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USAID/INDIA COVID-SPECIFIC GENDER ANALYSIS

USAID REVIVE ACTIVITY

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EXECUTIVE SUMMARY

The United States Agency for International Development (USAID) Office of Gender Equality and Women’s Empowerment hired Banyan Global to carry out a COVID-19-specific activity-level gender analysis¹ to support USAID/India’s REVIVE Activity: to integrate gender equality² and women’s empowerment, and to do no harm in its programming to mitigate the severe effects on the poor of the economic downturn due to the Coronavirus disease 2019 (COVID-19). (See Annex B for the Scope of Work.) This report structures its findings on gender³ equality and women’s empowerment around four questions (presented in Table 1) relevant to the REVIVE Activity. The Activity is designed to make credit and grants available mainly to women workers and microentrepreneurs in the informal sector. Returnable Grants (RG), grants, and loans will be provided through a fintech Non-Bank Finance Company (NBFC), Supermoney, as well as Non-government Organizations (NGOs).

The four questions fall under two broad themes—economic growth and access to finance. The analysis includes two crosscutting themes, women’s economic empowerment and gender-based violence (GBV), with an eye toward women, youth (especially young women), and disability, as shown in Table 1.

TABLE 1. STRUCTURE OF COVID-SPECIFIC GENDER ANALYSIS

ACTIVITY QUESTIONS	CROSSCUTTING THEMES	SOCIALLY RELEVANT CATEGORIES
<p>Economic Growth</p> <ul style="list-style-type: none"> What has been the economic and financial impact of COVID-19 on persons from the socially relevant categories and industry? 	<p>GBV risk</p> <p>Women’s economic empowerment</p>	<p>Women</p> <p>Youth (male and female)</p> <p>Disability</p>
<p>Access to Finance</p> <ul style="list-style-type: none"> What supports or hinders individuals (from the socially relevant categories) in the informal sector from accessing and using financial instruments (including skilling and mentoring)? Which financial instruments are most useful/needed? Which measures can create incentives for non-banking financial companies and banks to provide access to credit to informal sector women (including female-headed households) who may be underbanked / unbanked? How can they better reach these target populations? What is the correlation between grants/loans to women and GBV and how can the activity mitigate the risk of grants/loans increasing that risk? 		

Banyan Global consultants Rekha Mehra and Vaishali Sharma Mahendra carried out this analysis over a two-week period, using secondary data. (See Annex C for a list of key documents, and Annex D for a list of stakeholders consulted.) Table 2 summarizes key findings and recommendations from the gender analysis. Recommendations related to women’s economic empowerment and equality have a **WEE** tag to facilitate the mission’s tracking of investments in that area, as required in the [Women’s Entrepreneurship and Economic Empowerment Act of 2018](#).

TABLE 2. COVID-SPECIFIC FINDINGS AND RECOMMENDATIONS ON GENDER EQUALITY, BY ACTIVITY QUESTION

FINDINGS	RECOMMENDATIONS
<p>REVIVE Activity Question 1 What has been the economic and financial impact of COVID-19 on persons from the socially relevant categories and industry?</p>	
<p>Economic and Financial Impacts of COVID-19: Women</p>	
<ul style="list-style-type: none"> • The economic and social impacts of COVID-19 and the associated lockdown in India are severe, and women are most affected; 400 million people are at risk of falling into poverty.⁴ • Women, disproportionately employed in the informal sector (81 percent), are hardest hit, and are feeling the economic costs most intensely.⁵ • Agriculture was also affected by COVID-19, and women wage workers lost their jobs; but agriculture may be the only sector that will show growth (2.5 percent) in 2020.⁶ 	<ul style="list-style-type: none"> • Prioritize a focus on women workers. • Support both women’s employment and self-employment, which is critical to stem the steady decline in women’s workforce participation. (WEE) • Target loans to women agricultural workers and producers. (WEE) • Incorporate gender, age, and disability into Implementing Partner (IP) data collection and monitoring systems. (WEE) • Obtain impact data on income growth and decision-making (for agency impacts) among women, using a standard and comparable indicator for decision-making. (WEE) • Require partners to adhere to sexual harassment prevention regulations in the workplace as required by Indian law and the USAID Policy on Protection from Sexual Exploitation and Abuse. (WEE) • Require partners to raise awareness on—and begin adopting—inclusive policies and actions towards persons with disabilities.
<p>Economic and Financial Impacts of COVID-19: Micro Small and Medium Enterprises (MSME)</p>	
<ul style="list-style-type: none"> • Women fully or partially own nearly three million MSMEs⁷ (which are virtually all small, micro, and nano enterprises in the informal sector), contributing at least 3 percent to industrial output.⁸ • MSME revenues fell sharply in the pandemic. A survey found retail small and micro-enterprise earnings fell for more women-owned enterprises (82 percent) than men-owned enterprises (72 percent).⁹ • Access to finance, the single biggest hurdle facing MSMEs and women’s enterprises disproportionately, has intensified in the pandemic because of lenders’ uncertainty about borrower ability to repay loans—despite Reserve Bank of India (RBI) and GOI measures to infuse liquidity by, for example, offering credit guarantees. 	<ul style="list-style-type: none"> • Offer credit and technical assistance (TA) to women-owned micro- and nano-enterprises. Prioritize established women microentrepreneurs (e.g., vegetable vendors and small shop-owners (<i>kiranas</i>)) to enable them to resume work quickly as the economy opens and demand grows. (WEE) • Support demand-led training and skill-building programs that prepare women (especially young women) for jobs in growth industries like pharmaceuticals, healthcare, and information technology, and consider non-traditional occupations like construction. Industry selection should be based on market analyses. (WEE) • Offer credit (as through the REVIVE RG) to leverage philanthropic, private, and public sector funds, to improve access to finance for lenders to micro-entrepreneurs and workers in the informal sector.

Economic and Financial Impacts of COVID-19: Gender and Youth

- About 4.1–6.1 million youth in India will lose their jobs in 2020 due to COVID-19, mainly in farming and construction.¹⁰ Unemployment could rise to 32.5 percent.¹¹
- With COVID-19, unemployment among young women will rise more than for young men (mainly because women are typically let go sooner and concentrated in industries hardest hit), and training opportunities will fall.
- Low-income young women with limited infrastructure (such as smart phones and computers), less access to the internet, and few digital skills will be left behind.
- Global evidence shows that well-designed job skills and entrepreneurship training is effective in increasing young women's employment and earnings.¹²
- Successful programs are demand-driven, integrate life skills, and provide business development services (BDS) and job placement.¹³
- Target skills training programs, enterprise loans, and BDS to young women from low-income and other marginalized families. **(WEE)**
- Focus investments in demand-driven job skills training. **(WEE)**
- Target skills training to non-traditional occupations for women (e.g., construction supervisors) and fields likely to grow in the near future, such as healthcare (e.g., technicians, nurse aides), green economy (e.g., clean energy, renewable energy), and digital technology. **(WEE)**
- Provide infrastructure support (computers, internet, broadband access, etc.) and access to mobile and smart phones for trainees who lack access. **(WEE)**
- Employ global best practices in adolescent girls' skills training programs, including integrating life and soft skills, career planning, and job search help. Offer GBV and sexual harassment prevention training. **(WEE)**

Economic and Financial Impacts of COVID-19: Gender and Disability

- COVID-19 has severely affected persons with disabilities, affecting their financial stability and access to essential goods, housing, healthcare, caretakers, and sanitation, as well as enhancing their feelings of isolation.¹⁴
- Women and young women with disabilities are additionally disadvantaged and more vulnerable to GBV.
- REVIVE partners have shown virtually no focus on persons with disabilities. Rebuilding from COVID-19 offers an opportunity for change—at a minimum, to raise awareness and consider future action.¹⁵
- Leverage the opportunity to require REVIVE partners to begin to address the needs of persons with disabilities—emphasizing gender disadvantages in employment and vulnerability to GBV—through collaboration with experienced organizations working in this area. **(WEE)**
- At a minimum, partners should take steps among their own staff and clients to raise awareness and reduce stigma and discrimination.
- Partners should start planning for and acting on including persons with disabilities in their programs. **(WEE)**
- If appropriately prepared, partners working on skilling programs should recruit trainees with disabilities. **(WEE)**

REVIVE Activity Question 2

What supports or hinders individuals from the socially relevant categories in the informal sector from accessing and using financial instruments, including skilling and mentoring? Which financial instruments are most useful/needed?

- Banks are reluctant to lend to poor and young women and informal sector workers because they perceive them to be high-risk borrowers—not always correctly, as the microfinance industry has shown.
 - The growth of microfinance institutions (MFIs) demonstrates that it is profitable and sustainable to offer financial services to the poor, women, and marginalized people.
 - India now has a large, diverse, deepening, and growing financial infrastructure serving the poor.¹⁶
 - COVID-19 severely affected the flow of financial services for micro- and nano-enterprises. Borrowers are unable to repay loans, and MFIs are themselves liquidity constrained.
 - Depending on IP partner clients' needs, tailor financial products as needed. Consider:
 - unconditional cash transfers or grants for specified time periods to those who have completely lost income and to families facing hunger
 - interest-free loans to women to (a) restart their enterprises (e.g., vendors) as demand revives; or (b) pivot to new enterprises, in view of growing demand. **(WEE)**
 - Take the opportunity to “rebuild better” post-pandemic by emphasizing loans for clean and green technology products. This may involve training and support for a package of BDS. **(WEE)**
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REVIVE Activity Question 3

Which measures can create incentives for non-banking financial companies and banks to provide access to credit to informal sector women, including female-headed households, who may be underbanked / unbanked? How can they better reach these target populations?

- Though large numbers of poor, women, and marginalized people remain unbanked, an extensive microfinance infrastructure has developed successful strategies to serve them—and has incentivized formal banks to do so as well.
 - For established clients, MFIs do not need to be incentivized. They are eager to resume operations as the lockdown relaxes and to get relief and other financing for on-lending.
 - For clients unbanked pre-pandemic, the challenges are more difficult. REVIVE partners could combine relief efforts with building such clients' credit history.
 - Provide RG funding to MFIs, NGOs, and other trusted partners to make loans to unbanked women who are their informal sector clients. Complement these loans with financial literacy training, emphasizing the importance of responsible borrowing and repayment, thereby building client capacity, credit history, and eligibility for future loans. (WEE)
 - Use the REVIVE partnerships to facilitate business-oriented learning between partners and businesses to promote women's employment in non-traditional occupations. (WEE)
-

REVIVE Activity Question 4

What is the correlation between grants/loans to women and GBV? How can the activity minimize the possibility of grants and loans increasing that risk?

- COVID-19 has increased violence against women and girls: GBV has more than doubled since the lockdown.¹⁷ Women are cut off from most support systems.^{18,19}
 - REVIVE partners have not focused on addressing GBV. They believe from experience that economic empowerment alone mitigates GBV risk.
 - Evidence on the correlation between GBV and loans/grants is mixed. Some studies found an increased risk of GBV among women borrowers.^{20, 21, 22} However, women microfinance clients may be more empowered to report GBV, increasing the rate of reported violence.²³
 - Other research shows lower risk of GBV in women who work,²⁴ earn more income,²⁵ or have greater assets or wealth.²⁶ Women owning assets are more likely to leave if they experience violence.²⁷
 - Partners lacking experience in GBV should not attempt to address cases directly. If they can do so safely, they should offer referral services to experienced agencies.
 - Make women's employment and economic empowerment a priority in recovery efforts.
 - Anticipate and mitigate the potential for GBV through gender-equity counseling, including dialogue with male partners.
 - Require activity partners to adopt and adhere to the workplace sexual harassment law (the Prevention of Sexual Harassment Act (POSH) Act of 2013), in line with the sexual harassment prevention regulations in the workplace required by Indian law and with the USAID Policy on Protection from Sexual Exploitation and Abuse. (WEE)
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I. INTRODUCTION

I.1 BACKGROUND AND PURPOSE OF THE USAID/INDIA COVID-SPECIFIC GENDER ANALYSIS

This gender analysis will support USAID/India's REVIVE Activity, in its programming to prevent and mitigate Coronavirus disease 2019 (COVID-19). (See Annex B for the Scope of Work.) The objective of the COVID-specific gender analysis is to propose recommendations to ensure that the REVIVE Activity integrates gender equality and women's empowerment into programming, and that it does no harm. To this end, the COVID-19 REVIVE Activity gender analysis will:

- Identify gender-related COVID-19 gains, gaps, and opportunities related to the activity's key themes, with an eye toward GBV risk and women's economic empowerment as priority cross-cutting themes across all intermediate results (IRs).

- Address priorities and needs of the following socially relevant categories: women, youth, and persons with disabilities (as related to gender).

The report structures its findings on gender equality and women’s empowerment around four questions most relevant to the activity regarding COVID-19. The four questions fall under two primary themes—economic growth, and access to finance. The analysis includes two crosscutting themes—women’s economic empowerment, and gender-based violence (GBV)—with an eye toward three socially relevant categories: women, youth (especially young women) and persons with disability (see Table 3).

