

# FEMALE LABOUR FORCE LANDSCAPE IN INDIA

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# Acknowledgements

## About the Authors

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# EXECUTIVE SUMMARY

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## 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 pandemic-affected 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.



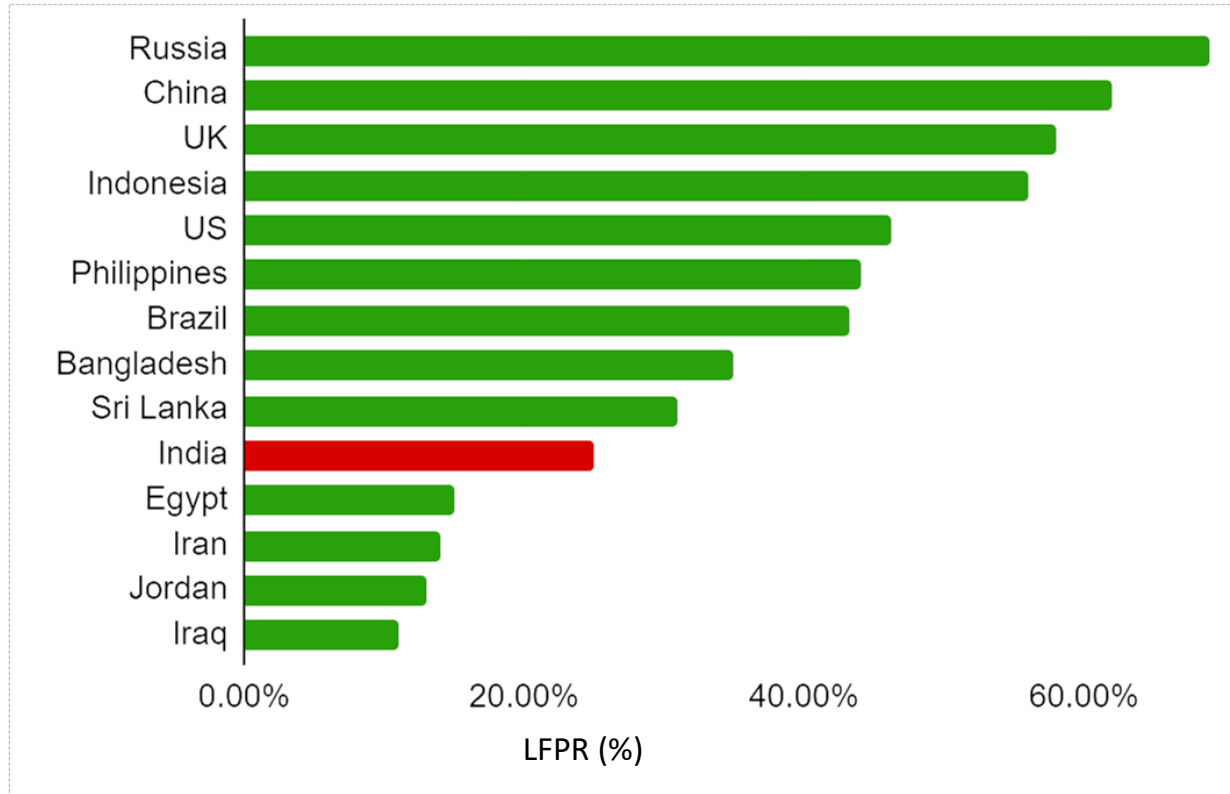
# OVERVIEW OF THE FEMALE LABOUR FORCE LANDSCAPE

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

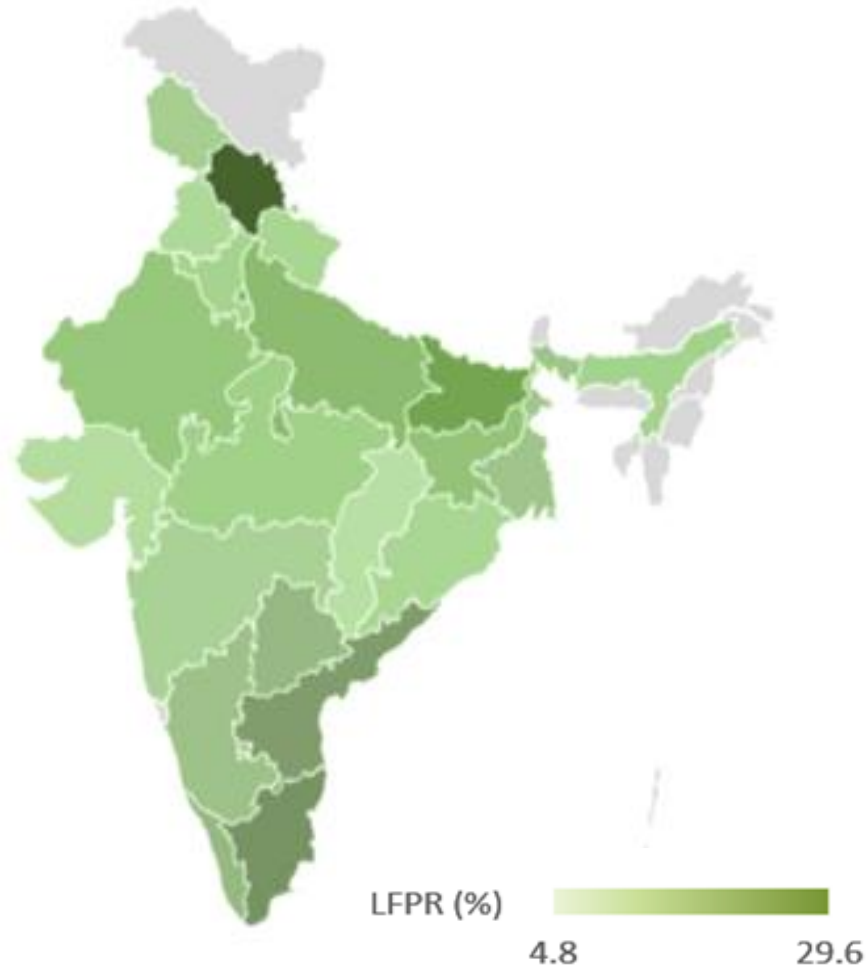
India's FLFPR stands at 25.1% (Periodic Labour Force Survey [PLFS] 2021), almost half of the global average of 48% (World Bank 2021).



