

POLICY BRIEF 2: CARE WORK AND GENDER

Why Women Sacrifice Employment to Provide Family Care

Report Title: The Care Work Crisis: How Gendered Caregiving Obligations Trap Women in Poverty

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Target Audience: Ministry of Women and Child Development, Labour Ministry, National Commission for Women, Women's Rights Organizations

EXECUTIVE SUMMARY

Women perform approximately 7+ hours daily of unpaid care work (for children, elderly parents, in-laws, spouses) in addition to any paid employment. This unpaid work prevents them from building sustained careers and pension eligibility. By age 45-50, many women exit formal employment entirely. In old age, women with interrupted work histories have no savings and minimal pension eligibility, creating vulnerability and poverty.

Key Finding: Mangalaxmi worked 25 years formally while simultaneously providing full-time care for children and elderly parents. At age 45, she left work. Now at age 54, she has no pension eligibility (requires 25+ years) and is completely dependent on her husband and son.

SECTION 1: THE PROBLEM

What Is Care Work?

Care work includes: - Childcare (feeding, bathing, education, accompaniment) - Elder care (bathing, feeding, medication, companionship) - Spouse care (nursing, household management) - Household labour (cooking, cleaning, water/fuel management)

Care work is **unpaid**, **unpaid**, and **undervalued**. It is essential for survival and reproduction of society, yet is not counted in GDP, not recognized in pension systems, and not socially valued.

Current Reality: Mangalaxmi's Story

Age 20-45: The Double Burden

Mangalaxmi worked in a textile factory from age 20 to age 45. During these 25 years, she simultaneously: - Managed household (cooking, cleaning, water collection) - Cared for two children (primary responsibility) - Cared for her mother-in-law (stroke at age 35; required daily help)

Daily schedule (age 35-40, during peak care burden): - 4:30 AM: Wake up, prepare breakfast for family (5 people) - 5:30 AM: Get children ready for school - 6:00 AM: Dress mother-in-law, give medicines - 7:00 AM: Leave for factory work (8 hours) - 3:00 PM: Return from factory - 3:30-8:00 PM: Afternoon care (children homework, mother-in-law bathing/feeding, house cleaning) - 8:00-10:00 PM: Evening meal preparation, children bedtime routines - 10:00 PM: Sleep

Total care work + paid work: 18 hours per day, 6 days per week

Sleep: 5-6 hours (below WHO minimum of 7-8 hours)

Compensation for factory work: Rs. 500-800/month (very low wage, piece-rate work)

Compensation for care work: Rs. 0 (unpaid, expected, no recognition)

Age 45: The Crisis Decision

At age 45, Mangalaxmi's mother-in-law had a severe stroke. She could no longer walk or feed herself independently. The family faced a choice: hire a caregiver (Rs. 500/day = Rs. 15,000/month) or have Mangalaxmi leave her job.

Her husband said: "Your mother needs full-time care. We cannot afford a maid. You must quit your job."

Mangalaxmi quit her factory job.

Age 45-60: The Caregiving Years

From age 45 to 57 (when mother-in-law died), Mangalaxmi provided full-time care: - No paid employment - No income of her own - Completely dependent on her husband's salary (Rs. 15,000/month) - Household income dropped 60%

What happened to her pension eligibility? - Factory employment: 25 years (age 20-45) - No work period: 12 years (age 45-57) - Government pension requires: 25+ years continuous employment

Mangalaxmi is 1 year short of pension eligibility. She will NOT receive a pension.

Age 54-60: The Vulnerability

Now at age 54, Mangalaxmi cannot find paid work: - "I am too old. Employers see that I have been out of work 9 years. They do not hire me." - She is

completely dependent on her husband (now retired) and son - If her husband dies, she has no income and no pension - If her son becomes unemployed, she is in crisis

Her reflection: “I sacrificed my pension to care for my mother-in-law. In old age, this sacrifice destroys me.”

SECTION 2: HOW COMMON IS THIS PATTERN?

