

The Reach of Fiscal Stimulus for Urban Women Informal Sector Workers in Bengaluru during COVID 19

Vijayamba R¹

ABSTRACT

The COVID - 19 pandemic has deeply affected the earnings and employment of the urban poor in India. During such a crisis, the urban poor women bear the burden of providing food and financial security to the households. This study aims to understand the reach of the food and financial security to the urban female informal workers. The study used purposive sampling method and interviewed urban female informal workers in Bengaluru. The paper uses Periodic Labour Force Survey (PLFS) of 2017-18 to understand the characteristic of urban female employment in Karnataka. The findings of the study reveal that the food and financial stimulus offered by the State is highly inadequate for all category of workers. Poor urban women often lack any source of capital (land, house) to rely on during a crisis. The study argues for the need for a gendered and urban specific policy during this time.

INTRODUCTION

The COVID 19 pandemic has affected the global economy in several ways. The Government of India imposed an abrupt nationwide lockdown on March 22, 2020. The pandemic deeply hit the poor and marginalized sections of the urban economy. A large number of urban people have lost their earnings and employment (WIEGO 2020; APU 2020). In India, around 90 per cent of the workforce is informally employed. The absence of secure jobs and long term social security benefits characterize informal wage employment (Kesar and Abraham 2020). They were struggling before the COVID 19 pandemic, and now it is intensified.

The effect of the lockdown has been disproportionate on the informal economy. During such a crisis, women lose their jobs and incomes immediately. Rapid assessment surveys by UN Women's Regional Office for Asia and the Pacific (ROAP) across countries showed that female informal workers were more likely to lose their jobs (UN Women 2020). With the most stringent measures of lockdown and almost 90 per cent of the informal workforce that disproportionately has women, India risks the livelihoods of the female informal workers (ILO 2020).

¹ Vijayamba R is a Senior Research Fellow at Indian Statistical Institute, Bengaluru, vijayamba1201@gmail.com

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Bengaluru provides a typical case of an Indian city with a burgeoning service sector. Amidst the attention garnered by information technology, the low-end service and manufacturing sectors are the largest employers in the city. Post-liberalisation, the service sector in Bengaluru attracted massive scale migration, particularly for low-end jobs.

Surveys conducted by a few institutions and organizations during this period show that there is a massive loss of employment and earnings in Karnataka. The study by Azim Premji University showed that 76 per cent of the workers lost work in urban areas. Almost three out of four respondents lost their jobs in urban Karnataka, and 83 per cent of them consumed less food than before. Casual workers and self-employed workers were the worst hit with 8 in 10 losing their jobs. A survey by the Alternative Law Forum and Garments Mahila Karmikara Munnade on 82 garment workers in four districts of Karnataka (Bengaluru, Ramanagara, Mandya and Mysore) mentioned that 63 per cent of the workers did not receive any salary for April 2020 and 17 per cent of the workers received less than half of their salaries for April 2020 (Garments Mahila Karmikara Munnade and Alternative Law Forum 2020).

The Government of India announced a fiscal stimulus of Rs 1.7 lakh crore during April 2020 and Rs 20 lakh core during May 2020 for the economy during the pandemic. The fiscal stimulus mainly comprised of distribution of food grains through the Public Distribution System (PDS) and direct cash transfers to the beneficiaries' accounts. The Central Government distributes ration to the Antyodaya Anna Yojana (AAY) households and Priority Households (PHH) that covers 800 million people.² These households are eligible to receive 5 kg of food grains per person per month respectively, at Rs 3/kg for rice, Rs 2/kg for wheat and Rs 1/kg of coarse cereals. The State mentioned that it shall provide 5 kg of wheat/rice per person and 1 kg of pulses per household per month for the next three months. As part of the fiscal stimulus, it said that Rs 500 shall be provided to all the female Jan Dhan Account holders for the next three months.³ The Government of Karnataka announced free ration for two months for the beneficiaries of PDS and the distribution of excess milk from the Karnataka Milk Federation (KMF) in slum areas. It also announced a transfer of Rs 1500 to the registered construction workers.

