





Women's Work in Select States in India: Opportunities and Challenges

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Credits

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Foreword

This report comes at an important juncture as India takes over the G20 presidency soon after having completed 75 years of independence. 'Womenled Development' is one of the key pillars of the G20 presidency's focus, in line with its vision for India@2047, where women are not only being seen as active participants in the economy but also leaders in its growth and development. It is also a time when India, like most other countries, is trying to find its feet in the aftermath of the COVID-19 pandemic which has reversed decades of progress made in gender equality. Economic empowerment of women is fundamental to achieving gender equality and inclusive growth.

The Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) aims to shift the evidence base from 'How' to 'What Works' to improve women's participation in economic activities in the Indian context. India's female labour force participation rate (FLFPR) is much below the global average of 47 percent and has, in fact, declined considerably in recent years. As per the Periodic Labour Force Survey 2020-21, FLFPR in rural areas is 27.7 percent reflecting a decline from 33 percent in 2004-05 (National Sample Survey). Trends in urban areas reveal only a marginal increase to 18.6 percent in 2020-21 from 17.8 percent in 2004-05.

Through this report, IWWAGE hopes to deepen the evidence around what works to improve the low

participation of women in the Indian economy. In an effort to isolate informant bias and apply better methods of measurement, the study uses innovative survey methods and improvised tools to measure women's work. It identifies barriers as well as enablers for women's entry and retention in the workforce while providing potential policy recommendations to what works to effectively enhance the same. The report reveals that increasing opportunities for skilling, improving infrastructure at the workplace and household, improving childcare facilities at workplaces, and genderresponsive mobility planning could significantly improve women's participation in the labour force. Simultaneously, addressing social norms would contribute towards reducing biases against women stepping out of their traditional care-giving roles, and also reduce hiring biases by employers which act as constraints to FLFPR.

We sincerely hope it provides valuable insights to researchers, policy-makers, civil society and the private sector to contribute towards realising the goal of gender equality and women's economic empowerment in India.

Sharon Buteau

Executive Director LEAD at Krea University

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Abbreviations

CII Confederation of Indian Industry

CMIE Centre for Monitoring Indian Economy

DIC District Industries Commission

EC Economic Census

FLFP Female Labour Force Participation
FLFPR Female Labour Force Participation Rate

FLFS Female Labour Force Survey

FICCI Federation of Indian Chambers of Commerce and Industry

FWPR Female Workforce Participation Rate

HH Household

ILO International Labour Organization

IT Information Technology
ITeS IT enabled Services

ITI Industrial Training Institute
LPG Liquefied Petroleum Gas
LFP Labour Force Participation

MGNREGA Mahatma Gandhi National Rural Employment Guarantee Act

MoWCD Ministry of Women and Child Development

NNM National Nutrition Mission

NSS National Sample Survey

OAE Own Account Enterprise

OBC Other Backward Class

OLS Ordinary Least Squares

PIE Principal Income Earner

PLFS Periodic Labour Force Survey

RRR Relative Risk Ratio

SBCC Social and Behaviour Change Communication

SC Scheduled Caste
ST Scheduled Tribe

WFP Work Force Participation

Executive Summary

Introduction

Women comprise nearly half of the world's working population and therefore potentially half of its labour force. Female labour force participation (FLFP) represent a women decision to be the part of labour force or part of economically inactive population. At present in nearly every country female labor force participation is lower than that of male labour force participation. Female labour force participation in South Asia is among the lowest of any developing region in the world.

As per PLFS, FLFPR in rural and urban area are 27.7% and 18.6% respectively. India's low female labour force participation excludes almost half of the potential working age population, leading to gross underutilisation of women's talents and capabilities and remains a roadblock in reaping and distributing its demographic advantage. Women participation in labour force varies across different region. The variation is determined by an array of economic and social factors including income growth, educational attainment, marital status and other prevailing local social norms.

The low Female Labour Force Participation (FLFP) in India has been a cause of concern for policymakers and researchers alike. Women's unpaid work, a mismatch between their skills and jobs, and household and societal norms that prevent them from entering the labour force are some reasons for the low FLFP. Further, traditional methods of

measurement of work often lack inclusive definitions that could capture the range of work performed by women or include means to isolate the informant bias inherent in proxy reporting. These are the supply side factors which emerges as barriers for females in participating in labour force. At the same time there are demand side constraints are also there which effect the participation of female in labour market. To holistically understand the role of factors and agencies which affect the FLFP, this study has conducted household level and enterprise level survey.

The report primarily aims to unpack the demandand supply-side factors behind low FLFP in India, while experimenting with modified ways to measure women's work. The findings from the study elaborate on the household and workplace-related factors constraining women's participation, provide an insight into what works at the level of policies in terms of enabling a higher FLFP, and contribute to ways of improving the measurement of women's work in the country. The report also conducted a choice experiment to record the perceptions of entrepreneurs in hiring. The first three chapters of the report discussed about the findings if the household survey. Fourth and fifth chapter are about the findings from enterprise level survey. Sixth chapter gives details of choice experiment and the last chapter gives a detailed policy recommendation with behavioural insights and also discussed about best practices across globe.

Household Survey

The report presents the results of a large-scale household survey conducted between November 2021 and January 2022. A total of 4,713 women were surveyed across five states. The choice of states-Jharkhand, Delhi, Karnataka, Madhya Pradesh, and Rajasthan—was strategically made to include the contrasting nature of FLFP in terms of absolute labour force participation (LFP) figures as well as their incline/decline in the past decades across these states. One urban and one rural district was chosen in each of the states (except Delhi where all districts are urban). To obtain a representative sampling of working age (18 to 59 years) women in these districts, the study used the electoral rolls from polling booths in two assembly constituencies in each of the districts. A male member from 20 per cent of the respondent households was also interviewed to assess and estimate any informant bias that other surveys measuring LFP through proxy reporting might exhibit.

The first part of the analysis of the survey data reports figures on the constitution of the sample and variation of FLFP vis-a-vis social category, marital status, age, education level and household wealth. While the composition of the sample matches other large-scale surveys representative of the population at the national level, the variation in FLFP on these parameters also shows trends similar to prior studies. This section also elaborated on the type of sectors that employ women and nature of employment of women who reported working for pay or profit.

The analysis compares women who are currently

working to those who have dropped out of the labour force as well as those who have never worked.

Enterprise Survey

The demand-side enablers and barriers that influence or determine women's Work Force Participation (WFP) were captured by an enterprise survey. The survey aimed to assess whether a worker's intention and willingness to work were being met with sufficient demand for women employees on the part of the employers. This included studying specific skills that male and female enterprise owners seek while recruiting workers—their recruitment needs, hiring patterns and current employee composition. Additionally, it attempted to highlight any implicit or explicit gender biases that might reduce women's employment chances.

The survey was conducted in Jharkhand and Karnataka, covering 1,238 male and female entrepreneurs across multiple sectors; 18 per cent of the enterprise workforce in the sample comprised women workers.

Limitations

As the study is based on two surveys hence it has some limitations which need careful consideration to further discuss its implications. In household survey the sample is limited. Thus highlighting state-specific and district specific differences could prove to be inaccurate. In enterprise survey two limitations are there. First, the study excluded a large section of enterprises that are categorised as own account enterprises (OAEs). Second DIC list presented a selection bias of formal enterprises as well as rural enterprises. (for detail see Annexure).

PART 1

HOUSEHOLD SURVEY

Supply-side Enablers of Women's Labour Force Participation



CHAPTER



Introduction: Background, Context and Aims

■he Female Labour Force Participation Rate (FLFPR) measures the proportion of a country's working age female population that is either working or looking for work. The female labour force of a country then denotes the female labour supply available to be engaged in the production of goods and services. For persons to be counted as part of the labour force, activities such as engaging in or searching for work must be under the purview of the National Accounts system, an internationally agreed standard set of recommendations regarding the compiling of measures of economic activity. Persons are classified as not being a part of the labour force when they are attending educational institutions, engaging in household duties, retired, or infirm or differently abled, and any other reasons. The employed comprise those in paid employment and self employment. The working age population consists of those above the legal working age. To promote international comparability, persons aged 15 years and above are often included in the working age population. This definition has been broadened at the 19th International Conference of Labour Statisticians 2013 and, along with 'employment work', it now includes own-use production work consisting of production of goods and services for own final use, unpaid trainee work, volunteer work and other forms of work.

ILO estimates, which are only available for working-age women (15 years and above), tell us that the FLFPR steadily declined from 32 per cent in 2005 to 21 per cent in 2017-18 in India. However, from 2017-18 onwards, the FLFPR (estimated for all agegroups) has increased continuously from 17.5 per cent in 2017-18 to 24.2 per cent in 2020-21. The increase has primarily been driven by the rural

FLFPR which rose from 18.2 per cent in 2017-18 to 27.7 per cent in 2020-21. The increase in urban FLFPR has been comparatively low: from 15.9 per cent in 2017-18 to 18.6 per cent in 2020-21. However, there exists significant regional variation in the FLFPR and in its changes over time. For a few states such as Gujarat, Telangana and Uttarakhand, the increase in rural FLFPR was around 17 per cent, 14.6 per cent, 13 per cent, respectively, from 2017-18 to 2020-21, much higher than the all-India average. The rural FLFPR was the highest in Himachal Pradesh at 53 per cent, followed by Chhattisgarh at 46.5 per cent, Telangana at 46 per cent, Tamil Nadu at 43.5 per cent, and Andhra Pradesh at 41.4 per cent in 2020-21. The rural FLFPR was the lowest in Delhi at 6.9 per cent followed by Bihar at 7.7 per cent in 2020-21. In Haryana, Uttar Pradesh, Assam and Odisha the rural FLFPR lay between 15 and 20 per cent in 2020-21. Wide variations exist in the urban FLFPR across the states as well. For states such as Himachal Pradesh, Uttarakhand and Odisha, the rise in urban FLFPR was approximately 6-7 per cent between 2017-18 to 2020-21, whereas the FLFPR stayed almost the same for states such as Andhra Pradesh, Bihar and Delhi, and declined marginally in Chhattisgarh. In other major states, the trend for urban FLFPR was similar to that of all India. Among the major states, the urban FLFPR was the lowest in Bihar at 4.5 per cent, followed by Uttar Pradesh at 10.2 per cent, Delhi at 10.8 per cent, Rajasthan at 13.9 per cent, and Haryana at 14.2 per cent in 2020-21.

According to Winkler (2016), the regional variation in FLFPR is often explained by differences in employment opportunities which again arise due to difference in the prevailing industrial mix influencing the relative demand for women workers, prevailing

¹ The definition is provided by International Labour Organization. Although the working age may vary from country to country based on national laws and practices, to promote international comparability the working age is defined as all the persons aged 15 and older.

gender norms constraining women's participation in the labour market, differences in the labour market, tax, transfer, and family support policies, etc. Another factor that determines the FLFPR is the stage of economic development. Literature suggests a U-shaped relationship between FLFPR and the stages of economic development; some variation in FLFPR among Indian states can be explained by the fact that they are at different points in the process of economic development.

Globally, workers women have been disproportionately affected by the COVID-19 pandemic impacting some sectors such healthcare as well as whole-sale and retail trade where women workers constitute a larger share. In addition, in developing countries, a huge share of women workers depended on supply chains which were severely disrupted by the COVID-19 pandemic. At the global level, FLFPR (for ages 15 years and above) stands at 46.6 per cent in 2022, 25.4 per cent less than that of men. The global unemployment rate for women at 6.1 per cent is marginally higher by 0.4 per cent than that of men in 2022. However, there are significant differences in women's Labour Force Participation (LFP) across countries underlying the global trend. Whereas in low-income countries the FLFPR stands at 57.4 per cent, it is much lower at 34.2 per cent in lower-middle income countries. In upper-middle income and high-income countries, it is again higher at 55.5 per cent and 53.3 per cent, respectively, in 2022. According to ILO estimates, the gender gap in LFP is highest at 38.4 per cent in lower-middle income countries, followed by the low-income countries at much lower level of 17.8 per cent, upper-middle income countries at 17.3 per cent, and upper-income countries at 14.2 per cent. The female unemployment rate is 6.2 per cent in lower-income countries, 5.8 per cent in lower-middle income countries, 6.7 per cent in upper-middle income countries, and 5.2 per cent in high-income countries. Among South Asian countries, the FLFPR declined from 23.5 per cent in 2019 to 22.3 per cent in 2022. The unemployment rate for both men and women remained at the same level of 5.6 per cent



At the global level, FLFPR (for ages 15 years and above) stands at 46.6 per cent in 2022, 25.4 per cent less than that of men.

in 2022.² The gender gap is expected to remain high particularly in Southern Asia; restrictive gender and cultural norms are often cited to be the constraining factors. In developed countries, the gender gap in Work Force Participation (WFP) is almost half of that seen in emerging countries, and the gap is expected to decline further. This achievement can be attributed partially to the equality in educational attainment between men and women, relatively progressive social norms, better family support policies, etc.³

India had one of the lowest FLFPR even among the South Asian countries where the rate is already very low in comparison to other regions. And this has happened despite the country witnessing a long period of growth of 7-8 per cent from 2003 to

² ILOSTAT, ILO modelled estimates, November 2021. The ILO modelled estimates are produced with a series of econometric models for the years and countries for which country reported data are unavailable. The model inputs are historical time series data.

³ World Employment and Social Outlook: Trends 2022. Geneva: International Labour Office, 2022.; World Employment and Social Outlook: Trends for Women 2018 – Global snapshot International Labour Office – Geneva: ILO, 2018.

2017 with only a few breaks. High economic growth is expected to generate employment opportunities for both men and women and thus increase women's employment. A declining fertility rate is often found to be associated with an increase in FLFPR. The fertility rate in India declined from 4.04 per cent in 1990 to 2 per cent in 2019-21.4 However, a corresponding increase in FLFPR did not occur. In addition, the educational attainment of Indian women increased significantly during the last three decades. In rural India, in the age-cohort of 15-19 years, the percentage of women attending school increased from 26 per cent in 2000 to 66 per cent in 2018-19 and from 52 per cent in 1999-2000 to 78 per cent in 2018-19 in urban India. It was expected that educated women would join the labour force.5

However, higher educational attainment of women in India has often been cited as one of the reasons behind the decline in FLFPR. The relationship between educational attainment and women's LFP resembles a U-shaped curve showing that, with increasing educational attainment, FLFPR declines first which is reflected in the lowest FLFPR among women with secondary level of education and then it increases among the highly educated women participating in high-paying white-collar jobs. The period between 2005 to 2010 witnessed a very fast increase in the proportion of women with tertiary education; however, the largest increase took place among women with a secondary education, followed by women with primary education. Due to the low FLFPR at the primary and secondary level of education, a larger share of these groups led to the decline in FLFPR.6

The other important factor leading to a declining FLFPR is rising household income. As women are often considered to be secondary earners in a household, they withdraw from the labour force as soon as the income of the household rises. Due to the high average economic growth rate leading to increased household earnings, the income effect caused the withdrawal of women from the labour force.⁷



With increasing educational attainment, FLFPR declines first which is reflected in the lowest FLFPR among women with secondary level of education and then it increases among the highly educated women participating in high-paying white-collar jobs.

However, the largest factor accounting for the decline in FLFPR is the lack of employment opportunities for women. Gender-wise segregation across occupations and industries explains less relative demand for women workers. A comparison by Kapsos et al. (2014) between male and female employment generation, had shown that, on the one hand, women's share did not increase in the fastest growing occupations, and, on the other, occupations such as teaching and health associate professionals—where the female employment increasingly took place—didn't grow fast.

Given this context, the Female Labour Force Survey (FLFS) attempts a more inclusive understanding of women's work, and the factors affecting women's economic participation. The study also aims to

⁴ World bank data, NFHS 5. The National Family Health Survey (NFHS) 5 was conducted during the years of 2019-21, under the stewardship of the Ministry of Health and Family Welfare, Government of India with the International Institute of Population Sciences (IIPS) acting as the nodal agency.

⁵ The estimates are obtained from NSSO's Employment Unemployment surveys and Periodic Labour Force Surveys.

Choudhury, Ruchika (2020), Working or not: What determines women's labour force participation in India?, IWWAGE Working Paper

⁷ Klasen, Stephan; Pieters, Janneke. (2015), What explains the stagnation of female labor force participation in urban India?. Published by Oxford University Press on behalf of the World Bank. https://openknowledge.worldbank.org/handle/10986/27684 License: CC BY-NC-ND 3.0 IGO

assess how the FLFPR changes when the data collection processes are enhanced and modified through effective designing and implementation of survey instruments.

Period of survey: The survey was conducted over a two-month period: between November 2021 and January 2022.

1.1 Aims of the Survey

The household survey has the following objectives:

- Developing mechanisms to capture women's work better through use of innovative survey methods and improvised instruments.
- Unpacking the supply- and demand-side factors influencing the FLFPR in India by sampling selected states for a representative sample.

- Assessing how FLFPRs change when the data collection process is modified: through proxy reporting by males.
- 4. Analysing the informant bias linked to inaccurate estimates of female time use patterns and LFP.
- 5. Recommending actionable points for informing policies and programmes that affect FLFPR.

1.2 Sample Size

A summary of the sample size is presented in Figure 1.

Approximately 200 men (one-fifth of the women surveyed) from each of the five selected states were surveyed. Rajasthan has fewer respondents in Table 1 as only Jaipur district was included for the purpose of this analysis.⁸

Figure 1: State-wise Sample

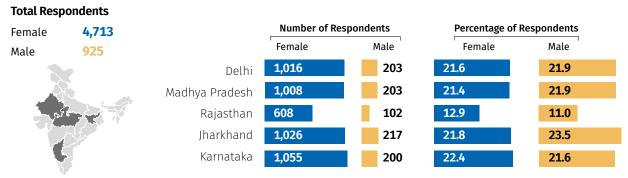
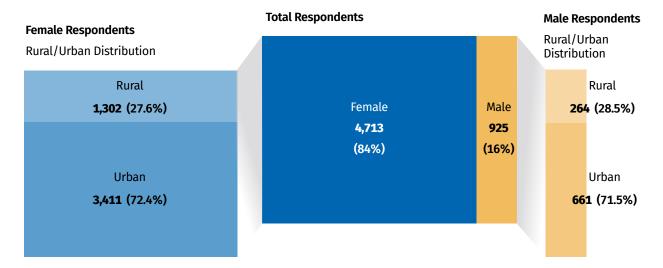


Figure 2: District-wise Sample

Total Respondents Percentage of Respondents Number of Respondents Female 4,713 Female Male Female Male Male 925 621 127 13.2 13.7 Central Delhi 8.4 76 8.2 South West Delhi 408 8.7 88 9.5 Gharwa 618 13.1 129 13.9 Dhanbad 485 94 10.3 10.2 Mandya 12.1 106 11.5 Bangalore 8.7 409 8.9 82 Rewa Indore 599 12.7 121 13.1 Jaipur 608 102 11.0

⁸ The data for the district of Barmer in Rajasthan were not included as we are still in the process of reviewing the quality of data for this district.

Figure 3: Sector-wise Sample



As mentioned earlier, two districts (one urban and one rural) in each of the five states were surveyed, with the exception of Delhi state where both districts are urban.

Of approximately 1,000 women sampled in each

state, around 600 respondents belonged to urban areas and the remaining 400 to rural areas, as shown in Figure 3. Based on data collected from the nine districts shown in Figure 2, 72 per cent of the surveyed population was urban while approximately 28 per cent was rural.



CHAPTER



Descriptive Analysis of the Survey

2.1 Employment Characteristics

2.1.1 Type of Employment

Women in rural areas are engaged predominantly in casual wage work, with nearly 41.6 per cent in daily wage work and 11 per cent in work paid at piece rate. The next largest source of employment for rural women is within the self-employed sector which employs nearly 30 per cent women (Figure 1).

Only 19.2 per cent of urban women surveyed are engaged in regular/permanent or long-term contract work, additionally, which is significantly less than the total proportion of women engaged in casual wage work (daily wage work plus piece rate work): 43.5 per cent. In the urban areas surveyed, about 27 per cent women are found to be self-employed (Figure 4).

These findings are in tandem with observations from other nationally representative surveys such as the Periodic Labour Force Survey (PLFS) and Centre for Monitoring Indian Economy (CMIE).



Only 19.2 per cent
of urban women
surveyed are engaged
in regular/permanent
or long-term
contract work.

2.1.2 Location of Employment

Women predominantly work for remuneration outside their homes. Nearly 67 per cent of women surveyed in rural areas report that they worked outside the home; only 2.1 per cent also reported working both within and outside the home. In the urban areas surveyed, 58 per cent of women

Figure 4: Distribution of working women across different types of employment

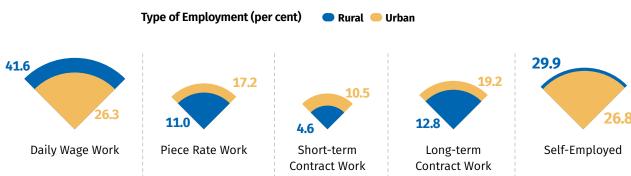
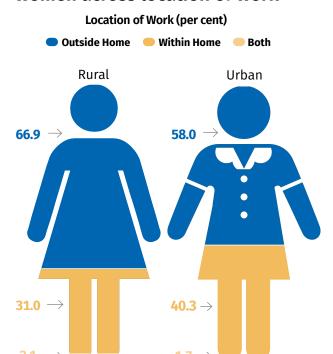


Figure 5: Distribution of working women across location of work



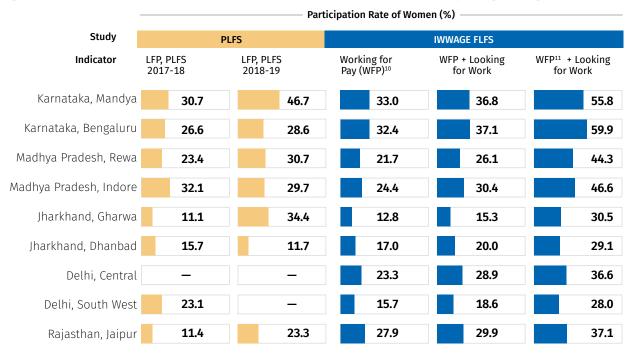
reported working outside the home. The remaining reported that they worked for remuneration within their homes in urban areas (Figure 5).

2.2 Workforce Participation across Key Demographic Characteristics

This section provides a snapshot of: (a) WFP and LFP rates according to the FLFS and how they compare with PLFS figures; and (b) demographic distribution of the entire sample of surveyed women on key demographic characteristics of social category, age, education, marital status and wealth. This is followed by an examination of the relationship between WFP and demographic variables.

Figure 6 clearly shows how the female WFP increases when women's engagement in unpaid activities

Figure 6: District-wise women's WFP and LFP (with sampling weights9)



⁹ To derive the female workforce and labour force estimates for the entire population from the surveyed units, assignment of weights (or multipliers or inflation factor) to the various units of the surveys—both females and males—is necessary. The logic behind computation of female and male multipliers as well as the detailed calculations for the process is given in the Annexure to this report.

¹⁰ The WFP rate measures the ratio of employed females to total female population, unlike the LFP rate—which also includes the unemployed in its measurement. Here, we define the workforce as those women who are engaged in paid work, excluding women who work as unpaid workers in family enterprises, unlike those in PLFS.

¹¹ This includes women who are working for pay, along with those who support their family/husband's work (unpaid family workers); it is closest to the LFP definition according to PLFS. For all further analysis, we use WFP from IWWAGE FLFS as the variable of interest.

in family business is included. The increase, approximately 20-22 per cent, is the highest in the districts of Karnataka, followed by an increase of 16-18 per cent in the districts of Madhya Pradesh.

2.2.1 Across Social Categories

Figure 7 shows the distribution of the sample across various social categories. In both rural and urban sectors, the proportion of women belonging to the Other Backward Class (OBC) category is the highest, followed by those belonging to the General, Scheduled Caste (SC) and Scheduled Tribe (ST) categories. The 'Others' category represents the remaining women in the sample who were either unaware of their social category or refused to answer.

Social **Categories** and **Female** Workforce **Participation Rate (FWPR):** Across all social categories, a larger proportion of rural women has never worked as compared urban women. This finding is contrary to the FLFPR being usually and relatively higher in rural areas and can be explained by our choice of districts, where urban districts represent more dynamic economic areas and, consequently, have better employment options for women, compared to rural areas which were selected from the worse-off rural districts.

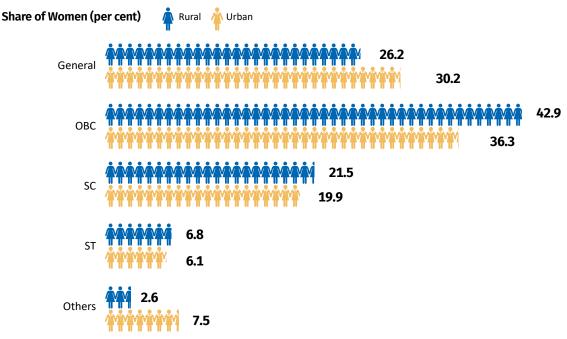
The data also suggest that a higher proportion



Among married
women, only 20.6 per
cent worked for pay
in the rural sector
and 20.7 per cent
in the urban sector.
In comparison,
WFP among widowed
and separated/
divorced women
was higher

of women in urban areas left the workforce as compared to women in rural areas.

Figure 7: Distribution of women across social categories



Approximately 66.2 per cent of women belonging to the OBC category have never worked for pay in rural areas—the highest proportion of women to have reported this among all social categories.

2.2.2 Distribution of Women across Marital Status

In both rural and urban areas, widowed/separated/ divorced women form the highest proportion of women participating in the workforce (those who are either currently working or have dropped out). A major share of both married and unmarried women reported that they had never worked for pay. Among married women, only 20.6 per cent of women worked for pay in the rural sector and 20.7 per cent women in the urban sector. In comparison, WFP among widowed and separated/divorced women was higher (Figure 8).