TABLE 3. KEY ELEMENTS OF THE ACTIVITY-LEVEL COVID-SPECIFIC GENDER ANALYSIS

ACTIVITY RESEARCH QUESTIONS	CROSS-CUTTING THEMES	SOCIALLY RELEVANT CATEGORIES
<p>Economic Growth</p> <ul style="list-style-type: none"> • What has been the economic and financial impact of COVID-19 on persons from the socially relevant categories and industry? 	<p>GBV risk</p> <p>Women’s economic empowerment</p>	<p>Women</p> <p>Youth (male and female)</p> <p>Disability</p>
<p>Access to Finance</p> <ul style="list-style-type: none"> • What supports or hinders individuals (from the socially relevant categories) in the informal sector from accessing and using financial instruments (including skilling and mentoring)? Which financial instruments are most useful/needed? • Which measures can create incentives for non-banking financial companies and banks to provide access to credit to informal sector women (including female-headed households) who may be underbanked / unbanked? How can they better reach these target populations? • What is the correlation between grants/loans to women and GBV and how can the activity mitigate the risk of grants/loans increasing that risk? 		

1.2 OVERVIEW OF THE REVIVE ACTIVITY

REVIVE’s goal is to address the livelihood crisis resulting from the COVID-19 pandemic by providing timely, affordable and accessible capital to disadvantaged, self-employed workers and microentrepreneurs affected by the economic downturn. The aim is to help them either sustain their businesses and/or find alternative opportunities. The focus will be on women as they have been disproportionately affected by COVID-19. REVIVE will be implemented by the Collective Good Foundation with their strategic partner, Samhita Social Venture. Samhita will use its network of NGO partners and fintech platform to deliver assistance. The specific objectives of REVIVE are:

- To leverage existing pools of philanthropic, business, and public sector funds to make credit available through a Returnable Grant (RG)²⁸ to self-employed, informal sector workers and microentrepreneurs through grants and other innovative financing tools. The RG solution will use

credit as a catalyst for change and will focus on creating a pathway to recovery for those who have either lost their jobs or witnessed a decline in income due to the halt in economic activity.

- To facilitate technical assistance both at the individual level (such as skill development, entrepreneurship training, market linkages, etc. where needed to complement the financial capital) and ecosystem level.
- To demonstrate a model of catalytic collaboration between multiple stakeholders to unlock a pool of resources to address market asymmetry at the bottom-of-the pyramid.

The implementing NGO partners are Self Employed Women's Association (SEWA) in Ahmedabad, Gujarat (working with street vendors in urban and peri-urban spaces), Pratham in Maharashtra (working with beauty entrepreneurs), and Dhriiti in New Delhi (working with beauty entrepreneurs). The corporate partners are Arvind in Gujarat (focus on skilling, re-skilling and up-skilling, market linkages and placement), Godrej (focus on beauty entrepreneurs) and Brihati Foundation. Supermoney is a fintech Non-Bank Finance Company (NBFC) partner that will facilitate onboarding, disbursing, and recovering returnable grants from clients. The Michael and Susan Dell Foundation (MSDF), the Omidyar Network India, and USAID/India are the program's funders.²⁹

I.3 METHODOLOGY AND LIMITATIONS OF THE COVID-SPECIFIC GENDER ANALYSIS

This COVID-specific gender analysis was carried out in a compressed timeframe of two weeks because USAID/India's assistance was urgently needed to prevent and mitigate the severe impacts of COVID-19 on the most affected low-income people—women, youth and persons with disabilities. The Banyan Global Team applied the methodology from the USAID COVID-Specific Gender Analysis Job Aid Tool³⁰, relying primarily on secondary data and a limited number of key informant interviews, seven in all, with USAID partners and others to ensure recommendations were relevant and practical. It was challenging to obtain COVID-specific secondary data related to gender equality and gain an understanding of the individual and business impacts and dynamics as the COVID-19 situation is rapidly evolving. Data on the informal sector, disability, and youth data disaggregated by sex is not readily available. Obtaining these data was challenging in pre-pandemic times and even more so now. Where there were information gaps regarding the actual and potential impacts of COVID-19 in India, global and regional information from similar experiences and previous recessions were considered valid in determining what might be the situation in India. Data on the state of people's health and the economy are also continuously being updated, posing additional challenges. This CSGA presents a snapshot at a specific point in time using the best available information to which the research team had access.

2. COVID-SPECIFIC DATA: THE GENDER-EQUALITY CONTEXT

2.1 COVID-SPECIFIC DATA WITH A GENDER EQUALITY LENS

Table 4 provides an overview of gender-related COVID-specific data relevant for the USAID/India REVIVE Activity.

TABLE 4. SNAPSHOT OF COVID-SPECIFIC STATISTICS RELATING TO GENDER EQUALITY

COVID-19 INFECTION AND MORTALITY RATES (AS OF 18 SEPTEMBER 2020).³¹

- The first COVID-19 case in India was reported on January 30, 2020.³² Almost eight months later, the number of confirmed cases crossed the 5.3 million mark, making India the second worst coronavirus-hit nation. Of these, 19.1 percent, or 1 million, are active cases.^{33, 34} Five Indian states—Maharashtra, Karnataka, Andhra Pradesh, Uttar Pradesh, and Tamil Nadu—account for 60 percent of cases.³⁵
- The cumulative number of samples assessed using the Real Time Polymerase Chain Reaction (RT-PCR)³⁶ and Rapid Antigen Test (RAT)³⁷ is over 62.45 million, with daily tests ranging from 800,000 to a million.^{38, 39} India's daily testing exceeds the World Health Organization's benchmark of 140 tests per one million people. However, many of these are antigen tests that look for virus protein. These tests are rapid but less accurate than RT-PCR, which confirms the coronavirus by its genetic code.⁴⁰
- With an incidence of 93,337 positive infections (as of September 18, 2020), the positivity rate of 8.5 percent is much lower than in other countries.⁴¹ The national recovery rate is nearly 79 percent.⁴² However, women are often not included in India's official statistics, and sex-disaggregated data on testing and positivity are not available.
- COVID-19 deaths were 85,619 on September 18, 2020, resulting in a fatality rate of 1.6 percent. COVID-19 deaths include twice as many men (69 percent) as women. More than 90 percent of deaths were of people over 40 years of age; of which more than half were in the 50–60 age group, for both women and men. Death rates of girls and boys aged 20 years and below were nearly equal. Children under 10 years were the least likely to die of COVID-19.⁴³ The Indian Medical Association reported 382 doctors died due to COVID-19, but the Government of India (GOI) claimed it did not have data on health worker deaths.⁴⁴ Thus, data are not available on the predominantly female nursing staff or community-based workers who have been at the frontline of providing care to the infected.

GOVERNMENT MANAGEMENT OF COVID-19 RESPONSE

- To contain the spread of COVID-19, the Prime Minister announced a nationwide lockdown on March 24, 2020 for a 21-day period.⁴⁵ This was followed by phase 2 (April 15-May 3), phase 3 (May 4–17), and phase 4 (May 18-31). The lockdown restricted people from stepping out of their homes. All transport services—road, air, and rail—were suspended, with exceptions for transportation of essential goods and for fire, police, and emergency services. Educational institutions, industrial establishments, and hospitality services were also suspended. Services such as food shops, banks, automated teller machines, petrol pumps, and other essentials, and their manufacturing, were exempted.
- Services were resumed in a phased manner starting from June 8, 2020, in "Unlock 1.0." This was followed by Unlock 2.0 (July 1-31), Unlock 3.0 (August), and Unlock 4.0 (September). The lockdown measures provided an opportunity for the GOI to enhance the reach and efficiency of COVID-19 testing facilities, while making available more isolation and intensive care unit beds, increasing testing capacity ten-fold, and stepping up manufacture of personal protective equipment (PPE), N-95 masks,⁴⁶ and ventilators by Indian companies.
- The decision to implement lockdown measures is estimated to have slowed progression of the pandemic, preventing 140,000–290,000 cases and 37,000–78,000 deaths.⁴⁷ Digital dashboards and platforms were developed to provide timely advisories and updates.⁴⁸ On March 26, 2020, the GOI announced a relief package of USD 22.6 billion to assist poor migrant workers severely affected by the lockdown, through cash transfers and food subsidies.⁴⁹ In May, the GOI announced a USD 266 billion stimulus package. However, consumer demand and manufacturing have yet to recover as of September 2020.⁵⁰

2.2 COVID-SPECIFIC GENDER EQUALITY CONTEXT

Table 5 presents COVID-specific findings on gender equality related to the USAID Automated Directives System 205 gender analysis domains.

TABLE 5. COVID-SPECIFIC FINDINGS ON GENDER EQUALITY

Laws, policies, regulations, and institutional practices that influence how men and women act and make decisions	<p>The GOI's policy responses to COVID-19 include a series of measures, some gender-blind and others targeting women:</p> <ul style="list-style-type: none"> • Direct cash transfers (under the Prime Minister's Garib Kalyan Yojana) of Indian Rupee (INR) 1,550 (approx. \$21) to 200 million poor families, including INR 500 (approximately \$6.60) to 200 million women who have <i>Jan Dhan</i> (mass wealth) accounts.⁵¹ The GOI also made one-time cash transfers of INR 2,000 (approximately \$27.14) to 90 million farmers.⁵² • Three-month advance on pension payments and grant of INR 1,000 (approx. \$13.57) for widows. These sums are too small to cover basic sanitation and protection costs (soap, masks, gloves, etc.). • Food grain transfer: 5 kilograms (kg) of rice or wheat per person and 1 kg of lentils per person monthly until November 2020, to 800 million people, in addition to the usual food subsidies from India's public distribution system. • An additional allocation of INR 40,000 crores (approximately \$5.47 million) and increase in wages to INR 202/day for India's flagship rural public employment program, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), under which poor people are guaranteed 100 days of work, with special incentives for women's employment. This measure does <i>not</i> apply to urban women, including domestic and migrant workers who lost their jobs. Forty million people sought work under the program in June 2020 as compared with an average of 23.6 million 2013-19.⁵³ • GOI doubled the limit for collateral-free lending to women's self-help groups (SHGs), from INR 1 million (\$13,570) to INR 2 million (\$27,140). However, many activities of SHG members—e.g., tailoring, milk production, and sales—came to a complete halt.⁵⁴ • The GOI did not provide sufficient support for unemployed informal sector workers, who need cash income support of at least INR 3,000 (\$40) per month for the next three months.⁵⁵ • The GOI's Public Procurement Policy enacted in 2015 and 2018 requires national government agencies to set an annual target of 25 percent of purchases from the MSME sector. The policy mandates 3 percent of these purchases come from women-owned small and microenterprises.⁵⁶
Cultural norms and beliefs	<ul style="list-style-type: none"> • COVID-19 is likely to intensify unequal gender norms and patriarchal values that perpetuate a cycle of female disempowerment. Male preference is a strongly held cultural belief, and men have authority over women. Unequal gender norms have significant negative effects on girls and women: skewed birth-rates through sex-selective abortions; social pressure on women to bear a male child; undernutrition of girl children; and the persistence of child marriage. Approximately 60 percent of girls are married by age 18 and many by the age of 15.⁵⁷ Child marriage has negative effects on girls' education, autonomy, and ability to work and earn income. The high cultural value placed on marriage causes some women who have jobs to drop out in response to family pressure. Women's work outside the home is still regarded unfavorably and can be a source of strife within households, sometimes contributing to GBV; a woman staying home is viewed favorably, and is valued as a sign of economic and social status.
Gender roles, responsibilities, and time use	<ul style="list-style-type: none"> • COVID-19 is likely to: exacerbate the strict division of labor in Indian households; reduce opportunities and time available for paid work; and jeopardize women's tenuous foothold in the economy. Gender roles and responsibilities are clearly defined, with women responsible for virtually all reproductive and household work, and with men responsible for the economic support of families. On average, women perform six hours of household work daily, compared to 52 minutes for men.⁵⁸ Whereas higher income women can afford domestic help, poor women must do the work themselves. The lockdown and school closures have increased women's child-care responsibilities, household work, and elder care, compounding the

difficulties of women working from home, including low-income home-based workers. Given prevalent norms, if one member of the family must forego employment, it is likely to be the woman, further reducing the already low representation of women in India's workforce.

