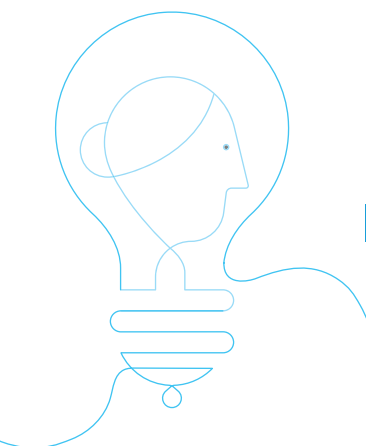




# MYANMAR AND COVID-19

## IMPACT ON THE PRIVATE SECTOR



# Myanmar and COVID-19: Impact on the private sector

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Investing in Women and UN Women both work with influential companies on shifting workplace cultures, practices and policy barriers to achieve workplace gender equality (WGE) in Indonesia, Myanmar, the Philippines and Vietnam. A partnership has been established to share data and knowledge, and develop joint tools and approaches that leverage our respective expertise.

Investing in Women is an initiative of the Australian Government through the Department of Foreign Affairs and Trade that catalyses inclusive economic growth through women's economic empowerment in Southeast Asia. Through Business Coalitions for Workplace Gender Equality, change is driven from the top. CEOs make commitments to gender equality and hold themselves accountable by measuring their progress against their commitments.

UN Women works through WeEmpowerAsia, a programme funded by and in partnership with the European Union seeking to increase the number of women who lead and participate in business in China, India, Indonesia, Malaysia, Philippines, Thailand and Vietnam. A key component of the programme is to mobilize private sector companies to become gender-responsive by committing to and implementing the Women's Empowerment Principles (WEPs).

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## Introduction

The COVID-19 pandemic of early 2020 caused a global contraction in economic demand and supply that saw hundreds of millions of workers around the globe stood down or only able to access reduced hours of work.<sup>1</sup>

This report focuses on the impact of COVID-19 on private sector employers and not-for-profit organisations in Myanmar, and employees in a single firm.

On February 3<sup>rd</sup>, 2020 the Myanmar government held the first meeting of the Central Committee on Prevention, Control and Treatment of 2019 Novel Coronavirus (2019-nCoV) to coordinate a national response that included travel restrictions, closure of land borders and bans on mass public gatherings. On March 30<sup>th</sup> a second committee, the Control and Emergency Response Committee was set up to administer procedures to control the spread of the virus including quarantining of migrant workers returning from neighbouring countries. All COVID-19 prevention and control measures were extended to July 15<sup>th</sup>, 2020 with restrictions on visas and international passenger flights extended until July 31<sup>st</sup>.

In addition to the health response, the Myanmar government introduced a COVID-19 Economic Relief Plan (CERP) to mitigate the economic impact of the pandemic. The CERP has seven goals, 10 strategies, 36 action plans and 76 actions that include a range of emergency fiscal stimulus and monetary initiatives including: MMK 300 million (US\$ 0.2 million) for additional health related expenditures; relaxation of income and commercial tax payments; and on 18<sup>th</sup> March a COVID-19 Fund worth MMK 100 billion (US\$ 70 million, 0.1 percent of GDP) to provide soft loans at reduced interest rates to affected business - particularly the priority garment and tourism sectors and SMEs. Food and electricity subsidies have been provided to households without a regular income and the Ministry of Labour, Immigration and Population is providing 40% of the social security fees for approximately 1.3 million insured workers from factories and workshops that are temporarily suspended. Up to 10 percent of the budget of each government ministry has been reallocated to fight COVID-19. The Central Bank of Myanmar (CBM) also cut the interest rate by 0.5 % on March 12<sup>th</sup>, another 1% on March 24<sup>th</sup>, and a further 1.5 % on May 1<sup>st</sup>. Prudential regulations were also relaxed.

It is in the context of this national response to the immediate health and economic crisis that we provide an analysis of the impact of the pandemic on private business and not-for-profit organisations in Myanmar and employees in one firm.

This report is based on two surveys:

1. A small employer survey of twenty-four private sector companies and six not-for-profit organisations. The survey was implemented online between 20<sup>th</sup> May and 3<sup>rd</sup> July 2020.<sup>2</sup> The survey was designed to understand the impact of the pandemic on employers and gather information on the challenges faced by private sector employers and not-for-profit organisations, and their commitment to gender equality in the crisis. Organisations were recruited through the Myanmar Business Coalition for Gender Equality (BCGE). The data will support businesses with a particular focus on women employees, in their recovery from economic loss, build resilience against future shocks, and promote women's leadership and capabilities in preventive measures and preparedness.
2. A small employee survey from a large financial services business. This survey was administered using an online survey application developed by Investing in Women between 20 July and 2 August 2020. The total number of respondents is 195 (119 female and 76 male).

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<sup>1</sup> ILO (2020) ILO Monitor: COVID-19 and the world of work. Fifth edition, 30<sup>th</sup> June 2020.

<sup>2</sup> BCGE administered the survey which was implemented as an online Google Form Questionnaire.

## 1. Employer Perspectives

The first section of this report provides the results from a small employer survey of 24 private sector businesses and 6 not-for-profit organisations. Industries represented amongst the 24 private businesses surveyed include education, retail and fashion, health, hospitality, media and telecommunications, engineering and logistics, financial services and banking. The six not-for profits (NFP) include four business associations and two development and peace advocacy NGOs. All businesses and NFPs are based in Yangon and have an existing commitment to workplace gender equality.

Nearly half of the 24 private companies are small, employing less than 50 people (11), five have between 50-200 employees, six up to 10,000 and two companies employ more than 10,000 staff (See Table 1). The companies with more than 1000 employees are in banking and investment, healthcare and retail. Five are multinational companies.

**Table 1: Sample Summary**

	Private Sector (24)	Not-for-profits (6)
<b>Number of employees</b>		
Less than 50	11	5
50 - 200	5	
201 - 10,000	6	1
>10,000	2	
<b>Female employees</b>		
Less than 50%	6	1
50-80%	13	3
More than 80%	5	2
<b>Women in senior management</b>		
Less than 30%	5	1
30% - 50%	7	
51% - 80%	8	
More than 80%	4	5

Three-quarters of the private companies report at least 50% of their staff are female (18), with five of these reporting more than 80% of their staff are women. Three of these highly feminised companies are small in size and two employ between 200-1000 workers.

