



## Evaluation of Economic Challenges among Housemaids during Covid-19 Pandemic in Nashik Municipal Corporation, Maharashtra

Virendra Nagarale

Piyush Telang

### Abstract:

*The Covid-19 pandemic affected the world economy and changed job situations for many workers. People faced various challenges like limited job opportunities, slow growth, and even job loss, along with serious health concerns. Women in developing countries, like India, had it especially hard, with many working in informal sectors without any safety net. Studies have shown that the pandemic impacted domestic workers in terms of their mental health, access to basic services, social relationships, and economic status. This study focuses on how the pandemic and lockdown affected female domestic workers, and how their economic situation changed after the lockdown. The study is based on the primary data collected through questionnaire survey accounting total 150 samples. The analysis of the responses shows that about 55% of the housemaids lost the job while about 45% of them were working on the low wages during pandemic situation. The challenges including loss of job, losing job security, loss of savings and other health impacts have threatened the wellbeing of the housemaids and their families in the Covid-19 pandemic.*

**Keywords:** Housemaids, Domestic Work, Covid-19, Economic Situation, Nashik.

### Introduction:

Domestic workers shares a significant part of the informal economy and often lack in social security and legal protection. Despite their vital contributions to society and the economy, they are often overlooked and undervalued. The International Labour Organization (ILO) estimates that there are more than 67 million domestic workers globally, and this number continues to rise . In India, many urban households are relied on domestic workers on a daily basis, but there is no national policy recognizing their specific employment situation. Many domestic workers have to work in multiple households just to make ends meet. Only five states in India have recognized domestic work as a formal employment category. Official estimates in India suggest that, around 4.2 million domestic workers are a part of the India economy while unofficial estimates indicate that there may be more than 50 million domestic workers (NDWM, 2021). The COVID-19 pandemic highlighted the vulnerability of informal sector workers, including domestic workers, who were severely affected by the pandemic's impact on their livelihoods. Both formal and informal domestic workers faced significant challenges, such as job losses, reduced wages, and working hour reductions (ILO 2020). The number of domestic workers decreased sharply during the pandemic, particularly in the second quarter of 2020 compared to the same period in 2019 (ILO, 2020). Short-term effects of COVID-19 pandemic included difficulty paying rent and depleting savings, while long-term effects included job insecurity and financial instability. A lot of research has been done on the challenges faced by informal workers, especially domestic workers, during the Covid-19 pandemic. Various organizations, like the National Domestic Workers Alliance (NDWA, 2020) and the International Labour Organization (ILO, June 2020), conducted surveys to understand how the pandemic affected domestic workers worldwide. In India, studies by institutes like the Indian Institute of Human Settlement and the Institute of Social Studies Trust shed light on the impact in specific regions like Rajasthan (RMKU, 2020). These studies highlighted issues such as economic hardships and the lack of government assistance for unregistered domestic workers. Additionally, organizations like the Self-Employed Women's Association and the Martha Farrell Foundation also conducted studies on the effects of Covid-19 on domestic workers (SEWA, 2020).

However, there are some gaps in this research. Many studies focused on broad international or

national levels, overlooking regional differences. Moreover, most studies included only domestic workers registered with specific organizations, leaving out those who are not affiliated. Another challenge was the reliance on online surveys, which may have excluded domestic workers unfamiliar with online platforms. This raises questions about the reliability of the data collected. Therefore, while existing research provides valuable insights, there is still much to learn about the experiences of all domestic workers, especially those who are not part of formal organizations. This study aims to assess the economic impact of the COVID-19 pandemic on female domestic workers and map their distribution in Nashik Municipal Corporation.

**Study Area:**

Nashik Municipal Corporation (NMC) is situated on eastern slope of the north–south of Sahayadri ranges between 19° 55' to 20° 05' North Latitude and 73° 41' to 73° 54' East Longitudes (Fig. 2). The climate in Nashik is quite pleasant and moderate. The annual rainfall ranges from 80 cm to 90 cm and the area is experience humid conditions during the south- west monsoon period.

