

# THE IMPACT OF COVID-19 ON THE LIVELIHOODS AND SOCIAL WELLBEING OF FEMALE DOMESTIC WORKERS IN DISTRICT ABBOTTABAD, PAKISTAN

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## ABSTRACT

The impact of Covid-19 has been particularly harsh, especially for female domestic workers, who face exacerbated challenges in Pakistan. This study delves into the specific effects of the pandemic on their livelihoods. Employing a mixed-method approach, quantitative data was gathered from 60 respondents through interviews, focusing on aspects like livelihoods, working conditions, and changes in household dynamics, while qualitative insights were drawn from in-depth interviews with female domestic workers. The findings reveal stark realities: 45% experienced job loss, and household incomes dropped by 37%. Additionally, 62% reported increased domestic violence, and 68% faced heightened marital stress during the pandemic. Shockingly, 42% went to bed hungry, 58% felt isolated, and a staggering 83% found life to be meaningless. These results underscore the importance of recognizing non-monetary values, such as social wellbeing. It's imperative for national-level policies and state support to target female domestic workers specifically, aiming to enhance their livelihoods and overall quality of life.

*Keywords*; Covid-19, livelihoods, social wellbeing, female domestic workers.

## 1. INTRODUCTION

COVID-19 pandemic has been a threat to the community worldwide and its magnitude on inequality and economic growth is enormous as compared to previous pandemics. It has raised the question on how human life should be organized as every aspect of human life has been impacted (Tiago et al.2021). Simultaneously, Covid-19 as health crisis has now turned into global economic and social crisis (Behera et al., 2021). Widespread economic losses have resulted due to strict lockdown measures adopted to control the COVID-19 outbreak (Jones et al., 2020). Amidst these circumstances the informal sector especially, were struggling for their livelihoods (Bhaskar et al., 2020). According to ILO estimates around 3.3 billion world workforce are at the risk of losing their livelihoods, among them informal workers are more vulnerable as majority lack access to social security, social protection, health safety and access to assets (ILO, 2020).

Despite representing a significant share in the labour force of the global population and making a larger contribution socially and economically to society,

female domestic workers continue to face inequalities more so in such times of crisis (Malik & Naeem, 2020). Due to the unstable nature of their employment, the lockdowns severely hindered their livelihoods resulting in income losses, food shortages, mandating them to seek direct support in terms of cash and food (Afridi et al., 2021). To exacerbate the situation, due to the informal nature of their jobs, they are often excluded from the social protection, financial security, and economic benefits provided by state (ILO, 2021a). The socio-economic inequalities faced by female domestic workers due to the COVID-19 have added to the already existing human right violations in Pakistan (Women & Snyder, 2020). They are affected by the pandemic in terms of health, emotional response, and recovery, this however has received the least attention in Pakistan's reaction to the pandemic.

Different studies have tried to indicate that women households are disproportionately impacted by a wide range of socioeconomic challenges across the world. Some scholars (Nordenmark & Strandh 1999;

Giuntoli et al. 2011; Hiswals et al. 2017) cited financial strain as causes for increased levels of insecurities, stress, self-isolation, and others (Duxbury & Higgins, 2001; Burke, 2002; Verkuyten, 2008) added these factors to decline in health and mental wellbeing. Yet little research has focused on livelihood changes on social wellbeing (Boserup, 2020; Chandra 2020). Studies suggest that restrictions and social isolations have put female domestic workers at great risk of domestic violence and they are likely to remain unpaid and unemployed during pandemic.

Women's livelihoods, particularly in the informal sector, persist with traditional patterns, marked by undervalued and unorganized work, impacting their social status and opportunities (Thakur, 1996). Thus, an important dimension that is of critical importance is the livelihoods and social wellbeing of female domestic workers, and how these important facets were impacted by the COVID-19 pandemic.