- India's FLFPR has taken a **dip from being 32% in 2005 to 25% in 2021** against the OECD countries where, on average, FLFPR increased from 40% to 51% (1960-2016).
- **India ranks 121<sup>st</sup> among 131 countries** in female labour force participation (ILO 2020).
- India slipped **28 places, from 112 to 140**, in the Global Gender Gap Report 2021. It will take an additional 197 years for India to close the gender gap (World Economic Forum [WEF] 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.**



1

**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.

2

**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.

3

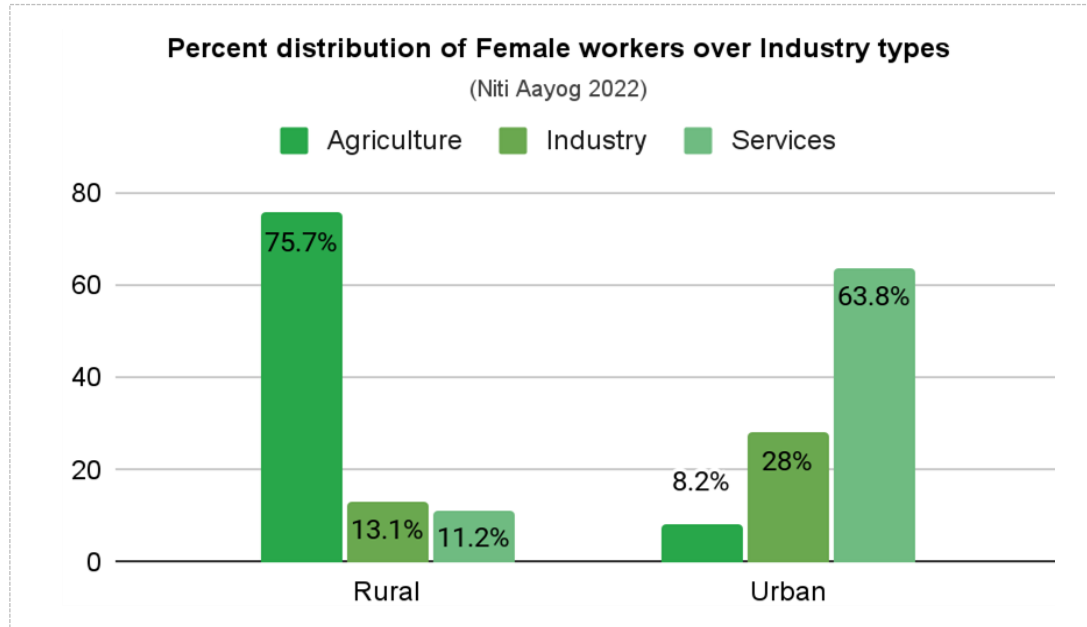
**Across Age:** India's FLF lies in the age group of 40-44, which is nearly 2.6 times that of the labour force in the 25-29 age bracket. Most unemployed and active female job seekers are in 20-24 age group (IWWAGE 2020).

4

**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.**



**86.1 mn** women, which is 60% of total female labour force, worked in the **agricultural sector**.



**17%** of the female labour force (23.9 mn) is employed in the **industrial sector**, which includes construction.



**33.7 mn** women work in the **service sector**, out of which 12.3 mn and 21.4 mn are from rural and urban households respectively.

### 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
Mining and Quarrying	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).

### Informal Sector

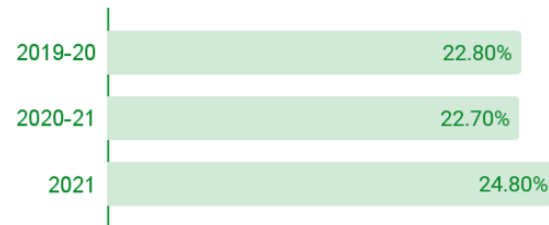


Over **3 in 5** women workers in the informal sector lost their jobs.

**65%** Reduction in their income following the second wave of the pandemic.

Half of all formal salaried workers moved into informal work, either as self-employed (30%), casual wage (10%) or informal salaried (9%) workers, between 2019-20.

### Formal Sector



The aggregate share of new women payroll enrollment in India

Lockdowns were more parochially imposed, and **flexible employment offered to women in the formal sector** during the second wave of the pandemic implied a quick recovery.

### Enterprises and Self Help Groups

During the lockdown **11% women-led enterprises were permanently closed**. Unregistered enterprises were 1.4 times more likely to face permanent closures compared to registered businesses (Lead By Krea University).

