



Strengthening Socio-Economic
Rights of Women in the Informal
Economy: **The SEWA Approach**
in West Bengal and Jharkhand

OCTOBER 2020

About IWWAGE

Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) aims to build on existing research and generate new evidence to inform and facilitate the agenda of women's economic empowerment. IWWAGE is an initiative of LEAD, an action-oriented research centre of IFMR Society (a not-for-profit society registered under the Societies Act). LEAD has strategic oversight and brand support from Krea University (sponsored by IFMR Society) to enable synergies between academia and the research centre.

About SEWA Bharat

SEWA Bharat is part of the national SEWA movement. Established in 1984, it is a national federation of SEWA organisations of women working in the informal economy. SEWA Bharat emerged out of the need to address the SEWA movement's challenges with geographical expansion and coordination. SEWA Bharat is comprised of a family of SEWA organisations to further informal women workers' rights, livelihoods, financial independence, education, health and social security.

About this report

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About this report

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EXECUTIVE SUMMARY

Women working in India's informal sector face several vulnerabilities and are often denied decent working conditions and wages. They belong primarily to socially disadvantaged castes and communities, which exacerbates inequities and pushes them towards a high risk of poverty. Evidence from India and other contexts shows that the working poor in the informal economy, particularly women, need to organise themselves to overcome the structural disadvantages they face. This gives them the strength of solidarity by which they can be seen and heard by decision makers with the power to affect their lives. SEWA's programme in Jharkhand and West Bengal aims to increase the collective bargaining power of women informal workers, strengthen the workers' movement, and nurture and develop effective grassroots leadership. The two states are primarily where the programme funder, Oak Foundation, is operating in and where the programme was implemented. The programme aims to improve the community's access to, and understanding of, basic services such as health, sanitation, and other community infrastructure, as well as their ability to demand local accountability. The ultimate aim is to improve women's and girls' agency and autonomy, and secure their socio-economic rights.

This study assesses SEWA's programme against these objectives in order to understand the impact that various components of the programme have had on informal women workers across various trades in West Bengal and Jharkhand. The study also provides lessons and recommendations for scaling up the programme, particularly in a post-COVID-19 context.

The findings show that on average, women have been SEWA members for at least 38 months. Women who attended SEWA's meetings more often, regardless of how long they have been members, also tend to attend other trainings offered by SEWA more often, as well as report better outcomes on most counts such as health and financial inclusion. Most SEWA members who attended the SEWA unit meetings more regularly are far more aware of their labour rights, entitlements and benefits they should receive from their trade.

A majority of the respondents find the SEWA trade group meetings useful for their everyday lives and work related issues. Notably, a majority of those who attended meetings more frequently are more confident talking to their employer, contractor or middlemen (mahajans or traders) regarding wages, work hours and working conditions. Almost the entire sample of SEWA members have their own bank account. of those who own a bank account, a small proportion are Jan Dhan accounts. SHG saving groups, a bank or a financial institution are among the most common means of availing of loans. In general, women who attend trainings are more likely to be comfortable in opening bank accounts, in applying for loans and calculating the interest on their loans. These differences are positive and significant.

A majority of those indicated that they had no knowledge about health and sanitation related issues prior to the trainings, indicated that they have complete knowledge or some knowledge about health related issues after the trainings.

In terms of COVID-19 and lockdown related impacts, close to a majority of respondents reported a loss in income, particularly those engaged in agriculture and construction work. In terms of assistance required in the next six months, a majority of women indicated that they will require help to find a new job, and several also indicated the need for assistance to avail of government benefits.

Aagewans, who are being nurtured by SEWA to be grassroots leaders and local advocates for women's socio-economic rights, are most often contacted by SEWA members to help them register for schemes or benefits, as well as negotiate wages and other concerns with employers. Several aagewans also help members to participate in skills training. A majority of aagewans said they believe that their role as an aagewan has changed the community's outlook about them in a positive way. Aagewans are also seen to be particularly proactive in COVID-19 relief measures.

In West Bengal, SEWA also engages young girls who are part of Yuva Mandals (or youth groups) that aim to advance the aspirations, knowledge and skills of adolescent girls across various domains. The majority of girls who attended the trainings in the past few years indicated that they were trained by SEWA, and reported that it helped them enhance their knowledge and skill set. The majority knew the legal age at marriage. On the impact of Yuva Mandals, several girls indicated that it positively impacted their work, or education, and household decision making, while several indicated that it also changed how they address community issues.

The study offers recommendations on several dimensions where SEWA has already made significant progress and achieved success, and also on potential areas that can be strengthened. These areas include: improving health systems and referral networks using aagewans as the key platform ; expanding the types of modules and areas covered under health and finance related trainings; nurturing grassroots leadership skills of aagewans, tracking their progress and providing relevant support; expanding outreach to household members and communities to advance the socio-economic rights of women; strengthening the monitoring and evaluation capacity of SEWA, as well as providing solutions for ensuring that SEWA's digital strategy is inclusive of the needs and current conditions of SEWA members.



TABLE OF CONTENTS

| | |
|-----|--|
| 2 | Acknowledgements |
| 4 | Executive summary |
| 9 | 1. Introduction |
| 13 | 2. About SEWA's programme in Jharkhand and West Bengal |
| 16 | 3. Research design |
| 24 | 4. Findings and analysis |
| 25 | Demographic characteristics of SEWA members |
| 28 | Collectivisation and trade specific findings |
| 29 | Trainings offered by SEWA |
| 31 | SEWA members' knowledge of their entitlements and rights for every trade |
| 39 | Agency and autonomy of SEWA members |
| 40 | Financial inclusion and literacy |
| 45 | Health related information |
| 46 | COVID-19 impacts on lives and livelihoods of SEWA members |
| 47 | SEWA aagewans |
| 51 | Adolescent girls in West Bengal |
| 52 | Qualitative analysis |
| 56 | 5. Recommendations |
| 61 | 6. Conclusion |
| 62 | Appendix A: Tables and Figures |
| 82 | Appendix B: Survey questionnaires |
| 124 | References |

TABLES

| | |
|----|--|
| 25 | Table 1: SEWA member profile |
| 27 | Table 2: Religion and social group of SEWA members |
| 32 | Table 3: Knowledge of improved agricultural practices depending on meeting attendance |
| 32 | Table 4: Knowledge of entitlements for beedi workers depending on meeting attendance |
| 33 | Table 5: Source of knowledge of entitlements by different trades |
| 40 | Table 6: Bank account ownership by trade/work |
| 45 | Table 7: Change in knowledge levels after health trainings |
| 46 | Table 8: Impacts on wages across different trades/work |
| 47 | Table 9: Demographic profile of aagewans |
| 48 | Table 10: Education levels of aagewans |
| 49 | Table 11: Primary trade/work of aagewans |
| 49 | Table 12: Outlook of aagewans on issues of marriage and employment of girls |

FIGURE

- 26 **Figure 1:**
Primary trades that women belong to in each state
- 26 **Figure 2:**
SEWA members' income across various trades (INR)
- 28 **Figure 3:**
Primary source of income for the household
- 29 **Figure 4:**
Unit meeting attendance
- 30 **Figure 5:**
SEWA finance training attendance by state
- 30 **Figure 6:**
SEWA health training attendance by state
- 31 **Figure 7:**
SEWA agricultural training attendance in Jharkhand
- 34 **Figure 8:**
Minority loans in West Bengal
- 35 **Figure 9:**
Applying for a government document or scheme based on attendance at unit meetings
- 35 **Figure 10:**
Awareness of labour rights, entitlements and minimum wages based on attendance at unit meetings
- 36 **Figure 11:**
Relevance of SEWA trade meetings based on attendance at unit meetings
- 37 **Figure 12:**
Confident of sharing issues based on attendance at unit meetings
- 37 **Figure 13:**
Confident of talking to employers about rights based on attendance at unit meetings
- 38 **Figure 14:**
Confident of talking to local authorities based on attendance at unit meetings
- 41 **Figure 15:**
Loans availed by SEWA members across different trades/work
- 42 **Figure 16:**
Financial practices determined by attendance at financial trainings



1 INTRODUCTION

The informal sector comprises a diversified set of economic activities, enterprises, jobs and workers that are not regulated and very often not adequately protected by the state. Informal employment could be of various kinds: wage employment in informal establishments and households; self-employment; unpaid contribution to family work; or informal wage employment in formal establishments (for e.g., frontline health and nutrition workers who are part of the Integrated Child Development Services (ICDS) Scheme (ILO, 2017). Despite some progress in gender equality, particularly in the arena of work, on average women are far more disadvantaged than men in the labour market, both in terms of quantity and quality of employment. Women tend to have higher rates of unemployment than men, and are far more affected by underemployment, inactivity and vulnerable employment (ILO, 2016).

India's informal sector is amongst the largest globally. It is estimated that informal workers make up nearly 90 per cent of India's labour force, from self-employed waste collectors to stay-at-home garment embroiderers. Informal workers lack job security, appropriate or adequate safety nets, and receive wages that are barely enough to cover their essential needs. They work with low and fluctuating incomes, in difficult and harmful working conditions, lack legal protection, and have a low standing in society (Chen et al., 2015). These workers also lack access to basic public and health services. They are susceptible to health problems and illnesses due to poor employment conditions, inadequate or no access to healthcare, and lack of knowledge of the benefits that they are eligible for. Several forms of employment in the informal sector are prone to workplace injuries and illnesses, such as beedi rolling or construction work, and workers do not receive adequate health coverage from their employers or even safety kits to prevent injuries (Rockefeller Foundation, 2013).

The working conditions for women in the informal and unorganised sector are worse. On average, they earn less than men. They have limited access to markets, are unable to secure childcare support and other social protection, and have limited bargaining power to improve their working conditions and earnings. These factors further exacerbate the existing socio-economic insecurities and inequities they face. As a result, women tend to prioritise short-term basic needs that prevent them from engaging in long-term financial planning. They are often forced to keep their savings at home or avail of credit through informal mechanisms and money lenders (Jhabvala and Harvey, 2016). The COVID-19 pandemic and successive lockdowns have worsened working conditions for women in the informal economy, resulting in loss of jobs, food insecurity, and reverse migration from cities to rural areas, more often than not along with their families.

Almost 55 per cent of the world's population, or more than 4 billion people, are not, or are only partially covered by social protection (Otobe, 2017). However, evidence shows that if the working poor in the informal economy, particularly women, organise themselves, it gives them the strength that comes from solidarity, and a way to be seen and heard by decision makers with the power to affect their lives.

SEWA has a long-standing history of promoting the collectivisation efforts of informal workers by forming trade unions that act as platforms for advocating for workers' rights and entitlements. SEWA's collective bargaining efforts and its ability to organise workers across various trades in the past have resulted in several changes to the lives of millions of informal workers. In 2004, SEWA West Bengal started organising beedi workers and, together with the labour department of the state government and the Indian Tobacco Corporation, undertook research

into the socio-economic and work conditions of this segment of the informal workforce in the state. The findings informed the decision to regularise working hours, ensure uniform wage rates, and provide further clarity about provident fund and benefits under various welfare schemes that beedi workers in the state are eligible for (Budlender, 2013).

India's informal economy and gendered dimensions

Informality in India has barely declined over time and has remained at this level for several decades. Over 90 per cent of India's entire workforce is informal (defined as those without any social insurance), and 85 per cent of the non-agricultural workforce is informal (Mehrotra, 2020). While the central and state governments have started several initiatives to address the vulnerability of those in the informal economy, such as the Unorganized Workers Social Security Act, Contract Labour (Abolition and Regulation) Act, and Workers' Welfare Boards, very often informal workers are unaware or do not avail of these benefits due to information asymmetries and lack of proper documentation.

Estimates from 2013 show that in 2011–2012, home-based workers in India represented 13.4 per cent of total urban employment and 30.5 per cent of women's urban employment (Raveendran et al., 2013). A survey of the informal economy from 2011 shows that women entrepreneurs were engaged in micro businesses, such as beedi making, both as a rational choice, and a necessity and desire to engage in economic activity (Williams and Gurtoo, 2011). These decisions are further entrenched in inequities faced due to the religious or social groups to which these women belong. Women in such communities who face multiple intersections of disadvantages remain vulnerable to many problems (Dubey, 2016).

Estimates from 2017 show that West Bengal has 15 million unorganised sector workers, mostly in

the construction sector. Murshidabad, one of the intervention areas of SEWA, has a population of over 7 million, and almost 90 per cent of women and children are employed in the beedi industry. Most of them work from home, rolling beedis, thus lacking the ability to form social networks with other women. Findings from the baseline evaluation of this programme showed that there was a high degree of asset vulnerability in this group, since several households did not own land and lived under mud roofs. The study highlighted key issues around basic illnesses, sanitation and drinking water. The study also found limited utilisation of schemes and entitlements available through the government. An impact assessment of the SEWA programme in Murshidabad showed that the majority of women in the district were engaged in beedi rolling, with a significant out-migration of male household members to bigger cities. Women workers also hesitated to join federations and movements to avoid harassment from contractors and fearing a loss of income.

Drawing on government estimates, there are approximately 4 million domestic workers in India. Of these, around 2.6 million domestic workers (65 per cent) are female. While most states, like West Bengal, have announced minimum wages for unorganised workers, they continue to receive wages that are lower than the legally specified threshold. The plight of domestic workers has worsened further in recent months since the COVID-19 pandemic as households are opting to not retain them or are retaining them on lower wages.

Jharkhand presents a different picture from West Bengal; around 60 per cent of rural households in the state depend on agriculture and allied sectors for their livelihood, but the contribution of these sectors to household income is limited. Income from farming contributes to only 31 per cent of the household income, as against wage income that accounts for 40 per cent of household income. Productivity of agriculture

too is limited as the majority of farmers practise rain-fed subsistence farming (just 13.5 per cent of the net sown area in Jharkhand has access to irrigation). Jharkhand is also unique in that many households depend on livestock to earn an income (around 25 per cent of all households), particularly those who are landless or have very small parcels of land. Finally, poor market access and an underdeveloped financial sector further limit the options and incomes of small producers—only about 47 per cent of rural households have access to banking services.

In Jharkhand, more than 80 per cent of the state's labour force is in the unorganised sector as agricultural wage labour, construction labour or domestic workers. Many women also work as street vendors. Women in agriculture are primarily involved in pre-production and production activities, and less involved in post-harvest activities, especially in value addition, accessing markets and controlling cash income. They also lack ownership and control of productive resources (such as land and irrigation), as well as access to skills training, extension and advisory services.

An exploratory study conducted by SEWA in Jharkhand found that from the sample included in the study, almost 40 per cent of the scheduled caste workers were engaged in domestic work. The study showed that several women workers did not have any health insurance, practised open defecation, suffered indebtedness due to medical treatments, primarily, and several did not have any form of identification such as job cards.

Report structure

This report is structured in six sections. **Section 1** provides the contextual background to the challenges faced by women working in the informal and unorganised sector. **Section 2** gives details about the SEWA programme in Jharkhand and West Bengal. **Section 3** presents the scope of the study, the study methodology and the study sample. **Section 4** provides qualitative and quantitative findings on key research questions. **Section 5** presents a few recommendations for SEWA's ongoing engagement with workers in the unorganised sector in West Bengal and Jharkhand. **Section 6** summarises key conclusions from the study.





2

ABOUT SEWA'S
PROGRAMME IN
JHARKHAND AND
WEST BENGAL

SEWA's interventions supported by the Oak Foundation in Jharkhand and West Bengal, aim to increase the collective bargaining power of women informal workers, strengthen the workers' movement, and nurture and develop effective grassroots leadership. The programme also aims to improve communities' access to and understanding of basic services such as health and sanitation, and increase their ability to demand accountability from local government officials. The ultimate aim is to improve women's agency and autonomy and secure their socio-economic rights. In West Bengal, the programme additionally works towards building the capacities of adolescent girls as future leaders and advancing their rights, aspirations and knowledge on key issues such as health and hygiene.

SEWA's presence in West Bengal and its efforts to expand its membership and unionise women has spanned over 15 years. The programme, supported by Oak Foundation, was launched in the state in 2014 with a specific focus on beedi rollers and domestic workers, among other informal workers. SEWA's operations in Jharkhand in comparison are fairly nascent. In Jharkhand the programme was launched in 2016. Most SEWA members currently enrolled in Jharkhand include agricultural workers, construction workers and domestic workers.

At the core of SEWA's work is its ability to bring together women in the unorganised and informal sector to become part of a union that can represent them and fight for their rights. It is through these unionising efforts that members are able to exercise their collective bargaining powers and demand their rights and entitlements from the government and their employers. SEWA's work is based on the principle of advancing women's agency and autonomy. They believe that the individual member is as important as the group, and ensure that members are provided a platform (primarily their trade groups) to advocate and voice their demands, gain access to government schemes, provide linkages with services, and

give them exposure to new skills through trainings. Through these efforts, members gain knowledge and draw strength from the sangathan (collective) to fight for their rights.

SEWA has also prioritised the creation of a cadre of grassroots leaders called aagewans, whom they consider to be forerunners in the process for advocating for the rights and entitlements of informal women workers. These aagewans amplify the voices of the members and form the critical link between SEWA and the members, leading discussions with key decision makers for various trades and forms of informal work to advance their socio-economic rights.

As part of the programme, SEWA offers a gamut of interventions targeted at the needs of women workers and adolescent girls. These include:

1. Building leadership capacity among grassroots women: As mentioned, a key component of the SEWA programme is to build a cadre of community leaders and mobilisers, or aagewans, who ultimately serve as the pivotal persons for SEWA at all levels. They are the link between the community and SEWA, between the community and government, and between the community and other networks and organisations. The idea is that over time, these women will lead SEWA's grassroots efforts and become self-reliant. Aagewans are offered various capacity building and training modules to improve their leadership skills and understanding of key issues.

2. Capacity building of informal women workers across various areas and specific to their trades: SEWA offers a host of training modules on critical areas linked to the trade or work that informal sector women are engaged in. Other training covers financial inclusion and literacy; health, nutrition and hygiene; understanding of workers' rights and entitlements; how to avail of government schemes; and specific issues like domestic violence. Additional training includes sewing and tailoring, primarily in West Bengal. Similarly, agricultural workers in Jharkhand are trained in various agricultural practices and

innovations to improve agricultural yield, and ensure that women are able to sell their produce in local markets.

3. Strengthening the SEWA union: Another key aspect of SEWA's work in both states is to improve the unionisation and collectivisation of women. As part of these efforts, community (unit) meetings are held in specific areas where women are trained and made aware about issues important to them so that they can raise them with relevant authorities. The idea is to ultimately form trade groups and committees by appointing leaders who can represent the women workers of a specific trade and voice their concerns. Aagewans play a critical role in mobilising these efforts and taking these concerns to the state and national level.

4. Strengthening advocacy: Women are encouraged to voice their concerns to local authorities and government officials to address community issues such as improvements in local infrastructure. This component also addresses the advocacy work undertaken to improve working conditions and increase the entitlements and rights of women workers by working closely with their employers and

contractors. The SEWA staff additionally establish relationships with local NGOs and other networks involved in advancing the agenda for such workers on various fronts, such as food security and legal awareness. SEWA also supports women through their Shakti Kendras for filling out applications for government documents and schemes and for availing of benefits.

5. Health engagement: These include a host of services provided by SEWA, such as health awareness sessions, increasing access to government health centres, schemes, and a range of health services, and promoting referral services for women and girls. Knowledge and information on health and sanitation is also provided through various trainings.

6. Engaging youth: SEWA West Bengal has set up Yuva Mandals to engage with adolescent girls and boys to improve their leadership skills and nurture their aspirations. Various sessions are conducted on health, nutrition and sanitation, and other issues that are of concern for this group, for example, early marriage.



A close-up photograph of a person's hand holding a large bundle of rolled cigars. The cigars are tightly packed and have a light-colored, textured wrapper. The hand is positioned in the center-right of the frame, with the fingers gripping the bundle. The background is dark and out of focus, showing some indistinct shapes and colors. A green geometric overlay is present in the lower-left quadrant of the image.

RESEARCH DESIGN 3

This study assesses SEWA's support to female informal workers across various trades and work in West Bengal and Jharkhand, and the effects on several key outcomes, such as women's and girls' agency and bargaining power; leadership capacity and ability to demand accountability for basic services, such as health; ability to access rights and entitlements; improving health outcomes; and adoption of agricultural practices that improve yield and ensure that women are able to sell their produce in local markets (relevant for Jharkhand, as mentioned earlier).

More specifically, the study has the following objectives:

- Understanding the impact that various components of SEWA's interventions have had on informal women workers across various trades in West Bengal and Jharkhand.
- Assessing how the programme has affected a range of outcomes for women, including wellbeing, agency, capacity, skills, financial security, health and livelihoods, among other key indicators.
- Understanding the role of SEWA in mobilising women's collectives, improving women's agency and autonomy, and strengthening their federations in the two states.
- Understanding the effects of the COVID-19 pandemic and the lockdowns on women workers, their lives, their households, livelihoods and trades.
- Providing lessons and recommendations for scaling up the programme (specifically informing future programme design to strengthen women's and girls' socio-economic rights at the grassroots, state and national level, particularly in a post-COVID scenario).

RESEARCH QUESTIONS

The study aims to answer the following research questions to determine the impact of SEWA's programme in Jharkhand and West Bengal:

Collectivisation, collective bargaining and agency

- Has the programme improved informal women workers' and adolescent girls' knowledge about government schemes, entitlements and

benefits that they are eligible for?

- Do women and girls demand basic government services and entitlements? How do they raise these demands? With or without the support of SEWA staff members?
- Have the educational and career aspirations of adolescent girls changed due to the training and information provided at the Yuva Mandal meetings?
- What role do community mobilisers, such as aagewans, play in building women's and girls' agency, awareness and ability to demand accountability for basic services?
- What are the local advocacy efforts that SEWA members and aagewans are engaged in? Has their collective bargaining power improved?
- What role has SEWA played in mobilising women, strengthening their collectives and organising them?

Health

- Has the health seeking behaviour of women and girls changed?
- Do women and girls avail of the local health services that they are eligible for?
- Has their understanding of maternal health, hygiene, and sexual and reproductive health improved?

Financial literacy and inclusion

- Do women workers have a better understanding of, and access to, formal financial instruments such as savings accounts, insurance and loans? Do they use these instruments?
- Has women's financial autonomy and bargaining power changed within the household, and what do they spend their income on?

Livelihoods

- How has the support offered by SEWA helped them improve productivity in their existing trade or work?
- What impact have the skilling components of the programme had on women farmers and their uptake of high-yield agricultural practices (in Jharkhand)?

COVID-19 impacts

- How has COVID-19 affected women workers' livelihoods and wages, including their ability to access finance, entitlements, government schemes and health services?
- What impact has COVID-19 had on adolescent girls, including their education and time-use?
- What role can SEWA play in mitigating the impact of COVID-19 on its members?

METHODOLOGY

Quantitative design

The study employed a mixed-methods, non-experimental approach in two districts each in both states. The study was conducted between July and September 2020. Using qualitative and quantitative research tools, the study aimed to answer the research questions indicated above. Data gathered through phone surveys (Appendix B includes all three survey questionnaires) captured demographic characteristics of the sample (including age, religion, social group, sector of work, education levels, and household and individual economic profiles). Some of this demographic information had already been provided by SEWA from their management information system (MIS) data. In addition, the survey captured data on women's health seeking behaviour and knowledge; agency and autonomy; aspirations; leadership; capacity; livelihoods and assets; skills; market linkages and changes therein. Given the economic shock on account of COVID-19, a module within the survey focused on the impacts of the pandemic and the lockdowns on the livelihoods and households of informal women workers in both states. The study also relied on secondary data sources including project documents and project monitoring data. The analysis looked at state-wide variations as well as variations across different trades. Further, a sub-group analysis was done by looking at variations across income, social group, religion, trade, education, and other key demographic characteristics.

Survey design and implementation

Due to COVID-19 and state-wide measures preventing travel and face-to-face interactions, phone-based surveys or computer-assisted telephonic interviews (CATI) were undertaken that were led by the survey team at LEAD. Female enumerators facilitated in both states, including a few bi-lingual enumerators who could speak Hindi for the Jharkhand study. SEWA provided the research team with a list of SEWA members, aagewans and adolescent girls in the four districts. SEWA also supported the survey team by sending its staff and aagewans to alert the women and girls prior to the pilot and final surveys. A few surveys were also conducted with adolescent girls who are members of SEWA's Yuva Mandals in West Bengal, and who have received awareness raising and skill building interventions.

There are certain gendered challenges associated with phone surveys in terms of women's access to phones. To address this, the survey modules deployed a few sections to capture these effects and also use these as proxy measures for women's agency. A recent survey for another SEWA study showed that respondents were putting their phones on speaker mode, perhaps at the request of other family members. This may affect the respondent's ability to respond to questions that may be deemed sensitive; for example, those related to intra-household decision making, finance or health. To counter this, the study included specific questions to assess women's ability to respond independently:

- Are women putting their phones on speaker mode? This was included at the start of each survey (for adolescent girls, aagewans and all members) and immediately before certain sensitive sections of the survey, i.e., questions on agency and autonomy.
- Who was giving the responses to the survey questions (to be filled out by the enumerator)? This was particularly useful for the adolescent girls' survey to account for whether anyone

apart from the girl was responding to the survey.

The first time the question regarding the speaker phone was posed, the majority (85 per cent) indicated they were not on speaker phone. When asked a second time before a sensitive section in the survey (on agency and autonomy), there was a reduction of 32 per cent among those who had first indicated that their speaker phones were on. On aggregate, the absolute number of women who indicated that they were on speaker phone fell from the first time the question was asked to the second time.

The survey for the quantitative component of the study for SEWA members comprised the following sections:

- Demographic profile of the individual and household
- Collectivisation efforts and specific questions for each trade. These questions address issues around local advocacy and bargaining power
- Agency and autonomy
- Financial literacy and inclusion
- Health awareness
- COVID-19 impacts on livelihoods and households

The survey modules for the adolescent girls included:

- Demographic profile of the individual
- Vocational training and employment opportunities and aspirations
- Health, hygiene and early marriage
- Agency and autonomy
- COVID-19 impacts on education and livelihoods

The survey module for aagewans included:

- Basic demographic information and details about their household income
- Role as aagewans
- COVID-19 impacts
- Agency and autonomy

Qualitative design

The study additionally draws insights from key informant interviews (KIIs) with a set of stakeholders, including those along the value chain for various trades and sectors. Primary stakeholders included: block and district level officials in departments of labour, health and social welfare; village pradhans; beedi mahajans, and agricultural technology managers. Secondary stakeholders interviewed included: health officials, accredited social health activist (ASHA), auxiliary nurse midwife (ANM) and other local health workers. In order to understand the mobilisation and collectivisation efforts of SEWA in both states, specifically in Jharkhand since SEWA' operations in the state are fairly recent, KIIs were held with some local CSOs and NGOs, as well as state and national level SEWA coordinators to understand the impact of SEWA in mobilising women workers and strengthening their collectives.

These interviews were conducted on the phone for at least 30 to 45 minutes (in both Bengali and Hindi), were transcribed, and included a set of main questions and further questions to probe the key informants on specific issues regarding the role that they play in that context. Each interview was coded and all interviews were analysed against specific codes, while further analysis was carried out to identify similar patterns for specific issues.

Study sample

The total proposed sample for the quantitative study was 3,500 (see Box 1), including SEWA members, adolescent girls and aagewans. Of these, 3,400 were to be SEWA members, and the remaining 100 were to be distributed equally between adolescent girls and aagewans. That is, 50 respondents were sampled from the pool of adolescent girls and the remaining 50 respondents were taken from the aagewans.