The International Labor Organization (ILO) estimates that Pakistan has more than 8.5 million domestic workers, of which women make the majority (Schwenken & Heimeshoff, 2011). Most of the literature related to the impacts of the COVID-19 pandemic focus on the loss of livelihoods. Yet little focus has been on women's livelihoods exclusively (Malik & Naeem, 2020). Furthermore, the loss of livelihoods not only has direct implications on their incomes but also has several indirect effects on their savings, household dynamics, working hours, work load, and lack of access to state support amongst others (Sumalatha et al. 2021). The effect of the pandemic in general and changes to their livelihoods in terms of social wellbeing is generally an area that has not been covered in detail in most studies related to changes in livelihoods as a result of the pandemic. In this context, the main objective of the study is to analyze and explore the impacts of covid-19 on the livelihoods of domestic workers households and how changes in household dynamics impacted their social wellbeing.

## **2. Research design and Methodology**

A mixed method approach was adopted to broaden our understanding regarding the Impact of Covid-19 on female domestic workers livelihoods and their social wellbeing. This approach allowed us to examine the qualitative aspects of income reduction and the financial impacts resulting from loss of livelihoods. On the other hand, a more qualitative

approach was used to collect data and understand the social impacts of the changes to livelihoods of female domestic workers.

Abbottabad city was selected as the study area for the research. District Abbottabad, a district of Hazara division in KP province, Pakistan is a tourism hub and hence people from different parts of Abbottabad and from the surrounding areas come in search of their livelihoods. The participants of research study were female domestic workers of Abbottabad city. 60 female domestic workers from houses in Abbottabad city were selected for in depth interviews. The purposive sampling technique was employed to select respondents for the study.

Both questionnaires and interviews were used as data collection tools in the study. Quantitative data was collected through self-administrated questionnaire and qualitative data through in depth interviews. A qualitative interview questions focusing on perspectives of female domestic workers regarding the impact guided the interviews.

Since both the concepts of livelihoods and social wellbeing are based on qualitative as well as quantitative approach. The qualitative and quantitative data collection through interview methods helped the researcher to understand their livelihoods amidst the fear of spread of Covid-19, loss of job and income sources and how the reduction in income changes the household dynamics and its effect on their social wellbeing.

After the data collection was completed the gathered data was processed, organized and tabulated in MS excel sheet for analysis. Descriptive statistics (frequency and percentage) was applied for data analysis. The description of data was done through graphs and tables also. Thematic analysis was conducted to analyze the primary data collected from in-depth interviews with the female domestic workers in district Abbottabad.

## **3. Results and Discussion**

### **3.1 Socio-Economic Profile of the Respondent**

#### **3.1.1. Education**

The data shows that lack of education is one of the reasons for the respondents to take up domestic work as source of livelihood (See Table 5.1). The majority of domestic workers are illiterate, whereas very few even have attained education at the primary level.

**Table 3.1 Education Status**

| Educational Status | Frequency | Percentage |
|--------------------|-----------|------------|
| Illiterate         | 52        | 86.7%      |
| Primary            | 6         | 10%        |
| Secondary          | 2         | 3%         |
| Diploma            | 0         | 0%         |
| Total              | 60        | 100%       |

Many respondents pointed out that the major reason for not getting an education or dropping out of school was their economic conditions of their households. 86.7% claimed that their lack of qualification and no other job options available were the reason to take up employment as a domestic worker.

3.1.2. Age of the Respondents

The age group of the respondents in the study varies from 18 to 75. As depicted in the (table 3.2)

**Table 3.2 Age of respondents**

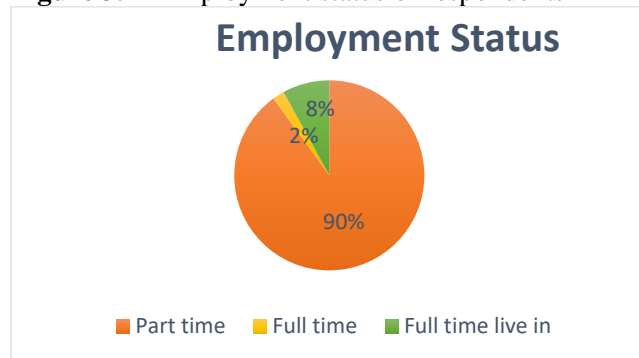
| Age Group | Frequency | Percentage |
|-----------|-----------|------------|
| 18-30     | 10        | 16.7%      |
| 31-43     | 15        | 25%        |
| 44-56     | 20        | 33.3%      |
| 57-69     | 10        | 16.7%      |
| 70-82     | 5         | 8.3%       |
| Total     | 60        | 100%       |