Average monthly revenue declined

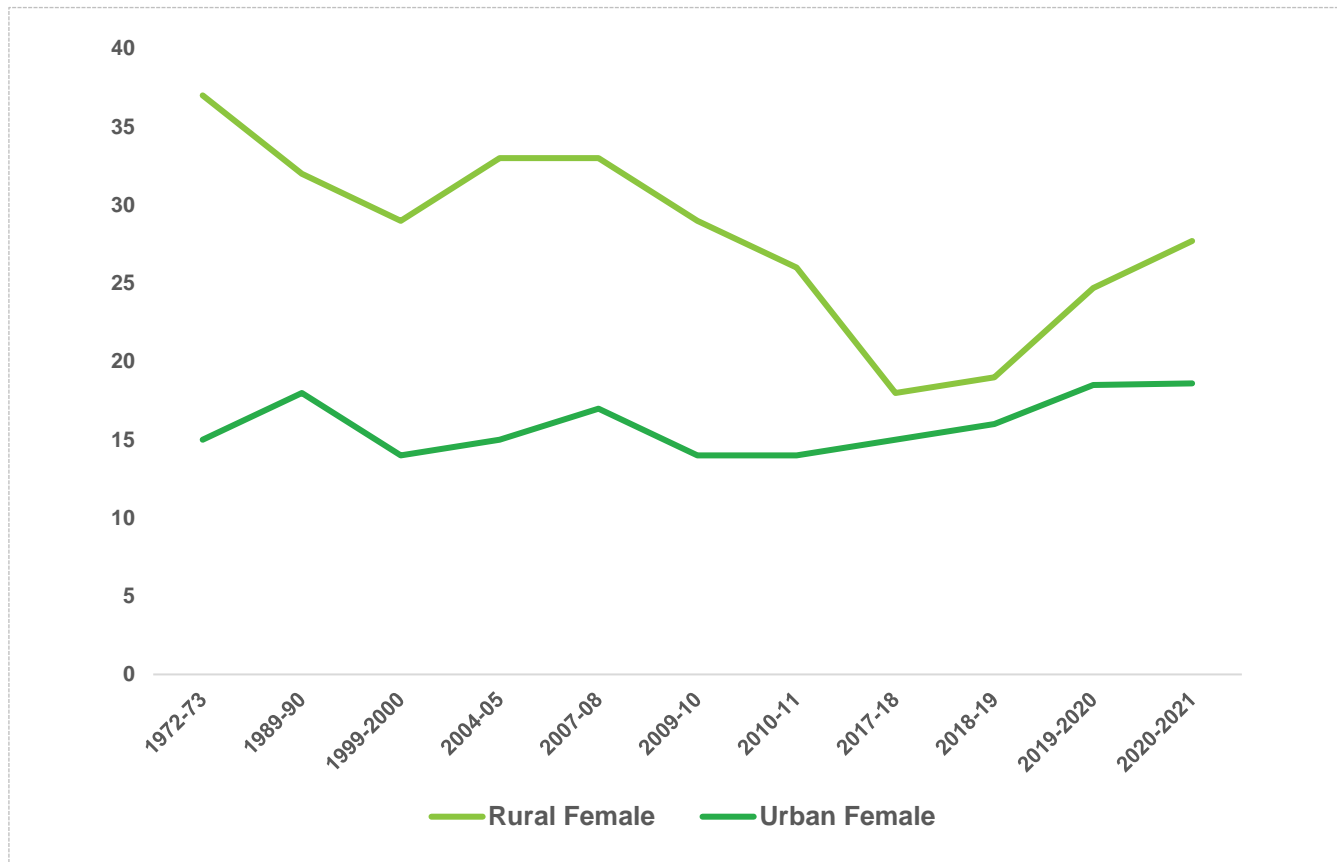


**INR 7,921**  
Pre-pandemic



**INR 2,534**  
during lockdown

## 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.

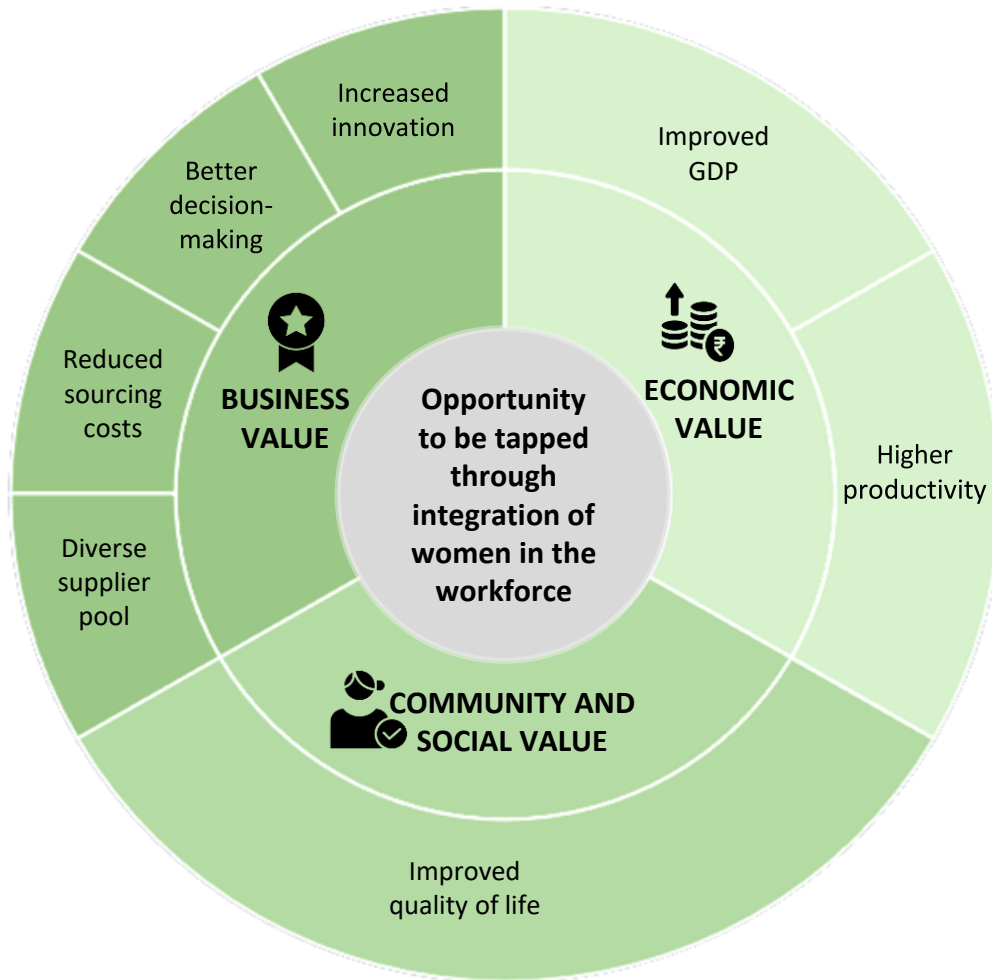


India's female labour participation rate (% , 1970- 2021, all ages) (PLFS 2020-21)

