

VOICES FROM THE FIELD

IMPACT OF COVID-19 ON WOMEN AND THEIR COLLECTIVES IN INDIA

May 2020



ABOUT IWWAGE

Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) aims to build on existing research and generate new evidence to inform and facilitate the agenda of women's economic empowerment. IWWAGE is an initiative of LEAD, an action-oriented research centre of IFMR Society (a not-for-profit society registered under the Societies Act). LEAD has strategic oversight and brand support from Krea University (sponsored by IFMR Society) to enable synergies between academia and the research centre.

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EXECUTIVE SUMMARY

In India, the COVID-19 pandemic and lockdown has created unprecedented challenges for rural households, women and the most marginalised groups, and women's empowerment collectives (WECs). While a slew of measures have been announced as part of the national relief package, women and the most vulnerable such as daily-wage workers are facing obstacles in claiming these entitlements, either because of lack of proof of identification such as ration-cards or lack of ownership of bank accounts, through which cash transfers have been routed. Food insecurity is emerging as the most critical challenge, with evidence of reduction in the amount and frequency of food intake and lack of dietary diversity. Limited access to water and sanitation poses a serious challenge to tackling the virus, and instances of neglect of gender-specific health needs (other than COVID-19) are also being reported. There has been an overwhelming loss of livelihoods and income, with farm livelihoods being adversely affected by the inability to conduct harvest and market rabi (winter) crops, and non-farm livelihoods coming to a standstill with disruptions in supply chains. Rumours on the origin and transmission of the virus are also negatively impacting livelihoods, and creating an atmosphere of fear and mistrust, resulting in discrimination and stigmatisation, especially of specific communities.

Women's collectives too have been negatively impacted, remaining unable to conduct regular physical meetings of members thereby weakening opportunities for collective solidarity. Collectives are facing depletion of savings and liquidity crunch, severely affecting their ability to repay loans. While members of women's collectives have been involved in crisis response activities such as making masks, sanitisers and personal protective equipment (PPE), running community kitchens and delivering rations to the most vulnerable at the last mile, field insights indicate these opportunities are enjoyed by limited numbers of women, who may receive delayed payment and need to commit own funds for these activities and for their own protective gear. The risk of contracting the virus also remains a potent threat for women community cadres and frontline workers.

Finally, new intra-household dynamics caused as a result of the lockdown are disproportionately impacting women, girls and the most vulnerable groups – especially through greater vulnerability to gender-based violence and shouldering of heavier burden of unpaid work (e.g. collection of water, care of sick household members, elderly and children and domestic chores), in addition to activities related to crisis response. Long-standing gender inequalities shall likely further hamper women's recovery from the crisis - in access and consumption of entitlements (e.g. food and nutrition), control over resources (e.g. phones or digital technologies sharing information and services), as well as in opportunities for human development inputs going forward (e.g. education). Further, intra-household division of labour

may be affected with return of (male) migrants to villages, resulting in crowding out of women from previously enjoyed paid work opportunities, with expectation of increased domestic chores to be performed at home.

In conclusion, to alleviate the devastating effects of the pandemic, there is a heightened need for promoting institutional linkages of women's collectives – (i) with the state - for access to entitlements related to food, water, health care, childcare and basic needs, for grievance redressal for rising cases of gender-based violence, for boosting livelihoods and employment prospects and incentivising enterprises through public procurement of produce/products of women's collectives as well as through subsidised input support; and (ii) with markets - to ensure guaranteed sale of produce and products at minimum prices. For women's collectives, given the absence of income generating sources, there is an urgent need to think about going beyond loan-based products to counter the effects of the crisis, including through new doses of funding dedicated to crisis amelioration, as well as an extended moratorium period and flexible repayment schedules for existing loans.

Women's collectives themselves are faced with new opportunities for shifting their agenda from purely economic functions related to savings and credit to addressing critical issues of health, well-being and gender-based violence, while strengthening group-based strategies for livelihoods promotion through pooling of resources and labour. While there has been a disruption in conduct of physical meetings of women's collectives, it is imperative to recognise that these platforms serve as indispensable spaces for building women's networks and solidarities and it would be critical to devise alternative channels of communication and regular engagement with peers to preserve their social capital. Digital technologies offer new possibilities for exchange of information and outreach of services to a larger number of women than physical trainings might have afforded, but these would need to be complemented with a thrust on digital literacy and control over digital resources by women.

Though women's leadership demonstrated in these times of crises offers valuable lessons on their capacities for resilience, women's voices need to be formally included in local decision-making bodies for crisis management and women's work needs to be recognised and compensated adequately, with necessary precautions taken to ensure their occupational safety and health. Further, a basic social protection floor of entitlements and services is needed to alleviate women's disproportionate burden of unpaid work relating to care, household maintenance and subsistence, which has only increased with the pandemic. Partnerships, across actors, across sectors and departments, and with key constituents such as Panchayati Raj Institutions (PRIs) and civil society organisations offer immense potential for developing localised solutions for crisis response, which would need to be further customised to target the most vulnerable groups, and geared towards new trajectories for rejuvenating local economies.

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1

Introduction

Stories from the ground during India's lockdown phase are suggesting that Self Help Groups (SHGs) of women are being involved by state governments in the fight against COVID-19. SHGs across India have worked day and night to manufacture masks, run community kitchens and assist in health checks. They have helped spread awareness about the virus in the local language and in a culturally-sensitive manner within their communities. Yet, SHGs and their members have been impacted both socially and economically, with many reporting intensive losses to their work and livelihoods, increased drudgery and unpaid work burden and rising incidence of domestic violence.

With approximately 67 million women mobilised into self-help groups and federations, owned and represented by women, the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) holds great promise for advancing women's socio-economic empowerment and offering them resilience in times of crises such as the current pandemic. SHG federations across India not only offer means for many poor women to build sustainable households, but are also platforms for them to seek support, including financial, social and psychological support that they derive by associating themselves with others who are like them.

A recent global review of several studies¹ has found that women's collectives, such as SHGs, have multiple positive and significant effects on their economic, social, and political empowerment. These positive effects are achieved through various pathways, such as familiarity with handling money, financial decision-making, improved social networks, and gaining respect within the household and/or community. But these pathways can be strengthened and outcomes can be improved if women's groups focus on what matters to them. It is for this reason that SHGs in India, from the time that they originated in the 1980s, have focused on social issues such as preventing domestic violence, the spread of alcoholism, and practices like dowry and caste discrimination. Movements such as the famous anti-arak (alcohol) movement in Andhra Pradesh have been fought on the back of such causes and women galvanising around them.

The COVID-19 crisis has shown how women can rise and respond to the public health challenge. It is time

that we seek what matters to them during this crisis, and build responses around their concerns, which in the initial days might have to focus on social protection, and then gradually building their resilience until they are in a position to slowly carve a path to recovery and sustainable livelihoods.

The Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) at LEAD has been providing technical assistance to NRLM to support its gender operational strategy and institutionalise gender across all levels of the Mission. More specifically, the partnership conceptualised through project SWAYAM (Strengthening Women's Institutions for Agency and Empowerment)² aims to:

- Strengthen capacity of staff at all levels in the NRLM through trainings to work on gender issues;
- Redesign the existing gender training curriculum used by State Rural Livelihood Missions;
- Design and test innovative solutions for delivering the trainings;
- Design, pilot and evaluate the impact of Gender Resource Centres/Gender Justice Centres (GRCs/GJCs) in four states as models to promote gender equality and help women claim their entitlements; and
- Build performance indicators, generate rigorous evidence and develop knowledge management mechanisms to inform programme design.

