

IMPACT OF COVID-19 ON WORKING WOMEN



August 2020

Impact of Covid-19 on Working Women

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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 global issue. Now, in light of the COVID-19 scenario, the following questions become imperative to address:

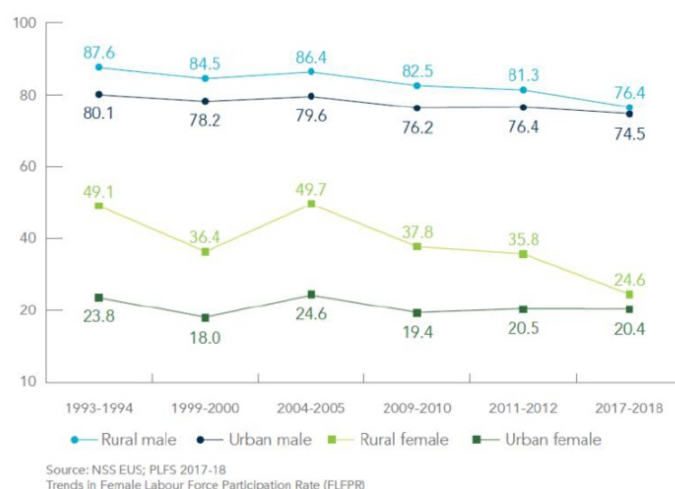
- Are we foreseeing worse days ahead?
- What has been the impact of COVID-19 on working women, both in urban and rural areas?
- Which are the sectors where women have become dispensable?
- How do we ensure that women are not further marginalized in these unprecedented times?

To answer these questions, one must start by analysing the data and underlying trends of women's employment in India, including in sectors where they tend to be employed. We also need to scrutinize the long run repercussions the economic fallout of the pandemic will have on gender equality, both during different phases of the lockdown and thereafter. This note attempts to deliberate upon the aforesaid issues and reflects on some measures that can help bring about recovery and resilience for women.

Participation of Women in the Indian Labour Force

In spite of economic growth and rise in education of girls, Female Labour Force Participation Rates ("FLFPR") in India have been showing a worrying decline in the past 30 years or so. The FLFPR declined in rural areas from nearly 50% in 1993-1994 to 36% in 2011-2012 and then to less than 25% in 2017-2018 (Figure 1). Traditionally, India has had higher labour force participation rates for women in rural areas as compared to the urban areas, where the rate has remained almost stagnant at around 20% between 2009 and 2018. In comparison, the male labour participation rates were 80% and above in 1993-1994 in both rural and urban areas and the decline over the years has been only by 6-10 percentage points approximately.

Figure 1: Trends in Female and Male Labour Force Participation Rates (India)



When we specifically look at Indian cities and the share of women above the age of 15 years who are involved in the labour force (Figure 2), the percentage of employed women in big metros like Delhi, Greater Mumbai, Chennai, Bangalore and Kolkata ranges between 15% and 20% as of 2017-18. In other big cities such as Coimbatore and Greater Vishakhapatnam, the employment percentage looks relatively better at nearly 35%. However, in industrial centres like Ghaziabad, Faridabad and Rajkot, the share of employed women is not even 10%. Interestingly, the percentage of women who are seeking employment and are unable to find it i.e. are unemployed, is less than 5% across all cities, which suggests that there are very few women wanting to seek work. This indicates the existence of significant supply side challenges related to mobility, safety, and unavailability of formal childcare that restricts women in urban centres from stepping out to work. However, there are multiple measurement challenges in conducting these surveys which cast a shadow of doubt on these numbers. For example, the accounting of unpaid domestic work or part time work that women are engaged in, and which is more suitable for them keeping in mind their household duties, is perhaps not done here. If the same is accounted for, the percentage of employed women in urban areas may be significantly higher.

Figure 2: Female Labour Force Participation Rates (Indian Cities)



Besides the decline in the proportion of women in the labour force in rural areas, what is more worrying is their employment type. In 2017-18, around 40% women who reported themselves to be employed in rural areas said they were unpaid helpers, working mostly on family farms. Another 30% reported themselves as wage workers involved in casual (public and non-public) works, 20% reported themselves to be self-employed and around 10% said they held regular, salaried jobs (Figure 3). In urban areas, where the percentage of women employed has been more or less stagnant at low levels, there has been a rise in the share of salaried workers by nearly 10 percentage points from 2011-2012 to 2017-2018. By 2018, women in regular salaried jobs comprised more than half of the female workforce, however, and again worryingly so, most of these jobs despite being regular, were in the informal and unregulated sectors, implying that, women could not avail benefits provided under labour and social welfare legislations, including maternity benefits, provident fund or pensions. In sum, and despite the progress made, even in 2018, 80% of salaried jobs in India continued to be held by men. It is pertinent to note that nearly 55% of women who worked in 2018 were involved in the service sector rather than manufacturing. This can have far-reaching consequences on their status in the post-COVID era.

