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Samhita
CGF



‘WOMEN AT WORK’ IN NEW INDIA:

Narratives of ‘Pandemic-Induced’ Struggle, Hope, Resilience, Adaptation and Aspiration



Executive Summary

In India, the COVID-19 pandemic has disproportionately affected the lives and livelihoods of working women compared to working men. To understand the extent of this impact on women workers, Samhita-Collective Good Foundation(CGF), commissioned by the Foreign, Commonwealth & Development Office (FCDO) in India, undertook a study that analysed the pandemic experiences of thirty women workers and entrepreneurs across professions in India. The findings and recommendations of the study are presented in this report.

The research study adopted a qualitative approach and exploratory design. Furthermore, it looked at the challenges through an intersectional lens, since the pandemic has affected women differently based on their demographic, geographical and socio-economic backgrounds. While for some women, economic and social recovery has been relatively easier and faster, given their social location, networks, skill sets, nature of their trade, access to digital and other infrastructure, most women continue to struggle to bounce back.

Prior to the primary data collection conducted on field across the ten cohorts and five states the women belonged to, certain themes were identified from a secondary review of existing literature. Thereafter, several of these themes were corroborated through a thematic analysis of the narratives presented by thirty women participants.

Four major themes emerged from this research, which are listed as below:

1. Challenges faced due to the COVID-19 pandemic

2. Social and systemic support availed during the crisis

3. Adaptation and transition in livelihood choices during the pandemic

4. Aspirations and ambitions of women workers

The major pandemic-related challenges for women emerging from this research include:

Lack of family support, lack of health and skilling support, deferment of personal health and wellbeing, increased care work burden, forced underpaid work, difficulties in adapting to digital platforms and lack of awareness about welfare schemes and lack of access to social security.

To address some of the key challenges emerging from this research study, it is recommended to:

1. Unlock existing welfare schemes and improve service delivery through tapping in and building strong networks of Civil Society Organisations(CSOs) and Non-Governmental Organisations(NGOs).

2. Invest in and build digital infrastructures and platforms, to serve multiple goals of financial inclusion, access to social security, market linkages, addressing information asymmetry and digital divide.

The International Labour Organization (ILO) Issue Brief 41, prepared for the 2nd meeting of the Global Commission on the Future of Work, mentions, “about 55% of the world’s population are not covered by social protection”. This fact is corroborated by this particular research study that argues that since women are mostly self-employed or contribute to family run enterprises, their access to social protection and insurance is severely compromised. National social protection and social security schemes are important tools for women to have a sustained income, a better lifestyle and better health outcomes. Linkage to government schemes and initiatives such as ‘mahila-e-haat’ to support women entrepreneurs or the Support to Training and Employment Programme for Women (STEP) which provide skills to women to become self-employed entrepreneurs can prove to be empowering, especially for those in the informal sector. As actionables, this report discusses that in order to improve women’s access to information and availing benefits of welfare schemes and social protection, women should be mobilised to participate in cooperatives, self-help groups and other collectives for peer support.

This research study advocates using the learnings and evidence from the women’s narratives to inform policy and programme design. With an intended target audience consisting of private sector, development funders and social purpose organizations, this research serves to be a call for action for commitments to support women in the workforce and in business value chains. In aligning its recommendations with the ILO’s Decent Work framework and the United Nations Sustainable Development Goals(SDGs), as a way forward, this report also proposes collaborative models such as building large multi-stakeholder and multi-cause alliances to deliver at scale, innovate and integrate core competencies of all development stakeholders, to ensure continuous and sustained support for women to enter, sustain and grow in the workforce. In this report, as a way forward,

Samhita-CGF proposes the ‘SACCI model’ - Stakeholder Alliance Creation for Collaborative Impact, given the problem's magnitude, complexity, and urgency. An Alliance will bring together different development stakeholders such as the government, private sector, institutional funders, development experts and social purpose organisations to plug in the gaps in the current system and actively promote and support women in the workforce.

ILO, (2018). Issue Brief 4: Empowering Women in the Informal Economy.

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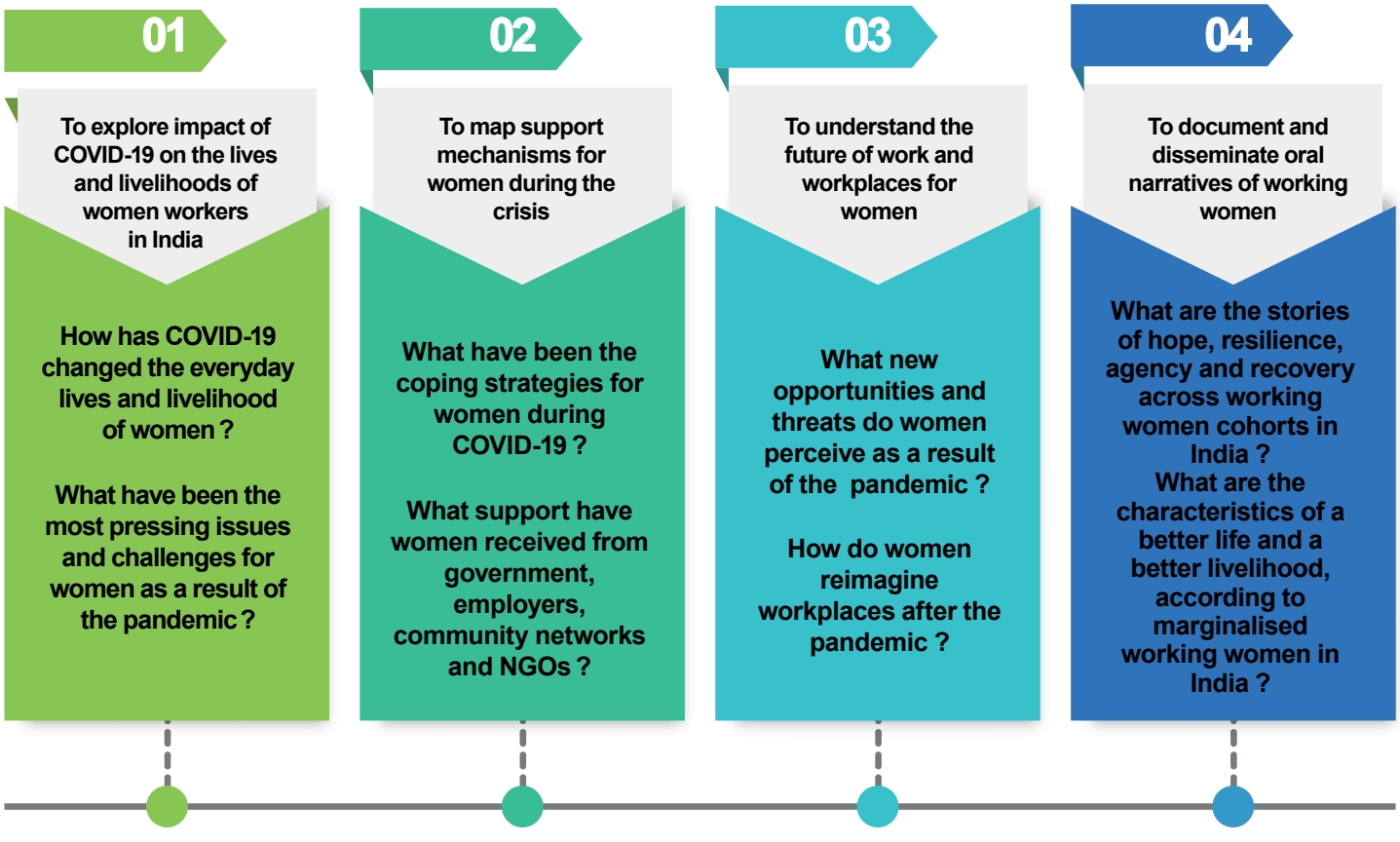
CGF:	Collective Good Foundation
CSOs:	Civil Society Organisations
FCDO:	Foreign, Commonwealth & Development Office
IEC:	Information, Education and Communication
ILO:	International Labour Organisation
NGOs:	Non- Governmental Organisations
SDGs:	Sustainable Development Goals
SHGs:	Self- Help Groups
UN:	United Nations
UNF:	United Nations Foundation
USAID:	US Agency for International Development
WASH:	Water, Sanitation and Hygiene

