

Advancing Social Security for Her: Inclusive Design and Delivery for Women's Economic Empowerment

Yamini Atmavilas, Angad Bagai, Devaki Singh

June 2023



Background

Advancing women's social security and welfare is an essential component of their economic empowerment. Well-designed, targeted and implemented social protection recognises and addresses women's and girls' specific life-cycle transitions and the heterogeneity of women's experiences. Evidence shows that social protection systems which address gendered risks over women's lifecycle can safeguard women and communities from life-altering risks and improve empowerment outcomes.¹ This note presents an overview of India's social security and welfare priorities, and how they address the particular needs and concerns of women.

The Specific Social Security Needs of Women

Social security and welfare schemes often fail to adequately account for the needs of women. Among other reasons, this occurs because women are more likely to work in the informal sector, drop out of the labour force due to childcare demands, have limited literacy, digital connectivity, and identity documentation, and have difficulty accessing financial services. Examining how and why women's needs for social security differ from those of men is important for designing comprehensive social protection for women. Importantly, employing an intersectional lens, accounting for the diverse needs of different sub-groups of women is key. Schemes designed with this perspective, can mitigate the risks that undermine women's productivity and harm many aspects of their lives and households.² In India, social security programs are designed around the notion of the 'head of household', which in most cases is considered to be a male

¹ ILO - Social Protection Inter-Agency Cooperation Board (SPIAC-B) 2019. [Social Protection to Promote Gender Equality and Women and Girls Empowerment: A joint statement to the 63rd session of the Commission on the Status of Women](#)

² Cameron, Lisa. 2019. [Social protection programs for women in developing countries](#). IZA World of Labor 2019: 14v2

family member. With this framing, it is perhaps unsurprising that just 42% of eligible women in India are enrolled in social security programs, compared to 65% men.³ Further, women in India accumulate less wealth at the end of their working lives than men, creating a gender wealth gap. In the Asia Pacific region, women accumulate 76% of the wealth accumulated by men. This ranges from 90% in South Korea, which is the highest globally, to just 64% in India.⁴ The gender gap in asset ownership also persists in India - only 42% women own a house (alone or jointly) compared to 60% of men. 32% women own land (alone or jointly) compared to 42% men.⁵ This low wealth and asset accumulation over working lifetimes among women in India, necessitates robust social protection measures at retirement.

Moreover, working women in India are concentrated in the **informal sector**, without basic work-based/ employment social security measures, such as access to social security coverage and decent working conditions, nor written job contracts, and deal with a disproportionate amount of uncertainty and vulnerability. From domestic workers and street vendors, to seasonal agricultural and construction labour, over 90% of Indian

women in paid employment are in the informal sector.⁶

While Government of India's eSHRAM portal is playing an important role in plugging the data gap on informal workers, and enabling their enrolment and access to benefits, it is likely that the number of workers registered on the portal are an undercount, with the most-marginalised still unable to enrol due to limited digital connectivity, knowledge of existing benefits, time poverty, and lack of a proximal Common Service Centre (CSC).

Given the flexibility it offers, many women have now turned to **gig work**. Since 2010, digital platforms have flooded the market catering to

Most female informal sector workers have limited social protection;

- » 55% are ineligible for social security schemes
- » 59% have no job contract
- » 45% have no paid leave. (PLFS 2021-22)

Currently, women make up **52.7%** of the total **287 million** registered unorganised workers on Government of India's eSHRAM portal.



*The majority of women informal workers are engaged in **Agricultural** occupations*

- ▢ Out of a total of 151 million agricultural workers registered on eSHRAM, **73.4 million** or **48.36%** are **women** (eSHRAM Dashboard).
- ▢ **Uttar Pradesh** has the highest number of female agricultural workers upward of **40.3 million**, followed by Bihar, West Bengal, and Madhya Pradesh



*Domestic and Household Work is the **second** highest occupation group among women in the informal sector*

- ▢ According to registrations on e-SHRAM, **26.8 million** female informal sector workers work as **Domestic and Household** workers (eSHRAM Dashboard). **Women** account for **95.8%** of workers in this occupation group (eSHRAM Dashboard).
- ▢ **Uttar Pradesh** and **Bihar** make up for over **17 million** of these domestic workers (UP has nearly half)

³ NSSO 2019.