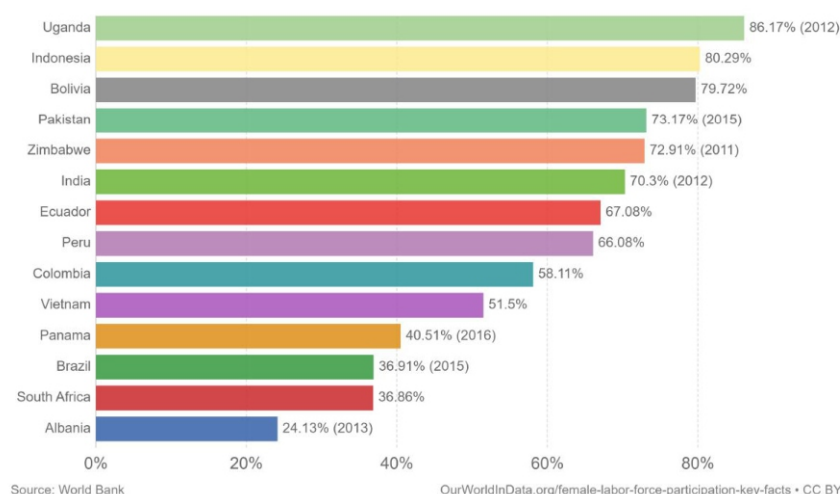
Figure 3: Composition of Female Work Force



Source: NSS EUS 2011-12; PLFS 2017-18

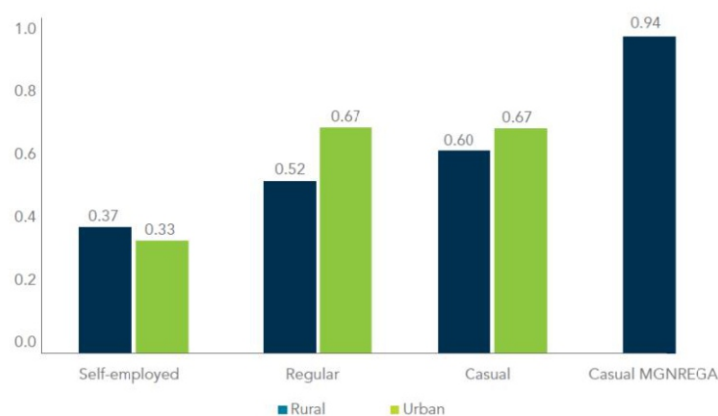
Global data (Figure 4) substantiate the fact that even though a large proportion of women are employed and get a regular wage or salary, they are mainly doing informal work such as jobs in unregistered or small-scale private enterprises, as self-employed vendors, home based workers etc. Globally, India ranks somewhere in the middle with a 70% share of female employment in informal sectors as of 2012. However, surveys done by organisations such as the Self-Employed Women's Association ("SEWA") find that this percentage is as high as 80%.

Figure 4: Women in informal employment as share of female employment, 2017



Not only are women at a disadvantage when it comes to employment, they also face significant wage disparities. In 2018, self-employed women in both rural and urban areas earned only one-third of the income earned by self-employed men (Figure 5). In case of regular and casual female workers, they earned 50% to 70% of the earnings made by their male counterparts, with the situation being slightly better in urban areas, however, the glass ceiling is far from being shattered. The earning gap is least in respect of the employment given under the Mahatma Gandhi National Rural Employment Guarantee Act, 2005 ("MGNREGA") perhaps because the legislation mandates that men and women should be paid equally.

