

Building Feminist Architecture for Gender Transformative Policy and Finance

Organized by
Feminist Policy Collective

Venue: We the Peoples Hall, UN House, New Delhi
(Hybrid mode)



3rd June | 4th June
2022

The [Feminist Policy Collective](#) works on Transformative Policy and Financing for Gender Equality. It is run by an independent network of feminist organisations, individual researchers, academicians, and policy advocates who are committed to strengthening gender transformative policies, plans, and budgets in India.

FPC strives to create platforms for dialogue on gender equality by bringing together development practitioners, academicians, researchers, and policy makers. In this context, the Collective organized a set of roundtable discussions aimed at identifying key issues in relation to feminist policy transformation in India. Through these conversations, we intend to consolidate existing knowledge, examine impediments, and formulate pathways for the future.

A report of the Sessions

Roundtable 1: Making Women Visible in Statistics and Numbers: Creating Gender Disaggregated Databases for Transformative Policy and Financing

Friday, June 3 | 10:15 am to 11:45 am

BACKGROUND

The Collective has acknowledged that statistical databases of India, particularly labour force estimates, have kept women's work invisible. Development and programme outcome indicators, too, lack a sex-disaggregated approach. Emphasizing the importance of a statistical framework of an economy for informing its policies, the Collective firmly believes that labour force databases should be overhauled and improvised to adequately represent women and other genders in the discourse. This roundtable, therefore, focused on some of the select issues in this domain of statistics and numbers.

The session was chaired by Ritu Dewan, Director (R), Mumbai School of Economics and FPC. She refers to the gender ignorance of national surveys as the PLFS and data systems. Highlighting the importance of gender-disaggregated data, she insisted on the need to set up processes for producing such data by learning from what has already been done.

PRESENTATION BY THE PANELISTS

I. P.C. Mohanan, Former Member, National Statistical Commission

Mohanan historicized the workforce surveys highlighting the drawbacks and challenges inherent in them as well as ways of improving the statistical systems. He began with the labour force surveys of the 1950s and underscored the idea with which these surveys operated: that the household provides labour and firms absorb them. While these surveys initially started with the approach of "gainful occupation" which assumed a stable income within the household, it has loopholes which led to the overestimation of employment. As such, surveys started using the labour force approach based on current employment status and shorter reference periods. The current approach links employment to engagement in 'economic activity and fits under the definition of the System of National Accounts.

In the 1970s, the underrepresentation of women's labour participation in the framework of the NSSO surveys came to notice. It was also noticed that marginally employed women were getting misclassified. This resulted in the addition of questions related to women's engagement in domestic work were added in the 1977-78 survey. Demands for time-use surveys were raised to gather data that was further disaggregated. Though the time-use survey was piloted in 1998, its regularization never happened. Eventually, after more than two decades of the pilot, a time-use survey was undertaken in 2019.

Mohanan, next, presented the female workforce participation rates in India from the TUS and employment surveys - which have seen improvements in the last three PLFS surveys which could also be due to the rise in unpaid care work for women – and women's nature of

employment – which is mostly in the subsidiary capacity and in agriculture. He went on to talk about the quality issues in the survey data: i) surveys often have proxy reporting elements, ii) the current concept of work and employment doesn't have a gender dimension and iii) TUS and LF surveys show consistency in data if approached through conventional concepts meaning that TUS have to enhance its framework to better represent the gendered dimensions of work. He underscores that to fully capture gendered dimensions of work, more varieties of employment classifications should be included, the sample size should be increased and ways of measuring work during the pandemic-like situation should be developed.

II. Sona Mitra, IWWAGE and FPC

Mitra presented a part of the findings of a study conducted by IWWAGE titled “Measuring Women's Labour Force: Improving on the Interrogation with Evidence from 5 States”. Their hypothesis was that the LFP for women is higher than the current estimates and that using different measures would give different estimates. The survey was targeted at women but also included male respondents from a fraction of the households. After estimating the workforce participation rates for women, they found that the estimates were less when men responded about women's work indicating underrepresentation of women's work. In terms of child care and domestic work, while more men reported that both men and women were responsible for undertaking care and domestic work, more women reported that they were solely responsible for such work. They found that when they estimated workforce participation by the standard definition of work, the numbers are consistent with PLFS data. But when they included unpaid work that women do, the numbers naturally increased. The estimates for women increased more when they included 'looking for work' and 'willingness to work'. The study also found that women engaged in 'work for pay' reported 30 more minutes of total activity on an average day than others.

The study findings on the constraints of women to paid work highlighted that women with children aged 0-14 were more likely to drop out. In rural areas, inadequate wages followed by marriage, childbirth and unpaid care responsibilities were the biggest obstacles. They found that when workplaces were nearer to one's residence and when paid work didn't interfere with unpaid care responsibilities, women were more likely to join the paid workforce.

