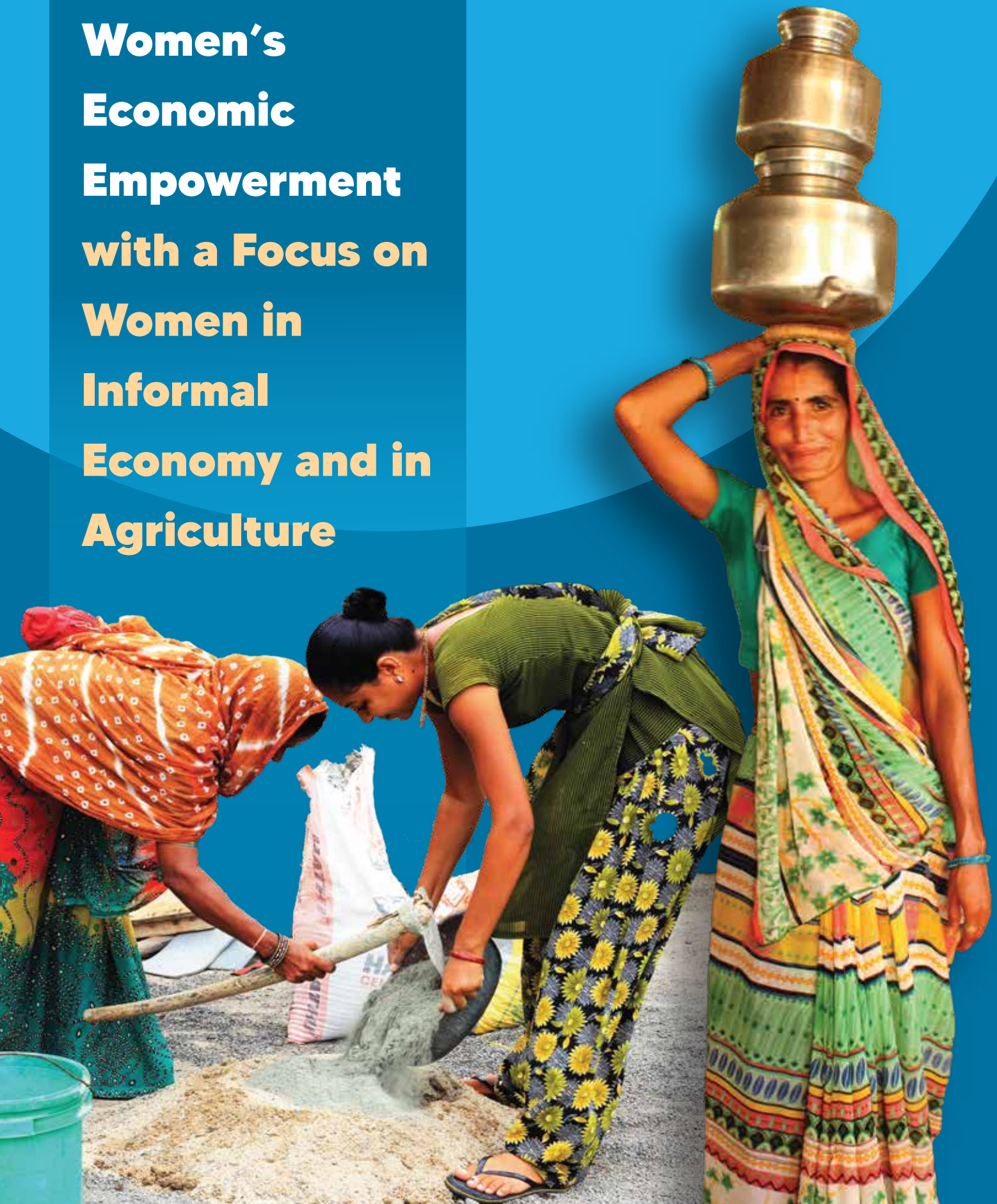




# **Roadmap for Women's Economic Empowerment with a Focus on Women in Informal Economy and in Agriculture**



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# **Roadmap for Women's Economic Empowerment with a Focus on Women in Informal Economy and in Agriculture**

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# Foreword



As of 2020, the female labour force participation rate in India stands at 18.6. About 90% of women workers in India are in the informal sector. They work without the necessary safeguards of secure employment and are vulnerable to the vagaries of the market. The challenges arising out of the ongoing pandemic have aggravated this vulnerability, leading to job losses, wage cuts and increase in care responsibilities. This threatens to alienate women further from the market and contract already dismal figures in

economic participation. The gaps in women's loose attachment with the labour force is a universal problem that mandated and urged the establishment of a High Level Panel (HLP) by the UN Secretary General in 2015 to tackle the biggest challenges impeding women's economic development, spanning women's concentration in low-wage jobs to the unfair share of care work on women. It convened experts from around the world to review gender gaps in economic empowerment and develop solutions to realise women's full and equal participation in the economy.

The seven drivers of the HLP emphasize the need for collective action across the board to enhance women's economic empowerment. The drivers focus on the importance of positive role models and enabling legislation, recognizes women's share in unpaid care work, and highlights the need to change business culture, improve public sector practices, build assets and increase women's visibility in the economy. Moving forward, interventions on these lines are essential for an equitable platform for women workers and entrepreneurs to function to their best abilities in an environment free from discrimination and societal barriers.

This report operationalises the HLP's Call to Action through evidence-based recommendations from the ground. It focuses on women in agriculture and the informal sector, identifying key concern areas in labour force participation, employment opportunities, unpaid work, feminization of agriculture, access to resources and gaps in organising women workers. The recommendations are intended to inform policy makers, donors and civil society organisations in their work towards improving women's economic empowerment in these two sectors.

**Nishtha Satyam**  
**Deputy Country Representative, UN Women**





# Foreword



The women's movement has made major gains in the last half century and has highlighted women's empowerment as an important policy issue. Particularly in India, this has translated into major gains in education, where women have almost caught up with men; and in the health sector where investments in reproductive health issues have resulted in better maternal health, longer lives and lower population growth.

In many countries women have entered the labour force in large numbers and have gained economically. In India, however, and indeed in many parts of South Asia and Africa, women have been left behind, with low labour force participation rates and highly unequal incomes. When economic policies are drafted, women are rarely considered. But, in reality, women have always been part of the economy in every country, whether through wage work, self-employment, unpaid work in family enterprises or farms, or the unpaid work of care, which allows the economy to grow. However, due to the fact that their work is not fully measured their contribution to the economy tends to be undervalued. And even where women are counted, they tend to cluster at the base of the economic pyramid with low incomes and access to the most menial kind of work.

Given this situation, the next phase of the women's movement and of policy, needs to focus on women's economic empowerment. In India, economic empowerment would imply empowerment of women in the informal economy where the majority of the workforce is clustered, with agriculture being the largest sector. Over 70% of women workers are in agriculture as small and marginal farmers, livestock producers or agriculture labourers, and about 20% are in a variety of activities such as construction labour, domestic work, home based work etc.