⁴ 2022 Global Gender Wealth Equity Report

⁵ NFHS 5 2019-21

⁶ India Spend & IWWAGE: Women in the Indian Informal Economy. 2021

services like housework, beauty, transport, and food delivery.

- In 2020-21, India had an estimated 77 lakh (7.7 million) gig workers. The gig workforce is expected to expand to 2.35 crore (23.5 million) workers by 2029-30.⁷
- Gig workers are expected to increase from 2.6% of the non-agricultural workforce or 1.5% of the total workforce in India, to 6.7% of the non-agricultural workforce or 4.1% of the total livelihoods in India by 2029-30.⁸
- Although there is no large-scale data available, 20 to 30% of the independent contractors, consultants and workers in the gig economy are estimated to be women.⁹

Gig workers are considered 'independent contractors', limiting their ability to obtain social security benefits accessible to regular employees.¹⁰ However, this categorisation does not account for the fact that there are workers that either devote their entire work time to one specific aggregator/platform, akin to full time work. In such cases, studies call upon the state to provide social security benefits to gig workers, or mandate digital platforms to do so.¹¹

Women-headed households are a particularly vulnerable population group when it comes to social security coverage. They are typically disadvantaged regarding their access to land, credit, and resources, are discriminated against by cultural norms and face high dependency burdens.¹² About 27 million households, constituting 11% of total households in the country are headed by women. The largest proportion of female-headed households is in Lakshadweep at 43.7% and in Kerala at 23%.¹³ Accounting for the specific concerns of female-headed households is particularly important, since the bulk of these households, 23 million,

are located in rural India, with 41% of them deriving a major part of their income from casual labour.¹⁴ In 79% of such households, the monthly salary of the highest earning member is less than INR 5000 per month. It is more than INR 10,000 a month for just 7% of these households. Unsurprisingly, asset ownership is also low, 13% have two-wheelers, 2% have four-wheelers, and 11% own a refrigerator. Data suggests that there are an estimated 100-150 million households in India living under USD 1.90 a day.¹⁵ These **ultra-poor households**, many of them headed by women, are extremely vulnerable to income shocks stemming from personal health crises to natural disasters, and lack scheme coverage given their limited asset ownership and low literacy. Targeting women-headed households and ultra-poor households with specific inclusion efforts is thus crucial for their social security.

The Criticality of the State in India

State initiative and policy directives are crucial to ensure that the most marginalised groups, women, children, elderly, people with disabilities, can lead a life of dignity. While those working in formal employment have access to traditional social schemes and benefits like the **pensions, health insurance, disability, maternity, and gratuity**, other welfare programs exist to provide cover to those outside this ambit. These include schemes to improve access to basic rights and **amenities** like, food (Targeted Public Distribution System), water (Jal Jeevan Mission), sanitation (Swachh Bharat), transport and public spaces (Atal Mission for Rejuvenation and Urban Transformation (AMRUT) Mission), and clean cooking fuel (Ujjwala, now under the Samarthya sub-scheme of Mission Shakti).

⁷ NITI Aayog 2022

⁸ NITI Aayog 2022

⁹ Deutsche Welle (2023) [Why are Indian women struggling with the gig economy?](#)

¹⁰ Ria Kasliwal, "Gender and the Gig Economy: A Qualitative Study of Gig Platforms for Women Workers," ORF Issue Brief No. 359, May 2020, Observer Research Foundation.

¹¹ Ibid.

¹² Stephan Klasen & Tobias Lechtenfeld & Felix Povel, 2011.

"What about the Women? Female Headship, Poverty and Vulnerability in Thailand and Vietnam," Courant Research Centre: Poverty, Equity and Growth - Discussion Papers 76, Courant Research Centre PEG.

¹³ Census 2011.

