

## India's missing working women: Tracing the journey of women's economic contribution over the last seven decades, and during COVID-19

Mitali Nikore

Poorva Prabhu  
*the London School of Economics*

Manvika Gupta

Vidhi Narang  
*National Law School of India University, Bengaluru*

Khyati Bhatnagar  
*King's College, London*

*See next page for additional authors*

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### Authors

Mitali Nikore, Poorva Prabhu, Manvika Gupta, Vidhi Narang, Khyati Bhatnagar, Ashruth Talwar, Chandni Ganesh, Ujjwala Singh, and Samarpita Banerjee

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Mitali Nikore  
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Khyati Bhatnagar  
Ashruth Talwar  
Chandni Ganesh  
Ujjwala Singh  
Samarpita Banerjee  
*Nikore Associates*

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## India's missing working women: Tracing the journey of women's economic contribution over the last seven decades, and during COVID-19

Mitali Nikore<sup>1</sup>; Poorva Prabhu<sup>2</sup>; Manvika Gupta<sup>3</sup>; Vidhi Narang<sup>4</sup>; Khyati Bhatnagar<sup>5</sup>; Ashruth Talwar<sup>6</sup>; Chandni Ganesh<sup>7</sup>; Ujjwala Singh<sup>8</sup>; Samarпита Banerjee<sup>9</sup>

### Abstract

India today is an economic powerhouse on the global stage. However, it faces a queer conundrum. Despite considerable gains in female education, decreases in fertility rates and increasing economic growth, only a fourth of its women are in the labor force, amongst the lowest in the world. Based on analysis of time series data over the last seven decades (1950-2018), this paper finds that women's labor force and workforce participation rates have secularly declined to their lowest levels since Independence. Women's wages have consistently been below men, with weighted average wage gaps increasing from 59% in 1993, to 72% in 2018. The fall in labor force participation has been led by women in rural areas, while female unemployment rates have remained higher than men in urban areas. We find that occupational segregation and concentration of women in low-growth sectors, income effect of rising household earnings, increased mechanization and gender gaps in tertiary education and skill training are leading factors behind the observed labor market outcomes. Recent high-frequency data shows that 15 million women lost their jobs in the first month of the COVID-19 induced lockdown. Even as the overall size of the labor force shrunk by 3% between November 2019 to November 2020, the size of the labor force shrunk by 13% for women, vs. 2% for men. Bringing women back to the workforce requires a differentiated approach, targeting different segments, especially informal workers, microentrepreneurs and the formal sector. Therefore, a diverse mix of

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<sup>1</sup> Mitali is a feminist economist and founder of Nikore Associates, a youth-led policy design and economics research think tank. She presently advises the Asian Development Bank, World Bank and UN Women, focusing on infrastructure, industrial corridors, SMEs and gender in South Asia and Africa. She is Curator of the Global Shapers New Delhi Hub (an initiative of the World Economic Forum). Email: [mitalinikore@gmail.com](mailto:mitalinikore@gmail.com) Orcid number: <https://orcid.org/0000-0003-3025-7344>

<sup>2</sup> Poorva is pursuing an MSc. Economics from the London School of Economics. Her research interests are development economics, gender economics and policy design in developing economies. She has interned with the Fiscal Policy Institute, Bengaluru, and has experience working with an India-based management consultancy. She is a Research Advisor at Nikore Associates. Email: [poorvaprabhu02@gmail.com](mailto:poorvaprabhu02@gmail.com)

<sup>3</sup> Manvika is a Research Advisor at Nikore Associates. She is currently a NUNV Monitoring and Evaluation officer with UNICEF, New Delhi. She is also a Global Shaper at the New Delhi Hub, part of the Global Shapers Community. Email: [manvikagupta29@gmail.com](mailto:manvikagupta29@gmail.com)

<sup>4</sup> Vidhi is a Research Advisor at Nikore Associates. Vidhi is currently pursuing a Master's in Public Policy at the National Law School of India University, Bengaluru. She holds an undergraduate degree in Economics and is keen on working in the social development sector. Her interest areas include gender justice and sustainable development. Email: [vidhinarang06@gmail.com](mailto:vidhinarang06@gmail.com)

<sup>5</sup> Khyati is a Research Advisor at Nikore Associates. She is currently part of the International Collaborations division at the National Skill Development Corporation. She holds a master's degree in Public Policy from King's College, London, and a bachelor's degree in Economics from St. Stephen's College, New Delhi. Email: [bhatnagarkhyati@gmail.com](mailto:bhatnagarkhyati@gmail.com)

<sup>6</sup> Ashruth is currently pursuing a postgraduate degree in Economics at The Energy and Resources Institute (TERI SAS), and holds an undergraduate degree in Economics from St. Stephen's College, Delhi. He has been working at Nikore Associates since 2019, and is presently serving as its Research Manager. Email: [ashruthtalwar@gmail.com](mailto:ashruthtalwar@gmail.com)

<sup>7</sup> Chandni is the Editorial Team Lead at Nikore Associates. She is currently pursuing a BA in Economics, Political Science, and Sociology at St. Joseph's College, Bengaluru. Her interests lie in intersectional feminism and gender equity. Email: [ganesh.chandni@gmail.com](mailto:ganesh.chandni@gmail.com)

<sup>8</sup> Ujjwala is a Research Advisor at Nikore Associates. She holds an undergraduate degree in Economics from Lady Shri Ram College for Women, New Delhi. Email: [ujjwala.singh1999@gmail.com](mailto:ujjwala.singh1999@gmail.com)

<sup>9</sup> Samarпита holds a bachelor's degree in Economics from St. Stephen's College, New Delhi, and is currently pursuing a master's degree in International Business Economics and Finance from Gokhale Institute of Politics and Economics, Pune. She is a Research Associate at Nikore Associates. Email: [samarpitabanerjee10@gmail.com](mailto:samarpitabanerjee10@gmail.com)

targeted policy interventions like gender quotas in public works, easier access to credit for female micro-entrepreneurs, preferential procurement for women-owned business, greater flexibility in workplace arrangements and gender targets for skill training among others would help retain and promote workforce participation for women.

**Keywords:** women, labour force, employment, wage gaps, India, economy, post-COVID-19 recovery

## Introduction

Gender is a principal factor influencing available work opportunities, professional decisions, wages earned and career growth. Starting from the very decision to gain an education, to entering the labor force, nature of work, to the hours spent at work and even the location of their workplace, Indian women face restrictions owing to deeply entrenched patriarchal norms. The burden of unpaid domestic work and care inhibits women's ability to acquire skills for better jobs, leading to a vicious cycle. Consequently, women's work has remained largely informal, invisible, and labor-intensive. The imposition of COVID-19 induced lockdowns from March 2020 has put women's already poor job security at even greater risk.

This paper aims to shed light on women's contributions to India's economy over the past seven decades. It examines key institutional and socio-cultural factors responsible for the country's missing female workers, exploring why women's workforce participation has remained consistently muted. It also examines recent trends and the impact of COVID-19 on women's work. We hope to contribute to the research on women's economic empowerment, documenting conditions affecting women's labor and workforce participation, through data analysis, secondary research and literature reviews.

## 2. Methodology

This paper follows a mixed methods approach. Secondary data analysis helped capture historical trends in labor market outcomes. All-India time series data over the last seven decades (1950-2018) was analyzed to examine trends in labor market outcomes. This data was sourced from Periodic Labor Force Surveys (PLFS) conducted by the National Sample Survey Organization (NSSO), published by the Ministry of Statistics, Programming and Implementation (MOSPI), Government of India (GOI). Monthly data for 2019 and 2020 on labor market indicators, published by the Centre for Monitoring Indian Economy's (CMIE) Economic Outlook Database, was used to study the impact of COVID-19 on women's economic participation. A literature review, complemented by consultations with experts helped contextualize findings and develop forward-looking recommendations.<sup>i,ii</sup>

## 3. Key trends in women's work participation through the decades

### *Female labor force and workforce participation*

Rising from 24.1% in 1955-56, the female labor force participation rate (FLFPR) (all ages) peaked at 33.4% in 1972-73. It then declined till 1999-00, when it touched 26.2%. It increased mildly to 29.4% in 2004-05 only to reduce to a dismal 17.5% in 2017-18, its *lowest ever* in the history of Independent India, improving slightly to 18.6% in 2018-19.

The FLFPR (15 years and above) declined steadily from 47.1% in 1987-88 to 24.5% in 2018-19. The difference between the proportion of men and women in the labor force has remained at ~40 *percentage points* over the last four decades. The rural FLFPR nearly halved, falling from 53.7% in 1987-88 to 24.6% in 2017-18, with a marginal uptick to 26.4% in 2018-19. The urban FLFPR fell from 26.1% in 1987-88 to 19.4% in 2009-10 and has remained flat at 20.5% since 2011-12. The exodus of rural women from the labour force has been a key driver of falling FLFPR, especially since 2004.

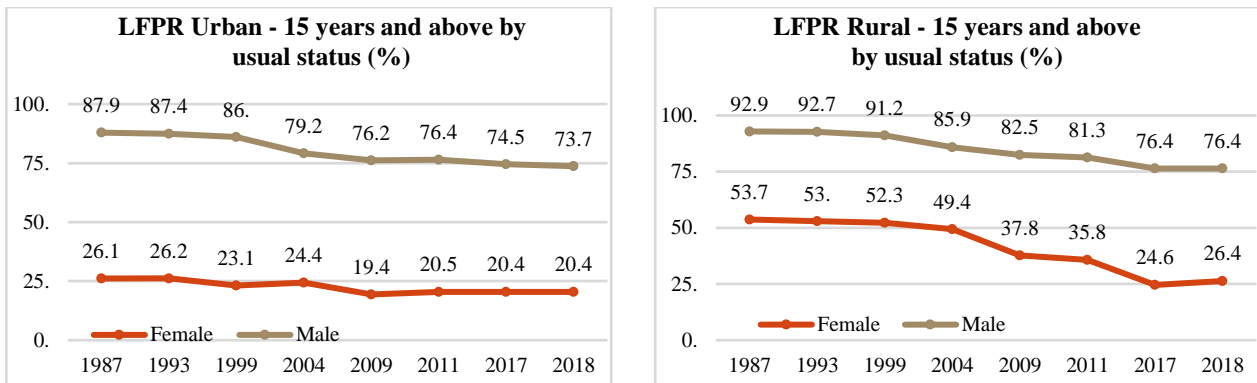


Fig. 1: Rural/urban FLFPRs and MLFPRs (15 years and above) (1987-2018) (NSSO).

Between 1987-88 to 2018-19, the rural female workforce participation rate (FWPR) fell from 52.8% to 25.5% and the urban FWPR fell from 25.1% to 18.4%. Unemployment Rates (URs) for women remained consistently higher than men between 1972-73 to 2018-19. URs for both men and women showed sudden spikes over the 2011-12 to 2018-19 period. The UR for urban women increased from 5.2% to 10.8% in 2017-18 (the highest since 1977-78) and saw a mild decrease to 9.9% in 2018-19. For rural women, it increased from 1.7% to 3.5%. The massive fall in FWPR over the last four decades, did not translate into higher URs, rather into lower FLFPRs suggesting women, especially rural women, were exiting the labour force, rather than continuing their job search.<sup>iii</sup>

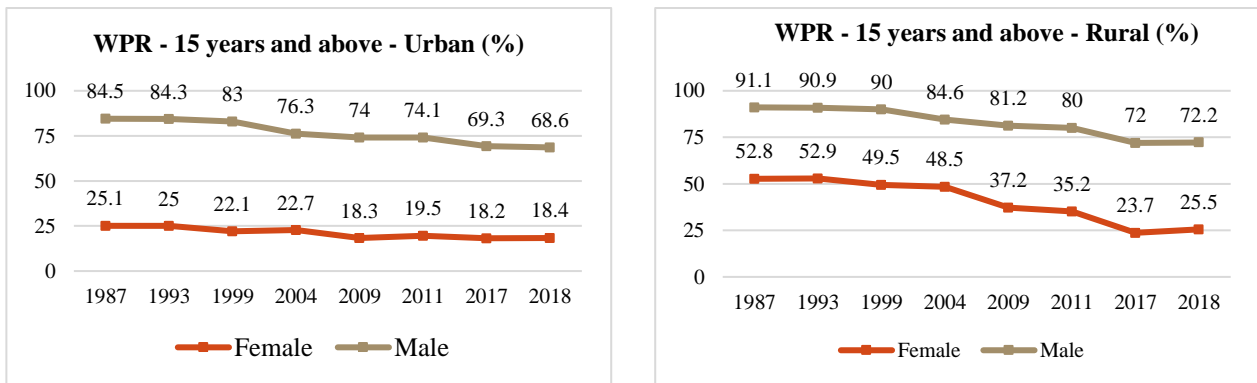


Fig. 2: Rural/urban WPRs by gender (15 years and above) (1987-2018) (NSSO).

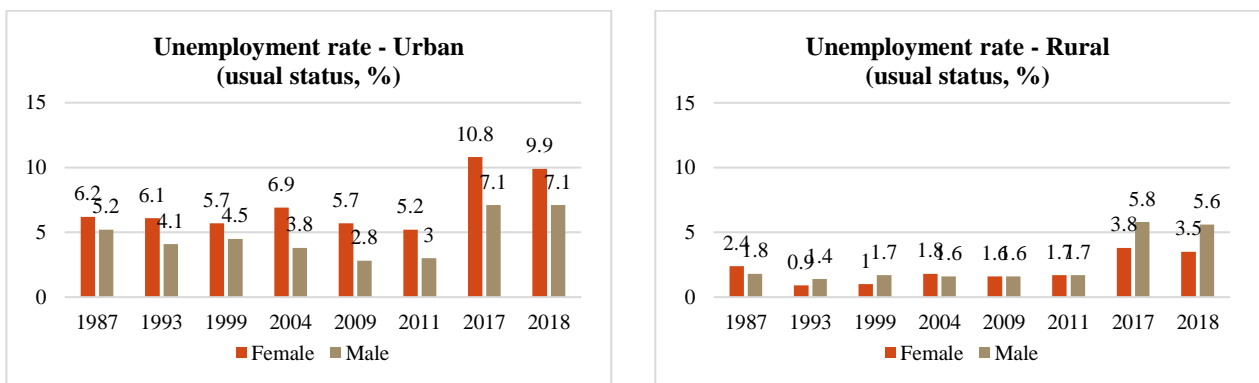


Fig. 3: Urban/rural men and women URs (1987-2018) (NSSO).