Access to and control over assets and resources

- COVID-19 and the lockdown produced a dramatic decline in women's paid employment, already among the lowest in the world (24 percent) and steadily declining. India ranked 112 out of 153 countries in the Global Gender Gap Index 2020 and even lower (149) in economic participation and opportunity, having fallen from 110 in 2006.⁵⁹ Access to and control over income and other productive assets such as savings and property are key components of women's economic empowerment.⁶⁰ Paid employment and income gained from self-employment are also key to women's economic empowerment. Pre-pandemic unemployment among women was 18 percent, compared with 7 percent overall.⁶¹ The difference has intensified. Though male employment dropped more in absolute terms than women's employment, women who held jobs pre-lockdown were 23 percent less likely than men to retain employment post-lockdown.⁶² Women are commonly laid off before men and are employed in services where telecommuting is less possible; and paid work is disrupted because care-giving responsibilities have increased. Even if they can work from home, only 29 percent of Indian women have access to the internet.⁶³
- Evidence from around the world shows that income in women's hands benefits both women and children, improving education, health, and nutrition.⁶⁴ COVID-19 threatens to reverse these gains, as women confront a shrinking labor market along with social norms that discourage women's work outside the home, restrict women's control over their own income, and often contribute to intimate partner violence (IPV).⁶⁵ Still, for poor women, work is a necessity for economic survival. Women work in agriculture as wage laborers and as unpaid family members, and in the informal sector either as employees or self-employed. Although laws are favorable for working women, mandating paid maternity leave and equal wages, in the informal sector implementation and enforcement are weak.
- Many laws and GOI and NGO initiatives seek to reduce gender inequalities and promote women's economic empowerment. They include GOI programs like the National Rural Livelihoods Mission and the MGNREGS. Programs also provide a wide range of financial services (savings and loans) for poor women, through mechanisms such as micro-finance institutions (MFIs), NBFCs, rural banks, and SHGs. Though women and men have equal rights to own and inherit property in India (Hindu Succession Act, 2005), just 10 percent of women own land, a factor that limits access to bank loans.⁶⁶

Patterns of power and decision-making

- Globally and in India, there is growing evidence that the pandemic has intensified GBV.⁶⁷ Fear of contracting the virus, along with job and income losses, has increased stress and anxiety and GBV. These factors threaten to further erode women's agency, a critical pillar of women's economic empowerment along with income. In India, women's agency is already greatly restricted by patriarchal values, mobility restrictions, and limited decision-making power inside and outside the home, as well as by the widespread prevalence of GBV at home, in the workplace, and in public transport and public spaces.⁶⁸ One-third of all women in India experience GBV in their lifetimes, and a woman is subjected to IPV every 4.4 minutes (though abuse is greatly underreported, at less than 1 percent).⁶⁹ In response to the rising incidence of GBV, the National Commission on Women instituted an emergency WhatsApp number for GBV survivors, to supplement email and online complaints and to find response services.⁷⁰ However, reporting is more difficult when GBV survivors lack access to shelters outside the home, which have been closed to prevent the spread of the virus. Violence in the public sphere has also increased with COVID-19, and there are reports of police brutality perpetrated on the most vulnerable and poor women, such as migrants and street vendors.⁷¹
 - Through job and income losses, COVID-19 threatens to increase women's economic dependence and undermine their already limited decision-making abilities. As it is, Indian women lack the ability to make their own decisions in many spheres. At the household level, men typically dominate decision-making, affecting all aspects of women's and girls' lives, especially in relation to working outside the home, earning income, and obtaining access to family planning, healthcare, and other services.
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3. FINDINGS AND RECOMMENDATIONS ON GENDER EQUALITY AND COVID, BY KEY QUESTIONS

3.1: QUESTION 1: WHAT HAS BEEN THE ECONOMIC AND FINANCIAL IMPACT OF COVID-19 ON PERSONS FROM THE SOCIALLY RELEVANT CATEGORIES AND INDUSTRY?

ECONOMIC AND FINANCIAL IMPACTS OF COVID-19: WOMEN

The economic and social impacts of COVID-19 and the associated lockdown are severe, and women are most affected. India recorded a loss of 23.9 percent of its gross domestic product (GDP) in the second quarter of 2020.⁷² Investment and consumption stalled.⁷³ The economy is predicted to contract 5-10 percent in the current fiscal year.⁷⁴ The International Labour Organization (ILO) projects 400 million people are at risk of falling into poverty.⁷⁵ In the immediate aftermath of the lockdown, almost 10 million migrant workers, including women, were displaced from their urban jobs; whole families returned to their home villages on foot and bicycles, some with great risk.⁷⁶ As of April 7, 2020, state governments operated 22,567 relief camps for stranded migrant workers.⁷⁷

Economic contractions were worst in construction, trade, hotels, transport and communication, and manufacturing. Least affected were internet providers, online retailers, and pharmaceutical companies.⁷⁸ Retail, service, and manufacturing jobs require being physically present, and incomes in these sectors have fallen fast.⁷⁹ Even though half the population has access to smartphones, few people can actually telework.

With declining demand, women working in industries such as textiles, garments, hospitality, and healthcare are likely to be laid off, or are compelled to work longer or reduced hours and accept lower wages. Some states are reportedly considering extending workdays from 8 to 12 hours and diluting labor laws that could affect maternity and other benefits.⁸⁰

The vast majority of India's workforce (up to 90 percent by some estimates) is self-employed or employed in the informal sector, where wages are low, jobs precarious, and labor regulations few or unenforced. Just 10 percent of workers—those in formal sector employment—have safe working conditions and access to social security. "Informalization" is increasing because of outsourcing, even in jobs considered "modern," such as garments. A national survey of 11,537 (mostly rural) informal sector workers found that three-fourths of those surveyed had lost their jobs in the pandemic, were eating less, had lost housing, and could not access healthcare.⁸¹

Women, who are disproportionately employed in the informal sector (81 percent), are hardest hit by the COVID-19 lockdown and are feeling the economic costs most intensely.⁸² They work for wages in occupations such as domestic work and in agricultural work like weeding and harvesting in rural areas. They are also self-employed as vendors, home-based workers in a host of activities such as production of *beedis* (indigenous cigarettes), garments, incense, processed foods, and waste collectors and sorters. A survey showed 85 percent of sampled domestic workers lost their jobs in the lockdowns.⁸³ Employment among waste workers also fell, though somewhat less than in other occupations, but many were afraid to work because of high risk of exposure to the virus. All categories of workers who lost jobs reported eating less, using and depleting their savings, and taking on increased indebtedness. Many

reported being unable to access government relief programs because they did not have the required identification cards, often because they were migrants.

COVID-19 is likely to intensify pre-existing gender and caste inequalities, as women and Dalits are disproportionately involved in risky, hazardous, and stigmatized jobs—women as frontline health workers (Accredited Social Health Activists (ASHA)) and Dalits as manual scavengers. Currently, these jobs put them at great risk of disease, infection, and stigma.⁸⁴

Agriculture, the largest employer—engaging 42 percent of the workforce and contributing 18 percent to GDP—was also affected by the lockdown. Eighty-four percent of surveyed weeding workers and 90 percent of general agricultural workers lost their jobs. However, agriculture may be the only sector that will show growth in 2020 (2.5 percent).⁸⁵

TABLE 6. KEY RECOMMENDATIONS FOR MITIGATING THE IMPACT OF COVID-19 ON WOMEN

- Prioritize a focus on women workers to address the disproportionate and high economic and financial costs of the lockdown on women and to enhance women’s (already limited) participation in the workforce.
- Support both women’s employment and self-employment not only to meet the needs of low-income women in the current economic crisis, but also to stem the steady decline in women’s workforce participation, a key component of women’s empowerment and a critical step towards gender equality. (WEE)
- Identify and support women unemployed due to COVID-19 to survive until they find new jobs. If needed, provide them with brief skills training to retool and place them in jobs as they recover or direct them to new opportunities as these emerge. (WEE)
- As agriculture is a sector likely to continue to grow soon, target loans to women agricultural workers and producers, many of whom experienced job and income losses this year. Agricultural workers are more likely to get work when the lockdown ends, and to be able to repay. Similarly, demand for agricultural and food products is likely to persist and investments in their recovery to pay off. (WEE)
- Incorporate gender, age, and disability into REVIVE and partner data and monitoring systems. (WEE)
- To assess the empowerment effects of loans, examine the impact on agency of loans among women by obtaining data not only on increases in income but also on decision-making. (WEE)
- Require partners to adhere to sexual harassment prevention regulations in the workplace as required by Indian law and by the USAID Policy on Protection from Sexual Exploitation and Abuse. (WEE)
- Require activity partners to raise awareness on and begin adopting inclusive policies and actions towards persons with disabilities.

ECONOMIC AND FINANCIAL IMPACTS OF COVID-19: GENDER AND MICRO, SMALL, AND MEDIUM ENTERPRISES

Women fully or partially own nearly three million micro, small, and medium enterprises (MSMEs).⁸⁶ Virtually all (97 percent) are micro and nano enterprises in the informal sector. Women-owned businesses represent just 13.7 percent of MSMEs in the formal sector (registered enterprises). Women’s enterprises employ over eight million people and contribute approximately 3 percent to industrial output.⁸⁷

In general, MSMEs are vital to India’s economy and growth. They number approximately 63 million, employ 110 million people, contribute 30 percent to the country’s GDP, and account for about 48 percent of exports.⁸⁸ Ninety-nine percent (or 63 million) are micro or nano enterprises, 330,000 are small, and 5,000 are medium enterprises.⁸⁹ More than half are based in rural areas. Eighty-five percent of MSMEs operate informally, mainly out of households.⁹⁰ Most are not registered, do not pay taxes, and

do not maintain accounts, nor do they adhere to labor laws and regulations. In pandemic times they are outside the sphere of government help. MSMEs play critical roles in supply chains, with workers producing intermediate inputs and supplying services to the modern sector, as, for example, performing piece and home-based work for garments.

COVID-19 threatens the MSME sector through cancelled orders, supply chain disruptions, and loss of customers and revenues. Post-pandemic, a survey of retail small and microenterprises found that a higher percentage of women-owned enterprises reported a fall in earnings (82 percent versus 72 percent for men's enterprises). Revenues fell 50 percent in median value.⁹¹ Ninety percent of MSMEs had restarted operations by August 2020, but just one-quarter were producing even at half capacity, and at least 50 percent reported liquidity difficulties.⁹² They typically face difficulties in being paid, and growth is further constrained by payroll and other taxes as well as limited access to credit. Many MSMEs were already struggling pre-pandemic; a recent survey found that only 7 percent of respondents stated their enterprise could survive with cash-on-hand for more than three months, if their business remained closed.⁹³

Access to finance was the single biggest hurdle facing MSMEs—and disproportionately so for women's enterprises. This constraint is even greater in the pandemic. The formal banking system typically provides less than one-third of MSME credit needs, while the rest comes from informal sources. Banks are even more reluctant to lend now due to loss of revenues and because of lenders' uncertainty about borrowers' ability to repay loans, despite Reserve Bank of India (RBI) and GOI measures to infuse liquidity (for example, by offering credit guarantees). Credit guarantees are nevertheless urgently needed.⁹⁴

In May 2020, the GOI announced a stimulus package initiative for MSMEs called *Atmanirbhar* (Self-Reliant India). The GOI took emergency steps to de-risk lending for financial institutions by setting up special funds and credit guarantees, channeling the funds through NBFCs and small banks.⁹⁵ The GOI offered a \$40 billion guarantee for collateral-free loans to small businesses with government guarantees. The World Bank authorized a \$750 million emergency response fund for MSMEs in July 2020.⁹⁶

TABLE 7. KEY RECOMMENDATIONS FOR MITIGATING THE IMPACT OF COVID-19 ON MSMEs

Recommendations for MSMEs

- Offer credit through the REVIVE RG to leverage philanthropic, private, and public sector funds to improve access to finance for microentrepreneurs and workers in the informal sector.
- Identify and support women microentrepreneurs unemployed due to COVID-19 to survive until demand for their products revives. If necessary, help them identify entrepreneurship opportunities, and offer training and loans to set them up in business. (WEE)
- Prioritize and target women microentrepreneurs who have disproportionately suffered losses to enable them to resume work as the economy opens and demand grows. Give priority to working with established and skilled microentrepreneurs to help them restart their businesses, especially in occupations where demand is likely to quickly recover, such as vegetable vending and small retail shops (*kiranas*). (WEE)
- Support demand-led training and skill-building programs that prepare women, and especially young women, for jobs in industries likely to grow (pharmaceuticals, healthcare, information technology and others). Non-traditional occupations, like construction, should be considered based on a market analysis. Trainees should be given career guidance and helped to obtain job placement. (WEE)

ECONOMIC AND FINANCIAL IMPACTS OF COVID-19: GENDER AND AGE (YOUTH)

Based on three- and six-month predictive scenarios, the Asian Development Bank (ADB) estimates that 4.1–6.1 million youth in India will lose their jobs in 2020 due to COVID-19, mainly in farming and construction.⁹⁷ Job losses will be higher for youth (18–24 years) than adults; unemployment is estimated to rise from 23.9 percent (2019) to between 29.5 and 32.5 percent (2020).⁹⁸ Anticipated disruptions include: reduced working hours and earnings, for both the employed and self-employed; interruptions in education and training, as technical and vocational education and training schools are closed and exams and assessments postponed; and a shift from formal to informal employment. A survey of staff training in public and private enterprises in India showed that the pandemic ended two-thirds of firm apprenticeships and three-fourths of internships, because of difficulties involved in delivering hands-on training, infrastructure issues (lack of access to smartphones and computers), and limited digital literacy.⁹⁹

Young women are likely to be worse off than young men. Unemployment is typically higher among female than male youth in India. COVID-19 is likely to exacerbate their unemployment (because women are typically let go sooner and are concentrated in industries hardest hit) as well as restrict training opportunities, reinforce gender-based inequalities, and undermine the future well-being of young women. They may be drawn into additional unpaid household work, withdrawn from school, or married younger. Young women are disadvantaged in access to the job market and to skills training, because they are less educated than young men and hence less qualified for training programs. With schools and training programs closed or online, girls are likely to fall further behind. Pre-pandemic, girls obtained just 4.7 years of schooling as compared to 8.2 years for boys.¹⁰⁰ Due to traditions and unequal norms, young women face additional gender-based hurdles, such as restrictions on mobility, ambitions, and choices; mismatch between aspirations and socially accepted roles; and high likelihood to be married and have children at an early age. There is an urgent need to stem these inequalities.

Evidence from previous recessions shows negative and long-lasting effects on youth: higher job losses and unemployment than adults; longer time to obtain jobs; and slow recovery from earnings loss, that is worse for those without a college education. Low-income young women with limited infrastructure, less access to the internet, and few digital skills will be left behind. Large income and gender gaps affect digital access, threatening to put disadvantaged youth further behind and young women even more so.

