

GENDER IN FOCUS

November 2020

Volume 2



Dear readers,

Thank you for the overwhelming response to our first edition of Gender in Focus – IWWAGE's in-house gender quarterly. Many of you wrote to us personally, across aisles of government, academia and civil society, on how keenly the issue was received, reaffirming our faith that we were filling a niche, howsoever small, in encouraging discussions around issues that affect the economic empowerment of India's women.

These challenges have become more significant now in light of perhaps the worst global crisis that many of us may be seeing in our lifetimes. In an economy that is crumbling under the effects of the pandemic, women have been impacted adversely, and disproportionately so. They have lost more jobs than men, and are likely to lose more as the few jobs available go to men, and as many returnee males look for work hitherto done by women in villages. They have borne the brunt of domestic abuse, staring at long periods of anxiety, underlined by their inability to provide their children with food.

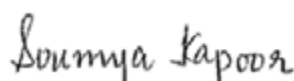
Yet, it is these women who have worked tirelessly at the frontlines as ASHAs and anganwadi workers, assisting pregnant women during lockdowns and spreading the message of social distancing. They have stood in community kitchens across India feeding desolate families in quarantine camps, even plying vehicles leased to them by their SHG to deliver essential supplies in far flung areas (under NRLM's Aajeevika Grameen Express Yojana (AGEY)). Women's collectives have taken up the challenge of manufacturing mask and sanitizers in bulk; not for a day did India run short of these supplies (for more details, see our Spotlight section in this issue).

Despite this, we stand at a moment in India's history where the small progress that women have made over decades, risks coming to naught unless urgent steps are taken. Based on our research, we bring to you some recommendations that may ameliorate

these impacts on women, if not completely resolve them. In this issue, you will read about how an emergency cash transfer can help women, and how a programme that is based on community leadership of women can assist even the most vulnerable among them (as demonstrated through an evaluation of the programme being run by the Self-Employed Women's Association (SEWA) with beedi workers in West Bengal and agricultural workers and construction workers in Jharkhand). You will also read about a diagnostic tool -- 'Women Business Readiness Scorecard' -- developed by LEAD for women's home-based businesses, to assess specific barriers faced by these entrepreneurs, so policy and programme interventions can target them better. This issue additionally showcases the fantastic work being done by our partners -- especially Anandi and Haqdarshak -- in bringing government programmes and schemes closer to women, albeit through very different models (a gender resource center in Madhya Pradesh targeting women, and a mobile based app which allows women in Chhattisgarh to enroll for entitlements due to them respectively).

It is IWWAGE's hope that we continue to be at the cutting edge of interventions and research that make a difference in women's lives. We try spread our insights through participation in webinars, podcasts and writing articles and blogs for mainstream media, and look forward to your engagement with us on this rich journey.

With best wishes,



Soumya Kapoor Mehta,
Head, IWWAGE

Spotlight



Community and institutional response to COVID-19 in India: Role of women's Self-Help Groups and National Rural Livelihoods Mission

Good practices and stories of innovation, resilience and response during the pandemic

The women's Self-Help Group (SHG) network promoted under the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) assumed particular significance during COVID-19 given its tremendous outreach in rural areas, and the trust, social capital and networks enjoyed by women's institutional platforms of the poor. Women's SHGs of NRLM emerged as pivotal actors, leading from the front in crisis response. With the objective of recognising the work undertaken by women's SHGs, and highlighting their indispensable economic and social contribution, IWWAGE's report summarises good practices, strategies and innovations that were spearheaded by SHGs in collaboration with State Rural Livelihoods Missions during the pandemic. Findings from the report provide early lessons from ground-level action taken, indicating the importance of the following key characteristics of crisis response:

Women's leadership in barefoot response and as resilience champions

The first characteristic of the response has been how NRLM and SRLMs have leveraged the investments made over the years in building capacity of their community cadres and resource persons. These capacities came to the fore during COVID where the decentralised network of SHGs worked

with Panchayati Raj Institutions (PRIs), frontline health workers and volunteers, to raise awareness on COVID-19 and extend financial and livelihoods services during the crisis, as well as services related to maternal and child health, water, sanitation and hygiene. Groups of women also provided the barefoot response in helping the needy access entitlements and relief measures; they provided counselling for gender-based violence in select locations through gender resource centres; they ran community kitchens for returnee migrants who were in quarantine camps; and ensured doorstep delivery of food and supplies for the most vulnerable.

"A hallmark of the response was the ability of SHG members to adapt their existing skills and re-purpose their livelihoods to fill gaps in the market for essential commodities and services related to health, food and sanitation, including particularly through the large-scale production of masks, sanitisers, handwash and protective gear."

An institutional impetus

Second, crisis response was seen to be more effective in those states and SRLMs where there was preparedness, past institutional legacy, culture of public action and prior experience of mobilising SHGs to respond during disasters. In these states, dedicated budgetary allocations and official orders enabled swift action and provided legitimacy and recognition to SHGs in crisis management roles; political will supported issues such as well-being of migrants and violence against women; and handholding support was extended to SHGs by SRLM staff and/ or technical resource organisations, state and market actors.

Focus on vulnerabilities

Third, a heartening feature of the response was the manner in which NRLM leveraged its existing institutional mechanisms, with an express intent to provide dedicated efforts to respond to the needs of the most vulnerable, including returnee migrants. New thematic areas such as domestic violence and child sexual abuse also emerged as ones that needed attention. Targeted initiatives for the marginalised were employed in selected states, recognising the need for differentiated strategies to address specific vulnerabilities of heterogeneous groups and ultra-poor households.

DAY - NRLM Women's SHGs in COVID-19 Crisis Response in India

Activity	States	Districts	Self-Help Groups (SHGs) involved	Women SHG Members	Total Production
Masks	29	646	58,581	2,96,396	230.37 million
Protective Gear	13	68	1,276	6,565	35.62 lakh litres
Sanitiser	17	159	2,276	13,662	4.79 lakh litres
Hand Wash	10	53	291	1,790	1.02 lakh litres
Community Kitchens	4	76			57.2 million persons served (cumulative from March to July 2020)

Source: NRLM shared data as on 14 August 2020.

Digital and Information, Education and Communication (IEC) tools and technologies

Finally, IEC tools emerged as being particularly pertinent during different phases of the lockdown, and were tapped for information generation and awareness on COVID-19 including large-scale online trainings of NRLM staff, community cadres and SHG members using a cascade approach, for online marketing of farm produce and providing telephone counselling to ensure safety and well-being of women.

In summary, this report highlights that economic and social action unleashed by women's SHGs coupled with existing institutional investments, mechanisms and collaborations forged by NRLM and SRLMs can help in developing decentralised, participatory and context-specific local solutions amid any crisis. Going forward, it would be imperative to take an ecosystem approach, by

- building institutional linkages and tie-ups with state, market and financial actors for protecting women's livelihoods and ensuring their access to finance and working capital;
- forging partnerships and convergence to ensure women's health, safety, bodily integrity, well-being and decent work and wages in crisis response roles and in future livelihoods activities; and
- collaborating with local self-governments and key community stakeholders to address community-held adverse social norms and intra-household gender-discriminatory attitudes and behaviours that shall characterise coping strategies to deal with the crisis.