Over the last four decades, there was an increase in the proportion of employed women working as salaried or regular workers in urban areas. In rural areas, 2.8% of working women were regular workers in 1983-84, vs. 10.3% of working men. These proportions changed to 11.0% and 14.2% in 2018-19. This trend was even more pronounced in urban areas—where the proportion of women in

salaried work almost doubled from 25.8% to 54.7% between 1983-84 and 2018-19, vis-à-vis a mere 4-percentage point increase for men, from 43.7% in 1983-84 to 47.2% in 2018-19.

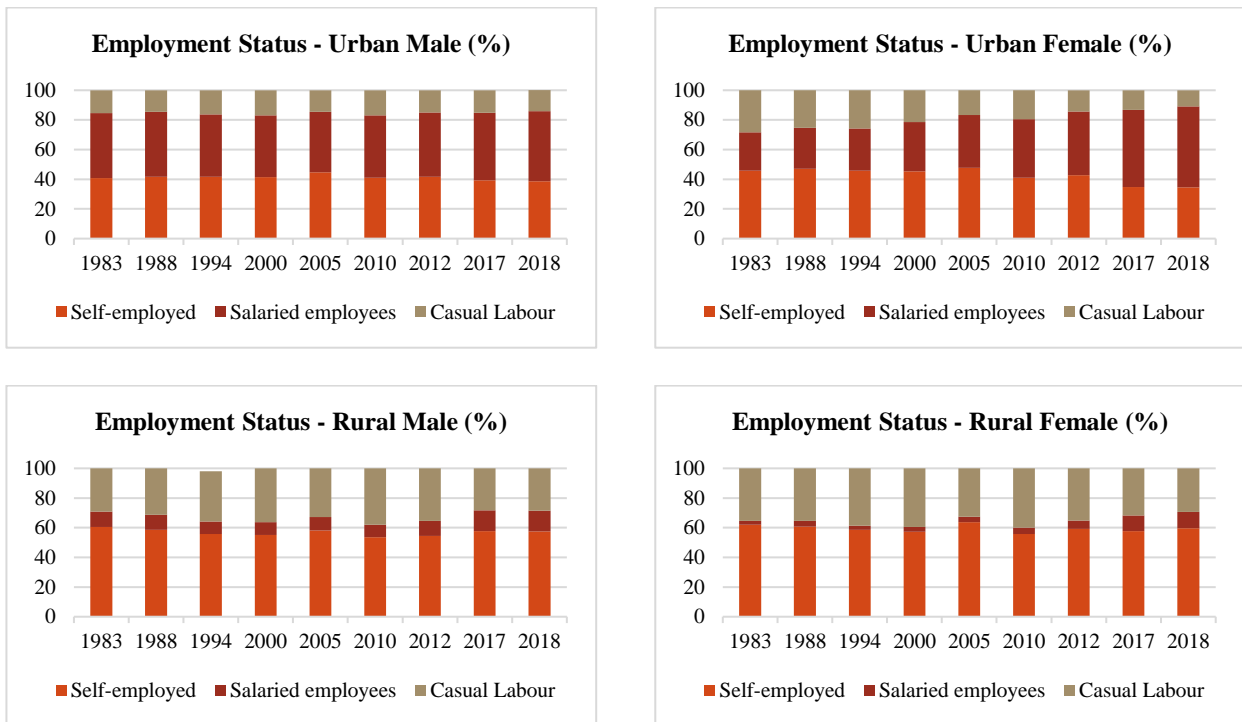


Fig. 4: Rural/urban men and women's employment status (1983-2018) (NSSO).

Casual labor has continued to be the norm for rural women over the last four decades. 35.3% of rural female workers were engaged as casual labour in 1983-84, reducing only slightly to 29.3% in 2018-19. Rural men engaged in casual labour fell marginally from 29.2% in 1983-84 to 28.3% in 2018-19. Meanwhile, as more women gained salaried employment, urban women's engagement in casual labour more than halved from 28.4% in 1983-84 to 10.7% in 2018-19. For urban men however, there was no such decline. Their participation in casual labour remained stagnant, 15.4% in 1983-84 to 14.2% in 2018-19.

In 2018-19, 59.6% of rural females were 'self-employed', yet a majority, 37.9%, were employed as helpers in household enterprises, with the remaining 21.8% being own-account workers. Conversely, in urban areas, of 34.5% self-employed, 9.6% were helpers and a majority, 24.9%, were own-account workers/employers. Comparatively, the proportion of self-employed men being own account workers/employers was 48.2% (rural) and 34.6% (urban). Thus, a vast majority of women denoting themselves as 'self-employed' are engaged in the informal sector.

#### Gender wage gaps

The weighted average female daily wage was 59% of the male wage in 1993-94 and improved to 72% in 2018-19. Yet, for certain categories, a sticky gender wage gap prevailed. For rural casual workers, gender wage ratio stood at 66% in 1993-94, falling marginally to 65% in 2018-19. For urban casual workers, the gender wage ratio was 57% in 1993-94, and improved to 63% in 2018-19. Regular rural workers also saw the gender wage ratio improve from 59% in 1993-94 to 64% in 2018-19. Gender wage gaps were lowest for urban salaried workers; the gender wage ratio was 80% in 1993-94 but worsened slightly to 77% in 2018-19. Thus, the improvement in the average gender wage ratio was driven by narrowing gaps amongst casual urban workers and regular rural workers.

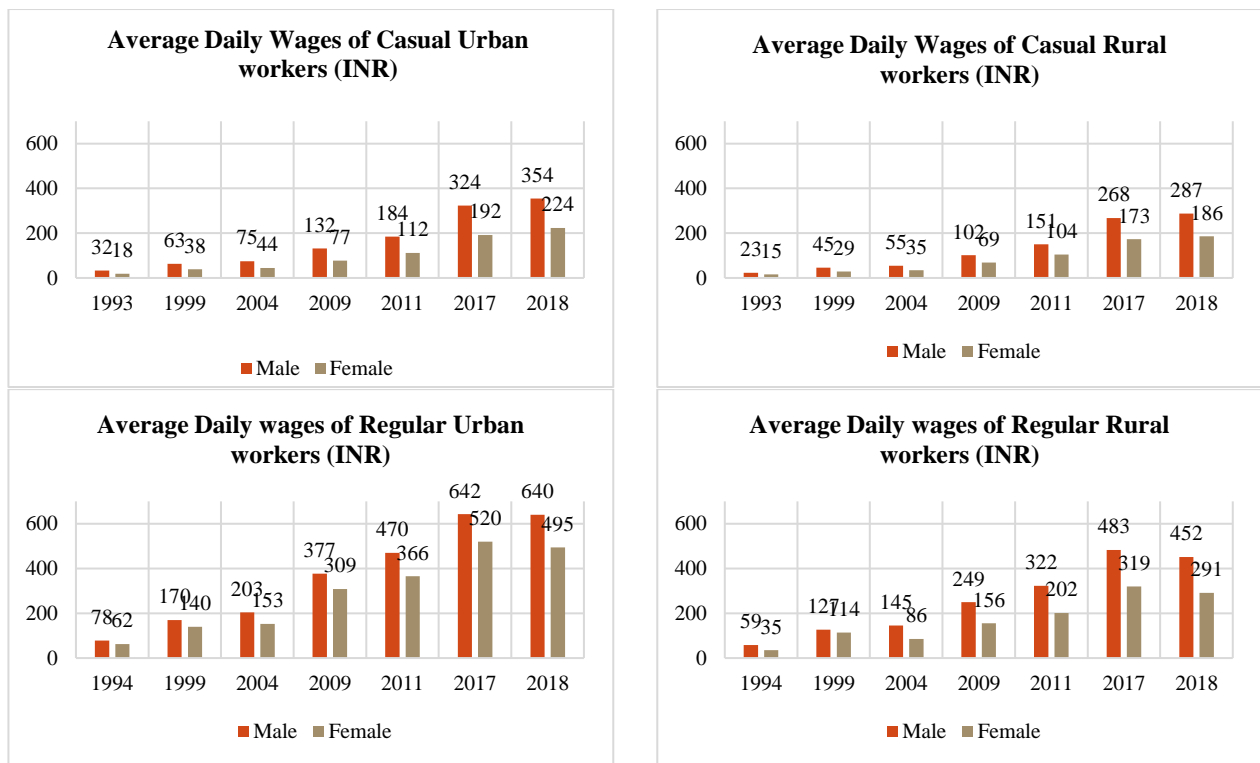


Fig. 5. Average daily wages of casual/regular, rural/urban workers by gender (1993-2018) (NSSO).

A literature survey provides several explanations for these trends. Men tend to migrate to urban areas as rural wages are 44% of the urban wage, leaving women in low-paying rural jobs. Sticky stereotypes of “women’s work” being labor-intensive, coupled with low levels of skilling, leads to women performing unskilled/helper roles in manufacturing, resulting in lower wages (Galbraith et al., 2004; Dutta, 2005; Das, 2017). Career breaks and the ensuing loss of experience due to childbirth lead to “motherhood penalties” to the extent of 3%-10% per child globally (Bhalla and Kaur, 2011; Agüero et al., 2020). In India, 69% of women in the formal workforce expect a pay cut when restarting their careers post motherhood (Rajesh et al., 2019), and mothers are likely to receive fewer application callbacks (Bedi et al.). Ultimately, the perception and positioning of women as supplementary wage earners can explain the existence of gender pay gaps despite similar education and experience levels in the same industry. (Duflo, 2012; Das, 2012; Varkkey et al., 2017). These trends are explored further in section 5.

#### 4. Early COVID-19 trends

A nation-wide lockdown was imposed in March 2020 to prevent the spread of COVID-19. CMIE data reveals the deepest impact on labour market outcomes was felt in the months of April/May 2020, with some improvement in June/July, and a second dip in August/September owing to rising COVID-19 caseloads, followed by a slight improvement in October, and deeper losses in November.

##### *Trends in labour force participation*

The size of the labour force contracted from 433.8 million (383.4 million men, 50.4 million women) in March 2020 to 369.0 million (332.0 million men, 37.0 million women) in April 2020. Between March-April 2020, 13.4 million women (26.6%) moved out of the labour force.



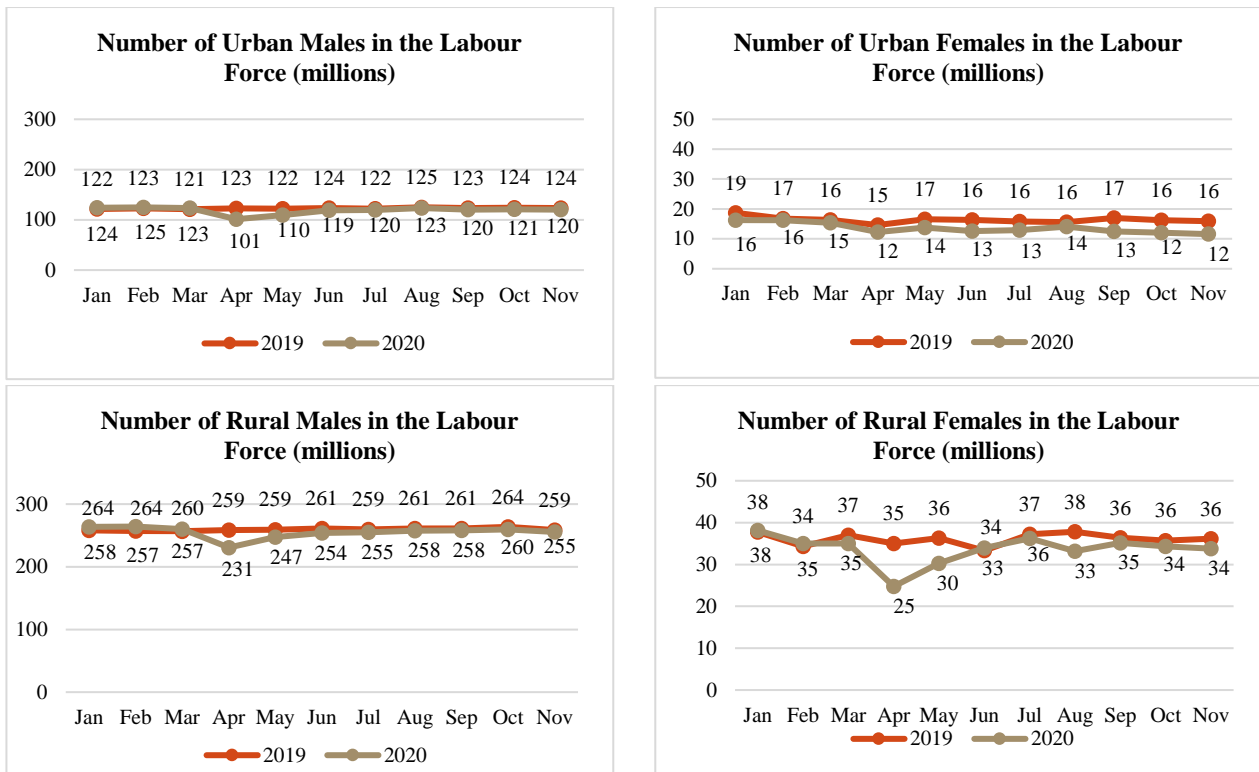
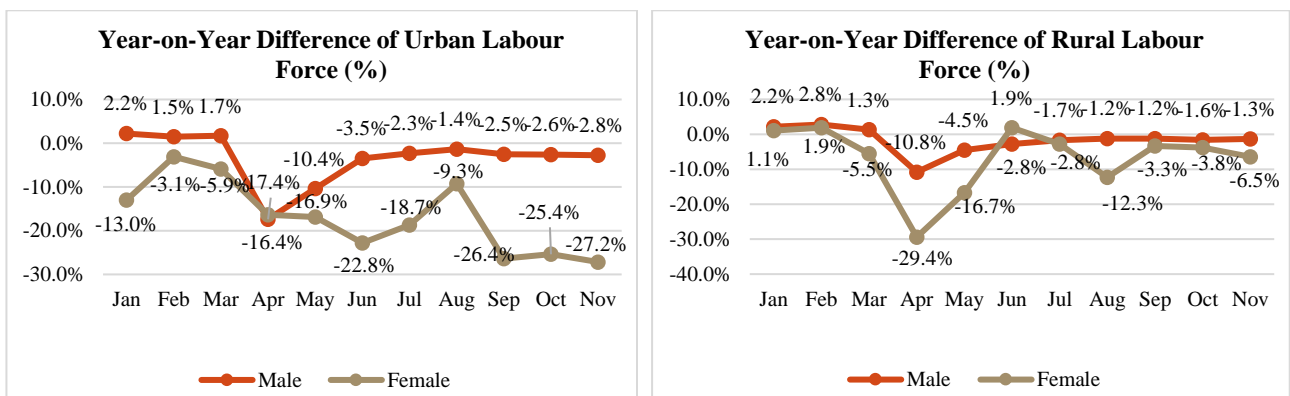


Fig. 6: Urban/rural men and women in the labour force (January-November 2019, 2020) (CMIE).