In addition, a sample of 22 key stakeholders from both states, as well as SEWA senior management, were interviewed for the qualitative component of the study. These stakeholders were identified in consultation with SEWA staff.

Box 1: Study sample for SEWA members

| State | Total members | Proportion (percent) | Sample |
|-------------|---------------|----------------------|--------|
| West Bengal | 4300 | 80 | 2720 |
| Jharkhand | 1105 | 20 | 680 |
| Total | 5405 | 100 | 3400 |

SEWA members were sampled proportionally from each stratum or block. The proportion for each block was calculated based on their share in the total population; that is, a block with a higher number of members had greater representation in the total sample. Based on the population size of SEWA members, 80 per cent of our total sample or 2,720 members, was collected from West Bengal, and 20 per cent, or 680 members, was collected from Jharkhand.

Since the intervention with adolescent girls is exclusive to West Bengal and does not vary significantly by different blocks, the entire sample of adolescent girls was concentrated in one state. For the purpose of this study, 50 adolescent girls aged between 14 and 21 years were randomly selected from the population dataset provided by SEWA.

Following a similar sampling strategy as with SEWA members, the aagewans were proportionally sampled with respect to their population in West Bengal and Jharkhand. Two-thirds of the total sample was taken from West

Bengal and a third from Jharkhand. Therefore, from a total sample size of 50, 34 respondents were randomly selected from West Bengal and 16 from Jharkhand.

Survey response rate

We completed the surveys on 31 August 2020, after extending data collection for two weeks due to low response rates (see Box 2). We addressed the issue of low response rate through SEWA's efforts in each state, particularly Jharkhand, where local staff went to the respondents' households to resolve problems related to their phones. The primary reason for low response rates in both states was phone connectivity, possibly due to phones not being recharged with phone credit, a challenge that several poor households have been facing in the wake of the COVID-19 pandemic and financial insecurity.

Of the 3,497 SEWA members who were telephoned, we completed surveys with 1,462 members. We had to exclude a few from the

1,462 surveys as they were conducted with some of the male members of the households. Therefore, our final study sample for SEWA members used for the analysis in this study is 1,456. We had aimed to complete at least 1,950 surveys with members, and therefore have a

shortfall of 494. We had also aimed to complete 25 surveys each with aagewans and adolescent girls. We completed 32 surveys with aagewans and 36 surveys with adolescent girls. The table below indicates the response rate of the surveys across both states for SEWA members.

Box 2: Survey response rate across each state

| State | District | Block | Yes | No | Total |
|-------------------|-------------------|-------------|------|------|-------|
| Jharkhand | Hazaribagh | Daru | 125 | 93 | 218 |
| | | Tatijhariya | 19 | 6 | 25 |
| | Hazaribagh Total | | 144 | 99 | 243 |
| | Ranchi Total | | 215 | 486 | 701 |
| Jharkhand Total | | | 359 | 585 | 944 |
| West Bengal | Malda Total | | 287 | 366 | 653 |
| | Murshidabad Total | | 816 | 1084 | 1900 |
| West Bengal Total | | | 1103 | 1450 | 2553 |
| Total | | | 1462 | 2035 | 3497 |



Research ethics

All surveys were phone-based and conducted using computer-assisted telephone interviewing (CATI) survey software (available on smartphones) that enumerators were trained in. Each survey instrument was designed to take no more than 30 minutes to complete. Selected enumerators were fluent in Bengali and Hindi. All survey trainings were conducted remotely using Google Meet. The survey instrument was piloted to a sub-sample of respondents to inform the final design.

Adolescent girls in the study sample were surveyed to understand the impact of the Yuva Mandals and SEWA training in West Bengal. Care was taken to ensure that surveyors took the permission of a legal guardian or caregiver or parent of the adolescent girls. The survey included a consent form for parents, caregivers or legal guardians of adolescent girls below the age of 18, and an assent form for adolescent girls under the age of 18.

The study team submitted the study protocol, survey instruments and other documents for IRB review and clearance on 22 July 2020, and received approval for the study on 6 August 2020.

Study limitations

Due to the absence of baseline estimates for all regions and the restrictions of the available sample of respondents (i.e., only SEWA members who have been actively involved in the programme), we were unable to adopt a difference-in-difference approach, comparing baseline and endline data for SEWA members, against data of women engaged in similar trades, but working in (comparison) areas where SEWA is absent. Therefore, the study relied more on focused questions that included a few

recall questions to assess member perceptions of the impact SEWA has had on all aspects of their lives, as mentioned above. Since we did not have a comparison group, the study was unable to control for self-selection bias that may determine why certain members are more active than others. This could be driven by several factors including social group, religion, economic profile, status in the community, baseline level aspirations and agency.

In the absence of a baseline for both the states, as well as the absence of a valid comparison group, the study does not make causal inferences that show clear attribution of the observed impacts on SEWA's programme. However, the study analyses the correlation between key variables to understand how SEWA's programme may have contributed to that change. We also faced low response rates due to phone surveys that have been described previously. We maintained a standardised MIS and protocol for reaching out to the respondent multiple times (at least thrice) and recording the reasons for non-response or incomplete surveys.

Further, the digital divide between men and women in India remains wide. We encountered challenges in reaching out to women members and adolescent girls who did not own their own phones and did not recharge the phone credit. This may have further led to systematic attrition as women who do not have access to mobiles might be socio-economically different from those who do. Mobilisation efforts to inform SEWA members and adolescent girls by SEWA staff and aagewans was a critical mechanism to mitigate these challenges.

Empirical framework

The study evaluates the impact of SEWA's intervention in West Bengal and Jharkhand on various domains of collectivisation, financial

literacy, agency as well as health. Therefore, to quantitatively analyse the relationship between multiple variables, more precisely between the level of proactiveness amongst SEWA members and its impact on indicators of the above domain, a series of contingency tables or cross-tabulations are constructed. In the absence of a control group consisting of non-members, the frequency of attending meetings is used as a proxy to understand how the level of engagement across members impacts their outcomes in the areas where SEWA has intervened.

Since the decisions regarding attending meetings as well as trainings are not exogenous and are prone to self-selection, a fixed-effects model is also employed to minimise the bias arising from self-selection, as well as to arrive at more robust estimates of the correlation between the same.

The following empirical strategy is used to estimate the impact of attending meetings on the different trainings offered by SEWA:

$$\text{Training}_{jids} = \beta_0 + \beta_1 \cdot \text{Frequency of attending unit meeting}_{ids} + \alpha \cdot \text{state}_i + \gamma X_i + \varepsilon_{is}$$

Where Training_{jids} is the variable that captures if a SEWA member i in district d , state s attends a particular training j . These trainings range from the broader modules of finance, health, agriculture and sewing, to specific health related trainings on addressing the arsenic in drinking water, menstrual hygiene, maternal health and personal hygiene.

*Frequency of attending unit meeting*_{ids} is a categorical variable which looks at the frequency with which SEWA member i in district d , state s attends unit meetings. It takes five distinct values: Once a month, once in two months, once in three months, once in six months, others, and never attended.

*state*_i captures the state level fixed effects.

X_i is a series of individual and household level controls such as age, social group, educational level, marital status, trade, income and membership duration.





FINDINGS AND ANALYSIS 4

Demographic characteristics of SEWA members

The findings have been presented for the final sample comprising 1,456 respondents.

Table 1 gives the demographic background of the sample of SEWA members. It shows that on average, women have been SEWA members for at least 38 months (3.1 years). More specifically, in West Bengal they have been members for 42 months (3.5 years) on average. In Jharkhand, women have been members for 24 months (2 years) on average, given the recent initiation of SEWA's work in the state.

A SEWA member's own average monthly income in West Bengal is INR 1,522.3, while in Jharkhand it is INR 3,854.5. Household income per capita is INR 2,025 in West Bengal on average, and INR 2,465 in Jharkhand.

The dominant trade among the sample of women interviewed in West Bengal is beedi

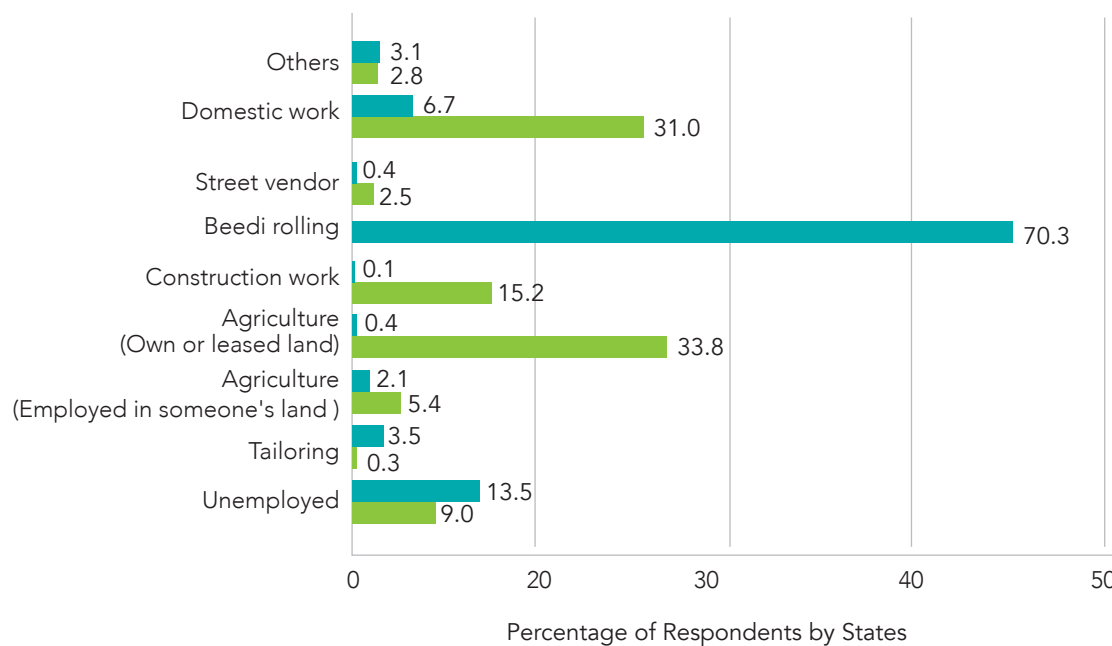
rolling, while in Jharkhand it is agriculture (Figure 1). This may be because of a sampling bias and the higher response rate among beedi workers in West Bengal. On aggregate, beedi rollers form the majority of our study sample and have among the lowest incomes (INR 1,531 per month on average). This is also the reason why average monthly incomes for the women in our sample from West Bengal are lower (Figure 2). A 2014 baseline study conducted in Murshidabad with 534 SEWA members showed that the median income of beedi rollers was INR 1,000 per month, while an endline study of the same cohort in 2017 showed that average monthly income was INR 1,269.13. During the key informant interviews, SEWA staff highlighted that several beedi rollers and aagewans recently advocated for fairer piece rates as they were being paid less after the Goods and Services Tax (GST) was levied on beedi companies.

Table 1: SEWA member profile

| | West Bengal | Jharkhand | Total |
|-------------------------------|-------------|-----------|--------|
| Age (years) | 34.9 | 34.1 | 34.7 |
| Membership duration (Months) | 42.2 | 24.5 | 37.9 |
| Average years of education | 4.6 | 3.8 | 4.4 |
| Married (per cent) | 84.6 | 84.5 | 84.6 |
| Monthly income (INR) | 1522.3 | 3854.5 | 2026.2 |
| Household Income (per capita) | 2024.9 | 2465.2 | 2128.9 |
| Own mobile phone (per cent) | 73 | 65.1 | 71.1 |
| Own bank account (per cent) | 96.4 | 92.9 | 95.6 |
| Own ATM card (per cent) | 25.8 | 22.7 | 25.1 |

Note: The total sample size is 1,456. Number of respondents in West Bengal is 1,101 and in Jharkhand, 355.

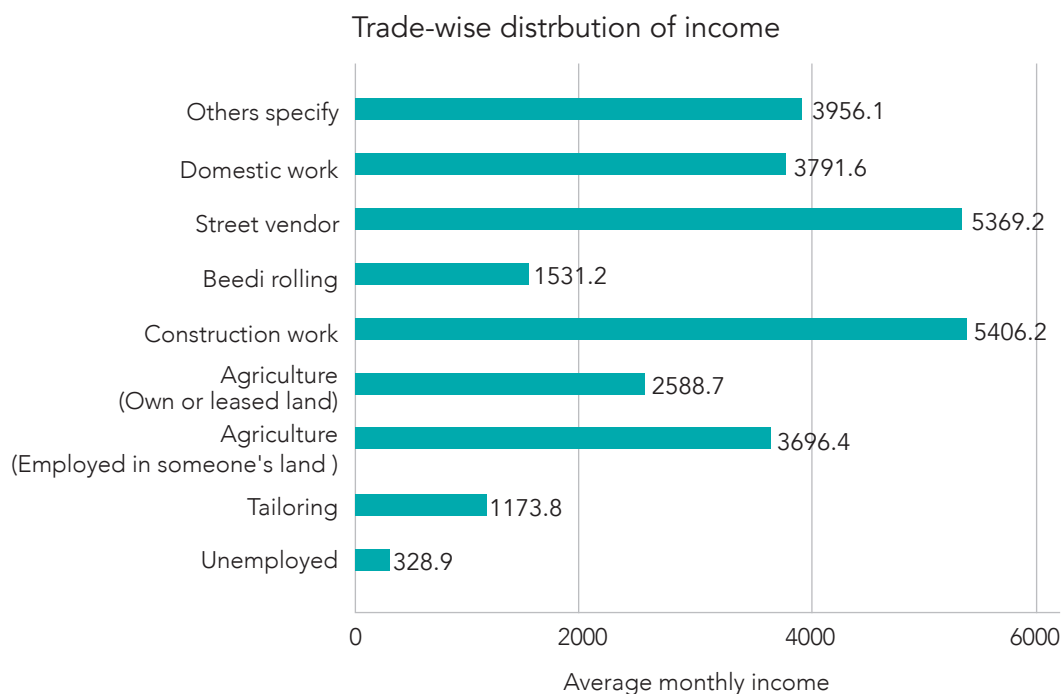
Figure 1: Primary trades that women belong to in each state



Source: Primary data, N=1456

West Bengal Jharkhand

Figure 2: SEWA members' income across various trades (INR)



Source: Primary data, N=1456

Table 1 shows that 71 per cent SEWA members own a mobile phone; 96.4 per cent have their own bank account, while only 25 per cent have their own ATM or debit card.

The Aadhar card is the most widely owned form of identification, with 99 per cent of the sample having one. This is followed by voter's ID, owned by 95.4 per cent of the sample. Passports and migrant worker identity cards are amongst the lowest reported forms of identification.

In West Bengal, 39 per cent of 1,011 respondents own a Swasthiya Saathi Card, a scheme that provides basic health cover for secondary and tertiary care up to INR 5 lakh per annum per family.

On average, SEWA members in both West Bengal and Jharkhand have a family size of five, of which roughly 45 per cent are employed. Each household across both states normally has one child between the ages of 0 and 14 years.

Of the total respondents in West Bengal, the majority are Muslim (56 per cent), while in Jharkhand the respondents are predominantly Hindu (96 per cent). Sarna Dharam, which is a faith specific to Jharkhand, is followed by 3 per cent of the sample.

Seventy-one per cent of SEWA members (primarily from West Bengal) belong to a general caste, while 20.4 per cent belong to a scheduled tribe (primarily in Jharkhand).

Table 2: Religion and social group of SEWA members

| Religion and social group (per cent) | West Bengal | Jharkhand | Total |
|--------------------------------------|-------------|-----------|-------|
| Hindu | 43.6 | 96.9 | 56.2 |
| Muslim | 56.4 | 0 | 42.6 |
| Sarna Dharam | 0 | 3.1 | 0.7 |
| General Caste | 93.9 | 0.2 | 71.7 |
| Other Backward Caste | 1.6 | 11.2 | 3.9 |
| Scheduled Caste | 4.4 | 4.5 | 4.4 |
| Scheduled Tribe | 0 | 83.9 | 20.4 |

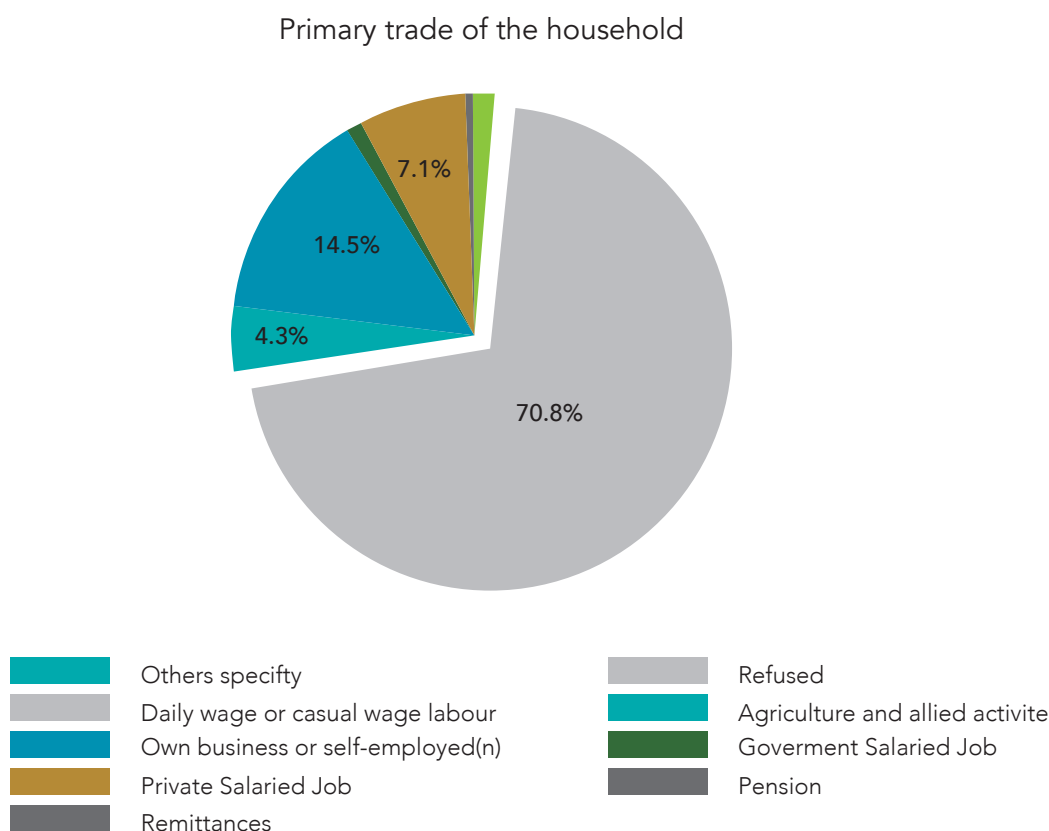
Note: The total sample size is 1,456. Number of respondents in West Bengal is 1,101 and in Jharkhand, 355.

²The average income by trade has been calculated for 1,406 respondents whose reported income was below INR 40,000 (we determined this cut-off based on the distribution of incomes reported). The total average income, inclusive of outliers, is INR 4,707.

On average, 37 per cent primary income earners in the household have never attended school. Daily wage and casual labour (71 per cent) is the primary source of income for most households (Figure 3).

On average, the dependency ratio, which is the proportion of unemployed members or dependent members in a house, is 55 per cent; i.e., for every 10 members in the household, only five members (or less) are employed or engaged in any form of economic activity.

Figure 3: Primary source of income for the household



Source: Primary data, N=1456

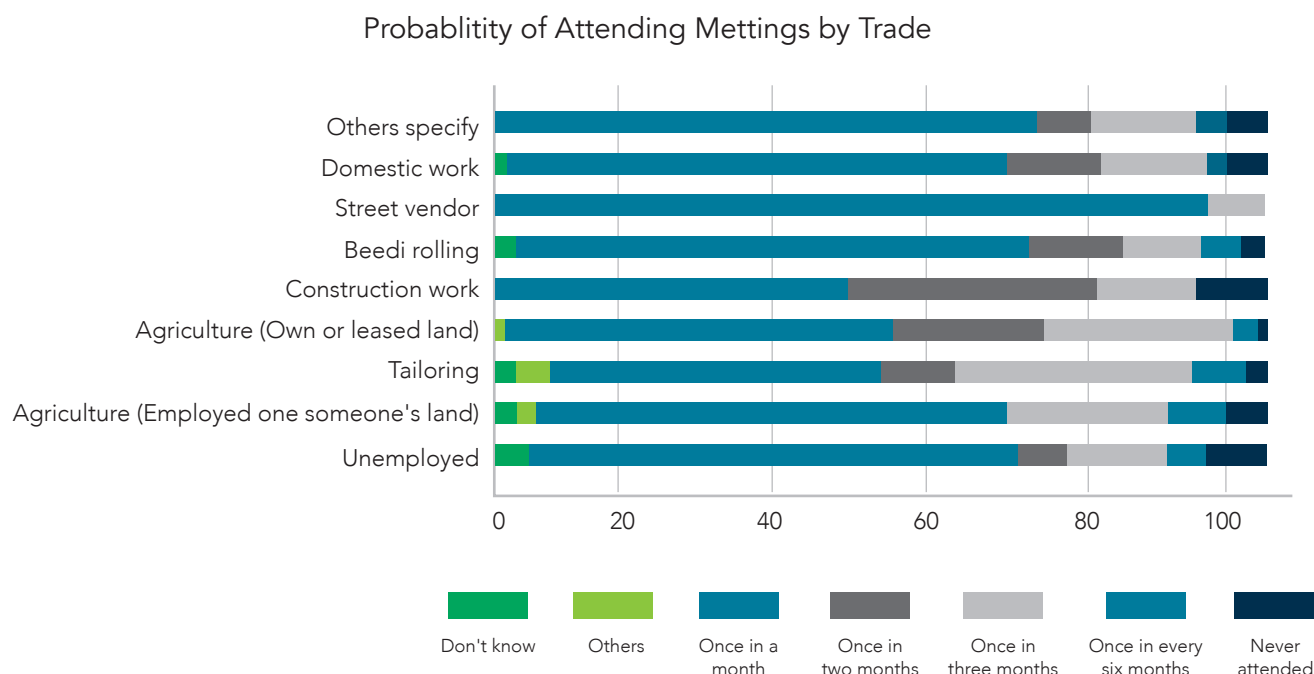
Collectivisation and trade specific findings

As seen in Figure 5, most respondents, irrespective of their trade, attend SEWA meetings once a month (which is how often SEWA organises unit meetings). Of those, the proportion is highest for street vendors (92.3 per cent) and beedi rollers (66.6 per cent). Those who have never attended any meetings is less

than 5 per cent for all trades, and 7 per cent for those who are currently unemployed (see Appendix Table A1).

The frequency of attending meetings does not vary significantly by membership duration.

Figure 4: Unit meeting attendance



Source: Primary data, N=1456

Trainings offered by SEWA

The most frequently attended trainings offered by SEWA as part of its programme are health (44 per cent) and finance (25 per cent), while the least attended training is sewing. For members who indicated that their primary trade is agriculture, 63 per cent attended some form of agriculture related training.

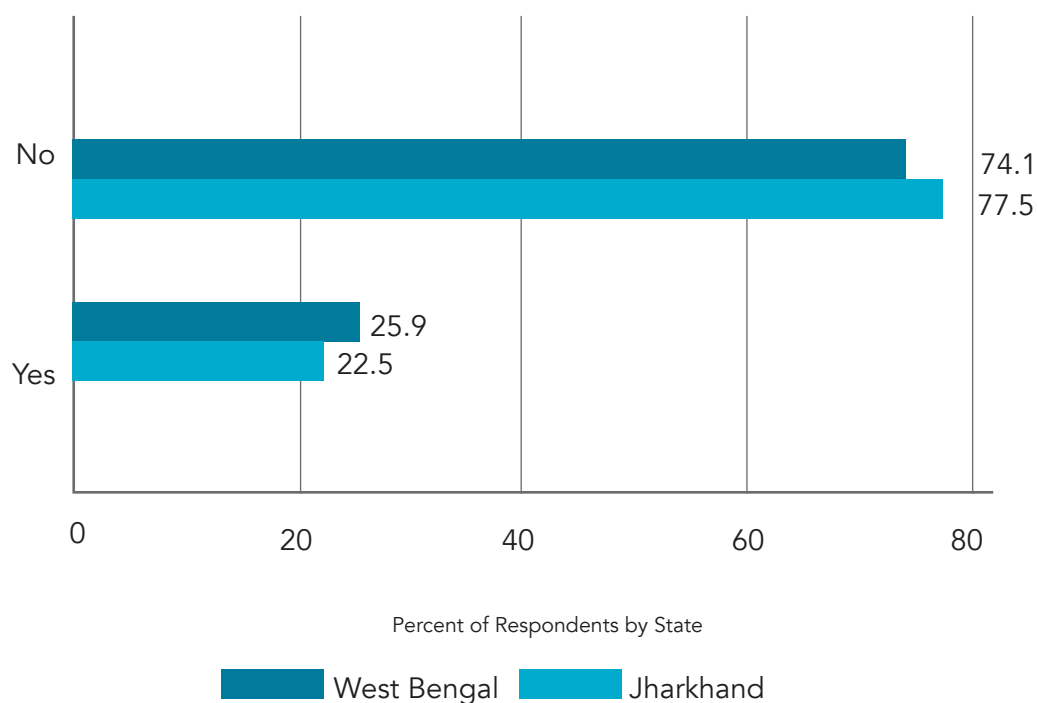
The percentage of attendance at finance related trainings does vary significantly by state, but this is not the case for health (Figures 5 to 7). For health trainings, participation in Jharkhand is significantly higher than in West Bengal. In Jharkhand, 72 per cent of women engaged in agriculture reported participating in agriculture related trainings.

When we further break down the attendance in trainings by trade, we see no statistically

significant difference in finance related trainings. However, in the case of health related trainings, the difference in attendance varies by trade. Women associated with agriculture (78.2 per cent) and street vendors (53.8 per cent) report a higher proportion of attendance (see Appendix Table A2).

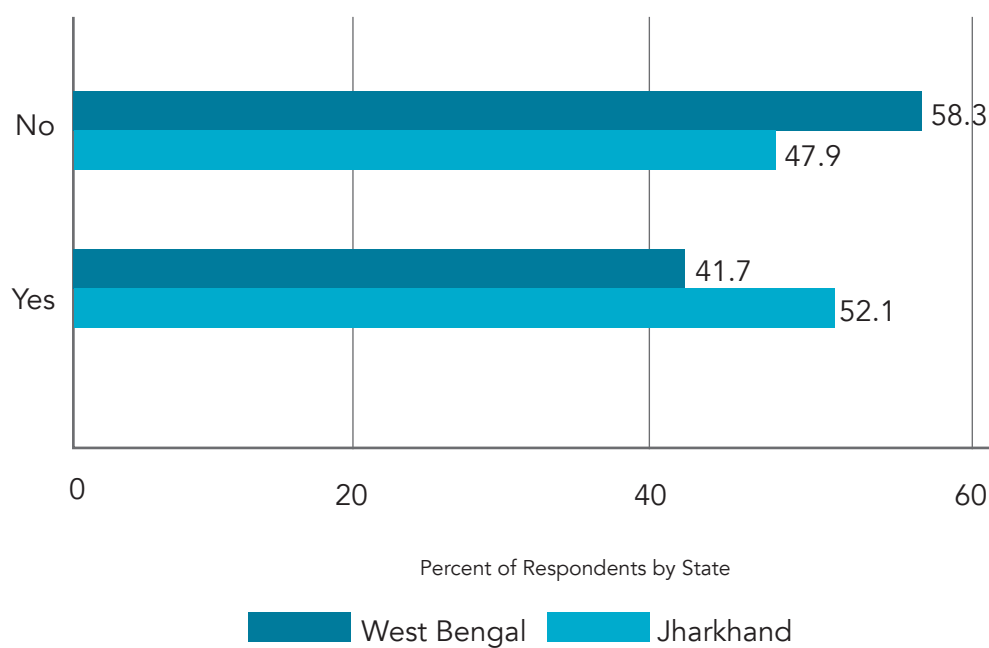
The probability of attending all trainings, except sewing, is directly correlated to the frequency of attending meetings—that is, women who never attend unit meetings are 24 percentage points less likely to attend financial trainings offered by SEWA, vis-à-vis women who attend unit meetings once every month or every two months. Similarly, they are also 38 percentage points less likely to attend any health related trainings (see Appendix Table A3).