The COVID-19 pandemic has served as a trigger mobilising SHG women to come together to transcend their group identity

and contribute through collective action towards crisis management, including helping those in need - thus demonstrating the transformational potential of women's collectives. As the pandemic and its impacts continue unabated, this juncture can provide the women's SHG movement in India the unique opportunity to define agendas and priorities that are most relevant to them during the recovery phase.

NRLM can act as a critically important facilitation agency in ensuring this objective in the challenging times ahead by lobbying with stakeholders to increase trust and investment in women's collectives, women's leadership and women-led group-based livelihoods and enterprises as showcased during the crisis, as well as by linking SHG members with rights, entitlements, resources, opportunities and institutional actors.

Watch out our website for this upcoming publication.

NRLM can act as a critically important facilitation agency in post COVID recovery in rural areas.



Photo credit: Kudumbashree

How has India's female labour force fared since Independence?

73 years after independence, there has been slight improvement but still there is a long way to go

The current adverse impacts of the COVID-19 pandemic notwithstanding, 73 years after its independence, India is considered among the economic powerhouses of the world. A recent report released by India's Department of Economic Affairs suggests that even though downside economic risks remain, the worst may be over. This [report](#) also states that

India's future growth is likely to emanate from rural areas. However,

for unlocking the full potential of India's rural economy, the role and contributions of women in the rural economic landscape cannot be ignored, many of whom work

unacknowledged as farm hands, as family helpers, as frontline service providers (anganwadi workers, ANMs and ASHAs), and who lead the millions of micro-enterprises started as part of India's self-help group programme, bringing valuable income to their households.

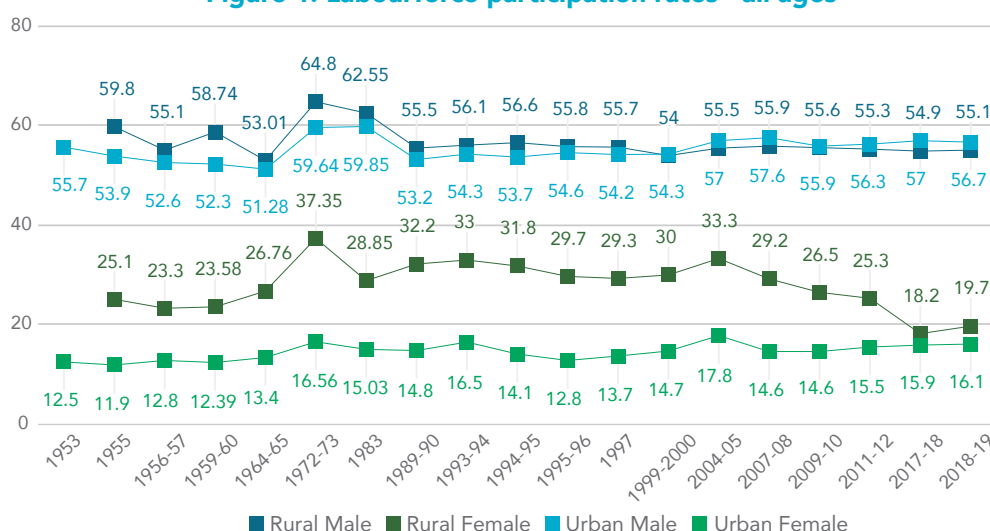
Many studies conducted around the impact of the pandemic state that the social and economic implications of COVID-19 fall harder on women than on men. This makes the need of focusing on women's work force participation, so they can help in picking up the threads and contribute to the rural recovery.

Slight improvement but still a long way to go

The recently released Periodic Labour Force Survey (PLFS) for the year 2018-19 show a marginal improvement in overall labour force participation rates, more so for rural women (up from 18.2 percent in 2017-18 to 19.7 percent in 2018-19). Urban female labour force participation rates also show a modest improvement over the same period – from 15.9 to 16.1 percent. This seems a reprieve from the intense decline in female participation in the Indian economy, more so in rural areas, which has been the subject matter of many debates in the recent past. But what is interesting is that levels of female labour force participation now are significantly lower than those witnessed soon after India gained Independence.

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Figure 1: Labourforce participation rates - all ages



Source: Data from published reports of NSSO's employment-unemployment surveys (EUS) and Annual Reports of PLFS by Ministry of Statistics and Programme Implementation (MOSPI)

Low female labour force participation remains a puzzle as many of the barriers that would otherwise constrain women from taking up productive employment have reduced.

As figure 1 suggests, while urban female labour force participation rates have always been more or less stagnant (another sign of worry as India increasingly urbanises), rural female labour force participation rates have only worsened, hitting a high of around 37 percent in the early 1970s, and then again 33 percent in 2004-05, but then declining since. Much has been written about the conundrum of declining labour force participation for women. It remains a puzzle as many of the barriers that would otherwise constrain women from taking up productive employment have reduced.

Fertility rates

In 1951, the odds of a woman of reproductive age bearing children were very high (around 6 children). In 1981, the odds reduced, but were still considerably high – more than 4 children. By 2017, Indian women were only likely to bear 2 children.

Rise in secondary education

While the percentage of women who have completed at least secondary level education or more has risen, particularly in rural India, that alone cannot be a reason for women not joining the labour force (because they are now in school). Surely, women who are now more educated, and fall on the rising part of

the U-shaped association between secondary education and labour force participation, would want jobs? The NSS confirms this, with young women showing higher aspirations to participate in the labour market than their mothers. So what gives? For one, norms around chastity and early marriage still prevail. A girl in rural India is likely to be married early, if not before the age of 18, at least before she turns 22 (the average age of marriage for women in rural India is around 21.7 years). Two, appropriate jobs for more educated girls are not available, especially in rural areas. So girls drop out of the labour force even before they reach their productive years.

Income effect

The income effect too does not explain the conundrum. In fact, women in higher income deciles show higher labour force participation rates. What constrains instead is social group membership, with women from higher caste categories reporting the lowest labour force participation rates, and more SC (Dalit) and ST (Adivasi) women stepping out for work, ordained perhaps by their more impoverished circumstances or less restrictive norms around mobility.

Under-reporting of unpaid work

The final explanation given for the abysmally lower labour force participation

The fact remains that not as many women in a country of India's size and income level, are working or are available for work.

of women in India is under-reporting. Debates abound on what gets defined as women's work, how the hours that women put in unpaid work needs to be accounted for, and why the standard modes of questioning on who gets included as being in the labour force might miss women working for a few hours each day as unpaid labour on family farms or enterprises. There are also explanations on how the PLFS rounds may not be comparable to the earlier NSS EUS rounds because of the sampling methods followed, and therefore, much should not be read in the decline suggested in recent years.

Irrespective of these explanations, the fact remains that not as many women in a country of India's size and income level, are working or are available for work. It is clear that it would take special effort both in devising more scientific methods to measure women's labour force participation, and in providing more suitable job opportunities for them. The time to do so is now, before the unprecedented shock presented by COVID-19 further depresses women's already grim work situation. Perhaps lessons may be drawn from the past, on what India did right in the early 1970s and 2000s.

READ THE DETAILED BLOG



Photo credit: SEWA

Strengthening rights of women in the informal economy: The SEWA approach in West Bengal and Jharkhand

Enhancing the collective bargaining power and leadership of women

Women working in India's informal sector face several vulnerabilities and are often denied decent working conditions and wages. This further exacerbates inequities and pushes them towards high risk poverty. The situation is worse for women belonging to socially disadvantaged castes and communities.

