MASTERARBEIT / MASTER'S THESIS

Titel der Masterarbeit / Title of the Master's Thesis

„How the covid pandemic influences the work-life balance of working women in developing countries"

Focusing on examples of Indian and Bangladeshi precarious households.

verfasst von / submitted by

Simone Gstrein, BSc (WU)

angestrebter akademischer Grad / in partial fulfilment of the requirements for the degree of

Master of Science (MSc)

Wien, 2022 / Vienna, 2022

Abstract

Women, especially in patriarchal societies, have always had less negotiation power and hence, lower social positions. In developing countries, where poverty shapes the daily lives of the bottom-of-the-pyramid population, women are even at greater risk as additional to their marginalized position in society, they also bear the brunt of care activities. There is no doubt that the covid pandemic has acerbated the woes of South-East Asia's informal working women, causing severe changes in the life trajectories of millions of informal female workers across India and Bangladesh. This thesis aims to create a better understanding of the possible impacts of the covid pandemic on working women's work-life-balance in developing countries. Focusing on precarious households in India and Bangladesh, it will evaluate social, cultural, and economic aspects as well as investigate the challenges informal working women have to face during this period. This research thesis offers a detailed mapping of relevant situations, possible decisions and consequences of the current covid pandemic which will allow a better understanding of women's behavior in developing countries. By raising awareness of the great significance solidarity programs, non-governmental organizations and other support programs play in these women's daily lives, this paper contributes economical novelty. Improving work-life imbalances and continuingly working on the creation of more (gender-)equal approaches create foundations for further empowerment of women as well as embracing more (gender-)equal approaches in India and Bangladesh.

Keywords: *Covid pandemic, work-life balance, informal employment, working women, gender roles, inequality, poverty, remote work, female empowerment*

Zusammenfassung

Speziell in patriarchalischen Gesellschaften, hatten Frauen schon immer eine niedrigere soziale Stellung. In Entwicklungsländern, wo Armut den Alltag der BOP-Bevölkerung prägt, sind Frauen noch stärker gefährdet, da sie zusätzlich die Hauptlast der (unbezahlten) Betreuungstätigkeiten tragen. Zweifelslos, hat die Covid-Pandemie die Armut von informell arbeitenden Frauen in Südostasien verschärft und immense Veränderungen in Alltag dieser Frauen bewirkt. Diese Arbeit zielt darauf ab, ein besseres Verständnis der möglichen Auswirkungen der Covid-Pandemie auf die Work-Life-Balance berufstätiger Frauen in Entwicklungsländern zu schaffen. Mit Fokus auf prekäre Haushalte in Indien und Bangladesch werden soziale, kulturelle und wirtschaftliche Aspekte bewertet sowie die Herausforderungen untersucht, denen sich jene Frauen in dieser Zeit stellen müssen. Diese Forschungsarbeit bietet eine detaillierte Darstellung relevanter Situationen, möglicher Entscheidungen und Folgen der aktuellen Covid-Pandemie, die ein besseres Verständnis des Verhaltens von Frauen in Entwicklungsländern ermöglichen wird. Durch die Sensibilisierung der großen Bedeutung von Solidaritätsprogrammen, Nichtregierungsorganisationen und anderen Unterstützungsprogrammen im Alltag dieser Frauen, trägt diese Arbeit zu einem wirtschaftlichen Novum bei. Die Verbesserung von Work-Life-Ungleichgewichten und der Versuch (geschlechter-)gleichberechtigte Ansätze zu schaffen, bietet eine Basis für eine kontinuierliche Stärkung der Rolle der Frau sowie für mehr Gelichberechtigung in Indien und Bangladesch.

Schlüsselwörter: *Covid Pandemie, Work-Life Balance, informelle Arbeit, arbeitende Frauen, Geschlechterrollen, Ungleichheit, Armut, Remotearbeit, Stärkung von Frauen*

Acknowledgement

Contents

List of figures

List of tables

List of abbreviations

AIDWA	All India Democratic Women's Association
BKU	Bharatiya Kisan Union
BOP	Bottom of the pyramid
BSM	Basti Suraksha Manch
COVID	Coronavirus disease
DAY-NRLM	Deendayal Antayodaya Yojana – Nation Rural Livelihoods Mission
FGD	Focus group discussions
FLFP	Female Labor Force Participation
GBV	Gender Based Violence
GWD	Garment Worker Diaries
HDI	Human Development Index
HIV	Human Immunodeficiency Virus
ILO	International Labor Organization
IPC	Infection prevention and control
IWWAGE	Initiative for What Works to Advance Women and Girls in the Economy
LGBT	Lesbian, Gay, Bisexual, and Transgender
MAKAAM	Mahila Kisan Adhikaar Manch
MFO	Microfinance Opportunities
MGNREGA	National Rural Employment Guarantee
NFIW	National Federation of Indian Women
NGO	Non-governmental organizations
NRLM	National Rural Livelihoods Mission
NULM	National Urban Livelihoods Mission
OECD	Organization for Economic Co-operation and

	Development
PHSM	Public health and social measures
PPE	Personal Protective Equipment
RMG	Ready-Made Garment
SARS-CoV-2	Severe acute respiratory syndrome coronavirus 2
SEWA	Self Employed Women's Association
SHG	Self-Help Groups
SWAYAM	Strengthening Women's institutions for Agency and Empowerment
TRIF	Transform Rural India Foundation
UN Women	United Nations Women
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
WFH	Work from home
WHO	World Health Organization
WIEGO	Women in Informal Employment: Globalizing and Organizing
WINS	Women's Initiatives
WLB	Work-life balance
WL-NWLB	Work life-non-work-life balance

1 Introduction

1.1 The research question and its relevance

This thesis investigates if and how the covid pandemic affects the work-life balance (WLB) of working women in developing countries. Due to societal, cultural, family as well as gender norms, balancing the various roles might constitute a real challenge for women (Uddin, 2021). Uneven distribution of work between men and women, conventional stereotypical gender perceptions and the fact that the majority of women are engaged in the informal sector have only complicated for women a balanced work-private life. Moreover, not only the social pressure of meeting certain gender-ascribed roles but also time limitations created so-called 'inter-role conflicts' (Greenhaus & Beutell, 1985).

When, almost two years ago, the outbreak of the current corona virus pandemic turned daily lives of people around the world upside down, girls and women were amongst the most affected. Unquestionably, it is acknowledged that the concept of the WLB is no longer a western phenomenon (Zhang et al., 2020) but in order to narrow the research field of this thesis down, only developing countries, more specifically two south-east Asian countries, India and Bangladesh, will be examined. Also, by applying a gendered lens, this master's thesis will shed some light on the (gendered) vulnerability, the host of impacts created by this health crisis as well as explain why the covid health pandemic is no longer only considered to be a health but already also a humanitarian crisis faced by people all over the world.

As traditionally women tend to have care roles and handle household chores (Power, 2020), they, on the one part, struggle with the lack of available time and, on the other part, face the issue of not getting paid for it. With the outbreak of covid, not only work was shifted to telework (if possible), but also children were neither able to attend school, nor participate

in any recreational activities. Therefore, children spent more time at home, which could have enormous effects on the work-life balance of families, mostly mothers and female family members. However, this thesis does not only examine the impact of the covid pandemic on the daily lives of mothers (Uddin, 2021), but also its effect on women in developing countries in general. Not only societal norms but also the wealth of a country, the level of technological development as well as the role of women do quite differ among developing countries. Based on this as well as on the fact that the focus of this thesis will be put on India as well as Bangladesh, I argue that findings cannot be generalized and need a country specific interpretation and application.

Although previous research (Andrew et al., 2020; Tomei, 2021) claims that covid has not only limited daily business and subsequently challenged a country's well-being but also challenges women's stress and time management, it has also been underlined that it is yet not clear whether telework supports or complicates the female work-life balance. This might depend on country specific infrastructure. Thus, I believe that the host of repercussions the covid pandemic might have on women's work-life balance in developing countries (OECD, 2020; United Nations, 2020) illustrate a gap that still needs to be filled. Hence, the objective of this thesis is not only to better understand how the pandemic impacts the balance of women's private as well as work life but also subsequently how this balance could be improved, and negative repercussions kept at a bare minimum.

Therefore, the research question of this thesis is the following: *How the covid pandemic influences the work-life balance of working women in developing countries? Focusing on examples of Indian and Bangladeshi precarious households.*

1.2 Background

According to prevailing literature (Uddin, 2021), attaining a work-life balance has always been a challenge for (working) women not only in developing but in countries all over the world. The question now is not if but rather how this balance has shifted with covid.

In the past two years, apart from the reinforcement of traditional gender stereotypes, increased inequalities, intersectionality as well as social isolation of women, research has also shown higher levels of domestic violence. Furthermore, the lack of (paid) employment as well as heightened harassment incidents seem to be amplified by this pandemic (Grierson, 2020).

As already briefly mentioned afore, telework does not always have to be detrimental (Zhang et al., 2020). Remote work might offer greater flexibility by eliminating commuting and thus, saves time, effort, and money. However, in order for this to work, it has to be ensured that appropriate supportive technology as well as infrastructure is accessible, which might often illustrate a challenge, especially in developing countries (Dzifa & Maud, 2020).

India and Bangladesh represent two good examples where implications of covid on women's lives have been visible and thus, several studies have been conducted. Both, in the Bangladeshi (Basak, 2021; Uddin, 2021) and the Indian (Amithy & Jigyasa, 2021) scenario, the covid pandemic has seriously impacted women's socio-economic spheres. As men are seen as the family's main financial income source and women are mostly occupied in the informal employment sector, it is not surprising that women are expected to take care of household chores and (family) care activities. Due to the emergence of covid and the subsequent implementation of health measures, apart from essential workers engaged in the care or health industry, individuals were compelled to stay at and work from home (WFH) (Amithy & Jigyasa, 2021). This further complicated a woman's work-life balance and intensified the

work-family pressure experienced by female family members as extra care activities arose and their working and non-working roles merged (Basak, 2021; OECD & UN Women, 2020; Zhang et al., 2020).

One might argue that the covid pandemic had reinforced the gender gap and therefore, perpetuated the economic situation of women (European Parliament, 2021). Others emphasize that covid threatens gender equality (ILO, 2021a; Milford & Anderson, 2020; UNCTAD, 2021), increases gender-based violence and pushes women back into rigid conventional gender norms (United Nations, 2020). This might explain why Jill Yavorsky defines covid as a 'gendered pandemic' (Yavorsky et al., 2021). So, if work- and family-related consequences of the covid pandemic threaten or rather support a balanced life of women in developing countries still needs to be further investigated in a country specific context.

Based on this thesis, I expect the following outcome as well as aim to answer the following research questions:

(1) A better understanding of the work-life balance challenges working women in developing countries, more specifically India and Bangladesh, must face and how the covid pandemic impacts such balance. The choice of two South-East Asian countries was made deliberately, since not only does a lot of data and women-empowering organizations exist in these two counties, but also have they attracted international attention in the media during the peak of the covid pandemic. The covid pandemic urges for global solutions and recovery programs, so why not start in India and Bangladesh?

(2) A targeted overview of relevant theoretical concepts and approaches to allow for a good mapping of relevant situations, possible decisions, and consequences of the covid pandemic on the work-life balance.

(3) The well-being of most countries' economies depend on female work participation in the informal employment sector. Without their work, countries would not function as they do now. Undoubtedly, the female population is not the only one in need for help, but complex issues require a split in many smaller, less complex parts. Helping girls and women by empowering their social position and improving their quality of life seemed like an efficient beginning. This is why this thesis aims to increase the understanding of women's behavior and create (support) programs to prevent work-life imbalances, empower women and end their gender-based discrimination and dependency.

This research could raise awareness and enhance knowledge about work-life balance challenges of women in general and more specifically shed light on factors that could create imbalances for Indian and Bangladeshi women. In particular, it will focus on strengthening women's economic independence in developing regions, increase women's ability to negotiate and, most important, stop the cycle of inequality women have to deal with on a daily basis (Uddin, 2021). This includes raising awareness for the need of monitoring systems that will ensure that children, especially young girls, do not have a lack in education, as this might threaten their future career paths (UNICEF, 2021). Especially, as the covid pandemic prevents going to school, this goal has high significance as successful improvements might change the daily-life, career path as well as later-on work-life balance of women in developing countries - maybe even for women worldwide. Therefore, in the future, substantial research needs to be done in this field of study as programs and a number of solidarity incentives are highly necessary to alleviate and subsequently prevent handicaps in livelihood or health originating from intersectionality.

2 Theoretical Background

2.1 The work-life balance (WLB) concept

The work-life balance model is a highly discussed concept. Although, a plethora of the definition of the WLB concept exists, the quintessence remains the same: there has been made a distinction into two life domains, work (professional) and non-work (personal). Individuals strive to find the optimal balance by trying to juggle the various roles that come with these two spheres of life (Haar et al., 2014).

According to Parkes and Langford (2008), work-life balance refers to the scenario where people aim to successfully combine their work and (private) life roles (Parkes & Langford, 2008). While Clark (2000) describes the WLB concept more like a state where the balance between work and private life is satisfactory and barely any role conflicts prevail (Clark, 2000). Kirchmeyer (2000) claims that the achievement of satisfaction concerns more than just the two domains work and private life (Kirchmeyer, 2000). Harris (2012) explains that in order to find balance between professional and personal life, drawing boundaries in between these two spheres is necessary. For this thesis, reference will mainly be drawn to the WLB concept of Parkes & Langford (2008) as their concept is best compatible with the later-conducted interviews as well as with this thesis' research question.

'Work-life balance' (WLB) is not the only term used in research when tackling the issue of combining work with personal life. Identically, 'work-family life' or 'work life-non-work-life balance' (WL-NWLB) or 'work-private life balance' are being applied, in order to differentiate between work and the life outside of work (Sojka, 2020).

When defining the domain 'work', it is crucial to mention that a distinction into formal

(paid) and informal (unpaid) work can be made (Shapland & Heyes, 2017). As already briefly mentioned, a significant characteristic of formal employment is the receiving of an income. This not only allows financial as well as social independence but also provides the receiver with more power in family-, relationship- and social matters. Particularly in social setups where one's position is predefined through a caste system, obtaining a salary might be life changing. With regards to India and Bangladesh, jobs in the garment producing sector, agriculture, street vendors or house helps represent country-specific typical examples of informal work.

Informal employment can be seen as an employment type that comprises those forms of employment that neither provide fundamental legal or social protection, nor any other benefits. A major income source of the Indian economy is generated through informal employment (Chakraborty, 2020). Similar to the formal employment industry, patriarchal wage gaps between male and female workers do exist in informal jobs. Since working women in India as well as Bangladesh find themselves in disadvantaged labor market positions, finding a formal job is not a realistic scenario for precarious, low-skilled women in those countries. This explains why women tend to accept a job offer, even when it represents only informal work with little payment (Chakraborty, 2020; Narayanan, 2015).

By contrast, the other domain of the work-life balance concept, the private/non-work life, covers all time spent on activities that are not work-related. This includes family life, religion, and recreational activities. Where the term 'family' begins and where it ends, differs among cultural settings. In the Indian and Bangladeshi society, not only the core family but also the extended family is included, as taking care of one's grandparents is part of their culture. When talking about the non-work section of the WLB concept, it is important to mention

that non-work activities are oftentimes mistakenly confused with leisure activities. Although household chores, family obligations, health-, child- as well as elderly care as well as the cultivation of social relationships also constitute unpaid work, these activities are considered to belong to the non-work domain (Jayasingam et al., 2021). Many Asian countries, among them India and Bangladesh, have extensive cultural heritage. Oftentimes, leisure activities are entangled with religion. Temple visits for prayers or other religious rituals, festivals, music as well as art and dance or just the way of living are all massively shaped by the society's religion (Bhattacharya, 2006). Besides family and religious faith, recreation depicts another substantial part of the private life. Here, a categorization into spiritual and physical recreation can be made. While first deals with mental amusement that a person performs in order to enjoy or educate oneself, such as reading, performing sports or and other kind of hobbies as well as pursuing one's cultural interest(s), physical recreation includes nutrition, sleep, resting time in general and an individuum's health and hygiene care (Gulam, 2016).

2.1.1 Determinants of Work-Life Balance

Whether a work-life balance is achieved, can be influenced by the following three parties: (1) the organization a person works at, (2) the individual itself, and last but not least (3) the society. Although, having a good balance between these above-mentioned three domains is crucial, personal perception, occupational position and social status also have great influence on achieving a good work-life balance (Tausig & Fenwick, 2001). Usually, individuals perceive to have a good work-life balance when time spent on work-related activities is reduced which increases the available time for the 'life' domain. However, the perceived level of a satisfactory balanced life varies among individuals (Kalliath & Brough, 2008; Reiter, 2007).

Moreover, the way how the work-life balance is being practiced does not only affect individual living conditions as well as an individual's satisfaction level, but especially in developing countries, also determines a woman's (in-)dependence as well as daily life routine. Not rarely, culture and religion have imposed a multitude of various (obsolete) roles and responsibilities on women. Additionally, female members of a society are often facing (gender-based discriminatory) challenges which severely complicate daily life and actively contribute to the evocation of role conflicts (Chalawadi, 2014).

The balance or imbalance of the work-life balance model depends on a number of various factors (Ratnesh, Amjad, & Ashish Ranjan Sinha, 2019) which can be split up into the following categories: (1) Employment-specific characteristics (e.g., type of work, occupational climate, job satisfaction, the amount of time, physical and mental stress (Nizam & Kam, 2018), time and workplace flexibility as well as offered rewards and incentive programs), (2) level of support from the employer/company (e.g., childcare (Prasanna & Raju, 2014), job autonomy and social support systems (Aryee et al., 2005)), (3) support from the partner/family (e.g., solutions to prevent work-family conflict (Chawla & Sondhi, 2011), number of children, and partners that are able to look after children and do the housekeeping) and lastly, also the (4) social climate towards working women/mothers (Yadav & Kumar, 2017) (e.g., gender equality, traditional gender roles, stereotypes and the position of females in society).

More flexible working conditions are a recent innovation that changes the traditional work-live balance concept as it facilitates compatibility of job and family/private life by enabling people to decide when, where and how to work (Cooke et al., 2009). However, the understanding as well as (the ability of the) implementation of the work-life balance concept varies not only among countries but also among different cultures (Ratnesh, Amjad, & Ashish

Ranjan Sinha, 2019). The so-called '8-8-8 Rule' and '16-8 Rule' represent two constructs that demonstrate the allocation of an individuum's time to work, personal/leisure activities and recreation.

2.1.2 The 8-8-8 Rule

Before jumping to the definition of this life-balancing construct, it is important to know that this rule is not applied globally. As mentioned afore, culture, religion and other socio-cultural country-specific factors define a country's norms and customs. This also applies to work-related matters. Prosperity and development also have substantial impact on how business is being done (Chiles, 2021). Hence, since India and Bangladesh classify as developing countries where the majority of lives is defined by poverty, it is likely that this allocation of time differs and thus, dividing an Indian daily routine according to the 16-8 Rule will be more realistic. Of course, this is only accurate for precarious workers and people originating from the lower castes, not for the wealthy population segment.

The 8-8-8 Rule can be seen as a guideline that facilitates to achieve a balanced life by dividing a 24-hours day into three different sections. The first eight hours should be spent working. As, especially within recent years, the number of working hours has multiplied, with telework and long-hour cultures, sticking to these eight hours of work nearly seemed impossible. However, within recent years, the trend of 'achieving more by working less' has increased in importance. The second eight are supposed to be filled with leisure activities. This part of the day should focus on disconnecting from work, enjoying one's personal and social life and spending time on activities hat reduce stress and increase joy. The remaining eight hours should be used for recreational purpose. In order to prevent health issues, obtaining sufficient nutrition and sleep is crucial (Lee et al., 2007).

It is not unusual that the work-life balance varies over time as the individuum's life does as well. People experience different stages during life, for example, first day of school, graduation, acceptance of the first job, marriage, building a family, retirement, etc. During these periods, a person's interests as well as life expectations do change. Since a society's mindset as well as norms and customs vary from country to country, so does the perception of a 'normal' satisfied work-life balance as well (Kossek et al., 2014). While people living in one country strive to optimize their '8-8-8 Rule', others might be highly satisfied if they are able to achieve a '16-8', '18-6', '20-4' (or maybe even worse allocated) routine. Especially, in the informal employment industry (e.g., garment factories, agriculture, house helps, street vendors, etc.) of India and Bangladesh, a 18-6 or worse allocation represents the norm.

2.2 Gender roles and inequality

It is no secret that still nowadays, in the 21st century, women are oftentimes expected to meet conventional, rigid gender norms. As the corona pandemic continues to spread and, therefore, impacts (daily) lives around the world, it already became visible that the covid pandemic does not only have significant effects on the economy but also creates severe setbacks in gender equality (McKinsey & Company, 2020). Although gender inequality has been present even before the covid crisis, the pandemic highlights these differences women have been facing. With the aid of the so-called 'Gender Gap Index' those differences between genders can be elaborated for each country (Nizam & Kam, 2018). While Bangladesh seems to improve towards a more gender equal livelihood by scoring 0,719 points, India remains among the least gender-equal countries with 0,625. Total gender equality is given at a score of 1, while 0 describes unequal treatment based on gender. However, inequality does not only originate from gender, but often has its roots in a host of different areas. The United Nations (UN)

explain inequality by not being equal in various dimensions. These (oftentimes social) inequalities refer to a person's rights, status in society or opportunities (United Nations, 2015).

First and foremost, it needs to be clarified what the term 'gender' exactly describes and that a distinction between 'sex' and 'gender' has to be made. While sex describes biologically determined characteristics, gender illustrates a socially shaped construct which reflects how people identify themselves (WHO, 2022c). Norms, expected roles and gender-specific behavior are also included in the concept of gender. Not rarely, does gender represent one of the numerous factors that cause discrimination which is why gender often is seen as a core part of (re-)producing inequality (WHO, 2022b).

Traditional gender role expectations have their roots in times and social setups where men used to hunt and later, work, thus incarnated the 'bread-winners' of the family. The ability of women to participate in work is often determined by far more factors than an individual's capabilities and willpower. Patriarchal 'stay-at-home/domestic' and care roles of women but also the subordinated position of females in the social and economic hierarchy in societies, therefore explains, although more and more women are engaging in work, it is not unlikely that women will find themselves cooking in the kitchen, home-schooling their children, and cleaning the house ever since covid has emerged. Pandemic-induced lockdowns put precarious, working women in distress as not only their social and economic life but also their time-management was challenged. Informal employment sectors such as hospitality, construction, tourism, (domestic) house helpers, factory labor, street vendors or waste packing are usually dominated by women (Rana, 2022). As these above-mentioned industries were severely affected by the pandemic and the fact, that not in all occupations or countries telework represents a viable option, women have been facing serious disproportionate difficulties to

balance increased care responsibilities with either working overtime or not working at all. In either scenario, females are struggling with shortage, either in time or with regards of financial sources (Amithy & Jigyasa, 2021).

'Shadow pandemic' can be seen as a frequently used synonym for the current covid pandemic (Milford & Anderson, 2020; OECD & UN Women, 2020). With the outbreak of the pandemic and the subsequent implementation of stringent lockdowns and other social distancing measures, an all-time high in domestic violence could be observed. Women and girls whose vulnerability was most infringed by the pandemic's severe repercussions, now live at home with their abusers, who often are close family members. In a research paper about female Bengali factory workers, Naved mentions the dependence of women on their spouses as well as the issue of increased levels of domestic violence, less independent Bengali women are facing (Naved et al., 2018). However, one should also be aware that the level of accepted (daily) violence is embedded in social norms and thus, significantly varies among countries and cultures.

The UN Women Report about 'Gender Equality and Inclusive Growth: Economic Policies to Achieve Sustainable Development' demonstrates that economic progress indeed is affected by gender. Inequalities originating from gender can hinder shared growth and prosperity within but also across countries. Economic approaches that discriminate and exploit women do little to improve but rather reinforce already existing traditional gender roles and aggravate inequalities. Therefore, as to secure growth, inclusive growth policies are required to enhance the well-being of women and close existing gender gaps (Elson & Seth, 2019).

2.3 Female garment workers in India and Bangladesh

Multinational companies offshoring their production to developing countries foster the appearance of 'slave-like' conditions. While offshoring pertains numerous economic sectors, particularly the apparel production has attracted attention lately. As on-site work facilitates supervision and social control, transnational operating companies tend to favor sweatshops over home-performed work. However, this entails crowded workplaces with extremely indecent, immoral, or even illegal employment conditions.

Although the ILO Convention implies working 40 hours per week, in India and Bangladesh 48 hours per week are the norm. Whatever legal regulations mandate, the working hours of garment workers exceed the legal limit by far. Female garment workers in India as well as Bangladesh spent approximately 16 hours daily in these factories, seven days a week. This extrapolates to an insanely high amount of more than 100 working hours weekly. This shows that the work-life balance of these women is far from an 8-8-8 ratio. Although working situations among Indian and Bangladeshi women massively vary, unquestionable female workers in the informal employment sector will have to work overtime and make sacrifices if they intend to obtain a wage wherefrom, they can survive (Nilsson et al., 2021).

In Bangladesh, more than two third of the Ready-Made Garment (RMG) workforce is female. By possessing low literacy skills as well as knowledge, these women are unable to influence their threateningly poor working conditions. Together with the International Labor Organization (ILO), the UN Women is partnering up as to provide better working conditions for women. Eliminating gender-affiliated barriers as well as discrimination and sexual and verbal harassment can be seen as first steps towards a more gender-equal and women-empowering livelihood in the RMG industry. In the next step, existing pinch points as well as

threats but also possible opportunities are studied to establish suitable policies in the (near) future. To further improve skills of those female workers, so-called 'life-skill trainings' are provided. By attending such courses, women are supported to gain confidence to not only strive for higher positions and counter harassment incidents but primarily to start standing up for themselves. Additionally, with the establishment of such women empowering (training-) groups, awareness had been created as well as help and education offered to women at risk. In order to achieve long-term changes, as oftentimes men have superior monitoring roles, male employees must also undergo compulsory gender-sensitive trainings (UN Women, 2021a).

'Pins and Needles. Labouring Bodies in the Gurgaon Garment Industry' illustrates a documentary about female garment workers in India that give insight on the various difficulties these women have to face as well as how they try to keep themselves above water. By getting physically assaulted by garment factory supervisors, female workers have been put under a lot of pressure. In India, the garment sector belongs to one of the oldest industries of the informal employment sector, contributing a substantial part to India's economy. Particularly in the outlying districts around New Delhi a hotspot for textile production evolved. Most of these factories' garment workers see this as a possible change to/escape from their lives in severe poverty.

Besides threatening low wages, women also have to deal with massively long working hours, rarely having time for taking a short break. In this documentary, an interviewed woman reports about the terrifying working conditions, she and other garment workers are facing. During their 'up-to-more-than-10 hours-daily' work schedule, women are only allowed to take a seat for two minutes while drinking. Although the Indian government implemented laws addressing Gender Based Violence (GBV) at the workplace, physical and emotional

abuse as well as sexual harassment and extreme exploitation still adds to the list of female RMG workers' daily issues. These various kinds of abuse and harassment incidents are reasoned by wrongful dressing or inappropriate behavior, accusing female garment workers of sending wrong signals.