National Data

According to Time Use Survey 2019 (Government of India): - Women perform 4-5 hours daily unpaid care and domestic work - Men perform 0.5-1 hour daily - This ratio (5:1) is consistent across rural and urban India

Implications: - If a woman works 8 hours paid + 5 hours unpaid = 13 hours daily - If a man works 8 hours paid + 0.5 hours unpaid = 8.5 hours daily - Women work 4.5 additional hours daily (29 hours weekly) for which they receive no wage

Evidence from Archive

Lakshmi (Age 83, reflecting back): “From age 20 to 60, I never had a day off. I cooked for 15 people, managed grain store, cared for my mother-in-law for 10 years, cared for my children, gave birth to six children. My husband came home and rested. I worked all day and all night. When he retired, people said he was tired. I was tired for 40 years. Nobody said I was tired.”

Mrs. Krishnamurthy (Age 75, reflecting back): “I was a teacher. I had a profession. But when I married, my husband said: ‘You can teach, but your household is your responsibility.’ So I taught 6 hours and managed household 6 hours. I was 60 when my mother-in-law needed full care. I had to leave teaching. The school said: ‘We must hire someone else.’ My 25 years of teaching did not matter. My skill, my education, did not matter. I was a woman; I must care for family.”

SECTION 3: CONSEQUENCES

Consequence 1: Interrupted Career and Pension Ineligibility

Women who leave employment for caregiving have interrupted work histories: - Cannot meet 25-year continuous employment requirement - Receive no or minimal pension - In old age, face poverty

Example: Mangalaxmi worked exactly 25 years but was not continuous. She receives Rs. 200/month pension (based on contribution). Mrs. Krishnamurthy

worked 23 years before caregiving interruption. She received no pension at all (fell short by 2 years).

Consequence 2: Wage Loss and Lifetime Earnings Gap

When women leave employment: - Lose salary (immediate: Rs. 3,000-5,000/month) - Lose seniority (if rehired, hired at entry level) - Lose promotions and skill advancement

Example: Mangalaxmi earned Rs. 500-800/month in factory. Had she continued working 20 more years until retirement at 65, her total earnings would have been approximately Rs. 15,00,000. By stopping at age 45 and never returning to formal work, she lost Rs. 12,00,000+ in lifetime earnings.

Consequence 3: No Social Security in Old Age

Elderly women with interrupted work histories have: - No/minimal pension - No savings (spent on family) - No health insurance - Complete dependence on family

This makes elderly women the most vulnerable population in India. They cannot refuse family demands, cannot leave bad situations, cannot make independent choices.

Consequence 4: Intergenerational Poverty Transmission

When a woman stops work to care for elderly parents-in-law: - Family income drops significantly - Cannot afford education for own children - Children attend lower-quality schools, have lower earning potential - Children's own retirement security compromised

This creates a cycle where care obligations in one generation reduce opportunities for the next generation.

Consequence 5: Health and Well-being

Women providing 12+ hours daily care report: - Chronic stress and anxiety (all caregivers in our archive) - Depression (50% of female caregivers in our sample) - Sleep deprivation (5-6 hours vs. recommended 7-8) - Physical health problems (back pain, arthritis aggravated by caregiving)

Mangalaxmi reports: "By age 50, my body was broken. I had pain in my back, my knees, my hands. Lifting my mother-in-law, bathing her, these activities

destroyed my joints. Now at 54, I cannot work even if I wanted to. My body does not permit it.”

SECTION 4: POLICY SOLUTIONS

Solution 1: Caregiver Allowance

What it is: Rs. 5,000/month payment to women (or men) providing full-time care for 2+ dependents

Who qualifies: - Providing care for elderly parent/parent-in-law (age 60+) OR - Providing care for 2+ young children (age 0-6) OR - Providing care for disabled family member - Not engaged in paid employment - Family income below Rs. 30,000/month

How it works: - Government pays Rs. 5,000 directly to caregiver - Portable (caregiver can move states) - Counts toward pension eligibility (each year of caregiver allowance = 1 year toward pension) - Recipient can later re-enter workforce with no penalty

Cost: Rs. 30,000 crore annually (for 60 million female caregivers)

Benefit: - Provides income security during caregiving years - Reduces need for children to subsidize caregivers - Allows caregivers to maintain social security eligibility - Recognizes care work as legitimate work

Solution 2: Subsidized Childcare and Eldercare

What it is: Government-funded childcare and eldercare facilities

For childcare: - Subsidized (government pays 50%, family pays 50%) - In every urban neighborhood - Hours: 7 AM to 6 PM (covers working hours) - Quality: Trained caregivers, safe facilities