Figure 5: SEWA finance training attendance by state



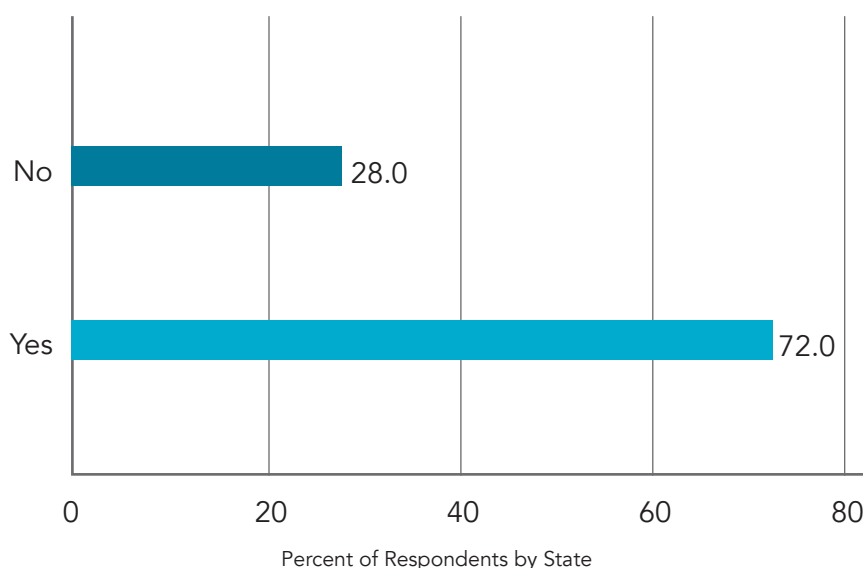
Source: Primary data, N=1456

Figure 6: SEWA health training attendance by state



Source: Primary data, N=1456

Figure 7: SEWA agricultural training attendance in Jharkhand



Source: Primary data, N=1456

SEWA members' knowledge of their entitlements and rights for every trade

When asked about entitlements that are part of the ILO convention on domestic workers, as well as other domestic workers' rights, 51 per cent domestic workers in West Bengal said they were aware of at least one entitlement, while 64 per cent in Jharkhand indicated the same. However, how often a domestic worker attends a unit meeting does not affect their knowledge of their rights and entitlements.

Fifty-two per cent of beedi worker respondents in West Bengal have a Beedi Workers' card. A potential reason for the low levels of registration among beedi workers could be the delay in processing the cards, as indicated in the KII interviews with SEWA state staff.

Only 32.7 per cent construction workers have a Building and Other Construction Workers (BOCW) Card in Jharkhand, but the ownership of one does not vary by the frequency of SEWA meetings or trainings attended, or how to register for a government scheme, or have government documents made.

However, knowledge of an improved practice or entitlement for agricultural workers and beedi workers changes significantly by how often women attend a unit meeting. For both these trades, regular attendance at unit meetings seems to have increased their knowledge of an entitlement or trade specific practice.

More specifically, 84 per cent of agriculture workers who attend meetings once in two to three months report adoption of a new agricultural practice, as opposed to 33 per cent of those who do not attend any meetings (Table 3). Qualitative findings from KIIs show that women farmers are now more willing to collectively approach local market representatives and participate in capacity development trainings, and have also started adopting organic farming practices.

Similarly, 53 per cent of beedi workers who attend meetings once a month indicate that they know about at least one entitlement, as compared to 25 per cent of those who do not attend any meetings (Table 4)

Table 3: Knowledge of improved agricultural practices depending on meeting attendance

| Prior to the COVID-19 lockdown, how often did you attend unit meetings conducted by SEWA? | Agricultural workers: At least one improved agricultural practice implemented | | |
|---|---|--------------|---------------|
| | No | Yes | Total |
| Once a month | 39.51 | 60.49 | 100.00 |
| Once in two months | 17.86 | 82.14 | 100.00 |
| Once in three months | 13.64 | 86.36 | 100.00 |
| Once every six months | 85.71 | 14.29 | 100.00 |
| Never attended | 66.67 | 33.33 | 100.00 |
| Others | 66.67 | 33.33 | 100.00 |
| Total | 31.93 | 68.07 | 100.00 |

Note: Pearson $\chi^2(5) = 24.1137$ Pr = 0.000***, n=166.

Table 4: Knowledge of entitlements for beedi workers depending on meeting attendance

| Prior to the COVID-19 lockdown, how often did you attend unit meetings conducted by SEWA? | Beedi Workers: At least one entitlement known | | |
|---|---|--------------|---------------|
| | No | Yes | Total |
| Once a month | 46.12 | 53.88 | 100.00 |
| Once in two months | 48.35 | 51.65 | 100.00 |
| Once in three months | 55.56 | 44.44 | 100.00 |
| Once every six months | 62.79 | 37.21 | 100.00 |
| Never attended | 75.00 | 25.00 | 100.00 |
| Others | 54.55 | 45.45 | 100.00 |
| Total | 49.61 | 50.39 | 100.00 |

Note: Pearson $\chi^2(5) = 15.0589$ Pr = 0.010**, n=774.

A vast majority of all respondents who indicated having knowledge of at least one entitlement reported SEWA to be their source of information. This finding is consistent across all trades. Notably, 94 per cent of land

owning agricultural workers and 85 per cent of employed agricultural workers credited SEWA for their knowledge on innovations and entitlements (Table 5).

Table 5: Source of knowledge of entitlements by different trades

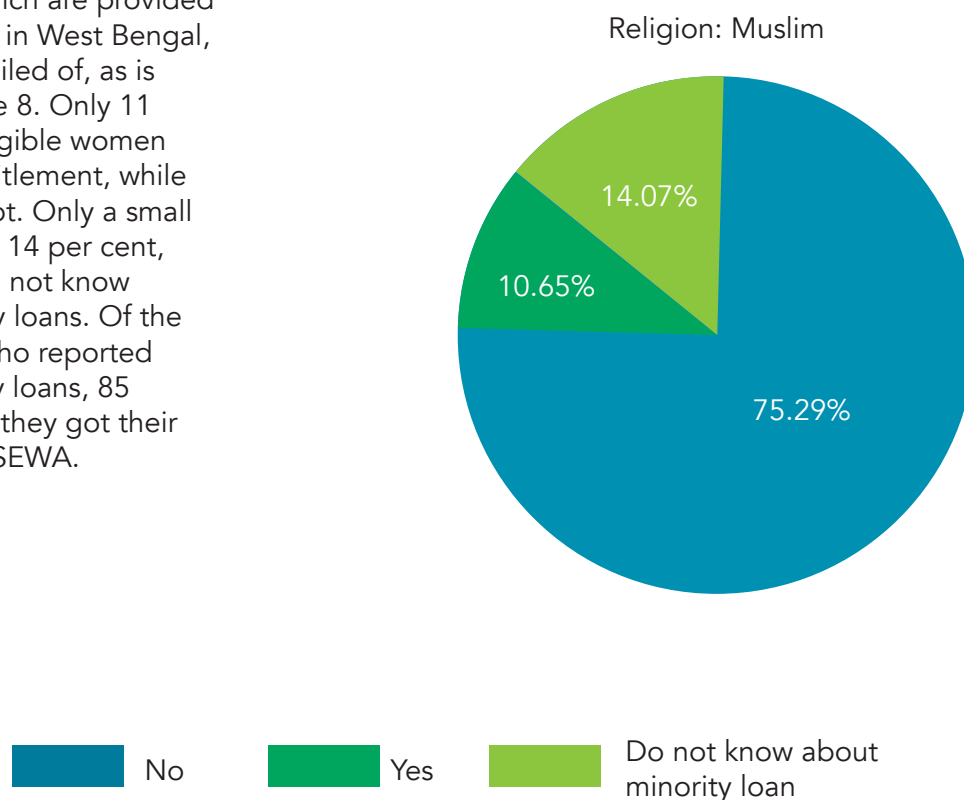
| Which type of trade or type of work are you primarily engaged in? | Who provided this information to you? | | | | | | |
|---|---------------------------------------|---------------------|--------------------|----------------------------|-------|------------------------------------|-------|
| | Others Specify | Panchayat officials | Family and friends | Local government officials | SEWA | Other NGOs and local organisations | Total |
| Domestic work | 2.75 | 0.00 | 27.52 | 0.00 | 68.81 | 0.92 | 100 |
| Beedi rolling | 11.28 | 1.79 | 15.90 | 2.82 | 65.64 | 2.56 | 100 |
| Construction work | 0.00 | 8.00 | 28.00 | 0.00 | 64.00 | 0.00 | 100 |
| Agriculture (own or leased land) | 1.01 | 0.00 | 4.04 | 0.00 | 94.95 | 0.00 | 100 |
| Agriculture (employed on someone else's land) | 0.00 | 0.00 | 7.14 | 7.14 | 85.71 | 0.00 | 100 |
| Total | 7.54 | 1.41 | 16.33 | 1.88 | 71.11 | 1.73 | 100 |

Note: Pearson $\chi^2(20) = 73.5727$ Pr = 0.00 | N=637 | Domestic workers=109 | Beedi Rollers=390 | Construction workers=25 | Agricultural workers=113.

Minority loans

Minority loans, which are provided to Muslim women in West Bengal, are not widely availed of, as is indicated in Figure 8. Only 11 per cent of the eligible women availed of this entitlement, while 75 per cent did not. Only a small proportion, that is 14 per cent, indicated they did not know about the minority loans. Of the 32 respondents who reported accessing minority loans, 85 per cent said that they got their information from SEWA.

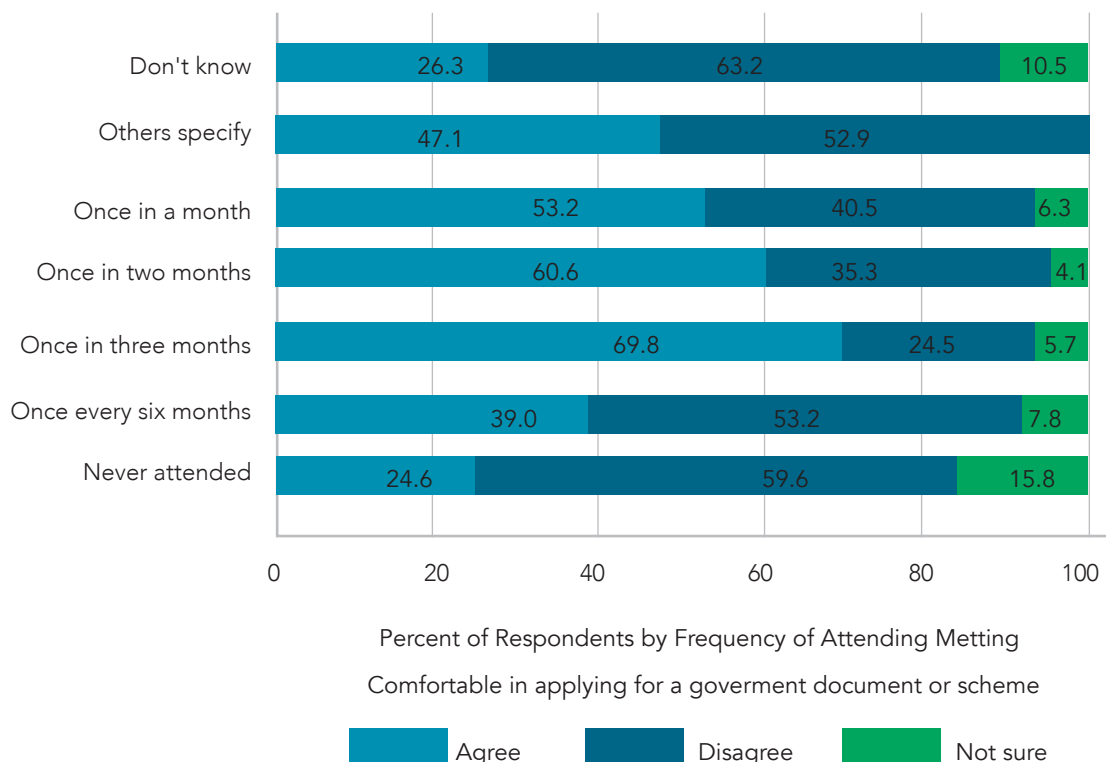
Figure 8: Minority loans in West Bengal



Figures 9 to 14 show the collectivisation efforts, local advocacy, and knowledge of rights or entitlements by a SEWA member depending on the frequency of unit meetings attended by them in the last two years. The opinions, or perceptions, of members on these issues were measured using a Likeart scale. Likeart scales are psychometric scales that are widely used to measure attitudes and opinions with a greater degree of nuance than simple 'yes' or 'no' responses.

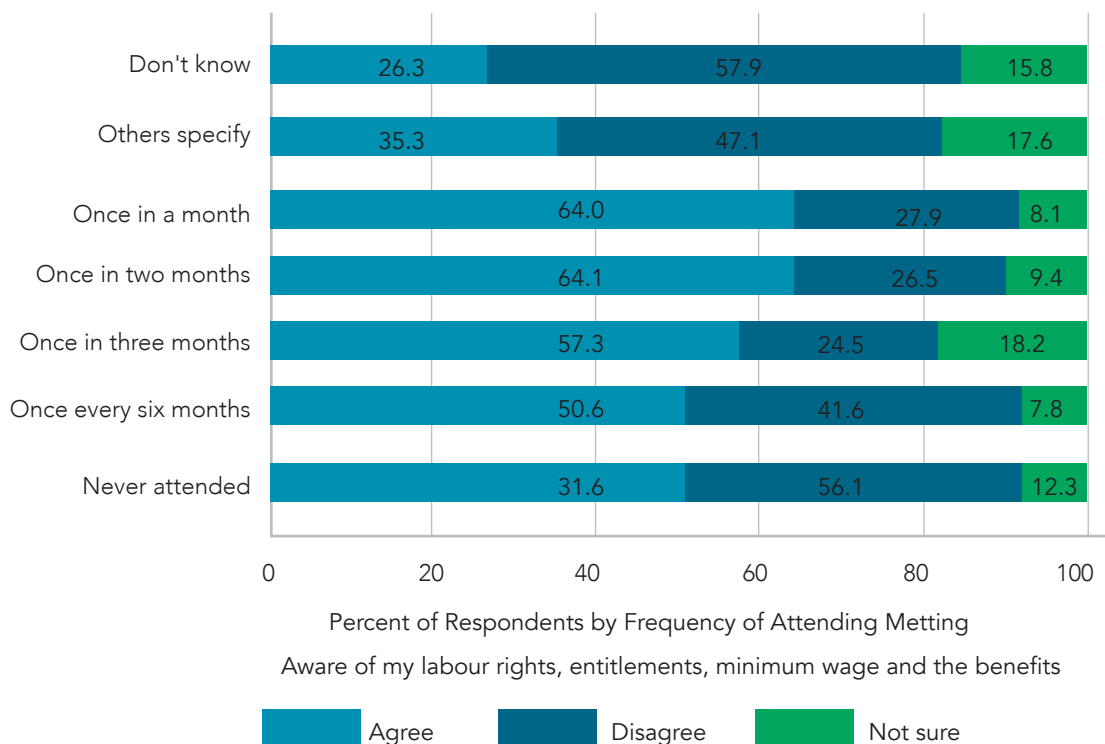
Women who attended unit meetings regularly are more than twice as likely to be comfortable in applying for government documents or schemes. They are also more likely to be aware of their labour rights, minimum wages or entitlements.

Figure 9: Applying for a government scheme or document based on attendance at unit meetings



Source: Primary data, N=1456

Figure 10: Awareness of labour rights, entitlements and minimum wages based on attendance at unit meetings

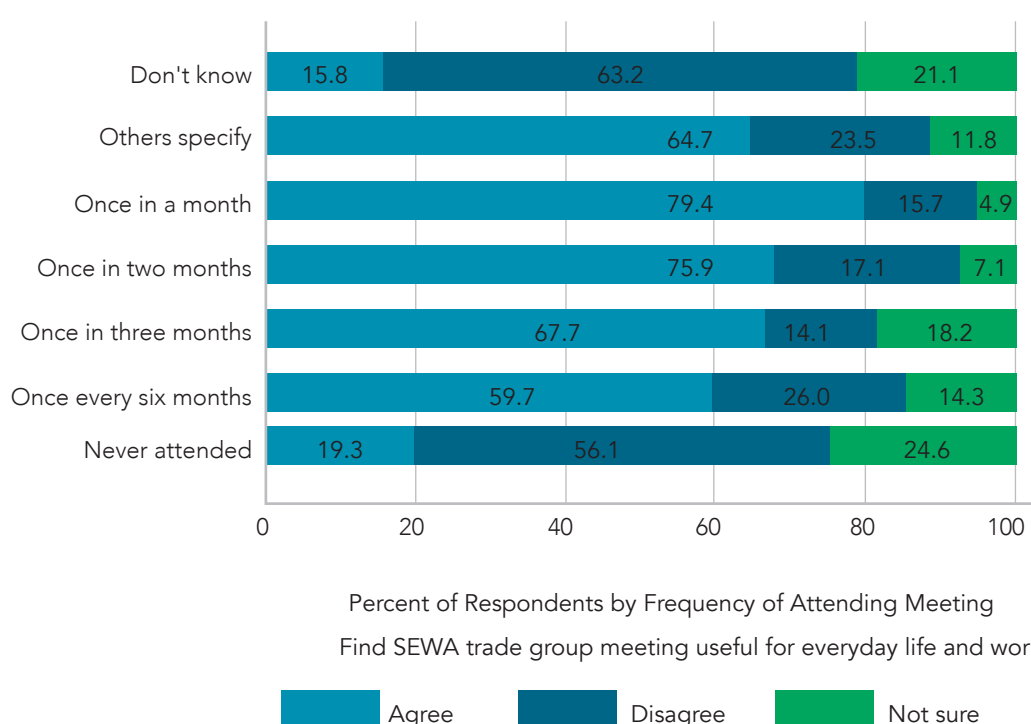


Source: Primary data, N=1456

Similarly, on questions of confidence and outlook, members who attended meetings regularly report a positive outcome. More precisely, around 79.4 per cent who attended meetings once a month agree that they find the SEWA trade group meetings useful for their

everyday life and work related issues, while 83 per cent who attended meetings once a month agree that meeting women from similar trades or work makes them confident of sharing their concerns.

Figure 11: Relevance of SEWA trade meetings based on attendance at unit meetings



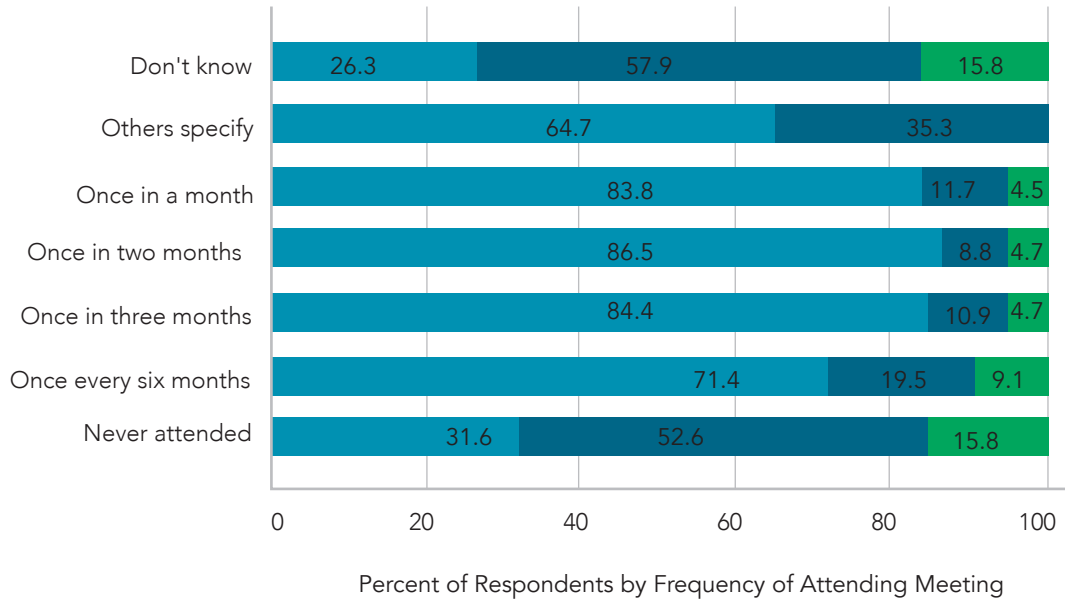
Source: Primary data, N=1456

Notably, a majority of respondents who attended meetings regularly feel more confident talking to their employer, contractor or middlemen (mahajans or traders) regarding wages, work hours and working conditions. Similarly, they also agree that by being part of SEWA and engaging with other women members, they feel more confident in talking to local authorities such as panchayat heads

and ward parshads about local or work related issues.

Overall, women who attend meetings regularly fair better on collectivisation and work related issues as compared to women who do not attend unit meetings. All these differences are statistically significant.

Figure 12: Confident of sharing issues based on attendance at unit meetings

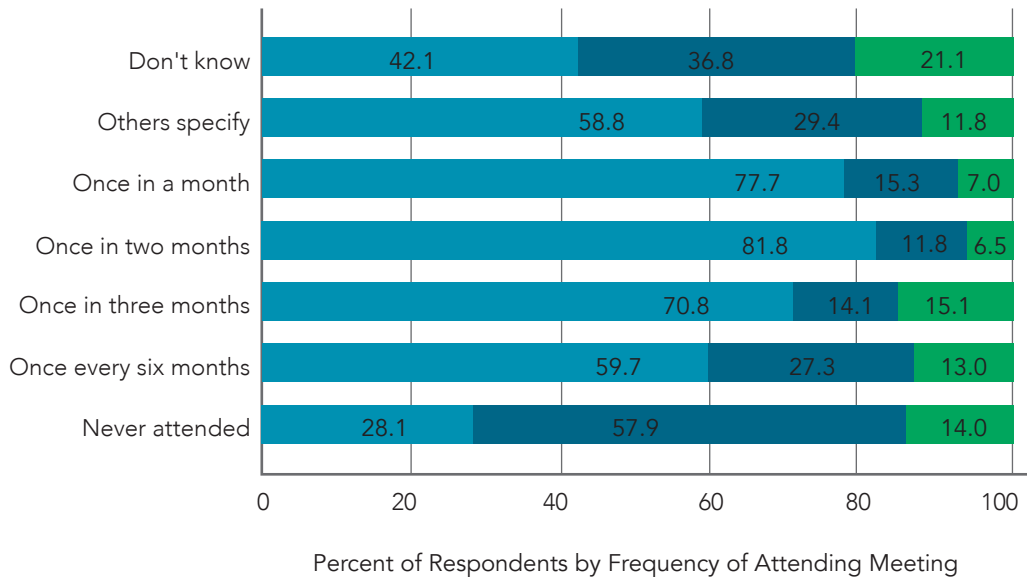


Meeting womens who do similar work as me make me confident to share my work or household issues

Agree Disagree Not sure

Source: Primary data, N=1456

Figure 13: Confident of talking to employers about rights based on attendance at unit meetings

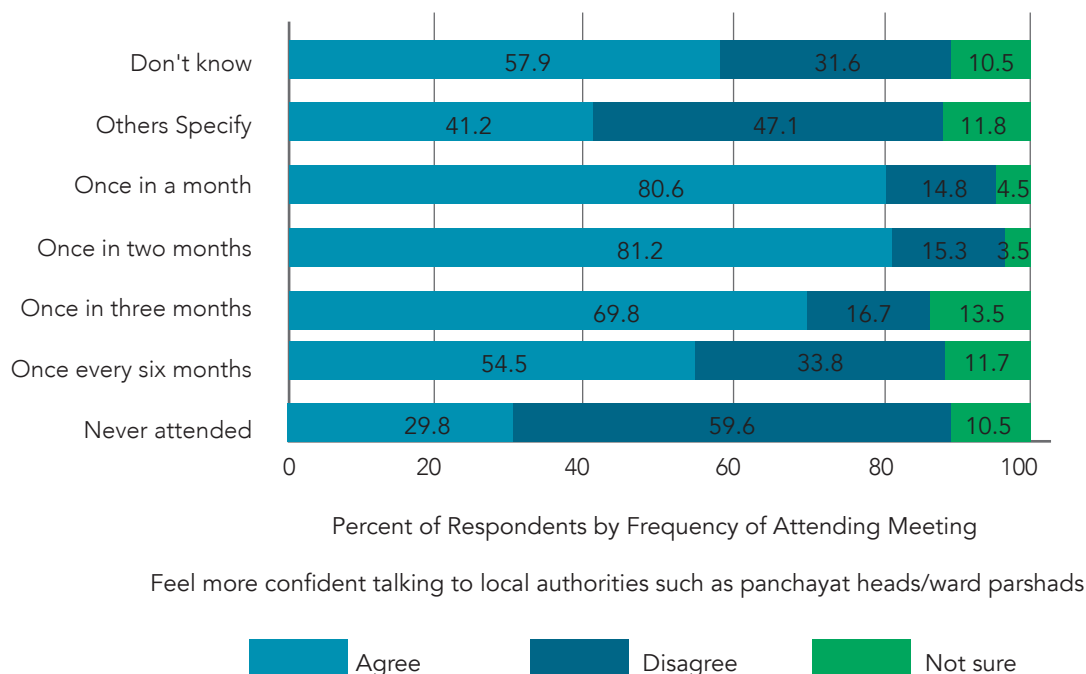


Meeting womens who do similar work as me make me confident to share my work or household issues

Agree Disagree Not sure

Source: Primary data, N=1456

Figure 14: Confident of talking to local authorities based on attendance at unit meetings



Source: Primary data, N=1456

A trade-wise analysis of the above variables shows that women engaged in agriculture reply to these statements in the positive in a higher proportion vis-à-vis other trades or forms of informal work. These differences are highly statistically significant (see Appendix Figures A1 to A6).

Each SEWA member was asked to indicate something that has changed over the past one year since SEWA started working in their community. Of the 1,456 responses, we excluded 31 open ended responses due to problems with data input. Of the 1,425 respondents:

- Around 27 per cent indicated that their knowledge in general about several issues such as health, loans, savings, agriculture, or how to sign their name, has increased.
- Of those who indicated that their knowledge

levels have improved, almost 8 per cent (113) respondents said that their knowledge about savings and loans improved, while 4 per cent indicated improvements in their knowledge about health issues and schemes, the majority of whom are agricultural workers (Jharkhand) and beedi workers (West Bengal).

- Over 9 per cent indicated that they were more confident. More specifically, some used phrases like 'I am more confident'; 'value of my words has increased'; 'I am not shy to talk to others'; 'courage to talk to others'.
- Over 3 per cent said that their ability to find work for themselves and their daughters had improved.
- Several respondents also indicated that their environs had become cleaner than before. This was also highlighted by the local pradhan in West Bengal during the KILs.

