markets to allow the resumption of business activity and work. There was a strongly felt need for government financial support to cover utility bills and children’s education expenses, to help pay off debts, for interest and mortgage payments to be delayed until earnings recover and stabilise,

for assistance towards work-related needs such as financing capital and equipment, support for shifting to alternative livelihoods, and reskilling or upskilling. Respondents wanted an ecosystem that generates work opportunities for them quickly. For instance, there were suggestions that governments should engage in preferential buying of HBW products. There is a perceptible urgency for HBW recognition and registration as workers in government records, not only for improved access to emergency relief and social welfare, but also to enable HBW-specific social

protection policies to be designed.

HBWs and their organisation are advocating for a variety of short-, medium- and long-term measures that could help lead to a quick and strengthened recovery, as well as for some long-term overdue reforms. The recommendations are targeted at governments and other stakeholders supportive of HBWs, such as donors, and global, regional and national HBW organisations and their networks. These are broadly summarised in the table below.

WHO	WHAT		
	Short-term	Medium	Long
i. Organisations of HBWs	<i>Organise and strengthen ability of HBWs to work and earn; lobby for improved social protection, working conditions, returns, employer accountability.</i>		
	<ul style="list-style-type: none"> ■ Support survival strategies – material, financial and psycho-social counselling. ■ Systematically identify work opportunities, new markets, and new products and skills for livelihood alternatives. ■ Support work ecosystem for HBWs with respect to business planning and processes; training, upskilling, reskilling and better use of digital tools; bottom-up redesigning of supply chains; access to work; and access to markets. ■ Collaborate with the government as well as other agencies interested in supporting HBWs. ■ Register HBWs in government records wherever policy allows it; otherwise lobby with government to identify and record HBWs as workers. 	<ul style="list-style-type: none"> ■ Continue to connect HBWs and their community leaders to local political leaders and government authorities for better access to social welfare schemes ■ Strengthen collectivism in negotiating with: <ul style="list-style-type: none"> ● Local and national governments for targeted policies and improved policy implementation ● Employers, contractors and buyers. ■ As institutions specialised in HBW issues, advise, advocate and help governments design HBW-friendly work and social protection policies. ■ Network and build solidarity with other HBW organisations and trade unions. ■ Build a database of HBWs to connect to government relief programmes. 	<ul style="list-style-type: none"> ■ Build pressure on governments for a consultative process with HBW organisations towards planning, design and implementation of pro-HBW policies on social protection, working conditions, returns and employer accountability. ■ Lobby with employers for supply chain transparency, with recognition of HBWs, minimum wages and social security. ■ Mobilise and organise HBWs.

WHO	WHAT		
	Short-term	Medium	Long
ii. Allied networks (e.g. HNSA, WIEGO)	Build evidence and knowledge-sharing mechanisms to support reform in national policies, improve business practice, inform customers.		
	<ul style="list-style-type: none"> ■ Identify needs of organisations supporting HBWs. ■ Help assess needs of HBWs in the short, medium and long term. ■ Build evidence for policy advocacy at local, national and regional levels. 	<ul style="list-style-type: none"> ■ Build evidence towards improving national social protection systems, working conditions and returns for HBWs. ■ Build capacity of national organisations supporting HBWs. ■ Build evidence to advocate against and to address employer/contractor/buyer malpractices with national, regional and international agencies. ■ Educate consumers about HBW working conditions and earnings. ■ Facilitate knowledge sharing across the region on HBW issues. ■ Influence funding agencies to invest in strengthening pro-HBW policies and practices. 	<ul style="list-style-type: none"> ■ Build a regionwide movement to improve work conditions for HBWs. ■ Build solidarity among agencies supporting HBWs in the region to find solutions to common challenges, such as ensuring ethical business practices by brands and employers, setting up occupational health and safety standards, and making provisions for social security and protection.
iii. Government institutions	Collaborate with their organizations to identify and record HBWs for reduced vulnerability, better social protection, working conditions and returns		
	<ul style="list-style-type: none"> ■ Collaborate with HBW organisations for worker outreach. ■ Lower restrictions on movement, transport and market operation. ■ Increase amount of emergency support and expand coverage. ■ Create new, safer market spaces to allow for complete resumption of business activity. ■ Support initiatives to expand work opportunities for HBWs, including preferential buying by public institutions. 	<ul style="list-style-type: none"> ■ Provide for cash transfers, easy and targeted loans, complete tax-waivers, relief on rental and utility bills, and support for children's education. ■ Support skills development programmes suitable for HBWs. ■ Offer incentives to HBW businesses like the ones given to the formal sector. 	<ul style="list-style-type: none"> ■ Strengthen, reform and target social protection systems through policies specifically for HBWs. ■ Ensure work security, fair living wage and appropriate contributions to social security through a policy framework for employers. ■ Promote with appropriate policies and invest in strengthening organisations of HBWs, including cooperatives, trade unions and producer companies, as specialised agencies representing HBWs.

WHO	WHAT		
	Short-term	Medium	Long
	<ul style="list-style-type: none"> ■ Identify, enumerate and register HBWs in government records as workers to enable better access to social welfare and protection. ■ Cover children's education expenses. 	<ul style="list-style-type: none"> ■ Set in place consultative mechanisms with organisations of HBWs and experts to deliberate and strengthen policy and policy implementation for reduced vulnerability, strengthened social protection, better work condition and returns, and effective employer accountability systems. ■ Test models to improve outreach and effectiveness of social protection systems. ■ Strengthen disaster management plans to work quickly and efficiently in times of crisis; make provisions for immediate and medium-term food support for the affected. 	
iv. Other supportive agencies (e.g. 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"> ■ Support work-related needs, including alternative livelihood assessments, upskilling and reskilling, business planning in the changed environment, and design of financial support mechanisms. ■ Support market creation for HBW products wherever possible. ■ Strengthen HBW organisations. ■ Route support for HBWs through HBW organisations for their effectiveness and outreach. ■ Support and add to government efforts to improve HBW access to social welfare and protection. 	<ul style="list-style-type: none"> ■ Offer livelihood assistance through <ul style="list-style-type: none"> ● Grants ● Technical assistance ● Skills training ● Enterprise support ■ Generate data and policy briefs on HBWs to advocate for necessary national policies. ■ Advocate for fair trade practices for HBWs at national and global level. ■ Create quick-response funding mechanisms targeted at emergency situations. 	<ul style="list-style-type: none"> ■ Lend knowledge support to national organisations working for HBWs for improved policy and practice. ■ Advocate for fair trade practices for HBWs at national and global level.

VIII. LEARNING & RECOMMENDATIONS

In the absence of recognition for HBWs as workers and their inclusion in government records, outreach of most measures to support them is almost impossible. Except when almost all citizens are covered under social welfare policies, for instance in Bhutan and the Maldives, HBWs as a group tend to be overlooked in most public welfare schemes. It is only through their collectives that they are able to bring their issues to the fore; without collectives, their access to relief or recovery is limited. The pandemic has underscored this.

Nonetheless, by highlighting this vulnerability of HBWs due to the large structural gaps in the existing social protection set-up, the crisis has provided an opportunity to make long overdue corrections. Governments in Pakistan, Nepal and India have hastened progress towards recognising and registering HBWs. Even with severe limitation on movement, organisations of HBWs amped up efforts at advocacy and in connecting field leadership to local political and government authorities. Interested national and international actors such as ILO, WIEGO and others have helped create evidence to support initiatives utterly necessary for HBWs, now more than ever. The first round of this study provided a glimpse of how quickly and efficiently women HBW organisations can support their members and link them to resources in a region beset by weak social security systems. The second round reveals that they continue to be the main source of support to their members in this ongoing crisis, adapting quickly to changing needs and stretching much beyond their resources in support of HBWs.

In trying to reduce the adverse impacts of this crisis on HBWs, learnings and recommendations from this round of the study are not much different from the last one. Most have become more urgent and need to be prioritised as per the

current economic reality. These are listed below.

- 1) Support HBWs with their essential consumption needs until work and income return to normal:** Apart from food, items such as rent, electricity, water, children's education and health services come under expenses on essentials. Loans and unpaid debts incurred for consumption purposes are a serious burden and bound to drag down HBWs even if work enjoyed an immediate revival.

Recommendation

- Write off utility expenses such as electricity and water, and fully cover children's education expenses, including device and internet costs.
- Distribute financial support through unconditional cash transfers, subsidies, moratoria on interest payments and easily accessible low-interest loans.

- 2) Support HBWs with work and income generation initiatives:** Exports of HBW products have failed to pick up and revival of tourism continues to be uncertain. Even where supply chains are starting to function, it will take time for them to reach pre-pandemic operational capacity. Meanwhile, competition is intense for the diminished market for HBW products, resulting in downward pressure on wages, piece rates and product prices. Without regular work and incomes, skilful yet vulnerable HBWs are close to slipping further into poverty. Alternative trades, better processes and innovative marketing could open work opportunities.

Recommendation

- Reset and target business development services, including upskilling and reskilling; interest-free loans to set up small businesses; timely, targeted and easily accessible working capital

that helps own-account workers restart and which can create the possibility of independent or alternative work even for piece-rate workers; setting up and strengthening childcare centres to reduce the care burden on women HBWs and allow them more time and convenience in work

- Develop supportive laws and policies for cooperatives and producer-owned companies of HBWs as institutions specialised in negotiating the space of work opportunities and market access for members including:
 - Tax exemption on items produced
 - Special provisions for financial support, for instance, to respond to emergencies
 - Preferential procurement of HBW products by public agencies.