III. Seema Kulkarni, Makaam and FPC

Kulkarni discussed the findings of an exploratory research study on violence against women in the workplace, specifically in the agricultural sector in the three states of Maharashtra, Telangana and Gujarat. The characteristic feature of the workplaces was that respondents were not involved in a single, definite workplace. They often worked in multiple worksites performing diverse roles. These worksites were devoid of basic amenities such as water and toilets, worked in unhygienic, unsafe places and the worksites usually never had crèche facilities.

The kind of violence that has been meted out against women was not just a single traumatic event but the day-to-day forms of harassment that constrain women from participating in paid work. It ranged from witch-branding widowed women who claimed their rights to land, slandering, and using abusive language publicly to physical violence. Many times violence against women was aligned with caste violence where Dalit women and young girls were

sexually assaulted by upper-caste men. Single women belonging to the Dalit and Adivasi communities and migrant women stood out as the most vulnerable. The impact of violence ranged from leaving paid work, foregoing their own agricultural produce and resources, incapacitation, and fleeing the village. Migrant women faced the risk of being trafficked. They usually cope with violence by going to their worksites in groups, sharing their experiences, and rarely filing police complaints or by resigning.

Kulkarni ends her presentation by putting forward a series of recommendations that can be considered at the national, state, district and local levels.

QUESTIONS AND COMMENTS

A number of perspectives emerged in the general discussion. One participant highlighted a trend during the pandemic that women in rural areas could join the workforce and recover sooner than women in urban areas. However, their work has been labour intensive. Mohanan commented on the failure of data systems to capture the (un)employment experience during the pandemic. People reported jobs but the daily status in the NSS revealed that they were not working. The impact in the rural areas has been less because the lockdown didn't impact the agricultural sector as such.

Another participant commented on the surprising reduction of women's participation, at the national level, even in subsidiary work as NREGA. She also insisted on the need to point out the kind of work that women are involved in, in the statistical systems when one says that their workforce participation rate is high than what's estimated. This led to the conversation that men are never really asked about the kind of work that they do. So, if posited, such questions should be asked for both groups or rectify the results of the national surveys by emphasising that women are involved in work.

A conversation happened on the importance of *jagrata samitis* in Kerala as an example of what can be done to reduce violence against women at the local level. However, the need to look at the experiences of women as well as the success of these *samitis* from a perspective that is rooted in reality was put forward.

Another participant questioned the technicality of the research studies by pointing out that the pandemic definitely limited their scope and the findings.

Dewan finally rounded up the discussion by emphasising the need to rethink the approach to measuring and representing women's work in national statistics.

Roundtable 2: Feminist Finance and Policy

Friday, June 3 | 12:00 pm to 1:30 pm

BACKGROUND

The purpose of this roundtable was to identify and discuss often undebated but increasingly urgent gendered issues within the overarching monetary, fiscal and financial framework both nationally and internationally. Macroeconomic structures are being altered, fundamentals are being redefined, and policies are being de-constructed and re-constructed. It is within this political economy framework that the roundtable was held, with the objective of further deepening gendered perspectives and integrating them into the development paradigm.

The session was chaired by Susan Ferguson, Country Representative of UN Women, India. She called attention to the fact that gender equality and women's issues have been chronically underfunded by public and private donors alike. The Beijing platform was a good start but governments did not

promise to finance and take forward the achievements of Beijing. As such, the onus of seeking finance for women and gender issues has fallen on advocates of the cause.

PRESENTATION BY THE PANELISTS

IV. Suhela Khan, Country Program Manager, Empower Asia, UN Women

Within the private sector, Khan introduced three areas of financing: CSR spending, women's leadership in the investing ecosystem and gender bonds. She discussed newer ways of financing gender equality, particularly through gender bonds. Figures of CSR spending in 2022 of the top five spenders, namely Reliance, TCS, ONGC, Tata and HDFC reveal that only 3.8 per cent of the cumulative spending went for gender. CSR has enough potential to drive money, particularly into structural constraints of violence, mobility and infrastructure and to overall better gender outcomes. In India, only 7 per cent of senior investment professionals are women. A gender imbalance in investment teams leads to gender imbalance in portfolio companies and in investments.

Introducing the debt capital market as the largest asset class, Khan highlighted that of all the bonds issued in 2021, only 5 per cent of them were sustainable bonds and less than 1 per cent aligned with SDG 5. UN has been focusing on developing guidelines to create more gender bonds in the market and integrating gender into the current bond issuances. Gender bonds could be directly allocated to activities aligned with gender equality and women's empowerment priorities (use of proceeds bond) or could be used to reach specific targets in a specific timeline (outcome-based bonds). They have the potential to advance gender equality by leading to an increase in the volume and quantity of financing and by creating mechanisms of accountability and transparency if challenges inherent in them are duly addressed.