Agency and autonomy of SEWA members

When asked about a SEWA member's ability to make household decisions, such as what to cook on a daily basis, or travelling locally to meet a friend, to the ration shop or to the health centre, the majority of respondents indicated that they were the primary decision makers.

When we look at these measures for agency and autonomy against whether or not the woman is the head of the household, we observe a consistent pattern: women who are household heads are more likely to report themselves as the primary or joint decision makers as compared to those women who are not household heads.

- Regarding decisions about visiting the local health centre or a friend's or a relative's house, on average 55.8 per cent of the women who are household heads indicated that they themselves were the primary decision makers, as opposed to 38 per cent women who were not household heads (see Appendix Table A6).
- Although the difference in percentage points declines marginally for decisions around what to cook and visits to the kirana shop, women who are household heads are still more likely to be primary decision makers for both.
- On matters of finance, such as taking a loan, 34.5 per cent of women who are household heads indicate that they are the primary decision makers, while only 7 per cent take decisions in households where women are not head of the household. These women are more likely to report joint decision making or their husbands as the primary decision makers.

These patterns of decision making are also observed for expenditure and savings, fertility choices, and matters concerning children such as education and age at marriage.

Women who indicated that they are the primary earners in the household enjoy higher decision making power on matters around mobility, finance and children.

- On average, 84 per cent of women who are primary earners are also sole decision makers on matters around mobility, such as visits to the local health centre, to a relative or a friend's house, and the local kirana shop.
- Sixty per cent of all women, irrespective of whether they are primary earners, indicated joint decision making on questions of fertility (see Appendix Table A7).
- Even in matters of finance, such as taking a loan, 68 per cent of women who are primary earners indicated that they take the decision independently. The proportion of these women increases to 80 per cent for decisions on expenditure and savings (see Appendix Table A7).
- Decisions around age at marriage of children and choice of spouse are taken jointly by the husband and wife, when the woman is not the primary earner.

When we tabulate measures of agency and autonomy against the woman's education level, there are no specific patterns observed regarding decisions made on financial and household matters. This could also be because of the overall low levels of education in the sample.

Financial inclusion and literacy

Ninety-five per cent of respondents indicated that they have their own bank account. Women in West Bengal reported a higher proportion of ownership (96 per cent) vis-à-vis women in Jharkhand (92 per cent). Although small, the difference is statistically significant.

Of the total account owners, 38 per cent indicated that they have a Jan Dhan account, usually used for savings and for availing of government benefits.

On average, the women in the sample visit the bank once in three months (45 per cent), and on a monthly basis (28 per cent).

By trade or work, 100 per cent women street vendors reported holding an account, while 97 per cent of those engaged in beedi rolling said they have a bank account.

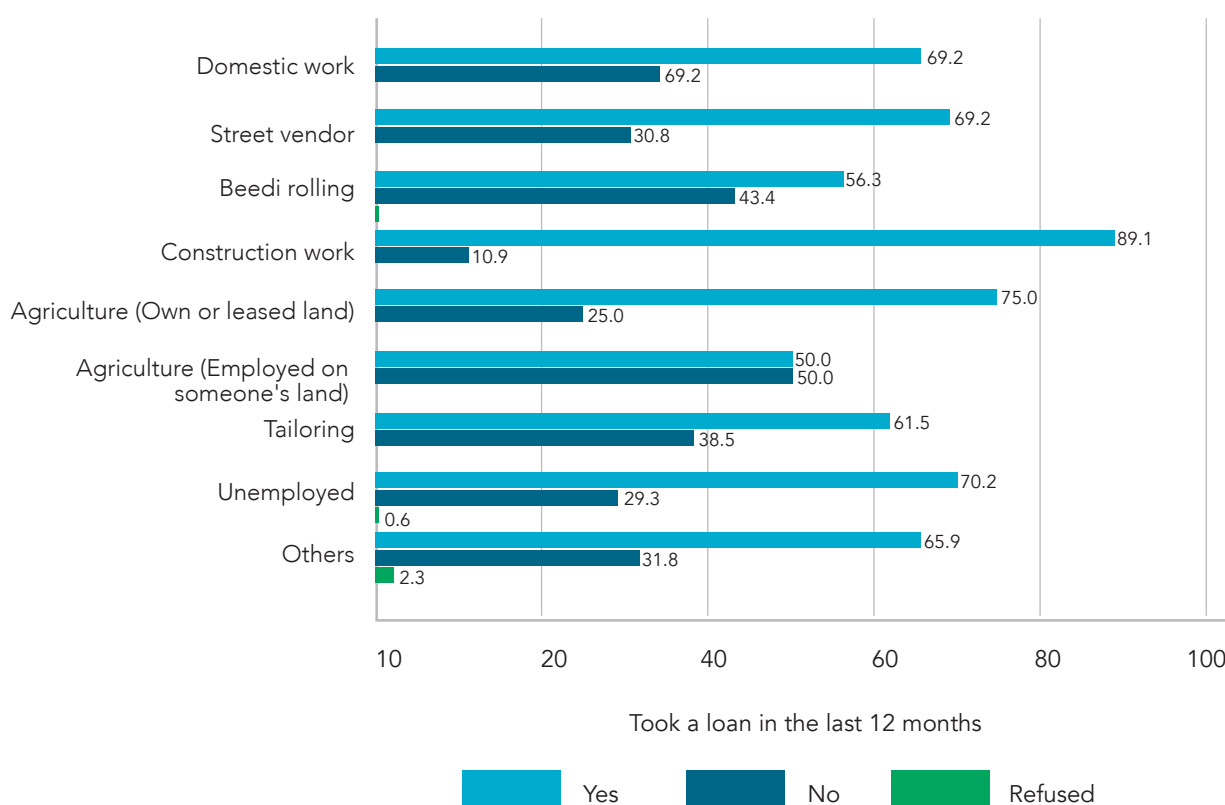
Table 6: Bank account ownership by trade/work

| Which type of trade or type of work are you primarily engaged in? | Do you have your own bank account? | | |
|---|------------------------------------|--------------|---------------|
| | No | Yes | Total |
| Domestic work | 6.52 | 93.48 | 100.00 |
| Street vendor | 0.00 | 100.00 | 100.00 |
| Beedi rolling | 2.58 | 97.42 | 100.00 |
| Construction work | 5.45 | 94.55 | 100.00 |
| Agriculture (own or leased land) | 6.45 | 93.55 | 100.00 |
| Agriculture (employed on someone else's land) | 4.76 | 95.24 | 100.00 |
| Tailoring | 5.13 | 94.87 | 100.00 |
| Unemployed | 8.84 | 91.16 | 100.00 |
| Others | 0.00 | 100.00 | 100.00 |
| Total | 4.33 | 95.67 | 100.00 |

Note: Pearson $\chi^2(8) = 20.8454$ Pr = 0.008** | n=1455.

Figure 15 indicates that over the past 12 months, construction workers have availed of more loans (89 per cent) as compared to other trades, followed by land owning agricultural workers (75 per cent). Of the total loans availed of, 81 per cent were sourced from formal institutions such as banks and SHGs, while less than one per cent were taken from local money lenders.

Figure 15: Loans availed of by SEWA members across different trades/work



Source: Primary data, N=1456

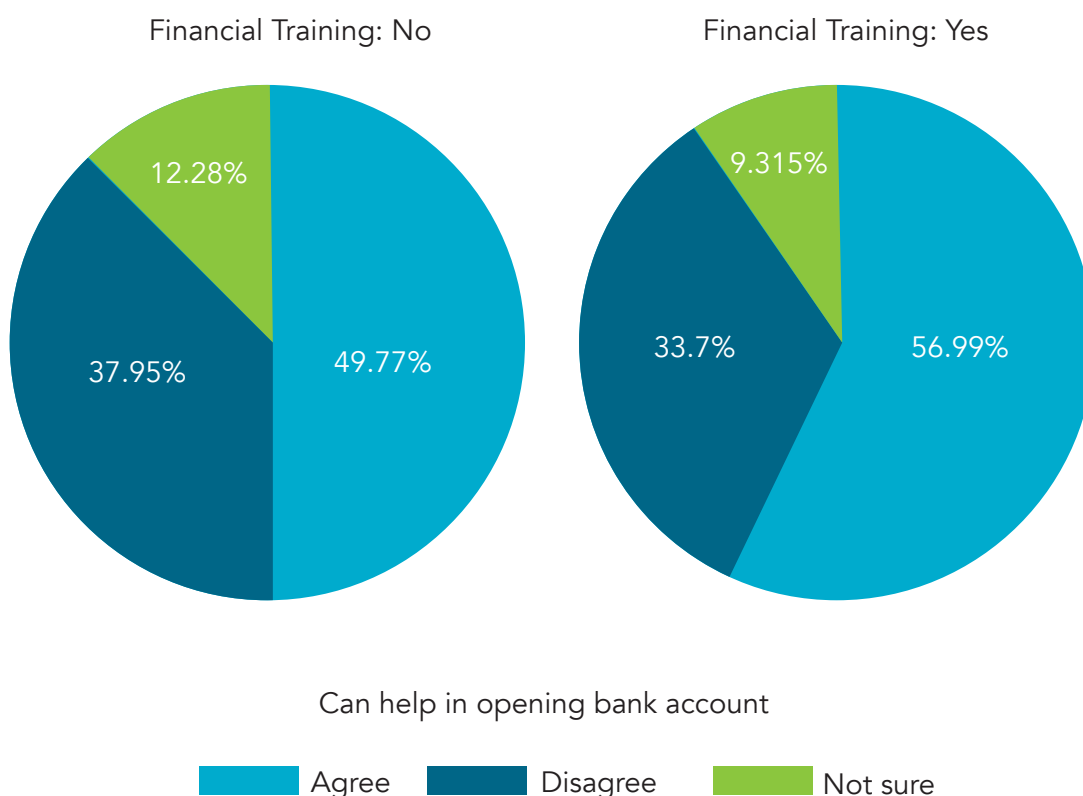
Financial practices

Figure 16 shows the impact of financial trainings on the knowledge and practices of SEWA members. In general, women who attend financial trainings are more likely to be comfortable with opening bank accounts and calculating the interest on their loans. These differences are positive and significant.

On matters of planning expenses, applying for loans and perceptions about money lenders, financial trainings do not seem to have any significant impact on the attendees.

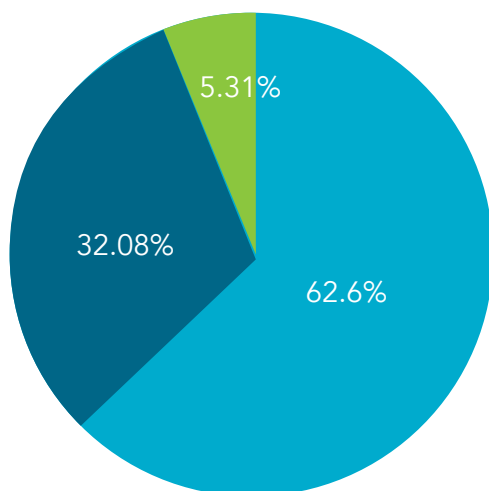
A potential reason behind these mixed findings for financial practices could be the complex relationship between financial decision making and household bargaining power, as seen in the previous section. In a household, financial decision making is usually controlled by male members and therefore women may have limited financial autonomy. This pattern is also pervasive within the respondents of this study therefore it is difficult to truly assess the impact of financial trainings on practices of SEWA members.

Figure 16: Financial practices determined by attendance at financial trainings

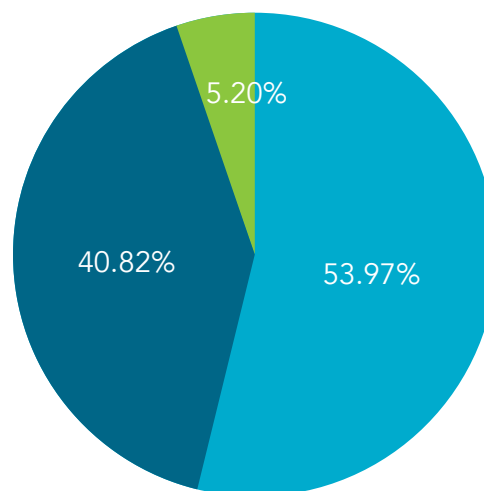


Source: Primary data, N=1456

Financial Training: No



Financial Training:Yes

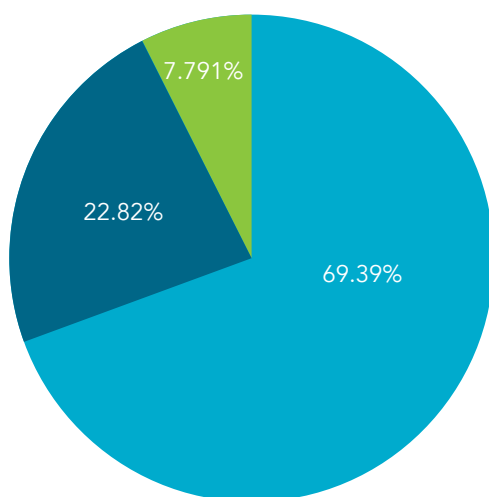


Able to plan my household expenses for an entire month

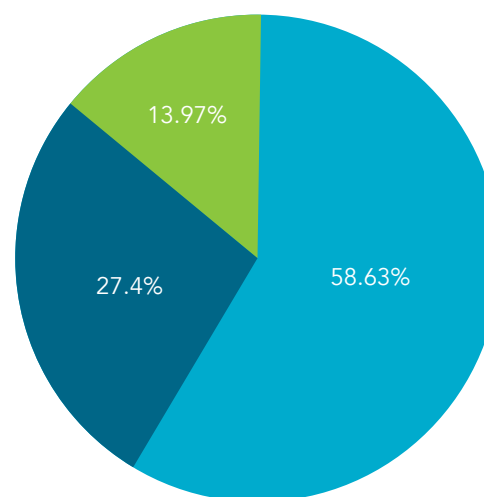
Agree Disagree Not sure

Source: Primary data, N=1456

Financial Training: No



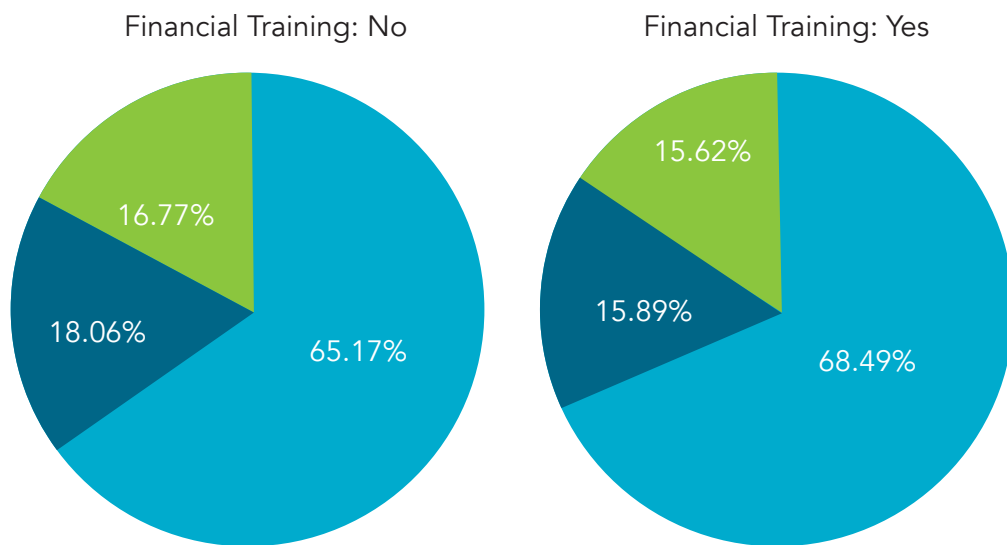
Financial Training:Yes



Comfortable applying for a loan from a bank

Agree Disagree Not sure

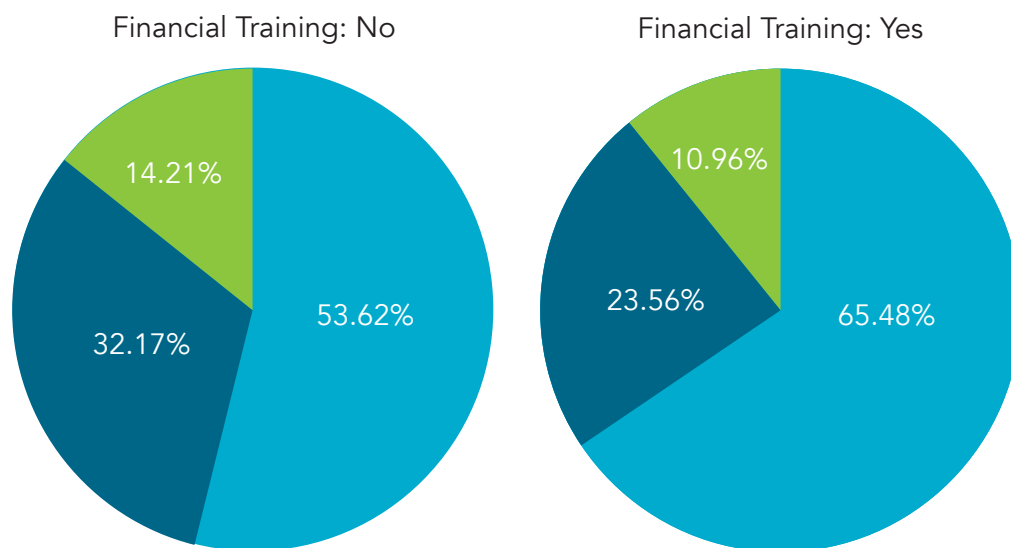
Source: Primary data, N=1456



Taking loan from money lender is risky

Agree Disagree Not sure

Source: Primary data, N=1456



Understand how to calculate the interest in case I take a loan

Agree Disagree Not sure

Source: Primary data, N=1456

Women engaged in trades such as agriculture and street vending generally indicate that their SHG or cooperative keeps records of their profits and losses. Memory record is also a highly reported method of account keeping

among street vendors (50 per cent) and beedi rollers (46 per cent). In addition to memory records, 34 per cent of beedi rollers indicated using manual records for book keeping.

Health related information

Of the several health related trainings offered by SEWA, trainings on hygiene, particularly personal (55 per cent) and menstrual hygiene (56 per cent), as well as maternal health (56 per cent) are most widely attended.

The attendance at these meetings is independent of trade, except agriculture. Women engaged in agriculture are, on average, 29 percentage points more likely to attend all trainings.

Keeping all things constant, the frequency of attending meetings shows that those who never attend meetings are significantly less likely to

attend any trainings offered by SEWA. More specifically, they are 42 percentage points less likely to attend trainings on personal hygiene, and 45 percentage points less likely to attend any sessions on menstrual hygiene. On the whole, we observe a strong positive and significant relationship between frequency of attending meetings and attending health related trainings (see Appendix Table A8).

For most trainings, similar to collectivisation trainings, membership duration does not impact the probability of attending trainings.

Table 7: Change in knowledge levels after health trainings

| Prior to this training, did you have any knowledge on the above listed issue? | Having attended these trainings, what would you say about your knowledge on the above listed issues? | | | |
|---|--|----------------|--------------|---------------|
| | Complete knowledge | Some knowledge | No knowledge | Total |
| Complete knowledge | 92.8 | 7.1 | 0.00 | 100.00 |
| Some knowledge | 77.9 | 21.7 | 0.3 | 100.00 |
| No knowledge | 51.5 | 45.7 | 2.7 | 100.00 |
| Total | 69.4 | 29.4 | 1.09 | 100.00 |

We asked SEWA members about their level of knowledge of issues raised during the trainings prior to and after the trainings. Those who said that they had no knowledge prior to the trainings indicated that they had complete knowledge (51.5 per cent) and some knowledge (45 per cent) about health related issues after the trainings. However, such questions could also be subject to recall or social desirability biases in the absence of baseline data on

knowledge levels.

Only 15 per cent of the total sample indicated that they had sustained an injury or suffered from an illness on account of their jobs or at their workplace. Of the 221 respondents, 61 per cent were beedi rollers, followed by domestic workers (10 per cent). However, only 8.6 per cent reported receiving any health benefits on account of the injury or illness.

COVID-19 impacts on lives and livelihoods of SEWA members

Of the total sample, 47 per cent reported a loss in income due to the nation-wide lockdown. A majority of them (43 per cent) said that the amount forgone was less than half. By trade,

a higher proportion of land owning women engaged in agriculture (77 per cent) and construction (45 per cent) reported a fall in income.

Table 8: Impacts on wages across different trades/work

| Which type of trade or type of work are you primarily engaged in? | Did you receive your full income/ wages/piece rates during the lockdown period | | |
|---|--|--------------|---------------|
| | No | Yes | Total |
| Domestic work | 39.13 | 60.87 | 100.00 |
| Street vendor | 38.46 | 61.54 | 100.00 |
| Beedi rolling | 39.41 | 60.59 | 100.00 |
| Construction work | 45.45 | 54.55 | 100.00 |
| Agriculture (own or leased land) | 77.42 | 22.58 | 100.00 |
| Agriculture (employed on someone else's land) | 52.38 | 47.62 | 100.00 |
| Tailoring | 38.46 | 61.54 | 100.00 |
| Unemployed | 68.51 | 31.49 | 100.00 |
| Others | 54.55 | 45.45 | 100.00 |
| Total | 47.25 | 52.75 | 100.00 |

A little over 44 per cent of women received a cash transfer (not specific to COVID-19 related relief) in the past four months, and 64 per cent of the total number of women indicated that they were aware of the schemes the government was offering as a part of COVID-19 relief. On the whole, 88 per cent had received COVID-19 related health advisory in the past four months. Key information interviews also revealed similar findings. Loss of income and jobs was cited as a recurring challenge in both states; in Jharkhand some stakeholders indicated that people had also not received

relief measures, while several are unaware of the relief that they are eligible for. Also, lack of transportation was cited by a government stakeholder in Jharkhand as a challenge that was preventing migrant workers and informal workers from travelling within the state.

With regard to public provisions, 14 per cent of women from the sample indicated that they faced problems while accessing the ration shop, while 31 per cent indicated they had difficulty in accessing health services.

The ability of agricultural workers to go the field (57 per cent) and access local markets, as well as agricultural inputs (50 per cent), was most impacted due to the lockdown.

For domestic workers, issues of salary cuts or no payments were persistent. Instances of job loss were also reported by 33 per cent of women engaged in domestic work. This was also the case for construction workers as a significant number reported a complete halt in work.

In the case of beedi workers, 71 per cent of the women reported that their contractor or employer had either stopped or was giving significantly less orders.

In terms of the assistance required in next six months, 51 per cent of all women indicated that they would require help to find a new job, and another 47 per cent indicated the need for assistance to avail of government benefits.

SEWA aagewans

Demographic profile

We completed 32 surveys with aagewans. The sample consists of an equal proportion of Hindus and Muslims, with general category as the predominant caste. As is the case for the sample of SEWA members, 84 per cent of the total sample of aagewans are married.

Compared to the SEWA members, they report a higher ownership of mobile phones.

The reported average income of aagewans is INR 2,281 per month. On average, an aagewan has been associated with SEWA for 4.3 years.

Table 9: Demographic profile of aagewans

| Variable | Per cent |
|----------------------|----------|
| Hindu | 43.75 |
| Muslim | 43.75 |
| Sarna Dharam | 3.13 |
| Christian | 9.38 |
| General Caste | 44.83 |
| Other Backward Caste | 10.34 |
| Scheduled Caste | 31.03 |
| Scheduled Tribe | 13.79 |
| Married | 84.38 |
| Phone ownership | 96.88 |
| Household head | 43.75 |
| Total | 100.00 |

Note: N=32

A little over 85 per cent, or 28 aagewans, have attended school, but the majority of them are educated below secondary level.

Table 10: Education levels of aagewans

| What is the highest level of education that you have completed? | Freq. | Per cent |
|---|-------|----------|
| Never attended | 4 | 12.50 |
| Class II completed | 1 | 3.13 |
| Class III completed | 1 | 3.13 |
| Class IV completed | 4 | 12.50 |
| Class V completed | 4 | 12.50 |
| Class VI completed | 3 | 9.38 |
| Class VIII completed | 3 | 9.38 |
| Class IX completed | 2 | 6.25 |
| Class X completed | 6 | 18.75 |
| Class XI completed | 1 | 3.13 |
| Class XII completed | 3 | 9.38 |
| Total | 32 | 100.00 |

All the aagewans are engaged in outside work and conduct their duties over and above their primary trade or work. The most common trade amongst the sampled aagewans is beedi rolling.



Table 11: Primary trade/work of aagewans

| Which type of trade or sector were you engaged in? | Freq. | Per cent |
|--|-------|----------|
| Others: Specify | 6 | 18.75 |
| Domestic work | 3 | 9.38 |
| Beedi rolling | 20 | 62.50 |
| Tailoring | 3 | 9.38 |
| Total | 32 | 100.00 |

Approximately 68 per cent, or 22 sampled aagewans, undertook the role of community mobilisers after being approached by the SEWA staff or members, and 50 per cent, or 16 aagewans, have attended national level trainings and meetings.

Most often SEWA members contact aagewans to help them register for schemes and benefits, and to obtain documents (43 per cent), as well as negotiate wages and problems with employers (34 per cent). According to aagewans, a common challenge while mobilising women to join SEWA is resistance from family members.

Agency and outlook

With regard to autonomy and social outlook, most aagewans agree that girls should be married only after the age of 18 and should have a say in selecting their grooms. Around 84

All aagewans indicated a need for additional assistance from SEWA. According to them, accessing employment opportunities and government services are areas where members need more help.

Ninety-six per cent, or 30 aagewans, also indicated a need for additional assistance from SEWA for themselves. According to them, the main areas where additional support is needed are: training in how to speak to community members, panchayat and government officials to resolve issues and gain knowledge about government schemes and benefits that SEWA members are eligible for.

per cent (27 aagewans) of them also strongly agree that girls should have a say in their future after completing their education.

Table 12: Outlook of aagewans on issues of marriage and employment of girls

| Girls should be married after the age of 18 years with their consent | Freq. | Per cent |
|--|-------|----------|
| Strongly disagree | 0 | 0 |
| Disagree | 0 | 0 |
| Neutral | 0 | 0 |
| Agree | 3 | 9.38 |
| Strongly agree | 29 | 90.63 |
| Total | 32 | 100.00 |

| Girls should have a say in selecting their grooms | Freq. | Per cent |
|---|-------|----------|
| Strongly disagree | 0 | 0 |
| Disagree | 0 | 0 |
| Neutral | 2 | 6.25 |
| Agree | 6 | 18.75 |
| Strongly agree | 24 | 75.00 |
| Total | 32 | 100.00 |

| Girls should have a say in pursuing further education after completing school | Freq. | Per cent |
|---|-------|----------|
| Strongly disagree | 0 | 0 |
| Disagree | 0 | 0 |
| Neutral | 0 | 0 |
| Agree | 5 | 15.63 |
| Strongly agree | 27 | 84.38 |
| Total | 32 | 100.00 |

| Girls should be allowed to choose the type of work they want to do | Freq. | Per cent |
|--|-------|----------|
| Strongly disagree | 0 | 0 |
| Disagree | 0 | 0 |
| Neutral | 2 | 6.25 |
| Agree | 6 | 18.75 |
| Strongly agree | 24 | 75.00 |
| Total | 32 | 100.00 |

COVID-19 impact on aagewans

The work of the aagewans as community mobilisers has been impacted due to the COVID-19 lockdown. In the sample, 68 per cent of aagewans experienced difficulty in meeting members regularly. Another 64 per cent reported difficulty in providing assistance in the event of domestic violence, and 62 per cent reported that the lockdown impacted their ability to provide information about schemes.

