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**Cover photo**

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## Dear readers,

It gives me immense satisfaction and pride to present the first Gender in Focus issue to you. Gender in Focus purports to be a quarterly magazine summarising all of IWWAGE's recent work in the intervention, research as well as the advocacy space. The Initiative for What Works to Advance Women and Girls in the Economy or IWWAGE as you may know, aims to build on existing research and generate new evidence to inform and facilitate the agenda of women's economic empowerment (for more details of our work, please visit [www.iwwage.org](http://www.iwwage.org)). IWWAGE was established in early 2018 with seed funding from the Bill & Melinda Gates Foundation for whom Gender Equality is key principle for all its development work. At IWWAGE we believe that economic empowerment of women is fundamental to achieving gender equality and inclusive growth. We therefore attempt to shift the evidence base from "How" to "What Works" to improve women's participation in economic activities by addressing barriers to women's work, facilitating women's access to decent work and economic resources, and enhancing women's agency by leveraging the transformative potential of women's empowerment collectives.

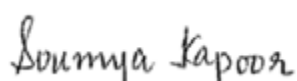
The past few months have been challenging especially for women. The COVID-19 pandemic has affected virtually every aspect of women's lives. Unpaid care work that women have to put in – to tend to at-risk elderly persons in their households, for their children's education and caring for return migrants – has multiplied exponentially. More women have lost their jobs and have taken a hit on their earnings than men. And worse, levels of domestic violence are on the rise, as women are shut in close quarters with their perpetrators. In this period of gloom, however, there are also stories of women rising to the challenge: as frontline health workers who are facing immense risk but are continuing to do their job; as members of women's collectives who across India are running community kitchens, making masks and sanitizers, and spreading messages on social distancing; and in women using the digital space more frequently to access information about different entitlements and (now) relief measures.

Gender in Focus presents a teaser of some of the work that IWWAGE is involved in, to address some

of these challenges and in capturing best practices. In this issue for example, you would see some voices from the field based on open-ended discussions held with our partner civil society organisation in four states, on how women and their groups have been affected by the pandemic and the lockdown. An article in this issue also reflects on whether physical distancing will impact the functioning of self-help groups (SHGs), as they are unable to conduct regular meetings. Other articles dwell on how a COVID-19 exit strategy cannot ignore women, and how women's employment and labour force participation has been affected by the pandemic. In addition, the issue provides snapshots of webinars conducted around the theme of COVID-19 and its impacts on women in different domains, and presents a new series of policy notes, to provide timely and actionable recommendations so that policies or programmes announced by governments help build not only a more resilient, but a gender responsive world post COVID.

Besides the emphasis on COVID, this Gender in Focus issue presents summaries of the other exciting work that IWWAGE has been engaged in, such as, unpacking state-wise trends in labour force participation in India, the sectors that women work in and wage gaps; a new policy and programme series (also at the state level) to map what programmes exist and are targeted at women, and their effectiveness; women's engagement with the gig economy and the precariousness they face while engaging with such platforms; and digital solutions that IWWAGE is working on with its tech partners in helping women gain information about their rights and entitlements.

We at IWWAGE hope that you enjoy reading this first issue. We also welcome comments from our readers at [communications@iwwage.org](mailto:communications@iwwage.org).



With best wishes,  
**Soumya Kapoor Mehta,**  
Head, IWWAGE



## Can COVID-19 provide opportunities to strengthen the SHG movement?

The Self Help Groups (SHG) movement was introduced in India in the 1980s<sup>1</sup> to alleviate poverty and improve women's collective wellbeing. Initiated by Non-Governmental Organisations<sup>2</sup> (NGOs) the movement was adopted and scaled by the Government of India through the Deendayal Antayodaya Yojana - National Rural Livelihoods Mission (DAY –NRLM) and has mobilised approximately 60 million poor women into SHGs across India. SHGs are voluntary groups of up to 20 women, that come together on a weekly basis to pool savings and discuss issues of mutual importance. The pooled fund is deposited in the SHG's bank account and used to provide credit in the form of loans to members. The SHG, however, serves a function that goes beyond the financial: it is a source of collective action and mutual support. It provides a platform to impart knowledge through group discussions and informal conversations, thereby strengthening bonding and social capital. SHGs also draw on formal trainings imparted by the state and Civil Society Organisations (CSOs), to create

awareness on various issues such as gender equality, health and livelihoods.