In November 2020, eight months into the lockdown, there were still 13.5 million fewer persons in the labour force vs. November 2019, 6.8 million men and 6.7 million women. The overall size of the labour force shrunk by 3.1% between November 2019 to November 2020, the size of the female labour force shrunk by 12.8%, vs. 1.8% for men. Of these 6.7 million women displaced from the labour force, 2.3 million were rural women, vs. 4.3 million urban women. Urban women suffered the deepest losses, with labour force contracting by 27.2%, vs. 2.8% for urban men. The rural labour force contracted by 6.5% for women, vs. 1.3% for men (refer Appendix 2 for more details).



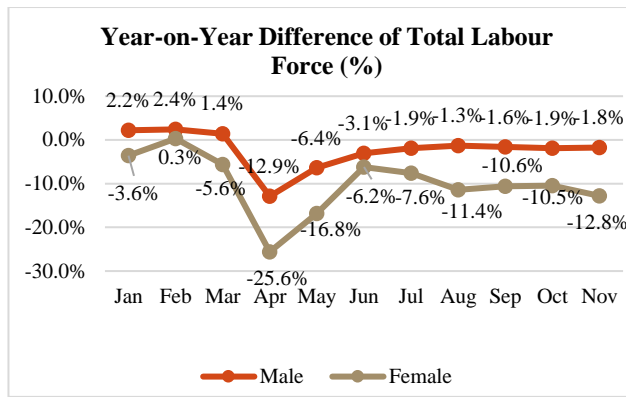


Fig. 7: Year-on-Year Difference of Labour Force (January-November 2020 vs. 2019) (CMIE).

*Trends in workforce participation*

113.6 million workers lost jobs between March-April 2020, of which 15.4 million were women. While the absolute fall in male employment was far greater, the proportionate fall for women was higher, as 37.1% of women lost their jobs, versus 27.7% men. As trade and mobility restrictions eased employment almost recovered to March 2020 levels, 393.5 million (November) vs. 395.8 million (March). However, the gender distribution changed, as though 2.3 million fewer persons were employed, 3.5 million fewer women, and 1.2 million additional men found employment (refer Appendix 2 for more details).

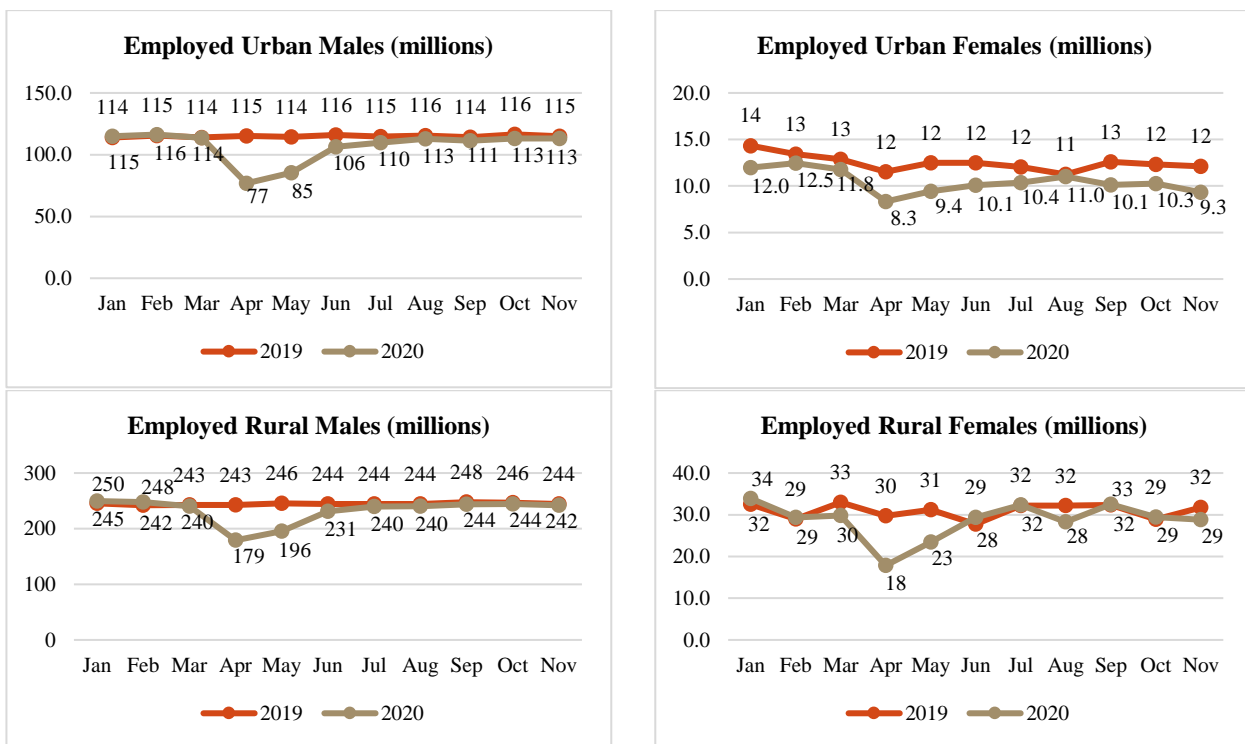


Fig. 8: Employed rural/urban men and women during the pandemic (January-November 2020) (CMIE).

Urban female employment fell from 11.8 million in March 2020 to 8.3 million in April 2020, i.e. by 29.2%, vs. 32.4% for men, recovering to 9.3 million in November 2020, at an average recovery rate of (-)2.85% between March-November 2020. Male employment, despite the higher initial shock, showed a higher average recovery rate of (-)0.06%, almost bouncing back to pre-lockdown levels by

August.

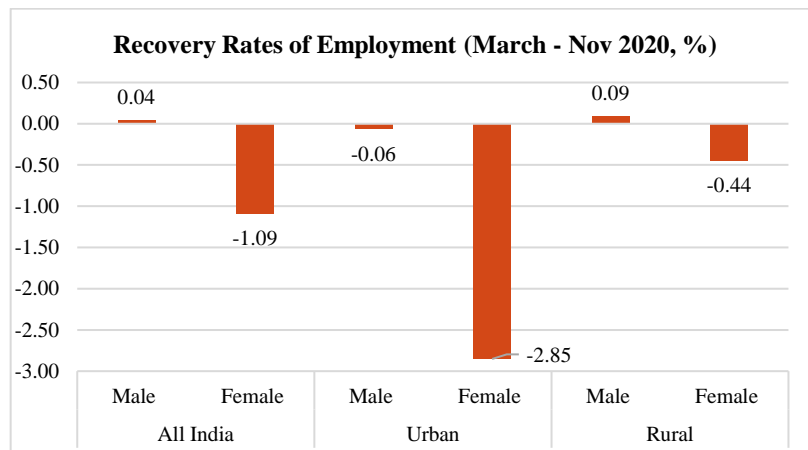


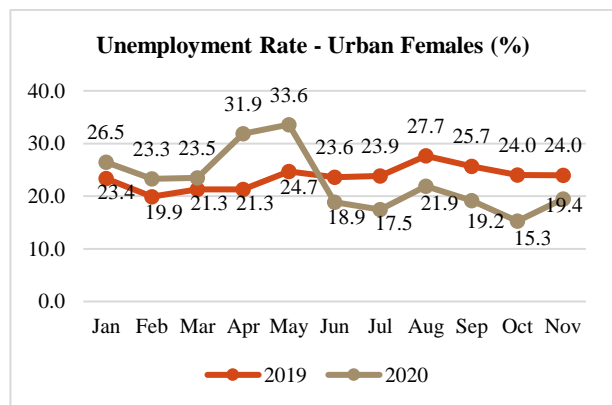
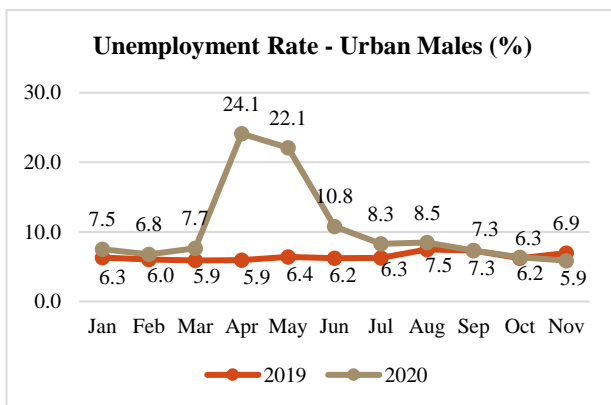
Fig. 9: Recovery rates of employment (March-November 2020) (CMIE).

Note: Recovery rate is calculated as the compounded average change in number of persons employed between March 2020 to November 2020.

Employed rural women experienced a steeper dip, from 29.8 million in March 2020 to 17.8 million in April 2020, i.e. by 40.2% vs. 25.5% for men. While recovery was rapid initially, with employment nearing pre-lockdown levels in June, a dip occurred in August followed by a temporary uptick in September. There was a consequent fall in October and November resulting in an average recovery rate of (-)0.44% between March to November. Rural men were the fastest to recover, at (+)0.09%, with their absolute employment bouncing from 240.5 million in March, to 242.2 million in November.

*Prevalence of unemployment*

Female URs were higher than male URs throughout the period of study, and the lockdown has only amplified female unemployment. Both male and female URs remained higher than 2019 levels only in the first two months of lockdown. In the following months, male URs were comparable to 2019 levels, and female URs were lower. In November 2020, female UR was 15.9%, slightly higher than 15.7% in November 2019, and male UR was 5.4% vs. 6.1% in November 2019. Yet, these low URs do not fully reveal the depth of unemployment. In November 2020, of the 30.3 million unemployed men, 20.1 million (66.5%) were actively looking for employment. In comparison, only 7.2 million of the 19.6 million unemployed women (37.0%) did the same, suggesting that falling URs are a sign of being discouraged by economic conditions, especially for women.



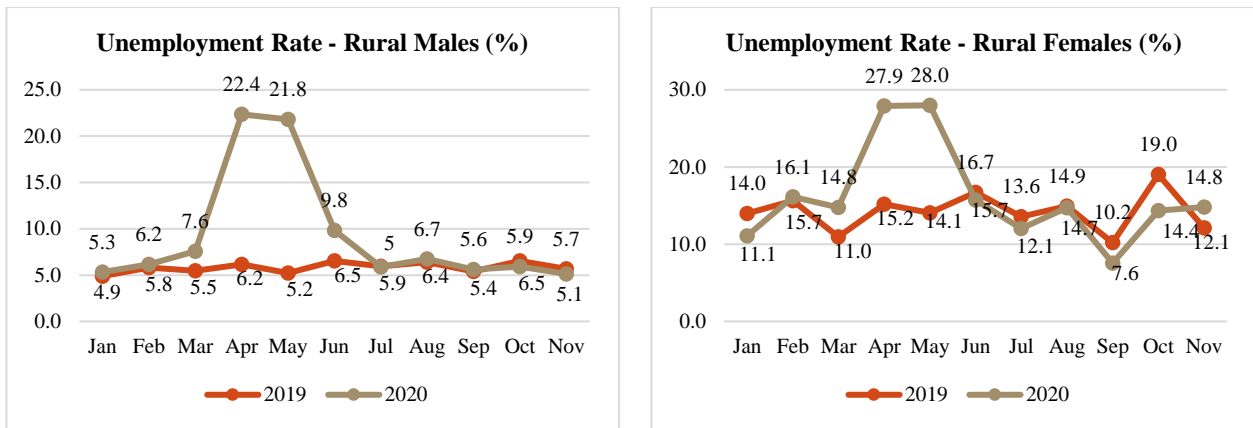


Fig. 10: Rural/urban URs by gender during the pandemic (January-November 2020) (CMIE).

### 5. Long-term factors affecting female labour market outcomes post-COVID-19

Over the last seven decades, there has been an exodus of women from the workforce, especially in rural areas. Gender wage gaps have remained persistent. COVID-19 and the ensuing economic crash have affected women’s labour force and workforce participation disproportionately. We explore five long-term factors affecting women’s labour market outcomes and examine their likely role in post-COVID-19 recovery.

#### Occupational segregation

Between 1977- 2017, India’s economy witnessed a surge in output from services (39% to 53%) and industry (33% to 27%), and a decrease from agriculture (39% to 20%) (Ministry of Finance, 2019-20). However, this has not transformed the structure of women’s employment.

