

# WOMEN AND WORK: HOW INDIA FARED IN 2020





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## A DATA STORY ON WOMEN'S LIVELIHOODS AND WORK IN THE YEAR OF COVID-19

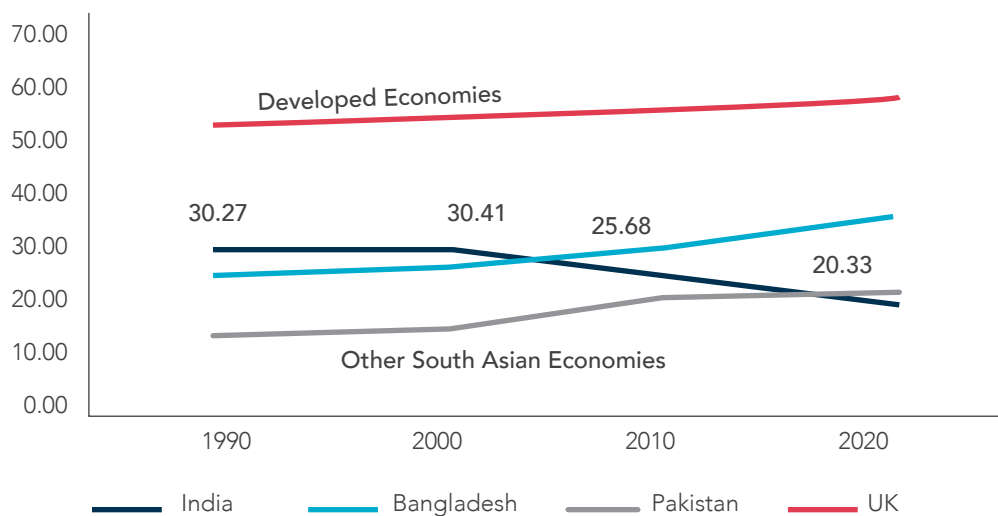
Across the globe, 2020 unleashed a slew of unprecedented challenges and has been an overwhelming period for everyone, socially and economically. While the COVID-19 pandemic and the subsequent lockdown has impacted people from all walks of life, it has become increasingly evident that this impact has been harsher for women and girls. Policymakers, civil society organisations, economists, donors in the social sector, grassroots leaders are all trying to gauge the extent to which the pandemic has impacted women in a bid to chart out a gender responsive recovery plan.

Against this backdrop, we look at the key trends and policy developments that came to shape and define the life of women across India in 2020. In this report, we look at women's changing role in the economy, their resilience in the face of the crisis and the opportunities that lie ahead to gain back momentum on the agenda of women's economic empowerment that faced a setback this year. This report covers economic and social indicators (like female labour force participation, barriers to work and livelihoods, financial inclusion, digital access, skilling, education and violence against women) that played a central role in determining women's role in the Indian economy.

1.

## THE CONUNDRUM OF INDIA'S FALLING FEMALE LABOUR FORCE AND WORKFORCE PARTICIPATION<sup>1</sup>

As per the Periodic Labour Force Survey 2018-19, the Female Labour Force Participation rate (FLFPR) was only 19.7% in rural India and 16.1% in urban India (versus greater than 55% for males). India's FLFPR remains remarkably low despite economic development, decreasing fertility rates and rising education levels of women and girls. This is contrary to the experience in other countries where similar factors have resulted in substantial increase in the FLFPR (Infographic 1). Even though, India became the fifth largest world economy in 2019<sup>2</sup>, World Economic Forum's Global Gender Gap Report 2020 ranks it as among the five worst performing countries on the 'Economic Participation and Opportunity' metric<sup>3</sup>.



### INDIA'S FEMALE LABOUR FORCE PARTICIPATION: A GLOBAL PERSPECTIVE

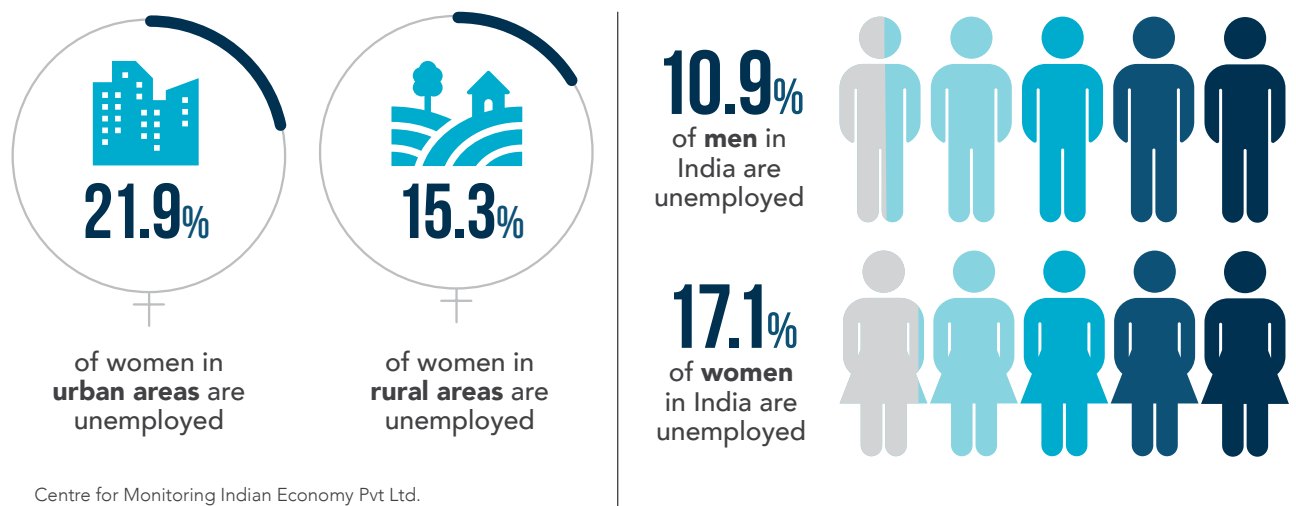
<sup>1</sup> World Bank, 2020. Labour force participation rate, female - India.

<sup>2</sup> World Economic Forum, 2020. India is now the world's 5th largest economy.

<sup>3</sup> World Economic Forum, 2020. Global Gender Gap Report 2020.

## 2. INDIA'S FEMALE LABOUR FORCE PARTICIPATION

According to the data from the Centre for Monitoring Indian Economy (CMIE), the labour participation rate, both at the urban and rural level, seems to have been affected the most during Phase-I of the economic lockdown in April. Unemployment rates were higher among women than men, and more so in urban areas (Infographic 2).



### UNEMPLOYMENT RATES (FIGURES FROM MAY - AUGUST 2020, CMIE<sup>4</sup>)

While the data shows an improvement in labour force participation after April, neither the urban nor the rural labour force participation rate has caught up to its pre-pandemic levels, yet. Furthermore, CMIE data suggest that even though there is an uptick in rural jobs, more so among women, this is mostly true for those without high school education and for daily wage earners. This casts a doubt on the quality of jobs that are available and are being undertaken.<sup>5</sup>

<sup>4</sup> Centre for Monitoring Indian Economy, 2020. Unemployment in India, A Statistical Profile

<sup>5</sup> Centre for Monitoring Indian Economy, 2020. Labour force shrinks in September

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**ONLY 10.3% WOMEN FROM URBAN AREAS ARE IN THE GREATER LABOUR FORCE.**

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**90%**

of women aged 15 or more in urban India, are not employed, neither are they actively seeking work, nor are they willing to work.



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This only underlines the significant obstacles that women face in urban India to working, not least of which is the issue of unpaid work, not having safe spaces to leave their children, and multiple safety and mobility challenges – all of which perhaps affect a woman's motivation to work.