Figure 5: Female-Male Earning Ratio (Earnings Gap)

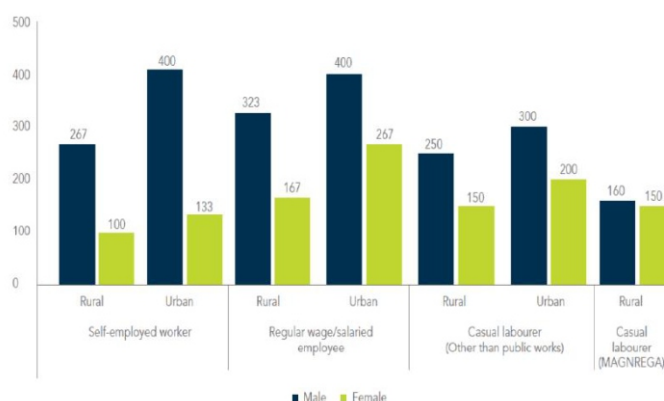


Source: Computed using PLFS 2017-18

A further disaggregation of median daily earnings in 2017-2018 (Figure 6) shows that there is a substantial gap of more than 100% in the earnings of self-employed men and women in both rural and urban areas. In the case of regular wage/salaried employees and casual labourers (other than public works), women earn a little more than 50% of what the males earn in the same sectors, with the gap being slightly lower in urban areas.

The earnings of men and women are nearly at par in the case of casual work provided under MGNREGA. However, what is most disconcerting are the pithy amounts at which men, and more so women, survive in India. This only indicates the precarity of living standards, and how a pandemic like COVID-19 can push entire populations into deep vulnerability.

Figure 6: Median Daily Earnings in 2017-2018 (in Rs.)



Source: Computed using PLFS 2017-18

Potential Effects on the Indian Female Workforce

Across every domain, from health and well-being to economic growth, from protection and survival to social safeguards, the global pandemic COVID-19 is further deep-rooting already prevalent gender inequalities and its impacts are far more amplified and intensified for women simply by virtue of their gender. Some of these impacts are discussed below:

1. Increased risks borne by female health workers/nurses:

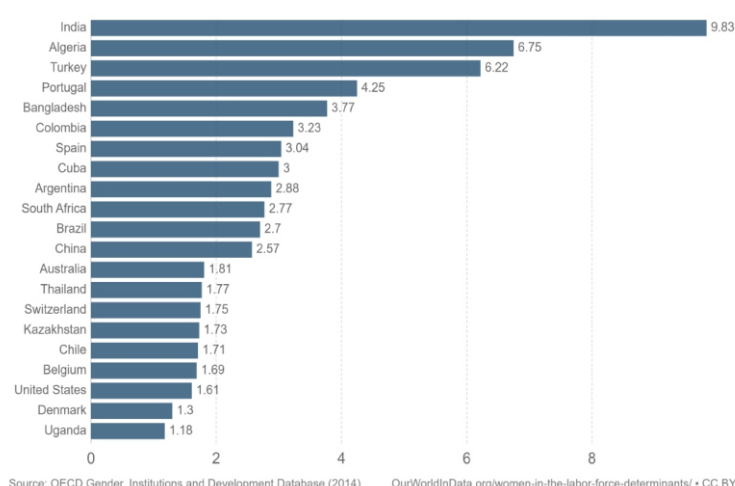
Although the mortality rate of women in this pandemic is lesser than men, about 85% of the health workforce in India are women, hence, the risk of infection borne by them is much higher. Special attention needs to be given to female nurses, care givers and community health workers, since the stress of treating and managing the infection can severely impact not only their physical health but their mental health as well. Personal protective equipment should be supplied adequately in the appropriate size for women and not the 'default man' size which leave most women exposed and vulnerable. It is also important to provide essential hygiene and sanitation items, including menstrual hygiene products, and provision for flexible working arrangements to ensure that, female frontline workers are able to function comfortably and optimally, along with discharging their household responsibilities.

2. Increased time on unpaid (domestic) work:

According to global estimates, if women's unpaid work were assigned a monetary value, it would constitute between 10% and 39% of a nation's Gross Domestic Product.

As per the Organisation for Economic Co-operation and Development ("OECD"), Indian women spend around 360 minutes per day on unpaid domestic work as compared to the 36 minutes spent by men on the same (Figure 7). In this regard, India is at the highest point of the spectrum, where women work nearly 10 times more than men in unpaid services provided within the household, which goes uncounted and unrecognized. The current circumstances of lockdown compel an increase in this time spent by women for childcare, home-schooling, elderly care and housework. This bigger burden due to the combined pressure of 'work from home' and 'work for home' may result in women being forced to drop out of the labour force on account of domestic work being the priority.