**Figure 2: Location Map of Nashik Municipal Corporation**



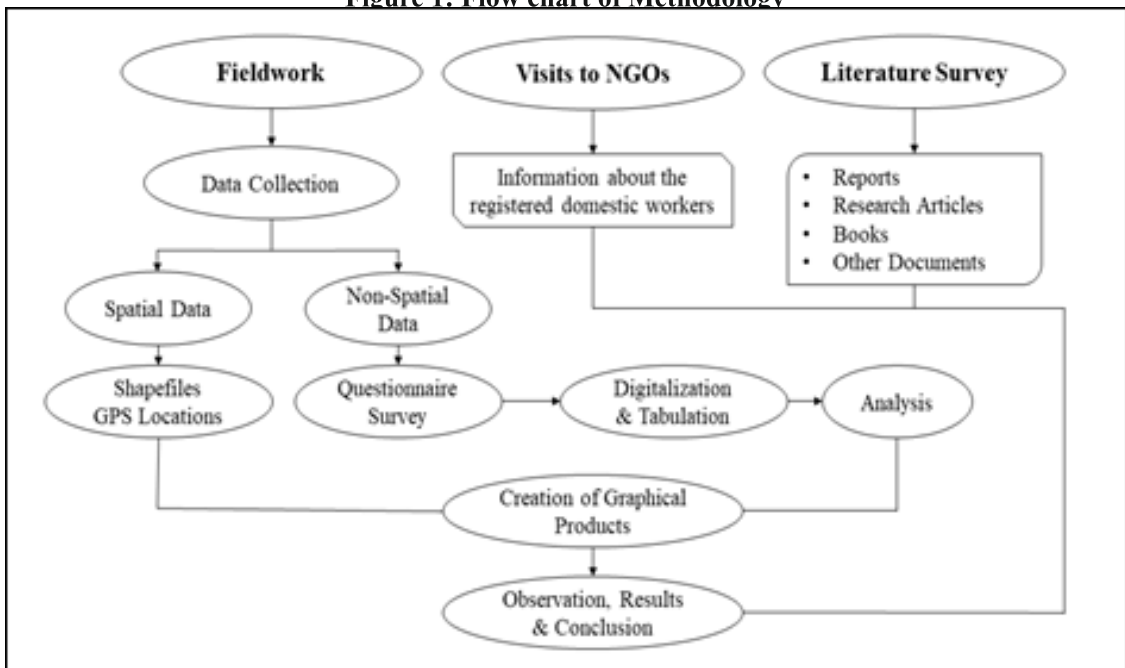
Nashik is the headquarters of Nashik Administrative Division and is located approximately 180 km from Mumbai and around 220 km away from Pune. NMC is divided into six wards including

Nashik east, Nashik West, Panchavati, Satpur, CIDCO and Nashik Road to control the civic administration and provide facilities to the residents of Nashik City. NMC covers an area of about 267.48 sq.km. with around 14,86,053 population size according to census 2011. The city has a total working population of 534,821 individuals, comprising both main and marginal workers, representing 35.99% of the total population. Among them, females constitute a smaller portion, with 108,670 women, accounting for only 20.32% of the total working population. The preliminary discussions to various NGOs and other personnel working for domestic workers estimated that more than 15,000 domestic workers are present in Nashik Municipal Corporation constituting large proportion of women.

**Data and Methods**

The following Fig. 1 depicts the flow diagram of the adopted methodology. The specific research methods used for this study are divided into the following sections;

**Figure 1: Flow chart of Methodology**



**Pre-Field Work:** In this phase, the primary information about the study area, approximation of the number of housemaids in the study area is collected by visiting to various NGOs and other government offices. Also the contact information of many housemaids is gathered from different stakeholders in living in various wards of NMC.

**Field Work:** In this phase, the collection of primary data is carried out with the help of a questionnaire survey comprising multiple choice and open-ended questions. A total of 150 samples are gathered from different administrative wards in the study area using purposive and snowball sampling methods. Purposive sampling is utilized to focus solely on female domestic workers, excluding other informal sector workers like plumbers or garbage cleaners. Given the lack of precise population figures for housemaids and organizational linkages among them, snowball sampling is adopted to collect samples.

**Post Field Work:** After the questionnaire survey the primary data is tabulated and arranged removing the errors using MS-Excel. ArcMap is utilized for the preparation of maps and other cartographic representations. In addition to primary data, secondary data is obtained from various web-based resources such as published reports, research papers, and articles. Visits are made to different non-governmental organizations working with informal sector workers, particularly domestic workers, to gather additional information about housemaids in the study area. This secondary data is integrated into the study at various stages.

**Analysis and Interpretation:** For evaluating the economic challenges faced by housemaids during Covid-19 pandemic a cross-sectional method is employed. This method enables the comparison of various variables simultaneously, such as age, gender, income, and educational level, in relation to factors like working hours and the type of work performed. The final results are obtained by creating different tables, graphs and charts. The results then interpreted cohesively to fulfil the aim of the study and reach to the meaningful and constructive conclusion.

## Results and Discussions

### General Profile of the Respondents

The samples collected through questionnaire survey are distributed in the six administrative wards of NMC (Table 1). Among these highest response rate (19.33%) is recorded from Panchavati followed by CIDCO (16.67%), Satpur (16.67%), Nashik East (16%), Nashik West (16%) and Nashik Road (15.33%). Panchavati and CIDCO being the most urbanized area has the highest number of housemaid employed while other four wards being in urbanizing stage has less number of respondents. Considering the fact that the nature of area is dependent on the income level of the people. Hence, the employability of housemaids is also decided on the basis of areal differentiation. The family size of the respondents varies between 3 to 8 family members, where about 64 respondents are having 5 family members in their families. One of the main characteristics observed during the survey that due to large family size highest number of persons in their families are dependent on the women employment. The responses of 104 (69.33%) housemaids shown that only two members in their families are working and that is mostly in the informal sector.