IWWAGE is engaged with DAY-NRLM through its project SWAYAM<sup>3</sup> which supports gender trainings (undertaken by CSOs) and pilots to test the relevance and effectiveness of institutional platforms such as Gender Resource Centres (GRCs) in four states: Chhattisgarh, Jharkhand, Madhya Pradesh and Odisha. The concept of the GRC draws from the experience of states like Delhi and Kerala<sup>4</sup> where GRCs have been used to help women access schemes and programmes and record their grievances. SWAYAM builds on a critical element of NRLM's success i.e. the mission's commitment towards prioritising women's perspectives and being responsive to their needs and aspirations. This approach and the ability of women to meet regularly, is likely to be put to test on account of COVID-19. SHG meetings have traditionally formed a space for women to gather mutual support, raise grievances and aggregate for a common cause; for example, the renowned anti-arak (alcohol) movement in Andhra Pradesh, such mobilisation will suffer if women are not able to meet.

The lockdown to curb the spread of the Coronavirus in India, announced in March 2020 has sent shockwaves across the Indian

<sup>1</sup> "Self Help Groups (SHGs) in India." 2014. New Delhi: Ethiopian Delegation.

<sup>2</sup> "Ramesh, Jairam. "Self-Help Groups Revolution: What Next?" Economic and Political Weekly 42, no. 36 (2007): 3621-624. Accessed May 13, 2020. [www.jstor.org/stable/40276360](http://www.jstor.org/stable/40276360).

<sup>3</sup> Strengthening Women's institutions for Agency and Empowerment (SWAYAM)

<sup>4</sup> Kudumbashree | Gender Resource Center / Block Level Counselling Center". 2020. Kudumbashree.Org. <http://www.kudumbashree.org/pages/348>. AND "Department Of Women & Child Development". 2020. Revenue.Delhi.Gov.In. [http://revenue.delhi.gov.in/wps/wcm/connect/doit\\_wcd/wcd/Home/Gender+Resource+Centre+Project](http://revenue.delhi.gov.in/wps/wcm/connect/doit_wcd/wcd/Home/Gender+Resource+Centre+Project).

economy. Rural economies are in particular distress, with supply chains cut off, labour shortages and rising unemployment.<sup>5</sup> The lockdown has had immediate and devastating effects on women and girls.<sup>6</sup> Gender based violence is reportedly on the rise. Women's unpaid labour has increased along with the anxiety to feed their families. Cash flow is limited and with prevailing social distancing norms and collectivisation has come to a total halt. Women not being able to move out of their homes, have lost spaces outside the home, such as SHG meetings, where they could come together and share intimate details of their private lives, including domestic abuse. This has had and will continue to have large scale impacts on the SHG movement.

IWWAGE has been in discussion with CSO<sup>7</sup> partners, field functionaries and SHG leaders in its four implementation states to discuss the impact of the pandemic and lockdown on SHGs, their daily functioning and their economic and non-economic activities. The absence of SHG activities due to the impact of the pandemic can be mitigated, through innovative forms of online communication like Whats App and hand-holding and outreach by gender champions, senior SHG leaders and community resource persons.

It is also vital to note that SHG women are playing a pivotal role in responding to the COVID-19 crisis: making masks, hand sanitizers, PPE kits, distributing take home ration, disseminating COVID-19 related information and running community kitchens. The role of SHGs has never been more important than now, women can come forward and take leadership and development roles in their villages.

Going forward, it will be important to strengthen the movement, to make sure it can absorb the economic, social and health shocks of the crisis. Post the lockdown governments should evaluate, how much money the SHG movement has put into COVID-19 response and how this will impact the SHG economy. SHGs should also leverage digital platforms, to ensure the flow of correct information, to keep in contact and with the modification of training pedagogies, to deliver certain types of trainings. While the digital cannot be a substitute for weekly meetings it goes some way in finding a solution to the immediate problem. In these times when communication through technology marks a new form of solidarity, we must leverage the existing means at our disposal so that we do not lose the momentum we have gained in the SHG movement over the last 30 years.

<sup>5</sup> Mukherjee, Sanjeeb. 2020. "Rural Sector Stressed As Covid-19 Disrupts Supplies, Spikes Unemployment". Business-Standard.Com. [https://www.business-standard.com/article/economy-policy/rural-sector-stressed-as-covid-19-disrupts-supplies-spikes-unemployment-120032500780\\_1.html](https://www.business-standard.com/article/economy-policy/rural-sector-stressed-as-covid-19-disrupts-supplies-spikes-unemployment-120032500780_1.html).