Gender definitely represents one of the many factors on the vulnerability axis, as women are undoubtedly not equally treated as male workers. Also, within the gender category, a discrimination takes place as younger women, independent of their skills, are prioritized which leads to older women massively struggling with finding a (paid) job. Often, employment in garment factories is assigned based on kindship and other social ties to the factory's contractor. In order to counteract such unequal treatment, women have created support groups and training centers. The organization of get-togethers and discussions about issues and threats that female workers daily face at their workplace allows women to share their experiences and gain confidence as well as offers a safe place where women support each other: 'If you try to break a single wooden stick, it will snap at once. If you try to break ten wooden sticks together, you won't be able to break them.'. So, the essential question then is, why do women work in such garment factories if they experience such inconveniences? For one, oftentimes these women do not have any other choice. For another, working offers women not only to become financially and economically independent but also gives them the opportunity to (better) take care of their families by sending money back home (Natasha Badhwar, 2021).

3 Coronavirus disease (COVID-19)

The World Health Organization (WHO) defines the Coronavirus disease as a disease having its roots in the SARS-CoV-2 virus. Once infected with the virus, illness levels can vary from non-existent or mild to life-threatening. Initially, the virus was thought to attack the lungs, in the meantime as numerous mutations (e.g., Beta, Delta or Omicron variant) exist, the numerous possible (post-) virus effects cannot be defined yet. Mutations might change how fast or easy the virus transmits, the severity of side effects as well as the effectiveness of the vaccination (WHO, 2022d). As covid spreads via aerosols emitted via nose and mouth, the best way to protect oneself from the infection can be done by keeping distance, proper hand washing as well as wearing a mouth-and-nose-protecting mask (WHO, 2022a). The WHO has recommended public health and social measures (PHSM) as well as infection prevention and control (IPC) measures to contain the virus from spreading and keep the (post-covid) damage as small as possible. After only a short time, however, it was clear that covid does not only represents an epidemic, but a global pandemic with immense impacts on various domains. According to the WHO, a pandemic is an epidemic present in countries all over the world, spreading across international borders and affecting a wide range of people (Kelly, 2011).

3.1 Adaptation of the WLB concept caused by covid

Especially within recent years, globally the way of how work is being done, has changed drastically: Less rigid work constructs, offering more flexible working hours and the opportunity to perform work remotely. Particularly in a pandemic, the latter factor might illustrate the pivotal factor of work continuation or termination. However, this might not be the case for all countries. Depending on not only on the country, but also on the region or the

field of occupation, available infrastructure or type of employment might prevent the application of telework. While some countries offer support systems that facilitate the combination of work and non-work life, the burden workers have to deal with in other, less fortunate countries, has multiplied. Therefore, although more flexible working structures as well as telework aim to improve a person's work-life balance, ostensibly this is not always feasible. The concept of work-life balance assumes that two independent domains exist: work and non-work/private life. Depending on the ability to combine these two spheres but also on what is considered the norm in a country's society, the level of balance required for individuals to be satisfied with their work-life balance varies. (Hildebrandt & Littig, 2006).

With the outbreak of the corona virus pandemic in 2019, the concept of work-life balance was forced into a startling transformation (Profeta, 2021) which reinforced patriarchal gender roles, pushing working women in both, developing as well as developed countries, back into rigid 1950s housewife roles (Chung, 2020). The various problems that this transformation has created are elaborated in the subsequent sub-chapter. The covid health crisis, however, draws attention that it is just about time to take this as an opportunity to include contemporary developments and redefine the two domains of the WLB concept (Hildebrandt & Littig, 2006).

3.2 The diverse impacts of the covid pandemic on women's lives

According to (N. Singh & Kaur, 2022), with the outburst of the covid pandemic a change in the following five domains have been impacting (working) women's daily lives: (i) increased levels of food insecurity, (ii) limited mobility, (iii) unplanned pregnancies, (iv) social ostracization and (v) stress and difficulties emerging from poverty-driven daily life.

(i) <u>Increased levels of food insecurity:</u> It is no secret that the covid pandemic initiated a wave of dismissals, affecting the 'poorest of the poor' the most. Precarious day-to-day workers had been deprived of their (only) source of income, making surviving a real burden. Oftentimes, when households did not have enough money to buy food, women decided to starve in order to share their own portion with family members who needed it more (e.g., children or old or sick people). When employers stopped paying salaries, the ability to provide their families with (enough) food stopped as well. Children had to be sent to bed hungry, wondering why they had to live in poverty (Ravi, 2021). Singh and Kaur (2022) interviewed a number of Indian women working in the informal employment sector and collected narratives of how the covid pandemic has changed their lives (N. Singh & Kaur, 2022). A 30-year-old woman, mother of four, explained how she dealt with this food insecurity as well as how she managed to keep their children safe and healthy. By only eating a salt-topped roti, she was able to save the remaining vegetables for her children.

Sometimes, Non-Governmental Organizations (NGOs) or religious organizations established solidary support initiatives that provided marginalized population segments with food. However, if an area was contaminated, the food could not be delivered, which meant that families had to starve and hope to survive until further food packages could be delivered.

(ii) <u>Limited mobility:</u> The shutdown of the public transport system in India during the series of stringed lockdowns showed how strong a woman's social exclusion is actually dependent on safe means of public transport (Bell, 2016; Hamilton & Jenkins, 2000). For women, who were employed in the (informal) care or health sector, commuting to work drastically complicated. As people who are living in plight often do not possess own

means of transport, such as a car or a motorbike, not only reaching work but also medical support facilities (e.g., a hospital) became nearly impossible. As during covid, health conditions of many people deteriorated and may even became life-threatening, those who wanted to survive had to walk these long distances. Based on this, it can be inferred that regulations that inhibited public transport had not considered the various adversely affects which the 'poorest of the poor' have to face. This not only led to economic challenges and put social well-being and health in peril but also magnified prevailing class bias in the Indian and Bangladeshi society.

(iii) Unplanned pregnancies: Pursuant to the United Nations Population Fund (UNFPA), the number of recorded births in India had been tremendously high during the covid health pandemic (UNFPA, 2020). As medical facilities were more complicated to reach and lockdowns limited mobility, women no longer had access to contraceptives and therefore, lost the ability to actively plan a family. Besides seriously impacting a woman's health, career and livelihood ideas severely were changed or discarded. In patriarchal systems, women are expected to fulfill their role of reproduction. This does not only prevent female workers to return to work in a timely manner but also constrains their professional life chances (Kabeer, 2015).

(iv) Social ostracization: As already mentioned afore, the level of social exclusion was extremely high as public health and social policies as well as regulations to stop the virus from spreading had been implemented governments worldwide. However, social isolation was not the only factor creating the feeling of social ostracization. Discrimination, social stigmatization and other forms of intersectionality based on religious belief or gender caused mental stress , increased the unsatisfaction of people and magnified

the 'othering' (N. Singh & Kaur, 2022).

(v) <u>Stress and difficulties emerging from poverty-driven daily life:</u> As covid caused severe limitations in livelihood, as already shortly discussed above, a lot of people experienced extreme economic as well as social distress. Quarantine and social distancing measures aggravated social exclusion, further widening the social divide. Still, not only the private sphere and social life of people had been infringed but also the work domain was challenged. The outbreak of the covid pandemic prevented the majority of informal workers from continuing their work. As most of the informal employment is performed by female workers, women's daily lives were disproportionately impacted by the covid pandemic which also further exacerbated their vulnerability in society.

3.3 Marginalized groups and female informal workers further pushed into poverty-driven livelihoods

Crises tend to entail negative effects. The essential question is not whether but rather how and whom these crises affect. In many cases, the so-called 'bottom of the pyramid' population faces the greatest difficulties. Although the affected socio-demographic segments differ from country to country, women never stay reprieved. The vulnerable position of females in society as well as the type of (informal) work women engage in, explain the high risk women are exposed to in crisis situations (Quisumbing et al., 2018).

Particularly in India and Bangladesh, work in informal employment industries such as agriculture or garment production have strongly become feminized over the past decades. As performing these two employment types from 'home' is not applicable, women working in such sectors have massively been afflicted by the covid health pandemic (Bahn et al., 2020; McLaren et al., 2020). Working women not only lost their jobs but also struggled with time

management as the covid pandemic increased the number of roles, females are expected to perform simultaneously (Arora, 2015), barely leaving any time for leisure activities. Furthermore, according to some research (BBS, 2019), informal, unpaid care work performed by women in Bangladesh seems to be three times higher compared to men. Even though female work participation significantly increased over time, the restriction on mainly informal (un-)/poorly paid occupation remains unchanged (Zaman, 1995).

The outbreak of the covid virus and subsequent stringent lockdowns as well as social distancing policies further increased the degree of economic instability, hence, aggravated the threat for women to lose their livelihood (UN Women, 2020). Mental as well as physical care burden were amplified in these countries by lacking availability of sanitation, health equipment and access to safe water (Azcona et al., 2020). UN Women, an organization that actively promotes women's rights, conducted some research in order to find out on which domestic chores women spent their most time. Along with cooking, cleaning seems to take up most of a woman's time spent at home (UN Women, 2020). Additional to layoffs and increasing unpaid workloads, women's daily lives have been challenged by various discriminatory social behavior, intensifying gender inequality. The establishment of awareness programs should shift attitudes and expectations away from rigid patriarchal to more gender equal norms. Women's burden can be drastically reduced if domestic and care work is (more) equally divided between men and women.

Ensuring livelihood on a daily basis through street selling or domestic support, oftentimes illustrates the main source of income for people living in poverty. Not only did covid prevent those people from generating income to survive but also did their precarious living conditions complicate the adherence of proper health measures such as social distancing. The

covid pandemic definitely deepened the inequality among social groups, particularly adversely affecting the poor(est), most marginalized population segments, including women. Workers who migrated to urban areas for work, were forced to return to their rural origins as lockdowns prevented them from earning a living, limited access to food and, subsequently, made housing unaffordable. This phenomenon can be described best by the terms 'urban exodus' or 'reverse migration' (Kingra, 2015). In India, the Institute of Social Studies Trust conducted a survey that illustrates how limited mobility hindered people from receiving their remuneration and thus, further deteriorating their already tenuous living conditions.

Countrywide lockdown policies to stop the virus from spreading led to a host of adverse economic as well social impacts, affecting marginalized, more vulnerable members in society unprecedently the most. In developing countries with lower income such as India or Bangladesh, covid led to severe food insecurity – which resulted in threatening high hunger levels - and further deepened the divide of social inequality. As already shortly mentioned afore, India's migrant crisis, also known as 'urban exodus' raised international attention. With governmental lockdown regulations hindering transportation, thousands of workers had to walk hundreds of kilometers to reach their home village (BBC, 2020; N. Singh & Kaur, 2022).

3.4   Trapped in the never-ending cycle of poverty and inequality

Not only did covid challenge economic as well as social structures in countries worldwide, but also the disparities between the different social classes as well as urban and rural population aggravated and became more visible. In societies like India, women are used to living a life under the shadow of patriarchy which means that they are perceived as less valuable and invisible. This further exacerbated during the pandemic as oppression, exploita-

tion, social exclusion, and intersectionality increased, forcing marginalized population segments, particularly women, into even more precarious living conditions. According to UN Women, 96 million people have been pushed to the brink of poverty. Nearly half of the victims, 47 million, are women and girls, which puts females socially and economically further behind (Singh, 2021). As already shortly discussed afore, unequal treatment of women starts already in early stages of life.

According to Chagar (Chagar, 2010) India classifies as a 'soft state' where power relations (in the caste system) play an important role. Although hierarchical systems do not have to be detrimental per se, rigid social structures and patriarchal norms and regulations impede the empowerment of women in the Indian society. By analyzing the multidimensional aspects of female poverty, this thesis will shed some light on women's vulnerabilities as well as on other axes of inequality rooted in the structural nature of the Indian and Bangladeshi society.

Another aspect that adds to the poverty of Indian women originates from the occupation in the informal employment industry. With more than 80 percent, India 's workforce is listed first for participating in unregistered, informal employment (ILO, 2018). Employees in such fields neither enjoy any benefits related to social protection as they are not subject to income tax, nor is their employment type settled in the national labor legislation. This is why some speak of, although this type of work is of great economic importance in low-income countries, informal workers being considered 'invisible'. With the outburst of the covid pandemic and the beginning of a series of stringent lockdowns, most of the informal work ceased. To understand the vulnerable position women are currently facing post-covid, not only a gendered analysis is crucial but also India's patriarchal society has to be explained. Typical for patriarchal structures is that decisions are being made by men. At first glance, one would as-

sume that women are simply excluded from the decision-making process, but the implications are far more profound. Unequal treatment that discriminates and later severely limits a woman's livelihood, already starts in early stages of (female) life: Excluding girls from education later on prevents women from obtaining a proper, well-paid employment. This is one of many reasons why women in India as well as Bangladesh have to settle with low-skilled, poorly paid informal work (Ulrichs, 2016).

As in most countries, wage gaps between men and women still persist in India and Bangladesh. For one, this could be explained with, as already just briefly mentioned, patriarchal structures pushing women into lower positions, not only in social settings but also in employment. Another, also patriarchal rooted factor can be illustrated by the gendered division of occupational tasks. The garment sector represents a good example in India. Here, women perform tailoring activities, while men are engaged in management positions, monitoring the female garment workers.

Unlike in Western societies, the Indian caste system barely allows social mobility, meaning that the movement across social classes within a society is strictly limited. With the onset of the covid pandemic as well as the numerous subsequent curfews, domestic violence and sexual abuse of women became the new 'normal'. Although the number of incidents seem to skyrocket, officially reported cases barely exist. This can be reasoned by the fact that only a few women were able to contact a helpline (Chakraborty, 2020).

It is noteworthy that the mindset regarding female work participation differs widely within India. On one side, not infrequently, women tend not to work as either their own husbands suspect them of infidelity, or the Indian social caste system just does not approve female work participation. On the other side, Indian women claim that their husbands want

them to work and earn their own money, so the men do not have to support female family members financially.

In the case where women are allowed to work, all-female workspaces do not only provide fewer opportunities for accusations but also reduce the risk of (sexual) harassment incidents. Although these jobs offer women the opportunity to work, their wages are extremely low. Still, lots of women associate female work participation with pride and (social) recognition, seeing this as an essential step towards the empowerment of women. In this way, females are able to add value to not only their families but in a broader sense to society. Moreover, work offers women the possibility to escape from home, at least for a couple of hours. Ideologically shaped identities of how a women should behave limit female work possibilities as the society expects them to take care of the family and household chores. Although empowering female workers became more common in India recently and women try to break the traditional perception of how a women should be or behave, women's position in the (paid) employment sector remain tenuous (Nilsson et al., 2021).

Although Indian and Bangladeshi women, positioned in lower parts of the caste system, already live economically and socially marginalized, covid further plunged them into poverty. Therefore, in many countries poverty has not only aggravated but also has been gendered, more specifically became 'feminized' (Harman, 2016; Wenham et al., 2020). During covid, new ways other 'othering' have started to emerge which pushed marginalized, bottom-of-the-pyramid (BOP) population segments further into distress, depriving them of a proper livelihood.

Traditionally, poverty can be described as poor livelihood resulting from a lack of financial resources. Nowadays however, some researchers, came to the conclusion that poverty

represents a multidimensional framework that cannot solely be attributed to income but rather has to include material, economic and social deprivation (Chant, 2014; Stiglitz et al., 2009). Oftentimes, these various, poverty-creating elements are not reflected in governmental policies. India and Bangladesh represent two countries where those axes of inequality are not recognized whereby especially when caste, social relations, gender, or race severely determine the quality of life, an inclusive approach would be essential.

3.5 Telework and other consequences of covid

The challenge of combining private/family life with work is not a newly discussed topic that just emerged with the outbreak of the current covid pandemic. Already Hochschild discussed the issue of finding a balance between care activities and family at home, and work life in his book 'The Time Bind: when work becomes home and home becomes work' (Leana, 1998). While remote work reduces time spent on commuting from and to work, separating work from private life could become more complicated (ILO, 2017; Richardson & Kelliher, 2015).

For some telework appears to be a blessing and an opportunity to achieve a more satisfied and balanced work-life ratio (which might range from a typical 8-8-8 to a 20-4 time allocation), others claim to be cursed by being coerced to work from home (Tomei, 2021). But why do opinions about remote work differ that much?

In some countries (covid-originated) telework extremely facilitated the balancing of job and private life, but also created problems such as the struggle of fulfilling several roles at the same time or 'coasting', which describes a phenomenon where people do meet work requirements but have no intention to do any more than the bare minimum while ensuring that

other, personally more important activities are primarily taken care of while working (Christian, 2022). In other countries it created a substantial threat to life as the mandatory switch to remote work severely complicated the continuation of work. In the case of Indian and Bangladeshi informal, precarious female workers, the latter is more likely to apply.

However, women who were able to work remotely, also require severe support as work-life balance conflicts oftentimes arise when the workplace is being shifted to the living room. Regardless of telework, since not all employment industries or a country's accessible infrastructure might offer such opportunity, women admitted experiencing high levels of stress and also had difficulties to juggle work and private (childcare and household) chores. Therefore, 'time poverty' was another brunt added to the shoulders of working women as unpaid work, besides that fact that no money is earned, it barely leaves time for recreational activities (UN Women, 2021b).

The Human Development Index (HDI) illustrates a useful tool to ascertain the social and economic development of a country. When taking a look at country specific scoring profiles, it can be seen that India and Bangladesh display very similar HDIs. With scores of 0.645 in India and 0.632 in Bangladesh, both countries belong to the medium human development category (UNDP, 2021). As, besides on the years of schooling and level of obtained education, life expectancy and the gross national income per capita, development nowadays also highly depends on the accessible infrastructure and technological advancement, development and living conditions are most likely to differ among countries. Therefore, it is crucial to take this into account when deciding whether telework should be a feasible alternative. Also, the field of work is a significant factor, as, for instance, factory and other blue-collar workers are not able to work from home while for white-collar employees telework should be easily doa-

ble (Sostero et al., 2020).

According to Eurofound, the 'right to disconnect' is crucial for separating work and private life (Eurofound, 2021) and creating a stress-free sphere. However, especially nowadays, a complete disconnection from work is nearly impossible, as smartphones and laptops have become omnipresent in our private lives as well. This illustrates a major downside of telework as this fusion threatens a balanced work-private life. In fact, telework was invented to not only facilitate a more balanced work-non-work life but also support working parents or (single) mothers by providing the opportunity to work from home (Deloitte, 2021). For women, the creation of remote work was an important step towards more gender-equal employment conditions (Eurofound, 2021). While this is true in general, the covid pandemic might lead to doubts, not only for Europe but also developing countries. The shrift from on-site to home-based work entailed massive difficulties for many women all over the world, as not every job can be performed independent of its location. While switching to remote work might function in developed countries and upper-tier kind of employment, in developing countries, by contrast, lacking access to technology as well as informal work makes telework inconceivable.

Undoubtedly, the inability of not being able to meet pandemic-originating digital requirements, which involves the possession of internet connection or technological equipment such as laptops or smartphones, represents another issue lots of people in developing countries are facing. However, as precarious households often do not enjoy the privilege of education, illiteracy and low levels of knowledge are not uncommon, difficulties with far more significance exist that put the lack of technology in the shade. Still, considering that this digital absence leads to disadvantages regarding remote learning as well we telework, enabling ac-

cess to digital equipment needs to be enhanced in order to ensure more equal opportunities in life for all (Loughborough University, 2021).

Almost two years ago, in early 2020, the covid pandemic has sparked massive disruptions in work lives and daily routines all over the world. Social distancing aims to reduce the risk of infection but also paves psychological issues arising from social isolation. In order to take some weight off female shoulders, various supportive strategies such as splitting domestic work among family members or support of the spouse or in-laws, had been discussed. As the pandemic restricted one's personal freedom more or less to the own housing, the possibility to spend more (quality) time with the family emerged which was welcomed by most (wealthy) families (Tayal & Mehta, 2022). However, this might not apply for precarious families as the repercussions of the covid pandemic prevented most informal workers from going to work and therefore further pushed them into poverty-driven living conditions.

Even before the pandemic outbreak, changes in work, health or private life often entailed uncertainty, especially for low-income families. Although parents without a partner have even been affected more severely, it was observable that women, especially single mothers must deal with immense difficulties. As covid pushed off an enormous wave of job losses, child support originating from ex-partners might have stopped which added up to the already existing (financial) burden women have to face. Here, it has to be mentioned that depending on country-specific norms, child support in separated family structures might not be common. So, whilst on one side, cultural norms might not provide financial support of a child, on the other, austerity measures might have made it impossible to do so (Loughborough University, 2021).

3.6   Solidarity and other community support initiatives to fight covid

Not only among countries but also depending on the respective gender, repercussions of the covid pandemic on the employment vary. Marginalized population segments are facing social and economic barriers that prevent them from having equal access to adequate jobs. A gender focused research would pave cornerstones for better working conditions in informal employment sectors for working women as well as amplify the opportunities of female workers. Research about the pandemic's impacts displays the massive aftermath on the (un)paid care work sector as traditional gender bias were exacerbated. The declaration of the covid health pandemic by the WHO in March 2020 caused numerous lockdowns, curfews, and travel limitations in countries all over the world. As to prevent the virus from spreading, social face-to-face activities have been prohibited, substantially affecting a person's work as well as private life. It is no secret that women are more vulnerable since oftentimes performing in the informal employment sector, thus, are at greater risk of losing their jobs (UN Women, 2021b).

As informal employment as well as poor urban workers tend to be statistically invisible, governmental policies often do not take workforce stemming from the bottom-of-the-pyramid (BOP) into account when (re-)formulating regulations. During the multiple waves of the covid pandemic, their survival entirely relied on the help of friends, family, and neighbors: the provision of food survival packages, lending some money as well as offering clear water and a safe place to sleep. Although many struggled with staying afloat, people sticked together and formed communities to support one another in the best possible way. Women played crucial roles in cushioning the impacts of the covid pandemic by setting up vital solidarity programs as well as by participating in the production of face masks and sanitizers and Personal Protective Equipment (PPE) kits (Sinha, 2015). The importance of their support in

this pandemic also becomes more visible as they participate in various community initiatives such as taking care of the ones in need, providing food, and taking leadership in the distribution of medical equipment to the ones in need. In Bangladesh's capital, Dhaka, women advocated for the best possible adherence of distancing measures in precarious housing and urged people to regularly wash their hands (Recio et al., 2021). In India, community kitchens, such as the 'Mukhyamantri Didi Kitchen' initiative, were established to serve cooked meals to (poor) people in need (Raman, 2021).

4 Organizations and their programs for the empowerment of (working) women

As we know by now, women belong to the marginalized segment in societies and hence are more vulnerable to changes. This is nothing new but rather became more visible during covid. The National Federation of Indian Women (NFIW), the International Initiative for Impact Evaluation, Basti Suraksha Manch, the Hawker's Association, UN Women, Action India, the Women's Initiatives (WINS), the Mahila Kisan Adhikaar Manch (MAKAAM), the Self Employed Women's Association (SEWA), the Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE), Garment Worker Diaries (GWD), the Transform Rural India Foundation (TRIF), the All India Democratic Women's Association (AIDWA), Women in Informal Employment: Globalizing and Organizing (WIEGO) and many other women-empowering organizations focus on enabling more equal living conditions as well as the empowerment of women, not only in India and Bangladesh but also worldwide. By creating female empowering incentives, not only awareness has been raised but women have also been given a voice. Community meetings where women were educated not solely about health measures regarding the containment of the covid virus but also about how to pro-

tect themselves from assault at work or prevent (domestic) violence encroachments. The following programs represent more insights to various incentives which aim to support, educate, and empower (working) women in India and Bangladesh.

4.1 Self-Help Groups (SHGs)

In India, so-called Self-Help Groups (SHGs) exist since the 1980s and were formed to alleviate poverty, create a platform for joint action, ensure access to rights and entitlements and enhance women's health and wellbeing. After some time, the Indian government adopted the SHG-movement through the Deendayal Antayodaya Yojana – Nation Rural Livelihoods Mission (DAY-NRLM). Since then, approximately 60 million poverty-driven women had been mobilized into SGHs across India. These female Self-Help Groups are composed of groups of 20 women, voluntarily getting together on a weekly basis to discuss joint difficulties in life. Also, formal trainings were offered with the aim to raise awareness about issues such as gender (in-)equality, poverty-driven livelihoods, gender-based violence women are experiencing as well as health-related problems.

Together with the IWWAGE, DAY-NRLM established a project called SWAYAM (Strengthening Women's institutions for Agency and Empowerment) for the National Rural Livelihoods Mission (NRLM). By prioritizing perspectives of Indian women as well as coordinating incentives with women's needs and aspirations, SWAYAM drastically empowers (precarious) female members of the Indian society. The covid pandemic adversely impacted these women's wellbeing as several waves of stringent lockdowns prevented these SHGs gatherings and thus, women were not able to discuss their (daily) sorrows (IWWGE, 2020).

33

4.2 Basti Suraksha Manch (BSM)

With the recent growth of the Indian economy, the issue of sustainable economic growth became more relevant. This strongly depends on how the city takes care of weaker sections as well as working-class communities which reside in so-called 'slum bastis' in the cities. Livelihoods in these bastis are extremely tough and represent durable social issues for the Indian government. Basti Suraksha Manch views this dilemma as an opportunity to not only reimagine ideas of social responsibility and inclusive growth but also has the vision that welfare work in slum bastis illustrate possibilities to make cities more socially inclusive, healthy, and sustainable.

Basti Suraksha Manch (BSM) is a platform of social workers, activists, basti residents, and researchers cooperating on different aspects of slum development and empowerment in Delhi. Being part of the Indian Institute for Human Settlements, BSM contributes to and learn from the cutting-edge research on themes such as urban education, urban health, social protection, and housing as key dimensions of human development.

According to Abdul Shakeel, the CEO of Basti Suraksha Manch, BSM's field of work consists of two dimensions: Primarily, focusing on supporting a large number of basti residents through creating awareness about as well as facilitating their access to government's targeted as well as general programs as well as services. This enables access to schools, anganwadis (which are rural childcare centers), primary health centers, basic food security and night shelters. Furthermore, infrastructural facilities like safe drinking water, electricity, toilets, and proper sanitation, are being improved. Education and training opportunities are additionally provided to local residents as to make them aware of their rights and thus, enhance the probability of achieving more effective schemes and new policies implemented by the

34

government.

Secondly, BSM also provides direct material support to numerous people in need as the government support is limited and delayed. This material support includes for example food and clothing to the ones in need residing in the basti community, school supplies (books, bags, dress, etc.), wheelchairs to community members with special needs as well as urgently needed medicine (BSM, 2022).