Evidence from India and other contexts shows that the working poor in the informal economy, particularly women, need to organise themselves to overcome the structural disadvantages they face. Organisation gives these otherwise marginalised workers the power of solidarity and a platform to be seen and heard by decision makers with the power to affect their lives.

Since 1972, the Self-Employed Women's Association (SEWA) is working as an

Aagewans, who are being nurtured by SEWA to be grassroots leaders and local advocates for women's socio-economic rights, were the most important contact points/facilitators for SEWA members to help them register for schemes or benefits, as well as negotiate wages and address issues with employers.

organisation of poor women workers and a movement to create better alternatives. SEWA is currently operative in many states across the country and has a membership base of nearly 2 million women workers in the informal economy, comprising domestic workers, street vendors, agricultural workers, construction labourers, salt workers, beedi and papad rollers and such other vulnerable categories.

SEWA's programme in Jharkhand and West Bengal aims to increase the collective bargaining strength of women, particularly those working as agricultural workers, domestic workers and construction labourers (in the former state) and female beedi rollers in West Bengal. The programme aims to improve women's access to and understanding of basic services, such as health and sanitation, and also increase their ability to demand local accountability through nurturing of grassroots leadership.

Study findings show that women who attended SEWA's trade specific meetings more often, regardless of the length of their membership in SEWA, tended to avail trainings offered by SEWA. They also reported better outcomes on most counts such as health and financial inclusion. Additionally, members who attended the SEWA unit meetings more regularly were more aware of their labour rights, entitlements and benefits that they should receive for their trade or work (see figure). Meeting attendees agreed that they found SEWA's trade group meetings useful for

IWWAGE recently completed a study for SEWA to understand the impact that various components of its programme have had on informal women workers in Jharkhand and West Bengal. The women included in the study were predominantly engaged in beedi rolling, domestic work, construction work, agriculture and street vending.

their everyday life and work-related issues. Notably, a majority of those who attended meetings more frequently reported feeling more confident when talking to their employer, contractor or middleman regarding wages, work hours and working conditions. SHG saving groups and banks or financial institutions were among the most commonly used sources for availing loans by SEWA members. In general, women who attended trainings were more likely to be comfortable in opening bank accounts and calculating the interest on their loans.

In terms of COVID-19 and lockdown related impacts, close to a majority of respondents reported a loss in income, particularly those engaged in agriculture and construction work.

A majority also indicated that they will require assistance in finding a new job and availing government schemes and relief measures. Aagewans, who are being nurtured by SEWA to be grassroots leaders and local advocates for women's socio-economic rights, were the most important contact points/facilitators for SEWA members to help them register for schemes or benefits, as well as negotiate wages and address issues with employers. Finally, the study found that SEWA's interventions with adolescent girls in West Bengal, who are part of Yuva Mandals that aim to advance the aspirations, knowledge and skills of this cohort – had had a positive impact on their work, education, agency, as well as their ability to address community issues.

Figure 2: Awareness of labour rights, entitlements and minimum wages based on attendance at unit meetings

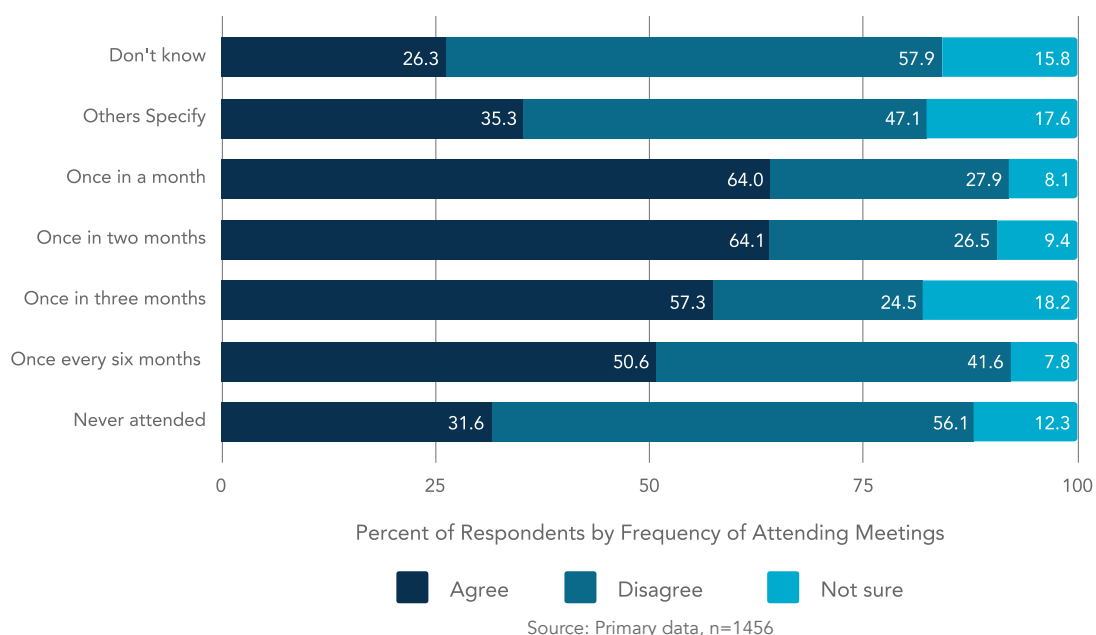


Photo credit: SEWA

Barriers and opportunities for women led businesses in the cottage industry

Understanding market access and enterprise readiness among women entrepreneurs

Globally, about one out of every two adult women participates in the labour force, compared to three out of every four men (World Bank, 2020). Women who do participate in the labour market earn less than their male counterparts, on average. Gender gap in employment and earning is partly due to social norms that constrain women's choices and achievements. These norms reinforce gender-specific roles and

the balancing act between caregiving responsibilities, mobility constraints, time limitations, and weak business networks – has a direct impact on access to finance and market for women entrepreneurs.

The handicraft and handloom sectors provide low cost, green livelihood opportunities to millions of families, particularly women who can engage in these sectors as self-employed ventures, while balancing their household

responsibilities. Not surprisingly, over 50 percent of workers in these sectors are women; however, 71 percent are not literate. Though the sector has the potential to support families in times of agrarian distress and preserving traditional arts and crafts, with limited technical knowledge and business expertise women stay risk averse and are unable to scale their businesses (Planning Commission, GoI, 2012). The

58 percent of women in India reportedly face difficulty accessing credit, savings, or jobs because of their gender.

MasterCard's Connectors Project report states that 58 percent of women in India reportedly face difficulty accessing credit, savings, or jobs because of their gender.

These barriers are further exacerbated for women, who despite possessing the skill and capacity, find it hard to navigate the market as entrepreneurs, while battling traditional and patriarchal attitudes towards them gainfully working.

In August 2019, LEAD at Krea University, supported by IWWAGE, undertook a two-part study to understand both the demand and supply-side constraints of the women entrepreneurial ecosystem in India focusing on:

- i. market access and enterprise readiness among women entrepreneurs; and
- ii. credit access and credit assessment of women-led businesses by formal and informal lending institutions.

Part I of the study focuses on understanding key market access constraints and gauging enterprise readiness of women to sustain, scale and expand their current business portfolio. A multi-dimensional index – Women Business Readiness Scorecard – Handloom and

Our scorecard helps to evaluate the performance of women-led enterprises as well as help identify the key constraints and high-performance areas for them.

