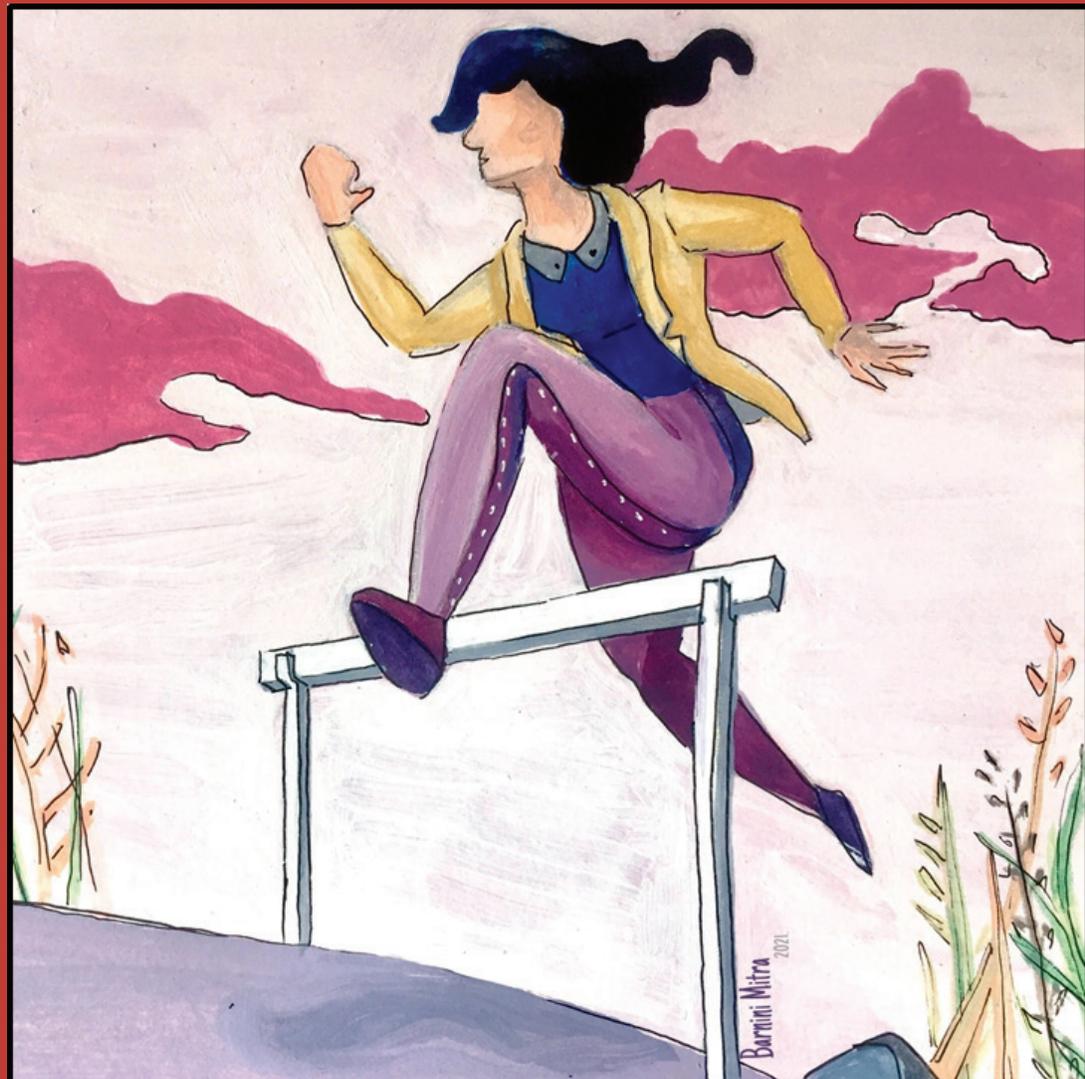




@WOMEN RK

20²⁰
21





As the world was reeling under the dreaded pandemic, there was another virus that was affecting social structures.
Working women across the world were leaving the workforce, almost en masse.

At Aspire For Her, we realized the need to have India-centric data that reflected the state of working women in our country.
And from this idea, was born the Women@Work Report 2021.

Madhura Dasgupta Sinha, Founder & CEO of Aspire For Her, has the vision to add 1 million women to the workforce by 2025 by motivating women to enter and stay in the workforce. She roped in Dr. Nayan Mitra, Founder of Sustainable Advancements.

An acclaimed author and thought leader, Nayan put together a plan to reach out to almost 1000 women, through in-depth discussions, interviews and surveys. We heard the voices of the young starters, who were finding it difficult to enter employment, and of the entrepreneurs, who struggled to keep their small business afloat, of the mid-career professionals, who lost their jobs and their peace of mind due to continued lockdowns.

This is a comprehensive research report, with data and an analysis. It has stories of women from all walks of life.

Helped by the many mentors at Aspire For Her, and by the members of our young community, and many supporters and well-wishers, I know this is a step forward in the journey towards a more equal and equitable workforce in India."

- Poornima Shenoy
Chief Executive Officer, Hummingbird Advisors

"I follow traditions, yet I am contemporary ...
I nurture strong individuals that create stronger society.

I give them roots, yet let them glide.

I question, I answer, I argue, I fight,
I deliver, I foster, I stand by what is right!

I am, what I am!

I am proud to be a woman ... of today!"

- Dr. Nayan Mitra



ASPIRE FOR HER FOUNDATION

Aspire For Her (www.aspireforher.org) was launched on March 8, 2020 (Women's Day) with the mission to motivate **women** to enter and stay in the workforce. In the last year, **Aspire For Her** has built a strong community of 30,000 members and supporters, partnered with leading corporates like Barclays, IBM, Cisco, JP Morgan Chase, VMWare etc.; featured on national television and tied up with more than 300 educational institutions. Thousands of women are getting inspired to turn their career aspirations into action - from young college women to senior professionals across all corners of the world. It has grown to a community where mentors share their wealth of experiences, where learning meets curiosity, and dreams find destinations. As **Aspire For Her** completes one year, on Women's Day, we are proud to publish one of India's most comprehensive research reports **Women@Work** - and how the world changed for India's working women due to COVID-19, in partnership with **Sustainable Advancements**.

- *Madhura Das Gupta Sinha, Founder, Aspire For Her*

SUSTAINABLE ADVANCEMENTS

Sustainable Advancements (www.sustainableadvancements.com) is a woman-owned enterprise that is dedicated towards promoting the 5 Ps of sustainable development goals - people, planet, prosperity, peace and partnership through Advocacy and Implementation. It delivers world-class teaching, promotes latest research, publication and consultancy using innovative, original and scholarly materials and enriches public discourse on various aspects of sustainability, corporate governance, business ethics, and Corporate Social Responsibility through forums, conferences, peer-to-peer exchange and expert-to-practitioner dialogue. Thinktanks, Companies, Universities, Foundations like Indian Institute of Corporate Affairs (IICA), NitiAayog, Powergrid Corporation, IndusInd Bank, Great Lakes, Levin Sources, Charities Aids Foundation, Smile Foundation have benefitted from our services. This innovative approach in creating original content and knowledge dissemination aids in bridging the gaps between ideas and actions, communities and businesses, India and rest of the world, thus moving a bit closer towards attaining sustainability. **Sustainable Advancements** provides major improvement in the existing service by not only being a pioneer in the field of original research, publication and knowledge creation on the sustainable development goals and allied fields but more so with a world acclaimed expert committee and renowned international collaborators, who are equipped to deliver some of the best discourses/ researches, consultancy and training on the subject. Through this research on **Women@Work** in collaboration with **Aspire For Her**, **Sustainable Advancements** aims to impact multiple **#SDGs**, viz. 1, 2, 3, 4, 5, 8, 9, 10, 11, 16, 17 and **#ChooseToChallenge** the status quo.

- *Dr. Nayan Mitra, Founder-Director, Sustainable Advancements*

ABOUT THIS REPORT

This publication is a comprehensive study that aims to understand the effect of COVID-19 on the women workforce in the formal sector in India. It summarizes the research as conducted by the **Aspire for Her Foundation (AFH)** and **Sustainable Advancements (OPC) Private Limited** during the third quarter of the financial year 2020-2021 on the impact of the COVID-19 pandemic on their work, and has correlated them according to four variables - industry sector, occupational status, work experience and hierarchical position.

Since COVID-19 hit upon our lives, work-life balance has been adversely affected especially for working women who have been juggling between work commitments and unpaid care responsibilities. That is why it has become an urgent need to study the effect of COVID-19 on the women workforce in India.

The views expressed in this publication are those of the researchers as derived from the primary and secondary research collected in the months of October - December, 2020 - six months after the pandemic set in, in India.

With a deep understanding into the psyche of the Indian working woman, the research throws up the clear need for a community just for them, to meet some of the challenges which have been exacerbated by the pandemic. There is a need for women to connect and communicate with each other, to discuss common barriers and obstacles in the professional journey.

The research should be the foundation of our work with women's communities in India and their evolving needs. Especially in the pandemic-riddled world, it is imperative to build online communities, which come together through shared pain. These communities need support and career resources - like mentors and role models, learning and skilling paths, career previews and opportunities, and most importantly, the ability to learn and grow with peers. Also, we need to realise that 'working women' in India, are by no means a homogeneous demography and so it is important to offer sharply directed resources to different networks within the community (say, like women in banking technology or women returning to work or aspiring entrepreneurs).

ACKNOWLEDGEMENTS

Conceptualized by: Madhura DasGupta Sinha and Poornima Shenoy

Research Advisory and Consultation: Dr. Nayan Mitra

Chief Researcher: Dr. Nayan Mitra

Report Authors: Dr. Nayan Mitra and Khushboo Mehta

Statistics: Sneha Rajeev, Member (AFH)

Special thanks: Rinel Rodrigues, Mentor (AFH), Nittin Kumar, Punya Kakkar, Bhavin Gada, Jyotbir Lamba from **TresVista** and Khushboo Mehta, Member, AFH

Cover Page: Barnini Mitra, Member (AFH)

RESEARCH INVESTIGATORS (MEMBER, AFH)

Aashna Parmar	Aashna Suvarna	Aishwarya Dharadhar
Akshata Sulebhavj	Akshinta Das	Asmita Sen
Brindaa Barua	Brishti Guha	Chanpreet Kaur
Debanjali Chatterjee	Divya Rajpal	Dwisha Rambhia
Elizabeth Madathil	Girisha Maheshwari	Gurleen Pannu
Henali Gunderia	Ishi J	Ishika Deosi
Jaishree Lalla	Jennifer Jagose	Madhulika Iyer
Maitreyi Kulkarni	Muskaan Sharma	Nabomita Paul
Nandhitha Kalyanasundaram	Naitica Darooka	Nidhi Shah
Palak Kabra	Pankti Salia	Prajakta Sonsale
Preya Pandya	Ruheena Chakraborty	Samiksha Shirbhate
Shifali Shetty	Shravani Sawant	Simran Khem
Srijoni Mitra	Srishti Ghosh	Yashasvi Ghadale

ABBREVIATIONS

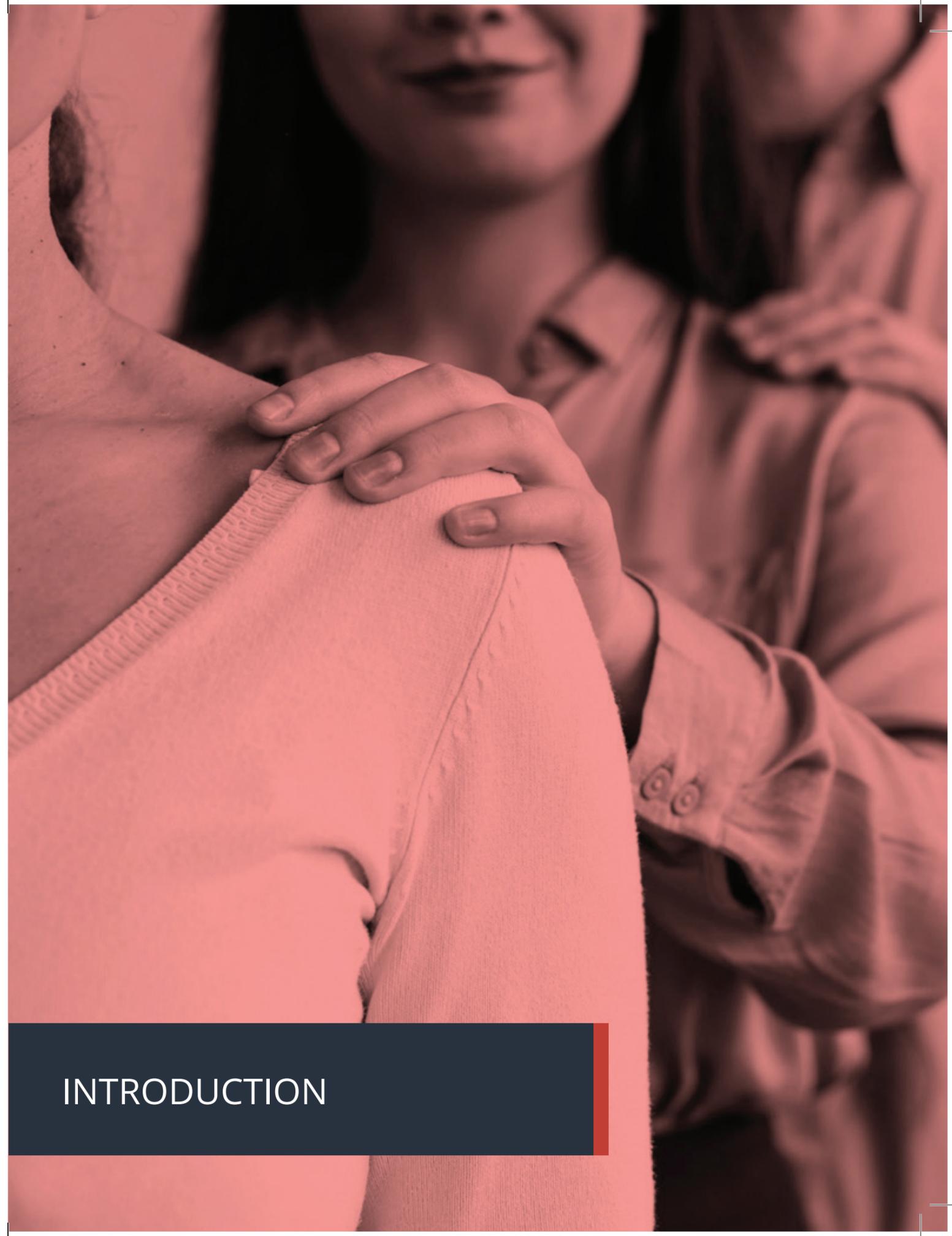
COVID-19	Coronavirus Disease – 2019
US	United States
GDP	Gross Domestic Product
CSO	Civil Society Organizations
SGB	Small and Growing Businesses
UNGC	United Nations Global Compact
FLPP	Female Labour Force Participation
INR	Indian National Rupee
TUC	Trades Union Congress
CMIE	Centre for Monitoring Indian Economy
ILO	International Labor Organization
CEO	Chief Executive Officer
USA	United States of America
UN	United Nations
USD	United States Dollar

Table of Contents

9	INTRODUCTION
15	INDUSTRY SECTOR
26	OCCUPATIONAL STATUS
34	WORK EXPERIENCE
44	HIERARCHICAL POSITION
55	CONCLUSION AND RECOMMENDATIONS



INTRODUCTION



“Emerging evidence on the impact of COVID-19 suggests that women’s economic and productive lives will be affected disproportionately and differently from men.” - UN Policy Document, 2020.

INTRODUCTION

THE WORLD STOOD STILL

Over a year has now elapsed since the first human cases of COVID-19 were reported in Wuhan. With **worldwide total cases crossing 1.11 million and deaths surpassing 2.46 million as of February 21, 2021**, the virus now also has at least 2 new variants that may have a higher infection rate. After decades of steady progress in reducing the number of people living on less than \$1.90/day, COVID-19 will usher in the first reversal in the fight against extreme poverty in a generation. Nearly half of the world’s 3.3 billion global workforce are at risk of losing their livelihoods.

TUMBLING MARKETS

The pandemic has had far-reaching economic consequences, with concerns ranging from supply-side manufacturing issues to decreased business in the services sector, eventually causing the **largest global recession since the Great Depression**. With more than a third of the global population home due to the lockdown, the onset of the pandemic was marked by supply shortages, caused by panic buying, price-gouging, disruption to manufacturing and increased usage of goods. Many people have also lost their jobs or seen their incomes cut due to the coronavirus crisis.

As a result, the World Bank’s baseline forecast has envisioned a **5.2 percent contraction in global GDP in 2020**, with per capita income contracting in the largest fraction of countries globally since 1870.

While global markets have recovered and gained some ground, this has only been made possible with governmental intervention and the release of the vaccine. However, in the interconnected global economy, there will be long and lingering negative effects of varying magnitudes on the world economy, with no country escaping unscathed.

THE MENTAL HIT

In any crisis, the macro level impact is much broader than simply the summation from an economic and financial standpoint. Millions of people lost their jobs, their livelihoods, and in the case of a pandemic as widespread as COVID-19, their near and dear ones as well. Without access to their physical support systems, mental health has taken a hit as people spend more and more time indoors, isolated, only with gloomy news to accompany them. As much as it is a physical battle, it is a mental battle as well.

Worldwide Google search results for the term ‘Depression’ reached a 5 year high in the 3rd week of June 2020. Pre-existing MNS (Mental Health, Neurological, and Substance use) disorders increased the risk of becoming severely ill or of death, or of having long-term complications due to COVID-19. In a survey conducted by (World Health Organisation) WHO across 130 countries worldwide, 89% reported that mental health and psychosocial support is part of their national COVID-19 response plans. However, only 17% of these countries have full additional funding for covering these activities.

THE PREVALENT GENDER INEQUALITY

The mental pressure and the new work environment have completely changed the workforce landscape. It is a known fact that the impacts of crises are never gender-neutral, and COVID-19 is no exception. Whilst there is no difference in the proportion of males and females with confirmed COVID-19, male patients have almost three times the odds of requiring intensive treatment unit admission and higher odds of death, compared to females.