### 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 self-employment 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 Institute 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

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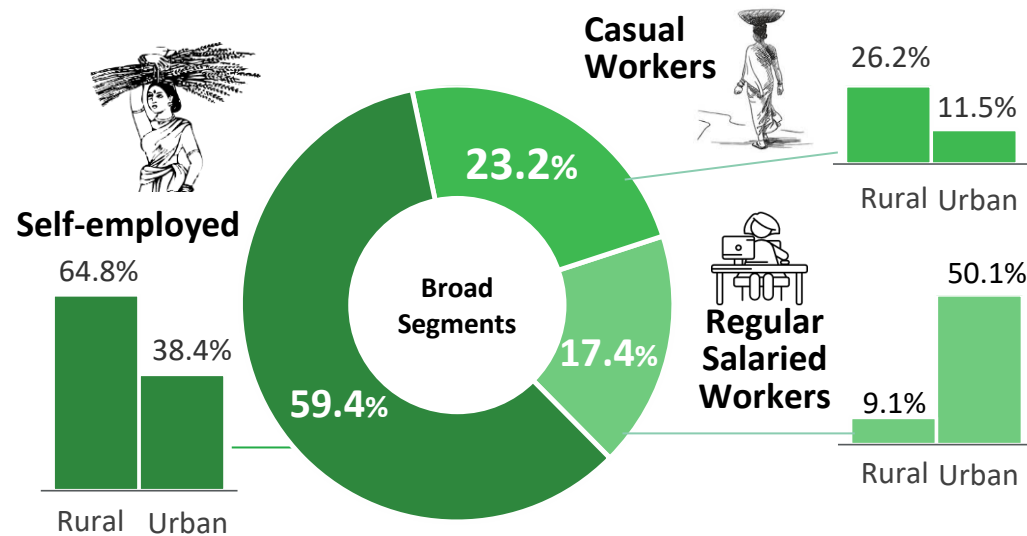
Women's work in India is predominantly **informal, invisible and unrecognised**, and about **80%** of the women of working age are **actively out of the workforce**.

**Actively Working Women:**  
25.1% of all women of all ages (PLFS 2021)

**Informal (92.1% of working women)**

**Formal**

Majority of the women workers in the economy, inclusive of regular salaried workers, work in the informal sector.



Examples

**Unpaid workers** in formal/ informal enterprises (36.6%)

**Own account holders** (22.8%) (See annexure)

**Labour in agriculture** or construction, with no formal contracts or benefits, and seasonal pay. **High chance of migration.**

**Employed by others** as a part of a value chain with regular salaries.

**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.

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

## Cross-cutting factors for all women of working age



**Disproportionate unpaid care work**



**Income effect due to rise in disposable income**



**Socio-cultural norms**



**Mobility and safety constraints**

### Women out of work (75%)

#### *What keeps them out of workforce?*

Market-led factors like occupational segregation and supply constraints like skilling, mismatching of aspirations keeps women out of work.

- Jobless growth and occupational segregation.
- Mismatch of aspirations and career options.
- Lack of technical skills in high growth sectors especially manufacturing.
- Lack of digital and financial literacy.

### Women in the workforce (25%)

#### *What keeps them from advancing in the economy?*

Different segments of working women face challenges shaped by their context; but most of the work remains invisible, informal and unrecognised.

#### **Self-employed women**

(unpaid helpers in own household enterprises + own account workers + employers)

- Lack of affordable formal financing.
- Lack of knowledge and awareness.
- Lack of business networks, mentoring, and skilling.

#### **Casual Workers**

- Lack of regular and timely wages.
- Lack of social security and written contracts.
- Lack of decent working conditions.

#### **Regular/ Salaried Workers**

- Lack of women in leadership.
- Lack of gender-inclusive soft and hard infrastructure.
- Lack of return-to-work ecosystem for women.
- Lack of 'equal pay for equal work' ecosystem.



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



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

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

## Disproportionate burden of child-and-elder care in the economy.

Nearly **82% of women** attribute their absence from the workforce to the burden of domestic duties (PLFS 2019- 2020).

- Globally, it has been noted that an increase of two hours of unpaid labour undertaken by women decreases LFPR from 60% to 50% (OECD 2014).
- In India, **92% percent of women** aged 15-59 years spend an average of more than five hours a day on unpaid domestic services. In contrast, less than 30% men engaged in domestic work and averaged only 1.5 hours per day.

## Women opting out of labour force because of 'income effect'.

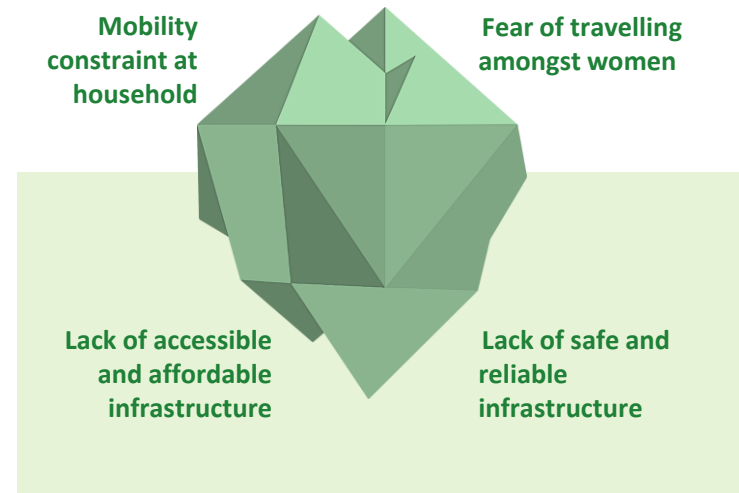
- Increasing household incomes, especially over the last three decades, has accompanied the withdrawal of women from the workforce.
- This 'income effect' can explain 9% of the total decline in FLFPR between 2005-10 (Kapsos 2014).