1. Context of the Study

Samhita-CGF, with the support of FCDO undertook an in-depth exploration, to study the impact of COVID-19 on the lives and livelihoods of women at work in India. FCDO is a crucial anchor funder for the REVIVE Alliance, a COVID-19 response platform brought together by Samhita-CGF to bolster economic recovery during the pandemic. In addition, FCDO provided programmatic support to sanitation and construction workers, the KIRANA (small retailers) sub-alliance, and the Vaccine Initiative.

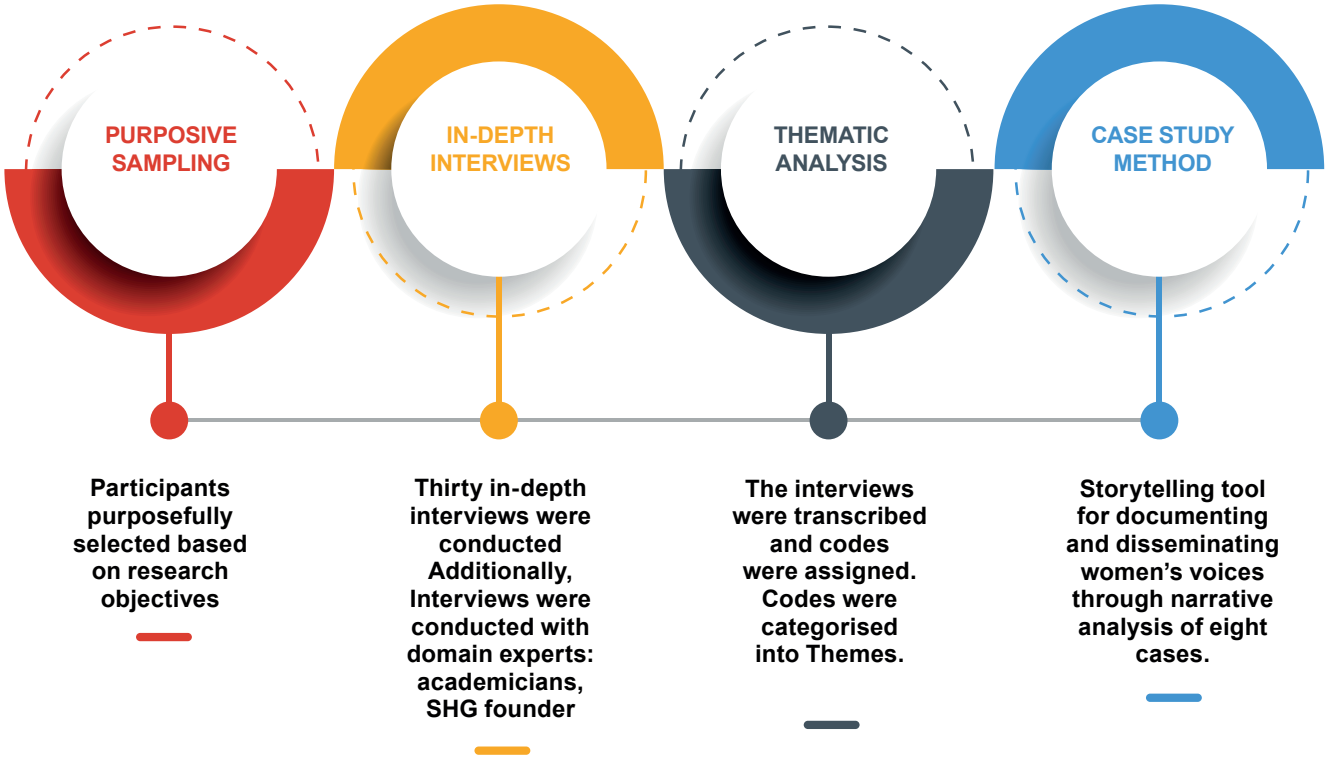
While the COVID-19 pandemic has disproportionately impacted the lives and livelihoods of women workers vis-à-vis men workers in India, it has created a differential impact on women based on their caste, location, social support structure, nature of occupation, access to technology, literacy levels, etc. Therefore, to understand the nuances of the impact of the pandemic on cohorts of women workers, it is imperative to adopt an intersectional lens.