<sup>6</sup> Deshpande, Ashwini. "Protecting Women Is Missing from Pandemic Management Measures in India." Quartz India. Quartz, March 28, 2020. <https://qz.com/india/1826683/indias-approach-to-fighting-coronavirus-lacks-a-gender-lens/>.<sup>7</sup> "ANANDI in Madhya Pradesh, PRADAN in Jharkhand, Chaitanya in Chhattisgarh and Project Concern International (PCI) in Odisha.





# Women's labourforce participation in India: State-wise trend

Women's labourforce participation rates (LFPR) reveals some interesting trends for the states of Andhra Pradesh and Maharashtra. As per the figures from the labourforce surveys, the LFPRs of women in both states are significantly higher than the all-India figures, largely driven by higher than average rural employment. The states also share a decline in self-employment and casual employment and a shift towards regular wage work for both rural and urban women.

In **Andhra Pradesh**, the rise in urban women's work participation rates are exceptional. The state shows high incidence of self-employment among women in both rural and urban areas. However, almost 66 per cent of such women in rural areas work as unpaid helpers in household enterprises. In the urban areas, the incidence of women's entrepreneurship in self-employment is visible. Among wage workers, MGNREGA has been an attractive option apart from other construction, manufacturing and

service employment. The urban areas show some diversity in women's engagement, while in rural areas women work in agriculture, construction and low productive manufacturing sectors.

In **Maharashtra** the urban areas witnessed a consistent rise in regular wage work of women since 2004-05. More than 60 per cent of women are employed as regular workers – 70 per cent of which is concentrated in the services sector such as education, health and retail. In rural areas, the share of casual workers is considerably higher at around 42 per cent, followed by 52 per cent in self-employment. The incidence of unpaid family workers among self-employed women exceed 80 per cent. While the urban areas show considerable diversity of women workers across occupations and sectors, women in the rural areas remain concentrated as manual workers in agriculture or within construction work.

For more on these states, follow the links to our factsheets

**Women's Workforce Participation in India: State-wise Trends: Andhra Pradesh**

**Women's Workforce Participation in India: State-wise Trends: Maharashtra**

# Impact of COVID-19 on women and their collectives in India

In India, the COVID-19 pandemic and lockdown has created unprecedented challenges for the rural households, women and the most marginalised groups, and women's empowerment collectives (WECs). While a slew of measures have been announced as part of the national relief package, women and the most vulnerable such as daily-wage workers are facing obstacles in claiming these entitlements, either because of lack of proof of identification such as ration-cards or lack of ownership of bank accounts, through which cash transfers have been routed. Food insecurity is emerging as the most critical challenge, with evidence of reduction in the amount and frequency of food intake and lack of dietary diversity. Limited access to water and sanitation poses a serious challenge to tackling the virus, and instances of neglect of gender-specific health needs (other than COVID-19) are also being reported. There has been an overwhelming loss of livelihoods and income, with farm livelihoods being adversely affected by the inability to conduct harvest and market rabi (winter) crops, and non-farm livelihoods coming to a standstill with disruptions in supply chains. Rumours on the origin and transmission of the virus are also negatively impacting livelihoods, and creating an atmosphere of fear and mistrust, resulting in discrimination and stigmatisation, especially of specific communities.

Women's collectives too have been negatively impacted, remaining unable to conduct regular physical meetings of members thereby, weakening opportunities for collective solidarity. Collectives are facing depletion of savings and liquidity crunch, severely affecting their ability to repay loans. While members of women's collectives have been involved in crisis response activities

such as making masks, sanitisers and personal protective equipment (PPE), running community kitchens and delivering rations to the most vulnerable at the last mile, field insights indicate these opportunities are enjoyed by limited numbers of women, who may receive delayed payment and need to commit own funds for these activities and for their own protective gear. The risk of contracting the virus also remains a potent threat for women community cadres and frontline workers.