² AAY and PHH are sponsored schemes by the government of India to provide highly subsidised food to the poorest families.

³ Pradhan Mantri Jan Dhan Yojana, is financial inclusion program of Government of India that aims to expand and make affordable access to financial services such as bank accounts, remittances, credit, insurance and pensions

Many scholars have argued that the stimulus is less than one per cent of the country's gross domestic product (GDP) and highly inadequate for an unprecedented crisis like COVID 19 pandemic (Nagaraj and Kapoor 2020; Mander, Ghosh and Patnaik 2020).

The studies on the loss of employment and earnings present a grim picture of urban informal workers. The motivation to study the urban female informal workers is as follows. Among the urban informal workers, women particularly have lost their work. International Labour Organization's predicted job loss impact due to COVID 19 shows that the impact on construction is medium, and it has 7 per cent of the global female workforce. The impact of job loss for manufacturing is high, and it has 39 per cent of women's share globally (ILO 2020). Women generally bear the burden of providing food and financial security to their families during a pandemic (UN Women 2020, Kabeer 2020). The urban female informal workers lack any capital to rely on during such emergencies. Most of them do not own any land or a house or any formal source of credit. They usually live far away from their families and communities to rely on any support.

The objectives of the study are to understand the reach of the food and financial security measures offered in the fiscal stimulus to the urban female informal workers in Bengaluru. The different categories of urban female informal workers include the garment workers, construction workers and domestic helpers. The study critically looks into the various aspects of livelihood crisis faced by urban female informal workers due to inadequate food and financial security. The study was based on telephonic interviews and insights from other surveys conducted during this period.

The study finds that domestic workers availed free food ration, but it was not sufficient. The construction workers and the garment workers did not get food ration. Concerning financial security, most of the respondents did not have Jan Dhan accounts, and only one respondent in the study received a cash transfer. The domestic helpers and garment workers struggled to pay rents and utility bills during the period of lockdown. The urban female informal workers resorted to informal credit to tide over this period. Therefore the inadequate food and financial measures coupled with poor working conditions have threatened the livelihoods of the urban female informal workers.

DATA AND METHODS

The study uses both secondary and primary sources of data. It uses the Periodic Labour Force Survey (PLFS) of 2017-18 by the National Sample Survey Office (NSSO) to analyse urban female participation across industries using National Industrial Classification (NIC) Code 2008 in Karnataka. The official source on employment indicated that the urban female workers mainly work in garment industries and construction. I collected primary data from urban female informal workers in Bengaluru, Karnataka across caste and age groups. The different categories of urban female informal workers include the garment workers, construction workers and domestic helpers. The workers were interviewed using a semi-structured schedule and based on purposive sampling. The interviews were mostly telephonic, and few interviews with construction workers were based on the visit to the working sites. The data was collected during May 2020. The findings from primary data are based on purposive sampling and cannot be generalised. However, the study also relies on observations from other surveys conducted during this period that show similar results.

NATURE OF URBAN FEMALE WORK FORCE IN KARNATAKA

Findings from PLFS and post Covid studies

The urban female work participation rate in 2017-18 was 16.8 per cent in Karnataka. Table 1 shows that the manufacturing sector was the largest employer and employed 28 per cent of the Karnataka's urban female workforce. Education and industry of whole sale and retail trade employed 14 per cent and 11 per cent of the urban female workforce, respectively. But the important category of workers that got affected by the pandemic were the construction workers and those who did service-based work (e.g. domestic helpers). Construction and service activities each employed 3 per cent of the urban female workforce.