Stakeholders also highlighted the role of aagewans in the qualitative interviews, where aagewans were also seen to play an important role in outreach to SEWA members during the pandemic.

Since the lockdown, 65 per cent of aagewans have indicated that they assisted the efforts of their community-based health workers as part of their work.

Adolescent girls in West Bengal

The age of an adolescent girl engaged in the Yuva Mandal is, on average, 18 years.

Seventy-seven per cent, or 28 girls of the total sample of 36, are currently enrolled in an educational institution. Of the eight girls who are no longer in school, the highest level of education they have received is higher secondary (classes 9 to 12).

Of the 36 girls surveyed, 91 per cent are unmarried and 58 per cent, or 21 girls, are engaged in some form of work or trade outside home. Most girls from the sample are either engaged in tailoring or beedi rolling.

Sixty-seven per cent of the girls still enrolled in school (28) are a part of the Kanyashree Club, and of these, 78 per cent have received benefits under the Kanyashree scheme. Around 13 per cent, or five girls interviewed, could recall the child helpline number.

Vocational education and employment

A total of 20 girls or 55 per cent of the sample indicated that they had received vocational or skill training in the past two years. Health and sewing were the most attended trainings with an outreach of 55 per cent (11) and 50 per cent (10), respectively.

Of the girls who attended these trainings, 90 per cent indicated that it was provided to them by SEWA, and 75 per cent reported that it helped them enhance their knowledge and skill set.

Health, hygiene and early marriage

On questions around personal health, almost all respondents (35) reported that they have knowledge on menstrual hygiene, of which 71 per cent indicated that they had been given the information by SEWA. Forty-seven per

cent, or 17 girls, reported having knowledge about sexually transmitted disease, but the proportion that indicated SEWA as their source of information remained consistent. Fifty-one per cent, or 21 girls, knew about HIV and AIDS specifically, and 62 per cent were aware of how it is transmitted. The majority of girls knew the legal age of marriage, and SEWA members or aagewans were their primary source of information.

Autonomy and agency

To understand the levels of perceived agency as well as gendered beliefs, a series of questions were asked on matters relating to education, marriage and mobility. Almost all girls indicated that women should be allowed full autonomy in all such matters.

On the impact of the Yuva Mandal, 91 per cent of the girls indicated that it positively impacted their work or education, 83 per cent indicated that it enhanced their household decision making, and 50 per cent indicated that it also changed how they address community issues.

Of the girls who were still enrolled in some form of education (29), most indicated that they would like to secure jobs or study more. In terms of types of jobs, several respondents indicated that they would either like to be engaged in tailoring or in a government job.

They were asked if they could share an instance where association with the Yuva Mandal has had a positive impact on their lives. A majority said that they have learnt new things, including sewing, and that their knowledge of health related issues has improved.

Qualitative analysis

This section presents analysis from the KIs conducted with 22 stakeholders across both states, and also with SEWA staff at the state and national level. Their responses have been coded against specific areas that were probed during the interviews, and wherever relevant, we present insights from stakeholders on key issues such as SEWA's role in advocating for the rights and entitlements of workers; aagewans' role in local advocacy; trade specific challenges and achievements across both states; health seeking behaviour and practices; as well key insights and recommendations for the way forward from SEWA state and senior management staff.

Advocating for workers' rights and entitlements

Several stakeholders in West Bengal recognised SEWA's role in reducing child labour in the region, as well as the important role of SEWA in setting up awareness camps for beedi workers.

A Beedi mahajan we spoke to indicated that many changes have taken place among the workers since SEWA operations began. They now understand their rights, and will not accept work without a minimum rate.

The District Labour Commissioner West Bengal also stated that 'SEWA has played a big role in getting women enrolled for the Samajik Suraksha Yojana (Social Security for Unorganised workers). Beneficiaries do not know what to do, how to fill up the form, do not know where to go. NGOs have a big role to play in helping them. SEWA has done a very good job at this.'

When talking about the role of SEWA in registering construction workers under the BOCW the Assistant Labour Commissioner in Jharkhand indicated that, "SEWA has been working proactively to register workers under BOCW. They are doing a commendable job. They should organise more camps to register unorganised workers.'

Some government officials recognised the important role being played by SEWA in West Bengal, but flagged the need to expand their human resources, particularly at the grassroots level, to achieve impact. One government

official highlighted the fact that, '...in the social sector immediate impact is not available easily. It takes a lot of time for that. However, the changes in the working social sector are very slow.' An official in Jharkhand felt that SEWA should expand its work in urban areas since their ability to form relationships with local communities could make it easier for government officials to bridge the gap and engage with the communities.

Advancing improved agricultural practices in Jharkhand

SEWA staff felt that through their work with agricultural workers, over time, women have expressed interest in changing certain practices, like organic farming. According to the Agricultural Technology Manager from the Agricultural Technology Management Agency, 'Women farmers have been using traditional farming methods for a long time. SEWA plays an important role in motivating them to adopt improved farming practices through extension services.' He also indicated that SEWA should provide more exposure visits to women farmers, and expand their operations to other communities so that they can spend more time with them. They should also expand their work to engage women farmers in animal husbandry practices and rearing livestock.

Women farmers are now more willing to collectively approach local market representatives and participate in capacity development trainings. There are some early signs of interest being shown in collective farming. Others highlighted the fact that women farmers often do not understand the concept and relevance of transplanting. While they may attend trainings and demonstrations, they do not adopt these practices. There is another challenge that affects their ability to adopt this practice. Small landholdings spread over a large area makes it impossible for women farmers to carry the transplanter machine themselves, and they have to take the help of men. Over time, women also became confident while collectively bargaining for lower prices for seeds when the prices soared at local markets.

Product marketing is currently not a primary focus of the modules. This is because the initial scope was to provide training on improved agricultural practices, and most produce is consumed by households themselves. In areas where women are able to sell to local markets, they face challenges of local transportation and often have to walk to the markets.

Women's and girls' health seeking behavior and practices

Most health workers interviewed were aware of SEWA's role in providing health related information and raising awareness on key issues among women and girls, particularly the importance of iron tablets for anemia. This was true of health workers in both states. Most health workers, such as ANMs, indicated that the frequency of health visits has improved over time, and women are more comfortable delivering their children in a hospital. Young girls are also comfortable approaching the local adolescent health counsellors (Aneswa) for their health problems and have improved their hygiene practices, including use of sanitary napkins, and have participated in condom-demonstration awareness sessions. However, in Madrasas in West Bengal, it is a challenge to talk about sexual and reproductive health. When asked in what areas they see SEWA playing an important role, an ANM and an ASHA worker stated that SEWA should engage with the families and households of the members to raise awareness and educate them on health related issues.

One anganwadi sevika in Jharkhand said, 'prior to SEWA's work in this area, women and girls barely spoke about their personal health issues and were shy. Now they talk openly about menstrual issues.'

Increasing knowledge and awareness of work related hazards, such as tuberculosis among beedi workers, was identified as critical by the village pradhan as well as a District Social Welfare Officer in West Bengal. While girls and their households have been made aware of the perils of early marriage, the practice still continues and could be a potential area of intervention. Dealing with domestic and gender-based violence, and mechanisms for

redressal and referral, was a point raised by a staff member in West Bengal, as well as a health worker in Jharkhand.

Health officials in Jharkhand recognised the role being played by SEWA in ensuring access to and knowledge of government health schemes among communities, particularly through health camps.

Challenges faced by informal workers in the states

Government officials in Jharkhand identified the lack of a skilled workforce as a key barrier to adolescent girls and boys finding regularised work that offers fair wages. The expansion of slums in urban settings, like in Jharkhand, is a challenge for improving health and sanitation facilities in these areas. The Assistant Labour Commissioner in Jharkhand said that while some of the workers do get work, access to ration is a challenge.

COVID-19 related impacts on informal workers

Food insecurity was cited as a challenge by the pradhan in Lalgola, as well as availability of jobs under MGNREGA. The panchayat provided some free ration, and SEWA also made efforts to provide ration to every family. Aagewans were seen to play an important role in outreach to SEWA members during the pandemic. Loss of income and jobs was cited as a recurring challenge in both states. In Jharkhand, however, some stakeholders indicated that in addition, people had not received relief measures, while several are unaware of the relief that they are eligible for.

A CSO partner of SEWA in West Bengal stressed the impact of the lockdown on the reduction in piece rates received by beedi workers. A joint petition was sent to the Labour Minister to notify him of this issue. He asked SEWA to share the specific complaints and problems being faced by beedi workers, and showed a willingness to resolve it.

The district health officials in Jharkhand recognised the efforts made by SEWA in health outreach among its members, but cleanliness in certain areas remains a challenge.

Local advocacy efforts by aagewans

In West Bengal, aagewans were seen to take the lead in resolving issues related to the piece rates being offered to SEWA members by companies as a result of the GST. Three or four aagewans approached the company directly to raise their demands, and also voiced these demands at other local meetings. Several aagewans in certain blocks, like Daru in Jharkhand, do not have phones, and it is a challenge to coordinate with them to start mobilising women. SEWA staff indicated that they put in a lot of time and effort in training the aagewans, which is a critical component of the programme. Over time, the progress made by these aagewans should also be tracked after these phased trainings. There

is also a need for the SEWA state and national team to provide regular support and mentoring to the aagewans so that the takeaway from the trainings are implemented on the ground.

In Jharkhand, aagewans play the critical role of engaging the ward parshad to ensure that local community members have access to a health centre and a dedicated anganwadi sevika since the nearest health centre is quite far away. During the pandemic, they played an important role in the state by tracking and tracing migrants and providing information to the village mukhiyas.

Insights from SEWA state staff and senior management

Advancing workers' rights in Jharkhand and West Bengal

SEWA state staff in Jharkhand indicated that while mobilising women workers in the early days was a challenge, mobilising women from certain trades, such as construction workers in Jharkhand, was a greater challenge as some of them did not identify themselves as workers, or understand SEWA's ideology of collectivisation and the concept of trade groups or unions. Over time, however, SEWA members started understanding the issues that affect their local communities, and have been raising concerns related to electricity, water and sanitation. One SEWA staff indicated that in the early days, 'invoking trust is a challenge, especially in matters of money'.

Engagement with government officials was identified to be quite strong by both SEWA senior management and local staff in West Bengal. Jharkhand, where SEWA's work is fairly recent, government engagement has been getting stronger over time.

According to SEWA senior management, prior to SEWA's engagement in the state, domestic workers were unaware of their rights. However, SEWA staff in Jharkhand stated that domestic workers have now 'started demanding and taking up issues such as holidays and developing own rate cards'. SEWA senior management also flagged the importance of advocating for state level legislations to demand domestic workers' rights.

SEWA's role in nurturing staff and providing trainings and orientation on SEWA's ideology was appreciated by all state-level staff. A few also indicated that refresher trainings should be offered over time, and such orientations should also be offered to new staff and those working at the grassroots level. The staff indicated that they were given opportunities to represent SEWA at the national level during annual general body meetings, where even aagewans were invited to speak.

Way forward and identifying key priorities for SEWA

While SEWA has gradually entrenched itself at the grassroots level in Jharkhand, SEWA senior management highlighted challenges around state-level advocacy and building SEWA's profile at the state level. Another critical challenge identified in Jharkhand was prioritising issues and areas of work with the limited capacity at the state level. There are a large number of construction and domestic workers in the region, and it is important to mobilise them, register them as workers, and ensure they have access to entitlements and schemes.

SEWA state staff have observed that most households in Jharkhand and West Bengal witness out-migration of adolescent girls, boys and men, and women in these households are often unaware of their whereabouts and are not in touch with them. SEWA can provide support to such women in making them more independent in managing their households, as well as supporting migrants who move to other regions for work by providing them safe working conditions.

Regarding aagewans, SEWA senior management indicated that they put in a lot of time and effort training them, which is a critical component of the programme.

Regarding health interventions, SEWA is also increasing its focus on water, sanitation and

hygiene; anemia; and maternal and child health. At the same time, SEWA senior management have developed a strategy to strengthen health service delivery by augmenting referral networks, with aagewans at the forefront. Other critical areas of improvement are strengthening the Mahila Arogya Samitis, building links with the Village Health and Sanitation Committees, and engaging more closely with the self-help groups in local communities.

Given recent staff transitions in Jharkhand, the SEWA state team should develop orientation programmes for new staff to give them a better understanding of SEWA's strategy, and to improve their understanding of their union and collectivisation efforts. There should be opportunities for cross-sharing and learning from peers from other states about their experiences, innovations and best practices so that staff are able to implement them in their own states. These should be complemented with regular trainings for SEWA staff on various focal areas.

Human resource constraints was cited as a common challenge by both state and senior management, which means that staff are often involved in multiple activities. A dedicated team might be necessary for sustained efforts to build relationships with local stakeholders and government





RECOMMENDATIONS 5

The following recommendations have emerged from the analysis of the data from the surveys administered to SEWA members, aagewans and adolescent girls, as well the insights and lessons gathered from the KIIs conducted with stakeholders. We identify areas where SEWA has made significant strides in improving the socio-economic rights of women and girls across both states, as well as areas where they can continue expanding their programmatic efforts. We provide both state specific and broader recommendations to inform SEWA's work.

Broader recommendations to inform SEWA's work

1. Mobilising women to attend unit meetings more often as it has positive impacts on key outcomes. We find that SEWA members who attend meetings frequently (once a month, or once in two or three months), regardless of how long they have been SEWA members, are more likely to attend the various trainings offered by SEWA, ultimately positively affecting key outcomes. Staff and aagewans should sustain their efforts to encourage members to come to the unit and trade group meetings, giving them a platform to share their concerns and prioritise issues that require training and knowledge sharing. This was further obvious from the finding that indicated that women found the meetings useful for their work and daily lives, and felt more confident about sharing their concerns with other women. These members are also far more aware of their labour rights, and are more confident in negotiating for wages and their entitlements with their employers.

2. Diversifying the issues and topics covered during health and financial trainings, particularly in a post-COVID context.

Since these were among the most attended trainings by SEWA members, the modules can be expanded to address more health and hygiene issues, such as a focus on maternal and child health, domestic and sexual violence (evidence shows that this has increased during the lockdown period), and workplace related injuries. These were identified as relevant topics by key stakeholders during the interviews.

Financial trainings could focus more on improving book-keeping among workers who are self-employed, given that most indicated that they use memory records to calculate sales, profits and losses. Of those who had bank accounts, less than half indicated that they had Jan Dhan accounts. Therefore, efforts should be made to encourage women to enroll for Jan Dhan accounts since the government has been sending cash transfers in these accounts to mitigate the impacts of the lockdown during the pandemic.

3. Strengthening local health governance and referral networks by establishing credibility of aagewans. Aagewans are seen to play an important role in supporting women in accessing local health services. The cadre of aagewans needs to be strengthened to work with the communities and support women in demanding health action by establishing their credibility within communities. Aagewans should be seen as a part of the health system referral network so that they provide the support needed by women and girls to access and avail of the services at local health centres and hospitals.

When expanding SEWA's work in a new area, health awareness and misinformation is always a challenge. Sustained efforts need to be in place to improve their knowledge, attitudes and practices, all of which take time to evolve.

A key recommendation for beedi workers is ensuring proximity of health facilities, since they are prone to workplace related illnesses such tuberculosis and other upper respiratory diseases. Hospitals for beedi workers are currently not in close proximity to where they reside, thus affecting their ability to access health services. Often, doctors are not available at these hospitals. Previously, mobile health vans would come to local areas to provide health services, but the frequency of their visits has gone down over time.

4. Regularly measuring progress and providing support to aagewans to take on leadership roles. While regular trainings

are offered to aagewans when they are appointed, regular capacity development and support should be provided to ensure they understand SEWA's ideology, the importance of collectivisation, and concepts around forming unions and trade groups so that they are able to articulate it to other women. More opportunities should be provided for them to attend national level meetings and engage with their peers to share experiences. SEWA should amplify its efforts in providing support to aagewans in the following areas: training and knowledge to speak to community members, panchayat and government officials to resolve issues; and improving their knowledge and understanding of various government schemes and benefits that SEWA members are eligible for.

Several aagewans are not literate. This affects their ability to fill out applications and forms and adequately support SEWA members when applying for government schemes or other documents. SEWA can develop adult literacy modules (designed for those with low literacy levels) to provide relevant support in understanding the process. Additionally, aagewans should be encouraged to nurture young women and girls as leaders and champions, given that when asked questions around agency and autonomy of their daughters, most aagewans responded positively.

5. To achieve key socio-economic and health outcomes for women and girls, engage other household members. Since most women indicated that their spouses were the heads of the household and that they take most key decisions around mobility, finances and health, SEWA should develop outreach sessions with husbands and other household members. Evidence from other contexts shows that when household members, including men, are engaged in healthcare responsibilities, it has a positive effect on maternal and child health and family planning. It can also quell misconceptions associated with vaccination and immunisation that SEWA members faced in West Bengal near the Bangladesh border when they tried to provide polio drops to young children in the region.

6. Given the COVID-19 context, digital initiatives should be carefully planned and should consider inequities in digital access, particularly in remote locations. As a result of the social distancing norms that have been enforced to reduce the spread of the Covid-19 virus, SEWA, like other organisations, is developing a strategy to engage its member base remotely and considering digital solutions to organise meetings and provide other interventions. While a significant proportion of our surveyed sample owned phones, we should account for the fact that we were unable to reach out to a majority of our sample due to bad connectivity, particularly in remote areas of Jharkhand. Moving to a digital strategy should be carefully considered within this context, as inequities exist in phone access as well. Aagewans and young girls should be provided relevant resources (such as smartphones, tablets or computers) and training to become potential channels for providing relevant skills training, support for scheme or entitlement registration, organising unit or trade group meetings, and spreading awareness and relevant information to other members.

7. Strengthening monitoring, evaluation and learning capacity of field and state level staff. Both states have in place regular monitoring mechanisms and MIS to track the progress being made at the unit meetings on various issues raised by SEWA members. However, to aid any future evaluation of the programme and its long-term impacts, data should be standardised, regularly collected and properly entered into the MIS systems, particularly demographic details of the members. Field level staff should be part of these trainings and should be aware of the type of data needed. MIS was also seen as a challenge in Jharkhand, where the data is first collected manually and entered by one person who is most proficient with data entry. Often women farmers give vague estimates of their harvest or produce which affects the data being collected. Lessons from assessments should be shared with all staff and adapted in their programme delivery.



West Bengal

1. SEWA should continue advocating for increasing the piece rates offered to beedi workers, particularly strong advocacy with local beedi companies. As shown in the demographic analysis, we find that beedi workers have the lowest incomes. Over the years, significant efforts have been made by SEWA and its members to advocate for increasing the piece rates offered to beedi workers. While they have accomplished this, advocacy efforts must continue to ensure that all actors across the value chain, particularly beedi companies, offer the government mandated rates to these workers. Implications of GST on beedi workers should be explored further and recommendations made to the government. Another challenge is that while several beedi workers have applied for their workers' card, many applications have not been processed for several years. This should also be prioritised with government stakeholders.

2. Strengthening relationships with government stakeholders through formal partnerships. Frequent turnover of local government staff at the block and district level affects the momentum and pace of relationship building and advocacy. Formalising these partnerships through MoUs or agreements could be one solution. Since SEWA union is currently not registered in the state, field staff often encounter problems when talking to local government officials about workers' rights and issues. Such agreements could support SEWA's efforts as they expand their work in the state.

3. Contextualising and adapting the health and hygiene related training for young girls. Through the data collected from adolescent girls and the qualitative analysis, we find that knowledge of menstrual hygiene is quite advanced among young girls. However, given that most of the areas that SEWA operates in are Muslim-dominated, adapting the awareness sessions on sexual and reproductive health and engaging mothers and other female household members could help mitigate the challenges with outreach and uptake of health practices.

Jharkhand

1. Women farmer networks should be at the forefront of organising demonstration plots and exposure visits, and disseminating knowledge through these networks.

Given the nature of agriculture in the state, it often becomes a challenge to convince women to change the types of crops they should grow or innovations or improved agricultural practices that they should adopt. This is primarily because their husbands or other household members prevail on such decisions. Similarly, women farmers often do not understand the concept and relevance of transplanting, and while they may attend the trainings and demonstrations, they fail to adopt these practices. Another challenge is that when smaller landholdings are spread across an area, women farmers cannot carry the transplanter machine themselves and have to rely on a male. This affects their ability to adopt these practices. By undertaking more exposure visits and putting women farmers at the forefront of organising demonstration plots and establishing farmer networks for disseminating knowledge and practices, SEWA can improve uptake of these practices.

2. Next phase of agricultural training modules can focus on agricultural produce marketing.

The initial phase of SEWA's work has primarily focused on providing training on improved agricultural practices. Most households engage in subsistence farming, but with the initiation of other seed and crop varieties, modules should be developed to promote marketing of agricultural produce

in local markets, as well as strengthen the collective bargaining power of women to get fair rates for their produce and to be able to buy farming inputs at reasonable prices. Additionally, given the growing interest in collective farming, SEWA should explore this form of sustainable farming, particularly for farmers with small landholdings, as well as the formation of farmer producer groups so that small and marginal farmers can capitalise on economies of scale and direct market linkages. Local transportation to markets and mandis should be organised for women since many do not have access to transport, thus restricting mobility and limiting opportunities for marketing their produce.

SEWA staff also indicated the relevance of developing annual action plans for the state. Closer alignment with government stakeholders to develop and deliver these trainings and designing the modules should be considered.

3. Focus on registration of construction workers. The COVID-19 lockdown has severely impacted the ability of construction workers to return to their job sites.

This, in addition to the problem of low registration (BOCW cards), means that women engaged in construction work might be devoid of any COVID-19 related relief and are consequently more vulnerable to economic and health related shocks. Therefore, a greater emphasis on registration and obtaining BOCW cards should be considered.



SEWA's programme in both states has helped informal women workers realise their entitlements, rights and benefits. This seems to be largely determined by how often they came for the unit meetings, regardless of how long they had been members of SEWA. We also see that on most measures around collectivisation of SEWA members, their understanding of various issues and their ability to convert that knowledge into action is also determined by how often they attend the unit meetings, and not on how long they have been SEWA members.

Women's agency and autonomy is also determined by their status as the household head, or whether or not they are the primary earners within the household. Those who are neither are often not the primary decision makers for various household, health and financial decisions. This underscores the need for SEWA to expand its outreach and engagement with other members in the household and community to build the dialogue and amplify the key messages around improving women's socio-economic empowerment in these communities.

We find, on average, that knowledge of most trade specific issues and an understanding of workers' rights and entitlements, including health and financial related information, is similar, irrespective of state of residence or trade. However, for each trade, some specific insights emerge from the surveys as well as key informant interviews. In agriculture, expanding the scope of the training modules to include agricultural product marketing as well as ensuring the expansion of demonstration plots and extension networks comprising women is seen as a critical area to focus on in the coming years. Reducing the barriers for adoption of improved farming practices and technology should also be considered, including barriers around changing traditional farming practices that are often determined by male members of the household.

In the case of beedi workers, the trade that was most represented in our study sample, we find that their incomes are the lowest. Advancing the existing advocacy being undertaken by SEWA for ensuring that companies and mahajans offer the proper piece rates that are government mandated is critical in the coming years. As regards construction workers, expanding their knowledge of other entitlements that they are eligible for, such as social protection

and health schemes, could also be the focus of the local advocacy being undertaken. For domestic workers, sustained efforts should focus on improving their overall knowledge and understanding of their rights and benefits that they can avail of. In the current COVID-19 context, this becomes particularly critical as domestic workers have been losing jobs and facing wage cuts. Supporting women in finding jobs or applying for government schemes in a post-COVID context was a key concern of the respondents.

Aagewans should continue to be mentored, monitored and supported throughout their journey to becoming grassroots leaders. Those who lack resources, such as phones, or are illiterate, should be adequately supported through adult literacy training modules that can support their learning needs. Most aagewans also indicated that they would like to improve their skills in engaging with local authorities and government officials, which can ultimately bolster local advocacy efforts. Aagewans should also be at the forefront of strengthening SEWA's role in setting up referral networks for availing of health services for women and girls.

Adolescent girls who are provided a gamut of information and training through the Yuva Mandals in West Bengal indicate that they seek gainful employment, and would (preferably) like to get a government job or pursue tailoring. Efforts can be made to provide appropriate vocational and skills training to help them secure these jobs. Knowledge on sexual and reproductive health and rights should be adapted based on context, particularly in remote and conservative settings, to improve uptake of information, eventually leading to improved health practices.

Finally, SEWA staff are seen to be highly motivated and shared plans for how their work can expand and improve over time. Human resource capacity remains a constraint, primarily in Jharkhand, where SEWA is fairly new. Maintaining and building relationships with key stakeholders, particularly government officials, will require dedicated staffing and sustained engagement. The existing MIS, which already captures relevant information, can be strengthened by regularly updating key demographic information, as also tracking other key indicators that can support the process for real-time feedback to SEWA staff. This would inform their programming and plans for expanding their reach to other communities.



APPENDIX A: TABLES AND FIGURES

Table A1: How often a SEWA member attended a training (by trade)

| Which type of trade or type of work are you primarily engaged in? | Prior to the COVID-19 lockdown, how often did you attend unit meetings conducted by SEWA | | | | | | | |
|---|--|----------------|--------------|--------------------|----------------------|-----------------------|----------------|---------------|
| | Don't know | Others Specify | Once a month | Once in two months | Once in three months | Once every six months | Never attended | Total |
| Others: Specify | 0.00 | 0.00 | 70.45 | 6.82 | 13.64 | 4.55 | 4.55 | 100.00 |
| Domestic work | 1.09 | 0.54 | 64.67 | 12.50 | 13.59 | 2.72 | 4.89 | 100.00 |
| Street vendor | 0.00 | 0.00 | 92.31 | 7.69 | 0.00 | 0.00 | 0.00 | 100.00 |
| Beedi rolling | 1.16 | 1.42 | 66.67 | 11.76 | 10.47 | 5.56 | 2.97 | 100.00 |
| Construction work | 0.00 | 0.00 | 45.45 | 14.55 | 18.18 | 12.73 | 9.09 | 100.00 |
| Agriculture (own or leased land) | 0.00 | 0.81 | 50.81 | 19.35 | 25.00 | 3.23 | 0.81 | 100.00 |
| Agriculture (employed on someone else's land) | 2.38 | 4.76 | 42.86 | 9.52 | 30.95 | 7.14 | 2.38 | 100.00 |
| Tailoring | 2.56 | 2.56 | 61.54 | 12.82 | 7.69 | 7.69 | 5.13 | 100.00 |
| Unemployed | 3.31 | 0.55 | 64.09 | 6.08 | 12.71 | 5.52 | 7.73 | 100.00 |
| Total | 1.30 | 1.17 | 63.46 | 11.68 | 13.19 | 5.29 | 3.91 | 100.00 |

Note: Pearson chi2(48) = 101.6780 Pr = 0.000*** | *** Significant at 1 per cent.

Table A2: Attendance at health trainings by trade

| Which type of trade or type of work are you primarily engaged in? | In the past two years, which SEWA trainings have you participated in: Health | | |
|---|--|--------------|---------------|
| | No | Yes | Total |
| Others: Specify | 56.82 | 43.18 | 100.00 |
| Domestic work | 55.43 | 44.57 | 100.00 |
| Street vendor | 46.15 | 53.85 | 100.00 |
| Beedi rolling | 57.49 | 42.51 | 100.00 |
| Construction work | 58.18 | 41.82 | 100.00 |
| Agriculture (own or leased land) | 21.77 | 78.23 | 100.00 |
| Agriculture (employed on someone else's land) | 73.81 | 26.19 | 100.00 |
| Tailoring | 56.41 | 43.59 | 100.00 |
| Unemployed | 67.40 | 32.60 | 100.00 |
| Total | 55.77 | 44.23 | 100.00 |

Note: Pearson chi2(48) = 75.1518 Pr = 0.000*** | *** Significant at 1 per cent.