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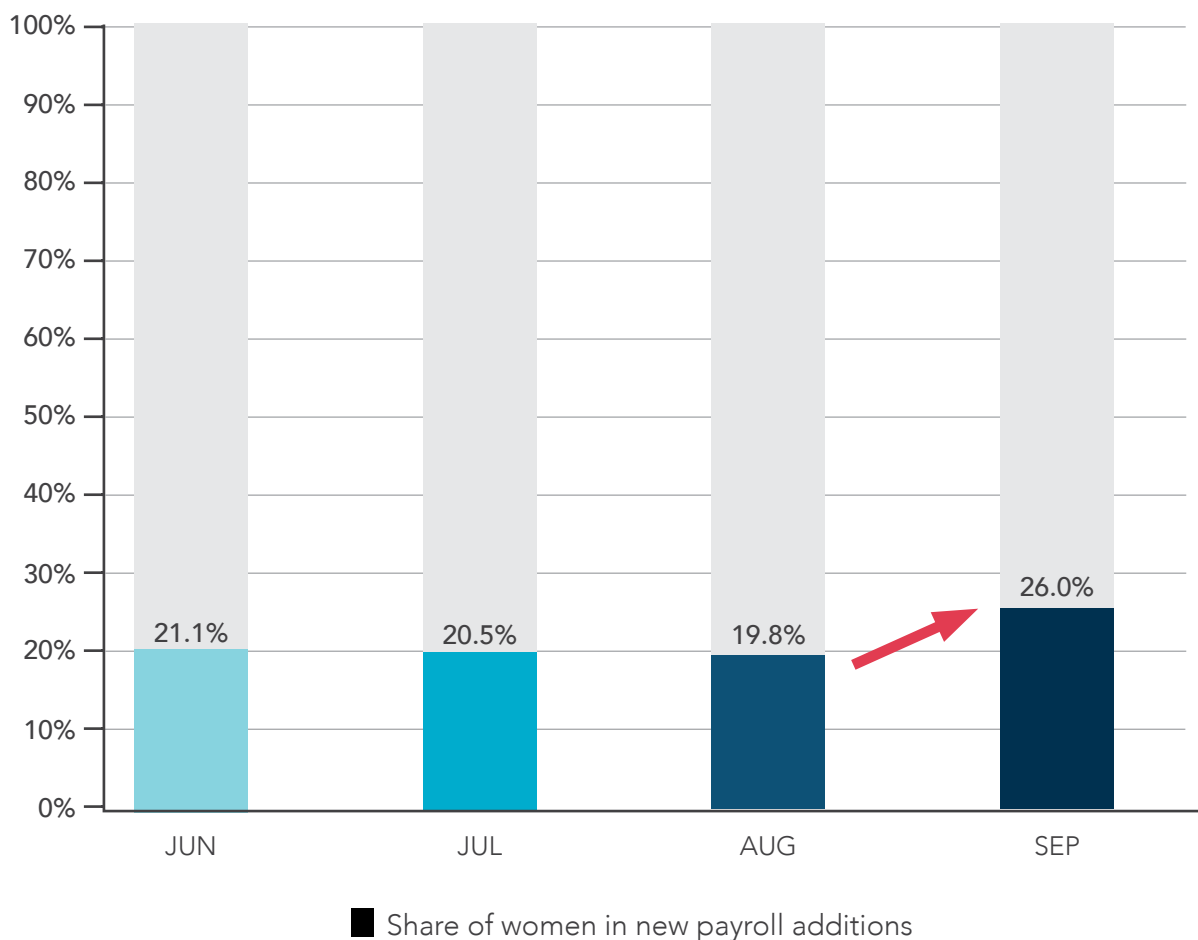
**WOMEN AGED**  
**40-44**  
**FORM A MAJORITY OF INDIA'S**  
**FEMALE LABOUR FORCE.**

A large majority of India's female labour force is now in the age group of 40-44, which is nearly 2.6 times that of the labour force in the 25-29 age bracket. Worryingly, the highest proportion of 'unemployed, willing to work and active job seekers' are now found in the 20-24 age group for females.<sup>6</sup>

## 3.

## WOMEN IN THE FORMAL WORKFORCE: A YEAR OF UPS AND DOWNS

According to the Government of India's data, women's share in new payroll additions saw a gradual decline between June and August 2020; falling below the 20% mark in August, but bouncing back in September (Infographic 3). However, the data for the upcoming months would be crucial, considering the International Labour Organization's (ILO) forewarning that the pandemic is likely to widen inequalities in the labour market<sup>7</sup>. Women are facing the brunt of having to navigate through deeply patriarchal family and societal structures and a stressed economy that is struggling to produce new jobs.



**WOMEN'S SHARE IN NEW PAYROLL ADDITIONS DECLINED UNTIL AUGUST,  
BUT SEEMS TO SHOW SIGNS OF RECOVERY**

<sup>7</sup> International Labour Organization, 2020. ILO Monitor: COVID-19 and the world of work

## IWWAGE INSIGHTS: HOME-BASED WOMEN ENTREPRENEURS<sup>8</sup>



A study led by LEAD at Krea University that explored market access and enterprise readiness of 800 women entrepreneurs across Rajasthan and Tamil Nadu in the handloom and handicraft sectors, showed that only **37.4%** women had their businesses registered, which suggests that a significant majority of businesses remain outside the purview of formal labour laws, rendering them invisible.



Women are able to dedicate only **5.8 hours** a day on average to their home-based businesses, which is intermittently interrupted by **6.6 hours** of unpaid caregiving work.



**70%** of women entrepreneurs in the study were associated with aggregators and private companies and prefer this arrangement. However, this restricts and binds the women homepreneurs to a single operator and limits their scalability. Women lose their bargaining power and are compelled to be a price-taker.

<sup>8</sup> IWWAGE, 2020. (In)Visible Entrepreneurs.

<sup>9</sup> Action Aid Association, 2020. Workers in the time of Covid-19.

<sup>10</sup> Azim Premji University, 2020. COVID-19 Livelihoods Survey.

<sup>11</sup> SEWA Bharat, 2020. Gendered Precarity in the Lockdown.

<sup>12</sup> Institute of Social Studies Trust, 2020. Impact of Covid 19 National Lockdown on Women Street Vendors in Delhi. The study was conducted with 35 women workers between 23rd and 28th April 2020.