During the covid pandemic, Basti Suraksha Manch partnered up with WIEGO to conduct research to assess the impact of covid-19 on informally working women, more specifically waste pickers, in New Delhi. In their paper, they explained that the majority of participants originate from socially marginalized population segments such as lower-positioned castes and tribes which all classify as the so-called 'backward class'. Even within this field of work, (gender-based) discrepancies at work are present. With the outbreak of the pandemic, stringent lockdowns prevented waste pickers to continue working. While men were able to return to work without further difficulties since covid restrictions had been loosened, women faced severe difficulties to resume work which caused severe financial struggles. As these workers illustrated daily wage workers, not only high risk of infection but also other health-related issues such as malnutrition emerged as the majority of informal workers were only able to eat what they had earned. The covid pandemic made them (even more) destitute, preventing any source of income to sustain themselves.

,Covid-19 has not only affected the health of millions around the world but has also adversely impacted the livelihood of a majority of the world's population. It has wreaked greater havoc in countries that have poor and faulty systems of public health

and social security.' (p. 7, BSM & WIEGO, 2021)

Ever since the lockdown, informal working women had difficulties to comply with the health measures a health pandemic requires as they have had no access to medicine, essentials, or basic health care. Sanitary as well as hygiene products became luxuries and were not ranked with highest priority as people faced a food and water crisis, and thus, had nothing to eat. Besides food insecurity and a complete loss of livelihood, women experienced harassment incidents by authorities, were 'responsible' to bridge the gaps of their children's education, had to face increased levels of care work as well as had to cope with tremendous physical and mental strain (BSM & WIEGO, 2021).

Due to this, these interviewed women waste pickers asked for more support from authorities as well as a full stop to harassment. Moreover, as females normally belong to the marginalized population segment, working women demanded occupational identification to facilitate the search as well as be respected and work with dignity. As women play a significant role during the pandemic, the government should acknowledge the value of their role in society as well as provide (child) care support in order to alleviate the burden women have to bear.

4.3 The National Federation of Indian Women (NFIW)

As a female subcomponent of the Communist Party of India, the National Federation of Indian Women (NFIW) represents a women-empowering organization in India. Since its foundation in 1954, NFIW substantially increased in size as more and more women started to join this network. Females from countries all around the world, who shared a similar mindset united to reduce poverty, increase health conditions, fight imperialism as well as generally

empower women and fight for the improvement of their rights. Besides permanent support programs, NFIW established temporary covid-specific solidarity programs with the aim to mitigate the burden of the covid pandemic women have to carry (NFIW, 2022).

According to NFIW's Working President, so-called 'Community Outreach Programs' had been established with the aim to cover the organization of local level meetings as to discuss community issues. During the covid pandemic, NFIW cooperated with the government, non-government frontline workforce as well as other organizations to provide support to affected families, such as guidelines for proper isolation or the provision of food, medicine and other essentials. Although NFIW did not receive any financial aid, through governmental collaboration, the Indian women-empowering institution managed to alleviate the burden of the several waves of stringent lockdowns by reducing rent payments and negotiating means of transport as well as wages during the lockdown(s).

With the aid of these community-supportive programs, NFIW had been able to effectively outline issues women and children were struggling with during the pandemic due to a lack of governmental support. Subsequently, government departments had been informed about these deficits and viable solutions had been worked on. The additional participation in social audits which covered social welfare shortages of informal working people, such as lacking rations, pensions or other social security systems, areas of urgent needed improvement could be mapped out.

4.4 Action India

With the vision 'Women's Rights are Human Rights' Action India illustrates the importance to speak up for women and their rights. With the creation of Action India in 1976, a movement of fighting against what is wrong and simultaneously establishing a women-empowering network, was kicked off. While standing up for female rights, programs for self-esteem and self-help were created to not only externally raise awareness of the issue but also assure that women themselves are aware of their value. Additionally, by addressing the issue of patriarchy and claiming gender egalitarian rights, Action India aims to reduce discrimination, enable a(n) (better) access to education as well as medical care, improve livelihoods and enhance people's economic participation rights.

The great importance of Action India's work became visible during the covid pandemic, where women belonged to the most affected segment. By creating self-help groups and offering social, medical training as well as cooking classes, Action India provided women not only a support network where they could talk about their issues and exchange experiences but also learn how to survive in crisis situations like the covid pandemic (Action India, 2021).

4.5 Garment Worker Diaries (GWD)

The online platform Garment Worker Diaries (GWD) illustrates a project established in 2016 by the Microfinance Organization (MFO) which represents a global nonprofit organization with the aim to improve the financial well-being of low-income households in the developing world. After initially receiving support from the Dutch embassy in Dhaka and being funded by the Laudes Foundation (previously C&A Foundation) as well as later on, from March 2020, the Gates Foundation, since April 2022 GWD achieved being self-sustainable

and able to build private channels anywhere globally.

During an interview with Daniela Ortega, Director of Operations at MFO as well as Project Leader of the Garment Worker Diaries project, Ms. Ortega explained that GWD offers direct communication with garment workers in the global garment producing sector. Herewith, people from all over the world are able to gain unbiased insights of these informal workers' working lives, experiences as well as personal opinions. Since 2020, this continuous exchange of information gave stakeholders the ability to add questions about any topic and thus, enabled to achieve more transparency and the inclusion of female worker's opinions in future decision making.

Though the so-called 'Public Channel', GWD regularly talked to several thousand garment workers where more than 75 percent were female.

'The GWD methodology is particularly suited for women who may be less comfortable with traditional worker voice mechanisms that operate within or in partnership with factories, given the negative gender dynamics often prevalent in their workplaces. The channel, based on trust and regular communication, is a much-needed safe space for women to share different aspects of their lives and report sensitive issues such as instances of abuse, discrimination or harassment without fear of retaliation or judgment.' (Daniela Ortega, 2022)

Particularly during the covid pandemic, this online exchange of information turned out to be extremely helpful since it allowed to monitor not only the wellbeing of the workers but also enabled to keep track of possible restrictions and changes that affected those working women's work life. As changes in the work sphere tend to have an (either beneficial or ad-

verse) impact on one's private life as well, the deterioration which covid caused in those workers' lives quickly went viral and caused global attention: Livelihoods in extreme poverty, childcare, and health crisis, unpaid domestic (care) work, the effects of stringent lockdowns, food insecurity and many more issues became (more) visible.

> *'In 2020 due to COVID19, we had to adapt our methodology and field work to remote data collection (from in-person group visits to individual phone calls). That shift allowed us greater flexibility in terms of which topics to cover and what questions to ask. Prior to that shift our surveys were mainly focused on work hours and financial transactions inside and outside the household. In 2020, we added questions related to COVID19 and wage digitization, since many workers started getting paid digitally during the pandemic.' (Daniela Ortega, 2022)*

Although Garment Worker Diaries presents a global network, this thesis focuses on the south-east Asian region, particularly on the information exchange during the covid pandemic that took place related to Bangladesh. While the online network 'Garment Worker Diaries' may have only served as an information exchange in the beginning, in times of covid it has become an essential tool that increases not only the chances of survival but also offered people in need the opportunity to become seen and helped (Workerdiaries, 2022).

4.6   The Women's Initiatives (WINS)

The Indian network, named Women's Initiatives (WINS), represents a 1994 created NGO that conducts research about gender, sexuality, diseases (e.g., HIV), education, sexual orientation (e.g., LGBT), sex work and violence against women. Besides finding viable solutions that facilitate women's daily lives, WINS's mission is to educate and empower vulnera-

ble women. Together with the Mahila Kisan Adhikaar Manch (MAKAAM) organization, WINS conducted a survey on the impacts of covid and its numerous lockdowns on rural marginalized working women. Female workers have faced the strongest consequences which can be traced back to their limited access to knowledge and technology as well as the scarcely indulgence of labor rights. Ever since the covid pandemic emerged, governments across the globe have elaborated measures to counteract adversely implications. In the short-term, these measures should be oriented to closing existing gaps in terms of inclusion and advocate safety and labor rights. Particularly for (female) workers, who are living a precarious life, these regulations might offer an opportunity for a decent job in the long term (WINS, 2020).

4.7   The Self-Employed Women's Association (SEWA)

Besides numerous small locally-based organizations, the internationally known Self-Employed Women's Association (SEWA) in India played a crucial role during the covid pandemic by establishing food delivery programs where rickshaw drivers and street vendors provided precarious households (SEWA, 2020). In low-income countries, various women cooperatives have been developed to raise awareness of urgent needs originating from the covid pandemic, particularly adjusted to the exigences of (precarious) women at risk. Offering safe means of transport, childcare support programs at work or sequentially incorporating women into the decision-making process are initial signs of gender sensitive measures. Additionally, a reorientation of the production on the domestic demand could lower global dependencies and therefore, make producing countries less vulnerable and simultaneously ensure better working conditions and legal rights for the female workers (Chettri & Hiriyur, 2020).

However, already before the outburst of the covid pandemic SEWA belonged to one of the major women-empowering institutions. SEWA is a 1972 founded single largest Central

Trade union with more than 1.5 million precarious informal female workers participating. One of SEWA's goals is to empower women with the so-called 3V's: voice, viability, and visibility. By providing women with these three components, not only their value and thus, position in the society but also their economic as well as decision-making power will drastically increase.

4.8 The Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE)

Similar as SEWA, the Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) represents a network with international significance which focuses on further research that aims to raise awareness as well as support the economic empowerment of women. Other organizations such as LEAD – a practical research facilitation – as well as the widely known Bill & Melinda Gates Foundation actively assist IWWAGE projects. International research indicates that women majorly contribute to the (informal) economy of a country. Still, poverty, exploitation as well as discrimination disproportionately affect their daily lives. Even though the economy is improving, lower levels of pregnancies and higher numbers of girls obtaining education, not only the Indian Female Labor Force Participation (FLFP) but also the access to rights and resources continuingly seem to persist ominously low. During the covid pandemic, IWWAGE has further intensified its focus on women and work, collaborating with the Indian Statistical Institute to conduct a number of studies aimed at contributing to the empowerment of women as well as foster a gender-neutral recovery from this social but also health pandemic. IWWAGE works on removing barriers female workers face in their work life by empowering women and searching not for theoretical but rather practical improvements. By doing so, a crucial step towards gender equality and inclu-

sive growth within a society is being set. Globally, but particularly in developing countries this is essential as to end the ongoing cycle of female poverty and (social as well as financial) dependence (IWWAGE, 2022).

4.9 The International Water Management Institute

Deepa Joshi is a gender and inclusion leader at the International Water Management Institute. This video shares some insights of female garment worker's lives as well as experiences made by them. Paid work in the Ready-Made Garment industry, where the majority of workers is female, has really made an impact on the poorest, marginalized Bangladeshi women as the gained income offered them greater autonomy as well as more freedom over their own choices, greater bargaining power and a gain in influence in but also beyond the household. 'An enhanced ability to formulate choice(s) and act upon those choices' defines empowerment (Souplet-Wilson, 2014). Based on these afore-mentioned factors, research claims that paid RMG work contributes to the empowerment of Bangladeshi females. Although women are offered to participate in paid jobs, their roles in domestic work persist. So, the question is, how do these women managed to balance their various work lives with their private life when facing extremely long working hours? Research has made it clear that the link between water, marginalized women and urban and peri-urban contexts is explicit. Thus, another question that came up is, as water security illustrate a difficulty in some urban areas, how do women manage their water related chores when all women return to their homes at the same time and the available water is limited? The issue really was how unethical it would be to visit urban-living women and conduct research on water related issues as these women have to face so many more issues (leaving one's sick child at home while going to work, educating their children as going to school was not affordable). Fundamental to this research was

the termination of binary pigeonhole thinking and realizing that in order to achieve female empowerment, oftentimes implicitly or explicitly disempowering (by asking highly personal questions about diseases, experienced violence, etc.) has to take place first (Linda Scott, 2016; 15). When conducting transformative research, accepting plurality of knowledges as well as understanding the complexity and interrelation of various topics in crucial.

Especially post-covid, people talk about a 'new normal' but what is this new normal speaking in terms of science, economy, and knowledge? Undoubtedly, the covid pandemic did change daily lives and thus also affected the work-life balance of people all around the world. While some drew benefits and gained more flexibility in their work-life balance, others struggled to survive: Living conditions in misery, inadequate food and health care, primitive and stagnant economic life and a life that is handicapped by poverty.

In order to really understand these women's daily routines and experiences, two researchers decided to live with these women for a couple of months. No questionnaires were used, meetings with participating women were adapted to their convenience and trust needed to be built to gain essential insights into these women's lives. As this was highly welcomed by the Bangladeshi women, these meetings started to take place on a regular basis, offering women the possibility to exchange problems and discuss possible solutions. During these meetings, it turned out that women living in those urban living facilities were only allowed to use water when the landlord gave permission to them, which was only for a certain time period each day. The fact that women work and bring an income home sometimes has adverse effects on masculinity. Despite providing financial stability to the household, women did not get support of their husbands as women questioned the men's ability to provide financial sources and doubt their status in society (Joshi, 2022).

44

5 Gender-unequal recovery from the covid health pandemic

By now, it is nothing new that the recovery from the covid health pandemic is uneven, especially in terms of gender equality. Here, it could be observed that women must deal by far with more difficulties than men do. Women, irrespective of their age, who did not have a job at the time when the pandemic started, struggled with this crisis' severe impacts as persisting economic inactivity resulted in declining job opportunities. Whereas 60 million men lost their jobs, only 54 million female workers were affected. However, when looking at the percentages, women experienced much larger job losses with 4.2 per cent (male percentage: 3.0 per cent). Since the coronavirus affected not only peoples' work-(private)life balance but sometimes also their health condition, more care responsibilities emerged.

Oftentimes, as domestic and care work are still considered to be female chores, women's lives have massively been constrained as well as their work participation limited. Not infrequently were women compelled to quit their paid jobs to carry out their care duties. Therefore, a global call to action for a sustainable, inclusive, and resilient recovery from the covid pandemic is highly necessary.

In order to find effective solutions, the issue in question must first be profoundly understood. So, why is it actually the case that women are more severely impacted by job losses? Women are over-represented in sectors like wholesale, retail, accommodation, food service, domestic work as well the garment industry, all sectors that belong to informal employment. Moreover, it is not possible to exercise these jobs from somewhere outside the on-site facility such as from home (ILO, 2021b).

Around 91percent of the female workforce participates in the informal industry which

is characterized by extremely high job insecurity and fluctuation in income as well as the absence of social security nets that could smoothen serious economic disruption caused by the covid pandemic. In order to facilitate women's post-covid return to work, programs such as the National Rural Employment Guarantee (MGNREGA) have been implemented as well as gender resource centers by the National Rural Livelihoods Mission (NRLM) and the National Urban Livelihoods Mission (NULM) have been established. The aim of these centers is to properly train women by offering contemporary education and the appropriation of tailored skills (Hindustan Times, 2022).

In order to ensure an effective recovery from the crisis' impacts and to provide a brighter future for working women, gender equal rights need to be entrenched. During the pandemic, lockdowns as well as curfews massively restricted a woman's health care, financial income and time management. Therefore, not only their social but also economic condition worsened as their work-life was brought out of balance. As a result, within the past two years, the gender gap widened and became even more severe. This global health- and social crisis requires different health measures in daily (work) lives: Accurate hand washing, self-isolation, the wearing of protective masks as well as further protective health gear to ensure safety and the prevention of an infection with the coronavirus. Neither at the different stages of the pandemic, nor in every country, those health requirement measures could be complied. Still, in times when financial sources are crucial to ensure a roof over the head or enough food to eat, not even (health) care jobs, where the worker's health is put in peril, represented reason enough to quit the job. This shows how dedicated but also desperate people could be in emergency situations.

The majority of females working in the informal industry are facing the 'all work no

pay' issue which claims that women are expected to fulfil several roles and take care of all sorts of responsibilities simultaneously without getting paid for it. The covid pandemic made visible that a restructuring of the division of domestic chores needs to be done in order to give women the chance to a better work-life balance. Not only training programs and workshops aim to promote a more gender-equal approach but also multi-national companies have started to raise awareness of the significance to improve female work-life balance and thus, weight needs to be removed of women's shoulders. Ariel, a European brand of laundry detergent producer, created the media campaign #ShareTheLoad with the aim to raise male participation in the household. All this transformation will not be successful if social norms regarding household will not be adapted as well. The perception of unpaid household and care activities need to shift away from unproductive to productive work. As care activities do not only determine the well-being of individual families but also of a society and, more broadly, of a country's entire economy, there will not be any recovery from this pandemic unless the importance of those care activities is acknowledged (The Hindu Business Line, 2021).

In order to contribute to greater gender-equal working conditions for women, the ILO pursuits Goals 5 and 8 of the Sustainable Development Goals Agenda: Fighting for gender equality as well as an equal access to labor markets, reducing the gender pay gap and ban violence as well as harassment in work all over the world. Also, monitoring and measuring the pandemic's impact(s) contributes to future gender-sensitive policies. By offering advice on how to reconcile work with private life and what to do when experiencing (domestic) violence, especially for working women this might be a crucial support. The ILO works on post-covid work life improvements such as being free from discrimination, gender roles and stereotypes, more time and money for women working in unpaid care jobs, preventing violence and harassment and last but not least, focusing on empowering women to be more representa-

tive in leading positions (ILO, 2020).

5.1 Childcare crisis and adverse effects on a child's development

Besides health services, also education have severely been disrupted by the covid pandemic. The closing of schools and shift to distance learning resulted in a very low face-to-face contact among students. Not only shocking learning losses became visible, but also first damages in human capital could be observed. Although some households claimed to possess at least one digital device, a participation in e-schooling was not secured. As it is not uncommon that low-income households only own a limited number of digital devices, a problem arises as soon as more than one family member needs such device for either education or work (Cho et al., 2021). Another highly discussed topic was the concern that children no longer have a routine, are lacking in motivation and do not obtain the education they need provided by online teaching. Besides negative impacts on the children's health due to increased time spent with technology and lack of physical movement, adverse consequences on children's development originating from missing social interaction among people had been shed light on.

While all these-afore-mentioned aspects might be true for middle-to-low-income households, a different scenario applies for precarious households. Undeniable, the covid pandemic has seriously impacted everybody's daily lives, including that of children. Yet it is important to mention that not only knowledge levels as well as the opportunity of obtaining education highly differ, not only among countries but also across social classes, but also social and technological barriers massively restrict a person's lifestyle. In a boarder sense, this subsequently defines what a person perceives as normal. The question therefore is not if but rather how the daily lives of children living in precarious setups have changed during covid. Certainly, lockdown measure in India and Bangladesh have led to lower social interactions,

but the closing of schools or health issues, arising from less physical movement, will not be part of the challenges they have to deal with as, in many cases, neither have they went to school before, nor do they possess any technological equipment.

The covid pandemic has had and still has severe impacts on everyday lives worldwide. However, according to UNICEF the support of families living on the edge needs to be long-term to ensure a lasting recovery as they have been disproportionally impacted by this pandemic. Together with the government, UNICEF does its best to curb serious socio-economic repercussions. Employment and education possibilities have extremely been limited during the covid pandemic, however, not these restrictions per se but rather their concomitant effects are shocking: Lower or even no income forced precarious households to decrease not only the quality but also the quantity of purchased food. Besides higher susceptibility to health issues, the threat of malnutrition among children significantly rose, especially in regions where not the quality but rather quantity was problematic. Although these bottom-of-the-pyramid families showed high resilience, the plight originating from this (health) pandemic exacerbated their poverty and now, urgently calls for international support (UNICEF, 2020).

6 Methodology

Based on the theoretical literature review, this thesis investigates how the covid pandemic influences informal working women's work-life balance in developing countries, primarily in India and Bangladesh. Although extensive research on the assessment of the various factors affecting these women's work-life balance has been conducted, considering that to date this topic in question is still ongoing, the number of empirical studies on the actual changes and adaptations remains scant. Therefore, this thesis requires a qualitative explorato-

ry research (Kvale & Brinkmann, 2009) which allows to gain a more profound understanding of the research topic as individual opinions as well as different societal norms will be considered (Kvale, 1996). By following a 'mixed methods approach' (Tashakkori & Teddlie, 1998), the combination of secondary research literature with primary research tools, such as interviews with working women in the informal employment sector or expert interviews, will permit to grasp facts, obtain closer insights and also increase validity of the findings (Buber & Holzmüller, 2009).

Before continuing with the profound description of the qualitative research methodology, it should be noted that initially, due to the critical situation of the covid pandemic back then, only online interviews were deemed realistic at the beginning. Over the time, however, it turned out that on-site surveys would definitely present feasible options. Although the methodology part below focuses on conducting the interviews online, the overall procedure for an interview process remains the same. The only difference between online and in-person interviews represents the additional usage of supportive technology, such as the implementation of video conferences, as not to lose valuable input stemming from facial expressions and gestures.

6.1   Research design

Applying 'Theoretical Sampling', which describes a qualitative research method, enabled to strategically select interview participants whose perspectives and socio-demographic profiles could add value to and help explain the research topic in question as well as were compatible with this thesis' theoretical concepts (Auer-Srnka, 2009; Conlon et al., 2020; Glaser & Strauss, 2017).

In collaboration with a number of Indian and Bangladeshi women empowering organizations, such as the Garment Worker Diaries (GWD), the National Federation of Indian Women (NFIW) and Basti Suraksha Manch (BSM), these interviews had been organized. In order to ensure a reasonable evaluation of the collected data, the interview answers were semi-structured and sent to the interviewees in advance of the interview. Similar to the interviews of female informal workers, for a view expert interviews of female empowering organizations like the NFIW, GWD and also BSM, a list of interview questions had been mailed in advance so that the interviewees had some time for preparation.

When analyzing the interviews, coding was applied. This describes an approach where a categorization of the collected data according to specific keywords will take place in order to obtain an interpretable output. Furthermore, the application of the snowball approach assisted to spread awareness and find additional suitable participants for the primary research part. To narrow down the focus of this study, this research was limited to developing countries, particularly focusing on two south-east Asian countries, India, and Bangladesh.

In parallel, the thesis investigated relevant approaches and theoretical concepts. It concentrates on the work-life balance concept (Parkes & Langford, 2008), discusses gender norms as well as stereotypical perceptions (Barriga et al., 2021), elaborates the gender gap and its connected inequalities and talks about how the covid pandemic has impacted women's work-life balance (Tomei, 2021) in developing countries. The combination of literature findings and subsequent analysis of primary data research results allows to ascertain a correlation between the current covid pandemic and changes in the work-life balance of working women in India and Bangladesh.

6.2   Data collection

According to Kvale's 'Seven Stages of an Interview Investigation' (1996), a qualitative research applying interviews should be structured adhering seven subsequent steps: thematizing, designing, interviewing, transcribing, analyzing, verifying as well as reporting (Kvale, 1996). While the first two steps deal with the pre-interview planning of the construct and the third step covers field work which illustrates the conducting of the interviews, the remaining four stages involve post-interview procedures.

Kvale (1996) recommends that in the first stage the purpose of the empirical research should be formulated as well as the description of relevant concepts should be done. The purpose of the empirical study should be the bridging of an existing research gap by adding novelty to the topic in question.

6.2.1   Semi-structured interviews

The next step includes the designing, or in other words planning of the interview guideline as well as the selection process of possible interview participants. Although all seven stages of the interview process have high significance, developing the concept of the interviews represents the stepstone for all subsequent steps and thus, can be seen as the key to success.

Therefore, data collection as well as the construction of the semi-structured as well as open ended interview questions enables the flexibility which is deemed necessary when applying an explorative research approach. Designing the interview questions illustrated a time-extensive procedure as the quality of the interview questions determines the usability of the answers provided by the interviewees. Therefore, the questions do not only have to be clear

and specific but also easy to understand in order to prevent confusion or misinterpretation. Starting off with a basic socio-demographic introduction, the interview continued with examining informal working women's lives, focusing on pre- as well as post-covid pandemic work but also private life topics. Since all participants agreed on being audio recorded and the interview questions had been sent in advance, no time was lost on administrative tasks. As a cooperation with Indian as well as Bangladeshi women empowering organizations had been established for this thesis, the combination of expert interviews and conducting first-hand (virtually) face-to-face interviews with informal working women, was deemed appropriate (Graebner et al., 2012).

When research is conducted in cooperation with institutions, presenting background information on the organization's scope of work, vision, mission, and goals is crucial. Asking a number of brief company-related questions and demanding a short description of the expert's position within this organization, not only enables the reader to understand why this partnership was formed but also breaks the ice by allowing the interviewee to warm up and becoming more confident (Falcone, 2017).

Subsequently, the third step of Kvale's (1996) interview process involves interviewing the identified participants. Interviews were conducted both in English and in Indian depending on the interviewee's language skills. Whenever interviews were conducted in Indish, a translator was present, translating the conversation from English to Indian and vice versa. The duration of each conducted interview varied between 15 and 20 minutes. As an honest, respectful, and familiar (work) environment was desired, either before or after each interview an interpersonal exchange, in the form of a short conversation took place.

Parallel to the literature part, extensive research for women empowering organizations

located in India and Bangladesh had been done. As the identification of international organizations that are willing to participate and form a kind of partnership usually represents a lengthy procedure, soon after the cornerstones of the literature part had been finished, constructing the interview questions was initiated as well as first inquiries for possible interview partners were sent out, directly and indirectly, via e-mail. In order to reach a broader spectrum of potential interview participants and partnering organizations, sending out inquiries to numerous female empowering organizations via e-mail did not illustrate the sole approach. As soon as first contact with women empowering institutions had been made, it did not take long until researchers offered to spread these interview questions in their professional networks. This form of distributing information can be described as the so-called 'Snowball Sampling' where one person informs another person in their close (personal/professional) environment aware of a topic and requests to further spread this information (Goodman, 1961).

6.2.2 Online Interviews with Indian informal working women

While on-site research would undoubtedly be the best approach, it initially had not been deemed feasible as it would by far exceed current possible research capabilities, as the current pandemic complicates travel. Therefore, online interchanges with Indian and Bangladeshi women working in the informal industry had been established.

After consent of several women empowering organizations was obtained, the interview process commenced. E-mail communication combined with the use of video calls allowed to not only define the objective(s) of this thesis' interviews but also created a (virtual) place where discussions about further research steps and disposable budget for this empirical work took place, but also professional relationships had been formed. Exchanging information virtually face-to-face contributed to a more confident and less tense work environment as the

participants had the opportunity to get to know each other and hence, enhances credibility and trust. For once, this decreased the potency of misunderstandings during the interview process and for another, the usage of video calls not only facilitated interchange but also accelerated the speed of communication. This was of high significance as a time difference (of four and a half hours) between Austria and India or Bangladesh existed.

For the online conduct of the interviews with the informal working women, the CEO of Basti Suraksha Manch had set up a meeting in a conference room at BSM's office in New Delhi, the capital of India. In order to create a more personal atmosphere, a video conference had been chosen as interview tool. Focus group discussions allowed to not only collect individual opinions but also observe the informal working women's group interaction. All of the participating women wore beautiful, noble Indian sarees in various colors which gave the interview atmosphere a very Indian flair. Since the majority of those women only spoke Hindi, the CEO of BSM acted as translator by translating the interview from English to Hindi and vice versa. In the beginning of the interviews, the women made the impression being, on one side, excited but on the other, also a little bit shy and reserved. Already short after, the situation became more relaxed, and the women seemed to be more confident. It seemed as the women were happy and to some degree as well proud to share their perspectives.