The number of companies with women in senior management (middle management and higher) was almost equally distributed: 5 companies had less than 30% of positions held by women, 7 had between 30-50% of positions held by women – this included five companies in banking, finance, retail and health with more than 1000 staff. Eight companies reported between 51-80% of management positions were held by women and 4 reported more than 80% of senior leadership posts were filled by women – these were all small companies with less than 50 employees.

The not-for-profits (NFPs) were predominantly small organisations with less than 50 employees (5). Only the development NGO had a large number of employees (between 200-500). This organisation also had the lowest proportion of female employees (30-50%) and the lowest proportion of women in senior management (less than 30%). The other five NFPs employed more than 50% female staff and had more than 80% of management positions held by women.

## 1.1. Impact on business

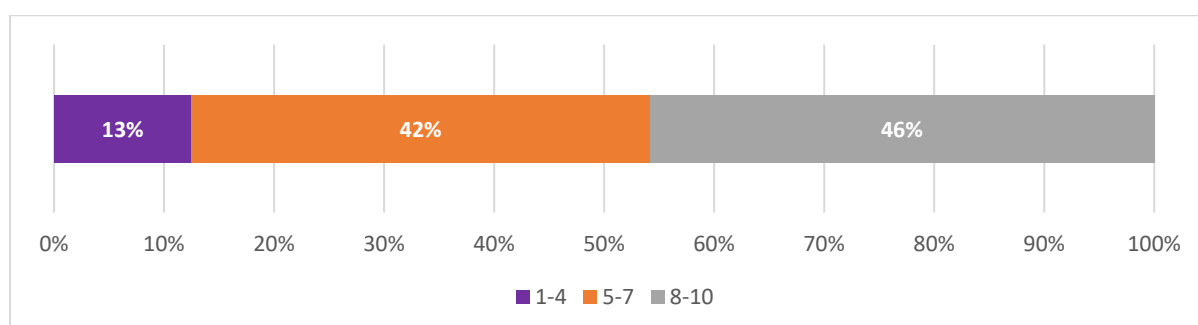
- **One in two of the private companies ranked the financial impact and disruption caused by COVID-19 on their business as 8 or more out of 10.**
- **Two in five private companies were fully operational but teleworking.**
- **Most companies expect it will take more than 6 months before regular trading resumes.**

The level of financial impact and disruption to business operations caused by the COVID-19 pandemic reported by businesses surveyed was considerable. Asked to rank the level of impact out of 10, almost half of the private companies rated the impact at 8 or higher (see graph 1). Companies in the education, retail and hospitality sectors tended to report the level of impact on revenue or sales and general disruption as very high (9 or 10) compared with those in pharmaceutical trade which ranked the impact as very low (2) or banking and professional services which reported only a moderate level of impact (5).

At the time of the survey, just over half of the companies were fully operational either on-site or with staff tele-working from home (WFH) (13). Nine were partially operational and two were not operating at all (one in hospitality) (see graph 2).

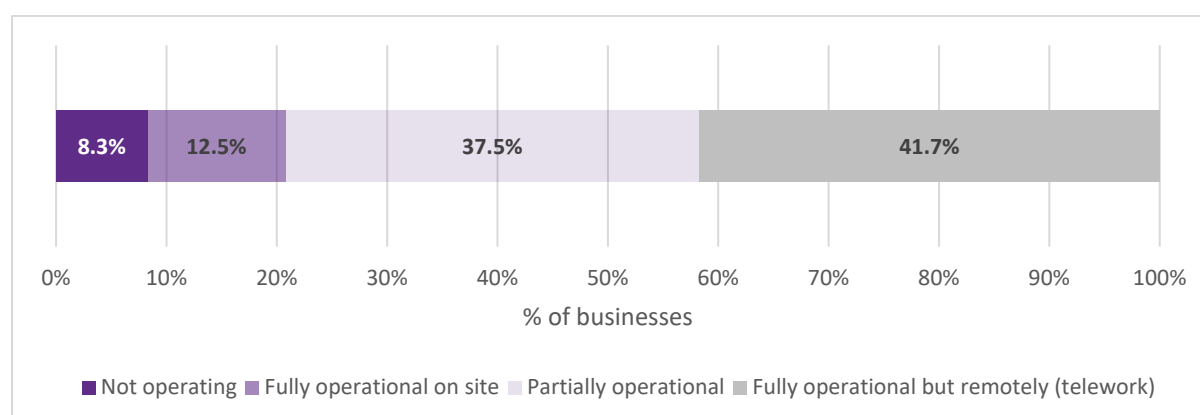
Companies reported varying lengths of time before they expected their enterprise would be restored to operating normally. The largest number of companies (10) expect it will take more than 6 months before regular trading resumes. Seven companies expect it to take less than 3 months, with another seven companies anticipating it will take between 3-6 months before business resumes normal operations.