The same is validated through the subsequent economic shock and surge in unemployment that followed the initial few months of 2020. Looking at the absolute numbers of people unemployed, one would draw the conclusion that more men have been impacted. However, the percentage of women impacted is higher than that of men. **The gender-poverty gap has worsened due to COVID-19**, and women belonging to different demographic groups faced different issues.

Unlike past recessions, the furloughs, and layoffs this time around are largely being done in female-centric industries like hospitality, education, and healthcare. Even though everyone faces unprecedented challenges, **women are bearing the brunt of the economic and social fallout as unpaid care and domestic work burden has also exploded among women with no external domestic help being available, homeschooling children and a prolonged work from home schedule**.

COVID-19 AND WOMANKIND

LEADING GROUNDS FOR THE NEGATIVE IMPACT ON WORKING WOMEN

1. According to an UNⁱ article on COVID-19 and its economic toll on women, the below reasons are laid out as to why women are impacted more severely:
2. Women tend to earn less;
3. Women have fewer savings;
4. Women are disproportionately more in the informal economy;
5. Women have less access to social protections;
6. Women are more likely to be burdened with unpaid care and domestic work, and therefore have to drop out of the labour force;
7. Women make up majority of single-parent households.ⁱⁱ

According to a survey from LinkedIn, the **pandemic had taken a toll on the emotional well-being of India’s working women as 47% report they are experiencing more stress or anxiety due to the pandemic**.ⁱⁱⁱ

In the United States of America, there were 70,000 layoffs between the months of March and April 2020 out of which 60% were women; and the most affected were the younger women as they were potential targets of the layoffs and they lacked the work experience to survive in a competitive job market.^{iv}

Moreover, more than **one in four women are considering downshifting their careers or leaving the workforce** completely and the jobs report on October 2, 2020 found that women’s participation rate in the labor market continues to fall faster than for men.^v

THE STATUS OF THE SELF-EMPLOYED WOMAN: FACING CHALLENGES HEAD-ON

Self-employed women are more volatile to changing scenarios and experience a higher risk than others. They are also often independent and do not have the required support to weather through the storm. Additionally, self-employed women in both rural and urban areas earn one-third of what self-employed men earn.^{vi}

The adverse impact on entrepreneurs, specifically female entrepreneurs, has been well documented. A research by Bain & Company^{vii} uncovered the primary impact of the ongoing crisis on Indian women entrepreneurs:

- **Women-owned businesses experienced an enormous decline in revenue.** 73% of the women entrepreneurs have been negatively impacted by the crisis, with almost 20% witnessing the revenue of their businesses nearly wiped out. 35% of the women experienced a significant decline (25%–75%) in revenue of their businesses. Even in cases where businesses did not see an immediate decline in revenue, growth has remained mute.
- After an abrupt drop in March and April, 2020 due to the lockdown, **growth in businesses is at about one-third of pre-COVID-19 levels.** Enterprises that experienced the fastest recovery were those that had already experimented with or adopted digitalization in various parts of their business model.
- Despite near-term shrinkage, entrepreneurs are optimistic about the bounce back. 90% of entrepreneurs believe they will be able to survive the crisis, of whom two-thirds believe this requires major changes to their business model and cost structure. **80% of entrepreneurs expect demand to bounce back to pre-lockdown levels by March 2021.**
- The largest impediments to adopting a new business model have been **insufficient knowledge to predict demand patterns and a lack of financial resources.**^{viii}

WHAT DO ECONOMIC INDICATORS TELL US?

On a macro level, the **unemployment rate for women jumped by more than 12% points between February and April, 2020, while the rate for men increased by less than 10%.** The losses for women without college degrees is even more staggering. Between March and early April, 2020, their employment rate dropped 15% points compared to a drop of 11% among non-college educated men.^{ix}

While there may be emotional triggers at play driving that exodus, the point is that **men's jobs are typically considered to hold more value in the ambit of family and are therefore less likely to be foregone at a time like this.** Some research also shows that 50% of respondents in South Asia believe that when jobs are scarce, men should get the job and not women, and that reflects the prevalent societal biases.^x

The pandemic-induced poverty surge will also widen the gender poverty gap – meaning, more women will be pushed into extreme poverty than men. This is especially the case among those aged between 25 to 34 years and at the peak of their productive and family formation period. In 2021, it is expected there will be 118 women aged between 25 to 34 years in extreme poverty for every 100 men aged within this range globally, and this ratio could rise to 121 poor women for every 100 poor men by 2030.^{xi}

In November 2020, 20 million, or 67% of 30 million unemployed men, said they were actively looking for jobs, according to the latest Centre for Monitoring Indian Economy (CMIE) data. Among women, only 7.2 million (37%) of the 19.6 million unemployed said they were looking for jobs. This disproportionate figure highlights the fact that **women can possibly be discouraged to look for work during an economic crisis.**^{xii} A survey by WerkLabs also found that women are two times as likely as their male counterparts to leave their employer in a year's time due to their workplace experience during the pandemic.^{xiii}

BURNING CANDLES AT BOTH THE ENDS – THE IMPACT ON WORKING MOTHERS

Working mothers absorb a disproportionate amount of childcare and homeschooling responsibilities, and that double shift has now grown to a “double double” shift.^{xiv}

According to a survey in Britain, conducted by the Trades Union Congress (TUC), it has been found that 41% of working mothers in Britain are **struggling to balance their work and home commitments, due to the unavailability of childcare.** The survey also found that one in six women needed to reduce their working hours, in order to juggle their responsibilities at home, primarily taking care of the needs of their children.^{xv}

The same was corroborated in India, where more than two in five working women are working outside their business hours to provide childcare, nearly twice as many men (25%), according to the ‘Workforce Confidence Index’ survey by LinkedIn. The findings showed **that more than 46% working mothers report working till late to make up for work, and 42% are unable to focus on work with their children at home.**^{xvi}

According to a McKinsey and Lean In report based in North America, among working mothers in dual-career couples, 40% say they spend an additional three or more hours a day on child care and home responsibilities than pre-COVID-19 times, while only 27% of fathers said the same. More than half of mothers say they are responsible for either all or most of the work at home.^{xvii}

A Deloitte survey also found that the number of women who say they are responsible for 75% or more of caregiving responsibilities (e.g., childcare or care of other family members) has nearly tripled to 48% during the pandemic compared to their caregiving responsibilities prior to COVID-19. It also found that that women without caregiving responsibilities feel a need to be always available at work (53%) than those with caregiving responsibilities (44%). This translates to different types of stresses, including non-caregivers feeling more overwhelmed than their caregiving peers (58% vs. 41%).^{xviii}

OUR PRIMARY RESEARCH

To understand the impact of COVID-19 on Indian working women, we conducted a comprehensive research with a sample size of 800 women across various industry sectors, occupational status, work experience, and hierarchical positions. Our sample size belonged mainly to the metropolitan cities of Mumbai (38.8%), Kolkata (19.8%), Bangalore (7.8%), Delhi (6.3%), Chennai (5.0%), and Hyderabad (1.6%), while 20.9% of the respondents were from Other cities.

This Comprehensive Report summarizes the research as conducted by the **Aspire For Her Foundation (AFH)** and **Sustainable Advancements (OPC) Private Limited** during the third quarter of the financial year 2020-2021 on the impact of the COVID-19 pandemic on the women workforce in the formal sector in India, which has then been correlated according to four variables - industry sector, occupational status, work experience and hierarchical position.

To know more, please request access to the detailed research report. Write to us at support@aspireforher.org

OBJECTIVES

The objectives of this study are as follows:

- To understand the effect of COVID-19 on working women in the formal sector;
- To comprehend the impact of COVID-19 on working women as compared to men;
- To provide discussion platform, recommendation, and subsequent policy intervention to bring about a gender-equal work culture in India.

METHODOLOGY

This is a comprehensive study to gain a better understanding on the impact of COVID-19 on working women in India and evaluate the respondents' attitude, beliefs, perceptions and views towards it. Both primary and secondary data were collected, which were then refined, analysed, interpreted and reported.

An initial pilot study with 7 subject experts (practitioners) were conducted before the research instrument was finalized. Adequate literature review was done and both quantitative and qualitative data collected were thereby triangulated. Research instrument consisted of a self-administered structured questionnaire and assisted focus groups with semi-structured proceedings.

The population of this study is broadly defined as working women in the formal sector in India. Thus, women whoever worked in the formal sector in India were interviewed using convenience sampling.

Data was collected from **October - December, 2020**.

A web-enabled version of the questionnaire was developed in Google Forms and the link was widely circulated with the help of the investigator team and mentors of **Aspire For Her Foundation** and **Sustainable Advancements** both by mail as well as social media handles like WhatsApp, LinkedIn, Facebook, Telegram. It was observed that although sharing in groups seemed an efficient option, but reaching out one-on-one were getting better response, hence more effective.

The pitfalls of the questionnaire method were checked by an iterative process of pretesting and pilot survey. This ensured scientific rigour and resulted in a robust research instrument. The questionnaire consisted of two sections - the introductory section and the core questions. The first part concerned the demographic details of the customers, whereas the second section consisted of 14 questions. Both open ended as well as closed ended questions were used. While the closed ended interrogations provided for objective analysis of the situation, the open-ended queries helped to justify the findings. While developing the items, following were given emphasis: ensuring readability of each item, preventing usage of double-barreled items, ambiguous pronoun references and positive and negatively worded items. Special emphasis was taken to avoid confusing questions, gratuitous unconstructive questions, leading or loaded questions.

Response from Section 1 formed the sample description, used to describe the basic features of the data in the study and provide simple summaries about the sample and the measures. The rest 14 items in Section 2 provided the data for the inferential statistics of the research, which have been analyzed and discussed in detail in the next chapters.

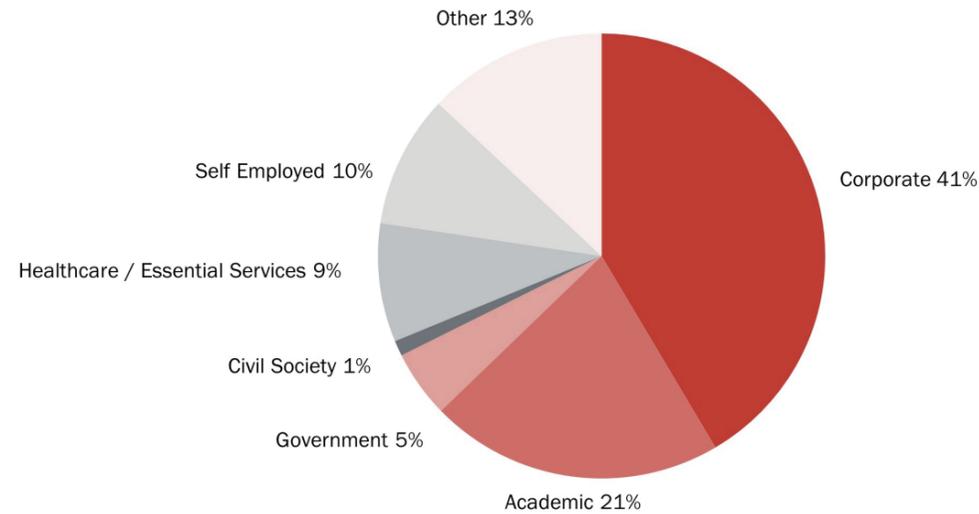
Once this was done, a focus group discussion was conducted on each of four variables - industry sector, occupational status, work experience and hierarchical positions to access real life qualitative data and provide recommendations.



INDUSTRY SECTOR

INDUSTRY SECTOR

FIGURE 1.1: PERCENTAGE REPRESENTATION OF RESPONDENTS ACCORDING TO SECTOR



These results are based on a sample size of 800 women across seven different sectors, viz. Corporate, Academic, Government, Civil Society, Healthcare / Essential Services, Self Employed and Other. The highest representation has been from the Corporate (41%), followed by Academic (21%), Other (13%), Self Employed (10%), Healthcare / Essential Services (9%), Government (5%) and Civil Society (1%) (Figure 1.1). While all the sectors are self-explanatory, the 'Other' sector comprises of women who are currently in some other sector or are not in employment. In this section, we delve deeper into understanding how the pandemic affected women across these different sectors, and analyze the impacts with respect to factors such as gender, age, family composition, household responsibilities, children, etc.

Figure 1.2 and Table 1.1 reveal the effect of the pandemic on working women across these categories. The survey respondents chose their impact as 'Positively', 'Negatively', 'Both', and 'No Change'.

FIGURE 1.2: EFFECT OF COVID-19 ON WORKING WOMEN BASED ON SECTOR

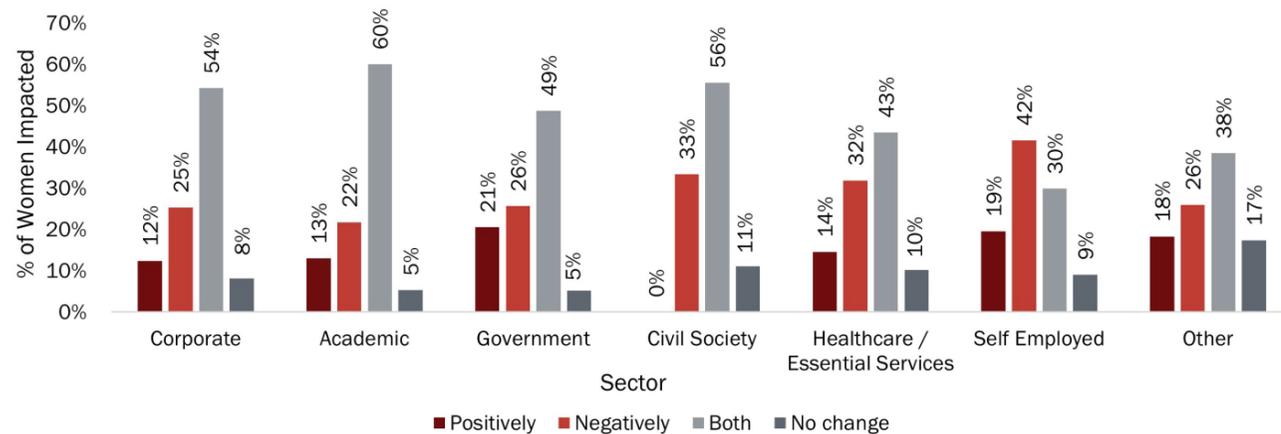


TABLE 1.1: EFFECT OF COVID-19 ON WOMEN BASED ON SECTOR

SECTOR		EFFECT OF COVID-19 ON WOMEN BASED ON SECTOR			
NO.	SECTOR	POSITIVELY	NEGATIVELY	BOTH	NO CHANGE
1	Corporate	12.3%	25.3%	54.2%	8.1%
2	Academic	12.9%	21.8%	60.0%	5.3%
3	Government	20.5%	25.6%	48.7%	5.1%
4	Civil Society	0.0%	33.3%	55.6%	11.1%
5	Healthcare / Essential Services	14.5%	31.9%	43.5%	10.1%
6	Self Employed	19.5%	41.6%	29.9%	9.1%
7	Other	18.3%	26.0%	38.5%	17.3%

IN WHICH SECTORS WERE WOMEN AFFECTED THE MOST?

While most women in each sector feel they have been both – negatively and positively impacted by the pandemic: Academic (60.0%), Civil Society (55.6%), Corporate (54.2%), Government (48.7%), Healthcare / Essential Services (43.5%) and others (38.5%), **it must be noted that in no sector was the positive impact more than the negative impact. In fact, the negative impact on the Self Employed (41.6%), Civil Society (33.3%) and Healthcare/ Essential Services (31.9%) far outstripped the positive impact.**

In fact, since the beginning of the pandemic, even in Europe and Central Asia, 25% of self-employed women have lost their jobs, compared to 21% of men - a trend that is expected to continue as unemployment rises. Most self-employed individuals operate their businesses in the form of sole proprietorships, often failing to distinguish between their business and their private life.^{xix}

About 55.6% women working in civil societies were also both positively and negatively affected, however, 33.3% were negatively affected and the rest 11.0% felt no change.

On the other hand, data from the respondents of Healthcare/Essential Services shows a significant gap between the proportion of women positively (14.5%) and negatively (31.9%) impacted. Some of the reasons due to which women perceived being negatively impacted were the increased exposure to the virus, extended work hours, potential decrease of patients due to the fear of safety from the virus in hospitals, feeling burnt out and effect on mental health, increased levels of stress, etc.



VERBATIM

I own a boutique and do not pay rent. But salaries are taxing. Business is not even 25%.”

“Being the sole earning member of my family and working on my start up, it was so hard to survive. My business was completely closed. Also, my part time income opportunity was blocked which led me to minimum survival. “

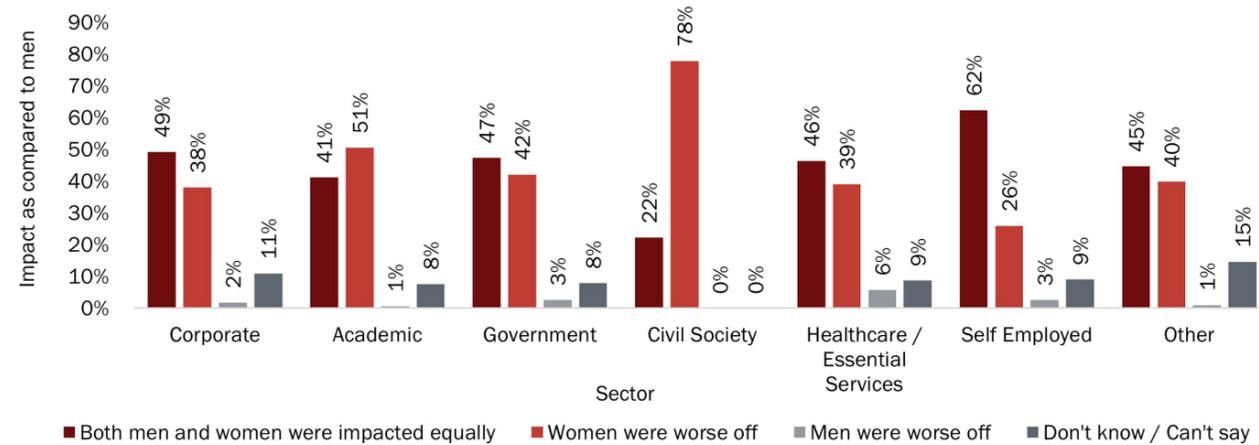
– Verbatims recorded from Self- Employed Women

Key Observations

- All the sectors felt the mix of both positive and negative impact of the pandemic, while women in the Self Employed (41.6%) segment were the most negatively impacted.
- Data from the respondents of Healthcare/Essential Services shows a significant gap between being positively (14.5%) and negatively (31.9%) impacted due to the pandemic.