The respondents profile shows that about 80% of women aged between 31 to 50 years, while no responses are recorded from below 20 years of age group. About 135 (90%) women are married and most of them are working to economically sustain their families. Surprisingly, no respondent has other occupational sources because most of them (98.67%) are working in the multiple households on a part time basis (98%). Many of the women have to work for 6 to 8 hours a day (89%) while a significant proportion of respondents works for 3 to 5 hours. Those who work for more than 3 hours a day are mostly employed in 3 (44.67%) to 4 (38.67%) households and hence they have to manage the timing for serving each household.

A large proportion of respondent accounting 70% of women are working in this hidden economic sector for more than 10 years. The economic conditions also affects various other aspects of livelihood. This includes the use of various facilities such as different modes of transportation, nature of house etc. According to the samples it is observed that about 76 women travel by walk while only few (15.33%) uses private transportation facilities. Also a significant proportion accounting 33.33% of the respondents are relied on the public transportation facility to reach out their working places and return back to their homes. Although the highest number of the respondents (62.67%) live nearby to their working places but most of them (84%) have rented the houses. The women involved in domestic work are mostly migrated to the urban areas (98%) from the nearby rural areas. The recorded responses are largely shows that about 139 of them are migrated for marriage purpose. But, the poor economic conditions of their families lead them to work in the domestic work sector. Buying houses is

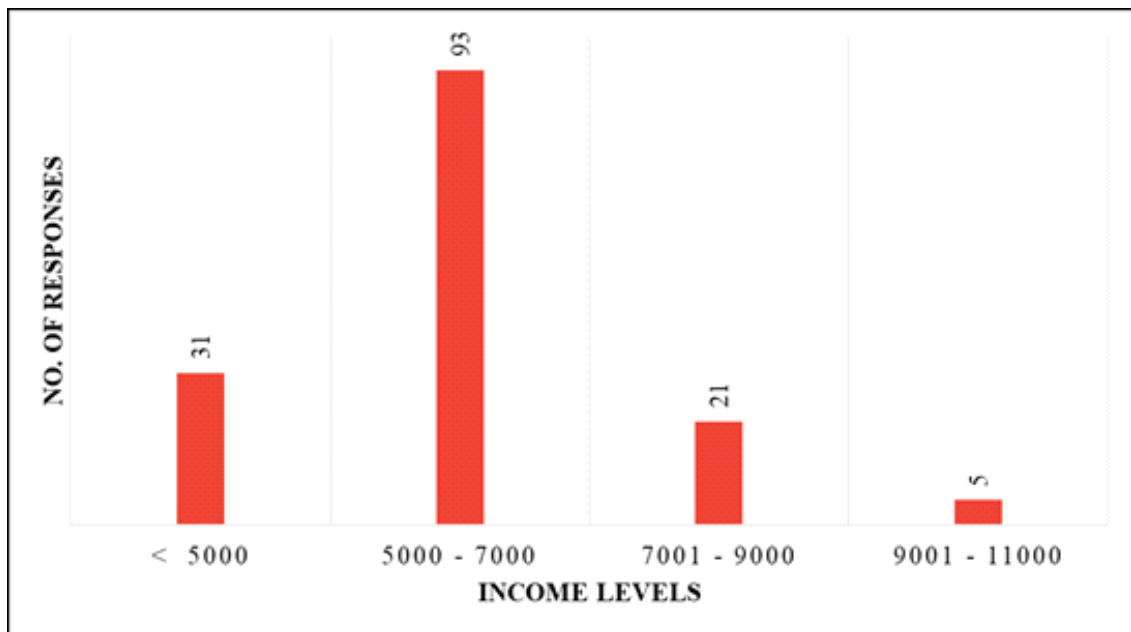
not affordable to the families of many housemaids hence, most of them have rented the houses nearby working places so that they can also save the transportation costs.

The religious belongings of the respondents shows that there are 134 women out of total 150 who follows Hindu religion while 08 of the total respondents follows Buddhism and 07 respondents belongs to Islam religion. While one of the total respondents haven't disclosed the religious identity during the survey. Considering the social and educational background of the respondents, it is observed that about 1/4th of the respondents belong of scheduled caste followed by the other backward class (24%), Nomadic Tribes (22%), Scheduled Tribes (16.67%) and about 03 women haven't disclosed their caste category. The educational levels of the respondents are quite good as most of them have taken their formal education till the upper primary level (51.33%) and lower primary level (31.33%) while only 05 women haven't taken any formal education mostly due to weak financial situations.

### Economic profile of the Respondents

“Despite performing a huge range of skilled tasks around the home, domestic workers' efforts often go unrecognized in terms of pay and working conditions” (ILO, 2023). The income levels of the women involved in the domestic work has been always undervalued.