- 3) Work towards creating an agile emergency fund and mechanism as part of the crisis response strategy:** As the distress remains widespread, the lack of quickly available resources to help respond to it has been alarming. Almost all HBW organisations rued the fact that they didn't have small funds to support even a few members in acute need. Instead, they had to depend on external agencies and governments to get help for their members. But these parties are bureaucratic and too far from HBWs to quickly understand their needs and respond accordingly. Only one HBW organisation received specific COVID-response funds from donors; there is a feeling that such funds will become available only after a few years, by which time it may be too late. One HBW organisation head felt that responses to emergencies looked like this in general, with little flexibility to respond immediately. Almost all organisations interviewed were thinking of starting an emergency

fund, having learnt from the experience of dealing with the COVID crisis.

Recommendation

- Set up an emergency response mechanism under the national disaster management system to cover any immediate needs such as food, cash or health support, and which ensures delivery without overwhelming process and documentation costs.
- Recognise and count HBWs as vulnerable in national registers, thereby making them eligible for necessary government support

given as part of any emergency response.

- Invest in creating a strong and widespread network of HBW organisations to deliver agile and quick response support for emergency needs of women HBWs.
- 4) **Reduce pre-existing vulnerability of HBWs** arising from low and irregular earnings, and the lack of wide, targeted and effective social assistance infrastructure. Organisations 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, thus reducing vulnerability and improving resilience to cope during a crisis.
- Follow a consultative process with organisations of HBWs to design and implement the above.
- Research and document crisis experiences of HBWs to feed into planning for improved resilience.



Aum Sangay, a home-based worker from Thimphu, Bhutan, warps colourful yarns before weaving. Though HBWs are not recognised as a separate category of workers, Bhutan's wide-ranging social assistance programmes covered most citizens, helping them to cope with the fallouts of the pandemic. (Pic Credit: SABAH Bhutan)

IX. CONCLUSION

It is estimated that there are 35.3 million women HBWs in the four South Asian countries where data is available i.e., Bangladesh, India, Nepal and Pakistan. The two large sections of women HBWs in the region are piece-rate workers and own-account workers. While piece-rate workers are in effect “disguised” employees without being recognised as such by employers, and consequently enjoy no employee benefits, own-account workers are unable to access any enterprise support even though they operate as very small enterprises. In general, home-based work is largely characterised by low and irregular wages, tenuous and non-transparent work arrangements, invisibility of workers in product supply chains, poor access to institutional finance, non-identification as vulnerable or workers in government records, lack of social security, and generalised non-specific policies that may not be best suited for the work needs of HBWs. These are the primary factors that make women HBWs vulnerable, forcing this significant proportion of the region’s productive population to work in an inefficient, risky and unprotected manner.

Early on, the pandemic had exacerbated these pre-existing vulnerabilities and exposed weaknesses in the prevailing welfare system that leaves most HBWs unrecognised and therefore, not easy to target with any kind of assistance; this also allows for no accountability on part of contractors and employers. For a large number

of HBWs in the region involved in the garment and textile supply chains, recovery depended on the full revival of firms and factories that provide them work, which, in turn, was contingent upon a resurgence in global and domestic demand. For those in other trades such as food, handicrafts and personal services, unrestricted movement and business activity was key to unlocking tourist and domestic markets. A strong and clear trend towards pre-COVID times was expected by the middle of 2021, also aligning with increasing progress in vaccination rates around the world.

However, the long drawn out crisis, resulting from the continuing spread of infection, has tremendously delayed a return to any kind of normality. This delay has seriously hurt women HBWs’ chances at complete and fast revival of their livelihoods. Their vulnerability has increased further as work has not bounced back as expected, assets have been lost and large portions of debts incurred for essentials remain unpaid. There is high risk of the HBWs slipping further into poverty unless work opportunities are created quickly, debts are written off and financial support is provided until sufficient and stable work levels are achieved.

The situation could have been worse in the absence of HBW organisations. These organisations have been supporting HBWs on a range of issues, including facilitating

outreach for relief assistance; connecting them with work and markets; helping them rethink work strategies such as assessing alternative livelihoods, reskilling and upskilling, or changing business processes; encouraging field leaders to diligently highlight HBW issues with local political and government authorities; and offering psycho-social counselling to get through this dark period of deprivation. These organisations have continued to be the most vital bridge between HBWs on the one hand and governments and non-government institutions on the other, ensuring outreach and effectiveness of available assistance as well as advocating for HBW-specific plans and policies.

Movements for HBW recognition in many countries of the region received a boost during the pandemic. It was an opportunity for governments and other stakeholders to act on targeting women HBWs for social welfare, protection and work-related policies; and employ policy tools more creatively for the purpose. These reforms are much belated: It is time to make policies to protect HBWs and promote a work ecosystem that helps maximise their work and earning potential. HBW organisations need to be at the centre of these efforts to ensure appropriate change, necessary processes and practical delivery mechanisms. It has never been more urgent to act for equitable treatment of women HBWs for larger social and economic gains.

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XI. ANNEXURE 1

PARTICIPATING HBW ORGANISATIONS

Name of the organisation	Country	Nature of the organisation	Number of HBW members	HBW members' products or skills	Main areas of work or programs related to HBWs	Training and other services provided or facilitated for members
CUP	Bangladesh	Network of national and international NGOs working for the urban poor in Bangladesh	500	Handicrafts, <i>shari</i> , Punjabi sewing, ball press products such as buttons, lace, garment labels and household materials Handbags, shopping bags, stitching different types of dresses	Linking members with resource centre to build capacity Collection of information	Training on building the organisation Job skills training Financial services Technical/legal advice Health services Transportation of members
LIE	Bangladesh	Membership-based organisation (MBO)	645	Garment products for local markets, tailoring work, block-batik, handicrafts Button setting, cloth repairing work	Self-help groups at local level Capacity building programmes through training	Training on building the organisation Job skills training Financial services Technical/legal advice
SABAH Bhutan	Bhutan	NGO	1,670	Textile products Food producers (pickles and candies) The HBWS are mostly weavers and tailors.	Weaving, tailoring, food processing and handling, organisational capacity such as team skills, leadership, collective marketing, etc.	Training on building the organisation Job skills training Financial services Technical advice Linkage for legal support Sharing of equipment Health Services Transportation of members

Name of the organisation	Country	Nature of the organisation	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
LMKS	India	Trade Union	3900	Sequins and beads embellishment 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 Cooking food and providing tiffins	Organising female workers of the informal economy into unions Campaigning for demands of female workers in the informal economy Training and capacity building, leadership, VAW, etc. Livelihood linkages for HBWs	Training on building the organisation Technical/legal advice Transportation of members Rights-based mobilisation and lobbying for access to public infrastructure and civic amenities
SEWA	India	Trade union	4,85,463	Beedi rolling, garment work, handloom, embroidery and other handicrafts, kite making, agarbatti rolling, etc.	Organising of the informal economy women workers into unions and cooperatives Advocating for voice, visibility and validation of the workers at international, national, state and local level	Training on building the organisation Technical/legal advice
MACCS	Maldives	MBO	Majority women: 200-300	Mat weaving Coconut shell craft Bag making, reed growing, making jewellery, keychains, wall hangings, weaving of screwpine leaves	Revival and marketing of traditional crafts such as mat weaving, coconut shell craft, making bags out of traditional mats Working on reducing single use plastic by providing alternative clothing bags, etc.	Training on building the organisation Job skills training Financial services Technical/legal advice Sharing of equipment

Name of the organisation	Country	Nature of the organisation	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
HBWCSN	Nepal	Network of cooperatives and NGOs	3600	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 Raising awareness on rights as workers, Skill development for women empowerment. Trainings like office management, accounting, basic computer skill, leadership training	Training on building the organisation Job skills training Financial services Technical/legal advice Sharing of equipment Health services Transportation of members Organising, negotiation, leadership development, moderation and MC
SABAH Nepal	Nepal	MBO	3956	Designing Stitching Marketing of fashion, furnishings, accessories Village café serving traditional food	Trainings, skill upgradation programme, entrepreneurship development, leadership development Providing market linkage for women's firms	Training on building the organisation Job skills training Financial services Technical/legal advice Sharing of equipment Transportation of members
HBWWF	Pakistan	Trade union federation	7000	Garment supply chain, glass bangle making, soccer ball making and leather products	Organising women HBWs into unions Assistance with legal and related matters of employment Measures to improve social, economic, professional, educational and civic conditions of workers	Training on building the organisation Job skills training Financial services Technical/legal advice Sharing of equipment Health services Transportation of members

Name of the organisation	Country	Nature of the organisation	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
HomeNet Pakistan	Pakistan	Network NGO	60,000	Football stitching, garment and textile, embroideries and embellishments, leather and footwear, homeware products, food, accessories	Organising, research and advocacy, networking, socio-economic empowerment of women, political education of workers, urban and civic education related programmes, skills development, marketing and digitalisation	Training on building the organisation Skills development Business development Training on digital, legal and financial literacy Health services Legal services Facilitation in financial services
Janath-akshan	Sri Lanka	NGO	1,500		Agriculture and natural resource management Micro, small and medium scale enterprise development Inclusive development/ community governance Sustainable and resilient urban development	None
SABAH Sri Lanka	Sri Lanka	Producer company	1169	Spices, curry mixes, ready-to-serve/cooked meals, dry fish, nuts	Marketing of products, technical expertise and knowing how product standard are maintained	Training on building the organisation Job skills training Financial services Technical/legal advice Sharing of equipment
SAVE	India	MBO	4000	Garment supply chain-related tasks, including finishing, putting buttons, thread cutting, putting draw strings, and stitching	Organising, advocacy with factories, contractors and governments Linkage with government schemes and programmes	Skills trainings, trainings on organising and community leadership