WAS THE IMPACT OF THE PANDEMIC GENDER NEUTRAL AMONG THE VARIOUS SECTORS?

FIGURE 1.3: IMPACT OF COVID-19 ON WORKING WOMEN AS COMPARED TO MEN ACCORDING TO SECTOR



As we look at the percentage of women impacted by the COVID-19 pandemic according to the sector and compare that to the impact on men, we find some interesting observations. 62.3% of women that are self-employed felt that the pandemic impacted both women and men equally, followed by 49.2% in the corporate sector feeling the same way, and then by the women in the Government sector (47.4%) (Figure 1.3).

However, a striking majority of women working in civil societies (77.8%) felt that women were worse off due to the pandemic. This could be since two-thirds of these women are in the age bracket of 41-50 years and face the brunt of the pandemic impact, having to juggle between two full time roles – one at home, and the other being their work. **Additionally, 50.6% of women working in the academic sector and the government sector (42.1%) also felt worse off as compared to men.** In fact, **Rajhans, Memon, Patil and Goyal (2020)** sums up aptly by opining that the “COVID-19 pandemic is proving to be a constructive disruptor, giving an opportunity for restructuring the present conventional, classroom based educational system.”^{xx}

According to an analysis by McKinsey, globally female jobs are 19% more at risk than male ones. This is simply because women are disproportionately represented in sectors negatively affected by the COVID-19 crisis.

Women are already under-represented in the manufacturing sector and there is a risk that the number would slide even further. While there may be emotional triggers at play driving that exodus, the point is that men’s jobs are typically considered to hold more value in the ambit of family and are therefore less likely to be foregone at a time like these. Some research also shows that 50% of respondents in South Asia believe that when jobs are scarce, men should get the job and not women, and that reflects societal biases.^{xxi}

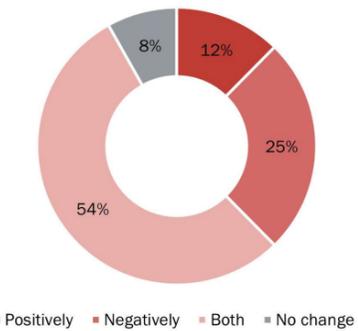
According to McKinsey, in India women make up 20% of the workforce but represent 23% of job losses, and unless action is taken now to prevent it, gender disparity could further slide. Taking steps to prevent that could create an incremental GDP of \$712 billion by 2030.^{xxii}

Key Observations

- 62.3% of women that are self-employed felt that the pandemic impacted both women and men equally.
- 50.6% of women working in the academic sector and 39.1% in the healthcare and essential services segment felt that women were worse off as compared to men.
- 47.4% of the women working in government sector felt that the pandemic impacted both men and women equally, and 42.1% of them felt that women were worse of.

IS THE CRISIS PUTTING COMPANIES AT RISK OF LOSING FEMALE TALENT?

FIGURE 1.4: EFFECT OF COVID-19 ON WOMEN IN THE CORPORATE SECTOR



Majority (54.2%) of the women working in the Corporate sector felt that they were both negatively and positively impacted due to the pandemic and **25.3% of women in this sector felt they were negatively impacted (Figure 1.4) as 54.2% of them had to work harder/longer to achieve deadlines, 48.8% of them stated work life balance had become worse, while 36.4% of them also stated they had added burden of housework/childcare/eldercare. 24.7% of them had no increment / bonus.**

According to a survey from LinkedIn, the pandemic had taken a toll on the emotional well-being of India’s working women as 47% reported they are experiencing more stress or anxiety due to the pandemic.^{xxiii}

In fact, more than one in four women are considering downshifting their careers or leaving the workforce completely and the jobs report out on October 2, 2020 found that women’s participation rate in the labor market continues to fall faster than for men.^{xxiv}

According to our survey, only 12.3% of women in the corporate sector felt that the pandemic had a positive impact on their life, where 56.9% of them stated that they saved travel time and 34.6% got flexible working hours.

Key Observations

- 54.2% of the women working in the Corporate sector felt that they were both negatively and positively impacted due to the pandemic.
- 25.3% of women in this sector felt they were negatively impacted as 54.2% of them had to work harder/longer to achieve deadlines, 48.8% of them stated work life balance had become worse, while 36.4% of them also stated they had added burden of housework/childcare/eldercare.

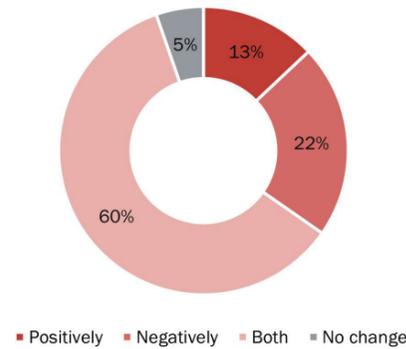
VERBATIM

COVID-19 impacted me to the extent that it added to my stress level manifold. At work, I was pushed to do a job completely alien and was regularly bullied for that. It was quite miserable but I learnt, performed and survived.”

– Verbatim recorded from a woman working in

DID COVID-19 THROW NEW CHALLENGES FOR WOMEN IN THE ACADEMIC SECTOR?

FIGURE 1.5: EFFECT OF COVID-19 ON WOMEN IN THE ACADEMIC SECTOR



The Academic sector had a significant proportion of women experiencing both positive and negative impact (60.0%) of the pandemic (Figure 1.5). There were 21.8% women who felt that they were negatively impacted stating a majority (54.1%) of them had to work harder / longer, while 41.8% of them also stated they had added burden of housework / childcare / eldercare.

Despite working more hours, there was also increased teaching and service workloads where many of the teachers had to move to an online video platform to render their academic services. For most of the older generation teachers, this was the most strenuous task in their whole life. According to a survey conducted by Horace Mann, when asked a set of women in academic sector if they were enjoying their work in education more or less now than they did last year, only 9.7% said they are enjoying it more, while 60% said less.^{xv}

Key Observations

- The Academic sector had a significant proportion of women experiencing both positive and negative impact (60.0%) of the pandemic.
- There were 21.8% women who felt that they were negatively impacted stating of majority (54.1%) of them had to work harder / longer, while 41.8% of them also stated they had added burden of housework / childcare / eldercare.

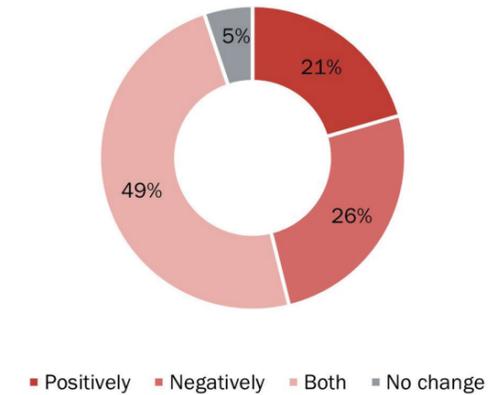
VERBATIM

I do not enjoy working from home, as I miss meeting colleagues, students, fresh air. Less working hours are more stressful from home. Less rapport with students as we do not meet in person.”

– Verbatim recorded from a woman working in the Academic Sector

DID GOVERNMENT EMPLOYEES FACE ADDITIONAL WORRIES?

FIGURE 1.6: EFFECT OF COVID-19 ON WOMEN IN THE GOVERNMENT SECTOR



48.7% of the women working in the Government sector felt that they were both negatively and positively impacted due to the pandemic. 25.6% of women in this sector felt they were negatively impacted, and there were 20.5% of these women that were positively impacted (highest among all the other sectors) (Figure 1.6). Most of the women who were negatively impacted were worried about getting exposed to the virus while going to office (43.6%) and a lot of them also stated that they had to work harder / longer (38.5%). Similarly, a large proportion of them (35.9%), who had to work from home stated they had added burden of housework / childcare / eldercare. Lastly, 23.1% of them also stated no increment / bonus.

The Government was also not very responsive in addressing safety concerns of its employees or compensating them for the additional work and burden taken on. The Dearness Allowance hike for Indian government employees previously announced in March 2020 has been rolled back by the government due to coronavirus pandemic. The office memorandum has further said that no arrears from the period from 1st January 2020 to 30th June 2021 will be paid.^{xvi}

The positive impact felt by the women respondents could be due to job security provided by a government job. In fact, majority of people prefer government jobs for employment security and higher salary, amid uncertainties due to the disruptions caused by COVID-19, according to a study.^{xvii}

Key Observations

- Due to the pandemic, 25.6% of women in government sector felt they were negatively impacted. However, the Government sector category had the highest percentage of respondents that were positively affected by COVID-19 at 20.5%.
- Most of the women who were negatively impacted were worried of getting exposed to virus while going to office (43.6%) which also made them state that they had to work harder / longer (38.5%).

VERBATIM

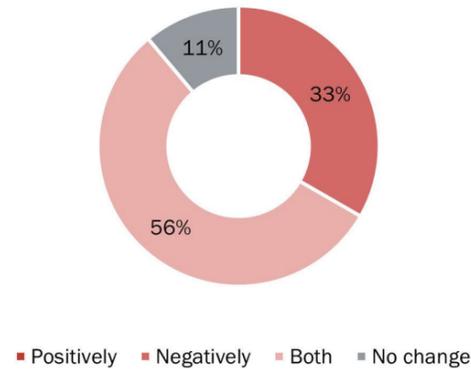
Had to take more responsibilities as many colleagues were on quarantine due to COVID-19 infection. “

“The fear of getting exposed to virus affects.”

– Verbatims recorded from women working in the Government Sector

HOW DID THE PANDEMIC IMPACT WOMEN WORKING IN CIVIL SOCIETIES?

FIGURE 1.7: EFFECT OF COVID-19 ON WOMEN IN THE CIVIL SOCIETIES SECTOR



About 55.6% women working in civil societies were also both positively and negatively affected, however, 33.3% were negatively affected and the rest 11.0% felt no change (Figure 1.7).

The possible reasons for this could be that the funding priority for some of the issues that the civil societies were already working on got diverted to health care. Moreover, the lockdown and subsequent social distancing rule greatly jeopardized the dynamics of the civil society organizations that strived on physical connect.

This was also corroborated by a study by the UN Women who found that almost three quarters (71%) of Civil Society Organizations (CSO) respondents said that COVID-19 was affecting them somewhat or very negatively, and 12% have had to temporarily suspend activities altogether.^{xxviii}

Key Observations

- Due to the pandemic, 55.6% of women in civil societies sector felt they were both positively and negatively impacted. 33.3% of the women were negatively affected, whereas 11.0% felt no change.
- The possible reasons for this could be that the funding priority for some of the issues that the civil societies were already working on got diverted to health care.

VERBATIM

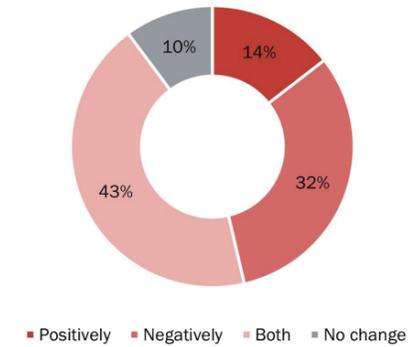
Travel restrictions reduced community interventions with women we work, leading to delay in project deliverables and underutilization of funds. “

“I work with children and the impact of the pandemic on their mental and physical health, wellbeing, safety and social, emotional and cognitive development will be severe. I am worried the sector will not be able to provide adequate and timely reparative inputs to mitigate the loss.”

– Verbatims recorded from women working in the Civil Societies Sector

WHAT BOTHERED THE HEALTHCARE AND ESSENTIAL SERVICES SECTOR?

FIGURE 1.8: EFFECT OF COVID-19 ON WOMEN IN THE HEALTHCARE / ESSENTIAL SERVICES SECTOR



The adverse effect of COVID-19 on women in healthcare and the essential services has been quite severe (Figure 1.8). According to our survey, the pandemic has resulted in female health workers facing double burden and longer shifts at work (26.1%) and additional care work at home (31.9%). Also, 20.3% of the women negatively impacted, were worried of getting exposed to virus while going to work.

Globally, women make up 70% of the health workforce and are more likely to be front-line health workers, especially nurses, midwives and community health workers. In Spain 72% of female health care workers were infected as compared to 28% of male health care workers and almost the same percentage (66%) was seen in Italy in case of infected female health care workers.^{xxix} However, they are not at par with their male counterparts. At 28%, the gender pay gap in the health sector is higher than the overall gender pay gap (16%).^{xxx}

Key Observations

- Female health workers are facing a double burden and longer shifts at work (26.1%) and additional care work at home (31.9%).
- 20.3% women negatively impacted were worried of getting exposed to virus while at work.

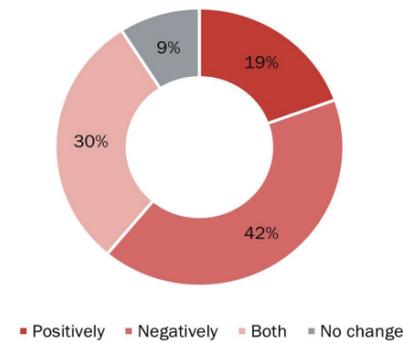
VERBATIM

As I am a doctor, my work increased as all consultation was on phone plus certain on-call duties increased plus house hold work was there. There was definitely financial impact as well as it was a scary situation in the beginning for doctors as well.”

– Verbatim recorded from a woman working in the Healthcare Sector

WHY WERE SELF-EMPLOYED WOMEN AFFECTED MOST?

FIGURE 1.9: EFFECT OF COVID-19 ON WOMEN IN THE SELF EMPLOYED SECTOR



Self-employed women had the highest percentage of respondents that were negatively affected by COVID-19 at 41.6%. The percentage of women that were positively impacted stood at 19.5%, while 29.9% of the women were both positively and negatively impacted (Figure 1.9). This comes at a time when India's boost to start-ups including but not limiting to tax benefits, simplified business set-up, financial support, tinkering labs, fund of INR 100 billion, facilitating ease of doing business had contributed to a sharp rise in the start-up ecosystem raising India's economy by around \$11 billion by the end of 2019.^{xxxi}

27.3% of the respondents in Self Employed segment who were negatively impacted state their reason as having to work harder/longer during this pandemic, followed by financial worries at 26.0%. 20.8% women had to shut down their business due to cancelled projects, unsatisfactory financing, etc. and equal percentage stated added burden of housework / childcare / eldercare as a factor. 16.9% women felt that their work life balance was severely impacted. Working remotely appears to be effective, but is offset by an increase in domestic responsibilities. Operating from home, while enabling greater flexibility in ordinary circumstances, has had a mixed impact on women entrepreneurs during the crisis.

This corroborates to a Harvard Business Review study by Mahajan, White, Madgavkar and Krishnan (2020) that also points out the disproportionate impact of COVID-19 on female entrepreneurship that includes women-owned microenterprises in emerging economies.^{xxxi} In fact, a report in the *Stanford Social Innovation Review* (2020) observed that the COVID-19 crisis is especially threatening small and growing businesses (SGBs) in low-income nations and that nearly 40 percent of SGBs in emerging markets are staring at potential failure in the next half of the year.^{xxxi}

In fact, the adverse impact on entrepreneurs, specifically female entrepreneurs, has been well documented. A research by Bain & Company^{xxxi} uncovered the primary impact of the ongoing crisis on Indian women entrepreneurs:

- Women-owned businesses experienced a massive decline in revenue. 73% of the women entrepreneurs have been negatively impacted by the crisis, with almost 20% witnessing the revenue of their businesses nearly wiped out. 35% of the women experienced a significant decline (25%–75%) in revenue of their businesses. Even in cases where businesses did not see an immediate decline in revenue, growth has remained mute.

- After an abrupt drop in March and April, 2020 due to the lockdown, growth in businesses is at about one-third of pre-COVID-19 levels. Enterprises that experienced the fastest recovery were those that had already experimented with or adopted digitalization in various parts of their business model.
- Despite near-term shrinkage, entrepreneurs are optimistic about the bounce back. 90% of entrepreneurs believe they will be able to survive the crisis, of whom two-thirds believe this requires major changes to their business model and cost structure. 80% of entrepreneurs expect demand to bounce back to pre-lockdown levels by March 2021.
- The largest impediments to adopting a new business model have been insufficient knowledge to predict demand patterns and a lack of financial resources.
- Working remotely appears to be effective but is offset by an increase in domestic responsibilities. Operating from home, while enabling greater flexibility in ordinary circumstances, has had a mixed impact on women entrepreneurs during the crisis.

This is understandable as self-employed women are more volatile to changing scenarios and experience a higher risk than others. They are also often independent and do not have the required support to weather through the storm. Moreover, self-employed women in both rural and urban areas earn one-third of what self-employed men earn^{xxxi}. The research also pointed out that while much of the goods and services sector like travel, boutique owners, fitness trainers, doctors have been negatively affected; but certain businesses like publishing, gardening/ landscaping micro-enterprises have received positive response. In fact, self-employment in the knowledge sector or businesses that already had an online presence peaked during this time.

Key Observations

- Self-employed women had the highest percentage of respondents that were negatively affected by COVID-19 at 41.6%.
- 27.3% of the respondents in Self Employed segment who were negatively impacted state their reason as having to work harder/longer during this pandemic, followed by financial worries at 26.0%.

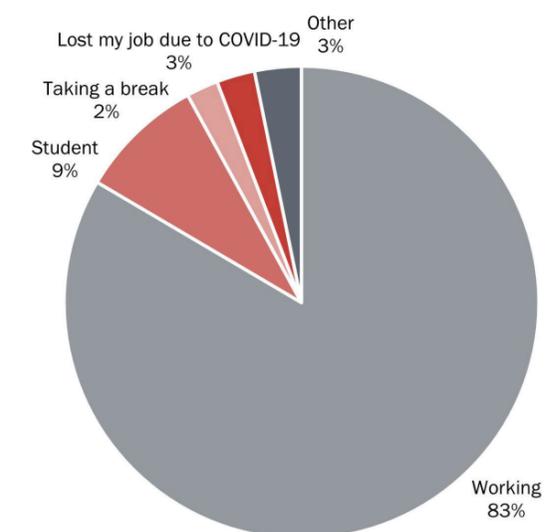
VERBATIM

Had to let go off a few projects because the businesses couldn't survive."