**Figure 3: Income Levels of the Respondents**



Source: Figured by authors from the Questionnaire Survey data

Administrative Ward	Responses	%	Family Size	Responses	%	Age in Years	Responses	%
CIDCO	25	16.67	3	13	8.67	<20	0	0.00
Nashik East	24	16.00	4	32	21.33	21-30	18	12.00
Nashik Road	23	15.33	5	64	42.67	31-40	66	44.00
Nashik West	24	16.00	6	34	22.67	41-50	55	36.67
Panchavati	29	19.33	7	2	1.33	51-60	10	6.67
Satpur	25	16.67	8	5	3.33	>60	1	0.67
<b>Total</b>	<b>150</b>	<b>100</b>	<b>Total</b>	<b>150</b>	<b>100</b>	<b>Total</b>	<b>150</b>	<b>100</b>
Working family members	Responses	%	Marital Status	Responses	%	Other Occupation	Responses	%
1	21	14.00	Married	135	90.00	Laundry	0	0.00
2	104	69.33	Unmarried	2	1.33	Painting	0	0.00
3	22	14.67	Divorcee	5	3.33	Sewing	0	0.00
4	3	2.00	Widow	8	5.33	Not Applicable	150	100
<b>Total</b>	<b>150</b>	<b>100</b>	<b>Total</b>	<b>150</b>	<b>100</b>	<b>Total</b>	<b>150</b>	<b>100</b>
Type of Work	Responses	%	Total Working Hours	Responses	%	Weather Working in Multiple Households	Responses	%
Full time	0	0.00	0 - 2	2	1.33	No	2	1.33
Requirement Basis	3	2.00	3 - 5	59	39.33	Yes	148	98.67
Part time	147	98.00	6 - 8	89	59.33	<b>Total</b>	<b>150</b>	<b>100</b>
<b>Total</b>	<b>150</b>	<b>100</b>	<b>Total</b>	<b>150</b>	<b>100</b>			
No. of Households Employed in	Responses	%	Duration of work (Years)	Responses	%	Distance of Travel	Responses	%
2	3	2.00	1-3	3	2.00	0 - 2 km	94	62.67
3	67	44.67	4-6	18	12.00	2.1- 4 km	56	37.33
4	58	38.67	7-9	24	16.00	<b>Total</b>	<b>150</b>	<b>100</b>
5	15	10.00	10 or More	105	70.00			
6	7	4.67	<b>Total</b>	<b>150</b>	<b>100</b>			
<b>Total</b>	<b>150</b>	<b>100</b>						

Continued...

Mode of Travel	Responses	%	Level of Education	Responses	%	Accommodation	Responses	%
Private Transport	23	15.33	Graduate or more	0	0.00	Owned	24	16.00
Public Transport	50	33.33	High School	21	14.00	Rented	126	84.00
Walk	76	50.67	Higher Secondary	0	0.00	<b>Total</b>	<b>150</b>	<b>100</b>
Others	1	0.67	Upper Primary	77	51.33	<b>Reason for not getting Education</b>	<b>Responses</b>	<b>%</b>
<b>Total</b>	<b>150</b>	<b>100</b>	Lower Primary	47	31.33	Family responsibility	1	20.00
<b>Religion</b>	<b>Responses</b>	<b>%</b>	Not educated	5	3.33	Weak financial situation	4	80.00
Hindu	134	89.33	<b>Total</b>	<b>150</b>	<b>100</b>	<b>Total</b>	<b>5</b>	<b>100</b>
Islam	7	4.67	<b>Social Category</b>	<b>Responses</b>	<b>%</b>	<b>Migration</b>	<b>Responses</b>	<b>%</b>
Others	1	0.67	NT	33	22.00	Migrants	147	98.00
Buddhist	8	5.33	OBC	36	24.00	Natives	3	2.00
<b>Total</b>	<b>150</b>	<b>100</b>	Open	16	10.67	<b>Total</b>	<b>150</b>	<b>100</b>
<b>Reason for Migration</b>	<b>Responses</b>	<b>%</b>	Others	3	2.00	<b>Migration Category</b>	<b>Responses</b>	<b>%</b>
Employment	10	6.67	SC	37	24.67	Other than Maharashtra	11	7.33
Marriage	139	92.67	ST	25	16.67	Rural to Urban	135	90.00
Education	1	0.67	<b>Total</b>	<b>150</b>	<b>100</b>	Urban to Urban	4	2.67
Calamity	0	0.00				<b>Total</b>	<b>150</b>	<b>100</b>
<b>Total</b>	<b>150</b>	<b>100</b>						