Table 1 *Distribution of urban female workforce by industry for all ages, Karnataka in per cent*

Description of industry	
Agriculture, forestry and fishing	11.1
Manufacturing	28.1
Construction	3.1
Wholesale and retail trade; repair of motor vehicles and motorcycles	11.6
Education	14.1
Human health and social work activities	5.3
Other service activities	3.8
Activities of households as employers; undifferentiated goods and services	6.9
Others ⁴	16.0
	100.0

Source: Author's calculations from PLFS (2017-18)

Further, the division of manufacturing into sub-sectors in Table 2 says that almost 54 per cent of the urban female workforce in manufacturing were employed in the manufacturing of textiles and wearing apparels.

Table 2 *Distribution of urban female workforce in manufacturing for all ages, Karnataka in per cent*

Description of industry in manufacturing sector	
Manufacture of food products	6.8
Manufacture of tobacco products	21.1
Manufacture of textiles	11.0
Manufacture of wearing apparel	42.8
Manufacture of rubber and plastic products	2.7
Other manufacturing ⁵	15.6
	100.0

Source: Author's calculations from PLFS (2017-18)

The division of construction into sub-sectors showed that the construction of buildings engaged 87 per cent of the urban female workers in the construction sector in Karnataka. Civil engineering involved 12 per cent of them.

⁴ Included mining, electricity, water supply, transportation, information and communication, food services, real estate, scientific and technical activities, administrative services, arts, entertainment.

⁵ Included manufacturing of beverages, leather products, furniture, paper, chemical products, rubber, basic metals, and electrical equipment.

The trend was similar for India as well. Manufacturing industry was the largest employer and employed 25 per cent of the urban female workforce. In the manufacturing industry, the garment industry employed almost 53 per cent of the urban female workforce. The division of construction into sub-sectors showed that the construction of buildings employed 69 per cent, civil engineering engaged 24 per cent and specialised construction activities employed 7 per cent of the urban female workforce in the construction sector.

The distribution of urban female workforce in manufacturing of textiles in different forms of labour indicated that 41 per cent of them worked in self-employed household enterprises as helpers in Karnataka. Another 41 per cent of them worked as casual labourers. The distribution of urban female workforce in manufacturing of wearing apparel showed that a majority of them, 52 per cent of them worked as salaried workers. The trend for India showed that a majority of the workers in the manufacturing of textiles and wearing apparel worked as self-employed workers in household enterprises. The distribution of female workers in the construction of buildings across different forms of labour pointed out that a majority of them, i.e. 85 per cent of them were casual labourers in Karnataka and was similar to all India trend.

Around 29 per cent of the female workers in the manufacturing of wearing apparel were eligible for PF/pension, and 25 per cent of them were eligible for maternity benefits in Karnataka. None of the workers had written job contracts. Almost 75 per cent of the workers were not eligible for paid leave.

Similarly, lack of social security benefits and job contracts characterise the female workers in the construction sector too in Karnataka. Almost all the workers in the construction of buildings did not have a written job contract, and 75 per cent of them were not eligible for any social security benefits.

Post Covid studies in urban India

Surveys conducted by various institutions and academicians in different parts of the country during the post COVID period show that there is a massive loss of employment and earnings in urban areas. A study by Stranded Workers Action Network (SWAN) on 11,159 persons in various States showed that 78 per cent of casual workers did not receive any payment at all during the period of lockdown. Their sample mainly consisted of daily wage/construction workers, drivers, domestic helpers (SWAN 2020). A study by Farzana Afridi and others on 413 households in industrial areas of Delhi showed that 91 per cent of the men were unable to work during the lockdown. Among

them, 85 per cent of them did not earn any income and half of them (53 per cent) did not receive full salary (Afridi, Dhillon and Roy 2020). A study by the National Council of Applied Economic Research (NCAER) on 1750 households in Delhi also showed that the lockdown affected the incomes of 72 per cent of casual workers significantly (NCAER 2020). A study by the Domestic Workers Sector Skill Council (DWSSC) on domestic workers in eight States found that 85 per cent of the domestic workers were not paid for the lockdown period (Newslick 2020).