– Verbatim recorded from a woman working in Self-Employed Segment

OCCUPATIONAL STATUS

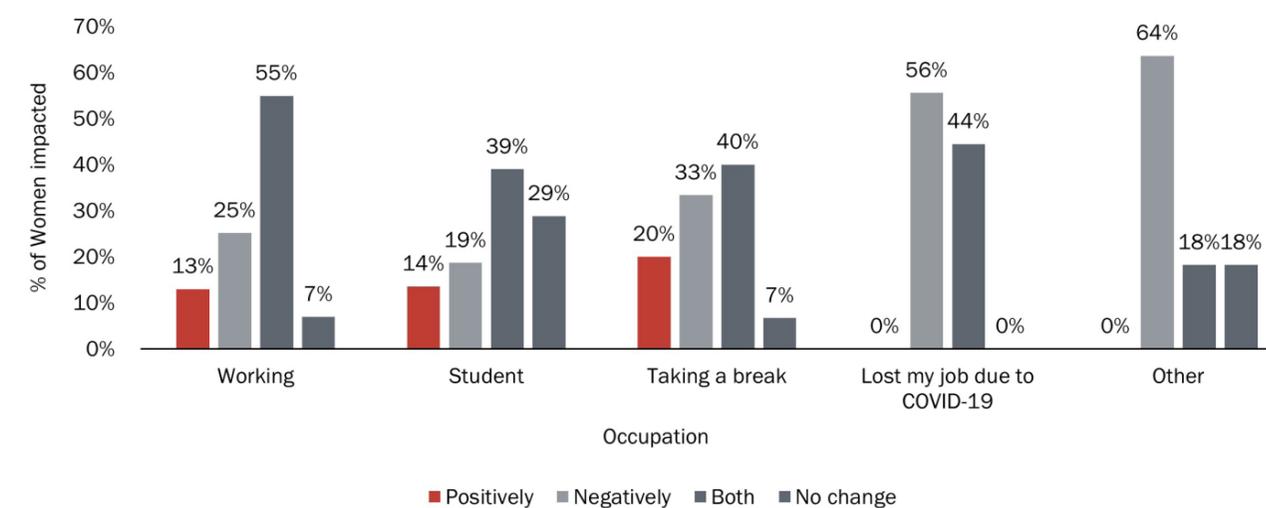
FIGURE 2.1: PERCENTAGE REPRESENTATION OF RESPONDENTS IN EACH OCCUPATION



These results are based on a sample size of 800 women across five occupational status viz. Working, Student, Lost job due to COVID-19, Taking a break, and Other. The highest representation has been from the Working Group (72.1%), followed by Student (7.4%), Other (2.8%), Lost job due to COVID-19 (2.3%) and Taking a break (1.9%). All the positions are self-explanatory, while, 'Other' constitutes women who are presently not working or housewives. In this section, we delve deeper into understanding how the pandemic affected women across various occupations, and its impact with respect to factors such as gender, age, family composition, household responsibilities, children, etc.

Figure 2.2 and Table 2.1 reveals the effect of the pandemic on women across these categories. The survey respondents chose their impact as 'Positively', 'Negatively', 'Both', or 'No Change'.

FIGURE 2.2: EFFECT OF COVID-19 ON WORKING WOMEN ACCORDING TO THEIR OCCUPATION



OCCUPATIONAL STATUS

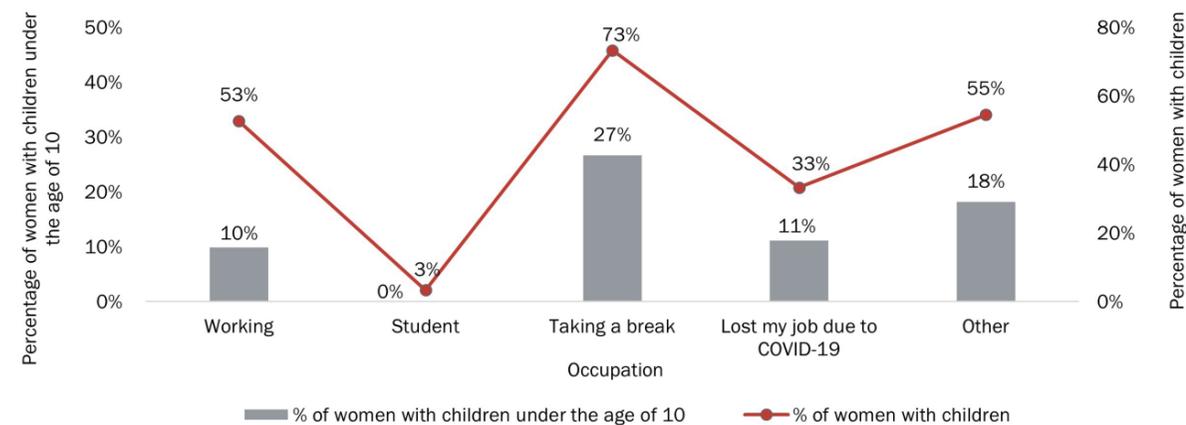
TABLE 2.1: EFFECT OF COVID-19 ON WOMEN ACCORDING TO THEIR OCCUPATIONAL STATUS

OCCUPATION		EFFECT OF COVID-19 ON WOMEN ACCORDING TO THEIR OCCUPATIONAL STATUS			
NO.	POSITION	POSITIVELY	NEGATIVELY	BOTH	NO CHANGE
1	Working	13.0%	25.1%	54.9%	6.9%
2	Student	13.6%	18.6%	39.0%	28.8%
3	Taking a break	20.0%	33.3%	40.0%	6.7%
4	Lost my job due to COVID-19	0.0%	55.6%	44.4%	0.0%
5	Other	0.0%	63.6%	18.2%	18.2%

WHAT WAS THE INDIAN WORKING WOMEN'S EXPERIENCE IN THIS PANDEMIC?

The proportion of working women that were negatively impacted was 25.1% and those that were both positively and negatively impacted was 54.9%. These numbers combined indicate that over 80% of working women were negatively impacted in some capacity. 38.5% of working women said they were adversely affected by added burden of housework/childcare/eldercare and 43.7% stated that work life balance has become worse. This is understandable as the average age of these women (working and self-employed) is 37 years among which 52.7% had children (Figure 2.3).

FIGURE 2.3: PERCENTAGE OF WOMEN WITH CHILDREN VS. PERCENTAGE OF WOMEN WITH CHILDREN UNDER THE AGE OF 10



Working mothers absorb a disproportionate amount of childcare and homeschooling responsibilities, and that double shift has grown to a “double double” shift. Mothers of children under age 10 who are in dual-career couples are twice as likely as men in the same situation to spend more than five additional hours a day on household responsibilities than they did prior to COVID-19.^{xxxvi}

In a survey conducted by the United States of America from May to June, 2020 one out of four women who became unemployed during the pandemic reported the job loss was due to a lack of childcare, twice the rate of men surveyed. A more recent survey shows the losses have not slowed down: between February and August, 2020 mothers of children 12 years old and younger lost 2.2 million jobs compared to 870,000 jobs lost among fathers.^{xxxvii}

According to a new survey in Britain, conducted by the Trades Union Congress (TUC), it has been found that 41% of working mothers in Britain are struggling to balance their work and home commitments, due to the unavailability of childcare. The survey also found that one in six women needed to reduce their working hours, in order to juggle their responsibilities at home, primarily taking care of the needs of their children.^{xxxviii}

In fact, more than two in five working mothers in India are working outside their business hours to provide childcare, nearly twice as many men (25 per cent), according to the ‘Workforce Confidence Index’ survey by Microsoft-owned LinkedIn that was based on the responses of 2,254 professionals in India. The findings showed that more than 46% working mothers report working till late to make up for work, and 42% are unable to focus on work with their children at home and approximately 13% did not have any household help.^{xxxix}

VERBATIM

Workload of household chores, increase in expense due to extra care, upset with children's education and frustrated.”

“Have to work harder and longer; work life balance has become worse, pay cut, no increment / bonus - has left no motivation to work.”

– Verbatims recorded from working Women

Key Observations

- The combined proportion of working women who were either negatively impacted or both negatively and positively impacted was 80.0%.
- Working women had an average age of 37 years. On an average 52.7% of them had children, and approximately 10 of them had children under the age of 10. Further, ~13% of them did not have any household help.

WHAT IS THE WAY AHEAD FOR WOMEN WHO LOST THEIR JOBS DUE TO COVID-19?

2.3% of the respondents lost their jobs due to the pandemic. It is a significant number when extrapolated and applied to the female workforce of the country. 55.6% of the women in this survey who lost their jobs due to COVID-19 were negatively impacted whereas the rest 44.4% felt they were both positively and negatively impacted. 78% of them stated financial worries as one of the key effects of their job loss. This number is explained as around 70% of Indian women in the formal workforce who left their jobs for family reasons are currently struggling to re-enter the workforce despite the fact that the women report to update their skills to keep up with technological advancements and other developments.^{xi} Loss of professional networks, lack of up-to-date skills, skill gaps often act as barriers for those who take career breaks because of unpaid care responsibilities.^{xii} This has been aggravated by the pandemic in 2020 and remains a global concern.

Even in the United States of America as well, there were 70,000 layoffs between the months of March and April 2020 out of which 60% were women and the most affected were the younger women as they were potential targets of the layoffs and they lacked the work experience to survive in a competitive job market.^{xiii}

The steepest fall in employment happened in India during the lockdown in April 2020, when employment numbers crashed from over 400 million for January 2019-March 2020, to 282 million in April 2020, according to calculations based on *Centre for Monitoring Indian Economy (CMIE)* data. Thus, the pandemic's cost to women's employment has worsened an already precarious situation.

From April, 2020 onwards, job recovery has risen steadily, but has been lopsided in terms of gender. For men, the job graph has seen a steady rise, while for women there has been a dip in October and November, 2020 figures. Total employment in India for November 2020 was 2.4% lower than in November 2019, but among urban women it was down by 22.8%, according to calculations based on CMIE data.^{xiiii} The ILO [International Labor Organization] (2020) estimates that two-thirds of the jobs that will be lost and not recovered are women's jobs. This is because women are employed in the service industry, in hospitality and in tourism. Moreover, most of them are also employed at levels where there are no proper contracts to be enforced.

COVID-19 has become a disproportional pandemic which has affected women and their professional path, way more than men. Even during the Ebola crisis, it was observed that men could quickly recover from the setback, but for women it took much longer.

In November 2020, 20 million, or 67% of 30 million unemployed men, said they were actively looking for jobs, according to the latest CMIE data. Among women, only 7.2 million (37%) of the 19.6 million unemployed said they were looking for jobs. This disproportionate figure highlights the fact that women can possibly be discouraged to look for work during an economic crisis.^{xlv}

This points out there is a general tendency of employers to hire men, due to their ability to give longer hours to work and this preference may increase in the post-COVID-19 context. However, employers who would want to engage in cost cutting in the recovery phase of this pandemic might choose to employ female workers, since they have the same qualifications as males but can be employed at a lower wage. Globally, over 2.7 billion women are restricted from having the same choice of jobs as men and the gender wage gap is estimated to be at 22%, with nearly 40% of women not having access to social protection. Further, only 5% of Fortune 500 CEOs are women.^{xlv}

Key Observations

- 55.6% of the women who lost their job due to COVID-19 were negatively impacted.
- 78% of these women stated financial worries as one of the key effects of their job loss.

VERBATIM

The COVID-19 situation has been utilized as an effective tool by our organization to mindlessly exploit the employees. Due to this coercion I had to ultimately give up my job.”

“I applied to so many jobs in last few months, but I didn't get any reply from them. My situation is getting worse.”

“I am not getting work. if I get selected, they are offering too less salary which will not at all fulfill my expectations, they taking the advantage of lockdown that's it.”

– Verbatims recorded from Women who lost their jobs due to COVID-19

WHY FEMALE STUDENTS WERE COMPARATIVELY BETTER OFF?

The proportion of female students that were positively affected due to the pandemic stood at 13.6% and those that were negatively affected was 18.6%. The proportion of female students that experienced “No Change” was 28.8%, relatively a very high statistic for the “No Change” response. This could be because students were quite shielded from the pandemic compared to those already in the work force or about to enter it. **While the student community had challenges of their own, such as cancelled classes, online teaching, lack of clarity about examination, attending classes/lectures from home, etc., they did not have to face a stagnant economy, pay cuts, and job losses.**

From the pool of our survey respondents, 89.8% live with their parents. That can significantly reduce household responsibilities and allow the students to focus on adapting to the changing and virtual landscape of education brought on by this pandemic.

Of those positively impacted, or both positively and negatively impacted, 38.7% saved time on travel, and 32.3% benefited from flexible timings. Of those negatively impacted or both negatively and positively impacted, 32.4% had to work harder or for longer, and 14.7% had job related difficulties, such as job offer getting cancelled or postponed.

Key Observations

- 28.8% of the students felt no change and only 18.6% were negatively impacted.
- 94.9% female students are not married and 89.8% of the women live their parents.
- 38.7% of the students, who were positively impacted, or both positively and negatively impacted, saved time on travel, and 32.3% benefited from flexible timings.
- Of the negatively impacted or both negatively and positively impacted, 32.4% had to work harder or for longer, and 14.7% had job related difficulties.

VERBATIM

I am a student so COVID-19 has had both positive as well as negative impact on me. Online classes allowed me to attend various other workshops”

“During the COVID-19 time where everyone was struggling with work, it worked wonders for me. I started working on my hobbies which I usually don't do in normal days. I invested time on myself. But I've seen my family struggling through it, be it business, work or time management.”

– Verbatims recorded from Students

HAS THE PANDEMIC WORSENE THE GENDER DIVIDE AMONG THE VARIOUS OCCUPATIONAL STATUS?

61.1% women who lost their job due to COVID-19 felt women to be worse off than men, followed by women who took a break at 46.7%, closely followed by working women at 42.3% and students at 35.6% (Figure 2.4 and Table 2.2). **This trend indicates that women suffered on the professional front due to factors beyond industry dynamics and recessionary period caused due to the pandemic. There were clearly gender based disparities in the pandemic experience for men and women. These could be stemming from differential treatment of women in the workforce, or a disproportionate share of household responsibilities.** It is possible that the impact on men was limited to the industry/employment related factors only, and hence only up to 5.1% of overall respondents feel men are worse off.

The pandemic-induced poverty surge will also widen the gender poverty gap – meaning, more women will be pushed into extreme poverty than men. This is especially the case among those aged 25 to 34, at the height of their productive and family formation period. In 2021, it is expected there will be 118 women aged 25 to 34 in extreme poverty for every 100 men aged 25 to 34 in extreme poverty globally, and this ratio could rise to 121 poor women for every 100 poor men by 2030.^{xvi}

FIGURE 2.4: IMPACT OF COVID-19 ON WORKING WOMEN AS COMPARED TO MEN ACCORDING TO OCCUPATION

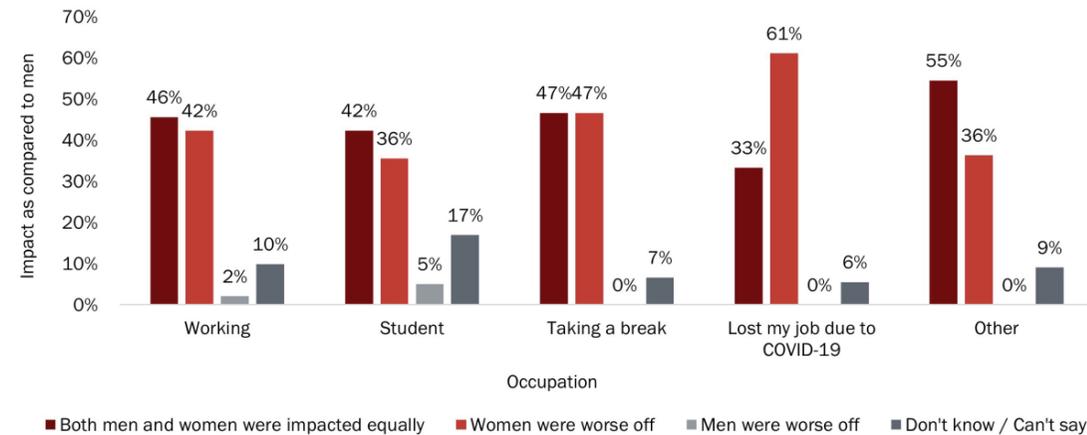


TABLE 2.2: IMPACT OF COVID-19 ON WORKING WOMEN AS COMPARED TO MEN ACCORDING TO OCCUPATION

OCCUPATION		IMPACT OF COVID-19 ON WORKING WOMEN AS COMPARED TO MEN ACCORDING TO OCCUPATION			
NO.	POSITION	MEN & WOMEN IMPACTED EQUALLY	WOMEN WORSE OFF	MEN WORSE OFF	CAN'T SAY
1	Working	45.6%	42.3%	2.1%	9.9%
2	Student	42.4%	35.6%	5.1%	16.9%
3	Taking a break	46.7%	46.7%	0.0%	6.7%
4	Lost my job due to COVID-19	33.3%	61.1%	0.0%	5.6%
5	Other	54.5%	36.4%	0.0%	9.1%

According to a McKinsey and Lean In report based in North America, among working mothers in dual-career couples, 40% say they spend an additional three or more hours a day on child care and home responsibilities than pre-COVID-19, while 27% of fathers said the same. More than half of mothers say they are responsible for either all or most of the work at home.^{xvii}

On a macro level, the unemployment rate for women jumped by more than 12% points between February and April of 2020, while the rate for men increased by less than 10% points. The losses for women without college degrees is even more staggering. Between March and early April 2020, their employment rate dropped 15% points compared to a drop of 11% points among non-college educated men.^{xviii}

As per yet another survey conducted by WerkLabs to figure out the impact of the pandemic on the present as well as the future, it was found that women are two times as likely as their male counterparts to leave their employer in a year's time due to their workplace experience during the pandemic.^{xix}

Key Observations

- Only 0 to 5.1% of women in each category felt that men are worse off.
- Close to 30% to 61% of women across various occupations felt that women were worse-off due to the COVID-19 pandemic.
- 45.6% of the working felt that there was an equal impact of COVID-19 on men and women.