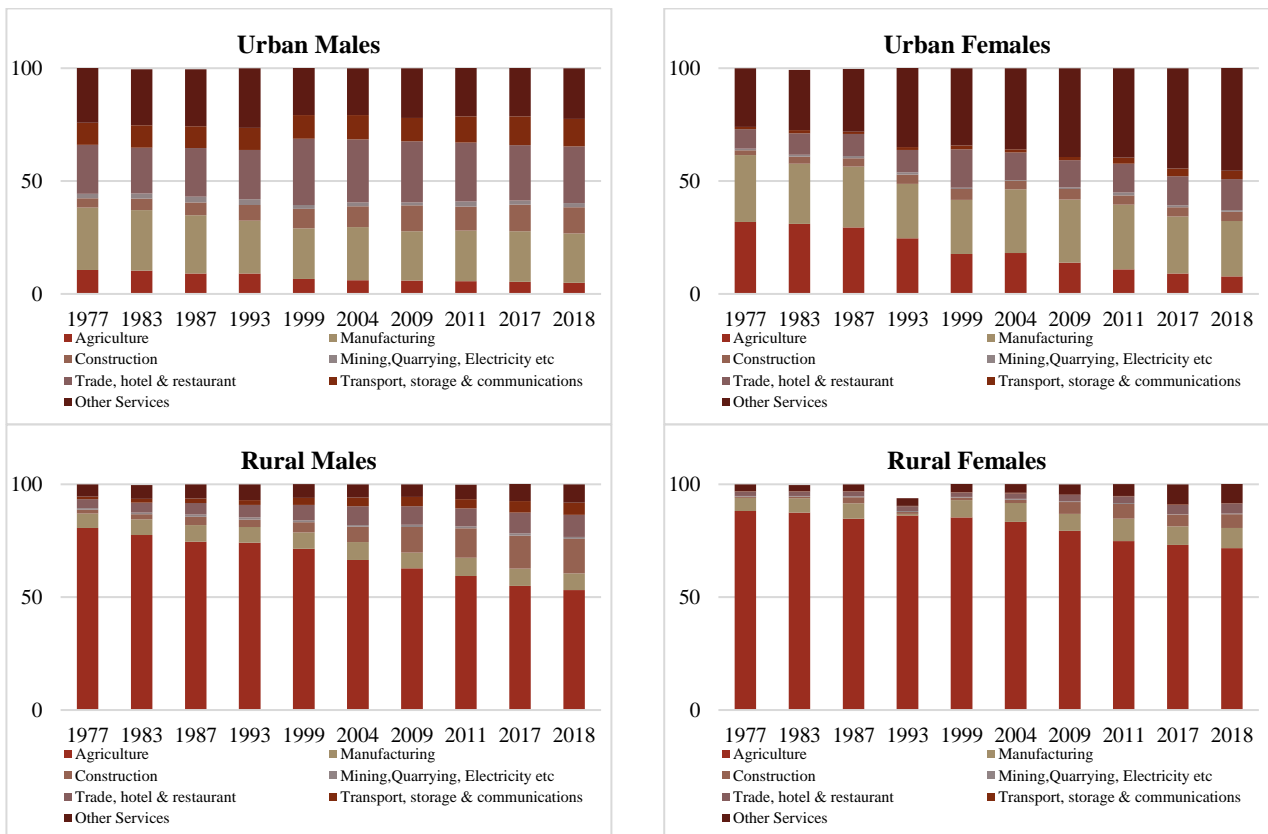


Fig. 11: Sectoral distribution of employed persons (1977-2018, %) (NSSO).

The proportion of rural women working in agriculture fell from 88.1% in 1977-78 to only 71.7% in 2018-19, while this proportion reduced much further for rural men, 80.6% to 53.2%. Construction, manufacturing and services absorbed a large proportion of rural males, but not rural females. For urban females, the service sector saw the highest increase in employment contribution (35.7% to 63.0%). However, they were confined to specific sectors and jobs, like teaching, nursing, hospitality and beauty. Between 1994-2010, women received less than 19% of new employment opportunities generated in India's 10 fastest-growing occupations. The absolute increase in female employment largely took place in elementary sectors (e.g., agriculture) that were not growing. If women had access to the same work opportunities as men, the absolute increase in female employment would have been up to *3 times higher* over this period (Chaudhary and Varick, 2014; Kapsos et al., 2014).

Post-COVID-19, occupational segregation makes women workers more vulnerable to unemployment and low wages:

1. Rural women employed in agriculture have distinct labor-intensive "feminized" activities. They have thus far retained these jobs but with prolonged economic distress and a lack of alternative opportunities, male returnee migrants may displace females.
2. Women's predominance in low-growth sectors like agriculture (55.3%), construction (5.5%), public administration, education and health (18.2%), places them at a disadvantage for reskilling and shifting to faster-growing sunrise sectors.
3. Sectors employing higher proportions of women are seeing the slowest demand revival.
  - a. *Organized services sector.* With consumers limiting purchases, the retail sector saw de-growth of 64% in July 2020 vs. July 2019 (Retail Association of India, 2020). 87% of India's private schools are facing a revenue shortfall (Indian School Finance Company, 2020). Civil aviation reported an 82% decline in domestic traffic in July 2020 vs. July 2019 (DGCA, 2020). Stakeholders revealed that employers in these consumer-facing sectors were making salary deductions, and some cited instances of women being encouraged to avail exit packages owing to their "compliant nature."
  - b. *Unorganized manufacturing industries* suffered massive demand declines. Food processing units dumped inventory owing to the sudden lockdown and logistics disruptions. Textiles and garment manufacturing slowed due to curtailed celebrations during India's festive and wedding season. In the absence of fairs and exhibitions, women artisans lost a large proportion of their annual income. For instance, 'jhurimakers,' (bamboo artisans from West Bengal), felt their incomes would be severely affected through to 2021.

Thus, owing to lack of social security, transferable skills, networks and stereotypes, women across socio-economic strata will find it hard to break into new sectors, especially those deemed "inappropriate" for women.

#### *Increased mechanization and automation*

Increased mechanization across sectors has affected women disproportionately over the past seven decades. In agriculture, chemical spraying replaced weeding, husking equipment was introduced at rice mills, and as the use of seed drillers, harvesters and threshers increased, men displaced women. (Mehrotra and Sinha, 2017). In textiles, the advent of power looms, button stitching machines and textile machinery phased out women's labour (Jhabvala and Sinha, 2002; Chakravarty, 2004).

Nearly 12 million Indian women could lose their jobs by 2030 owing to automation (McKinsey Global Institute, 2019). COVID-19 has expedited automation to reduce human contact. Accessing emerging job roles in tech-driven sectors requires advanced digital skills. However, India suffers from pervasive digital gender divides. 63% of adult women own a mobile phone, but only 14% have a smartphone, and 21% use mobile internet, compared to 79%, 37% and 42% adult men, respectively (GSMA, 2020). Stakeholders reveal girls face intra-household discrimination when accessing mobile

phones or the internet for e-skilling or online schooling, as families prefer investing scarce resources in sons. High-cost mobile data, low digital literacy and poor digital marketing skills inhibit women micro-entrepreneurs from deploying their devices for business purposes.

*Income effect*

Increasing household incomes, especially over the last three decades, accompanied the withdrawal of women from the workforce. This "income effect" can explain ~9% of the total decline in FLFPR between 2005-10 (Kapsos, 2014). Families tend to withdraw women from labour as a signal of prosperity (Srinivas, 1956). Women whose partners hold regular employment, or have post-secondary education, are less likely to work, owing to household income safety nets (Das and Zumbyte, 2017). For rural women, worker population ratios (WPRs) declined by 10-15 percentage points across expenditure categories between 2007-08 and 2018-19. Meanwhile, rural male WPRs declined by only 0-2 percentage points, reflecting the income effect in rural areas over the last decade.

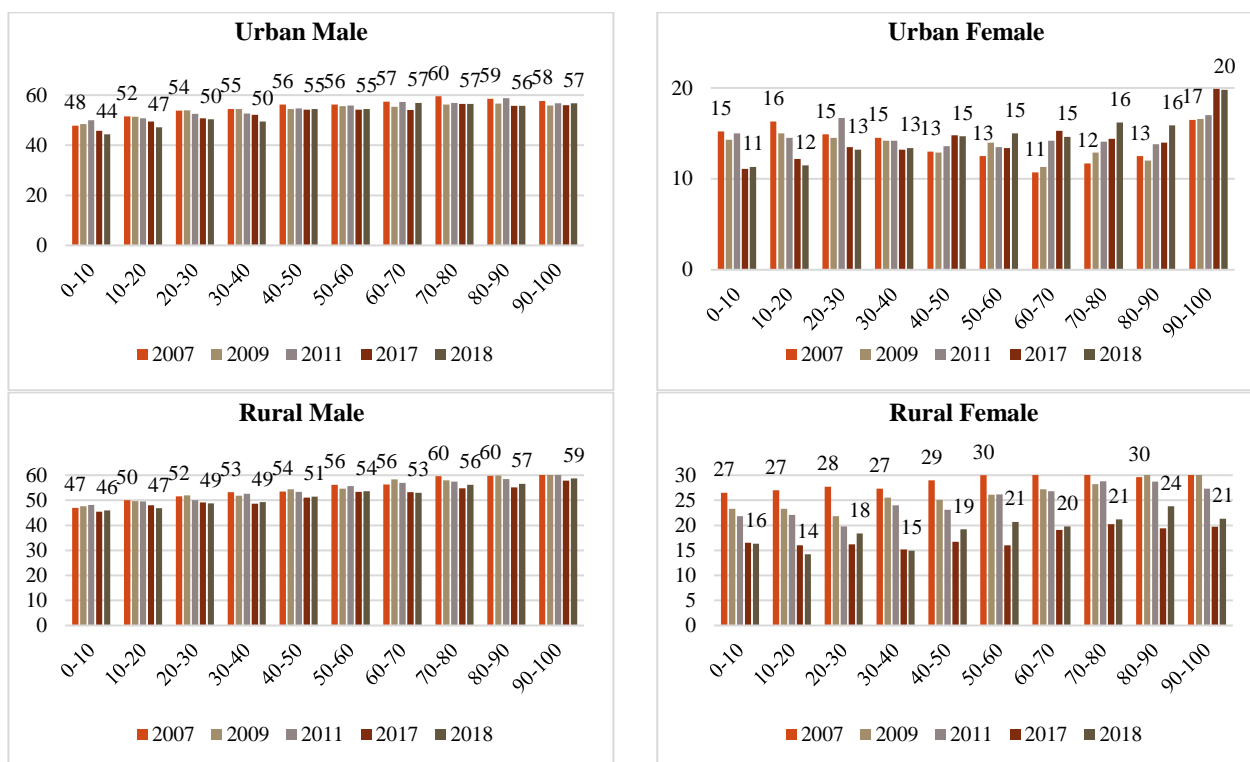


Fig. 12: WPRs by expenditure category for rural/urban males/females (2007-2018, %) (NSSO).

About 84% of Indian households reported a fall in income due to COVID-19 lockdowns between April-May 2020, with middle-income households most affected (Bertrand, Krishnan, and Schofield, 2020). Considering these wealth shocks, stakeholders noted that women had taken up informal, home-based employment, such as food delivery and PPE manufacturing, to contribute to household income. An NGO worker noted that while women were presently allowed to contribute to family earnings, they will be asked to return to domestic work once that is not required. It is unclear whether the net effect of the crash on women’s employment would be an increase or decrease in the medium-term. Further, without adequate education and skill training, women may be forced into precarious informal work. Even in the organized/corporate sector, prolonged breaks from work and obsolete digital skills may force women to accept low-paying jobs as they seek to rejoin work.

*Social norms*

A woman's decision to work is deeply influenced by social factors: family support, marital status, childcare, mobility restrictions and nature of the job (Pande et al., 2017; Sudarshan and Bhattacharya, 2008). Examining age-specific FLFPRs between 1970-2018 for rural women, the highest declines were observed in the 20-24 and 25-29 age groups, showing that rural women in child-bearing years are increasingly withdrawing from the labour force.<sup>iv</sup>



Fig. 13: Age-specific FLFPRs by region (2007-2012) (NSSO).

Women spent an average of 5 hours per day on domestic work, vs. 30 minutes for men (NSSO, 2019). COVID-19-induced lockdowns only increased this burden. In a recent survey, 66% of women indicated increases in unpaid domestic work and 36% stated child/elderly care work increased during the lockdown's first two months (Chakraborty, 2020). Homemakers looking for employment declined between March and September 2020, from 6.4 million to 2.5 million, recovering to 5.3 million in November (CMIE). Stakeholder consultations highlighted how unpaid work and lack of childcare facilities remained an obstacle. Apanalaya, a community organization running Community Childcare Centers (CCC) for women in Mumbai's informal settlements shared they had 44 functional CCCs pre-COVID-19. As of September 2020, only 6 had reopened. This meant several women could not re-join work. A self-help group (SHG) community mobiliser in Telangana noted that women earlier working in SHGs, nearby factories or local shops have withdrawn from work owing to household responsibilities.

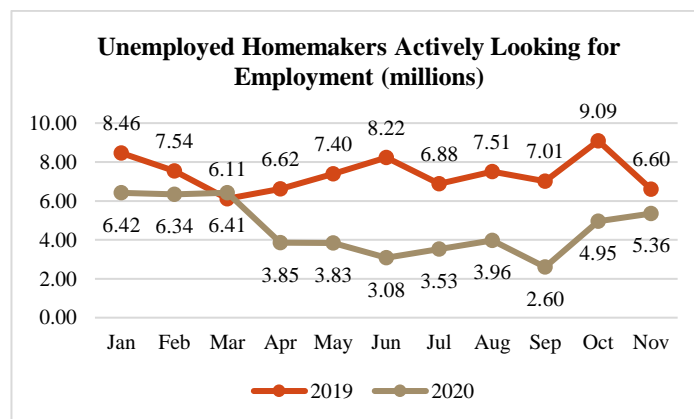


Fig. 14: Unemployed homemakers actively looking for employment (CMIE).