Handicrafts Sector (WBRS – HHS) has been designed as part of this study. This scorecard helps to evaluate

the performance of these enterprises as well as help identify the key constraints and high-performance areas for them. LEAD surveyed 800 women entrepreneurs across 4 districts in Rajasthan and Tamil Nadu for Part I of the study who conducted their businesses from home premises or adjacent grounds. Part II of the study transitioned to phone surveys after being cognizant of the restrictions due to the global pandemic. A pilot study and two rounds of data collection were conducted with the sole focus on understanding the scope of access to finance.

Insights: Data collected during the first phase of the study (in October 2019) gave an insight into an average day of a women entrepreneur engaged in the cottage industry. There are two distinct types of entrepreneurs- those who work on a piece rate basis for some larger enterprise or middleman and those who operate as own account entrepreneurs.

In Tamil Nadu, 63 percent respondents operated purely own-account businesses. These businesses run by women occupied the entire supply chain from sourcing to selling (mainly to local customers and buyers). In Rajasthan, 75 percent of the sample worked in a closed communication channel by running piece-rate businesses associated with SHGs/ aggregators.¹

These businesses sold only to companies, either firms or middlemen. They were not networked with other businesses of the same trade or organised. Home based women entrepreneurs largely operated on the periphery of social safety government schemes and support in terms of financial, technical, and market support.

For Part II of the study, LEAD partnered with Kaleidofin, a fintech partner to develop an alternative credit score for the sample population who did not have a digital footprint or lacked a history of digital transactions. Surveys revealed that while 94 percent of the sample had a personal bank account, they preferred conducting

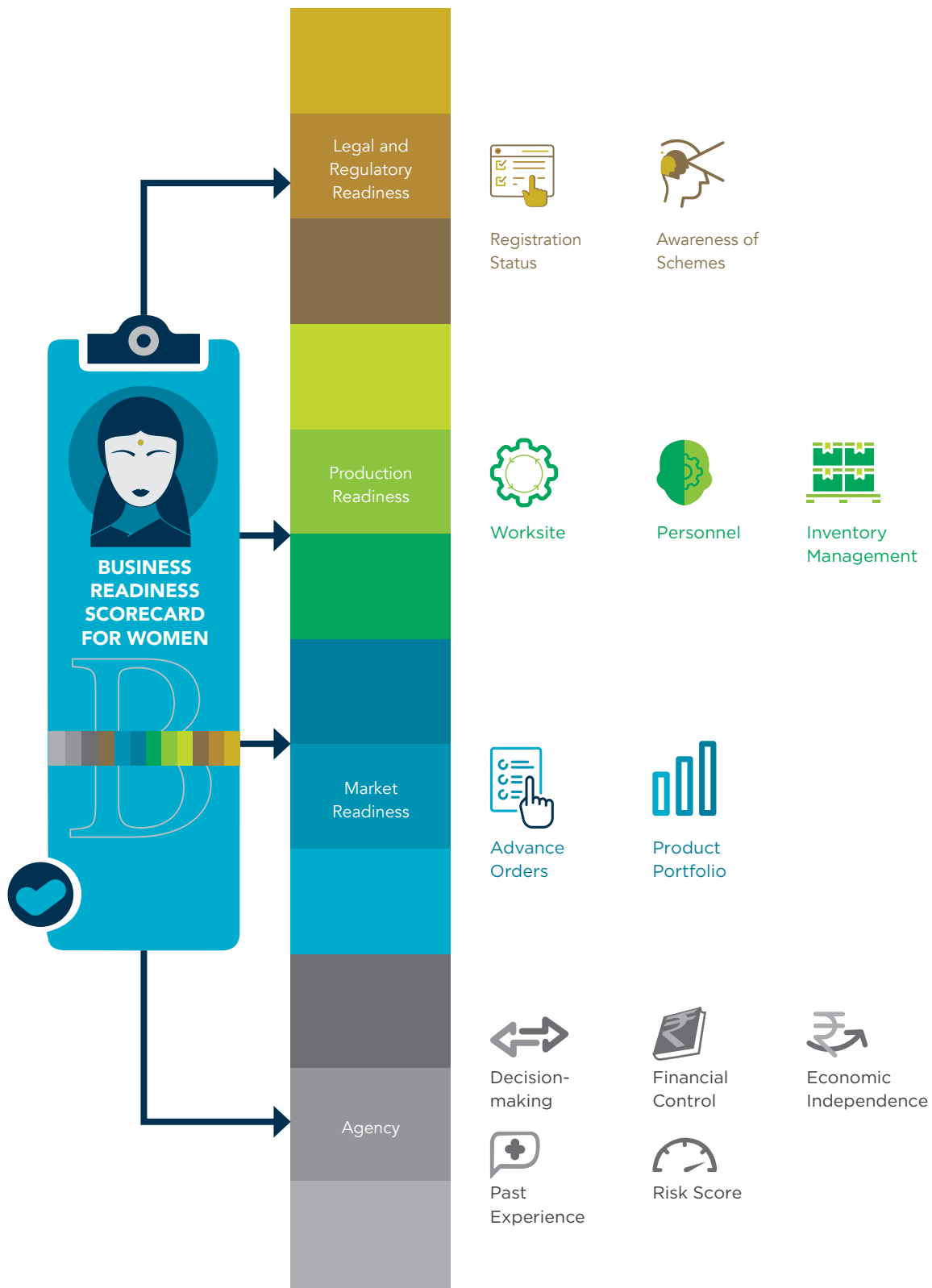
While 94 percent of the sample had a personal bank account, they preferred conducting business transactions in cash and used the bank account, instead, to avail government schemes.

¹ Some of the SHGs that we partnered with are SEWA Bharat (Bhatta Basti), Seva Mandir Udaipur, Sadhana Foundation Udaipur. An example of a contractual company is Jaipur Rugs

business transactions in cash and used the bank account, instead, to avail government schemes. Thus, a large majority lacked a formal credit history.

The idea of alternative credit score was developed to use untapped data, derived from non- traditional finance related information like mobile/internet transactions and payments, social media, web browsing, utility payments,

and transactions through point of sale transaction devices. Harnessing alternative data using psychometric analysis can enable lenders to make reliable predictions about the creditworthiness of potential borrowers (World Bank). Such an alternative credit score or rating can also help lending institutions better calculate risk for current clients and expand their reach to new and previously unbanked borrowers.



Mitigating the impacts of COVID-19 on India's women and girls through emergency cash transfers

Gendered impacts of unconditional cash transfers

COVID-19 is no longer a health crisis. The pandemic and the subsequent lockdown have led to dire socio-economic challenges for India. Loss of livelihoods, food insecurity, wage cuts and financial insecurity are among the few challenges that the majority of Indians are grappling with, especially the poor.

Evidence from past health emergencies shows that impacts of such periods of distress 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.

Countries around the world are implementing various social assistance programmes, with several using emergency cash transfers. In some countries the duration of the transfer is now tied to the end of the crisis.

An emergency basic income has the potential to mitigate the adverse impacts on the most vulnerable, including women and girls. However, these transfers should be complemented with investments in public infrastructure, basic services such as health and food security, and should work in tandem with existing social safety nets to ensure sustained impacts.