These surveys conducted point to the minimal reach of the fiscal stimulus. The study by the Alternative Law Forum and Garments Mahila Karmikara Munnade found that 51 per cent of the workers did not receive free ration, and 60 per cent did not receive subsidized ration. (Garments Mahila Karmikara Munnade and Alternative Law Forum 2020). A survey by Jan Sahas on 3196 construction workers from North and Central India said 14 per cent of labourers did not have ration cards, and 17 per cent of them did not have bank accounts (Jan Sahas 2020). A survey by Farzana Afridi and others mentioned that 50 per cent of the respondents had no access to food and provision of groceries by the State was the major assistance received by 89 per cent of the respondents (Afridi, Dhillon and Roy 2020). The survey by NCAER said 43 per cent of the households received food ration, and only 19 per cent of them received cash transfers (NCAER 2020). The survey by Azim Premji University showed that 71 per cent of the Karnataka urban households procured ration. Only 27 per cent of them received at least one cash transfer. This study argues for a universal public distribution system with more rations for six months, cash transfers of Rs 7000 for the next two months and ensuring urban employment guarantee programmes (APU 2020). The study by SWAN showed that 62 per cent of the respondents did not receive ration in Karnataka. So they argue for doubling the ration for three months and distribution of Rs 7000 per month to the poor households (SWAN 2020). Scholars at the Ashoka University support a cash transfer of Rs 6000 per family with ration cards in urban areas (based on poverty estimates by Rangarajan committee) (Borah et al. 2020).

FINDINGS FROM PRIMARY DATA

Socio-economic profile of the respondents

The domestic helpers in the study were between the ages of 30-40. They came from less privileged social groups of the society (Scheduled tribe ST). Some of them did not have formal years of schooling, whereas few had obtained 9-10 years of schooling. They lived in nuclear families with their spouses and 1-2 kids. Their spouses worked as daily labourers in construction sites, grocery shops, and few worked as cab drivers. The daily labourers did not have a fixed salary and got Rs

300-350 a day based on the availability of work. The income earned by these women was extremely crucial in running the families. The domestic helpers worked in 3-4 houses and paid in the range of Rs 2000-2500 per house. Their monthly income ranged between Rs 7000-8000.

The construction workers in the study were in the ages of 25-40. They migrated for work from different parts of Tamil Nadu and North Karnataka. Some of these women had not obtained any schooling while few young women below 30 years of age had completed ten years of schooling. The construction workers lived in the sheds close to their working sites. They got around 24-25 days of work a month and paid Rs 350 per day, and the men got Rs 400-450 per day.

The garment workers were in the ages of 25-30 and had completed five to ten years of schooling. The garment workers worked for 7.5 hours a day and had hourly targets of around 60-70 pieces. They earned Rs 9000-9500 per month, and Rs 800-1000 got deducted for social security benefits. Their husbands worked in small services, as workers in canteen, iron man, plumber etc., and their salaries ranged between Rs 12000-13000 a month.

FOOD SECURITY

The domestic helpers availed food ration regularly before the lockdown. The food grains distributed was based on the number of family members enrolled in the ration card. Each member aged 10 years and above was entitled to 6-7 kg of food grains. They got rice grains for free and sometimes pulses, soap, salt based on the availability. Few of them paid out of their pockets to buy pulses and cooking oil. The quality of the food ration was not consistent.

During the lockdown all the domestic helpers received ration. In the first round, their families got 20-35 kg of rice grains depending on the number of members enrolled and 4 kg of atta. In the second round of distribution of food grains, they availed 1 kg of pulse along with rice grains. The food ration was a necessity for them during the lockdown. However, they felt that the items covered and the quantity given was insufficient to feed the family. A domestic helper named Nalini expressed, “My family is surviving through the food ration we got. 20 kg of rice is not sufficient to feed my two children and my husband for a month. I can’t manage to cook three meals a day with only 20 kg of rice and now have ended up having 5kg of rice left. We have to spend on our own to buy any other grocery. I have no option but cook *ganji*⁶ for our survival now.”