Previous crises in Asia led to increased youth self-employment, increasing at a higher rate than adult self-employment. However, a study found that COVID-19 had negative effects on existing youth-owned enterprises in Asia, more so than adult-owned enterprises, and many were in danger of shutting down permanently. This contrasts with previous recessions, where youth-led enterprises more easily pivoted to alternate strategies, such as on-line sales and creating new or customized products.¹⁰¹

Global evidence shows that well-designed job skills and entrepreneurship training can be effective in increasing young women's employment and earnings; offering targeted incentives to disadvantaged youth had even greater impact.¹⁰² Successful programs are demand-driven and responsive to workers needs in particular sectors. They integrate life skills; provide entrepreneurs with business development services (BDS), skills, and access to capital; offer job placement services; and address gender issues, such as the need for childcare or parental involvement.¹⁰³ India has a huge infrastructure for skills training, including

NGO, corporate, and government programs such as the National Skills Development Mission. However, programs vary greatly in type, size, and quality, as well as whether they target both young women and men, and people with disabilities. The World Bank’s Tejaswani Program launched in 2016 targets 680,000 young women in Jharkhand with job and life skills training and non-formal education.¹⁰⁴ Other programs are much smaller.

Arvind, a Samhita partner, runs a residential skills training program for tribal young women, training them for garment work and either absorbing them into their own factories or finding jobs elsewhere. The program fully funds training, room, and board and offers continuing education at a local university so that young women can move from blue to white collar jobs in four years. Approximately 400 girls have been trained thus far. COVID-19 interrupted factory work and the pipeline flow of trainee recruits, but factories were fully operational by August 2020 with safety precautions. Arvind is seeking to expand the program in Gujarat, Jharkhand, and Karnataka.¹⁰⁵

TABLE 8. KEY RECOMMENDATIONS FOR MITIGATING THE IMPACT OF COVID-19: GENDER AND AGE (YOUTH)

- Target skills training programs, enterprise loans, and BDS to young women from low-income and other marginalized families, such as tribal women and Dalits. (WEE)
- Focus investments on demand-driven job skills training. The Confederation of Indian Industry (CII) maintains a database of information on job openings that can be referred to for trainee placement in emerging areas of demand, such as PPE and pharmaceuticals. (WEE)
- Target skills training for non-traditional occupations for women (e.g., construction supervisors) and those likely to grow soon (e.g., healthcare (technicians, nurse aides), green economy (clean energy, renewable energy), and digital technology). (WEE)
- Provide safe and secure residential or in-person training, depending on trainee and family preferences. If digital training is the only option and is appropriate (i.e., does not require in-person training with equipment), provide infrastructure support for trainees who are unlikely to have access to needed technologies (computers, internet, broadband access, etc.). (WEE)
- Employ global best practices in adolescent girls’ skills training programs that include integrating life skills and soft skills, such as career planning and job searches to prepare young women for a better future post-pandemic. Incorporate a focus on GBV and sexual harassment prevention as part of training. (WEE)
- Require partners to adhere to sexual harassment prevention regulations in the workplace, as required by Indian law and by the USAID Policy on Protection from Sexual Exploitation and Abuse. (WEE)
- Require partners to raise awareness on and begin adopting inclusive policies and actions towards persons with disabilities. (WEE)

ECONOMIC AND FINANCIAL IMPACTS OF COVID-19: GENDER AND DISABILITY

COVID-19 has severely affected persons with disabilities. In a study among 1,067 persons with disabilities, 73 percent of respondents reported financial instability and lack of access to essential goods, housing, healthcare, caretakers, and sanitation, as well as enhanced feelings of isolation.¹⁰⁶ Pre-pandemic, persons with disabilities already faced significant challenges in all aspects of their lives, including employment. Women and young women with disabilities are even more disadvantaged. For instance, Youth4Jobs, an organization at the forefront of skills building for persons with disabilities has trained over 17,000 youths and placed over 60 percent in jobs, but just 27 percent were women.¹⁰⁷ Girls and young women with disabilities are especially vulnerable to GBV, and parents are often wary of permitting them to join programs for fear they will be sexually abused.¹⁰⁸ In addition, persons with

disabilities living in rural areas are hampered by distance and lack of transportation to obtain training and access jobs.

Support for persons with disabilities is generally concentrated in specialized organizations and not widespread. Most companies and civil society organizations, even if sympathetic, are generally uninformed about the special needs of persons with disabilities and thus fail to address them. Recently, companies like Google, WNS Global Services, Microsoft, and HSBC Bank have sought to be more responsive by recruiting, training, and retaining youth with disabilities, focusing on young women.

Potential REVIVE partners have no focus on persons with disabilities; in some cases, they have pulled back from previous plans to include persons with disabilities in their programs. Reasons include lack of physical infrastructure. However, some partners expressed willingness to become more inclusive of persons with disabilities.

Rebuilding after COVID-19 offers an opportunity for change—to promote universal accessibility, implement accessibility laws and regulations, raise awareness, reduce stigma and discrimination, and promote meaningful engagement with communities.¹⁰⁹ The GOI's official policy is favorable. The Rights of Persons with Disabilities Act (2016) provides job reservations and educational and financial support for persons with 21 types of disabilities, including penalties for offenses committed against them.¹¹⁰

TABLE 9. KEY RECOMMENDATIONS FOR MITIGATING THE IMPACT OF COVID-19: GENDER AND DISABILITY

- Require activity partners to begin addressing issues of persons with disabilities, emphasizing gender disadvantages in employment and vulnerability to GBV, and promote collaboration with organizations with expertise in these areas. (WEE)
- Partners should take steps among their own staff and clients to raise awareness and reduce stigma and discrimination against persons with disabilities.
- Partners should start planning and implementing to include persons with disabilities in their programs. (WEE)
- Partners working on skilling programs should recruit persons with disabilities if possible—both as trainees and as trainers (for role models). Partners will need to prepare programs accordingly. (WEE)

3.2 QUESTION 2: WHAT SUPPORTS OR HINDERS INDIVIDUALS FROM THE SOCIALLY RELEVANT CATEGORIES IN THE INFORMAL SECTOR FROM ACCESSING AND USING FINANCIAL INSTRUMENTS, INCLUDING SKILLING AND MENTORING? WHICH FINANCIAL INSTRUMENTS ARE MOST USEFUL/NEEDED?

FACTORS SUPPORTING OR HINDERING FINANCIAL SERVICES: WOMEN, ESPECIALLY THE POOR

Until the past two decades, poor women in India had virtually no access to formal financial services. If they needed loans, they were forced to borrow from friends, relatives, and money lenders, often at very high interest rates that kept them mostly indebted and poor. Banks were reluctant to lend to them because they perceived them as high-risk borrowers, lacked collateral, and needed costly-to-administer small loans. This perception does not always align with the reality, as the microfinance industry has shown.

This situation changed dramatically with the introduction of MFIs that innovated in developing profitable and sustainable strategies to meet the needs of the poor by offering small loans and substituting group solidarity for collateral, along with more frequent repayment and interest rates lower than moneylenders and middlemen. MFIs lent mostly to women and achieved high repayment rates. Typically, they employed group lending strategies that rely on group solidarity as a substitute for collateral, most commonly SHGs and joint solidarity groups.

India now has a large, diverse, deepening, and growing financial infrastructure serving the poor. In 2019-20, MFIs (not including SHGs) extended loans worth INR 1,863 billion (\$25.3 billion) to 56 million clients.¹¹¹ Sex disaggregated data was not available. However, in 2019 there were over 10 million SHGs with a total membership of 125.24 million in the SHG-Bank Linkage Program, a nation-wide savings and loan program for low-income women. Eighty-five percent were exclusively women's groups.¹¹² The industry includes not just MFIs but also NBFCs, formal sector banks, and industry associations like Sa-dhan and Microfinance Network (MFIN).¹¹³ Women comprise a varying proportion of the clients of each type of institution.

Some REVIVE partners' clients—like women in Godrej/Pratham's beautician program—have had difficulties in accessing credit pre-pandemic, because they did not have collateral or credit histories. These barriers may be even higher during the pandemic. However, such a cohort may benefit from the REVIVE RG, which may provide an opportunity for them to establish a credit history. Clients of other partners like the SEWA may have more experience taking loans, with a credit history and previously well-established (though low-earning) enterprises. Most have suffered severe losses due to the pandemic. The favorable terms of the REVIVE RG could help them recover and be in a favorable position to repay principal.

COVID-19 severely affected the flow of financial services to poor women and micro- and nano-enterprises. Borrowers were unable to repay loans, partially effecting MFIs' ability to continue lending. Over 72 percent of clients of 78 MFIs surveyed by Sa-Dhan (April 12-30, 2020) reported a significant decline in income; 48 percent reported total loss of income, 84 percent said they would not be able to repay some loan installments over the next few months, and 27 percent could not repay any installments. Meanwhile, most MFIs remained in touch with their existing clients and wanted to offer emergency assistance, though only 3 percent had the funds to do so.¹¹⁴

Because of the economic crisis' severity—the loss of jobs, demand contraction, and loss of income especially among the poor—women and young women sorely need financing, but their capacity to repay loans is very limited. The research team's interviews with SEWA and Godrej representatives revealed that the preferred options for their clients were as follows: 1) grants (unconditional cash transfers) for families to meet basic survival needs for three to six months; and 2) small loans at zero percent interest to restart their businesses, as the lockdown eases and demand revives. SEWA and Godrej clients said they were currently unable to repay interest on loans without falling (farther) into debt.

Some respondents were aware of the moral hazard involved in offering zero-interest loans, but the extraordinary times required adaptations. They thought that an RG was feasible and could be serviced, as client businesses recovered and could pay back on the principle. For instance, loans to SEWA's salt worker members would help them invest in more efficient solar-powered (non-diesel) generators without incurring huge debt from money lenders. The shift would be more environment friendly.¹¹⁵

TABLE 10. KEY RECOMMENDATIONS TO SUPPORT INDIVIDUALS FROM THE SOCIALLY RELEVANT CATEGORIES IN THE INFORMAL SECTOR TO ACCESS AND USE FINANCIAL INSTRUMENTS

- Depending on the needs of partner clients, REVIVE partners should tailor financial products to their clients.
 - Make unconditional cash transfers or grants for specified time periods to those who have completely lost incomes and to families facing hunger.
 - Make interest-free loans like the RG to women who can restart their enterprises as demand for their products revive (such as vegetable producers, food vendors, *kirana* stores, etc.). (WEE)
- Make interest-free loans, like those being considered through the RG, to enable entrepreneurs to pivot from low-demand products to those where demand is growing. (WEE)
- Partners should mitigate moral hazard by emphasizing to their clients that cash transfers and interest-free loans are being made available because of the pandemic.
- Take the opportunity to rebuild better by emphasizing loans for clean and green technology products. This may involve training and support for a package of BDS. (WEE)

3.3 QUESTION 3: WHICH MEASURES CAN CREATE INCENTIVES FOR NON-BANKING FINANCIAL COMPANIES AND BANKS TO PROVIDE ACCESS TO CREDIT FOR INFORMAL SECTOR WOMEN, INCLUDING FEMALE-HEADED HOUSEHOLDS, WHO MAY BE UNDERBANKED / UNBANKED? HOW CAN THEY BETTER REACH THESE TARGET POPULATIONS?

MICROFINANCE AND MICROFINANCE INSTITUTIONS

Despite the great success of microfinance (including NBFCs) in making financial services available, large numbers of poor women are still unbanked. The economic crisis has likely increased the number of underbanked and unbanked, though precise estimates are not yet available.

For established clients, MFIs do not need to be incentivized, because the overwhelming majority of their clients are low-income women in the informal sector (as explained more fully in the previous section). They already have well-honed strategies (e.g., small loans, frequent repayments, close client relationships, group solidarity, etc.) to extend credit to the underbanked and unbanked at the bottom of the pyramid. Data on outreach to female heads of households by MFIs is unavailable, but anecdotal evidence indicates that MFI clients include sole earners¹¹⁶ such as widows, as well as adolescent girls (targeted through specialized products such as cash transfers into savings accounts, like the *Apni Beti Apna Dhan*, “Our Daughters Our Wealth”).¹¹⁷

Currently, the main constraint for financial institutions is the lack of liquidity and borrower inability to repay loans. Evidence from Sa-dhan’s a survey of 78 MFIs in 20 states and union territories showed that they had stopped lending; repayment rates had fallen 11.9 percent, and most had extended a repayment moratorium to their clients. Only 36 percent of surveyed MFIs reported being able to meet their own repayment obligations through June 2020; just 20 percent had received any funding since March 2020; and only 4 percent had the funds to pay salaries and administrative costs through June 2020.¹¹⁸ Overall, MFIs are eager to start operations as soon as lockdowns are relaxed in their areas and they can access relief and other financing for on-lending. They are also willing to be flexible and adjust loan terms to meet client needs.¹¹⁹

For other clients who were unbanked pre-pandemic, like those in Godrej and Pratham’s and Dhriiti’s beautician cohorts, it may be more difficult to get loans and to persuade MFIs to lend to them. This presents an opportunity for partners to direct their relief efforts toward building a credit history for these clients.