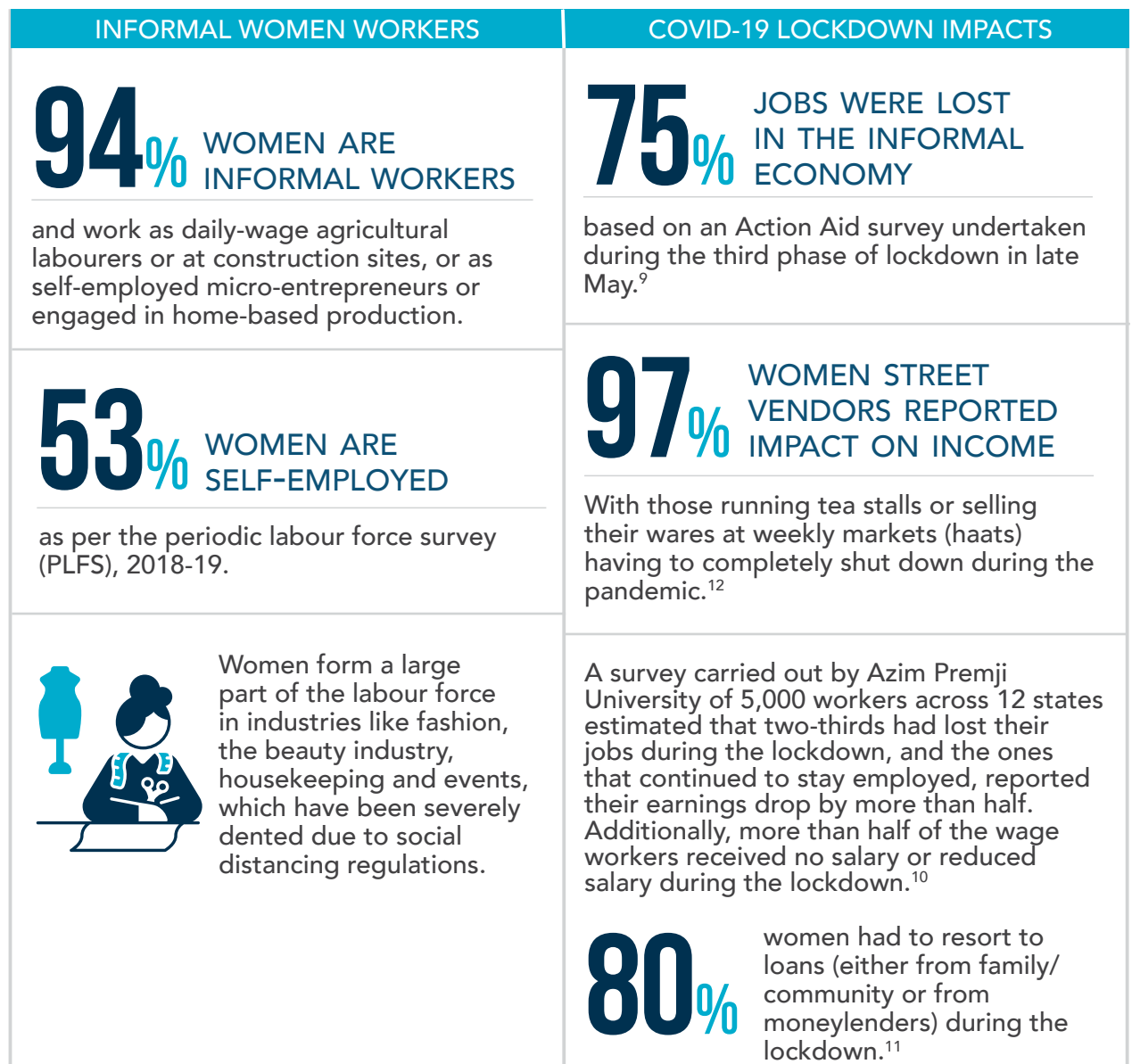
## 4. WOMEN IN THE INFORMAL WORKFORCE

While it is easier to track the economic status of women in the formal sector, the majority of India's female workforce are engaged in the informal sector that has been ravaged by the economic consequences of the lockdown enforced in early 2020.

ACCORDING TO THE PERIODIC LABOUR FORCE SURVEY (2018-2019)



INFOGRAPHIC 4: A SNAPSHOT OF WOMEN IN THE INFORMAL WORKFORCE IN INDIA



## IWWAGE INSIGHTS: LOCKDOWN IMPACT ON WOMEN-LED BUSINESSES



A survey led by LEAD at Krea University in four states covering over 2,000 women-led non-farm enterprises that were either micro or small in nature, showed that on average, businesses reported a 72.5% drop in revenues between pre-COVID-19 and present time, with many enterprises reporting their median revenue in the core lockdown month (April) being nil.

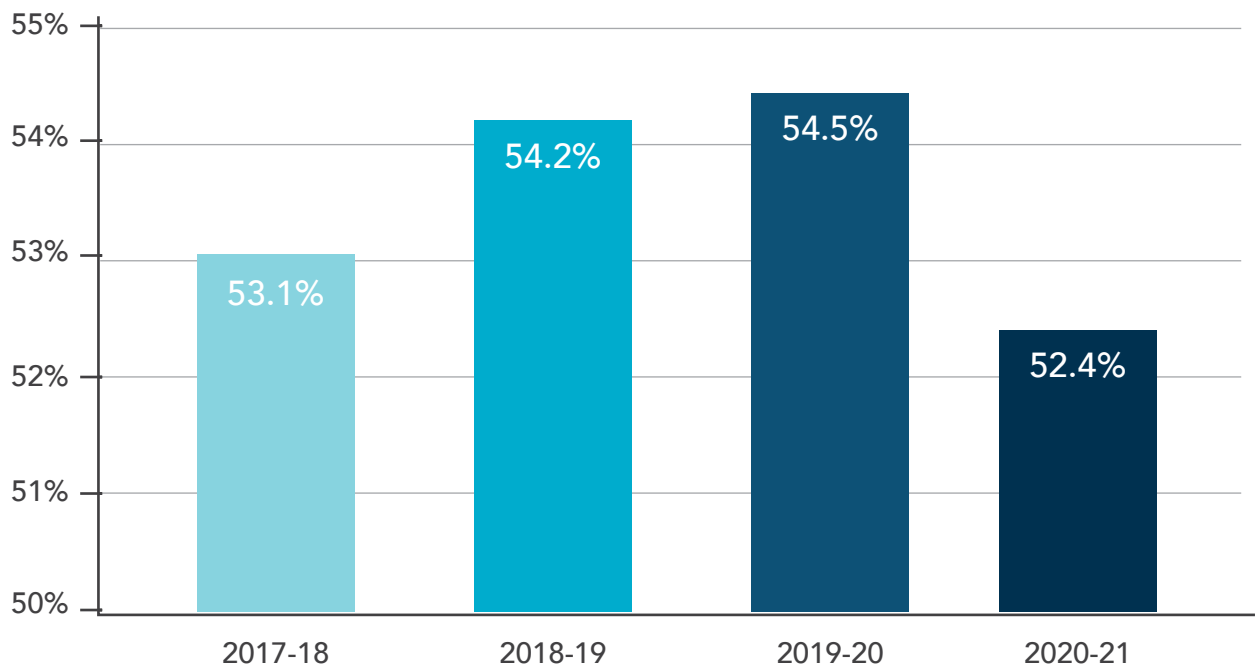


Another study led by LEAD in partnership with the Global Alliance for Mass Entrepreneurship on the impact of COVID-19 on 1,800 micro-enterprises shows that low sales and reduced customer footfall was reported by 79% of the female entrepreneurs. That being said, there is still some glimmer of hope, with 19% respondents reporting a scaling up of their businesses during this period<sup>13</sup>.

## 5.

## WOMEN'S EMPLOYMENT UNDER MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA)

A gender-disaggregated analysis of data available on the MGNREGA data portal reveals a slight decline in person-days worked by women in 2020-21 - which can be a possible outcome of the mass exodus of migrant workers from urban areas after the nationwide lockdown in March 2020, leading to more men seeking employment under the scheme in rural areas. This can also be attributed to job cards being issued for entire households, and more men taking work upon themselves post their return.



<b>Total person-days worked by women in 2020-21:</b>	1,18,05,09,379	1,38,86,24,710	1,38,65,71,766	1,33,93,12,293
<b>Total person-days worked in 2020-21:</b>	2,22,24,62,184	2,56,16,54,554	2,54,51,01,006	2,55,82,92,370

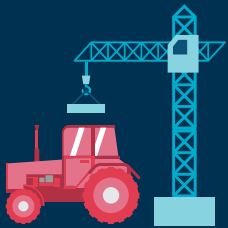
### PERSON-DAYS WORKED BY WOMEN UNDER MGNREGA IN 2020

## IWWAGE INSIGHTS : SOCIO-ECONOMIC RIGHTS OF INFORMAL WOMEN WORKERS



In an IWWAGE study, with nearly 1,500 informal women workers in West Bengal and Jharkhand, almost half the women reported a loss of income due to the nation-wide lockdown.

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A higher proportion of women engaged in agriculture and construction reported a decline in income on account of lack of access to markets to sell produce and buy farming inputs, and complete halt in construction work respectively.

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In terms of the assistance required in the next six months, majority of women indicated that they will require help to find new work and will need assistance and handholding to avail government benefits.