To develop an in-depth knowledge of the women's lives, the pandemic and its several consequences, a qualitative research study was taken up. A qualitative exploratory research design has enabled a deeper understanding of women's perceptions, issues, challenges and resilience vis-à-vis the pandemic. This research report highlights the key challenges faced by women followed by recommendations aligned to the ILO's Decent Work Agenda and the United Nations' SDGs. The research objectives and the research questions are as follows-



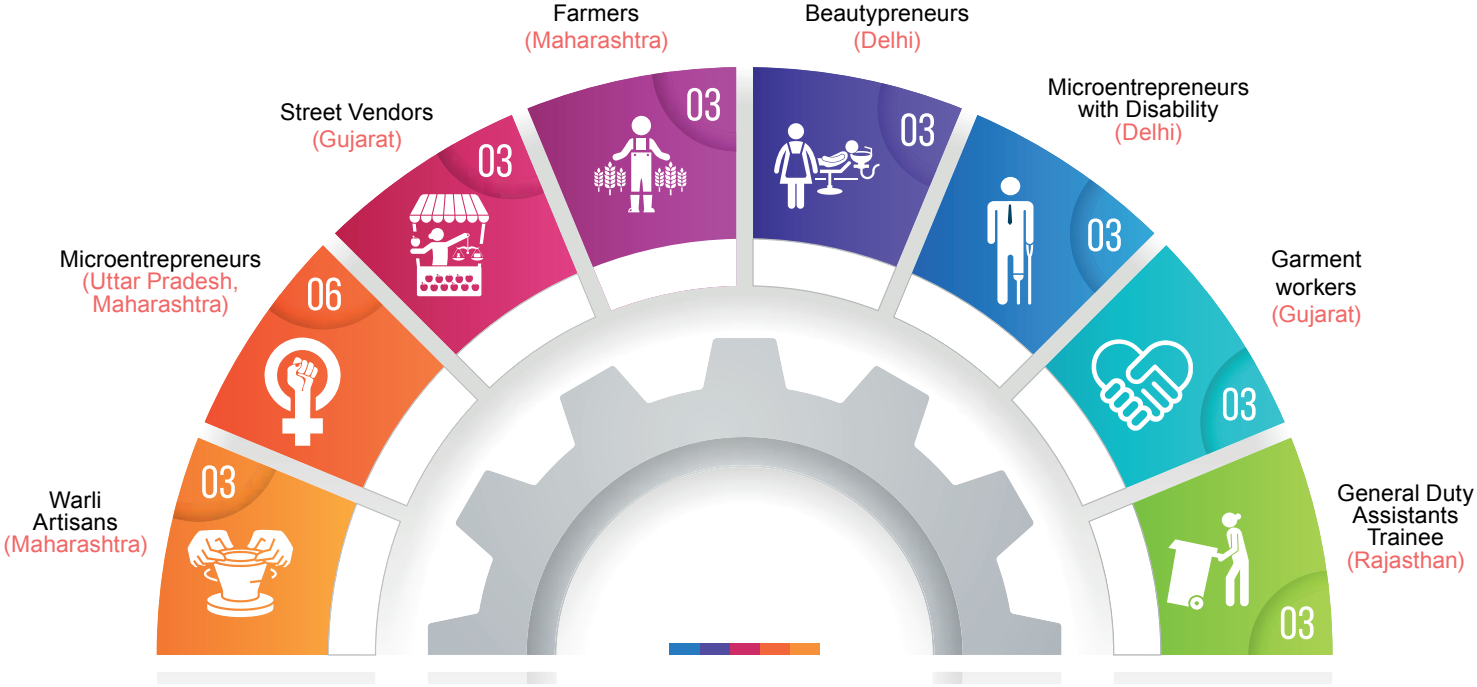
1.1 Research Methodology and Sampling

A purposive sampling technique was taken up to stratify different cohorts of women. An extensive literature review was undertaken prior to commencement of the study. Out of the **thirty** in-depth interviews conducted, **eight** case studies have been outlined to highlight, the emerging themes – challenges faced by women during the COVID-19 pandemic, social and systemic support, adaptation and transition in livelihoods, and aspirations and ambitions of women.



1.2 Participants of the Study

The study interviewed a total of **thirty** working women, **twenty-one** belonging to the unorganised sector, **six** of them were engaged in formal work, **three** representatives of Non-Governmental Organisations (NGOs), living in urban and semi-urban localities in India. The interactions with the women workers were conducted in-person.



2. Key challenges faced by women

"The pandemic is deepening pre-existing gender inequalities, exposing vulnerabilities in social, economic and political systems which are in turn amplifying the impacts of the pandemic", stated a UN policy brief published in April 2020[2]. Given the gendered impact of the pandemic, there have been several instances of 'Feminisation of Poverty', which refers to a trend of increasing inequality due to the widening gender gap. Before the pandemic, 1.3 billion women worldwide were part of the workforce compared to 2 billion men (ILO, 2020) . In general, women dominate industries more durable against change such as healthcare and education. However, COVID-19 has led to the collapse of a 'sizeable share of female employment' as well (ILO, 2020)[3]. Below are the key challenges that emerged from our research and were corroborated by existing evidence as well.



[2] *United Nations, (2020). Policy Brief: The Impact of COVID-19 on Women.*

[3] *International Labour Organisation, (2020). Policy Brief: The COVID-19 response: Getting Gender Equality Right for a Better Future for Women at Work.*

2.1 Lack of time for personal health & well-being due to increased care work

The gender-based discrimination of women's work has heightened due to the pandemic and has reinforced disproportionate childcare responsibility on women. **Seven out of thirty** research participants reported increased burden of care work while simultaneously managing paid work. This has led to physical and mental stress for women[4].



Age:
26
Occupation:
Micro-entrepreneur-Co-owner, Apparel shop
Location:
Lucknow, Uttar Pradesh

"It is very hectic; Before COVID-19, people used to move out, go to school. Now schools are not operational, everyone is at home"

A 26-year-old micro-entrepreneur owns an apparel shop along with her husband. She has four children. Due to the pandemic and falling demand for new clothes, the earlier owned shop had to be shut down, and an extended outlet was opened at her residence. Due to closure of schools, she reported increased burden of child care, in addition to managing her day-to-day chores and her apparel business. This had led to a substantial decrease in her personal time leading to poor, irregular, and inadequate dietary practices, lack of personal care, and deteriorated physical and mental well-being. Minimal support from family, as expressed by many of the study participants, and devaluation of women's career aspirations and ambitions have led to stress and deterioration of mental health of the women workers.

[4] *Women at the core of the fight against COVID-19 crisis*

2.1.1 Opportunities

The pandemic, through its differential impact on women, underscores the existing gaps in the health system for women. In addition, the report highlights the barriers in women's ability to take care of their own needs due to the gendered nature of caregiving.

Women recognise their inability to cater to their well-being and the lack of avenues for personal care, pointing to the potential demand for support related to healthcare. This acknowledgement poses an opportunity to re-evaluate the support that women, especially working women have access to, in order to meet their needs to be productive workforce members. It also presents a potential intervention area for healthcare entities across the government, private and social sectors. For the government, it could mean improving the delivery and reach of existing healthcare services for women. For the private sector, this can mean access to potential untapped markets and customer base and contribute to social impact. Given their proximity to the women and their communities, social purpose organisations can innovate to provide healthcare solutions – that are both affordable and accessible. Moreover, it is to be noted that supporting women to take care of their health and well-being needs can also contribute to greater community well-being.



