

POLICY
BRIEF

Ensuring Support for Women and Children in Urban Poor Communities

Growing need for support amongst vulnerable groups

ABSTRACT

This policy brief draws from the findings on women and children in the report [‘Living with Multiple Vulnerabilities: Impact of COVID-19 on the Urban Poor in the Mumbai Metropolitan Region’](#), specifically from a survey of:

5,708 women-headed households, and in-depth interviews of 63 women out of which 14 were single women

households where 9,175 members were children below the age of 6 years and 12,172 children were of 7 to 18 years of age and in-depth interviews with 39 children between the age group of 11 to 17 years

BACKGROUND

Women’s historically disadvantageous position in both private and public spaces was compounded during the pandemic induced lockdown. Reports indicate that women’s participation in the labour force was already declining in the country across urban and rural areas (Rukmini, 2019). During the lockdown, their ability to step outside for paid work was further impacted and their unpaid work at home increased as all family members stayed home throughout. The safety concerns with venturing out during the lockdown and the inability to work from home as an option prevented women from continuing to go for their jobs. Reports also indicate women in India being more vulnerable to COVID-19 than men (Shetty, 2020).

The government extended some relief to women under the Atmanirbhar Bharat Abhiyan relief package through direct cash transfers of INR 1,500. The women holding bank accounts under the Pradhan Mantri Jan Dhan Yojana (PMJDY) were eligible for this cash relief which was given in three installments of INR 500 per month. However, a large number of women could not avail this relief because of not having Jan Dhan accounts. The Atmanirbhar Bharat Abhiyan package also offered collateral-free loans worth up to INR 20 lakh for women self-help groups (SHGs) registered under the National Urban Livelihoods Mission (NULM). Again, the benefit of this scheme could reach very few people as the coverage of NULM is sparse.

As a result, the financial crisis hit women more than men. The country witnessed an increase in the cases of domestic violence. Women-headed households experienced all sorts of insecurities including housing insecurity because of their inability to pay rent. In addition to the concerns over lost livelihoods, the inability to provide the needed food to their children during the lockdown, afford their education, and healthcare of the ailing in their families remained the biggest worries of women participating in the study.

‘I had so much pride that despite being a woman, I am able to earn money and support my children’s future and education. But this coronavirus has really changed

everything. Now who knows what the future will be like?’ wondered Sushma, a domestic worker and a single parent of two children living in Eastern Mumbai.

The pandemic situation has scarred the children for a long time to come (University of Bath, 2020). The health and financial impact of the crisis on urban poor communities and the migrant families leaving for villages left the children in these communities feeling scared and insecure. The strict restrictions on the children’s movements outside home also added to the fear. The inability to access schools during the lockdown, directly impacted children’s education.

In the case of the COVID-19 pandemic, while the schools started providing education through online platforms, urban poor communities were poorly equipped to make this transition immediately (Kumar, 2020). In situations of disaster and financial crisis like these, girls find it more challenging to restart their

discontinued education than boys. The practice of child labour also tends to increase (Vaid, 2020).

Children’s access to the ongoing schemes by the government for healthcare and nutrition also got disrupted during the lockdown. Many children in the Mumbai Metropolitan Region (MMR) missed their immunisation follow-up dates and the newborns during the lockdown did not receive immunisation (Das, 2020). The same happened with the food and nutrition support from *Anganwadis* and schools through the Integrated Child Development Services (ICDS) (Iyer, 2020).

‘Sometimes I sit at the shop when my father is resting. I sit there for 3-4 hours. I do not get any money for that. A lot of children are engaged in such work. There must be at least 30-50 children in the market. Because now this is the Ramzan month. These children come at this time. They are selling masks also’, shared 15-year old Simran from Eastern Mumbai.

FINDINGS FROM THE STUDY

REGARDING WOMEN

- 5,708 out of the 13,495 (42.3 per cent) households reported being women-headed households.
- Most of the women were engaged in informal livelihoods such as domestic work, street vending, home-based work, care work, sanitation work, waste picking, and sex work. 14.80 per cent households were dependent on domestic workers, who are mostly women, making domestic work the second highest employment category among those surveyed. Most women reported being unable to work resulting in the loss of income during the lockdown.
- Among the surveyed construction workers living at construction sites, 475 out of 4086 (11.63%) were women. Most construction workers reported being unable to find work, working at reduced wages or shifting to unskilled work to earn daily wages.
- Only 3,412 out of 14,750 (23.13 per cent) of the households surveyed had a bank account in the name of a female family member. Among these, not every bank account was a Jan Dhan account, indicating a low reach of the relief of INR 1500 through PMJDY.
- Only 1.54 per cent households reported having a family member registered in any SHG. The proportion of women with membership of SHGs registered under NULM would be even lower.
- Many women and girls from urban poor communities reported being unable to access menstrual hygiene products during the lockdown because of the lack of money.
- Another major concern shared by women headed households was their inability to pay for their children’s education and the fear that their children’s education will get discontinued as a result.
- Awareness regarding rights and entitlements was seen to be low amongst women leading to exclusion from relief measures. Sex workers even