**Graph 1. Financial impact and disruption**





**Graph 2. Impact on business operations**



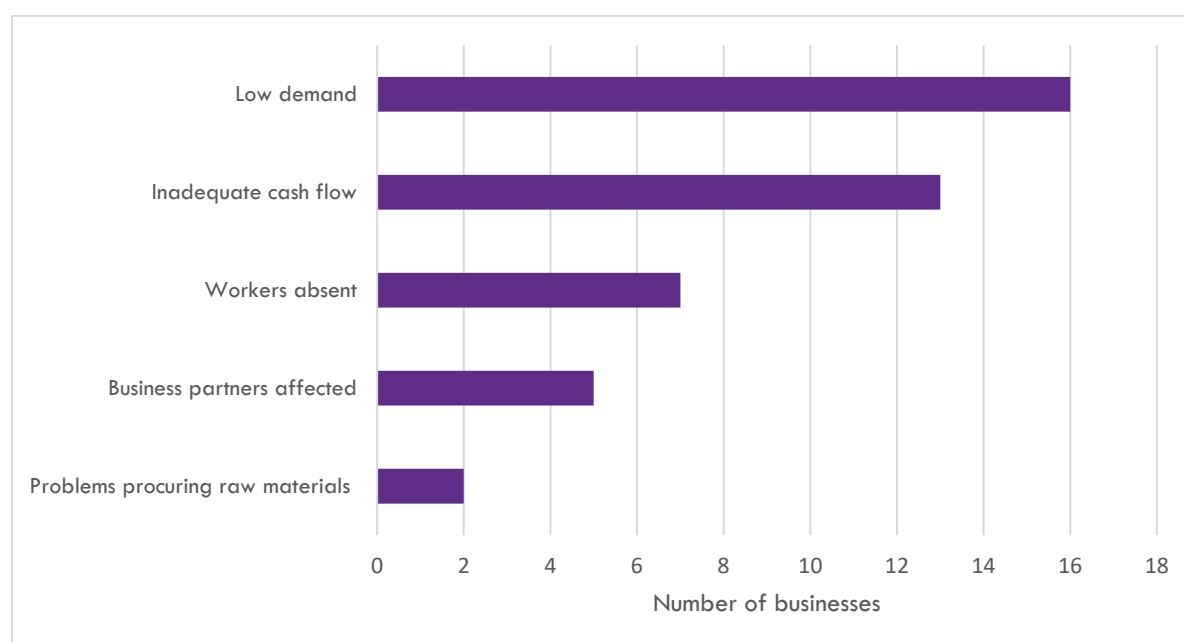
At the time of the survey two-thirds of the NFPs (4) were fully operational but working remotely with the other two only partially operational. Three of the NFPs rated the impact on the organisations finances and operations as higher than 7 and half expected it to be 6-12 months before operations returned to normal with the others expecting the disruption to only last 3 months or less.

## **1.2. Business challenges and response**

- **Two-thirds of private businesses reported the decline in customer demand was one of the main challenges in the early months of the pandemic.**
- **Four in five companies allowed employees to telecommute or work from home and provided the required technology.**
- **Three quarters of the companies included women in their COVID-19 Task Force or Crisis Management Teams.**
- **One-third of companies believe that social norms mean women and men are impacted differently by the pandemic.**

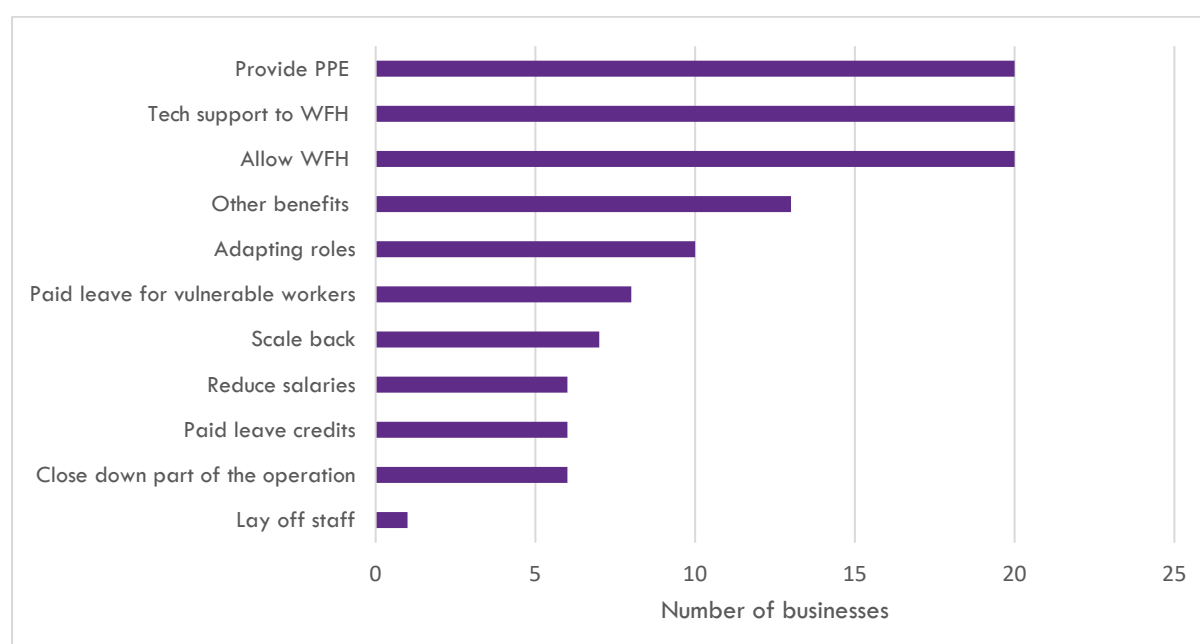
The initial challenges facing private business were overwhelmingly due to a decline in customer demand on account of the crisis (see graph 3 which charts the number of businesses - out of 24 - that report each challenge). Other immediate challenges have been due to constrained cash flow, absent workers and business partners having been badly affected and not operating normally. One of the very large employers said ensuring the safety of all employees was a challenge, and telecommunications and financial inclusion companies reported difficulties travelling outside the metro centre as a challenge to doing business.

**Graph 3. Challenges faced by private sector employers**



The most common responses made by business to these initial challenges included allowing employees to telecommute or work from home (20) and providing the technology required to work from home / work flexibly (20) (see graph 4). Almost all companies provided employees with sanitizer and other personal protective equipment (20). Thirteen companies provided benefits such as housing, transportation or meal subsidies and 10 changed or adapted roles based on new operational requirements. Eight companies provided leave with pay for pregnant women or employees of old age. Only one-quarter of companies reported scaling back operations (7) or closing down part of the operation (6). Government support in the form of tax benefits had been received by more than one-quarter of businesses, with a few identifying the need for further financial support, rent holidays and subsidised utilities such as electricity and water.

**Graph 4. Private sector employer responses to pandemic challenge.**





Asked about the medium-to-long-term impact on business, private companies had very specific responses depending on their industry. Those in hospitality were heavily impacted by the closure of international borders with no plan for how they might respond. Companies experiencing a decline in consumer or client demand for their goods and services reported a range of plans for diversifying their markets, introducing E-commerce, and digital delivery platforms such as tele-health or online education services. Banks were concerned about the impact of the economic crisis on SMEs and loan repayments. They were responding by implementing a range of government financial programs. Some companies reported a freeze on new hires during the crisis.