Women recognise the need to take care of their own health and well-being

2.1.2 Recommendations

1. Providing healthcare support at the workplaces: The government, private sector and social sector can collaborate to provide healthcare and wellbeing support to women at their workplace. The interventions can include but are not limited to awareness sessions, providing tangible products and ensuring behavioural change to enhance their health outcomes. The activities can range from delivering nutritional supplements or nutritious food at workplaces, promoting mental health support, supporting better menstrual health management and inculcating better hygiene habits. The implementation of the activities must include regular monitoring and follow ups to ensure the adoption of relevant good practices. Taking care of their own health and well-being enables women to be more present at work, more productive at work and helps them cater to the different roles they play in their lives.

2. Institutional support: Inclusive policies at the workplace that are sensitive to the needs of the women can support the participation of women in the workforce. Advocating for policies such as flexible hours, health insurance, child care support, and ensuring WASH facilities for women in the workplaces can improve job satisfaction and the ability of the women to contribute to her work. Access to social security and safety nets for women in the form of government health schemes can be facilitated as well.

2.2 Difficulties in economic recovery due to lack of sustained income

The pandemic has exposed the vulnerability of women-run businesses and has led to increased job losses. According to the ILO, 140 million jobs may be lost due to COVID-19 with women's employment at 19% more risk than men. All of the research participants expressed disruptions to their jobs and thereby income due to the pandemic.



Narratives emerging from the street vendors in Gujarat demonstrate that individual efforts at economic recovery were not complemented by institutional support. Due to the lockdown, they faced repeated harassment and obstacles from the law enforcing agencies. Limited support and lack of credible information about the disease made the situation difficult to navigate. She had challenges in connecting with farmers from the nearby villages to procure vegetables, and that led to substantial reduction in her daily wages. The fear and lack of sustained income led to long-term insecurities regarding the education and future of their children.



"We did not have any choice but to go out. We faced harassment from police and municipal corporations. And even after all this, we did not earn enough"

[5]*COVID-19 and its economic toll on women*

2.3 Underpaid work forcibly adopted to earn a living wage

In India, many women work for low wages, sometimes even without pay, especially in supporting family enterprises. This trend is due to a number of factors: limited job opportunities for women, nature of women's work, their miniscule savings, ownership of marginal or no assets, digital inequalities, and restrictive social norms (Agarwal, 2021)[6]. **Five out of thirty** research participants had adopted other means of income during the pandemic.



To discuss the above challenge, we present the narrative of a 50-year-old street vendor in Gujarat who stitches and sells pillow covers; she saw a steep decline in her business due to reduced demand for pillow covers during the pandemic. She was unable to venture out to seek support. Before the pandemic, she managed to earn INR 5,000-6000 per month which almost halved during the pandemic. She had to borrow money to make ends meet and the family slept without food for many days. Therefore, to support her household, she resorted to selling vegetables, an occupation where she had no prior experience. The lack of skills and opportunities to take up any alternative income generation opportunity forced her to engage in livelihoods that did not offer promising benefits.

[6]*Aggarwal, B.(2021). Livelihoods in COVID Times: Gendered Perils and New Pathways in India. World Development, (139).*

2.3.1 Opportunities

As the report highlights, many households suffered shortage of basic amenities during the pandemic. The inability to meet basic needs was mostly due to the household's lack of a sustained income source. Upskilling the capacity of women in vulnerable households to diversify their income sources can mitigate such risks in the future. The report also found that despite being burdened by domestic and care work, women across the cohorts were willing to adapt to challenges in their professional lives to build a better future for themselves and their families. Building their skillset and providing credit opportunities to grow their business can support this resilience in women.

On the other hand, through skilling, women can enter or re-enter the workforce to provide for their families' needs. It is recommended that skilling programmes go beyond trade specific skilling and provide softs skills. Due to their transferable nature, soft skills enable women to adapt to changes in the work due to unprecedented situations. Additionally, providing entrepreneurial support such as training, access to capital and financial services, can help women diversify their income sources.



Women were willing to explore and expand their skills to adapt to a better normal.

2.3.2 Recommendations

1. Entrepreneurial support: As mentioned in the report, it is not sufficient to provide support to develop the skills of women with entrepreneurial interests; it is also necessary to provide end-to-end management support to women who run their own enterprises. Entrepreneurial support includes facilitating access to capital through grants or formal linkages with financial institutions and banks, providing training related to financial planning, marketing and leveraging technology for business. Providing regular handholding through grassroots organisations and getting community support would ensure the success of such enterprises.

2. Supporting skilling programmes: The support for skilling can be twofold: (a) design relevant skilling programmes and (b) provide financial support to access these skilling programmes. It is also critical to provide opportunities for younger women to build skills and facilitate their entry into the workforce. Women can access these skilling opportunities through centers set up by the government, such as the Industrial Training Institutes (ITIs) or training provided by local grass root organisations. Ideally, given the current situation, the mode of delivery for such courses should be in a blended learning model. Such a model builds digital literacy and prepares the women for jobs required in the 'post-pandemic' economy.

2.4 Increased dependency on digital skills for driving business operations

The digital divide and lack of access to the internet deprived most vulnerable groups, especially women, of continuous learning and adaptation during the pandemic. The rapid digital transformation to adapt to the pandemic has resulted in the displacement of medium or low skilled workers. Nearly **nine out of thirty** research participants claimed to have gotten 'badly affected' owing to lack of digital skills and found it 'extremely difficult' to navigate the pandemic situation.



Age:
35
Occupation:
Micro-entrepreneur and farmer
Location:
Mumbai, Maharashtra



"Before COVID, there used to be a local kendra where we sold tur daal at market prices. The payments were immediate; but now it has stopped and we did not know where to sell it"

The participant above is a micro-entrepreneur; she is 35 years old and has two children. She used to farm and sell tur daal (pulses) at the local Kendra, which got stalled during the pandemic. Given her understanding of the market, she ventured into organic farming. However, all of this failed due to the pandemic. She took a loan of INR 2,50,000 before the pandemic for organic farming which did not reap any benefits. Her husband lost his job and they had to exhaust the money saved for their son's higher education. Before the pandemic, her family would make a living by selling pulses; however, during the pandemic, the produce was rotten and had to be discarded. Lack of skills, particularly digital skills, to connect with markets beyond the local markets resulted in a major decline of income, and increased the destitution of this woman, and several other women farmers in the cohort that were interviewed.

On the other hand, there are also narratives where women who were adept at the use of digital technologies and social media were able to leverage such skills to either advance their existing business or explore new pathways for income generation.