ANNEXURE 2

RESPONDENT INFORMATION

	Total	Respondents from round 1	New respondents
CUP	30	30	
HBWWF	30	25	5
HBWCSN	33	33	
HNP	30	30	
Janatakshan	29	29	
LEARN	30	28	2
LIE	30	30	
MACCS	30	22	8
SABAH Bhutan	30	23	7
SABAH Nepal	30	30	
SABAH Sri Lanka	30	30	
SEWA, Phulia	30	30	
SEWA, Ahmedabad	30	21	9
Total	392	361	31

ANNEXURE 3

COUNTRY PAGES

Impact of COVID-19 on women HBWs in Dhaka, Bangladesh Findings from the HNSA-IDRC study, February 2020 to August 2021

Location	Dhaka	
HBW respondents	Total 60. 30 each from CUP and LIE. All surveyed in both rounds of the study; two shifted out of home-based work in late 2020.	
Product line	Mainly garment related: 81% in Aug. 2021, 95% in Aug. 2020 Food and related work: 19% in Aug. 2021, 5% in Aug. 2020	
Employment status	August 2021	August 2020
Piece-rate workers	21%	82%
Own-account workers	42%	10%
Contributing family workers	38%	0%
Organisation	Coalition for the Urban Poor (CUP)	Labour at Informal Economy (LIE)
Key Informants	Khondker Rabaka Sun-Yat	AR Chowdhury

Invisible and vulnerable, HBWs in Bangladesh remain unrecognised in government registers. Much of the public attention for social assistance is directed at rural areas. Within urban spaces, slum-dwellers, pavement dwellers and other such extremely deprived groups are the government's priority, especially during disasters. The protracted nature of this pandemic uncovered the acute lack of resilience of urban HBWs, now teetering on the edge of poverty. Work recovery has been slow and earnings are still only at 41% of pre-crisis levels. Earnings are insufficient to cover essentials and consequently, unpaid loans have mounted: In August 2021, 87% respondents reported borrowing in the previous 12 months. At this time, there is little doubt that not only should they be covered under emergency relief more comprehensively, but special policies are also needed to protect them from slipping into poverty and help them continue to contribute to the nation's

economy.

RESPONDENT PROFILE

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 to Bangladesh at the time of the India-Pakistan partition in 1947. They couldn't repatriate to Pakistan in 1971 when Bangladesh came into being. Though since 2006 they have been granted Bangladeshi citizenship, they are not eligible for a national passport. For several generations now, most of them have been living in camps set up specifically for them and they remain marginalised to a large extent. Because the country's social security mechanisms are weak, especially in urban areas, and because the policies largely miss women HBWs, this group is extremely disadvantaged and has little access to existing government assistance available to citizens of the country.

Bangladesh is one of the top contributors to the global garment business: Since 2015, the value of exports of "articles of apparel and clothing accessories" from the country has been second only to that of China, until 2020 when Vietnam pushed Bangladesh to third place¹³. Readymade garment exports contribute substantially to Bangladesh's foreign earnings and have been a key driver of its economic growth. While the country is known to be an important supplier for international garment brands, the associated HBWs are vulnerable and bypassed by the existing government social assistance programmes. Global brands sourcing from the country are also not known for their safe work practices or for contributing to safety nets for these informal workers. As A.R. Chowdhury, Chairperson, LIE, said: "During this crisis, the global garment brands have been conspicuous by their absence in lending a helping hand to support

¹³ Statistics available from the World Trade Organisation at <https://stats.wto.org/>

women HBWs who are an integral part of their supply chains.”

WORK AND EARNINGS

Working largely from the bustling city of Dhaka, women HBWs are well integrated into the garment sector and add substantially to the nation’s economy. Respondent HBWs are skilful in tailoring, stitching, button making and embroidery. A large majority of them contribute to garment supply chains.

Disruptions to the local and global garment supply chains have severely diminished work and earnings of these workers. Many have resorted to multiple activities to make a living. Depressed global demand and on-and-off restrictions on market operations over long periods have hindered economic revival. In Dhaka, 90% of the HBW respondents had no work during the 2020 lockdown (see table below). By August that year, half had managed to find some work. However, earnings that had reduced to about 7% of pre-crisis levels during lockdown for the six respondents who had work, increased only up to 27% for 30 respondents. The other 30 still had no work in August 2020.

In August 2021, seven respondents reported no work. Six of these had remained without work all through since 2020. For over 72% of the remaining 54 HBWs, work had been erratic and irregular because of movement restrictions, and loss of markets and work orders. In addition, 94% reported reduced demand and around 78% suffered reduced prices for their products as against one year previously. HBW earnings, which had

started an upward climb in August 2020, could only inch up to about 41% of pre-crisis levels in July 2021.

PRODUCT LINE

About 80% of respondents reported continuing in the garment and textiles sector in August 2021, down from around 95% the previous year. The small proportion of respondents that had worked in the food sector in 2020 expanded to close to 20% in 2021. Notably, about 12% had to engage in multiple activities related to garments, textiles and food to make a living. They reported cooking and vending food, running small tea stalls, cooking on order and selling vegetables from home when not tailoring clothes, crafting and attaching buttons to garments, embroidering or stitching bags.

EMPLOYMENT STATUS

Without a supply chain revival, contractors and middlemen couldn’t get any work orders for piece-rate workers. (This used to be the usual way in which work came to the HBWs.) As a result, while 81% respondents had reported being piece-rate workers in August 2020, this dropped to 21% by August 2021. Having to search for jobs themselves, own-account workers increased from 10% to 42%. Also, 38% identified themselves as contributing family workers; this figure was zero in August 2020. Since work was scarce, it was shared among family members; there was no question of hiring anybody from elsewhere. None of the respondents reported being a self-employed employer in August 2021; a year earlier, this figure was 7%.

HEALTH RISKS

As if the lack of work and earnings was not depressing enough, health scares and related expenses made the situation more terrifying. While Bangladesh has been on a path of high growth in the last 15 years, its health infrastructure is among the weakest in the region. Even as the country struggled to prepare for and manage the COVID crisis in a dense population, it was hit by a deadly cyclone, Amphan, in May 2020. This increased the pressure on government machinery. Strict and severe lockdowns could never fully be enforced. Medical services crumbled under the pressure as cases began to rise, and many people seeking medical help were sent back home. In August 2020, five Dhaka respondents reported COVID cases in their families. Of these, four died without any medical help because of the families’ mistrust in available health services.

VACCINATION

The hope that vaccination would help ameliorate the situation has not been fully realised even in October 2021. While other nations in the region have been vaccinating their citizens at a promising pace, Bangladesh’s progress was affected by vaccine shortages, registration difficulties and mismanagement. This has kept the risk of contracting infection high, creating uncertainty in resuming business at full steam. Bangladesh has been the slowest in the region in vaccinating its citizens: By September 27, only 15% of its total population had received at least one shot¹⁴. Only one of the study respondents had been vaccinated till August 2021;

Respondents with zero work				Earnings as a % of pre-crisis (Feb. 2020) period		
Pre-crisis	April/May 2020	Aug. 2020	Aug. 2021	April/May 2020	Aug. 2020	Aug. 2021
0	54	30	7	7.3%	27.4%	41%

¹⁴ Source: <https://ourworldindata.org/covid-vaccinations>



Reshma, a home-based worker from Jatrabari, Dhaka, Bangladesh, is interviewed by a data collector. (Pic Credit: Labour at Informal Economy)

82% of the respondents were still waiting.

RELIEF RESPONSE

At the start of the pandemic, the government's response to the crisis looked unplanned and mismanaged. And as Khondker Rebaka Sun-Yat, Executive Director, CUP, said, "Government's assistance has been mostly focused on rural areas. Those residing in urban areas are challenged in accessing its support." Even though the government expanded coverage of its cash and food assistance programmes, only 5% of the 60 respondents could access cash support and about 40% received food assistance. Outreach of HBW organisations was far better, as close to 80% respondents received food arranged through them. A large majority also received sanitizing material and information on protecting themselves from the virus.

ORGANISATIONS OF HBWS

Notably, in the absence of their organisations, HBWs would most likely not have been able to access any of the relief and other support they got. Since the start of the pandemic, CUP and LIE have been working persistently to support their members by linking them to government and other relief. Both have been working with their

member organisations and grass-root leaders, as well as local and national 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. For instance, in 2020, CUP raised BDT 40 lakh and sourced food rations. It has also been supporting BRAC and government of Bangladesh initiatives to identify possible COVID patients among the informal workers and refer them to hospitals. LIE managed to get food support to its members and successfully advocated to stop interest payments on loans during this crisis period. However, relief, which had already been insufficient

and uneven in 2020, almost dried up for women HBWs during 2021. Fund sources of their organisations too contracted.

But, despite their own depleting resources, HBW organisations have turned the crisis into an opportunity to lobby harder for HBW access to social welfare at local and regional levels, with both political and government authorities. Their community leaders have continued to work through the pandemic towards recognition of women HBWs and to develop and strengthen social security systems specifically targeted at them.

Member organisations 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 organisations, the crisis brought into prominence the need to advocate intensely for recognition of HBWs and the vulnerabilities they face despite making a singularly large contribution to the economy. Both CUP and LIE are committed to working with local and central governments to develop and strengthen social security systems for women HBWs.



Munni, a home-based worker from Savar, Dhaka, Bangladesh, is interviewed by a data collector. (Pic Credit: Labour at Informal Economy).