⁶ It is a semi liquid soft food made by boiling rice in water.

A domestic worker got 0.5 litres of milk for a month. There were few instances of distribution of cooked food by the city corporation office. However, these women preferred distribution of food grains over cooked food to meet the requirements of young kids at home.

The construction workers did not get ration, and their families in native places availed it. It was challenging to manage two square meals a day with no work and wages for 50 days continuously. The construction workers managed to feed themselves and their kids with the money/ cooked food given by their owners or some volunteer groups in the localities. A construction worker named Gowri said, “We have lived on the food offered by some humble people. They get cooked food to these sites and distribute. On some days, I get it once, and some days I get it twice.”

These women struggled hard to feed their kids during the pandemic. Gowri said, “I could not get free milk packets distributed by the office also. Someone collected four packets and gave one packet to feed my kid.” Bagyamma, a construction worker, said, “I request the street vendor to give me some vegetables to feed my kids, and later I give Rs 4 or 5. Sometimes I get the leftover rotten vegetables.” Some other construction workers ate less themselves to feed their kids.

The garment workers did not have a ration card. Some of them had it in their native places and shared the food grains distributed to their families every month. Otherwise, they purchased groceries from fair price shops at a lower price. During the lockdown, few garment workers got food ration that consisted of 5 kg rice grains, 0.5 litres of oil, 0.5 kg sugar and 1 kg toor dal even without a ration card. But it was not sufficient to manage three meals a day for their families. Some of them purchased food grains from the ration shops and had an agreement to pay later. They consumed fewer quantities of food because of the increased prices of vegetables.

FINANCIAL SECURITY

Few domestic helpers had Jan Dhan accounts in their names, and only one among them received Rs 500 during the lockdown. They survived on the money given to them by their employers. Very few houses gave the salaries of both the months and most of them paid them only for March 2020. Lack of usual flow of income brought immense anxiety among these workers. A domestic worker, Laxmi, said “My husband has no work for the last 3-4 months. The house runs on my income. I don’t know when I can go back to work. I am anxious about the payment of rent and loans.” Another domestic worker, Lata, said, “I spend money carefully in these difficult times. Before if I purchased fruits or vegetables for Rs 40 for my kids, now I restrict myself to Rs 20.”

The domestic workers in the study stayed in rented houses. The monthly rent ranged from Rs 4500-6000. They negotiated to pay the rent after three months.

The construction workers did not have Jan Dhan accounts widely, and very few workers who had accounts did not receive cash transfers from the government. They had not registered themselves too. Some of them without accounts tried to create an account and get the money, but could not do it. Savita, a construction worker said, “I wanted to get Rs 500 and went to the office to create an account. They asked me to get my identity cards (Aadhar and Pan). When I took it, they asked me to come again, and this happened for two times. After that, I did not go.”

The construction workers did not have work for 50 days and not paid wages for the same period. They received money in the range of Rs 1000-2000 per family to manage their expenses and food ration by their owners. However, they were unclear about the terms of repayment. Naga, a construction worker, mentioned, “The owner has asked to repay the money. But we have told him that we could not go back and got stuck here during the lockdown. How can we pay? We should see what will happen.”

The garment workers did not have Jan Dhan accounts, and they had bank accounts done through the factories they worked. They received half of their salaries during the first month of the lockdown and were uncertain about it during the second month. It was extremely challenging to pay the rents, loans and utility bills. A garment worker Asha said, “I had to pay Rs 1000 per week to the SHG for the loan taken. I am pressurized to repay. I told them I have no source of income to pay now, and only those who have kept money can pay it.”

The factories of few garment workers resumed operations after the second week of May 2020, but some of them were still unsure of their work. So they were trying to join factories that started working.