The slogan for the 2030 Agenda for Sustainable development with the SDG goals, is "Leave No one Behind," and women in the informal economy, at the base of the economic pyramid, are at present being left behind. The issues around women's economic empowerment and the need to promote it has only recently entered the international and national policy lexicon. The Report of the UN Secretary General's High Level Panel on Women's Economic Empowerment (2017), is perhaps the first such attempt to deal with the issue at this highest level.

The Report highlights seven drivers of change and four sets of actors to lead and drive change. The public sector can lead by implementing policies to promote inclusive growth and women's economic empowerment, and by improving public sector practices in employment and procurement. The business sector can lead by changing business culture and practices, building on the accumulating experience of companies already promoting gender equality. The United Nations and multilateral organizations can play a critical role in supporting reform and investments. And collective voice is critical—especially women's groups, worker and employer organizations and other civil society organizations—to advocate, represent and hold decision makers accountable.

UN Women and SEWA were both part of the High Level Panel and have joined hands to give life to the recommendations of the panel, to turn them into concrete action and policies. This Roadmap is our vision of the way forward to achieve Women's Economic Empowerment in India.

**Renana Jhabvala**  
**President, SEWA**



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## Background

Gender equality and women's empowerment are intrinsic to the achievement of the 2030 Agenda for Sustainable Development (Agenda). Its stand-alone goal, "to achieve gender equality and the empowerment of all women and girls" (SDG 5), highlights the importance of women's empowerment as a prerequisite for ending poverty. There are large gender gaps in economic opportunities and outcomes in almost all countries. Women earn less, have fewer assets and bear the burden of unpaid and care work, and they are largely concentrated in vulnerable and low-paying activities.

Former Secretary-General Mr. Ban Ki-moon established the UN High-Level

Panel (HLP) on Women's Economic Empowerment (WEE) (UNHLP-HLP). The aim of the High-Level Panel was to make action-oriented recommendations on improving economic outcomes for women in the context of the Agenda, promoting women's leadership in driving economic growth and galvanizing political willpower.

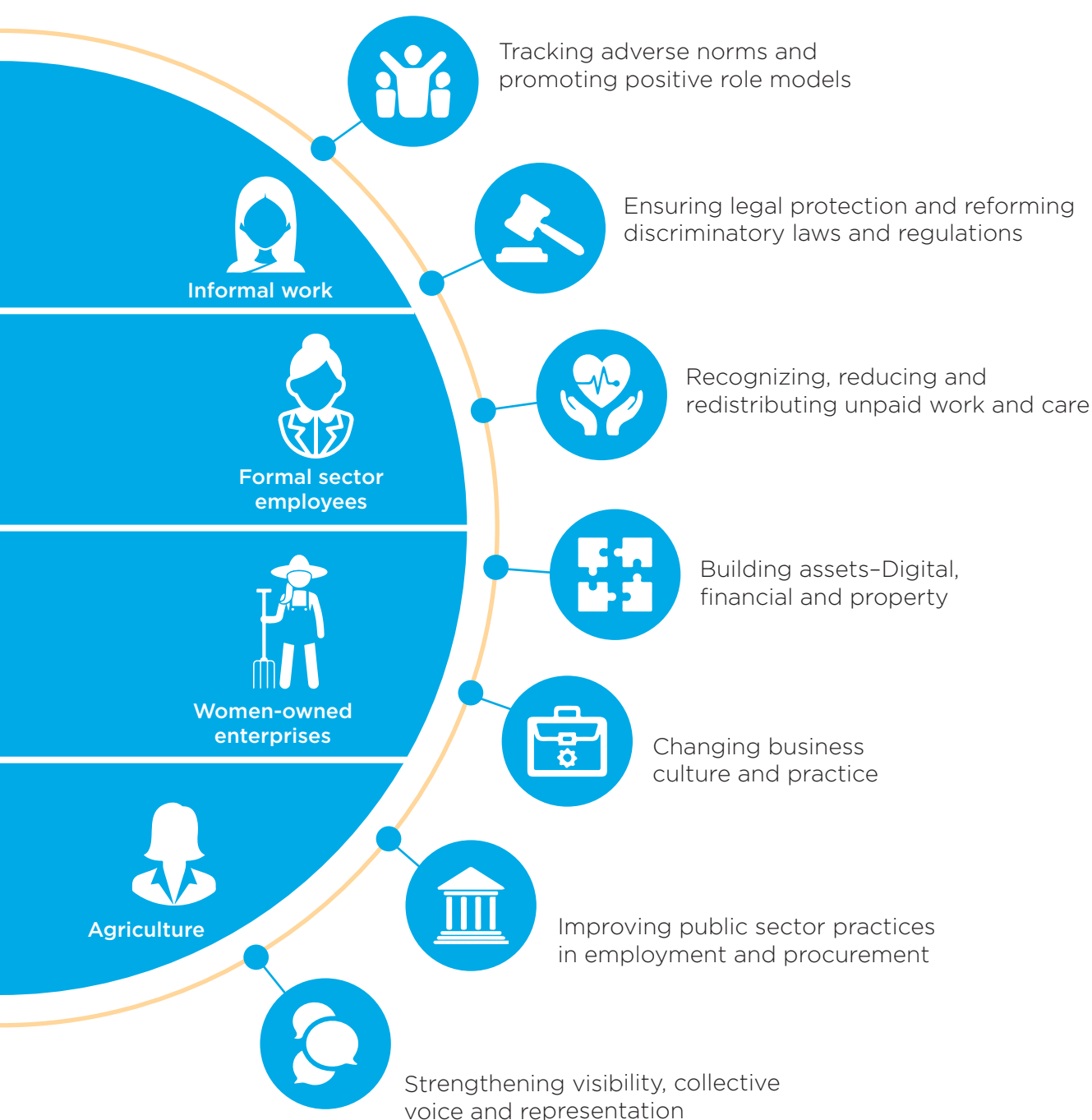
The panel members represented different constituencies: governments, civil society, businesses and international organizations. The UNHLP-HLP Secretariat was hosted within UN Women with support from the United DFID, Government of United Kingdom Department for International Development (DFID). India was represented on the panel by Ms. Renana Jhabvala, President, Self Employed

Women's Association (SEWA) and Chair, Women in Informal Employment: Globalizing and Organizing (WIEGO).

The High-Level Panel HLP submitted its final report to the Secretary-General in 2017. The report recognized that women engage in four key areas of work: the informal economy, agriculture, formal-sector employees and women-owned enterprises. The report identified

seven drivers for women's economic empowerment and laid out concrete actions for accelerating progress towards women's full and equal economic participation.

In February 2019, UN Women organized a national consultation in India with civil society organizations (CSO), researchers, philanthropists and international organizations. The consultation, titled



“Taking Action Towards Transformative Change for Women in the Informal Sector in India”, aimed to prioritize action on the drivers for women’s economic empowerment in the context of India, and it prioritized the following four drivers, of seven also based on earlier consultations organized by SEWA and UN Women:

### Driver 2

Ensuring legal protection and reforming discriminatory laws and regulations

### Driver 3

Recognizing, reducing and redistributing unpaid work and care

### Driver 4

Building assets – digital, financial and property

### Driver 7

Strengthening visibility, collective voice and representation

This consultation was chaired by the UN Women’s Executive Director Madam Phumzile Mlambo- Ngcuka. It was attended by the key stakeholders working for the rights of women informal-sector workers: SEWA, WIEGO, National Association of Street Vendors of India (NASVI), National Domestic Workers Movement (NDWM), Construction Workers Federation of India (CWFI), Mahila Kisan Adhikar Manch (MAKAAM) –

Forum for Rights of Women Farmers and All India Trade Union Congress (AITUC).