Impact of COVID-19 on women HBWs in Thimphu, Bhutan

Findings from the HNSA-IDRC study, February 2020 to August 2021

Location	Thimphu	
HBW respondents	Total 30. Of them, 7 new respondents surveyed in this round; 2 shifted out of home-based work.	
Product line	All involved in garments, either weaving, tailoring or both.	
Employment status	August 2021	August 2020
Piece-rate workers	85%	83%
Own-account workers	10%	7%
Employees	8%	10%
Key Informants	Kezang Dolkar Dorji and Phuntshok Chhoden	
Organisation	SABAH Bhutan	

Bhutan is susceptible to natural disasters and climate-related risks. Though women HBWs are not recognised as a separate category of workers, Bhutan’s wide-ranging social assistance programmes cover most citizens well, strengthening general resilience to cope with risks. Nonetheless, if HBWs are identified as non-poor but vulnerable, with mechanisms specifically targeted to their needs, it can strengthen the existing safety nets to cover women HBWs for calamities such as COVID-19.

During this crisis, the nation responded quickly, consistently, and in a targeted and pre-emptive fashion. For most citizens, this made it possible to avoid the distress associated with the disease and lockdowns elsewhere in the region, even though the country was affected economically as a result of reduced product demand and complete restriction on international tourism.

RESPONDENT PROFILE

SABAH Bhutan respondents based in Thimphu are skilled at weaving and tailoring. All 30 study respondents are members of their producer company,

SABAH Bhutan, based in Thimphu. Seven new respondents had to be surveyed in 2021 as only 23 from the 2020 sample were available to participate in the study. Most of them identify as piece-rate workers, receiving work from SABAH.

They are not poor, but they are at risk from disaster shocks. Because HBWs are not recognised as a separate category of workers, the existing social assistance programmes don’t target them specifically. There is also no predetermined 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, there are other cash and in-kind assistance mechanisms covering the needy. These provisions make for greater resilience, and women HBWs of Thimphu appear to be less vulnerable than others in the South Asia region.

WORK AND EARNINGS

In early 2020, as restrictions were imposed globally and Bhutan sealed

its international borders, a decline in work and earnings was expected. An aggressive pitch by SABAH during March–April 2020 to secure work orders for masks cushioned this reduction, at least for the tailors. Still, the global crisis did lead to reduction in work and sales for the respondents. Even without a national lockdown and with an order to produce masks, 23% respondents reported no work during April/May 2020, 33% in July 2020 and 14% in July 2021 (see table below). And while several reported some contraction in earnings during April/May 2020 – average earnings dropped to 65% of the pre-crisis period – this drop was much less than in other sampled locations, and there didn’t seem to be any associated distress such as hunger in that period. Some respondents 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 2020 to about half of the pre-crisis period. In 2020, the top priorities of many respondents included taking protective measures to escape the disease and ensuring continuity of their children’s education.



Sonam Lhamo, a home-based worker from Thimphu, Bhutan, is interviewed by a data collector for this study. (Pic Credit: SABAH Bhutan)

Over time, competition grew in the masks and PPE kit market, making it economically unattractive for the respondents. And, the expectation that tourism would open up did not materialise because of recurring infections. Since August 2020, two of the original respondents have shifted out of home-based work for better earnings, while two others haven't been able to find work that pays them sufficiently over this entire period. Largely, the employment status across the respondent group hasn't changed much, with roughly the same percentage identifying themselves as piece-rate workers, own-account workers and employees. Notably, with the support of SABAH, members have explored changing their product mix, upskilling and searching for new markets. In this period, work and incomes have continued to recover. During June 2021, average weekly earnings of HBWs were up to 81% of

pre-crisis levels – one of the best in the region.

HEALTH RISKS AND VACCINATION

Till August 2020, no COVID cases were reported in Bhutan. While international borders were closed, no lockdown restrictions were imposed within the country. Residents were encouraged to maintain masking and social distancing protocols. However, many establishments voluntarily closed shutters, both to reduce risk as well as in response to a drop in demand. After that, though, COVID did reach the country and restrictions became necessary. During the current survey in July/August 2021, 13% respondents reported a COVID-related death in the family over the previous 12 months. On the positive side, all respondents were fully vaccinated by August 2021. Bhutan has been the fastest in the region to

vaccinate: By September 27, 74% of its population had received at least one shot¹⁵.

RELIEF RESPONSE

Within South Asia, Bhutan reported the lowest number of cases per capita in August 2020, 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 decentralised networks for relief delivery to reach the needy led to much less distress than witnessed elsewhere in the region.

In Bhutan, no nationwide lockdown was imposed until mid-August 2020, and many businesses remained open. However, measures were adopted, including halting tourism, closing schools, sealing the border with India and a countrywide recommendation to avoid nonessential travel. The

¹⁵ Source: <https://ourworldindata.org/covid-vaccinations>

Respondents with zero work				Average weekly earnings as % of pre-crisis (Feb 2020) earnings		
Pre-crisis	April/May 2020	July 2020	July 2021	April/May 2020	July 2020	July 2021
0	7 (23%)	10 (33%)	4 (14%)	65%	50%	81%

national leadership, along with His Majesty’s office, has been involved in organising and targeting relief for the needy since March 2020, ensuring food, cash and medical support through local governments and a network of volunteers and civil society organisations. Provisions have been made for subsidies and moratoria on loan payments, as well as targeted unemployment benefits, with revisions being announced as per the changing situation. Many of the social assistance schemes from normal times were padded up, even as COVID-specific packages were devised. And these have continued since the start of the pandemic.

Over 43% of responding HBWs received government cash support, about 65% got sanitary supplies and none needed food assistance in 2020. During 2021, as government support continued, respondents didn’t need food or cash assistance. Unlike in other locations in the region, no unusually high borrowing was observed. No hunger was reported at any time – a remarkable feat, given that a lot of respondents faced food shortages in the region, and hunger was reported in other parts of the region not only during the initial lockdown but also subsequently.

HBW ORGANISATIONS

With the crisis spreading globally, SABAH Bhutan started preparing actively in early March 2020 in anticipation of probable loss of work and markets. When countries that produce facemasks and PPEs began stopping exports, SABAH Bhutan foresaw a dire shortage and capitalised on this opportunity to supplement the 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 facemasks. Additionally, it received an order under EU-Helvetas funding to produce reusable PPE gowns and cloth facemasks. Further, as a fallback option till the economy returns to normal, it has been exploring the possibility of tailoring medical gear for hospitals and uniforms for schools.

Despite being under severe financial stress itself, SABAH continued to help members throughout the continuing pandemic, aiding in diversification of product mix, business planning, marketing and building capacity to shift to online business or improve quality of products. It is now focusing on helping members transform into entrepreneurs from piece-rate workers and has reported an increase in membership during this period.



Aum Zangmo, a member of SABAH Bhutan, weaves a traditional garment from her home. Through the crisis, SABAH Bhutan has continued to help members in diversification of the product mix, business planning, marketing and capacity building to shift to online business or improve quality of products. (Pic Credit: SABAH Bhutan)

Impact of COVID-19 on women HBWs in Ahmedabad, Mumbai, Phulia and Tirupur, India

Findings from the HNSA-IDRC study, February 2020 to August 2021

Location	Ahmedabad	Mumbai	Phulia	Tirupur (WIEGO data)
HBW respondents	30; 9 new in round 2	30; 2 new in round 2. 4 shifted out of home-based work	30	52 in round 2 56 in round 1
Product line	Mainly garment-related	Mainly garment embellishment	Mainly handloom sarees	Mainly garment-related
Employment status	August 2021		August 2020	
Piece-rate workers	65%		79%	
Own-account workers	25%		9%	
Contributing family workers	5%		2%	
Employer	2%		7%	
Key informants Organisation	Manali Shah SEWA	Indira Gartenberg LMKS	Sanchita Mitra SEWA	Viyakula Mary SAVE

Indian women HBWs are clustered in study locations such as Tirupur, Ahmedabad and Phulia, which are characterised by vigorous economic activity and where factories and formal businesses are buzzing with work. Mumbai has been the financial capital of the country historically, but manufacturing centres there are on the decline; they have instead shifted out to nearby areas that offer cheaper real estate. Dharavi, in the heart of Mumbai and densely populated, still houses small production units that supply to local and global brands. Across these locations, operating at the lower end of the supply chains, women HBWs are valued for their specialised skills and are a cheaper, less encumbered source of human capital for these enterprises. That last factor also makes them vulnerable to shocks, especially as they are not specifically targeted for government relief, largely because of their absence in government records.

Work recovery has been excruciatingly slow in Phulia

and Ahmedabad, and shockingly negative in Mumbai and Tirupur. Correspondingly, average weekly earnings increased in the first two locations and declined in the other two after August 2020. Rising prices of essentials, including children's education, has resulted in high burden of debt, especially for HBWs in Phulia and Mumbai. Except for Tirupur, between 67% and 80% respondents reported borrowing during 2021. This was mostly spent on consumption. Much of the debt remains unpaid, underscoring the need for immediate and comprehensive support to prevent indebtedness from becoming a drag on recovery in the future.

The HBWs are absent from government records and not identified as vulnerable. This makes it difficult for them to access social security even in normal times. Reduced risk through social protection and improvement in working conditions can gradually strengthen their resilience to shocks.

Their identification for targeted assistance would be a necessary step in this direction. As in some other countries of the region, this pandemic has provided a push to this process. In India, online registration of women HBWs for government registers on [e-Shram](https://www.shram.gov.in/) started in 2021 and has picked up pace.

RESPONDENT PROFILE

Participating HBWs are all skilled in weaving, tailoring, stitching and embellishing garments. In many cases, both wife and husband are engaged in the same trade, though the male members are more likely to be either formally employed, for instance in a factory in Tirupur, or operating a small business such as leather peripherals work in Mumbai and weaving units in Phulia, where the women contribute. COVID affected such families doubly as both partners suffered loss of work. Though they are not the poorest of the poor, these HBWs are still vulnerable and could quickly slip into poverty without support. Their ability

to withstand disasters and shocks is limited, as the many and varied social assistance schemes of the Indian government target the poorest, while largely missing them.