2.2.3 Across Age

Figure 9 shows that most women surveyed fall in the 18 to 35 age cohort—nearly 57.5 and 60.7 per cent in

Figure 8: Distribution of women across marital and working status

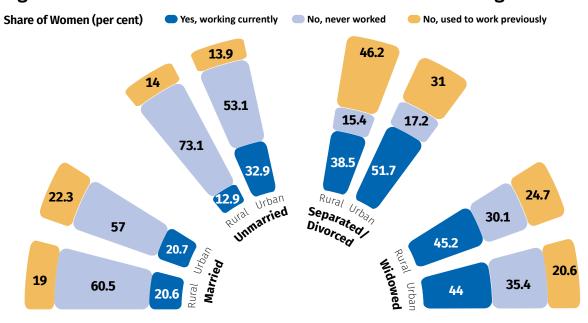
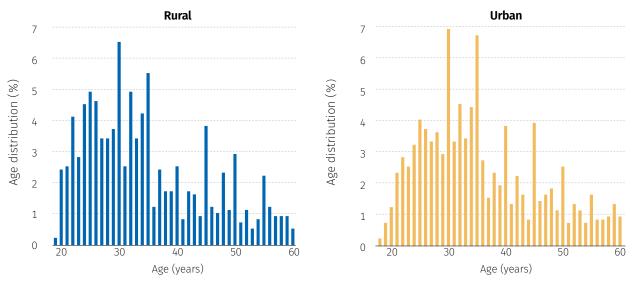


Figure 9: Distribution of women across age and sector



rural and urban areas, respectively.

Age and FWPR: An inverse U-shaped relationship has been observed between age and workforce participation for those women who are currently working. This implies that as age increases, workforce participation first rises, then falls, in both rural and urban areas. A large proportion of women in the workforce are aged between 30 and 40 years (Figure 10).

Corresponding to the previous trend, we also see that as age increases, the share of women who are not in the workforce declines, which reinforces the above finding.

2.2.4 Across Education Levels

Distribution of Women: The distribution of women workers by educational qualifications¹² shows that

most women surveyed in both rural and urban areas received secondary education: 38.2 per cent in rural areas and 34.1 per cent in urban areas.

There is a stark difference between rural and urban areas in the proportion of the female population with postgraduate degrees and above. Figure 11 shows that only 2.7 per cent of women in rural districts had postgraduate degrees or above, while 7.7 per cent of women in urban districts had these educational attainment levels.

Education and FWPR: A U-shaped curve is observed in Figure 12 for women who are currently working for pay across increasing education levels. The FWPR falls as the level of education increases from illiteracy to secondary or higher secondary education, and then rises again as education levels rise above graduate or postgraduate levels.

Figure 10: Distribution across workforce and age

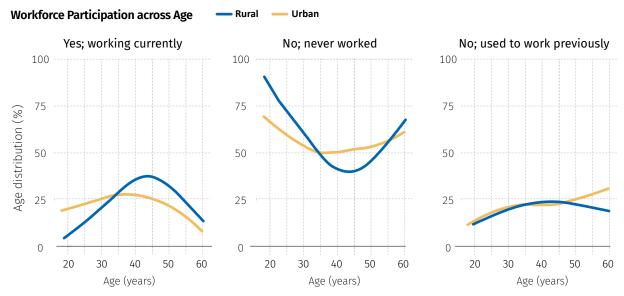
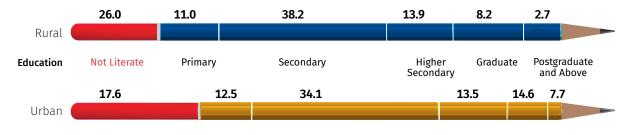
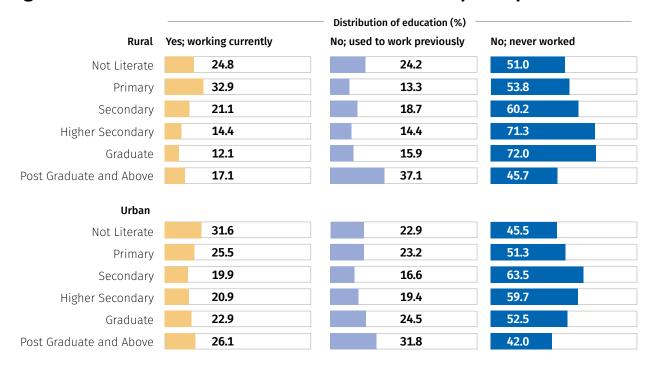


Figure 11: Education levels across rural and urban sectors



¹² Note that those who fall in the category 'Secondary' had education levels ranging from above primary level (Class 5) to those who had received education till Class 10.

Figure 12: Distribution of education across workforce participation



A higher percentage of women work in the urban areas than in the rural areas across all education levels, except at the primary levels where the FWPR is higher in rural areas. This is because women in rural areas are able to engage in more manual work as compared to those in urban areas.

2.2.5 Across Wealth Deciles

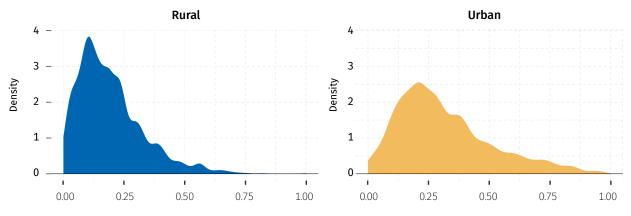
Wealth was estimated based on an asset index, which was calculated for each individual using the method

of inverse mean weights¹³. Figure 13 shows that the distribution is right skewed, and the majority of the population has a normalised asset index between 0.00 and 0.25 in both rural and urban areas.

Distribution of Women: Figure 13 also shows that both rural and urban distribution of wealth is right skewed, indicating that a smaller proportion of women in both rural and urban areas is wealthy and owns a large number of assets.

Figure 13: Distribution of wealth across sectors

Distribution of Normalized Asset Index



¹³ The procedure for calculating the asset index is given in the Annexure.

Wealth and FWPR: Those in the lower deciles participate more in the workforce in urban than rural areas. Also, women belonging to the highest decile tend to participate more in urban areas than in the rural areas.

For women who have never worked, the gap is greater at higher deciles. About 70 per cent women in rural areas have never worked for pay as opposed to about 48 per cent in urban areas (Figure 14).

2.3 Industrial and Occupational Distribution of Women in the Workforce

2.3.1 Distribution of Women Workers by Broad Industry Divisions

Figure 15 shows that women workers are primarily concentrated in the agricultural sector (49.1 per cent) in rural areas, and in the manufacturing (37.1 per cent) and services (41.3 per cent) sectors in urban areas. Only 6.3 per cent of female workers in urban areas are engaged in the agricultural sector. Very few women are engaged in the transportation

Figure 14: Distribution of wealth deciles across work status

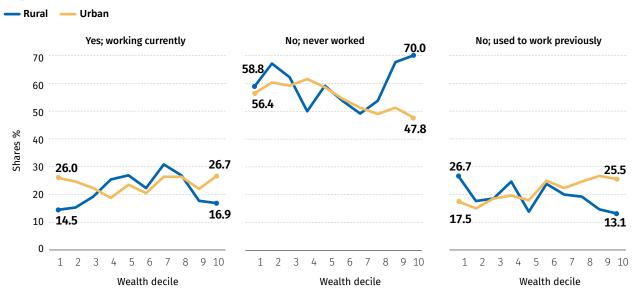
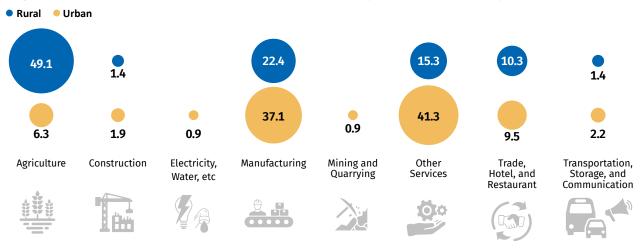


Figure 15: Distribution of women workers by broad industry divisions

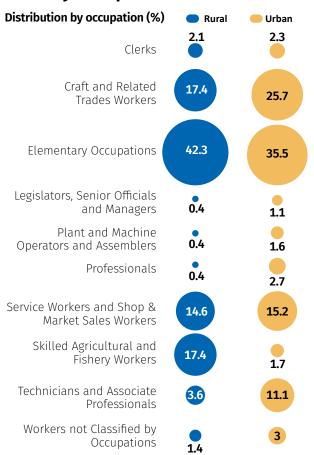


sector in both rural and urban areas (1.4 per cent in rural areas and 2.2 per cent in urban areas) as well as in construction. A similar proportion of women are engaged in trade and hospitality services in both rural (10.3 per cent) and urban areas (9.5 per cent).

2.3.2 Distribution of Women Workers by Occupation

A large proportion of women is engaged in elementary occupations in both rural (42.3 per cent) and urban (35.5 per cent) areas—17. 4 per cent of women workers in rural areas and 25.7 per cent in urban areas are working in craft and related trades. The agricultural sector employs 17.4 per cent women in rural areas but only 1.7 per cent in urban areas. The proportion of female professionals is negligible in rural areas, while it is 2.7 per cent in urban areas—2.1 per cent rural women and 2.3 urban women occupy

Figure 16: Distribution of women's work by occupation



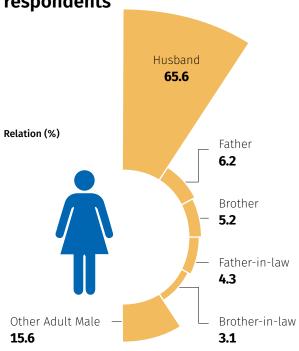
clerical positions in the workforce, while 3.6 per cent women in rural areas and 11.1 per cent women in urban areas are working as technicians or associate professionals (Figure 16).

Again, these figures are in tandem with other LFS estimates.

2.4. Female Workforce Participation—Male vs. Female Reporting

For a subset of our female sample, a male respondent in the household was also interviewed. This was aimed at unpacking how male reporting on workforce participation and time use of females varies from women's self-reported data. For 19.6 per cent (n = 925) of female respondents, male members in the same household were also surveyed. Characteristics of the male sample¹⁴, in particular, the relationship between the female and male respondents and age difference between them, is presented in Figure 17 and Figure 18.

Figure 17: Relation to female respondents



¹⁴ Male respondents were also asked about their own employment details. Using this information, male workforce participation rates were estimated and are presented in the Annexure.

Approximately 65 per cent of the males who were surveyed were husbands of the female respondents. Additionally, most of the male respondents were in the same age or were five to six years older than the females; 25 per cent of male respondents were about four years older than females (Figure 18).

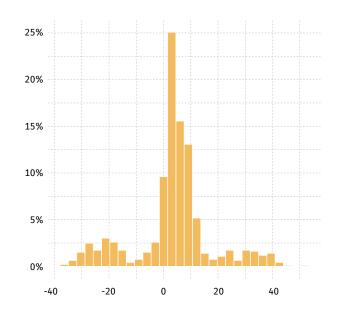
2.4.1 Difference in Reporting—Male vs. Female

An important objective of the study is to understand whether there is any information bias based on the gender of the informant. Therefore, the study focused on asking both men and women the same questions on employment and checking the difference in estimates of WFP and LFP.

The findings shown in Figure 19 suggest a marginal difference in the reporting of WFP by both male and female members in the household. However, when female respondents self-report, the figures for WFP are higher as compared to when men report on women's work.

This difference in reporting is the highest in Jaipur, where 28.4 per cent women reported working,

Figure 18: Difference in age between male and female respondents



compared to 23 per cent when men reported on women's work and employment details. On an average, the differences across districts are about 2 to 3 per cent.

Figure 19: FWP-male vs. female reporting

			Females in Workforce (%)	
State	District	Sector	Female Male Reporting	Female Reporting Higher
Delhi	Central Delhi	Urban	18.1 21.3	\checkmark
Delhi	South West Delhi	Urban	18.4 19.7	×
Madhya Pradesh	Rewa	Rural	18.3	\checkmark
Madhya Pradesh	Indore	Urban	23.1 26.4	\checkmark
Rajasthan	Jaipur	Urban	22.5	\checkmark
Jharkhand	Gharwa	Rural	14.8 17.0	\checkmark
Jharkhand	Dhanbad	Urban	14.0 16.3	\checkmark
Karnataka	Mandya	Rural	24.5	\checkmark
Karnataka	Bangalore	Urban	31.1 32.1	\checkmark

These differences mainly arise from the perceptions of women's work that vary considerably between men and women. A woman is perceived to be working only when the activity yields some returns or remunerations that are visible. Their contributions are mostly invisibilised when activities remain confined to one's own field or family businesses, as well as activities within the household premises. Such perceptions are also heavily influenced by the social norms and practises within families and communities where certain activities undertaken by women are consensually invisibilised; at times women themselves do not recognise those activities as 'economic work' and fail to report it. The only way to extract such information is by asking additional follow-up questions that probe further into the number and kinds of activities performed by women. The study tools were designed to capture such elements.

However, we also realised during the survey that information is collected better when men and women respond separately, preferably at different times or locations.

2.5. What are the Enablers and Barriers to Work?

2.5.1 Barriers for those who Dropped out of the Workforce

Women drop out of the workforce due to several reasons¹⁵. Our study reveals that some of the biggest barriers to women's work in the rural sector include inadequate wages, marriage, birth of a child, and household chores and responsibilities. In the urban sector, inadequate wages are not as prominent a

factor for dropping out of the workforce as are factors such as marriage, birth of a child, and household chores and responsibilities.

Figure 13 shows that 17.6 per cent of women dropped out of the workforce in the rural areas because wages were lower than expectations while 6.5 per cent did so in the urban areas. Only 2.3 per cent dropped out of the urban workforce because of long commuting hours to the workplace. If household and childcare work are perceived as barriers, 19.6 per cent of women in the urban area left their job because they had children and 25 per cent of women left their job after marriage.

Health issues are also a major factor for women respondents. Keeping other factors constant, 15.7 per cent women in the urban sector and 26 per cent women in the rural sector left their job due to their own health issues.

2.5.2 Enablers for those in the Workforce

However, the literature also suggests several mechanisms that facilitate women's participation in the labour force. Our study suggests some strong factors that influence FLFP rates positively. With respect to enablers related to work and the workplace, the location of the workplace being closer to home and flexible work timings are major enablers for women in both rural and urban areas—25.7 per cent women in urban areas and nearly 34.5 per cent women in rural areas clearly articulated that they were willing to take up jobs that gave them the flexibility to attend to childcare and domestic duties. Additionally, in urban areas, decent wages were a major factor which influenced

¹⁵ The survey also tried to capture the impact of COVID-19 on women's employment. Among COVID-19 related barriers, leaving the job on one's own was more prominent among women workers in both rural and urban areas. Additionally, in urban areas, 3.6 per cent of women was fired from their jobs due to the pandemic, and an additional 7.2 per cent was forced to leave their jobs when the business shut down.

Figure 20: Barriers faced by women

Share of Respondents (%) Rural Urban Type of Barrier: Work and Workplace Related 17.6 Wages were inadequate Was getting paid less than men 1.2 for the same job 0.8 Was getting paid less than other 0.6 women for the same job There were no social security benefits Long distance/commuting hours to work location 1.0 Working hours were too long 0.4 Workplace harassment experience Workplace lacked basic facilities 0.1 (drinking water/washroom etc.) 0.0 0.3 Lack of transport Type of Barrier: Household and Care Work 16.4 25.0 Got married 15.6 19.6 Had children 14.4 17.7 Household chores and responsibilities Had to care for elderly/disabled family members Lack of support/objections to work from parent/husband/other family members Type of Barrier: Others 15.7 26.0 Own health issues 1.7 Started pursuing higher education 0.4

0.0

7.6

10.9

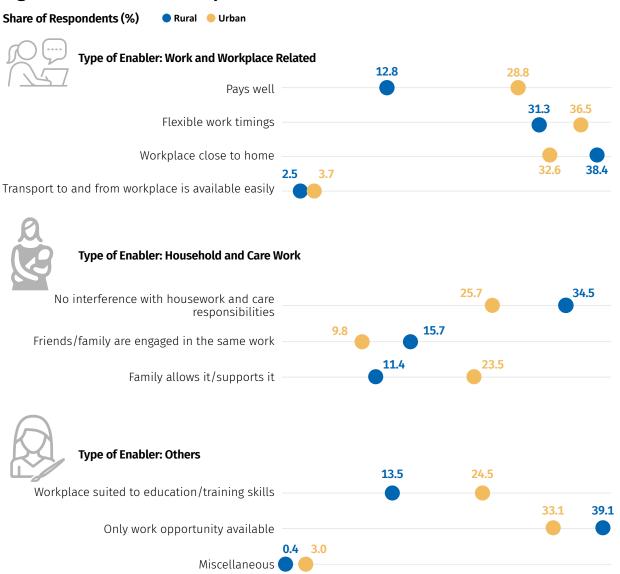
Migrated

Safety issues

Miscellaneous¹⁶

¹⁶ Other miscellaneous includes various reasons which do not come under the above cited categories.

Figure 21: Work and workplace-related enablers



women's choice to work in a particular workplace (Figure 21).

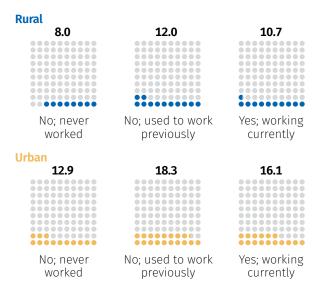
Skilling has also been an enabler for joining the workforce, whether in self-employment or for wages. In urban areas, women also showed a preference for work which is suited to their educational qualifications and skill training. This has policy imperatives as special skilling and training programmes can be developed for women which would make them eligible for a wider variety of jobs. For a high share of women workers, the reason for being in a particular job was the non-availability of alternative work opportunities.

Skilling as an Enabler

Approximately 89 per cent of women currently working in rural areas and 84 per cent currently working in urban areas had never received any skill training (Figure 22). These are important figures and our results from the logit discussed later clearly show the increased probability of the participation of skilled women in the labour force. These gaps and unmet needs in skilling need to be plugged on an urgent basis.

Figure 22: Skill training across status of work

Received Skill Training (%)



In our sample of the urban sector, 36 per cent of respondents were aware of some government-run skill training programme and 15 per cent reported receiving skills-related training. In the rural sector, these numbers are 35 per cent and 9.37 per cent, respectively (Figure 23). An awareness about skilling remains almost similar in rural and urban areas; however, despite being lower in both geographies, there still exists a gap in receiving training. However, younger women below 35 years tended to be more aware of skilling programmes and received more skill training (Figure 24).

Figure 23: Share of surveyed women aware of government-run skill programmes and receiving skill-training in rural and urban areas

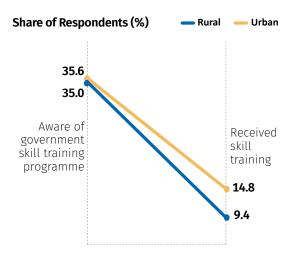


Figure 24: Type of skill training received across age cohorts

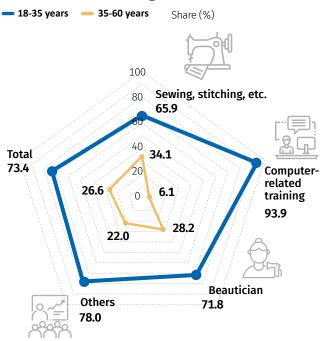
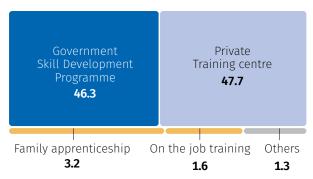


Figure 25: Distribution of women across skilling facilities/centres

Share (%)



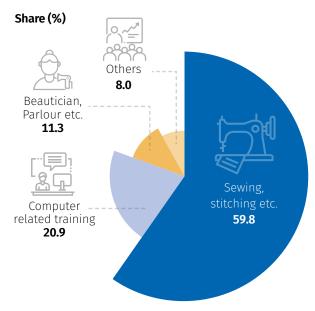
Forty-six per cent of those women who received skill training was trained at government-run facilities, while others availed of private facilities, including paid ones, or as part of family traditions (Figure 25).

However, skilling has overwhelmingly been concentrated in occupations related to sewing and stitching, computer and related applications, and beauty parlours—92 per cent of women were trained in these three vocations, of which 59.8 per cent opted for sewing, stitching and tailoring (Figure 26).

2.6. Time Budgets for Activities

The study asked brief questions about how women spend their time on various activities throughout the

Figure 26: Type of skill training received



day to gauge if there was any difference between:

- Time use of working vs. non-working women across activities; and
- b) Responses to these questions by men and women. The data do not provide much insight on this count.

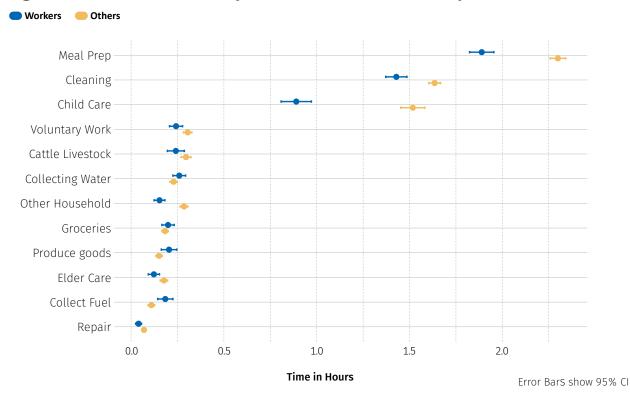
On the first count, given the limitations of our module, we found a few interesting insights which are shown in Figures 27-28.

Figure 27: Estimated time spent on employment labour and household work by workers and others



Error Bars show 95% CI

Figure 28: Estimated time spent on household work by workers and others



- 1. Women working for pay reported approximately 30 more minutes of total activity on an average day than women who reported not working for pay. The difference is statistically significant. This finding is limited by the constraint that our module does not take into account the simultaneity and intensity of activities performed by women; hence, the gap appears to be of only 30 minutes.
- 2. The figures also show that the gap of only 30 minutes occurs because working women spend less time on childcare and domestic chores, including time spent on meal preparation. On the other heads of activities, the time spent remains more or less the same. Again, the simultaneity questions remain unaddressed in our module.



CHAPTER



Decoding the determinants of women's WFP

he study extends beyond the basic descriptive analysis to gain a deeper understanding of women's decisions to work. To understand the factors that are correlated with a woman's response to the question: 'Do you work for pay?', three options were put to the respondents: 'Yes, currently working', 'No, but used to work previously', and 'No, never worked'. To explain such a categorical variable, the usual Ordinary Least Squares (OLS) regression may not be suitable. Therefore, resorting to qualitative response regression models is our obvious choice.

This section discusses the application of the logistic regression model which is suitable for binary responses (Yes or No, Working or Not Working, etc.) and presents the findings from our study.

3.1 Logistic Regression Model

As a starting point, two of the three responses regarding the status of work as described above have been clubbed into a single category; the respondents were divided into those who work currently and those who do not. This allows for the application of a binomial logistic regression to assess the factors affecting women's paid work. The two categories that have been clubbed are women who have never worked, and those who dropped out of the labour force to form a separate category of women who are currently not working. Formally, the econometric equation is as follows:

$$Y_i = \alpha + \beta X_i + \gamma Z_i + \epsilon_i$$

Here, the independent variables (X_i) comprise female-specific factors. All other controlling factors are denoted as Z_i . ε_i denotes the error term.

The dependent variable (Y_i) can take two values: currently not working (=0) and currently working (=1). The conditional expectation of Y_i given X_i and Z_i can be interpreted as the conditional probability that the event will occur. Given that the dependent variable can take only two values (0 and 1), it leads to non-linearity. Instead of giving a linear interpretation of the OLS regression model, this can be linearised by assuming that this condition expectation, or conditional probability, follows a logistic distribution function. In such a situation, it is customary to provide odds ratio instead of the usual value of the coefficients.

3.2 Logit Estimates

The data from our survey is cross-sectional and, using the status of work of the women surveyed (working/not working for pay), it attempts to uncover the factors which affect women's decision to participate in the paid economy. As discussed above, logistic regression has been used to understand what factors impact women's WFP.

3.2.1 Determinants of Women's WFP Explaining the Model

The dependent variable is whether a woman is currently working or not. It is a dichotomous variable which takes a value of one (=1) if she is currently working and zero (=0) if she is not currently working. It may be noted that this second category is a sum of women who have never worked, and those who worked for some time in the past but had to drop out for some reason.

The explanatory variables have been classified into five categories¹⁷. These include: skills and education,

¹⁷ This study includes district-specific dummies in the regression model as well to account for regional differences. Dhanbad, an urban district in Jharkhand, has been taken as the base category; hence the odds ratios are in relation to Dhanbad. It can be seen that women belonging to four of the nine districts (Bengaluru, Mandya, Indore and Jaipur) have a significantly higher probability of being currently involved in paid work.

demographic characteristics, presence of children in the household (own children or otherwise), household characteristics, and household infrastructure.

For each of these five categories, the regression results have been presented in five separate models that take only these categories as explanatory variables. In the final comprehensive model (Model 6)¹⁸, the presented results include all five categories of explanatory variables. For the purpose of effects and statistical significance, this comprehensive model has been treated as the final model. In each of these six models, the factors controlled for include: sector, socio-economic groups, and religion. Control variables have been used for district-specific effects using dummy variables.

Table 1 presents the odds ratio of the comprehensive logistic regression analysis.

Interpretations

The coefficient (odds ratio) to skill training is 1.35. This implies that a woman with skill training is 35 per cent more likely to be engaged in paid work compared to a woman who has not had any skill training. Qualitatively, the odds ratio of an explanatory variable greater than 1 would suggest that it is an enabler (positively associated) of currently working vis-à-vis not currently working women. An odds ratio of less than 1 is negatively associated with the currently working category and is thus acting as a barrier.

Education and Skills

This model considers the following variables in this category: own education, square of own education and skill training. The square term (of own education) accounts for the usual U-curve hypothesis of female education, which posits that the probability of women being in the workforce declines as their level of education increases, and then rises after a

Table 1: Logistic regression results

Category	Variable	Coefficients
Education and Skills	Own Education	0.808 ***
	Own Education Square	1.302 ***
	Skill Training	1.348 **
Demography (Age and Marriage)	Marital Status = Married	0.216 ***
	Marital Status = Others	0.392 ***
	Age	1.325 ***
Presence of children in the Household (HH)	Own Children	0.864
	Children in the HH	0.954
HH Characteristics	PIE Spouse=Yes	1.642 ***
	Asset Index	0.981
HH Infrastructure	Piped Water	1.007
	Electricity	1.368
	LPG	1.203

Note:

- The dependent variable is whether the female respondent is currently working (=1) or not working (=0). The total number of observations are 4,713. In the interest of space, the odds ratio (without the attached standard errors) of a few chosen explanatory variables is reported. In the regression, a number of other variables were also included. These include: an education interaction term (own education and the highest education in the household), age group, age square, a few terms interacting with having children in the household, type of household (joint or nuclear), and education level of the principal income earner (PIE) in the household. In the household infrastructure category, housing material type (kutcha or pukka), separate kitchen, water facility, toilet in the household and drainage facility were also included. Additionally, the sector of residence (rural or urban), socioeconomic groups (SC, ST, OBC and Others), religion (Hindu, Muslim and Others) and district level dummies were controlled for.
- Asset index is a composite index based on various assets in the household.
- Community controls include sector, religion and social category.
- Explanatory power of the model (Pseudo R-square) is 16.3 per cent.