Although, some expert opinions contributed vast professionalism to this thesis, conducting interviews with those people who were the core element of the research question discussed, the Indian and Bangladeshi informal working women, had been inevitable. Here for, (telephonic) Focus Group Discussions (FGD) (Kitzinger, 1994) and individual interviews had intuitively been conducted. The combination of professional insights and 'ordinary' perspectives (Auer-Srnka, 2009; Gläser & Laudel, 2004; Mey & Mruck, 2007) enabled obtaining not

only valuable but rather unconcealed, truthful insights to the work-life (im-)balance informal working women in India and Bangladesh had to face and how the covid pandemic had changed their livelihood.

Figure 1: First Round of online interviews with informal working women
© Simone Gstrein, 2022

Figure 2: Second Round of online interviews with women from a homeless shelter
© Simone Gstrein, 2022

Figure 3: Third Round of online interviews with female urban farmers
© Simone Gstrein, 2022

Figure 4: Fourth Round of online interviews with female urban farmers
© Simone Gstrein, 2022

6.2.3 Expert Interview with Basti Suraksha Manch's CEO, Shakeel Abdul

During several rounds of interviews, several middle- to top-tier managers of women empowering institutions had been consulted as, due to their position within the organization, they possessed a multiplicity of valuable knowledge. Another essential quality of people with leading roles represented their power within the organization and hence, the ability to make a change. So, besides a broad professional knowledge about women empowerment, these interviewed managers also discussed former as well as present initiatives their organization was part of.

As online-conducted expert interviews of founders and directors from NFIW and GWD have already been previously included in the parts of the respective organizations above, this section will only cover the in-persona interview with Shakeel Abdul, the founder and director of Basti Suraksha Manch. As general project information about BSM had already been discussed in an online interview via Google Meetings, the on-site interview aimed to gain more profound insights into programs, changes and support measures implemented as reaction to the covid pandemic.

The covid pandemic undoubtedly severely limited the quality of life of many and made survival, especially for marginalized bottom-of-the-pyramid population segments, extremely challenging. Complete loss of livelihood, missing access to any sort of food, inability to pay monthly housing expense as well as 24-7 childcare responsibilities encircled some of the main difficulties mentioned by S. Abdul these informal working women had to deal with. Although no financial support from the government was granted, together with 35 Non-Profit Organizations, BSM managed to establish solidarity programs which helped the community to over-

come the burden of the covid pandemic and reduce mental stress.

'During the first and second wave of the pandemic, we distributed food grains to almost 75.000 families. We also arranged three ambulances to carry covid positive patients to hospital. We helped women in informal work by supporting them with their monthly house rent and looking after their children need. Also providing livelihood support and psychosocial care whenever the needed it.' (Shakeel Abdul, 2022)

In August 2021, substantial changes for informal working women occurred as the Central Government decided to officially recognize and register informal workforce. For this, 'e-Shram', an online registration portal was launched. S. Abdul explained that Basti Suraksha Manch started campaigns across New Delhi as to raise awareness and get as many informal waste-pickers registered on e-Sham as possible. Although, until now, around 3.500 people have signed up on the online portal, there had been quite some difficulties with the online portal. Technical problems such as a slow website or a complete server breakdown resulted in the registration obstacles which reduced the expected number of e-Shram users. Another issue was the usage of the Aadhar card, which illustrates a 12-digit individual identification number issued by the Unique Identification Authority of India. It serves as a proof of identity and address, anywhere in India. Besides the fact that many informal workers do not find their Aadhar cards anymore, another issue might be that they either do not remember the mobile number used for the Aadhar card application or they have stopped using that phone.

The numerous waves of strict lockdowns in India had serious adverse effects not only on an adult's time management but also on a children's development and education. School closings, extreme levels of poverty, the lack of social interaction, financial as well as food

insecurity and a substantial digital divide resulted in increased levels of mental stress and horrific deterioration of livelihood.

> '*Most of the year 2021 was affected by the pandemic. So, through Rainbow Schools we started coaching classes for kids who were not able to access the formal schooling system. We were running 35 such classes in Delhi. During the covid wave when there was complete lockdown in the city, we provided two hot meals for 2500 kids daily. This went on during the whole lockdown period. Frank has some of the snaps of food distribution. Due to the digital divide many kids from the marginalised community were not able to access online classes. So, we provided cheap android devices to access online classes. Around 230 devices were distributed/shared by the kids in the slums.*'
> *(Shakeel Abdul, 2022)*

By the establishment of these social support programs not only the brunt of the covid pandemic could be eased but also a civil society network for informal worker had been created. S. Abdul proudly mentioned that during the pandemic, almost 7.000 families had been supplied with food rations, with the help of BSM over 2.500 migrant workers had been able to safely return to their home village as well as medical assistance and proper health measures, such as the provision of face masks and hand sanitizers, had been assured.

Although there still exists a great need for improvement, Basti Suraksha Manch had taken important initial steps to improve the lives of informal (female) workers and contributed in the best possible way as to contain the covid pandemic in segments of the society where governmental protection and support was missing. In the future, the focus

will be placed on the enhancement of pandemic awareness, the improvement of health measures in order to best possibly prevent viral spread and better prepare community members for potential future health challenges.

Figure 5: Interview with BSM's CEO, Shakeel Abdul, and coworker
© Simone Gstrein, 2022

6.2.4 Fieldwork trip to India and in-persona interviews with informal working women

However, in the course of this research, the situation of the covid pandemic has substantially improved worldwide and international travel has been declared possible again. So-called 'Short-term Grants Abroad'- scholarship programs offered by the University of Vienna, were deemed the perfect fit for this research. After application and subsequent approval from such research scholarship, a three-week fieldwork trip to New Delhi in India had been conducted where I cooperated with the Indian-based solidarity organization Basti Suraksha Manch. Not only had this allowed to supplement the research with in-person interviews but also enabled the collection of extremely valuable, authentic, and unveiled insights.

Figure 6: Main Bazar Street in New Delhi

© Simone Gstrein, 2022

During this fieldtrip, several rounds of interviews had been conducted where informal working women had been visited at their homes. Basti Suraksha Manch, the on-site partnership of this master's thesis really was a great help with the organization of the interviews. Not only was the CEO of BSM always there as an accompaniment but also acted as a translator between Hindi and English. Without BSM's support, it would, for one, have not been able to find the bastis' locations as they oftentimes are not as easy to discover, and for another, this whole interview process would have been possible at all as the connection to these basti communities would have been missing and very difficult to set up as a foreigner.

The *first round of in-persona interviews* with some Indian informal working females took place in their basti village near Belagoan, an area near Rajghat and Old Delhi. Since these women do urban farming, their basti is located on the greener, less noisy outskirts of Delhi, as this environment is deemed more suitable for agriculture and animal husbandry. This visit offered the possibility to connect with four female urban farmers, with ages ranging from seventeen until fifty. The youngest participant illustrates a seventeen-year-old girl which is still attending school but additionally works in urban farming. This undermines the different work attitude in India compared to Austria, as it is common that Indians oftentimes participate in work, no matter of the age. Especially in lower classes of the caste system, not all children enjoy the privilege of obtaining education by going to school besides work. Some parents do not send their children to school as they need them as a source of income and thus, need them to fully dedicate all of their time to work, not leaving any time for education.

This basti village was organized in lots of small farms where its habitants grew vegetables in their backyards, kept dogs as pets (usually in India, dogs tend to be wild), goats and cows for milk products and chickens for the production of eggs. Moreover, it is worth men-

tioning that the majority of the Hindi population tends to be vegetarian and therefore, do not eat meat. Although farming takes a lot of time and leaves only little time for other activities, people living in this basti made their home very cozy and welcoming. A small local shop was located in the middle of their small village where essentials, basic groceries (besides the ones they grow on their own), small snacks as well as medicine could be purchased. Their housing was made out of a mixture of brick and plastic tarps to keep it warm and try. The women explained that besides some room to live, every small house also had its own cooking place. As the weather was sunny, the interview took place in the open air. A number of seating options had been set up and as the interview also aroused the interest of other basti members, the entire basti community gathered on a meadow in the center. After being offered some traditional chai as a welcoming sign, interviews had been conducted. The interviewed women gathered together, wearing their beautiful sarees in every imaginable bright color. Four informal working women shared valuable and highly interesting insights of their work but also private life balance and how the covid pandemic had changed their lives, which illustrated great significance for this research thesis. The in-persona visit was believed to be crucial for all parties involved as both got a better idea about what is being researched for one, and for another, obtaining an authentic picture of the research topic had been possible.

After the interviews and some personal chatting as well as lots of pictures, the visit came to an end. Not only the initially offered chai but also a dinner invitation undermined the Indian hospitality. People in these bastis do not possess a lot, but they seemed happy and share everything and are always very welcoming. For every problem that comes up, they always manage to find a feasible solution. The term 'Jugaad' is oftentimes used by them and means nothing other than 'trying to get the things done in the easy way'. This describes a way

of living where people figure out non-complicated solutions to problems. On the way back, the bus was taken as the government of Delhi offers bus services to women for free. This also explains why the basti women, as explained in the interviews, use the bus rather than the expensive metro.

Figure 7: Urban farming village in Belagoan, near New Delhi
© Simone Gstrein, 2022

Figure 8: Female urban farmer herding goats
© Simone Gstrein, 2022

Figure 9: Community kitchen in urban farming village
© Simone Gstrein, 2022

Figure 10: Gathering of female urban farmers and me
© Simone Gstrein, 2022

Figure 11: Urban farming ladies and me
© Simone Gstrein, 2022

Figure 12: Discussion with urban farming women while traditional chai was served
© Simone Gstrein, 2022

Figure 13: Two urban farming ladies having a chat
© Simone Gstrein, 2022

The *second round of interviews* took place in Sai Baba Mandir, a Hindu temple in the Karol Bagh neighborhood, around a 15 minutes tuktuk drive away from New Delhi city center. Two Indian women, with ages between forty and forty-five years of the informal employment sector agreed to participate in interviews for this master's thesis. One working in the domestic work industry, the other one being a sanitation worker. After a short prayer, the women invited to have a sit on a red majestic-looking carpet inside of the Hindu temple and conduct the interviews. Similar to the informal working women from the first interview round, beautiful traditional Indian sarees adorned the bodies of these women.

After sharing some interesting facts about their family- and personal, as well as occupational life, and countless pictures being taken, a local street chai vendor was visited to have a cup of tea. Salty as well as sweet biscuits, some nuts and dried dal (which tastes similar like potato chips) had been served together with the chai. As chai represents an omnipresent element of the Indian culture and embodies a sign of hospitality, the interviewed women invited to dinner at their bastis, where the proper preparation of authentic chai would be shown.

Figure 14: Hindu temple interviews with women living in a homeless shelter
© Simone Gstrein, 2022

Figure 15: Informal employed women and me outside of the Hindu temple
© Simone Gstrein, 2022

The *penultimate interviews* had been conducted in the second BSM office in the Mayur Vihar Phase 1 neighborhood. The office was on the third floor of a quite western, but still Indian looking building, which was located in a narrow side street. Different to what one would normally expect, the meeting did not take place in the official meeting room but in a small room next door, as extreme high temperatures outside had heated up this room and thus, would have made the conducting of interviews rather inconvenient. Next door, instead of tables and chairs, mattresses had been set up on the floor, which had a very positive effect on the interview's atmosphere as the formal aspect had immediately diminished. At the latest when chai was served by an employee a few minutes later, the atmosphere was relaxed and familiar. The female interviewees, with ages between twenty-two and forty and of course also participating in informal work, had been extremely excited as well as happy about the in-persona meeting. Alike the other interviewed women, these females wore beautiful colorful sarees, although it could be observed that the younger women among them wore more modern kinds of sarees, while the 'older' ladies had been clothed in rather traditional ones. While conducting the interviews, it was interesting to discover that the two women, who were in their forties, worked as waste pickers near the Ghazipur landfill, while the remaining two, younger informal workers were employed in the sanitation sector.

After completing the rather 'formal' interviews, a group discussion took place where informal, more personal topics such as social as well as cultural traditions in Austria and India had been discussed and compared. Besides finding out that the work-life balances of Indian and Austrian people significantly differ, it was highly interesting to learn about the Indian wedding ceremony. The women explained that, unlike to Austria, traditional Indian weddings usually take place over three days. On the first day, several rituals take place for the bride and

groom to-be. Among other things, herbs are placed on their bodies as wells as their hands will be covered in henna painting. The big, traditional wedding ceremony takes place on the next day, where usually a lot of friends and family members will be invited. On third and last day of the Indian wedding, the newly wedded couple is being celebrated.

By gaining insights of these women's personal but also professional life, visualized some of the many similarities but also differences between different cultures. This contributed great significance to understand that even things are deemed to and look similar from the outside, they might vary substantially among countries, their societies and cultures. Keeping this in mind when conducting research is crucial.

Figure 16: Second BSM office in the Mayur Vihar Phase 1 neighborhood
© Simone Gstrein, 2022

Figure 17: Meeting with informal working women in the second BSM office
© Simone Gstrein, 2022

For the *fourth and last round of interviews*, a local tuktuk, which illustrates a typically Indian three-wheel mean of public transport, had been taken in order to reach this day's interview location. These informal working women established their homes on the outskirts of New Delhi, in Mithai Pul, an area located in the older part of Delhi, thus, also called Old Delhi. Here, these people live in so-called bastis. In Hindi the word 'basti' means settlement which describes auto-constructed cities in India which usually mark economic, physical and social vulnerability (Bhan, 2017). The inhabitants of these bastis deliberately do not use the term 'slum' as it oftentimes is brought into connection with devaluation and impoverishment with which they do not identify themselves.

Right after arrival, the women offered some Masala Chai which illustrates traditional Indian black tea with a mixture of spices served with milk, as a warm welcoming sign. Short-

ly after an initial tour of their basti community, the women invited to conduct the interviews at their housing. Three of the basti women, with ages between thirty and thirty-seven, agreed to participate in the interviews. Not a door had to be opened but rather a curtain pushed aside in order to enter the housing. This does not only allow fresh air to circulate but also lightens up the room. In order to keep their housing dry from rain, plastic tarps had been put on top. Although the interior was sparsely furnished, all the essentials existed. Refrigerator, electricity, a cooking place, a fan, even a television, some matrasses to sit on, small wooden objects that were used as chair or tables. The women wore sarees in all imaginable colors: Yellow, orange, pink, turquoise, blue, green, red and violet, making them look really beautiful. This basti village had everything a community needs: Sanitation facilities, a school, a temple as well as even a small local shop to buy essentials. Lots of basti women, among them also the females participating in this thesis' interviews, work in spice segregation. After obtaining a mixture of various spices, they segregate and sell them on the local spice market every Sunday.

Figure 18: Entrance to basti village in Mithai Pul
© Simone Gstrein, 2022

Visiting this bastis enabled to not only to obtain some authentic insights of the life in Indian bastis but also provided opportunity to better understand and get to know these females not only on a professional but also personal level. Although the background of the Austrian female interviewer and the one of the Indian female interviewees were completely different, the conversation deemed to be highly interesting and informative for both parties. Some might expect a clash of cultures, but this rather turned out to be a cultural enrichment for all involved.

Figure 19: Short glimpse of life in the Mithai Pul basti
© Simone Gstrein, 2022

Figure 20: Inside of a basti house in Mithai Pul
© Simone Gstrein, 2022

Figure 21: Interviewing basti women who participate in informal work
© Simone Gstrein, 2022

Figure 22: Snapshot of some female basti members
© Simone Gstrein, 2022

Figure 23: Women selling spices at the local Sunday spice market female
© Simone Gstrein, 2022

Moreover, it was highly interesting to observe that, similar to other countries, the covid pandemic had brought innovation to the traditional means of payment in India. As strict lock-downs prevent mobility and thus, quickly people ran out of cash, GPay and similar Indian versions, such as PhonePe and PayTm, had been implemented. Online payment also reduced the risk of infection and therefore, not only supermarkets or branded stores adapted this inno-vation, but also small local street vendors or tuktuk-drivers switched the way of payment. Still, online payment does not replace the cash usage now, in times when covid regulations got loosened. The hybrid form of money exchange seems to be a great mixture for post-pandemic times as it adapts technical innovation by enabling the payment via phones but still allows phone-less people to use cash.

As proposed by Kvale (1996), the fourth stage illustrates the transcription of the conducted interviews. Since the interviews were conducted via a Skype call, the recorded audio files had been downloaded and saved afterwards. In research, transcription of empirical data is used to transform oral conversations into a written text which can later on be used for analyzation (Flick, 2019). The audio recordings were listened to several times as to ensure best quality of the transcription. This is extremely important for analyzing the collected data as the quality determines not only the interpretation, the subsequently drawn conclusion but also shapes the answer to of this thesis's research question. Since a translator was used in the interview process, who merely summarized rather than verbatim translated the answers of the informal women, a classic, verbatim transcription did not illustrate a suitable approach here. Therefore, a content-analytic transcription where a summary transcript had been used, was deemed most appropriate (Buber & Holzmüller, 2009; Mayring, 2010).

6.3   Data analysis

Analyzing the acquired empirical data displays the next step. Here, the focus is laid on scrutinizing the empirical data obtained, creating an alignment with the collected theoretical concepts and finding out, whether and how a correlation between the current covid pandemic and informal working women's work-life balances exists (Mayring, 2010). In the first step, it had to be clarified what type of data analysis would be used. Here, the so-called' Open-minded Grounded Theory' (Frank & Riedl, 2004) was deemed the most suitable approach as a combination of deductive and inductive analysis had been applied. According to Mayring, this form of data analysis is also known as 'Qualitative Content Analysis' (Mayring, 2010). Here, already known concepts, such as the work-life balance concept, the 8-8-8 rule and traditional gender role definitions, and findings are first identified on the basis of a deductive anal-

ysis and then supplemented by inductive research in a next step (Conlon et al., 2020). Examples here fore would be the finding that women do attend school and possibly even university, the problem of the digital divide, the importance of solidarity programs and NGOs, as well as determining the actual extent of the various adverse effects of the covid pandemic, since this is only became clear during the interviews.

In the subsequent step, the focus had been put on reviewing all conducted interviews multiple times as to become familiar with the collected data. This allowed a categorization of the interview output as well as sophisticated coding. Although the summary transcript facilitated the coding phase to some degree, it still turned out to be a lengthy process. Since coding deals with the formation of categories and subsequent assignment of the interview's output, based on similarities or differences (Glaser, 1978), it has great importance to choose the adequate degree of detail for such categorization. According to Strauss (1998), a coding process consists of three phases: Open, Axial, and Selective Coding. Usually, first, describes the stage where an initial analysis and classification should aim to divide the obtained data into broad key categories. In axial coding, the previously formed categories are linked to each other and thus brought into a new context. This intends to reduce the number of different categories, which aims to allow for a more precise conclusion in later steps. In the last step, selective coding is applied. Here, these subcategories are assigned to key terms of the research project in question, which helps to link obtained findings to existing theory (Strauss, 1998).

As in this thesis, however, as only 13 women were interviewed and the interviews had been translated from Hindi to English (and vice versa) several times and subsequently summarized, it was not expedient to code in the classic way, as mentioned above, but rather coding was facilitated by assigning the summarized interview responses to some few categories.

In order to get a summary of the interviewed women's profiles, Table 1 examines socio-demographic characteristics, such as age, marital status, the number of children, the highest obtained education standard, their housing situation, their monthly income as well as the kind of employment, of the female interviewees. As to obtain an oversight of the coding of the responses related to the topic in question, Table 2 displays the main (eleven) categories to which the interview responses had been assigned to: The WLB of these women before covid (1), the WLB satisfaction post-covid (2), the 8-8-8 rule (3) (or if not applicable, then a short description of their work-life balance), whether public transport was used (4), if any help of NGOs during the pandemic was obtained (5), whether food insecurity existed (6), people were unemployed (7), if and how long these women had been part of a NGO (8), with what challenges these female workers had to deal during the covid pandemic (9), the possession of any digital device (10) as well as whether their WLB became better or worse after the pandemic (11).

The sixth, and penultimate, stage of Kvale's construct involves the verification of the collected research data as well as double-checking the conducted analysis (Dossabhoy & Berger, 2002). In order to ensure great validity and reliability of the collected data, triangulation had been applied. As already implied by the name, triangulation enables an assessment of a particular topic from various angles through primary but also secondary research sources (Denzin, 1970). This variety avoids a tunnel vision and offers a more holistic point of view

the topic in question. The verification of this thesis' data was ensured through the combination of literature, the exchange with a number of (non-governmental) organizations, the interviews with informally working women and the questioning of experts. Since the interviews were conducted in several cycles, both online and on site, and were checked in several independent situations and compared with literature findings, this guaranteed an enormous variety of different research approaches. Since local agencies were involved in what was happening on site, they had extensive access, which facilitated discussion with a wide variety of communities and offered insights into their perspectives and lifestyles.

Table 1: Socio -Demographics of the informal working women

	Age	*Married*	*No. of children*	*Education*	*Living standard/housing*	*Employment*	*Monthly income*
W No.1	24	yes	4	4th standard	basti near Ghazipur landfill	waste picking	15.000 INR
W No.2	25	no	0	10th standard	basti near Ghazipur landfill	sanitation	14.000 INR
W No.3	22	no	0	12th standard	basti near Ghazipur landfill	sanitation	12.000 INR
W No.4	40	yes	4	illiterate	basti near Ghazipur landfill	waste picking	10.000 INR
W No.5	40	yes	2	10th standard	homeless shelter	sanitation	10.000 INR
W No.6	45	no	0	8th standard	homeless shelter	domestic work	10.000 INR
W No.7	30	no	0	post-graduate	urban farm	house wife	-
W No.8	17	no	0	still at school	urban farm	student	-
W No.9	40	yes	3	10th standard	urban farm	urban farming	10.000 - 15.000 INR
W No.10	50	yes	4	illiterate	urban farm	urban farming	10.000 - 12.000 INR
W No.11	30	yes	4	10th standard	Mithai Pul basti	street vendor	5.000 - 6.000 INR
W No.12	37	yes	2	8th standard	Mithai Pul basti	street vendor	5.000 - 6.000 INR
W No.13	33	yes	4	10th standard	Mithai Pul basti	street vendor	5.000 - 6.000 INR

Table 2: Topics and difficulties in the lives of informal working women

	WLB pre-covid	WLB satisfaction post-covid	8-8-8 rule (if not, what work-life balance)	Use of public transport	Help from NGOs during covid	Food insecurity
W No.1	yes	no	no, 12 hours work, 8 hours cooking and 4 hours sleep	yes	yes	yes
W No.2	yes	no	no, 10-12 hours work, cleaning, cooking, care and 4-5 hours sleep	yes	yes	yes
W No.3	yes	no	no, 10-12 hours work, household chores and care, rest sleep	yes	yes	yes
W No.4	yes	no	no, rather 16-8 ratio, 12 hours work, then cleaning, cooking and sleeping	yes	yes	yes
W No.5	yes	no	no, 8 hours work, cooking and cleaning activities, 6 hours sleep	yes	yes	yes
W No.6	yes	no	no, 8-9 hours work, household chores, 6-7 hours sleep	yes	yes	yes
W No.7	yes	no	no, 17 hours work, no time for recreation, cooking, cleaning, sleep	yes	yes	yes
W No.8	yes	no	no, 18 hours work, household chores, sleep	yes	yes	yes
W No.9	yes	no	no, 18 hours work, no recreation, household and care activities, sleep	yes	yes	yes
W No.10	yes	no	no, 17 hours of work, taking care of family, cooking, cleaning, sleep	yes	yes	yes
W No.11	yes	no	no, work whole day, take care of children, household, sleep	yes	yes	yes
W No.12	yes	no	no, work whole day (afternoon spice segregation), family and household, sleep	yes	yes	yes
W No.13	yes	no	no, work whole day (afternoon tailoring), cooking, cleaning, family care, sleep	yes	yes	yes

© Simone Gstrein, 2022

Table 2: Topics and difficulties in the lives of informal working women -continued

	Unempolyed during covid	*Member of NGOs (& duration)*	*Challenges during covid*	*Possession of digital device*	*Better or worse WLB post-covid*
W No.1	yes	yes, for several years	nothing to eat, no work, mental stress	yes (provided by NGO during covid)	worse
W No.2	yes	yes, joined during covid	food insecurity, not allowed to leave home	yes (provided by NGO during covid)	worse
W No.3	yes	yes, joined during covid	no work, no money, no food, a lot of mental stress	yes (provided by NGO during covid)	worse
W No.4	yes	yes, for many years	no income, not enough food, high levels of stress	yes (provided by NGO during covid)	worse
W No.5	yes	yes, over ten years	food insecurity, lockdown, stress, no job	yes, bought in covid	worse
W No.6	yes	yes, over ten years	not enough food/water, no work, no money	yes, bought during the pandemic	worse
W No.7	yes	yes, joined before pandemic	lots of mental stress, no food, no income,	yes, bought before pandemic	worse
W No.8	yes	yes, joined before pandemic	insecurity, no support from the governemnt,	no	worse
W No.9	yes	yes, joined before pandemic	demolishing of houses, children are at home,	no	worse
W No.10	yes	yes, joined before pandemic	schools closed, digital discrepancy	no	worse
W No.11	yes	yes, 12 years	unemployed, lockdown, clsoing of schools	yes, before covid	worse
W No.12	yes	yes, 12 years	lack of health protection, digital divide	no, do not want to	worse
W No.13	yes	yes, 12 years	mental stress, food insecurity	yes, bought it before covid	worse

© Simone Gstrein, 2022

7 Findings

The final stage in the interview process illustrates the reporting of the results (Kvale, 1996). In conformity with previous literature, the theoretical justification of the work-life balance concept and the empirical study of this research topic, this thesis' aim is the identification of if and how the covid pandemic influences the work-life balance of informal working women in India and Bangladesh. Online as well as in-persona interviews with not only top-tier managers of solidarity organizations but also directly with Indian and Bangladeshi informal working women have highlighted the substantial impact of the covid pandemic on the work-life balance of these female workers. Changes in work and private life have been observed and discussed in-detail with all interviewees.

Besides the challenge of combining family and work, adverse implications resulting from digital divide, especially in times of a global pandemic, and the immense supportive role of women empowering organizations but also, in general, solidarity associations in the Indian society have extensively been discussed. This discussion will show that, although these interviews women live in different neighborhoods around New Delhi and, thus, are part of diverse communities and perform in various types of informal work, the challenges they had been facing pre-, during as well as post-pandemic appear to be very similar.