This consultation was attended also by organizations working in the areas of women’s access to land, finance, technology and livelihoods: as Working Group for Women and Land Ownership, Friends of Women’s World Banking, IT for Change, PRADAN, Indian Society of Labour Economics and the International Labour Organization (ILO).

The key recommendation at the consultation was the *formation of an Expert Working Group (EWG)<sup>1</sup> to develop a national roadmap to contextualize and implement the recommendations of the HLP in India within the ambit of the four identified drivers* for women’s economic empowerment WEE.

The EWG was formed to provide strategic direction and inputs in developing a national roadmap. Specifically, the role of the EWG was envisaged as follows:

#### **Provide leadership and strategic direction:**

The EWG was expected to lead the process of visioning and strategic direction to policy, research and programming to implement the recommendations of the HLP. The EWG would identify the key issues that needed a national response; highlight gaps and opportunities; prioritize actions; and recommend multi-stakeholder programmes that are comprehensive, scalable and sustainable. The EWG members were expected to review draft documents and provide written or oral feedback.

#### **Share information and offer guidance:**

Members of the EWG were expected to

<sup>1</sup> See Annexure 1 for the full list of EWG members.



provide guidance and insight on existing policies, research and good practices that can inform and strengthen the national roadmap. This guidance and insight was expected to feed into the design of consultative meetings planned in 2019 to identify the relevant stakeholders within the WEE ecosystem in India and prioritize themes for developing case studies and policy briefs, and it was meant to feed into the action plans that emerged as part of the national roadmap.

**Support advocacy efforts:** The EWG was expected to advise on opportunities and platforms where inputs from the roadmap process can be mainstreamed into policy and programming at scale. The members of the EWG were also expected to lead advocacy efforts to drive the recommendations emerging from this roadmap.

The first meeting of the EWG was held on 30 September 2019 under the collaborative partnership of UN Women and SEWA Bharat. It was chaired by Ms. Renana Jhabvala, President, SEWA Bharat and co-chaired by Ms. Nishtha Satyam, Deputy Representative, UN Women Office for India, Bhutan, Maldives and Sri Lanka.

Women's rights and policy experts participated as members of the EWG to share their expertise and insights on developing and operationalizing a roadmap and framework for action for WEE in India, with a focus on women farmers and informal-economy workers. Key informant interviews were conducted with a range of stakeholders to sharpen and refine the analysis and strategizing.



## Guiding principles for the roadmap

Seven principles formed the basis for the transformative agenda for WEE as laid down by the UNHLP<sup>2</sup> and will guide this roadmap:

- i. **No woman left behind.** The focus must be on women at the base of the economic pyramid regardless of their characteristics or circumstances. Leaving no one behind, including the billion people living in extreme poverty, is a key principle of the 2030 Agenda.
- ii. **Nothing done for women without women.** Women's voice and participation must be central to all actions.
- iii. **Equal focus on rights and gains.** Enabling WEE is not only the "right" thing to do to honour the states' commitment to international human rights and reducing poverty and inequality; it is also the "smart" thing to do for human development, inclusive growth and business.
- iv. **Tackle root causes.** Addressing adverse social norms and all forms of discrimination is critical. Women face discrimination by reason of their gender, the work they do and whether they are from disadvantaged communities and live in under-served settlements or village. All informal workers, men and women, face discrimination for what they do.
- v. **State parties must respect international human rights and labour standards.** Actions by Government at all levels must be consistent with international standards agreed upon, as laid out in the Convention for the Elimination of All Forms of Discrimination Against Women (CEDAW) and in ILO Conventions and Recommendations.
- vi. **The private sector plays an important role.** The owners of capital must also respect international human rights and labour standards. Whether as employers or as lead firms in value chains, the hiring and contracting practices of owners of capital must also be consistent with international standards agreed upon.
- vii. **Partnerships are critical.** Progress requires action from the local to the global level and by all parts of society – individuals, businesses, governments, employer and worker organizations and civil society – working in partnership to achieve scalable and sustainable impact.
- viii. **Deliver globally.** This is a global agenda, and countries and economies are interrelated and interdependent on each other for trade, aid and international cooperation; while the challenges and solutions vary, action is needed in every country.

## The vision for the roadmap

The vision for the roadmap is to prioritize key areas for action concerning WEE in India today and to inform policy, programme and research strategies in this regard. The roadmap may be used as a document for advocacy and for

<sup>2</sup> <https://www2.unwomen.org/-/media/hlp%20wee/attachments/reports-toolkits/hlp-wee-report-2016-09-call-to-action-en.pdf?la=en&vs=1028>



building actionable concepts and ideas jointly with partners to advance WEE in India. As per the discussions at the EWG meeting and at consultative meetings and interviews with a range of stakeholders, the roadmap will address the following main areas of concern:

- Decline in women's participation in the labour force
- Lack of opportunities for women's employment
- Concentration of women in informal employment without legal or social protection
- Gaps in definition of "worker" and in measurement of "work"
- Unpaid work of women and time poverty
- Unpaid work in livelihoods especially in family enterprises and farms and in public services, not only in "care" and domestic chores
- Issues of rural women – from "feminization of agriculture" in some areas to "de-feminization of agriculture" in other areas and issues of resource rights – especially in relation to women's ownership of land
- Issues of urban women informal workers – including harassment, bribes, confiscation of goods and evictions by local authorities and lack of integration into local economic plans
- Lack of an "enabling ecosystem" – public services and infrastructure such as care services and facilities at workplace, transport, welfare measures, discrimination against informal workers, adverse gender norms and violence
- Rights of women to digital, financial and property resources
- Lack of suitable skills for the job market
- Gaps in organizing of women workers as well as diversity in forms of organizing for WEE
- Lack of women's voice and visibility in economic policymaking
- Limited political will to address WEE issues
- Lack of multi-stakeholder dialogue to address the challenges to women's economic empowerment with WEE

The roadmap recognizes the ecological fragility, agrarian distress and large-scale labour mobility in the form of migration, trafficking and marriage, all located in the wider context of jobs lost in the public and private sector over the past five years. Women's share in the lost jobs is about 60–65 per cent, according to some estimates, and Women had the largest share of jobs that were lost in 2018; around 8.8 million of the 11 million job loss that was reported (Punj, 2019). This provides the context for WEE programming in India.