¹⁸ The regression table represents only those explanatory variables that are used by Model 6.

threshold is reached. The interaction term indicates the status of an educated female in a household with other educated members.

Women's own education is negatively associated with her being employed. This, together with the positive (greater than 1) odds ratio for the square term, supports the U-curve hypothesis, i.e., women at the lowest and highest levels of education show higher WFP¹9. From the regression estimates, it can be observed that having obtained any kind of skill training is positively associated with the probability of working²0. Numerically, receiving skill training significantly increases the probability of work participation by almost 35 per cent. It can be observed that this result holds true even after the inclusion of other control variables.

Norms (Marriage, Age, Children and Spouse's Status)

Four explanatory variables have been constructed using the demographics: marital status, age and age square. Being married, as widely researched in literature, is associated with significant non-participation (and dropping out) of women from the labour force. The results of the regression analysis confirm this trend across all specified models. It is found that married women are only about a fifth (22 per cent) more likely to be currently working for pay, as compared to unmarried women. This result holds true even after the inclusion of other control variables in the model.

The third category in marital status is 'Others', which includes widowed, divorced and separated women. Women who belong to this group are more likely to be currently working, as compared to married women. Low LFP of married women is well explored in literature.

Age is positively associated with the probability of women being currently working. The negative odds ratio for the age-square term captures the diminishing returns to age. This explains the inverse U-shaped relationship between age and LFP²¹. In the regression model, the variable age group has been included to account for the oversampling of younger (less than 35 years) women.

Variables have also been constructed in the model to capture the effect of having children in the household. The first two variables include having one's own children and having any children in the household (less than 14 years). Additionally, four variables have been constructed which capture the interaction effects of having a child. These include: being married and having own children; having own children and age; having any young children in the household and living in the joint family; and having any young children in the household along with an elderly member.

Household Assets and Infrastructure

The value of odds ratio lower than 1 for the asset index in the regression model suggests that women in wealthier households have a lower probability of working for pay—the greater the value of the asset index the lower the probability of women participating in the labour force.

A variety of household infrastructure variables are included to understand its impact on women's decisions. These include piped water facility, electricity connection and Liquefied Petroleum Gas (LPG) connection (cylinder or pipe). Although statistically insignificant, such facilities do seem to increase the probability of women working.

3.3 Multinomial Regression Analysis

The multinomial logit compares women who are working with those who never worked or dropped out of the workforce. The multinomial regressions

¹⁹ This is in line with the theoretical discussions on U-shaped labour force trends of women. In the context of India, studies have also shown such trends occur primarily due to the mismatch between labour supply and demand. As women attain higher education, the supply of educated labour exceeds the available opportunities, thus not providing women with expected employment and remunerations. This results in women falling out of the employed cohort.

This finding indicates that the lack of job-oriented skills may be responsible for the poor participation of women in the labour market. This is substantiated by literature on women's skills and LFP. Unni (2017) finds that a vast majority of women in the job market are rendered unemployable due to poor levels of skill training in India—only about 9 per cent of young females surveyed in the 68th round of the NSS (2011-12) reported that they had received some form of formal or informal training. There are also associated issues of skill mismatch.

This is in line with wider literature. Further, Mahapatro (2013) finds that women belonging to the age group 35-44 years positively influence LFP, while women from 15 to 24 and 55 to 64 years negatively influence it. It is posited that women belonging to the 35 to 44 age group are forced to join the labour force to meet household needs.

allow us to compare the reasons for women not ever being in the labour force and dropping out for those who have been working at some point in time. The construction of explanatory variables is similar to those of the logistic regression, and interaction terms between variables are constructed to better understand the factors affecting women's decisions.

The model description is as follows. The dependent variable is whether currently working (=1), never worked (=2) or dropped out (=3). The reported values are the Relative Risk Ratios (RRRs). The explanatory power of this full model (Pseudo R-square) is about 14 per cent. The interpretation of the RRRs or odds ratios from the multinomial follows a similar logic to the logistic regression.

Explanatory power of the model (Pseudo R-square) is 14.1 per cent.

Table 2 presents the RRR from the multinomial logistic regression analysis. The explanations & findings may be summarised as:

Women with any skill training are 39 per cent

less likely to be in the never worked category. However, it does not ensure their retention in the workforce;

- Higher levels of education are associated with a higher risk of being in the never worked category. However, if women enter the workforce at any point, they are less likely to drop out;
- Marriage and age follow similar explanations as the previous logistic regression results;
- Having own children is associated with higher likelihood (almost 25.8 per cent) of being in the never worked category, while dropping out is less likely when women have their own children. This clearly indicates the drive to increase household earnings when women have children; and
- Women from wealthier households have a higher probability of being in the never worked category, but if they ever enter the workforce, higher assets put them at lower risk of dropping out.

Table 2: Results of the multinomial regression

Category	Variable	Never Worked	Dropped Out
Education and Skills	Own Education	1.468 ***	0.899
	Own Education Sq.	0.945 ***	1.019
	Skill Training	0.613 ***	1.075
	Marital status = Married	3.931 ***	6.980 ***
Demography (Age and Marriage)	Age	0.718 ***	0.851 ***
	Age Sq.	1.004 ***	1.00 ***
resence of children in the HH	Own Children	1.258	0.933
resence of children in the fift	Children in the HH	1.015	1.115
	PIE Spouse = Yes	0.715 **	0.433 ***
IH Characteristics	If HH Head is Female	1.147	1.098
in Characteristics	НН Туре	1.078	1.015
	HH Asset Index	1.072 *	0.911 **
	Piped Water	0.931	1.102
H Infrastructure	Electricity	0.798	0.561 **
	LPG	0.869	0.707 *

Notes

- The dependent variable is whether currently working (=0), never worked (=1) or dropped out (=2).
- The reported values are the relative risk ratios (RRR).
- Explanatory power of the model (Pseudo R-square) is 14.1 %.

PART 2

ENTERPRISE SURVEY

Demand-side Constraints to Women's Labour Force Participation



CHAPTER 04
Introduction

iterature has documented the positive spillover effects of an increase in women-led
businesses, also highlighting the propensity
of female-owned businesses to hire more female
employees²². The World Bank's Enterprise Surveys
suggest that, globally, while only 25 per cent of
employees in male-owned firms are women, the
share of female employees is 43 per cent in womenowned firms. In India too, female entrepreneurs tend
to hire more female than male workers²³. According
to the Economic Census (EC) of 2014, female-owned
establishments employ 13.45 million people in India
and, with the growing number of enterprises, these
employment figures are expected to increase.

The advantage for female entrepreneurs hiring women (relative to men) in the informal sector is quite substantial—over 15 per cent in some industryregions²⁴. This is true across most cases in the formal sector as well. The comparative advantage that female entrepreneurs have in hiring female workers may reflect social norms and attitudes. For example, women workers may feel more comfortable working for other women; or, to the extent that women face resistance from male members of their household if they seek work outside the home, such resistance may be less pronounced in cases where they work for other women. Since most of the businesses are informal and depend on their social networks to hire employees, women-led businesses tend to hire more women as employees, owing to their limited social capital.

Despite high economic growth in recent decades, India has not seen an increase in FLFP as is the case with other middle-income counterparts; however, there has been a progressive jump in female enterprise ownership rates²⁵. This remains an oasis in India's female employment story. One of the most critical avenues to boost FLFP in India is by leveraging the entrepreneurial ecosystem of the country. Entrepreneurship helps in efficient allocation of resources and innovation in an economy; high entrepreneurship rates are a critical factor in job growth in a region (Ghani et al., 2011).

Although trends are optimistic for women entrepreneurs, India has one of the lowest 'new business densities' in the world²⁶, compounded by a low gender ratio in enterprise ownership. Counterfactual simulations show that removing barriers to women's entrepreneurship increases LFP, wages and 'substantial gains' in productivity and welfare. Further, higher female ownership of local businesses in related industries (similar labour needs, input-output markets) predicts greater relative female labour force entry rates.

Therefore, the advancement of female entrepreneurship offers a way to promote the general participation of women in the labour market. One of the largest shifts in employment since India's independence is women's sectoral shift from 'self-employment' to 'regular wages.' This is predicted to continue²⁷ and hence it becomes crucial to study the factors that can increase women's participation

²² Cirera, X. and Qasim, Q. (2014). Supporting Growth-Oriented Women Entrepreneurs.

²³ Chiplunkar, G. and Goldberg, P. (2021). Aggregate Implications of Barriers to Female Entrepreneurship.

²⁴ Ibid

²⁵ Chiplunkar, G. and Goldberg, P. (2021). Aggregate Implications of Barriers to Female Entrepreneurship.

²⁶ World Bank's Enterprise Survey (2020).

²⁷ Landau, I. (2015). The Regulation of Non-standard Forms of Employment in India, Indonesia and Viet Nam. Geneva Internat. Labour Off., Inclusive Labour Markets, Labour Relations and Working Conditions Branch.



advancement
of female
entrepreneurship
offers a way
to promote
the general
participation
of women in
the labour
market.

in the enterprise economy, even if they are not entrepreneurs. These factors can be: (i) agentic, such as low confidence, lack of motivation, fear of failure; (ii) normative, including restrictive spatial mobility, lack of family support²⁸, double burden, social apathy; or (iii) institutional, such as low skills, lack of training opportunities²⁹, limited access to resources and entitlements, insufficient infrastructure³⁰.

Among the factors restricting entrepreneurship for women, normative factors, which are harder to measure³¹, are a binding constraint for women workers

in India. These norms, coupled with 'institutional voids'³², inhibit women from participating in markets or restrict them to working within their homes in family self-employed enterprises with little to no wages.

Beyond restrictions imposed by family and community members, biases of employers are widespread across South Asian countries. Twenty-eight per cent of firm managers (Kotikula and Islam, 2019) in India reported that hiring women is challenging as it 'disrupts the working environment'. Therefore, it becomes pertinent to explore what impedes enterprise owners from hiring female workers to understand the hurdles that women workers face in seeking jobs and coming to work. This expressed preference for male workers further restricts women's entry into the workforce.

We postulate that there is an absence of demand for female workers among employers (entrepreneurs) owing to perceptions around women's skills, care responsibilities, quality of work, and ability to commit to the prescribed time in each working day. It is in this context that we conducted a two-state enterprise survey with 1,238 male and female entrepreneurs in Karnataka and Jharkhand. This study was conducted with two aims:

- Firstly, to understand the worker-skill demand, requirements of enterprise owners, and whether intention and willingness to work is being met with sufficient demand for female employees; and
- Secondly, to document implicit as well as explicit gender biases of enterprise owners that may affect a female worker's hiring prospects.

²⁸ Raghuvanshi, J., Agrawal, R. and Ghosh, P. K. (2017). Analysis of Barriers to Women Entrepreneurship: The DEMATEL Approach. *The Journal of Entrepreneurship*, 26(2), 220–38.

²⁹ Gautam, R. K. and Mishra, K. (2016). Study on Rural Women Entrepreneurship in India: Issues and Challenges. *International Journal of Advanced Research*, 2(2), 33–36.

³⁰ Das, M. (2000). Women Entrepreneurs from India: Problems, Motivations and Success Factors. Journal of Small Business and Entrepreneurship, 15(4), 67–81.

³¹ Chiplunkar, note 25 above.

³² Goyal, Preeti and Yadav, Vanita (2014). To be or not to be a woman entrepreneur in a developing country? Psychosociological Issues in Human Resource Management, 2, 68–78.

Our study explores the specific skills that male and female enterprise owners seek while recruiting workers, their stated preference between male and female workers with respect to enterprise activities, and the key gendered and demographic attributes considered during recruitment. The following sections detail our sample and key findings.



CHAPTER 05

Descriptive Analysis

5.1 Employment Composition

5.1.1 Across Sectors

According to the EC 2014, the sectoral distribution of enterprises in India is:

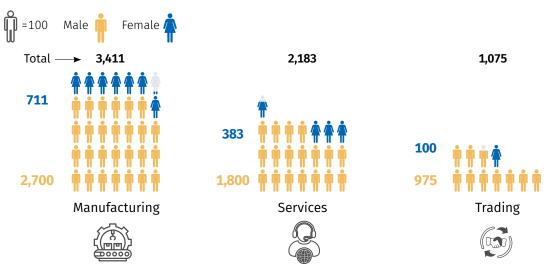
- Manufacturing³³: 24 per cent
- Services: 39 per cent
- Trading: 37 percent

From Figure 29 and Figure 30, we can assess that our sample underrepresents the trading sector, with 29 per cent of our sample being trading-related enterprises. An explanation of the variation could be that the District Industries Commission (DIC) prioritises manufacturing and service-related enterprises. Trading enterprises in India, particularly retail enterprises, are more likely to be informal in nature, and less likely to be represented in DIC lists, which include formal enterprises.



In our sample, women's representation is 9% in the trading sector, followed by 17% in services and 21% in manufacturing.

Figure 29: Composition of workers across sectors



³³ To make the sample more representative, we have restricted our selection to non-farm and off-farm businesses, excluding livestock, forestry and logging, fishing and aquaculture, and agricultural activities related to crop production and plantation from this calculation.

When it comes to workforce composition, trading enterprises are more likely to be small, employing, on an average, just 2.7 male and 0.3 female employees. Manufacturing enterprises employ an average of 6.7 male employees and 1.7 female employees. Women's representation is the lowest in the trading sector (9 per cent), followed by services (17 per cent) and manufacturing (21 per cent).

The sample of 1,238 enterprises in our study hires a workforce of 6,669 workers, and 18 per cent (n=1182) of the enterprise workforce is composed of women workers. Figure 31 compares this estimate to public and administrative datasets that have also estimated the composition of the enterprise workforce. The gap between the survey's female workforce estimate with nationally representative datasets such as the National Sample Survey (NSS) and EC might be due to the overrepresentation of formal enterprises in our sample. The EC includes several million agriculturerelated enterprises which are known to employ more women. Moreover, the 73rd NSS round does not include construction-related enterprises, a sector that employs fewer women. Both these factors could be the reason for the resultant percentage of women workers in the enterprise workforce in these surveys being higher.

We get a similar percentage when comparing the permanent, female workforce percentage to that of the World Bank's Enterprise Survey (2014).

Figure 30: Composition and average number of workers across sectors

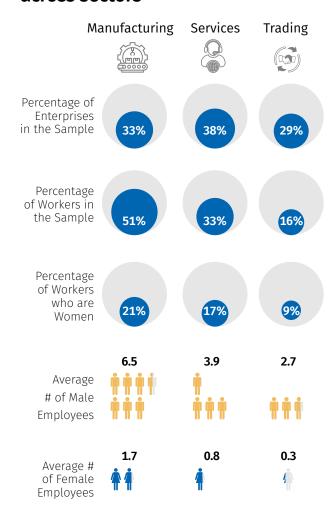
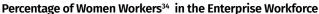
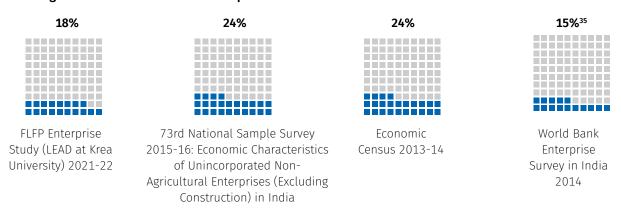


Figure 31: Study sample FLFP estimates compared to national surveys



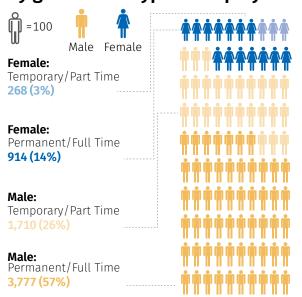


³⁴ All calculations are based on paid workers who have been employed by the enterprise. Non-salaried women workers from the household are not included in the calculation.

The World Bank estimate is a 'proportion of permanent full-time workers that are female'. This number can be better compared to the 'permanent/full time' female workers of our survey (14 per cent).



Figure 32: Composition of workforce by gender and type of employment



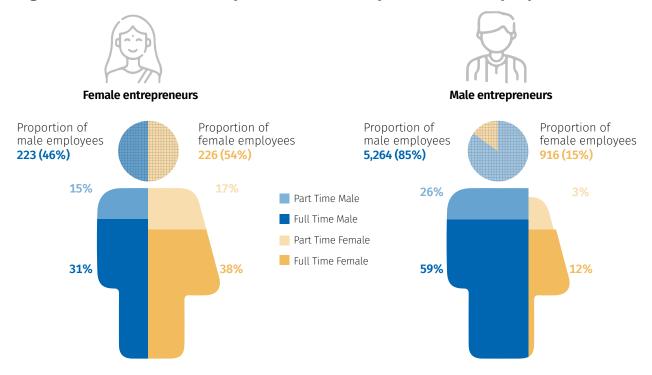
Thirty per cent of the enterprise workforce has temporary or part time jobs. Men have a greater share of temporary or part time jobs (31 per cent) as compared to women (23 per cent).

5.1.2 By Gender of Owner

Women enterprises constitute about 9 per cent of our

sample, and they employ slightly less than 9 per cent of the workforce. However, they are more likely to hire women employees than male employees. Figure 33 shows that female entrepreneurs favour women workers over male workers, and they are more likely to hire women on a temporary basis or part time basis as compared to their male counterparts.

Figure 33: Gender of entrepreneur and composition of employees



5.2. Sources of Hiring and Key Characteristics Sought

Informal sources such as word of mouth, relatives or friends, or employees themselves looking for jobs are the dominant sources of hiring. There are no significant differences between sources of hiring used by male and female entrepreneurs.

Employee referrals and hiring through contractors are also significant sources of hiring. Even though these categories are technically considered 'formal' hiring sources, access to the contractors and supply of skilled workers are often dependent on the entrepreneurs' personal rapport with the contractors, rendering this segment mostly informal in hiring practice. Sources such as advertisements, job portals and social media are less cited as sources of hiring. There is a paucity of research on sources of hiring, specifically for enterprises in India. A 2021 Statista report showed job portals, referrals and social media as the most-used sources of hiring in India, but this hiring is likely restricted to larger, multinational firms.

This highlights the importance of social capital and networks in the enterprise ecosystem in India as the key sources of recruitment are informal in nature. This becomes even more crucial while considering FLFP because, unless specifically requested, contractors may not prioritise female candidates or

might consider them only if they were to accompany a male worker from the family. Moreover, female entrepreneurs are likely to restrict their search to their immediate network, further limiting the representation of female workers in the hiring pool. As already mentioned, there are strong linkages between women's ownership of enterprises and employment of other women in the enterprises. In this regard, future research can explore the gendered differences in men's and women's social capital.

Even though hiring takes place predominantly by word of mouth, when asked to rank factors taken into consideration while hiring an employee as well as desirable characteristics they seek in an employee, entrepreneurs seem to assign less importance to factors such as caste and familial ties, and prioritise years of experience, specific skill sets and willingness to work longer hours. There is scope of bias in this question, i.e., even as employers deny preference for caste and familial ties in hiring, they might just be indulging in such practices without being aware of it.

When it comes to desirable characteristics in an employee, entrepreneurs prioritise punctuality, not taking too much leave, and the ability to talk and establish connections with prospective buyers and partners. There were no significant differences between male and female entrepreneurs in both these ranking questions.

Figure 34: Sources of hiring for entrepreneurs

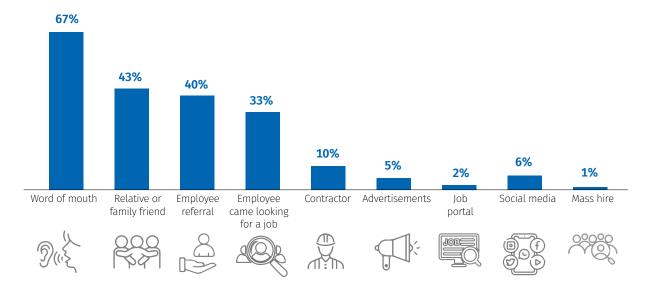


Figure 35: Factors in hiring and desirable characteristics of an employee ranked by the entrepreneur



Basis of hiring

More important factors

- Years of experience
- Specific skill
- Willingness to work long hours

Less important factors

- Recommendation/ praise
- Distance from home to workplace
- · Salary expectation
- · Same family or friend
- · Same caste or religion



Desirable characteristics in an employee

More important factors

- Completing work on time
- Not taking too many leaves
- Ability to talk/ establish connections

Less important factors

- Learning tasks without assistance
- · Being satisfied with the salary
- Soling problems on their own
- · Being friendly and polite to others
- · Coming to work on time

5.3 Enterprise Characteristics and FLFP

5.3.1 Proximity to Market

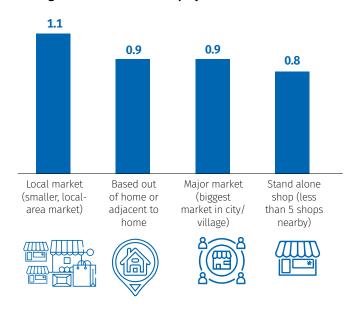
Figure 36 shows that the location of the enterprise holds little significance for the number of female employees in a given business. However, Figure 26 shows that women-owned enterprises are less likely to be in major markets of towns/cities. The highest representation of women-owned enterprises is in home-based enterprises. This restricts women's access to job opportunities available in the vicinity, limiting their work options. Given that the highest representation is in home-based businesses, it also signals the enterprise representation in informal, low growth and low employment sectors.

5.3.2 By Sector (Trading, Manufacturing and Services)

According to the sixth EC, livestock and retail trade accounted for half the female-led enterprises in India. These sectors tend to have enterprises that are small scale, with low hirability and dominance of Own Account Enterprises (OAEs). i.e., enterprises

Figure 36: Location of enterprise and average number of women employees

Average number of women employees



that do not employ any salaried workers. Our study shows a similar picture. In terms of representation, the friendliest occupation types for women are:

 Public Services: education, employment, human health activities;

Figure 37: Location of enterprise and ownership by gender

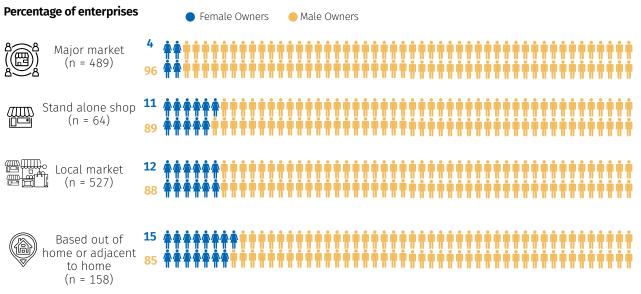
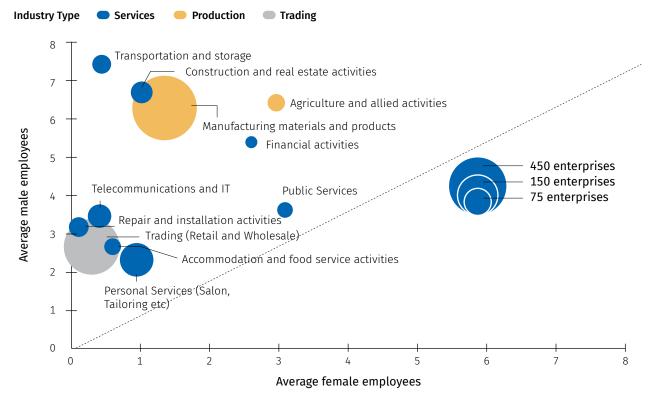


Figure 38: Women's workforce representation in key occupation types



- Personal Services: salons, tailoring units and beauty parlours;
- Financial Activities: financial service activities and insurance activities; and
- Agriculture and allied activities.

The least friendly occupation types for women are:

- Repair and installation activities;
- Transportation and storage activities; and
- Trading activities, including retail and wholesale trading.

Figure 38 shows that in all industries, male employees outnumber women employees in enterprises.

5.3.3 Work Arrangement and FLFP

It is widely hypothesised that flexibility of business timings can favour women's employment³⁶. According to a recent LinkedIn report,³⁷ 83 per cent of women workers³⁸ preferred flexible timings in their jobs with 72 per cent of women workers having rejected jobs that do not allow flexibility. In an era of general insecurity and precariousness in the job market, this could also mean that unskilled and informal jobs would go to women instead. Legally, laws such as the Factories Act of 1948 prohibit women from working in factories from 10 pm to 5 am³⁹. In recent years, states such as Maharashtra, Haryana and Uttar Pradesh have repealed such clauses in support of women to work at night.

Figure 39 shows that as work hours of a business increase beyond 12 hours, the workforce shrinks across both male and female employees. However, the female workforce shrinks considerably more than the male workforce.

Revisiting Table 16, we know that entrepreneurs highly value willingness to work longer hours. The precipitous drop in average number of women

Figure 39: Work hours and average number of employees

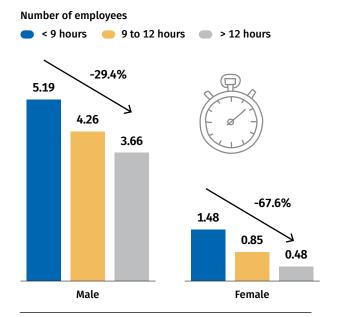
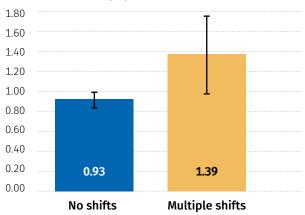


Figure 40: Shifts and average female employees

Number of women employees



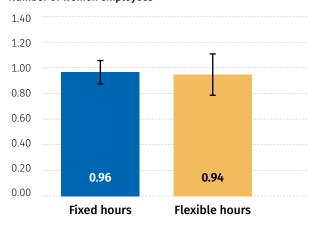
employees with increase of work hours shows a clear barrier to women's long-term and gainful employment.

As Figures 40 and 41 show, neither flexibility of business timings nor multiple shifts correlate significantly with a higher number of women employees. However, the option of shifts was positively associated with the number of female employees in the service sectors.

There may be a strong preference for regular, nonshift jobs owing to safety concerns and/or mobility restrictions by the family. However, currently women

Figure 41: Work hours flexibility and average female employees

Number of women employees



³⁶ Standing, G. (1989). Global Feminization through Flexible Labor. World Development, 17(7), 1077–95.

³⁷ LinkedIn (2021). Future of Work Study.

The women interviewed in this study were restricted to white collar female workers in India.