Around 25% of the female domestic workers were in the 57 plus age group. According to these respondents they cannot retire or quit their work as their households are dependent on their income. Another interesting finding of the study was that that young age female domestic workers are paid more than the old age workers.

3.1.3. Employment Status

There are different employment modes for female domestic workers. About 90% of Respondents are working as part time, 2% as full time and 8% as full time live in (figure 2). Live in domestic workers are the ones which live in the houses of their employers and are thus available throughout the day. This distinction in employment mode was important as the mode of employment has implication on their employment during the pandemic.

**Figure 3.1** Employment status of respondents



Data also revealed that about 80% are working in two houses, 10 % in three houses and 10% in 4 houses with the number of hours spent it is found that part time female domestic workers usually spent average of 2 hours a day performing the tasks such as cleaning, washing cloths and utensils, followed by full time who spent around 6 hours a day performing cleaning, washing and cooking and full time live in work for 8 to 12 hours a day performing all day to day chores. On inquiring about the working hours most of the respondent’s response that they have no fix hours and also their work is unlimited. One of the respondents said, “My whole day is spent working. My work is unlimited as I must work in my house as well. Sometimes I purposely work slowly so that I don’t have to work as much at my home.”

5.1.4. Marital Status

Among the 60 respondents 3 (5%) were unmarried, 40 (66.7%) were married, 7 (11.7 %) are divorced and 10 (16.6%) were widowed (see Table 5.3)

**Table 3.3 Marital Status**

| Marital Status | Frequency | Percentage |
|----------------|-----------|------------|
| Unmarried      | 3         | 5%         |
| Married        | 40        | 66.7%      |
| Divorced       | 7         | 11.7%      |
| Widow          | 10        | 16.6%      |
| Total          | 60        | 100%       |

From the above table data shows that 66.7% are married and most of the women are widow at very young age. Majority have small kids to look after and after their husband’s death they are abandoned by their families and are mostly live on their own.

3.1.5 Household Size

The household size varies from 1-3 (6.7%), 4-6 (46.7%), 7-9 (33.3%) and greater than 10 (13.3%). The household size of the Respondents revealed that family size ranges from 4 to 8.

3.1.6. Income contribution

The predominant engagement of women in domestic work can be attributed to disparities in education and skill acquisition. According to the findings of the study a considerable proportion of married women constitute the demographic of domestic workers. The spouses of the married female domestic workers are mostly employed, out of which daily wagers make up 68.3%, 21.7% are private salaried, 6.66% own business or are self-employed whereas 1.67% are salaried government or permanently employed. The findings highlights the substantial financial contribution of female domestic workers to their respective households, with 30% of participants generating 20% of the total household income, approximately 53% contributing between 21% to 60% of the household income, and a further 16% accounting for 61% to 100% of the household income (refer to the table below).

**Table 3.4 Female Income percent in household**

| % of income in household | Frequency | Percentage |
|--------------------------|-----------|------------|
| 0-20                     | 18        | 30%        |
| 21-40                    | 20        | 33.3%      |
| 41-60                    | 12        | 20%        |
| 61-80                    | 6         | 10%        |
| 81-100                   | 4         | 6.7%       |
| Total                    | 60        | 100        |

On the other hand as the majority of spouses are working as daily wagers, which typically earn low averages wages, the male’s contribution to the total household income was rather low. With around 60% of the males contributing to up to 40% of the household total income.

