

Getting by on Rice and Salt:

Rural Women's Coping Strategies during India's Coronavirus Lockdown

Insights from Chhattisgarh and Madhya Pradesh

Vidushi Dhawan Rohini Pande Lila Rabinovich Simone Schaner Charity Troyer Moore
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This brief summarizes women's narratives of the challenges they and their families are facing as they confront this unprecedented crisis.

Discussions focused on the following themes:

- 1** How has the lockdown impacted household finances?
- 2** What are women's experiences accessing their bank accounts and PMJDY transfers?
- 3** How has the procurement of food, medicine, and other essentials been affected?



Photo credit: Ishan Tankha

Main Findings

Women are facing high levels of economic anxiety and fears about their ability to continue feeding their families as the crisis continues. Rising food prices and – in some areas – unreliable access to ration shops make it difficult to procure essentials. There is uncertainty about the status of government cash transfers; many women are unsure if their bank accounts are PMJDY accounts, and thus question their eligibility. Women who do travel to the bank encounter overcrowding, long lines, and difficulty making enquiries and withdrawals.



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Background

Soon after the first case of the novel coronavirus was identified in India, life for almost everyone changed radically. On March 24th, the Indian government declared a nationwide lockdown, mandating restricted travel and immediate closure of all workplaces and public spaces. To alleviate economic distress, the Indian government introduced a \$23 billion / ₹ 1.70 lakh crore economic relief package, with a significant focus on women as beneficiaries. Benefits include free and expanded food rations, loan extensions, free gas cylinders, and cash transfers into 200 million female-held bank accounts opened as part of the government's *Pradhan Mantri Jan Dhan Yojana* (PMJDY) scheme. The hope was that these transfers along with India's digital payments architecture, which leverages bank accounts, Aadhaar biometric identification, and mobile phone numbers, would mitigate the lockdown distress.

Over the last six years, our research team has been working on evaluating rural Indian women's engagement with financial inclusion and mobile phone programs. To better understand the interaction between lockdown challenges, gender issues, and government benefit programs we conducted in-depth telephone interviews (starting two weeks into the lockdown) with individuals from fifteen households that had been part of past research projects in Northern Madhya Pradesh (MP) and in rural areas of Chhattisgarh's (CG) capital district. Twelve of the fifteen respondents are women and all are daily wage labourers, farmers, or housewives with limited education.

Financial Insecurity & Emotional Distress

Worries about loss of income and survival are pronounced and universal in our sample. Many of our interviewees told us that ensuring their children do not go hungry is their most urgent concern.

Women report that due to sudden job losses, their families are relying on limited savings or on loans from neighbours and friends for income. Those due to receive cash transfers from the government expressed a concern that the amount is not enough in the absence of any other income.

"500 rupees [the PMJDY transfer] will not last even 2 days for people like us who have big families... All our savings are being exhausted on this lockdown. If we're unable to earn in the near future then we'll be in a tough spot" (Raipur, CG)

"We're all in this together. It's difficult to not earn money and stay indoors but it's for everyone's safety... I can starve but my children can't be allowed to starve" (Gwalior, MP)

"If you make the men sit at home and they can't earn a penny then how do you expect us to not worry about our day-to-day survival" (Raipur, CG)

Acquisition of Food and Other Essentials

Keeping families fed and safe is the central challenge for these households. Our sample reported struggling to cope with rising vegetables and other foodstuff prices, which they report have doubled in some cases. They also face difficulties obtaining oil and sugar rations, although all our respondents in CG and some in MP have received free rations of rice and salt. Strict curfew hours for ration shops further limit their access to food.

In MP, respondents told us that ration shops often open for as little as twenty minutes to two hours a day. This leads to stock issues and long lines, which are themselves problematic in light of social distancing imperatives. It is clear nevertheless that this government safety net is essential to households' sustenance: all but one of our interviewees reported relying primarily on ration shops for food. To supplement basic rations, some women report making batches of chutneys and pickles to make small portions of vegetables last as long as possible.

"All we got is 2 months' worth of rice and salt from the shop, but how can someone just survive on rice and salt?" (Raipur, CG)

"We leave the village at 3 or 4 AM to travel to town to buy medicines and be back in time before sunrise, so that no one complains to the police... the last time we left our house we were beaten up by the police" (Son of a woman requiring medication, Gwalior, MP)

In addition, our interviewees expressed apprehension about the enforcement of curfews and lockdown restrictions. This was a particular concern in our MP sample. Our interviewees reported fear of encounters with law enforcement, which becomes a hindrance for women and other household members who need to leave the house for essential activities, including seeking medical care or going to the bank.

Analysis

Accessing Government Assistance

Most of our interviewees are aware of the coronavirus relief transfers, but not all have been able to access them. Women reported significant constraints to their access to commercial banks, which keeps them from withdrawing money. Distance to banks is a key difficulty in light of the lockdown restrictions, as are reduced bank hours and social distancing rules that limit the number of people allowed in the bank at any one time. Several women reported making numerous trips to the bank to access their accounts, only to be turned away after waiting in long lines.

Since the lockdown began, necessary trips to the ration shop and the bank present health risks. While our interviewees said that customers attempt to keep their distance from each other, they also reported crowds, long waiting times, and lack of protective equipment (such as face masks), with people often using scarfs and cloth to cover their faces.

"I'm scared of the police so have been unable to visit my bank account... My husband or my brother-in-law is the one who handles my bank account, I've never visited my account in 2-3 years"
(Raipur, CG)

Nearly half the sample noted they are unaware of whether their accounts have been credited in the first place, citing obstacles like loss of phones or SIM cards linked to bank accounts and no access to SMS alerts. In a few instances, participants reported not knowing whether they own a PMJDY account or not.

"The bank officials did not check anything, just looked at our account number and said it's not Jan Dhan account so we were asked to run off"
(Morena, MP)

Takeaways

The women repeatedly alluded to a *looming* crisis: while economic anxiety and worry were high, they were still finding ways to make ends meet, in large part supported by food rations. Many emphasized they could not sustain food supply this way for much longer: soon, kitchen gardens will be picked bare and rations will be exhausted. What does this mean for policy?

- **Plan for extended support:** The government will likely need to step up its relief programs and ensure that households can access these programs, especially in areas where the lockdown is likely to continue past May 3.
- **Broaden eligibility:** Universal access to PDS would ameliorate hunger issues among families without ration cards. Expanding emergency transfers for non-PMJDY accounts, or identifying simple, low-contact ways for women to convert to or sign up for PMJDY accounts would expand access to emergency cash transfers.
- **Make support more accessible:** Our sample's difficulty accessing banks and ration shops, while in fear of the police, highlights the need for organized systems to ensure that large numbers of individuals are able to access benefits in an orderly, safe and socially distant fashion.

Overall, the government must lead the way in helping its most vulnerable citizens navigate the "new normal" with more certainty and support.