

FEMALE LABOUR FORCE LANDSCAPE IN INDIA



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Acknowledgements

About the Authors

This primer has been written by Harsha Sanyukta with support from Gargi Das, Sadhana Sanjay and Deshna Saraogi.

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EXECUTIVE SUMMARY



Overview of women and the labour force.

India has a female labour force participation rate (FLPLR) of about 25%, one of the lowest in the world, against the global average of 48%. With the exception of the pandemicaffected years, the economy has also been witnessing a negative trend in FLPLR. India slipped 28 places from 112 to 140 in the Global Gender Gap Report 2021 and it will take an additional 197 years for India to close the gender gap. Less than a quarter of all women are working in India. The female labour force is further characterised as informal, invisible and unpaid. Over 90% of the women work in the informal sector, either as self-employed or casual workers, predominantly in agricultural and construction sectors. Only 10% of all women are salaried employees in formal enterprises. Integrating the missing women into the economy and increasing labour force participation can boost India's GDP by 60%.

Multifaceted challenges keep women out of workforce and prevent them from becoming competitively productive.

There is an interplay of social cultural factors, along with demand and supply level constraints that have prevented women from integrating into the economy. Cross-cutting factors like disproportionate burden of child care, income effect, logistical barriers of mobility and safety and socio cultural norms around marriage have deterred women both from entering and advancing in the economy. Over 90% of women have no formal skilling. There is also mismatch of aspirations with education and career for more educated women. The challenges become more nuanced as we look into the different contexts of women. Self-employed women lack access to finance, market linkages, social capital. Casual workers face the brunt of informalisation with a lack of decent working conditions and social security. Women in formal enterprises face an unsupportive return-to-work ecosystem, gender bias and sexual harassment at workplaces, lack of women in leadership along with a persistent wage gap.

Key pillars and recommendations to catalyse women's economic integration and empowerment.

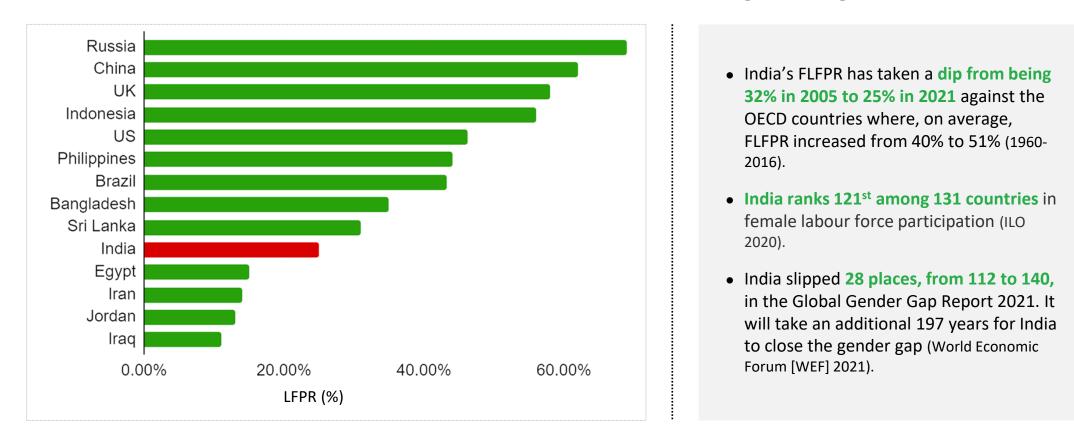
There are five key pillars to address the challenges of women and labour force. These will evolve differently for different segments of women, based on their immediate social cultural context, geography and other factors. There is need for **investment in the care economy** to recognise paid care work and reduce and redistribute unpaid care work. **Engendering a gender lens in skilling** will ensure more skilled women in the workforce. It is also imperative to **ensure equitable, inclusive and decent employment opportunities** for all women. Addressing the mobility and safety issues through **gender-responsive infrastructure** will play an important role in catalysing women to join workforce. Lastly, **scaling women-led enterprises** can create employment pathways for women.



OVERVIEW OF THE FEMALE LABOUR FORCE LANDSCAPE



India has one of the lowest female labour force participation rates (FLFPR) in the world.

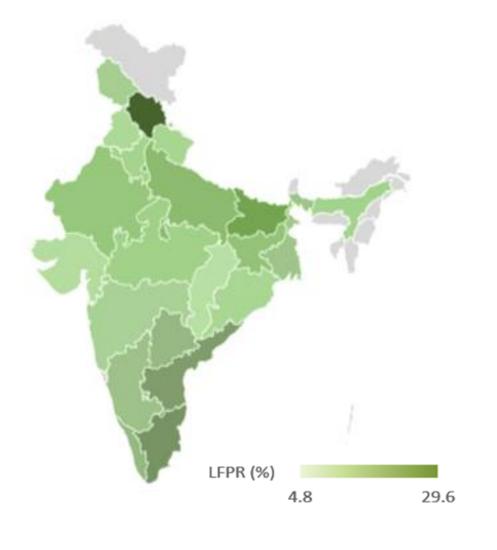


India's FLFPR stands at 25.1% (Periodic Labour Force Survey [PLFS] 2021), almost half of the global average of 48% (World Bank 2021).

Caveat: The conventional definition of labour force participation excludes unpaid invisible domestic work and the free collection of goods such as firewood and water, mostly done by women.



Female labour force participation is lower across northern and rural areas, and most of the unemployed and active job seekers are in the 20-24 years' age group.





North vs South: Southern states have a higher FLFPR (21.6%) in general than northern States (14.9%), with the exception of Himachal Pradesh and Jammu & Kashmir.

Urban-Rural Divide: Rural women in India face steeper challenges. 45% of women's job losses occur within the agricultural sector, compared with 26% for men.