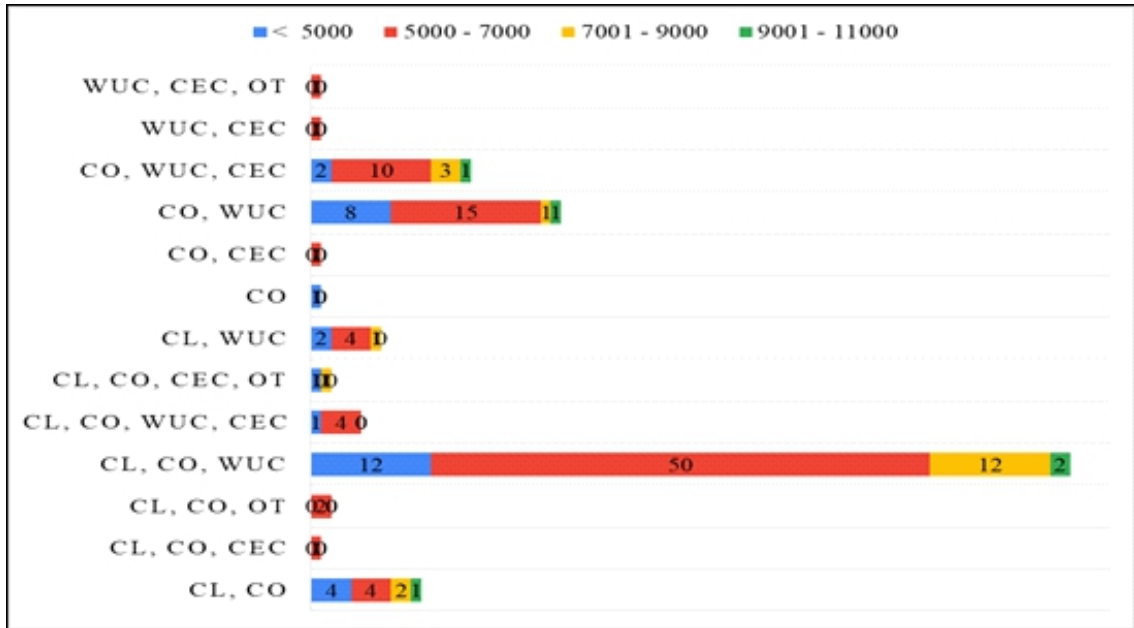
Source: Questionnaire Survey by Authors

The results from the 150 samples of housemaids shows that their monthly income levels are very less although they work for more than 5 hours a day and in multiple households. About 93 out of 150 housemaids earns monthly income between rupees 5000 to 7000 (Fig. 3). About 31 respondents are experiencing income levels below 5000 rupees in a month. Altogether, about 99% of the total respondents having their monthly income below 9000.

The work profile of the housemaids varies from cleaning (CL), cooking (CO), washing clothes and utensils (WUC) to child or elderly care (CEC). Additionally, other (OT) types of works are also done by them on a daily basis including sweeping, caring for pets etc. Despite doing a variety of work the housemaids get very low wages that mostly ranges between 5000 to 7000 rupees a month (Fig. 4). From the collected samples it is observed that about 1/3rd of the respondents performs cleaning, cooking, washing utensils and clothes are getting the monthly wages between 5000 to 7000

rupees a month. While only few of them are paid between 9000 to 11000 a month for their work. Also a significant proportion of housemaids have to work on the very low wages that accounts below 5000 rupees per month.

**Figure 4: Income Levels and Nature of Work of the Respondents**

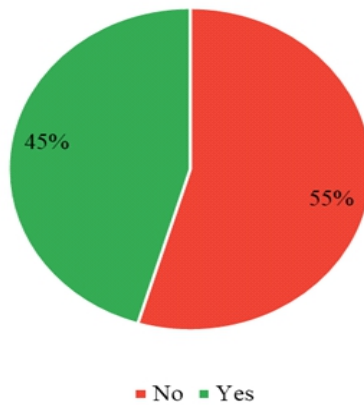


Source: Figured by authors from the Questionnaire Survey data

**Economic Challenges during Covid-19**

The Covid-19 pandemic has paralyzed the economy of the countries across the world. The informal sector workers are more affected by the pandemic situation and subsequent lockdowns. The domestic worker who have to work in the different households also faced variety of challenges in this pandemic situation. The challenges including loss of job, losing job security, loss of savings and other health impacts have threatened the wellbeing of the housemaids and their families in the Covid-19 pandemic.