The key goals of the WEE roadmap in India are to institute policy and programme measures and advance research that will achieve the following outcomes:

- Bring visibility to women's contributions to the national gross domestic product (GDP)
- Redefine "work" and the measurement of work to make visible the contributions of women

- Advocate for, and support the provisioning of, gender-responsive public services, from basic infrastructure to social protection
- Recognize, reduce and redistribute women's unpaid work, including in family enterprises and farms and in care work and domestic chores
- Bring visibility, recognition and rights to women farmers and women informal workers
- Ensure that more money reaches women's hands
- Improve work conditions for women by bringing about wage parity and providing social security and workplace facilities (e.g. childcare)
- Create an environment that enables women to secure their rights and realize their full potential
- Push up investments across the four drivers from both government and the private sector
- Invest in job-oriented skills for women and upskill women entrepreneurs to boost local job demand
- Establish public and private investment funds to support women's entrepreneurship
- Significantly improve the work conditions in the informal sector,<sup>3</sup> which are currently precarious
- Increase the number of women in the so-called "non-traditional" jobs and sectors
- Close the digital gender gap

This roadmap is meant for development practitioners, policymakers, researchers, international organizations and donors – the wider community working on WEE. It will provide guidance on necessary policy actions, programming priorities and the research agenda to be advanced. Through the consultative meetings and interviews with experts, the following actions were identified and prioritized:



<sup>3</sup> For example, the working condition of garment workers is extremely precarious with long working hours, low wages and fewer benefits.

## Proposed actions

- A. Engender existing laws, policies and programmes and develop new ones
- B. Improve and enhance research into, data on and measurement of women's work and employment
- C. Deepen organizing, voice, agency and bargaining power

- D. Strengthen policy and programming on the political economy of violence and work

- E. Build digital assets for WEE

The specific suggestions for each of these actions are summarized in the following table and explained in detail subsequently.

No.	Issue/action point	Goal	Nature of action	Driver(s) addressed
<b>A. Engender existing laws, policies and programmes and develop new ones</b>				
1.	Monitor existing laws, including labour laws, municipal laws, land laws and other laws which affect informal and agricultural women workers and broader WEE policies and programmes	Ensure implementation of existing laws and policies to enhance empowerment of women in the informal economy and agriculture	Research into various laws and policies, programme, advocacy and organizing	2, 3, 4, 7
2.	Develop a framework for intervention for women microentrepreneurs in the informal economy including those in family enterprises	To highlight the role of women micro entrepreneurs and to advocate for measures to increase their earnings and scale	Research, advocacy and organizing	Overall
3.	Develop, and advocate for, a comprehensive legal and policy framework for the rights of women farmers	Ensure the visibility and recognition of women farmers and their entitlements	Research, advocacy and organizing (This would build on and supplement ongoing efforts by other campaigns and collectives)	Overall
4.	Advocate for a social security net for informal workers including agricultural workers with a focus on women's needs	Provide social protection to women workers	Advocacy and organizing (The Labour Code on Social Security is an important place for advocacy)	2.3

Continued

Continued

No.	Issue/action point	Goal	Nature of action	Driver(s) addressed
5.	Advocate for the parental and childcare entitlements of informal-economy workers	Address the parental and childcare needs of informal-economy workers	Advocacy and organizing  (While there is a lot of research and understanding of positions and demands in this regard, continued pressure and advocacy is required)	3, 7
6.	Study the implications of the GST and taxation on women farmers and informal-economy workers including microentrepreneurs	Identify barriers and solutions to women's livelihoods in the context of adverse regulations under GST, taxation, etc.	Research, programme, advocacy and organizing	Overall
<b>B. Improve and enhance research into, data on and measurement of women's work and employment</b>				
7.	Unpack women's work along the paid/unpaid continuum to deepen the theory and practice on WEE  (This could have a special focus on the forms of work emerging in the platform and gig economy)	Develop alternative frameworks around women's work	Research and advocacy  (This would build on the current, ongoing research on women's work and employment and on the time use survey conducted by the Ministry of Statistics and Programme Implementation (MOSPI))	Overall, some focus on 3
8.	Study informality, and barriers and opportunities for women, in emerging forms of work	Understand newer forms of work and implications for informality, rights and WEE	Research, programme, advocacy and organizing	Overall
9.	Ensure that a periodic survey is conducted on women's work and employment	Develop better data on women's work and employment that can inform policies and programmes	Research and advocacy	3, overall

Continued

Continued

No.	Issue/action point	Goal	Nature of action	Driver(s) addressed
<b>C. Deepen organizing, voice, agency and bargaining power</b>				
10.	Address barriers and opportunities in voice and organizing of women farmers and informal-economy workers for their rights.  (Unpack forms of organizing)	Study the various forms that women can use for demanding their rights and entitlements and advocate for enhancing such opportunities	Research, programme, advocacy and organizing	7
11.	Address barriers and opportunities in voice and organizing of women farmers and informal-economy workers to form collective enterprises	Highlight contemporary challenges in organizing (e.g. GST, registration, etc.) and leverage opportunities (e.g. SHGs)  To build on learnings from various forms of organizing for future action		
12.	Engage with business associations around supply chains, potentially with a focus on some sectors (e.g. textiles and apparel) especially where women microentrepreneurs are involved	Ensure the rights of informal-economy women workers in supply chains	Research, programme, advocacy and organizing  (This would entail dialogue with industry and business associations)	2, 7
13.	Build a national association (like FICCI, DICCI, etc.) of women farmers and women self employed/micro-entrepreneurs	Form an association of women farmers and women self employed/micro entrepreneurs to strengthen their voice, visibility and bargaining power and inform and influence economic policies	Research, programme advocacy and organizing	7, overall

Continued

Continued

No.	Issue/action point	Goal	Nature of action	Driver(s) addressed
<b>D. Strengthen policy and programming on the political economy of violence and work</b>				
14.	Address violence and harassment at work	<p>To make visible the diverse forms of violence and harassment experienced by women in the informal economy and in agriculture and to act on these</p> <p>To strengthen the implementation of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and Local Complaints Committees (LCCs) in the context of the informal economy</p>	<p>Research, programme advocacy and organizing</p> <p>(This is to strengthen actions in the context of the recently adopted ILO Convention)</p>	2, 7, overall
15.	Understand and address the interlinkages between sexual and reproductive health and rights (SRHR) and WEE			
16.	Address migration-related issues and access to entitlements	To ensure the rights and entitlements of women in migration	Research, programme, advocacy and organizing	Overall
<b>E. Building digital assets for WEE</b>				
17.	Build digital assets for women in the informal economy	To define digital assets for women in the informal economy, explore good practices and build on opportunities for livelihoods and work	<p>Research, programme, advocacy and organizing</p> <p>(A dedicated stakeholder consultation on this was held in December 2019)</p>	4



## A. Engendering existing laws, policies and programmes and developing newer ones

The push for WEE within policies and programmes in India is considerable, but limitations persist when viewed from the framework of the four drivers of the UNHLP. The focus of economic policymaking has shifted over the years from “welfare” to “economic development with social justice” to, recently, “rapid and inclusive growth”. Job creation and women’s participation in employment have declined overall, and the increasing opportunities for work and employment deepen gendered occupational segregation.

In the past three decades, the share of women in the education sector increased significantly from 35 per cent in 1993–94 to 43 per cent in 2011–12; in the health sector, the share increased from 29.7 per cent to 42.6 per cent. Many attribute this increase to the expansion of public employment through government programmes, which has generated opportunities for many women to work as teachers, nurses, front-line health workers, etc.