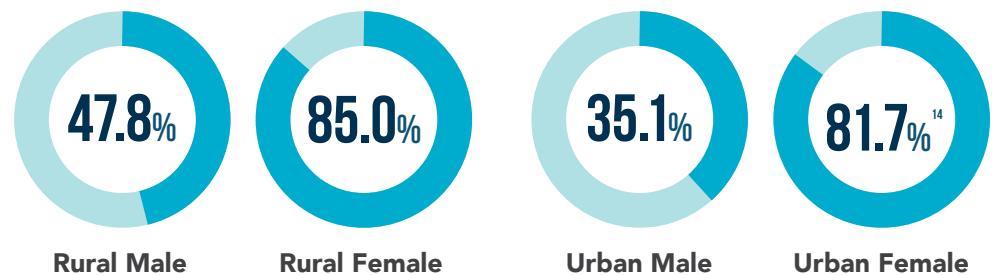
# B. BARRIERS TO WORK

Women's work preferences are mostly influenced by socio-economic constraints, gender norms, patriarchal biases and traditional gender roles, which includes family and care responsibilities that further impede their availability to participate in the economy. Lack of safe and accessible transportation, for instance, acts as a critical barrier for women looking for work. As a result, women often work in vulnerable conditions, and are confined to specific occupations and/or part-time roles which are of low quality.

## 1. UNPAID WORK

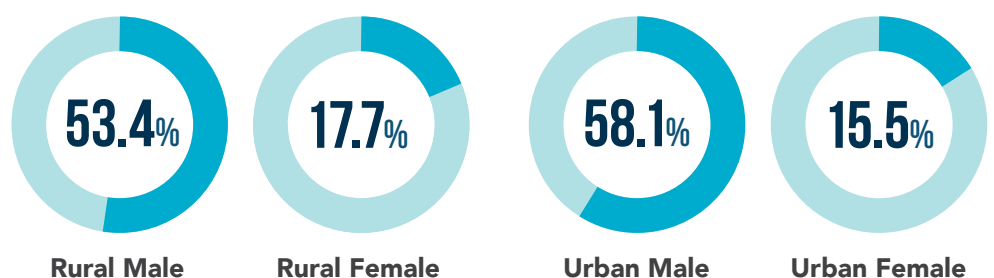
Women bear an unfair burden of unpaid activities in the household, which puts a constraint on their ability to look out for opportunities of paid work. Indian women, on an average, spend about five hours per day on unpaid domestic and caregiving work as opposed to about 30-40 minutes spent by men. 92% of the women in the age bracket of 15-59 years participate in unpaid domestic activities daily versus only 29% of men. Moreover, there seems to be no major differences in the division of domestic work across rural and urban geographies in the country.

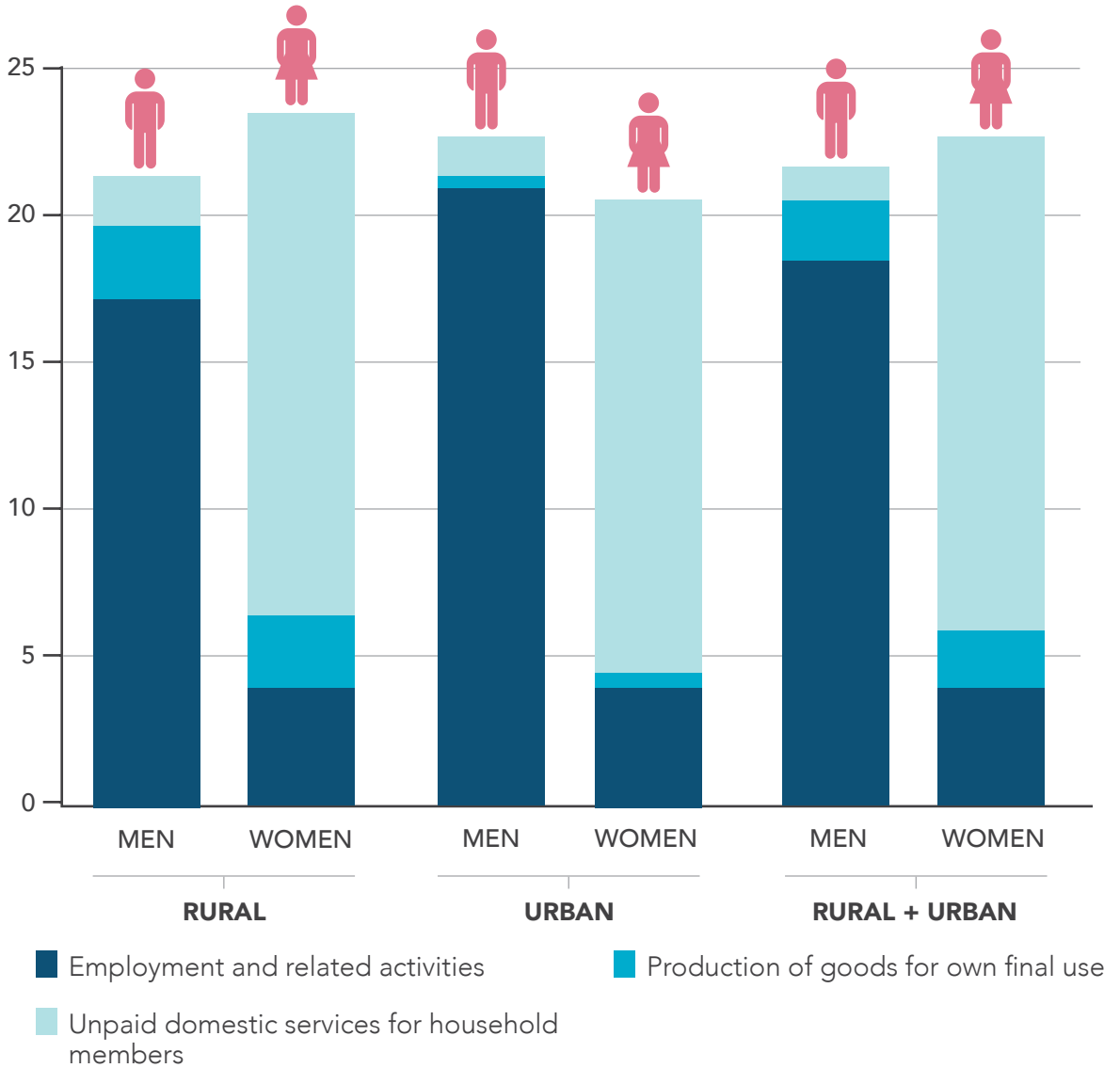
### PARTICIPATION IN UNPAID ACTIVITIES



As per the **Economic Survey 2018-19**, for the age group of **30-59 years**, when most of the women are out of education and are married, the proportion of women attending domestic duties increased from **46% in 2005** to **65% in 2018**.

### PARTICIPATION IN PAID ACTIVITIES





**PERCENTAGE SHARE OF TOTAL TIME SPENT IN DIFFERENT ACTIVITIES IN A DAY BY PERSONS OF AGE 6 YEARS AND ABOVE<sup>15</sup>**

**2 HOUR** 

INCREASE IN WOMEN'S UNPAID CARE WORK

 **10** PERCENTAGE POINTS

DECREASE IN LABOUR FORCE PARTICIPATION

GLOBALLY, IT HAS BEEN NOTED THAT A **TWO HOUR** INCREASE IN THE AMOUNT OF UNPAID LABOUR UNDERTAKEN BY WOMEN LEADS TO THE WOMEN'S LABOUR FORCE PARTICIPATION RATE DECREASING FROM<sup>16</sup>

**60% TO 50%**

<sup>15</sup> National Statistical Office of India, 2020. Time Use in India, 2019

<sup>16</sup> OECD Development Centre, 2014. Unpaid Care Work.