"Before the pandemic, it was good. During the lockdown, market was closed, companies were closed and my business was severely affected. Because my work was affected, I learnt new skills online and delved into other opportunities."

To cite a case study as an evidence, this participant has been running a beauty parlour for the past fifteen years. When she moved to Delhi, she gained experience and eventually started her own beauty parlour. During the pandemic and its several lockdowns, she did not have customers, and the parlour had to be shut for a few months. To support her livelihood, she demonstrated her ingenuity by stitching clothes and selling cosmetic items; she used digital platforms like WhatsApp and Facebook to promote and advertise her services. She managed to leverage social media platforms due to her existing social media proficiency; with more training, she would be able to advance her enterprise armed with advanced digital skills and knowledge.

2.4.1 Opportunities

The gendered digital divide further exacerbated and heightened the economic challenges women faced during the pandemic. Given the high reliance on technology, many women were forced to adapt to digital platforms to diversify their income; however, a large section of women were left out from this opportunity. The report alludes to the need for women to not only access digital tools, but also have capacity building inputs on how to use these technologies to maximise their business potential. It is also important to design community and workplace programmes for digital literacy and improve access to the internet. This gap presents a business case for tech companies to cater to the needs of a potential market to provide digital access to working women. This also presents an opportunity to converge with the Government of India's Digital India campaign. Microenterprises can benefit from digitising their operations such as sales, book keeping and financial transactions.

Women were able to adapt to digital platforms to increase or diversify incomes.

2.4.2 Recommendations

Digital literacy and digitisation: Digital empowerment for working women has two aspects – (a) supporting women in building their digital capacities through digital literacy, and (b) digitisation of their enterprises. Digital literacy in the context of financial inclusion can help working women leverage technology to enhance their digital skills and improve their access to financial services; this helps build a sense of autonomy and therefore results in empowerment. The ability to use digital technologies and tools also provides women with better opportunities in the workforce and better social standing in their communities. Supporting digitisation of women-led enterprises by providing them digital tools as well as training can help them grow their business and diversify their income. Women already in the labour workforce and younger women should be provided skills that improve their digital understanding, enable them to use technology. This support can be provided only through an alliance of government, CSOs and NGOs.

2.5 Lack of access to social security and awareness of welfare schemes

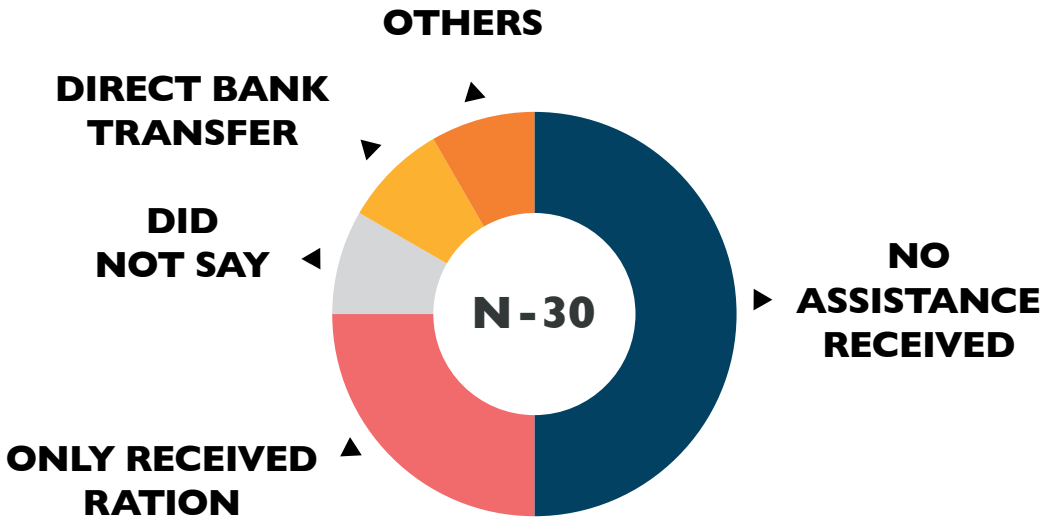
More than 90% of women workers in India are part of the unorganised sector and are not covered by the labour laws. Moreover, women lack access to platforms that raise awareness about government schemes that can be availed by different sections of the society, mainly due to digital divide and inequalities.



This section highlights the case study of a micro-entrepreneur, who makes paper cups for a living, and whose livelihood was severely impacted owing to the reduction in the demand for paper cups – street food eateries were not operational, and celebrations such as weddings had less footfall. Since the support from the government did not suffice, she availed loans from informal sources for meeting medical expenses for her daughter who had suffered from typhoid. She was not aware of any health insurance schemes that could support her family during these times.

Additionally, the woman reported not getting any support from the government for her business initiative. The support provided by the government was in the form of a one-time ration that helped them for a few months; however, access to such benefits were hindered when people did not have the required documents such as AADHAR card.

The representation below highlights the support received by women from the government or CSOs/NGOs during the pandemic situation.



Nearly half of the research participants reported not receiving any support from the government during the pandemic situation. The others reported only receiving one-time ration support. While some have received direct money transferred to their accounts, many women entrepreneurs were of the opinion that due to working capital shortage, any sort of stimulus from the government would have been helpful. In this context, they shared about the support received from CSOs that helped them sustain their businesses during the pandemic.

2.5.1 Benefit of support from Civil Society Organisations (CSOs)

One of the emerging themes from this research has been the social and systemic support availed by women workers during the pandemic. Based on multiple narratives of women, we can conclude that the CSOs and NGOs in India have played a transformative and critical role, albeit silently and low profile. Emerging from several women's narratives are instances where CSOs supported women workers and entrepreneurs with low-cost loans and grants, including facilitating financial literacy sessions for women.

To cite a case from rural Maharashtra, one of the women farmers could not sustain her income from farming, and her husband's contribution of INR 250 per day was stalled due to his ill-health (contracted COVID-19). She loaned money from her Self-Help Group (SHG) to buy food and medicines. She said the returnable grant support of INR 10,000 that she and 7 other women who owned farmland less than 3 acres received was helpful to buy agricultural inputs. She further said that if she did not receive that money and if she was not exposed to the risk of getting into a debt trap, she would have taken a loan from the local moneylender at exorbitant interest rates. Similar narratives were reported by a street vendor from Gujarat who sells imitation jewellery, and a beautypreneur from Delhi, who were recipients of a returnable grant that helped them navigate the economic crisis and paved the way for their sustenance in 'A Better Normal' world.