Figure 7: Female-Male ratio of time devoted to unpaid care work, 2014



3. Increased risk of domestic violence and anxiety:

Restricted movement and social isolation can be particularly dangerous for those who face abuse and violence within homes, since it increases the time of exposure to the perpetrators of violence at a time when support services are disrupted or inaccessible. Brewing tensions due to unemployment and lack of income fuel such household violence. Phone surveys in Delhi reveal heightened anxiety among women much more than men.¹ During the first four phases of the COVID-19 related lockdown from March 2020 to May 2020, Indian women filed more domestic violence complaints than recorded in a similar period in the last 10 years, however, this might be just the tip of the iceberg, since about 86% of women who experience violence in India generally never seek help, and 77% of victims do not mention the incidents to anyone.² This is because violence against women within the four walls of the house has been so normalised over time that it does not strike most as a problem. There is a need to strengthen community-based support systems for domestic violence survivors including phone-in support systems, along with sensitizing the police and neighbourhood watch groups.

¹Ideas for India, "How has Covid-19 crisis affected urban poor? Findings from a phone survey – II", May 2020 <https://www.ideasforindia.in/topics/poverty-inequality/how-has-covid-19-crisis-affected-urban-poor-findings-from-a-phone-survey-ii.html>

²The Hindu, "Data | Domestic violence complaints at a 10-year high during COVID-19 lockdown", June 2020 <https://www.thehindu.com/data/data-domestic-violence-complaints-at-a-10-year-high-during-covid-19-lockdown/article31885001.ece>

4. Increased chances of men replacing women in rural work:

There is a heightened chance for such replacement to happen on account of the male migrant labour returning home who are unlikely to come back to the cities soon and thus, the scope of employment available to women will be taken up by them. Economists have been urging for the creation of more MGNREGA work sites to absorb this labour force that is returning home, but not many worksites have been opened so far. As per a World Value Survey, 52% of Indians agree that when job opportunities are scarce, it should be given to men (25% refrain from giving their opinion). Further, 40% Indian women, when asked whether they should take up a job, be a caregiver at home or do both, themselves believe, due to social norms and conditioning, that, they should only care for their families. In comparison, only 30% of Indian men echo this thought.

5. More long-term effects on women-led businesses:

There is a risk that the women led businesses such as beauty parlours and small grocery shops, will be impacted more by this pandemic, since a vast number of these units will be choked, may be even to the point of perpetual closure, on account of failure to repay debts, lack of fiscal stimulus and deficiency of labour, to name a few. Workers in Micro, Small and Medium Enterprises ("MSME") in metropolitan areas in the last three years have been shifting to the gig economy, however, even work from the gig economy such as beautician services, availed through app based platforms that employ majority of women, will be significantly hit due to the lockdowns, and will result in these workers not being able to earn a regular living.

6. Adverse impacts on regular wage employment:

There is a general tendency of employers to hire men, due to their ability to give longer hours to work and this preference may increase in the post-COVID context. However, there are few employers who believe that they may have to engage in cost cutting in the recovery phase of this pandemic and say that, they will choose to employ female workers, since they have the same qualifications as males but can be employed at a lower wage. Globally, over 2.7 billion women are restricted from having the same choice of jobs as men³ and the gender wage gap is estimated to be at 22%⁴, with nearly 40% of women not having access to social protection⁵. Further, only 5% of Fortune 500 CEOs are women⁶. These figures might worsen in the wake of the unprecedented times that the world is facing. Further, the part time domestic helps employed in households are mostly going with reduced or no pay since the employers are reluctant to pay them, on account of them not being able to come for regular duty.

³World Bank. "Despite Gains, Women Face Setbacks in Legal Rights Affecting Work," February 2019. <https://www.worldbank.org/en/news/press-release/2019/02/27/despite-gains-women-face-setbacks-in-legal-rights-affecting-work>

⁴Business Standard. "Gender wage gap highest in India, women are paid 34% less than men: ILO," November 2019. https://www.business-standard.com/article/current-affairs/gender-wage-gap-highest-in-india-women-are-paid-30-less-than-men-ilo-118112701048_1.html.