**Table 3.5 Husband Income Percent In household**

| % of Income In household | Frequency | Percentage |
|--------------------------|-----------|------------|
| 0-20                     | 27        | 45%        |
| 21-40                    | 10        | 16.7%      |
| 41-60                    | 15        | 25%        |
| 61-80                    | 8         | 13.3%      |
| 81-100                   | 0         | 0%         |
| Total                    | 60        | 100%       |

Each female domestic workers household income was supplemented by other sources of income, however in the majority of the cases this was very

low, with around 80% of the respondents reporting that their other sources of income’s share in the range of 0-20% only. This is expected as most people in the given demographic do not have many assets through which other sources of income may be generated.

**Table 3.6 Other sources Income percent in household.**

| % of Income in Household | Frequency | Percentage |
|--------------------------|-----------|------------|
| 0-20                     | 49        | 81.7%      |
| 21-40                    | 8         | 13.3%      |
| 41-60                    | 1         | 1.67%      |
| 61-80                    | 2         | 3.33%      |
| 81-100                   | 0         | 0%         |
| Total                    | 60        | 100%       |

Female domestic workers typically receive compensation ranging from 2000 to 8000 for part-time positions, while full-time roles commonly offer salaries between 10,000 to 20,000. For those engaged in full-time live-in arrangements, the pay scale typically falls within the range of 6000 to 15000. Interestingly, some respondents have reported instances where they are provided only living quarters in exchange for their services, without any monetary compensation. One of the respondents said, “My husband has passed away and I work as a full time live-in domestic worker with my 18-year-old daughter. She works from morning to night and her income is only one thousand rupees per month. They don’t pay us more than that as we live in their living quarters. I do work for other businesses and houses during the day though, and that’s how we barely make ends meet.”

All the other working women who did not work in the live-in arrangement, lived in rented accommodation, which according to the respondents consumed a large part of their incomes. All female domestic workers do have identity cards, yet none of them have bank accounts.

**3.2 Livelihoods Changes**

**3.2.1. Loss of employment**

45% of the respondents reported a loss of employment during the pandemic. On the other hand, 55% did not report a loss of employment in this time. Out of the respondents who lost their jobs, 43.3% stated their termination as permanent job loss and

56.7% as temporary job loss for 4 to 6 months during the lockdowns and the peak of the pandemic. The primary reason cited for the termination of their employment by their employers was driven by the stigma associated with being carriers of the virus and the fear of potential transmission. A small percentage of the respondents did not return to their jobs, due to concerns for their own health during the pandemic. Another reason stated by the respondents where the unavailability of transportation and strict lockdown measures due to which they were unable work during the peak of the pandemic. Having little choice due to economic hardships, very few respondents actually wanted to or were able to maintain social distancing during the pandemic. In fact, the findings indicate that almost all female domestic workers were willing to go back to work in spite of the restrictions of lock down and social distancing imposed to curb the spread of virus. A respondent said *“I used to travel by bus. Due to transport restriction by the officials I discussed the situation with employers but they told me to come to work and adopt all the precautionary measures or stay at home unpaid”*.

**3.2.2. Salary Received During the Pandemic**

Table 5.8 shows that on probing about the salary received during the pandemic Out of 60 Respondents 36.7% said that they received full salary during the pandemic 20% stated partial salary of about 50% to 80% and 43.3% has reported no salary received during pandemic.

**Table 3.7 Salary Received During the Lockdown**

| Salary         | Frequency | Percentage |
|----------------|-----------|------------|
| Full Salary    | 22        | 36.7       |
| Partial Salary | 12        | 20         |
| No salary      | 26        | 43.3       |
| Total          | 60        | 100        |

Several respondents highlighted instances where their employers exploited their vulnerability during the pandemic, increasing their workload without corresponding salary increases. Moreover, in cases of termination without a promise of reemployment, many female domestic workers found themselves without any compensation for the months in which they were not able to work.

**3.2.3. Reduction in household Income**

Table 5.9 depicts the reduction in the household income. Most of the respondent’s souses were also working as wage workers or other salaried privet or government employed. In many cases the spouses were also not able to work during the strict lockdowns of the pandemic, causing a severe reduction in the household income. Up to around 60% of the respondents household experienced an income reduction of up to 40%.