Finally, new intra-household dynamics caused as a result of the lockdown are disproportionately impacting women, girls and the most vulnerable groups – especially through greater vulnerability to gender-based violence and shouldering of heavier burden of unpaid work (e.g. collection of water, care of sick household members, elderly and children and domestic chores), in addition to activities related to crisis response. Long-standing gender inequalities shall likely further hamper women's recovery from the crisis - in access and consumption of entitlements (e.g. food and nutrition), control over resources (e.g. phones or digital technologies sharing information and services), as well as in opportunities for human development inputs going forward (e.g. education). Further, intra-household division of labour may be affected with return of (male) migrants to villages, resulting in crowding out of women from previously enjoyed paid work opportunities, with expectation of increased domestic chores to be performed at home. In conclusion, to alleviate the devastating effects of the pandemic, there is a heightened need for promoting institutional linkages of women's collectives – (i) with the state - for access to entitlements related to food, water, health care, childcare and



basic needs, for grievance redressal for rising cases of gender-based violence, for boosting livelihoods and employment prospects and incentivising enterprises through public procurement of produce/products of women's collectives as well as through subsidised input support; and (ii) with markets - to ensure guaranteed sale of produce and products at minimum prices. For women's collectives, given the absence of income generating sources, there is an urgent need to think about going beyond loan-based products to counter the effects of the crisis, including through new doses of funding dedicated to crisis amelioration, as well as an extended moratorium period and flexible repayment schedules for existing loans.

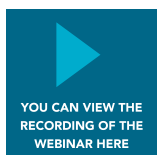
Women's collectives themselves are faced with new opportunities for shifting their agenda from purely economic functions related to savings and credit to addressing critical issues of health, well-being and gender-based violence, while strengthening group-based strategies for livelihoods promotion through pooling of resources and labour. While there has been a disruption in conduct of physical meetings of women's collectives, it is imperative to recognise that these platforms serve as indispensable spaces for building women's networks and solidarities and it would be critical to devise alternative channels of communication and

regular engagement with peers to preserve their social capital. Digital technologies offer new possibilities for exchange of information and outreach of services to a larger number of women than physical trainings might have afforded, but these would need to be complemented with a thrust on digital literacy and control over digital resources by women.

Though women's leadership demonstrated in these times of crises offers valuable lessons on their capacities for resilience, women's voices need to be formally included in local decision-making bodies for crisis management and women's work needs to be recognised and compensated adequately, with necessary precautions taken to ensure their occupational safety and health. Further, a basic social protection floor of entitlements and services is needed to alleviate women's disproportionate burden of unpaid work relating to care, household maintenance and subsistence, which has only increased with the pandemic. Partnerships, across actors, across sectors and departments, and with key constituents such as Panchayati Raj Institutions (PRIs) and civil society organisations offer immense potential for developing localised solutions for crisis response, which would need to be further customised to target the most vulnerable groups, and geared towards new trajectories for rejuvenating local economies.

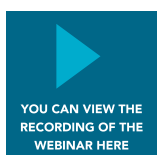
[VIEW THE REPORT HERE](#)





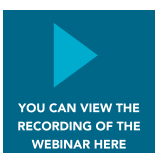
## Impact of COVID-19 on working women

The Indian economy has been plunged into severe economic uncertainties created by the global pandemic Covid 19. At the same time, there are also discussions on how the eruption, the spread and the aftermath of the novel virus will affect women. The numbers of women at work, their sustenance at the workplace, their pay, their career graph was already a matter of grave concern and a much discussed concern globally. Now with Covid – 19, are we seeing worse days ahead? What has been the impact of COVID-19 on working women, both in urban and rural areas? Which are the sectors where women have become dispensable? How do we ensure that women are not further marginalised in these unprecedented times? Soumya Kapoor Mehta, Head IWWAGE spoke at a webinar organised by the CII Indian Women Network on April 27, 2020 on some of these issues.



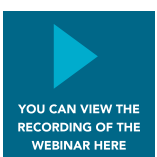
## COVID-19 and women's livelihoods in India

How has COVID-19 impacted women's work and livelihoods, and what does the future look like? IWWAGE organised a webinar on May 8, 2020 to address the challenge of women's work. Bina Agarwal outlined a conceptual framework to examine the issue and shared insights of impact from her research. Renana Jhabvala shared her understanding of how women workers in the informal economy were experiencing the lockdown, based on SEWA's interviews with street vendors, home based workers and construction labourers. Santosh Mehrotra brought insights from his new book on reviving jobs and creating employment for women in the post COVID-19 context.