## Prioritising marriage and family building over career.

- Being married reduces the likelihood of an urban woman in the labour force by **17%** (IWWAGE 2021).

## Mobility and safety constraints do not allow women to take up jobs and keep them at their native location.

- NFHS data suggests that **only 54% of the women** are allowed to visit a nearby market alone.
- Limited access safety of transportation reduces women's participation by **16.5%** (ILO 2017).

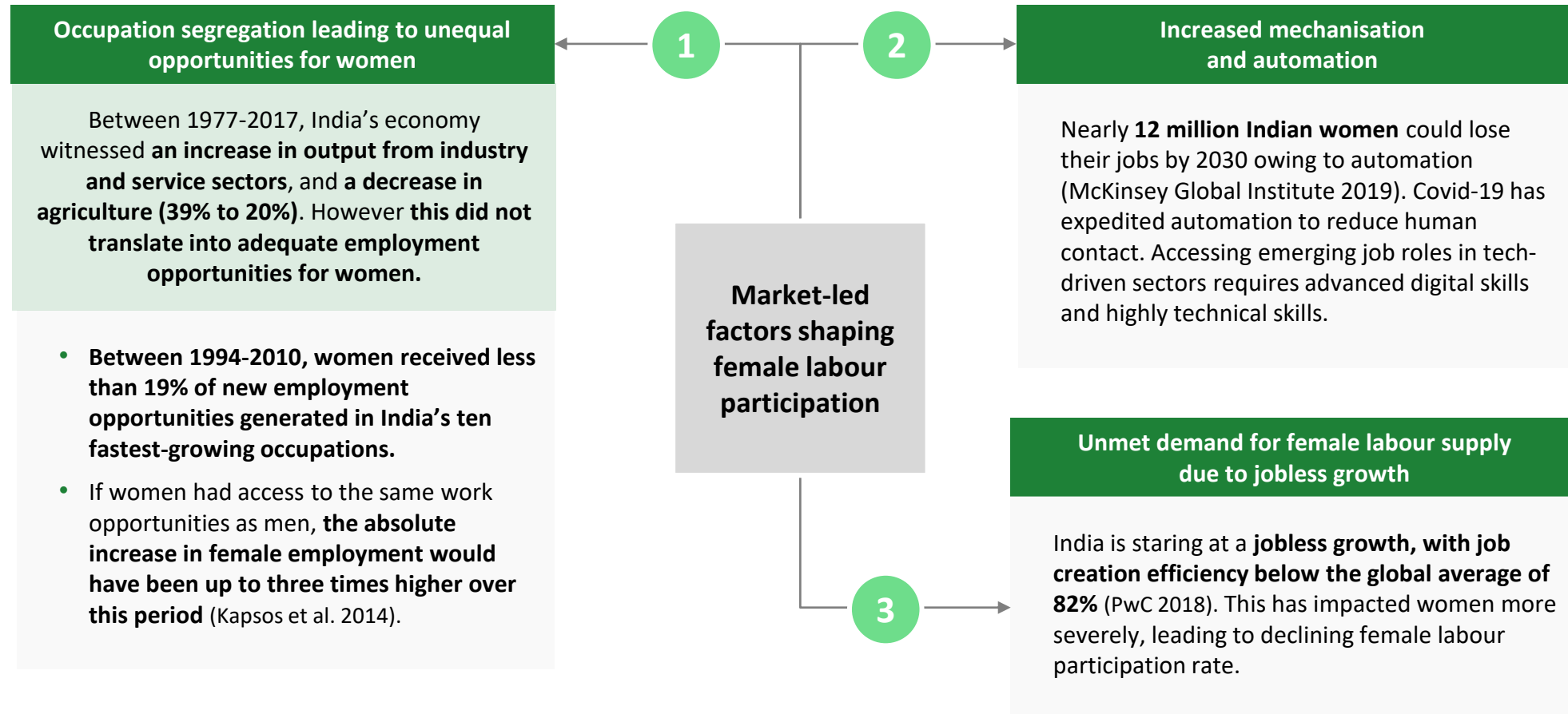




# Market-led factors like India's jobless growth, occupational segregation, increased mechanisation has led to lack of employment opportunities for women.

Women out of work:  
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# 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.

Women out of work:  
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Women in the workforce  
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## 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

- 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'.



### Lack of access to affordable formal finance

Women MSMEs face a credit gap of \$158 billion, with 90% relying on informal sources of financing (Business Line 2022).



### Lack of skilling, mentoring and networks

Limited access to relevant business skills and business networks and mentors, which can enable business expansion.



### Lack of knowledge about entitlements

Only 17% of women entrepreneurs in India were even aware of financial schemes launched by the government (IWWAGE 2021).



### Lack of market linkages

Due to reduced mobility, women become dependent on middlemen for connecting to markets. They often lack the knowledge on how to participate effectively in diverse marketplaces.



### Lack of digital access and literacy

Only 1% of women-owned enterprises have access to computers or the internet (Sattva 2020).



### Lack of asset ownership or infrastructure

85% of women-owned businesses are operated from the household, compared to 33% of male-owned businesses (Sattva 2020).