VERBATIM

Work from home due to COVID-19 has created more pressure and hence work-life balance cannot be maintained.”

“Impact has been largely on achieving sales numbers as client meetings became more impersonal on zoom etc. where it’s easy for a Client to say no. The ways of doing business are transforming which will take time to accept.”

– Verbatims recorded from Working women

“This pandemic made me become more flexible and carry on my academic and my new venture work more swiftly and with convenience.”

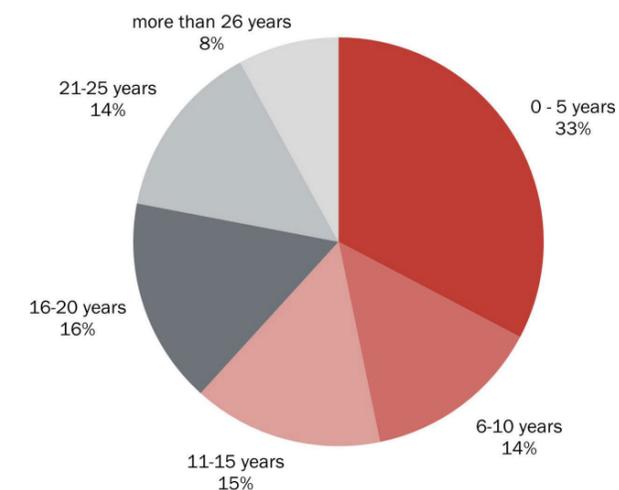
– Verbatim from Student

“The pandemic has created a huge chaos as it is very difficult to balance household chores with work. Work pressure has also increased and there’s a constant fear of you losing your job if you don’t meet up with their expectations or do not work extra. Also, with no other helping hands like cooks, maids, etc. it’s difficult to manage all at the same time.”

– Verbatim from Working women

WORK EXPERIENCE

FIGURE 3.1: PERCENTAGE REPRESENTATION OF RESPONDENTS IN DIFFERENT WORK EXPERIENCE LEVEL



These results are based on a sample size of 800 women across six different work experience positions, viz. 0-5 years, 6-10 years, 11-15 years, 16-20 years, 21-25 years, 26 years & above. The highest representation for experienced women has been from the 0-5 years (33%), followed by 16-20 years (16%), 11-15 years (15%), 21-25 years (14%), 6-10 years (14%) and more than 26 years (8%) (Figure 3.1). In this section, we delve deeper into understanding how the pandemic affected women across different experience levels, and analyze this impact with respect to factors such as gender, age, family composition, household responsibilities, children, etc.

Figure 3.2 and Table 3.1 reveals the effect of the pandemic on working women across these categories, wherein the survey respondents were asked to choose their impact as 'Positively', 'Negatively', 'Both', or 'No Change'.

FIGURE 3.2: EFFECT OF COVID-19 ON WORKING WOMEN DEPENDING UPON THEIR WORK EXPERIENCE

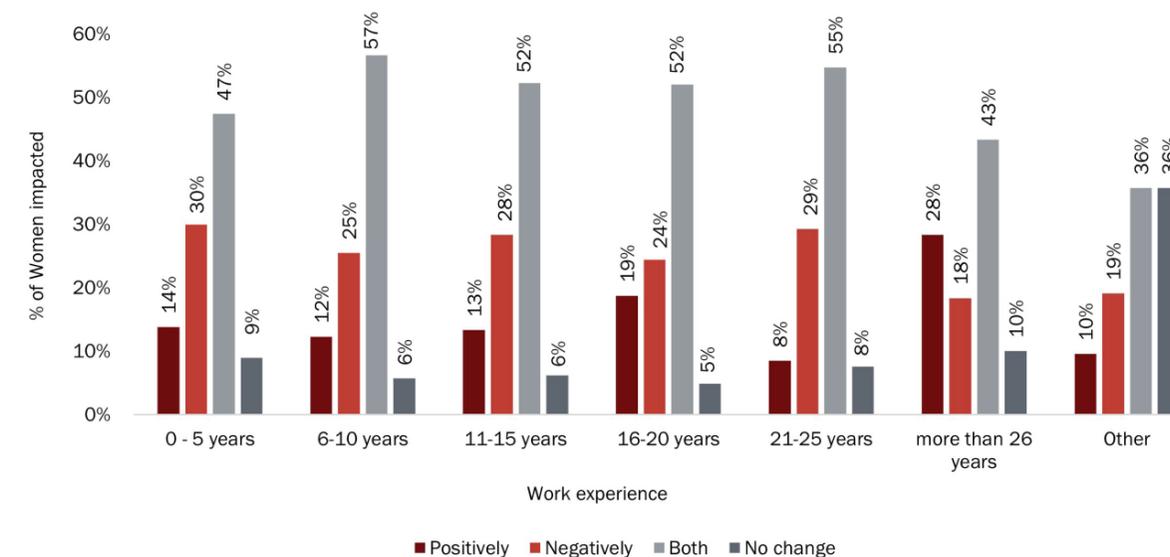


TABLE 3.1: EFFECT OF COVID-19 ON WORKING WOMEN ACCORDING TO WORK EXPERIENCE

WORK EXPERIENCE		EFFECT OF COVID-19 ON WORKING WOMEN ACCORDING TO WORK EXPERIENCE			
NO.	WORK EXP	POSITIVELY	NEGATIVELY	BOTH	NO CHANGE
1	0-5 years	13.8%	30.0%	47.4%	8.9%
2	6-10 years	12.3%	25.5%	56.6%	5.7%
3	11-15 years	13.3%	28.3%	52.2%	6.2%
4	16-20 years	18.7%	24.4%	52.0%	4.9%
5	21-25 years	8.5%	29.2%	54.7%	7.5%
6	more than 26 years	28.3%	18.3%	43.3%	10.0%

WHY WOMEN WITH THE LEAST WORK EXPERIENCE WERE THE MOST SEVERELY IMPACTED?

While the entire world has been affected by the COVID-19 pandemic, it is interesting to observe how it has impacted specifically the working women. We found that women who are early in their careers, with work experience of 0-5 years were most adversely impacted (30.0%), closely followed by women who have 21-25 years of experience (29.2%). For the remaining categories, the proportion of women negatively impacted across levels of work experience stood at 11-15 (28.3%), 6-10 (25.5%), 16-20 (24.4%), and 26+ (18.3%).

The reasons cited for this negative impact were increased working hours (20.3%), work-life balance becoming worse (16.7%), added burden of housework (10.6%), no increment/bonus (10.0%), financial worries (5.5%), and a pay-cut (5.2%). A few self-employed women also mentioned having to shut down their businesses.

Women who had work experience of 0-5 years were mostly women in Entry level/Junior Roles or self-employed. This section of women was also negatively impacted since they were at the nascent stages of their career and were subject to the threat of job loss and lack of alternate opportunities. Additionally, the discomfort of acclimatizing to a new workplace virtually could also be a potential cause.

Observations made in the United States of America (USA), wherein women made up for 60% of the total layoffs between the months of March and April 2020: the most affected were younger women with lesser work experience as they were potential targets of the layoffs, and lacked the work experience to survive in a competitive job market.¹

Negative impact for women with 21-25 years of experience could be a result of blurred lines between work-life balance, and not being able to 'switch-off' from work, which added to increased work load of looking after their families and handling daily chores.

“

VERBATIM

Managing both home and work together has been the worst impact. Apart from this, the major concern is that your manager thinks as you are working from home, you should be available at any hour and your family thinks the same at home. Balancing work-life and household chores has truly been the worst impact of COVID-19 to the professional/working woman.”

– Verbatim recorded from women with 0-5 years of experience

”

Key Observations

- Women with work experience of 0-5 years were most adversely impacted (30.0%), closely followed by women who have 21-25 years of experience (29.2%).
- The major reasons for the negative impact were increased working hours (20.3%), work-life balance had become worse (16.7%), added burden of housework (10.6%), no increment/bonus (10.0%), financial worries (5.5%), and a pay-cut (5.2%).

DID THE VARIED BURDEN OF HOUSEHOLD RESPONSIBILITIES AFFECT WOMEN DIFFERENTLY ACROSS WORK EXPERIENCE LEVELS?

The proportion of women that were negatively impacted by COVID-19 was highest for women who had 0-5 years of experience (30.0%) followed by those who had 21-25 years of experience (29.2%) and 28.3% among 11-15 years of experience. While we glanced at the reasons for the impact on women in less experienced/junior roles, the reasons for negative impact on women with 21-25 years' experience could be the fact that over 93.4% of them had children.

40.7% of the work experience group of 11-15 years had children under the age of 10 - the highest amongst all groups (Figure 3.3). Among them, over 12.4% of them did not have any household help (Figure 3.4). Thus, these women who have 11-15 years' experience, are much more likely to have added burden of office stress, childcare and elderly care. Additionally, this group does not have enough resources or support to facilitate household help, hence burning the candle at both ends. Working mothers absorb a disproportionate amount of childcare and homeschooling responsibilities, and that double shift has grown to a “double double” shift. Mothers of children under age 10 who are in dual-career couples are twice as likely as men in the same situation to spend more than five additional hours a day on household responsibilities than they did prior to COVID-19.ⁱⁱ

FIGURE 3.3: PERCENTAGE OF WOMEN WITH CHILDREN VS. PERCENTAGE OF WOMEN WITH CHILDREN UNDER THE AGE OF 10

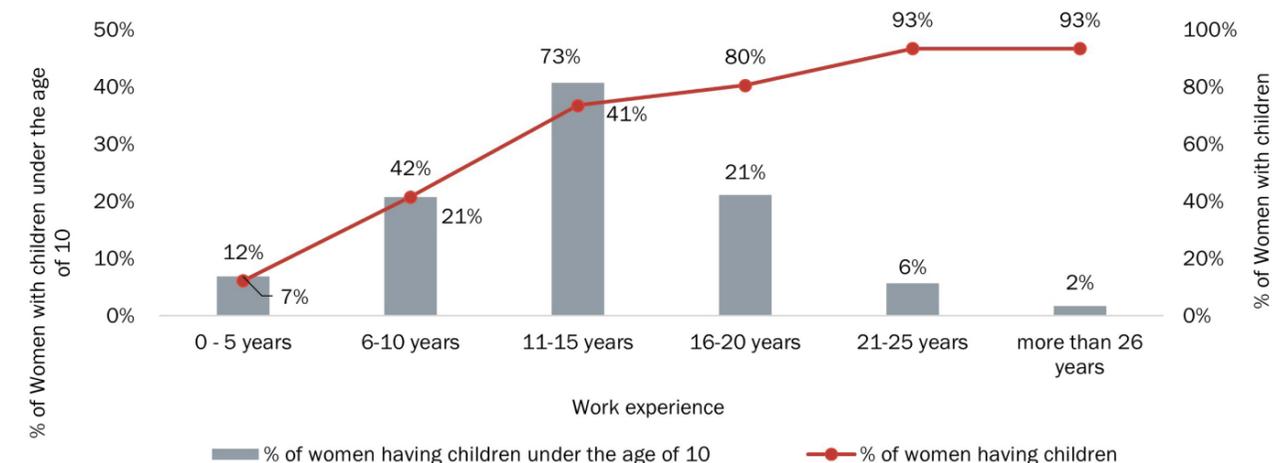
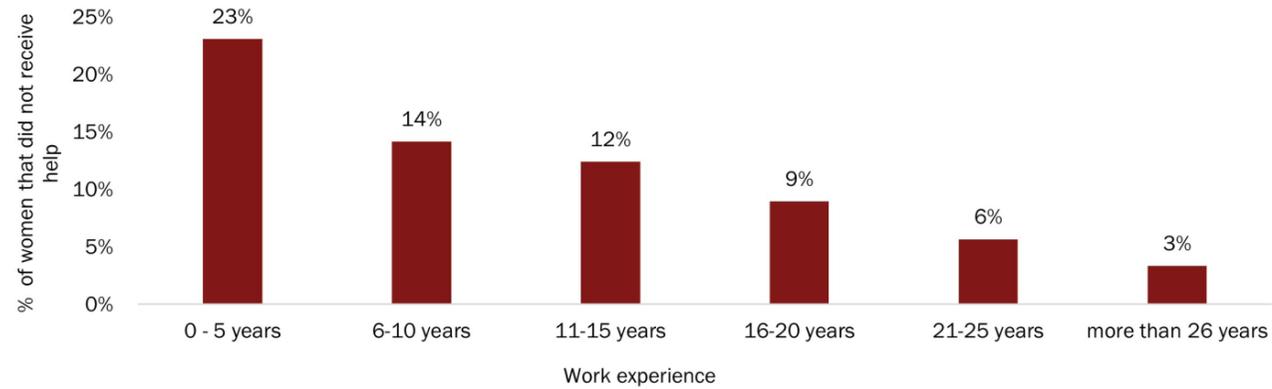


FIGURE 3.4: PERCENTAGE OF WOMEN THAT DID NOT RECEIVE HOUSEHOLD HELP



Compared to this, women who had an experience of 20+ years fared better, wherein even though nearly more than 90% of them had children, only less than 6% had children under the age of 10 years. Additionally, only around 3-6% of them did not have any household help.

According to a survey conducted by Deloitte, women without caregiving responsibilities feel a need to be always available at work (53%) than those with caregiving responsibilities (44%). This translates to different types of stressors, including non-caregivers feeling more overwhelmed than their caregiving peers (58% vs. 41%).ⁱⁱⁱ

In fact, more than two in five working mothers in India are working outside their business hours to provide childcare, nearly twice as many men (25%), according to the 'Workforce Confidence Index' survey by Microsoft-owned LinkedIn that was based on the responses of 2,254 professionals in India. The findings showed that more than 46% working mothers report working till late to make up for work, and 42% are unable to focus on work with their children at home.ⁱⁱⁱⁱ

Key Observations

- Women with 11-15 years' experience said that over 73.5% of them had children; 40.7% of the group had children under the age of 10 - the highest amongst all groups. Further, over 12.4% of them did not have any household help.
- Whereas, women who had an experience of 20+ years, more than 90% of them had children, but only less than 6% had children under the age of 10 years and only around 3-6% of them did not have any household help.

VERBATIM

Even if the pandemic did not bring a physical stress with it, it has posed a major mental stress.”

“COVID-19 created immense burden on me by adding to the burden of increased household work with no maid or family member to help. Eldercare became an added responsibility due to the travel ban. The ban made it impossible for me to switch jobs.”

– Verbatim recorded from women with 11-15 and 16-20 years of experience

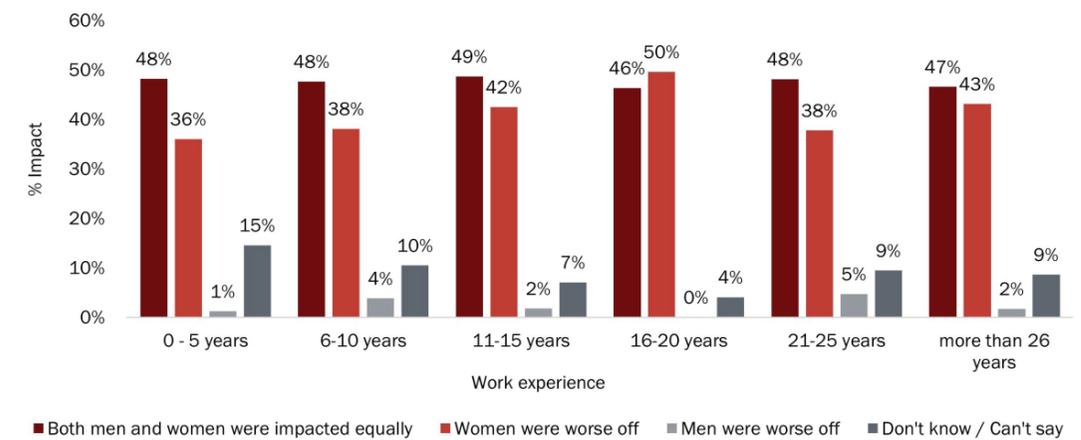
IS THE DISPARITY BETWEEN IMPACT ON MEN AND WOMEN WORSE FOR EXPERIENCED WOMEN?

49.6% of women with 16-20 years of experience perceived women to be worse off than men, followed by women with more than 26 years' experience at 43.1%, 11-15 years at 42.5%, 6-10 years at 38.1%, 21-25 years at 37.7%, and 0-5 years at 36.0% (Table 3.2 and Figure 3.5). It is clear here that women who have moved up the the management ladder, i.e. women with experience of more than 16 years, feel that the impact of the pandemic seems to be worse for women than men. According to this survey, the negative impact on men was unanimously less than the impact on women, since a mere 1% - 5% of respondents feel men were worse off than women.

TABLE 3.2: IMPACT OF COVID-19 ON WOMEN AS COMPARED TO MEN ACCORDING TO WORK EXPERIENCE

WORK EXPERIENCE		IMPACT OF COVID-19 ON WOMEN AS COMPARED TO MEN ACCORDING TO WORK EXPERIENCE			
NO.	WORK EXP	BOTH MEN AND WOMEN WERE IMPACTED EQUALLY	WOMEN WERE WORSE OFF	MEN WERE WORSE OFF	DON'T KNOW / CAN'T SAY
1	0-5 years	48.2%	36.0%	1.2%	14.6%
2	6-10 years	47.6%	38.1%	3.8%	10.5%
3	11-15 years	48.7%	42.5%	1.8%	7.1%
4	16-20 years	46.3%	49.6%	0.0%	4.1%
5	21-25 years	48.1%	37.7%	4.7%	9.4%
6	more than 26 years	46.6%	43.1%	1.7%	8.6%

FIGURE 3.5: IMPACT OF COVID-19 ON WOMEN AS COMPARED TO MEN ACCORDING TO WORK EXPERIENCE



According to a McKinsey and Lean-in a report based in North America, among working mothers in dual-career couples, 40% say they spend an additional three or more hours a day on child care and home responsibilities than pre-COVID-19, while 27% of fathers said the same. More than half of mothers say they are responsible for either all or most of the work at home.^{liv}

According to a survey conducted by Springer, during the lockdown, 81% of the total survey population reported to avail no services of the domestic workers as compared to 13% before the lockdown. Therefore, the domestic work including cleaning, cooking, laundry, child care, elderly care among others which were earlier performed by the domestic workers for income, are now performed by the household members without any remuneration. Therefore, the burden of unpaid work during the lockdown increased for all.^{lv} It is likely that this increased burden was disproportionately borne by women.