## Covid-19 and the Indian platform economy: Is there room for women?

The growing platform-based economy greatly benefited India's youth who are looking for work in urban areas. This sector has been particularly attractive for women, though they still face many uncertainties and challenges. How has women's participation and benefit from this sector changed in the light of the COVID-19 pandemic? In this new normal, is there still room for women gig workers? IWWAGE, with support from The Asia Foundation, organised a webinar on June 10, 2020 by bringing together speakers from the Urban Company, the National Skill Development Corporation (NSDC), JustJobs Network, IDRC and TeamLease to unpack some of these critical questions.



## Future of social behaviour

Soumya Kapoor Mehta participated in a webinar organized on June 25, 2020 as part of a series on dialogues sans border curated by Krea University. Panelists from around the world debated on the changing face of social behaviour, mental health and new coping mechanisms, and the gender-based challenges that lie ahead.





# Mapping policies and programmes for women and girls in India

Over the years, the union and state governments have implemented several policies and programmes aimed at advancing the social, political and economic empowerment of women and girls. However, no concerted efforts have been made to synthesise the information about these policies and programmes. To address this challenge, IWWAGE's Policies and Programmes for Women and Girls in India series presents a mapping of the schemes that exist at the central and state level and are directly or indirectly targeted at women and girls. Through this series, IWWAGE aims to consolidate the information, and highlight evidence on the effectiveness of policies and programme and identify gaps where no such rigorous evidence or data exists. As part of this series, IWWAGE has undertaken a mapping of central-level policies and programmes, as well as for eight states so far, including Bihar, Delhi, Uttar Pradesh, Himachal Pradesh, Andhra Pradesh, Madhya Pradesh and Chhattisgarh.

The policies and programmes are assigned to different domains, such as social justice, social protection, gender discriminatory norms and

practices, health, education, among other domains. Other key details are also captured, including: the year of inception; the type of intervention, such as whether it is a direct benefit transfer or cash grant; the scale of implementation; the implementing agency; budgetary allocation and utilisation; and secondary-level outcomes. This information is accompanied by evidence from evaluations to understand the scale of impact and effectiveness.

Bihar is the first state launched in this new series, where several unique policies and programmes for women and girls have been backed by the government's commitment to improve women's development indicators and employment opportunities, as part of the seven resolves (Saat Nischay). However, most of these have not been rigorously evaluated. While many schemes exist in the domain of health, education, social protection, gender discriminatory norms and practices and household infrastructure, Bihar has a long way to go when it comes to addressing policies in domains such as skill development, ownership of property and assets and financial and digital inclusion.

[THE FACTSHEET CAN BE ACCESSED HERE](#)

# A new publication series to advance gender equality in a post COVID context

The COVID-19 pandemic is expected to reverse the limited gains made across various dimensions of gender equality. The pandemic has further exacerbated existing inequalities, exposing vulnerabilities in social, political and economic systems, not just globally, but also in India. COVID-19 is no longer a health crisis, it has led to dire socio-economic challenges for India.

Evidence from past health emergencies show that impacts of such distress periods are not gender neutral and can lead to a sharp rise in gender-based violence, unequal burden of unpaid care work, food insecurity, depletion of household assets, income shocks and liquidity constraints, decline in female labour force participation, and significant impacts on health and nutrition, exacerbated by existing inequities in health access. The pandemic is expected to lead to significant reduction of jobs in sectors with high female employment shares. Early insights from several surveys have shown that women and girls have been adversely affected in India.

In light of these challenges and to ensure that we build back better, IWWAGE will be launching a series of policy briefs on various issues that are adversely affecting women and girls during this pandemic. The briefs will focus on specific challenges, and will offer actionable recommendations and solutions for policymakers and practitioners to ensure that all recovery and relief measures are designed by applying a gender lens that will make women and girls resilient.