³⁹ About Women Employment (n. d.). Ministry of Labour and Employment. Retrieved 2 May 2022, from https://labour.gov.in/womenlabour/about-women-labour

can be employed for night shifts only if employers comply with a set of conditions mandated under their Shops and Establishments Acts. These include transportation service, security guard at office and a standardised route. This leaves the onus of recruiting women for night shifts purely on the entrepreneur, and disincentivises them from hiring women for night shifts, making it one of the key legal barriers restricting women's participation in the workforce. The State of Discrimination Index, which measures the extent to which state-level restrictions remove women's options to work, lists several states such as Telangana, Meghalaya and Odisha as the most restrictive in the category of 'freedom to work at night', suggesting that these states have the greatest number of legal restrictions on women's work at night.

5.3.4 Facilities and FLFP

Decreased mobility and fear of violence in public and private spaces are major limiting factors in the participation of women in the workforce⁴⁰. Investing in additional infrastructure for access and safety and inclusive legal provisions at work can be 'important enablers'⁴¹ of the FLFPR. We covered two key infrastructural components in our survey. The first was the availability of toilets for workers on or within proximity of the enterprise. The second was availability of childcare for working mothers in the form of creches or *anganwadis*.

Even though the 73rd round of the NSS estimates lower incidence of women-owned enterprises having a toilet on their premises, Figure 43 shows that more women-owned enterprises had access to toilets either on their premises or in the vicinity. Figure 42 shows that the availability of a toilet is strongly linked with having more number of women employees.

Overwhelming evidence suggests that childcare during work hours and/or after school hours boosts FLFP42. Laws in India have made creches compulsory for certain workplaces, although most of these rules apply to larger workplaces

Figure 42: Availability of facilities and average female employees

Number of women employees

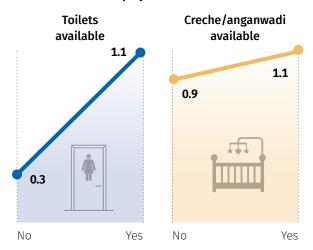
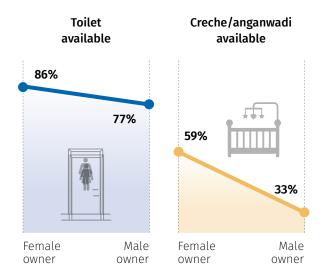


Figure 43: Availability of facilities and gender of the owner



and not smaller businesses covered in our study. Creches at the workplace have been added as a requirement for any 'factory' or a group of 'factories' hiring 30 or more women employees under the Factories Act, 1948. The 2017 amendment to the Maternity Benefit Act added the requirement of a creche in any company of more than 50 women workers, a move quoted as ensuring 'adequate crucial early care' to mothers of young children⁴³.

⁴⁰ UN Women (2019). Ending Violence Against Women: Creating Safe Public Spaces. www.unwomen.

⁴¹ Rajput, Hiya S. (2021). Mobility and Safety of Women: Interlinkages with Labour Force Participation? IWWAGE.

⁴² Martinez A., C. and Perticará, M. (2017). Childcare Effects on Maternal Employment: Evidence from Chile. Journal of Development Economics, 126, 127–37.

⁴³ Raman, S. (8 March 2021). https://www.indiaspend.com/women/large-employers-are-required-to-provide-creches-but-most-dont-733316

5.4 Entrepreneur's Gender and FLFP

The violin plot in Figure 44 shows that women-led enterprises have better representation of women amongst the workforce. Women-led enterprises in the sample hired on an average 2.40 female employees compared to an average of 0.81 women employees that male-led enterprises hired. The difference between the two is statistically significant.

5.5 Gendered Perceptions and FLFP

5.5.1 Perceptions around Women and Women's Work

Women's experience at work

The recent Pew Survey⁴⁴ reported that most Indian women do not perceive widespread discrimination against other women in India. They are also only

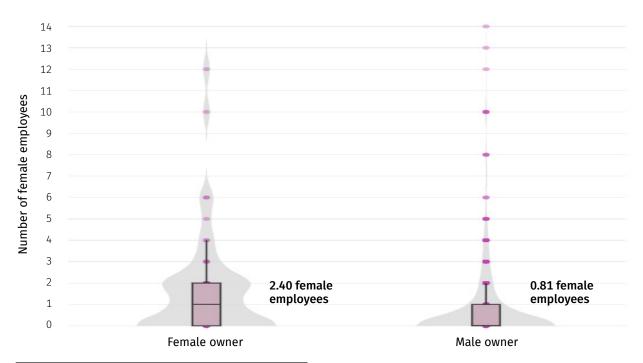
slightly more likely to be perceptive of discrimination against other women as compared to men. Our study shows a similar finding, where most women and male entrepreneurs do not perceive women facing more obstacles in seeking employment.

Women entrepreneurs were slightly more likely to agree that women's contribution to work is often overlooked. A greater percentage of male entrepreneurs disagreed with the statement.

Women and men competing for jobs

In the Pew Survey on gender attitudes in India, 82 per cent men and 77 per cent women agreed that men should get preferential treatment for jobs when employment is scarce⁴⁵. Our study, however, finds that more than half of the women entrepreneurs interviewed disagreed with the sentiment that jobs should be prioritised for men in the event of scarcity or calamity. One-third of male entrepreneurs agreed with the sentiment, although 37 per cent disagreed with it. Yet, during the pandemic, women were 11 times more likely not to return to work if they lost a

Figure 44: Entrepreneur's gender and average number of women employees

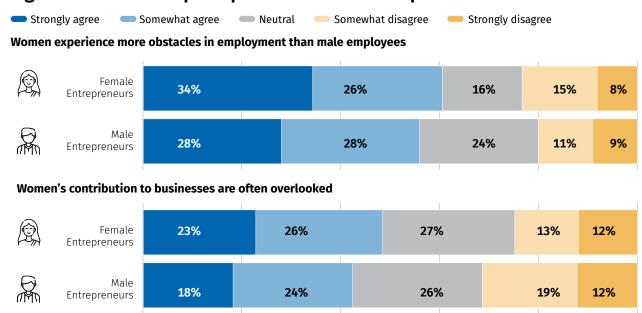


Evans, J., Sahgal, N., Salazar, A. M., Starr, K. J. and Corichi, M. (14 April 202). How Indians View Gender Roles in Families and Society.

Pew Research Center's Religion and Public Life Project. Retrieved 6 May 2022, from https://www.pewresearch.org/religion/2022/03/02/how-indians-view-gender-roles-in-families-and-society/

⁴⁵ Ibid.

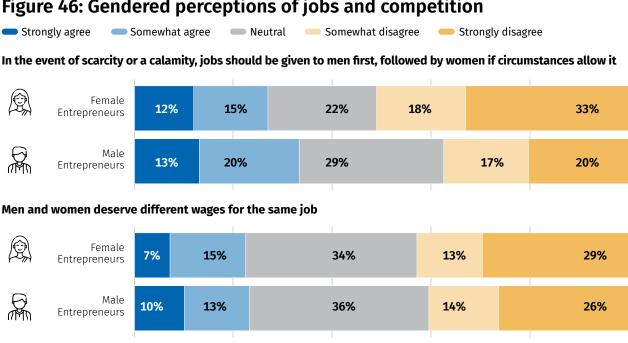
Figure 45: Gendered perceptions of women's experience at work



job, with no alternate job opportunity in hand46.

Male and female entrepreneurs in similar percentages disagreed with the statement that men and women deserve different wages for the same job. As a followup question, all those who agreed or disagreed were asked why they believed so. Those who disagreed stated clearly, in most cases, that gender was indeterminate to the quality and quantity of work, and the latter should be compensated. Those who favoured different wages cited the physical prowess of male employees which allows them to carry out physical tasks, as well as longer hours they can spend on work as opposed to women who must also look after their family and children. This gendered perception of roles in a workplace setting, like in a

Figure 46: Gendered perceptions of jobs and competition



Abraham, R., Basole, A. and Kesar, S. (2022). Down and Out? The Gendered Impact of the COVID-19 Pandemic on India's Labour Market, Econ Polit 39, 101-28,

home setting, contributes to a 'double disadvantage' for women, with implications for their ability to choose and engage in work opportunities.

Women in management and leadership

While a majority (52 per cent) of women entrepreneurs agreed with the statement that it was easier to take instructions from female employers, 39 per cent of male entrepreneurs agreed with the statement.

A 2017 Randstad Workmonitor Survey reported that 70 per cent of male employees preferred male managers over female managers, whereas only 41 per cent of women employees preferred male managers⁴⁷.

5.5.2 Willingness to Pay

Strongly agree

According to the ILO's 2018 India Report, the gender wage gap remains very high by international

Somewhat agree

standards, although it has seen a decline between 1993-94 and 2011-12. Much of this is attributed to the introduction of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in rural India⁴⁸. Numerous studies have discovered that the wage differential between men and women workers in India has decreased over time but is not entirely gone. With the pandemic and state-imposed lockdowns, this pay gap has only further widened⁴⁹ due to a phenomenon highlighted in the Global Gender Gap Report 2021 as pandemic-induced 'labour market scarring'⁵⁰.

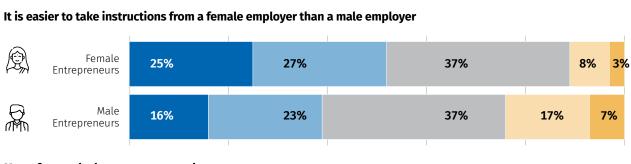
This gender difference cuts across all categories of work—regular and casual, urban and rural⁵¹— although differences are smaller among urban workers. While some of the wage differentials can be explained by the type of jobs women do, researchers estimate that a large part of the wage disparity stems from discrimination⁵².

Strongly disagree

Figure 47: Gendered perceptions of women in management & leadership

Neutral

Somewhat disagree



Men often make better managers than women



⁴⁷ Laha, R. (27 June 2017). Indian Firms Prefer Men over Women for Jobs: Randstad Survey. Mint. Retrieved 19 May 2022 from https://www.livemint.com/Industry/guWSOxa2IR56C2td3DrlPL/Indian-firms-prefer-men-over-women-for-jobs-Randstad-survey.html

⁴⁸ International Labour Organization (2018). India Wage Report: Wage Policies for Decent Work and Inclusive Growth. New Delhi: International Labour Organisation, pp. 140.

⁴⁹ Nikore, Mitali (2021). India's Missing Working Women: Tracing the Journey of Women's Economic Contribution Over the Last Five Decades, and During COVID-19. 7th International Conference on Gender and Women Studies.

⁵⁰ Temporary limitation of in-person work during the pandemic causing more permanent and persistent negative effects on women's earnings, employment rate and chances of decent employment in the future.

⁵¹ ILO (2018). India Wage Report: Wage Policies for Decent Work and Inclusive Growth. New Delhi: International Labour Organization, pp. 140.

⁵² Duraisamy, P. and Duraisamy, M. (2005). Regional Differences in Wage Premia and Returns to Education by Gender in India. *Indian Journal of Labour Economics*, 48(2), 335–47.

Our choice experiment (discussed later in the report) found no significant evidence of wage discrimination based on any characteristics of the profile. However, we also used an alternative way to ascertain the wage gap. After describing a job, respondents were asked to allocate a wage to the job. In the next section of the survey, we asked whether the respondents had any gender preferences for a wider variety of jobs, including those for which we had requested wage allocations. The wage from the previous section was then matched to any gender preferences that the respondents mentioned for that job. This gave us the 'wage gap' between males and females.

As seen in Figure 48, the wages seem to be in favour

of men by virtue of higher wages being allocated by entrepreneurs who also have male worker preference.

5.5.3 Stated Preference

In the section on perceptions in our survey, we read out distinct job roles to respondents and asked them which gender the role was best suited for—male/female employees—or whether they perceived no difference between either. The preference of male entrepreneurs towards men was enduring across nearly all roles except one—accounting and budgeting—where a plurality of them stated no gender preference.

Figure 48: Calculation of male wage premium through an alternative

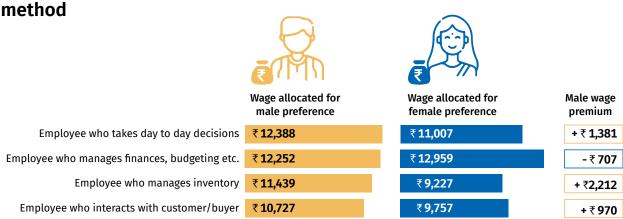


Figure 49: Job roles and stated gender preferences

Preferred ontion

Prefer	eu option					
	Male entrepreneurs				Female entrepre	neurs
Male	No difference	Female		Male	No difference	Female
53%	40%	7%	Taking day to day decisions	17%	36%	36%
50%	39%	11%	Assigning work to others	38%	32%	31%
63%	33%	4%	Finding new partners for business	44%	33%	23%
35%	44%	21%	Accounting and budgeting	15%	38%	47%
46%	44%	10%	Giving out wages	27%	46%	28%
69%	28%	3%	Investing in product or equipment	54%	32%	14%
49%	43%	7%	Hiring employees for business	23%	44%	33%
62%	33%	5%	Marketing activities	25%	56%	19%

Contrarily, women entrepreneurs reported a diverse set of gender preferences for job roles. For roles that were more 'outgoing' in nature or external facing, i.e., roles that require venturing out and talking to people, the preference was for male candidates. This preference was also evident in job roles requiring major financial decisions for the enterprise, i.e.,

investing in a product or equipment. Women were also more likely to report gender neutral preferences for job roles as opposed to men. Interestingly, the most favoured job role for women was 'accounting and budgeting', much like the preference of male entrepreneurs.



CHAPTER 06

Choice Experiment

ver the years, literature has systematically studied labour market discrimination⁵³, highlighting unfair employer preferences based on caste, race⁵⁴ and gender⁵⁵. It is challenging to measure discrimination and unfair treatment using aggregate data and public datasets. Experiments have therefore emerged as a popular complement to econometrics-based surveys⁵⁶. Social scientists have used blind auditions, audit studies and correspondence studies to scientifically measure discrimination in labour markets.

With regard to gender discrimination, a seminal work by Chaturvedi et al.⁵⁷ studied 160,000 job advertisements posted online, linked to over 6 million applicants, finding low turnout for female gendered job advertisements. The study also found male gendered words to be synonymous with decreased flexibility (travel requirements, late working hours). To record the perceptions of entrepreneurs in hiring, we conducted an experiment in our study.

Our choice experiment carried profiles of candidates based on four characteristics:

- 1. Gender (male and female);
- Marital status (unmarried, and married with two children);
- Education (10th pass, and college educated);
- 4. Age (23-year-old, and 38-year-old).



The choice
experiment
found that female
profiles were 25 per
cent less likely to
be 'hired' than their
male counterparts.
Married profiles
were 18 per cent
less likely to be
'hired' compared
to the unmarried
profiles

Bertrand, M. and Duflo, E. (2016). Field Experiments on Discrimination, No. 22014. NBER Working Papers. National Bureau of Economic Research, Inc.

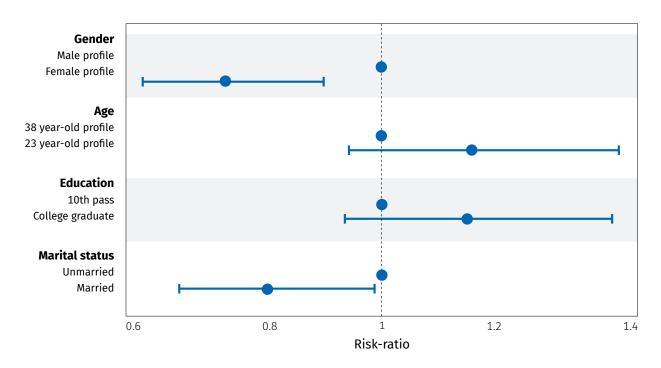
⁵⁴ Banerjee, A., Bertrand, M., Datta, S. and Mullainathan, S. (2009). Labor Market Discrimination in Delhi: Evidence From a Field Experiment. *Journal of Comparative Economics*, 37(1), 14–27.

Azmat, G. and Petrongolo, B. (2014). Gender and the Labor Market: What Have we Learned from Field and Lab Experiments? Labour Economics, 30, 32–40

Lane, Tom (2016). Discrimination in the Laboratory: A Meta-analysis of Economics Experiments. European Economic Review, 90(C), 375–402.

⁵⁷ Chaturvedi, Sugat, Mahajan, Kanika and Siddique, Zahra, Words Matter: Gender, Jobs and Applicant Behavior. IZA Discussion Paper No. 14497.

Figure 50: Relative probability of a profile getting 'hired' by entrepreneurs



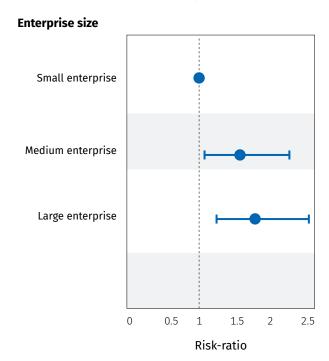
The factorisation of these four characteristics gave us 32 unique profiles. Each respondent was provided with one of these 32 profiles, and they were asked whether they would hire the candidate based on these characteristics if they had to hire⁵⁸.

Our choice experiment⁵⁹ found that female profiles were 25 per cent less likely to be 'hired' than their male counterparts. We also found that married profiles were 18 per cent less likely to be 'hired' than those profiles which were listed as unmarried.

Consequently, we also tested for interactions between the four variables. For example, would a female profile and a married profile have any statistical significance in the probability of getting hired? We did not find any conclusive results while studying the interaction between the four variables.

To observe the effects of enterprise size on hiring discrimination, we divided our sample into three quintiles based on employee size:

Figure 51: Choice experiment, relative likelihood of getting hired based on enterprise size



⁵⁸ The drawbacks of our approach are discussed later in the limitations of the study.

⁵⁹ Model of ascertaining discrimination levels based on the logistic probability of a profile getting hired. y(hire=1) = a0+a1(female)+a2(married)+a3(college education)+a4(younger age).

- Small enterprises: with one or two salaried workers;
- Medium enterprises: with three to five salaried workers; and
- Large enterprises: with six or more workers.

Our choice experiment found that medium

enterprises were 54 per cent more likely to hire women profiles than small enterprises. Large enterprises were 76 per cent more likely to hire women profiles than small enterprises. A higher proportion of female candidates being hired could be a function of sources of recruitment employed by medium and large enterprises since many resort to labour contractors and human resource personnel for mass recruitment.



CHAPTER 07 Main Findings

Major Findings

1

Skilling is a great enabler in pushing women to work



- a) Skilled women are 39 per cent less likely to be in the 'never worked' cohort, although this does not ensure retention in the labour force.
- b) Among women availing of skills training, government training programmes are being accessed by over 46 per cent of the respondents.
- 59.8 per cent of respondents interested in training showed a preference for sewing and stitching.
- d) Almost 94 per cent of skilled respondents who preferred computer training were young women in the age cohort 18 to 35 years.



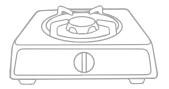
3

Women-friendly investments in workplace infrastructure can induce retention of women in the workforce and reduce dropouts

- a) Having children increases the likelihood of women not working by 26 per cent. This may be resolved by making quality childcare facilities available.
- b) Workplaces with separate toilet facilities for women have, on an average, three times the number of female employees compared to workplaces without toilets.



4



Investments in household infrastructure can increase time spent by women on economic activities

 a) Household infrastructure such as piped water, electricity and cooking gas has a positive impact on women's WFP and their provision increases the probability of women's WFP.

5



Recruitment bias against women acts as a barrier for entering the workforce/labour force

 a) Employers are less likely to hire women than men, irrespective of the job profile.

6



Gender norms dissuading women from going out to work or taking up productive work within the premises operate at all levels

- a) Marriage has a significant impact on women's LFP decisions. Being married lowers the chance of participation to approximately one-fourth in comparison to unmarried women.
- b) Women from wealthier households have a higher probability of being in the 'never worked' category but, if they ever enter the labour force, their socioeconomic status puts them at a lower risk of dropping out.
- c) The husband's income status in the household significantly influences the WFP decision of the wife.

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Annexure

A1. Research Methodology

This section details the sampling design and estimation procedure for the survey.

A1.1 Sampling Design of Household Survey

The study adopted a multi-stage stratified random sampling design for the purpose of this survey. The plan for the study was to undertake a survey of approximately 5,000 females and 1,000 males across five Indian states, namely, Delhi, Jharkhand, Karnataka, Madhya Pradesh, and Rajasthan, all of which were purposely chosen. The rationale for the choice of states was twofold: to capture labour force trends as well as geographic diversity. The sample size was divided equally among the five states; the aim was to survey 1,000 females and 200 males in each state. This was followed by the selection of two districts -- one 'rural' and one 'urban' -- in each of these five chosen states. The 'rural' district was one which had a substantially higher rural population ratio among all districts in the state. The urban district had a substantially urban population.

Having decided on the 10 districts (two in each of the five states), two assembly constituencies were chosen in each of these 10 chosen districts. Of these selected constituencies, six polling booths were randomly chosen in each of these 20 (5*2*2) constituencies. For each of the randomly selected booths, electoral rolls for constructing the sampling frame of this survey were acquired.

The electoral rolls were then digitised only for these selected booths. Following this, a list of all the females (<60 years) was prepared from each booth level electoral roll. This served as the sampling frame for our survey. Then, the sampling frame was divided into two population cohorts -- younger women (aged 18 to 35 years) and older women (aged 36 to 60 years). Having stratified in such a way, the name of the female who was to be interviewed was randomly selected from the separated electoral roll. The randomly selected female, thus, is the sampling unit of the survey. Further, for conducting male surveys, approximately one-fifth households where females had been interviewed were randomly selected and the male survey was executed within these households. The respondent for the male survey was either the spouse of the female interviewed, or some other male member in the household if the female was unmarried/ spouse was unavailable.

In the following section the levels of stratification (three), stages of randomisation (two) and strategy adopted for allocation of samples across various disaggregation units is explained in greater detail

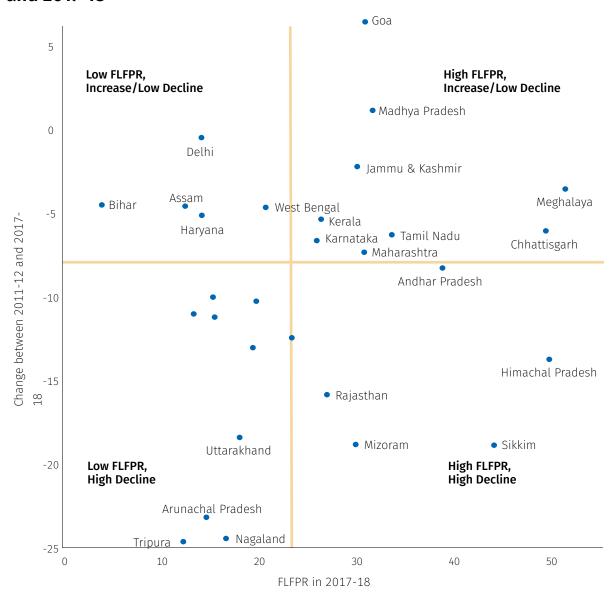
A1.1.1 Levels of Stratification

Choice of states

For the selection of states, major Indian states were plotted according to changes in labour force participation rates in the period between 2011-12 and 2017-18 (Figure A1). On the horizontal axis, the FLFPR from PLFS 2017-18 has been mapped. On the vertical axis, the change in the female participation between 2011-12 (Employment Unemployment Surveys) and 2017-18 (PLFS) has been plotted. The states were then partitioned into four categories. These are:

- 1. High rates of FLFPR and low decline (Quadrant 1: from which Madhya Pradesh was chosen);
- 2. Low rates of FLFPR and low decline (Quadrant 2: from which Delhi was chosen);

Figure A1: Plotting of Indian states basis changes in LFPR — 2011-12 and 2017-18



- 3 Low rates of FLFPR and high decline (Quadrant 3: from which Jharkhand was chosen); and
- 4. High rates of FLFPR and high decline (Quadrant 4: from which Rajasthan was chosen).

Finally, Karnataka, which has FLFPR levels and changes very close to the national average, was chosen.

It should be emphasised here that one state from each of the four quadrants with varying trends of FLFP has been selected in our sampling design. This has been done to ensure a regionally representative sample and a better understanding of the barriers experienced by women across India. While iterating through the quadrants, the attempt has been to maintain geographical representation from each of the North, South, East, West, and Central Zones of India.

Rural and Urban

For each of these five states mentioned above, one 'rural' and one 'urban' district was chosen. To classify districts as rural and urban, the urban ratio (proportion of urban to total population) was calculated for all the districts in each of the states and then districts were divided into quartiles based on this ratio. The districts in the fourth quartile and urban ratio greater than 0.5 were treated as 'urban'

districts and the ones in the fourth quartile and with urban ratio below 0.5 were treated as 'rural' districts. Further, from each of these two strata, the district with the highest population was selected. After selecting two districts in each state -- one rural and one urban -- necessary steps were taken to increase the likelihood of listing rural and urban households respectively in them. To do this, administrative maps of districts obtained from census 2011 handbooks were manually juxtaposed upon a map of assembly constituencies within the selected districts. This allowed for identification of assembly constituencies with higher concentrations of villages for rural districts and urban centres for urban districts. Upon this selection, the sample size assigned to the district was equally split between the two constituencies.

Age cohorts of 18-35 years and 36-60 years

All the females in the randomly selected booth were divided into two cohorts: women aged between 18-35 years and women aged 36-60 years

A1.1.2 Stages of Randomisation

Before proceeding further, the rationale behind choosing an electoral roll based sampling method is explained. The main objective of the sampling methodology was to obtain a representative sample of females -- the ultimate stage sampling units in the survey, in key states of India. It also aimed to capture urban heterogeneity and a representative sample of women across the working-age spectrum. Finally, given resource constraints and subsequent waves of the COVID-19 pandemic, the aim was to build a method which would lead to building a sampling frame which would be both economically efficient and which could be built within a short time span. A careful consideration of all of these concerns resulted in the selection of the electoral roll based sampling method that is discussed below.

Electoral rolls are publicly available and sampling through them has been found to be relatively more representative than other methods. These avoid the time and cost associated with household listing and mitigate the risk of bias inherent in quasi-random methods (Lemeshow and Robinson, 1985; Shannon et al, 2012). Electoral rolls have been used extensively in the past years as an alternative to household listing and methods such as "right hand rule" or "spin

the pen" (Banerjee et al, 2014; Khera, 2018). Using electoral rolls entails a few limitations, however. Firstly, many states' election commissions publish electoral rolls in their local language. Manually digitising them would incur costs and the data obtained in this manner would be prone to errors. But robust monitoring and quality checks were used to control this challenge.. Using the electoral rolls for each polling station randomly selected, a listing of all the households with females in the age-group 18+ was prepared. The electoral rolls of select polling stations were digitised for the survey. This allowed for oversampling of groups which other studies have shown to be underrepresented in electoral rolls and those which have a lower response rate.