Key Observations

- 49.6% of women with 16-20 years of experience perceived women to be worse off than men, followed by women with more than 26 years of experience at 43.1% showing that as women who moved upwards in their career feel that the impact of the pandemic seems to be worse on women than men.
- According to the survey conducted, there seems to be a limited impact to the industry/employment related factors on men, and hence on an average, 1% - 5% of respondents feel men were worse off than women.

“ ”

VERBATIM

The situation rendered many in helpless situations. Many lost their jobs and faced closure of businesses. Switching work to an online mode is still a challenge to many. It's in a way a futuristic approach but things need to be systematic for better outcome.”

“It helped me learn new techniques and better use of technology, but also made me feel stressed at times as always trying to learn new things is a challenge and pressure.”

– Verbatims recorded from women who had over 6-10 years of work experience.

WHY WERE WOMEN WORSE OFF THAN MEN DURING THE PANDEMIC?

The marital status of women and their family composition can help explain why women were worse off during the pandemic. Over 85% women in the range of 11+ years of experience are married. However, a higher proportion of married women in Junior Roles live with their in-laws (Figure 3.7). Marriage and living with a spouse and in-laws can significantly increase expectations of household duties for women, and with longer work hours and a work from home set-up, these women can bear the brunt of this dual role as a working professional and a care giver. This can explain why as women move higher in their field of occupation, they have a more grinding experience than men.

However, less than 6% of women in the 21-25 and 26+ years of experience category did not receive domestic help, and this inverse trend is consistent with women with lesser experience, as shown in Figure 3.4. Women in the survey who had lesser work experience received lesser help. This may be explained as being in the younger age bracket and needing more flexibility, they may be more dependent on part time maids who mainly travel by trains for work. During the lockdown, the trains were not operating; and even after the lockdown households in urban areas were reluctant to resume the services of their household helps who availed public transport to work. On the other hand, women with greater work experience may be more dependent on full time maids due to the nature of their advanced family composition (Figure 3.6).

Increase in the education level of women, increase in family income, large size of land holdings, and regular employment status of the household can be considered as positive parameters for changing women's work status because with a better standard of living and higher income level, the household can afford care services^{lvi}, which in turn will give choices to the women to redistribute their time both at home as well as at the workplace. Due to COVID-19, women now spend more time on household work and childcare. The rate of women doing the cooking has risen from 55 % to 79%.^{lvii}

FIGURE 3.6: FAMILY COMPOSITION

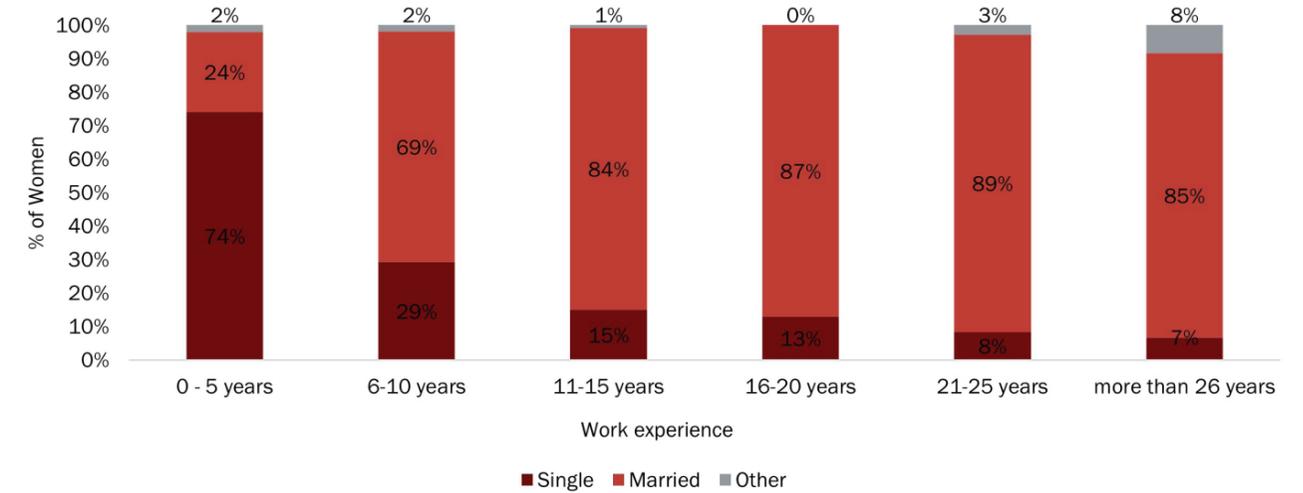
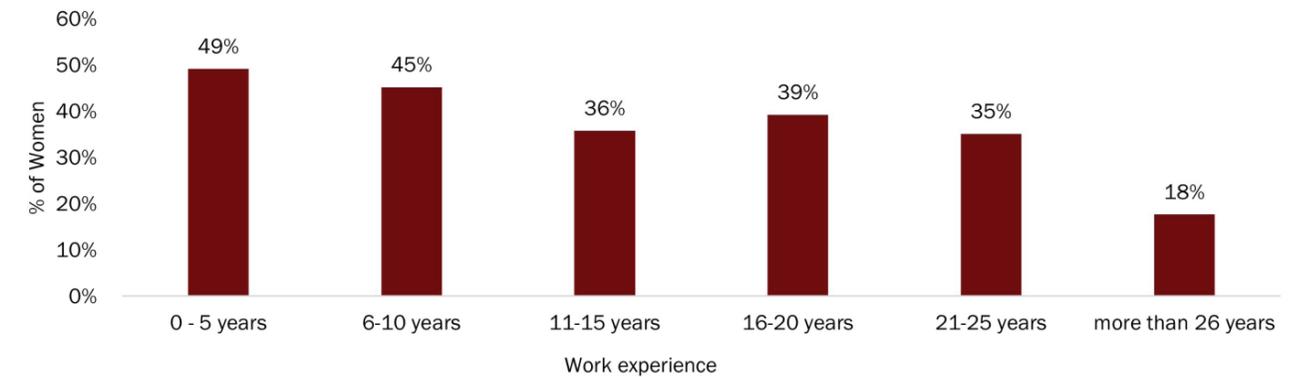


FIGURE 3.7: PERCENTAGE OF MARRIED WOMEN LIVING WITH IN-LAWS



According to a Deloitte report on “Understanding the pandemic’s impact on working women”, the number of women who say they are responsible for 75% or more of caregiving responsibilities (e.g. childcare or care of other family members) has nearly tripled to 48% during the pandemic compared to their caring responsibilities prior to COVID-19.^{lviii}

As work from home relates to the on-demand work environment, nearly a third (29%) of women who feel they always need to be available are concerned that if they are not able to fulfill this need, their career progression may be impeded.^{lix} This is adding additional stress to the working women.

According to a UN report, as quarantine measures keep people at home, closed schools and day-care facilities, the burden of unpaid care and domestic work has exploded, both for women and men. But even before COVID-19, women spent an average of 4.1 hours per day performing unpaid work, while men spent 1.7 hours – that means women did three times more unpaid care work than men, worldwide.^{lx}

Key Observations

- **Almost 80%+ women in the range of 11+ years of experience are married and in fact, a higher proportion of these women lived with in-laws than married women in Junior Roles.**
- **Women spent an average of 4.1 hours per day performing unpaid work, while men spent 1.7 hours - that means women did three times more unpaid care work than men, worldwide.**



VERBATIM

Working longer hours, added responsibility of household chores, teaching tuitions for competitive exams has fallen drastically.”

“Significantly impacted by the lack of ability to network with colleagues and clients. The interpersonal aspect of professional life took quite a beating.”

– Verbatim recorded from women with 11-15 and 16-20 years of experience

DO THE REASONS FOR THE NEGATIVE IMPACT ON WOMEN CHANGE WITH WORK EXPERIENCE?

We surveyed women about the causes of the negative impact of the pandemic, and the most common response received was having to “Work Longer and Harder”, thus leading to a worsened work-life balance. Women with up to 15 years of experience cited this issue the most frequently, with 25.7%, 23% and 19.3% women from the work experience segments of 11-15 years, 0-5 years and 6-10 years respectively, pointing out to the same cause. Interestingly, in the 16-20 years’ work-experience bracket, 50.4% of the working women cited the reason as “Added burden of housework, childcare, and eldercare”, more than any other work experience category. **It is evident, older women tend to have more household responsibilities, with older parents and young children. This worsened during the pandemic with the concept of being ‘always on’ and less defined working hours in their jobs.** Majority of the women also had to take pay cuts and did not receive any increments or bonuses due to businesses trying to cut costs across their segments.

According to an UN article on COVID-19 and its economic toll on women, some of the reasons why women are impacted more include: women tend to earn less; women have fewer savings; women are more likely to be burdened with unpaid care and domestic work, and therefore have to drop out of the labour force.

In fact, the recently released report shows that the pandemic will push 96 million people into extreme poverty by 2021, 47 million of whom are women and girls. This will bring the total number of women and girls living on USD 1.90 or less, to 435 million.^{lxi}

Key Observations

- **The most common and major reason of negative impact of pandemic for women with up to 15 years of experience was “Work Longer and Harder” where 23%, 19.3%, and 25.7% women from the work experience segments of 0-5 years, 6-10 years and 11-15 years felt this, respectively.**
- **Among the women falling under the 16-20 years’ work-experience bracket, 50.4% of them cited about “Added burden of housework, childcare, and eldercare” which was the highest amongst all the groups.**



VERBATIM

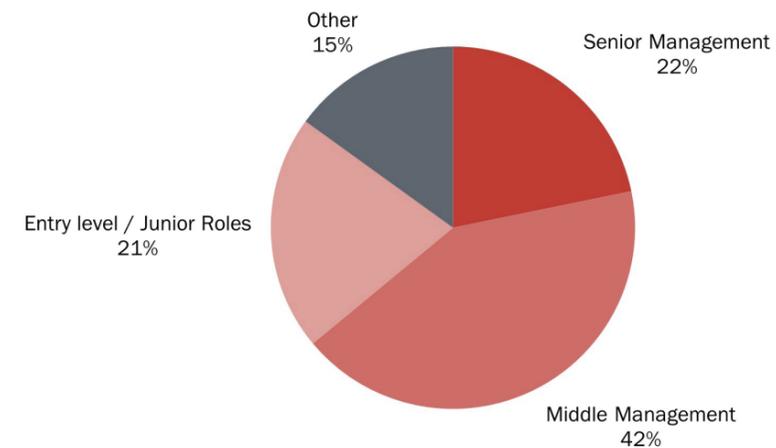
Women are mostly effected as we had to manage work from home as well as the kitchen and all the additional demands as husband and children are at home.”

“In an academic profession being with your students is the most important. The personal involvement of teachers in the student’s curricular & co curricular development is very necessary. During online classes this is limited to screen time. The joy in having a class full of students is really lost however lively we try to make it online. Individual attention to learners gets a little difficult during online classes. Parents too are not able to adjust to this. They find it difficult to divide their office work with child’s online classes on a single device. To ensure child does not miss out on classes teacher has to adjust. Hence working hours get extended.”

– Verbatim recorded from women with more than 26 years of work-experience.

HIERARCHICAL POSITION

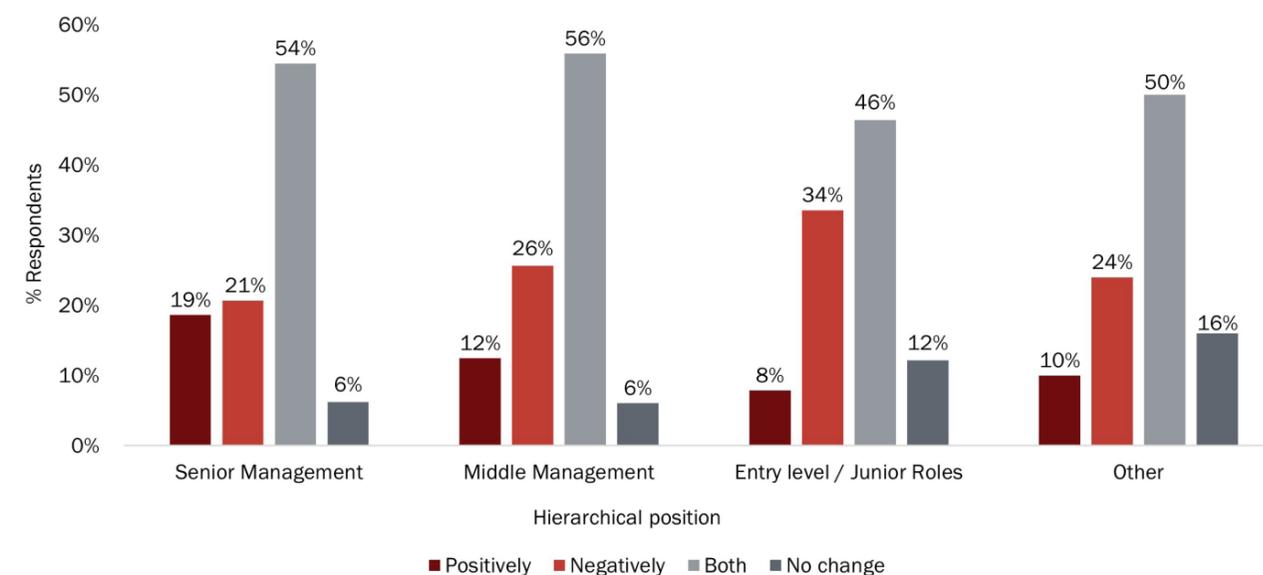
FIGURE 4.1: PERCENTAGE REPRESENTATION OF RESPONDENTS IN EACH POSITION



These results are based on a sample size of 800 women across four management positions, viz. Senior Management, Middle Management, Junior Management and Other. The highest representation has been from the Middle Management (42%), followed by Senior management (22%), Entry level/Junior management (21%), and Other (15%). While all the positions are self-explanatory, the 'Other' sector comprises of women who are currently not in employment, or those who have lost their jobs due to the pandemic. In this section, we delve deeper into understanding how the pandemic affected women across management positions and seniority, and analyze this impact with respect to factors such as gender, age, family composition, household responsibilities, children, etc.

Figure 4.2 and Table 4.1 reveal the effect of the pandemic on working women across these categories. The survey respondents chose their impact as 'Positively', 'Negatively', 'Both', or 'No Change'

FIGURE 4.2: EFFECT OF COVID-19 ON WORKING WOMEN ACCORDING TO THEIR HIEARARCHICAL POSITION



HIERARCHICAL POSITION

TABLE 4.1: EFFECT OF COVID-19 ON WORKING WOMEN ACCORDING TO HIERARCHICAL POSITION

POSITION		EFFECT OF COVID-19 ON WORKING WOMEN ACCORDING TO HIERARCHICAL POSITION			
NO.	POSITION	POSITIVELY	NEGATIVELY	BOTH	NO CHANGE
1	Senior Management	18.6%	20.7%	54.5%	6.2%
2	Middle Management	12.5%	25.6%	55.9%	6.0%
3	Entry Level/ Junior Roles	7.9%	33.6%	46.4%	12.1%
4	Other	10.0%	24.0%	50.0%	16.0%

WHY WOMEN IN SENIOR MANAGEMENT HAD AN EQUAL POSITIVE AND NEGATIVE IMPACT?

The proportion of Senior Management women that were positively impacted due to the pandemic was at 18.6%, roughly the same as those that were negatively impacted at 20.7%, with the latter being slightly higher. However, this was not the case for the remaining women in Middle Management or Entry Level/Junior Role, where the negative impact was much more prominent.

In the United States of America as well, there were 70,000 layoffs between the months of March and April 2020 out of which 60% were women and the most affected were the younger women as they were potential targets of the layoffs and they lacked the work experience to survive in a competitive job market.^{lxii}

A possible explanation for a nearly equal negative and positive impact on Senior Management women could be due to contrasting effects of increased household burden and unexpected improvement in the work schedule due to work from home. Nearly 49.0% in Senior management said they saved on travel time, followed by flexible work timings (42.8%) and 27.6% said they could look after their child and work. At the same time, 45.5% of them stated that they were negatively impacted having to work longer/harder followed by 42.8% who were affected because of worsening of work - life balance and 35.9% because of added burden of housework/childcare/eldercare.

However, the negative impact on women in Senior Management, while lower than other categories, should not be undermined. While senior-level women are under the same pressure to perform right now as senior-level men, they are often held to higher performance standards than men, and may be more likely to take the blame for failure—so when the stakes are high, as they are now, senior-level women could face higher criticism and harsher judgement. Senior-level women are also nearly twice as likely as women overall to be “Onlys”—the only or one of the only women in the room at work. That comes with its own challenges: women who are Onlys are more likely than women who work with other women to feel pressure to work more and to experience microaggressions, including needing to provide additional evidence of their competence.^{lxiii}

“

VERBATIM

It has affected me positively in many ways as it has built more strength and positivity in me. I could balance my work and home more efficiently and meticulously. Could spend more time with family and kids.”

“Blurred boundaries, revisiting priorities, difficult to manage teams remotely, kids/ family assume if I am home, I can be disturbed.”

– Verbatim recorded from Senior Management Women

Key Observations

- Senior Management women were both positively (18.6%) and negatively (20.7%) impacted due to the pandemic, with the latter being slightly higher.
- 49.0% women in Senior management said they saved on travel time, followed by 42.8% who were positively impacted by flexible work timings and 27.6% could look after their child and work.
- 45.5% of women in Senior management stated being negatively impacted due to having to work longer/harder, 42.8% were affected because of worsening of work - life balance and 35.9% of them due to added burden of housework/childcare/eldercare.