IWWAGE is partnering with State Rural Livelihood Missions (SRLMs) in four states including Chhattisgarh, Madhya Pradesh, Jharkhand and Odisha, and reputed civil society organisations (CSOs)³ to pilot and scale these institutional models for SHG federations to serve as gender resource centres.

In line with IWWAGE's core mandate of informing the policy agenda on women's economic empowerment in India, this report presents a summary of insights gained from recent research and conversations around women's empowerment collectives (WECs) and how women are dealing with the pandemic and lockdown in India. It draws on multiple primary and secondary data sources, including but not limited to:

- Focus group discussions conducted by IWWAGE with its CSO partners, project teams, community resource persons and gender counsellors working on the ground in the aforementioned four states under the SWAYAM project (the discussions covered approximately 40 informants across the four states);

¹ Brody, C., De Hoop, T., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P. and Dworkin, S.L. (2016). "Economic Self-Help Group Programmes for Improving Women's Empowerment: A Systematic Review", 3ie Systematic Review 23. London: International Initiative for Impact Evaluation (3ie).

² SWAYAM - Strengthening Women's institutions for Agency and Empowerment (SWAYAM) for the National Rural Livelihoods Mission (NRLM) is housed within Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE). For more details see <https://iwwage.org/swayam/>. Pilot blocks under the SWAYAM project are as follows: (i) Chhattisgarh - Kurud and Dhamtari blocks (Dhamtari district); Kanker and Charama blocks (Kanker district); Keshkar and Baderajapur blocks (Kondagaon district); (ii) Madhya Pradesh - Karhal and Sheopur blocks (Sheopur district); (iii) Jharkhand - Thethaitangar block (Simdega district) and Dhumri block (Giridih district); and (iv) Odisha - Barakote and Reamal blocks (Deogarh district) and Kujang and Tirtol blocks (Jagatsinghpur district).

³ In Chhattisgarh (Chaitanya WISE and Tata Institute of Social Sciences), in Madhya Pradesh (ANANDI and International Center for Research on Women), in Jharkhand (PRADAN, Jagori and Transforming Rural India Foundation) and in Odisha (Project Concern International and Kudumbashree).

- Studies by civil society organisations and researchers working on the impact of COVID-19 on women and women's collectives (including, for example, those undertaken by the Self Employed Women's Association (SEWA),⁴ Evidence for Policy Design (EPoD),⁵ PRADAN (forthcoming)⁶ and a Collaborative Study by a Consortium of Leading CSOs (henceforth referred to as the Collaborative Study);⁷
- Selected webinars held in recent times on COVID-19 and its impact on women; and
- Other selected secondary data sources.

The report attempts to summarise the challenges women and their collectives are facing during the lockdown and concludes with a series of recommendations. Since the challenges being faced by women and the policy landscape is so dynamic, it would be useful to note that this report covers evidence available until 27 May 2020. For a summary of the response of the National Rural Livelihoods Mission (NRLM) and State Rural Livelihoods Missions (SRLMs) to COVID-19, see Rukmini Tankha, "Responding to the COVID-19 Crisis in India: Role of DAY-NRLM Self Help Groups (SHGs)", IWWAGE (forthcoming).



⁴ SEWA resources consulted include "COVID-19 Impact on SEWA members: Note prepared by: SEWA Bharat", April 2020, available at <https://www.wiego.org/sites/default/files/resources/file/SEWA-Bharat-Covid-19-Impact-on-Members.pdf>; "SEWA: Impact of Coronavirus on the Informal Economy", note developed by SEWA, available at http://sewabharatresearch.org/research-paper/SEWA_Impact_of_COVID_Crisis_on_Women_in_Informal_Economy.pdf; SEWA Note "COVID-19's Impact on Grassroots Women's Social Enterprises", an Issue Brief by SEWA Bharat in partnership with Women Entrepreneurship Platform [WEP], NITI Aayog, 24 April 2020 and SEWA (2020). "Gendered Precarity in the Lockdown - What The Lockdown Shows Us About The Precarity of Women Workers", May 2020, available at <http://www.sewabharatresearch.org/index.html>

⁵ Evidence for Policy Design (EPoD) work based on note of Pande, R., Schaner, S. and Troyer Moore, C. – "Hearing from Women in COVID-19: Insights from Rural Chhattisgarh".

⁶ PRADAN's COVID-19 Telephone Survey (forthcoming) conducted with 100 women in IWWAGE project pilot blocks of Dumri, Giridih District and Thetaitangar, Simdega District of Jharkhand.

⁷ Collaborative Study "Covid-19 Induced Lockdown-How is Hinterland Coping" is a study conducted with 5162 households in 47 districts of 12 states by civil society organisations PRADAN, Action for Social Advancement, BAIF, Transform Rural India Foundation, Grameen Sahara, SAATHI-UP and the Aga Khan Rural Support Programme with research support of Vikas Anvesh Foundation and Sambodhi, available at <https://villagesquare.in/webinar/>

2

Key Challenges being faced by women and their households during the lockdown

2.1. Access to social protection and welfare measures

2.1.1. Social protection entitlements and cash transfers

- Migrants, those who do not have a ration card, MGNREGA job card and bank accounts have been disproportionately affected from accessing entitlements under the national COVID-19 relief package, though in some states these conditions of eligibility are getting relaxed. Necessity for **possession of these identity documents** to prove eligibility for entitlements has meant that the most vulnerable and needy have been excluded. This is all the more important given that nearly 70 million poor women live in households that **lack ration cards**,⁸ necessary to access free rations as announced under the national COVID-19 relief package.
- Besides providing eligibility, it remains to be seen whether ration and other benefits are actually reaching the intended rights-holders. Preliminary results from EPoD conducted amid COVID-19 in rural Chhattisgarh found that while 95 per cent of women received benefits under the **public distribution system (PDS)**, only 40 per cent women received **free/subsidized LPG** and 30 per cent women received **PM Kisan Support**.
- Cash transfers through Direct Benefit Transfer (DBT) have also been announced as part of the national COVID-19 relief package to **women Pradhan Mantri Jan Dhan Yojana (PMJDY) account holders**. While

official statistics suggest roughly 200 million Indian women (47 per cent of adult females) have a PMJDY account, a nationally representative survey showed roughly 80 per cent of female respondents had a bank account, but only 21 per cent said they have a PMJDY account.⁹ The preliminary results from EPoD work in rural Chhattisgarh amidst COVID-19 indicated that close to 30 per cent of women survey respondents **did not have a PMJDY account**, and only 44 per cent of respondents reported having received the first instalment of the PMJDY transfer.

- Women respondents of PRADAN's forthcoming study said they were **unable** to go to **withdraw money from the bank**, including entitlements under the PMJDY, since the bank was located far away from their village.

2.1.2. Food, nutrition health, WASH (FNHW) and education

Food and nutrition

- **Food insufficiency** is the biggest challenge being faced by communities, and they are currently relying heavily on free rations and community kitchens. Some states like Kerala have promised free meals at community kitchens to vulnerable groups like migrants, and at subsidised cost for the rest, with the kitchens being run by women's groups under its state programme called Kudumbashree.¹⁰ Community kitchens run by women's collectives in Jharkhand and Odisha, among other states, have also played a notable role in providing food to the poorest and most vulnerable.
- Beyond the cash and food rations that have been provided for as part of relief packages, **households require oil, spices and soap**. Again, states like Kerala are providing packets that include such essentials, but this has not been a uniform practice across states.
- Early results from EPoD work conducted during COVID-19 in Chhattisgarh reveals that despite the well functioning Public Distribution System (PDS) in the state, a little over a third of survey respondents reported **food insecurity**.¹¹
- The Collaborative Study similarly reports that households are coping with COVID-19 by **eating (i) fewer times; (ii) having access to lesser food; and (iii) remaining increasingly dependent on the Public Distribution System**.¹²

⁸ Pande, R., Schaner, S. and Troyer Moore, C. (2020). "Food before Cash: Because PMJDY Cash Transfers will Exclude many of India's Poorest", The Indian Express, 11 May 2020, available at <https://indianexpress.com/article/opinion/columns/coronavirus-india-lockdown-food-relief-poor-migrant-workers-mass-exodus-essential-commodities-supply-6403528/>

⁹ Ibid.