Booth selection in an assembly constituency

For the chosen assembly constituency, six polling booths were randomly selected. The sample frame for this first stage unit was all the booths in the assembly constituency.

Respondent selection from the electoral roll in the randomly selected booth

Selection of female respondents

Having undertaken the third stratification by age group (females aged between 18-35 years, females between 36-60 years), the females were randomly selected depending on the allocated sample. These females are the unit of the survey. The sample of female respondents was collated through the electoral rolls at the polling booth level, instead of the household listing.

A randomised selection from the population of households with female members was allocated to surveyors. Approaching the households in this list would be called a random walk. If on one complete random walk in a polling station the requisite sample was not covered, the next polling station randomly sampled from the constituency was to be used.

b. Selection of male respondents

Since most of the national surveys involve male participants responding to questions addressed for females, this distorts the estimates of female timeuse and labour. Significant differences have been observed when women self-report and when men fill in for women. To account for the informant bias inherent in most surveys, our study also conducted a survey for a fraction (20 per cent) of male respondents across the five states -- 200 men in each state. That is, in a fraction of households (one in five households) where the female was surveyed, a male member was also surveyed. For this, the surveyors were instructed to conduct the female surveys as detailed above and follow these with a male survey in every fifth household, to ensure randomisation for male respondents as well. As a set protocol, the male participant was either the spouse of the female surveyed, the head of the household or the eldest adult male member in the household.

The male respondents are asked to report about the female respondents' work and time use on an average day in our study. This allows the researcher to ascertain the extent of bias involved when male respondents report for females. As discussed previously, the questionnaire for this survey was a subset of female survey tools. It primarily included modules for reporting women's time use and LFP, along with some questions on the male respondent's own LFP.

A1.1.3 Allocation of Sample Size

- A total sample size of 5,000 female (and 1,000 male respondents) is used.
- This is divided into five equal parts for each of the five states. There are two districts (one urban and one rural) in each of these states.
- The sample has been divided in the ratio 3:2, in favour of the urban district. This accounts for the higher heterogeneity in the urban areas. Thus, 600 samples for urban districts and 400 for rural districts have been obtained.
- An equal sample has been allocated for both the constituencies in each district (300 for urban districts, and 200 for rural districts).
- In each of the six randomly selected booths in an assembly constituency, the sample has been assigned in the ratio 2:1 in favour of the young females. This has been done to account for under-reported females in the electoral roll data.

In each of the six urban booths, 50 females have been sampled (33 young + 17 old) and, in each of the six rural booths, 33 females have been sampled (22 young + 11 old).

A1.1.4 Limitations of the Sampling Strategy

- It is always difficult to replicate an official survey method and sampling strategies and obtain absolute comparability with the official figures. In this study, the rural and urban sampling frames are also different from those employed by NSS. Hence, the best possible comparability occurs at the district level rural and urban estimates of FLFPR with the corresponding rural and urban estimates given by the PLFS.
- There might remain a selection bias due to the process of listing households through electoral rolls.
- 3. The estimates would only be an approximation and not representative state level estimates of FLFPR.
- 4. The sampling design is also limited in its stratification and segregating rural and urban completely from electoral rolls is not feasible and hence a rural and urban segregated estimates at district level is also not obtainable from our study that would be comparable with PLFS.

A1.2 Sampling Design of Enterprise Survey

The primary respondents of the survey were 1,238 enterprise owners (1,127 male entrepreneurs and 111 female entrepreneurs) with at least one full-time paid worker.

The following methodology was used to determine our study sample, starting from the selection of our research sites to obtaining lists of respondents to interview:

Stage 1 - Selection of States

The five states selected for the FLFP survey were ranked based on the number of enterprises/100,000 population ratio. The enterprises data were sourced

Table A1: Total number of enterprises and population of each state

State	Total # of enterprises	Total # of enterprises with hired workers	Total population	# of enterprises with hired workers/ 100,000 population
Delhi	8,75,308	3,97,810	1,67,87,941	2,370
Karnataka	28,80,548	8,63,770	6,10,95,297	1,414
Rajasthan	28,95,130	8,46,187	6,85,48,437	1,234
Madhya Pradesh	21,52,659	7,39,534	7,26,26,809	1,018

from Economic Census 2013-14 and total population data from Census 2011 (Table A1).

One state (Karnataka) with high enterprises/ population ratio and one state (Jharkhand) with low enterprises/population ratio were selected as sample states for the enterprise survey.

The sample size was equally divided among the states (600 each) to ensure representativeness and sample sufficiency at the state level.

Stage 2 - Selection of Districts

Two districts were selected for each state. The selection of each district was based on the following two parameters:

- 1. Urban population ratio¹⁵⁹; and
- 2. Total population.

We calculated the urban ratio for all the districts in each of the states using the Census 2011 and divided them into quartiles based on this ratio. The districts in the fourth quartile and urban ratio greater than 0.5 were treated as urban districts and the ones in the fourth quartile and with urban ratio below 0.5 were treated as rural districts. From each of these two strata, we selected the district with the highest population. Based on the above criteria, Bengaluru and Mandya districts were selected in Karnataka and Dhanbad and Garhwa districts were selected in Jharkhand.

Stage 3: Listing

In each selected district, the DIC provided the database of enterprises registered in the district.

Stage 4: Enterprise Selection

A list of enterprises was randomly drawn from

this dataset with stratification proportional to the industry breakup in the district (manufacturing, trading, services)160. The final sample is shown in Table A2.

Data were collected by our team of trained enumerators via Computer-Assisted Personal The 30-minute included Interviews. survey demographic details of the enterprise owner, employment history, recruitment practices, hiring needs and preferences, stated preference on gender of worker for a given role, and a choice experiment to measure implicit bias.

For the stated preference questions, respondents were read out a job role. They were then asked who they would choose for each role called out by the enumerator -- a male, a female or either.

For the choice experiment, the research team developed 32 unique fictitious profiles with variations in gender, age, education, marital status and nature of work. Each respondent was presented with a single profile and asked whether she/he would hire this candidate and how much she/he be willing to pay the candidate.

Table A2: Final sample for the enterprise survey

Enterprise Nature	Number of Enterprises in Sample	Percentage in Sample
Manufacturing	414	33.4%
Service	467	37.7%
Trading	257	28.8%

¹⁵⁹ The urban population of a district is the number of people living in statutory towns, census towns and/or any place with more than 400 people per

¹⁶⁰ The industry breakup of a given district was gathered from the Sixth Economic Census.

A2 Tools and Instruments

Instrument of household survey: Two sets of survey instruments consisting of structured questionnaires were applied to generate information. for the purpose of this study

- Instrument 1: A structured long questionnaire designed specifically to capture responses from female respondents. The tool attempts to collect household and personal details of the respondents. The tool is divided into modules and collates information on demographics, household assets and infrastructure, employment and work, non-employment and household work. It also attempts to capture women's time spent on several activities through a separate module on time budgeting; and
- Instrument 2: This is a shorter version of the main survey schedule, targeted at male members of the fraction of the identified households interrogating specifically on employment and work-related modules. It was administered to every fifth household in the sample.

The male respondents are the counterparts of the female respondents in our sample, but not necessarily their spouses; for those women who have spouses the husbands were surveyed if they were present at the time of the survey. Since our aim was to be as accurate and as specific as possible in capturing the responses, the survey was specifically administered to female members of the households in our sample, instead of getting proxy responses by the male members.

There are 10 modules for the female and eight modules for the male questionnaire. The questionnaire for males and females is mostly similar in structure, but since the aim was to assess the LFP of women, women were asked more questions to understand their engagement in work and the enablers or barriers faced by them in terms of participation.

The questionnaire for females:

- 1. Identification and personal information
- 2. Demographics

- Employment particulars of household
- 4. Household infrastructure
- 5. Documents, assets, finance
- 6. Work barriers and engagement
- 7. Time use details of select activities
- 8. Housework and care responsibilities
- 9. Skills and digital awareness
- 10. Availing benefits from government schemes/aid

The questionnaire for males:

- 1. Identification and personal information
- 2. Demographics
- 3. Documents, assets, finance
- 4. Work engagement of male respondent
- 5. Reporting of female respondent's work
- 6. Female respondent's time use survey (to be reported by male respondent)
- 7. Housework and care responsibilities

The tool intends to deepen interrogation on the questions of employment and work. The rationale behind asking probing questions stems from the following:

- Women usually do not identify themselves as workers unless there is recognised remuneration against the activity. So there may be a tendency of undercounting and losing those who engage in family businesses or work on their own lands or are working within family labour structures.
- a. The design categorises women into: a) currently working; b) never worked; c) working previously but dropped out presently.
- b. There is an attempt to capture women's willingness to work through multiple probing questions asked to the category of 'never worked and dropped out women'. The intention is to identify whether women are out of the labour force by choice or by lack of suitable opportunities.

Also women performing only daily chores in the household and care activities are not identified as 'workers' in the survey but they have been interrogated further to understand their time distribution on several activities.

A2.1 Female Questionnaire

IWWAGE - Female Labour Force Study

Informed Consent सूचित सहमति

My name is <Enumerator's name> and I work with a team of researchers from IFMR LEAD, a research centre at the Institute of Financial Management and Research, Chennai. We are conducting a survey on women's work. We do not represent the government but have the permission of the state government and local authorities to conduct this survey. We would like a few minutes of your time to explain further about our study, so that you can decide whether you wish to participate.

We are conducting a study to understand women's labour force participation, what barriers exist to women's work and what measure need to be taken to improve women's participation in economic activities and paid work. As part of this research study, we would like to ask a few questions from a male member in the household. The respondent will be interviewed by a woman from our team.

There is no direct benefit to you anticipated from participating in this study. The entire interview process is expected to last approximately 45 minutes. Your participation in this survey is purely voluntary, and you may withdraw at any time. If there are any questions you do not want to answer, you may refuse to answer them without any consequence. There are no risks involved in participating in this study.

[Surveyor Note]: Pause for any questions by the respondent

The data collected through the survey will be kept confidential. Your personal details will not be shared with anyone, without your prior consent. To minimize this risk, the responses that you provide will be stored on a password-protected computer in a secure place. Your name as well as all other information that concerns your identity will not be accessible to anyone besides the researchers and will never show up in a public report.

Please let me know if you have any questions [Surveyor Note: Pause for questions]

Please confirm that you have heard and understood the above information. That you have had the opportunity to ask questions about this study and have them answered.

मेरा नाम <सर्वेयर का नाम> है और मैं वित्तीय प्रबंधन और अनुसंधान संस्थान, चेन्नई के एक शोध केंद्र IFMR LEAD के शोधकर्ताओं की एक टीम के साथ काम करता हूं। हम महिलाओं के काम पर एक सर्वे कर रहे हैं। हम सरकार का प्रतिनिधित्व नहीं करते हैं लेकिन इस सर्वे को करने के लिए राज्य सरकार और स्थानीय अधिकारियों की अनुमति है। हम चाहते हैं कि आप हमें कुछ मिनट दे ताकि हमारे अध्ययन के बारे में और स्पष्ट कर सके, और आप तय कर सकें कि आप भाग लेना चाहते हैं या नहीं।

हम महिलाओं की श्रम शक्ति भागीदारी को समझने के लिए एक अध्ययन कर रहे हैं कि महिलाओं के काम में क्या बाधाएं हैं और आर्थिक गतिविधियों और भुगतान वाले काम में महिलाओं की भागीदारी में सुधार के लिए क्या उपाय किए जाने की आवश्यकता है। इस शोध अध्ययन के भाग के रूप में, हम घर के एक पुरुष सदस्य से कुछ प्रश्न पूछना चाहेंगे। उत्तरदाता का सर्वे हमारी टीम की एक महिला द्वारा किया जाएगा।

इस अध्ययन में भाग लेने से आपको कोई प्रत्यक्ष लाभ नहीं होने की उम्मीद नहीं है। पूरी सर्वे प्रक्रिया लगभग 45 मिनट तक चलने की उम्मीद है। इस सर्वेक्षण में आपकी भागीदारी पूर्ण रूप से स्वैच्छिक है, और आप किसी भी समय वापस ले सकते हैं। यदि ऐसे कोई प्रश्न हैं जिनका आप उत्तर नहीं देना चाहते हैं, तो आप बिना किसी परिणाम के उनका उत्तर देने से मना कर सकते हैं। इस अध्ययन में भाग लेने में कोई जोखिम शामिल नहीं है।

[सर्वेयर नोट]: उत्तरदाता द्वारा किसी भी प्रश्न के लिए रुकें

सर्वेक्षण के माध्यम से एकत्र किए गए डेटा को गोपनीय रखा जाएगा। आपकी पूर्व सहमित के बिना आपका व्यक्तिगत विवरण किसी के साथ साझा नहीं किया जाएगा। इस जोखिम को कम करने के लिए, आपके द्वारा प्रदान की जाने वाली प्रतिक्रियाओं को पासवर्ड से सुरक्षित कंप्यूटर पर सुरक्षित स्थान पर संग्रहीत किया जाएगा। आपका नाम और अन्य सभी जानकारी जो आपकी पहचान से संबंधित है, शोधकर्ताओं के अलावा किसी के लिए भी उपलब्ध नहीं होगी और सार्वजनिक रिपोर्ट में कभी भी दिखाई नहीं देगी।

कृपया मुझे बताएं कि क्या आपके कोई प्रश्न हैं [सर्वेयर नोट: प्रश्नों के लिए रुकें]

कृपया पुष्टि करें कि उत्तरदाता ने दी गयी जानकारी को सुन और समझ लिया है। और उत्तरदाता को इस अध्ययन के बारे में प्रश्न पूछने और उनके उत्तर प्राप्त करने का अवसर मिला है।

A2.1 Female Questionnaire



Section/Q-NO सेक्शन/प्र-नंबर Question प्रश्न Answer choices उत्तर विकल्प

SECTION A

SECTIO	JN A	
A	Identification and personal पहचान और निजी	
A1	Survey-Level सर्वेक्षण-स्तर	
A1.1	Surveyor ID सर्वेयर ID	
	Enumerator Name सर्वेक्षक का नाम	Open text
A1.2	Main ID मुख्य आईडी	
A1.3	Name of the participant उत्तरदाता का नाम	
A1.4	State (of current residence) राज्य (वर्तमान निवास का)	<list of="" states=""> <राज्यों की सूची> options: Delhi Jharkhand Madhya Pradesh Karnataka Rajasthan</list>
A1.5	District जिला	<list <a1.4="" in="" of="" s="">> <a1.4>> में जिलों की सूची> Give all for these states</a1.4></list>
A1.6	Block/ Ward ब्लॉक/वार्ड	
A1.7	Type of area इलाक़ा किस प्रकार का है	Urban/Rural शहरी/ग्रामीण
A1.8	City/ Town/ Village शहर/ कस्बा/ गाँव	
A2	Respondent Level उत्तरदाता स्तर	
A2.1	Mobile number मोबाइल नंबर	<open field=""></open>
A2.2	Gender जेंडर	Female महिला
A2.3	Age उम्र	<numeric> <संख्यात्मक></numeric>
A2.4	Are you currently pursuing any educational degree? क्या आप वर्तमान में कोई शैक्षिक डिग्री प्राप्त कर रहे हैं?	Yes हाँ No नहीं
A2.5	Last Grade Passed अंतिम ग्रेड उत्तीर्ण	0 1 2 3 4 5 6 7 8 9 10 11 12 Diploma डिप्लोमा Graduate स्नातक Post Graduate स्नातक Higher उच्च

Section/Q-NO सेक्शन/प्र-नंबर

Question प्रश्न

Answer choices उत्तर विकल्प

A2.6	What is your state of origin? आपका मूल राज्य कौन सा है?	Drop down
A2.7	What is your district of origin? आपका मूल जिला कौन सा है?	Drop down
A2.8	Type of place of origin? [Surveyor Note]: Read options मूल स्थान का प्रकार? [सर्वेअर नोट]: विकल्प पढ़ें	Urban शहरी Rural ग्रामीण
A2.9	Marital status वैवाहिक स्थिति	Married विवाहित Unmarried अविवाहित Separated अलग हो चुके Divorced तलाकशुदा Widowed विधवा Refused to answer उत्तर देने से मना किया Other (Specify) अन्य(स्पष्ट करें)
A2.10	If married, does your husband live in the same household? यदि आप विवाहित है, तो क्या आपके पति इसी घर में रहते हैं?	Yes हाँ No नहीं
A2.11	Are you currently working or residing in your native place/ place of origin? क्या आप वर्तमान में अपने मूल स्थान पर कार्यरत/निवास कर रहे हैं?	Yes हाँ No नहीं Don't know पता नहीं Refused to answer उत्तर देने से मना किया Other (specify) अन्य (स्पष्ट करें)
A2.12	What were your reasons for moving to your current resident city/ town? आपके वर्तमान निवास शहर/ कस्बे में जाने के आपके क्या कारण थे? Surveyor Prompt: Read Options सर्वेअर प्रॉम्प्ट :विकल्प पढ़ें	Marriage शादी To seek education शिक्षा प्राप्त करने के लिए To seek new employment opportunities रोजगार के नए अवसर तलाशने के लिए Economic reasons (landlessness, indebtedness, lower wage levels, high rent) आर्थिक कारण (भूमिहीनता, ऋणग्रस्तता, निम्न मजदूरी स्तर, उच्च किराया) Social reasons (fewer civic amenities, unpleasant social relations, political intimidation etc, attitudes towards women's work) सामाजिक कारण (कम नागरिक सुविधाएं, अप्रिय सामाजिक संबंध, राजनीतिक धमकी आदि, महिलाओं के काम के प्रति दृष्टिकोण) Husband's employment पित का रोजगार To seek healthcare स्वास्थ्य सेवा की तलाश करने के लिए Moved after divorce/separation तलाक/अलग होने के बाद स्थानांतरित किया गया Self or someone else in the family got transferred ख़ुद का या परिवार में किसी के स्थानांतरण होने के कारण Natural/health disasters (COVID-19, cyclone, floods, etc.) प्राकृतिक/स्वास्थ्य आपदाएं (COVID-19, चक्रवात, बाढ़ आदि) Don't know पता नही Refused to answer उत्तर देने से मना किया Other (specify) अन्य(स्पष्ट करें)
A2.13	Did you move with your family/ dependents or by yourself? क्या आप अपने परिवार/आश्रितों के साथ आए थे या फिर अकेले आए थे? [Surveyor promt]: Read the options [सर्वेअर प्रॉम्प्ट]: विकल्प पढ़ें	Moved alone अकेले आए Moved with family/ dependents परिवार/आश्रितों के साथ आए Refused to answer उत्तर देने से मना किया Other (specify) अन्य(स्पष्ट करें)

Section/Q-N सेक्शन/प्र-नंबर SECTIO	र प्रश्न उत्तर दि	er choices क्रिक्प
В	Demographics जनसांख्यिकी	[Section Note]: Now we would like to ask you some questions about your household and members in it [सेक्शन नोट]: अब हम आपसे आपके परिवार और उसमें शामिल सदस्यों के बारे में कुछ प्रश्न पूछना चाहेंगे
B1	(Household level) (घरेलू स्तर)	
B1.1	Social Category सामाजिक श्रेणी	General सामान्य वर्ग Other Backward Caste (OBC) अन्य पिछडा वर्ग (OBC) Scheduled Caste (SC) अनुसूचित जाति (SC) Scheduled Tribe (ST) अनुसूचित जनजाति (ST) Don't know नहीं पता Refused to answer बताने से इनकार किया
B1.2_new	Caste जाति	<open text=""></open>
B1.2	Religion धर्म	Hindu हिन्दू Muslim मुस्लिम Buddhist बुद्धिस्ट Christian क्रिस्चियन Sikh सिख Jain जैन Other (specify) अन्य(स्पष्ट करें) Refused to answer बताने से मना कर दिया
B1.3	Type of family in current place of residence वर्तमान निवास स्थान में परिवार का प्रकार [Surveyor Note]: Define 'nuclear' as a wife and husband living alone or with their children in the same household [सर्वेयर नोट]: 'एकल' को एक ही घर में अकेले या अपने बच्चों के साथ रहने वाली पत्नी और पति के रूप में परिभाषित करें	Nuclear एकल Joint संयुक्त
B1.4	Who is the head of the household? (Relationship to respondent) घर का मुखिया कौन है? (उत्तरदाता से संबंध) "[Surveyor Note]: Define 'head of the household' as primary decision maker for most financial decisions in the family [सर्वेयर नोट]: परिवार में अधिकांश वित्तीय निर्णयों के लिए 'परिवार के मुखिया' को प्राथमिक निर्णय निर्माता के रूप में परिभाषित करें"	Self स्वयं Husband पति Father पिता Mother माता Brother भाई Sister बहन Son बेटा Daughter बेटी Uncle चाचा/ मामा/ मौसा/ फूफा Aunt चाची/ मामी/ मासी/ बुआ Cousin चचेरे भाई/बहन/ ममेरा भई/ बहन Son-in-law दामाद Daughter-in-law बहू Father-in-law सस्र Mother-in-law सास Grandparent दादा-दादी Brother-in-law साला Sister-in-law भाभी/नंद/ जेठानी/देवरानी Other family member/ relative परिवार के अन्य सदस्य/ रिश्तेदार Other non-family member / non-relative अन्य गैर-पारिवारिक सदस्य/गैर - रिश्तेदार
B1.5	How many people live in this household (including you)? By that we mean, how many people share a common cooking space / kitchen. इस घर में (आप सहित) कितने लोग रहते हैं? इससे हमारा तात्पर्य यह है कि कितने लोग एक साथ खाना पकाने की जगह/रसोईघर साझा करते हैं।	[Numeric field] [संख्यात्मक]

B1.6	How many children do you have of your own? (living both in and outside of the household) आपके अपने स्वयं के कितने बच्चे हैं? (जो घर के अंदर और बाहर दोनों जगह रहते हैं)	[Numeric field] [संख्यात्मक]
B1.7	No. of male members in the household घर में पुरुष सदस्यों की संख्या [Surveyor Note]: Including children [सर्वेअर नोट]: बच्चों को मिला कर	[Numeric field] [संख्यात्मक]
B1.8	No. of female members in the household घर में महिला सदस्यों की संख्या [Surveyor Note]: Including children [सर्वेअर नोट]: बच्चों को मिला कर	[Numeric field] [संख्यात्मक]
B1.9	How many children between the ages of 0-14 years are there in the household? [Surveyor Note]: This should include all children in the household including your own and those of others घर में 0-14 वर्ष की आयु के बीच कितने बच्चे हैं? [सर्वेअर नोट]: इसमें घर के सभी बाछे शामिल हैं, आपके अपने खुद के और परिवार में दूसरों के भी	[Numeric field] [संख्यात्मक]
B1.10	How many elderly people above the age of 60 years are there in the household? घर में 60 वर्ष से अधिक आयु के कितने बुजुर्ग हैं?	[Numeric field] [संख्यात्मक]
B1.11	Do any members of your household suffer from a disability? क्या आपके घर का कोई सदस्य किसी प्रकार की विकलांगता से पीड़ित है ? "[Surveyor Note]: Ask about both physical and mental disability [सर्वेक्षक नोट]: शारीरिक और मानसिक विकलांगता दोनों के बारे में पूछें"	Yes हाँ No नहीं Refused to answer उत्तर देने से मना किया

SECTION C

С	Employment particulars of household	[Section Note]: Now we would like to ask you some questions about working members in the household
	परिवार के रोजगार विवरण	[सेक्शन नोट]: अब हम आपसे घर के कामकाजी सदस्यों के बारे में कुछ सवाल पूछना चाहेंगे
C1	(Household level) (घरेलू स्तर)	
C1.1	How many people in the household are: घर में कितने लोग हैं जो कि: Surveyor Prompt: Read Options सर्वेअर प्रॉम्ए :विकल्प पढ़ें	Currently studying अभी अध्ययन कर रहे हैं Employed in casual daily work अनौपचारिक दैनिक श्रम /कार्य Employed in casual piece work अनौपचारिक टुकड़ा दर/ ठेके के काम में कार्यरत Employed in contract work < 1 year संविदा/कॉट्रैक्ट कार्य में कार्यरत <1 वर्ष Self-employed/ own enterprise स्वरोजगार/स्वयं का उद्योग Regular/ permanent/ longer contract work नियमित/स्थायी/लम्बे समय का संविदा/ कॉट्रैक्ट कार्य
C1.2	Who is the primary income earner in the household? घर में प्राथमिक आय कमाने वाले कौन है? [Surveyor Note]: Define 'primary income earner' as a member of the household who contributes the largest portion of household income and generally covers most household expenses and financially supports their dependents [सर्वेयर नोट]: 'प्राथमिक आय अर्जक' को परिवार के एक सदस्य के रूप में परिभाषित करें जो घरेलू आय के त्रच में परिभाषित करें जो घरेलू आय के त्रच में पर अधिकांश घरेलू खर्चों को कवर करता है और अपने आश्रितों का आर्थिक रूप से समर्थन करता है।	No one कोई नहीं Spouse/Partner पति/ साथी Self स्वयं Father/ Father-in-law पिता / ससुर Mother/ Mother-in-law माता/ सास Son बेटा Daughter बेटी Brother भाई Sister बहन Brother-in-law देवर या जेठ या ननदोई Sister-in-law भाभी/नंद/ जेठानी/देवरानी Other (Specify) अन्य (स्पष्ट करें)