WHAT WAS THE EFFECT ON MIDDLE MANAGEMENT, AND WHAT COULD BE THE REPERCUSSION GOING FORWARD?

Interestingly, the combined proportion of women that were either negatively impacted or both negatively and positively impacted, ranged from over 81.5% for women in Middle Management to 80% at Entry Level/ Junior and 75.2% at Senior Management. Of the women in Middle Management, the average age was ~37 years and the highest percentage that shouldered added household burden/ childcare or eldercare (Figure 4.5). In fact, 52.0% of them had children, out of whom 11.7% were under the age of 10 years. Further, over 16% of them did not have any household help.

Compared to this, women in Senior Management fared better, where even though 81.4% of them had children, only 6% did not have any household help.

FIGURE 4.3: PERCENTAGE OF WOMEN WITH CHILDREN VS. PERCENTAGE OF WOMEN WITH CHILDREN UNDER THE AGE OF 10

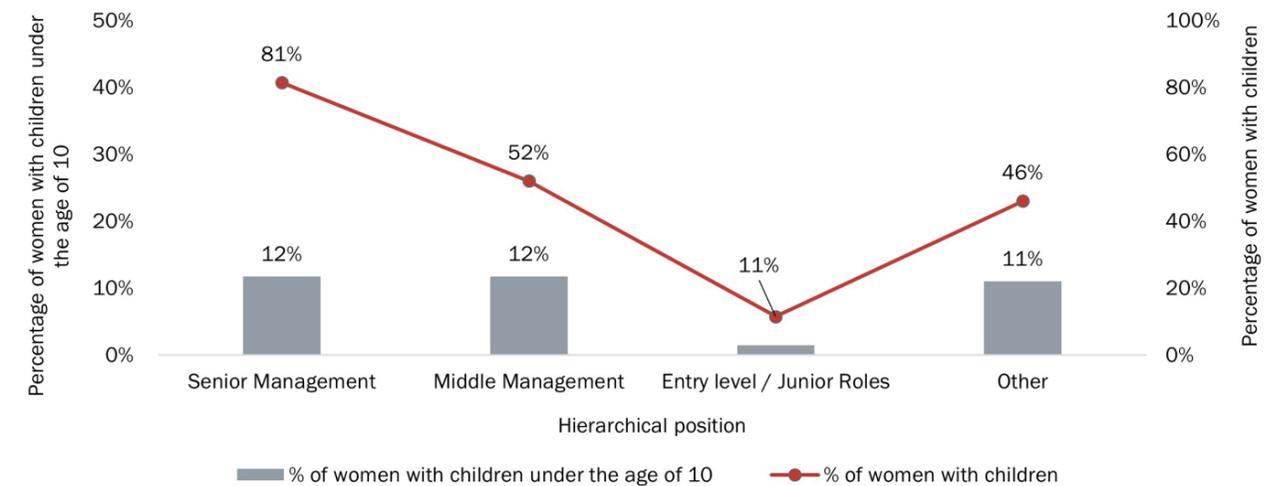


Figure 4.4: PERCENTAGE OF WOMAN THAT DID NOT RECEIVE HELP

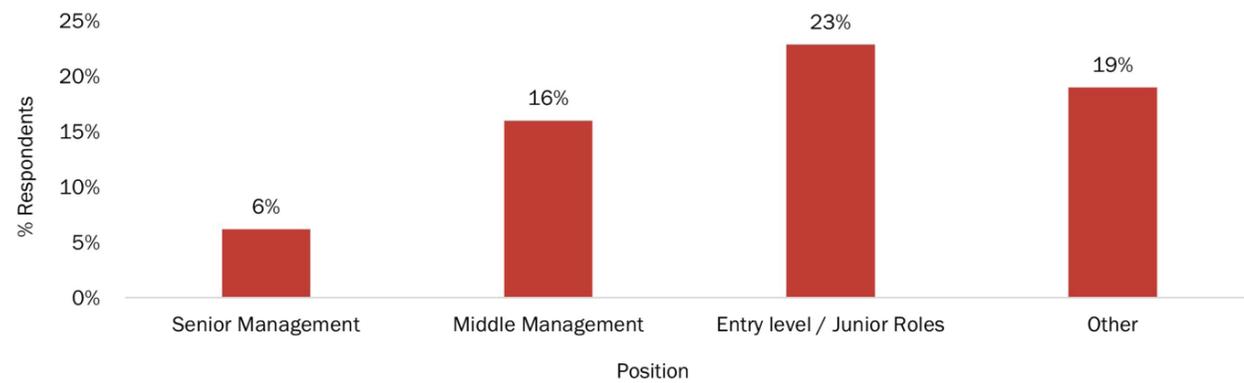
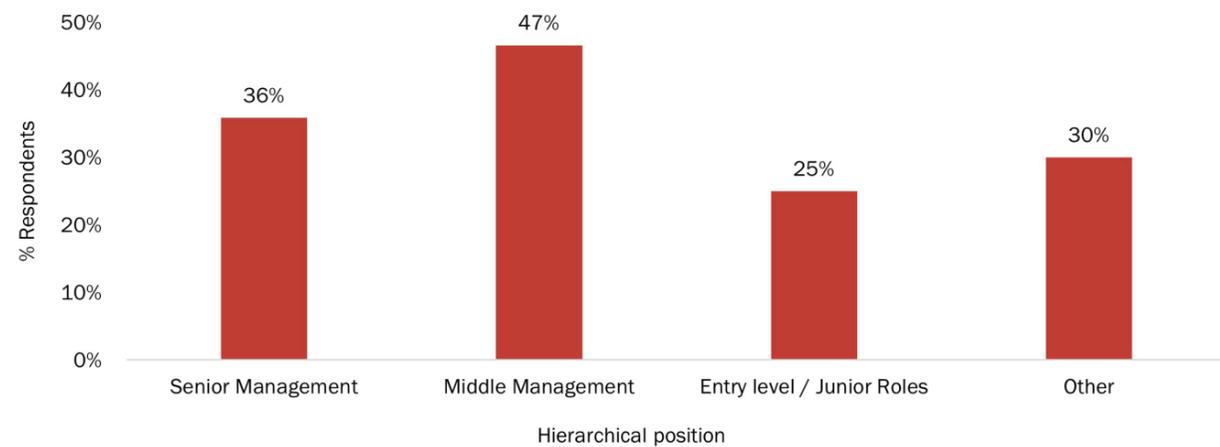


FIGURE 4.5: PERCENTAGE OF WOMEN THAT FACED ADDED HOUSEHOLD BURDEN / CHILDCARE / ELDERCARE



Working mothers absorb a disproportionate amount of childcare and homeschooling responsibilities, and that double shift has grown to a “double double” shift. Mothers of children under age 10 who are in dual-career couples are twice as likely as men in the same situation to spend more than five additional hours a day on household responsibilities than they did prior to COVID-19.^{lxiv}

Moreover, during this time of economic instability, many companies have attempted to cut costs, and women in Middle Management, not as shielded as those in Senior Management, might also face the stress of uncertain employment. Middle management fall in between the Senior Management and Frontline Management and have to bear the brunt from both ends resulting in erratic work schedules. This combined with household pressure from home makes them stressed.

In a US survey from May to June, 2020 one out of four women who became unemployed during the pandemic reported the job loss was due to a lack of childcare, twice the rate of men surveyed. A more recent survey shows the losses have not slowed down: between February and August, 2020 mothers of children 12 years old and younger lost 2.2 million jobs compared to 870,000 jobs lost among fathers.^{lxv}

According to a new survey in Britain, conducted by the Trades Union Congress (TUC), it has been found that 41% of working mothers in Britain are struggling to balance their work and home commitments, due to the unavailability of childcare. The survey also found that one in six women needed to reduce their working hours, in order to juggle their responsibilities at home, primarily taking care of the needs of their children.^{lxvi}

Worryingly, more than two in five working mothers in India are working outside their business hours to provide childcare, nearly twice as many men (25 per cent), according to the ‘Workforce Confidence Index’ survey by Microsoft-owned LinkedIn that was based on the responses of 2,254 professionals in India. The findings showed that more than 46% working mothers report working till late to make up for work, and 42% are unable to focus on work with their children at home.^{lxvii}

Given how important female representation at the senior/executive level is to improve gender equality, the outflow of women at the middle management level is highly detrimental to the goal of improving female representation in the next decade.

Key Observations

- The combined proportion of women that were either negatively impacted or both negatively and positively was 81.5% for women in Middle Management which is highest of all.
- The age of Middle Management women was ~37 years and the highest percentage that shouldered added household burden/ childcare/ eldercare.
- 52.0% of them had children, out of whom 11.7% were under the age of 10 years and 16% of them did not have any household help.



VERBATIM

Longer working hours, as everyone expects you to be available at home! Work-life balance proclamations are mostly made for junior executives.”

“Working from home offsets the work life and personal life balance. Office timings are not clearly demarcated. Unavoidable interruptions during work have definitely affected the performance during COVID-19.”

– Verbatims recorded from women in Middle Management

IS THE IMPACT OF INCREASED HOUSEHOLD BURDEN LESS SEVERE FOR ENTRY AND JUNIOR ROLES?

The Entry Level/Junior Role category had the highest proportion of women that were negatively affected at 33.6%, followed by Middle Management at 25.6%. Around 50.7% of the Junior Role women have stated long hours and the burden of work as their reason for the negative effect. The psychological effect of long working hours, a breakdown of the office-home divide, and the discomfort of acclimatizing to a new workplace virtually could be some of the potential causes.

However, a deeper insight can be obtained when the reasons for this impact are studied. 25.0% stated no increment or bonus as a reason equally with added burden of housework/childcare/eldercare, followed by financial worries (17.1%), pay cut (15.0%) and not getting promotion (11.4%). **When compared on a relative basis to women higher up on the management hierarchy, women in Entry level and Junior Roles were more impacted by the financial/employment aspects of the pandemic, and less impacted by gender-based disparities such as a disproportionate share of household responsibilities.**

Key Observations

- Around 50.7% of the Junior Role women have stated long hours and the burden of work as their reason for the negative effect.
- 25.0% of the women in Entry Level/Junior Roles stated no increment or bonus and added burden of housework/childcare/eldercare, 17.1% had financial worries, followed by 15.0% who faced pay cut.



VERBATIM

COVID-19 has negative impact in my work life. I wasn't paid for months. And now I'm working for just half of the salary which is not enough to support my family. I am newly married and my father got retired from private company, he doesn't have any pension. I have to work hard to sustain my family."

"I applied to so many jobs in the last few months but I didn't get any reply from them. My situation is getting worse."

"There are less jobs available in entry level for those who lost their jobs during COVID-19."

– Verbatims recorded from women in Junior/ Entry Level workforce

HOW DID THE PANDEMIC AFFECT THE GENDER DIVIDE WITH RESPECT TO HIERARCHICAL POSITION?

44.8% women in senior management perceived women to be worse off than men, closely followed by middle management at 43.2% and Entry Level/Junior Role at nearly 37%. **This trend indicates that as women move up the management ladder, there is a clear perception of the widening of the gap between impact of the pandemic on men and on women.** It is possible that the impact on men was limited to the industry/employment related factors only, and hence only 0- 4.5% of respondents feel men are worse off.

FIGURE 4.6: IMPACT OF COVID-19 ON WORKING WOMEN AS COMPARED TO MEN ACCORDING TO HIERARCHICAL POSITION

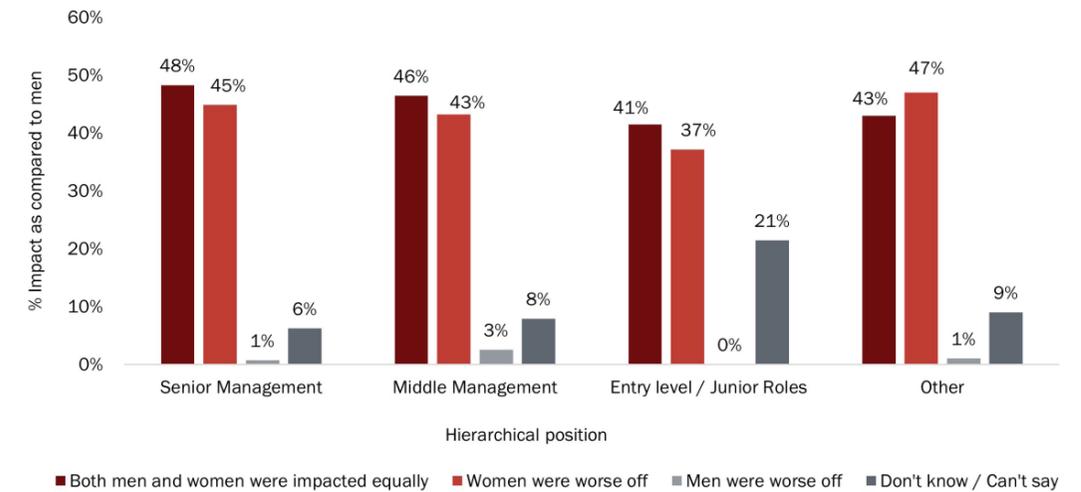


TABLE 4.2: IMPACT OF COVID-19 ON WORKING WOMEN AS COMPARED TO MEN ACCORDING TO HIERARCHICAL POSITION

POSITION		IMPACT OF COVID-19 ON WORKING WOMEN AS COMPARED TO MEN ACCORDING TO HIERARCHICAL POSITION			
NO.	POSITION	MEN & WOMEN IMPACTED EQUALLY	WOMEN WORSE OFF	MEN WORSE OFF	CAN'T SAY
1	Senior Management	48.3%	44.8%	0.7%	6.2%
2	Middle Management	46.4%	43.2%	2.5%	7.9%
3	Entry level/ Junior Roles	41.4%	37.1%	0.0%	21.4%
4	Other	43.0%	47.0%	1.0%	9.0%

According to a McKinsey and Lean In report based in North America, among working mothers in dual-career couples, 40% say they spend an additional three or more hours a day on child care and home responsibilities than pre-COVID-19, while 27% of fathers said the same. More than half of mothers say they are responsible for either all or most of the work at home.^{lxviii}

A Myers-Briggs report suggests stress levels for women were more extreme than those for men. For women, stress levels peaked for those at the senior management level but dropped significantly among those at the executive level. Among men, there was less variation in stress at different levels of an organization. Senior and middle manager roles felt the most stress, regardless of gender.

The pattern was also evident when women and men were asked how much they agreed with the statement, "Work is quite stressful at the moment." Women at senior and middle management levels felt the strongest, while men had a flatter relationship between organizational level and stress. COVID-19 has unveiled many of those things for managers and regardless of the stress they are experiencing, working women provide the same level of emotional support to their spouses and colleagues, researchers have found. Men tend to provide less emotional support when feeling more stressed.^{lxi}

On a macro level according to the Brookings.edu, the unemployment rate for women jumped by more than 12% between February and April of 2020, while the rate for men increased by less than 10%. The losses for women without college degrees is even more staggering. Between March and early April, their employment rate dropped 15% points compared to a drop of 11% points among non-college educated men.^{lxix}

As per yet another survey conducted by WerkLabs to figure out the impact of the pandemic on the present as well as the future, it was found that women are two times as likely as their male counterparts to leave their employer in a year's time due to their workplace experience during the pandemic.^{lxxi}

Key Observations

- Only 0 to 4.5% of women in each category felt that men are worse off.
- 43-45% of women in both Higher management and the Middle Management category felt women are worse off as compared to men, highlighting the difference in impact.
- 37.1% of the Entry Level/Junior Role felt women are worse off compared to men due to the COVID-19 pandemic.



VERBATIM

Women are mostly effected as we had to manage work from home as well as the kitchen and all the additional demands as husband and children were at home."

"COVID-19 is not a fight between men and women because both have suffered a lot professionally."

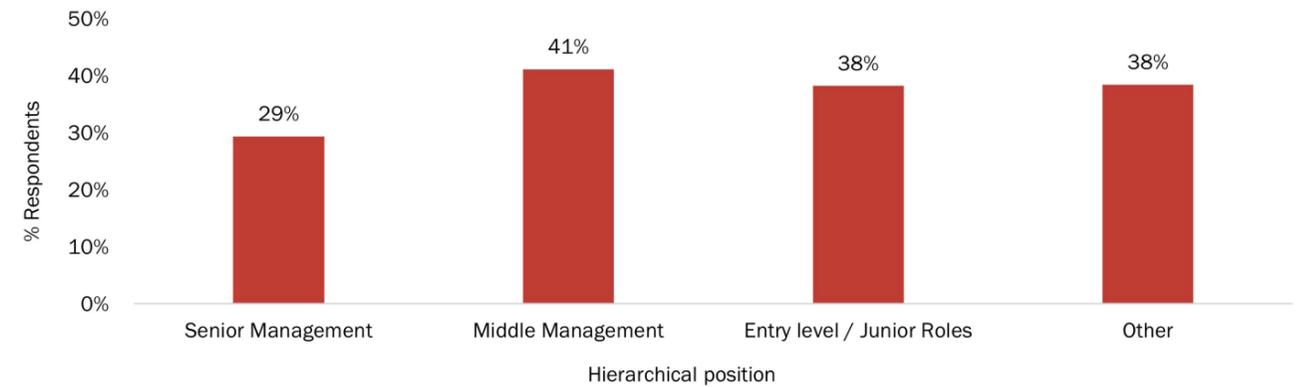
"Work from home and work for home both had to be balanced with no domestic help which increased working hours for both - men and women."

- Verbatims recorded from married women, working in Middle Management

WHAT IS THE 'DUAL BURDEN' OF THE INDIAN WORKING WOMAN?