Table A3: Attendance at SEWA trainings

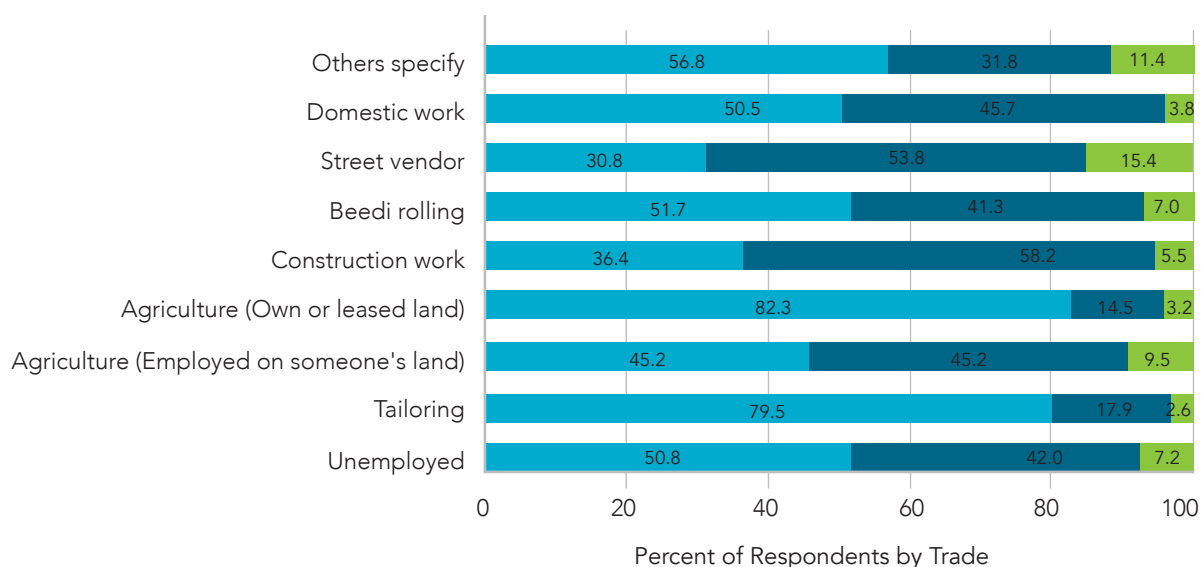
| Variables | (1) Finance | (2) Health | (3) Sewing | (4) Agriculture | (5) Government Documents |
|--|-----------------------|-------------------------|-------------------------|-----------------------|-----------------------------|
| Age | 0.00203 (0.00137) | 0.00328** (0.00155)* | -0.000221 (0.000824) | 0.00179 (0.00426) | 0.00174 (0.00115) |
| District | -0.0383 (0.0306) | -0.0638* -0.0356 | 0.0285 -0.0356 | -0.417*** -0.0356 | -0.0145 -0.0356 |
| Household head | 0.0246 (0.0264) | -0.0252 (0.0293) | -0.00577 (0.0138) | 0.141 (0.0853) | 0.00733 (0.0225) |
| Religion | -0.00864 (0.0153) | -0.0165 (0.0185) | -0.00259 (0.00752) | 0.00462 (0.0239) | -0.0110 (0.00990) |
| Caste | 0.0607** (0.0251) | 0.0383 (0.0271) | 0.00931 (0.0133) | -0.0259 (0.0540) | 0.0319 (0.0198) |
| Education level | -0.00195 (0.00307) | -0.000177 (0.00345) | 0.00945*** (0.00189) | -0.00607 (0.00887) | -0.00266 (0.00269) |
| Marital status | -0.00301 (0.0206) | -0.00617 (0.0229) | 0.00898 (0.0119) | -0.0610 (0.0628) | -0.0221 (0.0164) |
| Household size | 0.0131** (0.00603) | 0.00898 (0.00653) | 0.00512 (0.00353) | -0.00353 (0.0168) | 0.00193 (0.00507) |
| 2. Street vendor | 0.0488 (0.143) | 0.1000 (0.139) | 0.0764 (0.0701) | | 0.173 (0.140) |
| 3. Beedi roller | 0.00932 -0.0487 | -0.0263 -0.0543 | 0.0375 -0.0231 | | -0.0436 -0.0422 |
| 4. Construction worker | 0.0112 -0.0692 | 0.0302 -0.0762 | 0.0428* -0.0238 | | -0.0592 -0.0548 |
| 5. Agriculture (own or leased land) | -0.145*** -0.0535 | 0.312*** -0.0653 | 0.0482** -0.0216 | | -0.168*** -0.0444 |
| 6. Agriculture (employed on someone else's land) | -0.109* -0.0621 | -0.136* -0.0791 | 0.0371 -0.0286 | -0.279** -0.115 | -0.145*** -0.0473 |
| 7. Tailoring | 0.0224 (0.0802) | 0.0171 (0.0933) | 0.636*** (0.0772) | | -0.116* (0.0603) |
| 8. Unemployed | -0.00342 (0.0507) | -0.0972* (0.0560) | 0.0272 (0.0235) | | -0.117*** (0.0428) |

| | | | | | |
|-------------------------|------------------------|-------------------------|-------------------------|---------------------------|----------------------------|
| 9.Others | 0.017 (0.0763) | -0.00221 (0.0841) | 0.026 (0.0384) | | -0.0274 (0.0642) |
| Monthly average income | 1.30e-06 (9.25e-07) | -3.41e-07 (8.49e-07) | -3.01e-07 (2.40e-07) | 4.12e-06*** (1.26e-06) | -1.35e-06*** (4.17e-07) |
| 2.Once in two months | -0.0199 (0.0385) | 0.0258 (0.0423) | -0.0294 (0.0184) | 0.350*** (0.0986) | 0.0267 (0.0346) |
| 3.Once in three months | -0.0914*** (0.0348) | -0.102*** (0.0391) | -0.0224 (0.0168) | 0.197* (0.109) | -0.0662** (0.0276) |
| 4.Once every six months | -0.196*** (0.0376) | -0.156*** (0.0562) | -0.0246 (0.0219) | -0.167 (0.152) | -0.115*** (0.0318) |
| 5.Never attended | -0.243*** (0.0297) | -0.382*** (0.0339) | -0.0477** (0.0203) | -0.302 (0.201) | -0.143*** (0.0245) |
| 6.Others | (0.0625) 0.000438 | (0.0989) 0.000455 | (0.0278) 0.000280 | (0.135) 0.00693* | (0.0217) 0.000314 |
| Membership duration | 0.000438 (0.000375) | 0.000455 (0.000410) | 0.000280 (0.000224) | 0.00693* (0.00378) | 0.000314 (0.000320) |
| Jharkhand | -0.0519 (0.107) | 0.0438 (0.120) | -0.147** (0.0653) | 0.665** (0.298) | -0.0558 (0.0829) |
| Constant | 0.131 (0.106) | 0.390*** (0.121) | -0.0686 (0.0607) | 1.021** (0.392) | 0.199** (0.0887) |
| Observations | 1,444 | 1,444 | 1,444 | 166 | 1,444 |
| R-squared | 0.053 | 0.104 | 0.210 | 0.487 | 0.056 |

Robust standard errors in parentheses.

*** p<0.01, ** p<0.05, * p<0.1

Figure A1: Comfortable applying for a government document or scheme (by trade)

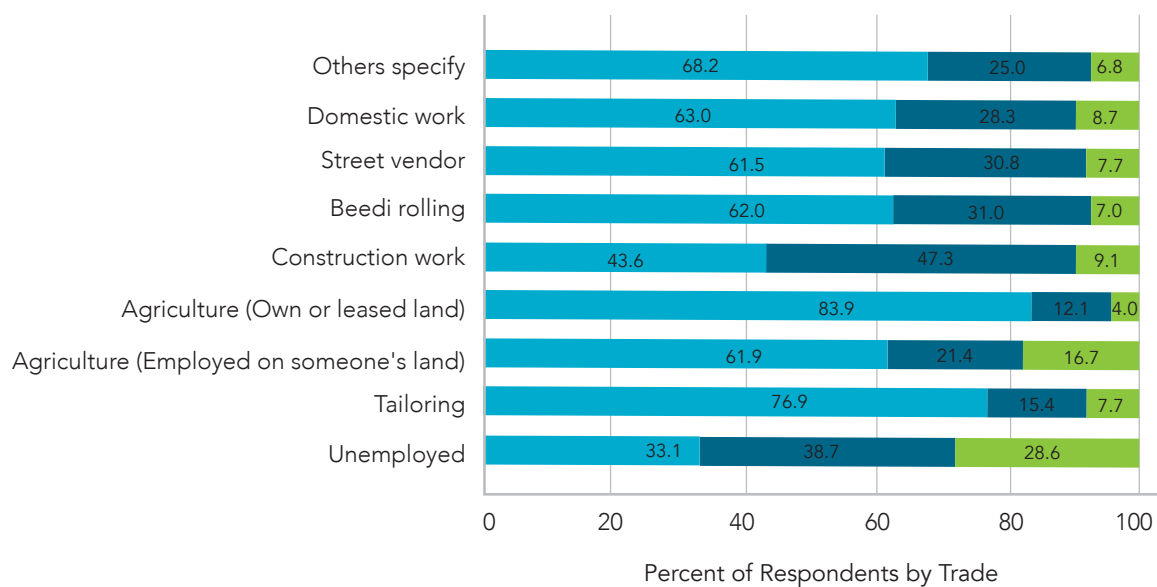


Comfortable in applying for a government documents or scheme

Agree Disagree Not sure

Source: Primary data, N=1456

Figure A2: Awareness of labour rights, entitlements and minimum wages (by trade)

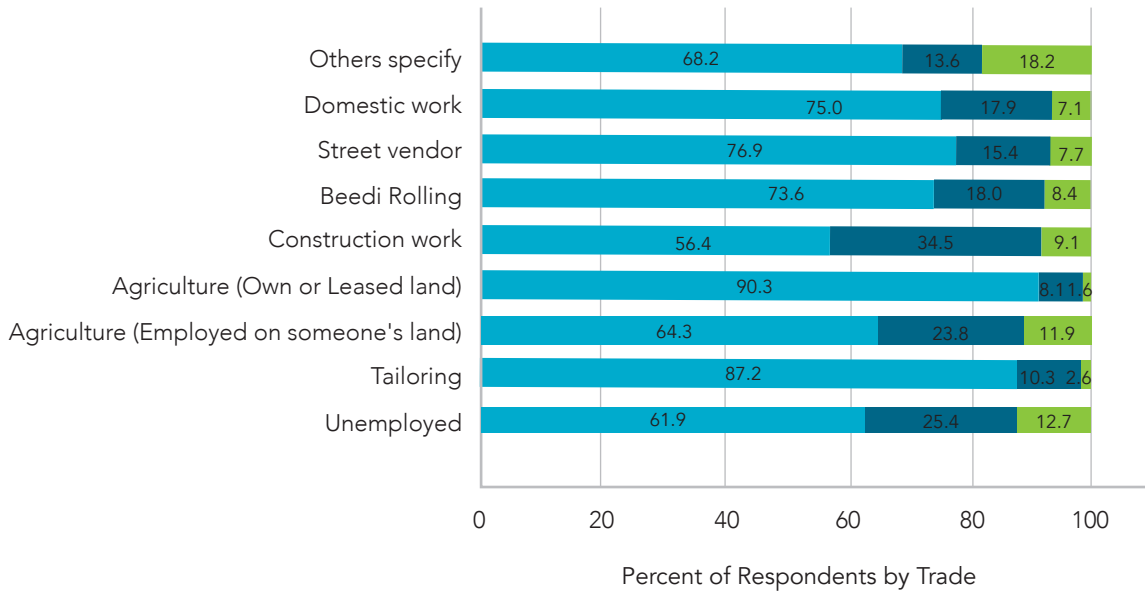


Aware of my labour rights, entitlements, minimum wage and the benefits

Agree Disagree Not sure

Source: Primary data, N=1456

Figure A3: Relevance of SEWA meetings (by trade)

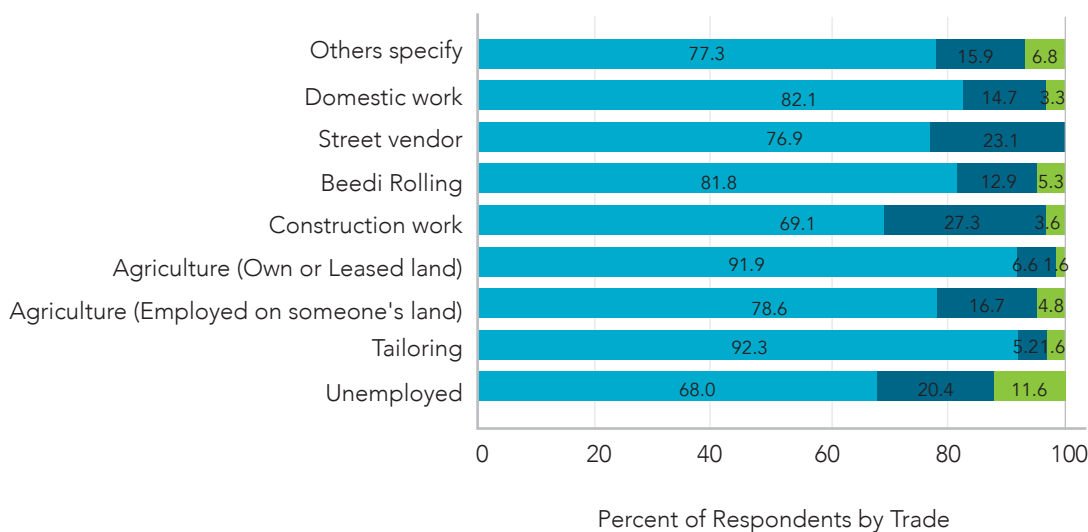


Find SEWA trade group meetings useful for my everyday life and work

Agree Disagree Not sure

Source: Primary data, N=1456

Figure A4: Confident sharing issues (by trade)

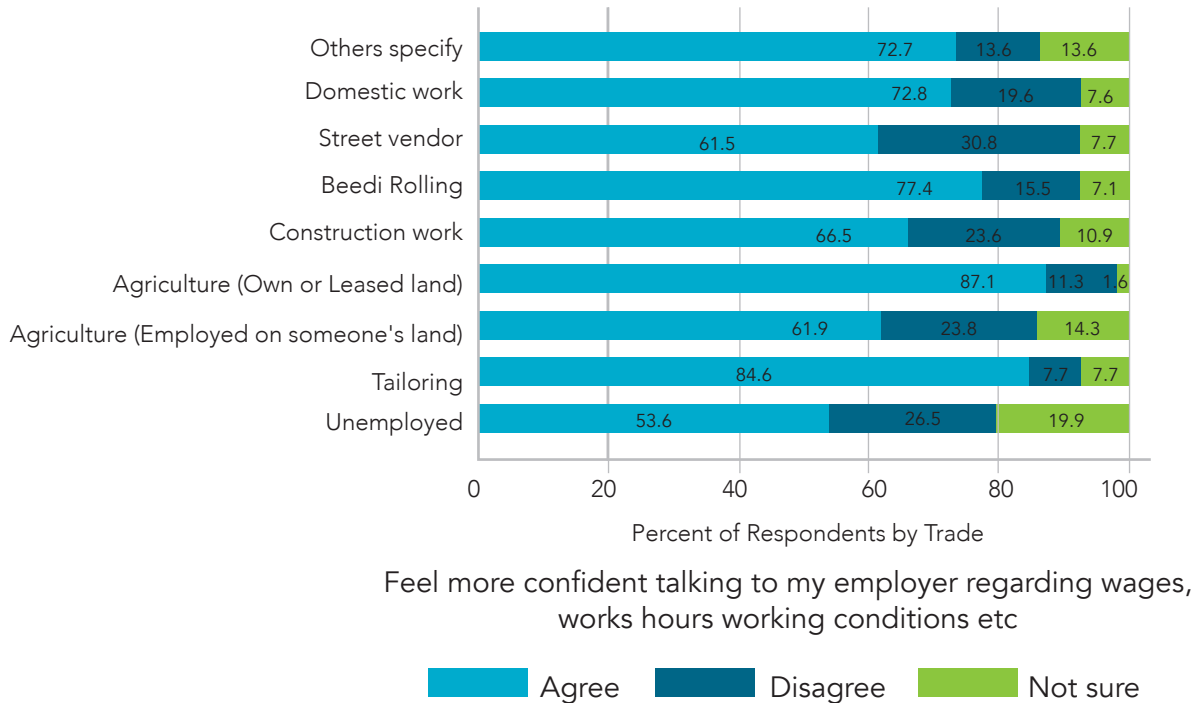


Meeting women who do similar work as me makes me confident to share my work or house hold issues

Agree Disagree Not sure

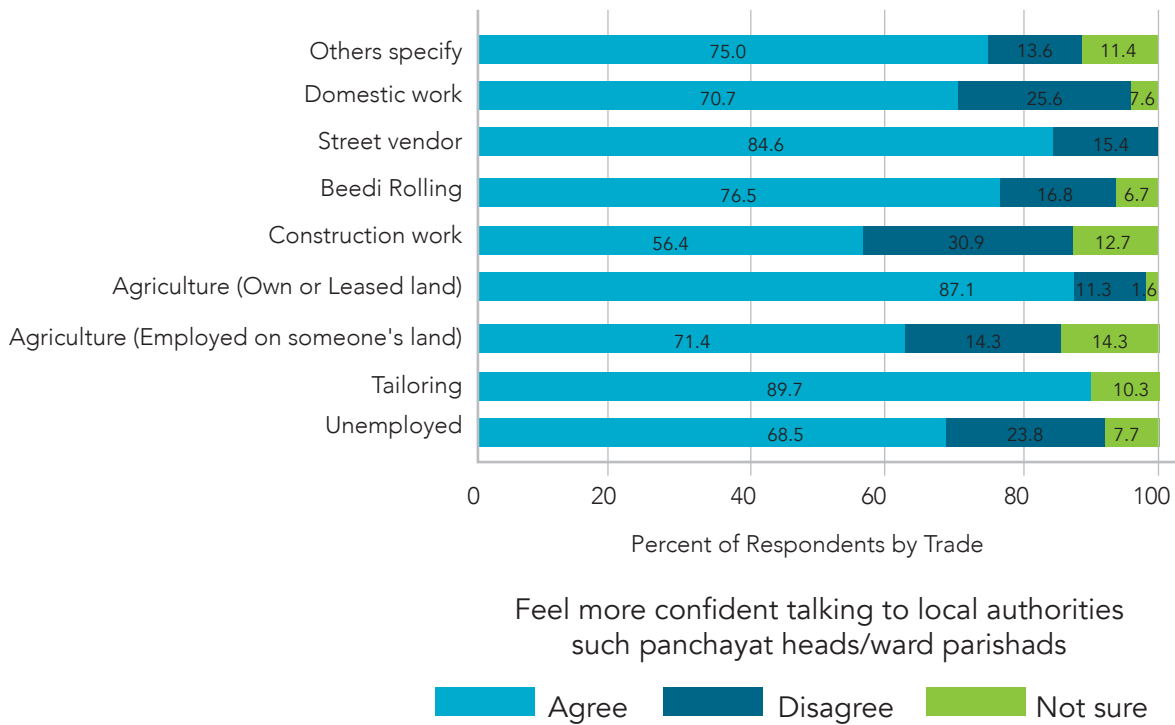
Source: Primary data, N=1456

Figure A5: Confident talking to employers about rights (by trade)



Source: Primary data, N=1456

Figure A6: Confident talking to local authorities about issues (by trade)



**Table A4: Unit meeting attendance and knowledge of
at least one agricultural practice**

| Prior to the COVID-19 lockdown, how often did you attend unit meetings conducted by SEWA? | Agricultural workers: At least innovation implemented | | |
|---|---|--------------|---------------|
| | No | Yes | Total |
| Once a month | 39.51 | 60.49 | 100.00 |
| Once in two months | 17.86 | 82.14 | 100.00 |
| Once in three months | 13.64 | 86.36 | 100.00 |
| Once every six months | 85.71 | 14.29 | 100.00 |
| Never attended | 66.67 | 33.33 | 100.00 |
| Others | 66.67 | 33.33 | 100.00 |
| Total | 31.93 | 68.07 | 100.00 |

Note: Pearson $\chi^2(5) = 24.1137$ Pr = 0.000***, n=166.

**Table A5: Unit meeting attendance and knowledge of
at least one entitlement for beedi workers**

| Prior to the COVID-19 lockdown, how often did you attend unit meetings conducted by SEWA | Beedi Workers: At least one entitlement known | | |
|--|---|--------------|---------------|
| | No | Yes | Total |
| Once a month | 46.12 | 53.88 | 100.00 |
| Once in two months | 48.35 | 51.65 | 100.00 |
| Once in three months | 55.56 | 44.44 | 100.00 |
| Once every six months | 62.79 | 37.21 | 100.00 |
| Never attended | 75.00 | 25.00 | 100.00 |
| Others | 54.55 | 45.45 | 100.00 |
| Total | 49.61 | 50.39 | 100.00 |

Note: Pearson $\chi^2(5) = 15.0589$ Pr = 0.010**, n=774.

Table A6: Decision making based on whether the woman is the household head

| Are you the head of the household? | If you have to go to the local health centre | | | | | |
|------------------------------------|--|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| No | 38.04 | 32.46 | 18.86 | 9.06 | 1.58 | 100.00 |
| Yes | 55.82 | 17.16 | 22.88 | 1.78 | 2.37 | 100.00 |
| Total | 44.23 | 27.13 | 20.26 | 6.52 | 1.85 | 100.00 |

| Are you the head of the household? | If you have to go to the home of relatives or friends [in the village] | | | | | |
|------------------------------------|--|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| No | 38.04 | 34.56 | 18.34 | 7.80 | 1.26 | 100.00 |
| Yes | 53.85 | 20.71 | 21.89 | 1.58 | 1.97 | 100.00 |
| Total | 43.54 | 29.74 | 19.57 | 5.63 | 1.51 | 100.00 |

| Are you the head of the household? | If you have to go to the kirana/ration shop | | | | | |
|------------------------------------|---|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| No | 54.16 | 23.29 | 12.33 | 8.22 | 2.00 | 100.00 |
| Yes | 68.05 | 12.23 | 15.58 | 1.78 | 2.37 | 100.00 |
| Total | 59.00 | 19.44 | 13.46 | 5.98 | 2.13 | 100.00 |

| Are you the head of the household? | What to cook on a daily basis | | | | | |
|------------------------------------|-------------------------------|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| No | 79.45 | 4.21 | 4.85 | 9.38 | 2.11 | 100.00 |
| Yes | 87.97 | 1.58 | 7.10 | 1.58 | 1.78 | 100.00 |
| Total | 82.42 | 3.30 | 5.63 | 6.66 | 1.99 | 100.00 |

| Are you the head of the household? | Taking a loan | | | | | |
|------------------------------------|---------------|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| No | 7.06 | 15.91 | 64.17 | 9.59 | 3.27 | 100.00 |
| Yes | 34.52 | 10.85 | 48.72 | 1.18 | 4.73 | 100.00 |
| Total | 16.62 | 14.15 | 58.79 | 6.66 | 3.78 | 100.00 |

| Are you the head of the household? | How to manage expenditure and savings | | | | | |
|------------------------------------|---------------------------------------|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| No | 26.98 | 10.43 | 51.00 | 9.48 | 2.11 | 100.00 |
| Yes | 46.35 | 6.90 | 43.00 | 1.38 | 2.37 | 100.00 |
| Total | 33.72 | 9.20 | 48.21 | 6.66 | 2.20 | 100.00 |

| Are you the head of the household? | How many children to have | | | | | |
|------------------------------------|---------------------------|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| No | 2.74 | 3.58 | 90.09 | 1.37 | 2.21 | 100.00 |
| Yes | 18.15 | 2.96 | 76.73 | 0.39 | 1.78 | 100.00 |
| Total | 8.10 | 3.37 | 85.44 | 1.03 | 2.06 | 100.00 |

| Are you the head of the household? | How much to spend on a festival/social function/wedding | | | | | |
|------------------------------------|---|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| No | 9.06 | 13.07 | 64.91 | 10.01 | 2.95 | 100.00 |
| Yes | 36.29 | 10.26 | 48.92 | 1.78 | 2.76 | 100.00 |
| Total | 18.54 | 12.09 | 59.34 | 7.14 | 2.88 | 100.00 |

| Are you the head of the household? | Regarding the education of the children | | | | | |
|------------------------------------|---|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| No | 19.72 | 9.78 | 69.10 | 1.24 | 0.16 | 100.00 |
| Yes | 29.83 | 6.78 | 62.03 | 0.00 | 1.36 | 100.00 |
| Total | 22.90 | 8.84 | 66.88 | 0.85 | 0.53 | 100.00 |

| Are you the head of the household? | When to take them to the doctor if they fall sick | | | | | |
|------------------------------------|---|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| No | 21.58 | 11.34 | 64.75 | 2.02 | 0.31 | 100.00 |
| Yes | 35.25 | 5.76 | 57.97 | 0.34 | 0.68 | 100.00 |
| Total | 25.88 | 9.58 | 62.62 | 1.49 | 0.43 | 100.00 |

| Are you the head of the household? | At what age they should marry | | | | | |
|------------------------------------|-------------------------------|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| No | 3.88 | 5.59 | 86.49 | 2.80 | 1.24 | 100.00 |
| Yes | 19.66 | 2.37 | 76.27 | 0.68 | 1.02 | 100.00 |
| Total | 8.84 | 4.58 | 83.28 | 2.13 | 1.17 | 100.00 |

| Are you the head of the household? | Whom they should marry | | | | | |
|------------------------------------|------------------------|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| No | 3.26 | 6.06 | 85.71 | 3.26 | 1.71 | 100.00 |
| Yes | 17.97 | 1.69 | 77.97 | 1.02 | 1.36 | 100.00 |
| Total | 7.88 | 4.69 | 83.28 | 2.56 | 1.60 | 100.00 |

| Who is the primary income earner in the household? | If you have to go to the local health centre | | | | | |
|--|--|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| Others: Specify | 66.67 | 5.56 | 0.00 | 22.22 | 5.56 | 100.00 |
| Husband | 37.13 | 34.21 | 25.26 | 2.64 | 0.75 | 100.00 |
| Father/ Father-in-law | 32.84 | 5.97 | 5.97 | 55.22 | 0.00 | 100.00 |
| Mother/Mother-in-law | 30.00 | 10.00 | 0.00 | 60.00 | 0.00 | 100.00 |
| Self | 80.14 | 7.53 | 7.53 | 4.11 | 0.68 | 100.00 |
| Son | 68.03 | 11.48 | 7.38 | 4.10 | 9.02 | 100.00 |
| Daughter | 28.57 | 14.29 | 0.00 | 0.00 | 57.14 | 100.00 |
| Brother/Brother-in-law | 44.00 | 0.00 | 12.00 | 36.00 | 8.00 | 100.00 |
| Total | 44.23 | 27.13 | 20.26 | 6.52 | 1.85 | 100.00 |