Three quarters of the companies had a COVID-19 Task Force or Crisis Management Team (18) and included women as part of this leadership team. Most companies did not think women and men were impacted differently by the pandemic (17), but of the almost one-third that did, this was thought to be on account of women's primary responsibility for household tasks: "Women working from home have more challenges as family still expect them to [be] involved in household chores during office hours"; "now they have just become part of the family again, back to the way it was, where women are overburdened with too much work." Some of these companies provided specific supports for women, including working from home options and flexible work schedules.

Most companies expected their own current commitment to women's empowerment would remain the same despite the crisis, with plans unaffected (16) and five companies expected they would increase their commitment to workplace gender equality on account of the crisis. However, when asked if they think the pandemic will affect gender equality advocacy in general, several companies thought the pandemic would have a negative impact as the business focus shifts to managing the demanding economic conditions: "It may have an effect on certain jobs as employers will be more selective and workplace will be more competitive than ever".

Amongst the NFPs, the most common challenges were badly affected business partners (3), absent workers due to illness or government orders (2) and lower demand than normal for services from customers and clients (2). Government restrictions on travel and meeting with clients was also a challenge (3). Most NFPs shifted to tele-working (4) and half (3) had a COVID-19 Task Force or Crisis Management Team with women included in the leadership. Medium to long term challenges were identified by all NFPs with most reporting responses that included online delivery of services and the need to diversify revenue streams.

Almost all NFPs (5) thought women workers were impacted differently than men by the pandemic on account of childcare, home-schooling and paid work: "As a working mother, we have to take care of family members as well as try to manage to accomplish the work and assignment in timely manner. Triple burden." The primary response was implementation of flexible work for women employees. All NFPs expected their company's commitment to improving workplace gender equality would remain the same or increase. Half (3) thought that the general commitment to gender advocacy amongst employers would decrease due to the pandemic as other issues replace gender equality as a priority.

### 1.3. Business opportunities

- **Half of all companies said the pandemic had created an opportunity to shift to remote working arrangements and new E-commerce and digital markets.**
- **Improved internet support and digital training for staff is required to support this opportunity.**

Many of the businesses surveyed identified new opportunities that had emerged during the first few months of the crisis. Half (13) identified opportunities to deploy digital platforms and techniques to deliver new working arrangements (WFH) as well as back-office business processes such as workforce

planning, governance, marketing and service delivery: “a new realization that we can work from home. We can have staffs from outside of Yangon”; “Most organization are aware of doing digital transformation which is an opportunity in the future”. Two companies also identified new opportunities to produce PPE. But to support these opportunities most businesses identified the need for additional technological supports such as secure internet facilities and digital training and education for staff. Amongst the NFPs, opportunities for increased business efficiency and flexible working practices were identified. These also required government support and investment in technological infrastructure.

## 2. The Employee Experience

The employee survey was administered in a single firm and is not representative of the national experience. It does, however, provide a snapshot of the employee experience in one large private company in the financial services sector in July/August 2020. The total sample size is 195 and includes 119 women and 76 men workers. Table 2 provides a demographic description of the sample. Almost half of the women and three-quarters of the men respondents are primary earners in their households. Almost 5% of women respondents are among the highest income earners in the sample.

**Table 2. Sample summary**

	Women (%)	Men (%)
<b>Married or living with partner</b>	33.6	56.6
<b>Primary earner</b>	47.8	72.2
<b>Income (in MMK)</b>		
Less than 150,000	1.9	0
150,000 - 200,000	16.0	21.6
200,001 - 250,000	17.0	25.7
250,001 - 300,000	19.8	14.9
300,001 - 350,000	17.9	20.2
350,001-700,000	17	12.4
700,001-1,200,000	5.7	6.8
More than 1,200,000	4.7	0
<b>Total</b>	<b>100</b>	<b>100</b>

*Note: Income data disclosed by 180 respondents.*

### 2.1 Impact on work

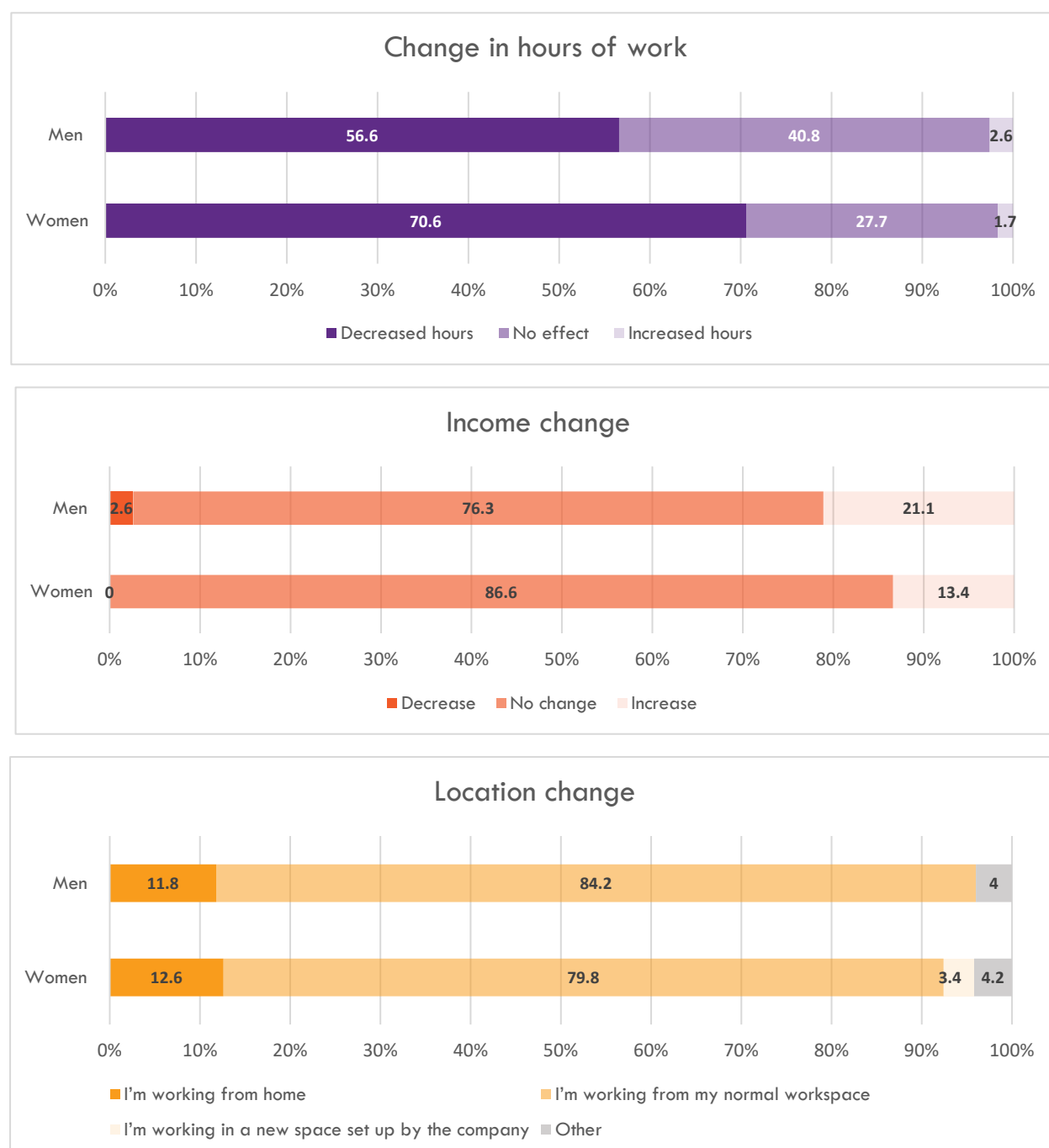
- **Men are more likely than women to experience an increase in income**
- **One in five workers say they are less productive than before the pandemic.**
- **Decline in worker productivity is mostly due to anxiety and stress about the pandemic.**
- **Almost half of all workers had access to PPE and one-quarter had access to flexible work arrangements. Women are more likely to WFH than men.**