Age:
-
Occupation:
Farmer
Location:
Chandrapur,
rural Maharashtra

2.5.2 Opportunities

Women lack support in most of the informal spaces where they work including their households. While there are several government welfare schemes that provide social entitlements to women, the difficulty arises in accessing these schemes owing to information asymmetry, poor literacy rates among women, that accentuates the need to promote awareness about various entitlements. As evidenced from the women's narratives in the report, the need for support has become apparent during the pandemic, where women lacked support, both from the family and the government. Women across cohorts acknowledge that the support they received in the form of ration or financial assistance helped them during the pandemic, however, the support did not suffice to improve their economic situation. This support can be delivered more consistently through better linkages with the government and ensuring that women receive relevant schemes and services.

A three-pronged strategy of - convergence with and unlocking existing welfare schemes, partnering with CSOs/NGOs and developing effective IEC materials, is key for supporting women and their recovery from a crisis situation

2.5.3 Recommendations

1. Addressing the information asymmetry: Learning from women's experiences and narratives and in order to address the existing information asymmetry, developing and disseminating effective Information, Education and Communication (IEC) materials would ensure that women have credible information and awareness about their entitlements. Improved awareness and linkages with the government can also enhance and strengthen citizenship amongst working women.

2. Access to entitlements: Social sector organisations along with the private sector, especially employers, can collaborate with government departments to facilitate access to social security for women workers. Enabling access to entitlements includes screening for eligibility and ensuring benefit realisation for the women. To ensure that women claim their benefits with the right documentation and relevant paperwork in a timely manner, the employers can take the support of NGOs and CSOs to assist women access relevant entitlements. To nudge women to access the schemes and services they are eligible for, interventions can also leverage technology through simple or visual text messages on their phones. An indirect impact of greater reach and awareness of government schemes and services is that it builds accountability of institutions and systems to ensure that women receive their entitlements.



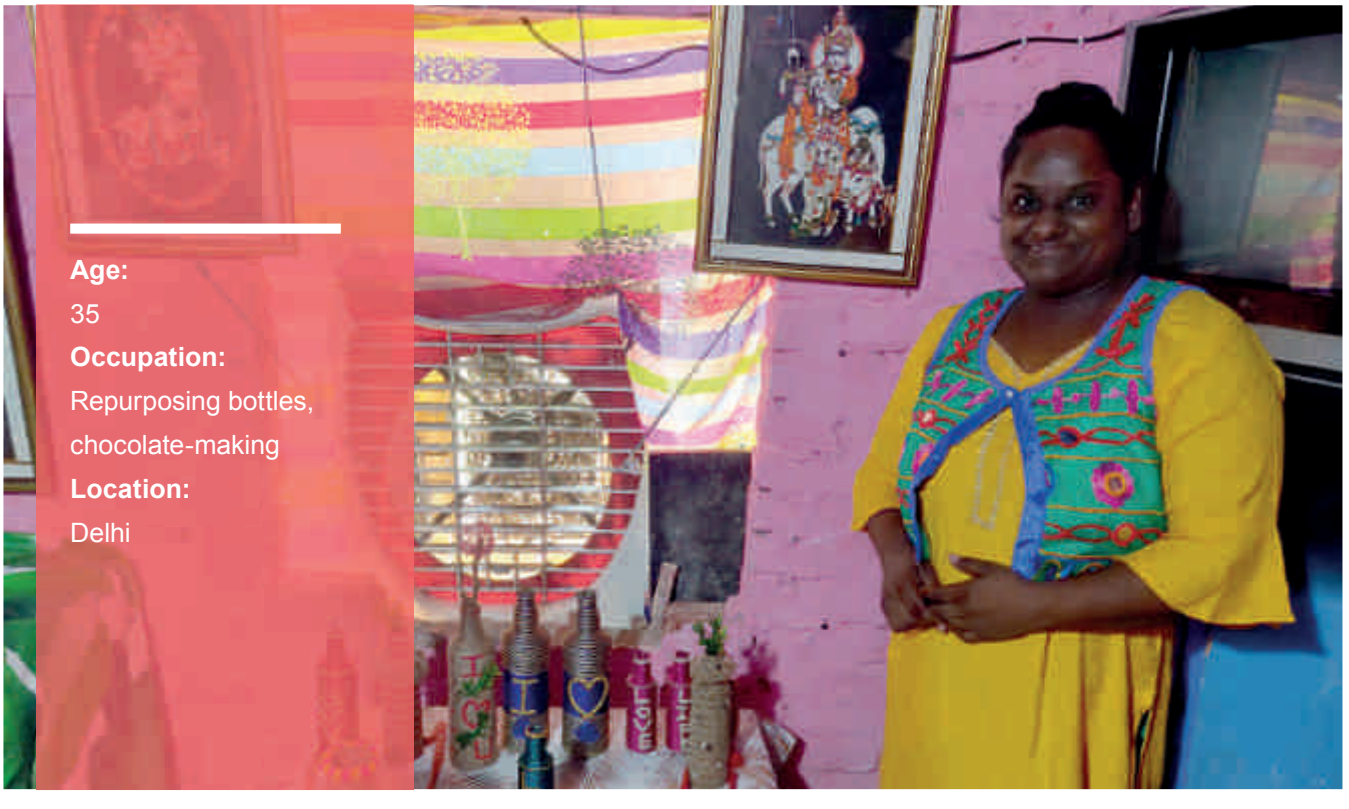
3. ‘A Better Normal’ – Aspirations & Ambitions of Women







Women participants of the research study expressed their aspirations and ambitions; although many of them stated that navigating the pandemic situation was a priority at present, they shared their long-term goals as well.



Age:
35
Occupation:
Repurposing bottles, chocolate-making
Location:
Delhi

A differently-abled entrepreneur who makes handmade products had challenges in procuring raw materials during the pandemic. She managed the situation by adopting alternative environmentally friendly raw materials, and innovatively designed her products. Despite the challenges she faces with her existing venture, she was positive and was looking to diversify her products and expand her business.

For several of the women interviewed, ownership of assets (own house, productive assets for business) featured as a primary aspiration. While, older mothers prioritised the successful career of their children, younger mothers were more entrepreneurial and prioritised their own success as several of them wanted to make a transition from their ascribed status to an upwardly mobile achieved status.