This brief makes the case for scaling emergency cash transfers to respond to the growing socio-economic crisis triggered by the pandemic and the subsequent lockdown measures enforced to curb the spread of the virus. It summarises evidence on the short and long-term impact of the cash transfers on women and girl's empowerment outcomes, as well as provides recommendations for how the transfers can be designed and implemented by strengthening existing direct benefit transfer systems and applying a gender lens to such a policy.

A 2014 Universal Basic Income (UBI) pilot intervention in Madhya Pradesh showed significant positive impacts for women and girls. There was an increase in expenditure on energy sources, health services, medication, sanitation. Significant improvements were also seen in food security and nutrition, particularly among female children. Direct transfers to women increased their autonomy and decision-making ability, and women were more likely to actively participate in the labour force.

[READ THE BRIEF HERE](#)

Understanding market landscape and enterprise readiness for home-based businesses

Moving the needle from subsistence to growth for home-based businesses

The Manufacturing sector is the second highest contributor to the Gross State Domestic Product (GSDP) for both Rajasthan and Tamil Nadu. According to WIEGO, 23 percent of non-agricultural workers in India are home-based entrepreneurs, of which an overwhelming 67 percent are women.

To understand the barriers faced by this vast and diverse segment of women-led home-based businesses (HBB), LEAD supported by IWWAGE conducted a mixed methods study which explored market access and enterprise readiness of 800 women entrepreneurs across Rajasthan and Tamil Nadu in the handloom and handicraft sectors. This article highlights the ecosystem and market constraints faced by women led HBBs in the cottage industry.

Institutional affiliation - The sectoral landscape in Rajasthan is dominated by private players and SHGs, whose business models align with women entrepreneurs' need for flexibility in the workplace. Affiliation with contractual companies reduces monetary burden/investment, time, and effort of procuring raw materials and selling products. On the other hand, in Tamil Nadu the state acts as a key enabler and facilitator for homepreneurs engaged in the handloom and handicraft sectors. The state government is the nodal agency overseeing the cooperative societies that help weavers organise themselves and facilitate optimal market outcomes.

Standalone entrepreneurs who run own-account businesses especially need network facilitation with other entrepreneurs in similar trades and in enabling market linkages so that they can establish direct links to market players. Over 70 percent of the women interviewed, said they functioned in a closed communication channel by running piece-rate businesses and worked on a contractual basis

Over 70 percent of the women interviewed, said they functioned in a closed communication channel by running piece-rate businesses and worked on a contractual basis primarily to overcome mobility and travel-time constraints.

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While a small proportion of entrepreneurs had scaled their businesses and garnered high returns, the majority are still unable to overcome their constraints, scale, and invisibility.

Respondents however, did not mind losing the bargaining power, and spoke in terms of respect and gratitude for the contractor for providing them work. Rather than negotiating for better profit margins, they relied on requesting the contractors for more work and have an indirect link with other market players.

The contractors themselves are marginal players in the long and opaque supply chains with little power --their strength lies in remaining competitive and offering the cheapest options for products in the market.

Women have limited information about where their product would be sold, and no means to hold the retailer accountable (IndiaSpend, 2020).

Women have limited information about where their product would be sold, and no means to hold the retailer accountable.

Uptake of government schemes like MUDRA loans which is targeted towards women entrepreneurs was as low as 3.5 percent in the study sample. Heavy reliance on aggregators for business related communication and an absence of an alternative source of information is one of the reasons for a low uptake of schemes.

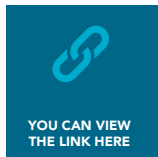
Market readiness framework - Gauging business readiness in the informal sector is the key to enable policy support in terms of identifying best practices, creating market linkages, and targeting skilling initiatives as it directly links to enterprise performance. Based on insights from the study, LEAD developed a diagnostic tool – a 'Women Business Readiness Scorecard' to assess barriers faced by women entrepreneurs and target policy and programme interventions better. This scorecard is an essential addition in the toolkit of policymakers, practitioners and other stakeholders in the enterprise development ecosystem - to support enterprises with high growth potential, and

prioritise areas of intervention for other enterprises.

The informal nature of home-based businesses in handloom and handicraft sectors makes it possible for contracting companies to reduce their costs. These sectors provide women alternative livelihood opportunities that confirm with existing social and cultural norms. The companies' lower overheads limit the market accessibility of the entrepreneurs. Our hope is that the Women Business Readiness Scorecard and the entrepreneur archetypes that emerged from our study will provide policymakers and practitioners a framework for targeting women's enterprise development initiatives.

[READ THE DETAILED BLOG](#)



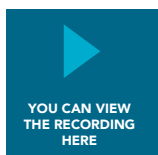


Panel on the Covid-19 pandemic – what are the gendered impacts and implications for evidence, policy and programmes?

Learning series on women's economic empowerment and COVID-19

Contrary to the idea of the COVID-19 pandemic being an equalizer, we are learning that a person's experience of this pandemic depends on a lot more than biology – it depends on their age, gender, race or ethnicity, location, class and other characteristics; it depends on what work they do, what economic resources they control and what social constraints they face.

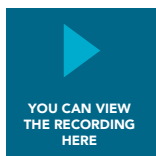
As part of Bill and Melinda Gates Foundation's Learning Series on Women's Economic Empowerment & COVID-19, Soumya Kapoor Mehta (Head, IWWAGE) participated in a panel that laid out key learnings from past infectious disease outbreaks that provide guidance on what is expected in terms of the gendered risks and impacts of the current pandemic on key health, social and economic outcomes. The panellists tried to address questions such as: How do we understand gendered vulnerabilities in specific contexts? What is anticipated and what is new? How far do the second-order effects on women and girls go? And how might we pro-actively mitigate them as part of core epidemic preparedness design, and not as an after-thought?



Is Covid forcing women out of jobs in India?

BBC World panel discussion

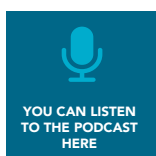
The COVID-19 pandemic has disproportionately affected women and girls, increasing the burden of unpaid work and shrinking their employment opportunities. The decline in decent work opportunities and loss of income can, among other things, lead to a loss of independence, agency, and undo several years of progress achieved through gender-responsive policies. This makes the need of focusing on women and pushing the agenda of women's economic empowerment more imperative. Soumya Kapoor Mehta (Head IWWAGE) participated in a panel hosted by the BBC series WorklifeIndia, which brought together experts including Sabina Dewan (President and Executive Director, JustJobs) and Neha Bagaria (Founder and CEO, JobsForHer) to discuss the ground realities in India, employment trends for women, challenges during the pandemic, recommendations and solutions to this end.



“Reviving the Indian economy”: #DigitalParliament series

Panel discussion

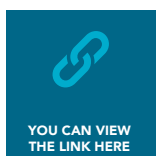
As part of the #DigitalParliament series organised by Young Leaders for Active Citizenship (YLAC) in partnership with Twitter India, the panel, ‘Reviving the Indian Economy’, brought together Members of Parliament and leading experts to deliberate on the most pressing issues confronting India in the face of the pandemic. The speakers included Ashwini Vaishnav (MP Rajya Sabha), Rajeev Gowda (Former MP Rajya Sabha), Mekhala Krishnamurthy (Senior Fellow, CPR) and Soumya Kapoor Mehta (Head IWWAGE). The session discussed issues such as reviving the GDP growth rate, increasing jobs, supporting ailing sectors, social security, the financial position of Indian states and the priorities for Budget 2021. The speakers also deliberated on the disproportionate impact of the pandemic on women and special schemes and initiatives that need to be pondered upon while thinking about the next budget. This discussion was broadcasted on Twitter India’s official handle.