¹⁰ Vora, R. (2020). "COVID-19 and Lessons from Kerala", India Development Review – IDR Online, available at <https://idronline.org/covid-19-and-lessons-from-kerala/>

¹¹ Additionally, 21 per cent women worried about running out of food in the past week and 12 per cent reported eating less than usual in the past week.

¹² As per the report, half of 5,162 surveyed households surveyed reported reduction in number of meals during the lockdown; 68 per cent of surveyed households had reduced the number of items in their meals; 84 per cent of the households received food items through the public distribution system; 37 per cent received take home ration; 24 per cent of the households borrowed food grain in villages and 12 per cent people received free food.

- PRADAN's forthcoming study also highlights that **food insufficiency** is the key critical issue, reported by close to one third of the respondents. Women's diets are **lacking intake of vegetables**, mostly comprise of rice supplemented with chutney, potato or rice water, with most women reporting that they eat last in the family. The study also indicates that prior to COVID-19 itself, **Take Home Ration (THR)** had been very **irregular** and delayed in Jharkhand.
 - SEWA's phone interviews with its members suggest that not all women and households are able to access the ration made available under PDS. Only three in every four of the SEWA members interviewed for the survey said they had the documentation required to get access to the PDS benefits, or the means to get to the nearest PDS centre. **Only 54 per cent of the women interviewed could access the ration** with many reporting that they weren't able to make it to their assigned PDS centre due to lack of transportation, or when they reached, the ration shop had run out of supplies. Women who did avail of their benefits were often disappointed due to a variety of reasons: either only rice and grain was being given with no pulses, the grain wasn't milled, the amounts were not adequate or as promised, and there was little certainty if more will come through in subsequent months. Only 11 per cent of all those who were interviewed found the supplies adequate.¹³
 - The SEWA study also suggests that households have moved entirely to **dry rations**, with even milk out of reach. Very few respondents reported being able to consume vegetables and fruits, instead going hungry or subsisting on one meal a day.¹⁴
 - The Collaborative study indicates that households have so far been **dependent on kharif** rather than rabi stocks, which are now **depleting**. Approximately one-third respondents reported that kharif stocks would last only till the end of May, more than half of the respondents said they could not depend on rabi produce for food, and only one-third respondents said that they have seeds for the upcoming kharif season.
- food** in the presence of men, besides inadequate facilities of clean water, beds and entertainment.
- The possibility that non-COVID-19 related medical services may be neglected was seen wherein a woman Community Resource Person (CRP) in Odisha was turned away from the hospital being told that they were **not addressing ailments other than COVID-19**.¹⁶ In PRADAN's forthcoming study, women respondents shared that they faced **difficulties in consulting doctors** and **accessing health facilities**, and purchasing essentials like **sanitary napkins**.
 - SEWA's study¹⁷ reveals that very few respondents knew **symptoms of the Coronavirus**, even though most knew about preventive measures. In selected districts, returning male migrant workers who may have stayed in possibly unhygienic quarantine facilities en route to their villages are reporting flu symptoms. Stress on households from environmental factors such as loss of livelihoods and income is leading to **deterioration of mental health**. Varying **access to hospital facilities** also came up as an important factor. Shortage of necessities such as **regular medicines** was also reported.¹⁸
 - **Rumours** related to contracting and spread of the COVID-19 virus are also rife. For instance, in Madhya Pradesh,¹⁹ a rumour was doing the rounds in the community that no one should sleep in the night, else they will die due to the virus. SEWA's study also indicates that rumours are spreading such as the belief that exposure to sunlight will kill the virus, encouraging people to leave their homes.²⁰
 - Finally, SEWA members interviewed for the phone survey suggested that **medical expenses** had increased during the lockdown, because of the pressures on the medical system. For example, families had to spend more money on taking pregnant women to hospitals through private transport, as ambulances were not working.²¹

Water, Sanitation and Hygiene (WASH)

- At the most basic level, **access to water** (for regular hand wash) remains a significant challenge in selected geographies and among some communities.
- Further, according to the SEWA study,²² approximately half of the respondents reported **collecting water from communal water sources**, increasing their exposure to the virus. SEWA's study also raised important questions on lack of clarity of the spread of virus in spring water/running water in hilly terrain.

Health

- **Migrant labourers** are returning from many cities and efforts need to be strengthened to ensure they are screened and quarantined.
- Based on an incident shared in Jharkhand,¹⁵ it came to light that women in **quarantine centres** may face specific challenges such as lack of access to **clean toilets** and **hesitation to come forward and receive**

¹³ SEWA (2020). "Gendered Precarity in the Lockdown - What The Lockdown Shows Us About The Precarity of Women Workers", May 2020, available at <http://www.sewabharatresearch.org/index.html>

¹⁴ Ibid.

¹⁵ Based on insights of PRADAN.

¹⁶ Based on insights of Project Concern International.

¹⁷ "SEWA: Impact of Coronavirus on the Informal Economy", note developed by SEWA.

¹⁸ "COVID-19 Impact on SEWA members: Note prepared by: SEWA Bharat", April 2020.

¹⁹ Based on insights of ANANDI.

²⁰ "SEWA: Impact of Coronavirus on the Informal Economy", note developed by SEWA.

²¹ SEWA (2020). "Gendered Precarity in the Lockdown - What The Lockdown Shows Us About The Precarity of Women Workers", May 2020, available at <http://www.sewabharatresearch.org/index.html>

²² "SEWA: Impact of Coronavirus on the Informal Economy", note developed by SEWA.



- COVID-19 transmission concerns also remain based on considerations such as multiple members of communities **bathing in common ponds**, as PRADAN's forthcoming study reveals.

Education

- SEWA's study²³ reports that **children's education** is getting affected due to school closures with workers expressing concern that children **would not be able to return to school** after such a long absence. Similarly, in the study 'Covid-19 induced Lockdown-How is Hinterland Coping', 29 per cent of survey respondents reported the possibility that children would **drop out of school**.
- Both SEWA's study and PRADAN's forthcoming study also indicated that women struggled with helping children in completing **home-schooling/ homework**.