Even pre-COVID-19, only 54% of women were allowed to go a nearby market alone, and only 48% could visit places outside their village or community by themselves (National Family and Health Survey, 2015-16). Women are less likely to own or control family/personal transport, and more likely

to use public transport (Cropper, 2019). Several stakeholders shared that they now require strong reasons to leave the home, inhibiting their ability to work, run businesses, study or avail healthcare services and Government aid. With public transport services disrupted and additional mobility restrictions, women's financial independence and personal agency has been eroded.

### Education and training

Between 1999-00 to 2018-19, the highest proportion of women engaged in the workforce were either illiterate or had completed higher levels of education, i.e. a diploma or postgraduate degree.

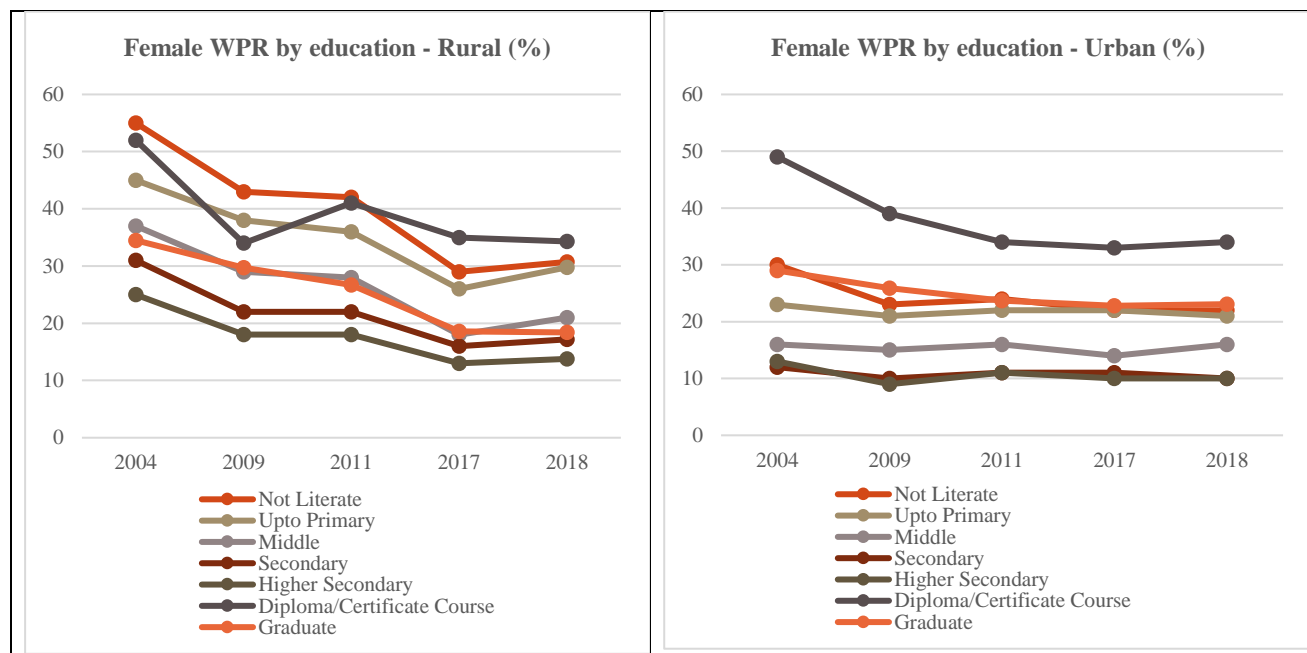


Fig. 15: Rural/urban FWPRs by education levels (1999-2018) (NSSO).

Over the last two decades, the highest declines in rural FWPRs were for the “not literate” and “up to primary” education levels. Notably, rural FWPRs for graduates and post-graduates decreased slightly. In urban areas, FWPRs increased for the “up to primary,” “middle” and higher education groups, showing that women with low and high levels of schooling were joining the workforce in urban areas, the former in informal, low-paying employment, and the latter in skilled sectors.

Although India has shown tremendous progress in gender parity in primary and secondary school enrolment, tertiary-level female GERs rose from 2% in 1971 to only 30% in 2019 (World Bank). As of 2018-19, only 2% of working-age women received formal vocational training, of which 47% did not join the labour force (PLFS, 2018-19). Stakeholders highlighted that even post-training, women find it difficult to establish their own businesses due to a lack of financial literacy and documentation. Thus, persistent gaps in tertiary education, skill training and business incubation support have prevented women from joining the workforce over the past five decades.

Widespread, prolonged school closures post-COVID-19 disrupted over 63 million secondary school girls' education (UNESCO, 2020). Falling household incomes and additional domestic responsibilities put girls at higher drop-out risk. Sticky wage gaps, loss of mid-day meals and an impending recession diminish returns to educating girls. Stakeholders highlighted that school closures put boys at risk for child labour and girls for child marriage. Social distancing limitations have decreased the cost of weddings, magnifying this risk. Nearly all stakeholders highlighted the unfair household distribution of digital devices, resulting in severe learning disruptions for girls.



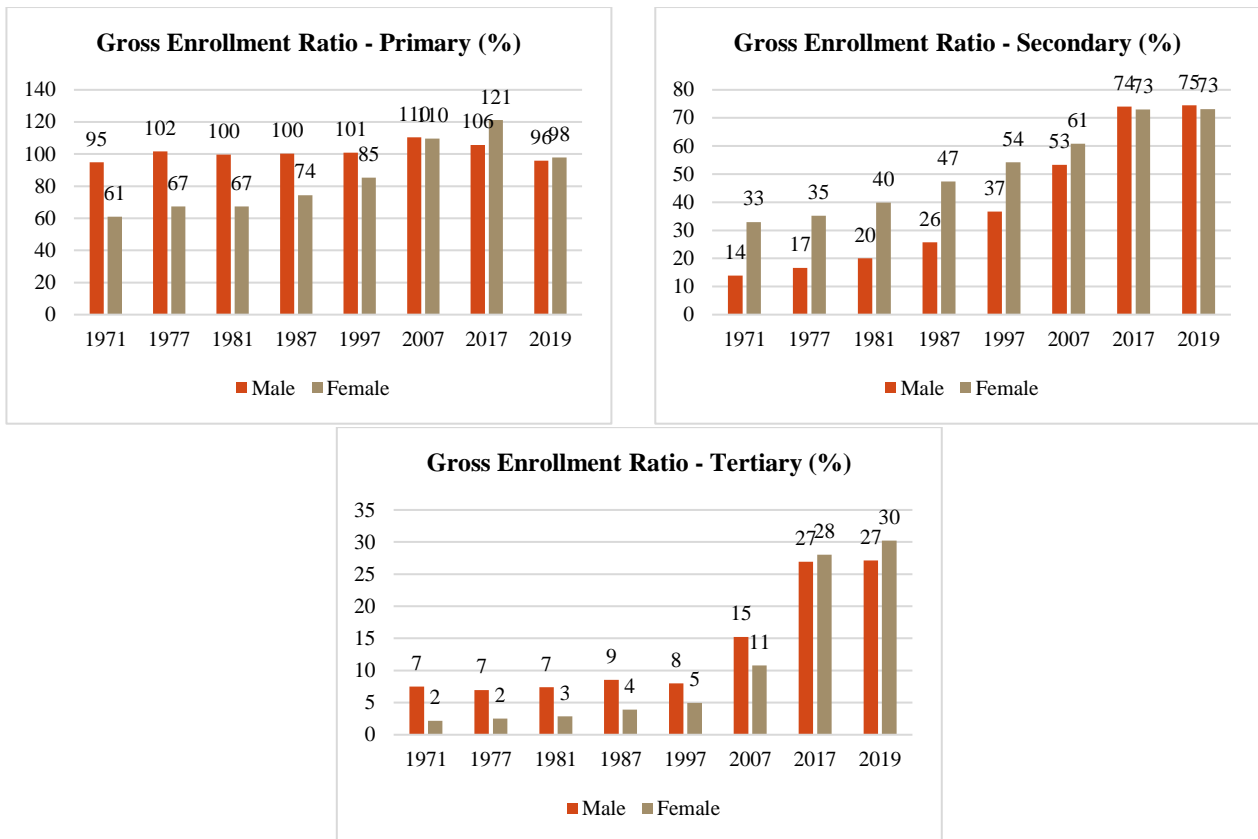


Fig. 16: Gender-segregated enrolment ratios for primary/secondary/tertiary schooling (1971-2019) (World Bank).

## 6. Charting a long-term path for women's work

While COVID-19 did generate economic and employment shocks for women, it only accelerated pre-existing trends. In the long run, there is a need for expanded job opportunities for women, greater investment in women-led businesses and behavioral nudges to adopt progressive attitudes towards women's work. In the short-run, we advocate a reform agenda centered on 4 areas for a women-led post-COVID-19 recovery: (i) Government support for women in informal/unorganized sectors, especially microentrepreneurs; (ii) private sector support for women in formal enterprises; (iii) public private partnerships (PPPs) for reducing skill gaps and (iv) supporting frontline female health workers.

### *Government support for women in informal/unorganized sectors*

#### *Informal workers*

An overwhelming majority of women work with a high degree of 'informality' even within the formal sector. In 2018-19, 55.6% of women were either helpers in households/enterprises (30.9%) or casual workers (24.7%). Of the 21.9% of females working as regular/salaried employees, 66.5% did not have a written job contract, and 54.4% were ineligible for social security (PLFS, 2018-19).

During COVID-19, informal women workers experienced extreme vulnerability. An April 2020 survey in Delhi showed that all construction workers, 97% of street vendors, 91% of home-based workers and 86% of waste pickers reported major income reductions (Chakraborty, 2020). India's 3.3 million domestic workers face uncertain job prospects owing to social distancing (ILO, 2020). Stakeholder consultations corroborated that falling household incomes push women towards marginalized jobs. For instance, a Rajasthan-based organization reported women were willing to work for lower daily wages than those offered under the national rural employment guarantee program MGNREGA.

Given the scale of this economic crisis, Central and State Governments should collaborate to mitigate impact on informal women workers in urban and rural areas:

1. *Targets to employ* women in urban public works. Due to a 33% reservation, women availed 52%-56% of all workdays available under MGNREGA between 2012-13 to 2020-21 as of November 2020 (GOI, 2020). To absorb female workers experiencing job insecurity and unemployment, the Government may establish gender-based employment targets for construction, maintenance and sanitation work undertaken by Municipal Corporations and Public Works Departments, amongst others.
2. *Wage subsidies*. Women comprise nearly 25% of total micro, small and medium enterprise (MSME) employment (Ministry of MSME, 2019-20). Stakeholders revealed women employed by MSMEs suffered massive job losses due to economic distress. Governments can consider introducing targeted wage subsidies for female employees to incentivize MSMEs to retain/rehire women when restarting production.
3. *Targeted unemployment insurance*. In line with GOI's draft Code on Social Security 2020, Governments may devise an unemployment insurance scheme to provide short-term financial safety nets for workers in unorganized, gig and platform economies to mitigate job loss.
4. *Expand Pradhan Mantri Matru Vandana Yojana*. Under PMMVY, pregnant women/lactating mothers are supported through cash transfers. Stakeholders were aware of this scheme, and many had benefitted from it. GOI may consider expanding support by: (i) partnering with State Governments and community-based organizations (CBOs) to increase enrollment; (ii) partnering with international organizations to leverage funding and increase cash transfer entitlements; (iii) establishing CCCs operated and maintained by CBOs.

#### *Female-owned microbusinesses*

Of the 61 million MSMEs in India, only 20% were women-owned. Almost 90% are sole proprietorships, and nearly 48% are rural (vs. 88%, 34% for men). Women-owned enterprises remain concentrated in certain sectors, 35% in personal services, 31% in wearing apparel and textiles and 15% in food and other services. Despite having higher profit margins (31% vs. 19%), women entrepreneurs face gender-specific barriers in establishing and scaling their units (IFC, 2018):

1. *Access to finance*. India's women entrepreneurs face a \$20.5 billion financing gap. Women entrepreneurs faced double the rejection rate vs. men (19% vs. 8%) and received only 5% of total MSME lending from public sector banks (IFC, 2018). As formal institutions rely on credit history and collateral to assess credit worthiness, women entrepreneurs are disadvantaged due to limited land ownership.
2. *Mentorship*. In 2018-19, 4.9% of women received informal training, vs. 12.9% men (PLFS, 2018-19). Social norms prevent women from accessing mentorship, especially if offered by a male mentee, despite these services being particularly scarce at district and block levels.
3. *Market access*. Mobility restrictions and gender digital divides prevent women from directly interacting with customers, understanding their needs and developing new products.

In a July 2020 survey, women-led enterprises reported a 72.5% drop in revenue, with 88% utilizing personal savings to meet working capital needs (IWWAGE, 2020). Weavers, artisans and home-based solopreneurs were left with unclaimed inventories owing to order cancellations (SEWA Bharat, 2020). Stakeholder consultations illustrated several disruptions in supply chains: A waste recycling entrepreneur from Madhya Pradesh experienced increased raw material costs as newspaper circulation reduced during the pandemic; women entrepreneurs from Andhra Pradesh struggled with loan repayments and jute entrepreneurs from West Bengal were unable to sell their products owing to cancelled exhibitions and inadequate knowledge of digital marketplaces. On the other hand, nearly all microenterprises and SHGs consulted mentioned taking up mask, sanitizer, or PPE manufacturing to sustain operations. Women-led SHGs manufactured 170 million masks, 530,000 PPE kits, 513,000

liters of sanitizer. They operated 123,000 community kitchens from March-November 2020 (Ministry of Rural Development, 2020).