How the pandemic has affected Indian women

Podcast

As the Indian economy struggles with the aftermath of lockdowns and pre-existing problems, COVID-19 has now spread across the length and breadth of the country. One of the most serious consequences of the pandemic is the way it has impacted women: India already had one of the world’s lowest female labour force participation rates, which has only worsened now. Today, millions of Indian women are at serious risk of food and economic insecurity. Soumya Kapoor Mehta, Head, IWWAGE talks on the scale of the problem and what needs to be done to tackle it.



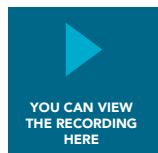
Gender discrimination in draft rules of Code on Wages Bill, 2019

Consultation

Women’s participation in the workplace has been reducing since the 1980s. While new wage code would warrant specific measures to increase workplace participation, the rules not only neglects doing this but also let go of the special measure introduced for women in the earlier labour laws. For example, two of the most important Acts – Minimum wages and Equal Remuneration Act, 1976 – that protected/promoted women’s rights have been repealed on the one hand, while on the other hand their pro-women provisions are not incorporated fully in the current wage code.

A consultation with feminist economists and women’s rights activists organised by Oxfam India on 18th August 2020 discussed the structure, assumptions and contents of the Code on Wages Bill. The panel agreed that the rules are patriarchal and largely exclusionary to women, hence more such consultations and fundamental changes are

needed to fulfil women's rights and needs as workers. The panellists included Prof. Ritu Dewan, Vice President, Indian Society of Labour Economics; Prof. Ishita Mukhopadhyay, Department of Economics, University of Kolkata and Dr Sona Mitra, Principal Economist, IWWAGE.



COVID-19 and migrant remittances: Emerging trends and strategies to build resilience

Inclusive Finance India webinar series

The nationwide lockdown that India implemented to contain COVID-19 resulted in complete disruption of economic activities and fall of aggregate demand. It disproportionately affected the most vulnerable section of the society. Loss of livelihoods, income irregularity and uncertainty and falling wages led to increase in financial stress, burden and insecurity of migrants, resulting in large scale reverse migration which in turn negatively affected the scale and flow of domestic remittances. It will be extremely critical to understand how this affected segment has responded and coped with the crisis.

This webinar discussed their resilience and aimed at improving understanding of the current financial situation of migrants and their families, discussing strategies to better capture this data, identifying and understanding emerging trends in remittances, and exploring opportunities to improve the design of financial products that target the migrant population. The “new normal” is probably a transitory phase and understanding current trends and trajectories is a vital policy input to designing financial systems for economic well-being of informal sector. The speakers included Easwaran Venkateswaran, MD & CEO (Interim) and COO, IPPB; Dr. Sona Mitra, Principal Economist, IWWAGE; Varun Aggarwal, Founder and Lead, India Migration Now and Sucharita Mukherjee, Co-Founder and CEO, Kaleidofin. The session was moderated by Dr. Fabrizio Valenti, Head - Financial Inclusion, LEAD at Krea University.

Solutions for Transformative Rural Enterprises and Empowerment (STREE) for the National Rural Livelihood Mission (NRLM)

Amplifying the intensive and extensive margins of women's enterprise participation

Empowering women to make their own decisions and become economically independent signals a fair, diverse and inclusive society. While their economic contribution and labour force contribution remains modest, women entrepreneurship has been recognised as a potential driver of economic growth and women's economic empowerment and agency. There have been various efforts to encourage women-led entrepreneurship. One such effort is being undertaken up DAY-NRLM to create a robust enabling entrepreneurial ecosystem for women in rural India as a part of the National Rural Economic Transformation Programme.

To further propel this effort, in 2019, a technical assistance programme, Solutions for Transformative Rural Enterprises and Empowerment (STREE) was instituted by LEAD at Krea University² with support from the Bill & Melinda Gates Foundation.

The primary aim of STREE is to amplify the intensive and extensive margins of women's enterprise participation. In essence, our efforts are aligned towards encouraging more

women to manage higher-order and more entrepreneurial ventures in the non-farm space. The core activities we are undertaking as a part of our commitment to NRLM comprise:

- a. **System-strengthening:** Assisting the non-farm team at NRLM in the design, planning and implementation of the planned non-farm activities across 13 NRETP states
- b. **Design thinking:** Developing and testing interventions using human-centric design thinking approaches as proof of concepts in select states to encourage women-led enterprise creation, promotion and growth
- c. **Measuring impact:** Designing a robust monitoring, evaluation and learning (MEL) framework to facilitate data-driven decision making and to assess the progress of activities and programme impact in the lives of women entrepreneurs
- d. **Mobilising stakeholders:** Mobilising institutions, community-based organisations, SHGs and private entities to ensure sustenance of the programme activities

² **About LEAD at Krea University:** LEAD, an action-oriented research centre of IFMR Society (a not-for-profit society registered under the Societies Act), leverages the power of research, innovation and co-creation to solve complex and pressing challenges in development. LEAD has strategic oversight and brand support from Krea University (sponsored by IFMR Society) to enable synergies between academia and the research centre.

The power of rights-based platforms and collective action: Gender Justice Centre

Empowering women to voice their concerns and get connected to rights and entitlements: Case study from Madhya Pradesh

Amid the ongoing crisis, where news in general has been bleak, IIWAGE's Strengthening Women's institutions for Agency and Empowerment (SWAYAM) programme has attained crucial highs.

One of the programme's most significant achievements has been the inauguration of the Gender Justice Centres (GJC), in the blocks of Karhal and Sheopur, in Sheopur district in Madhya Pradesh.³

रामवती आदिवासी को मिला अंतरराष्ट्रीय गेम चेंजर वुमेन इन एग्रीकल्चर अवार्ड



जर्मन सरकार ने ऑनलाइन वेबीनार के माध्यम से की घोषणा

सता सुधार | श्वोपुर

जिले के ग्राम दलारना खुर्द की रामवती आदिवासी को अंतरराष्ट्रीय गेम चेंजर वुमेन इन एग्रीकल्चर अवार्ड से नवाजा गया है, उन्हें यह पुरस्कार जर्मन सरकार द्वारा आज आयोजित ऑनलाइन वेबीनार कार्यक्रम में प्रदान किया गया, इस मौके पर महिला बाल विकास द्वारा कार्यक्रम का आयोजन महात्मा गांधी सेवा आश्रम कार्यालय में आयोजित किया गया।

यह जानकारी देते हुए कार्यक्रम के ब्लॉक कोऑर्डिनेटर रामकुमार चौहान ने बताया कि महात्मा गांधी सेवा आश्रम द्वारा जीआईजेड एवं डब्ल्यूएचएच के सहयोग से वर्ष 2015 में शुरू किये गये खाद्य सुरक्षा एवं पोषण विविधता कार्यक्रम से

जिले के आदिवासी ग्रामों में पोषणवादी के महत्व को जनजन तक पहुंचाया गया जिसमें ग्राम दलारना खुर्द की रामवती आदिवासी ने पूर्ण सहयोग करते हुए कई लोगों को पोषणवादी लगाने के लिए प्रेरित किया। उनकी प्रेरक कहानी को अंतरराष्ट्रीय स्तर पर साझा किया गया जिसमें उन्हें अंतरराष्ट्रीय गेम चेंजर वुमेन इन एग्रीकल्चर अवार्ड के लिए चुना गया था।

आज उन्हें पुरस्कार देने हेतु ऑनलाइन वेबीनार का आयोजन किया गया जिसमें महिला एवं बाल विकास विभाग के डीपीओ ओपी पांडेय, उद्यानिकी संचालक परमेश कुमार शर्मा द्वारा जर्मनी से आई टाफी देकर सम्मानित किया। इस दौरान प्रमुख रूप से कार्यक्रम समन्वयक अमित कुमार, एमआईएस लोपा मुद्रा, ब्लॉक कोऑर्डिनेटर आरती शर्मा, हरिमोहन वैरवा आदि मौजूद रहे।

³ In Madhya Pradesh, SWAYAM is being implemented by our partner ANANDI. All credit for the opening of the GJC goes to the tireless work of the ANANDI team, Master trainers and Samta Sakhis' (Gender champions) in Sheopur.