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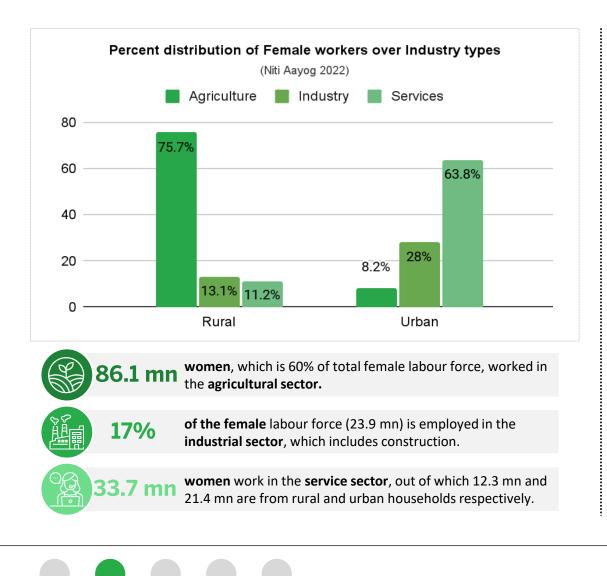
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Across Age: India's FLF lies in the age group of 40-44, which is nearly 2.6 times that of the labour force in the 25-29 age bracket. Most unemployed and active female job seekers are in 20-24 age group (IWWAGE 2020).



Socio-economic groups: The FLFPR is highest among the Scheduled Tribes (ST), followed by that in the Scheduled Castes (SC), Other Backward Castes (OBC) and others, in that order, in both rural and urban areas (PLFS 2020-21). However, this does not signify decent work (IWWAGE 2021).

Women are predominantly employed in agriculture, while in urban areas, women largely work in construction and service industries in the informal sector.



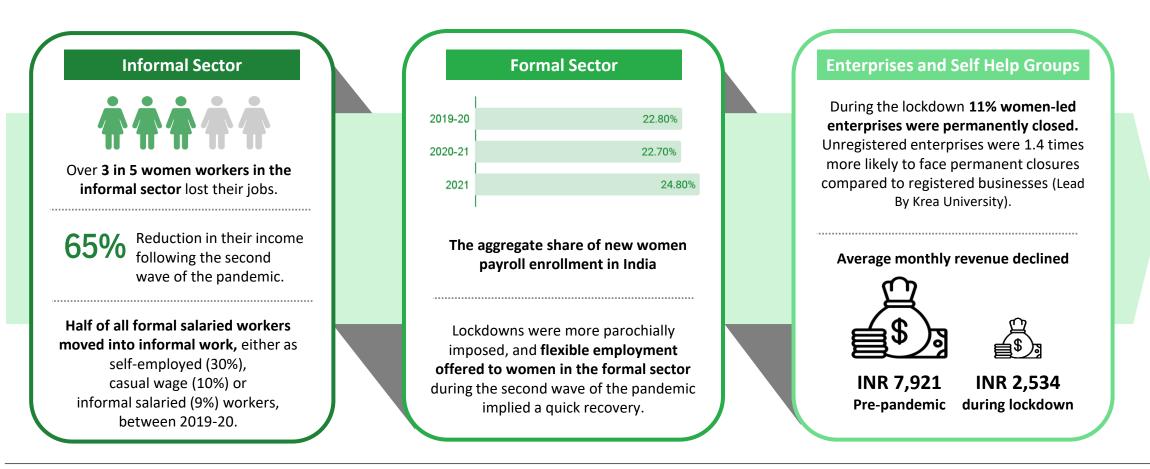
Percentage distribution of workers by broad industry (PLFS 2020-21)

Agriculture, construction, hospitality, retail, and apparel witness a major share of women workers, leading to 'feminisation' of these industries.

Sectors	Rural Female %	Urban Female %
Agriculture	75.4	10.4
	0.1	0.1
Manufacturing	7.4	23.0
Electricity, water and others	0.1	0.6
Construction	5.9	4.4
Trade, Hotels and Restaurants	3.5	16.2
Transport, Storage and Communications	0.3	3.7
Other Services	7.5	41.6

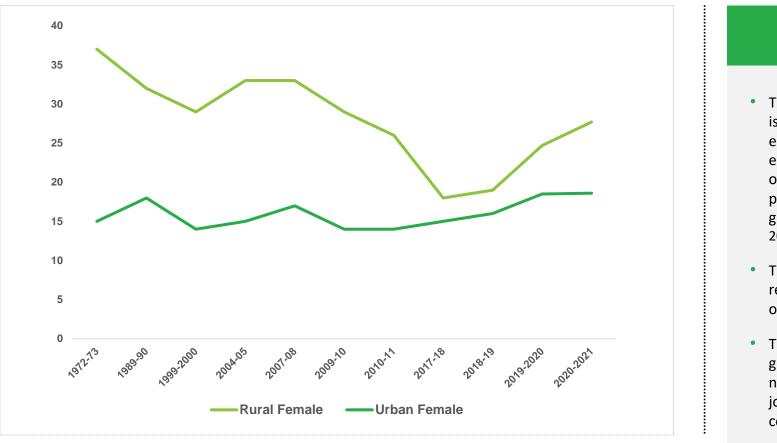
The pandemic further disrupted the livelihoods of women, leading to income reduction, increased informalisation and closure of women-owned businesses.

In the post-COVID-19 period, women's workforce participation ratio (WPR) and LFPR have risen, driven mostly by rural women who join the labour force to supplement household incomes, due to increased employment uncertainty. However, the addition is predominantly in the informal sector (Chakraborty et al. 2022).



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India's FLFPR has curiously risen in the post-Covid years, but this has not translated into better job opportunities or pay for women workers.