## 2. GAPS IN FINANCIAL INCLUSION

The National Family Health Survey 2019-20 (NFHS-5) published by the Ministry of Health and Family Welfare indicated a sharp rise in women having their own bank account which they themselves use. Over 85% women from Jammu & Kashmir, Goa, Ladakh and, Andaman and Nicobar Islands said they have their own bank account, in a survey conducted in 22 states and union territories<sup>17</sup>. One of the positive externalities of a bank account ownership for women is a sense of financial identity, perhaps for the first time, and one that is distinct from their families. That being said, social norms and lack of financial literacy often constrain women from using the account or having independence over their own money.

The rise in female ownership of bank accounts can be seen as a policy outcome of the Pradhan Mantri Jan Dhan Yojana (PMJDY), which in August 2020, completed six years. The Ministry of Finance announced that 400 million accounts had been opened under the scheme since its inception, out of which 55.2% were accounts for women. However, independent studies reveal that while many bank accounts have opened across the country, they do not seem to have the intended impact.

### HOW MANY POOR INDIAN WOMEN ARE EXCLUDED FROM COVID TRANSFER SCHEMES?<sup>18</sup>

**176 MILLION**  
poor women lack  
a PMJDY account



**53%**

excluded  
from  
PMJDY  
cash relief

**70 MILLION**  
poor women lack  
a ration card



**21%**

excluded  
from aid  
tied to  
ration card

<sup>17</sup> Ministry of Health and Family Welfare, 2020. National Family Health Survey 2019-2020 (NFHS-5)

<sup>18</sup> Yale Economic Growth Center, Reaching India's poorest women with Covid-19 relief

## IWWAGE INSIGHTS: FINANCIAL IMPACT OF COVID-19



Women's collectives faced a depletion of savings and liquidity crunch, severely affecting their ability to repay loans. This is in consonance with other analyses citing a similar depletion in savings for women's SHGs during the early days of the crisis<sup>19</sup>.

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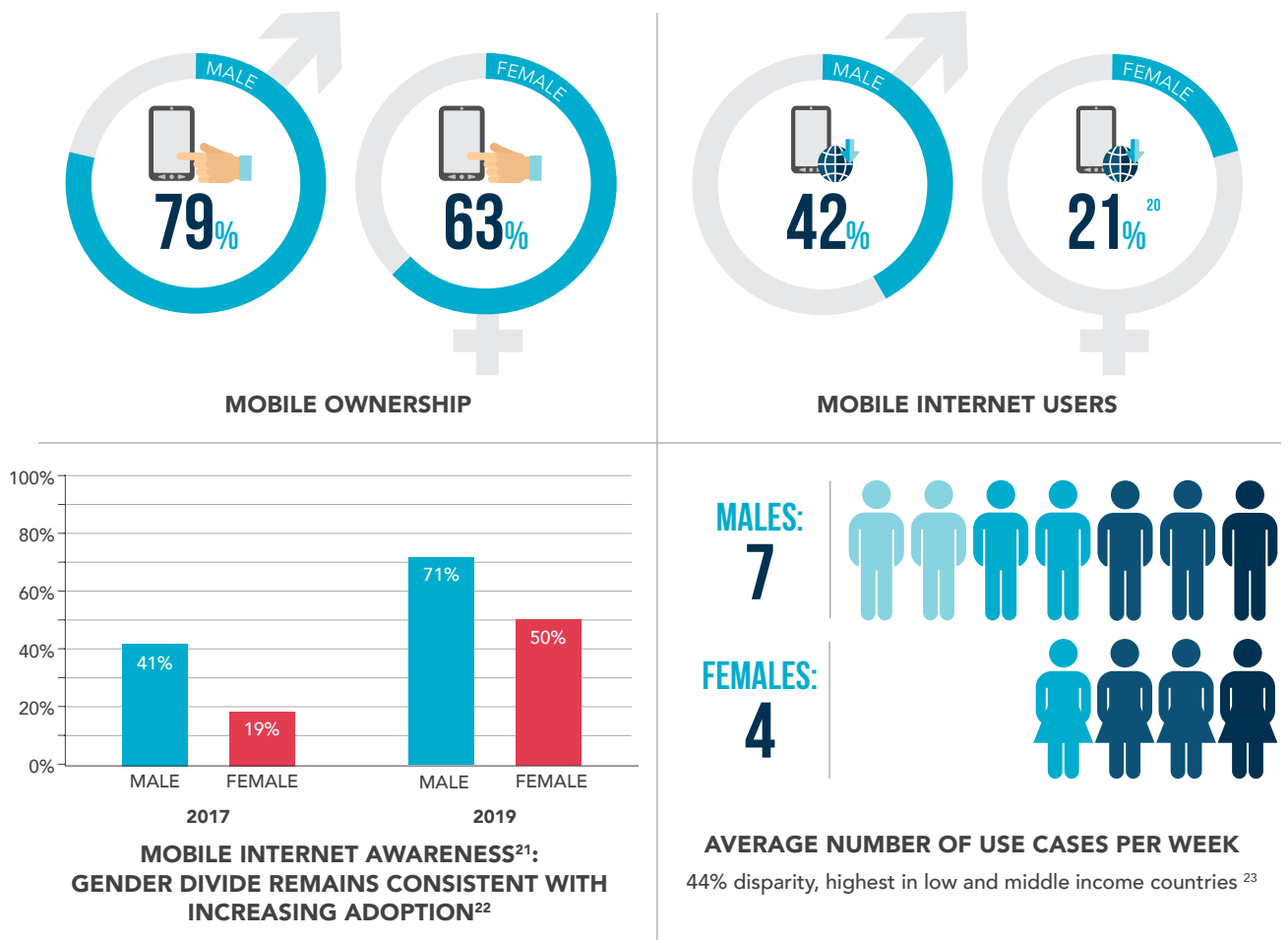
Women and the most vulnerable faced several challenges in accessing and claiming COVID-19 related relief packages and entitlements, due to lack of proper identification and ownership of bank accounts.

<sup>19</sup> IWWAGE, 2020. Voices from the Field: Impact of COVID-19 on Women and Their Collectives in India



### 3. DIGITAL ACCESS

In India, a large proportion of women have remained cut off from one of the largest technological revolutions of our times. Mobile and internet access (for Indian women) remains one of the lowest across the globe. While this has historically prevented women from accessing financial services, information and news, and education and work opportunities, these differences were further exacerbated and led to difficulties in accessing relief packages and information during COVID-19 as well.



#### DIGITAL DIVIDE BETWEEN MEN AND WOMEN IN INDIA

##### Social perception creates a barrier:

Around 12% of women do not use the internet due to the negative perception, 8% due to the lack of acceptance by family members. In the case of women, in fact, family support emerges as a key enabler when it comes to using the Internet. Active female internet users are three times more likely to have families who are "very supportive" of their internet use, whereas female non-users are six times more likely to be exposed to family opposition<sup>24</sup>. Equally, access to digital technology can be a great equalizer as the evidence coming from IWWAGE at LEAD's partnership with Haqdarshak confirms.

## IWWAGE INSIGHTS: DIGITAL SOLUTIONS



Haqdarshak, a digital application launched by Haqdarshak Empowerment Solutions Private Limited (HESPL), and supported by IWWAGE, aims to promote government entitlements to women by using SHG members as agents. The project is being implemented in 4 districts in Chhattisgarh and has received over 100,000 applications for a wide range of entitlements.



**34%** of these applications were COVID-19 informational schemes.

**46%** are scheme applications, with Pradhan Mantri Bima Suraksha Yojana (PMSBY), Ayushman Bharat and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) being the most popular<sup>25</sup>.

<sup>20</sup> GSM Association 2020, Connected Women: The Mobile Gender Gap Report 2020

<sup>21</sup> Defined as either those who have used the internet on a mobile phone before or are aware of both the internet and that it can be used on a mobile phone.

<sup>22</sup> ibid

<sup>23</sup> ibid

<sup>24</sup> Intel Corporation, Dalberg Global Development Advisors, 2012. Women and the Web

<sup>25</sup> IWWAGE, 2020. Social protection through a digital tool reaches the milestone of 100,000 applications.