As already shortly mentioned above, the *first round of in-persona interviews* was conducted with four urban farming females in their basti village in an area called Belagoan. The interviewees were between seventeen and fifty years old, two of them married and having families of their own, the other two being single. Among these four ladies, two of them did not earn their living from full-time urban farming as the seventeen-year-old girl was still attending school and the second, thirty years old woman mainly pursued the role of a housewife. Still, being part of the urban farming community, all of them helped out in agricultural

and other daily farming activities. The monthly income of a urban farming basti citizen varies between INR 7.000 and INR 12.000 which amount to approximately EUR 86 and EUR 148. This income is not a lot as can be seen, especially not when families consisting of up to six people were dependent on it. The covid pandemic significantly deteriorated not only these peoples' financial situation but also well-being as the stringent lockdowns prevented them to work and thus, the ability to earn a decent living diminished. Although, basic food products could have been extracted from farming, it was not enough to cover these women's and their families' basic human needs. Food insecurity had quickly become an issue of these basti people's daily lives. According to these women, the Indian government did not provide them any help. Luckily, non-profit organizations, such as Basti Suraksha Manch, supplied them with food, water, medicine and basic personal protection equipment, such as soaps, hand sanitizers or facial masks.

> *'I work in urban farming. During the covid pandemic I could not work. I did not get any support from the government, most of the support I got was from the civil society and NGOs. They provided us with food, water and other essentials.' (Woman No. 9, 2022)*

Despite these women lived on the brink of poverty already before the outbreak of the covid pandemic, they were satisfied and considered their lives to be well-balanced. Usually, public transport offers a convenient way of mobility, especially as busses were free of charge for female users in the area of Delhi but as these women's basti community was located in the outskirts of Delhi, public transport was out of reach. In order to be mobile, motorbikes had been acquired for the community's good. Although the cessation of public transport therefore, not directly affected these people's mobility, strict curfews did which prevented them not only

from working but also from maintaining social interaction. The covid pandemic completed changed their lives, but not in a positive way. Lacking social as well as health protection are typical characteristics of informal employment which turned out to be an immense difficulty informally working women had to face as no support from the government existed.

> *'Before covid, everything was normal. People were getting jobs and earned a decent income. But during covid, we lost everything, there was a complete lockdown. We could not go out of my house; we could not go to work. Most of us had a motorcycle because the area where we live in is not connected to public transport. When I was not able to work during covid, there neither was any income, nor any insurance. Everybody had many problems in corona times. We all did not have any social protection or health insurance. During covid it was very difficult to move around. Most of the support we have got was from the civil society or other NGOs.' (Woman No. 10, 2022)*

In Austria, the normal work-life balance can be described by the '8-8-8 rule', dividing the daily available time into eight hours of work, another eight hours of recreation, leaving eight hours for eating, sleeping and other basic human needs. In India, particularly in the BOP-segments of society, this balance deviates a lot from this concept. Most of the time is spent on work, during the remaining hours, women are usually occupied with cooking, taking care of children and other family members or cleaning. This hardly leaves any time for recreational activities. In a group discussion, the interviewed ladies described their work-live balance as the following:

> *'We worked full time, so almost 17 to 18 hours, there is no time for recreation left. We did not do recreation. We could not go to parks because we had a lot of workload at home. The time left after working is spend on cooking, cleaning and taking care of the*

family. We all had our full-time jobs. I had been a full-time housewife (Woman No. 7) and we had been urban farmers (Woman No. 9 and Woman No. 10). Work never stopped.' (Group discussion between Women No. 7 to 10, 2022)

Covid drastically changed the way of living which resulted in uncertainty and, subsequently, in a lot of emotional, mental and financial stress. One of the biggest worries these women faced was not knowing when the covid pandemic would end or if and when another wave of the pandemic would occur in the future. A lot of workers migrated back to the villages they originated from, but as these females lived on urban farms and had their own, secured living they did not have to relocate. Since farming takes place outdoors, neither protection masks had to be worn, nor social distancing displayed a difficulty. All of the interviewed women had been part of BSM and Bharatiya Kisan Union for many years where, even before the covid pandemic, regular meeting took place to discuss daily life difficulties. Especially during the pandemic, these two solidarity organizations substantially supported basti communities by proving a social support system, necessary health protection equipment as well as the free provision of covid vaccinations.

Education is not taken for granted in India. When these women had been asked about their highest level of received education, the answers varied widely: From not going to school at all and thus, being illiterate, to completing tenth standard and obtaining a post-graduate degree. Still, the possession of digital devices tends to still be rare among basti community members. This huge digital divide could be observed as only one of the four interviewed women had a smartphone. For online schooling, which took place in pandemic times, students came together and shared a smartphone. Otherwise, attending school would not have been possible for them. The seventeen-year-old girl explained that besides the educational lack, the

closing of the schools caused social ostracization which had adversely affected their emotional development.

'During the pandemic time, it was a very difficult time.' (Woman No. 8, 2022)

The Hindu temple, Sai Baba Mandir, in Karol Bagh was the *second interview* location where two Indian women, with ages between forty and forty-five years, had been met. As one is engaged in domestic work and the second one works as a sanitation worker, both women illustrated the perfect match for this thesis' research since both occupation types classify as informal work. While the forty-year-old female, married and having two children, claimed to complete tenth standard, the second lady, unmarried and childless, only participated in schooling until the eighth standard. Notwithstanding that their education standard as well as their type of employment differ, both women made a pre-covid monthly income of INR 10.000. Similar in the first interview round, the outbreak of the coronavirus in March 2020, obstructed these women's ability to continue working.

Since the government had demolished their previous homes, these two ladies had been living in a homeless shelter for many years. A total of thirty-four families were living in a big hall where towels and thin panels created every family's own little space. As motorbikes were not owned, public transport was used for any trip that was not within walking distance. Neither domestic work, nor employment in the sanitation sector offered any form of social security, health insurance or any other kind of (financial) support when work could not be proceeded due to medical or any other reasons. Therefore, preventing illness and diseases by maintaining solid hygiene standards had always been crucial.

Figure 24: Outside of the homeless shelter
© Simone Gstrein, 2022

Figure 25: Inside the homeless shelter
© Simone Gstrein, 2022

Figure 26: Home of a family within the homeless shelter
© Simone Gstrein, 2022

Figure 27: Picture of the homeless shelter's younger generation and me
© Simone Gstrein, 2022

'As the government demolished our homes, I have been living in a homeless shelter/slum for many years now. Here, I live together with 32 other families in a big hall. I do not possess any cars or motorbikes, so I always used public transport. As the informal employment sector does not offer any support programs, I did not possess a social or health insurance. When I was sick and could not work, I did not get paid. Hygiene and sanitation standards had been normal before the covid pandemic.' (Woman No. 6, 2022)

Although these families did not live a luxurious life, these two women described their lives as balanced and were more or less satisfied with their time distribution between work and private life before the outbreak of the pandemic. Around eight to nine hours per day had been dedicated to work-related activities, the remaining sixteen hours were mostly used for

cooking, household chores and the family. Recreational activities were not common as the rest of the time had been used for sleeping. Pre-pandemic, less worries about health conditions, no food insecurity and lower levels of unemployment existed. Life had for sure been far away from perfect, but they had less to worry about.

> *'Before the outbreak of the covid pandemic, I was quite satisfied with my life. I was able to find a job. I used to work for eight hours and afterwards I came back home and cooked for the family, cleaned the living area and looked after the children. I did not have a lot of time left for myself. Also, as I live in a homeless shelter, I only had little space to walk around. Usually, I get to sleep for six hours.' (Woman No. 5, 2020)*

The termination of their work, food insecurity and rigid lockdown measures erased these female's daily life routines threatening their work-life balance. Akin to the previously interviewed informal working women, the government did not offer them any support during corona times. Therefore, these women created their own daily routine to keep their lives balanced.

> *'During the strict lockdown(s), I made my own daily routine in order to maintain a good work-life balance: I got up, took a bath, did my work and afterwards took care of household chores as well as care responsibilities.' (Woman No. 6, 2022)*

Being part of BSM and another social NGO, Nazdeek, turned out to be a great support in these women's lives, not only before but also during the covid pandemic. By providing food and other essentials as well as masks, hand sanitizers and soap during the lockdowns, offering regular meetings as well as trainings and workshops for women, these organizations assured these family's existence and significantly reduced the pressure they had been dealing

with. Forasmuch as curfews, the closing of schools and social distancing guidelines complicated not only education but also social interaction, these two women decided to buy smartphones on instalments. This enabled to stay in touch with distant family members and friends and participate in online schooling. Covid undoubtedly impacted their lives, but they managed to find a practical solution to keep the resulting damage at a bearable level.

> *'Right now, I do have a smartphone. I bought the phone during the pandemic on instalments. I got the phone for my kids because everything was online. The school classes were online. There was only one phone. The children had to share the phone. My son had his classes in the afternoon and my daughter had school in the evening, so sharing the phone was not a problem.' (Woman No. 5, 2022)*

The second office of Basti Suraksha Manch near Mayur Vihar Phase 1 displayed the *third round's interview* location. Here, ladies between twenty-two and forty had been interviewed since two of them worked as waste pickers near the Ghazipur landfill, while the remaining two, younger informal workers engaged in the sanitation sector. Three of these four women were married, two of them also had a family. Comparable to the other interviews, the substantial differences in education levels also became visible here, ranging from not attending school at all to a school enrollment of a total of twelve years. Furthermore, discrepancies did not only exist across differing employment types but also among the same job description. This can be observed by taking a closer look at the two ladies working in the waste picking industry. Woman no. 1 claimed to earn a monthly income of INR 15.000, whereas woman no. 4 only made a living of INR 10.000 a month. While INR 5.000 or EUR 62 might not seem to be a great amount of money, in New Delhi it indeed is, as basic food such as a roti costs only INR 5, two liters of water INR 30 or a portion of plain rice INR 30. The remaining two ladies,

with ages of twenty-two and twenty-five years, obtained higher education standards and worked in contracting jobs, consequently received higher salaries, varying between INR 12.000 and INR 14.000 monthly. Although, these two female workers did not have any families on their own yet, their parents and siblings lived from their income. During the corona pandemic, for every citizen in New Delhi, work had been put on a hold. While the contracting workers had been unemployed ever since the covid pandemic had emerged, the waste pickers had been able to slowly return to their previous jobs, however, having their post-pandemic income reduced by almost the half.

> 'Before covid I was employed in the waste picking industry. Pre-covid I used to earn 10000 rupees per month. During the pandemic and the severe lockdowns, I had to stop working. My whole family which are 6 people were dependent on this earning. Post-covid I only earn 6000 rupees.' (Woman No. 4, 2022)

For all these four interviewees, public transport had been used to move around and be mobile. Also being employed in informal work, these women's living situation as well as work-(personal) life balance was comparable to the ones of the other interviewees:

> 'I always used public transport. In India, informally working people do neither have social or health security programs. Before covid, the food I had was manageable – not too much but enough to survive. I live together with three other family members. Before covid, of course we washed our hands and kept a decent hygiene level but nothing outrageous.' (Woman No. 2, 2022)

> 'For women in India, the work-life balance is far away from the 8-8-8 rule. A lot of household work and non-work-related responsibilities are waiting for me at home, so

I do not have a lot of time for recreation and only a couple of hours left for sleep. I was used to doing so much all the time, so for me, I was not unhappy before covid. I used to work a full-time job which amounts up to 12 hours and afterwards I go back home and have 8 hours where I cook, clean and take care of my family and the rest 4 hours I used for eating and sleeping.' (Woman No. 1, 2022)

'I was happy with my pre-covid work-life balance. Of course, I was working much, but I earned more money. My life was not less stressful, but I worried less. My daily routine looks quite similar to the one of the other women. I work 12 hours, then I return back home and take care of all the unpaid activities that include cooking, cleaning, care responsibilities. I spend the remaining time on sleeping and getting some rest. So, for me, it is rather a 16-8 or 18-6 rule than a 8-8-8 rule.' (Woman No. 4, 2022)

Mental and emotional stress as well as financial worries badgered these women's daily lives in times of covid. Where the local government did not offer a helping hand, NGOs, like Basti Suraksha Manch, stepped in and provided the necessary support. Food, medicine, covid-related health equipment, hygiene products and even smartphones, for mainly educational usage, had been distributed among the basti community.

'During the lockdown I experienced food insecurity as I had no money because the lockdowns kept me from continuing my work. Telework was not realistic. During the strict lockdowns, I was barely allowed to leave the house. A lot of people had to migrate back to the village they came from, luckily, I was not affected. I do not have any children, so the work-children combination did not affect me. Yes, I have been part of women empowering organizations, I joined BSM during the covid pandemic. The government did not help me during the lockdown, so BSM provided me with food, medicine

and hand sanitizer and soaps during the lockdown(s). As I live in a slum, social distancing was difficult. I did get some protection masks but during work it was hard to wear it. I am fully vaccinated but still if one person in the room was infected with covid, it was difficult to stop the virus from spreading. Covid put me under a lot of mental stress.' (Woman No. 3, 2022)

When these four female basti residents had been asked about their current work-life balance and whether they wanted to add something else to this interview, a group discussion revealed the following outcome:

'Before the pandemic it was quite easy to find a job but now these interviewed women in New Delhi are frustrated because post-covid, it is hard to find an occupation. Post-covid families feel more pressured and unhappy as well as unsatisfied with their current work-life balance, more generally their living conditions. Also, these women are afraid of more waves of the covid pandemic. They are very insecure and are emotionally stressed out as they do not know how to survive more waves of strict lockdowns within the future. Before they obtained digital devices from BSM, their children were not able to go to school and thus missed education which will have adverse effects in the future.' (Group discussion between Women No. 1 to 4, 2022)

A basti community near Mithai Pul displayed the set-up of the *last round of interviews* where three basti women, with ages between thirty and thirty-seven, had been interviewed. While all of these three female workers were married and had families of their own, their education standard showed minor differences, varying from completing either the eighth or the tenth class. Every Sunday, a spice market took place right next to the Mithai Pul-basti. Therefore, all three ladies engaged in informal work, working as local street market vendors. When

they had been asked about their living situation, one of them described it as the following:

> '*I used to work as a street vendor in New Delhi which includes selling spices on the weekends. During the week they collect spices and, on the weekends, I sell them. During covid I was not able to continue my work. Pre-pandemic I was earning 5000-6000 rupees per month. Six family members had been dependent on this income. During covid I was not able to work at all. Now, post-covid I am able to work a little bit, but I do not earn any money. Not many people are coming, so I am afraid that I will lose my job in the future.*' (Woman No. 11, 2022)

Identical to the previously conducted interviews, and therefore not worth mentioning all over again, had their position been in terms of their hygiene measures, the lack of a health and social system, the means of transport used as well as the restrictions that occurred during the covid pandemic. Although their daily lives had been similarly affected by the pandemic and its restrictions, their daily routine pre- and post-covid varied slightly from the ones mentioned afore, as their occupation covered the segregation and, subsequent, selling of spices. This basti also obtained help from BSM, but in a slightly different way. Instead of food provision, the non-profit organization used on-site opportunities and established a community kitchen at the basti's temple.

> '*During covid, we did not have enough food, but BSM provided community kitchen. The community kitchen was nearby at a temple. We were not able to work during the covid pandemic since there was a complete lockdown for six months. The children used to get health protection from the school, and we got it from BSM and other social institutions. We got some masks and hand sanitizer and handwash. During the lockdown(s), we experienced a lot of mental stress because the schools were closed, and the children were*

home all the time. But now, they are back to school, so it is better. We all are part of BSM for 12 years now. During the pandemic, BSM provided food, housing and health care.' (Group discussion between Women No. 11 to 13, 2022)

Two among these three female workers claimed to possess a digital device, more precisely a smartphone. The phones had been used for the similar reasons already explained above, schooling and social interactions with friends and distant family. Beyond that, it enabled them to daily stay in contact with Basti Suraksha Manch to coordinate the organization of the community kitchen and communicate whenever essentials were needed. Additional to the cooking solidarity initiative, the basti's families met BSM on a weekly routine to discuss difficulties and search for viable solutions. During the interview with these ladies, issues, such as the following, seemed to put a lot of stress on their daily lives during the covid pandemic:

> *'We mainly had been concerned about our children's health as we had been afraid that covid will harm them. We were frightened about their future and did not know where to live where it is safe. We all are fully vaccinated as BSM provided vaccination campaigns. Lockdown was very bad for us. A lot of people walked to their home village which was a horrific experience. Still right now, life is not back to normal, and it is worse than before the pandemic. The government was not helping the people, but rather social community groups supported the Basti's members.'* (Group discussion between Women No. 11 to 13, 2022)

Although, these four rounds of interviews had been conducted in various locations, interviewing informal working women with varying backgrounds as well as living situations, the covid pandemic seemed to have quite similar effects on their personal as well as private lives, analogically restricting their daily lives. How these findings correlate with the literature

findings will be discussed in the section below.

8 Limitations and Discussion

This thesis' empirical study strove to examine how the covid pandemic influences the work-life balance of informal working women in developing countries, particularly focusing on Indian and Bangladeshi precarious households. Literature findings revealed that, undoubtedly, daily lives of people worldwide had been severely affected by the outbreak of the corona virus. However, the brunt of the countless adverse repercussions of the covid pandemic had chiefly been borne by marginalized population segments, with women, particularly informal workers, constituting a significant proportion. Both, literature but also empirical research, showed that the outbreak of the covid pandemic led to adaptations of the traditional work-life balance concept (Hildebrandt & Littig, 2006; Parkes & Langford, 2008; Profeta, 2021) which resulted in imbalances of Indian and Bangladeshi informal working women's lives (Ratnesh, Amjad, & Sinha, 2019), increased levels of insecurity in several life domains, restrictions in a child's education and social development (UNICEF, 2021), social ostracization and immense mental, emotional as well as financial stress (N. Singh & Kaur, 2022). Marginalized bottom-of-the-pyramid population segments had been pushed further into a poverty-driven life (Quisumbing et al., 2018), being massively dependent on the help of various NGOs to secure their existence (UN Women, 2021b).

By addressing the research gap of a current relevant issue, the availability of data might be limited. Likewise, generalizing the research findings for all working women in developing countries will not be possible, as this research mainly focuses on two south-east Asian countries, India, and Bangladesh. Moreover, since the interview sample is rather small (n=16) and

contains a specific group (predefined segment due to the snowball principle as well as initial pre-selection of precarious households), it will not be possible to obtain totally unbiased results. Therefore, to a certain extent, the validity depends on the interpretation of the data. Even though, women working in various informal segments (n=13) as well as experts (n=3) will be interviewed, there yet exist certain limitations as findings will not only differ among rural and urban population as socio-demographics differentiate, but also across the type of informal work.

This discussion enables more profound insights and thus, contributes novelty in respect to the interplay of work-life (im-)balances and informal working women's daily lives, in pre-, during and post-pandemic times. Covid-imposed health measures and curfews were expected to facilitate the reconciliation of child- and family care responsibilities with work and thus, support women to fulfil their multiple roles and lessen the perceived stress. While this might be true for some population segments, this was not true for the BOP-caste in the Indian and Bangladeshi society. Instead, the health pandemic caused insecurity, created skyrocketing stress levels, dissatisfaction and dramatically aggravated poverty.

Similar to the findings by Profeta (2021), who claimed that the outbreak of the covid pandemic forced the work-life balance into a change, the online and in-persona interviews offered novel perspectives on how these women's WLB concept had particularly changed. In India the work-life of informal working women seemed to drift away from the traditional 8-8-8 rule, as proposed by Lee (2007) and Chiles (2021). As up to sixteen hours were spent on work and the remaining time used for household chores and family care, neither time, nor resources were disposable for recreational purposes. Therefore, the ratio of hours spent on work and private life resembled rather a 16-8 schedule. Different to most westernized coun-

tries, the Indian society does not perceive (unpaid) household as well as care activities to be part of the work sphere (Jayasingam et al., 2021). Still, these women had been satisfied with their WLB, in times pre-covid. With the outbreak of the covid health pandemic, this changed as covid drastically imbalanced their previous work-life balance by turning their lives upside-down. Although covid-related imposed restrictions enhanced the likability of telework and, thus, greater flexibility, however this was not relevant for informal working women of the Indian BOP-segment as their jobs could not be practiced remotely. With the loss of their jobs, these informal working women lost everything: A steady livelihood as financial sources were eliminated, their housing (as the Indian government continued to demolish urban bastis as they are perceived to destroy the country's image) as well as the satisfaction of a balanced work-life ratio (BSM, 2022). These findings are in accordance with the statements given of the NFIW's Working President (2022) during an expert interview, who claimed the following:

> *'Prior to the pandemic, the problem of unequal pay for organized sector women was a cause we had been focusing on. The assured employment came with no social welfare cover of maternity leaves or creches. The informal sector employs women on verbal contracts that could be for daily/monthly or annual work. Sudden unemployment had left them with no means to pay house rent, school fees, medical bills and general cash in hand. During the pandemic, a lot of these women lost their sources of income, and till date are unable to find any employment in the same sector as the factories/businesses they were working in have shut shop.' (NFIW's Working President, 2022)*

Amid the transformation of informal working women's WLB which occurred during the

covid pandemic, this research also explored this health crisis' impact on gender roles and inequality. In most countries outdated, traditional gender roles had been rejected as women became more emancipated. Women tended to have jobs where they earned a salary and, thus, were financially independent, were able to make their own decisions and began to actively participate in society. Yet, already before the coronavirus crisis, some countries' social norms held on to traditional, rigid gender roles, pushing women into the stay-at-home housewife and family-caretaker role (Chung, 2020; Power, 2020). That women still bear the brunt of caretaking activities was observable in the interviews where women claimed to fulfil several roles simultaneously: Cooking meals, cleaning the housing, looking after children and taking care of elderly family- and even community members were still considered to be activities that should be done by females. However, contrary to findings from Chung (2020), informal working women in New Delhi's bastis claimed to never just stay at home. Either they participate in some kind of informal work of their own or support their local basti community in fulfilling daily responsibilities and to-dos.

Unlike to Ulrichs' (2016) allegation of women rarely obtaining education, the results of the in-persona interviews of the Indian bastis proved that this is not always the case. While it is true, that the years of school participation varied widely across these women, still, the majority of the female interviewees predicated to had been able to go to school. Still, it needs to be mentioned that these fieldwork findings cannot be generalized for all Indian women living in bastis as only specific basti communities had been examined. Although this seems like a major improvement in terms of feminism as well as equality, the never-ending cycle of poverty and (gender) inequality has not come to an end yet. This goes concurrently with previous literature findings from Uddin (2021) and Singh (2021), who argued that marginalized population segments are continuously pushed further into poverty as the caste system in India pre-

vents social movement, irrespective of the level of obtained education. So, still, even if basti residents can now attend school or maybe even college, this will not change their standard of living as India's rigif caste system limits their opportunities. Rich people will stay rich, while poor people remain in poverty.

As already mentioned by Tomei (2021), the covid pandemic indeed tremendously challenged the social position of women as it aggravated the cleavage between genders (again), even in countries where women were more emancipated. Especially, in countries such as India and Bangladesh, where decisions are being made patriarchally and the caste system is still applied, the covid pandemic represented a major setback with regards to gender equality.

In respect to the work-life balance, the covid pandemic can be seen as a change factor. While literature showed that undoubtedly, lives and daily routines were forced to change drastically, the comparison of empirical research results with the above-cited literature visualizes what exactly had changed and which similarities or differences could be observed. In fact, the mobility of basti-living, BOP-females had been severely limited by the covid pandemic as stringent lockdowns paralyzed the entire public transport system. This further aligns with previous findings from Bell (2016) as well as Hamilton & Jenkins (2000), who describe the serios restrictions of the public transport system in India during the coronavirus pandemic and undermine the multitude of negative repercussions such limited mobility had on the Indian BOP-population.

While this limited mobility illustrated only a minor issue to urban farming females as they were able to produce staple food, women living in city-located bastis fought for their survival. As in India, the local government did not provide any support, immobility resulted in not only in social ostracization but also threatened people's existence as stern curfews hin-

dered people to purchase (daily) essentials such as food, water or medicine. Initially already touched upon by a report of the United Nations on the impacts of the covid pandemic (2021) as well as also pointed out during the interviews, the importance of non-governmental organizations was emphasized several times. Not only did these organizations play a substantial support role for informal working women as well as basti community members in pre-covid times, but also illustrates the only help BOP-people got during the pandemic. As bastis are usually shelter a great number of people and thus, leave no space for the maintenance of proper covid pandemic health measures, such as distancing or quarantining, facial masks and hand sanitizers, provided by a number of NGOs, illustrated the only protection these people received. As stringent curfews and road blockings by the local police oftentimes made the delivery of essentials impossible, PPE was first-hand distributed in basti villages, as well as NGOs established on-site community kitchens (Raman, 2021; Sinha, 2015).

For India's precarious households, the digital divide transformed into an even bigger challenge during the coronavirus pandemic. Already Sostero et al. (2020) described the adverse impacts that people without any technological devices had to struggle with. The expert interview with the Working President of the NFIW disclosed that the covid pandemic deprived informal working women of their social network(s) as not everyone had access to technology.

> *'The work of organizing women and physical meeting had come to a standstill during the pandemic. We had to shift to the virtual platforms that most of our community women were unable to connect with.' (NFIW's Working President, 2022)*

In addition to the fact that telework would not have been feasible anyway, since informal work often cannot be performed remotely, maintaining social contacts, and more im-

portantly, a child's education, was vividly impaired by the lack of technology. Midst the several waves of stringent lockdowns which had been implemented to reduce the risk of infection, schooling was shifted online. Children stemming from households where no smartphone, laptop or any other kind of digital device existed, seriously struggled to participate and hence, had no other choice than to miss education and social interaction. Therefore, in order to bypass this obstacle, basti's pupils as well as college students came together and shared a digital device whenever online classes took place. While in westernized countries, online schooling might have facilitated the achievement of a more balance work-(private) life ratio, in countries such as India or Bangladesh, remote education turned out to be a serious challenge. The great relevance of the digital divide became clear again in the expert interview with the Working President of the Indian solidarity organization NFIW, in which it was discussed as a serious obstacle to adequate education.

> *'The digital divide was most visible during the pandemic. There was a total breakdown in communication during the initial phases of the pandemic. The cases of distress we were getting illustrated the stark digital divide. For example, we had girls who did not have mobile phones to attend their school. When the phones were arranged, neither the parents nor the girls were aware about how to operate them. During the course of the pandemic, there were times when the children could not pay for the data to operate their phones.' (NFIW's Working President, 2022)*

However, the outbreak of the virus did not only reshape children's but also parents' daily routines. For one, similar as previously proposed by Parkes and Langford (2008), the shift to online schooling and hence, children being all time present at home, imbalanced everyone's conventional work-life balance. Extremely high levels of stress illustrates one among

the countless negative repercussions of this pandemic as the bastis' informal working women oftentimes not only lost their jobs but also had to clean and cook while simultaneously taking care of their children. Additionally, to the lack of education, children, on the other side, suffered from (social) isolation which also hampered their social and emotional development. No wonder the coronavirus pandemic is also called 'childcare crisis' (UNICEF, 2020).

Conclusively, this discussion has further shed some light on how the covid pandemic actually influenced the work-life balance of working women in India and Bangladesh. These findings underline the significance of non-governmental organizations and other solidarity programs for marginalized population segments and help to better understand some of the multiple challenges informal working females and their families have to face pre-, during and post-pandemic.