**Figure 5: Employment Status during Covid-19 Pandemic**

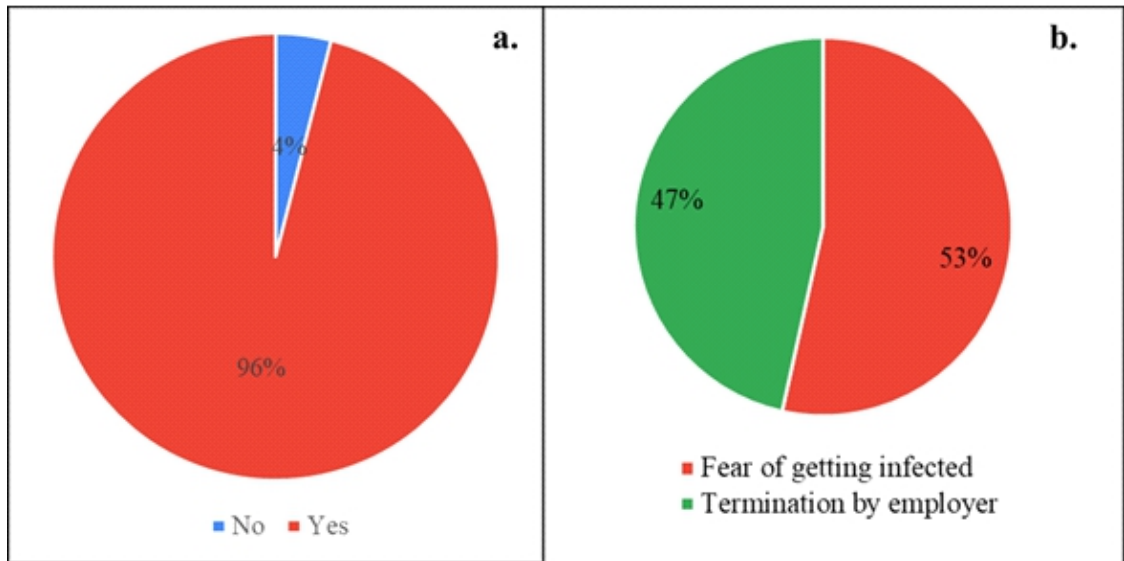


Source: Figured by authors from the Questionnaire Survey data



The analysis of the responses shows that about 55% of the housemaids lost the job while about 45% of them were working on the low wages during pandemic situation (Fig. 5). Apart from that, 96% of them responded that their family members also lost their job facing the critical economic conditions during this period (Fig. 6 a.). The family members of about 53% of housemaids left their jobs due to the fear of getting infected by Covid-19 while, 47% of their family members were terminated by the employers (Fig. 6 b.).

**Figure 6: (a) Job Loss of Family Members and its Reason during Covid-19 Pandemic**

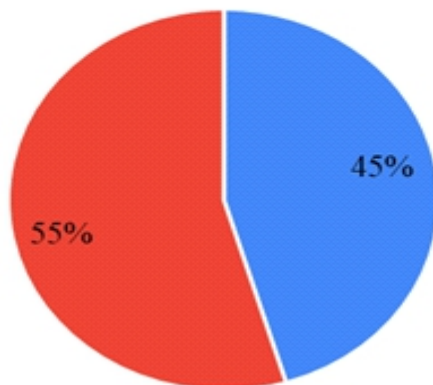


Source: Figured by authors from the Questionnaire Survey data

Generally speaking the Covid-19 pandemic has spread across the regions into two periods which can be categorized as first wave (March to December 2020) and second wave (January to June 2021).

**Figure 7: Level of Impact in each Covid-19 Pandemic Wave**

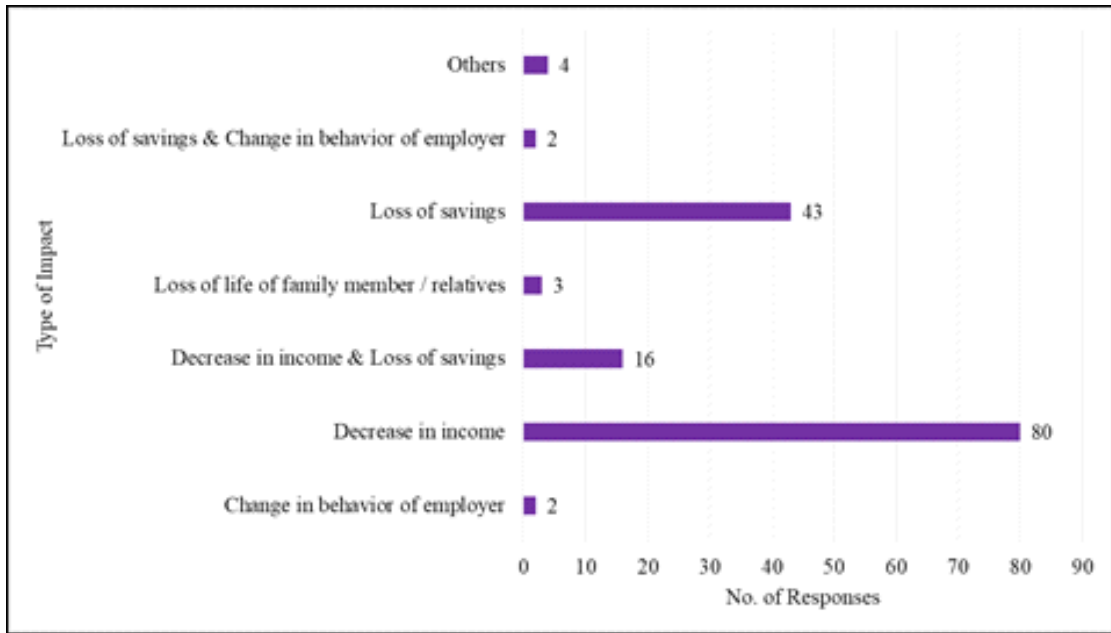
- First Wave (March to December 2020)
- Second Wave (January to June 2021)



authors from the questionnaire Survey data

The challenges faced in these two periods varies as the lockdown and other restrictions have been minimized after the first wave of pandemic. Therefore, it is important to understand the impact of each wave remained on the economic and other situations of the housemaids. The analysis of data shows that about 55% of the respondents have impacted more in the second pandemic wave and about 45% of them have impacted more in the first wave of pandemic (Fig. 7).