The impact on work recorded in the survey reflects only the experience of employees in one large financial services company. During the early months of the pandemic this company provided employees with full salary but compressed or reduced working hours by shifting and alternating working time schedules. This is reflected in data on the changes in hours, income and location (see graph 5).

### 2.1.1 Change in hours of work, income and location

A higher proportion of women report a decline in hours of work compared with men (see graph 5). Women are also more likely than men to experience no change in income, while more men report an increase in income. Both men and women are equally likely to be working from home while the majority continue to work from their normal place of work. These gender differences in distribution for hours of work, income and location are not significant.

**Graph 5. Change in hours of work, income and location**

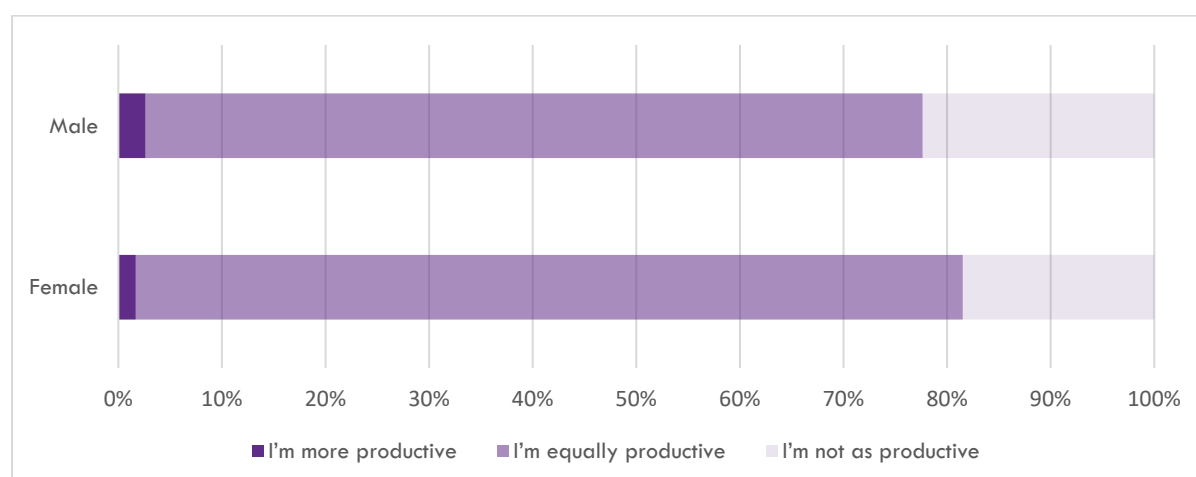


### 2.1.2 Productivity

When asked about the impact of the crisis on productivity, 80% of respondents reported being more or equally productive compared to before the crisis. A very small but similar proportion of women and men report higher productivity levels than before the pandemic, while slightly more women (80%) than men (75%) reported their productivity level has not changed.

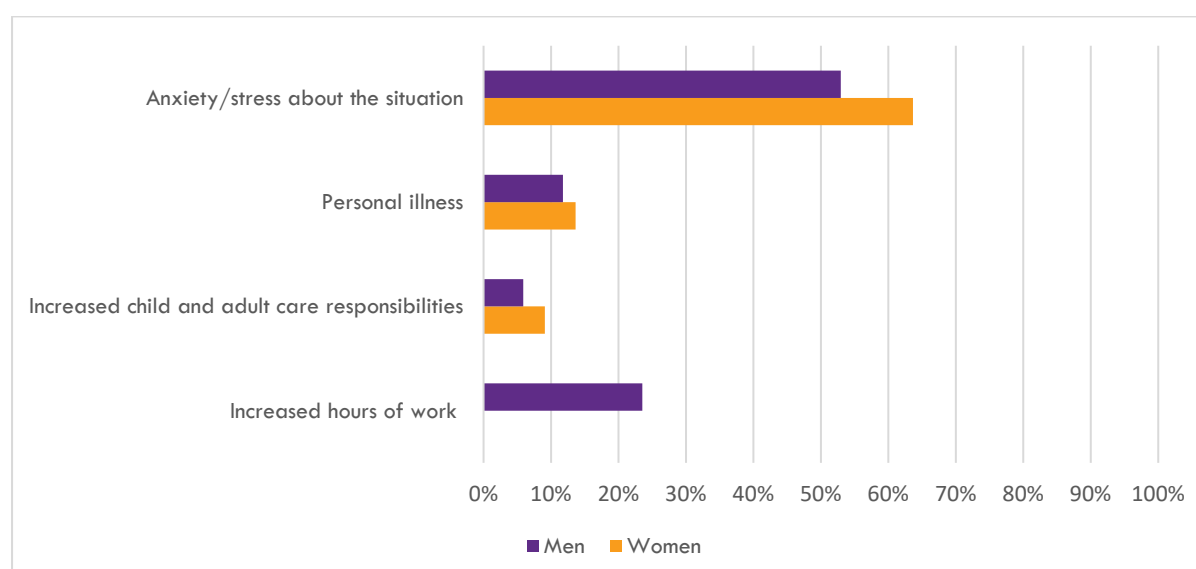
One in five workers reported they are less productive than before the pandemic, with more men (22.4%) than women (18.5%) reporting they think they are less productive than before COVID-19 (see graph 6). Gender differences on worker productivity are not statistically significant.