**Table 3.8 Reduction in Income**

| Reduction in income | Frequency | Percentage |
|---------------------|-----------|------------|
| 10-20 %             | 14        | 23.3       |
| 21-40 %             | 22        | 36.7       |
| 41-60 %             | 7         | 11.7       |
| 61-80 %             | 8         | 13.3       |
| 81-100 %            | 5         | 8.3        |
| No reduction        | 4         | 6.7        |
| Total               | 60        | 100        |

**3.2.4. Support from employers and Government**

When asked about the support received from their employers during the pandemic and at times of lockdowns and loss of employment, 28.3% respondents stated material support in terms of ration, some cash money was provided by their employers. The large majority of female domestic workers, 71.7 %, reported no support of any kind was provided by their employers.

**Table 3.9 Nature of support**

| Nature of support                | Frequency | Percentage |
|----------------------------------|-----------|------------|
| Material Support                 | 17        | 28.3 %     |
| Assurance of future salary       | 0         | 0%         |
| Assurance of work after lockdown | 0         | 0%         |
| No support provided              | 43        | 71.6%      |
| Total                            | 60        | 100        |

On managing the household expenses 50% of the respondents managed the household expenses with borrowed money, 15% with reduced income without any additional or borrowed income, and 11 % stated they are supported by their relatives. 6.7 % of the respondents said they were able to use existing savings during the pandemic, however they exhausted quite rapidly. Only 10% stated no reduction in income during pandemic as husbands earned during pandemic.

None of the interviewed female domestic workers received any support through any government program. They did possess identity cards but majority had no bank accounts. The major problem these women faced was that that they had no idea how to apply for the government announced Ehssas cash programme. Indicating that due to lack of education and vulnerability they are left out of the state security net.

### 3.3. Social-economic impacts on Wellbeing

The pandemic has far reached consequences on the social, economic, human and environmental aspects that supports people’s well-being. To study the impact of Covid-19 on social wellbeing is to understand how it affected the life during pandemic in terms of unemployment, reduction in household income and challenges faced in terms of closures of schools, unpaid care work, health risks and domestic violence. People are worn out in the sense that they feel tired to do household chores as in our society household chores are believed to be performed by

women, sense of loneliness due to disconnection from society and loss of respect due to income reduction and joblessness.

#### 3.3.1 Coping with Less Money

With a reduction in income seen in the case of many of the respondents, several coping mechanisms were employed to deal with the reduction of income. These mechanisms encompass a spectrum of actions, including reducing expenses on healthcare, food consumption, leisure, and various other services and amenities. Out Of the 60 respondents 42% agreed that they have slept on an empty stomach to feed their children. All of the respondents claimed that they faced difficulty in securing food for the family. To cope with the food insecurity, many of the respondents who were able to do so took loans or had to sell off their assets. As one of the respondent recalls “I went days without eating so my children could have food. We can endure hunger, but children cannot. The shopkeeper even stopped giving us ration on credit because we were already in debt. I had to take out a loan, and I’m still using my salary to pay off that debt.”. The respondents that received their salary during pandemic and also their employers were supportive and provided material support, did not face hunger and were able to buy food as usual throughout the pandemic. 40% of the respondents also reported difficulty in paying rent for their accommodation during the pandemic and also often resorted to loans to make ends meet. 40% of the respondents agreed that they had sold off some of their assets during this time.