WORK AND EARNINGS

Garment supply chains are an important source of family income for women HBWs. But fluctuating disease outbreaks and corresponding lockdown restrictions have delayed resumption of these supply chains, thus also keeping uncertainty high. Other factors too intersected with this to worsen or cushion the adverse impacts.

Those in Phulia, Mumbai and Tirupur were hit particularly badly. In 2020, in addition to the pandemic, cyclone Amphan, one of the deadliest cyclones of the century, caused widespread devastation for families in Phulia. They lost homes, crops, livestock and looms. Then, as destitution spread across the wide geography, local demand for weavers' products also vanished. Shortage of funds meant that HBWs could not rebuild even the basics and were dependent on the government and HBW organisations to provide food relief and financial support.

The state of Maharashtra, where Mumbai is located, has the highest reported caseload of COVID in India. Mobility restrictions have been severe in the city, continuing throughout 2020 and into 2021 in

the highly congested Mumbai locality of Dharavi, where the respondents reside. In 2021, as COVID struck the state of Tamil Nadu viciously, Tirupur also was put under a stringent lockdown till September 2021. This prevented garment factories from operating and also discouraged international chains to outsource work.

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 slightly different from those in Mumbai, Phulia and Tirupur. Movement restrictions started getting diluted much earlier than in any other location and were much less severe than in Mumbai and Tirupur. And, unlike Phulia residents, those in Ahmedabad didn't have to deal with the aftermath of a disastrous cyclone in addition to COVID-19.

The net result of these developments has been widespread job loss, and recovery hasn't been as fast or as wide as expected in 2020. Round two of the study found that 40% of Mumbai respondents could not work at all since August 2020. In June/July 2021, only 23% were working and earning (see TABLE 1), down from 27% working in August 2020. In scrambling for work, four of the 30 Mumbai respondents shifted out of home-based work. During June/July 2021, 17% of Ahmedabad

respondents, 27% in Phulia, 77% in Mumbai and 87% in Tirupur reported no work.

Restrained recovery, albeit low in August 2020, had led to cautious optimism. Earnings had started to inch upwards: Compared to the pre-crisis period, average weekly earnings in Ahmedabad were at 31%, in Tirupur at 14.4%, in Phulia at 13% and in Mumbai at 12%. Full or close-to-full recovery was expected by mid-2021. However, by June/July 2021, earnings had increased to only 53% of pre-crisis levels in Ahmedabad and 39% in Phulia, while reducing to 13.8% in Tirupur and, shockingly, to 6% in Mumbai – the lowest among all study locations in the region.

EMPLOYMENT STATUS

A large majority of the sampled respondents operate as piece-rate workers in the surveyed locations. The weak revival of global and local supply chains meant contractors and middlemen couldn't get any work orders for them. (This is how work usually comes to these HBWs.) As a result, while 79% respondents had identified as piece-rate workers in August 2020, this dropped to 65% by August 2021 (see the table at the beginning of this note). This, even as 94% of Phulia saree-weaving own-account workers shifted to low-paying piece-rate work for intermediary buyers. Having to search for jobs themselves, the category of own-account workers

TABLE 1: WORK AND EARNINGS

Location	Respondents with zero work				Earnings recovery in August from pre-crisis period	
	Pre-crisis	April/May 2020	Aug. 2020	July 2021	Aug. 2020	July 2021
Ahmedabad	0	30	2	5	31.4%	53%
Phulia	0	28	21	8	12.5%	39%
Mumbai	2	30	22	20	12.2%	6%
Tirupur*	0	50	41	45	14.4%	13.8%

*Note: For both rounds of data collection in 2020 and 2021, Tirupur respondents were surveyed in June.

expanded from 9% to 26%; 24 out of 52 Tirupur respondents who were previously piece-rate workers had to face this situation. Self-employed employers reduced from 7% to merely 2%. Since work was scarce and hard to come by, it was shared among family members, which slightly increased the percentage of contributing family workers.

VACCINATION

Phulia and Tirupur respondents reported vaccine shortages as of August and June 2021 respectively: Around 80% respondents were waiting for their shots in both locations. Respondents in Mumbai and Ahmedabad were extremely hesitant, at least initially. But by August, 67% of Mumbai respondents and 77% of those in Ahmedabad had been vaccinated. The vaccination drive in the country is progressing at a steady pace since the middle of 2021.

RELIEF RESPONSE

In general, HBWs' access to food support from government and non-government sources increased since August 2020. The effectiveness of these relief efforts varied from state to state, driven by the priorities and ability of the regional government machinery. Tamil Nadu and West Bengal were able to execute more comprehensive cash and food support than the others, as reflected in TABLE 2, which presents different types of relief support that respondents managed to access. Only 4% of Tirupur respondents required food



Home-based worker, Archana Paul, is interviewed by a data collector in Phulia, West Bengal - India, for this study. (Pic Credit: SEWA Bharat)

support from other sources since the government increased allocation, expanded coverage and ensured outreach. Still, a small percentage of adult hunger was reported from each location. All respondents in Ahmedabad and Phulia, and 70% in Mumbai borrowed for food.

HBW ORGANISATIONS

Apart from supporting members on a range of issues, HBW organisations have continued to work throughout the pandemic with relevant authorities in their locations to expand coverage of social welfare schemes and target them better to reach women HBWs. Through their

organisations, HBWs have been able to access food, cash and sanitary supplies; information on dealing with the disease; work opportunities and support on changing work strategies; and psycho-social counselling. Several HBWs and their community leaders have taken to online tools with great energy to connect with members, report from the ground and market products.

In early 2020, when the virus started to spread in the country, Mumbai had the highest incidence of infection. Within Mumbai, the congested Dharavi slum was declared a containment zone to prevent the

TABLE 2: RELIEF

Location	Respondents who received relief support (as percentage of total respondents)			
	Govt. cash	Govt. food	Non-govt. food	Relief on rent, utility bills, tuition fees, loans
Ahmedabad	10	97	23	7
Mumbai	3	67	67	3
Phulia	23	93	53	33
Tirupur	77	87	4	20

disease from spreading after a number of cases were detected there. People were asked to stay indoors in places where in normal times dormitories for migrant workers provide sleeping spaces in two shifts in a day. Several people complained of suffocation, and local authorities had to be convinced to let them out of homes. However, movement in to and out of Dharavi was completely stopped. Getting relief to people became a serious challenge until LEARN leaders mobilised their family and community members to pick up food-grain supplies from just outside Dharavi and get them to distribution points within. Most of these distribution points were either the homes of LEARN grassroots leaders or the LEARN office in Dharavi. In the three other locations too HBW organisations worked round the clock with their local leadership in ensuring government and other relief reached members and their immediate community.

In general, wages, piece rates and prices of HBW products have declined with the lack of work. This

has also reduced HBWs' powers of negotiation. Almost everybody lost work during the lockdown period and incomes dipped for both Phulia and Ahmedabad HBWs. However, SEWA was able to provide some support to its members in finding work and markets, and connecting with doctors through tele-consultation facilities, apart from helping them access food and cash relief. In Mumbai, LEARN managed to arrange relief not only through government sources, but also a variety of other institutions, individuals and non-government linkages, going on to provide sanitizing kits, medicines and sanitary napkins in addition to food-grains and essentials.

In the garment hub of Tirupur, revival of local and national garment supply chains is still weak. Whatever work is being generated, it is flowing to locations with no or low restrictions. In 2021, "Worker organisations lobbied vigorously with the Tamil Nadu government to allow opening of garment factories that service global and national demand," said Viyakula Mary of SAVE.



The façade of a crowded settlement in Dharavi, Mumbai, India. At the peak of the lockdown, in 2020, movement into and out of Dharavi was completely stopped. Getting relief to people became a serious challenge until LEARN leaders mobilised their family and community members to pick up food-grain supplies from just outside Dharavi and get them to distribution points within. (Pic Credit: LEARN Mumbai)

Impact of COVID-19 on women HBWs in Malé, Maldives

Findings from the HNSA-IDRC study, February 2020 to August 2021

Location	Malé and Greater Malé region
HBW respondents	31 in round 1, 30 in round 2. 5 new.
Product line	Little over 90% producing and selling food products and the rest in garments
Employment status	August 2021: All self-employed own-account workers August 2020: Over 90% self-employed own-account workers and the rest self-employed employers
Key Informants	Aminath Abdulla
Organisation	Unorganised (interviewed by HNSA member MACCS)

Per capita income of Maldivian citizens is the highest in the South Asia region. Along with programmes targeting disadvantaged groups, several existing schemes extend social welfare widely. Women HBWs in the Maldives are thus, generally, less dependent on government emergency relief compared to others in the region. The current social welfare schemes provide for free education and health for all citizens, along with subsidised housing. Several vulnerable groups, such as disabled people, single parents, children and the elderly, are targeted. However, being informal workers, women HBWs are not recognised in government records and accessing relief becomes difficult for them. This was evident in a few cases in 2020 in the initial period after COVID struck.

Since August 2020, the government has ironed out delivery challenges, thus enabling relief outreach to HBWs. In August 2021, all respondents reported getting government support on one or more

items, including rent, utility bills, tuition fees and loans. Only four respondents needed to borrow; of these three did so for work-related needs and one for children's education.

In any case, identification for women HBWs is necessary to support them during unexpected crises and improve their resilience in the long term through insurance and a general safety net.

RESPONDENT PROFILE

HBWs residing in Malé were affected more than their colleagues elsewhere on the islands, especially those that supplied cooked and baked food products to locals and tourist resorts. This study connected with them, as well as a few other HBWs who contribute to garment product lines, through HNSA affiliate MACCS. The respondents are not connected to any HBW organisation. All participating HBWs are skilful and not poor. However, as was evident during this crisis, they are vulnerable

to disaster shocks. Their dependence on tourism is high.