TABLE II. KEY RECOMMENDATIONS ON CREATING INCENTIVES FOR NON-BANKING FINANCIAL COMPANIES AND BANKS TO PROVIDE ACCESS TO CREDIT TO INFORMAL SECTOR WOMEN AND BETTER REACHING TARGET POPULATIONS

- Provide RG funding to MFIs, NGOs, and other trusted partners to make short-term interest-free loans to currently unbanked clients in the informal sector who are women and female heads of households. Complement loans with financial literacy training as well as education on the importance of responsible borrowing and repayment, thereby building clients’ capacity, credit history, and eligibility for future loans. Over time, clients who demonstrate responsibility can graduate to small loans and begin to establish a credit history to make them eligible for future financial services from MFIs and banks. (WEE)
- Use the REVIVE partnerships to facilitate business-oriented learning between partners and businesses to promote women’s employment in non-traditional occupations. For example, Supermoney (REVIVE’s fintech partner) worked with Uber and Samsung to promote female auto (scooter) drivers.¹²⁰ (During the pandemic, passengers prefer to use open autos rather than closed taxis, thus enlarging the market and offering opportunities for women to enter these non-traditional occupations.) (WEE)

3.4 QUESTION 4: WHAT IS THE CORRELATION BETWEEN GRANTS/LOANS TO WOMEN AND GBV, AND HOW CAN THE ACTIVITY MITIGATE THE RISK/ADDRESS THE PROBLEM OF GRANTS/LOANS INCREASING THAT RISK?

GBV INCIDENCE AND IMPACT

In addition to its impact on public health, the COVID-19 pandemic has had immense social, economic, and psychological impacts on all people, particularly women. Mobility restrictions foster more tension and strain in households over security, health, and job losses. The indicators of violence against women reflect the structural and institutional inequality that is a reality for most women in India.¹²¹ As a result of the lockdown and quarantines that have confined people to their homes, cases of violence against women and girls have been on the rise, particularly among women from marginalized households. The National Commission for Women (NCW) in India recorded more than a twofold rise in GBV.¹²² Ravindran and Shah¹²³ found evidence of a 131-percent increase in complaints of IPV in districts that experienced the strictest lockdown, relative to those that were less restricted.¹²⁴ One of the triggers for the increased violence may be joblessness, and men’s frustration due to their inability to “provide” for their families.¹²⁵ Food scarcity may also be a contributing factor.

COVID-19 has intensified the already onerous and unequal burden of unpaid household work that falls on women and girls, especially in low-income households. Under lockdown conditions, domestic responsibilities have become especially taxing for women.¹²⁶ Even pre-pandemic, inequality in household work had dangerous consequences for women who are unable to complete these tasks. Nearly 41 percent of survey respondents stated it was acceptable to beat a woman if she failed to prepare a meal for men in the family, and one-third thought so if she failed to care for children or left a dependent unattended.¹²⁷

Women are also more susceptible to public violence in the pandemic. Household water needs increased substantially due to the lockdown: all family members were at home, summer temperatures were hot, and there was an emphasis on frequent hand washing. As poor households typically lack access to household water supplies, the women are responsible for water collection and are vulnerable—as in other public spaces—to harassment and abuse. For example, in Mumbai, where over 4.5 million people lack access to household water supply, women must obtain water in the underground water market under cover of darkness, exposing them to sexual and verbal harassment.¹²⁸

Women, especially those from marginalized groups, such as persons with disabilities, scheduled castes, and scheduled tribes, report facing violence to a greater extent than pre-pandemic. For women with disabilities, loss of family members' jobs and low (or no) finances at home make them a target of frustration and abuse. Many lost their jobs due to the lockdown and face increased poverty and food insecurity.

LACK OF ACCESS TO SERVICES AND SUPPORT SYSTEMS

The COVID-related lockdown cut off most formal and informal support systems for women. While some organizations have reported a drastic rise in complaints, others recorded a drop in the number of calls, possibly because women were unable to seek help.¹²⁹ The number of cases reported are very likely not representative of the actual levels of IPV, as people locked in with their abusers may not have access to a mobile phone, nor the privacy to call for help. Since less than one-third of women in India have access to the internet, and many share a smartphone owned by the husband, avenues to seek help are impaired.^{130, 131, 132}

Reduced mobility also restricts: the ability to leave the place of abuse; travel to the parental household (or a safe address) during times of violence; and access to a healthcare facility for treatment of violence-inflicted injuries. Finding support from the natal family or the community is difficult in cases of women facing violence in marital homes. Pre-pandemic, parental homes provided refuge for some women; but with travel restricted by the lockdown, and the fear of putting elderly parents at risk of infection, this is now a restricted option.¹³³

OVERSTRAINED SYSTEMS UNABLE TO RESPOND

Healthcare providers and law enforcement institutions are understaffed and overwhelmed by the demands of dealing with the pandemic. They are unable to extend support or respond to IPV distress calls. This, coupled with domestic violence shelters being full or limited in their operations, only worsens the situation for help seekers.

Police are typically unhelpful in domestic violence cases. Even women who managed to reach the police station during the lockdown were told to return the next day, or were advised to go to their natal families once the lockdown was lifted. During the lockdown, ASHAs who previously made home visits in cases of IPV were forced to suspend them to prioritize coronavirus-related duties.

LOANS/GRANTS AND GBV RISK

The research showed that REVIVE partners are focused on promoting women's economic empowerment, but have not given much attention to exploring and addressing GBV prevention and

response. Based on their years of experience in the field (SEWA, Pratham), they strongly believe that economic empowerment alone will empower women to mitigate the risk of GBV.

Research evidence on the correlation between GBV and loans/grants is mixed, however. Some studies found an increased risk of domestic violence among women entrepreneurs and wage workers.^{134, 135} Moreover, microfinance clients with secondary and higher education were two or three times more likely to experience IPV than comparable non-clients; however, there was no similar change in exposure to IPV for the least educated and poorest.¹³⁶ A recent study among married women in rural Maharashtra found that income generation or sole control over own income are not associated with a reduction in the probability of experiencing violence (and may even be associated with an increase in it). However, wife beating is less common for women who have higher earnings and joint control over husband's income, and financial inclusion (as indicated by bank ownership) appears to reduce GBV risk.¹³⁷

Other research shows lower risk of IPV among women who work,¹³⁸ earn more income,¹³⁹ or have greater assets or wealth.¹⁴⁰ Women who own assets are also more likely to leave their homes if they experience violence.¹⁴¹ Although a reduction in GBV is one of the expected benefits of women's empowerment, for women clients of microfinance, empowerment may also enable women to report more GBV, thus increasing the rate of *reported* violence.¹⁴²

TABLE 12. KEY RECOMMENDATIONS ON HOW TO MITIGATE THE RISK OF GRANTS/LOANS INCREASING RISK

- Women's employment should be a priority in recovery efforts, with GBV prevention and response tools integrated into all training modules, for both men and women. (WEE)
- Initiatives to enhance digital access and skills should be scaled up and targeted specifically to low-income women.
- Direct employment programs to provide essential supplies should be expanded. For example, Arvind is employing thousands of women to prepare PPE, stitch masks, etc. (WEE)
- Anticipate and mitigate the potential for GBV through gender equity counseling and dialogue with male partners. Studies show such strategies have proved effective in Africa, when used in microfinance and related interventions.¹⁴³
- Partners lacking experience in GBV should not attempt to address the issue directly. If they can do so safely, they should offer referral services to experienced agencies.
- At a minimum, REVIVE should require partners to adopt and adhere to the workplace sexual harassment law (the Prevention of Sexual Harassment Act (POSH) Act of 2013). In Gujarat, SEWA conducts awareness sessions on the POSH policy with women SHGs. These can be shared widely with all women participants, through posters, pamphlets, social media platforms, etc. (WEE)
- Additional measures that partners could adopt without causing harm:
 - Identify helpline numbers and include awareness against domestic violence in the messages and campaigns about COVID-19 and its effects. Widely publicized messages and campaigns should emphasize that violence is not justified (whatever the "reason"), that it should not be tolerated at all, and that support is available.
 - Provide helplines to offer preliminary counselling and emotional support and to link with other available social and legal support services. The NCW recently launched a WhatsApp number alongside a helpline and email option, making it easier for women to ask for help.¹⁴⁴
 - Work with local community-based organizations to provide psychosocial first aid and counseling to survivors in COVID-19 times, as travel to service providers is restricted. Organizations and helplines should collaborate with community leaders, *Panchayat* (village council) members, and other grassroots organization leaders to co-plan strategies to address GBV. Arranging shelters in currently unoccupied hotels and guesthouses may be a feasible strategy.

3.5 RISKS AND ASSUMPTIONS

This section highlights the risks and assumptions that will affect implementation of the recommendations for USAID/India's REVIVE Activity.

ASSUMPTIONS

- At least until the end of 2020, and perhaps beyond, the COVID-19 pandemic and accompanying economic dislocations will continue to exacerbate poverty and food insecurity among India's poor and marginalized populations; women and girls will be disproportionately affected.
- Ability to access services and resources will be challenging, especially for low-income women and young women, when factors such as migration complicate service delivery that is typically tied to either home or destination location. Access to services is a particular challenge for women experiencing GBV. Where phones and the internet are substituted for in-person activities—as, for example, in training courses—women's lack of phone ownership and lower restricted access are additional barriers.
- The GOI's economic recovery measures will be expeditiously implemented and will begin to show results. The economy will continue to open gradually, jobs will return, the economy will start to recover, and opportunities will grow, and possibly new ones will emerge. This assumes the pandemic will not worsen greatly.

RISKS

- The pandemic worsens even further. The COVID-19 situation continues to be dynamic and evolving in unpredictable ways. This is likely to affect implementation of program-related activities in unknown ways and will require continuous vigilance, monitoring, and adjustments in real time and under difficult conditions.
- If the pandemic worsens, REVIVE strategies may have to be fine-tuned, as, for example, by increasing the duration of relief and the timeframe for loan repayments.

4. USAID/INDIA REVIVE GENDER ANALYSIS: NEXT STEPS

Table 13 presents a roadmap for updating this gender analysis. It specifies *when* (key scenarios), *what* to update, and *who* will be responsible for updating it.

TABLE 13. UPDATES TO THE COVID-SPECIFIC GENDER ANALYSIS: KEY SCENARIOS AND RESPONSIBILITIES

SCENARIO	WHAT TO UPDATE	PERSON(S) RESPONSIBLE FOR UPDATING GENDER ANALYSIS
<p>Scenario 1 The incidence of COVID-19 worsens, the lockdown continues to be imposed as needed, and the economy improves very slowly or not at all.</p> <p>Implementing Partners (IPs) rely more heavily on phone and digital due diligence and training processes.</p> <p>Household stresses increase; women and men are unable to work in some places, demand is low, and incidence of GBV increases.</p>	<p>IP closely monitors the situation and adapts its strategies and targets:</p> <ul style="list-style-type: none"> Changes the mix of grants and loans offered—more grants and repayment flexibility may be needed. Takes steps to continue to reach women/young women with program information, assistance, training, and services by seeking safe alternatives to phone communication. 	<p>Imrana Khera, USAID/India Ritika Chopra, USAID/India Deepa Gopalakrishnan, Collective Good</p>
<p>Scenario 2 The incidence of COVID-19 demonstrates a strong downward trend, and the GOI continues to gradually lessen restrictions. The economy continues to recover.</p>	<p>Use REVIVE’s client monitoring framework to adjust the mix and the targets of grants/loans; identify new markets and more opportunities for women entrepreneurs and workers in emerging markets.</p>	<p>Imrana Khera, USAID/India Ritika Chopra, USAID/India Deepa Gopalakrishnan, Collective Good</p>
<p>Scenario 3 An effective COVID vaccine is found. The economy improves and REVIVE is implemented as planned.</p>	<p>Improve understanding of how to integrate gender considerations into COVID prevention and response activities. Use the information to guide future investments in gender equality and women’s economic empowerment activities in recession and recovery periods and in pandemics.</p> <p>Assess the impact of the recommendations and lessons learned on programming on gender equality and women’s economic empowerment, especially on youth.</p> <p>Determine progress made on the limited goals on gender and GBV, especially on disability and GBV prevention programming and lessons learned.</p> <p>Use findings and recommendations to guide future investments on gender equality, women’s economic empowerment, and GBV risk mitigation.</p>	<p>Imrana Khera, USAID/India Ritika Chopra, USAID/India Deepa Gopalakrishnan, Collective Good</p>

ANNEX A: ACRONYMS

ADB	Asian Development Bank
ADS	Automated Directives System
ASHA	Accredited Social Health Activist
BDS	Business Development Service
CDCS	Country Development Cooperation Strategy
CEO	Chief Executive Officer
COVID-19	Coronavirus disease 2019
CSGA	COVID-specific gender analysis
CSR	Corporate Social Responsibility
FY	Financial Year
GBV	Gender-based violence
GDP	Gross Domestic Product
GOI	Government of India
IFPRI	International Food Policy Research Institute
ILO	International Labour Organization
INR	Indian Rupee
IP	Implementing Partner
IPV	Intimate Partner Violence
IR	Intermediate result
KG	Kilogram
MFI	Micro Finance Institution
MFIN	Micro Finance Network
MSME	Micro Small and Medium Enterprise
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
NBFC	Non-Bank Finance Company
NCW	National Commission for Women
NGO	Non-Government Organization
ORF	Observer Research Foundation
PIB	Press Information Bureau
POSH	Prevention of Sexual Harassment Act
PPE	Personal Protective Equipment
RBI	Reserve Bank of India
RAT	Rapid Antigen Test
RG	Returnable Grant
RT-PCR	Real Time- Polymerase Chain Reaction
SEWA	Self-Employed Women's Association
SHG	Self-Help Group
USAID	United States Agency for International Development
USD	United States Dollar
WEE	Women's economic empowerment
WEF	World Economic Forum
WHO	World Health Organization

ANNEX B: SCOPE OF WORK

I. PURPOSE

Under the Gender Integration Technical Assistance (GITA) II Task Order, Banyan Global in partnership with USAID/India, will carry out a COVID-specific activity-level gender analysis to analyze and identify opportunities for USAID/India to ensure that the REVIVE Activity appropriately integrates gender equality and women's empowerment, and also does no harm.