2.2. Setbacks to livelihoods and enterprises

2.2.1. Farm-based livelihoods

- There has been **inability to conduct harvest** of rabi (winter) crops, also attributed to **shortage of supply of migrant agricultural labourers** from other states to perform harvesting operations; besides limited opportunities for labourers with use of **mechanisation** in agricultural operations.
- **Closure of larger mandis and wholesale markets**, and moreover local weekly haats/bazaar has resulted in inability to sell produce, especially perishables such as vegetables.
- Owing to **mobility and transport restrictions** imposed by the lockdown, procurement by Farmer

Producer Organisations (FPOs) has been halted. SEWA's phone surveys with its members indicate that **very few women farmers have independent means of transportation** and have been unable to procure passes for transportation. They are, therefore, unable to sell their produce in bigger markets and have to sell at much lower prices than they normally would. Many with small landholdings have now shifted to subsistence farming as they are harvesting too little to make market access affordable during this time.²⁴

- **Restricted access to forests** with the lockdown has had an adverse impact on livelihoods of many tribal populations dependent on **Non-Timber Forest Produce** (NTFP) (e.g. tendu leaves, mahua), including women predominantly engaged in NTFP collection, especially in Jharkhand and Chhattisgarh.
- **Misinformation** on the COVID-19 virus is also seen to be **adversely affecting livelihoods and income**. Sectors such as **poultry, dairy and fisheries** have been adversely affected. Misconceptions regarding the origin and spread of COVID-19 are resulting in some families letting their chickens go, as was reported in Odisha.²⁵ The findings of the Collaborative Study confirm that misinformation has disaffected sectors such as dairy and poultry, and there has been a **reduction in sale of milk** and **reduction in sale of poultry**²⁶ in households engaged in these livelihoods.
- The SEWA study²⁷ reveals **fodder remains in short supply**, since mobility restrictions have prevented households from either collecting this on their own or reaching local agricultural produce markets. SEWA's phone surveys reveal that women are willing to **trade assets** like cattle for food, since fodder for cattle is an added expense for households. However, there is no demand currently for such cattle.²⁸

²³ Ibid.

²⁴ SEWA (2020). "Gendered Precarity in the Lockdown - What The Lockdown Shows Us About The Precarity of Women Workers", May 2020, available at <http://www.sewabharatresearch.org/index.html>.

²⁵ Based on insights of Project Concern International.

²⁶ Of the 23 per cent of surveyed households selling milk, there was reduction in milk sales reported by half the households, and for the 56 per cent of surveyed households engaged in poultry, there was a reported reduction in sales by more than 40 per cent.

²⁷ "COVID-19 Impact on SEWA members: Note prepared by: SEWA Bharat", April 2020.

²⁸ SEWA (2020). "Gendered Precarity in the Lockdown - What The Lockdown Shows Us About The Precarity of Women Workers", May 2020, available at <http://www.sewabharatresearch.org/index.html>.

2.2.2. Non-farm livelihoods/enterprises

- All enterprises have come to a halt with **disruption in supply chains**.
- Women predominantly involved in small enterprises such as beedi making, pickle/papad making, detergent, incense and candle making have also been impacted owing to **lack of procurement** and orders.
- SEWA's study²⁹ indicates that in **family-based occupations** such as weaving, where all members of families are engaged in a single trade, severe economic consequences are being felt. With **weddings** being called off, industries such as tailoring, sewing and embroidering industries are dealing with drop in demand. Interestingly, beedi workers who are engaged in groups in a **tactile trade**, necessitating touch and processes or rolling, remain concerned for their own health and income. Home-based workers reported **not receiving past payments**, and remaining unable to meet with contractors to bargain for due wages.

Additionally,

- **Landless** and **daily-wage workers** have been the most affected. There has been stoppage of all daily wage work activities. There is **lack of income generating activities**. Findings from PRADAN's forthcoming study show that besides the fact that respondents are worried about migrant family members stranded in different cities, they are also **not receiving remittances** which has affected their household income.
- Local shopkeepers have **low or no stocks of supplies**, and due to this they are charging **high prices**.
- Instances of falling back on old practices of handling debt are surfacing - for instance **borrowing money** from landlords/money lenders and **bartering goods** as was reported in Odisha.³⁰ SEWA's study³¹ on the other hand suggests that loans are not forthcoming, including from private moneylenders. According to the study 'Covid-19 induced Lockdown-How is Hinterland Coping' – one fifth of surveyed households borrowed from extended family and 16 per cent borrowed from money lenders. **Mortgage** of household items, **distress sale** of liquid assets and even productive assets in some cases were already being reported by households.
- In addition to COVID-19, SWAYAM's pilot blocks in Madhya Pradesh reported further **devastation caused by extreme events** (e.g. high cyclonic winds and burning of standing crop of wheat), compounding communities' vulnerability in these times of crisis. Most recently, cyclone Amphan has wreaked havoc in West Bengal and Odisha and locust swarms have attacked areas of Rajasthan and Madhya Pradesh, with these states having to deal with the destruction caused by

these phenomena over and above the pandemic and financial ruin caused by the lockdown.

- The **monsoon season** may serve as a further disruption, with agrarian and rural infrastructure works taking a backseat and possibly further impacting the liquidity crunch and unemployment faced as a result of COVID-19.³²
- The only **on-going activities** within states are those related to **crisis response** - such as making of masks, sanitisers, Personal Protective Equipment (PPE) and running community kitchens. Besides these activities, the rural economy has received a major setback.
- Opportunities for women's employment in rural areas may further decline with return of (male) migrants to their villages and their reluctance to go back to cities for work - with potential implications for **'crowding out' women from paid work** opportunities through new intra-household dynamics.³³

2.3. Challenges specific to women as Community Resource Persons (CRPs) and SHG members

2.3.1. SHG women in crisis response roles

- Insights from CSO partners suggest that though women have been engaged in **new opportunities related to production of masks, sanitisers** and in **community kitchens** amid COVID-19, the numbers of women engaged in these activities remains **limited**. In some instances, it was observed that these opportunities were further limited since the **district administration** has been slow to make available cloth/**raw material** needed for making masks.³⁴ PRADAN's forthcoming study suggests that only 20 per cent of women respondents from among Village Organisation (VO) cadres and representatives were engaged in community kitchens and making masks.
- Related to their roles in crisis response,³⁵ cases were shared of women being given targets for stitching masks but receiving **delayed/deferred payment** for such activities. Instances were shared of how women are spending their VO/ CLF/ or **own funds** for community kitchens, owing to insufficient fund transfer from the district. Village Organisations (VO) are facing **fund constraints** which is affecting procurement for preparation of take-home rations for distribution, which a scenario that was prevalent pre-COVID-19 as well.
- SHG women have been actively working as frontline workers, often supporting local women health workers (ASHA, ANM, AWW) in crisis response. They remain

²⁹ "SEWA: Impact of Coronavirus on the Informal Economy", note developed by SEWA.

³⁰ Based on insights of Project Concern International.

³¹ "SEWA: Impact of Coronavirus on the Informal Economy", note developed by SEWA.

³² Comments of Alka Upadhyaya, Additional Secretary, Ministry of Rural Development, Govt. of India during World Bank-NRLM webinar on 'Resilient Communities in the face of COVID Women Groups as Corona Warriors: National Rural Livelihood Mission in India (Aajeevika)', 11 May 2020.

³³ Comments of Bina Agarwal during IWWAGE-FESDIG Webinar 'COVID-19 and Women's Livelihoods in India', 8 May 2020.

³⁴ Based on field insights from ANANDI.

³⁵ Based on field insights from ANANDI.

vulnerable to exposure of the virus. Cases were shared of women SHG members having to **purchase masks and sanitisers** for own use from SHGs.³⁶

- In fact, similar challenges can be assumed to be faced by SHG members and women community cadres working on the frontlines of COVID-19 crisis response in various capacities, as those faced by health workers such as ASHAs – who have been risking their own lives whilst guaranteeing relief to members of their communities. The plight of **Accredited Social Health Activists (ASHAs)** workers during the COVID-19 pandemic has been previously highlighted³⁷ – with ASHAs facing serious challenges to their occupational health and safety, putting in long working hours and performing increased responsibilities during the pandemic, while remaining grossly underpaid, and struggling with fatigue, psychological distress and burnout. Often lacking access to adequate protective medical gear, they remain vulnerable to exposure of the virus when at work, and additionally face threat of physical/verbal attacks from the community who believe they may be spreading the virus.