Section/Q-I सेक्शन/प्र-नंब 	RK R	Answer choices उत्तर विकल्प
C1.3	What is their highest level of educational attainment? उनकी शैक्षिक योग्यता का उच्चतम स्तर क्या है?	0, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 Diploma डिप्लोमा Graduate स्नातक Post Graduate स्नातकोतर Higher उच्च Don't know पता नहीं
C1.4	What is the primary source of income for your household? आपके घर के लिए आय का प्राथमिक स्रोत क्या है? [Surveyor Note]: Read Options [सर्वेयर नोट]: विकल्प पढ़ें	Daily wage or casual wage labour - agriculture and allied activities दिहाड़ी मजदूरी या अनौपचारिक श्रम - कृषि और संबद्ध गतिविधियाँ Daily wage or casual wage labour - non-agriculture दिहाड़ी मजदूरी या अनौपचारिक श्रम - गैर-कृषि Own business or self-employed (non-farm) खुद का व्यवसाय या स्वरोजगार (गैर-कृषि) Own business or self-employed (farm) खुद का व्यवसाय या स्वरोजगार (कृषि) Casual piece work ठेके का काम Government salaried job (Contract or permanent) सरकारी वेतनभोगी नौकरी (स्थायी या कॉन्ट्रैक्ट) Private salaried job (contract or permanent) निजी वेतनभोगी नौकरी (स्थायी या कॉन्ट्रैक्ट) Direct cash transfers from government into bank account under a scheme or policy or as an allowance like widow pension, disability pension. etc सरकार से बंक खाते में सीधे नकद हस्तांतरण जो की किसी स्कीम या पालिसी के तहत मिला हो Work related pension कार्य से जुडी पेंशन जो रिटायरमेंट के बाद मिले Remittances भेजा हुआ धन Other (specify) अन्य(स्पष्ट करें) Refused to answer उत्तर देने से मना किया None of the above कोई भी नहीं
C1.5	What is the secondary source of income for your household (if any) आपके परिवार के लिए आय का दूसरा स्रोत क्या है (यदि कोई हो)	Daily wage or casual wage labour - agriculture and allied activities दिहाड़ी मजदूरी या अनौपचारिक श्रम - कृषि और संबद्ध गतिविधियाँ Daily wage or casual wage labour - non-agriculture दिहाड़ी मजदूरी या अनौपचारिक श्रम - गैर-कृषि Own business or self-employed (non-farm) खुद का व्यवसाय या स्वरोजगार (गैर-कृषि) Own business or self-employed (farm) खुद का व्यवसाय या स्वरोजगार (कृषि) Casual peice work ठेके का काम Government salaried job (Contract or permanent) सरकारी वेतनभोगी नौकरी (स्थायी या कॉन्ट्रैक्ट) Private salaried job (contract or permanent) निजी वेतनभोगी नौकरी (स्थायी या कॉन्ट्रैक्ट) Direct cash transfers from government into bank account under a scheme or policy or as an allowance like widow pension, disability pension, etc सरकार से बेंक खाते में सीधे नकद हस्तांतरण जो की किसी स्कीम या पालिसी के तहत मिला हो Work related pension कार्य से जुड़ी पेंशन जो रिटायरमेंट के बाद मिले Remittances भेजा हुआ धन Other (specify) अन्य(स्पष्ट करें) Refused to answer उत्तर देने से मना किया Not applicable मान्य नहीं है
C1.6	What was the total monthly income earned by all members of the household (family/ household income) before the Coronavirus pandemic? कोरोना वायरस महामारी से पहले घर के सभी सदस्यों (परिवार/घरेलू आय) द्वारा कमायी गयी कुल मासिक आय कितनी थी?	[Numeric field]
C1.7	What is the total monthly income earned by all members of the household (family/ household income) after the Coronavirus pandemic? कोरोना वायरस महामारी के बाद घर के सभी सदस्यों (परिवार/घरेलू आय) द्वारा कमायी गयी कुल मासिक आयं कितनी हैं?	[Numeric field]

Section/Q-NO सेक्शन/प्र-नंबर Question प्रश्न

Answer choices उत्तर विकल्प

SECTION D

SECTIO		
D	Household infrastructure घरेलू आधारभूत संरचना	[Section Note]: Now we would like to ask you some questions about your house and facilities available in your house [सेक्शन नोट]: अब हम आपसे आपके घर और आपके घर में उपलब्ध सुविधाओं के बारे में कुछ प्रश्न पूछना चाहेंगे
D1	Housing tenure and condition आवास अवधि और शर्त	
D1.0	Type of house घर का प्रकार	Kuchha कच्चा Semi-pucca सेमी पक्का Pucca पक्का
D1.1	Is this house self/ family owned or rented? क्या यह घर स्वयं/परिवार के स्वामित्व में है या किराए पर है?	Owned स्वयं का Rented किराये का Provided rent-free by employer मालिक द्वारा किराया मुक्त प्रदान किया गया
D1.2	How many rooms are in the house (excluding the kitche and bathroom)? घर में कितने कमरे हैं (रसोईघर और बाथरूम को छोड़कर)?	n [Open field]
D1.3	Is there a toilet in the house? क्या घर में शौचालय है?	Yes हाँ No नहीं
D1.4	Number of toilets शौचालयों की संख्या	<numeric field=""></numeric>
D1.5	Does the toilet have a piped water supply? क्या शौचालय में पाइप से पानी की आपूर्ति है?	Yes हाँ No नहीं
D1.6	What kind of toilet does the household use, mainly? परिवार मुख्यतः किस प्रकार के शौचालय का उपयोग करता है? [Surveyor prompt]: Read the options	Neighbour's latrine पड़ोसी का शौचालय Public latrine सार्वजनिक शौचालय Pay and use भुगतान और उपयोग शौचालय Open defecation खुले में शौच
D1.7	Type of drainage जल निकासी या ड्रेनेज का प्रकार	Piped पाइप से Underground भूमिगत Covered pucca ढका हुआ पक्का Open pucca खुला हुआ पक्का Open kutccha खुला हुआ कच्चा No drainage system जलनिकास व्यवस्था नही Don't know पता नही No response कोई उत्तर नही
D1.8	Is there a separate kitchen? क्या आपके घर मैं रसोई के लिए अलग कमरा है?	Yes हाँ No नही
D1.9	How do you cook food? आपके घर मैं खाना कैसे बनता है? [Surveyor prompt]: Read the options [सर्वेअर प्रॉम्प्]: विकल्प पढ़ें	LPG cylinder LPG सिलिंडर LPG pipeline LPG पाइपलाइन Wood/firewood लकड़ी या जलाऊ लकड़ी से Dung गोबर के कंडे से Charcoal कोयले से Kerosene मिटटी का तेल से Biogas बायोगैस Solar cooker सौर कुकर (सोलर कुकर) Electric heater बिजली का हीटर
D1.10	How does your house get drinking water? आपके घर को पीने का पानी कैसे मिलता है?	Piped पाइप से Water tanker पानी का तानकर Hand-pump / borewell/ groundwater हैंड-पंप / बोरवेल / भूजल Community tap समुदाय नल Bottled water पानी की बॉटल Rainwater harvesting वर्षा जल संचयन Don't know पता नही

Section/Q-N सेक्शन/प्र-नंबर SECTIO	प्रश्न उत्तर	wer choices विकल्प
D1.11	Do you have electricity connection? क्या आपके पास बिजली कनेक्शन है?	Yes हाँ No नहीं
D1.12	Type of electricity connection? बिजली कनेक्शन का प्रकार?	Metred मीटर कनेक्शन Lump-sum payment एक मुश्त रक़म Fixed charge payment नियत शुल्क भुगतान Not charged शुल्क नहीं लिया गया
D1.13	Transport facility in your locality आपके घर के आस पास इनमें से कौन-कौन सी सार्वजनिक परिवहन की सुविधाएँ हैं?	Bus बस Motorcycle/ bike मोटर्सायकल Manual rickshaw साइकल रिक्शा Cab (Ola/Uber/private service) किराए की गाड़ी (ओला/ ऊबर/ अन्य) Self driven cars (Zoom Cars, Rapido, etc) किराए की गाड़ी जो स्वयं चलानी हो (जूम कार/रपिडो) Auto rickshaw ऑटो रिक्शा द्वारा E-rickshaw ई रिक्शा द्वारा Metro मेट्रो द्वारा Animal driven cart घोड़ा गाड़ी/ बैल गाड़ी/ खच्चर/ ऊँट गाड़ी None of the above इनमे से कोई नहीं हो

SECTION E

E	Documents, Assets, Finance दस्तावेज़, संपत्ति, वित्त	[Section Note]: Now we would like to ask you some questions about documents, assets and finance [सेक्शन नोट]: अब हम आपसे दस्तावेज़, संपत्ति और वित्त के बारे में कुछ प्रश्न पूछना चाहेंगे
E1	Documents, assets, finance (household level) दस्तावेज़, संपत्ति, वित्त (घरेलू स्तर)	
E1.1	Which of the following documents does anyone in the household (including you) possess? निम्नलिखित में से कौन सा दस्तावेज़ घर में (आप सहित) किसी के पास है?	Driving license ड्राइविंग लाइसेंस Aadhaar card आधार कार्ड Passport पासपोर्ट Bank account बैंक खाता Voter ID card मतदाता पहचान पत्र MGNREGS card मनरेगा कार्ड Ration card- APL राशन कार्ड -APL Ration card- BPL राशन कार्ड -BPL Ration card- Antyodaya राशन कार्ड -अन्त्योदय None of these इनमें से कोई नहीं
E1.2	Is your ration card issued from your current state of residence? क्या आपका राशन कार्ड आपके वर्तमान निवास स्थान से जारी किया गया हैं?	Yes हाँ No नहीं Don't know पता नहीं
E1.3	How many members in the household have Aadhar card? घर में कितने सदस्यों के पास आधार कार्ड है?	<numeric> <संख्या> -777 नहीं बताना चाहते -999 नहीं पता</numeric>
E1.4	How many members in the household have a bank account? घर में कितने सदस्यों का बैंक खाता है?	<numeric> <संख्या></numeric>

Section/Q-NO	Question	Answer choices
सेक्शन/प्र-नंबर	प्रश्न	उत्तर विकल्प

E1.5	Do you have any of the following assets in your household? क्या आपके घर में निम्नलिखित में से कोई संपत्ति है?	Electric fan बिजली का पंखा Electric cooler इलेक्ट्रिक कूलर AC एयर कंडीशनर Computer/ laptop कंप्यूटर/लैपटॉप Mobile without internet इंटरनेट के बिना मोबाइल Mobile with internet इंटरनेट के बाग मोबाइल Mobile with internet इंटरनेट के साथ मोबाइल Smartphone स्मार्टफोन Bicycle साइकिल Scooter or motorcycle स्कूटर या मोटरसाइकिल Car कार Microwave/over माइक्रोवेव/ओवन TV टीवी Fridge फ़्रिज Washing machine वाशिंग मशीन 3-wheeler तिपहिया वाहन Cart कार्ट/रेडी Tempo टेम्पो Tractor ट्रेक्टर Thresher थ्रेशर None of these इन्मे से कोई नहीं
E1.6	Animal assets पशु संपत्ति	Poultry मुर्गी पालन Cattle/ livestock मवेशी/पशुधन Fishery मछली पकड़ना None of the above कोई पशु धन नहीं है Other (Specify) अन्य(स्पष्ट करें)
E2	Documents, Assets, Finance (Individual Level) दस्तावेज़, संपत्ति, वित्त (व्यक्तिगत स्तर)	
E2.1	Do you currently have any of the following in your own name: [Surveyor prompt]: Read the options क्या आपके पास वर्तमान में निम्नलिखित में से कोई आपके नाम पर है: [सर्वेअर प्रॉम्प्ट - विकल्प पढ़ें]	Driving license ड्राइविंग लाइसेंस Aadhaar card आधार कार्ड Passport पासपोर्ट Bank account बैंक खाता Voter ID card मतदाता पहचान पत्र MGNREGS card मनरेगा कार्ड PAN card पैन कार्ड None of these इनमें से कोई नहीं
E2.2	Whether the bank account is [Surveyor prompt]: Read the options बैंक खाता किस प्रकार का है [सर्वेअर प्रॉम्प]: विकल्प पढ़ें	Single एकल Joint सयुंक Don't know पता नहीं
E2.3	Do you have a Jan Dhan account? क्या आपके पास जन धन खाता है?	Yes हाँ No नहीं Don't Know पता नहीं
E2.3.1	How much land do you own? आपके पास कितनी जमीन है? [Surveyor Note]: Note the units of land (hectare, acre, bhigha, gunta, cents, gaj, other) [सर्वेयर नोट]: भूमि की इकाइयों पर ध्यान दें (हेक्टेयर, एकड़, भींघा, गुंटा, सेंट, गज, डेसीमल अन्य)	<integer input=""> Units <dropdown> <एकर्ज़, बिस्सा, बीघा,हेक्टर, डेसीमल , गज, अन्य > Do not own any land कोई ज़मीन नहीं है</dropdown></integer>
E2.3.2	What type of land is it? यह किस प्रकार की भूमि है?	Residential land आवासीय भूमि Farm land कृषि भूमि Commercial land व्यावसायिक भूमि Other (specify) अन्य (स्पष्ट करें)
E2.4	How frequently do you save money on your own? आप अपने व्यक्तिगत स्तर पर कितनी बार पैसे बचाते हैं?	Daily रोज़ाना Weekly साप्ताहिक Monthly मासिक Yearly वार्षिक Whenever possible जब संभव हो Never कभी नहीं

Section/Q-N	O Question Ans	wer choices
सेक्शन/प्र-नंब	प्रश्न उत्तर	विकल्प
E2.5	Where/ how do you usually save/keep your cash savings? आप आमतौर पर अपनी नक़द बचत को कहाँ और कैसे रखते हैं ?	Cash at home घर पर नकद In bank account बैंक खाते में In term deposits like FD सावधि जमा जैसे FD में MFI छोटा ऋण दान संस्था NGO गैर सरकारी संगठन Daily savers/ Pigmy पिग्मी Post office/National Savings Bureau डाकघर/राष्ट्रीय बचत ब्यूरो Co-operatives (registered/unregistered) सहकारी समितियां (पंजीकृत/अपंजीकृत) Chit fund/ local committee स्थानीय समिति/ चिट फंड Savings group/SHG/ROSCA बचत समूह/SHG/ROSCA Piggy Bank गुल्लक Other (Specify) अन्य(स्पष्ट करें)
E2.6	How frequently do you access your own bank account (per month) आप स्वयं कितनी बार अपने बैंक खाते का परिचालन करते हैं (प्रति माह)	For withdrawal: निकासी के लिए: For deposit: जमा के लिए: For transfer: पैसे भेजने के लिए:
E2.7	For what have you used/ intend to use your savings (if any)? आपने अपनी बचत (यदि कोई हो) का उपयोग किसके लिए किया है/ इस्तेमाल करने का इरादा है?	Household expenditure घर ख़र्च Children's marriage बच्चों की शादी Children's education बच्चों की शिक्षा Family business/ Spouse's business पारिवारिक व्यवसाय / जीवनसाथी का व्यवसाय Own business venture खुद का उद्योग व्यवसाय Mitigate outstanding loans बकाया ऋणों को कम किया Buy house/property घर / संपत्ति खरीदी Healthcare स्वास्थ्य देखभाल Emergencies/ crises आपात स्थिति/संकट Other (specify) अन्य (स्पष्ट करें)
E2.8	Do you have any personal physical assets in your name that can be used as financial secured/ mortgaged/ sold for personal use? क्या आपके नाम पर कोई व्यक्तिगत भौतिक संपत्ति है जिसे वित्तीय सुरक्षित/ गिरवी/व्यक्तिगत उपयोग के लिए बेचा जा सकता है?	Jewellery आभूषण Owned/Inherited land स्वामित्व/विरासत में मिली भूमि Cattle पशु House घर Do not have any physical assets मेरे पास कोई व्यक्तिगत भौतिक संपत्ति नहीं हैं Other (specify) अन्य (स्पष्ट करें)
E2.12	Have you taken out any loan(s) in your name in the past? क्या आपने पूर्व में अपने नाम पर कोई ऋण लिया है (दोनों औपचारिक या अनौपचारिक माध्यमों से)?	Yes हाँ No नहीं
E2.13	If yes, what was the purpose of this/these loans यदि हाँ, तो इस/इन ऋणों का उद्देश्य क्या था	Family crises/need/household requirements पारिवारिक संकट/आवश्यकता/पारिवारिक आवश्यकताएं Family/spouse's business venture परिवार/पति/पत्नी का उद्योग व्यवसाय Own business venture खुद उद्योग का व्यवसाय Other (specify) अन्य(स्पष्ट करें)

Section/Q-I	10	Question		r choices	
सेक्शन/प्र-नंब	र	प्रश्न	उत्तर विव	ञ्ल्प	
E2.14	What was/were the source of loans? ऋण का स्रोत क्या था/हैं?			SHG स्वयं र MFI छोटा त्र Non bank Gold Loan NGO गैर स Pigmy/dai Post office डाकघर/राष्ट्र Co-operat सहकारी स्मि Bank loan Local mor साहूकार (स्थ From fam Friends or	/local committee चिट फंड/स्थानीय समिति सहायता समूह रूण दान संस्था (MFI) ing financial institutions like Mannapuram गौर-बैंकिंग वित्तीय कंपनियों (जैसे मन्नापुरम गोल्ड लोन) ारकारी संगठन illy saving scheme पिग्मी e/National Savings Bureau शेय बचत ब्यूरो tives (registered/unregistered) मेतियां (पंजीकृत/अपंजीकृत) बैंक ऋण ney lenders (including local jewellers) स्थानीय थानीय ज्वैलर्स सहित) illy members घर परिवार के सदस्यों से r neighbours मित्रों या पड़ोसियों से ecify) अन्य(स्पष्ट करें)
E2.15	क्या आपके ना [Surveyor N yet been fu	e any outstanding loans in म पर कोई कर्ज बकाया है? lote: An outstanding loan i: lly repaid] बकाया कर्ज वह है जो अभी तक पू	s one that has not	Yes हाँ No नहीं	
E2.16	in your nam	i plan to repay any currentl ie? I पर वर्तमान में किसी भी बकाया त्र ?		Own savir Spouse's i Spouse's s Selling ass Borrowing अन्य स्रोत से	me खुद की आय ngs खुद की बचत ncome जीवनसाथी की आय savings जीवनसाथी की बचत sets संपत्ति बेचना g from other source ो उधार लेना ecify) अन्य(स्पष्ट करें)

SECTION WP

E2.17

E2.18

Do you own a personal mobile phone/ smartphone? क्या आपके पास निजी मोबाइल फोन/स्मार्टफोन है?

If do not own a personal mobile phone/ smartphone, do you have access to one?

यदि आपके पास निजी मोबाइल फोन/स्मार्टफोन नहीं है, तो क्या आपके पास एक मोबाइल फोन/स्मार्टफोन तक पहुंच है?

WP	Work Barriers and Engagement कार्य बाधाएं और जुड़ाव	[Section Note]: Now we would like to ask you some questions about your work and associated earnings [सेक्शन नोट]: अब हम आपसे आपके काम और इससे जुड़ी कमाई के बारे में कुछ सवाल पूछना चाहेंगे
WP1	Do you have any personal income/ source of earnings? क्या आपकी कोई व्यक्तिगत आय या कमाई का ज़रिया है?	Yes हाँ No नहीं
WP2	Do you work for pay or source of earnings (including self- employment/ own enterprise)? क्या आप वेतन या कमाई के लिए काम करती हैं (स्व-रोजगार/स्वयं के उद्योग में हो तो वो भी जोड़ें)?	Yes; working currently "हाँ; वर्तमान में काम कर रही हूँ No; never worked नहीं; कभी काम नहीं किया No; used to work previously नहीं; पहले काम करती थी

Yes हाँ No नहीं

Yes हाँ

No नहीं

Section/Q- सेक्शन/प्र-नंब		Answer choices उत्तर विकल्प
	If WP2 == Yes, working currently अगर WP2 == हाँ, वर्तमान में काम कर रही हूँ '	
WP2.1.1	What is your type of work? [Surveyor prompt]: Read the options आपके कार्य का प्रकार क्या है? [सर्वेअर प्रॉम्प]: विकल्प पढ़ें	Employed in casual daily work अनौपचारिक दैनिक श्रम /कार्य Employed in casual piece work अनौपचारिक टुकड़ा दर/ ठेके के काम में कार्यरत Employed in contract work < 1 year संविदा/कॉंट्रैक्ट कार्य में कार्यरत <1 वर्ष Self-employed/ own enterprise स्वरोजगार/स्वयं का उद्योग Regular/ permanent/ longer contract work नियमित/स्थायी/लम्बे समय का संविदा/ कॉंट्रैक्ट कार्य
WP2.1.2	Primary occupation/ business प्राथमिक व्यवसाय/रोज़गार	<open field=""></open>
WP2.1.3	How many days in a week do you work for pay? आप एक सप्ताह में कितने दिन वेतन/ कमाई के लिए काम करते हैं	0-7
WP2.1.4	Nature of job or work? नौकरी या काम की प्रकृति?	Farming/ agriculture related खेती/कृषि संबंधित Govt./ PSU सरकार / पीएसयू Private firm निजी फर्म Private employer निजी मालिक Self-employed स्व नियोजित Other government programme अन्य सरकारी कार्यक्रम MGNREGS मनरेगा Other (specify) अन्य (स्पष्ट करें)
WP2.1.5	Frequency of payment भुगतान की आवृत्ति	Daily ==1 दैनिक ==1 Weekly == 2 साप्ताहिक == 2 Fortnightly = 3 पाक्षिक(15 दिन) ==3 Per month=4 प्रति माह=4 Other <openfield> अन्य</openfield>
WP2.1.6	If currently in paid employment or have a personal source of earning, what were the factors	The job pays well नौकरी/कार्य अच्छी तरह से भुगतान करती है

	अगर WP2 == हाँ, वर्तमान में काम कर रही हूँ '	
WP2.1.1	What is your type of work? [Surveyor prompt]: Read the options आपके कार्य का प्रकार क्या है? [सर्वेअर प्रॉम्प]: विकल्प पढ़ें	Employed in casual daily work अनौपचारिक दैनिक श्रम /कार्य Employed in casual piece work अनौपचारिक टुकड़ा दर/ ठेके के काम में कार्यरत Employed in contract work < 1 year संविदा/कॉट्रैक्ट कार्य में कार्यरत <1 वर्ष Self-employed/ own enterprise स्वरोजगार/स्वयं का उद्योग Regular/ permanent/ longer contract work नियमित/स्थायी/लम्बे समय का संविदा/ कॉट्रैक्ट कार्य
WP2.1.2	Primary occupation/ business प्राथमिक व्यवसाय/रोजगार	<open field=""></open>
WP2.1.3	How many days in a week do you work for pay? आप एक सप्ताह में कितने दिन वेतन/ कमाई के लिए काम करते हैं	0-7
WP2.1.4	Nature of job or work? नौकरी या काम की प्रकृति?	Farming/ agriculture related खेती/कृषि संबंधित Govt./ PSU सरकार / पीएसयू Private firm निजी फर्म Private employer निजी मालिक Self-employed स्व नियोजित Other government programme अन्य सरकारी कार्यक्रम MGNREGS मनरेगा Other (specify) अन्य (स्पष्ट करें)
WP2.1.5	Frequency of payment भुगतान की आवृत्ति	Daily ==1 दैनिक ==1 Weekly == 2 साप्ताहिक == 2 Fortnightly = 3 पाक्षिक(15 दिन) ==3 Per month=4 प्रति माह=4 Other <openfield> अन्य</openfield>
WP2.1.6	If currently in paid employment or have a personal source of earning, what were the factors that you considered while choosing the work that you are engaged in? [Surveyor prompt]: Read the options यदि वर्तमान में वैतनिक रोजगार में हैं या कोई निजी कमाई है, तो आप जिस कार्य में लगे हुए हैं उसे चुनते समय आपने किन कारणों से यह चुनाव किया था ? [सर्वेअर प्रॉम्प]: विकल्प पढ़ें "[Surveyor Note]: Multiple responses possible. Ask respondent to rate top 3. [सर्वेयर नोट]: एक से अधिक उत्तर संभव हैं। उत्तरदाता से शीर्ष 3 का मूल्यांकन करने के लिए कहें।"	The job pays well नौकरी/कार्य अच्छी तरह से भुगतान करती है Flexible work timings काम का समय लचीला The job does not interfere with housework and care responsibilities नौकरी/कार्य घर के काम और देखभाल की जिम्मेदारियों में हस्तक्षेप नहीं करती है Location of workplace is close to home कार्यस्थल का स्थान घर के करीब है Work is suitable for your education/ training/ skills काम आपकी शिक्षा/प्रशिक्षण/कौशल के लिए उपयुक्त है Your friends/ family are engaged in the same work आपके मित्र/परिवार इसी कार्य में लगे हुए हैं Your family allows it/ supports it आपका परिवार इसकी अनुमति देता है / इसका समर्थन करता है This was the only work opportunity available to you यह आपके लिए उपलब्ध एकमात्र कार्य अवसर था Transport to and from workplace is available easily कार्यस्थल से आने-जाने के लिए परिवहन आसानी से उपलब्ध हैं Creche/ childcare facilities are available at the workplace कार्यस्थल पर शिशु-गृह/बाल देखभाल सुविधाएं उपलब्ध हैं Other (specify) अन्य (स्पष्ट करें)

Section/Q-NO

सेक्शन/प्र-नंबर

Question

प्रश्न

उत्तर विकल्प

Answer choices

WP2.1.7	What are the challenges that you face while balancing paid work and household work? भुगतान किए गए काम और घर के काम को संतुलित करते समय आपको किन चुनौतियों का सामना करना पड़ता है?	Shortage of time for personal care व्यक्तिगत देखभाल के लिए समय की कमी Lack of leisure time/ rest फुरसत के समय/आराम की कमी Lack of time for socialising with friends and family दोस्तों और परिवार के साथ मेलजोल के लिए समय की कमी Stress/ health issues तनाव/स्वास्थ्य संबंधी समस्याएं Dissatisfaction of family परिवार की नाराजगी Are unable to perform well at the workplace कार्यस्थल पर अच्छा प्रदर्शन करने में असमर्थ Do not face any challenge कोई भी चुनौती का सामना नहीं करना पड़ता Other (Specify) अन्य(स्पष्ट करें)
WP2.1.8	Location of work कार्य का स्थान	Within home घर के भीतर Outside home घर के बाहर Both दोनों
WP2.1.9	Would you be willing to work outside your home? क्या आप अपने घर से बाहर जा कर काम करने के इच्छुक होंगे?	Yes हाँ No नहीं
WP2.1.10	How much time does it takes to walk from your house to the place you work at? Even if you use some means of transport to go there, give a rough estimate of walking time in minutes. आपके घर से आपके काम करने की जगह तक चलने में कितना समय लगता है? यदि आप वहाँ जाने के लिए परिवहन तोह समय का एक मोटा अनुमान दें। [Surveyor Note]: Record time in minutes [सर्वेयर नोट]: रिकॉर्ड समय मिनटों में दर्ज करें	<numeric field=""> <संख्यात्मक उत्तर> <means साधन=""> Walking चलना , Transport परिवहन</means></numeric>
WP2.1.11	Would you like to be self employed? क्या आप स्वरोजगार करना चाहेंगे?	Yes हाँ No नहीं
WP2.1.12	Which of the following do you feel prevents you from being successfully self-employed? निम्नलिखित में से आपको कौन-कौन से कारण सफलतापूर्वक स्वरोजगार करने से रोकते हैं?	Household duties घर के कर्तव्य Lack of start-up capital शुरुआती पूंजी की कमी Fear of failure to succeed/ fear of incurring financial loss असफलता का डर / आर्थिक नुकसान होने का डर Lack of previous formal work experience/ business experience पिछले औपचारिक कार्य अनुभव/ व्यावसायिक अनुभव का अभाव Lack of knowledge in market demand or consumer preferences बाजार की मांग या उपभोक्ता वरीयताओं में ज्ञान की कमी Negative perception or attitude from family or others against female led ventures महिला नेतृत्व वाले उपक्रमों के खिलाफ परिवार या अन्य लोगों की ओर से नकारात्मक धारणा या खैया Unavailability of suitable workspace उपयुक्त कार्य-स्थान की अनुपलब्धता Cannot afford suitable workspace उपयुक्त कार्य-स्थान की अनुपलब्धता Lack of savings/ financial or physical assets बचत/ वित्तीय वा भौतिक संपत्ति का अभाव Inability to access or ineligibility for bank loans or government finance schemes बैंक ऋण या सरकारी वित्त योजनाओं तक पहुँचने में असमर्थता या अपात्रता Lack of skills/ education कौशल/ शिक्षा की कमी Fear of shut-down due to COVID-19 कोविड -19 के कारण बंद होने का डर None of the above कोई भी नहीं Other (Specify) अन्य(स्पष्ट करें)