Table A7: Decision making based on whether the woman is the primary earner

| Who is the primary income earner in the household? | If you have to go to the home of relatives or friends [in the village] | | | | | |
|--|--|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| Others: Specify | 77.78 | 5.56 | 0.00 | 16.67 | 0.00 | 100.00 |
| Husband | 35.06 | 37.23 | 24.69 | 2.45 | 0.57 | 100.00 |
| Father/ Father-in-law | 31.34 | 8.96 | 7.46 | 52.24 | 0.00 | 100.00 |
| Mother/Mother-in-law | 40.00 | 10.00 | 0.00 | 50.00 | 0.00 | 100.00 |
| Self | 83.56 | 8.90 | 4.11 | 2.74 | 0.68 | 100.00 |
| Son | 71.31 | 10.66 | 9.02 | 1.64 | 7.38 | 100.00 |
| Daughter | 28.57 | 14.29 | 0.00 | 0.00 | 57.14 | 100.00 |
| Brother/Brother-in-law | 48.00 | 12.00 | 4.00 | 28.00 | 8.00 | 100.00 |
| Total | 43.54 | 29.74 | 19.57 | 5.63 | 1.51 | 100.00 |

| Who is the primary income earner in the household? | If you have to go to the kirana/ration shop | | | | | |
|--|---|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| Others: Specify | 72.22 | 11.11 | 0.00 | 16.67 | 0.00 | 100.00 |
| Husband | 55.04 | 23.94 | 17.44 | 2.54 | 1.04 | 100.00 |
| Father/ Father-in-law | 31.34 | 10.45 | 5.97 | 52.24 | 0.00 | 100.00 |
| Mother/Mother-in-law | 30.00 | 0.00 | 0.00 | 70.00 | 0.00 | 100.00 |
| Self | 88.36 | 4.79 | 2.74 | 3.42 | 0.68 | 100.00 |
| Son | 77.05 | 7.38 | 2.46 | 3.28 | 9.84 | 100.00 |
| Daughter | 42.86 | 0.00 | 0.00 | 0.00 | 57.14 | 100.00 |
| Brother/Brother-in-law | 48.00 | 16.00 | 0.00 | 24.00 | 12.00 | 100.00 |
| Total | 59.00 | 19.44 | 13.46 | 5.98 | 2.13 | 100.00 |

| Who is the primary income earner in the household? | What to cook on a daily basis | | | | | |
|--|-------------------------------|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| Others: Specify | 77.78 | 0.00 | 0.00 | 22.22 | 0.00 | 100.00 |
| Husband | 84.92 | 4.43 | 7.07 | 3.02 | 0.57 | 100.00 |
| Father/ Father-in-law | 34.33 | 0.00 | 1.49 | 59.70 | 4.48 | 100.00 |
| Mother/Mother-in-law | 60.00 | 0.00 | 0.00 | 40.00 | 0.00 | 100.00 |
| Self | 95.21 | 0.00 | 2.05 | 2.05 | 0.68 | 100.00 |
| Son | 83.61 | 0.82 | 1.64 | 3.28 | 10.66 | 100.00 |
| Daughter | 71.43 | 0.00 | 0.00 | 0.00 | 28.57 | 100.00 |
| Brother/Brother-in-law | 40.00 | 0.00 | 4.00 | 40.00 | 16.00 | 100.00 |
| Total | 82.42 | 3.30 | 5.63 | 6.66 | 1.99 | 100.00 |

| Who is the primary income earner in the household? | How to manage expenditure and savings | | | | | |
|--|---------------------------------------|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| Others: Specify | 66.67 | 5.56 | 11.11 | 11.11 | 5.56 | 100.00 |
| Husband | 26.11 | 11.31 | 60.13 | 2.17 | 0.28 | 100.00 |
| Father/ Father-in-law | 8.96 | 1.49 | 17.91 | 71.64 | 0.00 | 100.00 |
| Mother/Mother-in-law | 20.00 | 0.00 | 20.00 | 60.00 | 0.00 | 100.00 |
| Self | 82.88 | 3.42 | 9.59 | 2.74 | 1.37 | 100.00 |
| Son | 50.82 | 4.92 | 24.59 | 4.10 | 15.57 | 100.00 |
| Daughter | 42.86 | 0.00 | 14.29 | 0.00 | 42.86 | 100.00 |
| Brother/Brother-in-law | 32.00 | 4.00 | 12.00 | 36.00 | 16.00 | 100.00 |
| Total | 33.72 | 9.20 | 48.21 | 6.66 | 2.20 | 100.00 |

| Who is the primary income earner in the household? | Taking a loan | | | | | |
|--|---------------|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| Others: Specify | 50.00 | 5.56 | 11.11 | 27.78 | 5.56 | 100.00 |
| Husband | 6.79 | 18.10 | 72.48 | 2.07 | 0.57 | 100.00 |
| Father/ Father-in-law | 2.99 | 1.49 | 25.37 | 65.67 | 4.48 | 100.00 |
| Mother/Mother-in-law | 30.00 | 0.00 | 10.00 | 60.00 | 0.00 | 100.00 |
| Self | 68.49 | 0.68 | 20.55 | 4.79 | 5.48 | 100.00 |
| Son | 39.34 | 8.20 | 27.05 | 3.28 | 22.13 | 100.00 |
| Daughter | 28.57 | 0.00 | 14.29 | 0.00 | 57.14 | 100.00 |
| Brother/Brother-in-law | 24.00 | 4.00 | 12.00 | 36.00 | 24.00 | 100.00 |
| Total | 16.62 | 14.15 | 58.79 | 6.66 | 3.78 | 100.00 |

| Who is the primary income earner in the household? | How many children to have | | | | | |
|--|---------------------------|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| Others: Specify | 22.22 | 16.67 | 50.00 | 5.56 | 5.56 | 100.00 |
| Husband | 3.20 | 3.02 | 93.40 | 0.28 | 0.09 | 100.00 |
| Father/ Father-in-law | 10.45 | 1.49 | 65.67 | 7.46 | 14.93 | 100.00 |
| Mother/Mother-in-law | 0.00 | 0.00 | 60.00 | 20.00 | 20.00 | 100.00 |
| Self | 30.82 | 2.74 | 61.64 | 0.68 | 4.11 | 100.00 |
| Son | 21.31 | 6.56 | 68.03 | 0.00 | 4.10 | 100.00 |
| Daughter | 0.00 | 0.00 | 71.43 | 14.29 | 14.29 | 100.00 |
| Brother/Brother-in-law | 8.00 | 4.00 | 64.00 | 8.00 | 16.00 | 100.00 |
| Total | 8.10 | 3.37 | 85.44 | 1.03 | 2.06 | 100.00 |

| Who is the primary income earner in the household? | How much to spend on a festival/social function/wedding | | | | | |
|--|---|---------|--------------------------------|--------------------|--------|--------|
| | Self | Husband | Both husband and wife together | Parents or in-laws | Others | Total |
| Others: Specify | 44.44 | 5.56 | 5.56 | 27.78 | 16.67 | 100.00 |
| Husband | 8.01 | 15.36 | 73.52 | 2.54 | 0.57 | 100.00 |
| Father/ Father-in-law | 4.48 | 5.97 | 22.39 | 65.67 | 1.49 | 100.00 |
| Mother/Mother-in-law | 20.00 | 0.00 | 10.00 | 70.00 | 0.00 | 100.00 |
| Self | 77.40 | 1.37 | 17.12 | 2.74 | 1.37 | 100.00 |
| Son | 43.44 | 4.10 | 31.97 | 4.10 | 16.39 | 100.00 |
| Daughter | 42.86 | 0.00 | 14.29 | 0.00 | 42.86 | 100.00 |
| Brother/Brother-in-law | 12.00 | 4.00 | 8.00 | 48.00 | 28.00 | 100.00 |
| Total | 18.54 | 12.09 | 59.34 | 7.14 | 2.88 | 100.00 |

| Which social group do you belong to? | Do you have your own bank account? | | |
|--------------------------------------|------------------------------------|-------|--------|
| | No | Yes | Total |
| General | 3.68 | 96.32 | 100.00 |
| Other Backward Caste (OBC) | 3.45 | 96.55 | 100.00 |
| Scheduled Caste | 1.54 | 98.46 | 100.00 |
| Scheduled Tribe | 7.38 | 92.62 | 100.00 |
| Total | 4.33 | 95.67 | 100.00 |

Table A8: Health training attendance

| Variables | (1) Arsenic in drinking water | (2) Anaemia and nutrition | (3) Personal hygiene | (4) Maternal health | (5) Menstrual hygiene |
|--|--|------------------------------------|----------------------------|---------------------------|-----------------------------|
| Age | 0.00313** (0.00154) | 0.00321** (0.00153) | 0.00323** (0.00154) | 0.00189 (0.00156) | 0.000369 (0.00152) |
| District | -0.106*** (0.0347) | -0.0819** (0.0350) | -0.0544 (0.0359) | -0.000590 (0.0363) | 0.0411 (0.0354) |
| Household head | 0.0163 (0.0290) | 0.0423 (0.0292) | -0.00264 (0.0294) | 0.0634** (0.0292) | 0.0196 (0.0291) |
| Religion | -0.0288 (0.0200) | -0.0276 (0.0200) | -0.0365* (0.0202) | -0.0162 (0.0207) | -0.0308 (0.0212) |
| Caste | 0.0861*** (0.0279) | 0.0546* (0.0279) | 0.0331 (0.0284) | 0.0677** (0.0279) | 0.0603** (0.0271) |
| Education level | 0.00423 (0.00343) | 0.00527 (0.00343) | 0.00252 (0.00345) | 0.00657* (0.00348) | 0.00725** (0.00338) |
| Marital status | -0.0220 (0.0225) | -0.0283 (0.0222) | -0.0282 (0.0228) | -0.0357 (0.0234) | -0.0447* (0.0229) |
| Household size | 0.00547 (0.00645) | 0.00585 (0.00644) | 0.00249 (0.00641) | 0.00555 (0.00647) | 0.00950 (0.00646) |
| 2. Street vendor | 0.169 (0.156) | 0.147 (0.150) | 0.196 (0.132) | 0.122 (0.142) | 0.135 (0.138) |
| 3. Beedi roller | 0.0593 (0.0536) | 0.0174 (0.0545) | 0.0685 (0.0547) | 0.0773 (0.0554) | -0.00533 (0.0557) |
| 4. Construction worker | 0.0541 (0.0720) | 0.0978 (0.0757) | 0.0104 (0.0761) | 0.00569 (0.0746) | -0.113 (0.0745) |
| 5. Agriculture (own or leased land) | 0.307*** (0.0645) | 0.321*** (0.0629) | 0.305*** (0.0646) | 0.263*** (0.0659) | 0.285*** (0.0639) |
| 6. Agriculture (employed on someone else's land) | 0.00486 (0.0829) | -0.0250 (0.0836) | -0.0550 (0.0855) | 0.0420 (0.0923) | 0.00862 (0.0862) |
| 7. Tailoring | 0.0933 (0.0971) | 0.0833 (0.0974) | 0.247*** (0.0915) | 0.0851 (0.0947) | 0.209** (0.0877) |
| 8. Unemployed | 0.0465 (0.0555) | -0.00499 (0.0556) | -0.0536 (0.0572) | 0.0344 (0.0577) | -0.0678 (0.0577) |

| | | | | | |
|-------------------------|--------------------------|-------------------------|------------------------|------------------------|--------------------------|
| 9.Others | 0.0532 (0.0786) | 0.0239 (0.0830) | -0.0284 (0.0842) | -0.00702 (0.0836) | -0.112 (0.0843) |
| Monthly average income | 4.50e-07 (7.92e-07) | 1.39e-06* (7.37e-07) | 1.49e-07 (7.90e-07) | 7.54e-07 (8.49e-07) | 4.57e-07 (8.37e-07) |
| 2.Once in two months | 0.0506 (0.0418) | 0.0130 (0.0427) | -0.0115 (0.0415) | -0.0156 (0.0421) | -0.000222 (0.0413) |
| 3.Once in three months | -0.125*** (0.0383) | -0.107*** (0.0393) | -0.121*** (0.0401) | -0.0813** (0.0407) | -0.126*** (0.0404) |
| 4.Once every six months | -0.231*** (0.0518) | -0.348*** (0.0475) | -0.281*** (0.0568) | -0.339*** (0.0543) | -0.306*** (0.0534) |
| 5.Never attended | -0.340*** (0.0352) | -0.421*** (0.0326) | -0.473*** (0.0369) | -0.448*** (0.0450) | -0.455*** (0.0402) |
| 6.Others | -0.0180 (0.128) | -0.0863 (0.125) | -0.271** (0.126) | -0.152 (0.126) | -0.352*** (0.119) |
| Membership duration | 0.000870** (0.000410) | 1.99e-05 (0.000416) | 0.000289 (0.000396) | 0.000584 (0.000403) | 0.000869** (0.000401) |
| Jharkhand | 0.0221 (0.119) | -0.0114 (0.120) | -0.00987 (0.124) | -0.167 (0.123) | -0.256** (0.120) |
| Constant | 0.296** (0.122) | 0.415*** (0.123) | 0.539*** (0.123) | 0.360*** (0.127) | 0.452*** (0.123) |
| Observations | 1,444 | 1,444 | 1,444 | 1,444 | 1,444 |
| R-squared | 0.107 | 0.119 | 0.118 | 0.099 | 0.128 |

Table A9: Kanyashree Club member

| Are you a member of a Kanyashree Club in the school? | Per cent |
|--|----------|
| Do not know about Kanyashree Club | 3.57 |
| No | 28.57 |
| Yes | 67.86 |
| Total | 100.00 |

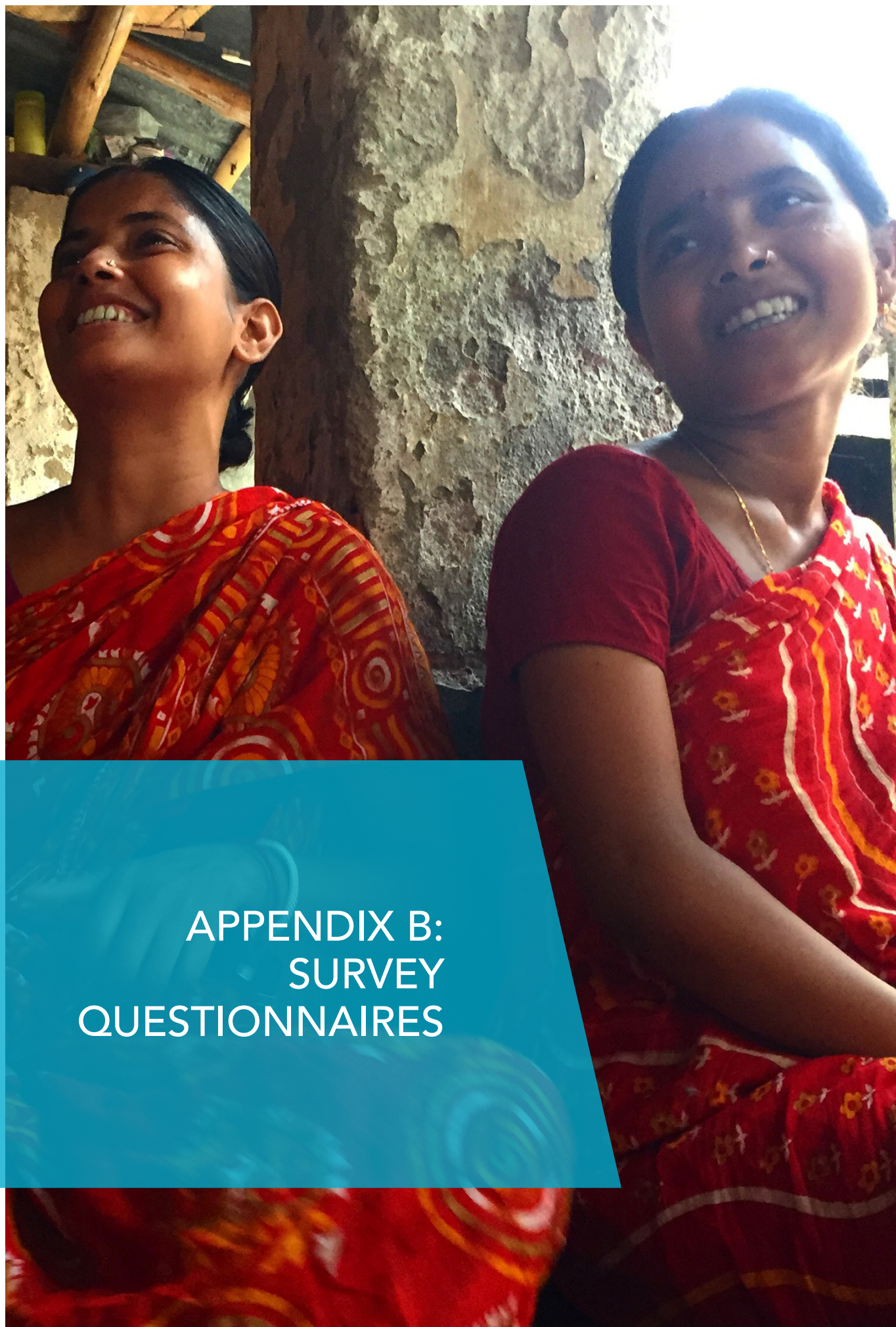
Table A10: Scheme benefits

| Have you received any benefits under the Kanyashree scheme? | Per cent |
|---|----------|
| No | 21.05 |
| Yes | 78.95 |
| Total | 100.00 |

Table A11: Helpline number

| Do you know the child helpline number? | Per cent |
|--|----------|
| No | 86.11 |
| Yes | 13.89 |
| Total | 100.00 |





APPENDIX B: SURVEY QUESTIONNAIRES

SEWA MEMBERS' SURVEY QUESTIONNAIRE

A. HOUSEHOLD IDENTIFICATION

| Q. No. | Question | Prefill | Code | Skip Pattern/ Restriction |
|------------|---------------------------|---------|--|---|
| A1 | Surveyor ID | Prefill | Pre-allocated | |
| A2 | Respondent ID | Prefill | Pre-allocated | |
| a0_contact | Phone number | Prefill | Numeric-10 digits | |
| a0_name | Name | Prefill | Text | |
| a0_sex | Gender | Prefill | 1: Female | Single response |
| a0_age | Age (as of 1st July 2020) | Prefill | Numeric | |
| a0_state | State | Prefill | 1: West Bengal 2: Jharkhand | Single response a0_state=1- >A4=1,2 a0_state=2- >A4=3,4 |
| A4 | District | Prefill | 1: Murshidabad 2: Malda 3: Hazaribagh 4: Ranchi | Single response A4=1 >A5=1,2,3,4,5 A4=2->A5=6 A4=3->A5=7,8,9 A4=4->A5=10 |
| A5 | Block/Ward | Prefill | 1: Raghunathganj I 2: Raghunathganj II 3: Lalgola 4: Suti 1 5: Behrampur 6: Manikchak 7: Daru 8: Tatijharia 9: Churchu 10: Ranchi | Single response |
| A6 | Village | Prefill | Text | Single response |

DEMOGRAPHIC PROFILE AND INCOME

Now I would like to ask you some questions about yourself, your household and your work

| Q. No. | Question | Prefill | Code | Skip Pattern/ Restriction |
|--------|---|---------|---|------------------------------|
| B1 | Are you the head of the household? | | 1: Yes 0: No | |
| B2 | What is your religion? | | 1: Hindu 2: Muslim 3: Christian 4: Sikh 5: Buddhist 6: Jain 7: Sarna Dharam -888: Others: specify -999: None -777: Refused | |
| B3 | Which social group do you belong to? | Prefill | 1: General 2: Other Backward Caste (OBC) 3: Scheduled Caste 4: Scheduled Tribe= | |
| B4 | What is the highest level of education that | Prefill | 1: Class I completed 2: Class II completed 3: Class III completed 4: Class IV completed 5: Class V completed 6: Class VI completed 7: Class VII completed 8: Class VIII completed 9: Class IX completed 10: Class X completed 11: Class XI completed 12: Class XII completed 13: Graduate 14: Post-graduate 15: Vocational/ technical education -777:Refused | |

| | | | | |
|------|---|---------|--|-------------------|
| B5 | What is your marital status? | Prefill | 0: Single, never married 1: Married 2: Divorced/separated/deserted 3: Widowed -777: Refused | B5=0 or -777 ->B7 |
| B6 | How many children do you have who are between the ages of 0-14 years? | | Numeric | |
| B6.1 | Are you currently pregnant? | | 0: No 1: Yes -777: Refused -888: Don't know | |
| B7 | How many members are there in your household? | | Numeric | |
| B8 | How many people in your household are employed? | | Numeric | |
| B9 | Which type of trade or sector are you engaged in? | Prefill | 1: Domestic work 2: Street vendor 3: Beedi rolling 4: Construction work 5: Agriculture (own or leased land) 6: Agriculture (employed on someone else's land) 7: Unemployed -888: Others: Please specify | |
| B10 | What was your average monthly income from your work prior to COVID-19 and the lockdown? | Prefill | Numeric -777: Refused | |

| | | | | |
|-----|--|--|---|-----------------------------|
| B11 | Who is the primary income earner in the household? | | 1: Husband 2: Father/ Father-in-law 3: Mother/Mother-in-law 4: Self 5: Son 6: Daughter 7: Brother/ Brother-in-law -888: Others: Please specify | |
| B12 | What is the highest level of education of the primary income earner? | | 1: Class I completed 2: Class II completed 3: Class III completed 4: Class IV completed 5: Class V completed 6: Class VI completed 7: Class VII completed 8: Class VIII completed 9: Class IX completed 10: Class X completed 11: Class XI completed 12: Class XII completed 13: Graduate 14: Post-graduate 15: Vocational/ technical education -777:Refused | |
| B13 | What is the primary source of income for your household? | | 1: Daily wage or casual wage labour 2: Agriculture and allied activities (own/ leased land) 3: Own business or self-employed (non-farm) 4: Government salaried job 5: Private salaried job 6: Direct cash transfers (CTs) from government into bank account 7: Pension 8: Remittances -888: Others: Please specify -777: Refused | Beedi roller- Daily wage |

| | | | | |
|-----|--|--|---|------------------|
| B14 | What was your total monthly household income prior to COVID-19 and the lockdown? | | Numeric -777: Refused -999: Don't know | Numeric response |
| B15 | How is your own income from your work utilised in the household? | | 1: To pay the interest on loans 2: Children's or other family members' education 3: Ration/fuel costs 4: Marriage and other social events/festivals 5: To buy clothes, shoes, etc., for children or other family members 6: Purchasing/ maintaining livestock 7: Medical expenses 8: This money is partially saved in a bank account -888: Others: Please specify | Multi response |



C. SEWA COLLECTIVISATION AND TRADE

Now I will ask you some questions about your life as a SEWA member and your understanding of your work/trade and also get to know a little more about your household.

| Q. No. | Question | Prefill | Code | Skip Pattern/ Restriction |
|--------|--|---------|---|---------------------------|
| | Meetings, trainings and application for IDs and schemes | | | |
| C1 | How many months have you been affiliated with SEWA? | Prefill | Numeric | If not prefilled; ask |
| C2 | Which of these groups are you a member of? | Prefill | 1: General 2: Other Backward Caste (OBC) 3: Scheduled Caste 4: Scheduled Tribe= | |
| C3 | In the past two years, how often did you attend unit meetings conducted by SEWA? | Prefill | 1: Class I completed 2: Class II completed 3: Class III completed 4: Class IV completed 5: Class V completed 6: Class VI completed 7: Class VII completed 8: Class VIII completed 9: Class IX completed 10: Class X completed 11: Class XI completed 12: Class XII completed 13: Graduate 14: Post-graduate 15: Vocational/ technical education -777:Refused | |

| | | | | |
|------|---|--|--|----------------|
| C4 | In the past two years, which SEWA trainings have you participated in? | | 0: None 1: Financial literacy 2: Health training 3: Sewing training (only applicable in West Bengal) 4: Agriculture training (only applicable in Hazaribagh, Jharkhand) 5: How to register for a government scheme or get government documents made -888: Others: Please specify | Multi response |
| C5 | Have you ever used SEWA Shakti Kendras to apply for a scheme, apply for a government identification or avail of a government benefit? | | 1: Yes 0: No | |
| C6 | Which of these government documents do you and members in your household possess currently? | | 1: Red (BPL) ration card 2: White (APL) ration card 3: MGNREGA job card 4: Migrant workers' identity card -888: Others: Specify | Multi response |
| C6.1 | Which of these government documents do you possess currently? | | 1: PAN card 2: Aadhar card 3: Swasthya Saathi Card (Only for West Bengal) 4: Beedi Workers' Card (Only Beedi workers in West Bengal) 5: Building and Construction Workers (BOCW) identity card (Only construction workers in Jharkhand) 6: Migrant workers' identity card 7: Voter's card 8: Passport -888: Others: Please specify | |

| | Trade specific schemes, benefits or issues | | | |
|----|---|--|--|---|
| C7 | As a construction worker which benefits are you aware of? | | 0: None 1: Tool and Safety Kit Support Scheme 2: Cycle Support Scheme 3: Bima Yojana 4: Scholarship 5: Reimbursement on treatment of major health issues 6: Wage compensation during illness 7: Maternity benefits 8: Support for cremation 9: Support for daughter's marriage 10: Pension schemes 11: Occupational accident compensation -888: Others: Please specify | If B9=4 then ask this question Multi response C7->C12 |
| C8 | In the last 2 years, which innovations have you introduced in your agricultural practices or in how you sell your agricultural produce? | | 0: None 1: Use a reaper machine during harvest season 2: Mechanised paddy transplanter for sowing of paddy 3: Using traditional seeds 4: Organic fertilisers 5: Line sowing 6: Nursery development on raised bed or through coco pit 7: Vermicomposting 8: Collective or group farming 9: Do not use a middleman and sell directly in the local market 10: Availed of Pradhan Mantri Kisan Samman Nidhi 11: Availed of Pradhan Mantri Fasal Bima Yojana -888: Others: Please specify | If B9=5 and 6 then ask this question Multi response C8->C12 |

| | | | | |
|-----|--|--|---|--|
| C9 | As a beedi worker, which of the following benefits or rights are you aware of? | | 0: None 1: Provident fund 2: Maternity benefits 3: Free medicines 4: Reimbursement on treatment of major health issues 5: Reimbursement for spectacles 6: Maternity benefits 7: Support for daughter's marriage 8: Scholarship 9: Pension schemes 10: Occupational accident compensation 11: Samajik Suraksha Yojana -888: Others: Please specify | |
| C10 | As a domestic worker, which of these benefits or rights are you aware of? | | 0: None 1: Minimum wage 2: Working hours (9 hours/day) 3: Wages for overtime work (twice the ordinary daily wage) 4: Weekly holidays (1/week) 5: Samajik Suraksha Yojana -888: Others: Please specify | If B9=1 then ask this question Multi response C10->C11 |
| C11 | Have you applied for the minority loan? | | 1: Yes 0: No 2: Do not know about minority loan | Ask if a_ state=1 C11=2->c13 |
| C12 | Who provided this information to you? | | 1: Panchayat officials 2: Family and friends 3: Local government officials 4: SEWA 5: Other NGOs and local organisations -888: Others: Please specify | |

| | | | | |
|-------|--|--|--|--|
| | Knowledge and awareness of rights and entitlements; local advocacy; SEWA's role | | | |
| C13 | Now I am going to read out some statements one by one. For each statement, please rate how much you agree or disagree with the following statements about yourself: | | 2: Disagree 3: Not sure 4: Agree | |
| | In the past 2 years: | | | |
| C13.1 | I am comfortable applying for a government document or scheme for myself or for someone else on my own | | | |
| C13.2 | I am aware of my labour rights, entitlements, minimum wage, and the benefits that I should receive for my trade or work | | | |
| C13.3 | I find the SEWA trade group meetings useful for my everyday life and work | | | |
| C13.4 | Meeting women who do similar work as me makes me confident to share my work or household issues | | | |
| C13.5 | By being a part of SEWA, and engaging with other women from my trade, I feel more confident talking to my employer/contractor/middlemen (mahajans or traders) regarding wages, work hours, working conditions, etc | | | |

| | | | | |
|-------|---|--|---|--|
| C13.6 | By being part of SEWA and engaging with other women members, I feel more confident in talking to local authorities such as panchayat heads/ward parshads | | | |
| C14 | We just asked you a few questions about yourself, the way you make decisions, and how you act in your family and community. Do you think being engaged with SEWA in the last year has changed your approach towards these issues? | | 1: Yes, in a positive way 2: No, it has not 3: Yes, in a negative way | |
| C15 | What has changed specifically? | | <Text; open ended> | |