2.3.2. The burden of unpaid work

- Women's workload of performing **domestic chores** has **increased** (cooking and washing dishes for three meals for all family members), exacerbated with school closure, lack of access to Mid-Day Meals and family members not being in employment through the day.
- Especially for **frontline workers** such as Community Resource Persons (CRPs) making masks and running community kitchens, ASHAs, ANMs, AWWs, whose work outside the household has increased with COVID-19 crisis management, there has been an increased burden to balance work in **public service provision roles** and **unpaid work** in the household such as domestic chores and taking care of children and elderly.
- According to the findings of the Collaborative Study, there has been an **increase in drudgery for women in households reporting return migrants** (as compared with those households with no return migrants) – through **more trips and more time spent to fetch water**, as well as an increase in **demand for and time spent in collecting fuelwood**.³⁸ With further waves

of returning migrants expected, women's unpaid work shall likely increase.

- In PRADAN's forthcoming study too, 54 per cent of women respondents shared that their workload has increased, with tasks including **cooking** more food (both at home as well as at the community kitchen centre), **washing** more clothes, **cleaning** more utensils, going far to fetch more water, walking to banks or to the PDS centres for getting entitlements, selling vegetables door to door, picking cow-dung for fuelwood, and boiling water regularly.

2.3.3. The rising incidence of gender-based violence

- That gender-based violence existed pre-COVID-19 is well known but the **lockdown** and increase in household stresses due to loss of livelihoods and income have thrown up unique circumstances. **Instances of domestic violence** were reported, for instance as in Madhya Pradesh.³⁹ However, this was not uniformly reported across all states. In Jharkhand, though women were not forthcoming in sharing their experiences on domestic violence in the PRADAN study, one woman shared she heard another woman crying, but could not go to her aid - illustrating the lack of ability to express solidarity with women in distress.
- Women may be reluctant to report violence given their **confinement to the home** and phone surveys may be unable to capture the true extent of abuse given the perpetrator may be in close proximity to the woman while she answers the call. CSO partners also shared that the likelihood of women picking up the phone and **dialling in to helplines** to report gender-based violence may be slim, even more so given women enjoy limited access to (family owned) phones and often don't recharge these themselves.
- **Alcohol** shops have been allowed to function amidst the lockdown, which has compounded the vulnerability of women.
- Past experience of crises suggests there may be vulnerability of **adolescent girls** to sexual abuse, early marriage, early pregnancy, and gender-adverse coping strategies such as trafficking,⁴⁰ especially given their continued presence within homes with closure of schools.

³⁶ Based on field insights from PRADAN.

³⁷ Warrior, A. (2020). "The Women Warriors Fighting COVID-19 At The Frontline: ASHA Workers Left Without Hope", available at <https://amnesty.org.in/the-women-warriors-fighting-covid-19-at-the-frontline-asha-workers-left-without-hope/>

³⁸ More trips to fetch water were reported by 62 per cent of households with return migrants as compared with 44 per cent of households with no return migrants; more time to fetch water was reported by 61 per cent of households with return migrants as compared with 45 per cent of households with no return migrants; increase in demand for fuelwood was reported by 77 per cent of households with return migrants as compared with 44 per cent of households with no return migrants; and more time in collecting fuelwood was reported by 68 per cent of households with return migrants as compared with 47 per cent of households with no return migrants.

³⁹ Based on field insights of ANANDI.

⁴⁰ Presentation of Subhalakshmi Nandi during Webinar 'Impact of COVID-19 on Adolescent Girls and Role of Self Help Groups (SHGs)' - jointly hosted by Odisha Livelihoods Mission and Project Concern International, 12 May 2020.

2.4. The rising scourge of discrimination and stigma

- Incidents of **discrimination** against members of the **minority community** were shared related to communities' misconceptions on the spread of COVID-19. Community members reportedly refused to sit in a Muslim person's auto rickshaw in Madhya Pradesh,⁴¹ crippling already poor economic prospects amid the pandemic. Negative perceptions were seen to be harboured by select women community cadres in Jharkhand, who pointed out that Muslim women were not staying at home, going to the bazaar and were responsible for spreading the infection.⁴²
- **Fears surrounding COVID-19 transmission** have also led to discrimination. An incident was reported in Madhya Pradesh,⁴³ where because of the fearful atmosphere around the spread of COVID-19, the community began boycotting a woman because her father in Hyderabad had got the coronavirus.
- PRADAN's forthcoming study in Jharkhand revealed that families having **hand pumps** in their home are not allowing others to use this due to fear of transmission.

2.5. The changing SHG landscape

- SHG's savings are getting depleted and **cash liquidity** is becoming an issue. With **income sources dried up**, there is no money for repayment (even though moratorium has been granted). While intra-group savings may continue, **repayment to the VO** would be impacted. With the new sowing season beginning soon, there is thinking that repayment could be affected till next harvest.
- Some Village Organisations (VOs) have already **exhausted the Vulnerability Reduction Fund (VRF)**, which has been suggested for use to address COVID-19 impacts.

- Once the lockdown ends, most women would give primacy to engaging in livelihoods to earn much needed income, which may **affect attendance** in SHG meetings.
- CSO partners shared that conduct of **meetings in the day-time** could reduce the likelihood that women attend, remaining pre-occupied with need for income and engaging in work.
- SHG meetings remain important spaces for information sharing, training and solidarity for women. With the lockdown and lack of access to such a dedicated, safe space, women have lost intimate touch with peers through this **platform for solidarity**.
- For certain activities, SHGs have started using **digital modes of communication** such as WhatsApp, which in turn is changing the fundamental characteristic of SHG functioning.

2.6. Limitations of digital technologies

- With lockdown and social distancing measures, digital solutions are increasingly being touted to enable continuity of SHG operations and functioning. Nevertheless, questions of **ownership and actual use of smart phones by women** and **lack of digital literacy** serve as serious constraints in reaching the poorest through digital technologies, besides issues related to cost of digital devices and existing **telecommunications infrastructure**.
- As cited by EPoD only 59 per cent of rural Indian women **own a mobile phone**, compared to 80 per cent of men, and women are less than half as likely to use mobile Internet or own a smartphone. Further, during COVID-19 there is increased **family interference** in women's access to phones.



⁴¹ Based on field insights from ANANDI.

⁴² Based on field insights from PRADAN.

⁴³ Based on field insights from ANANDI.

3

Suggestions for a roadmap: COVID-19 and women's collectives

Women's collectives can play a significant role in alleviating the distress that women and their families are facing on account of COVID-19 and the ensuing lockdown in India. However, the first step would be providing them with some, minimum social protection to take care of their basic food and income requirements. A criticism against many of the measures announced so far in the PM Garib Kalyan Yojana and the PM Kisan Yojana relief packages is that they are not geared to address the specific challenges women face, such as lack of identity documents. Women from poorer households are more disadvantaged if their families lack access to ration cards which entitles them to the free grain being promised under the relief package. Another obstacle is the lack of access to adequate health, hygiene and sanitation – systemic issues that have for now been ignored given the scale of the larger crisis.

In this section, we describe some of the steps that the central and state governments can take to set up a road to recovery for women's collectives and their members.