9 Conclusion

Undoubtedly, the covid pandemic has acerbated the woes of South-East Asia's informal employment industry, causing severe changes in the life trajectories of millions of informal female workers across India and Bangladesh. The various impacts of the coronavirus pandemic on informal working women's work-life balance continues to be a heavily discussed topic in the fight against poverty, (gender-based) inequality as well as the female empowerment. Combined with numerous, previously published papers on these subjects (Kabeer, 2015; Parkes & Langford, 2008; S. Singh, 2021; Tomei, 2021; Uddin, 2021), this thesis does not only demonstrate the great relevance of the topic in question, but also contributes to a better understanding as on-site in-persona interviews allows for a closer, more familiar perspective. Still, this research highlights that one single empirical research study is not able to cover the

whole phenomenon but rather investigates a small fraction.

The extensive research of this thesis has shown once again the complexity and multiple facades that impact the work-life balance of informal working women in India and Bangladesh and how this balance had changed during the covid pandemic. It turned out that the significance of NGOs and SHGs in the lives of informal working women was even greater than initially assumed.

Besides contributions to the research on marginalized people's work-life balance in two South-East Asian countries, the thesis also provides insights on informal working women's daily routines and offers an updated perspective on these work-life balances under the influence of the coronavirus pandemic. Numerous topics which have already been mentioned in previous mentioned literature, such as the dilemma of traditional role models and the multiple roles of a woman, the rigid caste system, severe time poverty, the burden of (unpaid) family- and childcare as well as the downsides of informal work (e.g. the lack of any social security) have been ratified by this research. Also, it was observable that not only the inelastic Indian caste system and patriarchal decision making, but also gender seriously discriminates women and places them in a lower social position. This drastically limits their social mobility and, thus, also pares down a woman's opportunities.

Interestingly, not only the accessibility of education but also the number of female participants turned out to be greater than stated in literature. However, the immense digital cleavage in Indian bastis complicated the participation in school and college education during the covid pandemic. Despite the fact that NGOs worked beyond their limits to offer the best possible support to minimize negative effects, during but also after the pandemic, one can still witness that covid has noticeably affected the everyday lives of informal working women.

Although these female informal workers tend not to live a wealthy, luxury-driven life, they had been satisfied with their work-life balance pre-covid. In-persona interviews of female basti members underlined that with the outbreak of the pandemic, several waves of stringent lockdowns, the loss of jobs and thus, financial security, food shortages, social exclusion and existential issues, this satisfaction diminished and turned into a life driven by insecurity and immense mental stress.

Conclusively, by integrating the conceptual discussion of the prevailing literature and comparing that with the interview findings, novelty to the research on work-life balance is provided. Still, concurrently to previous advice, future research needs to understand the significance of such non-profit organizations in the lives of informal working women in India and Bangladesh and more investigation on additional support initiatives is required. Only with a profound knowledge of the actual situation of the Indian and Bangladeshi female informal workface can necessary steps be taken in order to improve their living conditions and to, subsequently, continue further progress in areas such as poverty, inequality and gender equality in the future.

Another field that future research should address is the empowerment of women. Social welfare and accessible education for all is needed to enable fair(er) opportunities in life for everyone, irrespective of their social caste, financial background or gender. As mentioned afore, by uplifting the female position in society, substantial social as well as economic improvement with regard to women's livelihoods would be created. In order for change be effective and long-term, the government is required to adapt its policies. Moreover, the government needs to end the exploitation of informal working women by recognizing unpaid care activities as work and provide greater support to the bottom-of-the-pyramid population. Al-

ready the Working President of NFIW mentioned during her interview that major improvements need to be done by the local authorities:

'For improvements, a lot of policy changes will need to be made. The lack of accountability and cutting down of resources for social welfare is continuing to take a toll. In the lives of the informal sector women the deterioration is taking an extremely cruel form. A lot of women are drifting to becoming home based workers. Home based work is done at piece rate and does not count the number of hours put in for finishing the work. The level of exploitation in home based work is extreme. We have been seeking a recognition of home based work as informal sector work, and bring it under the purview of social welfare. In the same vein we will continue to ensure accessibility to school education system for all. This will require a bigger commitment by the government, and we will continue to conduct social audits to keep highlighting areas where government intervention is most needed.' (NFIW's Working President, 20222)

Last, but not least, as also mentioned in the expert interview with Daniela Ortega, GWD Project Leader, reducing the digital divide and aggrandizing the offer of online exchange would provide more visibility to informal female workers as it gives them the opportunity to speak up, be heard and maybe even achieve a change!

References

Action India. (2021). *Action India – Towards enhancing the participation of women*. https://www.action-india.org/

Amithy, J., & Jigyasa, M. (2021). Women, work and pandemic: An impact study of COVID-19 lockdown on working women in India. *Asian Social Work and Policy Review*, *15*(3), 282–291. https://doi.org/10.1111/aswp.12240

Andrew, A., Cattan, S., Costa Dias, M., Farquharson, C., Kraftman, I., Krutikova, S., Phimister, A., & Sevilla, A. (2020). *How are mothers and fathers balancing work and family under lockdown?* Institute for Fiscal Studies. https://ifs.org.uk/publications/14860

Arora, D. (2015). Gender Differences in Time-Poverty in Rural Mozambique. *Review of Social Economy*, *73*(2), 196–221. https://doi.org/10.1080/00346764.2015.1035909

Aryee, S., Srinivas, E. S., & Tan, H. H. (2005). Rhythms of Life: Antecedents and Outcomes of Work-Family Balance in Employed Parents. *Journal of Applied Psychology*, *90*(1), 132–146. https://doi.org/10.1037/0021-9010.90.1.132

Auer-Srnka, K. J. (2009). Qualitative und kombinierte Methoden in der wissenschaftlichen Marketingforschung: Theoretische Betrachtung und Literaturanalyse. *der markt: Journal für Marketing*, *48*(1–2), 7–20. https://doi.org/10.1007/s12642-009-0002-2

Azcona, G., Bhatt, A., Encarnacion, J., Plazaola-Castaño, J., Seck, P., Staab, S., & Turquet, L. (2020). *From Insights to Action: Gender Equality in the Wake of COVID-19*. United Nations (UN Women). https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Libr

ary/Publications/2020/Gender-equality-in-the-wake-of-COVID-19-en.pdf

Bahn, K., Cohen, J., & Rodgers, Y. (2020). A Feminist Perspective on COVID-19 and the Value of Care Work Globally. *Gender Work and Organization*, *27*(5), 695–699. https://doi.org/10.1111/gwao.12459

Barriga, M., Campoverde Aguirre, R., Coello-Montecel, D., Ochoa Pacheco, P., Paredes-Aguirre, M. I., & Holger, R. (2021). The influence of work–family conflict on burnout during the covid-19 pandemic: The effect of teleworking overload. *International Journal of Environmental Research and Public Health*, *18*(19), 1–22. https://doi.org/10.3390/ijerph181910302

Basak, S. (2021). Factors Affecting Work-Life Balance of Women in Bangladesh: A Study during COVID-19 Pandemic. *Canadian Journal of Business and Information Studies*, *3*(3), 38–48. https://doi.org/10.34104/cjbis.021.038048

BBC. (2020, May). *Coronavirus lockdown: The Indian migrants dying to get home—BBC News*. https://www.bbc.com/news/world-asia-india-52672764

BBS. (2019). *Gender Statistics of Bangladesh 2018* (pp. 1–149). Bangladesh Bureau of Statistics (BBS), Statistics and Informatics Division (SID), Ministry of Planning. https://bbs.portal.gov.bd/sites/default/files/files/bbs.portal.gov.bd/page/b343a8b4_956 b_45ca_872f_4cf9b2f1a6e0/Gender%20Statistrics%20of%20Bangladesh%202018.pd f

Bell, K. (2016). Bread and Roses: A Gender Perspective on Environmental Justice and Public Health. *International Journal of Environmental Research and Public Health*, *13*(10), 1–18. https://doi.org/10.3390/ijerph13101005

Bhan, G. (2017). From the basti to the 'house': Socio-spatial readings of housing policy in India. *Current Sociology*, *65*(4), 587–602. https://doi.org/10.1177/0011392117697465

Bhattacharya, K. (2006). Non-Western Traditions: Leisure in India. In C. Rojek, S. M. Shaw, & A. J. Veal (Eds.), *A Handbook of Leisure Studies* (pp. 75–89). Palgrave Macmillan UK. https://doi.org/10.1057/9780230625181_5

BSM. (2022, May 18). *"A potential death sentence": Impact Assessment of Evictions during the Pandemic in Delhi*. India Housing Report. https://indiahousingreport.in/outputs/opinion/a-potential-death-sentence-impact-assessment-of-evictions-during-the-pandemic-in-delhi/

BSM & WIEGO. (2021). *Waste picking and covid-19 in Delhi. Women Waste Pickers Describe Their Uphill Road to Recovery* (pp. 2–16). Basti Suraksha Manch and Women in Informal Employment: Globalizing and Organizing.

Buber, R., & Holzmüller, H. (Eds.). (2009). *Qualitative Marktforschung: Konzepte - Methoden - Analysen*. Gabler.

Chagar, R. (2010). Protection or Obstruction? Women and Precarious Work in India. *Canadian Journal of Development Studies / Revue Canadienne d'études Du Développement*, *30*(3–4), 591–614. https://doi.org/10.1080/02255189.2010.9669317

Chakraborty, D. (2020). The "living dead" within "death-worlds": Gender crisis and covid-19 in India—Chakraborty—2021—Gender, Work & Organization—Wiley Online Library. *Gender, Work & Organization*, *28*(2), 330–339. https://doi.org/10.1111/gwao.12585

Chalawadi, C. I. (2014). A Study on Work Life Balance and Women: Issues and Challenges.

Sumedha Journal of Management, *3*(2), 80–91.

Chant, S. (2014). Exploring the "feminisation of poverty" in relation to women's work and home-based enterprise in slums of the Global South. *International Journal of Gender and Entrepreneurship*, *6*(3), 296–316. https://doi.org/10.1108/IJGE-09-2012-0035

Chawla, D., & Sondhi, N. (2011). Assessing the role of organizational and personal factors in predicting turn-over intentions: A case of school teachers and BPO employees. *Decision (Calcutta)*, *38*.

Chettri, N., & Hiriyur, S. M. (2020). *Women's Cooperatives & COVID-19* (pp. 1–45). SEWA. https://www.sewa.org/wp-content/uploads/2021/07/Women-Cooperatives-and-COVID-19_SEWAFed-2020.pdf

Chiles, A. (2021, March 25). The 8:8:8 rule could give us the perfect work-life balance. So why aren't more of us following it? *The Guardian*. https://www.theguardian.com/commentisfree/2021/mar/25/the-888-rule-could-give-us-the-perfect-work-life-balance-so-why-arent-more-of-us-following-it

Cho, Y., Avalos, J., Kawasoe, Y., Johnson, D., & Rodriguez, R. (2021). *The Impact of the COVID-19 Pandemic on Low Income Households in the Philippines: Impending Human Capital Crisis*. *3*, 2–17.

Christian, A. (2022, March 30). *The 'coasting' workers who've checked out of their jobs*. https://www.bbc.com/worklife/article/20220329-the-coasting-workers-whove-checked-out-of-their-jobs

Chung, H. (2020, March). *Return of the 1950s housewife? How to stop coronavirus lockdown reinforcing sexist gender role*. https://theconversation.com/return-of-the-1950s-

housewife-how-to-stop-coronavirus-lockdown-reinforcing-sexist-gender-roles-134851

Clark, S. C. (2000). Work/Family Border Theory: A New Theory of Work/Family Balance. *Human Relations (New York)*, *53*(6), 747–770. https://doi.org/10.1177/0018726700536001

Conlon, C., Timonen, V., Elliott-O'Dare, C., O'Keeffe, S., & Foley, G. (2020). Confused About Theoretical Sampling? Engaging Theoretical Sampling in Diverse Grounded Theory Studies. *Qualitative Health Research*, *30*(6), 947–959. https://doi.org/10.1177/1049732319899139

Cooke, G. B., Zeytinoglu, I. U., & Mann, S. L. (2009). Weekend-based short workweeks: Peripheral work or facilitating "work-life balance"? *Community, Work & Family*, *12*(4), 409–415. https://doi.org/10.1080/13668800902753911

Deloitte. (2021, May). *Understanding the pandemic's impact on working women*. https://www2.deloitte.com/content/dam/Deloitte/global/Documents/About-Deloitte/gx-about-deloitte-understanding-the-pandemic-s-impact-on-working-women.pdf

Denzin, N. K. (1970). *Strategies of Multiple Triangulation. In: Denzin, Norman K. (ed.): The Research Act in Socieology: A Theoretical Introduction to Sociological Method.* Routledge.

Dossabhoy, N. S., & Berger, P. D. (2002). Business school research: Bridging the gap between producers and consumers. *Omega*, *30*(4), 301–315.

Dzifa, B., & Maud, A. E. (2020). *The Office at Home: Information Technology and Work-Life Balance among Women in Developing Countries*. 1–11.

Elson, D., & Seth, A. (Eds.). (2019). *Gender equality and inclusive growth: Economic policies to achieve sustainable development*. UN WOMEN.

Eurofound. (2021, December). *Right to disconnect*. https://www.eurofound.europa.eu/observatories/eurwork/industrial-relations-dictionary/right-to-disconnect

European Parliament. (2021). *COVID-19 and its economic impact on women and women's poverty*. [Policy Department for Citizens' Rights and Constitutional Affairs Directorate-General for Internal Policies]. https://www.europarl.europa.eu/RegData/etudes/STUD/2021/693183/IPOL_STU(2021)693183_EN.pdf

Falcone, P. (2017). Interview Ice Breakers: 7 Questions to Segue into Meaningful Candidate Conversations: Take the time to build a relationship before jumping into your questions. *HRNews*. https://www.proquest.com/docview/2022125985/abstract/92A0C9EDD4484AF0PQ/1

Flick, U. (2019). *Qualitative Forschung: Ein Handbuch* (13th ed.). Reinbek bei Hamburg: Rowohlt Taschenbuch Verlag.

Frank, D., & Riedl, P. (2004). Theoretical Foundations of Contemporary Qualitative Market Research—An Overview and an Integrative Perspective. *Forum Qualitative Sozialforschung / Forum: Qualitative Social Research*, *5*(2), Article 2. https://doi.org/10.17169/fqs-5.2.596

Glaser, B. G. (1978). *Theoretical sensitivity: Advances in the methodology of grounded theory*. (1st ed.). The Sociology Press.

Glaser, B. G., & Strauss, A. L. (2017). *The Discovery of Grounded Theory: Strategies for Qualitative Research*. Routledge. https://doi.org/10.4324/9780203793206

Gläser, J., & Laudel, G. (2004). *Experteninterviews und qualitative Inhaltsanalyse: Als Instrumente rekonstruierender Untersuchungen*. VS.

Goodman, L. A. (1961). Snowball Sampling. *The Annals of Mathematical Statistics*, *32*(1), 148–170. https://doi.org/10.1214/aoms/1177705148

Graebner, M. E., Martin, J. A., & Roundy, P. T. (2012). Qualitative data: Cooking without a recipe. *Strategic Organization*, *10*(3), 276–284. https://doi.org/10.1177/1476127012452821

Grierson, J. (2020, September). Domestic abuse surge in coronavirus lockdown could have lasting impact MPs say. *The Guardian*. www.theguardian.com/society/2020/apr/27/domestic-abuse-surgecoronavirus-lockdown-lasting-impact-mps

Gulam, A. (2016). Recreation- Need and importance in modern society. *International Journal of Physiology, Nutrition and Physical Education*, *1*(2), 157–160.

Haar, J. M., Russo, M., Suñe, A., & Ollier-Malaterre, A. (2014). Outcomes of work–life balance on job satisfaction, life satisfaction and mental health: A study across seven cultures. *Journal of Vocational Behavior*, *85*(3), 361–373. https://doi.org/10.1016/j.jvb.2014.08.010

Hamilton, K., & Jenkins, L. (2000). A Gender Audit for Public Transport: A New Policy Tool in the Tackling of Social Exclusion. *Urban Studies*, *37*(10), 1793–1800. https://doi.org/10.1080/00420980020080411

Harman, S. (2016). Ebola, gender and conspicuously invisible women in global health governance. *Third World Quarterly*, *37*(3), 524–541. https://doi.org/10.1080/01436597.2015.1108827

Hildebrandt, E., & Littig, B. (2006). EDITORIAL: Concepts, approaches and problems of work–life balance. *European Societies*, *8*(2), 215–222. https://doi.org/10.1080/14616690600644939

Hindustan Times. (2022, March 5). *Covid-19: Prioritise gender-responsive recovery*. https://www.hindustantimes.com/opinion/prioritise-gender-responsive-recovery-from-covid19-101646467108207.html

ILO. (2017). *World Employment and Social Outlook 2017 – Sustainable enterprises and jobs: Formal enterprises and decent work*. 11–108.

ILO. (2018). *Women and men in the informal economy: A statistical picture. Third edition* (Report No. 3; pp. 1–67). International Labour Organization. http://www.ilo.org/global/publications/books/WCMS_626831/lang--en/index.htm

ILO. (2020). *The COVID-19 response: Getting gender equality right for a better future for women at work*. International Labour Organization. http://www.ilo.org/global/topics/coronavirus/WCMS_744685/lang--en/index.htm

ILO. (2021a). *Work in the time of Covid. Report of the Director-General* (International Labour Conference, pp. 3–34). International Labour Organization. https://www.ilo.org/wcmsp5/groups/public/---ed_norm/---relconf/documents/meetingdocument/wcms_793265.pdf

ILO. (2021b). *An uneven and gender-unequal COVID-19 recovery: Update on gender and*

employment trends 2021. International Labour Organization. http://www.ilo.org/employment/Whatwedo/Publications/WCMS_824865/lang--en/index.htm

IWWAGE. (2022). *IWWAGE*. https://iwwage.org/

IWWGE. (2020, May 14). *Can Covid-19 provide opportunities to strengthen the SHG movement?* https://iwwage.org/can-covid-19-provide-opportunities-to-strengthen-the-shg-movement/

Jayasingam, S., Lee, S. T., & Mohd Zain, K. N. (2021). Demystifying the life domain in work-life balance: A Malaysian perspective. *Current Psychology*, 2–9. https://doi.org/10.1007/s12144-021-01403-5

Joshi, D. (Director). (2022, February 27). *Transforming the Rules of the Game: Gendered Liveability in Peri-urban Dhaka. Improving water security for the poor*. https://www.youtube.com/watch?v=eajApqSv5LM

Kabeer, N. (2015). Gender, poverty, and inequality: A brief history of feminist contributions in the field of international development. *Gender & Development*, *23*(2), 189–205. https://doi.org/10.1080/13552074.2015.1062300

Kalliath, T., & Brough, P. (2008). Work-life balance: A review of the naming of the construct. *Journal of Management & Organization*, *14*(3), 323–327. https://doi.org/10.5172/jmo.837.14.3.323

Kelly, H. (2011). The classical definition of a pandemic is not elusive. *Bulletin of the World Health Organization*, *89*(7), 540–541. https://doi.org/10.2471/BLT.11.088815

Kingra, K. J. (2015). Overcoming Precarity: How Informal Women Workers Coped During

COVID-19. *Economic and Political Weekly*, 7–8.

Kirchmeyer, C. (2000). Work-life initiatives: Greed or benevolence regarding workers' time? *Trend in Organizational Behaviour*, *7*, 79–93.

Kitzinger, J. (1994). The Methodology of Focus Groups – The Importance of Interaction between Research Participants. *Sociology of Health & Illness*, *16*(1), 103–121.

Kossek, E. E., Valcour, M., & Lirio, P. (2014). The Sustainable Workforce: Organizational Strategies for Promoting Work-Life Balance and Wellbeing. In C. L. Cooper (Ed.), *Wellbeing* (pp. 1–24). John Wiley & Sons, Ltd. https://doi.org/10.1002/9781118539415.wbwell030

Kvale, S. (1996). *InterViews: An introduction to qualitative research interviewing.* Sage Publications.

Kvale, S., & Brinkmann, S. (2009). *Interviews: Learning the craft of qualitative research interviewing.* Sage.

Leana, C. R. (1998). Review of The Time Bind: When Work Becomes Home and Home Becomes Work; Finding Time: How Corporations, Individuals, and Families Can Benefit from New Work Practices [Review of *Review of The Time Bind: When Work Becomes Home and Home Becomes Work; Finding Time: How Corporations, Individuals, and Families Can Benefit from New Work Practices*, by A. R. Hochschild & L. Perlow]. *The Academy of Management Review*, *23*(3), 627–629. https://doi.org/10.2307/259301

Lee, S., McCann, D., & Messenger, J. (2007). *Working Time around the World: Trends in Working Hours, Laws and Policies in a Global Comparative Perspective*. International Labour Office.

http://ebookcentral.proquest.com/lib/univie/detail.action?docID=3012415

Loughborough University. (2021, March). *Low-income families more vulnerable than ever due to the impact of coronavirus – new research*. Loughborough University. https://www.lboro.ac.uk/news-events/news/2021/march/low-income-families-more-vulnerable-during-covid/

Mayring, P. (2010). *Qualitative Inhaltsanalyse* (11th ed.). Beltz Verlagsgruppe.

McKinsey & Company. (2020). *COVID-19 and gender equality: Countering the regressive effects.* (pp. 1–11). https://www.mckinsey.com/featured-insights/future-of-work/covid-19-and-gender-equality-countering-the-regressive-effects

McLaren, H. J., Wong, K. R., Nguyen, K. N., & Mahamadachchi, K. N. D. (2020). Covid-19 and Women's Triple Burden: Vignettes from Sri Lanka, Malaysia, Vietnam and Australia. *Social Sciences*, *9*(5), 87. https://doi.org/10.3390/socsci9050087

Mey, G., & Mruck, K. (2007). *Qualitative Interviews. In: Naderer, Gabriele/Balzer, Eva (Hrsg.): Qualitative Marktforschung in Theorie und Praxis.*

Milford, M., & Anderson, G. (2020, April). *The shadow pandemic: How the covid-19 crisis is exacerbating gender inequality* [United Nations Foundation]. https://unfoundation.org/blog/post/shadow-pandemic-how-covid19-crisis-exacerbating-gender-inequality/

Narayanan, A. (2015). Informal employment in India: Voluntary choice or a result of labor market segmentation? *Indian Journal of Labour Economics*, *58*(1), 119–167. https://doi.org/10.1007/s41027-015-0009-9

Natasha Badhwar (Director). (2021, October 13). *PINS and NEEDLES | Labouring Bodies in*

the Gurgaon Garment Industry. https://www.youtube.com/watch?v=EPFTMBdaE88

Naved, R., Rahman, T., Willan, S., Jewkes, R., & Gibbs, A. (2018). Female garment workers' experiences of violence in their homes and workplaces in Bangladesh: A qualitative study. *Social Science & Medicine*, *196*, 150–157. https://doi.org/10.1016/j.socscimed.2017.11.040

NFIW. (2022, July 2). *National Federation of Indian Women*. National Federation of Indian Women. https://nfiw.wordpress.com/

Nilsson, M., Mazumdar, I., & Neunsinger, S. (Eds.). (2021). *Home-Based Work and Home-Based Workers (1800-2021)* (Vol. 1–45). Brill. https://brill.com/view/title/59700

Nizam, I., & Kam, C. (2018). The Determinants of Work-Life Balance in the Event Industry of Malaysia. *International Journal of Management, Accounting and Economics*, *5*(3), 141–168. https://doi.org/2383-2126

OECD. (2020). *OECD Policy Responses to Coronavirus (COVID-19): Women at the core of the fight against COVID-19 crisis* (pp. 1–30). OECD. https://www.oecd.org/coronavirus/policy-responses/women-at-the-core-of-the-fight-against-covid-19-crisis-553a8269/

OECD, & UN Women. (2020, April). *Women Leaders' Virtual Roundtable on COVID-19 and the Future issues call to put women and girls at the centre of response efforts* [Press release]. https://www.oecd.org/newsroom/women-leaders-virtual-roundtable-on-covid-19-and-the-future-issues-call-to-put-women-and-girls-at-the-centre-of-response-efforts.htm

Parkes, L. P., & Langford, P. H. (2008). Work-life balance or work-life alignment? A test of

the importance of work-life balance for employee engagement and intention to stay in organisations. *Journal of Management & Organization*, *14*(3), 267–284.

Power, K. (2020). The COVID-19 pandemic has increased the care burden of women and families. *Sustainability : Science, Practice, & Policy*, *16*(1), 67–73. http://dx.doi.org/10.1080/15487733.2020.1776561

Prasanna, K., & Raju, V. (2014). A Study on Various Aspects of Work-Life Balance Among Employees of Various Private Sector Banks in Andhra Pradesh. *OPUS: HR Journal*, *5*.

Profeta, P. (2021). Gender Equality and the COVID-19 Pandemic: Labour Market, Family Relationships and Public Policy. *Intereconomics*, *56*(5), 270–273. https://doi.org/10.1007/s10272-021-0997-2

Quisumbing, A. R., Kumar, N., & Behrman, J. A. (2018). Do shocks affect men's and women's assets differently? Evidence from Bangladesh and Uganda. *Development Policy Review*, *36*(1), 3–34. https://doi.org/10.1111/dpr.12235

Raman, S. (2021, July 30). *Rural Women's Collectives Struggle To Survive Even As They Help Manage Covid Fallout*. https://www.indiaspend.com/womenwork/rural-women-collectives-struggle-to-survive-manage-covid-fallout-764367

Rana, R. (2022, February 15). *Urban Women Witnessed Most Disproportionate Impact Of Job Losses Due To COVID, Says Report*. https://thelogicalindian.com/gender/women-employment-covid-33945

Ratnesh, M., Amjad, A., & Ashish Ranjan Sinha. (2019). Determinants of Work-Life Balance: A Cross-Cultural Review of Selected Asian Countries. *Space and Culture, India*,

7. https://doi.org/10.20896/saci.v7i1.478

Ratnesh, M., Amjad, A., & Sinha, A. R. (2019). Determinants of Work-Life Balance: A Cross-Cultural Review of Selected Asian Countries. *Space and Culture, India*, *7*(1), 223–235. https://doi.org/10.20896/saci.v7i1.478

Ravi, P. (2021, September 8). *60% Domestic Workers Were Not Paid In Lockdown, Faced Poverty, Debt, Hunger*. https://www.indiaspend.com/womenwork/60-domestic-workers-were-not-paid-in-lockdown-faced-poverty-debt-hunger-773469

Recio, R. B., Lata, L. N., & Chatterjee, I. (2021). Rising inequalities, deepening divides: Urban citizenship in the time of COVID-19. *Geographical Research*, *59*(4), 500–513. https://doi.org/10.1111/1745-5871.12495

Reiter, N. (2007). Work life balance: What DO you mean? The ethical ideology and under-pinning appropriate ap-plication. *The Journal of Applied Behavioral Science*, *43*(2), 273–294. https://doi.org/10.1177/0021886306295639

Richardson, J., & Kelliher, C. (2015). Managing visibility for career sustainability: A study of remote workers. In *Chapters* (pp. 116–130). Edward Elgar Publishing. https://ideas.repec.org/h/elg/eechap/15416_8.html

SEWA. (2020). *SEWA - Self Employed Women's Association*. Self Employed Women's Association. http://www.sewa.org/

Shapland, J., & Heyes, J. (2017). How close are formal and informal work? *International Journal of Sociology and Social Policy*, *37*(7/8), 374–386. https://doi.org/10.1108/IJSSP-06-2016-0071

Singh, N., & Kaur, A. (2022). The COVID-19 pandemic: Narratives of informal women

workers in Indian Punjab. *Gender, Work & Organization*, *29*(2), 388–407. https://doi.org/10.1111/gwao.12766

Singh, S. (2021, January 18). *From Delhi, A View Of Women's Work Hit By The Pandemic*. https://www.indiaspend.com/womenwork/how-the-pandemic-affected-urban-working-women-714688

Sinha, D. (2015). High Risk without Recognition: Challenges Faced by Female Front-line Workers. *Economic and Political Weekly*, 7–8.

