

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	Aug. 2021		Aug. 2020	
Piece-rate workers	65%		79%	
Own-account workers	25%		9%	
Contributing family workers	5%		2%	
Employer	2%		7%	
Key Informants	Manali Shah	Indira Gartenberg	Sanchita Mitra	Viyakula Mary
Organisation	SEWA	LMKS	SEWA	SAVE

Indian women home-based workers are clustered in locations like Tirupur, Ahmedabad, and Phulia, and are characterised by vigorous economic activity where factories and formal businesses are buzzing with work. Mumbai is often called the financial capital of the country, but the manufacturing centres in the city are declining. They have begun shifting to localities near Mumbai, which offer cheaper real estate.

Dharavi, in the heart of Mumbai is very densely populated and continues to house small production units for local and global brands. It's women home-based workers who operate at the lower end of these supply chains. They are valued for their specialised skills and are a cheaper, less encumbered source of human capital for these enterprises. The latter also makes them vulnerable to shocks especially since they are not specifically targeted by the government relief programmes, largely due to the lack of recognition and their absence in government records.

Work recovery has been excruciatingly slow in Phulia and Ahmedabad, and shockingly negative in Mumbai and Tirupur. Consequently, average weekly earnings have increased in Phulia and Ahmedabad and declined in Mumbai and Tirupur since August 2020.

Rising prices of essentials including children's education has resulted in home-based workers being overwhelmed by the burden of unpaid debt, in Phulia and Mumbai.

Except in Tirupur, 67 percent to 80 percent respondents reported borrowing during 2021 which was mostly spent on consumption. Much of this remains unpaid and calls for immediate and comprehensive support to prevent this from becoming a drag-on recovery in future.

Not being identified as vulnerable marks the absence of home-based workers from government records, which makes it difficult for them to access social security even in normal times. Reduced risks through social protection and improvement in working conditions can gradually 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 salutary push to this process. In India, online registration of women HBWs for government registers on [e-shram](#) started in 2021 and has picked pace.

Respondent Profile

Participating HBWs are all skilled in weaving, tailoring, stitching, and embellishing garments. In many cases both the 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 at Tirupur - or operating a small business, for example leather peripherals work in Mumbai and weaving units in Phulia, to which the women contribute. COVID affected such families doubly as both partners suffered loss of work. Aspirational and not the poorest of the poor, these HBWs are vulnerable and if unsupported can quickly slip into poverty. Their ability to withstand disasters and financial setbacks is limited as the many and varied social assistance schemes of the Indian government target the poorest, missing them largely.

Work and Earnings

Garment supply chains are an important source of family income for women HBWs. Lack of significant resumption in these supply chains due to fluctuating disease outbreaks and corresponding lockdown restrictions has persistently kept uncertainty high. Other factors also intersected with this to worsen or cushion its adverse impact.

Among the Indian respondents, those in Phulia, Mumbai, and Tirupur were particularly badly hit. In the year 2020 cyclone Amphan, one of the deadliest cyclones of the century, caused widespread devastation for Phulia families who faced a double setback losing homes, crops, livestock, and looms. As destitution spread across the wide geography, local demand for weaver's products also vanished. Due to shortage of funds HBWs could not rebuild even basics and were dependent heavily on the government and their organisations to provide food relief and financial support.

The state of Maharashtra where Mumbai is located, has borne the highest caseload of the disease in the country throughout the pandemic keeping the virus scare extremely high. Mobility restrictions have been severe, continuing throughout 2020 and 2021 for the highly congested Mumbai locality of Dharavi where the respondents reside. In 2021 as COVID struck the state of Tamil Nadu viciously, Tirupur also came under a stringent lockdown till September 2021 preventing operation of garment factories, thus, discouraging 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 a bit different from those in Mumbai, Phulia and Tirupur. Movement restrictions started getting diluted much earlier than any other location, were much less severe than Mumbai and Tirupur, and unlike Phulia residents, they 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. 40 percent of Mumbai respondents could not work at all since August 2020 and in June-July 2021 only 23 percent HBWs were working and earning (see table 1), down from 27 percent working in August 2020. In scrambling for work 4 of the 30 Mumbai respondents shifted out of home-based work. During June-July 2021, 17 percent Ahmedabad respondents, 27 percent Phulia respondents, 77 percent Mumbai respondents, and 87 percent Tirupur respondents reported no work.