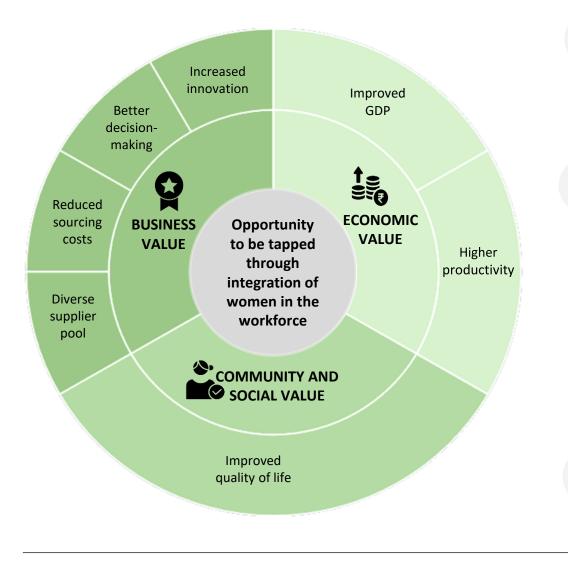


India's female labour participation rate (%, 1970- 2021, all ages) (PLFS 2020-21)

The curious case of increasing FLFPR in post-Covid years

- The increase in women's share in the labour force is primarily driven by rural women from low education levels joining the workforce in the selfemployment category. The category of women's own-account enterprises, small businesses like papad and pickle making, has seen the most growth, driving the rise in employment (Nikore et al. 2022).
- The increase in rural women's LFPR does not reflect increased demand and/or better job opportunities beyond agriculture (Bhandare 2022).
- The increase is also most visible in the older age group, highlighting the trend of informal job networks, which usually lead to employment in jobs with low remuneration and below par working conditions.

There is a strong need to push for women's participation in the Indian economy, which can not only boost the state GDP, but is also a strong socio-cultural imperative.



Economic value

- Improved GDP: There is a positive correlation between gender equality and a country's GDP. Increasing women's LFPR can increase India's GDP by 60% (McKinsey Global Insitute 2015).
- **Higher productivity:** Empowering women as productive human capital and reducing gender inequality enhances economic growth (WEF 2020).

Business value

Talented workforce

- Increased innovation: Eliminating professional segregation by gender can lead to increased levels of innovation at the firm and economy levels (WEF 2020).
- **Better decision-making:** Diverse and inclusive teams make better business decisions which increase productivity, financial performance and thus, profitability (Cloverpop 2017).

Supply chain integration (IFC 2016)

- Reduced sourcing costs: Buying directly from women-led cooperatives and networks allows companies to reduce cost of establishing linkages with individual suppliers.
- **Diverse supplier pool:** Including women-owned businesses in the supply chain protects against disruptions and allows agile procurement of specialised products.

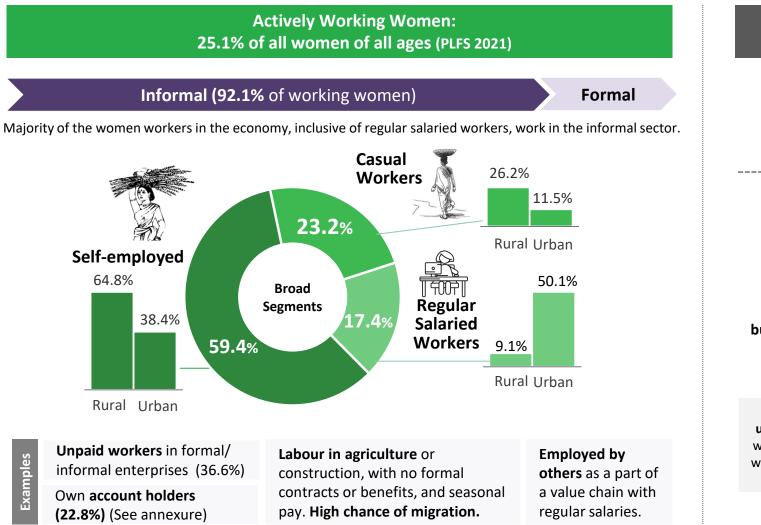
Community and Social value

• Improved quality of life: Women are more likely to invest their profits into their family (education, nutrition, health) and their communities.

CHALLENGES INHIBITING WOMEN'S INTEGRATION IN THE ECONOMY



Women's work in India is predominantly informal, invisible and unrecognised, and about 80% of the women of working age are actively out of the workforce.



Women not working: ~75% of all women of all ages

1% of women not in the workforce seek work and do not find opportunities, while the rest, over 70% of women are not even seeking work.



Women seeking work but not in the workforce: 1% of all women of working age*

Educated, skilled and unskilled women who are willing to work and seeking work opportunities, but not working.

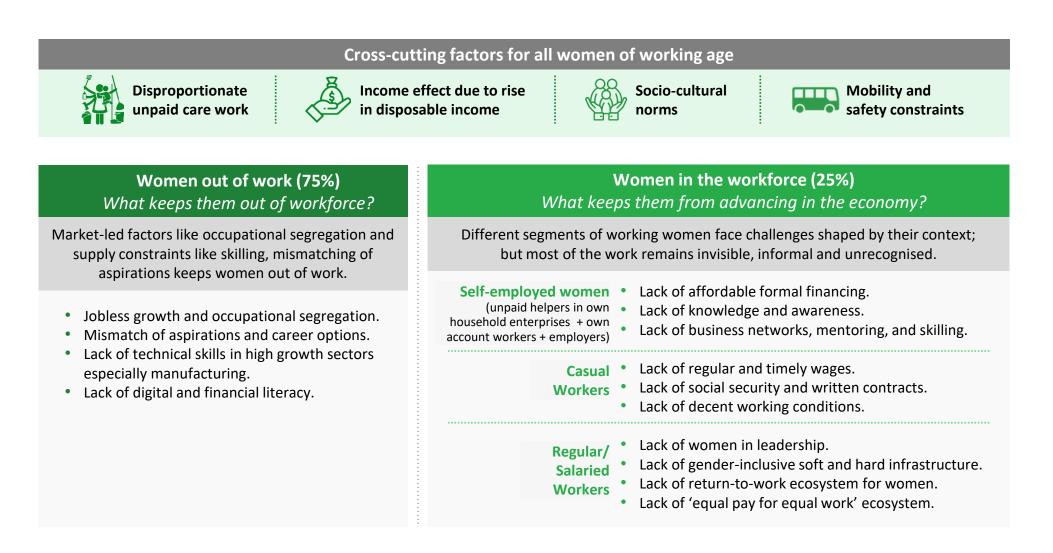
Women out of the workforce: 74% of all women of working age

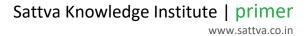
Women in the working age who are neither in the workforce and nor looking for work.