V. . Malini Chakravarty, CBGA

Chakravarty, in her presentation, identified challenges in the under-researched area of inflation and its gendered impacts. She noted that while inflation has become a global phenomenon now, India has been facing high levels of inflation for at least thirteen months, i.e. even before the war in Ukraine started. At the present juncture, India's inflation which is the highest in the last eight years. Varying levels of inflation in the groups of fuel and light, food and beverages and core items has led to the overall inflation. High taxes on fuels and reduction of subsidies, among others things, have been some of the causing behind this high level of inflation. Inflation, unlike what a recent report says, invariably affects the poor, the lower-income groups the most. Data shows that while prices of food items have increased by 50 per cent from 2015 to 2022, real wage rate has risen by a mere 22 per cent. Clearly, inflation has dented the real income of the poor, as the food basket constitutes a substantial proportion of the total expenditure on the poor.

Gender differences in employment, wage gaps, and the responsibility of unpaid care work etc. mean that inflation has disadvantaged women and persons of marginalised gender and sexual identities even more than men.

How inflation has been impacting the poor in general and women in particular can be gleaned from news reports and other documents. Chakravarty referred to a report which stated that the women in poor households were forced to have just roti and salt, and sometimes just roti as they cannot afford salt. When the basic necessity of food intake gets impacted due to inflation, it naturally means that other expenditures such as education and health will be impacted too. This furthers gender inequality.

But inflation impacts go beyond consumption alone, as it also affects women's employment. While there is no data available to understand how inflation has affected women's employment, news reports on micro enterprises, which is where most women are employed can give a sense of the situation. The Covid-19 pandemic has already resulted in closure of nearly 6,000 MSMEs in 2020-21 and 2021-22. News reports show that MSME's are also struggling because of inflation as, unlike the

bigger enterprises, they cannot pass on the increase in cost of inputs. Under these circumstances many micro units will either close down or cut employment.

Policy measures, monetary and fiscal, therefore, adopted to correct inflation comes with certain negative implications for the economy and hence the poor and women. For instance, the RBI's move to tackle inflation by raising interest rates can increase the possibility of stagflation given that demand remains low. Similarly, cuts in taxes on fuel and other items, while important, may lead to cuts in public expenditure in future, particularly from social sectors. All these would worsen gender inequality. Therefore, it is important to form a better understanding about the impact inflation has on women for which data and deeper research into the gendered impacts of inflation is needed. The real-time consequences of inflation on women must be studied and considered in policies. Continued inflation does not just mean rising level of prices, but also rising costs for women across the country. And this has long term repercussion for gender inequality.

VI. Nesar Ahmad, Budget Analysis and Research Centre and FPC

Ahmad discusses asset monetisation, privatisation and public resources within the larger economic paradigm in the context of India. Proponents of privatisation and disinvestment often defend it by highlighting that it brings forth an increase in efficiency, better performance and higher returns for the government. Lower tax GDP ratio and corporate tax cuts have led to higher dependence of the government on returns from privatisation. The current government has adopted an aggressive disinvestment policy – almost double since 1991 - with the budget of 2021 highlighting its objectives and features. The Economic Survey of 2019-20 also supported disinvestment with a dedicated chapter on it. However, the returns from disinvestment have not been as expected. Ahmad puts forward a few concerns about privatisation and disinvestment – it prioritises profit maximisation but PSUs have a larger goal of providing for their citizens, it transfers public resources to private hands, loss on yearly revenue, undervaluation of assets, lack of clarity over the proceeds collected etc.

Asset monetisation has been given a big boost since the 2021-22 budget through the announcement of the National Land Monetisation Corporation. The assets range from roads, ports, airports and railway tracks, telecom towers etc. While the government has not called it privatisation, since there won't be a transfer of ownership but revenue rights would be transferred to the private players. The proceeds are said to be driven into capital investments majorly, private players will benefit more than the government through hikes in tariffs and user charges, wage reduction and curtailment of employment benefits for workers, compromise on quality etc., with its impacts felt more by women.

VII. Ritu Dewan, Director (R), Mumbai School of Economics and FPC

Dewan discussed ISSUES OF INSURANCE from a gendered perspective, an area of research which has rarely made it into mainstream gender discourse. Looking at the MINIMAL gender-disaggregated statistics available related specially to life insurance policies (lip), it becomes clear that penetration of lip among both men and women is extremely low, analysis of the volume of premiums revealing that it is primarily the better off who can afford these policies. The other undiscussed aspect is that of the employment potential in the insurance sector, half of the women working for the public sector. This raises issues of the consequences of the on-going processes of privatisation and also monetisation on both employment and affordability.