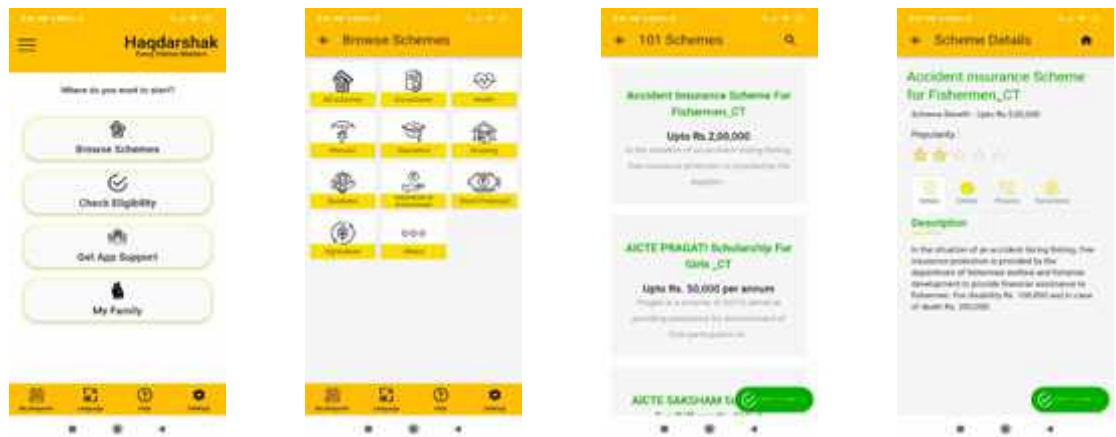
The first brief in this series includes an analysis of the impact of the pandemic on

women's wage employment opportunities and rising food insecurity. This policy brief offers recommendations on how expanding social security benefits, improving access to and availability of employment and decent work opportunities, particularly for women, can potentially improve India's nutritional and food security challenge. The brief focuses on some potential solutions to ensure more women are actively engaged in public works programmes, but also through other public employment opportunities. Finally, it shows the linkages between improved livelihood opportunities for women and potential ways that households can be made food secure.

The second policy brief offers a policy solution for addressing the immediate needs of women and girls who are suffering due to loss in jobs and wages – by offering an emergency basic income or an unconditional cash transfer tied to the duration of the pandemic. An emergency basic income has the potential to mitigate the adverse impacts on the most vulnerable, including women and girls. The brief also offers actionable recommendations on how mistargeting of potential beneficiaries can be avoided, and to improve last mile delivery of these transfers.

Through this new series, we aim to provide timely and actionable policy recommendations to those who are at the forefront of designing relief and recovery measures for India. The aim of this policy briefs series is to ensure that every policy or programme that is announced reflects the needs of women and girls to ensure that we continue to advance their socio-economic empowerment.

**WATCH OUT OUR RESOURCE PAGE FOR DETAILS**



## Empowering collectives through digital innovations

IWWAGE is collaborating with Haqdarshak Empowerment Solutions (HESPL) to support SHGs in Chhattisgarh through an innovative digital tool: the Haqdarshak application. Haqdarshak provides a ready reference of more than 200 central and state government welfare schemes and programmes, the benefits promised, eligibility criteria, documents required, and the application process for each. In addition, it also has information on how to apply essential documents such as PAN card, Aadhaar, disability certificate etc.

With the dual objective of creating a livelihood opportunity for SHG women and promoting the uptake of government schemes, the IWWAGE and HESPL teams are aiming to train 5,000 SHG women to use the app and provide information and application support to citizens in their communities, for a small fee.

Through the implementation of the model, we have gathered a rich amount of data, which have uncovered the following insights:

- Average monthly income per HD is around 1119 rupees, while the monthly median income per HD is around 462 rupees.
- Several Haqdarshikas are engaged in this work for the social service and society standing benefits.
- Less than 50 per cent of the Haqdarshikas continue to be active 6 months post their training, due to reasons like broken smartphones and non-availability of a new one, exhaustion of schemes for which benefits are easily received and unwillingness to try new schemes as it impacts their relations with the community members, exhaustion of schemes

for which they have been trained and lack of training on other schemes etc.

- PAN card, Ayushman Bharat and linking PAN and Aadhar seem to be the most popular schemes/documents. Sukanya Samridhhi, a savings scheme for the girl child, is also quite popular.

The recent COVID-19 pandemic and lockdown, with the resulting loss in livelihoods has made access to government entitlements extremely important for the poor sections of the population. A recent analysis of the dashboard data reveals the following insights:

- There has been drastic increase in the total number of applications for schemes in the month of April.
- There has been a rise in the applications for COVID-19 relief schemes like Pradhan Mantri Garib Kalyan Yojana, PMJDY accounts, and ration cards.
- There is a spike in the number of applications for Ayushman Bharat scheme, potentially because of the rising health concerns during pandemic.
- There has been a drop in the earnings of the HDs in March and April, since HESPL has asked HDs to not charge citizens for COVID-19 relief schemes.