Targeted measures to support the growth of MSMEs post-COVID-19 need to be prioritized:

1. *Ring-fenced funding.* Colombia announced a \$5 billion credit line for women entrepreneurs. Egypt has allocated \$0.3 billion to finance 200,000 women-led micro-projects over the next 5 years. Under its low-interest enterprise loan program, Cambodia has set a gender target: at least 20% of SME borrowers must be women (ADB, 2020). GOI could consider introducing gender targets for equity infusions to be made through its recently announced MSME Fund of Funds over the next five years.<sup>v</sup>
2. *Innovative financial products.* Government and private financial institutions must design financial products to meet the unique requirements of women borrowers in their community. For instance, the Mann Deshi Foundation introduced low-interest smartphone loans, enabling over 80% of its women partners to buy their own smartphones and move business online post COVID-19.
3. *Preferential procurement.* Under the GOI's Public Procurement Policy for MSEs, 2018, 25% of annual procurement by Central Government entities must be made from MSEs, including 3% from women entrepreneurs. The Government could consider raising this to 12.5%, to provide gender parity.
4. *Incentivise sector diversification.* The GOI has recently formulated a production linked incentive scheme for ten high-growth potential Champion sectors. Additional fiscal incentives can be introduced for women-led enterprises to enhance their participation in these sectors. Fiscal incentives can be also offered for green sectors.
5. *Incubation.* Incubation centers and MSME accelerator cells can be established in collaboration with industry associations. For instance, in 2018, the Government of Telangana's "WE Hub" promoted women-owned enterprises by providing marketing, legal services, training and technical support. This programme has incubated 148 new start-ups, supported 276 start-ups since 2018 and aided digital transitions post-COVID-19.

#### *Private sector-led support for women in the corporate sector*

India's economic liberalization in 1991 created new opportunities for women in the services sector. Between 2000-2018, 3.4 million more urban women filled service sector jobs. While female employment in regular, formal sector jobs increased by 4.7 million, 0.6 million fewer women were employed as casual labour, and 0.5 million fewer women as "helpers" in household enterprises (NSSO).

Despite comprising 43% of graduates, Indian women formed only 25% of entry-level and 4% of senior management positions. Domestic work emerged as the leading cause of this "leaky pipeline" (McKinsey, 2018; McKinsey, 2012). Women are overrepresented in cost centers, e.g. secretarial/administrative work, and underrepresented in revenue generators like marketing, sales and engineering (WEF, 2020). Only 2.8% of Indian firms have female-majority ownership (WEF, 2020), and just 6% of Fortune India 500 companies are women-led (Fortune, 2020).

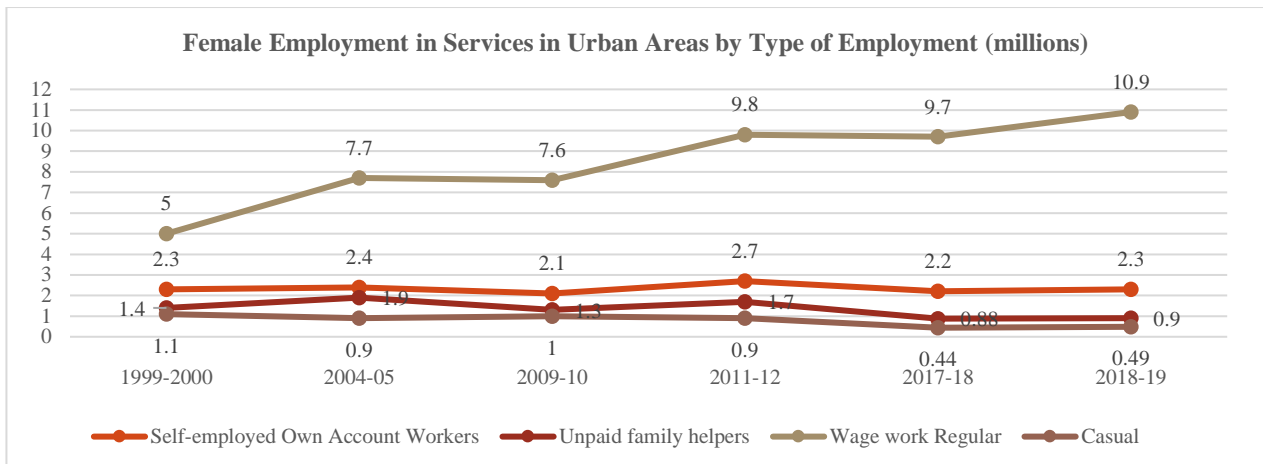


Fig. 17: Urban women’s employment status (2000-2018) (NSSO).

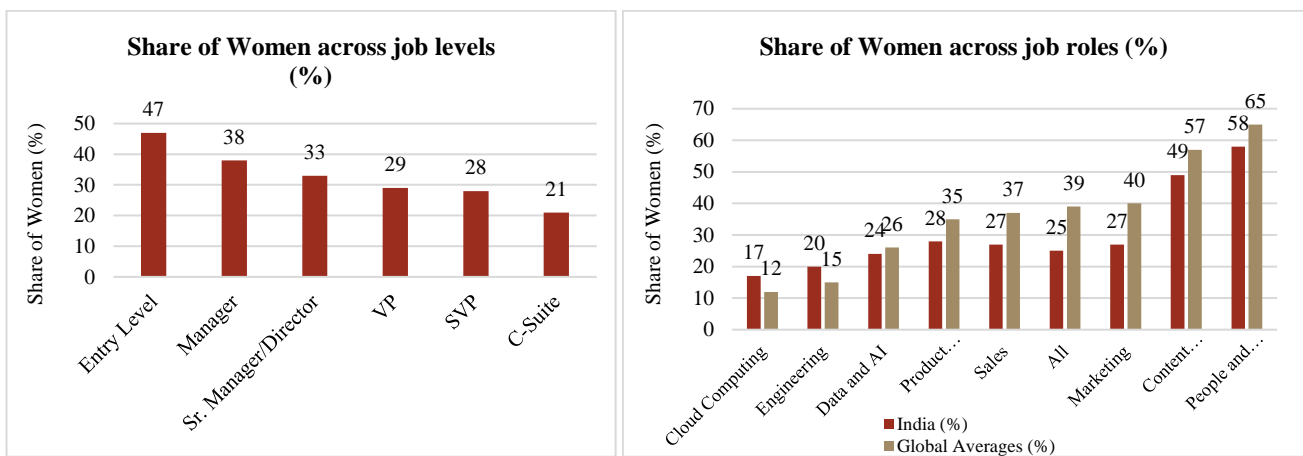


Fig. 18: Representation of women by seniority and roles (2020)

Source: McKinsey Global Institute, 2019 and WEF, 2019

Note: The 11% female representation at the board level is mainly attributable due to the statutory stipulation of at least one female board member.

A recent survey found 43% of urban female solopreneurs reported a loss of productivity due to domestic work during COVID-19 (Bain, 2020). Consultations with women from the corporate sector revealed that while working from home did allow an increased degree of flexibility, the lack of a regular schedule, unpredictable work demands and increased care work resulted in longer hours.

Building on COVID-19-induced digital and work-from-home transformation, Indian firms can consider long-term policies to invest in gender work parity:

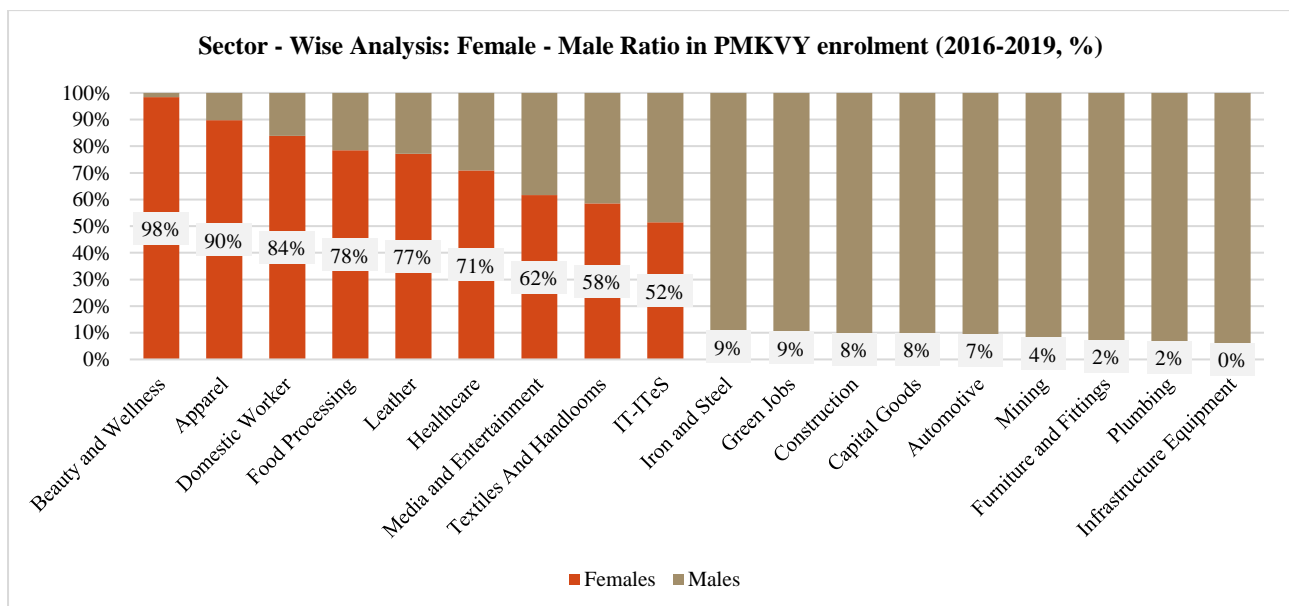
1. *Universal gender metrics.* Companies need to track the proportion of women, not only in the overall employee pool, but at different levels of seniority and in different job roles. This is especially pertinent during COVID-19, to prevent disproportionate impacts on women employees. Combining this with use of Diversity and Inclusion technology can help diversify talent acquisition, advancement, retention and leadership. For instance, Accenture UK achieved 50% female technical recruits by deploying Headstart’s D&I metrics throughout its recruitment cycle (Mercer, 2019).
2. *Women-led policy design.* When a pregnant Sheryl Sandburg walked from a distant parking spot to her office, Google instituted a policy of providing pregnant women parking closer to the entrance (Criado-Perez, 2019). Entrusting women to design D&I policies, running company-wide surveys, pilot testing and encouraging feedback from female employees can improve chances of success.

3. *Men as care-work partners.* Indian firms are in a unique position to influence socialized attitudes of their male employees towards childcare and domestic work. Industry associations can build a network of firms offering shared parental leave, longer paternity leave, in-situ childcare facilities and family leaves or shorter workdays for care responsibilities to both men and women.

#### *PPPs for skill development*

Between 2020 to 2040, almost a fifth of the world's youth (15-29 years) will be Indian (UNESCAP, 2019). Yet almost 30% remain "not in education, employment, or training," (NEET) at a time when India requires 103 million skilled workers between 2017-2022 in 24 sectors (UNICEF, 2019; MSDE, 2018-19). Among youth aged 15-24, ~50% of females are NEET, compared to <10% of males. 75.6% of NEET female youth are married and 25% are illiterate (UNICEF, 2019).

Over the last five decades, Governments implemented several skilling interventions. Some had a gender focus, including establishment of National Skill Training Institutes for Women (NSTIs), and 30% reservation in Industrial Training Institutes (ITIs) (MSDE, 2020). Yet, female participation in skilling remains low, concentrated in few sectors and marred by disruptions. Between 2014-19, women comprised 17% of enrolment at ITIs, and NSTIs' average utilization rate was 61% (MSDE & EY, 2019). Under the flagship Prime Minister Kaushal Vikas Yojana (PMKVY) for short-term skilling, although women comprised 48% of enrolled candidates over 2016-19, they remained concentrated in traditional "feminized," low-productivity sectors and almost entirely excluded from high technology, high growth sectors (PMKVY, 2020). A recent survey found that marriage (58%), lack of safe transport (28%) and family issues (21%) were major reasons for women dropping out of training. Other barriers included unhygienic toilets, low female faculty, lack of sexual harassment redressal and lack of crèches (MSDE & EY, 2019).



*Fig. 19: Sector wise gender ratios in PMKVY enrolment (2016-2019)*

*Source: PMKVY Dashboard (accessed in October 2020)*

*Note: Based on analysis of available data for about 1 million candidates.*

Most Government and private skilling institutions have been closed since March 2020. Few stakeholders shared that they have successfully switched to virtual skill training sessions, especially for urgent courses such as mask manufacturing. However, overall, it was noted that the prevailing digital gender divide and poor internet connectivity reduced women's access to e-skilling.

PPPs can be leveraged to create targeted training opportunities for women:

1. *Course-wise gender access and innovation targets.* Governments should formulate an incentives-based approach with gender targets for all courses under its National Skill Qualification Framework (NSQF<sup>vi</sup>). Reward mechanisms can be devised such that private training partners (PTPs) become eligible for additional financial support if: (i) enrolment, attendance, certification and placement of female candidates increase; and (ii) new modes/modules are devised for women's training. Incentives can be higher for sunrise and green sectors.
2. *Gender sensitive infrastructure.* Procurement standards of PTPs under Government schemes should mandate separate washrooms, strict security (CCTVs), balanced gender ratio of trainers and provision of safe transport. These standards should apply across all Government and private skilling institutes.
3. *Gender sensitivity ranking.* A composite National and State level ranking of skilling institutes should be devised to assess gender mainstreaming efforts, e.g. increasing awareness, recruiting female faculty, offering counselling services for female candidates and potential employers and improving infrastructure.

#### *Supporting frontline female health workers*

Indian women became the first line of defense against COVID-19. 38% of the country's healthcare workers are women, with a greater concentration (83.4%) as nurses and midwives (WHO, 2016). India was already suffering a shortage of 2 million nurses (CDDEP, 2019), which was felt even more acutely during the pandemic. Nearly 2.5 million Anganwadi workers (AWWs), auxiliary nurse-midwives (ANMs) and accredited social-health activists (ASHAs)<sup>vii</sup> across rural India emerged foot soldiers in this war, going door-to-door to distribute Government relief, spreading awareness about COVID-19-safe behavior and monitoring COVID-19 patients and pregnant women (KPMG, 2020).