¹⁴ [Socio-Economic Caste Census 2011](#)

¹⁵ [World Bank Fact Sheet, October 2021.](#)

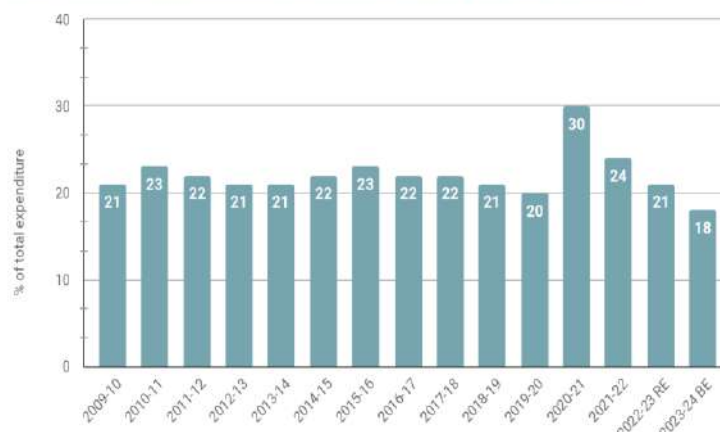
Other schemes provide **income** cover in rural areas like the National Rural Employment Guarantee Scheme (MGNREGS), or housing support (Pradhan Mantri Awaas Yojana).

Globally there has been a great move to direct social protection, particularly non-contributory programme cash and other benefits, towards women, in order to promote gender equity and women's economic empowerment.¹⁶ In India, expansion of the digital public infrastructure (DPI) has created the necessary platform for a range of direct transfers. Popularly known as the **JAM trinity** - Jan Dhan Accounts (zero balance bank accounts)- Aadhar (Identity documentation) - Mobile (digital and communication connectivity) - has eased women's ability to open bank accounts, own mobile phones and access the internet, and obtain basic identity documentation via the Aadhar card.¹⁷ Access to social protection and welfare measures is also being facilitated via a network of 5.19 lakh **Common Service Centres (CSC)**,¹⁸ with the goal to create ~6,00,000 across the country.

In terms of financial allocation, Government of India's expenditure on social welfare has remained static as a share of the total budget - around 20%, with fiscal year (FY) 2020-21, or the onset of the COVID-19 pandemic, being the outlier (Chart 1).^{19 20}

For FY 2023-24 social sector expenditure is budgeted at INR 8.28 lakh crore, or USD 100.77 billion, compared to revised estimates of INR 8.84 lakh crore (USD 107.53 billion) in 2022-23, and actual expenditure of INR 5.30 lakh crore (USD 70.3 billion) pre-pandemic, in 2019-20. Over the last 14 years, on average, nearly a third (30%) of Government of India's social security spend was on providing subsidised food to the poorest two-thirds of the country via the Public Distribution System.

Chart 1: Government of India's social sector expenditure as a % of total expenditure



This share crossed 50% in FY 2020-21 during the pandemic.²¹

At the aggregate level, **social sector expenditure** grew 11% annually between FY 2009-10-11 and FY 2020-21. Sectors that grew at a faster pace included Labour, Employment and Skill Development (19%); Housing, Urban Development, Water, and Sanitation (18%); Medical and Public Health and Family Welfare (12%); and Food Subsidy and Civil Supplies (13%).²²

Putting Women at the Centre of Social Security Program Design and Delivery

As highlighted previously, establishing robust social protection measures for all women, whether working in the unorganised sector or in the gig economy, or heading an ultra-poor household, is particularly challenging due to factors like limited data on the total number of such women, the lack of formal contracts and documentation among workers, financial constraints in contributing to schemes, and

¹⁶ Zimmerman, Jamie Melissa; May, Maria; Kellison, Elizabeth; Klugman, Jeni. (2020) [Digital Cash Transfers in Times of COVID-19: Opportunities and Considerations for Women's Inclusion and Empowerment](#). Washington, D.C.: World Bank Group.

¹⁷ Jan Dhan, Aadhar, Mobile or 'JAM' trinity facilitates direct benefit transfers of welfare subsidies into bank accounts

¹⁸ As of March 2023, <https://csc.gov.in/>

¹⁹ Union Expenditure Budget, FY 2011- 12 to FY 2022-23.

Available online at: <https://www.indiabudget.gov.in/> Note:

Social welfare here refers to schemes and programs related to social security and social justice, rural development, water and sanitation, health, education, food security, urban poor welfare, tribal and minority affairs, skill development, women and child development, and sports and culture.