**Figure 8: Type of Impact of each Covid-19 Wave on the Housemaids**

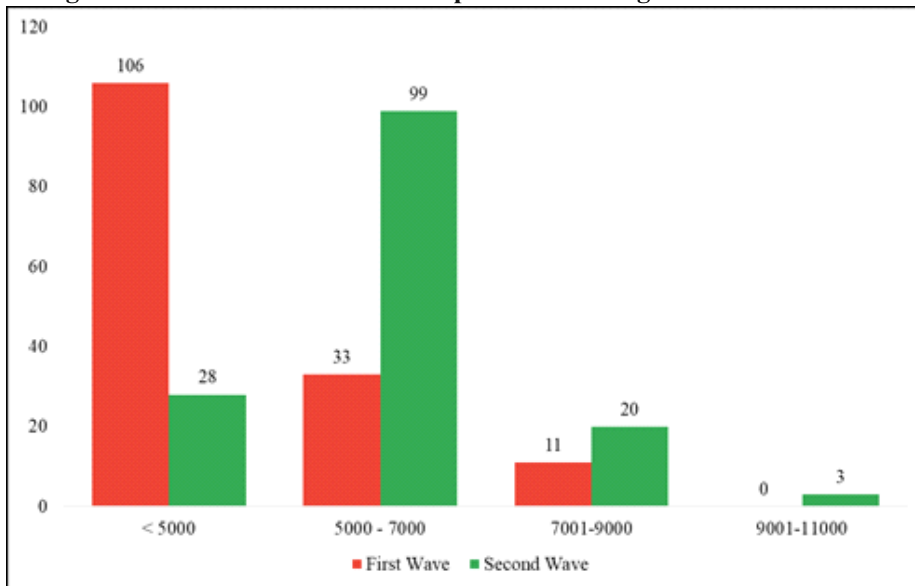


Source: Figured by authors from the Questionnaire Survey data

The high impact of second wave on the economic conditions of the housemaids is mainly due to their decrease in income (Fig. 8). Also the loss of saving in the first wave period impacted them more in the second wave period. Due to job loss of many of the respondents and their family members there were no sources of income. Ultimately, the income levels of the housemaids which are already less have gone down drastically during the first wave period. As per the analysis it can be observed that about 106 respondents had less than 5000 rupees of monthly income during the first wave of pandemic (Fig. 9).

Considering the second pandemic wave period, most of the respondents have again started their jobs and hence about 96 of the housemaids have earned the wages between 500 to 7000 rupees as their normal wages (Fig. 9). Due to the decreased income and loss of savings the housemaids had to manage their family expenses under a critical situations. For this about 34% of the housemaids have managed their households with the reduced income without taking help from any external sources (Fig. 10). About 24% of the respondents had to borrow the money from relatives and moneylenders to manage their family expenses during the pandemic period.

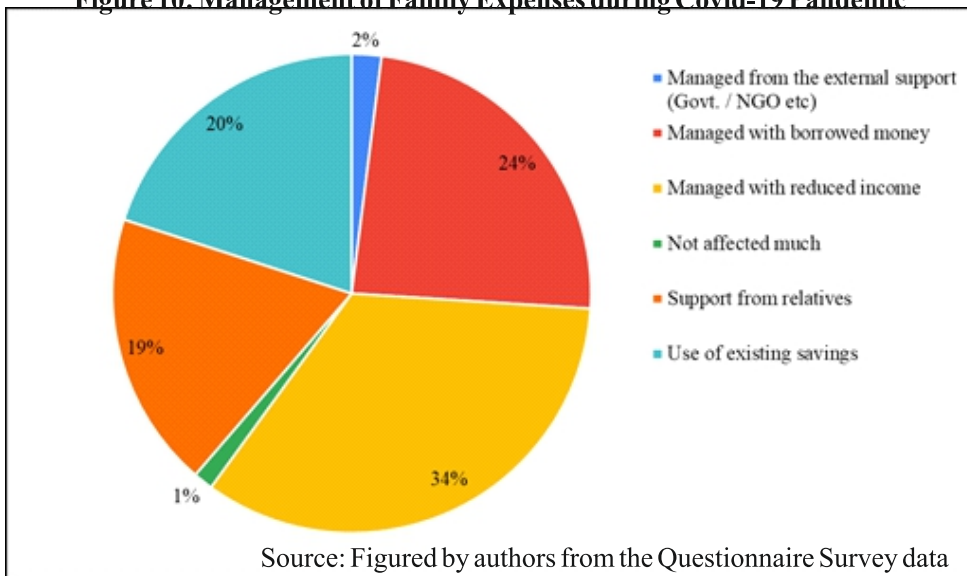
**Figure 9: Income Levels of the Respondents during Covid-19 Pandemic**



Source: Figured by authors from the Questionnaire Survey data

While 20% of the respondents have used their existing savings and only 2% of the total respondents received an external support from the Government or NGOs in terms of grocery, food and other essentials. After asking to them, most of the respondents unable to give a clear understanding whether the government or NGOs were supporting them externally. About 19% of the respondents asked for the economic support from their relatives and only about 1% of them were not affected much during this period (Fig. 10). The Covid-19 pandemic left various short and long term impacts on the society in general and women domestic workers in specific. The impacts are categorized into two viz. short term impacts (which can be incapacitates) and long term impacts (which are hard to overcome easily