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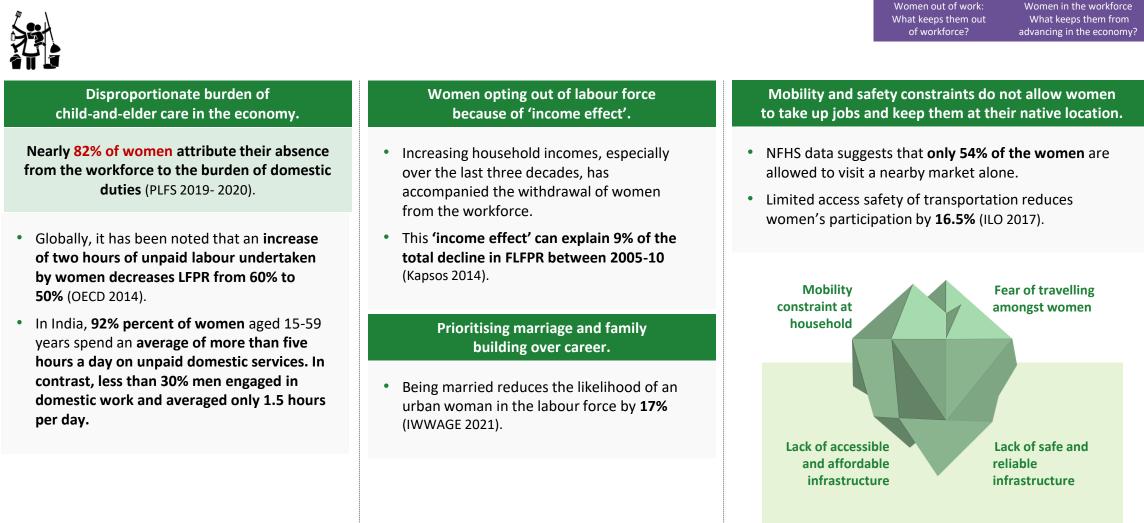
* Worker Population Ratio - Labour Force Participation Rate (PLFS 2021)

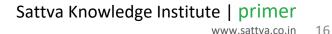
Multifaceted challenges, driven by demand and supply, as well as socio-cultural factors, inhibit women's participation and advancement in the economy.





Social factors like women's role as primary caregivers and secondary income earners prevent women from becoming competitively productive in the economy.





Market-led factors like India's jobless growth, occupational segregation, increased mechanisation has led to lack of employment opportunities for women.

Women out of work: What keeps them out of workforce?

Occupation segregation leading to unequal opportunities for women

Between 1977-2017, India's economy witnessed an increase in output from industry and service sectors, and a decrease in agriculture (39% to 20%). However this did not translate into adequate employment opportunities for women.

- Between 1994-2010, women received less than 19% of new employment opportunities generated in India's ten fastest-growing occupations.
- If women had access to the same work opportunities as men, the absolute increase in female employment would have been up to three times higher over this period (Kapsos et al. 2014).

Market-led factors shaping female labour participation



and automation

Increased mechanisation

Nearly 12 million Indian women could lose their jobs by 2030 owing to automation (McKinsey Global Institute 2019). Covid-19 has expedited automation to reduce human contact. Accessing emerging job roles in techdriven sectors requires advanced digital skills and highly technical skills.

Unmet demand for female labour supply due to jobless growth

India is staring at a jobless growth, with job creation efficiency below the global average of 82% (PwC 2018). This has impacted women more severely, leading to declining female labour participation rate.

Lack of skilled workforce, mismatch between aspirations and opportunities, and lack of digital and financial literacy do not allow willing women to enter the workforce.

Lack of formal training, especially in technical sectors

90%

- Of **all women** have received no formal or informal vocational training.
- 87% Have non-technical degrees, which affects their employability in increasingly mechanised and digitalised workspaces.

13%

Out of the total enrolments in Industrial Training Institutes, **not more than 13% enrolments are by women. Their training completion rate is less than 5%**. (IWWAGE 2020) Mismatch between aspirations, education level and career plans

 Of the women seeking but not finding work, many are unemployed as there is a mismatch between their aspirations and the jobs that the market has to offer (Pastore et al. 2022).

• 64.4% are educated graduates. • 4.5% have a diploma certificate.

 The FWPR amongst graduates is only 24%, and 38% for postgraduates, implying that nearly 60% of highly educated women are not at work in India (Nikore 2022).

Limited digital and financial literacy

What keeps them out of workforce?

 India suffers from pervasive digital gender divides. 63% of adult women own a mobile phone, but only 14% have a smartphone, and 21% use mobile internet, compared to 79%, 37% and 42% adult men, respectively (GSMA 2020).



• Only **24% of women meet the minimum level** of financial literacy as defined by the Reserve Bank of India (Asia Development Bank 2022).