Since their opening the GJC have received several cases, pertaining to widow pensions, Aadhaar applications and ration card applications. This piece focuses on the experiences of Rajvati didi⁴ and her fight to keep her land. We had heard Rajvati didi's name in several zoom meetings. Wanting to know more about her and her struggle, I reached out to Asha didi, a member of the GJC, who was instrumental in fighting Rajvati didi's case with her.

Rajvati didi is an Adivasi woman. She has a piece of land on which she grows corn and soya bean; she has three teenage children, two sons and a daughter. Over the last five years, didi's husband has been unwell and is constantly in and out of hospital. Knowing didi is frequently alone in the house with her children, the members of a different community intended to capture Rajvati didi's land. Unbeknownst to didi, they dug a bore-

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well on her field. Realising what had happened Rajvati didi reasoned with the other community, and paid them for the bore-well they had dug to close the matter.

Seeing that Rajvati didi would not buckle under pressure, the opposition changed tactic. They got another Adivasi family to claim that the land was actually theirs and not Rajvatis', and filed a report with false papers to show that the land belonged to the other Adivasi family. Post the filing of the false report, when Rajvati didi went to sow her field, the other community got together, cornered her and beat her up. It is after this incident that didi reached out to the GJC. She told them that when she tried to file a police complaint, the police would not file her case. The GJC then registered her case and filed a report in the name of the GJC on behalf of Rajvati didi at the police station. Asha didi, personally called the sub-inspector and told her that they

⁴ All Names have been changed to protect the privacy and identity of the women concerned.

have received such a case at the GJC, and that it should be looked into seriously. GJC members also took Rajvati didi to the district office, and took out all the genuine papers pertaining to her land, as well as the papers filed by the opposing party which claimed the land was theirs. The land registration numbers in both papers did not match. Having found proof that the land actually did belong to Rajvati didi, the GJC filed an application for

review at the district office. The district office reviewed the case and concluded that the land belongs to Rajvati didi. With the support of the GJC, Rajvati didi got the rights to her land back. Alone, as the police incident shows, she would have been shunted from one office to another, but with the weight of the collective behind her she was successful in asserting her rights.

Evidence to unlock the gender transformative potential of mobile technology

A Haqdarshika's journey post-pandemic

The socio, economic, and health crisis sparked by the COVID19 pandemic has demonstrated the importance of a strong social protection system. The welfare system in India is, however, affected by a high level of exclusion: often the social security net fails to catch those who need it the most. In Chhattisgarh, IWWAGE and LEAD are partnering with the State Rural Livelihoods Mission (SRLM) and Haqdarshak Empowerment Solutions Private Limited (HESPL) to train SHG members on a digital application, which can promote citizens' access to government entitlements while at the same time enhancing their livelihood opportunities. The digital tool, Haqdarshak, is an innovative mobile application developed by HESPL that provides a ready reference of more than 200 central and state government welfare schemes and programmes, their benefits, eligibility criteria, and application process. The SHG members who have been trained and have cleared the assessment, become "Haqdarshikas" and provide door-

to-door services to citizens in their respective villages to promote access and uptake of government entitlements. The Haqdarshikas are able to earn a livelihood by charging a small fee for the services provided to the citizens.

IWWAGE, LEAD and Haqdarshak have been implementing the project since August 2019 and have since trained over 2,700 women to use the app. This means that in March, when the pandemic struck, a large cadre of active Haqdarshikas was already present in Chhattisgarh. In their communities, Haqdarshikas played an important role in communicating information on COVID19 relief, which was mostly channelled by enhancing and supplementing existing schemes, such as MGNREGS and PMUY, or by transferring money directly to women owners of Jan Dhan accounts, or by allowing SHGs to access additional credit. Ensuring that citizens are informed of these supplemental benefits is essential for the success of these initiatives. Haqdarshikas, through their work, ensured that this information reached over 30,000 citizens across the state. Additionally, since March 2020 they have processed over 25,000 new applications to government entitlements. Interestingly, a high number of these applications went towards insurance schemes, including health, life, and accident insurance, which suggests that the COVID-19 experience is encouraging people to seek ways to protect themselves against potential future (health) shocks. This further hints to the fact that citizens are ready to take advantage from this kind of intervention,

"In the last one year, around 2700 SHG women have been trained on the Haqdarshak mobile app. Out of these, 1000 Haqdarshikas have been able to engage with citizens and get 1lakh applications for various government entitlements, in Chhattisgarh in the last one year."

especially during uncertain times, like the ones we are living in. This intuition is confirmed by the overall increase in demand observed across the project: almost all training cadres have reported a record number of applications processed per Haqdarshika in the past 4 to 5 months.

However, this increase is not reflected by a corresponding rise in the Haqdarshika's income. This should not come completely as a surprise: demand for social protection is, intuitively, countercyclical, but so are the citizens' capacity and willingness to pay for the same. During and following the lockdown, IWWAGE has supplemented the Haqdarshikas' income with a small incentive, but the current situation raises questions around the remuneration model of Haqdarshikas and similar agents. An alternative and promising remuneration model, would see part of the Haqdarshikas' income being guaranteed by the government itself and supplemented by a fee levied

As the project reaches the important milestone of over 100,000 processed applications, the Government of Chhattisgarh has demonstrated its appreciation for the initiative by expanding it to 21 new blocks across 9 districts.

directly from the citizens, which would be potentially lower than what it's being charged now, but would still ensure that an incentive to reach out to as many citizens as possible remains. As the project reaches the important milestone of over 100,000 processed applications, the Government of Chhattisgarh has demonstrated its appreciation for the initiative by expanding it to 21 new blocks across 9 districts. Some of the Haqdarshikas that will be trained in the next few months will be explicitly selected among SHG women that already receive a stipend from SRLM to conduct other activities, for example for being leaders of Cluster Level Federations or Community Resource Persons. These new Haqdarshikas will provide their services for free to Particularly Vulnerable Tribal Groups (PVTG), thus introducing a new implementation model, which the LEAD and IWWAGE team will monitor and evaluate to address questions to ensure the long-term sustainability and impact of this initiative.



Announcements



What works for women's entrepreneurship?