WORK AND EARNINGS

The complete stop of tourism led to widespread economic distress. In addition, the nation recorded the highest number of COVID-19 cases by population in the region during the first wave in 2020¹⁶. Things worsened during the second wave in 2021, as the virus spread aggressively and caused many fatalities. Stringent restrictions on movement were imposed over many months both in 2020 and 2021 to curb the spread of infection. But even with progressive relaxation, it was difficult for HBWs to operate, which slowed revival initially. Over 67% of respondents had no work during April/May 2020. As most of them work in the food sector, their situation improved when the lockdown eased and work and business establishments slowly opened up. By August 2020, less than 23% were without any work at all. Earnings recovery, standing at 58% of the pre-crisis period, was

¹⁶ Maldives tested the highest percentage of its population in the region. It is also the most densely populated country. These are most likely the factors that explain a very high caseload by population. Figures available for all countries at <https://www.worldometers.info/coronavirus/>

remarkable compared to that of other countries in the region (see table below).

The second more rapacious wave of COVID in 2021 led to more severe restrictions. Pessimism prevailed about income recovery. However, with quick progress on vaccination, which started earlier than expected, HBWs have started working with more ease. Additionally, use of digital and online tools of communication and social media apps expanded greatly during the pandemic. Women HBWs have been using apps such as Facebook, Instagram and WhatsApp to market and sell their products.

Only one respondent was not working in August 2021. The average weekly earnings, which had made an impressive recovery in August 2020, increased further to 92% of pre-crisis levels in July 2021, the best in South Asia.

Women HBWs need capacity building on technology and financial aspects to be able to use virtual tools for their businesses. The dependence on tourism also needs to be reduced through diversification.

HEALTH RISKS AND VACCINATION

Maldives recorded the highest number of COVID-19 cases by population in the region during the first wave in 2020. This worsened during the second wave in 2021 as the virus spread aggressively and caused many fatalities. The government started the vaccination drive relatively early, moving quickly to cover the people. Enforcement has been strict to get around hesitancy.

All respondents were vaccinated by August 2021.

RELIEF RESPONSE

Maldives recorded the highest number of cases per population in the South Asia region. Though it is a high per capita income nation – the highest in the region – its heavy dependence on tourism hit the economy hard. Work and incomes dropped sharply for all those people associated with the sector. Severe lockdowns stalled tourist traffic and made mobility within the country difficult. As distress spread, the government rushed to respond, providing subsidies on fuel, food, electricity and water bills. Loan schemes and unemployment allowances were announced for freelancers and self-employed people.

However, in the early period at least, many of these measures failed to reach the HBWs most in need. These workers struggled to access relief measures without prescribed documents or, in some cases, bank accounts. None of the Maldivian study respondents was able to access 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. These issues were resolved over time: In August 2021, none of the respondents reported needing food support; only a few applied for cash support. Borrowings were low and mostly work related.

With stronger social welfare, Maldives, along with Bhutan, stood apart in the region in the level and



A home-based worker makes tea-time snacks from her home in Maldives. Earnings recovery, in Maldives, stands at 58% of the pre-crisis period, this report suggests. This is one of the most remarkable recoveries in the region. (Pic Credit: MACCS)

spread of suffering experienced because of 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 specialised assistance reduced general vulnerability. Not surprisingly, when hit by COVID-19, citizens 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.

Respondents with zero work				Earnings as % of pre-crisis period		
Pre-crisis	April/May 2020	Aug. 2020	Aug. 2021	April/May 2020	Aug. 2020	July 2021
0	21	7	1	11.6%	58%	92%

Impact of COVID-19 on women HBWs in Kathmandu, Nepal

Findings from the HNSA-IDRC study, February 2020 to August 2021

Location	Kathmandu	
HBW respondents	63. 1 shifted out of home-based work	
Product line	August 2021: 40% in garments, 29% in handicrafts including glass bead items, 23% in food, rest in producing and selling disinfectants August 2020: Close to 70% involved in garments and textiles, the rest in making glass-bead necklaces, food products and disinfectants	
Employment status	July/August 2021	August 2020
Piece-rate workers	39%	41%
Own-account workers	29%	54%
Employees	21%	0%
Key Informants	Prabha Pokhrel	Sristi Malla, Robin Amatya
Organisation	Home-based Workers Concern Society Nepal (HBWCSN)	SABAH Nepal

One of the poorest countries in the region, Nepal is at a high risk of being hit by natural disasters. Existing social security provisions, which are already weak, completely miss women HBWs as a separate category of informal economy workers. They are not recognised as workers in government records. Though highly skilled, the 63 respondent HBWs are vulnerable. They have little ability to cope in the event of shocks, and definitely not with protracted distress like in the current pandemic, which has completely eroded export demand and stalled tourism, their main source of earnings. By June/July 2021, income had slumped from the August 2020 level instead of increasing. Relief efforts remained peripheral. This has led to very high unpaid debt of around 230% of estimated annual average earnings. To strengthen resilience for effective recovery from such a crisis, identification of women HBWs for targeted assistance through a social protection system is a necessary step.

RESPONDENT PROFILE

Participating HBWs are all skilled in trade, including tailoring, weaving, knitting, making glass bead necklaces, sculpting Buddha statues, and preparing fresh and dry food products. Their products such as sweaters, woven shawls and carpets have established markets abroad or are targeted primarily at the foreign tourists visiting the country. Several respondents have migrated from other parts of Nepal to make Kathmandu their working base, others are from Kathmandu and surrounding areas of the valley. Male family members of several respondents migrate to foreign lands for work. HBW families in many cases were affected severely by COVID-related restrictions, as both women and men lost work.

WORK AND EARNINGS

In 2020, as the fear of the disease spread across the world, Nepali citizens working abroad started returning home. The reduction

in remittances – an important contributor to the nation's economy – was imminent and the possibility of the virus spreading via the returning population loomed large. Additionally, tourism and exports came to a complete halt. As economic distress grew, the government started to relax lockdown conditions in May 2020. Soon after, as COVID-19 cases rose in June and July, a strict lockdown was reimposed in the Kathmandu valley. Surveyed HBWs who produced goods such as knitted garments and carpets for exports faced cancellation of orders as soon as COVID-19 hit European countries. And those producing for tourists lost that market as well. The domestic Nepali New Year sales in April 2020 were also hit.

As a result, in 2020, 43 (68%) of the 63 respondents connected to export-oriented garment supply chains and selling to the tourist market lost work and income. Of the responding HBWs, about 60% had no work

during April/May 2020. In August that year, 48% reported no work and earnings (see table below). However, income recovery was remarkable at over 53% of the pre-crisis period. This was mainly thanks to the quick and agile response of SABAH Nepal in shifting its members to food-related supply chains using available equipment from its cafés for online sales, and arranging mask and PPE orders for its member tailors.

After August 2020, work and earnings could not stabilise as the disease outbreak continued to fluctuate. Lack of supply chain revival forced respondents to engage in alternative livelihoods where possible. While 70% respondents had reported working in the garment and textiles sector in August 2020, this figure dropped to 40% by June/July 2021 (see top table). As competition and cumbersome government approvals made it difficult to capture the masks and PPE kit production market, HBWCSN encouraged its members to consider alternative products and provided the necessary training. SABAH Nepal continued to help members with adjusting the product mix and business process; 13 of its members and study respondents (21% of all HBW respondents) who had shifted to food products in 2020 joined as employees at its six cafés. Interestingly, none of the respondents identified as employees in August 2020 (see top table). Meanwhile, because of shortage and hesitancy, vaccination couldn't proceed at a fast pace and the spread of the disease was vicious in March/April 2021. This led to very stringent restrictions again over four months

starting May 2021.

Consequently, in June/July 2021, over 44% of the respondents had no work. And, income recovery that was remarkable at around 53% of pre-crisis levels in August 2020 disappointingly slumped (see table below). Average weekly earnings were recorded at a mere 38% of pre-crisis levels in June/July 2021. Nearly 90% of SABAH Nepal respondents could not do any work in May and June. Work trickled in slowly during July as restrictions were progressively eased.

HEALTH RISKS AND VACCINATION

Early on, vaccination could not progress at all owing to extreme hesitation, even as shortage was also a challenge. HBW organisations had to work hard to convince members about the importance of getting vaccinated. Nepal was among the slowest in South Asia to get its COVID-19 vaccination programme going. But, by August 2021, 60% respondents were vaccinated and almost all others were registered to get their shots.

RELIEF RESPONSE

The government extended bank loan payment deadlines and reduced interest rates as part of relief. Food and soap packets were also distributed, but no cash transfers were designed. While existing social assistance is weak in the country, the other challenge in accessing whatever little government aid was on offer was the process. Since 2017, Nepal has been setting up its federal structure and is new to its workings. This came to the forefront as people couldn't

access government relief if they were not voters of the ward in which they resided. Moreover, since HBWs are not identified as vulnerable, most of them found themselves ineligible for government relief. Only one out of the 63 respondents reported receiving government cash support, and five received food support in August 2020.

In 2021, the government covered hospitalisation costs of COVID patients, without offering cash, food or other support to other sections of society. Only three out of 63 respondents received government cash support and two received food support. Nine received food support from other sources. Around 5% respondents reported adults in the family going hungry sometimes or often during this crisis period; 70% of those who borrowed did so mainly for food.