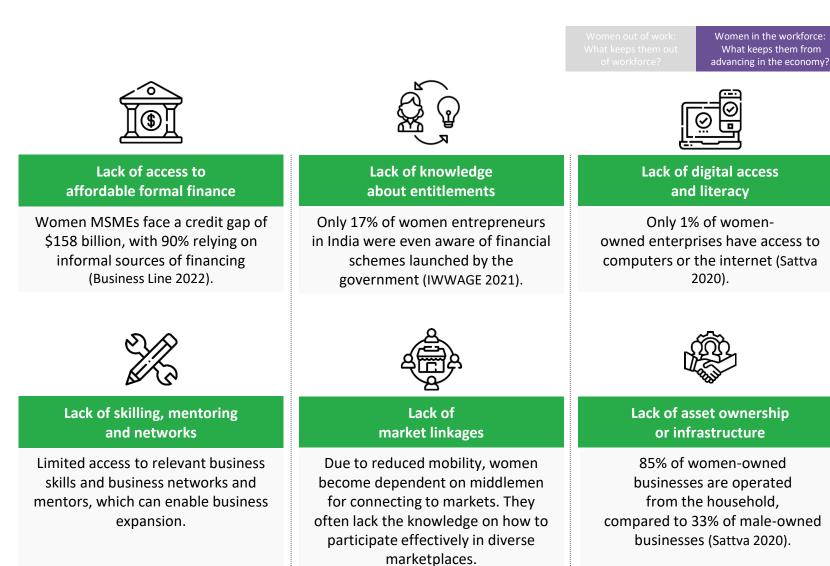
Challenges for self-employed women entrepreneurs



Shaheen Raza is a single mother of two, who runs a kirana store in Indore, Madhya Pradesh. She lives in a rented house and earns less than Rs 25,000 a month from the kirana shop. She is earning for subsistence.

Covid-19 and the eruption of e-commerce sites like Instamart have been hard on her, and she is in major debt.

While she has a mobile phone, it is not a smartphone and she is not digitally literate. She has also not completed secondary education. She is an 'entrepreneur of necessity'.



Women in the workforce: What keeps them from advancing in the economy?

Challenges for casual labourers



Seema is a daily wage construction worker. She was married at a young age and came with her husband to Delhi. Seema's family migrated from Bihar.

She is paid Rs 300 a day, less than her male counterparts who are paid Rs 500 for 12 hours of work a day.

She has to clean, cook and take care of her family. She brings her kids to the unsafe premises of the construction sites during the day.

"This work is very hard. My whole body hurts but if I do not work, we will never have enough money to save for our children," she says.

Lack of written contracts and social security

Female casual labourers are majorly employed in agriculture (rural) or construction (urban) and face the absence of an ecosystem for social security (PLFS 2020-21).

Year 2020-21	Percentage of female casual labourers
Availability of social security benefits	55.8%
Eligibility for paid leave	43.7%
Hiring on written job contract	61.5%

Lack of decent working conditions and timely wages



Lack of clean toilets and sanitation services near the working sites or factories, having pervasive health impact.



Lack of occupational safety with little access to basic safety equipment, making women prone to hazards.



Lack of timely wage: Almost 92% casual workers did not get their wages during the lockdown (IWWAGE 2021).

Challenges for regular-wage and salaried workers



Niharika has been born and brought up in Pune. She has over ten years of experience in the pharmaceutical sector, but took a career break to take care of her 5-year-old son.

She wants to enter the workforce at a managerial position now, but has been struggling to find pathways to return to work. She is also worried about managing work with childcare. She wants to work in an office with a creche, so that she can manage both the responsibilities well. Lack of gender-inclusive soft and hard infrastructure

• 7 out of 10 women plan to leave their current jobs due to lack of flexibility (LiveMint 2022).

- More than 72% of women feel gender bias still at workplace.
- Lack of gender-sensitive infrastructural facilities like creches and lactation rooms.

Lack of social security amongst salaried workers

 Even among the salaried, 61% have no written job contract, 43% are not eligible for paid leave, and 56% have no social security benefits (PLFS 2021)

Lack of Return to Work Ecosystem

• Four in every five working

women in India who took a

them back in their careers.

career break believe that it set

Lack of equal pay and women in leadership

Women in the workforce: What keeps them from advancing in the economy?

- Women earn in general between 20% to 60% less than men on average.
- In 2021, women held only 10% of management roles and made up only 5% of CEOs in India.

Sexual Harassment at Workplace

 75% increase in the number of sexual harassment cases in the last five years based on a survey of BSE 500 companies (Economic Times 2020).

CURRENT FUNDING AND POLICY INTERVENTIONS



Gender-specific issues received funding, however, that remains insufficient. There is limited investment to address systemic barriers faced by women.

•

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Government		Domestic Foundations
The proportion of total union government expenditure to gender-specific initiatives fell from 4.7% in 2020 to 4.3% in 2022 (India Data Insights 2022). Government funding for gender is majorly focused on rural livelihood generation, health and nutrition, and education.		 Domestic philanthropic donations by high net worth individuals (HNIs) and ultra high net worth individuals (UHNIs) contribute Rs. 22000 crore or \$28 billion, of which less than 1% go towards gender equality (Bain 2022). Due to COVID-19, education, disaster relief and health received a major proportion of the funding, while gender equality received very limited funding.
Between 2014-2020, gender-related spends accounted for Rs 1539 crore (\$2.23 billion) which less than 2% of total CSR capital spent (OECD 2019). Only 9% of the total CSR spend of the top 100 companies on the Bombay Stock Exchange, was spent on gender equality, and 4% on women's economic empowerment (UNDP 2019).	Funding in gender-based initiatives	 International philanthropic foundations contributed \$5.9 million towards gender equality and women's empowerment between 2013 and 2015 (OECD 2019). The gender focus for international foundation funding is in areas such as health, education and livelihoods.
Industry		International Foundations*



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There is a strong state thrust towards women's economic empowerment (1/4).