These “jobs”, however, are unpaid or underpaid, and characterized by poor terms, conditions and quality of work, and these have resulted in greater contractual arrangements even within the public sector, besides of course reinforcing women’s gender roles and essentializing them as “nurturers” and “care-givers”





(Sinha, Forthcoming). Overall, policy measures view women as supplementary earners – be it in the promotion of the “entrepreneurship” model of job creation, in gendered jobs in health and education (such as anganwadi and ASHA workers), or in the microcredit model of the creation of the “good woman” who does not challenge any norms (Nandi, 2010) (Sinha, Forthcoming) (Nandi, Sengupta, & Yaha, 2019) (Mitra & Thakur, 2019).

The majority of women, over 90%, work in the informal economy where, in general, earnings are low, work is precarious and social protection is lacking. The employment here is evenly distributed between wage employment and self employment, with wage employment being casual or temporary or contract labour; and self employment generally being in family enterprises. In the urban areas the women work most often as home-based workers or as domestic workers, although there are many who have small shops or vend in the streets; whereas in rural areas they are most often small or marginal farmers, agricultural labourers or livestock producers. The self-employed, about 50% of the informal workers could also be classified as micro- or nano entrepreneurs.

The structural gender barriers in women's economic participation has been analysed in discourse and policy. Unfortunately, the particular conditions of informal workers is rarely explored in detail. Further the analysis does not translate into concrete policies and programmes for shifting norms, provisioning for violence prevention and response, addressing unpaid work, providing social protection

or adequately representing the voices of women in forums and platforms where agenda-setting and decision-making take place around economic policies. And, finally, commitments are not acted on, and adequate resource allocation or financing for gender equality is not seen (Nandi, Sengupta, & Yaha, 2019) (Mitra & Thakur, 2019).

The interest is growing in studying, understanding and addressing the “unintended consequences” of WEE programmes on women's unpaid work, bodily integrity and other indicators of well-being and empowerment. It is necessary to conduct a gender analysis and impact assessment of the dominant skills and training programmes under Skill India; microcredit-based rural livelihoods programmes such as the National Rural Livelihoods Mission; entrepreneurship programmes under MUDRA, Start-UP India, etc.; or labour reforms in the form of the Labour Codes.

Policy frameworks exist for some constituencies of informal economy workers, such as the draft domestic workers' policy and a comprehensive framework for the rights of women farmers; these need to be consolidated and harmonized into a single legal or policy framework. The draft domestic workers' policy was developed by ILO in collaboration with domestic workers' organizations, unions and the Ministry of Labour and Employment. UN Women and the National Commission for Women steered nationwide consultations with women farmers, in partnership with MAKAAAM, based on which a policy framework for women farmers can be developed and tabled.

The campaign for maternity benefits and childcare for informal-economy workers has been another area of legal and policy action for more than a decade. Parental entitlements and childcare are now recognized as a basic right of all workers – men and women – worldwide and as being in the best interest of children. Notable measures are the National Food Security Act (NFSA), which guarantees wage compensation to all women workers in the informal economy in India, and the amendment to the Maternity Benefit Act, which expanded the extent of leave for women in formal work. The National Crèche Scheme is meant to provide childcare services. Implementation remains a big barrier, however, as do the conditionalities to obtain the benefits under these schemes.

For women informal-economy workers and farmers, WEE policies need to be located in the context of ecological fragility, agrarian distress and large-scale labour mobility in the form of migration, trafficking and marriage. In India, WEE is impacted by macroeconomic policy and its on-ground manifestations; these are characterized by the shrinking fiscal space for the public provisioning of rights and services, increased privatization, the huge burden of indirect taxes (such as the GST) on the poor, “demonetization” and its impact on informal economy workers (Dewan & Sehgal, 2018), and the growing “de-equalization” of women within the broader financing priorities (Dewan, 2019).

## Recommendations:

- (i) Undertake research to document and understand the the effects of various

laws on socio-economic position of women in the informal economy

- (ii) Undertake a gender analysis and review of the proposed Labour Codes
- (iii) Convene multi-stakeholder dialogues and build on past processes to develop a comprehensive legal and policy framework for the rights of women farmers, domestic workers, micro-entrepreneurs
- (iv) Implement and monitor maternity benefits for informal economy workers without conditionalities as per the NFSA
- (v) Build on the existing good practice of expanding the Integrated Child Development Services (ICDS) to universalize the National Crèche Scheme
- (vi) Commission a study to understand and document the impact of GST and demonetization on women informal-economy workers, especially micro-entrepreneurs and their collectives/enterprises and to reverse any adverse effects

### Key stakeholders to be engaged

Ministry of Labour and Employment, Ministry of Women and Child Development, Ministry of Rural Development, Ministry of Skill Development and Entrepreneurship and Ministry of Finance; NITI Aayog; trade unions and women's rights organizations; UN and international organizations; feminist economists and other researchers

## B. Improving and enhancing research, data and measurement on women's work and employment

The informality of employment continues to be high. Of the 50 million home-based workers in South Asia, 37.4 million live and work in India (NSSO, 2011-12). Other informal-economy workers include street vendors, construction workers and waste pickers and sorters. Two-thirds of all domestic workers in India are women; their working and living conditions, bargaining power and social security are poor (Chandramouli, 2018), like that of other informal-economy workers. Informal-economy workers have some recognition under the Unorganized Workers' Social Security Act, 2008, but its implementation has been weak. With the ongoing conversation on the Labour

Code, the implications for informal economy workers and their rights, especially women's rights, are not entirely clear yet.

The way "workers" are counted in official surveys, on which research studies are generally based, is limited: the division of domestic labour is patriarchal, and women tend to do far more work than is captured by these surveys; and unpaid work, especially domestic work and care work, are not considered in this male-centric definition of "work" (Hirway, 2012) (Neetha, 2015). Without considering the unpaid work burdens of women face, we cannot understand women's work or employment; if we account for women's domestic work, there is no decline even in the context of the declining workforce (Ghosh, 2018). Moreover, the reality of women's work, particularly that of resource-poor women, is that they multitask and depend on multiple sources of livelihoods to cope.



Methodologies that capture worker status simply by the number of days employed in a specific trade often miss the nuance that women may be present in multiple trades at multiple points within the value chain, and that there may be seasonal variations. Hence, policies are not able to respond to the reality of women's work. The time use survey conducted by the Ministry of Statistics and Programme Implementation will potentially provide a comprehensive, realistic picture of women's work in India. The lacunae in counting and measuring women's work is complicated by the changing nature of work. With a growing number of workers, both men and women, in the "gig economy" and on digital platforms, data on work and employment is becoming methodologically difficult to capture.

The gender disparity in unpaid work grows along with the gender disparity in labour-force participation. Globally, women do 2.6 times the unpaid work that men do; in India women do 6 times as much. Women spend more time on unpaid care work, and it is linked to discriminatory social institutions, gender stereotypes and roles, finds an analysis by the Organisation for Economic Co-operation and Development (OECD), the only analysis of its kind.

When women in India marry, their participation in the labour force falls, their participation in "domestic work" increases which in data is also marked by a huge rise in "domestic work" (Afridi, 2019), and they pay the "motherhood penalty": only 25.5 per cent of women with children under 5 years (but 92.6 per cent of men) were in the labour force (ILO, 2018). That shows the disproportionate care burden that women face. A change in

these household-level relations would be the first step in the redistribution of unpaid work, and it is the missing link in the analysis of gender gaps in labour-force participation (Ferrant, Pesando, & Nowacka, 2014).