HBW ORGANISATIONS

With severe restrictions on mobility imposed by the end of March, both organisations participating in this study, HBWCSN and SABAH Nepal, acted quickly, establishing communication with members through grassroots leaders. Respondents appreciated their wide-ranging support in counselling members who were edgy and scared, getting them medical and food relief, finding work for them, and arranging to move raw materials and finished goods. Aiming 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 and hospital scrubs, or produce frozen and processed foods to sell online. To support members of

Respondents with zero work				Earnings recovery in August from pre-crisis period	
Pre-crisis	April/May 2020	Aug. 2020	July-Aug. 2021	Aug. 2020	June/July 2021
0	37	30	27	53.2%	38%

its cooperatives, HBWCSN decided to reduce interest rates on loans taken, ratifying this decision over the phone. Later they were able to encourage members to consider alternative livelihoods by providing training and information. Apart from this, they were instrumental in convincing hesitant women to opt for vaccination.

Strengthening livelihoods, finding new markets and building capacity to tap alternative supply chains are the current top priorities for responding to HBWs organisations as a way to support HBWs through the crisis.

Further, movements for recognition of informal workers in government records gained momentum during

this crisis, with field leaders of HBW organisations engaging intensely and fruitfully with local authorities and politicians. Resources of HBW organisations have been stretched thin; their strengthening, financially and otherwise, is essential to ensure that issues of women HBWs are addressed well in the future.

Impact of COVID-19 on women HBWs in Lahore and Karachi, Pakistan

Findings from the HNSA-IDRC study, February 2020 to August 2021

Location	Karachi	Lahore	
HBW respondents	30. 5 new. 2 shifted out of home-based work		30
Product line	Mainly garment related		
Employment status	August 2021		August 2020
Piece-rate workers	74%		70%
Own-account workers	24%		27%
Key informants	Zehra Khan, Saira Feroz		Ume Laila Azhar
Organisation	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 government social assistance set-up, which is also weak and limited. Notably, over the years, several movements have been building the case that women HBWs should be identified for targeted assistance and that current social protection mechanisms should be extended to cover them. The crisis brought this need into clear prominence. Both the Sindh and Punjab provinces legislated for universalisation of social protection. This crisis, thus, boosted longstanding efforts by organisations of HBWs to push the policy process forward and enable social protection provisions for women HBWs. Community leadership has been at the forefront of registering HBWs in government records, working closely with the labour and other relevant departments. This is major progress towards recognition for HBWs in the region and an experience to stimulate other nations in this direction.

RESPONDENT PROFILE

In both locations, women HBWs are mainly engaged in garment work,

functioning at the end of local and global supply chains. Lahore, Karachi and Faisalabad are the major garment and textile industrial centres in the country and attract workforce from all over. Typically, men work in factories while female members of their families contribute from home to these supply chains. Some respondents returned to their native place while waiting for the supply chains to resume.

The Karachi respondents include a small percentage of some Bihari and Bengali community members whose identity status has been in limbo since Bangladesh's independence 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 the lowest wages. Though skilled in intricate embroidery work, the group's disadvantaged position in society is the main cause of its vulnerability. Among the respondent HBWs, this section suffered more than the others.

While all Karachi respondents had identified themselves as piece-rate workers in August 2020, 7% were forced to look for work on

their own in 2021 as no job orders through contractors materialised. Lahore respondents are a mix: 40% piece-rate workers and 53% own-account workers in August 2020, which changed to 57% and 40% respectively. About 44% of respondents who had identified themselves as own-account workers in August 2020 were forced to shift to low-earning piece-rate work in 2021 as demand for their garment products from individual customers remained depressed. Overall, the percentage of piece-rate workers increased to 74% from 70% and that of own-account workers reduced slightly from 27% to 24% between August 2020 and August 2021.

WORK AND EARNINGS

Compared to the rest of the region, mobility seemed to have been less severely restricted in Pakistan, but depressed demand led to limited work orders and reduced earnings for HBWs.

All 60 participating women HBWs – 30 each in Lahore and Karachi – used to contribute to garment supply chains. In 2020, while over 85% of HBWs sampled in Karachi had no work during the lockdown of April/

Location	Respondents with zero work				Change in earnings from pre-crisis (Feb. 2020) period	
	Pre-crisis	April/May 2020	Aug. 2020	July 2021	August 2020	July 2021
Karachi	1	26	26	11	27%	27%
Lahore	0	6	6	2	42%	92%

May, only 20% faced this situation in Lahore (see table below). Still, earnings reduced to about 23% in Lahore and crashed to less than 10% in Karachi. Interestingly, as earnings recovered in August that year, the number of those who had work didn't increase in either city, indicating improved earning for all those who were already working. In the ensuing period, because of the uncertainty created by repeated waves of infection, work orders remained subdued. Two respondents in Lahore shifted to food work during 2021. In Karachi, two women HBWs joined small factories in desperation for an income, even as they complained of long work hours and harsh working conditions. Five women HBWs left Karachi for their native places.

Though they were hesitant before, HBWs have started to consider shifting to alternative supply chains as garment work is still scarce and work rates have reduced. As in August 2020 in Lahore, almost all respondents had work in August 2021 too. In Karachi, however, about 37% respondents still had no work (see table below). Average weekly earnings in Lahore bounced back to about 92% of pre-crisis levels – one of the highest in the region. On the other hand, they remained the same in Karachi at a mere 27% of pre-crisis levels.

HEALTH RISKS AND VACCINATION

Pakistan has been economically vulnerable and going through the structural adjustment programme of the IMF 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 has been particularly low, and it faced much internal resistance in imposing restrictions. The first wave of a wider and stricter lockdown was relaxed partly in April 2020 and fully in May to curb the economic decline in the month of Ramazan, as industry and retail clamoured to restart. This led to an explosion in COVID cases. Even as restrictions were reimposed in hotspots to contain the rising numbers, with pressure mounting from religious leaders, all restrictions were eased to pray and celebrate during Eid-ul-Azha at the end of July 2020. On this occasion, reportedly, 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 caseloads and deaths associated with COVID-19. What is understandable is that with 74% 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.

Moreover, Pakistan had to deal with extreme vaccine hesitancy and management, more than shortage. Initially, crowding at vaccine camps led to a rise in infections. Having resolved that, the government has been forced to put in place stringent

measures to ensure compliance, making vaccination mandatory for access to employment, and entry to schools and public places. About 53% Lahore respondents and 43% Karachi respondents were vaccinated by August 2021; the remaining were still hesitant.

RELIEF RESPONSE

In response to the crisis, the government expanded the existing cash transfers programme to cover more people. However, only 17% of the 60 women HBWs sampled in Lahore and Karachi received it in 2020. Around 93% of respondents did not receive the government food aid, and it was their organisations, HomeNet Pakistan and HBWWF, that helped with food, medical supplies, raw materials and COVID-19-related information. In August 2021, 73% of Karachi respondents and 10% in Lahore reported receiving cash support from the government, one each from the two locations had received food support, and four from Karachi and one from Lahore got some relief on payments such as rent, utility bills, children's tuition fees and loans.

In general, relief for HBWs from all quarters has been insufficient compared to their essential needs, forcing them to borrow heavily. For Lahore respondents, unpaid debt is at 89% of estimated average annual earnings; this stands at a whopping 241% in Karachi.

HBW ORGANISATIONS

Women's organisations were the mainstay for their HBW members through the pandemic, whether in

connecting them to government and non-government relief efforts, arranging for food support – in August 2021 all HBWWF respondents reported receiving food aid through them – convincing them to take their shots, or looking for work and work alternatives. Even though HomeNet Pakistan and HBWWF are not producer collectives, in an environment of continuing and extreme pessimism about work revival, they stretched themselves to explore work opportunities for members. HBWWF shared contact

details of people who could help their members with work in Karachi. HomeNet Pakistan has been in touch with the private sector and local business houses dealing in garments to arrange for support for their members in Lahore.

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 recognising the

value of collectivism – the number of membership applications to both organisations increased unusually – and through government swiftness on moving the policy process on the subject. Both organisations are helping the governments in Punjab and Sindh respectively in facilitating the process of registering women HBWs under the Sindh Home-Based Workers' Act 2018, which started in 2021. It is a major milestone for women HBWs in the region and a cause for cheer.

Impact of COVID-19 on women HBWs in Kandy and Colombo, Sri Lanka

Findings from the HNSA-IDRC study, February 2020 to August 2021

Location	Colombo	Kandy
HBW respondents	30. 1 shifted out of home-based work	30. 29 in round 2. 2 shifted out of home-based work
Product line	About half involved in food products and the rest in garments and handicrafts	
Employment status	Mainly self-employed own-account workers, no piece-rate workers	
Key informants	Dinusha Rajarathna	Janaka Hemathilaka, Amila Wijesinghe
Organisation	SABAH Sri Lanka	Janatakshan

At the start of the pandemic, 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. The situation for the nation, which is highly dependent on tourism, exports and remittances, worsened in 2021. COVID spread like wildfire, killing many. Inflation soared because of the nation's foreign exchange crisis, and is still at dangerous levels. Even with a relatively wide existing social welfare system and longstanding experience in dealing with recurring disasters, the response to address shortages and other needs failed to improve outreach to women HBWs initially and later started to dry up because of the rising economic difficulties.

Though not the poorest of the poor, women HBWs are vulnerable to disaster shocks and remain largely absent in government records as worthy of wide-ranging support. In August 2021, unpaid debt was reported at 48% of total estimated annual earnings for Colombo

respondents and at 60% for Kandy respondents. The identification of women HBWs for targeted assistance through the existing national protection system will go a long way in quickly supporting this group during crisis and improving resilience in the long term.