2. BACKGROUND

Since the outbreak of COVID-19, the U.S. Government has committed more than \$900 million in State Department and U.S. Agency for International Development (USAID) emergency health, humanitarian, economic, and development assistance to 120 countries aimed at helping governments, international organizations, and non-governmental organizations (NGOs) respond to the pandemic.¹⁴⁵

USAID-pledged assistance in the global fight against COVID-19 as of May 1, 2020, has included \$99 million in emergency health assistance from USAID's Global Health Emergency Reserve Fund for Contagious Infectious-Disease Outbreaks, \$100 million in Global Health Programs account funds, nearly \$300 million in humanitarian assistance from USAID's International Disaster Assistance account, and nearly \$153 million from the Economic Support Fund. As part of the response, USAID's assistance is supporting rapid public-health information campaigns; water, sanitation, and hygiene activities; and infection prevention and control, including cleaning and disinfection protocols, educating staff on personal protective equipment use, establishing isolation areas, and implementing triage mechanisms. USAID assistance is also mitigating and responding to the social, economic, and governance-related impacts, including through assistance for families and small- and medium-sized businesses, support for free media and civil society, emergency services for survivors of gender-based violence (GBV), and support for distance learning.¹⁴⁶

2.1 Country and Sector Context

The COVID-19 pandemic has a significant negative impact on the Indian economy and citizens. The ensuing physical isolation and lockdown has not only slowed down economic activity but has also wreaked havoc in the lives of millions of people in fundamental ways. Estimates suggests that the standstill in economic activities and falling demand may put livelihoods of around 136 million people at risk. Particularly hard hit are the vulnerable segments, i.e. workers from the informal sector that form around 80 percent of the country's workforce, who lack adequate skills, social security, financial inclusion, safety nets and income support and often migrate. A study of CMIE data found that 90 percent of households in second- and third-income quintiles (with monthly per-capita incomes ranging between Rs. 3,801 and Rs. 12,374) reported a decrease in income since the lockdown, with the unemployment rate reaching 25.5 percent on May 5, 2020 from a base of 7.4 percent on March 21, 2020.

In addition to the sudden cessation of work and incomes for these workers, large employers from industries, such as construction, textile, hospitality, etc., are witnessing a drastic contraction in output. They are likely to downsize and lay-off workers, putting their livelihoods at risks. The biggest challenge is which industries will be able to absorb the unskilled or semi-skilled workers, which may aggravate

unemployment and social unrest. Similarly, agro-based livelihoods have been hit due logistical and transport disruptions, unavailability of labor, machinery (harvesters, threshers, tractors) and restrictions on movement, which is causing reverse migrants. Eighty-eight (88) percent of rural households report a fall in income under the lockdown, compared to 75 percent of urban households. To alleviate the livelihood crisis and kick-start the economic recovery process, we need to focus on addressing the gap around timely, affordable, and accessible capital. There is a body of evidence that shows that access to financial instruments, such as micro-credit, has a positive impact on economic activity, self-employment, and household consumption. Macroeconomic evidence shows that countries with deeper financial inclusion tend to grow faster and reduce income inequality.

However, there are substantial barriers to access credit for self-employed, nano and micro enterprises, and marginalized segments (low-income, low-skill women, youth, third gender, scheduled castes, tribes, persons with disabilities) who are generally unbanked or under banked. Prior to the pandemic, financial markets have not worked well for these segments due to the perception that they are high risk, which has forced them to rely on informal mechanisms. When coupled with information asymmetries and high transaction costs, lack of collateral or credit histories, these segments are stuck in a vicious cycle of financial exclusion and poverty. Anecdotal evidence gathered by the potential implementing partner shows that lenders are either unwilling to extend credit to these segments or doing so at extremely high interest rates (20-25 percent). While the Government has announced various credit schemes and packages, there will be a significant time lag before the benefits percolate down to reach the bottom-of-the-pyramid, thereby requiring complementing initiatives that can address the urgency of the situation.

Also, confinement during the COVID pandemic has increased risks of intimate partner violence for women and girls. The worsened socio-economic situations have exposed many to increased risks of sexual exploitation by community members as well as humanitarian workers. In parallel, access to regular GBV services has become challenging for survivors. The National Commission for Women in India has reported a rise of 94 percent in complaint cases where women and children have been abused in their homes during the lockdown. Women, who make up around half of India's population, have been largely absent from the government's COVID-19 policy and response.

3. OBJECTIVES AND PURPOSE

3.1 OBJECTIVE AND PURPOSE OF THE REVIVE ACTIVITY

The activity's goal is to address the livelihood crisis perpetrated by COVID-19 by helping self-employed, disadvantaged segments of workers and nano and micro enterprises at risk of being affected by the downturn to either sustain their work and/or find alternative opportunities. The specific objectives are:

- To leverage existing pools of philanthropic, business, and public sector funds to make credit available to self-employed, informal sector workers and nano and micro enterprises through grants and other innovative financing tools.
- To facilitate technical assistance both at the individual level (such as skill development, entrepreneurship training, market linkages etc. where needed, to complement the financial capital) and ecosystem level
- To demonstrate a model of catalytic collaboration between multiple stakeholders, such that it unlocks more resources and addresses market asymmetry at the bottom-of-the pyramid.

The implementing partner is the Collective Good Foundation and Abdul Latif Jameel Poverty Action Lab South Asia has agreed to be the knowledge partner.

Activity Interventions

To achieve these objectives, the potential implementing partner is creating a \$6.85m blended financial-aid facility between stakeholders such as development agencies, philanthropic foundations, corporate social responsibility (CSR) and businesses to provide accessible and affordable capital to the target groups, based on their need, vulnerability and capability. The facility could cover between 60,000-100,000 workers/ enterprises, based on the exact terms and will give preference to youth (18-29 years) and women.

The facility is supported by capacity-building funders to create a secretariat to set up and implement the model, build capacity of the partners, and provide loss coverage as required. Leveraging this support, the implementing partner will mobilize resources from foundations, non-banking financial companies, CSR, businesses, and public sectors to provide returnable grants/loans.. The activity will address economic recovery through four different types of tools and interventions:

- Programmatic grants for income/business revival – this includes grants and handholding support to informal sector workers;
- Technical assistance for the ecosystem - this includes fostering strategic partnerships, implementation and program management, monitoring and evaluation, knowledge management and branding and communication;
- Returnable-grants; and
- Products to facilitate loans (such as default protection fund, interest subvention fund etc.)

This aspect of USAID’s support may also include provision and/or facilitation of complementary interventions that can strengthen entrepreneurship and placements, such as:

- Vocational and employability skills;
- Business training on topics such as financial management, marketing, inventory management, creating business plans, etc.;
- Market linkages; and
- Mentorship, troubleshooting and handholding support.

The use of these grants may be tied to productive, income-generation activities that can help them recover their livelihoods. Examples of such activities may include buying raw material, buying a new asset (machinery, equipment, etc.), paying for rentals or salaries, covering operational expenses, clearing outstanding balances, availing new funds, starting a new business, procuring person protective equipment (PPE) and health insurance for workers etc. Appropriate selection, due diligence and monitoring processes will be put in place to optimize the grant use and minimize any deviations.

Target beneficiaries

Through programmatic grants to self-employed, informal sector workers and nano and micro enterprises, whose livelihoods have been adversely affected by Covid-19, USAID will directly impact approximately 16,500 workers/enterprises over a two-year period. The target groups that will be supported by USAID can be divided into six categories. Indicative uses in each category are listed below; these are evolving and can expand to include many other groups as the implementing partner continues to work with NGOs to identify at-risk groups.

	Salaried/regular daily wages	Self-employed	Nano/micro enterprises
Urban	<ul style="list-style-type: none"> Workers in garment factories at risk of being laid-off, who need re-skilling and placements into new sectors (such as logistics, healthcare etc.) Migrants returning to work in cities to cope with upfront costs of travel, accommodation etc. 	<ul style="list-style-type: none"> Professionals such as cab drivers, plumbers, electricians, cleaners, delivery agents etc. on gig economy platforms who need funds to purchase PPE and equipment, pay EMIs etc. Street vendors Women working in beauty and wellness industry who need to become Covid-19 ready and/or supplement their incomes 	<ul style="list-style-type: none"> Small salons/parlor Tea stall owners Kirana store owners Small contractors Those who need working capital to tide over delayed payments, lower demands and upfront capital to purchase goods, equipment etc.
Rural	<ul style="list-style-type: none"> Enable reverse migrants in rural areas to earn a livelihood 	<ul style="list-style-type: none"> Small and marginal farmers, including cattle farmers, poultry, goat-farming, etc. Reverse migrants who want to set up their own business/trade Artisans as part of self-help groups and collectives who need working capital Last mile distribution agents etc. 	<ul style="list-style-type: none"> Food-processing units Farmer producer companies Non-farm based enterprises such as small shops etc.

The Activity's recipients will be Pan-India. The activity will target groups in the regions: Delhi National Capital Region, Maharashtra, Gujarat, Tamil Nadu, Karnataka, Madhya Pradesh, Uttar Pradesh, Orissa, and Jharkhand. Other groups, states and districts will be decided based on the intersection of several factors, such as:

- Need and impact of COVID-19;

- Alignment with the partners' catchment or interest area;
- Presence of a critical mass of beneficiaries;
- Presence of enabling NGO partners;
- Ability of a non-banking financial company partner to service the location.

Selection criteria for beneficiaries

Three selection criteria will be key in determining the recipients:

- Social-economic status, focusing on bottom of the pyramid, proxied by income level of less than \$400-550 per month for an individual, with a majority being less than \$275, and less than \$5,000-6,000 per month for an enterprise, making it a nano or a micro enterprise;
- Their need in terms of disruptions caused by Covid-19 and consequent need for funding, could be one or multiple scenarios such as -
 - Helping sustain current line of work for self-employed and nano and micro enterprises by providing them with working capital
 - Augmenting incomes of individuals who cannot rely on their previous trade/jobs alone by offering them opportunities to diversify incomes
 - Re-skilling and redeploying workers at risk of losing their jobs into alternative opportunities
 - Enabling reverse migrants in rural areas to earn a livelihood or return to work in cities; and
 - Line of sight on future income/ability and plan to start generating income

Other guiding factors that will help in selecting target groups are:

- Demography -
 - Sex (encouraging women recipients and involving their family in the decision)
 - Age (18-40 will be prioritized, those above 60 considered on case by case basis);
- Levels of vulnerability. Proxies include -
 - Employed in occupations with irregular/seasonal incomes
 - Employed in industries hard hit by Covid-19
 - Lacking adequate social security

3.2 OBJECTIVE AND PURPOSE OF THE COVID-SPECIFIC GENDER ANALYSIS

Banyan Global, in collaboration with USAID/India, will analyze and propose recommendations to ensure that the REVIVE integrates gender equality and women’s empowerment, and does no harm. To this end, the COVID-19 REVIVE activity gender analysis will:

- Identify gender-related COVID-19 gains, gaps, and opportunities related to the activity’s following key themes, with an eye toward GBV risk and women’s economic empowerment as priority cross-cutting themes across all intermediate results.
- Address priorities and needs of the following socially relevant categories: women, youth, and persons with disabilities (as related to gender only).

TABLE B1. KEY ELEMENTS OF THE ACTIVITY-LEVEL COVID-SPECIFIC GENDER ANALYSIS

ACTIVITY RESEARCH QUESTIONS	CROSS-CUTTING THEMES	SOCIALLY RELEVANT CATEGORIES
<p>Economic Growth:</p> <ul style="list-style-type: none"> • What has been the economic and financial impact of COVID-19 on persons from the socially relevant categories and industry? 	<p>GBV risk</p> <p>Women’s economic empowerment</p>	<p>Women</p> <p>Youth (male and female)</p> <p>Persons with disabilities</p>
<p>Access to Finance:</p> <ul style="list-style-type: none"> • What supports or hinders individuals (from the socially relevant categories) in the informal sector from accessing and using financial instruments (including skilling and mentoring)? Which financial instruments are most useful/needed? • Which measures can create incentives for non-banking financial companies and banks to provide access to credit to informal sector women (including female-headed households) who may be underbanked / unbanked? How can they better reach these target populations? • What is the correlation between grants/loans to women and GBV and how can the activity mitigate the risk of grants/loans increasing that risk? 		

4. METHODOLOGY

The COVID-19–specific gender analysis will include the following key deliverables:

- In-briefing with USAID/India
- Draft COVID-19–specific activity gender-analysis report (findings will be presented by research question)
- Validation workshop with mission staff to validate the draft report (if time constrained, the mission may forgo this workshop and simply provide written feedback on the draft)

- Final COVID-19–specific activity gender-analysis report, which incorporates the discussion in the validation workshop and written feedback on the draft report

The following section provides more details on each deliverable.