**Graph 6. Self-declared productivity change because of COVID-19**



Among the 39 workers reporting a decline in work productivity, more than half say that this was due to anxiety and stress about the pandemic (see graph 7). Personal illness and increased child and elder care responsibilities were also nominated as reasons for productivity loss. In all cases, only very small gender differences are evident.

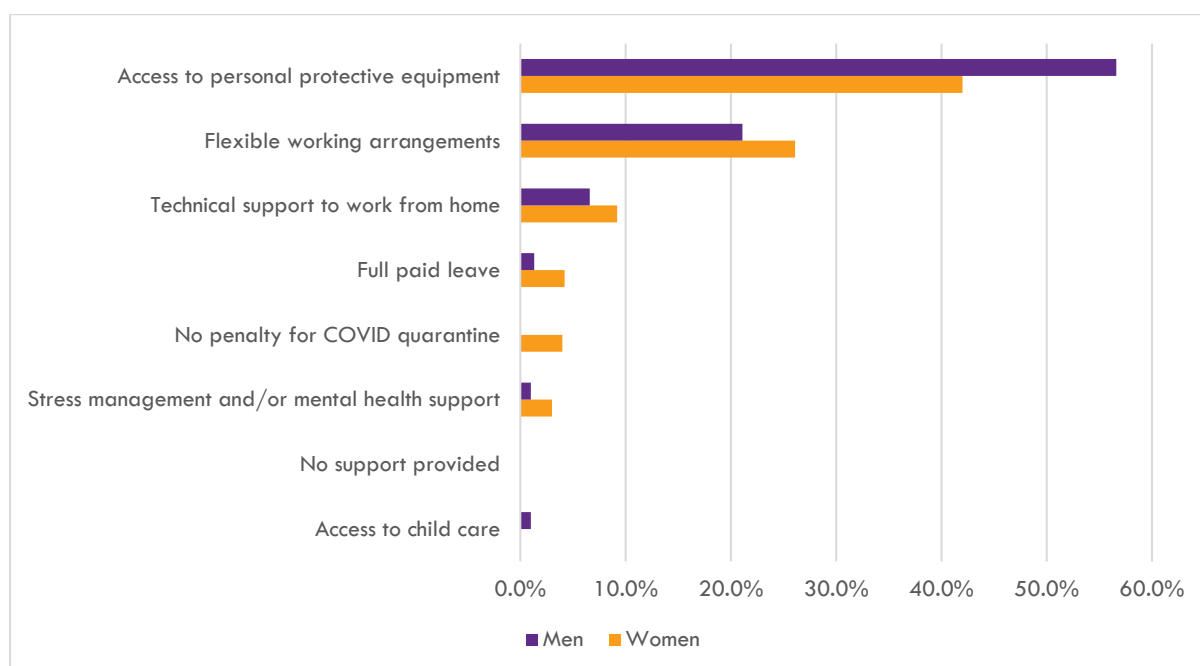
**Graph 7. Reasons for productivity loss**



### 2.1.3 Employer response

The employer response to the challenges presented by the crisis have taken a variety of forms although most focus has been on providing employees with personal protective equipment (PPE) such as sanitizer and flexible working arrangements such as WFH (see graph 8). 48% of all respondents report they had access to PPE and 24% were able to engage in flexible work. There is a significant difference between women and men's access to personal care with more men benefitting from employer provided PPE than women. Reported access to flexible working arrangements is also gendered with women more likely to WFH than men. In the case of this employer support did not include measures adopted by companies in other parts of Southeast Asia, including access to COVID-19 testing, accommodation during quarantine, work permit extensions or partial paid leave.

**Graph 8. Type of employer support**



Note: Chi<sup>2</sup> tests shows **no** significantly different distribution for men and women except for access to PPE (p-value=0.047)