RESPONDENT PROFILE

Apart from its recent struggles, the Sri Lankan economy has otherwise been doing well. Its per capita income places it in the upper-middle income group of nations, ensuring a certain minimum earnings level for the HBWs, along with access to well-functioning social services. Participating HBWs are skilled in tailoring, stitching, making handicrafts, and preparing fresh and dry food products. About half of them, all residents of Colombo, are members of the SABAH producer collective, which helps them with work skills, business processes and marketing their produce. The remaining are associated with Janatakshan in Kandy. Living in congested settlements, they are Tamil immigrants. In many cases, male members of their family are sanitary workers employed by the Kandy

municipal authorities. This helped them retain at least one source of income for the family during times when the women couldn't earn at all.

WORK AND EARNINGS

In 2020, HBWs lost New Year and Eid sales as tourist traffic was completely stopped. Food products prepared for these times expired and had to be trashed. Special garments produced for New Year celebrations were wasted inventory. With offices and business establishments reopening gradually, work and income improved by August 2020. Sixty-three per cent of respondents had no work during April/May. For those who did have work, average earnings reduced to 22% of their pre-crisis levels. In August, 80% of respondents were working, but average weekly earnings had risen back to little less than 25% of the pre-crisis period for the Colombo respondents and to a more cheery 53% for Kandy respondents (see table below). The recovery of Colombo respondents was lower than that in Kandy, both in terms of work and earnings.

Almost everyone who had work was making less than in normal times.

Location	Respondents with zero work				Earnings recovery in % of pre-crisis period	
	Pre-crisis	April/May 2020	Aug. 2020	Aug. 2021	August 2020	July-Aug. 2021
Colombo	0	17	9	22	24.9%	7%
Kandy	0	21	5	15	53.0%	10%

Food product makers and sellers are among the high-income section of HBWs. Of the 60 sampled in 2020, 27 belonged to this category. They earned more than double of what the other respondents did during the pre-crisis period of February 2020. And, since food is an essential consumable, even though there was extreme fear of consuming food cooked outside of home, the incomes of these HBWs declined less; by August of that year, their incomes had bounced back better than for other workers. Sales of non-essentials such as garments and fancy handicrafts are not expected to pick up until the domestic economy revives, tourism restarts and raw material supply eases.

Of the 59 respondents interviewed in 2021 – one could not be contacted – one each moved to domestic work in the two study locations of Colombo and Kandy. One more in Kandy joined a factory. Of the remaining 56, about 43% reported working in the food sector and 30% in garments and textiles. Continuing and severe restrictions, along with a heightened fear of the disease especially after the experience of the 2021 wave, kept work and earnings low for HBWs. Only 41% of the respondents had work in June/July 2021. Among those working with food products, who had suffered less than other HBWs in 2020, only 29% had work. In Kandy, their average weekly earnings were slightly more than half of what the others got and a fraction of garment workers' earnings. However, in Colombo, food workers reported making about one and a half times of what those involved in other trades

made. Overall, in both cities, HBW earnings declined from the August 2020 levels: to a depressing 7% of pre-crisis level in Colombo and 26% in Kandy (see table above).

Vaccination has progressed well and much is expected from the opening up of tourism to revive markets. However, there is a feeling that tourism may be operated as a high-end business, bypassing smaller business that HBWs are typically involved in.

HEALTH RISKS AND VACCINATION

Starting in March 2020, 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 caseloads and deaths were low compared to others in the region and elsewhere. The country even conducted its nationwide election in early August 2020. However, the ensuing socio-economic costs, which may not have been fully imagined before mandating restrictions, continue to burden the nation.

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 the government to change its strategy. On the positive side, vaccination has progressed

well, making Sri Lanka one of the top vaccinators in the regions. By August 2021, all respondents were vaccinated.

RELIEF RESPONSE

Over time, the initial glitches in providing relief 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%) of the sampled HBWs received emergency cash transfer in 2020. Food was mostly provided by non-governmental organisations, private companies and media houses, with religious institutions serving as distribution centres. In Kandy, women's group Samagi Kantha Sanwardhana Sanwidhanaya Society arranged for food, loans, medicines and information on the disease for its members.

Still, by August 2020, it was seen that the relief was insufficient and with the end of the pandemic not in sight, this help was expected to last only a short while. The domestic economy was depressed, dampening markets, cooking at home continued to be the preferred option, and the availability of cheap raw materials from China was still limited. Easy loan schemes for working capital needs, reduced interest rates on borrowing and other such initiatives were announced in 2020 with the aim of triggering economic revival. However, the continuing crisis led to a drying up of relief. COVID packs worth LKR 5000, which contained

food packets, medicines, sanitary supplies, etc. and were supplied by the government when a family tested positive, became unavailable. The one-time cash support of LKR 5000 announced at the beginning of the pandemic was reduced to LKR 2000 in 2021. In August 2021, none of the Colombo respondents reported receiving government support in cash or food; they also did not get any food from non-government sources. On the other hand, almost all Kandy respondents received food support from government and non-government sources; 48% were also able to access government's reduced cash support.

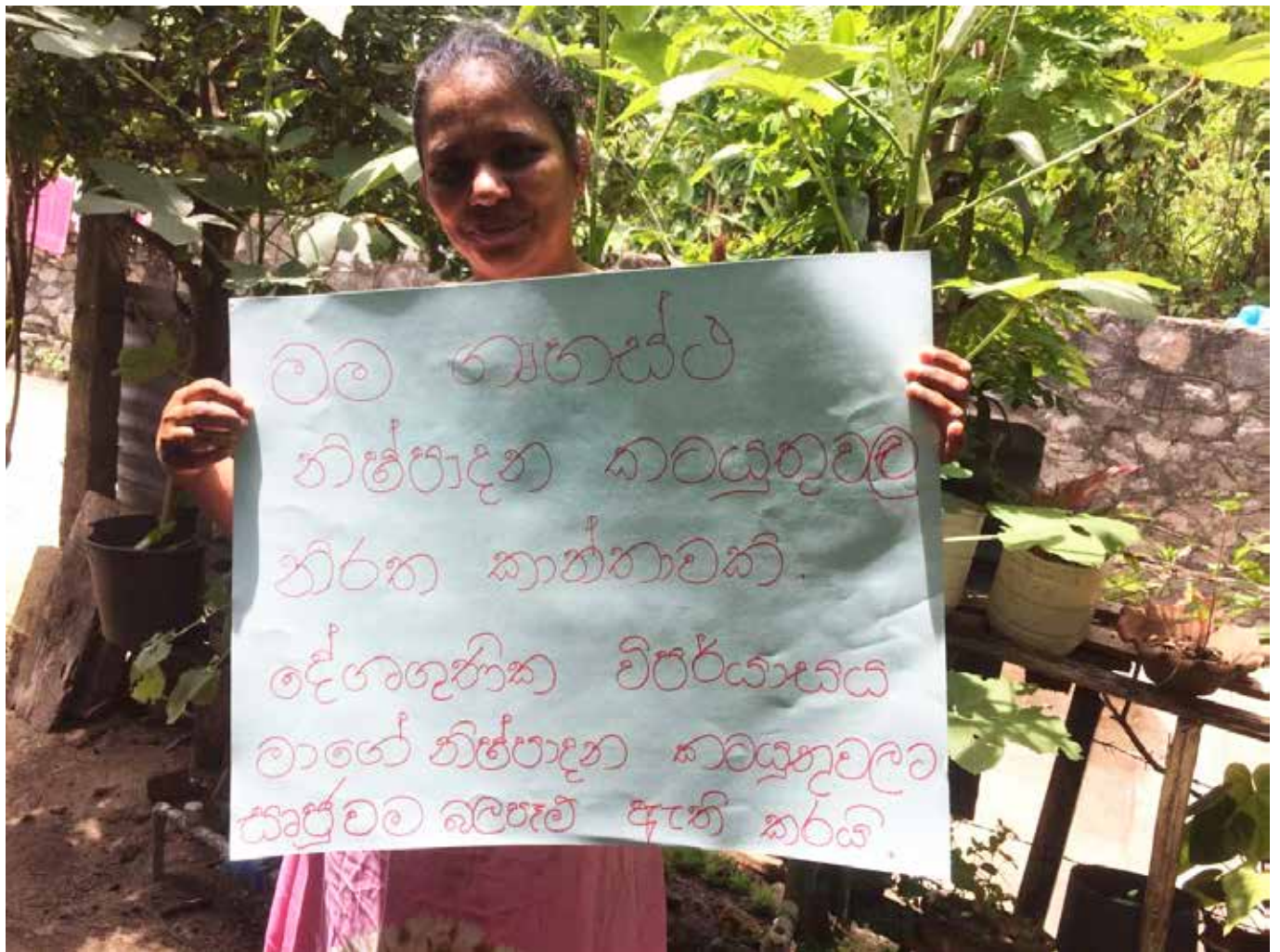
HBW ORGANISATIONS

Both SABAH and Janatakshan

teams found themselves severely constrained by movement restrictions and a slump in organisational funding. Planned activities had to be shelved or conducted in a limited manner. The immediate needs of the members couldn't be addressed effectively as the government had decided to coordinate all international aid for COVID-19 relief through its centralised system. This completely curtailed access of organisations to direct fund flows to alleviate COVID-related distress. Both teams had to reduce expenses, staff members had to take salary cuts and offices ran with bare minimum facilities. Yet, they have continued to support members in whatever way they could, helping them find work, explore alternative

work and training opportunities for this, explore markets for their products, negotiate delayed or reduced payments for rent, utility bills and loans, and providing them with information and psycho-social counselling in dealing with COVID and the distress it caused.

HBW organisations, though facing acute financial difficulties themselves, are working hard at ideas to improve the business environment for members, including through market access, easy and cheap financial products, improving production and business process, enhancing product quality, diversification into alternative products, and upgrading skills.



Namalie, a home-based worker from Sri Lanka, holds up a placard demanding her rights. (Pic Credit: SABAH Sri Lanka)

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