Sojka, L. (2020). Critical Analysis of Work-Life Balance Concept and Proposal of Evaluation Method. *Mednarodno Inovativno Poslovanje = Journal of Innovative Business and Management*, *12*(2), 49–56. https://doi.org/10.32015/JIBM/2020.12.2.5.49-56

Sostero, M., Milasi, S., Hurley, J., Fernandez-Macías, E., & Bisello, M. (2020). *Teleworkability and the COVID-19 crisis: A new digital divide?* (JRC Working Papers Series on Labour, Education and Technology 2020/05, pp. 1–60) [EUR - Scientific and Technical Research Reports]. European Commission. https://joint-research-centre.ec.europa.eu/system/files/2020-07/jrc121193.pdf

Souplet-Wilson, S. (2014). *Made in Bangladesh: A critical analysis of the empowerment dynamics related to female workers in the Bangladeshi Ready-Made-Garment sector*. https://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.1055.6909&rep=rep1&type=pdf

Stiglitz, J., Sen, A. K., & Fitoussi, J.-P. (2009). *The measurement of economic performance and social progress revisited: Reflections and Overview*. https://hal-sciencespo.archives-ouvertes.fr/hal-01069384

Strauss, A. L. (1998). *Grundlagen qualitativer Sozialforschung: Datenanalyse und Theorie-bildung in der empirischen soziologischen Forschung.* (2nd ed.). UTB.

Tashakkori, A., & Teddlie, C. B. (1998). *Mixed Methodology: Combining Qualitative and Quantitative Approaches*. SAGE.

Tausig, M., & Fenwick, R. (2001). Unbinding time: Alternative work schedules and work-life balance. *Journal of Family and Economic Issues*, *22*(2), 101–119. https://doi.org/10.1023/A:1016626028720

Tayal, D., & Mehta, A. K. (2022). The Struggle to Balance Work and Family Life During the COVID-19 Pandemic: Insights Based on the Situations of Working Women in Delhi. *Journal of Family Issues*, *0*(0), 1–43. https://doi.org/10.1177/0192513X211058817

The Hindu Business Line. (2021, May 5). *The increased burden of unpaid work on women during Covid-19*. https://www.thehindubusinessline.com/opinion/the-increased-burden-of-unpaid-work-on-women-during-covid-19/article34488753.ece

Tomei, M. (2021). Teleworking: A Curse or a Blessing for Gender Equality and Work-Life Balance? *Intereconomics*, *56*(5), 260–264. https://doi.org/10.1007/s10272-021-0995-4

Uddin, M. (2021). Addressing work-life balance challenges of working women during COVID-19 in Bangladesh. *International Social Science Journal*, *71*, 20. https://doi.org/10.1111/issj.12267

Ulrichs, M. (2016). Informality, women and social protection: Identifying barriers to provide effective coverage. *ODI*, *435*, 3–37.

UN Women. (2020). *COVID-19 Bangladesh Rapid Gender Analysis* (pp. 1–30). UN Women. https://asiapacific.unwomen.org/en/digital-library/publications/2020/05/covid-19-

bangladesh-rapid-gender-analysis

UN Women. (2021a). *Empowering female Ready-Made Garments (RMG) workers*. UN
Women – Asia-Pacific.
https://asiapacific.unwomen.org/en/countries/bangladesh/income-
security/empowering-female

UN Women. (2021b). *Assessing the gendered employment impacts of COVID-19 and sup-
porting a gender-responsive recovery* (pp. 1–32) [Publication]. UN Women; ILO.
http://www.ilo.org/employment/Whatwedo/Publications/WCMS_778847/lang--
en/index.htm

UNCTAD. (2021, October). *COVID-19 threatens four 'lost decades' for gender equality*.
https://unctad.org/news/covid-19-threatens-four-lost-decades-gender-equality

UNDP. (2021). *UNDP Human Development Reports, Human Development Index (HDI)*.
United Nations Development Programme. http://hdr.undp.org/en/content/human-
development-index-hdi

UNFPA. (2020). *Impact of the COVID-19 pandemic on family planning and ending gender-
based violence, female genital mutilation and child marriage* (No. 27; UNFPA Interim
Technical Note No. 27, pp. 1–7). UNFPA.
https://esaro.unfpa.org/sites/default/files/pub-
pdf/EMBARGOED%20UNTIL%2028%20APRIL%20-%20COVID-
19%20impact%20brief%20for%20UNFPA%20copy.pdf

UNICEF. (2020, August). *Families on the Edge: Low-income families need continued support
to recover from the effects of COVID-19*. https://www.unicef.org/malaysia/press-
releases/families-edge-low-income-families-need-continued-support-recover-effects-

covid-19

UNICEF. (2021). *Situation Analysis—Covid-19 and Education. Effects of and responses to Covid-19 on the education sector in Asia*. https://www.unicef.org/rosa/situation-analysis-covid-19-and-

educa-

tion?fbclid=IwAR2oEZtONyElMqi2kCOiVySsftADjLKnP00SVvnHHYDWU4Bf-WP8UY0UGoM

United Nations. (2015). *Concepts of Inequality*. Development Issues No.1. https://www.un.org/en/development/desa/policy/wess/wess_dev_issues/dsp_policy_01.pdf

United Nations. (2020). *UN-Sectratary-General's policy brief: The Impact of COVID-19 on Women* (Policy Brief, pp. 1–21). UN Women. https://www.unwomen.org/en/digital-library/publications/2020/04/policy-brief-the-impact-of-covid-19-on-women

Wenham, C., Smith, J., & Morgan, R. (2020). COVID-19: The gendered impacts of the out-break. *The Lancet*, *395*(10227), 846–848. https://doi.org/10.1016/S0140-6736(20)30526-2

WHO. (2022a). *Coronavirus*. https://www.who.int/westernpacific/health-topics/coronavirus

WHO. (2022b). *Gender and health*. World Health Organization. https://www.who.int/health-topics/gender#tab=tab_1

WHO. (2022c). *Gender: Definitions*. https://www.euro.who.int/en/health-topics/health-determinants/gender/gender-definitions

WHO. (2022d). *Tracking SARS-CoV-2 variants*. World Health Organization.

https://www.who.int/activities/tracking-SARS-CoV-2-variants

WINS. (2020). WINS – Women's Initiatives. *Women's Initiatives*. https://www.womensinitiatives.in/

Workerdiaries. (2022). *Garment Worker Diaries*. GWD. https://workerdiaries.org/

World Economic Forum. (2021). *Global Gender Gap Report 2021*. https://www3.weforum.org/docs/WEF_GGGR_2021.pdf

Yadav, S., & Kumar, R. (2017). Work-Family stress and mental health among female bank employees at different life stages and the moderating role of social support. *International Education and Research Journal*, *3*(5), 147–154.

Yavorsky, J. E., Qian, Y., & Sargent, A. C. (2021). The gendered pandemic: The implications of COVID-19 for work and family. *Sociology Compass*, *15*(6), 1–13. https://doi.org/10.1111/soc4.12881

Zaman, H. (1995). Patterns of Activity and Use of Time in Rural Bangladesh: Class, Gender, and Seasonal Variations. *The Journal of Developing Areas*, *29*(3), 371–388.

Zhang, S., Moeckel, R., Moreno, A. T., Shuai, B., & Gao, J. (2020). A work-life conflict perspective on telework. *Transportation Research. Part A, Policy and Practice*, *141*, 51–68. PubMed. https://doi.org/10.1016/j.tra.2020.09.007

Appendix 1

Outline Expert Interview Questions

- *At which organization are you working and what is your position there?*

- *What does the organization you work at do/what is its focus?*

- *Did 'your' organization have women-empowering support and/or training programs before the covid pandemic?*
  (If yes, how were they called and what did they do?)

- *Had the organization you work at created programs or other solidarity initiatives especially in respect of covid?*
  (And/or if your organization have had some of these programs before, (how) did they change during the pandemic?)

- *Did your organization partner up with other institutions/ women-empowering and/or other solidarity programs during the covid pandemic?*

- *What was/were the main issue(s) these informal working women had to deal with before as well as during covid?*

- *What difficulties did you face during covid / what was the most challenging?*
  (Were you able to continue your work during covid or did the lockdown make this impossible? etc.)

- *Did a digital divide exist and if so, did it illustrate an issue (before/during) covid?*

- *Did you get any (financial) support from the government or other institutions?*
  (If not, how did you finance these support initiatives?)

- *What were you able to achieve/solve/improve with these programs?*

- *Where and how can further improvement be done?*

- *What are the future goals?*

- *Is there something else you want to tell me?*

Outline Informal working women Interview Questions

- *General socio-demographic factors*
  *(*How old are you and what is your marital status? Do you have children? What is name of the city where you work and is this your home city/country or did you migrate to the city or work? What is the highest level of education that you received?)

- *Employment type/sector & income factor*
  (How much is the monthly/weekly income? How many people have to live from this income? Did covid prevent you from working? Did you lose your jobs during covid?)

- *Living conditions factor*
  (What does your housing look like, Did you have enough water/food? How was the infrastructure (Did you possess a car, motorbike or used public transport? How were the health conditions as well as sanitation and hygiene? How many people live in your housing together? Do you possess any social protection (granted by your employment?)?)

- *Pre-covid pandemic work-life balance*
  (How satisfied have you been before the pandemic? How did your life look like? How many hours of work, family, eat and sleep and recreation did you have each day? (8-8-8 or rather 18-6?))

- *How did the covid pandemic change your life/work-life balance and what has changed in particular*
  (Had there been food (in)security? Were you still able to perform the employment (as telework is often not possible in the informal sector) How did you meet health measures? How did the lockdowns affect your lives? Did you have to go back to your home village (in the case that you migrated to cities in order to work before? How did you manage to combine work and childcare? Are you part of any women empowering groups/organizations? Have solidarity initiatives helped you during lockdowns (food delivery, provision of housing, etc.)?)

- *Do you possess a smartphone/any other digital devices? Is the digital divide an issue you have to face?*

- *Are you part of women empowering/social organizations or programs?*
  (If yes, name of the organization. Have you been part of them before the covid pandemic or just during covid? If you are part, how often do you meet and what do you discuss? Does it help? Do you obtain training? Did your organization participate in solidarity initiatives during covid? If so, what did they do?)

- *Is there something else you want to tell me?*

Appendix 2

Informal working women Interviews – Round 1

Woman 1 (W1), Woman 2 (W2), Woman 3 (W3), Woman 4 (W4)

- *General socio-demographic factors*
  *(*How old are you and what is your marital status? Do you have children? What is name of the city where you work and is this your home city/country or did you migrate to the city or work? What is the highest level of education that you received?)

  W1: I am 24 years old, I am married and I have four children. Originally I am from West Bengal but now I am living in New Delhi. I came here to work. The highest obtained education is the fourth class.

  W2: My age is 25, I am not married but I do not have any children. Originally I am from New Delhi, thus, I live and work here. The highest obtained education is the tenth class.

  W3: Hello, I am 22 years old and I have completed the twelfth standard education. I am not married and originally I am also from New Delhi, where I also work.

  W4: Hello, my age is 40 years and I am married and have four kids. I am illiterate as I have not obtained any education. My hometown is New Delhi and I work here.

- *Employment type/sector & income factor*
  (How much is the monthly/weekly income? How many people have to live from this income? Did covid prevent you from working? Did you lose your jobs during covid?)

  W1: I used to work as a waste picker in New Delhi which includes collecting and recycling waste. During covid I was not able to continue my work. Pre-pandemic I was earning 15000 rupees per month. Six family members had been dependent on this income. During covid I was not able to work at all. Now, post-covid I am able to work a little bit but I earn much less money. My monthly income illustrates 6000 rupees.

  W2: I also work in the informal employment sector at a contracting firm in the sanitation sector. With the outbreak of the covid pandemic I was not able to continue my job and became jobless. My monthly income before the pandemic was 14000 rupees. After the lockdown I lost my job and now I am unemployed. Five people had been dependent on my income, my mother, my two sisters, my brother and myself.

  W3: I am employed in the informal sector and participate in various contracting jobs. Covid prevented me from working. Pre-covid I was making 12000 rupees per monthly and now I am unemployed. From this income, six people were dependent.

  W4: Before covid I was employed in the waste picking industry. Pre-covid I used to earn 10000 rupees per month. During the pandemic and the severe lockdowns I had to stop working. My whole family which are 6 people were dependent on this earning. Post-covid I only earn 6000 rupees.

- *Living conditions factor*
  (What does your housing look like, Did you have enough water/food? How was the infrastructure (Did

you possess a car, motorbike or used public transport? How were the health conditions as well as sanitation and hygiene? How many people live in your housing together? Do you possess any social protection (granted by your employment?)?)

W1: I do not have my own car or motorbike so I used public transport. As I work in the informal sector I do not possess any social or health security. Pre-pandemic I had enough food to survive day-by-day. Six people live in my household. Sanitation and hygiene was okay, we had some soap but nothing special.

W2: I always used public transport. In India, informally working people do neither have social or health security programs. Before covid, the food I had was manageable – not too much but enough to survive. I live together with three other family members. Before covid, of course we washed our hands and kept a decent hygiene level but nothing outrageous.

W3:I was dependent on public transport. I do not possess any social or health insurance. This is not common for people working in the informal employment sector. Before covid I would say I had enough food. We are six people living together. Pre-covid our hygiene routine included hand washing but just with regular soap.

W4: I used public transport as I do not possess any means of transport on my own. I do not have any health or social security as I work in the informal sector. Before covid I did not experience food insecurity. Of course it was not much, but it was enough for us. I live together with five other people. Of course we washed our hands and maintained certain hygiene standards but not compared to during covid. We just used regular soap.

- *Pre-covid pandemic work-life balance*
   (How satisfied have you been before the pandemic? How did your life look like? How many hours of work, family, eat and sleep and recreation did you have each day? (8-8-8 or rather 18-6?))

W1: For women in India, the work-life balance is far away from the 8-8-8 rule. A lot of household work and non-work-related responsibilities are waiting for me at home so I do not have a lot of time for recreation and only a couple of hours left for sleep. I was used to doing so much all the time, so for me, I was not unhappy before covid. I used to work a full-time job which amounts up to 12 hours and afterwards I go back home and have 8 hours where I cook, clean and take care of my family and the rest 4 hours I used for eating and sleeping.

W2: I do not have a 8-8-8 work-life balance, although before the pandemic I was satisfied with my life. I had a job and earned money. I used to work 10 to 12 hours and afterwards I cooked, cleaned and looked after my family members. The remaining time, which are normally 4-5 hours, I sleep and rest.

W3: Before the pandemic I was busy but satisfied with my work-life balance as this is normal for informally working women. I also work 10-12 hours, take care of household chores and care activities and the rest of time I used for sleeping. There is not much capacity left for recreational activities.

W4: I was happy with my pre-covid work-life balance. Of course I was working much, but I earned more money. My life was not less stressful but I worried less. My daily-routine looks quite similar to the one of the other women. I work 12 hours, then I return back home and take care of all the unpaid activities that include cooking, cleaning, care responsibilities. I spend the remaining time on sleeping and getting some rest. So for me, it is rather a 16-8 or 18-6 rule than a 8-8-8 rule.

- *How did the covid pandemic change your life/work-life balance and what has changed in particular*

(Had there been food (in)security? Were you still able to perform the employment (as telework is often not possible in the informal sector) How did you meet health measures? How did the lockdowns affect your lives? Did you have to go back to your home village (in the case that you migrated to cities in order to work before? How did you manage to combine work and childcare? Are you part of any women empowering groups/organizations? Have solidarity initiatives helped you during lockdowns (food delivery, provision of housing, etc.)?)

W1: During the lockdown I had nothing to eat as I had no income as the covid-imposed lockdowns prevented me from working. Telework was not an option. As India experienced several serious lockdowns, I was barely able to leave the house. A lot of people had to go back to their home village but I was able to stay in New Delhi as I have been living and working here for many years. The combination of work and(child)care was manageable as I had enough time but still we faced other issues as we did not have any money and dealt with food insecurity. Before covid, the children played near the house so the combination of work and childcare was manageable in pre-pandemic times. Yes, I have been part of women empowering organizations for many years, I am part of BSM. The government did not give me anything during the lockdown. Luckily BSM provided me with food, medicine and hand sanitizer and soaps during the lockdown(s). As we live in a slum, social distancing is difficult. I did get some protection masks but during work it was hard to wear it. I am vaccinated twice but still if one person in the room had covid, all were infected. During covid I experienced a lot of mental stress.

W2: During the lockdown I struggled with food insecurity as I had no income as the lockdowns prevented me from continuing my job. Telework was not possible. During the strict lockdowns, I was barely allowed to leave the house. A lot of people had to migrate back to their home village I was not affected. I do not have any children so the work-children combination did not affect me. Yes, I have been part of women empowering organizations, I joined BSM during the covid pandemic. The government did not helped me during the lockdown, so BSM provided me with food, medicine and hand sanitizer and soaps during the lockdown(s). As I live in a slum, social distancing was difficult. I did get some protection masks but during work it was hard to wear it. I am vaccinated twice but still if one person in the room had covid, all were infected. During covid I experienced a lot of mental stress and I was in fear.

W3: During the lockdown I experienced food insecurity as I had no money because the lockdowns kept me from continuing my work. Telework was not realistic. During the strict lockdowns, I was barely allowed to leave the house. A lot of people had to migrate back to the village they came from, luckily I was not affected. I do not have any children so the work-children combination did not affect me. Yes, I have been part of women empowering organizations, I joined BSM during the covid pandemic. The government did not helped me during the lockdown, so BSM provided me with food, medicine and hand sanitizer and soaps during the lockdown(s). As I live in a slum, social distancing was difficult. I did get some protection masks but during work it was hard to wear it. I am fully vaccinated but still if one person in the room was infected with covid, it was difficult to stop the virus from spreading. Covid put me under a lot of mental stress.

W4: The pandemic caused food insecurity as I had no income. As I work as a waste picker, I was not able to perform my work via telework. The strict lockdowns barely allowed me to leave home. A lot of people had to go back to their home village but I was able to stay in New Delhi as I have been living and working here for many years. The combination of work and(child)care was manageable as I had enough time but still we faced other issues as we did not have any money and dealt with food insecurity. Before covid, the children played near the house so the combination of work and childcare was not that much an issue before the pandemic. Yes, I have been part of women empowering organizations for many years, I am part of BSM. The government did not provided me with anything during the covid pandemic. BSM provided me with food, medicine and hand sanitizer and soaps during the lockdown(s). As we live in a slum, social distancing is difficult. I did get some protection masks but during work it was hard to wear it. I am vaccinated twice but still if one person in the room had covid, all were infect-

ed. During covid I experienced a lot of mental stress. Life before the covid pandemic was stressful as well but better than now.

- *Do you possess a smartphone/any other digital devices? Is the digital divide an issue you have to face?*

W1: During the pandemic, BSM provided me with a smartphone to gap the digital divide so that I can keep in contact with others and let my children participate in online schooling.

W2: Before covid, I did not possess any digital device but during the lockdowns, BSM offered me a smartphone.

W3: Pre-covid covid, I did not possess any smartphone or other digital device but BSM offered me a smartphone during the pandemic.

W4: Before the pandemic, I did not have a smartphone but BSM gave me one during the lockdowns. This allowed my children to participate in school and not miss too much education.

- *Are you part of women empowering/social organizations or programs?*
  (If yes, name of the organization. Have you been part of them before the covid pandemic or just during covid? If you are part, how often do you meet and what do you discuss? Does it help? Do you obtain training? Did your organization participate in solidarity initiatives during covid? If so, what did they do?)

W1: I am part of BSM and have been for several years.

W2: I joined BSM during the covid pandemic.

W3: I joined BSM during the covid pandemic.

W4: I have been part of BSM for many years.

Discussion between all women: *BSM offered a vaccination campaign in New Delhi, they provided the members with smartphones. Also they offer the opportunity to exchange information and discuss difficulties we faced during the pandemic by setting up weekly meetings. BSM also provided members with food and arranged solidarity programs such as community kitchens or the provision of medicine.*

- *Is there something else you want to tell me?*

Discussion between all women: *Before the pandemic it was quite easy to find a job but now these interviewed women in New Delhi are frustrated because post-covid, it is hard to find an occupation. Post-covid families feel more pressured and unhappy as well as unsatisfied with their current work-life balance, more generally their living conditions. Also, these women are afraid of more waves of the covid pandemic. They are very insecure and are emotionally stressed out as they do not know how to survive more waves of strict lockdowns within the future. Before they obtained digital devices from BSM, their children were not able to go to school and thus missed education which will have adverse effects in the future.*

Informal working women Interviews – Round 2

Woman 5 (W5), Woman 6 (W6)

- *General socio-demographic factors*

  *(*How old are you and what is your marital status? Do you have children? What is name of the city where you work and is this your home city/country or did you migrate to the city or work? What is the highest level of education that you received?)

  W5: Hello, I am 40 years old, I am married and I have two kids, one daughter and one son. I am living and originally coming from New Delhi. According to my education, the highest obtained education I have is the tenth class.

  W6: I am 45 years old and single. I have studied until the eighth standard. Originally I am also from New Delhi, thus, I live and work here.

- *Employment type/sector & income factor*

  (How much is the monthly/weekly income? How many people have to live from this income? Did covid prevent you from working? Did you lose your jobs during covid?)

  W5: I used to work at a contracting basis as a sanitation worker. During covid and the strict lockdowns, I was not able to continue my work and had to stay at home for almost one year. I made 10000 rupees monthly and my two kids, my husband and I had to live from it. The covid pandemic prevented me from working and I at the moment I am getting a job for three months and the next three months I am able to stay at home.

  W6: Before the covid pandemic, I used to work in the domestic work sector. I used to make 10000 rupees per month pre-covid. Only my mother and I had to live from that income. As covid eliminated my work, I have been unemployed for the last two and a half years.

- *Living conditions factor*

  (What does your housing look like, Did you have enough water/food? How was the infrastructure (Did you possess a car, motorbike or used public transport? How were the health conditions as well as sanitation and hygiene? How many people live in your housing together? Do you possess any social protection (granted by your employment?)?)

  W5: For over ten year I have been living in a slum where 32 families are living in total. You can imagine it like a big hall where many people live. For transportation, I solely used public transport. My job did not provide me with health or any other social security. Hygiene and sanitation had been normal pre-covid.

  W6: As the government demolished our homes, I have been living in a homeless shelter/slum for many years now. Here, I live together with 32 other families in a big hall. I do not possess any cars or motorbikes, so I always used public transport. As the informal employment sector does not offer any support programs, I did not possess a social or health insurance. When I was sick and could not work, I did not get paid. Hygiene and sanitation standards had been normal before the covid pandemic.

- *Pre-covid pandemic work-life balance*

  (How satisfied have you been before the pandemic? How did your life look like? How many hours of

work, family, eat and sleep and recreation did you have each day? (8-8-8 or rather 18-6?))

W5: Before the outbreak of the covid pandemic, I was quite satisfied with my life. I was able to find a job. I used to work for eight hours and afterwards I came back home and cooked for the family, cleaned the living area and looked after the children. I did not have a lot of time left for myself. Also, as I live in a homeless shelter, I only had little space to walk around. Usually I get to sleep for six hours.

W6: Pre-covid I was happy as I had work and less insecurity. I did not have any time for recreation. I worked eight to nine hours, then came back home, took care of all the household chores such as cooking and cleaning as well as took care of others. The remaining six to seven hours I use for sleeping.

- *How did the covid pandemic change your life/work-life balance and what has changed in particular*
(Had there been food (in)security? Were you still able to perform the employment (as telework is often not possible in the informal sector) How did you meet health measures? How did the lockdowns affect your lives? Did you have to go back to your home village (in the case that you migrated to cities in order to work before? How did you manage to combine work and childcare? Are you part of any women empowering groups/organizations? Have solidarity initiatives helped you during lockdowns (food delivery, provision of housing, etc.)?)

W5: I did not had enough food during the covid pandemic as I was not able to continue work and thus had no income. However, BSM provided me with food. During the lockdown(s), BSM and other NGOs gave me masks, gloves, hand sanitizer. I wore the mask whenever I was around people as well as I obtained full vaccination which was provided by the local governor. As I am originally from New Delhi, I was able to stay here and did not have to return to another village. During the lockdown, I made my own daily routine: I got up, took a bath, did my work and afterwards took care of household chores as well as care responsibilities. This helped me to keep a work-life balance.

W6: During the covid pandemic I faced food insecurity and had nothing to eat. I had no job and therefore no income. BSM and other women-empowering NGOs helped me by providing food and water as well as covid-protection such as masks, gloves and sanitizer. In order to stay safe, I wore the mask whenever I was in contact with other people. Also I am fully vaccinated. I was not forced to go back home to another tow/ village, as I originate from New Delhi. During the strict lockdown(s), I made my own daily routine in order to maintain a good work-life balance: I got up, took a bath, did my work and afterwards took care of household chores as well as care responsibilities.

- *Do you possess a smartphone/any other digital devices? Is the digital divide an issue you have to face?*

W5: Right now I do have a smartphone. I bought the phone during the pandemic on instalments. I got the phone for my kids because everything was online. The school classes were online. There was only one phone. The children had to share the phone. My son had his classes in the afternoon and my daughter had school in the evening, so sharing the phone was not a problem.

W6: Yes, I do possess one at the moment but I bought it in the pandemic on instalments.

- *Are you part of women empowering/social organizations or programs?*
(If yes, name of the organization. Have you been part of them before the covid pandemic or just during covid? If you are part, how often do you meet and what do you discuss? Does it help? Do you obtain training? Did your organization participate in solidarity initiatives during covid? If so, what did they

do?)

W5: Besides BSM, where I have been for over ten years, I am also part of Nazdeek which is another social organization that mainly focuses on empowering women. Both organizations provided me with food and other essentials during the lockdown. These organizations offered meetings every fortnight, so every two weeks. BSM also offered trainings as well as workshops for women.

W6: I am part of Nazdeek and BSM which both helped me during the covid pandemic and its several waves of strict lockdowns by providing food and water. Every one or two weeks, we came together and had a meeting. Trainings and other workshops have been provided for us as well. I joined BSM over ten years ago.