faced discrimination at the time of receiving relief provisions.

- Safety emerged as a major concern for women and girls during the lockdown as public spaces were sparsely occupied and policed. This concern was more for single women and the homeless. As a

result, the women headed households also feared eviction more and felt forced to pay rent instead of buying food first.

- Pregnant women reported being unable to get the needed medical care during pregnancy and delivery.

REGARDING CHILDREN

- Immunisation of children stopped during the pandemic induced lockdown.
- Almost all the children in urban poor communities had to experience diet changes, food shortage and occasional hunger.
- Under the Integrated Child Development Services (ICDS), children under six years of age and pregnant and lactating mothers are supported through *anganwadis* for food and nutritional requirements. This also stopped during the lockdown. Children below 6 years of age constituted 11.74 per cent of the total population surveyed.
- Ward officials and Childline 1098 (emergency helpline for children)—both received multiple calls during the lockdown for children in need of food and support.
- The school-going children stopped getting meals under the Mid Day Meal programme which came to an immediate halt with the shutting down of schools..
- Many children who wanted to study could not do so when education shifted to online platforms but their families could not afford the needed technology.
- As children of the urban poor suffered from inadequate food and inaccessibility of education, their burden of paid and unpaid work increased as well, more so for girls than boys.
- The crisis and the lockdown had a huge impact on their mental health and left many children worried about their own safety and security. The inadequacy of space in urban poor households deprived children of spaces for physical activity. The lockdown restrictions disconnected them from their friends as well.

RECOMMENDATIONS

Regarding women

- The **relief package** for women extended through the PMJDY has low coverage at present. Increasing access to banking facilities for women should be prioritised and **cash transfers** should be increased to INR 5000 per household for the next 6 months.
- It will be essential to ensure that the NULM loan benefits (announced under the Atmanirbhar Bharat Abhiyan) reach a maximum number of self-help groups (SHGs). Membership criteria of SHGs - 70 per cent members in an NULM registered SHG must be able to prove that they are Below Poverty Line (BPL) - must be expanded in the current context.
- Since most women from urban poor communities are employed in the informal sector, social security provisions such as registration to **social security** welfare boards and loans for women street vendors under Pradhan Mantri Street Vendors Atma Nirbhar Nidhi (PM SVANidhi) should be made available to eligible women on a priority and urgent basis.
- Along with financial and livelihood assistance, working mothers need to be supported with access to day care facilities for children and transportation provisions.

- Free access to **menstrual hygiene** products should be ensured for the women and girls from urban poor communities.
- Women-headed households should be identified and provided entitlements and other necessary documents at a one-stop window. Additional social security including housing-related security should also be provided to them, especially in disaster situations.

Regarding children

- The children who missed their **immunisation** due to the lockdown need to be identified and a close follow up on all such cases is necessary to ensure that these children are immunised.
- Tracking the growth of children under six years, pregnant and lactating mothers is usually done by **anganwadi** *sevikas*. This needs to be done via telephone during the pandemic and the provision of nutritional requirements must be delivered through the ICDS in partnership with ward officials and Childline 1098 (emergency helpline for children).
- Under the Mid Day Meal programme monthly ration worth **mid-day meals** should be delivered to the houses of the eligible children until the pandemic situation continues.
- **Access to education** for children staying in informal settlements, in street situations and in vulnerable situations will be crucial in the coming months. Municipal and private schools should make arrangements for free access to technology if the lockdown persists for educational institutions. The burden of school fees must also be taken care of so as to reduce dropouts, especially that of girls.
- **Child Protection Committees (CPCs)** should be activated at the ward level under the leadership of the Corporators. This will enable coordination among local systems to provide **wellbeing**, nutrition and protection and curb child labour.
- Going forward, provisions for **migrant children** should be included in the annual Sarva Shiksha Abhiyan plans to ensure their inclusion and the realisation of their rights.

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