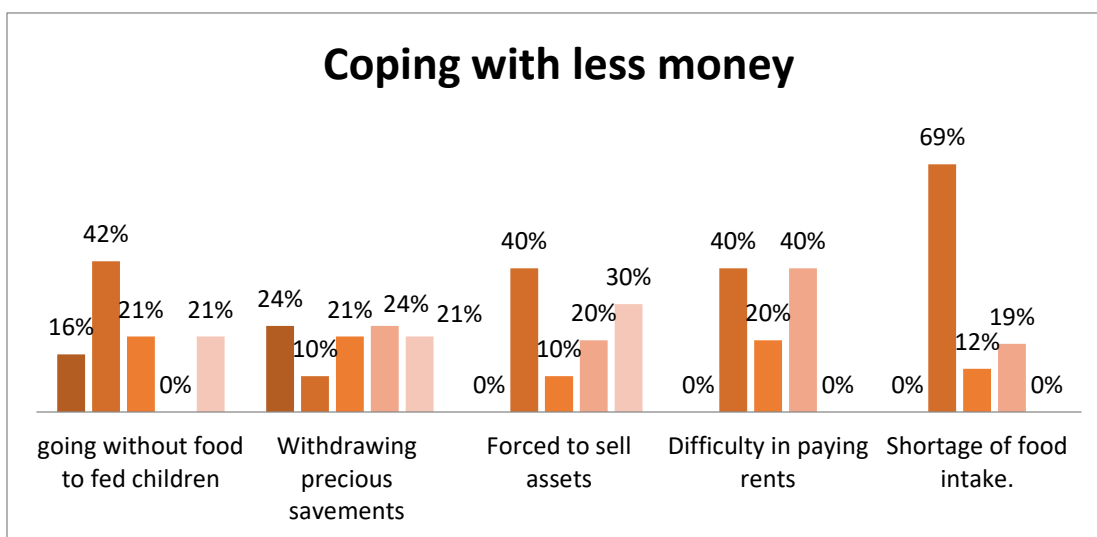


Figure 3.2 Coping with less money

Coping with less money and financial insecurity led to many families having no money for school fees, rent and healthcare. One respondent expressed her frustration saying, “we had no money to pay school fees, doctors’ fees and house rent. We live in a rented house. The landowner verbally abused and threatened me daily, constantly threatening eviction. He even slapped my husband once.” Additionally, another respondent said “Before the Covid-19 we had no other income source, I was the sole bread earner. Husband was a daily wager but he lost his leg in accident. Due to job loss during the pandemic, I used to cry and my life seemed meaningless. There was no hope. I get scared even when I think about it now.”

### 3.3.2 Shift in Household Dynamics

Lockdowns and being at home all the time with other family members in addition to the economic stresses of the pandemic led to shifts in the household dynamics as well as personal relations with family members. Many respondents reported increased marital stress as well as an increase in the incidence of domestic violence. 68% agreed that there was an increase in marital stress during the lockdown periods, especially in the case of the workers who

were not employed during this time. Also, very alarmingly, 62% of the female domestic workers interviewed agreed or strongly agreed to an increase in the incidence of domestic abuse during the lockdown periods. Numerous respondents expressed unfamiliarity with staying home all day, especially amidst economic hardships. This situation often exacerbated tensions within families, resulting in frequent altercations among spouses and other household members, occasionally escalating to instances of domestic abuse. This was not the case for 33% of the respondents who reported living in peace within their household even during the lockdowns.

The majority of the respondents also expressed that there was an additional burden of work and an increase in workload, adding to fatigue and more stress. The increase in the amount of work was mainly due to the presence of family members at home as well as working at households when possible. This left many of the respondents feeling overburdened and stressed. A respondent in relation to the changes in the household dynamics as a result of the lockdowns expressed, “My job is a daily escape for me from all the worries at home.”