Feminist economists from the Global South have been saying for decades that women's unpaid work goes much beyond care and domestic work, and that the time poverty of women is the result of the invisibility of their labour (Ghosh, 2015); instrumentalization of their bodies and labour (Sen & Grown, 1987); lack of gender-responsive public services and infrastructure, such as water and energy; and the design of larger macroeconomic policies (Dewan, 2017) (Sen & Grown, 1987).

Dewan (2017) documents the paid and unpaid work continuum of agriculture workers (rural) and construction workers (urban) in India and points out that time poverty, intensity of work, drudgery, multiplicity of work, and its simultaneity and seasonality – all affect women's paid and unpaid work. Various factors in women's unpaid work such as time poverty, intensity, drudgery, multiplicity, simultaneity and seasonality. The same study presents a gender analysis of public services and infrastructure (water, energy and care specifically) and surmises that women's unpaid work is affected by fiscal policy trends such as reduction in public provisioning and social-sector spending (e.g. health).

The biggest part of women's unpaid work is unpaid work as family labour for livelihoods and enterprises, such as agriculture, animal husbandry, collection and processing of non-timber forest

produce and other products “jointly” produced within the family. Women's contribution to the GDP in farming, manufacturing, construction and small-scale activities is invisible and overlooked (Mehta, 2018).

## Recommendations:

- (i) Conduct a periodic survey on women's work and employment
- (ii) Provide inputs in the upcoming Census survey to deepen the definition of “work”, particularly by women
- (iii) Undertake research to unpack the continuum of paid, unpaid and underpaid work conceptually and methodologically
- (iv) Provide inputs to refine the modules in the current labour surveys of the National Sample Survey Office (NSSO)
- (v) Use the findings from the recently concluded nationwide time use survey to design appropriate policies for women, be it in care services, infrastructure or livelihoods support
- (vi) Study the nature of informality and barriers and opportunities for women in emerging forms of work

### Key stakeholders to be engaged

Ministry of Labour and Employment, Ministry of Women and Child Development and Ministry of Statistics and Programme Implementation (including the NSSO); NITI Aayog; trade unions and women's rights organizations; UN and international organizations; feminist economists and other researchers

## C. Deepening of organizing, voice, agency and bargaining power

In India, organized collectives take diverse forms, and the mobilization of women for WEE has been strong over the past couple of decades. Practitioners have created alternative spaces and institutions, autonomous organizations, unions, cooperatives and networks, sometimes leveraging government initiatives (e.g. microcredit groups) and transforming them into platforms that build women's voice and agency. At the forefront of this organizing have been SEWA, WIEGO, NASVI, MAKAM, NDWM, CWFI and several unions, and their activism and advocacy has brought about several shifts in legislation and policy. In recent years, technology has been used as a powerful tool for organizing and has connected feminists across geographies.

Organized women's groups in India have worked on WEE outcomes such as women's labour; resource rights; access to credit and other financial services; and women's engagement with markets. Their research has mapped various forms of collectives and organizing, starting from Working Women's Forum and SEWA in the 1970s, to Women's Development Programme and Mahila Samakhya in the 1980s, to more recent models of microcredit-based groups, which have been the dominant platform for organized action for women since the 1990s, especially in rural areas.



The study highlights the importance of centring WEE-related organizing within the social and political contexts of women's rights and empowerment, which are in turn critical for women to fully realize their economic agency and advancement. This includes dimensions like women's role in leadership, decision-making, agenda-setting and bargaining power and social outcomes like control over bodily integrity, well-being and education (Dand & Nandi, 2012). There has been little consolidation of the efforts at organizing rural women and women farmers and informal-economy workers in recent years, and the understanding of "what works" and what constraints is limited.

Most women informal-economy workers work in farming or in textiles and apparel. India provides labour to several global brands across different supply chains, and women workers in textiles and apparel units in the informal economy

are severely constrained by the lack of organizing, limited representation and weak industrial relations. These constraints are made worse because the "employer" is distant and invisible and "third parties" or "subcontractors" do not take responsibility or accountability for the workers in their supply chains.

Informal economy workers have no voice or presence in policy spaces either; the Working Group of Feminist Economists, housed within the erstwhile Planning Commission, provided an important platform for informing and influencing economic policymaking from a gender perspective, but no such platform exists now. A Gender Committee was announced in the recent budget to review the policy and budgeting priorities of the government from a gender lens; the Committee has been constituted, but its plans have not been made clear yet.



## Recommendations:

- (i) Address barriers and opportunities in the voice and organizing of women farmers and informal-economy workers
- (ii) Engage with business associations around supply chains, potentially with a focus on some sectors (e.g. textiles and apparel)
- (iii) Work on identification of women micro entrepreneurs and self employed and engender policies to ensure greater productivity and growth
- (iv) Building a national-level association (like FICCI, DICCI, etc.) of women farmers, women micro entrepreneurs and other informal-economy workers

### Key stakeholders to be engaged

Ministry of Labour and Employment, Ministry of Women and Child Development and Ministry of Statistics and Programme Implementation (including the NSSO); NITI Aayog; trade unions and women's rights organizations; UN and international organizations; feminist economists and other researchers

## D. Strengthening of policy and programming on the political economy of violence and work

Globally, attention is being drawn to the implications of gender-based violence

(GBV) on women's work. Recently, the ILO Violence and Harassment Convention, 2019 (No. 190) ILO Convention on violence and harassment in the world of work was adopted, to address violence and harassment in the world of work, and the impetus to understand and document women's experiences of violence is growing.

The community of feminist researchers and practitioners has begun monitoring the Indian law on sexual harassment at the workplace, and it is attempting to understand the forms of violence women experience at work, whether it is reported, how the process of grievance redressal works and, if unreported, what the implications are for work and employment. The new ILO Convention provides India an opportunity to strengthen its national legislation on the Prevention of Sexual Harassment (POSH) by harmonizing the provisions of the Act with global standards and good practice.

Interest is growing, but there is a considerable gap in the literature and in policy understanding in linking WEE with social norms and GBV, especially for women farmers and informal-economy workers, and this could be an important area to invest in. The relationship between WEE and violence is complicated.

Evidence is growing that intimate partner violence and public space violence increase with an increase in women's economic participation, autonomy and income-earning, but there is also evidence that access to entitlements, property and feminist training can build resilience for women when they experience violence.<sup>4</sup> A discourse on the interconnections between economic empowerment and reproductive empowerment is emerging<sup>5</sup> and sexual and

<sup>4</sup> [https://www.icrw.org/wp-content/uploads/2018/11/Policy-Brief-Role-of-Womens-Collectives\\_rev.pdf](https://www.icrw.org/wp-content/uploads/2018/11/Policy-Brief-Role-of-Womens-Collectives_rev.pdf)

<sup>5</sup> <https://www.tandfonline.com/doi/full/10.1080/13545701.2019.1674451>



reproductive health and rights (SRHR) is being held central to WEE.

