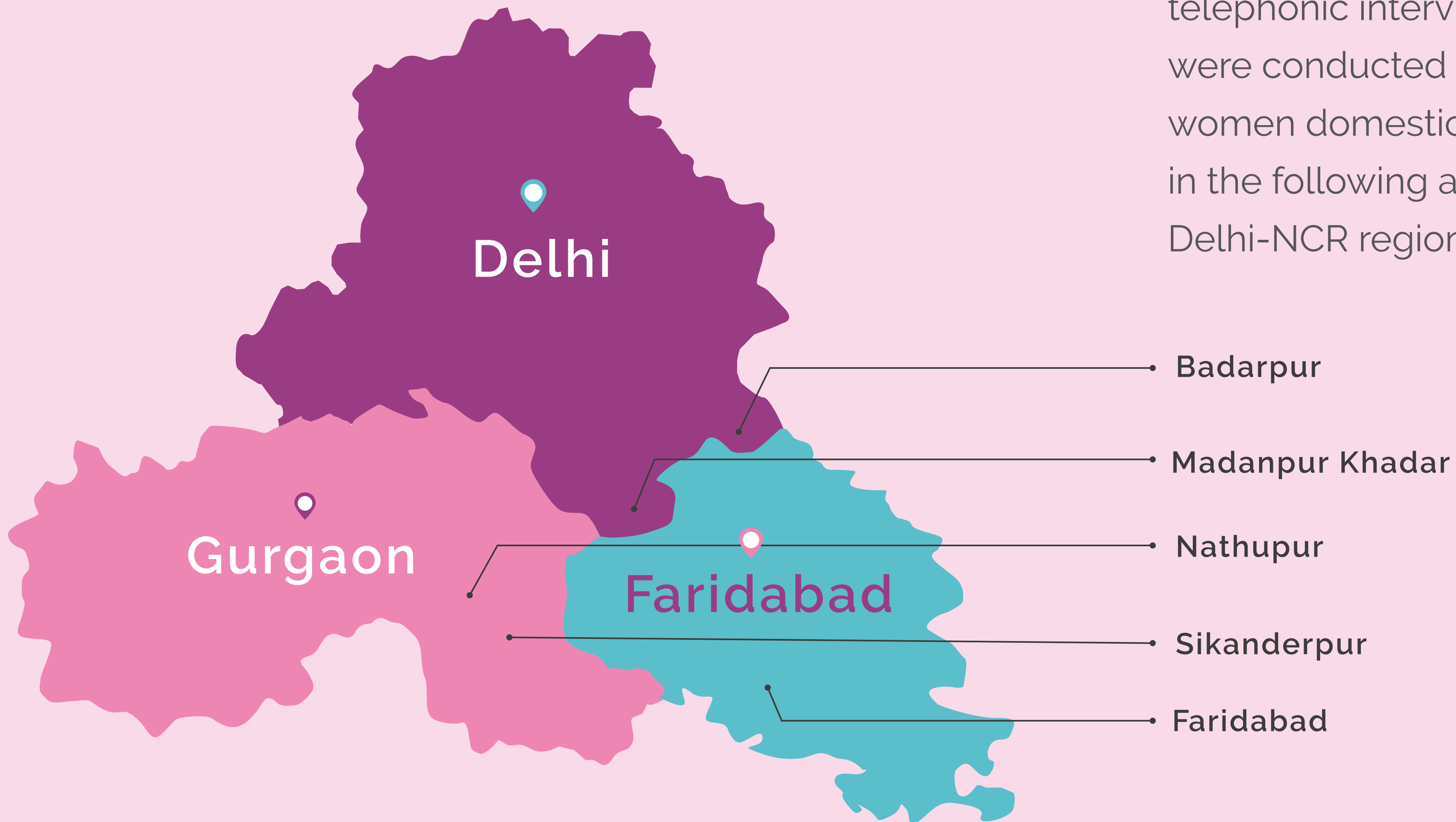


# LIVELIHOODS ON LOAN

A Rapid Survey to assess the  
Impact of COVID-19 on Financial  
Well-Being of Domestic Workers