²⁰ Accountability Initiative (2023) [The Evolution of India's Welfare System from 2008-2023: A Lookback](#)

²¹ Ibid.

²² Ibid.

Visual 1. Mapping Challenges to Women's Access to Social Security Schemes



hurdles in the last-mile delivery of social security. Women also bear the burden of normative constraints, like constrained mobility, limited digital connectivity, and an information and knowledge gap, putting them on the back-foot when accessing existing programs.

While DPI and allied developments are re-organizing the economy, social fabric, and the world of work - remunerative as well as reproductive - there is a need to capture the tailwinds of digital technology for those who engage this brave new world and those at-risk of being left behind. Social protection schemes, livelihood programs, gig platforms, and policy and market solutions need now, more than ever, to be designed with a focus on women and their intersectional identities.

Successful global examples of gender inclusive social security measures have the following design and delivery elements:

- » **Relaxing eligibility requirements:** While the long-term goal of ensuring identity documentation for all should continually be focused on, expanding access to existing schemes for vulnerable groups via fee

waivers, automatic enrolment has shown success, particularly in times of crises.²³

- » **Naming female family members as primary beneficiary:** Evidence shows that providing universal household level transfers can reach more marginalised people, but the households 'named recipient' must be a woman family member for it to have a larger empowerment impact.²⁴ Minor tweaks in operationalizing targeting—including authorising multiple household members to make transactions, ensuring information reaches both men and women, and providing messaging that benefits are for the entire family—could contribute to greater gender equity in social security access.²⁵
- » **Frequent payouts, flat rate benefits over earnings-based benefits to account for the gender wage gap:** For unemployment benefits, employment guarantee schemes, insurance etc. frequent payouts have shown the most promise in terms of gender inclusivity, with women likely to make an effort to enrol in programs that

²³ Hidrobo, Melissa et al. (2020) [Why gender-sensitive social protection is critical to the COVID-19 response in low- and middle-income countries](#). IFPRI Issue Post

²⁴ World Food Programme (2019) [The potential of cash-based interventions to promote gender equality and women's empowerment: A multi-country study](#).

²⁵ Ibid.

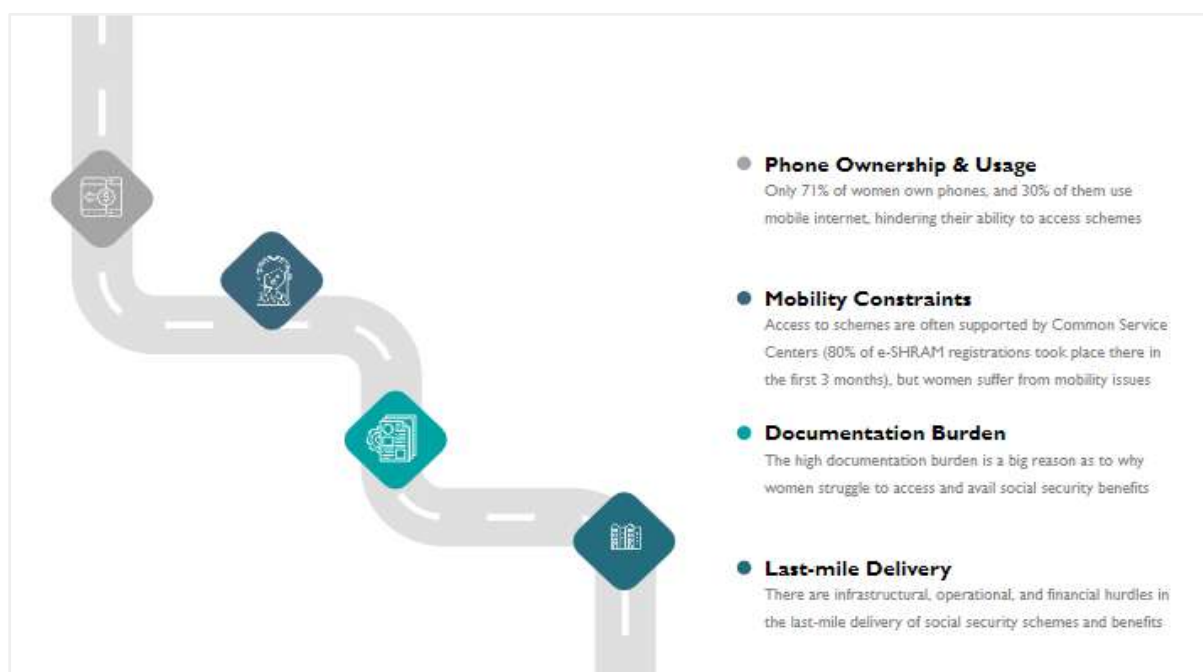
have frequent benefit delivery.²⁶ With regard to pensions, certain provisions are more gender-equitable than others. Given prevailing gender wage-gaps across sectors, benefits that are more closely tied to earnings benefit men over women, relative to flat-rate benefits. Some pension schemes explicitly compensate women for career breaks for childcare, which is an important gender inclusive design element. Lengthy vesting periods make it less likely that women will qualify for a pension due to career interruptions associated with caring responsibilities, and can thus be modified to address these concerns. Adequate indexation of benefits is also particularly important for women as they spend a longer period in retirement.²⁷