- *Is there something else you want to tell me?*

Informal working women Interviews – Round 3

Woman 7 (W7), Woman 8 (W8), Woman 9 (W9), Woman 10 (W10)

- *General socio-demographic factors*

    *(*How old are you and what is your marital status? Do you have children? What is name of the city where you work and is this your home city/country or did you migrate to the city or work? What is the highest level of education that you received?)

    W7: I am 30 years old, I am married but I have no children. I did a post-graduate in New Delhi in history. Originally, I am from New Delhi.

    W8: My age is 17 and I am still going to school. I passed the 10th class and I live with my parents. I am not married and I do not have any children.

    W9: Hello, I am 40 years old and married. I have three kids and I have tenth standard. My home city is New Delhi, where I also work.

    W10: Hello, I am 50 years old. I am married and have four kids. I am illiterate and did not go to school. My home town is New Delhi and I work here.

- *Employment type/sector & income factor*

    (How much is the monthly/weekly income? How many people have to live from this income? Did covid prevent you from working? Did you lose your jobs during covid?)

    W7: I am a housewife and I do not work. My husband works. He loads and unloads small vehicles. Basically, two persons depend from that income, my husband and me. His income was around 10000-12000 rupees per month. In corona times my husband was not able to work. During the lockdowns, for over two years, he was unemployed but right now he works.

    W8: I do not work as I am still going to school. During covid, I was not able to go to school. During the pandemic there was a huge digital divide because everything was online. I did not have any smartphone or laptop but we shared with other school kids as to be able to attend online school. During the pandemic time, it was a very difficult time. My parents are urban farmers and during covid they did not work. Right now they have returned to their job. From this monthly income, which is 7000-8000 rupees each, me and my parents had to live from.

    W9: I work in urban farming. During the covid pandemic I could not work. I did not get any support from the government, most of the support I got was from the civil society and NGOs. They provided us with food, water and other essentials. Five people depended from my income which amounts up to 10000 to 15000 rupees each month.

    W10: I am also employed in urban farming but covid prevented me from working. My whole family depended on my monthly income. I earned 10000 to 12000 rupees per month.

- *Living conditions factor*

    (What does your housing look like, Did you have enough water/food? How was the infrastructure (Did you possess a car, motorbike or used public transport? How were the health conditions as well as sanitation and hygiene? How many people live in your housing together? Do you possess any social protection (granted by your employment?)?)

140

Discussion of all 4 interviewed women: *Before covid, everything was normal. People were getting jobs and earned a decent income. But during covid, we lost everything, there was a complete lockdown. We could not go out of my house, we could not go to work. Most of us had a motorcycle because the area where we live in is not connected to public transport. In my house, just me and my husband live together (W7). I lived together with my parents (W8). I lived with my family, so a total number of five people (W9). Me, my husband and our four kids shared a housing (W10). When my husband/we was/were not able to work during covid, there neither was any income, nor any insurance. Everybody had many problems in corona times. We all did not have any social protection or health insurance. During covid it was very difficult to move around. Most of the support we have got was from the civil society or other NGOs.*

- *Pre-covid pandemic work-life balance*
(How satisfied have you been before the pandemic? How did your life look like? How many hours of work, family, eat and sleep and recreation did you have each day? (8-8-8 or rather 18-6?))

Discussion among all 4 interviewees: *We worked full time, so almost 17 to 18 hours, there is no time for recreation left. We did not do recreation. We could not go to parks because we had a lot of work load at home. The time left after working is spend on cooking, cleaning and taking care of the family. We all had our full time jobs. I had been a full time housewife (W7) and we had been urban farmers (W9 and W10). Work never stopped.*

- *How did the covid pandemic change your life/work-life balance and what has changed in particular*
(Had there been food (in)security? Were you still able to perform the employment (as telework is often not possible in the informal sector) How did you meet health measures? How did the lockdowns affect your lives? Did you have to go back to your home village (in the case that you migrated to cities in order to work before? How did you manage to combine work and childcare? Are you part of any women empowering groups/organizations? Have solidarity initiatives helped you during lockdowns (food delivery, provision of housing, etc.)?)

Discussion among all 4 interviewees: *For us, covid meant that we had to deal with a lot of stress because there had been several waves of covid. The first wave, the second and also a third. We could not work, had no food, no income. We do not know what is happening right now and we also do not know what will happen it the future. The biggest worry was that we did not know when the pandemic will end or whether another big wave of covid will happen. We four women did not have to go back to another village but a lot of people went, walking back to their home village. 40 kilometers or 50 kilometers walking by feet because the public transport was not working. A lot of times they did not come back to New Delhi. Most of them stayed in the villages. We all live a on the rural area of New Delhi, so there are a lot of farms. There, the lockdown was not so strict so the kids could play outside. But the pandemic was very different in the bastis, in the slums. Authorities came and demolished a lot of houses and demolished farms. This is another big problem we all have. Because we worked on farms so we neither had to wear protection masks, nor keep social distance. But whenever we came back home or were around other people, we had to wear a mask and keep social distance. To maintain health and safety conditions, we either had to buy soap and hand sanitizer on our own or sometimes NGOs gave them to us. All of us are vaccinated. The farmer company Bharatiya Kisan Union (BKU, Balraj) where we had been working for many years acts in social favor and provides a social support system. The government did not provide any support, so we are all lucky to be part of these social organizations. Also, we all are part of BSM.*

- *Do you possess a smartphone/any other digital devices? Is the digital divide an issue*

you have to face?

W7: I do have a smartphone bur that is the only digital device I own. I bought it before the pandemic on my own.

W8: I do not have any smartphone or laptop.

W9: Me also. I do not have any digital device.

W10: No, I do not have a laptop or phone.

- *Are you part of women empowering/social organizations or programs?*
  (If yes, name of the organization. Have you been part of them before the covid pandemic or just during covid? If you are part, how often do you meet and what do you discuss? Does it help? Do you obtain training? Did your organization participate in solidarity initiatives during covid? If so, what did they do?)

  Discussion among all 4 interviewees: *We all are part of BSM and Bharatiya Kisan Union (BKU, Balraj) but already years before the pandemic.. Here, we have local weekly meeting where we discuss our issues. The organizations provides food, blankets or other things we need for living.*

- *Is there something else you want to tell me?*

Informal working women Interviews – Round 4

Woman 11   Woman 12   Woman 13

- *General socio-demographic factors*

   (How old are you and what is your marital status? Do you have children? What is name of the city where you work and is this your home city/country or did you migrate to the city or work? What is the highest level of education that you received?)

   W11: I am 30 years old, I am married and I have four children. Originally I am from Bihar but now I am living in New Delhi. I came here to work. The highest obtained education is the tenth standard.

   W12: My age is 37, I am married and have two children. Originally I am from New Delhi (Pilli Kothi pul mithai, Old Delhi, I live and work here. The highest obtained education is the eight class.

   W13: Hello, I am 33 years old and I am married and four children. I have completed the tenth standard education. Originally I am also from Bihar, but I work in New Delhi.

- *Employment type/sector & income factor*

   (How much is the monthly/weekly income? How many people have to live from this income? Did covid prevent you from working? Did you lose your jobs during covid?)

   W11: I used to work as a street vendor in New Delhi which includes selling spices on the weekends. During the week they collect spices and on the weekends I sell them. During covid I was not able to continue my work. Pre-pandemic I was earning 5000-6000 rupees per month. Six family members had been dependent on this income. During covid I was not able to work at all. Now, post-covid I am able to work a little bit but I do not earn any money. Not many people are coming, so I am afraid that I will lose my job in the future.

   W12: I used to work as a street vendor in New Delhi which includes selling spices on the weekends. During the week they collect spices and on the weekends I sell them. During covid I was not able to continue my work. Pre-pandemic I was earning 5000-6000 rupees per month. Four family members had been dependent on this income. During covid I was not able to work at all. Now, post-covid I am able to work a little bit but I do not earn any money. Not many people are coming, so I am afraid that I will lose my job in the future.

   W13: I used to work as a street vendor in New Delhi which includes selling spices on the weekends. During the week they collect spices and on the weekends I sell them. During covid I was not able to continue my work. Pre-pandemic I was earning 5000-6000 rupees per month. Six family members had been dependent on this income. During covid I was not able to work at all. Now, post-covid I am able to work a little bit but I do not earn any money. Not many people are coming, so I am afraid that I will lose my job in the future.

- *Living conditions factor*

   (What does your housing look like, Did you have enough water/food? How was the infrastructure (Did you possess a car, motorbike or used public transport? How were the health conditions as well as sanitation and hygiene? How many people live in your housing together? Do you possess any social protection (granted by your employment?)?)

   W11+W12+W13: : We live in a basti which is similar like an informal settlement. Before covid we had enough water. We do not use the word slum as it is a bad word for us. We do not have own cars or mo-

143

torbikes so we used public transport and walked. As we work in the informal sector we do not possess any social or health security. Pre-pandemic I had enough food to survive day-by-day. Six/Four/Six people live in my household. Sanitation and hygiene was okay, we had some soap but nothing special.

- *Pre-covid pandemic work-life balance*
(How satisfied have you been before the pandemic? How did your life look like? How many hours of work, family, eat and sleep and recreation did you have each day? (8-8-8 or rather 18-6?))

W11+W12+W13: In the morning we usually got up and sent the children to school, then we went back to work , collecting spices and came back segregation the spices. In the afternoon the children came back from school, so we took care of them, cooked, cleaning the houses. W11 does not do any work in the afternoon, W12 does some spice segregation and W13 does tailoring in the afternoon in her house. We do not get time for recreation. So either it's work, and looking after children or cooking. We usually get 8 hours of sleep.

- *How did the covid pandemic change your life/work-life balance and what has changed in particular*
(Had there been food (in)security? Were you still able to perform the employment (as telework is often not possible in the informal sector) How did you meet health measures? How did the lockdowns affect your lives? Did you have to go back to your home village (in the case that you migrated to cities in order to work before? How did you manage to combine work and childcare? Are you part of any women empowering groups/organizations? Have solidarity initiatives helped you during lockdowns (food delivery, provision of housing, etc.)?)

W11+W12+W13: During covid, we did not have enough food but BSM provided community kitchen. The community kitchen was nearby at a temple. We were not able to work during the covid pandemic since there was a complete lockdown for six months. The children used to get health protection from the school and we got it from BSM and other social institutions. We got some masks and hand sanitizer and handwash. We all did not stay in New Delhi during the lockdown as we went back home for three to four months. During the lockdown(s), we experienced a lot of mental stress because the schools were closed and the children were home all the time. But now, they are back to school so it is better. We all are part of BSM for 12 years now. During the pandemic, BSM provided food, housing and health care.

- *Do you possess a smartphone/any other digital devices? Is the digital divide an issue you have to face?*

W11+ W13: We do have smartphones. We bought them before the pandemic. We use them for video calls to call family and friends and WhatsApp. During the lockdown, the children used the smartphones for online school.

W12: I do not have a smartphone because I do not want to. My children are already grown up, so they did not need my phone for education.

- *Are you part of women empowering/social organizations or programs?*
(If yes, name of the organization. Have you been part of them before the covid pandemic or just during covid? If you are part, how often do you meet and what do you discuss? Does it help? Do you obtain training? Did your organization participate in solidarity initiatives during covid? If so, what did they do?)

W11+W12+W13: We all have been part of BSM for 12 years. We had been in touch with BSM on a dai-

ly basis through the phone due to the community kitchen initiative. Every two weeks we met for a meeting to discuss issues related to the pandemic and other issues.

- *Is there something else you want to tell me?*

W11+W12+W13: We mainly had been concerned about our children's health as we had been afraid that covid will harm them. We were frightened about their future and did not know where to live where it is safe. We all are fully vaccinated as BSM provided vaccination campaigns. Lockdown was very bad for us. A lot of people walked to their home village which was a horrific experience. Still right now, life is not back to normal and it is worse than before the pandemic. The government was not helping the people but rather social community groups supported the Basti's members.

Appendix 3

Expert Interview with Basti Suraksha Manch (BSM) CEO, Abdul Shakeel

- *At which organization are you working and what is your position there?*

  CEO: Basti Surkasha Manch (BSM). I'm it's Founder-Director.

- *What does the organization you work at do/what is its focus?*

  CEO: Basti Suraksha Manch (BSM) is a platform of social workers, activists, basti residents, and researchers working on different aspects of slum development and empowerment in Delhi. BSM's works and activities involve two dimensions. Firstly, BSM facilitates basti residents' beneficiary access to different government schemes and policies. There are several important government schemes, facilities, and services which are available for different basti residents. However, access to these schemes proves to be very difficult for them due to numerous bureaucratic, administrative, information, and lack of empathy reasons. Thus, one of the most effective steps for improving the condition and life in the bastis is to facilitate residents' access to already existing government schemes, policies, and facilities. BSM has been able to support a large number of basti residents through creating awareness about as well as facilitating their access to government's targeted as well as general programs. For instance, BSM facilitates residents' access to different services such as schools, anganwadis, primary health centers, basic food security, night shelters, amongst others. We help residents with the required information and documentation as well as with the process for availing and improving infrastructural facilities, such as safe drinking water, electricity, toilets, and proper sanitation. Furthermore, BSM supports basti residents' efforts to secure work by facilitating access to different livelihood schemes and missions for the urban poor in the country. In addition, we simultaneously educate and train local residents in how to demand their rights from the government to seek more effective schemes and new policies.

- *Did 'your' organization have women-empowering support and/or training programs before the covid pandemic?*
  (If yes, how were they called and what did they do?)

  CEO: Women Waste pickers' use of the space in and around their homes for their work and document the challenges being faced (co-conducted with Social Design Collaborative). Along with Social Design Collaborative, BSM undertook study in 5 different locations of waste-picker's in Delhi. These 5 locations were Balswa, Madanpur Khadar, Seemapuri, Mithapur and Gazipur. The main focus of the joint study done by BSM and SDC was to find out come out with Knowledge product on 'home as a workplace' for waste pickers.

  The major findings of this study are:

  1. *Access to Work Space: The larger the workspace for waste segregation space, the more the waste that can be segregation. Which can lead to further levels of segregation resulting in better rates for the waste-picker community.*

  2. *Privatization of Waste Collection: In Delhi all the Dhalao's are been given to Private players. These private players have installed compactor's in Dhalao's, which limits the access of waste to the waste-picking community.*

  3. *Inferior quality of waste in land fill area: In the landfill area the quality of waste is of very inferior*

146

quality. So it doesn't fetch good rates for the waste picker's.

4. *Space and Work: If the waste picker has a large space to segregate, they can do multiple levels of segregation. Which will produce more quality of waste and the rates for it will go up. Raising the income level of waste pickers.*

- *Did the organization you work at created programs or other solidarity initiatives especially for covid?*
(And/or if your organization have had some of these programs before, (how) did they change during the pandemic?)

CEO: BSM organised home based work for women in waste picking who lost their livelihood incense stick we got employed 10 women in it and we also organised home-based work for waste-picker women in making pickle at home. 10 women are employed in it and have orders for almost 500 bottles of pickles.

- *Did your organization partner up with other institutions/ women-empowering and/or other solidarity programs during the covid pandemic?*

CEO: Yes. During the first and second wave of the pandemic, we distributed food grains to almost 75.000 families. We also arranged three ambulances to carry covid positive patients to hospital. We helped women in informal work by supporting them with their monthly house rent and looking after their children need. Also providing livelihood support and psychosocial care whenever the needed it..

- *What was/were the main issue(s) these informal working women had to deal with before as well as during covid?*

CEO: Loss of livelihood, no access to food (both cooked as well as dry ration), not able to pay monthly house rent, due to complete lockdown having to cope with children at home 24 X 7 which resulted in lots of mental stress.

- *What difficulties did you face during covid / what was the most challenging?*
(e.g., Were you able to continue your work during covid or did the lockdown make this impossible?, etc.)

CEO: Challenges in registration of women in informal work on e-Shram portal launched by Central Government: The registration process on the e-Shram portal has been started since the 26th of August 2021. The plight of the vast majority of informal workers was exposed for all to see during the hastily announced lockdown in the wake of Covid-19 in the first wave followed by second wave in the last two years. It is only after the Supreme Court order, which directed the Central Government to officially recognize and register informal workers. After this order came into place the Central Government launched the registration process of informal workers on the E-Sharm Portal. This is a golden opportunity to get informal workers registered under e-Shram Portal. Basti Suraksha Manch started a campaign around it by organizing numerous camps across Delhi to get as many waste-pickers registered on the e-Shram Portal. BSM conducted 29 camps and so far have registered about 3500 waste-pickers on the e-Shram Portal.
There have been a lot of issues with the e-Shram Portal, one of them is that the server is always down due to heavy rush on this site. Due to which we were not able to register as many waste-pickers on the e-Shram portal as we had expected. The access to e-Sharm portal is a problem we all are still facing. The e-Portal website is still very slow. The other issue is they have linked Aadhar card for self-registration, most of the people working in informal sector have issues with it. Either they don't remember the mobile number through which they had applied for Aadhar or they have stopped using that

phone. A lot of them still don't have an Aadhar card with them. So this has created issues for not getting them registered in E-Sharm portal.

- *Did a digital divide exist and if so, did it illustrate an issue (before/during) covid?*

CEO: Most of the year 2021 was affected by the pandemic. So, through Rainbow Schools we started coaching classes for kids who were not able to access the formal schooling system. We were running 35 such classes in Delhi. During the covid wave when there was complete lockdown in the city, we provided two hot meals for 2500 kids daily. This went on during the whole lockdown period. Frank has some of the snaps of food distribution. Due to the digital divide many kids from the marginalised community were not able to access online classes. So, we provided cheap android devices to access online classes. Around 230 devices were distributed/shared by the kids in the slums.

- *Did you get any (financial) support from the government or other institutions?*
  (If not, how did you finance these support initiatives?)

CEO: No.

- *What were you able to achieve/solve/improve with these programs?*

CEO: These programs help us make broad network of civil society organizations across. Which further helped us during the pandemic with the help of these network we were able to supply dry rations to almost 70000 families in Delhi. We were also able to help many migrant workers go to back to their villages by helping them get back to their villages around 2500 families were successfully sent back to their villages. We also help lot of people who were not able to access medical assistance during wave-2 by providing them Oxygen Concentrator, Oxygen Cylinders, Masks and Sanitizers etc.

- *Where and how can further improvement be done?*

CEO: There is still need for lot of improvement. We were taken off guard, we didn't know how the COVID pandemic will affect our lives. So there was a need for lot preparedness on medical side, on relief side etc. Medical fraternity also didn't had any knowledge on how to deal with it which was one of the reasons for large numbers of fatalities we see due to COVID. But right now we are in a better place due to all the vaccines and booster available to deal with COVID.

- *What are the future goals?*

CEO: In the future goals we should be able to build capacities of the Civil Society in how the deal with the pandemic if we get a new variant of it. Which will be more lethal than the previous one. This is going to be a big challenge for us one improving our preparedness in humanitarian intervention during a new round of COVID pandemic whenever it hits us.

- *Is there something else you want to tell me?*

CEO: No there nothing else to tell you.

Expert Interview with National Federation of Indian Women (NFIW) Working President

- *At which organization are you working and what is your position there?*

  NFIW: Working President, Delhi Unit of National Federation of Indian Women (NFIW)

- *What does the organization you work at do/what is its focus?*

  NFIW: Organizes and educates women on various socio-economic and political issues. Work towards educating for empowerment.

- *Did 'your' organization have women-empowering support and/or training programs before the covid pandemic?*
  (If yes, how were they called and what did they do?)

  NFIW: Yes. The programs are called Community Outreach Programs, where local level meetings are organized around various community issues.

- *Did the organization you work at created programs or other solidarity initiatives especially for covid?*
  (And/or if your organization have had some of these programs before, (how) did they change during the pandemic?)

  NFIW: Covid awareness meetings were an important issue even before the pandemic. During the pandemic, we worked with the government and non-government frontline workers and other agencies to help families affected with Covid isolate, get food, medicines and other essential supplies.
  During the lockdowns when the migrations and other problems of rent/unemployment/education etc. started surfacing, we worked with as many families as our resources allowed. As the cases started increasing we lobbied with the government for rations, transport, house rent reduction, wages for the lockdown period and a government allowance for women and the unemployed. We are still following up cases of families that have not been registered for rations or pensions, and negotiating with the government for their relief.

- *Did your organization partner up with other institutions/ women-empowering and/or other solidarity programs during the covid pandemic?*

  NFIW: Yes.

- *What was/were the main issue(s) these informal working women had to deal with before as well as during covid?*

  NFIW: Prior to the pandemic, the problem of unequal pay for organized sector women was a cause we had been focusing on. The assured employment came with no social welfare cover of maternity leaves or creches. The informal sector employs women on verbal contracts that could be for daily/monthly or annual work. Sudden unemployment had left them with no means to pay house rent, school fees, medical bills and general cash in hand. During the pandemic, a lot of these women lost their sources of income, and till date are unable to find any employment in the same sector as the factories/businesses they were working in have shut shop.

- *What difficulties did you face during covid / what was the most challenging?*

(e.g., Were you able to continue your work during covid or did the lockdown make this impossible?, etc.)

NFIW: The work of organizing women and physical meeting had come to a standstill during the pandemic. We had to shift to the virtual platforms that most of our community women were unable to connect with.

- *Did a digital divide exist and if so, did it illustrate an issue (before/during) covid?*

NFIW: The digital divide was most visible during the pandemic. There was a total breakdown in communication during the initial phases of the pandemic. The cases of distress we were getting illustrated the stark digital divide. For example, we had girls who did not have mobile phones to attend their school. When the phones were arranged, neither the parents nor the girls were aware about how to operate them. During the course of the pandemic, there were times when the children could not pay for the data to operate their phones.

- *Did you get any (financial) support from the government or other institutions?*
  (If not, how did you finance these support initiatives?)

NFIW: We did not get any financial aid. We worked with organizations and institutions that were funding to help those who reached out to us for help. However, as government lobbyists we were able to ensure that students did not drop out, their digital deprivation was noted and the school took steps to ensure that the children got an access to their midday meals and education.

- *What were you able to achieve/solve/improve with these programs?*

NFIW: We were able to effectively list out all the problems that the women and children faced due to lack of resources and approach different government departments to find solutions. We also participated in the social audits that became evidence in the court cases about shortages of social welfare covers for the informal sector workers. From documenting cases of ration shortages to pensions and other government schemes not reaching people, we have been able to work map out areas that need intervention by policy makers and governments.

- *Where and how can further improvement be done?*

NFIW: For improvements, a lot of policy changes will need to be made. The lack of accountability and cutting down of resources for social welfare is continuing to take a toll. In the lives of the informal sector women the deterioration is taking an extremely cruel form. A lot of women are drifting to becoming home based workers. Home based work is done at piece rate and does not count the number of hours put in for finishing the work. The level of exploitation in home based work is extreme. We have been seeking a recognition of home based work as informal sector work, and bring it under the purview of social welfare.

- *What are the future goals?*

NFIW: In the long run, we aim to ensure universal social welfare cover to all women, as we consider housework to be unpaid work. In the same vein we will continue to ensure accessibility to school education system for all. This will require a bigger commitment by the government, and we will continue to conduct social audits to keep highlighting areas where government intervention is most needed.

- *Is there something else you want to tell me?*

Expert Interview with Garment Worker Diaries (GWD) Project Leader, Daniela Ortega

- *At which organization are you working and what is your position there?*

    GWD: Director of Operations at Microfinance Opportunities (MFO), I'm also the Project Lead for the Garment Worker Diaries (GWD) initiative.

- *What does the organization you work at do/what is its focus?*

    GWD: MFO is a global nonprofit dedicated to improving the financial well-being of low-income household in the developing world. MFO started GWD in 2016, a project that over the years has evolved into a direct channel of communication between garment workers and the world, one that occurs outside the factory setting and is trusted by workers who talk to our local field team every week.

- *Did 'your' organization have women-empowering support and/or training programs before the covid pandemic?*
    (If yes, how were they called and what did they do?)

    GWD: Through our Public Channel in Bangladesh, we regularly talk to 1,300 garment workers, 76% of which are women, a nationally representative sample of women workers in the sector. The GWD methodology is particularly suited for women who may be less comfortable with traditional worker voice mechanisms that operate within or in partnership with factories, given the negative gender dynamics often prevalent in their workplaces. The channel, based on trust and regular communication, is a much-needed safe space for women to share different aspects of their lives and report sensitive issues such as instances of abuse, discrimination or harassment without fear of retaliation or judgment. The channel has existed in Bangladesh (at its current scale) since 2018.

- *Did the organization you work at created programs or other solidarity initiatives especially for covid?*
    (And/or if your organization have had some of these programs before, (how) did they change during the pandemic?)

    GWD: In 2020 due to COVID19, we had to adapt our methodology and field work to remote data collection (from in-person group visits to individual phone calls). That shift allowed us greater flexibility in terms of which topics to cover and what questions to ask. Prior to that shift our surveys were mainly focused on work hours and financial transactions inside and outside the household. In 2020, we added questions related to COVID19 and wage digitization, since many workers started getting paid digitally during the pandemic.

- *Did your organization partner up with other institutions/ women-empowering and/or other solidarity programs during the covid pandemic?*

    GWD: Since 2020 we give stakeholders the ability to add questions about any topic to the survey, we have worked with a wide range of stakeholders and covered a diversity of topics since then.

- *What was/were the main issue(s) these informal working women had to deal with before as well as during covid? What difficulties did you face during covid / what was the most challenging?*
    (e.g., Were you able to continue your work during covid or did the lockdown make this impossible?,

etc.)

GWD: As the rest of the world, we had to quickly adapt to be able to conduct interviews during a time when it was as important as ever to be talking to workers on the ground when even the biggest organizations and companies had lost their ability to talk to workers. We were able to do it in large part thanks to the relationship and trust we had already built with the community and the changes ended up making the channel better.

- *Did you get any (financial) support from the government or other institutions?*
(If not, how did you finance these support initiatives?)

GWD: No, from 2018-2020 our funding came from the Laudes Foundation (previously C&A Foundation) and the Dutch embassy in Dhaka. From 2020 to March 2022, the Gates Foundation was our main funder, as well as continued support from the Dutch embassy in Dhaka. Since April 2022, GWD is on self-sustainable footing through the selling of space in the survey to different stakeholders, as well as the ability to build private channels anywhere in the world.

- *What were you able to achieve/solve/improve with these programs?*

GWD: Our only goal has always been to ensure as many stakeholders as possible are aware of this channel and use the channel to talk to these workers and gain insights directly from them that can lead to action. To this end, over the years we have made the channel more flexible and responsive to stakeholders' needs.

- *Where and how can further improvement be done?*

GWD: We are constantly learning, evolving, and looking to improve our processes, we welcome any feedback or suggestions and will continue to change and adapt to new circumstances.

- *What are the future goals?*

GWD: To open GWD Public Channels in more countries and increasingly work with more stakeholders to provide visibility to more garment worker communities and ensure their voice is included in the industry's decision-making process.

- *Is there something else you want to tell me?*