1. In-briefing with USAID/India: On the first day of the assignment, the Banyan Global research team will hold an in-briefing with the mission:¹⁴⁷

- To ensure agreement on the SOW and methodology for secondary and primary (and 4-5 key stakeholder interviews) data collection and analysis.
- To review the structure and presentation of findings and recommendations in the COVID-19 gender analysis report.¹⁴⁸

2. Draft COVID-19–Specific Gender Analysis: The preparation of the draft COVID-19–specific gender-analysis report will include an analysis and interpretation of secondary (and any limited primary) data, in line with USAID’s global gender and social-inclusion strategies, policies, and regulations including, but not limited to:

- [The Automated Directives System \(ADS\) 201 \(2020\)](#)
- [The Automated Directives System \(ADS\) 205 \(2017\)](#)
- [The 2012 Gender Equality and Female Empowerment Policy \(2012\)](#)
- [U.S. Strategy to Prevent and Respond to Gender-based Violence Globally \(2016\)](#)
- [USAID Vision for Ending Child Marriage and Meeting the Needs of Married Children \(2012\)](#)
- [USAID Policy Framework \(2019\)](#)
- [USG 2018 Act on Women’s Entrepreneurship and Economic Empowerment Act](#)
- [U.S. Global Strategy to Empower Adolescent Girls \(March 2016\)](#)
- [Counter-Trafficking in Persons Policy \(2012\)](#)
- [USAID’s Youth in Development Policy \(2012\)](#)
- [USAID Disability Policy Paper \(1997\)](#)
- [Advancing Disability-Inclusive Development](#)
- [LGBTI Vision for Action \(2014\)](#)
- [USAID’s Policy on Diversity in the Workforce, Equal Employment Opportunity, and Non-Discrimination \(2011\)](#)
- [Equal Employment Opportunity, Diversity and Inclusion \(2011\)](#)

- [Presidential Memorandum on International Initiatives to Advance the Human Rights of LGBT Persons \(2011\)](#)
- USAID and State COVID-19 Response Strategy Framework (2020)
- [USAID Policy on Promoting the Rights of Indigenous Peoples \(2020\)](#)
- [United States Government Action Plan on Children in Adversity: A Framework for International Assistance: 2012–2017 \(2012\)](#)

The review of secondary also will also include a review pertinent mission or activity-level reports or documentation that the mission will make available. Documents may include the following:

- Previous mission CDCS Gender Analysis/Assessment
- The mission’s current CDCS
- The mission’s current strategic results framework
- Project Appraisal Document (and gender analysis) for the sector/area to which the activity pertains
- Activity monitoring, evaluation, and learning plan
- Activity 2019 annual report

The research team will gather, analyze, and interpret other reports and data related to the activity sector, activity, and COVID-19. These may include:

- Studies, analyses and assessments concerning gender equality conducted by donors, NGOs, national governments, regional organizations, and the academic community
- National statistics from the Demographic and Health Survey, the UNDP Human Development Index Reports, and the World Economic Forum’s Global Gender Gap Index
- Recent literature that addresses gender equality and women’s empowerment issues related to activity and COVID-19

To support the process of gathering second-hand data, Banyan Global will create a Google Drive Folder for gender analysis to serve as a central repository for all key secondary documents and data for use by the USAID mission and the research team.

An international consultant will analyze and interpret the secondary data in the initial draft of the report, and then a national gender expert will review and provide feedback on the report, which the international consultant will then incorporate. The report will present sector level COVID-19 findings on gender equality and women’s empowerment by USAID ADS205 domain, followed by findings, conclusion and recommendations by research questions, as defined in the SOW for each gender analysis (see Section 5.2 below for more details on the report structure). The recommendations may include possible alternative or additional indicators to measure the progress against the activity’s intermediate results.

3. **Validation Workshop - draft COVID-Specific Gender Analysis Report:** The research team will submit a draft COVID-specific gender analysis report to the mission. The mission and implementing partner will have the option of participating in a 1-2 hour session to discuss and validate the findings and recommendations or only providing written feedback on the draft report. Both options will include building a consensus on how and when the mission will need to update the gender analysis based on country-level changes related to COVID and the country's phase of reopening.
4. **Final COVID-19-Specific Gender Analysis Report:** The research team will finalize the report by incorporating written feedback from the mission on the draft report, as well as the discussions from the workshop.

For all deliverables, Banyan Global's home-office technical staff will provide technical guidance to the research team to ensure deliverables meet USAID and Banyan Global's quality standards.

5. DELIVERABLES AND GUIDELINES

5.1 KEY DELIVERABLES

The associated work will include the deliverables in Table 2.

TABLE B2. KEY DELIVERABLES OF THE GENDER ANALYSIS		
DELIVERABLE	CONTENT	PERIOD OF IMPLEMENTATION
In-briefing with USAID/India mission staff	In Briefing with designated mission staff to discuss: 1) the purpose of the COVID-Specific Gender Analysis; and 2) the proposed research questions; methodology, and structure of gender analysis report findings and recommendations	Week 1 September 8, 2020
Draft COVID-Specific Gender Analysis Report and present preliminary findings or emerging themes to USAID/India and implementing partner for feedback	Research and prepare Draft COVID-Specific Gender Analysis Report, including national consultant's (virtual) review of the draft report	Weeks 1-3 September 24, 2020
Validation Workshop for the draft COVID-Specific Gender Analysis Report	Workshop (1-2 hours) with relevant mission staff to validate COVID-Specific Gender Analysis Report's findings and recommendations, and to come to a consensus on next steps needed to update the gender analysis (at different stages of country's phase of reopening)	Week 4 September 29, 2020
Final COVID-Specific Gender Analysis Report	Final gender analysis report that incorporates feedback in writing and from the validation workshop from USAID on the draft report	Week 4 October 6, 2020

5.2 REPORTING GUIDELINES

The gender-analysis report (25 pages excluding executive summary, table of contents, acronyms, and annexes) should follow the following format and be submitted electronically in Microsoft Word and PDF formats:

- Table of contents (1 page)
- Executive summary (2 pages)
- Section 1: Introduction (1 page)
- Section 2: COVID-19 Country Context at the sector level, by ADS205 gender analysis domain (2 pp.)
- Section 3: Findings and Recommendations on Gender Equality COVID-19 structured by key research question (up to 15 pp., 10 pp recommended)
- Section 4: USAID/India REVIVE Activity Next Steps on Updating the Gender Analysis (2 pp.)
- Annexes
- Acronyms (1 page)
- Gender analysis SOW
- Methodology (0.5 pages)
- List of key documents

Note: The recommendations in Section 3 above will point to linkages with women’s economic empowerment (using a **WEE** tag).

6. TEAM COMPOSITION

6.1 TEAM LEADER (INTERNATIONAL)

This position seeks an international consultant with core experience working with and knowledge of USAID programs. This consultant must be an experienced social scientist with expert knowledge in conducting gender analyses, with preference given for relevant experience in India. Other qualifications include:

- Minimum of 10 years of experience in research, policy formulation, and program design in gender or social inclusion.
- At least six years of experience in carrying out gender analyses—including a focus on GBV risk assessments
- Familiarity with USAID’s strategic planning and program management strongly desired

- Excellent English language speaking and writing skills are required
- Exceptional interpersonal and intercultural skills
- Excellent leadership skills
- Expertise in one or more of the priority gender analysis intermediate results
- Full professional fluency in Hindi.
- Master’s degree in sociology, anthropology, economics, or other relevant social science field
- Experience with other donors desirable
- U.S. nationality or third-country national

6.2 NATIONAL GENDER EXPERT (1)

The team must include one national gender expert with complementary skills to the team lead and core experience conducting thorough evidence-based research on gender equality in India. Qualifications include:

- Minimum of five years of experience in conducting evidence-based research and expert knowledge on gender and women’s economic-empowerment issues in India.
- Expertise in one or more of the activity’s priority sectors
- In-depth knowledge of the government of India gender-mainstreaming programs, development partner engagement in the gender space, and a sound relationship with national government ministries
- Excellent writing skills in native language.
- English language writing fluency

7. ANALYSIS MANAGEMENT

7.1 SCHEDULING

The expected period of performance for the analysis will be approximately three weeks for an activity-level COVID-specific gender analysis, with one week of preparation required prior to beginning each analysis.

This work order includes a six-day work week. Level of effort and salaries are calculated accordingly.

7.2 BUDGET

The total estimated cost of this analysis is in a separate budget, subject to the availability of funds. The USAID Office of Gender Equality and Women's Empowerment (GenDev) fully funds this analysis.

7.3 SUBMISSION TO THE DEVELOPMENT EXPERIENCE CLEARINGHOUSE

The final approved report must be a public document, unless otherwise specified, submitted to the Development Experience Clearinghouse (www.dec.org) (DEC) following the required GenDev format (see Annex II). The contractor must make the final COVID-19-specific gender-analysis report publicly available on the DEC within 30 calendar days of final approval of the formatted report.

7.4 TASK ORDER PACKAGING AND MARKING

Task order packaging and marking shall be performed in accordance with Section D of Gender Integration Technical Assistance II Task Order: 47QRAA18D00CM.

7.5 BRANDING AND MARKING

The contractor shall comply with the requirements of the policy directives. Required marking shall comply with USAID's Graphic Standards Manual available at www.usaid.gov/branding or any successor branding policy.

7.6 WORK ORDER PREPARATION

The mission agrees to the following commitments to facilitate the research and preparation of the COVID-19-specific gender analysis report.

TABLE B3. WORK ORDER PREPARATION AND COMMITMENTS

COMMITMENT	DUE DATE
Mission to designate at least two staff to coordinate with the research team on the analysis	One week before research begins
Mission to propose three national gender expert candidates.	One week before research begins
Mission to hold a remote in-briefing with the research team	First day of work (select date three days before work start date)
Mission to schedule the validation workshop	Select date three days before work start date
Mission to upload all necessary resource documents to a secured Google Drive including the following: <ul style="list-style-type: none">The mission's current or previous CDCSPrevious CDCS gender analyses/assessmentsThe mission's current draft strategic results frameworkActivity-level gender and social-inclusion analyses and strategy; monitoring, evaluation, and learning plan; and annual and quarterly reportsProject appraisal document-level gender analysis corresponding to the activityAny current COVID-19-sector analyses, in particular at the national and subnational levels	Three days before work start date

ANNEX C: LIST OF KEY DOCUMENTS

- Ananth, Ram, Catherine P. Victor, Hana Christy, Sneha Hembrom, Anne G. Cherian, and Venkat R. Mohan. 2019. "Domestic Violence and its Determinants among 15-49 year old Women in a Rural Block in South India." *Indian Journal of Community Medicine* 44:4, 362-7. ([Link](#)).
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ANNEX D: LIST OF KEY STAKEHOLDERS CONSULTED

TABLE D1. LIST OF KEY STAKEHOLDERS CONSULTED

INTERVIEW DATE	KEY STAKEHOLDER NAME AND TITLE
September 14, 2020	Deepa Gopalakrishnan, Associate Director, Impact Achievement, Collective Good Foundation Anushree Parekh, Research Advisor, Samhita
September 15, 2020	Dr. Irfan Nooruddin, Director India Initiative and Professor, Georgetown University
September 15, 2020	Niraj Lal, Corporate Social Responsibility (CSR) Head, Arvind
September 15, 2020	Nikhil Bannerjee, Chief Executive Officer, Supermoney
September 17, 2020	Sagarika Bose, CSR Lead, Godrej Consumer Products Ltd. and Manvi Vaidyanathan, Program Lead, Women's Entrepreneurship, Pratham
September 17, 2020	Sahil Hebbar, Advisor, SEWA Rehana Riyawala, Vice President, SEWA
September 24, 2020	Nidhi Gupta, Co-Founder and Executive Director, Dhriiti – The Courage Within

ENDNOTES

¹ Gender analysis is an analytic, social science tool that is used to identify, understand, and explain gaps between males and females that exist in households, communities, and countries, and the relevance of gender norms and power relations in a specific context. Such analysis typically involves examining differences in the status of women and men and their differential access to assets, resources, opportunities and services; the influence of gender roles and norms on the division of time between paid employment, unpaid work (including subsistence production and care for family members), and volunteer activities; the influence of gender roles and norms on leadership roles and decision-making; constraints, opportunities, and entry points for narrowing gender gaps and empowering females; and potential differential impacts of development policies and programs on males and females, including unintended or negative consequences. (USAID. 2017. *Automated Directives System 205*.)

² *Gender equality* is fundamental social transformation, working with men and boys, women and girls, to bring about changes in attitudes, behaviors, roles and responsibilities at home, in the workplace, and in the community. Genuine equality means expanding freedoms and improving overall quality of life so that equality is achieved without sacrificing gains for males or females. (USAID. 2017. *Automated Directives System 205*)

³ Gender is a social construct that refers to relations between and among the sexes based on their relative roles. It encompasses the economic, political, and socio-cultural attributes, constraints, and opportunities associated with being male or female. As a social construct, gender varies across cultures, is dynamic, and is open to change over time. Because of the variation in gender across cultures and over time, gender roles should not be assumed but investigated. Note that gender is not interchangeable with women or sex. (USAID. 2017. *Automated Directives System 201*.)