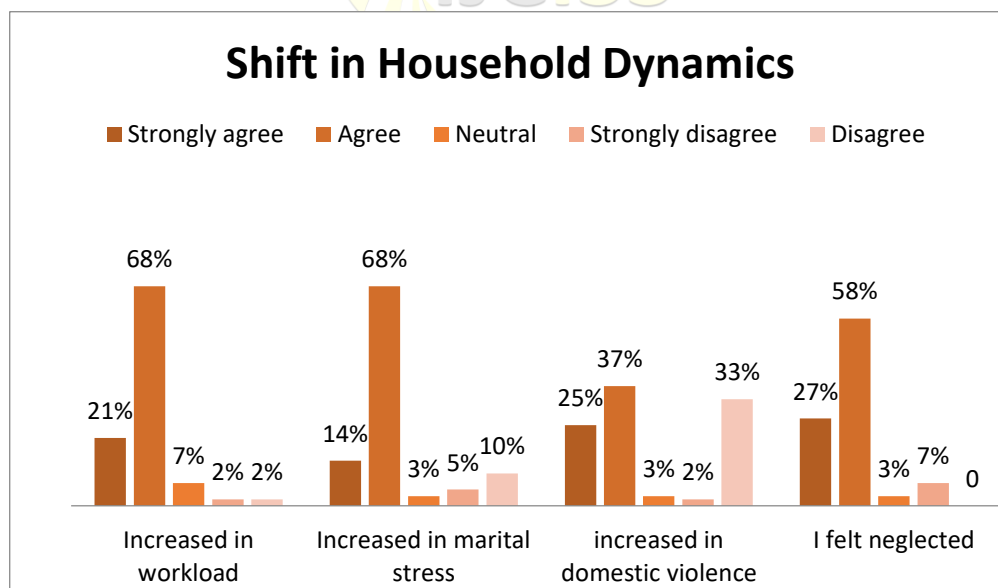


Figure 3.3 Changes in household dynamics

The stigma surrounding household chores as primarily female responsibilities has contributed to marital strain and gender-based violence, particularly in the wake of food shortages and financial crises.

With most family members confined to home during the pandemic, responsibilities multiplied, and household economic activity surged. This shift challenged the traditional notion of males as sole

breadwinners, as female domestic workers not only shouldered caregiving duties but also contributed to household income, gaining financial autonomy and status.

However, as many lost their jobs during the pandemic, this newfound autonomy evaporated, leaving them burdened with increased workload, strained relationships, and diminished self-esteem and self-respect. The relentless struggle to maintain family well-being has only heightened their worries and fears.

#### 4. Conclusion

Informal workers are caught in a system that relies on exploitative employers, perpetuating a poverty cycle characterized by insufficient assets and income. This cycle deprives them of access to basic necessities such as food, shelter, healthcare, education, and clothing. Assets crucial for resilience, such as skills, good health, land, infrastructure access, savings, credit access, and social networks are often lacking, leaving them vulnerable to adverse shocks and marginalized in both state institutions and society. Among the poorest in the informal sector are women, particularly domestic workers, who bear the dual burdens of gender inequality in social and economic terms alongside poverty. Many hail from rural communities resettled in urban areas, driven by push factors like unemployment and poverty.

The Findings reveal that lack of education often drives women to work as domestic workers, with some as old as their seventy laboring to support their families, albeit for lesser pay than their younger counterparts. Notably, 35% of respondents with 1-5 years' experience cited lack of education and skills as reasons for choosing this occupation.

While most respondents had small families, those with larger families faced increased dependency on breadwinners. About 33.3% contributed 21-40% to household income. Loss of income during the pandemic led to reduced household expenses, increased debt, amplified unpaid workloads affecting health, heightened food insecurity, and isolation. For many domestic workers, job loss was temporary (lasting 4-6 months), but 43.3% faced permanent termination, severely impacting livelihoods. Temporary or permanent unemployment led to income reduction by up to 60% for 83.3% of domestic workers.

During the pandemic, many domestic workers relied on spouses' earnings, which were also affected.

Savings and support from employers played pivotal roles in mitigating hardships. Livelihood changes, economic hardships, and other factors affected social wellbeing, exacerbating hunger, abuse, social isolation, and exclusion experienced by female domestic workers. Changes in household dynamics, such as marital stress, increased responsibilities, lack of support, and domestic abuse, further compromised their wellbeing.

The pandemic has magnified the challenges faced by female domestic workers, intertwining livelihood and social wellbeing in complex decision pathways influenced by subjective, material, and emotional spheres. Addressing these challenges necessitates holistic interventions that acknowledge and alleviate the multifaceted hardships endured by this vulnerable population.

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