	Initiative	Time Period and Funding	Objective
nomic	 Mahatma Gandhi National Rural Employment Guarantee Act, 2005 	2005-present Rs 73,000 crores in FY22	 To improve livelihoods in rural areas by providing 100 days of guaranteed wage employment every financial year.
	 Pradhan Mantri Mudra Yojana 	2015-present Sanctions stood at Rs 2.7 lakh crores in FY21	 For providing loans up to Rs 10 lakh to the non-corporate, non-farm small and micro enterprises.
	 Sukanya Samriddhi Yojana 	2015-present Rs 100 crores on launch	 Saving Scheme focused on encouraging parents of female children to build a fund for their future education and marriage expenses.
Econ	 The Atal Innovation Mission (AIM) 	2016-present Over ₹2000 crores in FY21	 Takes a holistic approach to ensure the creation of a problem-solving innovative mindset in schools, and creates an ecosystem of entrepreneurship in universities, research institutions, and private and MSME sectors.
	 Women Entrepreneurship Platform (WEP) 	2017-present	 To promote and support aspiring as well as established women entrepreneurs in India, assist and handhold them in their journey from starting up to scaling up and expanding their ventures. Identifies partners who are the pivotal agents that transform WEP's vision to reality through incisive interventions.



There is a strong state thrust towards women's economic empowerment (2/4).

_	Initiative	Time Period and Funding	Objective
	 National Skill Development Mission 	2015-present Rs 5029 crores for FY21	 Implementing the National Skills Qualifications Framework (NSQF) which will allow opportunities for long-term, as well as short-term training, leading to productive employment and career improvement.
pportunities	 National Policy on Skill Development and Entrepreneurship 	2015-present Rs 3000 crores per year	 To provide an umbrella framework to all skilling activities being carried out within the country, to align them to common standards and link the skilling with demand centres.
Access to Oppor	• Skill Loan Scheme	2015-present	 Under this scheme, loans ranging from Rs 5000 to Rs 1.5 lakhs will be provided for those seeking to attend skill development programmes. To remove financial hurdles for people who want to upgrade their skills and learn new skills.
	 Pradhan Mantri Kaushal Vikas Yojana (PMKVY) 	2016-2022 Rs 12000 crores	 To enable Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood. Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL).



There is a strong state thrust towards women's economic empowerment (3/4).

	Initiative	Time Period and Funding	Objective
Opportunities	 Integrated Child Development Services (ICDS) 	1975-present Rs 20,263 crores in FY21	 Provides nutritional meals, preschool education, primary healthcare, immunisation, health check-up and referral services to children under six years of age and to their mothers.
	 National Social Assistance Programme 	1995-present Rs 9975 crores in FY19	 Provides financial assistance to the elderly, widows and persons with disabilities in the form of social pensions.
	 Pradhan Mantri Matru Vandana Yojana (PMMVY) 	2010-present Rs 2,500 crores in FY19	 Provides a cash incentive of Rs 5,000 to pregnant and lactating women for the first living child, to compensate pregnant women for wage loss, encouraging health-seeking behaviour.
	 Deen Dayal Upadhyaya Grameen Kaushalya Yojana 	2011-present Rs 135,944 crores in FY22	 Aims to skill rural youth who are poor and provide them with jobs with regular monthly wages, or above the minimum wages.
	 Deendayal Antyodaya Yojana-National Urban Livelihoods Mission 	2013-present Rs 500 crores in FY19	 To reduce poverty and vulnerability of urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis.



There is a strong state thrust towards women's economic empowerment (4/4).

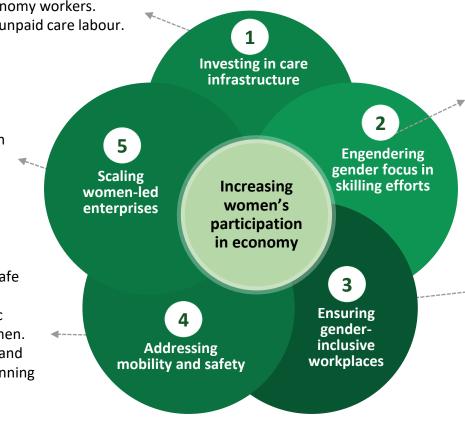
	Initiative	Time Period and Funding	Objective
	 Maternity Benefits (Amendment) Act 2017 	1961-present	 Enhancement in paid maternity leave from 12 weeks to 26 weeks and provisions for mandatory crèche facility in the establishments having 50 or more employees.
Social	 Rajiv Gandhi National Creche Scheme 	2017-present Rs 53 crores in FY22	 To provide day-care facilities for children (6 months to 6 years) of working mothers in the community. To improve nutrition, health status and holistic development (physical, cognitive, social) of children.
	• Mahila Shakti Kendra	2017-2020 Rs 836 crores in FY17	 To create awareness about government schemes and programmes, training and capacity building for empowerment of rural women through block-level interventions.
Environmental	 Pradhan Mantri Grameen Sadak Yojana (PMGSY) 	2015-present Rs 100 crores on launch	 To provide connectivity to unconnected habitations as part of a poverty reduction strategy. The effect of transportation may result in increasing women's access to non-farm job opportunities, freeing up women's time from family obligations, and changing gender attitudes among family members and local employers.
Enviror	 Pradhan Mantri Aawas Yojana 	2015-present Rs 28,000 crores in FY22	 To provide ease of living to urban migrants or the poor in the industrial sector, as well as in non-formal urban economy to get access to dignified affordable rental housing close to their workplace.

KEY LEVERS AND RECOMMENDATIONS



There is need for differentiated approach focused on care economy, skilling, decent work, genderresponsive infrastructure and scaling women-owned enterprises.

