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

- Delhi
- Gurgaon
- Madanpur Khadar
- Badarpur
- Nathupur
- Sikanderpur
- Faridabad

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

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

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
LIVELIHOODS ON LOAN

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- **Savings**
  - 22 respondents took loans ranging from Rs. 5000-4 lakh
  - All 25 respondents were forced to borrow during the lockdown. Of these, 8 respondents borrowed during both lockdowns

- **Borrowing**
  - Total 25 respondents:
    - 6 respondents mortgaged either jewellery or assets to obtain loan
    - 5 approached formal institutions for loans
    - Reasons:
      - Purchase dry ration and vegetables
      - Medical treatment
      - Payment of rent
      - Purchase medicines

16/25 had no savings before COVID-19. The rest exhausted them during the pandemic.
Of the 14/25 women living on rent, 12 women have their rent pending from 3 months to one year.

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.
LIVELIHOODS ON LOAN

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

NUMBER OF HOUSES EMPLOYED

<table>
<thead>
<tr>
<th></th>
<th>BEFORE PANDEMIC</th>
<th>FIRST WAVE</th>
<th>SECOND WAVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>3-5 WOMEN</td>
<td>14</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>1-2 WOMEN</td>
<td>7</td>
<td>11</td>
<td>9</td>
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</tbody>
</table>

HELP FROM EMPLOYERS

10 respondents received no support from their employers during both lockdowns.
**EXPECTED SUPPORT FROM GOVERNMENT**

- **100%** respondents asked for cash support to meet basic household expenses.
- **68%** respondents want low interest rate on loans and borrowings.
- **64%** respondents want free ration under PDS to be distributed to non-ration card holders.
- **60%** respondents want to be connected with employment programmes.
- **20%** respondents expect improved frequency of public transport.
- **20%** respondents want free cooking gas.
- **44%** respondents mentioned medical insurance/financial support to pay medical expenses.