3.1 Analytical Framework

Research Questions	Key Insights
Impact of COVID -19 on lives of women	Women's lives have been characterised by constant uncertainty and anxiety. According to women, this 'fear of the unknown and uncertain', could be significantly addressed through vaccination. As on the dates of the field interviews in the second and third weeks of September 2021, all the women had taken atleast their first dose. Several of them indicated that their initial vaccine hesitancy was transformed due to both availability of vaccines as well as peer pressure and they were looking forward to taking the second dose as well.
Impact of COVID-19 on the livelihoods of women	It is crucial to employ both an intersectional as well as gendered lens to understand the impact of the COVID-19 pandemic on women. An intersectional lens ensures that policymakers and funders are sensitised to the fact that the COVID-19 pandemic has had different impacts on different groups of women workers. While some have recovered easily and faster, given their social location, networks, skills sets, nature of their trade, access to digital and other infrastructure, others have continued to struggle to bounce back.
Pressing Issues and Challenges of Women as a result of the pandemic	Exacerbations of existing burdens – Increased care work, Feminisation of Poverty, Delayed gratification of women's needs, particularly related to health and well-being with prioritisation of family needs, Increase in physical and mental stress, Several existing inequities got magnified, in addition to specific COVID-19 induced challenges
Coping Strategies	Adaptive mindset, support from community networks and NGOs
Support Mechanisms	During any crisis, 'Samaaj' (Civil Society), 'Sarkar' (Government) and 'Bazaar' (Private Sector) play an important role. In addition to these 3 major development actors, 'Gyan Sahyogs' like Samhita Social Ventures played a critical role in vaccine delivery and providing returnable grants through its alliances like REVIVE and Women at Work.
New threats emerging from the pandemic	Lack of sustained income Lack of skills and information on new trades, occupations and professions

Research Questions	Key Insights
New opportunities emerging from the pandemic	Access and use of digital infrastructure and technologies, Building digital literacy of women in the workforce and digitising enterprises also aligns with the goals of Government of India's Digital India campaign to digitally empower citizens
Re-imagination of work post-pandemic	Work as activity – Most women saw a blurring of the traditional divide between home and work during the pandemic and said that while it meant that they could spend more time with their families, it also meant additional burden on these women, with their personal needs and well-being severely compromised.
Re-imagination of the workplace post-pandemic	Workplace as institutional setting – Since only Three women workers interviewed were part of factory settings, this aspect did not emerge as a major theme for analysis. However, all of the Three women indicated more investment in health and nutrition at the workplace with importance given to health, safety and security at the workplace, for reducing absenteeism and improving productivity.
Stories of hope, resilience, agency and recovery across working women cohorts	These stories emerged in all the thirty in-depth interviews. However, only select case studies have been highlighted in this report that are related to the major theme of 'key challenges'.
Characteristics of a better life and a better livelihood	Government welfare schemes being unlocked and effective delivery

3.2 Recommendations and Timelines

Emerging Challenges		Key Interventions Required	Priority	Sector	Stakeholder Provider
 	Increased Care work Lack of family support	Focus on menstrual health, access to contraception and better nutrition facilitates women's entry and retention in work and increases their productivity		 Health and Wellbeing	NGOs, CSOs, Social Purpose Organisations, Multilateral Funders, Private Sector and Government

Emerging Challenges	Key Interventions Required	Priority	Sector	Stakeholder Provider
Lack of social security and awareness about government schemes Lack of institutional support for women workers	Linkage to government schemes, awareness around entitlements and availing these benefits creates provisions of a safety net as a fall back option		 Rights and Entitlements	NGOs, CSOs, Social Purpose Organisations, and Government
Difficulty in economic recovery Lack of financial literacy	Skilling programmes for entry into the workforce Financial Literacy programmes to promote savings and expense management		 Skilling and Entrepreneurship	NGOs, CSOs Social Purpose Organisations, Private Sector and Government
Increased digital dependency during the pandemic	Building digital literacy of women in the workforce and digitising enterprises		 Digital Empowerment	NGOs, CSOs, Social Purpose Organisations, Private Sector and Government
Target Audience	**Women Workers in the Unorganised Sector**			

Legend:  Immediate (0-6months)  Intermediate (6-12 months)



Women who are engaged in low income formal employment also require similar interventions and their employers can become one of the key providers.

4. Way forward

The recommendations and solutions suggested in the report are being implemented in some form or the other but in isolation. In addition to these interviews, our experience and interactions with the broader funder and development ecosystem have highlighted the following insights:

1. There is a direct correlation between inputs, i.e., support to women in the workplaces and outcomes for the women and the employer in terms of improved productivity, job satisfaction and retention. However, these are hardly ever measured or implemented at scale.

2. As the report states, working women's issues are intersectional. Therefore, interventions in isolation can often prove to be ineffective in the long term. Working women need a continuum of aid to support their ability to participate and thrive in the workforce. For example, addressing the issue of unemployment for women through skilling without a gender lens or building their soft skills will not ensure sustainable employment.

3. Currently the cost of workplace initiatives for women is entirely borne by the direct employer. Deploying co-funding models of implementing solutions for women workers helps showcase the benefits and business case of investing in workplace initiatives. Reorienting employers to see the business value incentivises them to continue investing in their women in the long run with or without philanthropic support.

4. While the private sector possesses the access (to workers), networks, and possibly even expertise to implement solutions to empower women workers, they cannot bring in systemic change to overcome gender barriers at scale.

Given the above restrictions, while the private sector can anchor the interventions for women workers, there is a need for all stakeholders including brands, NGOs, governments and philanthropic funders to come together to support women in the workplace. Collaborative efforts such as building a platform or an alliance is an ideal model to scale and sustain efforts towards gender parity and empowering women at work. The next section further elaborates on the merits of such collaborative platforms to address the problem at scale.