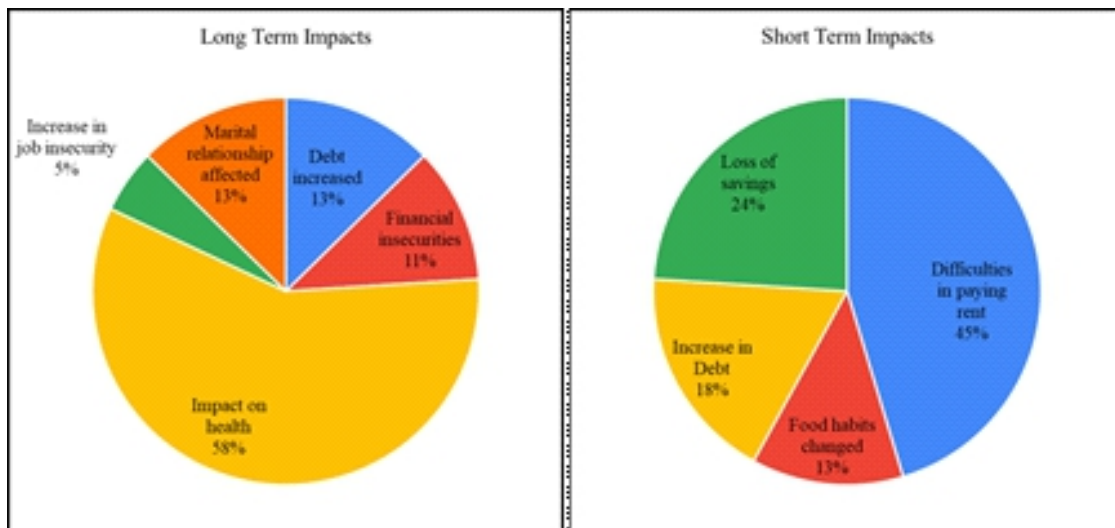
**Figure 10: Management of Family Expenses during Covid-19 Pandemic**



Source: Figured by authors from the Questionnaire Survey data

Considering the short term impacts about 45% of the respondents have faced the difficulties in paying rent of their houses (Fig. 11). About 24% of the total respondents have lost their savings to feed their families during the difficult situations of Covid-19 pandemic. Already falling into weaker economic sections of the society, about 18% the respondent's debt has been increased while 13% of the housemaid's food habits has changes due to the unavailability and inaccessibility of their desired food.

**Figure 11: Short Term and Long Term Impacts of Covid-19 Pandemic**



Source: Figured by authors from the Questionnaire Survey data

In terms of long term impacts, about 58% of responses are recorded for having impact of pandemic situation on the overall health. Reduced family income, loss of jobs and savings, inaccessibility to healthcare services, unavailability of desired food and many other reasons have found responsible to have health impacts on the housemaids and their families. About 13% of the respondent said that the increase in debt is one of the major long term impact of Covid-19 pandemic that they cannot overcome it for the years. Other than these, about 13% of the total respondents faced challenges in sustaining their marital relationships. About 11% of the housemaids has financial insecurities mostly because of their loss of savings and jobs while only 5% of the total respondents have job security.

### Conclusion

The findings of the study reveal the significant role of housemaids in urban areas. It indicates that the majority of respondents aged between 31 to 50 age group and married. Most of them are engaged in doing part-time work across multiple households to support their families financially. Despite the informal nature of their employment, many have remained in this profession for several years. A notable portion of respondents belongs to marginalized communities such as Scheduled Castes and Scheduled Tribes. Despite facing financial challenges, most have received at least some formal education. Typically, these housemaids opt to rent homes near their workplaces to minimize transportation costs. The majority identify as Hindu, with smaller numbers adhering to Buddhism or Islam. The general profiles of the respondents underscores the importance of providing support to housemaids and their families through improved job opportunities, housing options, and educational access.

The findings reveal the significant economic challenges faced by housemaids, especially

during the Covid-19 pandemic. Despite working long hours and performing various skilled tasks, their monthly incomes remain low, with many earning between 5000 to 7000 rupees. The pandemic exacerbated their situation, with over half of them losing their jobs and experiencing decreased incomes. Most relied on savings or borrowed money to manage household expenses, with minimal external support from the government or NGOs. The impacts of the pandemic extend beyond the immediate term, with many facing difficulties in paying rent, loss of savings, increased debt, and changes in food habits. Moreover, it has had significant long-term effects on their health, financial security, and even marital relationships. These findings underscore the urgent need for better recognition of the valuable contributions of domestic workers and improved support systems to alleviate their economic vulnerabilities, especially during times of crisis like the Covid-19 pandemic.

### **Acknowledgement**

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**\* Virendra Nagarale**  
Senior Professor and Head,  
Dept. of Geography, SNTD  
Women's University, Pune  
Campus, Karve Road, Pune 411 038.

**\*\*Piyush Telang**  
Research Associate,  
ICSSR MRP, Dept. of Geography,  
SNTD Women's University,  
Pune Campus.