### 2.2 Impact on Households: domestic and income pressures

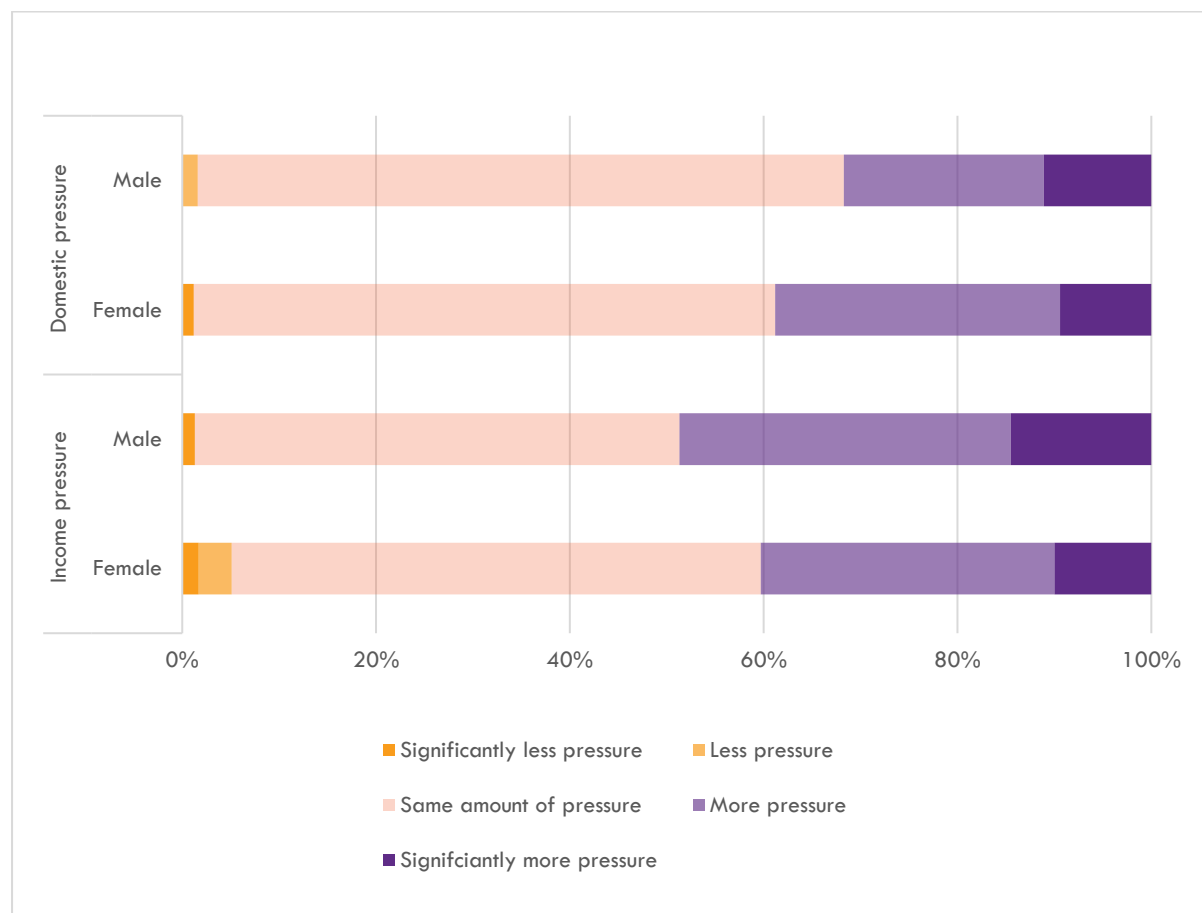
- **Almost half of all workers experienced increased pressure to earn an income.**
- **More than one third of workers experienced an increase in domestic pressures.**

Almost half (45%) of the men and women, reported they felt more income pressure during the early stages of the crisis than before the crisis and 37% felt more domestic pressure. A higher proportion of men reported intensification of pressure to earn income (49%) whereas more women experienced greater intensification of domestic pressure (39%) (see graph 9).<sup>3</sup> For 60% of women domestic pressure

<sup>3</sup> Note: 19 respondents reported 'not applicable' for income pressure and excluded from graph, and 41 respondents reported 'not applicable' for domestic pressure and excluded from graph.

remained the same as it was pre-pandemic. These results are not surprising given the traditional gender division of labour in households in Myanmar that see women shouldering the majority of unpaid domestic and care work.

**Graph 9. Change in income & domestic pressure by gender**



### 2.3. Impact on Health and Wellbeing

- **More than one-third of workers have experienced a decline in their mental health with women more effected than men.**
- **Almost half of workers experiencing a decline in mental health say it is due to the stress of the situation and more than one-third report financial concerns as the cause.**
- **Physical health was identified as the greatest challenge of the crisis period by men.**
- **Women are four times as likely as men to rate mental health as their greatest challenge.**
- **Similar proportions of men and women identify financial concerns as their greatest challenge.**

Income and domestic pressures are reported by employees to have an impact on their physical and mental health.

### 2.3.1 Physical health

Only 12% of all employees report that pandemic-induced pressures have negatively impacted their physical health with only a small difference between men and women (see Table 3). Where physical health has been affected, this is reported to be mostly on account of exhaustion due to increased domestic burdens and personal safety for women, whereas inability to exercise is reported as being the main impact on men's physical health (see Table 4).

**Table 3. Impact on physical health**

	Female (%)	Male (%)	Total (%)
No	86.6	89.5	87.7
Yes	13.5	10.5	12.3
Total	100	100	100

**Table 4. Reasons for the impact on physical health**

Main reasons for health impacts	Number of women	Number of men
Exhaustion due to increased domestic burdens	7	1
Infected with the COVID-19	1	1
Personal safety at risk	6	1
Underlying health conditions	1	0
Inability to exercise	1	4

### 2.3.2. Mental health

Analysis of the impact of income and domestic pressures on mental health shows that more than one-third (35%) of workers report the pandemic crisis has had a negative impact on their mental health, with more women reporting this impact (40%) than men (30%). A greater proportion of both men and women rate this as an area of concern compared with physical health (see Tables 4 and 5).

**Table 5. Impact of COVID-19 on mental health**

	Female (%)	Male (%)	Total (%)
No	59.7	69.7	63.59
Yes	40.3	30.3	36.4
Total	100	100	100

When asked to identify the reasons for the negative impact on mental health 45% of all workers (men and women) report it is due to the stress of the pandemic situation and 36% report it is due to financial

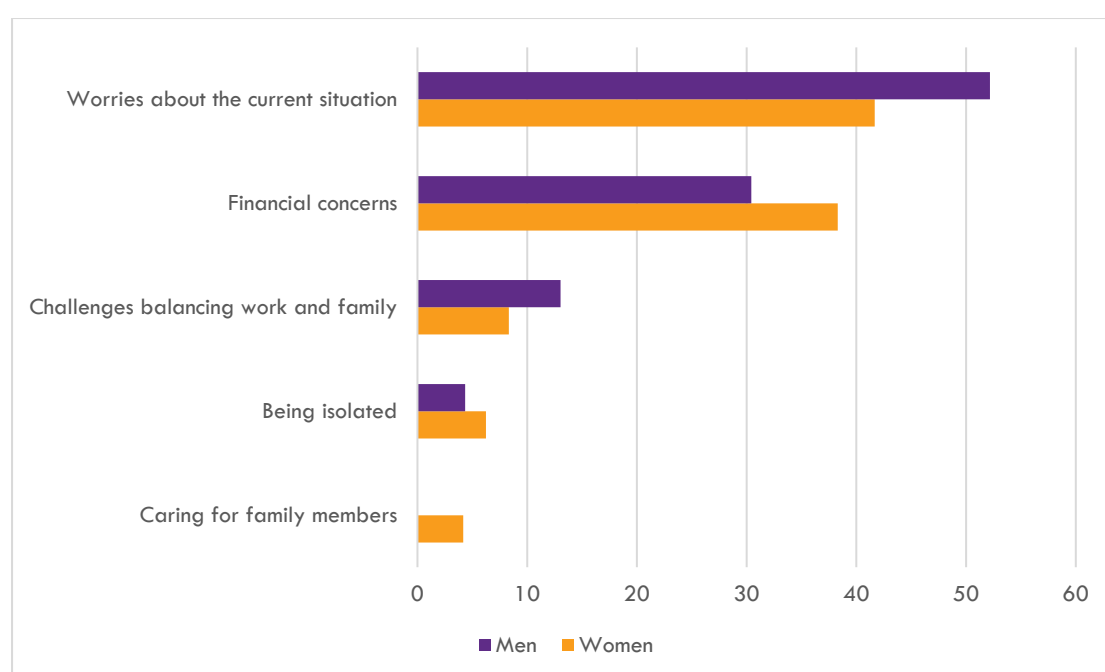


concerns. Challenges balancing work and family (10%) and being isolated (5.6%) were also reported as causes of deterioration in mental health.