Even as lockdown restrictions are being eased, the impacts of this pandemic and lockdown are expected to be long-term. The service of these Haqdarshikas will be extremely critical in the coming months, and we will continue to monitor their work and generate insights into government entitlements' access and benefits to the citizens.



# Inclusion of vulnerable groups in disaster relief in Kerala

The southern state of Kerala has emerged as a best practice case in India in terms of its prompt and coordinated response to controlling the COVID-19 pandemic. Kerala's response is being lauded as it comes despite the state's high population density, the high international mobility of its citizens (which is likely to lengthen the time period of the spread of the virus) and an economy that has been devastated with two disastrous floods in 2018 and 2019. Yet the government of Kerala has managed to deal with the pandemic successfully, even as the rest of the country continues to cope with the public health crisis. How have Kerala's vulnerable groups fared during these recurrent disasters? What has been the impact of the recurrent crises on groups such as women, the Scheduled Castes (SCs) and the Scheduled Tribes (STs), fisherfolk, persons with disabilities and migrants from other states? How have these groups been affected? And how have they responded to the successive crises? Specifically, what role have women played in this social compact, through Kerala's widely lauded model of collectives called Kudumbashree?

IWWAGE has been contracted by the World Bank to unpack some of these questions through an intensive study. While the primary survey that was scheduled to be undertaken as part of this study had to be postponed in light of the team's inability to do physical fieldwork, IWWAGE has come out with a report on what makes Kerala stand out. Based on a desk based secondary review and key informant interviews, the report reflects on Kerala's journey on dealing with consecutive natural and public health disasters, to draw lessons on what might be unique to the state's context which helps it maintain an inclusive approach to disaster management. It demonstrates how Kerala's 'resilience' is a function not only of a momentary response to crisis, but results from decades of investment in good governance, community institutions and strengthening of public services and social protection systems. Finally, the report reflects on the concerns for the state going forward, if it is to continue on this inclusive, social path.

# Generating female employment through public employment

The employment generating potential of growth in India has been on the decline with unemployment and the lack of new job opportunities at their peak. As shown in the data put together by the State of Working India Report 2018, the relationship between growth and employment generation in India has weakened over time. While employment growth was around 2 per cent per annum in the 1970s and 1980s, it slowed down to 1 per cent or less in the 1990s and 2000s. In contrast, GDP growth rate has accelerated from around 3-4 per cent, to 7 per cent during the same period. The growth elasticity of employment, which was around 0.5 in the 1970s, has reduced to 0.18 in the period 2009 to 2011 and 0.08 during 2011 to 2015 (SWI 2018). Extending these estimates to the most recent period, the growth elasticity of employment has been negative (-0.045) between 2012 and 2018.

An emphasis on creating work opportunities for women in public administration and frontline public services can serve the dual purpose of providing universal access to quality public services and reviving demand in the economy. In addition, since many care activities are typically performed by women as unpaid work within households, making more of such activities amenable to good quality public provision would enable greater numbers of women to participate actively in remunerated employment. However, most of the women engaged in frontline public services currently are not permanent employees, are paid honorariums or task-based incentives (often below minimum wages) rather than salaries and work without social security benefits or job security.

The Economic Research Foundation (ERF) led by Prof. Jayati Ghosh and Dr. Dipa Sinha are leading an

exciting research for IWWAGE to estimate the impact of creating and regularizing jobs for women within the system of public administration, especially in frontline public services delivery. The proposed study will consider questions on the activities and working conditions of women workers in frontline public services, estimate the number of such workers and compare them with international estimates. It would

also assess whether there is gender stereotyping in certain public sector jobs. Information would be collected on the number of vacancies in these positions, from which the potential for employment generation for women and associated multiplier effects would be estimated. The study would also capture women's perceptions of the benefits and constraints of being employed in such jobs.

## Inclusive finance course

LEAD at Krea University is about to launch a course on Inclusive Finance for Ph.D students at the IFMR Graduate School of Business (GSB). The course aims to provide a comprehensive approach to understanding inclusive financial systems. A combination of theoretical and practical concepts, exposure to real world problems and solutions and key discussions with leaders from various domains

related to inclusive finance will provide the learning foundations for the course. As part of the course, IWWAGE will be offering a module on aspects of gender and finance, specifically how women tend to use bank accounts, and whether their usage may improve with the employment of female bankers or female financial intermediaries.