Research and learning series

LEAD at Krea University (IFMR) and IWWAGE propose to launch a new learning series 'What Works for Women Entrepreneurship' to share learnings from the ground and build the evidence base on interventions and policies in this space. Drawing on our joint research and evaluation portfolio, the research summaries in this series will highlight promising approaches and interventions, share experiences and provide recommendations

for making entrepreneurship women-centric, and ensuring that solutions and policies are designed for both men and women equally. We anticipate this to be a collaborative effort where relevant stakeholders such as industry, government, civil society, NGOs and knowledge partners would work together to conceptualise a specialised topic related to women's entrepreneurship.

Opportunities and challenges in adequate financing for women and girls

Consultation

IWWAGE in collaboration with The Quantum Hub (TQH) hosted a consultation on October 1, 2020, 'Transformative financing for Gender Equality in a COVID-19 context' to inform the Union Budget 2021-22. The aim of the consultation was to identify and amplify the needs of millions of women and girls whose lives have been disrupted and severely affected because of the pandemic, but also account for the disadvantages and inequities that existed even before COVID-19.

The consultation was attended by experts from academia, civil society, NGOs, and donor bodies, who have been actively advocating for transformative financing for gender equality in India. These experts shared their insights from current and past experiences to shape an actionable agenda to

improve the lives of women and girls in the current context. IWWAGE, like some of the experts invited for the consultation, is also part of the Broad-Based Committee on Gender Budgeting and Analysis that has been set up by the Ministry for Women and Child Development (MWCD). We used this opportunity to draft insights to support the gender responsive budgeting efforts of MWCD and that of other relevant ministries. The recommendations from this consultation would be shared through a paper, which will be circulated among key decision makers, relevant line ministries and departments, and to a wider audience engaged in shaping the agenda on advancing gender equality and women's economic empowerment in India.



Women's work force participation in India: State-wise trends

Factsheet

IWWAGE released two state factsheets as part of its series to capture labour force/work force related trends for women in different states of India.

In **Gujarat**, female workforce participation rates (FWPRs) continued to decline till 2017-18 but showed improvements in 2018-19. In urban Gujarat, regular wage work predominates, majority of which is concentrated in services and manufacturing sectors. Self-employment is the next contributor with approximately 39 percent of urban women in the state reporting

themselves to be self-employed. Among these, a significant share operates their own enterprises –mostly non-agricultural enterprises, comprising of activities concentrated in manufacturing, retail trade and services. In rural Gujarat, 65 percent of women workers are self-employed, but a majority of them work as unpaid helpers in household enterprises. Casual wage work is the next major employer for women, but its share in female workforce has declined rapidly in recent years, in both rural and urban areas, and almost all of it is in non-public works.

[CLICK HERE TO READ GUJARAT FACTSHEET](#)

In **Odisha**, the rise in regular wage work is exceptional, more so for urban women. On the flip side, women's self-employment has declined in both rural and urban areas. In rural Odisha, about 53 percent women workers are self-employed, out of which 72.7 percent work as unpaid helpers in household enterprises. A significant share of rural women work as casual wage workers but 99.8 percent of it is non-public work in agriculture and allied activities – MGNREGA

work accounts for a meagre 0.2 percent of casual employment. In urban areas, women are predominately engaged in regular wage work in sectors such as education, health and construction, but incidence of informality is high in this type of work. A significant share of urban women are self-employed, out of which 4.8 percent work as employers, which is higher than the national average. Unpaid work among urban self-employed women is also low.

[CLICK HERE TO READ ODISHA FACTSHEET](#)

E-Governance Push: Leveraging social capital of SHGs - NRLM's response to COVID-19

Article

During the pandemic, DAY-NRLM's SHGs played a pivotal role in raising awareness of COVID-19. DAY-NRLM imparted digital training through a cascade approach on risks and prevention of the virus to over 5.10 lakh community resource persons, cadres, and community workers, reaching over 5.35 crore SHG members. Responding to the need of rural communities to protect against the virus, SHG members demonstrated their ability to adapt their existing skills by engaging in large-scale production of masks, sanitizers, running community kitchen to address food insecurity, supporting the migrants by linking them with entitlements and undertaking skill

mapping, and extensively working on issues of domestic violence and child sexual abuse, especially post-lockdown. Nita Kejrewal, Joint Secretary, Ministry of Rural Development, Government of India writes for the [Economic Times](#) on the role of SHGs and their federations and civil society organisations in the aftermath of the unprecedented COVID-19 shock. The article dwells on the recovery strategies that would need to be focused on to preserve the social capital of SHGs, prioritise issues of health, well-being and gender-based violence, and strengthen women-led livelihoods and enterprises.

[VISIT IWWAGE BLOG FOR MORE](#)

Impact of COVID-19 on working women

Whitepaper

CII India Women Network West Bengal in association with IWWAGE & Aquilaw launched an E- Whitepaper on the Impact of COVID-19 on Working Women on 14 August 2020. The paper examines the long run repercussions that the economic fallout

of the pandemic will have on gender equality in India, both during different phases of the lockdown and thereafter. It also reflects on some measures that can help bring about recovery and resilience for women.

[VIEW THE PAPER HERE](#)

Why society owes Asha workers a debt?

Article

The unsung heroes of the response to Covid-19 pandemic have most definitely been the millions of frontline women workers. They have been working tirelessly at the community level and are engaged in numerous activities, ranging from door-to-door surveys, contact-tracing, awareness campaigns and ensuring quarantine/isolation; in addition to their regular roles, ranging from accompanying pregnant women to health centres, tracking immunisations, home visits

for new-born care and follow-ups on TB patients. Recently, these workers have been in the news for their strikes, demanding better payment, regularisation, access to personal protective equipment and free health care. Dipa Sinha writes on the challenges faced by women frontline workers, especially during the pandemic. This article is based on her recent study of women in public employment commissioned by IWWAGE.

[READ THE ARTICLE HERE](#)

85% Women feel flexibility and autonomy are the most attractive features in gig- economy

Article

IWWAGE and The Asia Foundation have released findings from a study that looks into women's experiences of the 'on-demand' gig and platform economy in India, titled, "India's Emerging Gig Economy: The Future of Work for Women Workers". This report identifies the various forms of employer-employee relations that have surfaced through this emerging model of work; mediated through aggregator companies, such as Urban Company which this study explored in-depth. You can view the reports and its findings at

'India's Emerging Gig Economy: The Future of Work for Women Workers'. Researchers surveyed 88 women service providers in Delhi and Mumbai and carried out Focus Group Discussions (FGDs), and Key Informant Interviews (KIIs) with academics, experts, as well as the company representatives. The article talks about the report and its findings and explores the gender dynamics in the gig economy, especially in the context of emerging opportunities in pink-collar work.

[READ THE ARTICLE HERE](#)

Do Indian women hold up half the sky? A historical perspective

Article

In the clamour of how COVID-19 has impacted women adversely, be it through the precipitous decline in women's employment more so than men after the lockdown, or the dangerous vocabulary of the 'shadow pandemic' of domestic violence (one which we believe existed for long, and cannot be qualified as "shadow")—it is easy to

forget the turns that Indian women and their movements have navigated in nearly three-quarters of a century. Soumya Kapoor Mehta gives a historical perspective on how Indian women and their work has fared since the country gained its Independence nearly 73 years ago.

[READ THE ARTICLE HERE](#)

In case of difficulty in accessing any document, please visit our resource at www.iwwage.org



IWWAGE is an initiative of LEAD at Krea University. LEAD is a part of IFMR Society with strategic oversight from Krea University.

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