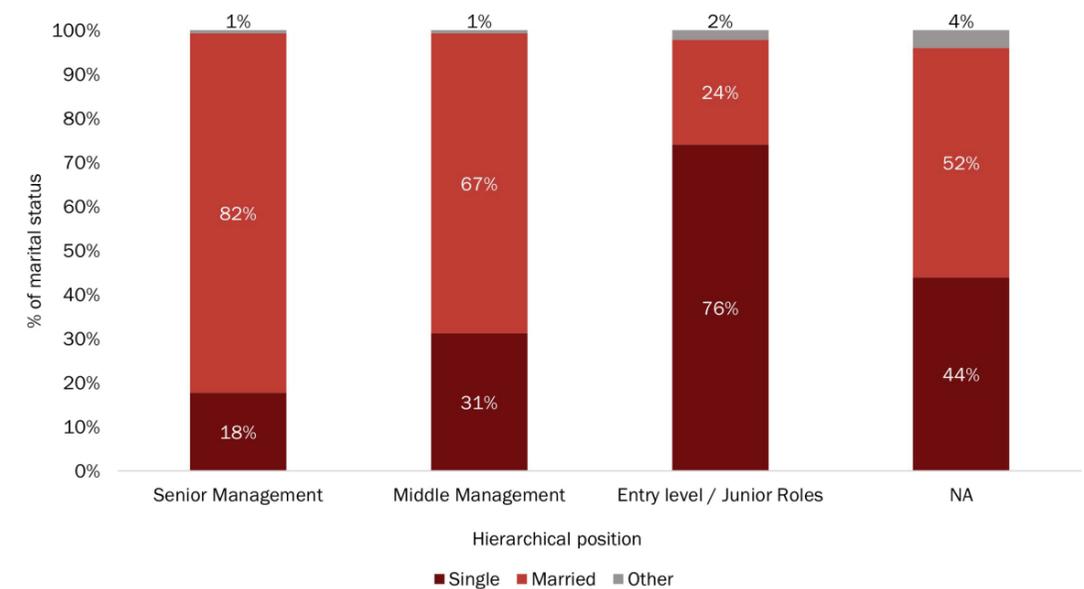
According to the survey, women in Senior Management most strongly felt that women were worse off during the pandemic, and this could partly be explained by the marital status of these women, and their family composition. 82.1% and 66.5% of Senior and Middle Management women respectively are married, compared to 24.3% for Entry/Junior Level women. In fact, a higher proportion of married Middle Management women lived with in-laws than married women in Junior Roles. **Marriage and living with a spouse and in-laws can significantly increase expectations of household duties for women, and with longer work hours and a work from home set-up, these women can bear the brunt of this dual role as a working professional and a care giver.**

FIGURE 4.7: PERCENTAGE OF MARRIED WOMEN LIVING WITH IN-LAWS



Delving deeper, only 21.0% of married Senior management women, and 24.6% of married Middle Management women received help from their spouses. One reason why women in middle and higher management felt they were worse off could be the disproportionate burden of household chores compared to the male partner. **Additionally, while younger men and women are likely to share responsibilities equally, older or middle-aged couples might have stricter division of gender roles, despite both being earning partners.**

FIGURE 4.8: MARITAL STATUS



This has been corroborated in the 'Women in Workplace' report by McKinsey: since the pandemic, mothers that are part of a dual-career couple are twice as likely as fathers in a dual-career couple to spend more hours a day on chores. Mothers, and particularly mothers with young children, are far more likely to consider leaving the workforce entirely.^{lxvii}

Key Observations

- 82.1% and 66.5% of Senior and Middle Management women are married, compared to 24.3% at Entry/Junior Level women.
- A higher proportion of married Middle Management women lived with in-laws than married women in Junior Roles.
- Only 21.0% of married Senior management women, and 24.6% of married Middle Management women received help from their spouses.



VERBATIM

Since maids were not allowed it was difficult to balance Work life. However once domestic help has arrived there is relief.”

“Long work hours - corporates forget that staff also need time with family to do basic household work. Mental health issues aggravated.”

- Verbatims recorded from married women, working in Senior Management

CONCLUSION AND RECOMMENDATIONS

CONCLUSION

The pandemic has had a perceptible impact on women in various stages of their lives, across different industry sectors, occupational status, work experience, and hierarchical positions. This research not only provides an in-depth understanding of this impact, but also adds a gender lens on how factors such as family composition, marital status, children and domestic work influenced the female experience in this pandemic.

The pandemic has brought upon economic insecurity, job loss, broadening of gender gap and income loss today. The consequences on education and employment will be long lasting, and if unaddressed, will reverse hard-won gains in gender equality. It will have a snowballing effect on the lives of women and girls for years to come and the fallout will be more severe for the most vulnerable of them.

The call for action needs to be now. Suitable policies, programs, and implementation of new remote approaches by the government are required to ensure that the undesirable impacts of the outbreak are addressed.

Some of the indicative (not conclusive) steps that governments and businesses can take to mitigate the adverse economic impacts of COVID-19 on women are as follows:

Reconciliation of paid and unpaid work

Provide all primary caregivers with paid leave and reduced or flexible working arrangements. Provide essential workers with childcare services. More efforts are also needed to engage citizens and workers in public campaigns that promote equitable distribution of care and domestic work between men and women.

Support for women-owned and women-led businesses

Businesses owned and led by women should receive specific grants and stimulus funding, ease of tax burdens as well as subsidized and state-backed loans. Economic relief should similarly target sectors and industries where women constitute a majority.

Support for women workers

Implement gender-responsive social protection systems to support income security for women to affordable and quality childcare services which will enable more women to be in the labour force. Bridging the gender pay gap is urgent, and it begins by enacting laws and policies that guarantees equal pay for work of equal value and stop undervaluing the work done by women.

Provide incentives to businesses to maintain a diversity portfolio

Businesses to provide special incentives to maintain a diversity portfolio and also to increase and maintain women recruits. Employers can provide support to their employees by making flexible working the norm, leading with empathy and trust, ensuring that reward, succession, and promotion processes address unconscious bias, creating learning opportunities that fit within the employees' daily lives.

Empower women to enter the workforce

Young women to be encouraged to enter the workforce and develop perseverance to keep her job needs to be made into a structured life skill development and inculcated from school.

Provide family counselling

Sensitize men and other family members to support women in domestic work, child care and other care services. This should be done at all levels – government, business, academic institutions and other social structures and institutions. Media can play an important role here to spread the word.

Encourage career after family

Encourage businesses to employ women in suitable roles after a break. Provide adequate skilling and upskilling for her to gain confidence. Encourage 'gig' economy for women.

Direct income support to women

Introduce economic support packages, including direct cash-transfers (which would mean giving cash directly to women who are poor or lack income), expanded unemployment benefits, tax breaks, and expanded family and child benefits for vulnerable women and their families.

Support for informal workers

Provide social protection and benefits to informal workers. For informal workers left unemployed, cash transfers or unemployment compensation can help ease the financial burden, as can deferring or exempting taxes and social security payments for workers in the informal sector.

With a deep understanding into the psyche of the Indian working woman, the research throws up the clear need for a community just for them, to meet some of the challenges which have been exacerbated by the pandemic. There is a need for women to connect and communicate with each other, to discuss common barriers and obstacles in the professional journey.

The research should be the foundation of our work with women's communities in India and their evolving needs. Especially in the pandemic-riddled world, it is imperative to build online communities, which come together through shared pain. These communities need support and career resources - like mentors and role models, learning and skilling paths, career previews and opportunities, and most importantly, the ability to learn and grow with peers. Also, we need to realise that 'working women' in India, are by no means a homogeneous demography and so it is important to offer sharply directed resources to different networks within the community (say, like women in banking technology or women returning to work or aspiring entrepreneurs).

Goal 5 of the Sustainable Development Goals (SDGs) adopted by the United Nations Member States in 2015 as part of its 2030 Agenda for Sustainable Development aims to achieve gender equality and to empower all girls and women. This International Women's Day, 2021 let us all unite to take a pledge: **to encourage more 'Women in Leadership' who can empower and support more and more women and men to achieve an equal future in COVID-19 world! The time for action is NOW. Let's #ChooseToChallenge.**

REFERENCES

- i <https://www.unwomen.org/en/news/stories/2020/9/feature-covid-19-economic-impacts-on-women>
- ii <https://www.unwomen.org/en/news/stories/2020/9/feature-covid-19-economic-impacts-on-women>
- iii https://www.business-standard.com/article/current-affairs/50-of-india-s-working-women-feel-increased-stress-due-to-pandemic-survey-120091000617_1.html
- iv https://indianwomennetwork.in/wp-content/uploads/2020/08/Impact-of-COVID-19-on-Working-Women_August-2020.pdf
- v <https://theconversation.com/women-risk-losing-decades-of-workplace-progress-due-to-covid-19-heres-how-companies-can-prevent-that-145073>
- vi <https://www.unwomen.org/en/news/stories/2020/9/feature-covid-19-economic-impacts-on-women>
- vii <https://www.bain.com/insights/can-covid-19-be-the-turning-point-for-women-entrepreneurs-in-india/>
- viii <https://www.bain.com/insights/can-covid-19-be-the-turning-point-for-women-entrepreneurs-in-india/>
- ix <https://www.brookings.edu/essay/why-has-covid-19-been-especially-harmful-for-working-women/>
- x https://www.business-standard.com/article/economy-policy/india-us-employment-surveys-show-covid-19-can-skew-gender-parity-120071701124_1.html
- xi <https://www.unwomen.org/en/news/stories/2020/9/feature-covid-19-economic-impacts-on-women>
- xii https://www.business-standard.com/article/current-affairs/covid-impact-women-workforce-disappearing-most-affected-in-urban-india-120121500259_1.html
- xiii <https://timesofindia.indiatimes.com/life-style/health-fitness/health-news/coronavirus-working-mothers-are-drastically-impacted-by-the-pandemic-finds-a-new-survey/articleshow/77980366.cms/>
- xiv <https://www.mckinsey.com/about-us/new-at-mckinsey-blog/how-are-working-women-doing-during-covid-19-our-women-in-the-workplace-study-explores>
- xv <https://timesofindia.indiatimes.com/life-style/health-fitness/health-news/coronavirus-working-mothers-are-drastically-impacted-by-the-pandemic-finds-a-new-survey/articleshow/77980366.cms/>
- xvi <https://www.news18.com/news/india/survey-finds-one-in-2-working-women-in-india-suffering-from-covid-19-related-stress-2865213.html>
- xvii <https://www.livemint.com/companies/news/how-the-coronavirus-crisis-threatens-to-set-back-women-s-careers-11601527749831.html>
- xviii <https://www2.deloitte.com/content/dam/Deloitte/global/Documents/About-Deloitte/gx-about-deloitte-understanding-the-pandemic-s-impact-on-working-women.pdf>
- xix <https://www.unwomen.org/en/news/stories/2020/9/feature-covid-19-economic-impacts-on-women>
- xx <https://www.sciencedirect.com/science/article/pii/S1888429620300558> ; on November 7, 2020. Volume 13, Issue 4, October–December 2020, Pages 216-226
- xxi https://www.business-standard.com/article/economy-policy/india-us-employment-surveys-show-covid-19-can-skew-gender-parity-120071701124_1.html
- xxii <https://www.mckinsey.com/featured-insights/future-of-work/covid-19-and-gender-equality-counteracting-the-regressive-effects>
- xxiii https://www.business-standard.com/article/current-affairs/50-of-india-s-working-women-feel-increased-stress-due-to-pandemic-survey-120091000617_1.html
- xxiv <https://theconversation.com/women-risk-losing-decades-of-workplace-progress-due-to-covid-19-heres-how-companies-can-prevent-that-145073>
- xxv <https://www.forbes.com/sites/petergreene/2020/12/08/survey-during-pandemic-teachers-are-working-more-and-enjoying-it-less/?sh=22648f805f8e>
- xxvi <https://economictimes.indiatimes.com/wealth/personal-finance-news/da-hike-for-government-employees-pensioners-put-on-hold-till-july-2021-due-to-coronavirus/articleshow/75316884.cms?from=mdr>
- xxvii <https://www.businesstoday.in/current/economy-politics/govt-employment-in-demand-due-to-job-security-amid-coronavirus/story/409626.html>
- xxviii <https://asiapacific.unwomen.org/en/digital-library/publications/2020/06/rapid-assessment-impact-of-covid-19-on-womens-civil-society-organizations>
- xxix <https://www.japi.org/x26474a4/corona-virus-covid-19-and-its-impact-on-health-care-workers->
- xxx <https://www.unwomen.org/en/news/stories/2020/9/feature-covid-19-economic-impacts-on-women>
- xxxi <https://blogs.lse.ac.uk/southasia/2020/05/25/indias-lockdown-why-small-businesses-and-the-self-employed-need-help/>
- xxxii <https://hbr.org/2020/09/dont-let-the-pandemic-set-back-gender-equality>
- xxxiii <https://foreignpolicy.com/2020/08/04/covid-19-economic-crash-india-jobless-women/>
- xxxiv <https://www.bain.com/insights/can-covid-19-be-the-turning-point-for-women-entrepreneurs-in-india/>
- xxxv <https://www.unwomen.org/en/news/stories/2020/9/feature-covid-19-economic-impacts-on-women>
- xxxvi <https://www.mckinsey.com/about-us/new-at-mckinsey-blog/how-are-working-women-doing-during-covid-19-our-women-in-the-workplace-study-explores>
- xxxvii <https://www.brookings.edu/essay/why-has-covid-19-been-especially-harmful-for-working-women/>
- xxxviii <https://timesofindia.indiatimes.com/life-style/health-fitness/health-news/coronavirus-working-mothers-are-drastically-impacted-by-the-pandemic-finds-a-new-survey/articleshow/77980366.cms/>
- xxxix <https://www.news18.com/news/india/survey-finds-one-in-2-working-women-in-india-suffering-from-covid-19-related-stress-2865213.html>
- xl <https://theswaddle.com/study-70-of-indias-working-women-fear-pay-cuts-on-resuming-work/>
- xli <https://www.livemint.com/news/india/women-returning-to-work-face-multiple-tests-11577089010842.html>
- xlii https://indianwomennetwork.in/wp-content/uploads/2020/08/Impact-of-COVID-19-on-Working-Women_August-2020.pdf
- xliiii https://www.business-standard.com/article/current-affairs/covid-impact-women-workforce-disappearing-most-affected-in-urban-india-120121500259_1.html
- xliv https://www.business-standard.com/article/current-affairs/covid-impact-women-workforce-disappearing-most-affected-in-urban-india-120121500259_1.html
- xlv <https://iwwage.org/wp-content/uploads/2020/08/Impact-of-COVID-19-on-Working-Women-August.pdf>
- xlvi <https://www.unwomen.org/en/news/stories/2020/9/feature-covid-19-economic-impacts-on-women>
- xlvii <https://www.livemint.com/companies/news/how-the-coronavirus-crisis-threatens-to-set-back-women-s-careers-11601527749831.html>
- xlviii <https://www.brookings.edu/essay/why-has-covid-19-been-especially-harmful-for-working-women/>
- xlix <https://timesofindia.indiatimes.com/life-style/health-fitness/health-news/coronavirus-working-mothers-are-drastically-impacted-by-the-pandemic-finds-a-new-survey/articleshow/77980366.cms/>
- l <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/women-in-the-workplace>
- li <https://www.mckinsey.com/about-us/new-at-mckinsey-blog/how-are-working-women-doing-during-covid-19-our-women-in-the-workplace-study-explores>
- lii <https://www2.deloitte.com/content/dam/Deloitte/global/Documents/About-Deloitte/gx-about-deloitte-understanding-the-pandemic-s-impact-on-working-women.pdf>
- liii <https://www.news18.com/news/india/survey-finds-one-in-2-working-women-in-india-suffering-from-covid-19-related-stress-2865213.html>

- liv <https://www.livemint.com/companies/news/how-the-coronavirus-crisis-threatens-to-set-back-women-s-careers-11601527749831.html>
- lv <https://link.springer.com/article/10.1007/s12147-020-09269-w>
- lvi <https://www.nature.com/articles/s41599-020-0488-2>
- lvii <https://www.livemint.com/mint-lounge/features/covid-and-the-working-woman-11596192757976.html>
- lviii <https://www2.deloitte.com/content/dam/Deloitte/global/Documents/About-Deloitte/gx-about-deloitte-understanding-the-pandemic-s-impact-on-working-women.pdf>
- lix <https://www2.deloitte.com/content/dam/Deloitte/global/Documents/About-Deloitte/gx-about-deloitte-understanding-the-pandemic-s-impact-on-working-women.pdf>
- lx <https://www.unwomen.org/en/news/stories/2020/9/feature-covid-19-economic-impacts-on-women>
- lxi <https://www.unwomen.org/en/news/stories/2020/9/feature-covid-19-economic-impacts-on-women>
- lxii https://indianwomennetwork.in/wp-content/uploads/2020/08/Impact-of-COVID-19-on-Working-Women_August-2020.pdf
- lxiii <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/women-in-the-workplace>
- lxiv <https://www.mckinsey.com/about-us/new-at-mckinsey-blog/how-are-working-women-doing-during-covid-19-our-women-in-the-workplace-study-explores>
- lxv <https://www.brookings.edu/essay/why-has-covid-19-been-especially-harmful-for-working-women/>
- lxvi <https://timesofindia.indiatimes.com/life-style/health-fitness/health-news/coronavirus-working-mothers-are-dramatically-impacted-by-the-pandemic-finds-a-new-survey/articleshow/77980366.cms/>
- lxvii <https://www.news18.com/news/india/survey-finds-one-in-2-working-women-in-india-suffering-from-covid-19-related-stress-2865213.html>
- lxviii <https://www.livemint.com/companies/news/how-the-coronavirus-crisis-threatens-to-set-back-women-s-careers-11601527749831.html>
- lxix <https://www.themyersbriggs.com/download/item/f3a672b9427340af81a10fed28258a3>
- lxx <https://www.brookings.edu/essay/why-has-covid-19-been-especially-harmful-for-working-women/>
- lxxi <https://timesofindia.indiatimes.com/life-style/health-fitness/health-news/coronavirus-working-mothers-are-dramatically-impacted-by-the-pandemic-finds-a-new-survey/articleshow/77980366.cms/>
- lxxii <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/women-in-the-workplace>





The research Women@Work brings out important recommendations based on the findings. It was heartening to see Aspire for Her and Sustainable Advancements created correlations between various aspects of personal life and its effect on professions. Gig economy is here to stay. We need to better the diversity equation in India together.”

- Shabnam Siddiqui
Executive Director, UN Global Compact Network India



I applaud institutions like Aspire for Her & Sustainable Advancements who are actively studying the impact of COVID-19 on women entrepreneurs, whilst also providing solutions through their mentorship efforts.”

- Navya Naveli Nanda
Co-Founder & CMO, AARA Health
Founder, Project Naveli