📞 In **May-June 2021**,  
telephonic interviews  
were conducted with **25**  
women domestic workers  
in the following areas of  
Delhi-NCR region



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## LOSS OF FAMILY INCOME/JOBS:

Total **25** respondents:



**11** women's income reduced by **50-70%** during the pandemic

**7** women remain **unemployed** since March 2020

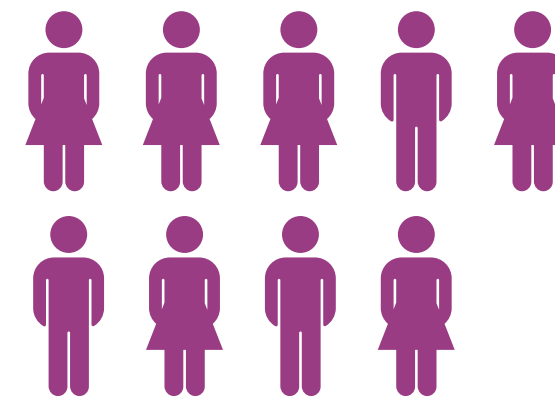
**7** women's job had no impact

2020



**8** respondents said that all earning members of their family **lost jobs**

2021



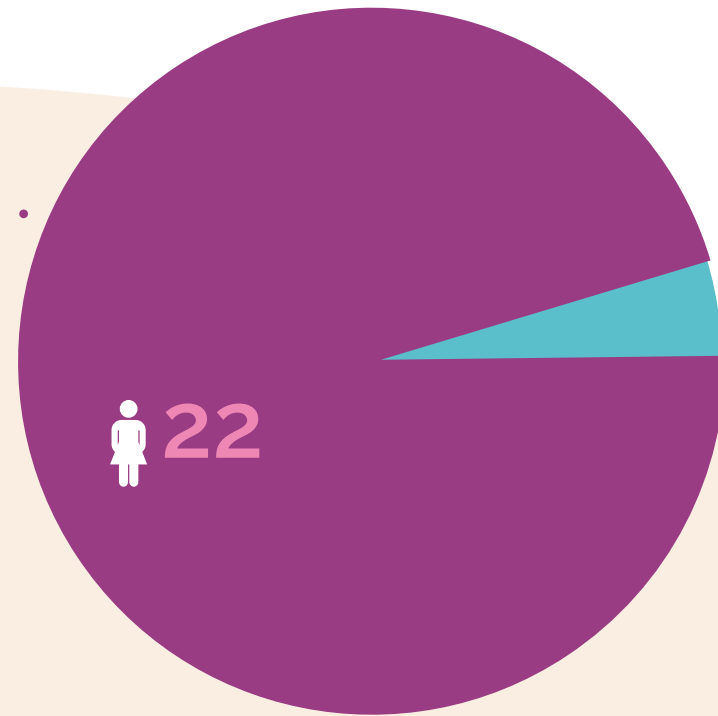
**9** respondents said that all earning members of their family **lost jobs**

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## SAVINGS

22 respondents took loans ranging from Rs. 5000-4 lakh



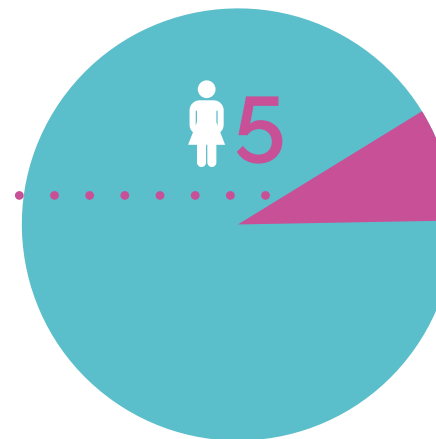
## BORROWING

Total 25 respondents:

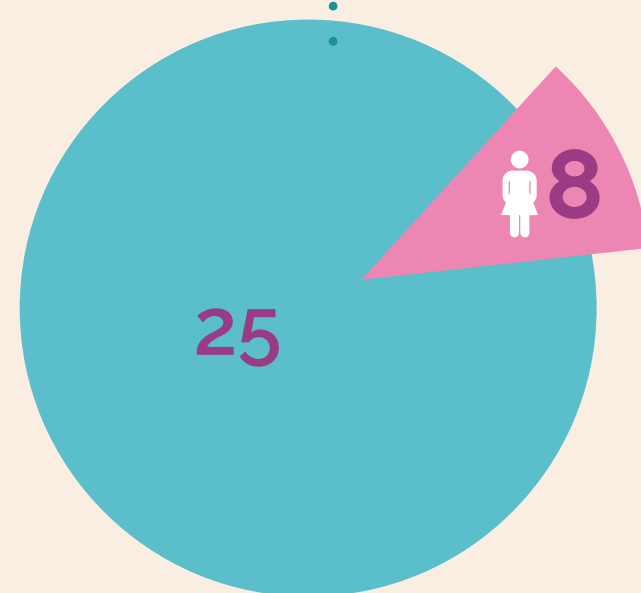
### Reasons:

- Purchase dry ration and vegetables
- Medical treatment
- Payment of rent
- Purchase medicines

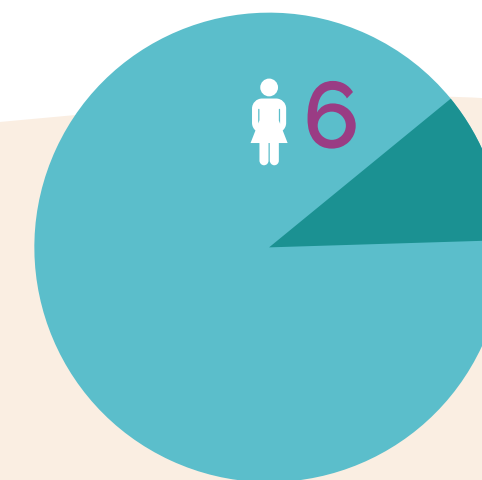
Only 5 approached formal institutions for loans



All 25 respondents were forced to borrow during the lockdown. Of these, 8 respondents borrowed during both lockdowns