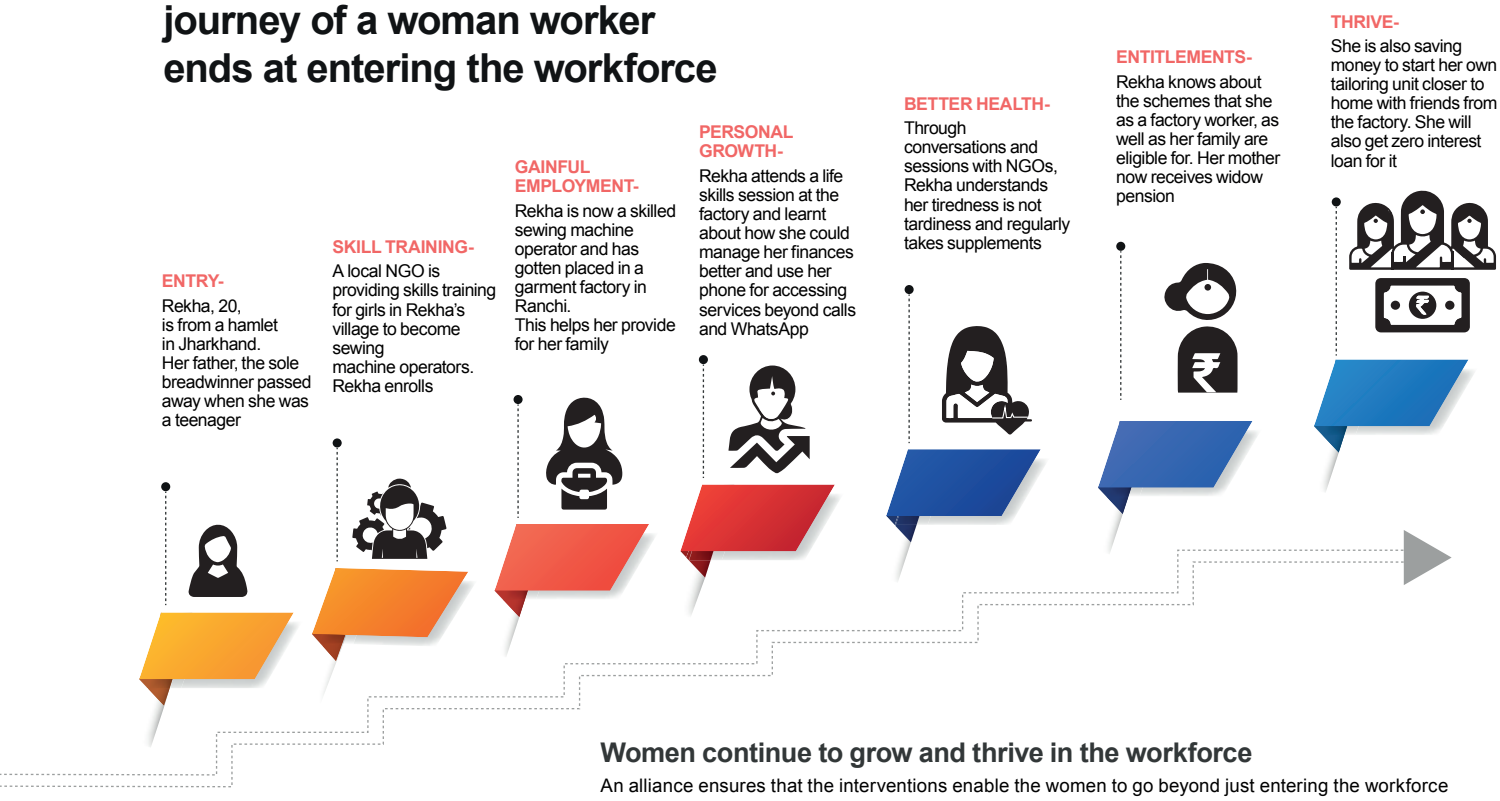
4.1 Proposing the 'SACCI model' - Stakeholder Alliance Creation for Collaborative Impact

• For the women to thrive in the workforce, apart from direct benefits to her, her immediate ecosystem needs to be enabling. A multi stakeholder alliance will support multiple interventions that drive changes at the level of the women and her ecosystem.

• There are existing efforts by companies and different agencies such as ILO, UN Women, UNF and USAID to enable women participation and empowerment at work. These efforts can further be optimized, deepened and scaled through a collaborative platform or alliance.

• An alliance can leverage its collective voice to advocate for participation and rights of women in the workforce across the country and influence policy decision to empower them.

In a usual social-private sector partnership, the typical journey of a woman worker ends at entering the workforce



Women continue to grow and thrive in the workforce

An alliance ensures that the interventions enable the women to go beyond just entering the workforce

4.2 Guiding principles of an alliance for working women

• Evidence and research based interventions, which address the intersectional needs of the working women.

• A collaboration driven endeavour involving co-creation with all stakeholders at relevant stages.

• Supports co-funding models to share costs and reduce the burden on one single stakeholder.

• Leverages technology to track the progress of the women as well as to provide tech-enabled solutions and interventions.

• Women-centric interventions aimed at improving their health, wellbeing and economic resilience.

• Designed to leverage the strengths of various members of the platform to maximize impact and implement solutions at scale.

Samhita-CGF proposes the 'SACCI model' - Stakeholder Alliance Creation for Collaborative Impact, given the problem's magnitude, complexity, and urgency. Samhita – CGF is currently building an alliance for working women to bring together various stakeholders to create an enabling ecosystem for women workers and entrepreneurs. The alliance will be constructed based on the guiding principles mentioned and aims to remove key barriers to enable low-income working women to enter, sustain and grow in the workforce.

Annexures

Interview Schedule

1) Profile of the Participants
    - Name
    - Age
    - Educational Qualification
    - Marital Status
    - Caste/Tribe/Religion
    - Location
    - Occupation
    - No of family members
    - No of dependent family members
    - Type of house- owned, rented, pucca, semi-pucca, kachchha
    - Sanitation- Community toilet, Family toilet (check if functional)
    - Drinking water facility- tap water, community water, purchase, tanker (check time of water and distance)
    - Job Card, Ration Card, APL and BPL (if any card applicable)

2) Lives and Livelihood (at home, men take to violence) (nature of livelihood has changed)
    - Every day routine
    - How have work and care responsibilities changed during the pandemic?
    - What have been the main challenges faced due to the pandemic at home and at work?
    - Probes- (closing of schools, anganwadis, income spending, vaccination, loss of jobs, male member losing job, increased job pressure, delayed and reduced payment)
    - For sanitation workers- safety related hazards
    - For micro-entrepreneurs with disability- mobility and health accessibility
    - How did you cope up with these challenges?
    - Did you take any other paid work?
    - Any health-related issues? (food security, pre and post pregnancy, COVID, stress and any other)

3) Support Mechanism Available
    - What kind of support was provided by the government, NGO networks, employers during COVID- 19? Was it sufficient (monetary support for healthcare, food, etc., if any loan taken)
    - If you had to prioritise getting support, what would you like to receive the support for?
    - Did you receive support at home, from relatives or neighbours?

4) Future Aspirations and a Better Normal
    - What are your plans once lives are back to pre-COVID 19 times? Do you want to start home based enterprise/business/ learn a new employable skill? (virtual possibility, burden increased)
    - Do you have any personal aspiration in terms of work and workplace?
    - What kind of livelihood opportunities are available now?
    - What kind of changes do you expect currently in the pandemic at home and at work? any other)

Observation Check list

1. Work culture/ethics/dynamics at work place
2. Kind of work- skilled/unskilled/ labour required in it
3. Conversations between women and other members at work
4. Relationship between employer and the women
5. Dynamics at home- changes around male members at home if any
6. In-laws/Husband relationships
7. House setup
8. Neighbours/Community they live in
9. If multi-tasking, why and how
10. Any vehicle at home- who uses it?

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