In March 2020, the Central Government provided \$68,000 in health insurance for healthcare workers, ASHAs and AWWs. In June 2020, GOI announced that withholding medical practitioners' salaries is a punishable offence under the Disaster Management Act. Yet, healthcare workers reported non-payment and medical equipment and PPE shortages. An Oxfam survey of ASHAs noted that 75% of respondents received masks, 62%, gloves and only 23% received body suits, mostly only once. In April 2020, the Central Government introduced a COVID-19 incentive of \$13.6 for ASHAs, however, stakeholders cited delays in receipt and the amount being too low to cover sanitizer and PPE costs. Stakeholders shared that ASHA workers and AWWs were working longer hours with little means of virtual communication. They were distributing Government relief rations despite challenges like public ostracization and having no personal transport.

GOI should increase investment in the National Health Mission<sup>viii</sup>, with measures for female frontline workers including:

1. *Fixed monthly income.* In line with the recommendations of the Parliamentary Standing Committee on Labour (2020), ASHAs and AWWs should be recognized as employees, not volunteers, making them eligible for fixed monthly income and social security benefits. Their base salaries also need to be increased by State-level committees.
2. *Clear and manageable responsibilities.* ASHA and AWWs currently manage multiple responsibilities (child nutrition, women's health, data collection, etc.). Under the New Education Policy<sup>ix</sup>, AWWs are also expected to contribute to early learning. A new organizational framework, with detailed job roles and payment bands commensurate with skills and experience and duty hours is required.
3. *Skill-training and certification.* Within this new organizational framework, work experience and skilling certifications should be introduced to institute seniority levels and specializations.

Specialized trainings, e.g. nutrition, maternal health or early learning, should be offered, linked with higher pay.

4. *Technological support.* Deploying software solutions at Anganwadi centers to monitor health outcomes under Tata Trusts' 'Making It Happen' PPP program lowered operating costs and improved women's nutritional status between 2017-2019. There is a need to leverage hi-tech solutions and mobile applications for data collection, monitoring and evaluation. Frontline women health workers need to be equipped with digital devices and training.

## 7. Conclusion

An analysis of data over the last seven decades shows that women's work is largely informal, invisible and labor-intensive. Women's labour force and workforce participation has declined, and consistently remained below that of men. There has been exodus of women from the labour force, particularly in rural areas. There is a preponderance of women in traditional sectors with low labour productivity, such as agriculture, handicrafts, handlooms and textiles. Despite improvements in education, rising household incomes, liberalization and increased linkages with global value systems, the exodus of India's women from the labour force continues. In this context, the COVID-19 pandemic has come as a shock, resulting in massive job losses for women, especially informal workers, and the slower recovery of women-led microbusinesses. It has also increased domestic work, deepened gender digital divides, exacerbated gender-based skill and educational gaps and placed millions of female health workers at risk.

To chart a gender-sensitive socio-economic recovery in India, Governments, the private sector, media and the social sector should work along three common areas. First, the Central Government must boost gender budgets (currently averaging ~5% of total expenditure between 2008-09 to 2019-20), to support national, State and district-level authorities in implementing programmes to improve women's lives and livelihoods. Second, all public and private stakeholders should collect gender-disaggregated data by default to aid targeted policymaking. Third, women's representation in disaster-response decision-making must increase at all levels to increase the likelihood of gender-sensitive policy design. India must keep women at the heart of economic recovery and create opportunities to bring its "missing" women under the spotlight.

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<sup>i</sup> Refer Appendix 1 for list of definitions.

<sup>ii</sup> Refer Appendix 3 for full list of stakeholders consulted.

<sup>iii</sup> Women could still be working in informal sectors whose data does not fully get captured in NSSO surveys. However, this suggests that women are increasingly taking on marginal, low-paid, and insecure work.

<sup>iv</sup> The largest declines are expectedly in the '10-14' and '15-19' age-groups, as girls moved into education.

<sup>v</sup> The Fund of Fund scheme was setup with a corpus of INR 100 billion under the Atmanirbhar Bharat Abhiyaan economic package in response to COVID-19. This will provide equity funding to MSMEs with growth potential and viability.

<sup>vi</sup> The Government of India notified the National Skills Qualifications Framework (NSQF) in 2013 as a single unified framework for all qualifications at the national level, subsuming all previous frameworks. Sector Skill Councils (SSCs) develop Qualification Packs (QPs), National Occupational Standards (NOSs) and assessment mechanisms in their respective domains, as per the needs of the industry aligned with the NSQF.

<sup>vii</sup> ASHA and AWWs are honorary volunteer community health workers, working under the National Health Mission. Their role includes providing maternal and childcare services and creating awareness and mobilisation for immunisation and nutritional care.

<sup>viii</sup> The National Health Mission by Government of India envisages achievement of universal access to equitable, affordable & quality health care services in both urban and rural areas.

<sup>ix</sup> The National Education Policy 2020, which was approved by the Union Cabinet of India on 29 July 2020, outlines the vision of a new education structure in India.

*Appendix 1: List of definitions and abbreviations*

*Definitions*

**1. Activity Status**

The paper uses the usual status (ps+ss) data to measure the key employment and unemployment indicators, for both rural and urban areas. The usual activity status of a person is determined on the basis of the activities pursued by the person during the reference period of last 365 days preceding the date of survey.

**2. Casual Labour**

Any person who was casually engaged in others' farm/non-farm enterprises—both household and non-household—and, in return, received wages as per the terms of the daily/periodic work contract, is considered as casual labour.

**3. Employers**

Any self-employed person who worked on their own account or with one or a few partners and who ran their enterprise by hiring labour.

**4. Gender Wage Ratio**

Gender wage ratio is defined as the difference between median earnings of men and women.

**5. Helpers in Household Enterprises**

Any self-employed person who were engaged full time/part time in their household enterprises and did not receive any regular salary/wages in return for the work performed. They did not run the household enterprise on their own but assisted the concerned person living in the same household in running the household enterprise.

**6. Labour Force**

Any person who is either working (or employed) or seeking or available for work (or unemployed) constitutes the labour force.

**7. Labour Force Participation Rate (LFPR)**

LFPR is the number of persons/ person-days in the labour force (which includes both the employed and unemployed) per 1000 persons /person-days.

**8. Own-Account Workers**

Any self-employed person who operated their enterprises on their own-account or with one or a few partners and who ran their enterprise without hiring any labour.

**9. Recovery Rate**

Recovery rate is calculated as the compounded growth in number of persons employed from March 2020 to November 2020.

**10. Salaried Employees**

Any person who worked in others' farm/non-farm enterprises (both household and non-household) and, in return, received salary or wages on a regular basis (i.e. not on the basis of daily or periodic renewal of work contract).

**11. Self-employed**

Any person who operated their own farm/non-farm enterprises or were engaged independently in a profession/trade on their own or with one or a few partners.

## **12. Workforce Participation Rate**

WPR is the number of persons/person-days employed per 1000 persons/person-days.

## **13. Unemployment Rate**

UR is the number of persons/person-days unemployed per 1000 persons/person-days in the labour force.

### *Abbreviations*

1. **ASHA:** Accredited Social Health Activist
2. **AWW:** Anganwadi Worker
3. **CBO:** Community-Based Organisation
4. **CCC:** Community Childcare Centre
5. **D&I:** Diversity and Inclusion
6. **FLPFR:** Female Labour Force Participation Rate
7. **FWPR:** Female Workforce Participation Rate
8. **GER:** Gender-segregated Enrolment Ratio
9. **GOI:** Government of India
10. **ITI:** Industrial Training Institute
11. **MGNREGA:** Mahatma Gandhi National Rural Employment Guarantee Act
12. **MSEs:** Micro and Small Enterprises
13. **MSMEs:** Micro, Small and Medium Enterprises
14. **NEET:** Not in Education, Employment, or Training
15. **NSQF:** National Skill Qualifying Framework
16. **NSTI:** National Skill Training Institute
17. **PMKVY:** Pradhan Mantri Kaushal Vikas Yojana
18. **PMMVY:** Pradhan Mantri Matru Vandana Yojana
19. **PPP:** Public Private Partnership

**20. PPE:** Personal Protective Equipment

**21. PTP:** Private Training Partners

**22. SHG:** Self-Help Group

**23. UR:** Unemployment Rate

**24. WPR:** Workforce Participation Rate

## Appendix 2: Impact of COVID-19 national lockdown on labour force and employment outcomes

## Impact on Labour Force

Table 1: Summary - Impact of COVID-19 lockdown on labour force – all-India (CMIE)

	Women	Men	Total
<b>Immediate impact of Lockdown</b>			
Mar-20	50.4 mn	383.4 mn	433.8 mn
Apr-20	37.0 mn	332.0 mn	369.0 mn
Absolute decline (March 2020 to April 2020)	13.4 mn	51.4 mn	64.8 mn
Percentage decline (March 2020 to April 2020)	<b>26.6%</b>	<b>13.4%</b>	<b>14.9%</b>
<b>Eight months after lockdown</b>			
Nov-19	52.0 mn	382.4	434.5 mn
Nov-20	45.4 mn	375.6	421.0 mn
Absolute decline (Nov 2019 to Nov 2020)	6.7 mn	6.8 mn	13.5 mn
Percentage decline (Nov 2019 to Nov 2020)	<b>12.8%</b>	<b>1.8%</b>	<b>3.1%</b>

Table 2: Summary - Impact of COVID-19 lockdown on labour force - Urban (CMIE)

	Women	Men	Total
<b>Immediate impact of Lockdown</b>			
Mar-20	15.4 mn	123.2 mn	138.5 mn
Apr-20	12.2 mn	101.3 mn	113.5 mn
Absolute decline (March 2020 to April 2020)	3.1 mn	21.9 mn	25.0 mn
Percentage decline (March 2020 to April 2020)	<b>20.5%</b>	<b>17.8%</b>	<b>18.1%</b>
<b>Eight months after lockdown</b>			
Nov-19	15.9 mn	123.7 mn	139.6 mn
Nov-20	11.6 mn	120.2 mn	131.8 mn
Absolute decline (Nov 2019 to Nov 2020)	4.3 mn	3.4 mn	7.7 mn
Percentage decline (Nov 2019 to Nov 2020)	<b>27.2%</b>	<b>2.8%</b>	<b>5.5%</b>

Table 3: Summary - Impact of COVID-19 lockdown on labour force - Rural (CMIE)

	Women	Men	Total
<b>Immediate impact of Lockdown</b>			
Mar-20	35.0 mn	260.2 mn	295.2 mn
Apr-20	24.8 mn	230.7 mn	255.5 mn
Absolute decline (March 2020 to April 2020)	10.3 mn	29.5 mn	39.8 mn
Percentage decline (March 2020 to April 2020)	<b>29.3%</b>	<b>11.3%</b>	<b>13.5%</b>
<b>Eight months after lockdown</b>			
Nov-19	36.1 mn	258.8 mn	294.9 mn
Nov-20	33.8 mn	255.3 mn	289.1 mn
Absolute decline (Nov 2019 to Nov 2020)	2.3 mn	3.4 mn	5.8 mn
Percentage decline (Nov 2019 to Nov 2020)	<b>6.5%</b>	<b>1.3%</b>	<b>2.0%</b>

*Impact on Employment**Table 4: Summary - Impact of COVID-19 lockdown on employed persons – all-India (CMIE)*

	<b>Women</b>	<b>Men</b>	<b>Total</b>
<b><i>Immediate impact of Lockdown</i></b>			
Mar-20	41.6 mn	354.2 mn	395.8 mn
Apr-20	26.2 mn	256.0 mn	282.2 mn
Absolute decline (March 2020 to April 2020)	15.4 mn	98.2 mn	113.6 mn
Percentage decline (March 2020 to April 2020)	<b>37.1%</b>	<b>27.7%</b>	<b>28.7%</b>
<b><i>Eight months after lockdown</i></b>			
Nov-19	43.9 mn	359.2 mn	403.0 mn
Nov-20	38.1 mn	355.4 mn	393.6 mn
Absolute decline (Nov 2019 to Nov 2020)	5.7 mn	3.8 mn	9.5 mn
Percentage decline (Nov 2019 to Nov 2020)	<b>13.1%</b>	<b>1.1%</b>	<b>2.4%</b>

*Table 5: Summary - Impact of COVID-19 lockdown on employed persons - Urban (CMIE)*

	<b>Women</b>	<b>Men</b>	<b>Total</b>
<b><i>Immediate impact of Lockdown</i></b>			
Mar-20	11.8 mn	113.7 mn	125.5 mn
Apr-20	8.3 mn	76.9 mn	85.2 mn
Absolute decline (March 2020 to April 2020)	3.4 mn	36.9 mn	40.3 mn
Percentage decline (March 2020 to April 2020)	<b>29.2%</b>	<b>32.4%</b>	<b>32.1%</b>
<b><i>Eight months after lockdown</i></b>			
Nov-19	12.1 mn	115.1 mn	127.2 mn
Nov-20	9.3 mn	113.2 mn	122.5 mn
Absolute decline (Nov 2019 to Nov 2020)	2.8 mn	1.9 mn	4.7 mn
Percentage decline (Nov 2019 to Nov 2020)	<b>22.8%</b>	<b>1.6%</b>	<b>3.7%</b>

*Table 6: Summary - Impact of COVID-19 lockdown on employed persons - Rural (CMIE)*

	<b>Women</b>	<b>Men</b>	<b>Total</b>
<b><i>Immediate impact of Lockdown</i></b>			
Mar-20	29.8 mn	240.5 mn	270.3 mn
Apr-20	17.8 mn	179.2 mn	197.0 mn
Absolute decline (March 2020 to April 2020)	12.0 mn	61.3 mn	73.3 mn
Percentage decline (March 2020 to April 2020)	<b>40.2%</b>	<b>25.5%</b>	<b>27.1%</b>
<b><i>Eight months after lockdown</i></b>			
Nov-19	31.8 mn	244.1 mn	275.9
Nov-20	28.8 mn	242.2 mn	271.0
Absolute decline (Nov 2019 to Nov 2020)	3.0 mn	1.9 mn	4.8 mn
Percentage decline (Nov 2019 to Nov 2020)	<b>9.3%</b>	<b>0.8%</b>	<b>1.8%</b>

*Appendix 3: Summary of stakeholder consultations and case studies*

To expand our understanding of the challenges women faced during the COVID-19 crisis, we undertook consultations with 25 different stakeholders. Six key problem areas surfaced from our discussions: (i) employment, (ii) enterprise, (iii) education, (iv) domestic work, (v) health and nutrition and (iv) digital access. This appendix presents a summary of key insights and case studies from stakeholder consultations.