⁵Demirguc-Kunt and others, The Global Findex Database 2014: Measuring Financial Inclusion around the World. Policy Research Working Paper 7255. (Washington, D.C., World Bank, 2015). <http://documents.worldbank.org/curated/en/187761468179367706/pdf/WPS7255.pdf>

⁶Fortune 500. "The number of female CEOs in the Fortune 500 hits an all-time record," May 2020 <https://fortune.com/2020/05/18/women-ceos-fortune-500-2020/>

7. Adverse impacts on human capital:

The financial crunch may lead to the girl child being taken out of school before they complete their education, and they may not return to school even after the crisis is over. There will be reduced expenditure for the unique health needs of women, leading to lack of access to quality health services, essential medicines and vaccines, maternal and reproductive health care and insurance coverage (which in turn may cause increased maternal mortality and morbidity, unintentional pregnancies and sexually transmitted diseases), among others. Women in urban areas who are daily wage earners are finding it difficult to pay for and avail the facilities of the paid public toilets, thus being deprived of their right to fulfil basic human biological needs.

8. Higher unemployment rates for women:

As per the data released by the Centre for Monitoring Indian Economy, in the month of February 2020, the overall unemployment rate was 7%, with a segregation of 6% for men and 18% for women. However, post the commencement of the lockdown, the rate of unemployment reached 23% in March 2020 to April 2020, within which the share of unemployed women was significantly high. It has now shown signs of recovery, with the month of June 2020 recording lower unemployment rates (at about 11%), but yet again, unemployment among women is likely to be much higher.

Road Ahead

In order to cushion and prevent the reverberations of this pandemic, we as a community at large have to show preparedness and solidarity and take the necessary measures and interventions to mobilise resources and ensure the well-being and security of working women. Following are a few observations and suggestions in this regard:

1. Urban:

- **For women in self-employment/MSMEs:**

There is a need to leverage the non-farm, home-based businesses which form nearly 38% of the women led ventures in India and 20% of all units, mostly in the MSME sector⁷. Reliefs that could be granted to ease their liquidity crunch include moratorium on loan interest rates for a year, repayments of loans over a longer duration at a lower interest rate, extension of credit lines for working capital and alleviation of tax burdens.

⁷Niharika Sharma. "The key to solving India's unemployment problem is to boost female entrepreneurship," February 2020. <https://scroll.in/article/953771/the-key-to-solving-indias-unemployment-problem-is-to-boost-female-entrepreneurship>

Working capital cash credit loans can be extended to all current MUDRA loan borrowers under the Pradhan Mantri Mudra Yojana with a default guarantee cover. Additionally, wage subsidies can be given to the MSMEs which engage more than 50% women staff.

- **For women in salaried employment:**

In the United States of America, there were 70,000 layoffs between the months of March 2020 and April 2020 out of which 60% were women and the most affected were the younger women as they were potential targets of the layoffs and they lacked the work experience to survive in a competitive job market. In India as well, service sectors with higher concentration of women such as tourism, hospitality and aviation are expected to have approximately 70% layoffs. Further, the jobs created after the crisis will tend to target men. However, women have always been comfortable working from home and this could be converted into an opportunity for them by outsourcing work and not requiring them to be present in office. Further, adequate policy system that provides paid sick leave, family medical leave, and flexible work schedules can be provided to help women battle insecure employment and exposure to economic shock.

- **For women in the gig economy:**

The gig economy may offer opportunities but most will be in the nature of informal work such as freelancing, delivery services etc. However, these opportunities need to be supplemented by social security and protection measures that reflect an understanding of women's special position in the economy.

2. Rural:

- **For women in casual work:**

Opening of more worksites and increase in fund allocation under MGNREGA may aid in the generation of casual employment. Social safety nets that are available for formal employment should be made available to casual labourers as well.

- **For women in salaried employment:**

There are vacancies in respect of Anganwadis, Accredited Social Health Activist ("ASHA") workers, Auxiliary Nurse Midwife in health missions and teachers, which can be effectively filled up to serve the dual purpose of employment generation as well as better education and healthcare services. Incentives could be increased for the ASHA workers and their work cadre could be changed to regular employment with better emoluments.

- **For women in agriculture:**

Women should be actively involved in off farm, agro-processing activities, running kitchen gardens and community kitchens to address the problem of

food insufficiency. The States of Chhattisgarh and Kerala have been keenly pursuing this model and hence, did not face a food crisis as they were not solely dependent on the free food being distributed under the Government schemes.