Women out of work:  
What keeps them out  
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Women in the workforce:  
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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%

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

### 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 career break believe that it set them back in their careers.

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

### Lack of equal pay and women in leadership

- **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

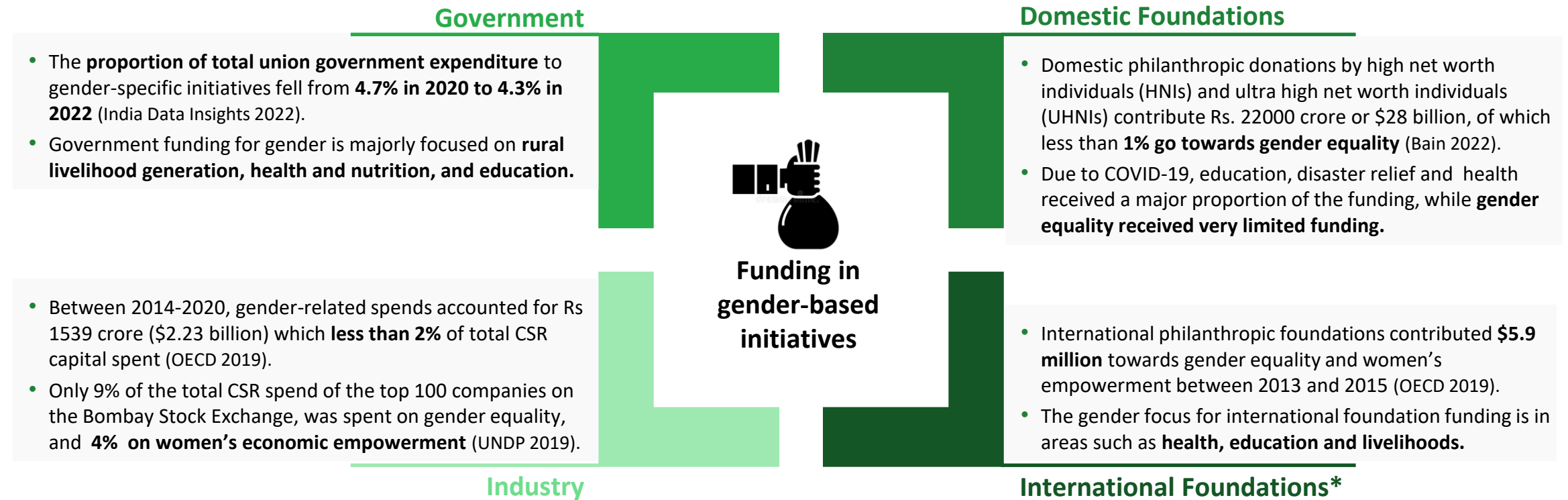
- **75% increase in the number of sexual harassment cases** in the last five years based on a survey of BSE 500 companies (Economic Times 2020).

# CURRENT FUNDING AND POLICY INTERVENTIONS

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



\*limited information on funding



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

Economic	Initiative	Time Period and Funding	Objective
	<ul style="list-style-type: none"> <li>Mahatma Gandhi National Rural Employment Guarantee Act, 2005</li> </ul>	2005-present <b>Rs 73,000 crores in FY22</b>	<ul style="list-style-type: none"> <li>To improve livelihoods in rural areas by providing 100 days of guaranteed wage employment every financial year.</li> </ul>
	<ul style="list-style-type: none"> <li>Pradhan Mantri Mudra Yojana</li> </ul>	2015-present Sanctions stood at <b>Rs 2.7 lakh crores in FY21</b>	<ul style="list-style-type: none"> <li>For providing loans up to Rs 10 lakh to the non-corporate, non-farm small and micro enterprises.</li> </ul>
	<ul style="list-style-type: none"> <li>Sukanya Samriddhi Yojana</li> </ul>	2015-present <b>Rs 100 crores on launch</b>	<ul style="list-style-type: none"> <li>Saving Scheme focused on encouraging parents of female children to build a fund for their future education and marriage expenses.</li> </ul>
	<ul style="list-style-type: none"> <li>The Atal Innovation Mission (AIM)</li> </ul>	2016-present <b>Over ₹2000 crores in FY21</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
	<ul style="list-style-type: none"> <li>Women Entrepreneurship Platform (WEP)</li> </ul>	2017-present	<ul style="list-style-type: none"> <li>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.</li> <li>Identifies partners who are the pivotal agents that transform WEP's vision to reality through incisive interventions.</li> </ul>





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

Access to Opportunities	Initiative	Time Period and Funding	Objective
	<ul style="list-style-type: none"> <li>National Skill Development Mission</li> </ul>	2015-present <b>Rs 5029 crores for FY21</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
	<ul style="list-style-type: none"> <li>National Policy on Skill Development and Entrepreneurship</li> </ul>	2015-present <b>Rs 3000 crores per year</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
	<ul style="list-style-type: none"> <li>Skill Loan Scheme</li> </ul>	2015-present	<ul style="list-style-type: none"> <li>Under this scheme, loans ranging from Rs 5000 to Rs 1.5 lakhs will be provided for those seeking to attend skill development programmes.</li> <li>To remove financial hurdles for people who want to upgrade their skills and learn new skills.</li> </ul>
	<ul style="list-style-type: none"> <li>Pradhan Mantri Kaushal Vikas Yojana (PMKVY)</li> </ul>	2016-2022 <b>Rs 12000 crores</b>	<ul style="list-style-type: none"> <li>To enable Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood.</li> <li>Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL).</li> </ul>

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

Access to Opportunities	Initiative	Time Period and Funding	Objective
	<ul style="list-style-type: none"> <li>Integrated Child Development Services (ICDS)</li> </ul>	1975-present <b>Rs 20,263 crores in FY21</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
	<ul style="list-style-type: none"> <li>National Social Assistance Programme</li> </ul>	1995-present <b>Rs 9975 crores in FY19</b>	<ul style="list-style-type: none"> <li>Provides financial assistance to the elderly, widows and persons with disabilities in the form of social pensions.</li> </ul>
	<ul style="list-style-type: none"> <li>Pradhan Mantri Matru Vandana Yojana (PMMVY)</li> </ul>	2010-present <b>Rs 2,500 crores in FY19</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
	<ul style="list-style-type: none"> <li>Deen Dayal Upadhyaya Grameen Kaushalya Yojana</li> </ul>	2011-present <b>Rs 135,944 crores in FY22</b>	<ul style="list-style-type: none"> <li>Aims to skill rural youth who are poor and provide them with jobs with regular monthly wages, or above the minimum wages.</li> </ul>
	<ul style="list-style-type: none"> <li>Deendayal Antyodaya Yojana-National Urban Livelihoods Mission</li> </ul>	2013-present <b>Rs 500 crores in FY19</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>