## Recommendations:

- (i) Undertake capacity-building and monitoring of POSH for implementation in the context of women farmers and informal-economy workers
- (ii) Harmonize the POSH with provisions in the ILO Convention 190 on violence and harassment in the world of work, keeping in mind the realities of women farmers and informal-economy workers
- (iii) Undertake quantitative and qualitative research to document and understand the forms of violence and harassment experienced by women farmers and informal-economy workers at work
- (iv) Study the interrelation between WEE and SRHR
- (v) Ensure access to entitlements and public services for particularly vulnerable and marginalized groups, especially migrant women workers

### Key stakeholders to be engaged

Ministry of Labour and Employment, Ministry of Women and Child Development and Ministry of Statistics and Programme Implementation (including the NSSO); NITI Aayog; trade unions and women's rights organizations; UN and international organizations; feminist economists and other researchers

## E. Building digital assets for WEE

Digital assets are digital infrastructure, tools, hardware or devices and digital platforms or processes. Digital infrastructure, tools, hardware or devices – mobile phones, personal computers, digital kiosks, etc. – enable access to digital technology. Digital platforms or processes – e-marketplaces, mobile banking, information channels – help people access opportunities of gainful employment and entrepreneurship. Digital assets are tools and processes that facilitate access to information, resources, opportunities for employment and better income. Digital assets play a key role in the lives of women in the informal economy and in agriculture in relation to the following:

- **Promotion of employment and livelihoods, entrepreneurial and networking opportunities:** Several opportunities in the services and e-commerce sectors can be leveraged through relevant skills and access to digital assets. These are considered a catalyst for economic growth and development as they enhance efficiency and effectiveness. The digital penetration has made it easier to exchange and transmit large amounts of data and real-time information; for example, weather forecast reports and minimum support price (MSP) for farmers via the interactive voice response system (IVRS), short message service (SMS) and mass media was unheard of even a few years back and, therefore, has become a game-changer.

- Improving access to finance and direct benefit transfers:** Digital technology has made it easier to transmit and exchange money. Financial services and access to direct benefit transfers – for investment, payments and/or social protection – are increasingly becoming digitized and available through mobile banking applications. The portability of banking services hugely benefits all. The “last-mile” population still experiences gaps, however, and bank “Sakhis” (banking correspondents) are helping to bridge the gap by bringing banking services and financial literacy to their doorstep.
- Fostering an enabling environment for WEE:** Increasingly, digitization requires us to pay attention to and address issues such as safety, security and GBV, especially online violence, and devise solutions. Organizations like Safetipin design digital tools to

address violence, and Gender Justice Centres help access information around legal rights.

Digitization impacts the types of jobs available today and also job roles and tasks. Digitization creates new opportunities for high-wage and better jobs and jobs that match the skills of the jobseeker and eliminates the factor of geographical location. Social media sites like LinkedIn have improved the flow and coordination of information and created a balance between the demand and supply sides of the labour market.

Two types of digital divides are widely known in the Indian context – rural/urban and gender – both caused by the circular relationship between the skills gap and the gap in access to physical assets pertaining to digital technology. In India, only 30 per cent of women use the Internet (Kantar IMRB, 2017) and 38 per cent women use mobile phones, as



opposed to 71 per cent of men. 14% of adult women in India own a smartphone, 6% own a feature phone and 31% own a basic phone, these represent a gender gap of 62.2%, 33.3% and 7%, respectively (GSMA, 2020). The severe gender gap in access to technology intensifies other inequalities in earning, networking opportunities and access to information.

A recent survey (Harvard Kennedy School, 2018) underlined the fear of online harassment; the use of technology is connected to the loss of a girl's "purity" prior to marriage. Technology use is seen as a waste of time, given pressing family responsibilities, and family members constantly supervise girls and women to ensure they use technology for "socially acceptable and productive purposes". All these explain the low use of technology by women.

The gender gap in financial inclusion is high. Women in low-income households in India are unfamiliar with digital financial services (ISST, 2017), and only 20 per cent of women are financially literate (The S&P's Ratings Services, 2014). Even working women depend on spouses and parents for their financial decisions and investments. Of the 77 per cent of Indian women who have a bank account, about half of these women 50 per cent do not use it at all or use it in a limited manner.

Women are "underbanked" or they rely on alternatives to bank accounts because they do not own a mobile device or understand the value of banking, or they lack financial literacy, or they are used to a tradition of cash transactions (Women's World Banking, 2019). Women face legal, regulatory, policy, cultural

and technology barriers in accessing economic opportunities, digital and non-digital (World Bank, 2015). Women often do not understand documentation and permission requirements. The distance to the nearest bank branch is too much. Banks require collateral, such as land or property in their name, and identification documents, but women rarely have these. Often, women have a negative experience with local community agents who facilitate savings and credit services savings and agents, and they lack confidence in agents or they do not trust them, and there is no female point of contact available to help them access financial services.

A recent study titled "Understanding the impact of digital assets on women in the informal service sector"<sup>6</sup> reviewed the enablers of and barriers to women's participation in several industries and sectors: food and beverage, personal services, e-retail and ancillary logistics, health care, public transport, IT-enabled services (ITeS) and waste management. The study found that in the services sector, digital assets enable women to reach wider markets, directly attain work opportunities and access information and communication avenues and skilling resources.

Digital enablers enhance the ease of conducting service work. Digital mediums enhance market linkages for women and accord flexibility in transactions, enabling women workers and entrepreneurs to directly transact with a vast market through business-to-business (B2B), business-to-consumer (B2C) and business-to-government (B2G) aggregators. Online marketplaces

<sup>6</sup> The study was jointly conducted by SEWA and UN Women, along with Sattva Consulting, as a part of the HLP roadmap development process.

provide market-scanning options for low-cost procurement and higher visibility for attaining work opportunities. Digital resources provide training and upskilling avenues and allow for information discovery, demand projection, marketing and communication.

Digital fintech resources improve women's control over their income. Through management information system (MIS) applications and dashboards, digital enablers offer operational support for the collection, storage, monitoring and analysis of data, and navigation and geo-mapping SOS applications provide women mobility and safety support.

## Recommendations:

- (i) Train women to serve as banking correspondents
- (ii) Innovate mobile applications that meet women's practical and strategic needs and enable their safety, mobility and efficiency, such as women-centric networking and safety apps and easy-to-use digital financial applications like Bharat Interface for Money (BHIM); social media sites for marketing goods and services; and helpline numbers and digital hotlines
- (iii) Enable the policy environment to improve women's access to technology by gender-sensitizing service providers and through advocacy with regulatory bodies
- (iv) Institute amendments to the e-commerce policy that dissuade exploitative casualization and subcontracting, bring about social security measures for women service providers, improve the process of government procurement from women-led enterprises and enhance the skills training ecosystem
- (v) Undertake advocacy initiatives:
  - Subsume the compliance regulations under the Contract Labour Regulation and Abolition Act, Competition Act and Labour Codes based on the "control" and "supervision" exercised by platforms over service providers
  - Implement the Social Security Code Bill for unorganized and gig workers with strictly laid rules regarding the share of contributions to be borne by the state and platforms towards the Employees' Provident Fund (EPF) and the Employee State Insurance (ESI) Scheme
  - Upgrade skilling initiatives under the National Skills Development Council (NSDC) and enable women to attain appropriate skills that they can apply in the job market transferable portfolio skills
  - Collate vernacular video-based learning content on the Skill India and NSDC websites
  - Recognise prior learning of women who come to the Industrial Training Institutes (ITIs) and support them in apprenticeship opportunities after completion of the training Implement the Recognition of Prior Learning scheme and the National Apprenticeship Promotion Scheme in ITIs for women