Section/Q-NO Question सेक्शन/प्र-नंबर प्रश्न		Answer choices	
सक्शन/प्र-नब 	र प्रश्न	उत्तर विकल्प	
WP2.1.13	If you feel that lack of skills/ education prevents you from being successfully self-employed, what are the challenges to skilling? यद आपको लगता है कि कौशल/ शिक्षा की कमी आपको सफलतापूर्वक स्वरोजगार करने से रोकती हैं, तो कौशल विकास के लिए क्या चुनौतिया हैं?	No training/ skilling centres in the vicinity आस-पास कोई प्रशिक्षण/ कौशल केंद्र नहीं हैं Training/ skilling/ re-skilling centres not affordable प्रशिक्षण/कौशल/ पुनः कौशल केंद्र किफायती नहीं हैं Available training/ skilling centres do not impart skills relevant to your interests/ available work उपलब्ध प्रशिक्षण/ कौशल केंद्र आपकी रुचि/ उपलब्ध कार्य के लिए मिलता जुलता कौशल प्रदान नहीं करते हैं Available training/ skilling centres offer poor quality of training/skilling उपलब्ध प्रशिक्षण/कौशल केंद्र प्रशिक्षण/कौशल की खराब गुणवत्ता प्रदान करते हैं Other (Specify) अन्य(स्पष्ट करें)	
WP2.1.14	Do you employ others through your venture? क्या आप अपने स्वरोज़गार द्वारा दूसरों को रोजगार देते हैं?	Yes हाँ No नहीं	
WP2.1.15	Currently, how many people do you employ? वर्त्तमान में आप कितने लोगों को रोजगार देते हैं?	<numeric field=""></numeric>	
WP2.1.16	If working for pay, describe the activity/ activities you are engaged in: यदि वेतन/कमाई के लिए काम कर रहे हैं, तो उस गतिविधि/ उन गतिविधियों का वर्णन करें जिसमें आप लगे हुए हैं:	Activity name गतिविधि का नाम Add another column after this Activity Description/ गतिविधि का विवरण 1. 2. 3.	
WP2.1.17	Time spent on each activity: प्रत्येक गतिविधि पर बिताया गया समय:	Activity गितविधि (Act. 1) गितविधि 1 (Act. 2) गितविधि 2 (Act. 3) गितविधि 3	
WP2.1.18	Have you worked under MGNREGS? क्या आपने मनरेगा के तहत काम किया है?	Yes, have worked under MGNREGS हाँ, मनरेगा के तहत काम किया है No, not worked but have a MGNREGS job card नहीं, काम नहीं किया है लेकिन मनरेगा जॉब कार्ड है No, but have applied for a job card नहीं, लेकिन जॉब कार्ड के लिए आवेदन किया है No and have not applied for any card नहीं, और जॉब कार्ड के लिए आवेदन भी नहीं किया है Not aware of MGNREGS मनरेगा के बारे में पता नहीं है	
WP2.1.29	If wage-employed, which of the following provisions do you have? यदि वेतनभोगी हैं, तो आपके पास निम्नलिखित में से कौन-सा प्रावधान है?	Job contract नौकरी अनुबंध (जॉब कॉट्रैक्ट) Leave with pay वेतन के साथ छुट्टी Employee Provident Fund (EPF) कर्मचारी भविष्य निधि (EPF) Health insurance स्वास्थ्य बीमा	

Paid Maternity Leave भुगतान मातृत्व अवकाश Childcare facilities at workplace कार्यस्थल पर बच्चों की देखभाल करने की सुविधाएं None of the above इनमे से कोई नहीं Not a wage employee वेतनभोगी कर्मचारी नहीं हैं

[Surveyor Note]: Multiple responses possible [सर्वेयर नोट]: एक से अधिक विकल्प संभव / विकल्प पढ़ें

Section/Q-NO	Question	Answer choices
सेक्शन/प्र-नंबर	प्रश्न	उत्तर विकल्प

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WP2.1.20	Do you support any pa that your husband/ fa क्या आप किसी ऐसे काम में हैं जो आपके पति/परिवार क	mily does? योगदान देती	Yes हाँ No नहीं	
WP2.1.21	If you have tried to apply for loan a personal business venture from private/ public banks, have you faced any problems acquiring loans? अगर आपने कभी व्यक्तिगत व्यावसायिक उद्यम के लिए ऋण लेने के लिए किसी निजी/सरकारी बैंकों में आवेदन किया हो तो ऋण प्राप्त करने में किसी समस्या का सामना करना पड़ा है?		Yes हाँ No नहीं Don't know पता नहीं I have never applied for loan मेने का	भी ऋण के लिए आवेदन नहीं किया
WP2.1.22			Lack of collateral संपार्श्विक की कमी/ हि Business venture not believed viab व्यावसायिक उद्योग को व्यवहार्य/संभावित र Lack of documents दस्तावेज़ की कमी Asked for a bribe रिश्वत की माँग के गर्य Other (specify) अन्य(स्पष्ट करें)	ole/ potentially successful हप से सफल नहीं माना जाता है
	If WP2 == No; Never worked अगर WP2 == नहीं; कभी काम नहीं किया			
	If not working, are you work if work is availab यदि काम नहीं कर रहे हैं, तो उपलब्ध होने पर आप काम व इच्छुक हैं?	क्या काम	o Yes हाँ No नहीं	
WP2.1.22	If not willing to work, why is it so? अगर काम करने के लिए इच्छुक नहीं है तो ऐसा क्यों है?		Pursuing a degree/ getting educat वर्तमान में डिग्री प्राप्त कर रही हैं / वर्तमान में Household and care work take up to घरेलू और देखभाल के काम में बहुत अधिक Are not allowed to take up any wo घर से बाहर कोई भी काम करने की अनुमित Jobs relevant to your skillset are not आपके कौशल से संबंधित नौकरियाँ उपलब्ध आपके कौशल से संबंधित नौकरियाँ उपलब्ध भागके पास उपलब्ध नौकरियों के लिए आवध्य उपलब्ध नौकरियों के लिए आवध्य उपलब्ध नौकरियों अपेक्षा के अनुरूप भुगतान Do not require a job/ no need for बनौकरी की आवश्यकता नहीं है / अतिरिक्त 3 I will get paid less than men for the मुझे समान काम के लिए अन्य महिलाओं की Do not want to work outside of ho कार्यस्थल की दूरी के कारण घर से बाहर का Do not want to work outside of ho सुरक्षा कारणों से घर से बाहर काम नहीं करने Illness/ injury बीमारी/चोट Religious/ cultural norms धार्मिक/सांस्कृतिक मानदंड Other (Specify) अन्य(स्पष्ट करें)	ं शिक्षा प्राप्त कर रही हैं too much time समय लगता है rk outside home i नहीं है ot available u नहीं हैं quired for available jobs श्यक कौशल/प्रशिक्षण नहीं है ted i नहीं करती हैं extra income साय की आवश्यकता नहीं है es same job i कम वेतन मिलेगा ben for the same job i तुलना में कम वेतन मिलेगा ome due to distance of workplace ।म नहीं करना चाहती ome due to safety reasons

Section/Q-I सेक्शन/प्र-नंब		Answer choices उत्तर विकल्प
WP2.2.3	What are the challenges to skilling/training? कौशल/प्रशिक्षण के लिए क्या चुनौतियां हैं?	No training/ skilling centres in the vicinity आस-पास कोई प्रशिक्षण/कौशल केंद्र नहीं Training/ skilling/ re-skilling centres not affordable प्रशिक्षण/कौशल/पुनः कौशल केंद्र सस्ती नहीं हैं Available training/ skilling centres do not impart skills relevant to your interests/ available work उपलब्ध प्रशिक्षण/कौशल केंद्र आपकी रुचि/उपलब्ध कार्य से मिलता जुलता कौशल प्रदान नहीं करते हैं Available training/ skilling centres offer poor quality of training/skilling उपलब्ध प्रशिक्षण/कौशल केंद्र प्रशिक्षण/कौशल की खराब गुणवत्ता प्रदान करते हैं Family will not invest in women's education/skill परिवार महिलाओं की शिक्षा/ कौशल में निवेश नहीं करेगा Other (Specify) अन्य(स्पष्ट करें)
WP2.2.4	If willing to work, were you looking for work in the past month? यदि आप काम करने के लिए इच्छुक हैं, तो क्या आप पिछले एक महीने में काम की तलाश में थे?	Yes हाँ No नहीं
WP2.2.5	If willing to work, what kind of work would you prefer? अगर आप काम करने के इच्छुक हैं, तो आप किस तरह का काम पसंद करेंगी ?	Casual daily work अनौपचारिक दैनिक श्रमिक Casual piece work अनौपचारिक टुकड़ा दर काम Self-employed/ own enterprise स्वरोजगार/स्वयं का उद्योग Contract work <1 year अनुबंध <1 वर्ष Regular/ permanent/ longer contract work नियमित/स्थायी/लम्बे समय का संविदा/कॉंट्रैक्ट कार्य
WP2.2.6	Of the following, which would you prefer? निम्नलिखित में से आप किस प्रकार का काम पसंद करेंगी?	Full time work पूरा समय काम करना Part time work आधे समय काम (पार्ट-टाइम काम)
WP2.2.7	Would you be willing to work outside your home? क्या आप अपने घर से बाहर काम करने के इच्छुक होंगी?	Yes हाँ No नहीं
WP2.2.8	While searching for work what were the challenges you faced? काम ढूँढते समय आपको किन परेशानियों का सामना करना पड़ा?	There was no work available कोई काम उपलब्ध नहीं था Available work interfered with your household chores and responsibilities उपलब्ध कार्य आपके घर के कामों और जिम्मेदारियों में बाधा डालता है Available work interfered with child-care/ elderly care उपलब्ध कार्य बाल-देखभाल/बुजुर्गों की देखभाल में बाधा डालता है Available work was not suitable for your education/ training/ skills; you were overqualified उपलब्ध कार्य आपकी शिक्षा/प्रशिक्षण/कौशल के लिए उपयुक्त नहीं था; आपकी योग्यता उपलब्ध कार्य के लिए अधिक थी You did not have the necessary skills/ training for the work available; you are underqualified आपके पास उपलब्ध कार्य के लिए आवश्यक कौशल/प्रशिक्षण नहीं था; आपकी योग्यता उपलब्ध कार्य के लिए काम थी Available work was far from home उपलब्ध काम घर से दूर था Available work did not pay well उपलब्ध काम ने अच्छा भुगतान नहीं किया Was getting offered less pay than men for the same job समान काम के लिए पुरुषों की तुलना में कम वेतन की पेशकश की जा रही थी Was getting offered less pay than other women for the same job समान काम के लिए अन्य महिलाओं की तुलना में कम वेतन की पेशकश की जा रही थी Available work did not have flexible working hours उपलब्ध काम में लचीले काम के घंटे नहीं थे Available work did not have creche/ childcare facilities उपलब्ध कार्य में शिशुगृह/बाल देखभाल की सुविधा नहीं थी Worried about safety सुरक्षा को लेकर चिंतित Illness/ injury बीमारी/चोट Other (specify) अन्य (स्पष्ट करें)

Section/Q-N	NO Question	Answer choices	
सेक्शन/प्र-नंब	RK YA	उत्तर विकल्प	
WP2.2.10	Which of the following do you feel prevents you from being successfully self-employed? [Surveyor Note: Read Options] निम्नलिखित में से कौन सी चुनौतियाँ हैं जो आपको सफलतापूर्वक स्वराजगार (खुद का काम/उद्योग) करने से रोक सकती हैं? [सर्वेअर नोट : विकल्प पढ़ें]	Household duties घर के कर्तव्य Lack of start-up capital शुरुआती पूंजी की कमी Fear of failure to succeed/ fear of incurring financial loss असफलता का डर / आर्थिक नुकसान होने का डर Lack of previous formal work experience/ business experience पिछले औपचारिक कार्य अनुभव/ व्यावसायिक अनुभव का अभाव Lack of knowledge in market demand or consumer preferences बाजार की मांग या उपभोक्ता वरीयताओं में ज्ञान की कमी Negative perception or attitude from family or others against female led ventures महिला नेतृत्व वाले उपक्रमों के खिलाफ परिवार या अन्य लोगों की ओर से नकारात्मक धारणा या खैया Unavailability of suitable workspace उपयुक्त कार्य-स्थान की अनुपलब्धता Cannot afford suitable workspace उपयुक्त कार्यक्षेत्र वित्तीय वा भौतिक संपत्ति का अभाव Lack of savings/ financial or physical assets बचत/ वित्तीय या भौतिक संपत्ति का अभाव Inability to access or ineligibility for bank loans or government finance schemes बैंक ऋण या सरकारी वित्त योजनाओं तक पहुँचने में असमर्थता या अपात्रता Lack of skills/ education कौशल/ शिक्षा की कमी Fear of shut-down due to COVID-19 कोविड -19 के कारण बंद होने का डर None of the above कोई भी नहीं Other (specify) अन्य(स्पष्ट करें)	
WP2.2.11	Do you support any paid work that your husband/ family does? क्या आप किसी ऐसे काम में योगदान देती हैं जो आपके पति/परिवार कमाई करते हैं?	Yes हाँ No नहीं	
WP2.2.12	If you have tried to apply for loan a personal business venture from private/ public banks, have you faced any problems acquiring loans? अगर आपने कभी व्यक्तिगत व्यावसायिक उद्यम के लिए ऋण लेने के लिए किसी निजी/सरकारी बैंकों में आवेदन किया हो तो ऋण प्राप्त करने में किसी समस्या का सामना करना पड़ा है?	Yes हाँ No नहीं Don't know पता नहीं I have never applied for loan मेने कभी ऋण के लिए आवेदन नहीं किया	
WP2.2.13	If had a problem in securing loan from a formal institution, what was the reason? यदि किसी औपचारिक संस्था से ऋण प्राप्त करने में समस्या आयी , तो इसका क्या कारण था?	Lack of collateral संपार्श्विक की कमी/ गिरवी रखने के लिए सम्पत्ति का अभाव Business venture not believed viable/ potentially successful व्यावसायिक उद्योग को व्यवहार्य/संभावित रूप से सफल नहीं माना जाता है Lack of documents दस्तावेज़ की कमी Asked for a bribe रिश्वत की माँग के गयी Other (specify) अन्य(स्पष्ट करें)	
	If W2 == No; Used to Work अगर W2 == नहीं; काम करते थे		
WP2.3.1	Location of activity when you were working गतिविधि का स्थान, जब आप काम कर रहे थे	Outside home घर के बाहर Within home घर के भीतर Both दोनों	

Section/Q-NO	Question	Answer choices
मेक्शन/प्र-नंबर	प्रश्न	उत्तर विकल्प
्र v 3	Mhat were the factors that you :onsidered while choosing the work that you were engaged in? क्षाप जिस काम में लगे हुए थे उसे चुनते समय आपने किन कारकों पर विचार केया?	The job pays well नौकरी/कार्य अच्छी तरह से भुगतान करती है The job does not interfere with housework and care responsibilities नौकरी/कार्य गृहकार्य और देखभाल जिम्मेदारियों में हस्तक्षेप नहीं करती है Work is suitable for your education/ training/ skills काम आपकी शिक्षा/ प्रशिक्षण/ कौशल के लिए उपयुक्त है Your friends/ family are engaged in the same work आपके मित्र/परिवार इसी कार्य में लगे हुए हैं Transport to and from workplace is available easily कार्यस्थल से आने-जाने के लिए परिवहन आसानी से उपलब्ध है Flexible work timings लचीले काम का समय Location of workplace is close to home कार्यस्थल का स्थान घर के करीब है Your family allows it/ supports it आपका परिवार इसकी अनुमित देता है / इसका समर्थन करता This was the only work opportunity available to you Creche/ childcare facilities are available at the workplace कार्यस्थल पर शिशु-गृह/बाल देखभाल सुविधाएं उपलब्ध हैं यह आपके लिए उपलब्ध एकमात्र कार्य अवसर था Other (specify) अन्य (स्पष्ट करें)
f a c c T r r	Mhat are the challenges that you face while balancing paid work and household work? गुगतान किए गए काम और घर के काम के संतुलित करते समय आपको किन किन वुनौतियों का सामना करना पड़ता है? Surveyor Note]: Multiple esponses possible. Ask respondent to rate top 2. सर्वेयर नोट]: एक से अधिक उत्तर संभव हैं। उत्तरदाता से शीर्ष 2 का मूल्यांकन करने के लिए कहें।	Shortage of time for personal care व्यक्तिगत देखभाल के लिए समय की कमी Lack of leisure time/ rest फुर्सत के समय/आराम की कमी Lack of time for socialising with friends and family दोस्तों और परिवार के साथ मेलजोल के लिए समय की कमी Stress/ health issues तनाव/स्वास्थ्य संबंधी समस्याएं Dissatisfaction of family परिवार की नाराजगी Are unable to perform well at the workplace कार्यस्थल पर अच्छा प्रदर्शन करने में असमर्थ हैं No challenges faced कोई चुनौती का सामना नहीं करना पड़ता Other (specify) अन्य(स्पष्ट करें)
3	Mhy did you quit your job/ work? भापने अपनी नौकरी/ काम क्यों छोड़ देया?	Got married शादी कर ली Had children बच्चों का जन्म होने के पश्चात काम छोड़ना पड़ा Could not continue work due to the burden of household chores and responsibilities घर के कामों और जिम्मेदारियों के बोझ के कारण काम जारी नहीं रख सका Had to care for elderly/ disabled family members बुजुर्ग/विकलांग परिवार के सदस्यों की देखभाल करनी पड़ती थी Own health issues खुद के खास्थ्य के मुद्दे Started pursuing higher education (+2 level, undergraduate, graduate) उच्च शिक्षा (+2 खर, स्नातक, स्नातक) करना शुरू किया Wages were inadequate मजदूरी/वेतन अपर्याप्त Was getting paid less than men for the same job समान काम के लिए पुरुषों से कम वेतन मिल रहा था Was getting paid less than other women for the same job समान काम के लिए अन्य महिलाओं की तुलना में कम वेतन मिल रहा था There were no social security benefits कोई सामाजिक सुरक्षा लाभ नहीं थे Workplace lacked basic facilities (drinking water/ washroom etc.) कार्यस्थल पर मूलभूत सुविधाओं (पीने का पानी/शौचालय आदि) का अभाव था Long distance/ commuting hours to work location कार्य स्थान के लिए लंबी दूरी/आने के घंटे काफ़ी अधिक थे Lack of transport परिवहन की कमी Migrated प्रवासी (पलायन कर लिया) Working hours were too long काम के घंटे बहुत लंबे थे Safety issues सुरक्षा की समस्या Workplace harassment experience कार्यस्थल उत्पीड़न का अनुभव Lack of support/ objections to work from parent/ husband/ other family member माता-पिता/पिती/पिरवार के अन्य सदस्यों से काम में समर्थन का अभाव/आपत्ति Left the job myself due to COVID कोविड की वजह से स्वयं काम/ नौकरी छोड़ दी Was fired from the job by employer/company due to COVID कोविड की वजह से

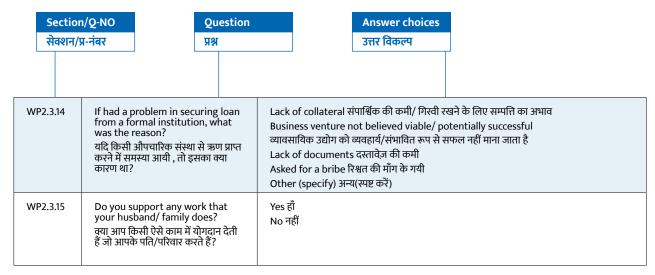
Due to covid company shut down कोविड के कारण कम्पनी/व्यवसाय बंद हो गया

Other (specify) अन्य (स्पष्ट करें)

Section/Q-NO	Question	Answer choices
सेक्शन/प्र-नंबर	प्रश्न	उत्तर विकल्प

WP2.3.5	If not working, are you willing to work if work is available? यदि काम नहीं कर रहे हैं, तो क्या काम उपलब्ध होने पर आप काम करने के लिए इच्छुक हैं?	Yes हाँ No ਜहੀਂ
WP2.3.6	If willing to work, were you looking for work in the past month? यदि आप काम करने के इच्छुक हैं, तो क्या आप पिछले एक महीने में काम की तलाश में थे?	Yes हाँ No ਜहੀਂ
WP2.3.6_ new	If willing to work, what kind of work would you prefer? अगर आप काम करने के इच्छुक हैं, तो आप किस तरह का काम पसंद करेंगी ?	Casual daily work अनौपचारिक दैनिक श्रमिक Casual piece work अनौपचारिक टुकड़ा दर काम Self-employed/ own enterprise स्वरोजगार/स्वयं का उद्योग Contract work <1 year अनुबंध <1 वर्ष Regular/ permanent/ longer contract work नियमित/स्थायी/लम्बे समय का संविदा/कॉट्रैक्ट कार्यं "
WP2.3.7	If willing to work, what kind of work would you prefer? अगर आप काम करने के इच्छुक हैं, तो आप किस तरह का काम पसंद करेंगे?	Full time work पूर्णकालिक कार्य (फ़ुल टाइम कार्य) Part time work अंशकालिक काम (पार्ट टाइम कार्य)
WP2.3.8	Would you be willing to work outside your home? क्या आप अपने घर से बाहर काम करने के लिए इच्छुक होंगी?	Yes हाँ No नहीं
WP2.3.9	If you were looking for work but were not engaged in any work, why was it so? यदि आप काम की तलाश में थे लेकिन किसी काम में नहीं लगे थे, तो ऐसा क्यों था?	There was no work available कोई काम उपलब्ध नहीं था Available work interfered with your household chores and responsibilities उपलब्ध कार्य आपके घर के कामों और जिम्मेदारियों में बाधा डालता है Available work interfered with child-care/ elderly care उपलब्ध कार्य बाल-देखभाल/बुजुर्गों की देखभाल में बाधा डालता है Available work was not suitable for your education/ training/ skills; you were overqualified उपलब्ध कार्य आपकी शिक्षा/प्रशिक्षण/कौशल के लिए उपयुक्त नहीं था या आपकी योग्यता उपलब्ध काम के लिए अधिक थी You did not have the necessary skills/ training for the work available; you are underqualified आपके पास उपलब्ध कार्य के लिए आवश्यक कौशल/प्रशिक्षण नहीं था या आपकी योग्यता उपलब्ध कार्य के लिए कम थी Available work was far from home उपलब्ध काम घर से दूर था Available work did not pay well उपलब्ध काम ने अच्छा भुगतान नहीं किया Was getting offered less pay than men for the same job समान काम के लिए पुरुषों की तुलना में कम वेतन की पेशकश की जा रही थी Was getting offered less pay than other women for the same job समान काम के लिए अन्य महिलाओं की तुलना में कम वेतन की पेशकश की जा रही थी Available work did not have flexible working hours उपलब्ध काम में लचीले काम के घंटे नहीं थे Available work did not have creche/ childcare facilities उपलब्ध कार्य में शिशुगृह/बाल देखभाल की सुविधा नहीं थी Worried about safety सुरक्षा को लेकर चिंतित Illness/ injury बीमारी/चोट Other (specify) अन्य (स्पष्ट करें)

Section/Q-I सेक्शन/प्र-नंब		Answer choices उत्तर विकल्प	
WP2.3.11	Which of the following do you feel prevents you from being successfully self-employed? निम्नलिखित में से क्या आपको लगता है कि आपको सफलतापूर्वक स्वरोजगार करने से रोकता है?	Household duties घर के कर्तव्य Lack of start-up capital शुरुआती पूंजी की कमी Fear of failure to succeed/fear of incurring financial loss असफलता का डर / आर्थिक नुकसान होने का डर Lack of previous formal work experience/ business experience पिछले औपचारिक कार्य अनुभव/ व्यावसायिक अनुभव का अभाव Lack of knowledge in market demand or consumer preferences बाजार की मांग या उपभोक्ता वरीयताओं में ज्ञान की कमी Negative perception or attitude from family or others against female led venture मिहला नेतृत्व वाले उपक्रमों के खिलाफ परिवार या अन्य लोगों की ओर से नकारात्मक धारणा या रवैया Unavailability of suitable workspace उपयुक्त कार्य-स्थान की अनुपलब्धता Cannot afford suitable workspace उपयुक्त कार्यक्षेत्र वित्तीय कारणों से बर्दाश्त नहीं कर सकती Lack of savings/ financial or physical assets बचत/ वित्तीय या भौतिक संपत्ति का अभाव Inability to access or ineligibility for bank loans or government finance schemes बैंक ऋण या सरकारी वित्त योजनाओं तक पहुँचने में असमर्थता या अपात्रता Lack of skills/ education कौशल/ शिक्षा की कमी Fear of shut-down due to COVID-19 कोविड -19 के कारण बंद होने का डर None of the above कोई भी नहीं Other (Specify) अन्य(स्पष्ट करें)	
WP2.3.12	If lack of relevant skills prevents you from being successfully self-employed, what are the challenges to skilling? यदि कौशल की कमी आपको सफलतापूर्वक स्वरोजगार करने से रोकती हैं, तो सीखने के लिए क्या चुनौतियाँ हैं?	No training/ skilling centres in the vicinity आस-पास कोई प्रशिक्षण/कौशल केंद्र नहीं Training/ skilling/ re-skilling centres not affordable प्रशिक्षण/कौशल/पुनः कौशल केंद्र सस्ती नहीं हैं Available training/ skilling centres do not impart skills relevant to your interests available work उपलब्ध प्रशिक्षण/कौशल केंद्र आपकी रुचि/उपलब्ध कार्य से मिलता जुलता कौशल प्रदान नहीं करते Available training/ skilling centres offer poor quality of training/skilling उपलब्ध प्रशिक्षण/कौशल केंद्र प्रशिक्षण/कौशल की खराब गुणवत्ता प्रदान करते हैं Other (specify) अन्य(स्पष्ट करें)	
	Have you worked under MGNREGS? क्या आपने पहले मनरेगा के तहत काम किया है?	Yes, have worked under MGNREGS हाँ, मनरेगा के तहत काम किया है No, not worked but have a MGNREGS job card नहीं, काम नहीं किया है लेकिन मनरेगा जॉब कार्ड है No, but have applied for a job card नहीं, लेकिन जॉब कार्ड के लिए आवेदन किया है No and have not applied for any card नहीं, और जॉब कार्ड के लिए आवेदन भी नहीं किया है Not aware of MGNREGS मनरेगा के बारे में पता नहीं है	
WP2.3.13	If you have tried to apply for loan a personal business venture from private/ public banks, have you faced any problems acquiring loans? अगर आपने कभी व्यक्तिगत व्यावसायिक उद्यम के लिए ऋण लेने के लिए किसी निजी/सरकारी बैंकों में आवेदन किया हो तो ऋण प्राप्त करने में किसी समस्या का सामना करना पड़ा है?	Yes हाँ No नहीं Don't know पता नहीं I have never applied for loan मेने कभी ऋण के लिए आवेदन नहीं किया	