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

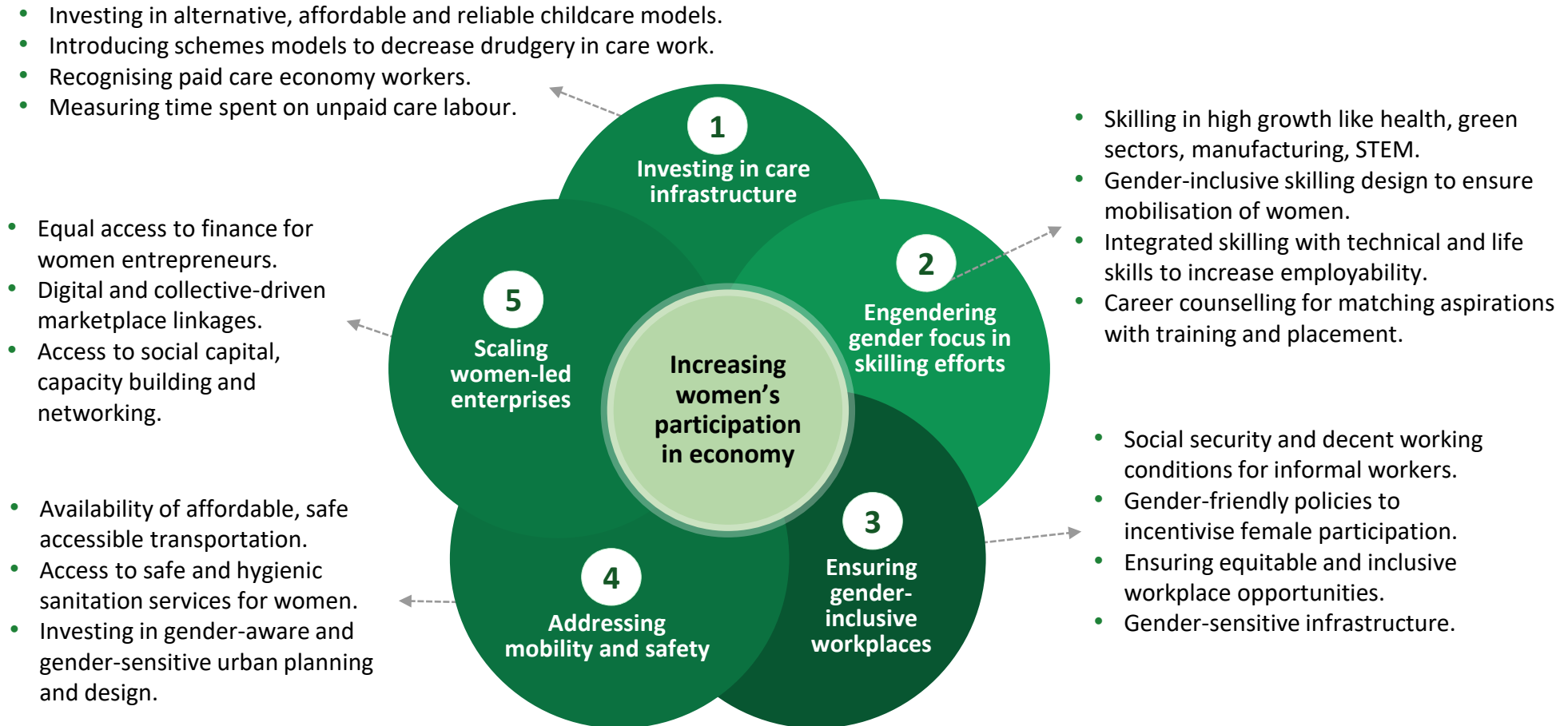
	Initiative	Time Period and Funding	Objective
Social	<ul style="list-style-type: none"> <li>Maternity Benefits (Amendment) Act 2017</li> </ul>	1961-present	<ul style="list-style-type: none"> <li>Enhancement in paid maternity leave from 12 weeks to 26 weeks and provisions for mandatory crèche facility in the establishments having 50 or more employees.</li> </ul>
	<ul style="list-style-type: none"> <li>Rajiv Gandhi National Creche Scheme</li> </ul>	2017-present <b>Rs 53 crores in FY22</b>	<ul style="list-style-type: none"> <li>To provide day-care facilities for children (6 months to 6 years) of working mothers in the community.</li> <li>To improve nutrition, health status and holistic development (physical, cognitive, social) of children.</li> </ul>
	<ul style="list-style-type: none"> <li>Mahila Shakti Kendra</li> </ul>	2017-2020 <b>Rs 836 crores in FY17</b>	<ul style="list-style-type: none"> <li>To create awareness about government schemes and programmes, training and capacity building for empowerment of rural women through block-level interventions.</li> </ul>
Environmental	<ul style="list-style-type: none"> <li>Pradhan Mantri Grameen Sadak Yojana (PMGSY)</li> </ul>	2015-present <b>Rs 100 crores on launch</b>	<ul style="list-style-type: none"> <li>To provide connectivity to unconnected habitations as part of a poverty reduction strategy.</li> <li>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.</li> </ul>
	<ul style="list-style-type: none"> <li>Pradhan Mantri Awas Yojana</li> </ul>	2015-present <b>Rs 28,000 crores in FY22</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>

# KEY LEVERS AND RECOMMENDATIONS

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



**Systemic levers: Gender Data + Community Sensitisation + Gender Funding**

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

01

## Investing in alternative, affordable and reliable child/elder care models

- Public sector childcare programmes; innovative private and community level models in the form of employer provided care, mobile creches.
- Digital solutions and platforms to support child/elder care.



Mumbai Mobile Creches takes care of children's safety at construction sites.



Home-based elder care platform.



Childcare and tracking platform.

02

## Introducing schemes and models to decrease drudgery in care work

- Providing access to basic infrastructure facilities for water and sanitation.
- Development of labour-saving devices such as water-gathering solutions and cookstoves.



'Har Ghar Nal Se Jal' frees women's time spent in collecting water.