- Create a cadre of community-level women digital facilitators under national and state-led schemes
  - Improve keyword optimization on the Government e-Marketplace (GeM), the provision of cataloguing and logistics support on GeM & Mahila e-Haat and buy-back guarantees for women-led medium, small and micro enterprises (MSME) on GeM
  - Map network coverage across geographies and incentivize both state-led and private telecom companies to prioritize service delivery in areas with low network penetration
  - Strengthen Common Service Centres under the National e-Governance Plan and expand service provision to market research, digital literacy, resumé-building and online registration and licensing support for women-led MSMEs
- (vi) Platforms must have conducive and fair terms of engagement for women service providers and the design of digital portals should allow women to effectively adopt assets. Digital platforms must undertake the following measures:
- Ensure that portal design is human-centred and that interfaces for women end users are user-friendly
  - Embed support facilities into applications and portals such as SOS/panic button, vernacular-based help centres and video-based/live chat support, offline MIS and cloud-based backup and m-wallets to maintain transparency in calculation of remuneration
  - Adhere to privacy considerations and ethical surveillance practices
  - Make engagement policies transparent by developing written contracts and laying down terms for procurement and provision of support services
  - Provide entitlement benefits by issuing microloans to women and have digital aggregators provide health insurance
  - Make the provision of support services (logistics and warehousing) to all vendors uniform regardless of operation scale, and regardless of their gender and/or gender
- (vii) Community-level interventions must be undertaken by CSOs with a focus on increasing digital awareness and providing targeted skill training:
- Liaise with community-level opinion leaders to identify and address sociocultural barriers which limit women's adoption of digital assets
  - Raise women's awareness of income-enhancement opportunities provided by digital assets to incentivize investment in smartphones
  - Create a cadre of community-level peer groups and knowledge leaders to promote digital literacy and awareness



- Provide women immersive digital skill training through experiential and adaptive learning techniques and by leveraging community-based resources (such as adolescents with basic digital literacy)
- Design internship- and volunteer-based interventions in partnership with experts and university students to train women in the use of social media marketing, photography, cataloguing and digital self-learning skills

#### Key stakeholders to be engaged

Ministry of Information Technology and Broadcasting, Ministry of Women and Child Development and Ministry of Finance; regulatory bodies; private sector players in digitization and fintech; trade unions and women's rights organizations; UN and international organizations; ; feminist economists and other researchers

## Conclusion

This roadmap has been developed through a process of consultation with a range of stakeholders. It is expected that

these stakeholders, especially the EWG, will work closely with UN Women and SEWA over the next two years to achieve the outcomes laid out in the roadmap through focused actions in policy, programming and research. Some of the actions are short-term-oriented, and others have implications for long-term resource mobilization and actions. It is proposed that the EWG should continue in its mandate to provide inputs to the roll-out and operationalization process of the roadmap.

Specific convenings – such as a donor round-table to share the roadmap, or sectoral and regional consultations, as had been originally planned – should continue to be supported, in partnership with public and private partners, CSOs and academia, over the next five years at least. This would fit in well with the priority-setting and programmes emerging under global and local partnerships for the Generation Equality Forum and for the Action Coalitions (especially the Action Coalition on Economic Justice and Rights) which are mandated to build out a roadmap and plans for 2020–25 under the leadership of UN Women. This roadmap can feed into the national plans and priorities for these upcoming forums and for the next 5–10 years of accelerated policy and action for WEE in India.

# Annexure 1

## LIST OF MEMBERS

### Expert Working Group (EWG) on Women's Economic Empowerment (WEE)

Sl. No.	EWG Member Name	Organization/Affiliation
<b>CHAIR</b>		
1.	Renana Jhabvala	Chair, WIEGO & President, SEWA Bharat
<b>CO-CHAIR</b>		
2.	Nishtha Satyam	Deputy Country Representative, UN Women, India
<b>MEMBERS</b>		
3.	Anna Roy	Advisor, Niti Aayog
4.	Aparna Uppaluri	Programme Officer, Ford Foundation
5.	Ashwini Deshpande	Professor of Economics, Ashoka University
6.	Aya Matsuura	Gender Specialist, Decent Work Technical Support Team for South Asia, ILO
7.	Bharti Birla	Project Manager, Sustainable Global Supply Chains in South Asia, ILO
8.	Gyanendra Badgaiyan	Former Director General, National Centre for Good Governance, currently CEO, Indiatech
9.	Rathin Roy	Director, National Institute of Public Finance and Policy.
10.	Ratna Sudarshan	Trustee and Former Director, Institute of Social Studies Trust (ISST)
11.	Sairee Chahal	Founder and CEO, Sheroes
12.	Sejal Dand	National Facilitation Team (NFT), MAKAAAM & Executive Director, ANANDI; also, Member, UN Women Civil Society Advisory Group (CSAG) in India
13.	Sona Mitra	Principal Economist, Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE)
14.	Suhasini Singh	Country Representative (India), Fair Wear Foundation
15.	Sunita Sanghi	Senior Advisor, Ministry of Skill Development and Entrepreneurship, Government of India

### Team supporting the EWG:

- Chitranka Banerjee (Consultant)
- Kanta Singh, UN Women
- Nitya Nangalia, SEWA Bharat
- Preeti Gulati, UN Women
- Shriya Sethi (University of Chicago Delhi)
- Subhalakshmi Nandi (Consultant)
- Suhela Khan, UN Women



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## About UN Women

UN Women is the United Nations organization dedicated to gender equality and the empowerment of women. A global champion for women and girls, the organization was established in 2010 to accelerate progress on women's rights worldwide. UN Women's efforts are based on the fundamental belief that every woman has the right to live a life free from violence, poverty, and discrimination, and that gender equality is a prerequisite to achieving global development.

## About SEWA Bharat

Founded by Ela Bhatt in 1972, the Self-Employed Women's Association (SEWA) works to empower poor women in India's informal economy by equipping them with both personal confidence and practical tools necessary to fulfil needs and exercise rights. On the one hand, SEWA "organizes" women so that they can have a strengthened collective voice. On the other, SEWA runs development programs - relating to health, skills, livelihoods, etc. - that can empower women to become self-sufficient members of their community. SEWA envisions creating a society where no woman feels afraid or alone. SEWA Bharat is the all India federation of Self Employed Women's Association [SEWA], including the central trade union of 2 million women workers in the informal economy in India. It is headed by Smt. Renana Jhabvala who is the recipient of Padma Shri from the Government of India. SEWA Bharat is committed to strengthening the movement of women in the informal economy by highlighting their issues at the national level and building its member organizations' capacity at the grassroots' level. Across 18 states, SEWA Bharat is focused on advancing women's rights and women's economic empowerment to ensure a) Full employment which means work that provides economic security, food security and social security and b) Self-reliance which aims to support individual women and women's collectives in their journey towards becoming autonomous, self-reliant and self-sustainable, both economically and in terms of their decision-making ability.

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