## 4. EDUCATION

While education is viewed as one of the great equalizers, COVID-19 has exacerbated class, economic and gender divides in being able to access and continue learning. Education on a screen has been challenging enough in the developed world, let alone in India where inequities are magnified. While poorer and rural households faced more struggles, girls are more likely to not have digital access in such environments, as already mentioned above.

### INDIA HAS THE LARGEST NUMBER OF SCHOOL-GOING CHILDREN.

**41%** of the population is **LESS THAN 18 YEARS OF AGE, NEARLY HALF OF WHOM ARE GIRLS.**

### THE COVID-19 EFFECT:

1,158 parents and 488 teachers were surveyed by Oxfam between May and June 2020, across the states of Bihar, Chhattisgarh, Jharkhand, Odisha and Uttar Pradesh.

**80%** parents said that **INDIAN SCHOOLS WERE FAILING TO PROVIDE AN EDUCATION DURING THE LOCKDOWN.**<sup>26</sup>

“It is estimated that about 20% of girls are not going to come back to school after lockdown....most of the girls from families of migrant workers are in the vulnerable age where they are likely to get married.”

-Prof Amita Rampal,  
Delhi University

**It is not just rural women who face challenges:**

DESPITE INDIA PRODUCING THE HIGHEST SHARE OF FEMALE STEM GRADUATES ACROSS THE GLOBE AT **43%**

THEIR PARTICIPATION IN SCIENCE, ENGINEERING AND TECHNOLOGY RESEARCH INSTITUTES IS ONLY **14%**

WHILE FEMALES COMPRISE ALMOST **50%** OF THE CLASS IN STEM FIELDS IN INDIA

THIS SHARE DWINDLES TO ABOUT **30%** IN THE WORK-FORCE<sup>28</sup>.

<sup>26</sup> Sanjay Singh, 2020. Experts Predict 20% Increase in Girl School Dropouts. What Can We Do About It?

<sup>27</sup> Business Insider, 2020, India tops the world in producing female graduates in STEM but ranks 19th in employing them

<sup>28</sup> The Times of India, 2020, Why Indian Women May Dominate the Tech World of Tomorrow

## 5. SKILLING

Skill development is often seen as a pre-requisite to employment, especially when considering the growing population and the resultant increase in the labour force. While the first Indian Five Year Plan recognised education as a pre-requisite to help women enter the workforce, it did not explicitly refer to skilling, but there was some acknowledgement of the need to equip women with the necessary skillsets to contribute towards India's economic development. This focus has only sharpened in the latter plans, eventually culminating in the launch of the National Policy on Skill Development in 2009.

1. **PMKVY: 40% OF THE 7.3 MILLION CANDIDATES**

trained under the Pradhan Mantri Kaushal Vikas Yojana between 2016 and 2020 were women<sup>29</sup>.

**AMONG PLACED CANDIDATES<sup>30</sup>, WOMEN HAVE A REPRESENTATION OF 52%**

Anecdotal evidence however, points out that things may not be as rosy as they seem: women face barriers while registering for these programmes - illiteracy, digital access and lack of identification all compound to discourage women from enrolling for these programmes despite being willing.<sup>31</sup>

2. A study undertaken among DDU-GKY participants in Madhya Pradesh outlines women are less likely to receive a job offer.

**(28% WOMEN RECEIVE NO OFFERS AS COMPARED TO 15% MEN).**

**30% WOMEN REPORT NOT HAVING PERMISSION FROM FAMILY AS A REASON FOR NOT ACCEPTING JOB OFFERS.<sup>32</sup>**

3. **OUT OF TOTAL ENROLMENTS IN INDUSTRIAL TRAINING INSTITUTES, NOT MORE THAN enrollment are of women and their training completion rate is less than 5%.<sup>33</sup>**

**WOMEN FACE ADDITIONAL HURDLES WHILE UNDERTAKING VOCATIONAL TRAINING PROGRAMMES OFFERED BY THE GOVERNMENT, IN PARTICULAR :**

- A LACK OF INFRASTRUCTURE FOR WOMEN TRAINEES
- LACK OF WOMEN-FRIENDLY TRADES
- AVAILABILITY OF WOMEN TRAINERS

<sup>29</sup> Outlook India, 2020. 40% trained under Skill India in last 4 years are women

<sup>30</sup> Ministry of Skill Development & Entrepreneurship, India, 2020. PMKVY Dashboard

<sup>31</sup> The Indian Express, 2020. ASHA workers: The backbone of India's primary health care are demanding salary for their work

<sup>32</sup> Evidence for Policy Design, Harvard Kennedy School, 2019. Making Skill India work for Women

<sup>33</sup> Outlook India, 2020. 10 Barriers In The Way Of Women's Participation In Labour Force.

## 6. VIOLENCE AGAINST WOMEN

As lockdowns of different degrees were enforced across the country, people were forced to hunker down at their homes to protect their own health and that of their families. This, however, had an adverse impact on safety of women and girls, increasing their exposure to domestic and sexual violence at home.

### NFHS-5 REPORTS THAT OVER

**35%** **WOMEN** IN THE STATES OF:  
- KARNATAKA (44%)  
- BIHAR (40%)  
- MANIPUR (37%)

suffered physical and sexual violence from their spouses<sup>34</sup>.

### THE NATIONAL COMMISSION OF WOMEN RECEIVED

**13,410** **COMPLAINTS** OF CRIMES AGAINST WOMEN BETWEEN MARCH AND SEPTEMBER 2020, 4,350 OF WHICH WERE OF DOMESTIC VIOLENCE.

A third of these complaints were received between the March and May period when the lockdown was enforced with strictest measures.<sup>35</sup>

<sup>34</sup> Ministry of Health and Family Welfare, 2020. National Family Health Survey 2019-2020 (NFHS-5)

<sup>35</sup> The Times of India, 2020. With COVID 19, comes the Shadow Pandemic

# C. POLICY RESPONSE DURING THE PANDEMIC

## 1. CASH TRANSFERS AND JAN DHAN

Under the Pradhan Mantri Garib Kalyan Rojgar Abhiyaan (PMGKRA), the Government has taken various initiatives to boost rural infrastructure and rural economy to provide local employment opportunities particularly to migrant workers including women who have returned to their native places with a resource envelope of Rs.500 billion implemented in a mission mode campaign.<sup>36</sup>

In March 2020, in the wake of economic distress stemming from the nationwide lockdown, Finance Minister Nirmala Sitharaman announced that all women account holders under the Pradhan Mantri Jan Dhan Yojana (PMJDY) would receive cash transfers of Rs. 500 in April, May and June.

However, besides the issue of women receiving the promised transfers, a large section of the population is excluded from these schemes altogether because of lack of adequate documentation.<sup>38</sup>

### A RAPID SURVEY PUBLISHED BY NATIONAL COALITION OF CIVIL SOCIETY ORGANISATION IN MAY REVEALED<sup>37</sup>:

OF THE 12,588 WOMEN SURVEYED FROM 12 STATES AND ONE UT,

**21%** said they had not received their first cash transfer which was due in April.

**66% OF RESPONDENTS** said they had received the first installment of their Jan Dhan transfer.

**OVER 42% WOMEN** had to travel to the bank to check if they had received their cash transfers, which was strenuous during strictly enforced lockdowns.

<sup>36</sup> Response to Parliamentary Question No 2219, answered on 23 Sep 2020

<sup>37</sup> National Coalition of Civil Society Organization, 2020 Exploring Cash Transfer to Jan Dhan Accounts as COVID-19 Response.

<sup>38</sup> Yale Economic Growth Center, Reaching India's poorest women with Covid-19 relief

## 2. SVANIDHI SCHEME FOR STREET VENDORS

As part of the financial package announced following the pandemic-induced lockdown in 2020, the Ministry of Housing and Urban Affairs announced the Svanidhi Scheme which aims to facilitate collateral free working capital loans of up to Rs. 10,000/- of one-year tenure to street vendors in urban and surrounding semi-urban/rural areas.