3.1. Social protection and welfare measures

- **Increase the number of person-days in MGNREGA** to at least 200 days per year. While recent policy measures have sought to increase budgetary allocations and person days to MGNREGS, it would be critical to ensure opening of adequate number of MGNREGS works to cater to increasing demand for employment in rural areas in coming days and months, especially with the arrival of return migrants. Additionally, at MGNREGS worksites, wearing of masks and maintaining social distancing among workers

would need to be ensured, besides use of individual tools. Works related to water conservation and water harvesting, renovation of traditional water bodies and works on individual lands should be given priority. Payment for MGNREGA could be introduced as 'food-for-work', in part-food and part-cash.⁴⁴ An urban Employment Guarantee Act would also need to be seriously considered.⁴⁵

- **Cash transfers providing emergency basic income (EBI)** could be piloted⁴⁶ drawing from the Vulnerability Reduction Fund (VRF). This could be in the form of one tranche every month, received into the bank accounts of all SHG members.⁴⁷
- Investment in and strengthening of **universal access to social protection entitlements and services** would be needed (e.g. health care, childcare, water, sanitation facilities, electricity) to reduce disproportionate time spent by women on subsistence and care activities.
- Special investment and focus could be directed towards **ensuring services for childcare**, including through employment of women in community-based paid care work – e.g. through increasing hours of operation of ICDS centres, and/ or increasing the number of aanganwadi centres.⁴⁸
- **Formal recognition of women as farmers** would be essential for availing of benefits for women farmers under the PM Garib Kalyan Yojana relief package and schemes like the PM Kisan Yojana.⁴⁹ Recently announced policy measures have targeted the agriculture sector but it would be critical to ensure access and benefits reach women farmers, who often do not enjoy formal recognition as farmers or own Kisan Credit Cards.
- **Lessons** could be learnt from response of Kerala to COVID-19, including especially through **identification** of different **marginalised groups** and developing customised strategies for them based on their specific vulnerabilities (e.g. elderly, migrants, fisher-folk, pregnant women, homeless, artists, those with co-morbidities and stray animals).⁵⁰
- Efforts would be needed to ensure **migrants** are able to access and enjoy recent benefits announced for them, including free food rations and **portability of entitlements**.
- **Separate women-only quarantine centres** could be set up.

⁴⁴ Based on BMGF Advisory Note submitted to the Ministry of Rural Development.

⁴⁵ Comments of Bina Agarwal during IWWAGE-FESDIG Webinar 'COVID-19 and Women's Livelihoods in India', 8 May 2020.

⁴⁶ Comments of Renana Jhabvala during IWWAGE-FESDIG Webinar 'COVID-19 and Women's Livelihoods in India', 8 May 2020.

⁴⁷ Based on BMGF Advisory Note submitted to the Ministry of Rural Development. An indicative amount of at least Rs. 7000 per month for two months has been suggested by selected experts as per suggestions in Azim Premji University COVID19 Livelihoods Survey: Release of Early Findings, available at https://cse.azimpremjiuniversity.edu.in/wp-content/uploads/2020/05/COVID19_APU_Survey_PR_English_Final.pdf. See also https://covid19socialsecurity.files.wordpress.com/2020/03/appeal-for-emergency-measures-to-deal-with-covid-19-crisis_26-march.pdf

⁴⁸ Based on comments of Santosh Mehrotra during IWWAGE-FESDIG Webinar 'COVID-19 and Women's Livelihoods in India', 8 May 2020.

⁴⁹ Dasgupta, J and Mitra, S. (2020). "We Cannot Have a Lockdown Exit Strategy Which Ignores Women", The Wire, available at <https://thewire.in/women/covid19-lockdown-exit-strategy-women>

⁵⁰ Presentation of Soumya Kapoor Mehta during webinar "What can the world learn from Kerala's response to COVID 19?", under the Kerala Lighthouse Platform, The World Bank, 21 May, 2020.

An indicative Package of **Essential Goods and Services**⁵¹ needed for COVID-19 response could be considered including:

- Public health services, including for non-COVID
- Food and nutrition supplements (especially for children, and for pregnant and lactating women), including rice, wheat, pulses, vegetables, oil, spices, sugar, tea⁵²
- Masks, protective gear, sanitizers
- Sanitary napkins, contraceptives and soap
- Medicines⁵³
- Gender Based Violence related services (helplines, counselling, etc.)
- Digital access and phone recharge
- Doorstep water supply

3.2. Livelihoods and enterprises

- Efforts could be directed towards **strengthening the local economy**⁵⁴ and moving towards self-sufficiency, production for consumption and generating localised sources of income (e.g. as in Chhattisgarh through schemes like Narva, Garva, Ghurva and Bari (NGGB)⁵⁵).
- **Differentiated economic revival** strategies would be needed for different geographies – based on existing natural resources, livelihoods profile and drivers of local economy in different blocks and districts (e.g. whether area has predominance of daily wage work, farm or non-farm activities; skill levels of workers; region of high outmigration; socio-cultural constraints among communities such as reluctance of women of higher castes/ classes to engage in MGNREGS).
- **Public procurement** by national or state governments, **assuring sale and marketing** of produce and products at **guaranteed minimum prices** would need to be strengthened. Inter-departmental convergence orders and guidelines could be issued to various government departments to procure goods and services from

SHG collectives, including for (a) food supplies for community kitchens and midday meals (MDM); (b) take home rations for ICDS; (c) PPE equipment for frontline workers; (d) aggregation, storage and logistics support to women farmers.⁵⁶ SHG products could be put for sale on the Government e-Marketplace (GeM) portal.

- Dedicated and focused attention is needed for the **agriculture sector** - government support is needed for **credit and seeds** for cultivating food crops in the **forthcoming kharif crop**,⁵⁷ in the absence of which seeds would need to be mobilised and procured across states.⁵⁸ Access would need to be facilitated to **subsidised agricultural inputs and fodder banks**,⁵⁹ and **grain banks** could be established.
- **Public transportation** services would need to be reactivated to ensure reach of produce to bigger markets, including through facilitating access to curfew passes for women.⁶⁰ Further, free public transport for women could be considered to increase women's participation in economic activities⁶¹ post lockdown.
- **Group-based farming activities** through pooling land, labour, resources and costs, and working together on leased in land could be attempted (e.g. based on examples of joint liability groups in Kudumbashree).⁶²
- Activities such as **nutrition gardens, vermi composting, roof rain-water harvesting structures (RRWHS), System of Rice Intensification (SRI)**⁶³ could be considered for small and marginal farmers.
- Sectors which employ large numbers of women, and which could harbour potential in the future for **expanded employment opportunities** for women would need more policy attention – health, education, manufacturing (garment, handloom, handicraft) and community-based care.⁶⁴
- **For enterprises, a targeted approach** may be needed to encourage women's nano/micro-enterprises.⁶⁵ All enterprises could be re-purposed to produce **essential goods and services** (e.g. community kitchens, farming and agriculture, production of masks, sanitizers,

⁵¹ Presentation of Subhalakshmi Nandi during Webinar 'Impact of COVID-19 on Adolescent Girls and Role of Self Help Groups (SHGs)', jointly hosted by Odisha Livelihoods Mission and Project Concern International, 12 May 2020.

⁵² Comments of Renana Jhabvala during IWWAGE-FESDIG Webinar 'COVID-19 and Women's Livelihoods in India', 8 May 2020.

⁵³ Ibid.

⁵⁴ Based on insights of Chaitanya WISE.

⁵⁵ Narva, Garva, Ghurva and Bari (NGGB) scheme of Chhattisgarh which encourages the Development of small dams (Narva), cattleshed (Garva), manure production units (Ghurwa), and kitchen garden (Badi Vikas).

⁵⁶ Based on BMGF Advisory Note submitted to the Ministry of Rural Development.