6 respondents mortgaged either jewellery or assets to obtain loan



16/25

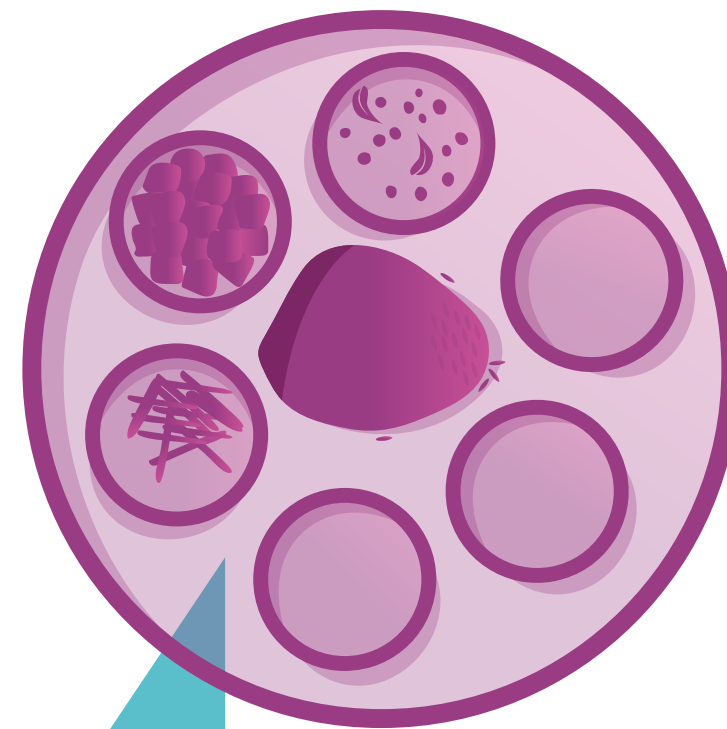
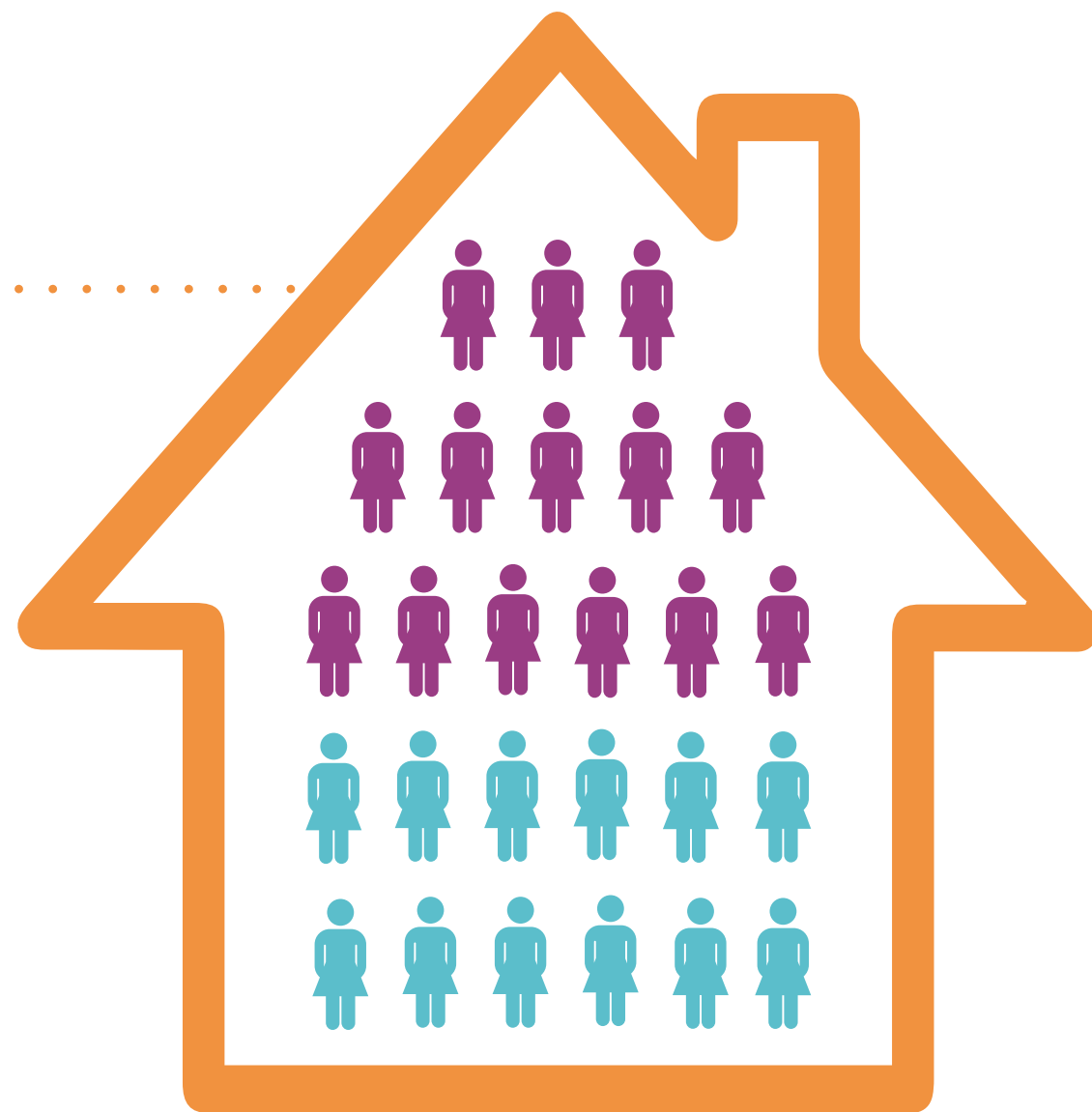
had no savings before COVID-19. The rest exhausted them during the pandemic



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## CUT IN EXPENSES



All **25** respondents were forced to reduce their expenses on nutritional needs such as pulses, vegetables, meat and bournvita



Cut down in other basic spending:

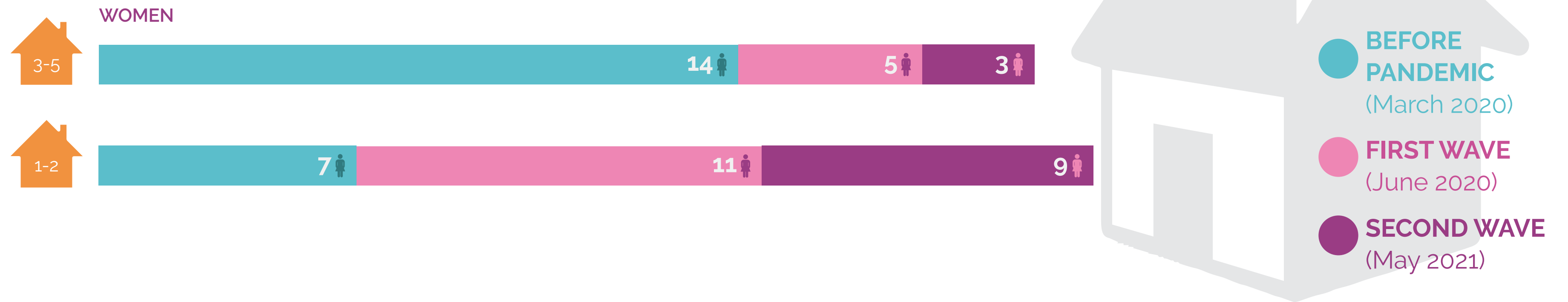
- Refill of cooking gas
- TV/ mobile recharge
- Switch from sanitary pads to cloth
- Smartphone could not be purchased which impacted schooling of children

Of the **14/25** women living on rent, 12 women have their rent pending from 3 months to one year

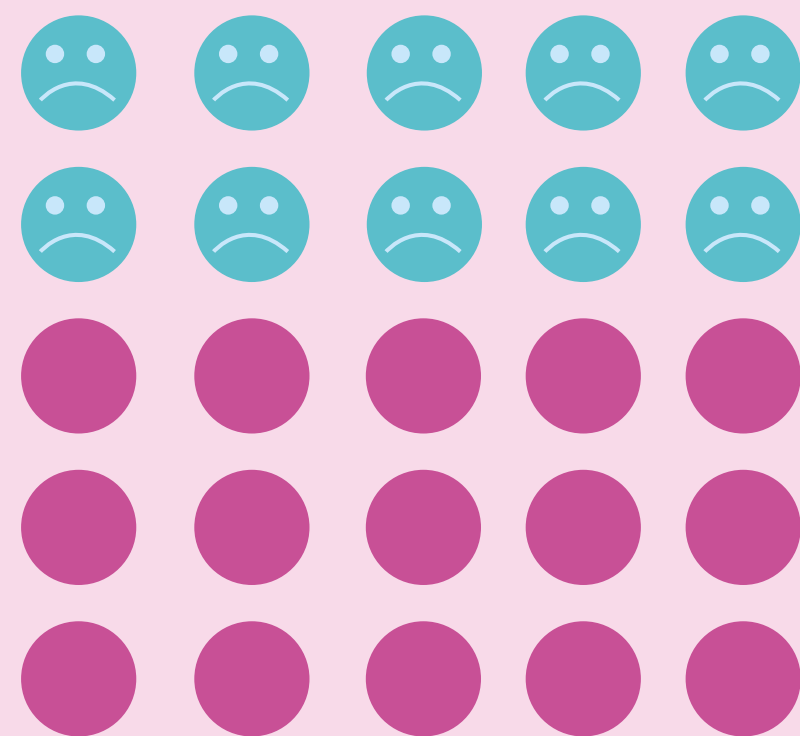
# LIVELIHOODS ON LOAN

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## NUMBER OF HOUSES EMPLOYED



## HELP FROM EMPLOYERS



**10** respondents received no support from their employers during both lockdowns



# LIVELIHOODS ON LOAN

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## EXPECTED SUPPORT FROM GOVERNMENT