⁴ Maurice Kugler and Shakti Sinha, 2020, “The Impact of Covid-19 and the Policy Response in India.” Brookings Institution, Washington, DC. ([Link](#)).

⁵ Bansari Kamdar, 2020, “India’s COVID-19 Gender Blind Spot.” *The Diplomat* ([Link](#)).

⁶ Rural Marketing. 2020, “India: How Agriculture Shows Way for India’s Recovery,” *Agribusiness Global* ([Link](#)).

⁷ Swaniti Initiative. n.d. “Women Entrepreneurship in India.” With effect from July 1, 2020, the GOI redefined MSME sizes. Per the [latest redefinition](#), a micro enterprise is one in which the plant and machinery investment does not exceed one crore rupees and turnover does not exceed five crore. A nano enterprise was not defined but, presumably, would be smaller. Asia Briefing Ltd. 2020. “Definition of an MSME in India: Classification Criteria.” Updated May 13, 2020. ([Link](#)).

⁸ Swaniti, “Women Entrepreneurship.”

⁹ Aakash Mehrotra et al., 2020., *MSMEs During COVID-19: India Report*, MicroSave Consulting.

¹⁰ ILO and ADB, 2020, *Tackling the COVID-19 Youth Employment Crisis in Asia and the Pacific*.

¹¹ Ibid.

¹² Kluge et al., 2017, *Interventions to Improve the Labor Market Outcomes of Youth: A Systematic Review of Training, Entrepreneurship Promotion, Employment Services, and Subsidized Employment Interventions*. Geneva: ILO; World Bank, “The Spirit of Boldness: Lessons from the World Bank’s Adolescent Girls’ Initiative,” 2015 (Washington, DC: World Bank); Elizabeth Katz, 2013, *Identifying Research Gaps and Priorities for Women’s Economic Empowerment: Gender and Youth Employment* (San Francisco: University of San Francisco).

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¹⁴ Shubha Nagesh and Sarah Rotenberg, 2020 “A New Era of Accessibility: On Persons with Disabilities in the Post-COVID World,” *The Hindu* ([Link](#)).

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¹⁷ Rukmini S., 2020, “Locked Down with Abusers: India Sees Surge in Domestic Violence,” *Aljazeera* ([Link](#)).

¹⁸ Adrija Bose, 2020, “India’s Domestic Abuse Survivors are in Lockdown with their Monsters, But Helplines are not Ringing” *News 18*, accessed April 6, 2020. ([Link](#)).

¹⁹ Business Today, 2020, “Coronavirus Lockdown: WHO says Domestic Violence on Rise, Asks Nations to Take Measures,” *Business Today*, accessed April 14, 2020. ([Link](#)).

²⁰ Sitawa Kimuna et al., 2013, “Domestic Violence in India: Insights from the 2005-2006 National Family Health Survey,” *Journal of Interpersonal Violence* 28(4): 773-807 ([Link](#)); and Suneeta Krishnan et al. 2010. “Do Changes in Spousal Employment Status Lead to Domestic Violence? Insights from a Prospective Study in Bangalore, India.” *Social Science Medicine* 70(1): 136-143. ([Link](#)).

²¹ Haimanti Bhattacharya, 2015, “Spousal Violence and Women’s Employment in India,” *Feminist Economics* 21(2):30.

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²² Koustuv Dalal, 2011, “Does Economic Empowerment Protect Women from Intimate Partner Violence?” *Journal of Injury and Violence Research* 3(1):35–44. ([Link](#)).

²³ Wanjiku Gichuru, et al., 2019, “Is Microfinance Associated with Changes in Women’s Well-being and Children’s Nutrition? A Systematic Review and Meta-analysis. *BMJ Open*.

²⁴ Manasi Bhattacharya, Arjun S. Bedi, and Amrita Chhachhi, 2011, “Marital Violence and Women’s Employment and Property Status: Evidence from North Indian Villages,” *World Development* 39(9):1676–1689. ([Link](#)).

²⁵ Vijayendra Rao, 1997, “Wife-Beating in Rural South India: A Qualitative and Econometric Analysis,” *Social Science & Medicine* 44(8):1169-1180.

²⁶ Pradeep Panda and Bina Agarwal, 2005, “Marital Violence, Human Development and Women’s Property Status in India,” *World Development* 33(5):823-850. ([Link](#)).

²⁷ Ibid.

²⁸ The returnable grant (RG) is a zero-interest loan given to the beneficiary with generous terms and only a moral obligation to repay, so as to lessen the burden on the individual who is already under severe stress due to the environmental and market conditions created by the pandemic. The RG has the potential to be revolved 2-3 times over a course of 2 years and generate 2-3 times the impact compared to a simple one-time grant.

²⁹ Interview with Deepa Gopalakrishan, Collective Good Foundation and Anushree Parekh, Samhita, 14 September 2020 and Samhita, 2020, *Processes and Standard Operating Procedures for Implementing the Returnable Grant Model*, June.

³⁰ USAID, 2020, *Job Aid Tool For USAID Activities: Carrying Out a COVID-Specific Gender Analysis*.

³¹ Arpan Rai, 2020, “COVID-19: Top 10 Coronavirus Hotspots in India With Most Active Cases,” *Hindustan Times*.

³² GOI, PIB, Ministry of Health and Family Welfare 2020, “Update on Novel Coronavirus – One Positive Case in Kerala.” ([Link](#)).

³³ Rai, *Coronavirus Hotspots*.

³⁴ India recorded the largest increase in cases on September 17th, with an addition of 97,894 cases.

³⁵ Rai, *Coronavirus Hotspots*.

³⁶ Real-Time Reverse Transcription Polymerase Chain Reaction or RT-PCR test (recommended by World Health Organization) is the gold-standard test to detect SARS-CoV-2 or corona virus in the respiratory tract through a nasopharyngeal swab collected from a patient. It detects the virus within 4-6 hours even if the viral load is less.

³⁷ Rapid Antigen Test (RAT) is a test using swabbed nasal samples that detect antigens (foreign substances that induce an immune response in the body) that are found on or within the SARS-CoV-2 virus. It is a point-of-care test, performed outside the conventional laboratory setting, and is used to quickly obtain a diagnostic result. In a reliable rapid antigen detection test, the maximum duration for interpreting a positive or negative test is 30 minutes.

³⁸ Indian Council of Medical Research, 2020, *Advisory on Strategy for COVID-19 Testing in India*.

³⁹ Indian Council of Medical Research, 2020, *Index-Home*. ([Link](#)).

⁴⁰ K.P. Devdas, 2020, “Pictures – India Surpasses 5.3 Million,” *Gulf News*, September 16 ([Link](#)).

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⁴² Hans News Service, 2020, “India’s Single Day Corona Recovery Surpasses New Cases,” *The Hans India*. ([Link](#)).

⁴³ Sharma, Sanchita, 2020, “90% of those Killed by COVID in India are Older than 40, 69% are Men,” *Hindustan Times*. ([Link](#)).

⁴⁴ Milan Sharma, 2020, “382 Doctors Dead Due to COVID: IMA Shoots Off Angry Letter to Government, Calls it Indifferent to Medical Workers,” *India Today*. ([Link](#)).

⁴⁵ GOI, PIB, 2020, “PM Calls for Complete Lockdown of Entire Nation for 21 Days” ([Link](#)).

⁴⁶ An N95 mask is a NIOSH approved mask. NIOSH approval is issued only to a specific and complete respirator assembly after the respirator has been evaluated in the laboratory and found to comply with all of the requirements of Title 42, Code of Federal Regulations, Part 84, and after the manufacturer's quality plan is determined to be satisfactory. It is the most common of the several types of particulate filtering facepiece respirators. This product filters at least 95 percent of airborne particles.

⁴⁷ GOI, PIB, Ministry of Health and Family Welfare, 2020, “Assessment of COVID Prevention,” ([Link](#)).

⁴⁸ GOI, Ministry of Electronics and Information Technology, 2020, “Collaborating to Overcome COVID-19” ([Link](#)).

⁴⁹ Vrishti Beniwal and Shruti Srivastava, 2020, “India Unveils \$22.6 Billion Stimulus Plan to Erase Virus Pain,” *Bloomberg* ([Link](#)).

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- ⁵⁰ Reuters Staff, 2020, "India's Modi Announces \$266 Billion Economic Package after Corona Hit," *Reuters* ([Link](#)).
- ⁵¹ Malancha Chakrabarty, 2020, "Need for a Gender-sensitive Response to COVID-19." *ORF, India Matters*. ([Link](#)). The *Jan Dhan* program is a GOI initiative for financial inclusion launched in August 2014 to expand access to financial services for all citizens. It began by opening 15 million bank accounts and, by 2019, 370 million or 80 percent of Indians adults had accounts. (All dollar amounts are in USD.)
- ⁵² The Wire Staff, 2020, "PM Extends Free Ration Scheme Till Nov: Experts Cite Food Surplus, Cloud Remains Over Migrants," *The Wire* ([Link](#)).
- ⁵³ Chakrabarty, "Need for a Gender-sensitive Response."
- ⁵⁴ Ibid.
- ⁵⁵ S. Mahendra Dev, 2020, "Addressing COVID-19 Impacts on Agriculture, Food Security and Livelihoods in India, IFPRI blog," IFPRI. ([Link](#)).
- ⁵⁶ GOI, Ministry of MSEs, 2018, "Public Procurement Policy for MSEs Order, 2018." <https://msme.gov.in/public-procurement-policy-and-impact-on-it-post-COVID?>
- ⁵⁷ Maitreyi Bordia Da and Soumya Kapoor Mehta, 2012, "Poverty and Social Exclusion in India." *World Bank Brief* (Washington, DC: World Bank). Priti Jh and Niti Nagar, 2015, "A Study on Gender Equality in India." *The International Journal of Indian Psychology* 2(3).
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- ⁶¹ Kamdar, "Blind Spot."
- ⁶² Ashwini Deshpande, *The COVID-19 Lockdown in India: Gender and Caste Dimensions of the First Job Losses*. Discussion Paper Series in Economics (Sonapat, Haryana: Ashoka University, 2020).
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- ⁷¹ Urmila Pulliat and Ruhi Huma, 2020, "Over-Policing in India Is Not the Answer to COVID-19," *OpenGlobalRights*. ([Link](#)).
- ⁷² Himanshu, 2020, "The Policy Adventurism that Has Led India to Its Economic Woes." *Mint*. ([Link](#)).
- ⁷³ Kugler and Sinha, "Policy Response."
- ⁷⁴ Himanshu, "Policy Adventurism."
- ⁷⁵ Kugler and Sinha, "Policy Response."
- ⁷⁶ Ibid.
- ⁷⁷ The Hindu Legal Correspondent, 2020, "Coronavirus Centre Files Report on Migrant Workers," *The Hindu*.
- ⁷⁸ Saubhadra Chaterji, 2020, "COVID-19 Toll on MSMEs: 3 in 4 at Below Capacity," *Hindustan Times*. ([Link](#)).
- ⁷⁹ Kugler and Sinha, "Policy Response."
- ⁸⁰ Susan Sreemala and Joseph Mathai, 2020, *Workers in the Time of COVID-19: Round 1 of the National Study on Informal Workers* (New Delhi: Action Aid Association (India)), August.
- ⁸¹ Ibid.
- ⁸² Kamdar, "Blind Spot."
- ⁸³ Sreemala and Mathai, *Workers*.
- ⁸⁴ Deshpande, "Gender and Caste."
- ⁸⁵ Rural Marketing, 2020, "India: How Agriculture Shows Way for India's Recovery" *AgribusinessGlobal*. ([Link](#)).
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⁸⁷ Swaniti, “Women Entrepreneurship.”

⁸⁸ Vaishali Basu Sharma, 2020, “Why India’s MSME Sector Needs More than a Leg-Up,” *The Wire*. ([Link](#)).

⁸⁹ Ibid.

⁹⁰ Chaterji, “COVID-19 Toll.”

⁹¹ Mehrotra et al., *MSMEs During COVID-19*.

⁹² Chaterji, “COVID-19 Toll.”

⁹³ Udit Misra, 2020, “Why Are MSMEs Worst Hit by Covid-19 Lockdown?” *The Indian Express*. ([Link](#)).

⁹⁴ Ibid.

⁹⁵ Vikas Vasal, 2020, “MSMEs: The Growth Engines of the Indian Economy,” *Mint*, August 20.

⁹⁶ World Bank, 2020, “World Bank Approves \$750 Million Emergency Response Program for Micro, Small, and Medium Enterprises in India,” (Washington DC: World Bank). ([Link](#)).

⁹⁷ ILO and ADB, *Youth Employment Crisis*.

⁹⁸ Ibid.

⁹⁹ Ibid.

¹⁰⁰ Kamdar, “Blind Spot.

¹⁰¹ ILO and ADB, *Youth Employment Crisis*.

¹⁰² Kluge, et al., *Interventions*; World Bank, *The Spirit of Boldness*; Katz, *Identifying Research Gaps*.

¹⁰³ World Bank, ‘*Girl Friendly*.’

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¹⁴⁸ Findings should be based on facts, evidence, and data that is reliable, valid, and generalizable. Conclusions should be specific, concise, and supported by strong quantitative or qualitative evidence. Recommendations should be supported by a specific set of findings and should be action-oriented, practical, and specific.