THERE ARE ROUGHLY

40

MILLION

ESTIMATED  
HAWKERS  
IN INDIA.

1/3rd of this population consists of women street vendors who mostly sell their wares in weekly haats/ streets/ roadside stalls or by helping their families / husbands in the back-end work.

41%

female street vendors applied for the scheme out of 3 million applications.

39%

of Rs. 1,080 crore disbursed has been for female vendors.<sup>39</sup>

## 3. MORATORIUM FOR SHG LOAN REPAYMENT

Multiple national banks including State Bank of India, Central Bank of India, Indian Bank etc. launched special loan schemes to SHGs with attractive interest and repayment terms in lieu of COVID-19. Data on uptake of these schemes is not available. However, various reports also mention that SHGs are being pressured to repay the loans that offered to them pre-COVID-19 by private organisations.<sup>40</sup>

<sup>39</sup> Ministry of Housing and Urban Affairs, 2020. PM SVANidhi Dashboard

<sup>40</sup> The New Indian Express, 2020. Women SHGs under pressure to repay loans in Odisha.

## IWWAGE INSIGHTS: SHGs IN ODISHA



IWWAGE and Project Concern International undertook a survey to understand the impact of COVID-19 on women's lives in rural Odisha. The findings show that of the 423 women surveyed, 89% of women said they were moderately or highly stressed post lockdown; leading cause of stress was loss of income followed by food insecurity.

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SHGs are the second most preferred avenue for women to reach out to for any type of support; 81% said they would reach out to the SHG (highest preference was allotted to neighbours at 87%).

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The lockdown demonstrated that SHGs are important avenues for social solidarity; 95% women missed socialisation and financial opportunities offered by SHGs.



## 4. PROTECTING WOMEN FRONTLINE WORKERS

THE MINISTRY OF HEALTH & FAMILY WELFARE HAS PROVISIONED ADDITIONAL INCENTIVE OF

**RS. 1,000** PER MONTH

under the “India COVID-19 Emergency Response and Health Systems Preparedness Package” to ASHAs for undertaking COVID-19 related activities for the period of their engagement.

Further the benefit under **PRADHAN MANTRI GARIB KALYAN PACKAGE : INSURANCE SCHEME FOR HEALTH WORKERS FIGHTING COVID-19**, was launched to provide an insurance cover of **RS. 5 MILLION** to public health providers including ASHAs, who may be at risk of being impacted by COVID-19.<sup>41</sup>



HOWEVER, ACCORDING TO A SURVEY CARRIED OUT BY OXFAM

**64%** OF RESPONDENTS

claim to have received no incentives for the COVID-19-related responsibilities undertaken by them.

**43%**

**ASHAs**

stated that they had been receiving their monthly honorariums on a regular basis.

**23%**

**WORKERS**

received hazmat or bodysuits.<sup>42</sup> Moreover the new Social Security codes have also not provisioned any changes to include Anganwadi workers or ASHAs.

On July 17, a long-pending demand of ASHAs to get a fixed salary, apart from programme-based incentives, was fulfilled in Maharashtra: The state approved a monthly salary of **RS 2,000** and **RS 3,000** in addition to incentives for **70,000 ASHAS** and **6,000 BLOCK FACILITATORS** respectively.

<sup>41</sup> Response to Parliamentary Question No 2087, answered on 23 Sep 2020

<sup>42</sup> The Print, 2020. ASHA workers are hailed as Covid warriors but only 62% have gloves, 25% have no masks.

## STORIES OF RESILIENCE

Since the pandemic started showing its effects in India, women-run Self-Help Groups swung into action to provide ancillary services and support the fight against the pandemic. The Ministry of Rural Development told LiveMint that SHGs across 13 states manufactured over 54 million masks and 2.8 trillion litres of sanitisers. Apart from this, SHGs across the country have taken the lead in running community kitchens, sensitising people about health and hygiene, delivering essential supplies and busting misinformation.

Accredited Social Health Activists, commonly known as ASHA workers, have had to adjust and take on larger responsibilities in their communities to combat the spread of the virus. India has deployed over a million ASHA workers across the country to trace, spread awareness and document travel histories of people in their communities.

**"I wake up at 5:30 every morning, finish my house chores and leave for work between 7 and 8 AM. I need to complete a survey of 50 houses in my locality and check for people who show symptoms of cough, cold and fever."**

**-Archana Ghugare, an ASHA worker from Pavna, Maharashtra told TIME Magazine<sup>43</sup>**

ASHAs, underequipped and not sufficiently paid, have had to take a lot of risk and have faced severe backlash from locals on suspicion of being carriers of the virus or government spies. And yet they persist with a deep sense of moral responsibility and public service.

Grassroots organisations like SEWA stepped up efforts to fill in the gaps during the lockdown. SEWA aagewans (community leaders) became crucial in the efforts by identifying vulnerable households in need of aid. SEWA banking correspondents in Uttarakhand were able to service 25,000 households across 400 villages to ensure cash was made available to their clients.

**"MY FAMILY JOKES THAT NOT EVEN PRIME MINISTER MODI GETS AS MANY CALLS AS I DO,"**

**-GHUGARE JOKES ABOUT HER INCREASED WORKLOAD THIS YEAR**

<sup>43</sup> Time, 2020. 1 Million Women Healthcare Workers Have Been Drafted to Fight COVID-19 in India — for as Little as \$40 a Month.

# D. WHAT TO LOOK OUT FOR IN 2021

The Indian economy, which had been showing signs of slower growth over 2018 and 2019, suffered further this year as the pandemic-induced economic lockdown dealt a heavy blow across all sectors, except agriculture. As evidenced by the figures shown in this report, the economic impact has chipped away on jobs, wages, and social security of a large majority of India's population. It has also impeded the access to basic needs like food, nutrition and housing for the most vulnerable population, exacerbating a wide range of existing inequalities in the country. Women and girls have undoubtedly been disproportionately affected, and early studies have revealed that this is likely to set back the years of progress that India had made towards ensuring equal education opportunities for the girl child, among other indicators of social and economic progress.

## ACCORDING TO A STUDY BY THE UNITED NATIONS GLOBAL COMPACT,

efforts to increase women's workforce participation to the same level as men can boost India's GDP by<sup>44</sup> **27%**

The year 2021 would be a crucial period; one that would require governments across the world to take calculated steps towards ensuring that women are given equal importance in the countries' economic plan. While India is yet to roll out a strategic recovery plan for 2021, there are some policy measures and programmes which may aid women's economic empowerment.

<sup>44</sup> The Quint, 2020. Female Labour-force in India Down from 34% to 24%: UN Study

## 1.

## SUPPORTING WOMEN'S COLLECTIVES AND SOLIDARITY NETWORKS

- **WOMEN ACROSS THE COUNTRY HAVE DISPLAYED RESILIENCE AND ADAPTABILITY IN THEIR RESPONSE TO THE NEEDS OF THE PANDEMIC.**

SHGs and other collectives have produced a staggering number of face masks and sanitisers, the first measures of protection against COVID-19<sup>45</sup>. That being said, they are not immune to the economic pressures of the time. In order to be more equipped to respond to various logistical and financial challenges of the pandemic, special emphasis has to be laid on skilling and training of various women's collectives.

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- **THE NEW LABOUR CODES DO NOT EMPHASISE OR LAY OUT A PLAN TO FOCUS ON UPSKILLING AND EXPANDING THE RANGE OF SERVICES AND PRODUCTS WOMEN'S COLLECTIVES CAN OFFER.**

Upskilling and training will not just help strengthen women's collectives, but can also facilitate formalisation of informal sector labour participation.