Mainstream microeconomics informs that the need for insurance policies is determined by desire to bequeath funds to dependents, income for retirement, assets, tax relief etc. The few studies relating to gendered analysis conclude that there are gender-based differentials.

Women are less likely than men to insure their lives through employers or individually. Of those who do, they are usually married women who are also the heads of households with more dependents.

To increase women's purchase of LIP, typical industry solutions have been product innovations, independent term plans for homemakers, the inclusion of maternity/IVF/reproductive issues into the insurance policies, and increasing the financial literacy of women. Contextualising gendered insurance issues, Dewan proposes that beyond macro and micro insurances, the need for enhancing insurance both group and individual insurances has to be related to women's economic reality, especially that of availability of and access to social security, decent and regular employment, etc. She also highlights a few other concerns. While there are different kinds of insurance such as livestock, crops etc., women often ARE NOT ABLE to access them because they are not considered farmers; moreover, there are differentials of insurance penetration along the line of formal and informal employment, rural and urban areas, REGIONS, ETC. IN THE PRESENT SCENARIO gender-sensitive policies are not uniform across different agencies and branches; there is a lack of policies FOR single persons and households or any household that does NOT align with a typical patriarchal family. An extremely crucial gendered aspect is the existence of intersectionality of income, class, gender, caste, ethnicity, disability, CONFLICT etc. which are not integrated into insurance systems.

QUESTIONS AND COMMENTS

Bringing out the fact that women depend more on informal ways of borrowing money such as money lenders, issues such as making formal financial lending more accessible to women and equitable were talked about. Solutions from a macroeconomic perspective as well as UN Women's initiatives to make financial lending equitable were forwarded. Gender bonds were also a topic of interest and the question of who can release these bonds was raised. It also raised another question – whether the promotion of gender bonds is one way of not addressing the issue of institutional lending for women. A participant highlighted women's low access to credit – formal and informal – and the fact that institutional lending is absent in this picture. Dewan points out that, unwittingly, microfinance has become synonymous with women whereas microfinance with men and the role the state has played in 'non-enabling' women to access credit.

Ferguson brought to an end the roundtable by emphasizing the need to mobilise various financial instruments to benefit women. More work needs to be done to understand the constraints women face, the way that policies and markets work for women, knowing the right questions to ask and filling the knowledge gap.

ANNEXURE 1

DAY 1: 3 rd JUNE 2022 (FRIDAY)			
SESSION	SESSION OUTLINE	TIME	SPEAKERS
Setting up	Technical checks	9:30 am to 10:00 am	
Introduction	Opening Remarks and Welcome Note	10:00 am to 10:15 am	Jashodhara Dasgupta
Roundtable 1: Making Women Visible in Statistics and Numbers: Creating Gender Disaggregated Databases for Transformative Policy and Financing	<ul style="list-style-type: none"> • Measuring women's labour force: improvising on the interrogation with evidence from 5 states • Evolution of the labour force and Time Use Surveys in the NSS and mechanisms for improvements • Lack of Data on Gender Based Violence: Case of Women Agriculture Workers in India 	10:15 am to 11:45 am	<ul style="list-style-type: none"> • Chair: Ritu Dewan • Sona Mitra • PC Mohanan • Seema Kulkarni
Tea Break		11:45 am to 12:00 pm	
Roundtable 2 Feminist Finance and Policy	<ul style="list-style-type: none"> • Financing Gender Equality via Gender Bonds • Inflation and Gender • Asset Monetisation, Privatisation, and Public Resources 	12:00 pm to 1:30 pm	<ul style="list-style-type: none"> • Chair: Susan Ferguson • Suhela Khan • Malini Chakravarty • Nesar Ahmad • Ritu Dewan

- Insurance Structures and Policies

DAY 2: 4th JUNE 2022 (SATURDAY)

Recap of Day 1	Brief Summary of Day 1	9:30 am to 9:45 am	Suneeta Dhar & Sanya Seth
Roundtable 3 Methodological Challenges in the Developing Gender Index	<ul style="list-style-type: none"> • Methodological aspects of EM 2030 SDG Gender index 2022 • Gender Gaps in Indicators • Localising SDGs – A film by SAHAJ 	9:45 am to 11:15 am	<ul style="list-style-type: none"> • Chair: Renu Khanna • Aasha Kapur Mehta • Vibhuti Patel • Nilangi Sardeshpande
Summary of all roundtables and key takeaways		11:15 am to 11:30 am	Renu Khanna

ANNEXURE 2: Photographs