Extending the network of assisted technology, and assisted e-payments could increase financial inclusion of women and marginalised groups. While women have increasing access to mobile phone due to different programs²⁸ usage is limited due to cost, capacity, and normative constraints. Phone-based platforms appear to work well when complemented by others such as television, and radio; and voice messages or speaking directly to an expert are preferred to text messaging.²⁹ Facilitating scheme and e-SHRAM signups using tech-based tools and on-ground field workers, as Haqdarshak does in India, is also an important linkage mechanism.³⁰

Women's groups or other peer support groups have been successfully leveraged for efficient communication, building demand, and delivery of essential services, by organisations like PRADAN, SEWA, and

» Complementing electronic delivery

Visual 2 Pathways to Link Women with Social Security Programmes



mechanisms with on-ground facilitation:

²⁶ Hidrobo, Melissa et al. (2020) [Why gender-sensitive social protection is critical to the COVID-19 response in low- and middle-income countries](#), IFPRI Issue Post

²⁷ Arza, C. (2012) [Pension Reforms and Gender Equality in Latin America](#) Gender and Development Programme Paper No.2, 2012.

²⁸ Aker et al. (2016) [Payment Mechanisms and Antipoverty Programs: Evidence from a Mobile Money Cash Transfer](#)

[Experiment in Niger](#), Economic Development and Cultural Change Volume 65, Number 1.

²⁹ Hidrobo, Melissa et al. (2020) [Why gender-sensitive social protection is critical to the COVID-19 response in low- and middle-income countries](#), IFPRI Issue Post

³⁰ From a presentation by Aniket Doegar, CEO - Haqdarshak at a Panel discussion on Social Security for Her, led by The Udaiti Foundation at Haqdarshak's Annual Yojana Sabha on May 30, 2023.

govt programs like **NRLM** and the state networks built by **SRLMs**.³¹

Social security programs seek to prevent, manage, and overcome risks. The risks women face in their daily lives are shaped by differences from men in biological attributes and social norms³² and by differences over their lifecycle.³³ These differences mean that the characteristics of schemes designed for men are often unsuitable for women. Equality of access to social security thus requires programs that reflect the different nature of women's work and the different challenges they face. Simplifying registration procedures, integration of digital payments, raising community awareness and building demand for entitlements, while linking women with schemes through digital and in-person campaigns, are just some of the ways in which social security systems can become responsive to the diverse needs of women.

³¹ From a presentation by Sonal Sharma, Coordinator – Microentrepreneurship at a Panel discussion on Social Security for Her, led by The Udaiti Foundation at Haqdarshak's Annual Yojana Sabha on May 30, 2023

³² Luttrell, C., Moser, C. (2004) [Gender and Social Protection](#). London: Overseas Development Institute.

³³ Lund, F., Srinivasan, S. (2005) [Learning from Experience: A Gendered Approach to Social Protection for Workers in the Informal Economy](#). Geneva: ILO.