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<sup>45</sup> Ministry of Rural Development, India and IWWAGE, 2020. Community and Institutional Response to COVID-19 in India. Community and Institutional Response to COVID-19 in India

## 2. INVESTMENTS TO REDUCE UNPAID WORK

### INVESTMENTS IN INFRASTRUCTURE THAT REDUCE DRUDGERY

- Schemes like the Pradhan Mantri Ujjwala Yojana that aimed to distribute 50 million LPG connections to women belonging to Below Poverty Line families, to reduce hard labour, were a step in the right direction. Although discontinued now, the preliminary success of such schemes shows there is a lot of scope for alleviating women's burden through well formulated policies. Water is a similar resource, where most work falls upon women. Schemes to ensure access to basic infrastructure for households will indirectly help women in their journey towards economic emancipation.
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### INVESTMENTS TO REDUCE WOMEN'S UNPAID CARE WORK

- The new labour codes mandate any establishment, factory, etc. with more than 50 employees to have a creche facility within or close to the premises. The Maternity Act has also paved the way for the childcare industry in India to boom with full-service day care centres being established across major cities. If such investments are made, the daycare industry in India is projected to grow at a CAGR of 19% between 2019-2024.
- Besides the mandated maternity leave, new codes have also been laid out around entitlement of nursing breaks, medical leaves for pregnancy related matters, and allowing women to adopt a 'work from home model' after her maternity leave. With more organisations adopting flexible policies for women, the burden of unpaid care work is likely to reduce.

## 3.

## SOCIAL SECURITY FOR GIG WORKERS UNDER LABOUR LAWS

- **THE LABOUR AND EMPLOYMENT MINISTRY IS WORKING ON CREATING A UNIFIED DATABASE FOR ALL MIGRANT WORKERS AND GIG AND PLATFORM WORKERS IN INFORMAL SECTORS, TO BE OPERATIONAL BY MAY-JUNE 2021.**

It will tap into existing databases of schemes such as MGNREGA, One Nation, One Ration Card, along with data from Employees' State Insurance Corporation and Employees' Provident Fund Organisation and carry a de-duplication exercise using Aadhaar data. This will be a first step in including all workers under a single umbrella for future social security schemes.<sup>46</sup>

- **IN OUTLINING GIG WORKERS IN THE NEW LABOUR CODES, THE GOVERNMENT HAS SET THE STAGE FOR INTRODUCING MORE LAWS TO PROTECT THESE WORKERS AND PROVIDE BENEFITS AKIN TO FORMAL EMPLOYMENT FOR THEM.**

The new social security code proposes a National Social Security Board. This board is expected to recommend schemes relating to life and disability cover, accident insurance, health and maternity benefits, old age protection, crèche or any other benefits. Moreover, platform aggregators are expected to contribute 1-2% of their annual turnover, with the total contribution not exceeding 5% of the amount payable to such workers.

<sup>46</sup> The Indian Express, 2020. Pandemic lessons learnt, database on migrant labour may be ready by June.

## 4.

## INITIATIVES TO IMPROVE WOMEN'S ACCESS AND ABILITY TO USE THE INTERNET

- **PM-WANI** has been announced to provide public internet access to all through a tiered system of public data offices and aggregators.

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- **PROJECT KIRANA** has been launched by Mastercard and the United States Agency for International Development (USAID) along with the Women's Global Development and Prosperity Initiative (W-GDP) that will focus on increasing revenue streams, expanding financial inclusion and improving digital payments adoption of kirana shops that are owned or operated by women.<sup>47</sup>

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- Tata Trusts and Google's Internet **SAATHI INITIATIVE**, started in 2015, has trained 81,500 saathis as of April 2019, who have further gone on to train over 28 million women across 289,000 villages.<sup>48</sup> Saathis are women from villages trained on using the internet and are equipped with data-enabled devices.

These women work as trainers, to help other women in their village to get started on their internet journey and benefit from it. The programme was further re-energised in states like Bihar for communication and outreach during COVID-19.<sup>49</sup>

<sup>47</sup> YourStory.com, 2020. Mastercard and USAID partner to launch Project Kirana to strengthen women-owned businesses

<sup>48</sup> <https://internetsaathiindia.org/>

<sup>49</sup> NDTV.com, 2020. Internet Saathis In Bihar Are Helping The Community Fight COVID-19 Pandemic By Educating About Hygiene Measures

## 5.

## FLEXIBLE AND REMOTE WORKING OPTIONS FOR WOMEN

- Around 50% of remote job postings are from the BPO/ITES sector, resulting in the robust growth of work from home jobs from the industry.

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- As per Naukri.com's chief business officer, traditionally office-based or on ground roles such as customer service and sales and business development are now being offered remote working options.<sup>50</sup>

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- IT-Software, education/teaching and Internet/e-commerce contribute to another quarter of work from home jobs. Work from home jobs have also emerged in sectors like publishing, BFSI and education/teaching.<sup>51</sup>

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- An IWWAGE study of women service providers or gig economy workers of an aggregator service platform, showed that 85% respondents were satisfied with flexible timings, and considered it the most attractive feature of gig work, along with the earning potential.<sup>52</sup>

The increased flexibility in terms of work is expected to bring more women into the workforce, especially those who choose to leave due to increased caregiving responsibilities. As women age, they tend to prioritise flexibility over career progression. With employers embracing the new model openly, women can be expected to face greater acceptance while making such choices.

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<sup>50</sup> ET Now Digital, 2020. Work from home jobs increase by 300% In India

<sup>51</sup> ibid

<sup>52</sup> The Asia Foundation and IWWAGE, 2020. India's Emerging Gig Economy: The Future of Work for Women Workers.



## 6.

## COLLECTING AND USING GENDER DISAGGREGATED DATA

**COVID-19** has highlighted the importance of demographic data in designing policy responses to crisis. With a clarion call echoed across major organisations like UN Women, Bill & Melinda Gates Foundation, ILO, it is likely that governments will show a renewed effort in collecting gender-disaggregated data. This will be a fundamental block on which policy response and gender equity of the future will depend. The latest report by India Spend drawing largely on an IWWAGE report also highlights this issue and focuses on three axes around which future efforts should be focused<sup>53</sup>:

- A)** Most Indian surveys look at household level data and do not take into account women's ownership of assets, which is usually a good indicator of power within households.
- B)** Many data points are not gender-disaggregated or frequent enough for effective policy action.
- C)** Unclear definitions and underreporting plague data collection efforts.

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<sup>53</sup> IndiaSpend.com, 2020. How Official Data Miss Details On Half Of India's Citizens.

## 7.

## INCREASED GENDER FOCUS IN THE UNION BUDGET 2021-22

The priorities of the Union Budget 2021-22 will largely be informed by the impact of the COVID-19 pandemic induced lockdowns in India. Among the worst affected are those living on the margins, unable to sustain their livelihoods and access basic amenities and social protection. Even within the vulnerable population, there has been a disproportionate impact on women and girls, as shown by data from several studies conducted by IWWAGE and other agencies since March 2020 in this report. The gains made towards the empowerment of women and girls in the past few decades are at the risk of being reversed if urgent action is not taken to address key issues around health, nutrition and sanitation, preventing gender-based violence, reducing women and girls' unpaid work, and providing better livelihoods and economic opportunities. The government is faced with the tough task of bringing the Indian economy back on the growth path while maintaining fiscal stability of the country. However, many economists have suggested that the government must provide further fiscal stimulus to revive the economy and increase consumption levels of the most vulnerable groups (including women and girls) through increased social security. Proposals like universal basic income, an urban employment guarantee scheme, increased provisions under MGNREGA, more support for girl students by state and central governments, investments in women's skills and solidarity networks (like SHGs) and funding to support full daycare centres or to relieve women of infrastructure related burdens may be considered.



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# IWWAGE

INITIATIVE FOR WHAT WORKS TO ADVANCE WOMEN AND GIRLS IN THE ECONOMY

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