Pradhan Mantri Ujjwala Yojana to distribute LPG connections to women from BPL households.

03

## Recognising paid work in the care economy

- Regulating formalisation of cadres of community-based workers in the care economy like Aanganwadi Workers and ASHA workers.
- Strengthening the skills of care economy workers.



Strengthening cadre of allied health workers for the care economy.

04

## Measuring time spent on unpaid care labour

- Adopting time use surveys to measure time spent in unpaid care and make informed funding and policy decisions.



Time Use Survey (TUS) conducted by NSSO measures participation of women in paid and unpaid activities.



Statistics Canada conducts the Time Use Survey once every 5-7 years.

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

01

## Skilling in high-growth sectors

- Building awareness of new opportunities in sectors through community mobilisation efforts.
- Ensuring gender-based equal seats to training focused on green sectors, manufacturing and STEM courses.

02

## Gender-inclusive training and skilling design

- Ensuring gender-inclusive training centres with separate washrooms, strict security, and balanced gender ratio of trainers.
- Providing post-placement support to women migrants.
- Providing hyperlocal placement opportunities.

03

## Integrated skilling with technical and life skills to increase employability

- Providing training focused on technical skills like digital, entrepreneurship skills to help women advance in economy.
- Integrating life skills focused on confidence building, risk taking and mentoring.

04

## Matching the aspirations of women

- Career orientation and awareness programmes for the youth.
- Psychometric and other models of capability assessment.



Dr. Reddy's Foundation imparts STEM training.



SelectHER provides emotional counselling to women migrant trainees.



Offers extensive training, networking and skill development workshops.



iDreamCareer provides a one-stop customised career guidance solution.



Urban Company gives training for gig platform workers.



Digital platform to ensure local employment linkage.



Women-only ITIs by government.



Life Skills multi-stakeholder collaborative anchored by Sattva.



Consultancy Service For career assessment, career guidance and career counselling.

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

01

## Social security and decent working conditions for informal workers

- Mobilise private sector and government contributions to pension and insurance schemes.
- Awareness building about all relevant subsidies, direct benefits and cash transfers that are available to, and availed by women.
- Regulating and incentivising employers to provide social security coverage, access to safety equipment etc.

02

## Gender-friendly policies to incentivise female participation

- Increased flexibility by introducing paternity leaves, work-from-home and part-time opportunities.
- Employer-led return-to-job programmes for female employees on career breaks.
- Investing in platforms and creating networks to bring women back in the workforce.

03

## Ensure equitable and inclusive workplace opportunities

- Creating equal opportunities for quality work through job quotas/ gender reservations at workplaces, especially in leadership roles.
- Diversity, Equity and Inclusion policies like instituting Internal Complaint Committees, Prevention of Sexual Harassment (POSH).
- Improved wage transparency and gender-neutral job evaluations.

04

## Gender-sensitive infrastructure

- Invest in creches and lactation rooms in corporate offices.
- Invest in social infrastructure in close proximity, to address limited mobility, such as toilets near construction sites.



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



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.



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



Careers 2.0 offers women who have taken a career break a chance to return to the workplace.



Mumbai Mobile Creches takes care of children's safety at construction sites.





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

01

## Investment in affordable, safe and accessible public transportation

- Safe public transportation solutions for women, with safety buttons and ride tracking built in apps and women-only drivers.
- Women-only transportation services.



Women-only transportation services providing clients with modern and safe rides under public-private partnership.

02

## Affordable housing units for women closer to work

- Improving access to adequate and affordable housing to aid livelihood opportunities through loans and subsidies.
- Employer-supported shared accommodation near the workplace.



SPARC+Mahila Milan works on housing and infrastructure issues.



Working Women Hostel Scheme under Ministry promote availability of safely located accommodation for working women.

03

## Investing in gender-aware and gender-sensitive urban planning and design

- Gender-aware design, and land-use strategies, such as smart surveillance with CCTVs for security.
- Adequate street lighting across cities.

The City of Vienna, Austria has gender mainstreaming efforts addressing public space and women, initiated since 1991 under the 'Fair Shared City' initiative.

04

## Access to safe and hygienic sanitation services for women

- Constructing hygienic public toilets at safe locations.
- Designing public toilets with facilities like vending machines, lactation rooms, other amenities to meet the needs of elderly, disabled and pregnant women.



'TI Project' by Pune Municipal Corporation converts bus to toilets for women.

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

01

## Equal access to finance for women entrepreneurs

- Tailoring financial products like micro loans, soft loans to meet the unique requirements of women borrowers.
- Setting gender targets for financial assistance schemes like MUDRA.
- Designing blended finance solutions for women-owned enterprises.
- Ensuring last mile access to PSU bank loans and government schemes.



Samhita's REVIVE alliance is a blended finance solution for women entrepreneurs.



Global best practice: Under its low-interest enterprise loan programme, Cambodia has set a gender target: at least 20% of SME borrowers must be women.

02

## Digital and collective-driven marketplace linkages

- Preferential gendered procurement and sourcing on platforms by reservation for women entrepreneurs.
- Building market knowledge among entrepreneurs through different digital models.
- Investing in online marketplaces to enable wider customer base.
- Leveraging collectives and SHGs to establish market linkages.



'Womaniya on GeM' is an initiative to enable women entrepreneurs and SHGs to sell directly to the government.

03

## Access to social capital, capacity building and networking

- Capacity building of women entrepreneurs in technical business skills.
- Setting up of ecosystem-level platforms and networks to bring women entrepreneurs together in professional capacities.
- Grassroots digital literacy and enablement for women entrepreneurs to access wider technical and market knowledge.
- Continued handholding support to ensure scalability.



Provides a platform for showcasing products, collective knowledge sharing and networking.

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16. [Sukanya Samriddhi Yojana](#)
17. [Skill Loan Scheme](#)
18. [The Atal Innovation Mission \(AIM\)](#)
19. [Integrated Child Development Scheme](#)

# ANNEXURE

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## 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.