There are, however, differences between men and women's experiences (see graph 8). Ten percent more men than women reported that concern about the pandemic situation was the most significant cause for a decline in their mental health (52% vs 42%). However, women were more likely to report financial concerns as putting stress on their mental health than men (38% vs 30%). Men found that increased pressure to balance work and family caused a decline in mental health, but did not report being impacted by family care demands. Family care demands were only reported by women as an issue impacting their mental health.

The changes brought about by COVID-19 on women's work and home lives have compounded to produce higher levels of exhaustion and stress for women than men.

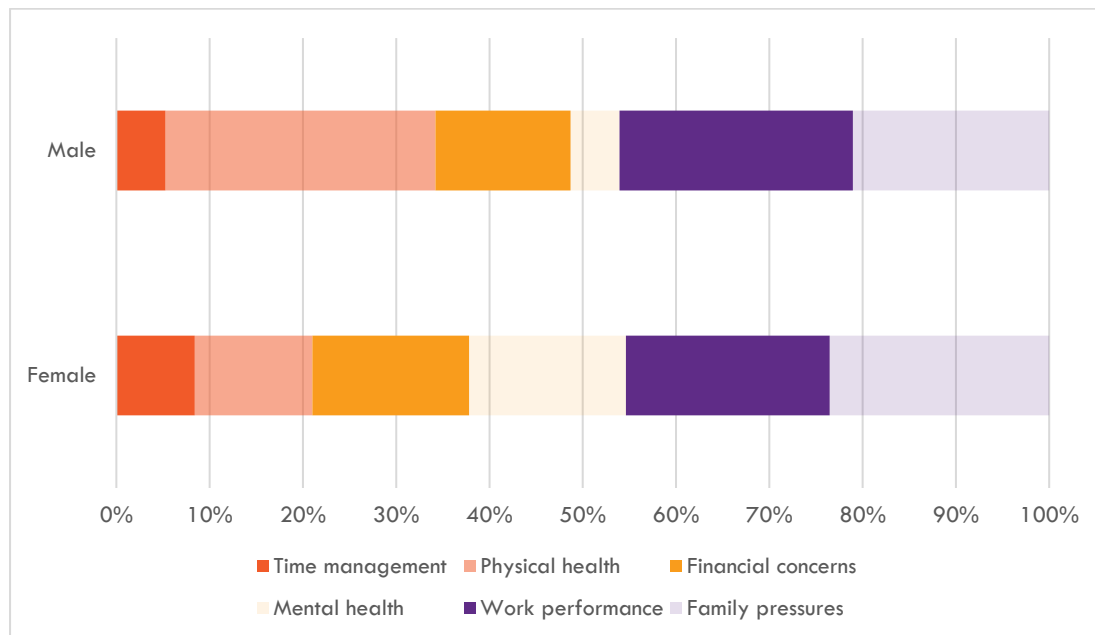
**Graph 8. Reasons for the impact on mental health**



### 2.3.3. Biggest Challenge

In Myanmar, the consequences of the COVID-19 health crisis on employees is considerable and varied. When asked to identify the greatest challenge of the immediate crisis period, responses vary considerably for men and women. About one fifth of men and women identify work performance as their greatest challenge. Another fifth report family pressures. 17% of women compared with 5% of men identify mental health as the greatest challenge they face. Similar proportions of men and women identify financial concerns as their greatest challenge (14.5% and 17% respectively) while the largest group of men (29%) report physical health is top of their list of challenges. Only 13% of women identify this. Overall, the distribution of men and women between these different types of challenges highlights the gendered nature of the COVID-19 impact.

**Graph 9: Biggest challenge during COVID-19**



## Conclusion

In Myanmar, business operations of private sector businesses and not-for-profit organisations surveyed have been seriously disrupted by the pandemic. Social distancing requirements imposed by government saw many businesses focus on ensuring the health of their workforce with the provision of sanitizers, masks, and a move to WFH arrangements. Four in five companies allowed employees to telecommute or work from home and provided them with the required technology. Business response was not dependent on the size of the business, but on the nature of the business. Government support was reported as relatively minimal at this early stage of the crisis.

More than half the employees in three-quarters of the private companies were female and companies reported a relatively high level of awareness about workplace gender equality. One third of companies were aware of the potential for the pandemic to impact women and men employees differently, primarily on account of care responsibilities, and most companies had included women in crisis management leadership positions. Almost all companies surveyed intend to maintain or increase their commitment to gender equality after the immediate crisis is over, although dealing with other aspects of the crisis may mitigate such commitments.

Analysis of the single-company sample of employee data shows that even where workers did not experience a large decline in income and work had remained relatively secure, pressures to earn an income and manage a changed domestic environment were reported. This changed environment in turn is found to have a negative impact on employee health, especially mental health. When asked to identify the single biggest challenge facing them during these early months of the pandemic, employees report a range of concerns with men ranking physical health, work performance and family pressures highest, whereas women were relatively equally challenged by physical and mental health, finances, work performance and family pressures.

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Elizabeth Hill is Associate Professor in Political Economy at the University of Sydney and co-convenor of the Australian Work + Family Policy Roundtable. Elizabeth's research focuses on the political economy of gender, work and care in the Asia Pacific, in particular how economic institutions shape women's paid work, unpaid care and the care workforce in the rapidly evolving dynamics of the global political economy.

### **Professor Marian Baird AO**

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