## India's emerging gig economy: The future of work for women workers

The technology-driven gig economy is all over the map and has been expanding rapidly over the past decade, in which digital platforms connect 'workers' with 'requesters' to facilitate on-demand work. It has also become a buzzword in India, due to its impressive growth, as can be evidenced by the emergence of 300+ new 'on-demand' platforms in the country over the last five years. Speedily amplifying digital platform economy is attracting millennials by offering alternative employment opportunities. However, literature is scanty when it comes to measuring its impacts on the gendered experiences of gig work or on gig workers. IWWAGE recently completed a study for The Asia Foundation (TAF), titled, "India's Emerging Gig Economy: The Future of Work for Women Workers", which aims to understand the emerging forms of labour practices in the gig economy, and the impact of platform engagement on workers' experiences, challenges, and impact on women's empowerment and agency.

The report provides a comprehensive analytical overview of women's engagement in platform work,

and presents findings from an in-depth study of women's work in one of India's leading platform companies. A threefold approach was adopted; and findings are based on interviews with workers, platform managers, and other key informants. The findings reveal that the gig economy offers women choice of work and flexible work modalities to manage paid and unpaid work, but is largely an urban phenomenon. Women gig workers appreciate the income-generating potential of the gig economy, and are the major beneficiaries of the gig ecosystem.

However, these women also encounter numerous constraints and challenges with regards to access to social protection, safety, upward mobility, and lack of effective bargaining power. Besides, the pervasiveness of automated ratings and review mechanisms is a chief issue in the gig economy. Lastly, the study extends critical recommendations and argue that policy pathways should be distinct and policy makers and platforms - both have a central role in ensuring access to decent work and social protection for these workers.

**In case of difficulty in accessing any document you may visit our Resource section on IWWAGE website, [www.iwwage.org](http://www.iwwage.org)**



# We cannot have a lockdown exit strategy which ignores women

Ever since the COVID-19 pandemic precipitated a crisis in the country, there has been limited examination of its gender-differentiated impact. Policy pronouncements so far have barely recognised that women disproportionately bear the brunt of the lockdown situation, with reduced economic opportunities and an increased burden of unpaid work. The exit strategies and post-lockdown policies offer an opportunity to reshape existing gender disparities. Given that women are bearing significant costs of the COVID-19 fallout, the relief

announcements by the government definitely need a second version that duly acknowledges women's contributions in fighting the crisis and ensures that women as economic agents do not fall through the cracks.

Jashodhara Dasgupta and Sona Mitra (Principal Economist, IWWAGE) write on the crisis being faced by women, both during and post the pandemic, highlighting the areas that require focused approach for an effective and inclusive lockdown-exit strategy.

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# Women's employment amidst a pandemic: What are we missing?

The lockdown has disproportionately affected the employment and livelihoods in all sectors. Even as the lockdown is being eased, the overall slowdown in economic activity and the absence of adequate demand stimulus by the government does not bode well for future employment generation, especially for women. The post-covid relief measures

require an inclusive policy framework keeping women and others marginalised at the centre of such policies. In this context, Dipa Sinha and Sona Mitra examine COVID's impact on women's labour participation and their businesses, and look at why rejuvenating the economy will require inclusive policy making from a social-economic lens.

[READ THE ARTICLE HERE](#)



# COVID-19 resources on gender

The COVID-19 pandemic is re-defining the way we live. The implication of this huge global challenge is not only limited to health impacts, but is slowly building up to a devastating social, economic, political and humanitarian challenge. The pandemic is deepening pre-existing inequalities, exposing the vulnerable, and in turn amplifying the impacts of the crisis. These impacts, however, are not gender neutral. According to the World Health Organisation, women form 70 per cent of workers in the health and social sector. With women working as prime care givers and frontline workers, they are likely

to bear a disproportionately higher health as well as economic cost. This is likely to be reinforced by the long-term economic effects of the crisis, coupled with what is being seen as a rising incidence of domestic violence. The ability to respond to COVID with a gender lens, therefore, is important so that the inequalities and challenges that women face are not exacerbated.

To enable you to assess the gendered impacts of the COVID-19 pandemic, IWWAGE brings to you a library of gender related resources on COVID-19.

[VISIT THE PAGE HERE](#)





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