D. AGENCY AND AUTONOMY

| Q. No. | Question | Prefill | Code | Skip Pattern/ Restriction |
|--------|---|---------|--|---|
| Sc.B. | I'm having a bit of trouble with the phone connection. Is the phone on speaker on your side? It's not a problem if it is, but I just need to adjust a setting if it is. | | 1: Yes, on speaker phone 0: No, not on speaker phone | Mandatory before proceeding with this section |
| D1 | Please tell me who in your family decides the following things: | | 1: Self 2: Husband 3: Both husband and wife together 4: Parents or in-laws 5: Others: Please specify | |
| D1.1 | If you have to go to the local health centre | | | |
| D1.2 | If you have to go to the home of relatives or friends (in the village/ neighbourhood) | | | |
| D1.3 | If you have to go to the kirana/ration shop | | | |
| D1.4 | What to cook on a daily basis | | | |
| D1.5 | Taking a loan | | | |
| D1.6 | How to manage expenditure and savings | | | |
| D1.7 | How many children to have | | | |
| D2 | Please tell me who in your family decides the following things: | | 1: Self 2: Husband 3: Both husband and wife together 4: Parents or in-laws 5: Others: Please specify | B6 or B6.1=0->D3 |

| | | | | |
|------|---|--|--|--|
| D2.1 | Regarding the education of the children | | | |
| D2.2 | When to take them to the doctor if they fall sick | | | |
| D2.3 | At what age they should marry | | | |
| D2.4 | Whom they should marry | | | |

E. FINANCIAL LITERACY AND INCLUSION

| Q. No. | Question | Prefill | Code | Skip Pattern/ Restriction |
|--------|--|---------|---|--|
| E1 | Do you have your own bank account? | | 1: Yes 0: No -777: Refused | E1=0 ->E9 and then E8 E2=-777->E7->E9 |
| E2 | Is it a Jan Dhan account? | | 1: Yes 0: No -999: Don't know | |
| E3 | Who helped you open your bank account? | | 0: Nobody; I opened it by myself 1: Husband 2: Family members/ Friends 3: Cooperative society 4: SHG 5: Local government/ panchayat 6: SEWA member 7: SEWA Aagewan 8: Bank officials -888: Others: Please specify | Single response |

| | | | | |
|------|---|--|--|---------------------------|
| E4 | What do you use your bank account for? | | 1: Savings 2: Availing of credit/loan 3: Emergency expenditure 4: Availing of government direct benefit transfers and cash transfers 5: Overdraft facilities 6: Receiving salary -888: Others: Please specify | Multiple response |
| E5 | How frequently do you use your bank account? | | 1: Daily 2: Weekly 3: Once in 15 days 4: Monthly 5: Every three months 6: Every six months -888: Others: Please specify | |
| E6 | A/An [local terminology for ATM/debit card] is a card connected to an account at a bank that allows you to withdraw money, and the money is taken out of your savings account right away. Do you, personally, have a/an [local terminology for ATM/debit card]? | | 1: Yes 0: No | |
| E7 | Do you have a mobile phone? | | 1: Yes 0: No | E7=0 ->E9 |
| E7.1 | Do you use your mobile phone for online banking? <Prompt: make online transactions, send remittance, check account status> | | 1: Yes 0: No | E7.1 = any response -> E9 |

| | | | | |
|-----|--|--|---|---|
| E8 | Why do you not have a bank account? | | 0: Do not need it 1: Lack of willingness to learn 2: Lack of awareness 3: Do not trust banks 4: Do not have the documents 5: Do not own a mobile/smart phone 6: Initial cost of opening is too high 7: Bank is too far away 8: Do not have enough money to put in an account 9: Bank officials are males -888: Others: Please specify | Ask only if E1=0; Multi response; max 3 options |
| E9 | In the past 12 months have you taken a loan? | | 1: Yes 0: No -777: Refused | E9=0, -777-> E12 |
| E10 | Who did you take the biggest loan from? | | 1: Household members, family or friends 2: Local money lender 3: SHG savings groups 4: Bank or financial institution 5: Private loan agency 6: Employer/contractor. -888: Others: Please specify -777: Refused | Single response |

| | | | | |
|-----|---|--|---|------------------------|
| E11 | What did you take the loan for? | | 1: Education 2: Household expenses 3: Medical 4: Buy supplies or assets for my work/trade 5: Loss of job 6: Marriage 7: Start, operate, or grow a business or farm 8: Construction of house -888: Others: Please specify -777: Refused | Multi response |
| E12 | How do you maintain the records of costs/sales/profit-loss? | | 0: Do not keep regular accounts 1: Memory record 2: Manual accounts 3: SHG/ cooperative keeps records 4: Contractor/ employer keeps records -888: Others: Please specify | Ask only if B9=2,3,5,6 |
| E13 | Now I am going to read out some statements one by one. For each statement, please rate how much you agree or disagree with the following statements about yourself: | | | |

| | | | | |
|-------|--|--|--|--|
| E13.1 | Prior to COVID-19, I was able to plan my household expenses for an entire month | | | |
| E13.2 | If someone from my community needs help with opening a bank account, I know how to help them | | | |
| E13.3 | Taking loans from a local money lender is risky | | | |
| E13.4 | If need be, I am comfortable applying for a loan from a bank | | | |
| E13.5 | I understand how to calculate the interest in case I take a loan | | | |

F. HEALTH AND NUTRITION

Now I am going to ask you some questions about your awareness about health and nutrition, and government health schemes

| Q. No. | Question | Prefill | Skip Pattern/Restriction |
|--------|---|---------|---|
| E1 | Have you attended any training session organised by SEWA on the following: | | Ask each option separately and get Yes or No response |
| F1.1 | Arsenic in drinking water | | |
| F1.2 | Anaemia and nutrition | | |
| F1.3 | Personal hygiene | | |
| F1.4 | Maternal health and childcare | | |
| F1.5 | Menstrual hygiene | | |

| | | | |
|------|---|---|---|
| F2 | Prior to this training, did you have any knowledge on the above listed issues? | 1: Complete knowledge 2: Some knowledge 3: No knowledge | If F1=0->F4 |
| F3 | Having attended these trainings, what would you say about your knowledge on the above listed issues? | | |
| F4 | In the last 3 years, have you attended any general health camp organised by SEWA? | | |
| F5 | Have you ever availed any benefits under the following schemes: | | Ask each option separately and get Yes or No response; B6 or B6.1=0->F7.3, F7.4 |
| F5.1 | Janani Suraksha Yojana (JSY) | | |
| F5.2 | Pradhan Mantri Matru Vandana Yojana | | |
| F5.3 | Ayushman Bharat | | |
| F5.4 | Rastriya Swasthya Bima Yojana (RSBY) | | |
| F5.5 | Swasthya Sathi | | If a_state=1 (West Bengal) |
| F7 | How did you know about the maternity schemes like Pradhan Mantri Matru Vandana Yojana and Janani Suraksha Yojana? | | |
| F7.1 | How did you know about Ayushman Bharat and Rastriya Swasthya Bima Yojana? | | |
| F8 | Do you know the benefits of breastfeeding? | | B6 or B6.1=0->F10 |
| F9 | Who informed you about this? | | |

| | | | |
|-------|---|--|-----------------------------|
| F10 | In the past 2 years, have you sustained any injury/contracted any illness due to the work that you do or at your workplace? | | F11=0-> Move to section G |
| F11.1 | Did you receive any health benefits on account of the injury/illness? | | F11.1=0-> Move to section G |
| F11.2 | 1: Employer/contractor 2: Private insurance provider 3: Assisted by SEWA to apply for benefits that I am eligible for as part of my trade/work 4: Assisted by SEWA to apply for government insurance such as Ayushman Bharat or RSBY -888: Others: Please specify | | |



G. COVID-19 IMPACTS

You might be aware of the COVID-19 situation currently. I am going to ask you some questions about the impact that the disease and the lockdown may have had on your work and life.

| Q. No. | Question | Prefill | Code | Skip Pattern/ Restriction |
|--------|---|---------|---|-------------------------------------|
| E1 | Income and trade impacts | | | |
| G1 | Did you receive your full income/wages/ piece rates during the lockdown period? | | 1: Yes 0: No | G1=0->G2 |
| G2 | By how much was your monthly wage/income/ piece rate cut? | | 1: Less than half 2: About half 3: More than half -777: Refused | |
| G2.1 | By how much was your monthly wage/income/ piece rate cut? | | 1: Rest. was cut from my wage/ income/piece rate -777: Refused | Get an estimate of how much was cut |
| G3 | Which of these agricultural activities have been affected by COVID-19 lockdown? | | 1: I cannot go to field and work 2: I cannot access local markets for seeds and other agricultural inputs 3: I cannot access local markets and mandis to sell the farm produce 4: I cannot harvest because there is no labour available 5: I have not received fair prices in the local mandi for my produce -888: Others: Please specify | |

| | | | | |
|----|--|--|--|-------------------------------|
| G4 | What impact has COVID-19 and the lockdown had on your work as a domestic worker? | | 1: My employer has fired me 2: I am not allowed to take leave 3: I have been asked to stay full-time with my employer -888: Others: Please specify | |
| G5 | What impact has COVID-19 and the lockdown had on your work as a construction worker? | | 1: My contractor/ employer has fired me 2: My contractor/ employer has asked me to work during the lockdown period 3: I do not have access to protective equipment or masks when I work 4: I do not have access to a worksite creche for my children 5: Unable to go to my home due to travel restrictions -888: Others: Please specify | Ask if B9=4 Multi response |

| | | | | |
|-----|---|--|---|-----------------------------------|
| G6 | What impact has COVID-19 and the lockdown had on your work as a beedi worker? | | 1: My contractor/ employer has stopped giving me orders or is giving me less orders for beedis 2: I have been unable to sell my beedis to the local mahajan/beedi company 3: I am unable to get a fair rate for my beedis 4: I cannot get the raw material for beedis -888: Others: Please specify | Ask if B9=3 Multi response |
| | Government benefits and schemes | | | |
| G7 | In the last 4 months, have you faced any challenges accessing your local PDS/ration shop or getting food? | | 1: Yes 0: No | |
| G8 | In the last 4 months, have you or your household members received any cash transfer in your bank account? | | 1: Yes 0: No | |
| G9 | Do you know of any schemes that the state or central government is giving as part of corona relief? | | 0: No I do not know 1: Yes, I am aware of some schemes | |
| | Unpaid work | | | |
| G10 | Prior to the lockdown, how much of your daily time was spent doing household work? | | Numeric <20 | |

| | | | | |
|-----|---|--|--|--|
| G11 | After the lockdown, how much of your daily time is spent doing household work? | | Numeric <20 | |
| | Health services and health seeking behaviour | | | |
| G12 | Did the current situation affect your being able to get the health service you wanted? | | 1: Yes 0: No | |
| G13 | Since the lockdown, have you and your local community received any health related information on how to identify and manage COVID symptoms? | | 1: Yes 0: No | |
| | Support needed | | | |
| G14 | In the next six months, what support do you need most? | | 0: I do not need any support 1: Finding a new job 2: Restarting my business 3: Repaying previous loans 4: Getting a new loan 5: Accessing government transfers or direct benefit cash transfers that I am eligible for 6: Using digital payment apps like PayTM, Bhim UPI 7: Children's education -888: Others: Please specify | |

AAGEWAN SURVEY QUESTIONNAIRE

You might be aware of the COVID-19 situation currently. I am going to ask you some questions about the impact that the disease and the lockdown may have had on your work and life.

| | DEMOGRAPHIC INFORMATION | | | |
|--------|--|---------|---|------------------------------|
| Q. No. | Question | Prefill | Code | Skip Pattern/ Restriction |
| H1 | Are you the head of the household? | | | |
| H2 | What is your religion? | Prefill | | |
| H3 | Which social group do you belong to? | Prefill | 1: General 2: OBC 3: SC 4: ST -888: Others: Please specify -777: Refused | |
| H4 | What is the highest level of education/ schooling that you have completed? | Prefil | 0: Never attended school 1: Primary (up to 5th) 2: Middle (up to 7th) 3: Secondary (up to 10th) 4: Secondary (up to 10th) 5: Graduate 6: Post-graduate 7: Vocational/ technical education -777: Refused | |

| | | | | |
|-----|--|---------|---|--|
| H5 | What is your marital status? | | Numeric Numeric | |
| H6 | How many children do you have who are between the ages of 0-14 years? | | | H6=0->H7 |
| H7 | How many members are there in your household? | | | |
| H8 | How many people in your household are employed? | | Numeric | |
| H9 | For how long have you been associated with SEWA as a member? | | 0: Less than 1 year Numeric | |
| H10 | For how long have you been associated with SEWA as an aagewan? | | 0: Less than 1 year Numeric | |
| H11 | In the past one year, have you been engaged in any trade or work apart from your role as an aagewan? | | 1: Yes 0: No | |
| H12 | Which type of trade or sector were you engaged in? | | 1: Domestic work 2: Street vendor 3: Beedi rolling 4: Construction work 5: Agriculture (own or leased land) 6: Agriculture (employed on someone else's land) -888: Others: Please specify | If not prefilled; ask; Single response |
| H13 | What is your annual income from your work? | Prefill | Numeric -777: Refused | If not prefilled; ask |

| | | | | |
|-----|--|--|---|--|
| H14 | Who is the primary income earner in the household? | | 1: Spouse 2: Father/ Father-in-law 3: Mother/ Mother-in-law 4: Self 5: Son 6: Daughter -888: Others: Please specify | |
| H15 | What is the primary source of income for your household? | | 1: Daily wage or casual wage labour 2: Agriculture and allied activities (own/ leased land) 3: Own business or self-employed (non-farm) 4: Government salaried job 5: Private salaried job 6: Direct cash transfers (CTs) from government into bank account 7: Pension 8: Remittances -888: Others: Please specify -777: Refused | |
| H16 | What is your total monthly household income? | | Numeric -777: Refused -999: Don't know | |

| | | | | |
|-----|---|--|---|----------------|
| H17 | How is your own income from your work utilised in the household? | | 1: To pay the interest on loans 2: Children's or other family members' education 3: Ration/fuel costs 4: Marriage and other social events/festivals 5: To buy clothes, shoes, etc., for children or other family members 6: Purchasing/ maintaining livestock 7: Medical expenses 8: This money is not spent on anything but saved in a bank account -888: Others: Please specify | Multi response |
| | AAGEWAN ROLE | | | |
| | Now I will ask some questions about your role as an aagewan and your responsibilities | | | |

| | | | | |
|-------|---|--|---|------------------|
| H18 | What motivated you to become an aagewan? | | 1: Improve the working conditions and resolve the issues of other trade group members 2: I was asked to take on this role by SEWA staff and members 3: To be seen as a proactive leader 4: To gain respect in the community and among family and peers -888: Others: Please specify | |
| H19 | How frequently do members contact you for the following: | | | |
| H19.1 | Help in negotiating wages and issues with the employer | | | |
| H19.2 | Help with issues such as domestic violence/ sexual harassment by employer | | | a_state=2->H19.3 |
| H19.3 | Register for government schemes/ benefits and help in registration, obtaining documents, etc. | | | |
| H19.4 | Accompanying them for ANC check-ups/ health check-up/ delivery | | | |
| H19.5 | Opening a bank account | | | |
| H19.6 | Seeking a loan | | | |
| H19.7 | Mobilising efforts like meeting with panchayat or government officers to resolve local community issues | | | |

| | | | | |
|-------|--|--|---|-----|
| H19.8 | Participate in awareness or skill trainings | | | |
| H19.9 | To get in touch with the local health worker/ ASHA/anganwadi | | | |
| H20 | On average, how many hours a day do you devote on fulfilling your duty as an aagewan? | | Numeric | <12 |
| H21 | Do you own a personal phone? | | 1: Yes 0: No | |
| H22 | Have you been a part of any national level SEWA meetings like the AGM, national council meeting, etc.? | | 1: Yes 0: No | |
| H23 | Have you participated in any national level trainings such as Aagewan Vikas master trainers' training, domestic workers annual training? | | 1: Yes 0: No | |
| H24 | In your opinion, which areas do you think the members need more assistance from SEWA? | | 1: Current assistance is adequate 2: Skill training 3: Health check-up and camps 4: Accessing employment opportunities 5: Engaging with parents/ family on issues (financial, work related, etc.) 6: Awareness campaigns on local issues 7: Accessing government services/ schemes 8: Negotiating fair working conditions and wages -888: Others: Please specify | |

| | | | | |
|-----|--|--|--|--|
| H25 | In your opinion, which areas do you think the aagewans need more support from SEWA to mobilise the community ? | | 1: No support needed, current support is adequate 2: Leadership training and skills 3: Training and knowledge to speak to community members, panchayat, and government officials to resolve issues 4: Resolving issues with employers/ middlemen 5: More knowledge about government schemes and benefits that SEWA members are eligible for -888: Others: Please specify | |
| | AGENCY AND AUTONOMY | | | |
| H26 | As an aagewan, do you think you inspire confidence amongst your fellow members? | | 1: Yes 0: No | |
| H27 | Do you think your position in SEWA has improved your ability to take household decisions? | | 1: Yes 0: No | |
| H28 | Do you think your association with SEWA has led to an overall increase in your confidence? | | 1: Yes 0: No | |
| H29 | Do you think your role as an aagewan has changed the community's outlook about you in a positive way? | | 1: Yes 0: No | |

| | | | | |
|-------|---|--|---|--|
| H30 | In the past 2 years, do you think SEWA women members have been able to improve their living and working conditions? | | 1: Yes 0: No | |
| H31 | While mobilising women to become members, what are the main challenges you face? | | 0: None 1: Women do not understand the importance or benefits of becoming a member 2: Resistance from family members 3: Women are afraid of losing their jobs if they become a member 4: I lack the confidence to encourage women to join -888: Others: Please specify | |
| H32 | Do you have a daughter? | | 1: Yes 0: No | |
| H32.1 | For each statement, please rate how much you agree or disagree with the following statements: | | 1: Strongly disagree 2: Disagree 3: Neutral 4: Agree 5: Strongly agree | |
| | Girls should be married after the age of 18 years with their consent | | | |
| | Girls should have a say in selecting their grooms | | | |

| | | | | |
|-------|--|--|-----------------|------------------|
| | Girls should have a say if they wish to pursue further education after completing school | | | |
| | Girls should be allowed to choose the type of work they want to do | | | |
| | COVID-19 IMPACTS | | | |
| | You might be aware of the COVID-19 situation currently, I am going to ask you some questions about the impact that the disease and the lockdown may have had on your work and life | | | |
| H33 | Please indicate, through a Yes or No, the areas where your role as an aagewan has been impacted: | | 1: Yes 0: No | |
| H33.1 | To be in contact with members regularly | | | |
| H33.2 | To provide assistance to pregnant mothers for ANC check-up or delivery | | | |
| H33.3 | To provide assistance in the event of domestic violence | | | a_state=2->H33.4 |
| H33.4 | To provide assistance in the case of job loss | | | |
| H33.5 | To provide information and assistance to avail of existing schemes and register for new schemes (for COVID-19) | | | |
| H34 | Since the lockdown, have you supported your local ASHA/ANM worker to assist welfare efforts of the state? | | | |

ADOLESCENT GIRLS SURVEY QUESTIONNAIRE

| AG | ADOLESCENT GIRLS | | | |
|--------|---|---------|---|------------------------------|
| Q. No. | Question | Prefill | Code | Skip Pattern/ Restriction |
| | DEMOGRAPHIC INFORMATION | | | |
| AG0 | What is your age? | Prefill | | If not prefilled; ask |
| AG1 | Are you currently enrolled in an educational institution? | | 1: Yes 0: No | |
| AG2 | If no, what is your highest completed grade? | | 0: Never attended 1: Class I completed 2: Class II completed 3: Class III completed 4: Class IV completed 5: Class V completed 6: Class VI completed 7: Class VII completed 8: Class VIII completed 9: Class IX completed 10: Class X completed 11: Class XI completed 12: Class XII completed 13: Graduation/ Diploma | |

| | | | | |
|-------|--|---------|--|-------------------|
| AG3 | Why did you drop out of school? | | 1: Failed 2: School inaccessible/far 3: Poor quality/lack of facilities 4: Financial problems 5: Health problems 6: Not interested in school 7: Household work/childcare 8: Work for pay 9: Lack of separate school for girls 10: Family did not allow 11: Marriage 12: Got teased/bullied -777: Refused -888: Others: Please specify | AG2=0--> AG4 |
| AG4 | What is your marital status? | Prefill | 0: Unmarried/never married 1: Married 2: Divorced/separated 3: Widowed -777: Refused | If AG4=1,2,3->AG5 |
| AG4.1 | At what age were you married? | | Numeric < 19 -777: Refused | |
| AG6 | Are you a member of a Kanyashree Club in the school? | | 1: Yes 0: No | AG6=0->AG8 |
| AG7 | Have you received any benefits under the Kanyashree scheme? | | 1: Yes 0: No | |
| AG8 | What is the child helpline number? | | Text/-888 | |
| | VOCATION AND EMPLOYMENT | | | |
| | Now I will ask some questions about any training that you may have received and about what you would like to do in your life | | | |

| | | | | |
|-------|--|--|---|----------------|
| AG9 | In the last 2 years, have you received any vocational or skill training? | | 1: Yes 0: No | If AG9=0->AG10 |
| AG9.1 | What kind of vocational/skill training was it? | | 0: None 1: Financial literacy 2: Health training and awareness 3: Aagewan capacity building 4: Sewing training 5: Agriculture training 6: Computer training -888: Others: Please specify | Multi response |
| AG9.2 | Who organised/ provided that training? | | 1: Government (DDU-GKY, National Skill Development Corporation) 2: Private (coaching centres) 3: Non-governmental organisation (NGO) 4: SEWA -888: Others: Please specify -999: Don't know | |
| AG9.3 | How was the vocational/skill training useful for you? | | 1: It improved my knowledge of new skills 2: Helped me to pursue a different type of job 3: Helped me progress in my existing job 4: Can't say yet | |

| | | | | |
|--------|---|--|---|-------------|
| AG10 | Does anyone in your household roll beedis as a form of employment? | | 1: Yes 0: No | |
| AG10.1 | Do you also roll beedis? | | 1: Yes 0: No | |
| AG11 | After completion of your studies, do you aspire to take up paid employment? | | 1: Yes 0: No | A11=0->AG14 |
| AG12 | What do you aspire to become <Prompt: what type of job, business or trade would you like to pick up?> | | <Text> | |
| AG13 | What do you think could be a challenge while seeking employment? | | 1: I do not see any challenge 2: Permission from family 3: Household chores 4: Childcare 5: Lack of adequate skills 6: Lack of suitable opportunities near your area 7: Lack of transportation 8: Safety 9: Current COVID-19 and lockdown situation -888: Others: Please specify | |
| | HEALTH, HYGIENE AND EARLY MARRIAGE | | | |
| | Now I will ask some questions about your knowledge about health related issues | | | |

| | | | | |
|--------|---|--|---|----------------|
| AG14 | Do you have any knowledge about menstruation and menstrual hygiene? | | 1: Yes 0: No | AG14=0->AG15 |
| AG14.1 | Who informed you about this? | | 1: Mother/sister 2: Friends 3: ASHA/ anganwadi worker/aneswa 4: School teacher 5: Members of an NGO 6: SEWA -888: Others: Please specify | |
| AG15 | Do you know anything about sexually transmitted diseases? | | 1: Yes 0: No | |
| AG15.1 | Are you aware about a disease called HIV/ AIDS? | | 1: Yes 0: No | |
| AG15.2 | Do you know how it's transmitted? | | 1: Yes 0: No | |
| AG15.3 | Where did you get your information of HIV/ AIDS? | | 1: Mother/ sister 2: Friends 3: ASHA/ anganwadi worker/aneswa 4: School teacher 5: Members of an NGO 6: SEWA 7: Newspaper /magazine/ radio/TV -888: Others: Please specify | |
| AG16 | Do you know the legal age at marriage? | | 1: Yes 0: No | |
| AG16.1 | Do you know the benefits of marrying after attaining the legal age? | | 1: Yes 0: No | AG16.1=0->AG17 |

| | | | | |
|--------|---|--|--|-----------------|
| AG16.2 | Who informed you about this? | | 1: ASHA/ anganwadi worker/aneswa 2: School teacher 3: Members of an NGO 4: SEWA workers/ aagewans 5: Awareness campaigns organised by the government -888: Others: Please specify | Single response |
| | COVID-19 IMPACTS | | | |
| | You might be aware of the COVID-19 situation currently. I am going to ask you some questions about the impact that the disease and the lockdown may have had on your life | | | |
| AG17 | During the lockdown, has your school provided any support like conducting classes on the phone or TV? | | | |
| AG18 | Since the lockdown, has the amount of time you spend on household chores increased? | | 1: Yes 0: No -777: Refused | |
| | AUTONOMY AND AGENCY | | | |
| AG19 | Now I am going to read out some statements one by one. For each statement, please respond with Yes or No depending on if you agree or disagree | | | |

| | | | | |
|--------|---|--|-----------------------------------|--|
| | Do you believe that women should be allowed: | | | |
| AG19.1 | To complete their education? | | 1: Yes 0: No | |
| AG19.2 | To decide at what age they should get married? | | 1: Yes 0: No | |
| AG19.3 | To have a say in whom to marry? | | 1: Yes 0: No | |
| AG19.4 | To take up paid employment outside of home? | | 1: Yes 0: No | |
| AG19.5 | To travel alone to nearby places? | | 1: Yes 0: No | |
| AG19.6 | To share household responsibilities with the spouse? | | 1: Yes 0: No | |
| AG20 | For how many years have you been associated with the Yuva Mandal? | | 0: Less than a year Numeric <4 | |
| AG20.1 | Has participation in the Yuva Mandal enhanced your say in household decisions? | | 1: Yes 0: No | |
| AG20.2 | Do you believe that participation in this Yuva Mandal has impacted your work/ education positively? | | 1: Yes 0: No | |

| | | | | |
|--------|---|--|--|--|
| AG20.3 | Has membership in the Yuva Mandal changed how you actively participate in addressing issues that affect your community? | | 1: Yes 0: No | |
| AG20.4 | Can you share an instance where association with the Yuva Mandal has had a positive impact on your life? | | <Open ended free text> | |
| AG20.5 | In what areas would you like greater assistance from the Yuva Mandal? | | 1: Current assistance is adequate 2: Skill training 3: Health awareness and check-up camps 4: Accessing employment opportunities 5: Discussing issues about work, finance, etc., with my family 6: Accessing government services/schemes 7: Negotiating fair working conditions and wages 8: Reaching out to local officials for resolving community issues -888: Others: Please specify | |

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