⁵⁷ Recommendation of the Collaborative Study "Covid-19 Induced Lockdown-How is Hinterland Coping".

⁵⁸ Comments of Bishnu C. Parida, Chief Operating Officer, Jharkhand State Livelihoods Promotion Society (JSLPS), India during World Bank-NRLM webinar on 'Resilient Communities in the face of COVID Women Groups as Corona Warriors: National Rural Livelihood Mission in India (Aajeevika)', 11 May 2020.

⁵⁹ Comments of Renana Jhabvala during IWWAGE-FESDIG Webinar 'COVID-19 and Women's Livelihoods in India', 8 May 2020.

⁶⁰ SEWA Note "COVID-19's impact on Grassroots Women's Social Enterprises" An Issue Brief by SEWA Bharat in partnership with Women Entrepreneurship Platform [WEP], NITI Aayog.

⁶¹ Comments of Santosh Mehrotra during IWWAGE-FESDIG Webinar 'COVID-19 and Women's Livelihoods in India', 8 May 2020.

⁶² Comments of Bina Agarwal and Asha Ramesh during IWWAGE-FESDIG Webinar 'COVID-19 and Women's Livelihoods in India', 8 May 2020. For more details on Kudumbashree model see http://www.kudumbashree.org/storage/files/qdzl7_agri%20covid19.pdf.

⁶³ Comments of Sejal Dand during IWWAGE-FESDIG Webinar 'COVID-19 and Women's Livelihoods in India', 8 May 2020.

⁶⁴ Comments of Santosh Mehrotra during IWWAGE-FESDIG Webinar 'COVID-19 and Women's Livelihoods in India', 8 May 2020.

⁶⁵ BMGF Advisory Note submitted to the Ministry of Rural Development.

business correspondents etc.). According to SEWA⁶⁶ that there is need for working capital, continuous orders, government issued purchase orders, payroll subsidies, tax holiday, support for fixed costs for 6 months, increased visibility and sale of products made by women's collectives. Additionally, a special scheme may be needed to **re-capitalise micro-entrepreneurs**, especially in sectors that may be slow moving post lockdown (e.g. luxury items such as weaving, textile).⁶⁷ **One-year moratorium** to the women MUDRA borrowers could be provided to boost small businesses of women as well as providing **tax breaks and subsidies** to **sectors that employ more women** such as garment factories, service delivery start-ups.⁶⁸

- **Job creation for women in public employment** could be ensured - as workers in government schemes (e.g. anganwadi workers, ASHA workers, sanitation workers, etc.).⁶⁹
- Special focus would be needed to **provide skill trainings for adolescent girls**, including through setting up necessary infrastructure such as working girls' hostels,⁷⁰ besides converging with MoRD initiatives such as DDU-GKY and RSETIs.
- **Productive assets for self-employment** could be prioritised for women/**in women's name**. Providing access to livelihoods resources with **quick cash recovery/ return on investment** could be prioritised (e.g. goat rearing).⁷¹
- **Targeted livelihoods initiatives** would be needed for **women headed households** and single women, especially widows or women who may have suffered loss of family members due to COVID-19,⁷² besides for the **most vulnerable categories** (e.g. nutritional support for pregnant women and lactating mothers, non-members, elderly, minorities, PVTG, differently abled, transgenders). Adoption of a **gender-responsive approach** to livelihoods would be critical.⁷³
- **Information Education Communication materials (IEC)** is urgently needed to arrest misinformation and **rumours** about COVID-19 that are having deleterious **effects on livelihoods** and income in sectors such as **poultry and dairy**.

3.3. Women Community Resource Persons (CRPs) and SHG members

- Community Resource Persons should **continue to receive remuneration** during this period, unrelated to quantum of tasks performed.
- **Advance payment/on time payment** for women's work towards COVID-19 relief measures should be made, and necessary raw materials, transportation and logistics expenses incurred by local administration/ state funds (e.g making masks, sanitisers, PPE, running community kitchens).
- **Recharging mobile phones of all VO and CLF leaders**⁷⁴ every month should be considered by NRLM, for a minimum amount to ensure connectivity with VO and CLF members and share information, including related to entitlements.
- Each SHG member's family (all members) should have **access to free medical safety kits for personal use**.
- In line with demands outlined for ensuring decent work of ASHA workers during the COVID-19 pandemic,⁷⁵ the following **measures** should similarly be ensured for **SHG members and women community cadres** engaged in COVID-19 response - proper Personal Protective Equipment (PPE), decent wages for COVID-related work, adequate and proper treatment and compensation for loss of work in the event of contracting COVID-19, adequate health insurance coverage for treatment and care in case of illness irrespective of COVID-19, and additional social security benefits, among others.

3.4. Gender-based violence and discrimination

- **Guidelines or protocols** can be developed on how to report on gender-based violence and access necessary referral services/ helplines/ resource centres. Training modules on legal literacy can be developed.⁷⁶
- Organisations and professionals working to provide support for **gender-based violence and mental health** should be deemed as **essential services**.

⁶⁶ SEWA Note 'COVID-19's impact on Grassroots Women's Social Enterprises' An Issue Brief by SEWA Bharat in partnership with Women Entrepreneurship Platform [WEP], NITI Aayog.

⁶⁷ Comments of Renana Jhabvala during IWWAGE-FESDIG Webinar 'COVID-19 and Women's Livelihoods in India', 8 May 2020.

⁶⁸ Ibid.

⁶⁹ BMGF Advisory Note submitted to the Ministry of Rural Development.

⁷⁰ Comments of Santosh Mehrotra during IWWAGE-FESDIG Webinar 'COVID-19 and Women's Livelihoods in India', 8 May 2020.

⁷¹ Presentation of Alka Upadhyaya, Additional Secretary, Ministry of Rural Development, Govt. of India during World Bank-NRLM webinar on 'Resilient Communities in the face of COVID Women Groups as Corona Warriors: National Rural Livelihood Mission in India (Aajeevika)', 11 May 2020.

⁷² Comments of Bina Agarwal during IWWAGE-FESDIG Webinar: 'COVID-19 and Women's Livelihoods in India', 8 May 2020.

⁷³ For more details see Tankha, R. (2014). "Engendering Rural Livelihoods: Supporting Gender-Responsive Implementation of the National Rural Livelihoods Mission", UN Women, India.

⁷⁴ Comments of Renana Jhabvala during IWWAGE-FESDIG Webinar 'COVID-19 and Women's Livelihoods in India', 8 May 2020.

⁷⁵ See Warriar, A. (2020). "The Women Warriors Fighting COVID-19 At The Frontline: ASHA Workers Left Without Hope", available at <https://amnesty.org.in/the-women-warriors-fighting-covid-19-at-the-frontline-asha-workers-left-without-hope/>

⁷⁶ Comments of Suneeta Dhar during webinar 'Strengthening Emergency Response and Support Services for Gender-based Violence: Amid COVID-19 and Beyond', organised by LEAD at Krea University, 20 May 2020.

- **Psychosocial support** should be made accessible for SHG members, community cadres and all other women frontline workers.
- **Dedicated cadres/mechanisms** can be established that provide legal guidance, counselling and grievance redressal for incidents of gender-based violence, including through alternative dispute resolution (ADR) mechanisms as in IWWAGE pilots and based on past experiences of CSO partners (e.g. cadres such as Jaankars or legal counsellors of Chaitanya WISE, counsellors and mentors as under the PCI-Kudumbashree pilot, women paralegals of PRADAN; and institutional mechanisms such as Snehita Gender Desk of Kudumbashree, Nari Adalats (women's courts) of PRADAN, or Nyaya Samitis (justice committees) of ANANDI).
- **Convergence with Women and Child Development (WCD) Department/ National Commission for Women (NCW)** could be explored towards provision of counselling and support services, including through collaboration with 181 helplines, one-stop centres, shelter homes, short-stay homes and use of Nirbhaya Fund. Support and expertise of women's organisations could be drawn upon. Stakeholders such as District Legal Services Authority (DLSA) would also be critical local level actors to engage.⁷⁷
- **Information campaigns/IEC** material needs to be designed, and disseminated through the SHG network, to **bust myths and biases** stigmatising those who either have/ whose family members have COVID-19 and any particular stigmatised communities (especially minorities).