- **Make self-help groups the engine of revitalising the rural economies:**

Kudumbashree, a community organization of neighbourhood groups of women in Kerala, has been recognized as an effective strategy for the empowerment of women by bringing them together from all spheres of life to fight for their rights and empowerment. They have been running community kitchens for the migrant workers coming in from other states during the COVID-19 crisis. Such self-help groups can be strongly encouraged to stimulate the economy in favour of women.

Other measures that may be taken include making the voices of women, whether at the local, municipal or national level, included and represented in the decision-making process towards planning, response and recovery from COVID-19. Beyond individual women, women's organizations who are often on the front line of response in communities, should also be represented and supported. Further, strong attention needs to be paid to what is happening inside the homes and families and there must be advocacy of equal or equitable sharing of the burden of home care between men and women. Change begins at home and encouraging men to do their share and to alleviate the burdens that fall disproportionately on women would be ground-breaking to un-stereotype the gender roles that operate in our households. Improved education, training and skilling opportunities in line with technological transformations, gender responsive trade policies, broader provision of social services and engaging women in high leadership positions are some of the other measures by which we can lessen the negative impact of this crisis on women.

The World Economic Forum prior to this pandemic had said that it would take us close to two centuries to achieve gender equality in true sense. COVID-19 is not only a global health challenge but also a test of our spirit and humanity. The effects of this pandemic are not gender neutral; therefore, our responses must also not be gender blind, else the impact will fall unduly on women. It is of utmost importance that, all national responses, in order to have the desired effects, place women and issues of their inclusion, socio-economic rights, equality and protection at their heart. Recovery should help in creation of a more equal environment that will be robust to ward off further crises. **Women are the hardest hit by this pandemic but they will also be the backbone of salvage, if their involvement and leadership is amply harvested for economic reconstruction and social reformation.**

About the Author



As the Head of IWWAGE, New Delhi, India, Ms. Soumya Kapoor Mehta leads IWWAGE's efforts to generate, leverage, and synthesize evidence on women's economic empowerment. Soumya has an experience of nearly 18 years in the development sector, spanning research around gender, women's empowerment, poverty reduction strategies, social inclusion challenges and policy levers to alleviate them around the world. Prior to joining IWWAGE, she was working as an independent policy advisor for the World Bank, UNICEF, the Government of India, the Centre for Policy Research and the Self Employed Women's Association (SEWA), helping these institutions mainstream inclusion and gender issues in their research and projects ranging from investments in women's collectives (NRLM), to sectors such as water, agriculture, infrastructure, urban development and environment and climate change. She has co-authored several World Bank and UNICEF research outputs, including some of their flagship reports and has two widely acclaimed books to her credit. Between 2003 and 2009, she worked as full-time staff for the World Bank anchoring a large cross-country study on poverty and strategies to reduce it.

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Published by Confederation of Indian Industry (CII)

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In 2013, CII launched the Indian Women Network (IWN) with the vision of being the largest network for career women. The thought behind the formation of IWN was that career women require a structured network to meet like-minded women to discuss and overcome challenges that they may be facing at the workplace while presenting to each other opportunities that were present in the ecosystem. The network has spread to 15 states, 7 Zones and 1 Union Territory across the country.

IWN works towards enabling women to become better professionals and achievers in their respective fields by providing various need-based services through:

- A supportive network
- A platform to learn and exchange ideas
- An avenue to network and grow

This is supplemented by exposing women to new opportunities presented by the ecosystem with the objective of inclusion and growth of women in the workforce.

IWN - West Bengal:

The West Bengal Chapter of IWN was constituted in 2017. The members have actively conceptualized initiatives relevant to the cause of women and executed the same through its task forces.

One of the prime target areas of the State has been development of leadership capability of women in industry along with activities that focus on capacity building, leadership programs, health & wellness, social issues, safety and lifestyle interventions.

Successful strides have been taken towards the prevention of sexual harassment at workplace by initiating dialogues and organizing interactions with human resource managers from various sectors.

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With the Theme for 2020-21 as Building India for a New World: Lives, Livelihood, Growth, CII will work with Government and industry to bring back growth to the economy and mitigate the enormous human cost of the pandemic by protecting jobs and livelihoods.

With 68 offices, including 9 Centres of Excellence, in India, and 9 overseas offices in Australia, China, Egypt, Germany, Indonesia, Singapore, UAE, UK, and USA, as well as institutional partnerships with 394 counterpart organizations in 133 countries, CII serves as a reference point for Indian industry and the international business community.

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