No domestic workers received any help from the neighbours or community in the locality. A domestic worker, Rama, said “People look down on us if we stand in a queue to avail free milk. We feel ashamed. Even after waiting for an hour or two, I have not got it. They distributed to only a few known ones. So I have decided to manage with whatever few things I have and not ask anyone for help.”

DISCUSSION AND WAY OUT

The findings from the secondary sources of data on employment revealed that a major share of the urban female workforce worked in garment industries. Some of them worked in construction sector. The socio-economic characteristics of workers in construction sector emphasize that a large number of them belonged to socially disadvantaged groups with no formal schooling. A majority of the workers in the garment and construction sectors had no social security benefits, written job contracts and paid leaves.

The lack of social protection that existed before the lockdown makes their livelihoods more vulnerable during the pandemic and abrupt lockdown. The findings from the primary data point out these aspects. The distribution of food ration enabled the domestic workers in this study to manage two square meals a day. Yet the items distributed were insufficient, and there is an immediate need to include essential groceries for free (sugar, oil, salt, pulses). The construction workers had not received any food ration distributed by the State during the lockdown. They depended on the food distributed by others and were uncertain of getting food. A majority of the garment workers in the study purchased food ration from the fair price shops at low prices and did not receive free food ration. So the distribution of food grains through the public distribution was beneficial, but it did not reach all, particularly the construction workers stranded in cities in this study. So this study agrees on the existing argument of the universal public distribution system with wider coverage of essential items.

Concerning financial security, the reach of Jan Dhan accounts was very poor, and the amount given was extremely negligible. All the domestic workers had accounts, and only one of them received Rs 500. The construction workers and garment workers in this study did not have Jan Dhan accounts at all. All the urban female informal workers had difficulty in managing the monthly expenses during the lockdown. All the domestic workers and garment workers could not pay rents and negotiated for an extension with their landlords. All the construction workers in the study borrowed money from their employers and were uncertain about the terms of repayment. There is an urgent need for higher cash transfers, at least an amount between Rs 5000-6000 per family for three months (APU 2020; Borah, et al. 2020; SWAN 2020). Cash transfers need to include more beneficiaries through the ration cards, house listings used in the latest socio-economic surveys to identify the poor.

The pandemic has further threatened the livelihoods of the poor domestic helpers. Their jobs are at risk even after few relaxations of the lockdown. In many cities, people perceive domestic helpers as the carrier of the infection. Ironically, digital media has endorsed this through advertisements

for electronic appliances in the kitchen and promoted sacking them out of work (Scroll 2020; Newslick 2020).

The sudden layoffs by the factories have resulted in protests by garment workers demanding their wages and jobs in few districts of Karnataka (Madaik 2020). Similarly, domestic workers' unions also have been protesting the sudden layoffs and the denial of their employers to employ them post lockdown in Bangalore and other big cities (Menon 2020).

Uttar Pradesh, Madhya Pradesh, Himachal Pradesh, Gujarat decided to relax labour laws. They have proposed raising working hours to 12 hours per day and not providing for overtime pay. Following this Karnataka also notified to exempt factories of Sections 51 and 54 of Factories Act and raising working hours from 8 to 10 hours a day during May 2020 and later withdrew the notification due to pressure from the working classes (Garment Mahila Karmikara Munnade and Alternative Law Forum 2020). This move would exploit female garment workers' labour significantly. Various such measures to increase production and profits of the industries post the lockdown has triggered policy discussions for gender-sensitive policies.

Academicians have argued for gender centric policies in mitigating this crisis (Bhattacharya 2020; Deshpande 2020; Grown and Paramo 2020; Joy 2020; Mukherjee 2020). This study extends the argument to say that there should be a distinct outlook of policies for rural and urban women. In ensuring food and financial security to the urban female informal workers, the results support the existence of a universal public distribution system, cash transfers collated through various registrations and an urban employment guarantee program.

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