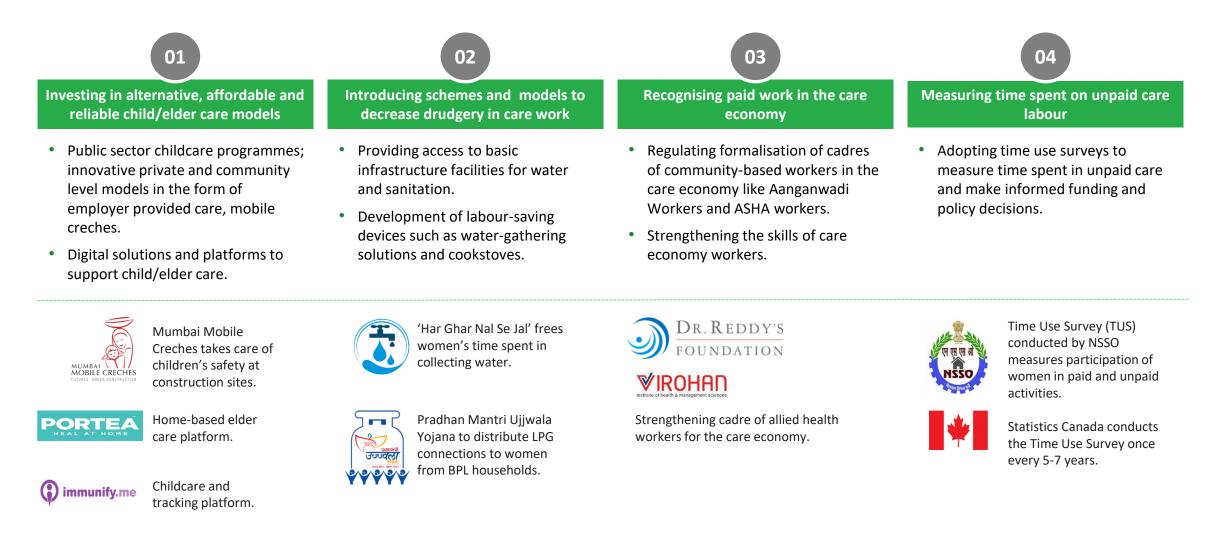
- Investing in alternative, affordable and reliable childcare models.
- Introducing schemes models to decrease drudgery in care work.
- Recognising paid care economy workers.
- Measuring time spent on unpaid care labour.
- Equal access to finance for women entrepreneurs.
- Digital and collective-driven marketplace linkages.
- Access to social capital, capacity building and networking.
- Availability of affordable, safe accessible transportation.
- Access to safe and hygienic sanitation services for women.
- Investing in gender-aware and gender-sensitive urban planning and design.



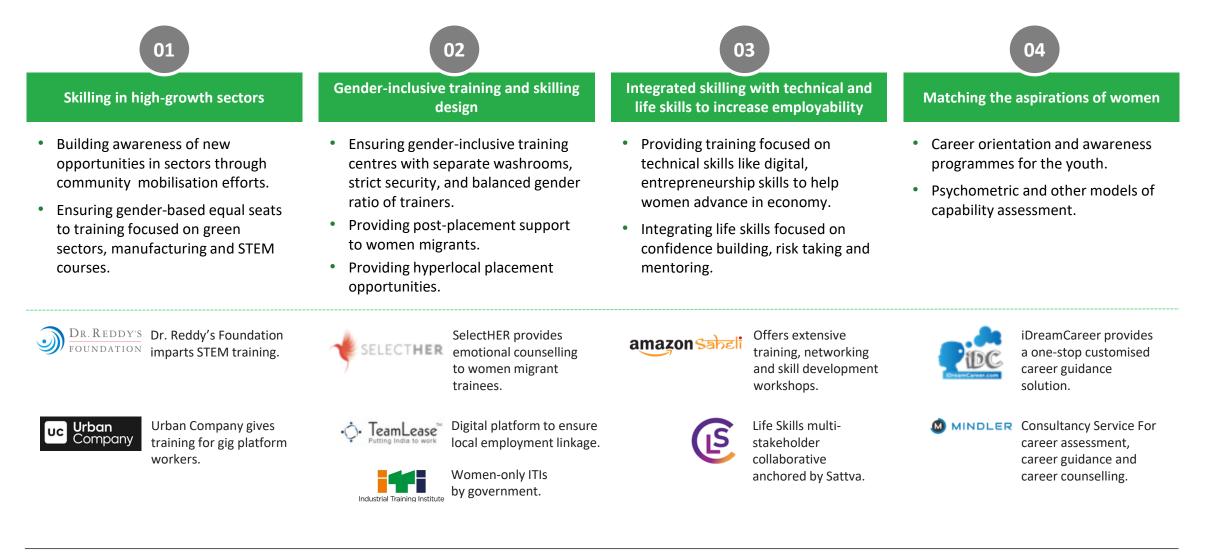
Systemic levers: Gender Data + Community Sensitisation + Gender Funding

- Skilling in high growth like health, green sectors, manufacturing, STEM.
- Gender-inclusive skilling design to ensure mobilisation of women.
- Integrated skilling with technical and life skills to increase employability.
- Career counselling for matching aspirations with training and placement.
- Social security and decent working conditions for informal workers.
- Gender-friendly policies to
 incentivise female participation.
- Ensuring equitable and inclusive workplace opportunities.
- Gender-sensitive infrastructure.

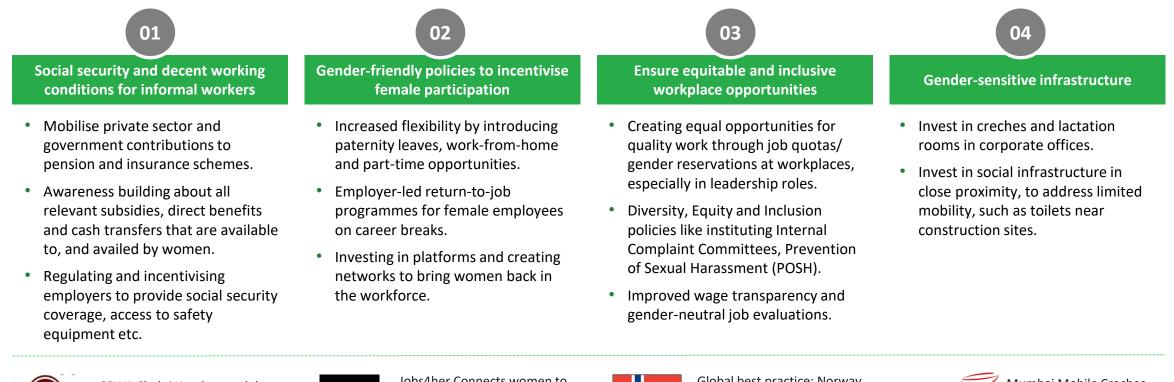
Investment in care economy to recognise paid care work, and reduce and redistribute unpaid care work.