For eldercare: - Community care centers where elderly people spend 4 hours daily - Meals, activities, health monitoring, social connection - Cost: Rs. 500/day (50% subsidized by government)

Result: Women can maintain paid employment while parents/children are cared for by trained workers

Cost: Rs. 40,000 crore annually

Benefit: - Women maintain continuous employment - Maintain pension eligibility - Elderly people receive quality care instead of overburdened family members - Young children receive quality childcare

Solution 3: Amend Pension Eligibility Rules

Current rule: 25+ years continuous employment required for full pension

Proposed change: Count caregiving time toward pension eligibility - Every year of full-time caregiving = 1 year toward pension - Maximum 10 years of caregiving can be counted - Requires 15 years paid employment + up to 10 years caregiving

Example: Mangalaxmi worked 25 years + cared for mother-in-law 12 years. Under new rule, she would have 25 (employment) + 10 (caregiving, capped) = 35 years pension eligibility. She would qualify for full pension.

Cost: Rs. 10,000 crore annually (increased pension eligibility for women)

Benefit: - Recognizes caregiving as legitimate work history - Reduces elderly women's poverty significantly - Incentivizes formal caregiving arrangements

Solution 4: Mandatory Paid Parental Leave

Current situation: Women often leave jobs when children are born or during early childhood

Proposed solution: - 6 months paid parental leave (can be taken by mother or father) - Job security (employer cannot replace worker) - Counts toward continuous employment - Available for both childbirth and elder care (adoption of parent, emergency care)

Cost: Rs. 5,000 crore annually

Benefit: - Allows women to stay in workforce during caregiving needs - Maintains continuous employment record - Maintains pension eligibility - Reduces career disruption

SECTION 5: RECOMMENDATIONS

Immediate Actions (Next 12 months)

Recommendation 1: Pilot caregiver allowance in 5 states - States: Tamil Nadu, Maharashtra, Bihar, Rajasthan, Odisha (geographic/income diversity) - Beneficiaries: 100,000 women per state - Duration: 3 years - Cost: Rs. 9,000 crore over 3 years - Evaluation: Health, well-being, employment outcomes

Recommendation 2: Establish 1,000 community care centers - Priority: Urban areas with high elderly population - Focus: Isolated elderly people - Cost: Rs. 2,000 crore (one-time capital) + Rs. 3,000 crore annual operations - Outcome: Reduced burden on family caregivers, improved social connection for elderly

Recommendation 3: Amend pension rules immediately - Change continuous employment requirement to allow caregiving time - Allow retroactive application (women already aged can claim caregiving years) - Cost: Rs. 5,000 crore annually (increased pensions for elderly women)

Recommendation 4: Mandate paid parental/care leave - Legislation: Amend Maternity Benefit Act, Labour Code - Coverage: All formal sector employees - Cost: Rs. 3,000 crore annually

SECTION 6: ADDRESSING COUNTERARGUMENTS

Argument: “This is traditional. Women are naturally suited to care work.”

Response: - Care work was sustainable in joint families where multiple women shared the burden - In nuclear families, one woman bears entire burden, creating vulnerability - “Natural” work that destroys women’s health and security is not acceptable - Men are equally capable of caregiving; this is cultural choice, not biological necessity

Argument: “We cannot afford these programs. Too expensive.”

Response: - Combined cost of all four solutions: Rs. 25,000 crore annually (0.07% of GDP) - Current cost of elderly women’s poverty: unmeasured but substantial (health costs, family stress, reduced economic productivity) - Increased women’s employment = increased tax revenue (can offset costs) - This is investment in human capital, not expense

SECTION 7: EXPECTED OUTCOMES

For Women:

- Reduced need to choose between career and family
- Maintained pension eligibility
- Increased financial security in old age
- Recognition of care work as legitimate

For Elderly:

- Professional care from trained workers instead of overburdened family members
- Maintained dignity (not burden on family)
- Better health outcomes (regular monitoring, professional care)

For Children:

- Quality childcare allows parents to work
- Parents not sacrificing career reduces family stress
- Stable income for education investment

For Society:

- Increased women's labor force participation (more tax revenue)
 - Reduced intergenerational poverty
 - More equitable distribution of care work
 - Healthier families and better outcomes for all
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CONTACT

For questions or feedback:

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