This restrained recovery, though, low in August 2020, had led to some level of cautious optimism. Earnings had started to inch upwards; compared to the pre-crisis period, average weekly earnings in Ahmedabad were at 31 percent, in Tirupur at 14.4 percent, in Phulia at 13 percent and in Mumbai at 12 percent. Full or close to full recovery was expected by the middle of 2021. However, by June-July 2021 earnings had increased to only 53 percent of pre-crisis level in Ahmedabad, to 39 percent in Phulia, reduced to 13.8 percent in Tirupur and shockingly to 6 percent in Mumbai, the lowest among all study locations in the region.

Table 1: Work and Earnings

	Respondents with zero work				Earnings recovery in August from pre-crisis period	
	Pre-crisis	April-May 2020	Aug.20 20	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 the month of June.

Employment Status

A large majority of the sampled respondents operate as piece-rate workers in the surveyed locations. Due to weak revival of global and local supply chains, contractors and middle-men couldn't get any work orders for them, the usual way in which work comes to the respondent HBWs. As a result, while 79 percent respondents had identified as piece-rate workers in August 2020, this dropped to 65 percent by August 2021 (see the table at the beginning of this note) – this even when 94 percent Phulia saree weaving own-account workers shifting to low-paying piece-rate work for intermediary buyers. Having to search for jobs themselves, the category of own-account workers expanded from 9 percent to 26 percent; 24 out of 52 Tirupur respondents who were previously piece-rate workers had to face this situation. Self-employed employers reduced from 7 percent to merely 2 percent. 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 shortage as of August and June this year – around 80 percent respondents were waiting for their shots in both locations. In Mumbai and Ahmedabad respondents were extremely hesitant, at least initially. By August, 67 percent of Mumbai respondents and 77 percent of Ahmedabad ones had been vaccinated. The vaccination drive in the country is progressing at a steady pace since the middle of this year.

Relief Response

In general, HBW access to food support from government and non-government sources increased since August 2020 even as the effectiveness of relief efforts varied from state to state driven by their priorities and ability of the respective 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 presenting different types of relief support that respondents managed to access. Only 4 percent of Tirupur respondents required food support from other sources since the government increased allocation, expanded coverage and ensured outreach. Still, a small percentage of adult hunger is reported from each location and all respondents in Ahmedabad and Phulia, and 70 percent in Mumbai borrowed for food.

Table 2: Relief

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

HBW Organisations

Apart from supporting members on a large 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, once the virus started to spread in the country, Mumbai was the highest incidence location. Within Mumbai, the highly congested Dharavi slum was declared a containment zone to prevent the disease from spreading further as a high number of cases were detected. People were asked to stay indoors where many dormitories for migrant workers in normal times provide sleeping spaces in two shifts during the day. Several people complained of suffocation, and local authorities had to be convinced to let them out of their homes to be able to breathe. However, movement in and out of Dharavi was completely stopped. Getting relief to people became a serious challenge until LEARN leaders mobilised their family and community members to pick up food-grain supplies from just outside of Dharavi and get them to distribution points within. Most of these distribution points were the homes of LEARN grassroots leaders in addition to the office of LEARN in Dharavi. In the other three 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 price of HBW products have declined due to lack of work; it has also reduced HBWs' power 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 on finding work and markets, and in connecting to 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 but a variety of other institutions, individuals, and non-government linkages, providing sanitising kits, medicines, and sanitary napkins in addition to food-grains and essential supplies.

For the garment hub Tirupur, though revival of the 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”, shared Viyakula Mary of SAVE