**1. Methodology**

Stakeholders were interviewed at length (>1 hour each) about challenges across the topics of education, healthcare, domestic work, entrepreneurship and corporates. In some instances, questions were drafted in advance and shared with particular stakeholders.

**2. About our stakeholders**

Our stakeholders are from Governmental departments, women entrepreneurs' associations, nonprofits, consulting firms, NGOs and self-help groups (SHGs). They represent 12 Indian States. Additionally, they work on-ground with India's most marginalised, including trans women, sex workers, and Dalit women.

**3. Employment***3.1. Demand-side*

Jobs disproportionately held by women in both organised and unorganised sectors have been made redundant due to changes/dips in consumer demand. For instance, Beedi harvesters in Telangana have been deeply affected due to changing customer preferences and social distancing. One women's association suggested creating "clusters" to energise demand for products made with environmentally-friendly materials (banana leaves, recycled plastic and solar power), catering to high-end markets and enjoying greater price flexibility.

*3.2. Supply-side*

In formal employment, women have been disproportionately laid off. One stakeholder noted that several women were forced to avail the country's Voluntary Retirement Scheme as women are thought to be "less resistant." Additionally, the post-COVID policy response has thus far focused on rebuilding industries such as manufacturing and construction, but stakeholders believed that service sectors, where women form a higher proportion of the workforce, should also be a crucial part of recovery.

*3.2.1. Social security for women*

Current social security schemes take a gender-neutral approach, ignoring the disproportionate impacts the pandemic has had on women and the challenges they face in availing benefits. Therefore, stakeholders recommended: (i) creating gender budgets within existing schemes; (ii) piloting new programmes that target women; and (iii) identifying and tackling implementation hurdles, such as financial service gaps, accessibility, and requisite documentation.

**Case Study 1: Women's livelihoods in the rural economy (Seema Kulkarni, Society for Promoting Participative Ecosystem Management)**

In a rural economy, women's labour is either underpaid or unpaid. Her work-site extends between the family and the farm. To ensure that women workers are able to access benefits, recognition of their work is crucial. A system which allows recognition via self-registration, like the FRUITS Portal in Karnataka, could prove beneficial. The portal, a structured farmer database, has



simplified the process of availing State Government schemes. Farmers no longer have to run from pillar to post to secure documentation or avail benefits.

There needs to be a clear articulation and strengthening of policy so that the intended beneficiaries are aware of their entitlements and able to utilise the same. Ms. Kulkarni also strongly advocated for income transfers of minimum Rs. 7,500 for a period of one year as a recovery measure. Furthermore, she suggested increasing the number of workdays under NREGA from 100 to 200 in order to guarantee employment opportunities. Patriarchal norms have prevented women from inheriting personal property. Thus, women's poor asset ownership has ramifications on their access to credit and livelihood opportunities as well as agency in households.

### 3.2.2. Structural challenges

Stakeholders highlighted external structural challenges preventing women from fully participating in economic activities: locational constraints (such as proximity of workplaces to households), poor public transport connectivity, lack of flexible work timings and missing diversity and inclusion (D&I) practices.

### 3.2.3. Training

A lack of training programmes for women are a key reason for their inability to actively participate in high-value employment opportunities. Training programmes will boost women's motivation to gain employment, improve productivity, and encourage the adoption of newer, more sustainable technologies for production and marketing. Training programmes and labour certifications must be designed especially for women. These programmes must also focus on building soft skills, such as confidence.

## 4. Enterprise

Women have shown immense entrepreneurial ability during the pandemic, particularly those who belong to SHGs. For example, one stakeholder reported that women in SHGs produced 7,000-8,000 masks per day, giving them a sense of empowerment. As primary earners in their families (typically men) lost their jobs, women mitigated these losses.

### 4.1. Capital

Women entrepreneurs have historically suffered from a persistent lack of financial support. During the pandemic, this, in addition to an increase in material costs owing to restricted supply chains, deeply impacted women-owned small businesses. The ease of business for existing loan programmes is also highly constrained. Certain loans were harder to avail due to overall low rates of recovery, although female borrowers traditionally exhibit a 100% recovery rate. The lifting of loan moratorium periods has also affected debt-ridden small businesses.

SHGs have played a key role in front-line work as well as empowering women; in Odisha, for example, a strong SHG ecosystem has given women financial independence and encouraged them to engage in political discourse. Initiating tax cuts and extending moratorium periods for women-owned businesses could prove beneficial. One stakeholder suggested creating "capital clusters" to reduce investment costs for women establishing their own enterprises. Insurance schemes could break down barriers to entry.

### Case Study 2: Female Microentrepreneurs in the Jute Industry, West Bengal

Access to finance is one of the key constraints to the growth of women-owned SMEs. Unable to access relief from Government schemes in the midst of the pandemic and with the

additional burden of loan repayment, these women entrepreneurs faced severe working capital constraints. They were unable to access affordable credit facilities as most banks perceive women owned enterprises as high-risk borrowers. While stakeholders acknowledged that loans were easier to avail as an SHG member rather than as an independent business owner (owing to the subsidies available to SHGs), savings amounts deposited with SHGs reduced over lockdown periods.

Most of their incomes were dependent on sales from exhibitions and fairs which were shut down owing to lockdown restrictions. They also witnessed a sharp decline in bulk supply orders for their products. In order to mitigate some of the losses, they pivoted to alternative products. The sewing machines were repurposed to sew masks and cotton nightgowns. They produced an average of 20,000 masks each per month. Some also experimented with food delivery. However, the income from these alternative channels were only short-term solutions. Although most of them welcomed the idea of leveraging online platforms to sell their products, they were skeptical of a smooth transition to a digital marketplace. This indicates the urgent need for curating digital and social media marketing training modules for small-scale women entrepreneurs.

#### 4.2. Training

Women entrepreneurs who receive loans to establish businesses often suffer from financial illiteracy. Stakeholders also noticed an internal vacuum of confidence as women have not been adequately exposed to enterprise. Experts recommended launching mentorship programmes that directly target women entrepreneurs and connect them to role models who could help them explore business strategy, marketing, funding and more. Establishing incubation centres across the country was also suggested.

### 5. Education

While India has seen immense progress in girls' education, lockdowns are predicted to reverse this. Girls face discrimination as families are more likely to send their sons to school. For girls who graduate secondary school, a lack of tertiary education limits their opportunities for growth—more women are employed in sunset, rather than sunrise, industries. During the pandemic, girls have been forced to take up chores, disrupting their study schedules. The Government must thus provide subsidies for school supplies and scholarships. The latter should be continued until girls are aged 18/21 to encourage them to pursue tertiary education.

#### **Case Study 3: Education in Rural Madhya Pradesh (P. M. Mathew, Principal of Eklavya Residential School, run under the Department of Tribal Welfare by the State Government)**

COVID-19 lockdowns have amplified existing educational barriers in rural India, particularly for young girls. While urban educational institutions could swiftly make the transition to digital platforms, their rural counterparts were not equipped to do the same. In a class of 38 girls, only 8 were able to attend online classes. Only one smartphone is available per household, accessible only during certain parts of the day. Most teachers had to conduct classes at odd timings. Additionally, financial distress and cultural norms have caused more girls to drop out, putting them at a higher risk of poverty and early marriage. 2 young girls from Mr. Mathew's school were married off during this period.

The State Government intended to distribute tablets to every girl child enrolled in Higher Secondary Government Schools. However, this proposal was ineffective due to costly data packs and poor connectivity. As lockdowns eased, disruptions in education were somewhat mitigated through neighbourhood community classes.

## 6. Domestic Work

When offices and schools shut down, the increased burden of domestic work and child/elderly care fell entirely on women and young girls. Women may be restricted to the household and domestic work even as the economy reopens. This is exacerbated by increasing rates of domestic violence. However, one stakeholder highlighted that domestic violence figures were underreported during lockdowns due to poor redressal mechanisms and a lack of institutional support. As gender bias is prevalent in the home, two stakeholders proposed launching awareness programs to change the narrative surrounding domestic work as “women’s work.”

### **Case Study 4: Community Childcare Centres (CCCs) by Apnalaya**

Apnalaya empowers women by building capacity for financial independence and entrepreneurship. In 2014, as an alternative to Anganwadi services (which were unavailable for long hours in urban areas), Apnalaya supported women entrepreneurs across several informal settlements in Mumbai to launch CCCs. Based on a social enterprise model, CCCs provide affordable childcare services, enable mothers to work, keep children safe and generate employment opportunities for women in the community. Owing to the pandemic, many women were either laid off or worked from home, reducing their incomes and need for childcare services. This, along with fear of the disease, decreased demand for CCCs, inducing their subsequent closures. Prior to COVID-19, 44 CCCs were functional but only 6 were open as of October 2020.

These closures resulted in women entrepreneurs being laid off due to the informal nature of their work (many women had not signed a contract and did not enjoy income security). Other women from these communities, who were using CCC services, found themselves without childcare facilities, creating a barrier to their return to work. Moving forward, companies must be incentivised to provide crèches and child-care facilities, easing the transition between domestic work and formal employment. Mechanisms to formalise CCC work, through documentation and social security, must also be designed and implemented.

## 7. Health and nutrition

Owing to heightened mobility restrictions and disrupted supply chains, women were unable to access medication and period products. Menstrual management was more challenging in rural areas, where the taboo of menstruation, a lack of private space, scarcity of period products and the presence of male members in the household added to the issue. Trans women and HIV+ individuals did not have a steady supply of hormone replacement therapy medication and antiretroviral drugs, respectively (both highly regulated even pre-pandemic). Many were also unable to make medical visits.

Nutrition was another concern during the lockdown. Though women are entitled to benefits from Nutrition Rehabilitation Centres, dozens of women missed out due to a lack of awareness. Lastly, the impact of COVID-19 on women's mental health has been ignored. Women have internalised the trauma of witnessing COVID-19. In addition to health leaves, company-wide “burn-out” leaves were suggested to allow for better mental health outcomes. Furthermore, mental health services must be expanded to increase accessibility.

### **Case Study 5: Menstrual hygiene management during the pandemic by Myna Mahila Foundation**

The prolonged presence of the men in a household meant reduced private space and access to sanitation facilities for young girls. Owing to the breakdown of supply chains, most chemist shops were not adequately stocked with affordable period products. Myna Mahila Foundation, an organisation challenging deep-rooted social norms around menstruation, employs local women in urban slums of Mumbai to manufacture and sell affordable menstrual products. They made relentless efforts to address the exacerbated issues of menstrual hygiene management during the lockdown. In immediate response to COVID19, face masks, hand sanitisers and sanitary cloth pads were distributed to around 60,000 individuals. A women's helpline was set up in Mumbai's East ward area to support women reporting cases of domestic violence, sexual assault and health issues. Over the lockdown period, they faced a surge in the number of calls received to report such cases. In April 2020, the Myna Health Mobile Application was launched. It was not only a handy tool to resolve menstrual health-related queries, but it also created a safe digital network and support system for the women working with the foundation.

## 8. Digital Access

Pre-existing gender-based digital divides have worsened economic outcomes for women. ASHA workers, for instance, were expected to produce their own devices when much of their work was made digital. Experts highlighted the need for Central and State Governments to expand digital reach across India. Additionally, e-skilling programmes must supplement the expansion of digital access.

### Case Study 6: Digital solutions by Mann Deshi Foundation

Mann Deshi Foundation, a collective founded by Ms. Chetna Sinha to support rural women in Maharashtra, provided unique solutions to bridge the existing gendered digital gap.

Similar to the foundation's newly-launched low-interest bicycle loans to address mobility restrictions, low-interest loans for smartphones were introduced. To assist in better financial management, women were encouraged to buy smaller data packets. Eventually, around 80% of the women associated with Mann Deshi owned smartphones. Training programmes were promptly shifted to virtual platforms. Around 15 trainers taught women how to make face masks and sell them via WhatsApp. By August this year, over 400 women have produced more than 450,000 masks since the lockdown was first imposed. Women entrepreneurs were provided with the necessary tools to shift and expand their businesses online, helping them sustain their incomes. A digital cattle market was introduced via WhatsApp. Additionally, a virtual market place ("e-bazaar") was launched during Diwali with more than 3,000 listed products. It was a huge success; thousands of transactions had already taken place as of November 2020. Several assigned "Digital Didis" were actively engaged in community education and helped the women navigate online platforms. To increase women's digital footprint, Mann Deshi also partnered with companies like Google, IBM and WhatsApp.

#### List of Stakeholders consulted

Sr. No.	Organization	State
1	Association of Lady Entrepreneurs of India	Telangana, Andhra Pradesh
2	Vanita Jyothi Mahila Sangam	Telangana
3	Central Square Foundation Education	Telangana, Andhra Pradesh, Delhi
4	Jute Entrepreneurs and SHG Members	West Bengal

5	Conscious Culture	Delhi
6	Jajabor Brand Consultancy	Delhi
7	Apnalaya	Maharashtra
8	Department of Labour	Karnataka
9	Adarsh Shiksha Samiti	Rajasthan
10	Myna Mahila Foundation	Maharashtra
11	Azad Foundation	Delhi
12	Research Associate, Indian Institute of Management	Ahmedabad
13	Mann Deshi Foundation	Maharashtra
14	Kudumbashree	Kerala
15	Eklavya Residential School	Madhya Pradesh
16	Aravani Art Project	Karnataka
17	Oxfam India	Uttar Pradesh, Odisha, Bihar and Chhattisgarh
18	Samhita Community Development Services	Maharashtra
19	Jwala Mahila Samiti	Madhya Pradesh
20	Society for Promoting Participative Eco-System Management	Maharashtra
21	Shaktishali Mahila Sangathan Samiti	Madhya Pradesh
22	National Network of Sex Workers	Karnataka