Engendering gender focus in skilling to ensure more pathways for women to enter and advance in the workforce.



Ensuring equitable, inclusive and decent employment opportunities for all women.





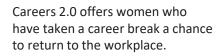
SEWA Shakti Kendra model, to provide social security measures to women.



LabourNet links workers to work opportunities, companies to workers and micro-contractors.

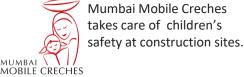


Jobs4her Connects women to jobs, community, mentoring, reskilling and networking opportunities.





Global best practice: Norway has "pay transparency," which means any citizen can go online and see another citizen's salary.

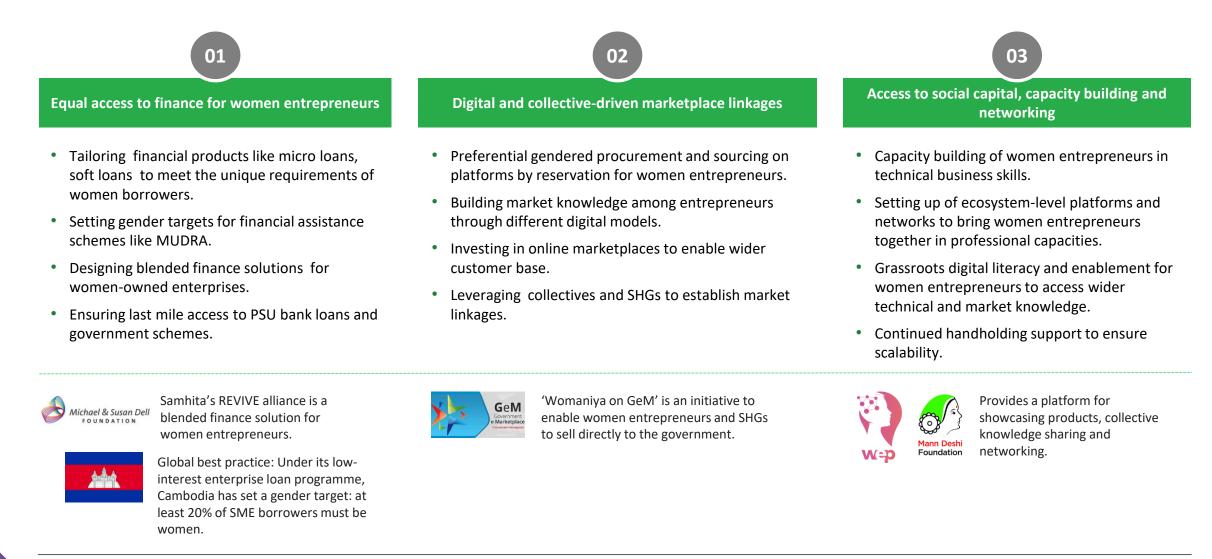


Addressing the mobility and safety issues through gender-responsive public infrastructure.





Scaling women led micro-enterprises to create pathways for employment.





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List of Schemes

- 1. Atal Innovation Mission
- 2. Deen Dayal Upadhyaya Grameen Kaushalya Yojana
- 3. Deendayal Antyodaya Yojana-National Urban Livelihoods Mission
- 4. Mahatma Gandhi National Rural Employment Guarantee Act, 2005
- 5. Mahila Shakti Kendra
- 6. Maternity Benefits (Amendment) Act 2017
- 7. National Skill Development Mission
- 8. National Policy on Skill Development and Entrepreneurship
- 9. National Social Assistance Programme
- 10. Pradhan Mantri Aawas Yojna
- 11. Pradhan Mantri Grameen Sadak Yojana (PMGSY)
- 12. Pradhan Mantri Kaushal Vikas Yojana (PMKVY)
- 13. Pradhan Mantri Matru Vandana Yojana (PMMVY)
- 14. Pradhan Mantri Mudra Yojana
- 15. Rajiv Gandhi National Creche Scheme
- 16. Sukanya Samriddhi Yojana
- 17. Skill Loan Scheme
- 18. The Atal Innovation Mission (AIM)
- 19. Integrated Child Development Scheme

ANNEXURE



Standard definitions (PLFS 2020-21)

Term	Definition
Labour Force Participation Rate	The percentage of persons in the labour force (i.e. working or seeking or available for work) in the population.
Worker Population Ratio (WPR)	The percentage of employed persons in the population.
Self-employed	Persons who operated their own farm or non-farm enterprises or were engaged independently in a profession or trade on own- account or with one or a few partners were deemed to be self-employed in household enterprises. The essential feature of the self-employed is that they have autonomy and economic independence for carrying out their operation.
Categories of self-employed persons: (i) Own-account workers & employers	Self-employed persons who operated their enterprises on their own account or with one or a few partners and who, during the reference period, by and large, ran their enterprise without hiring any labour were considered as own-account workers. Self-employed persons who worked on their own account, or with one or a few partners and, who, by and large, ran their enterprise by hiring labour were considered as employers.
(ii) Helpers in household enterprise	Self-employed persons who were engaged in their household enterprises, working full- or part-time, and did not receive any regular salary or wages in return for the work performed were considered as helpers in household enterprise. They did not run the household enterprise on their own but assisted the concerned person living in the same household in running the household enterprise.
Regular wage/salaried employee	These were persons who worked in others' farm or nonfarm enterprises (both household and non-household) and, in return, received salary or wages on a regular basis (i.e. not on the basis of daily or periodic renewal of work contract). This category included not only persons getting time wage but also persons receiving piece wage or salary and paid apprentices, both full-time and part-time.
Casual labour	A person who was casually engaged in others' farm or non-farm enterprises (both household and non-household) and, in return, received wages according to the terms of the daily or periodic work contract, was considered as casual labour.