3.5. The changing SHG landscape

Increase budgetary allocation and devise new financial products

- A **dedicated crisis amelioration fund** is needed. Vulnerability Reduction Fund (VRF), which has been suggested for tackling COVID-19 response by NRLM, is not suitable as an emergency response since it is a loan requiring repayment.
- Need for **moving beyond loan-based products** to new financial instruments to aid economic recovery of SHGs – e.g. emergency basic income (EBI) could be piloted.
- **Extension of NRLM's loan moratorium** is needed beyond the 3-month period. Longer duration moratorium needs to be coupled with zero or no interest loans. Complete moratorium on SHG loan repayment for 12 months could be considered.⁷⁸

Recognise women's networks and leadership and promote women in decision making for crisis response

- **COVID-19 disaster management committees** should be set up in each village/block, with **minimum 50 per cent women** members,⁷⁹ including from SHGs and most vulnerable communities, ensuring representation of women and development of localised solutions. **Digital technologies** could be leveraged to enable bottom-up, transparent and quick information flow between CLF leaders and SRLM/ state government actors, for informing policy decisions during the crisis.⁸⁰

Ensure continuity of SHG meetings for solidarity building

- **Weekly SHG meetings** should continue, with social distancing norms in place post lockdown. Online communication cannot be a substitute for SHG meetings (even if not VO and CLF meetings), since these are an **indispensable platform** for women:
 - » To gain access to information, entitlements, relevant policy decisions
 - » To develop confidence and solidarity through physical interaction with peers
 - » Serving as 'safe spaces' where women can meet and share their experiences, including of serious issues such as gender-based violence, and in the absence of which, incidents such as gender-based violence may not come to light through self-reporting by women through helplines
- Strict guidelines would be needed to outline **code of conduct** once meetings are allowed for the safety of members. The SEEP network has developed an important roadmap on the guidelines that could be followed by both members of collectives and staff.⁸¹

Broad-base the SHG agenda

- Issues of **health, food security, well-being and gender-based violence** need to be brought to the forefront **of every SHG's agenda**, even among newly formed and less mature collectives. COVID-19 has brought to the forefront issue of health and food security, and women from relatively newly established groups are also realising the need for focusing on such social issues as an integral part of SHG activities (experience shared in pilot blocks of Chhattisgarh where most Village Organisations are only two years old, and thus far mostly dealt with financial transactions).⁸²

⁷⁷ Ibid.

⁷⁸ BMGF Advisory Note submitted to the Ministry of Rural Development.

⁷⁹ Based on recommendations of ANANDI.

⁸⁰ Based on recommendations of ANANDI.

⁸¹ Savings Groups and COVID-19, SEEP network, available at https://mangotree.org/files/galleries/SEEP_Savings-Groups-and-COVID19_20200406_FINAL.pdf

⁸² Based on insights of Chaitanya WISE.

Strengthen focus on women's producer collectives for building livelihoods post-crisis

- Focus should be on providing impetus to **develop women's collectives as livelihoods organisations** strengthening their economic identity (going beyond savings and credit functions) – through pooling labour, inputs/resources and aggregating produce.⁸³

Reimagine Gender Resource Centres⁸⁴

- Under the IWWAGE Project, **Gender Resource Centres*** could perhaps be reimagined using **appropriate digital technologies**, as critical spaces that continue to provide social solidarity and support for ensuring women's access to:
 - » Information – on COVID-19 facts and preventing spread of myths and misconceptions
 - » Rights and entitlements (e.g. under the Pradhan Mantri Garib Kalyan Yojana, national and state government schemes and entitlements)
 - » Grievance redressal on gender-based violence
 - » Possibly expanding into health/psycho-social support or livelihoods related counselling services

*including Lok Adhikar Centres/Gender Justice Centres in Madhya Pradesh, Gender Facilitation Centres in Odisha, Badlav Manch/Gender Forums in Jharkhand, Counselling Centres run by Jaankars in Chhattisgarh under the IWWAGE pilots

- Establish and strengthen (reimagined) **Gender Resource Centres/Forums** in all **NRETP districts** – as part of indicators for **model Cluster Level Federations (CLFs)**, with 1 Gender Resource Centre proposed in each block run by Community Resource Persons (CRPs).⁸⁵
- Explore new **digital training tools and pedagogy**⁸⁶ and **build capacities** of women cadres and Community Resource Persons (CRPs) on **digital literacy**.
- Promote **women's leadership**, by leveraging built capacities of cadres already trained on gender, on

a payment basis, to contribute to crisis response (e.g. Samati Sakhis in Madhya Pradesh, Jankars in Chhattisgarh, Counsellors in Odisha, Block Resource Persons in Jharkhand), especially for **identifying** and ensuring essential services and entitlements reach the **most vulnerable** groups – e.g. those without ration cards, without PMJDY accounts.

- **New opportunities** exist for negotiating gender roles and relations and moving towards social norm change – including through recognising women's work and leadership, redistributing unpaid work within and outside the household, promoting ownership and control of women's resources and working with multiple actors/ sectors/ CSOs, as well as through Panchayati Raj Institutions-Community Based Organisations convergence (PRI-CBO convergence), towards addressing existing and newly emerging forms of gender inequalities, discrimination and gender-based violence.⁸⁷

3.6. Leveraging digital technologies

- Develop **online training courses**, incorporating COVID-19 relevant materials. There is also potential to **expand outreach and audience of trainings**, right down to the SHG level, as compared with previous physical trainings which were limited to finite participants from among community cadres or members of Social Action Committees (SACs).
- Use of **Interactive Voice Response System (IVRS) or other pre-recorded messages for information dissemination**, including on health services and government entitlements.
- **Build capacities** of Community Resource Persons (CRPs) on **digital literacy** and digital applications (Apps), as well as providing **handholding support** to enable women to **access** digital marketplace for sale of products online⁸⁸ (e.g. GeM portal).
- Consider sharing of **dedicated mobile phones/digital technologies** with women to guarantee women's control and use of technology.

⁸³ Comments of Bina Agarwal during IWWAGE-FESDIG 'COVID-19 and Women's Livelihoods in India', 8 May 2020.

⁸⁴ BMGF Advisory Note submitted to the Ministry of Rural Development and IWWAGE CSO Partners Discussion.

⁸⁵ BMGF Advisory Note submitted to the Ministry of Rural Development.

⁸⁶ Based on recommendations of ANANDI.

⁸⁷ Presentation of Subhalakshmi Nandi during Webinar 'Impact of COVID-19 on Adolescent Girls and Role of Self Help Groups (SHGs)', jointly hosted by Odisha Livelihoods Mission and Project Concern International, 12 May 2020; as well as comments of Sejal Dand and PRADAN team during internal IWWAGE meetings.

⁸⁸ SEWA Note "COVID-19's impact on Grassroots Women's Social Enterprises" An Issue Brief by SEWA Bharat in partnership with Women Entrepreneurship Platform [WEP], NITI Aayog.

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