Section/Q-NO	Qu	estion	Answer choices
सेक्शन/प्र-नंबर	प्रश		उत्तर विकल्प
TUS			
TUS	Time Use Survey समय उपयोग सर्वेक्षण		Ask the respondent female for the amount of time she spends on the following activities on a typical day. उत्तरदाता महिला से पूछें कि वह एक सामान्य दिन में निम्नलिखित गतिविधियों पर कितना समय व्यतीत करती है। A typical day can be defined as an average day with no extraordinary shocks or engagement. For practical purposes, a usual day in the last 7 days एक सामान्य दिन को एक औसत दिन के रूप में परिभाषित किया जा सकता है जिसमें कोई असाधारण शोक या जुड़ाव नहीं होता है। व्यावहारिक उद्देश्यों के लिए, पिछले 7 दिनों में एक सामान्य दिन। [सर्वेअर नोट : याद रखें आपको 15 मिनट का एक यूनिट बनाकर ऐट्री करनी है, उदाहरण के लिए 1 घंटा मतलब 4 यूनिट
TUS1			
Category श्रेणी	Details विवरण		
Household Work घर का काम			Total Time Spent (including travel time) कुल कितना समय बिताया (कुल यात्रा का मिला कर)
	Meal preparation	खाना बनाना	
	Cleaning and laun	dry सफ़ाई और कपड़े धोना	
	Collecting water 9	ानी इकट्ठा करना	
	Collecting fuel or ईंधन या जलाऊ लकई		
	supplies	groceries and other household ामान और अन्य घरेलू आपूर्ति खरीदना	
	helping them slee	ng, feeding, bathing, dressing, p, playing with them) खाना, खिलाना, नहाना, कपड़े पहनना, उन् के साथ खेलना)	÷
		for disabled family members कलांग परिवार के सदस्यों की देखभाल	

Section/Q-NO सेक्शन/प्र-नंबर	Question प्रश्न	Answer choices उत्तर विकल्प
	Elderly care/ care for disabled family members बुजुर्गों की देखभाल/विकलांग परिवार के सदस्यों की देखभाल	
	Repairs and maintenance मरम्मत और रख रखाव	
	Producing goods for household consumption including milling, husking, sewing, weaving पिसाई, भूसी, सिलाई, बुनाई सहित घरेलू उपभोग के लिए वस्तुओं का उत्पादन करना	
	Other household chores अन्य घरेलू काम	
	Voluntary community related work, religious service स्वैच्छिक समुदाय संबंधित कार्य, धार्मिक सेवा, घर में धार्मिक कार्य आदि करना	
Leisure फुर्सत		
	Eating and drinking खाना-पीना	
	Talking/ socialising with family and friends (in person) परिवार और दोस्तों के साथ सामाजिककरण /बात करना (आमने सामने मिल कर)	
	Active leisure - playing, going to park, exercise सक्रिय अवकाश - खेलना, पार्क जाना, व्यायाम , टहलना	
	Media and social media, TV, radio, stereo, WhatsApp, smartphone, YouTube, etc मीडिया और सोशल मीडिया टीवी, रेडियो, टेप सुनना, गाने सुनना , व्हाट्सएप, स्मार्टफोन, यूट्यूब आदि	
	Reading अख़बार मैगज़ीन आदि पढ़ना	
	Any other leisure activity अन्य कई मनोरंजक कार्य	
Employment/ Work/ Labour रोजगार/कार्य/श्रम		
	Working in own enterprise/ shop/ business/agri field स्वयं के उद्योग/दुकान/व्यवसाय/कृषि क्षेत्र जैसे मवेशी /पशुधन /	
	मछली पकड़ने/मुर्गी पालन में कार्य करना Working in family enterprise/ shop/ business/ agri	
	field पारिवारिक उद्योग/दुकान/व्यवसाय/कृषि क्षेत्र जैसे मवेशी /पशुधन /मछली पकड़ने/मुर्गी पालन में कार्य करना	
	Working for wages/salary in other's enterprise/ shop/business/agri field दूसरे के उद्योग/दुकान/व्यवसाय/कृषि क्षेत्र जैसे मवेशी /पशुधन / मछली पकड़ने/मुर्गी पालन में मजदूरी/वेतन के लिए कार्य करना	
Education शिक्षा		
	Study - outside house - school/college/vocational training/technical training institutes अध्ययन - घर के बाहर - स्कूल /कॉलेज /व्यावसायिक प्रशिक्षण/ तकनीकी प्रशिक्षण संस्थान	

Section/Q-NO	Question	Answer choices
सेक्शन/प्र-नंबर	яя	उत्तर विकल्प
	Study- inside house - self study/tuition/online education	
	अध्ययन - घर के अन्दर - स्वयं अध्ययन /ट्यूशन /ऑनलाइन शिक्षा	
Sleep and Personal Care/ Healthcare नींद और व्यक्तिगत देखभाल/स्वास्थ्य देखभाल		
	Getting healthcare स्वास्थ्य सेवा प्राप्त करना	
	Rest/ sleep during the day दिन में आराम/नींद (केवल दिन का समय मिला कर)	
	Rest/ sleep during the night रात का आराम/नींद (केवल रात का समय)	
	Personal care - bathing, grooming, etc. व्यक्तिगत देखभाल - स्नान, संवारना आदि।	

SECTIO	SECTION F				
F	Housework and Care Responsibilities घर का काम और देखभाल की जिम्मेदारियां	[Section Note]: Now we would like to ask you some questions about your housework [सेक्शन नोट]: अब हम आपको अपने घर के काम के बारे में कुछ सवाल पूछना चाहते है			
F1	Who is responsible for each of the following activities in the household? घर में निम्नलिखित गतिविधियों में से प्रत्येक के लिए कौन जिम्मेदार है?				
F1.1	Cooking, cleaning, washing खाना बनाना, सफाई करना, बर्तन धोना	Male members पुरुष सदस्य Female members महिला सदस्य Both दोनों			
F1.2	Taking care of ill persons बीमार व्यक्तियों की देखभाल	Male members पुरुष सदस्य Female members महिला सदस्य Both दोनों			
F1.3	Feeding and bathing young children छोटे बच्चों को खाना खिलाना और नहलाना	Male members पुरुष सदस्य Female members महिला सदस्य Both दोनों			
F2	Does your family require you to spend most of your time on household work? क्या आपका परिवार चाहता है कि आप अपना अधिकांश समय घर के कामों में व्यतीत करें?	Yes हाँ No नहीं			
F3	If yes, why is it so? यदि हाँ, तो ऐसा क्यों है?	There is no other member who can do household work घर का काम करने वाला कोई दूसरा सदस्य नहीं है Cannot afford to hire domestic help घरेलू सहायिका को काम पर रखने का जोखिम नहीं उठा सकते Social/ religious constraints सामाजिक/धार्मिक बाधाएं Other (specify) अन्य(स्पष्ट करें)			
F4	Do you receive help with household chores such as cooking, cleaning, washing, etc., from any family member? क्या आपको परिवार के किसी सदस्य से घर के कामों जैसे खाना पकाने, सफाई, कपड़े धोने आदि में मदद मिलती है?	Yes हाँ No नहीं I don't do any chores मैं कोई काम नहीं करती			

Section/Q-N सेक्शन/प्र-नंबर		Answer choices उत्तर विकल्प
F5	Who usually helps when you need assistance with household chores? जब आपको घर के कामों में सहायता की आवश्यकता होती है तो आमतौर पर कौन मदद करता है?	Husband पति Mother/ Mother-in-law माता/सास Father/ Father-in-law पिता/ ससुर Sister/ Sister-in-law बहन/भाभी/नंद/ जेठानी/देवरानी Brother/ Brother-in-law भाई/देवर/जेठ/नन्दोई Domestic help घरेलू मदद Friends/ neighbours/ relatives दोस्त/पड़ोसी/रिश्तेदार Daughter बेटी Son बेटा Other (Specify) अन्य(स्पष्ट करें)
F6	Do male members in the family help with household chores? क्या परिवार के पुरुष सदस्य घर के कामों में मदद करते हैं?	Yes हाँ No नहीं

SECTION G

G	Skills and Digital Awareness कौशल और डिजिटल जागरूकता	[Section Note]: Now we would like to ask you some questions about your skills and digital awareness [सेक्शन नोट]: अब हम आपसे आपके कौशल और डिजिटल जागरूकता के बारे में कुछ प्रश्न पूछना चाहेंगे
G1	Are you aware of any skill development programmes that are run by the government? क्या आप सरकार द्वारा चलाए जा रहे कौशल विकास कार्यक्रमों के बारे में जानते हैं?	Yes हाँ No नहीं
G2	Have you received any skill training? क्या आपने कोई कौशल प्रशिक्षण प्राप्त किया है (सरकारी/ ग़ैर सरकारी दोनों)?	Yes हाँ No नहीं
G3	What type of skill training have you received? आपने किस प्रकार का कौशल प्रशिक्षण प्राप्त किया हैं ?	<open field=""></open>
G4	Where did you receive this training? आपको यह प्रशिक्षण कहाँ से मिला?	From government skill development programme सरकारी कौशल विकास कार्यक्रम से Private training centre निजी प्रशिक्षण केंद्र On the job; training given by employer काम पर; नियोक्ता द्वारा दिया गया प्रशिक्षण Family apprenticeship पारिवारिक शिक्षुता (घर के सदस्यों से सीखा) Other (specify) अन्य(स्पष्ट करें)
G5	How comfortable are you in using the following? निम्नलिखित का उपयोग करने में आप कितने सहज हैं?	
G5.1	Smartphone स्मार्टफोन	No knowledge कोई ज्ञान नहीं Not very comfortable बहुत सहज नहीं है Somewhat comfortable कुछ हद तक सहज Quite comfortable काफ़ी सहज
G5.2	Computer कंप्यूटर	No knowledge कोई ज्ञान नहीं Not very comfortable बहुत सहज नहीं है Somewhat comfortable कुछ हद तक सहज Quite comfortable काफ़ी सहज
G5.3	Internet इंटरनेट	No knowledge कोई ज्ञान नहीं Not very comfortable बहुत सहज नहीं है Somewhat comfortable कुछ हद तक सहज Quite comfortable काफ़ी सहज

Section/९ सेक्शन/प्र-	_	Question प्रश	Answer choices उत्तर विकल्प
SECTI		7.0	311/1994
Н		fits from government schemes/ a ग्रें/सहायता से लाभ प्राप्त करना	sid [Section Note]: Now we would like to ask you some questions about your awareness of government schemes and benefits availed, if any [सेक्शन नोट]: अब हम आपसे सरकारी योजनाओं के बारे में कुछ प्रश्न पूछना चाहेंगे
Н1	women financ क्या आप महिला	e of any of these schemes to help cially? भों को आर्थिक रूप से मदद करने के लिए 'योजना के बारे में जानते हैं?	Bharatiya Mahila Bank भारतीय महिला बैंक Annapurna Scheme अन्नपूर्ण योजना Stree Shakti स्त्री शक्ति Orient Mahila Vikas Yojana Scheme ओरिएंट महिला विकास योजना Dena Shakti Scheme देना शक्ति योजना Udyogini Scheme उद्योगिनी योजना Cent Kalyani Scheme संत कल्याणी योजना Mahila Udyam Nidhi Scheme महिला उद्यम निधि योजना MUDRA मुद्रा WEP TREAD Other (Specify) अन्य(स्पष्ट करें) None of the above कोई नहीं
H2		efited from any of these scheme: iं से किसी योजना का लाभ मिला है?	s? Yes; specify हाँ; स्पष्ट करें No नहीं
НЗ	announced by of the lockdo	are of any relief measures / the government during the peri wn? वधि के दौरान क्या आप सरकार द्वारा घोषि में के बारे में जानते हैं?	
H4	Did you benefit from any of the following measures? क्या आपको निम्न में से किसी उपाय से लाभ हुआ?		PM Garib Kalyan Anna Yojana प्रधानमंत्री गरीब कल्याण अन्न योजना PDS supplies सार्वजनिक वितरण प्रणाली(PDS) आपूर्ति PM Ujjwala Yojana प्रधानमंत्री उज्ज्वला योजना Cash transfer to widow/ elderly/ differently-abled विधवा/बुजुर्ग/दिव्यांगों को नकद हस्तांतरण Cash transfer to economically weaker population (daily wage labourers, hawkers, kiosk owners) आर्थिक रूप से कमजोर आबादी (दिहाड़ी मजदूर, फेरीवाले, कियोस्क मालिक) को नकद हस्तांतरण Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (free treatment of COVID infected in government hospitals) आयुष्मान भारत प्रधानमंत्री जन आरोग्य योजना (सरकारी अस्पतालों में कोविड संक्रमितों का मुफ़्त इलाज) Food distribution centres/ community kitchens (cooked and dry ration) खाद्य वितरण केंद्र/सामुदायिक रसोई (पका हुआ और सूखा राशन) Shelters for poor and homeless गरीबों और बेघरों के लिए आश्रय Provision for return journey of migrant workers प्रवासी श्रमिकों की वापसी यात्रा का प्रावधान Nutritional support to children and pregnant women बच्चों और गर्भवती महिलाओं को पोषण संबंधी सहायता Social security pension सामाजिक सुरक्षा पेंशन Cash transfer to BPL and Antyodaya families बीपीएल और अंत्योदय परिवारों को नकद हस्तांतरण Interest-free loan scheme ब्याज मुक्त ऋण योजना Cash-transfer to the parents of children attending anganwadi or student enrolled in mid-day meal scheme आंगनवाड़ी में भाग लेने वाले बच्चों या मिड-डे भोजन योजना में नामांकित छात्र के माता-िपता को नकद हस्तांतरण None of the above इनमे से कोई भी नहीं Other (specify) अन्य(स्पष्ट करें)

Section/	/Q-NO Question	Answer choices
सेक्शन/प्र-	-नंबर प्रश्न	उत्तर विकल्प
Н5	Did you face any difficulties in availing the benefits of schemes that you were eligible f क्या आपको उन योजनाओं का लाभ प्राप्त करने में किसी कठिनाई का सामना करना पड़ा जिसके लिए आप पात्र श	140
Н6	What challenges did you face while availing benefits? योजनाओं का लाभ उठाते समय आपको किन चुनौतियों सामना करना पड़ा?	उन योजनाओं का लाभ समय पर नहीं मिला जिनके आप पात्र थे

End of Survey सर्वेक्षण का समाप्त

A2.2 Male Questionnaire

IWWAGE - Female Labour Force Study

Informed Consent सूचित सहमति

My name is <Enumerator's name> and I work with a team of researchers from IFMR LEAD, a research centre at the Institute of Financial Management and Research, Chennai. We are conducting a survey on women's work. We do not represent the government but have the permission of the state government and local authorities to conduct this survey. We would like a few minutes of your time to explain further about our study, so that you can decide whether you wish to participate.

We are conducting a study to understand women's labour force participation, what barriers exist to women's work and what measure need to be taken to improve women's participation in economic activities and paid work. As part of this research study, we would like to ask a few questions from a male member in the household. The respondent will be interviewed by a woman from our team.

There is no direct benefit to you anticipated from participating in this study. The entire interview process is expected to last approximately 45 minutes. Your participation in this survey is purely voluntary, and you may withdraw at any time. If there are any questions you do not want to answer, you may refuse to answer them without any consequence. There are no risks involved in participating in this study.

[Surveyor Note]: Pause for any questions by the respondent

The data collected through the survey will be kept confidential. Your personal details will not be shared with anyone, without your prior consent. To minimize this risk, the responses that you provide will be stored on a password-protected computer in a secure place. Your name as well as all other information that concerns your identity will not be accessible to anyone besides the researchers and will never show up in a public report.

Please let me know if you have any questions [Surveyor Note: Pause for questions]

Please confirm that you have heard and understood the above information. That you have had the opportunity to ask questions about this study and have them answered.

मेरा नाम <सर्वेयर का नाम> है और मैं वित्तीय प्रबंधन और अनुसंधान संस्थान, चेन्नई के एक शोध केंद्र IFMR LEAD के शोधकर्ताओं की एक टीम के साथ काम करता हूं। हम महिलाओं के काम पर एक सर्वे कर रहे हैं। हम सरकार का प्रतिनिधित्व नहीं करते हैं लेकिन इस सर्वे को करने के लिए राज्य सरकार और स्थानीय अधिकारियों की अनुमति है। हम चाहते हैं कि आप हमें कुछ मिनट दे ताकि हमारे अध्ययन के बारे में और स्पष्ट कर सके, और आप तय कर सकें कि आप भाग लेना चाहते हैं या नहीं।

हम महिलाओं की श्रम शक्ति भागीदारी को समझने के लिए एक अध्ययन कर रहे हैं कि महिलाओं के काम में क्या बाधाएं हैं और आर्थिक गतिविधियों और भुगतान वाले काम में महिलाओं की भागीदारी में सुधार के लिए क्या उपाय किए जाने की आवश्यकता है। इस शोध अध्ययन के भाग के रूप में, हम घर के एक पुरुष सदस्य से कुछ प्रश्न पूछना चाहेंगे। उत्तरदाता का सर्वे हमारी टीम की एक महिला द्वारा किया जाएगा।

इस अध्ययन में भाग लेने से आपको कोई प्रत्यक्ष लाभ नहीं होने की उम्मीद नहीं है। पूरी सर्वे प्रक्रिया लगभग 45 मिनट तक चलने की उम्मीद है। इस सर्वेक्षण में आपकी भागीदारी पूर्ण रूप से स्वैच्छिक है, और आप किसी भी समय वापस ले सकते हैं। यदि ऐसे कोई प्रश्न हैं जिनका आप उत्तर नहीं देना चाहते हैं, तो आप बिना किसी परिणाम के उनका उत्तर देने से मना कर सकते हैं। इस अध्ययन में भाग लेने में कोई जोखिम शामिल नहीं है।

[सर्वेयर नोट]: उत्तरदाता द्वारा किसी भी प्रश्न के लिए रुकें

सर्वेक्षण के माध्यम से एकत्र किए गए डेटा को गोपनीय रखा जाएगा। आपकी पूर्व सहमति के बिना आपका व्यक्तिगत विवरण किसी के साथ साझा नहीं किया जाएगा। इस जोखिम को कम करने के लिए, आपके द्वारा प्रदान की जाने वाली प्रतिक्रियाओं को पासवर्ड से सुरक्षित कंप्यूटर पर सुरक्षित स्थान पर संग्रहीत किया जाएगा। आपका नाम और अन्य सभी जानकारी जो आपकी पहचान से संबंधित है, शोधकर्ताओं के अलावा किसी के लिए भी उपलब्ध नहीं होगी और सार्वजनिक रिपोर्ट में कभी भी दिखाई नहीं देगी।

कृपया मुझे बताएं कि क्या आपके कोई प्रश्न हैं [सर्वेयर नोट: प्रश्नों के लिए रुकें।

कृपया पुष्टि करें कि उत्तरदाता ने दी गयी जानकारी को सुन और समझ लिया है। और उत्तरदाता को इस अध्ययन के बारे में प्रश्न पूछने और उनके उत्तर प्राप्त करने का अवसर मिला है।

A2.2 Male Questionnaire

Section/Q-NO Question सेक्शन/प्र-नंबर प्रश्न

Answer choices

उत्तर विकल्प

SECTION A

SECTIO	ON A			
A	Identification and Personal पहचान और व्यक्तिगत			
A1	Survey-Level सर्वेक्षण-स्तर			
A1.1	Surveyor ID सर्वेयर आईडी			
	Enumerator Name सर्वेक्षक का नाम	Open text		
A1.2	Main ID मुख्य आईडी			
A1.3	Name of the participant उत्तरदाता का नाम			
A2	Respondent Level उत्तरदाता का नाम			
A2.0	Name of the participant उत्तरदाता का नाम	Open text		
A2.1	Mobile number मोबाइल नंबर	<open field=""></open>		
A2.2	Gender जेंडर	Male पुरुष		
A2.2.1	Relation with female respondent महिला उत्तरदाता से सम्बन्ध	Father पिता Husband पति Brother भाई Father-in-law ससुर Brother -in-law देवर/जेठ Any other adult male member अन्य कोई वयस्क पुरुष मेंबर		
A2.3	Age उम्र	<numeric></numeric>		
A2.4	Are you currently pursuing any educational degree? क्या आप वर्तमान में कोई शैक्षिक डिग्री प्राप्त कर रहे हैं?	Yes हाँ No नहीं		
A2.5	Last grade passed अंतिम ग्रेड उत्तीर्ण	0 9 1 10 2 11 3 12 4 Diploma डिप्लोमा 5 Graduate स्नातक 6 Post Graduate स्नातकोतर 7 Higher उच्च		
A2.5_new	Type of area of current residence वर्तनाम निवास इलाक़ा किस प्रकार का है	Urban/rural शहरी/ग्रामीण		
A2.6	What is your state of origin? आपका मूल राज्य कौन सा है?	[See Pre-filled answer choices document] [पहले से भरे हुए उत्तर विकल्प दस्तावेज़ देखें]		
A2.7	What is your district of origin? आपका मूल जिला कौन सा है?	[See Pre-filled answer choices document] [पहले से भरे हुए उत्तर विकल्प दस्तावेज़ देखें]		
A2.8	Type of place of origin? मूल स्थान का प्रकार?	Urban शहरी Rural ग्रामीण		
A2.9	Marital status वैवाहिक स्थिति	Married विवाहित Unmarried अविवाहित Separated अलग हो गये Divorced तलाकशुदा Widowed विधवा Refused to answer उत्तर देने से मना किया Other (specify) अन्य (स्पष्ट करें)		

Section/Q-N	NO	Question		Answer choices		
सेक्शन/प्र-नंब	र	प्रश्न		उत्तर विकल्प	4	
A2.10		your wife live in the san या आपकी पत्नी आपके साथ ए			'es हाँ lo नहीं	
A2.11	place of origin?	y working/residing in yo अपने मूल स्थान पर कार्यरत/नि	·	N D R		v पता नहीं o answer उत्तर देने से मना किया cify) अन्य (स्पष्ट करें)
A2.12	resident city/ to	स शहर/ कस्बे में जाने के आपर्व t: Read Options		TT TO T	o seek nevel harity के नए conomic revels evels in [2] ocial reasselations, powers with the conomic reasselations with the conomic reasselations with the conomic reasselations and the conomic reasself or some of all reasse	ucation शिक्षा प्राप्त करने के लिए w employment opportunities ए अवसर तलाशने के लिए reasons (landlessness, indebtedness, lower s, high rent) ग (भूमिहीनता, ऋणग्रस्तता, निम्न मजदूरी स्तर, उच्च sons (fewer civic amenities, unpleasant social political intimidation etc, attitudes towards vork) ।एण (कम नागरिक सुविधाएं, अप्रिय सामाजिक संबंध, मकी आदि, महिलाओं के काम के प्रति दृष्टिकोण) employment पित का रोजगार althcare की तलाश करने के लिए er divorce/separation महोने के बाद स्थानांतरित किया गया neone else in the Family got transferred ख़ुद स्में किसी के स्थानांतरण होने के कारण ealth disasters (COVID-19, cyclone, floods,
A2.13	yourself? क्या आप अपने परिव	ith your family/ dependo ार/आश्रितों के साथ आए थे या ot]: Read the options ल्प पढ़ें	·	N N प	Moved alor Moved witl रिवार/आश्रि Refused to	ne अकेले आए h family/ dependents तों के साथ आए o answer उत्तर देने से मना किया ccify) अन्य(स्पष्ट करें)

В	Demographics जनसांख्यिकी	[Section Note]: Now we would like to ask you some questions about your household and members in it [सेक्शन नोट]: अब हम आपसे आपके परिवार और उसमें शामिल सदस्यों के बारे में कुछ प्रश्न पूछना चाहेंगे
B1	(Household level) (घरेलू स्तर)	

Section/Q- सेक्शन/प्र-नंब		Answer choices उत्तर विकल्प
B1.1	Who is the head of the household? (Relationship to respondent) Aapke घर का मुखिया कौन होता है? (उत्तरदाता से संबंध)	Self स्वयं Wife पत्नी Father पिता Mother माता Brother भाई Sister बहन Son बेटा Daughter बेटी Uncle चाचा/ मामा/ ताऊ/ फूफा Aunt चाची/मामी/ ताई/ बुआ Cousin चचेरे भाई/बहन/ ममेरा भाई/बहन Son-in-law दामाद Daughter-in-law बहु Father-in-law सास्युर Mother-in-law सास Grandparent दादा-दादी Brother-in-law साला Sister-in-law साला Sister-in-law साला Sister-in-law साला Other family member/ relative परिवार के अन्य सदस्य/रिश्तेदार Other non-family member / non-relative

SECTION E

		,
E	Documents, Assets, Finance दस्तावेज़, संपत्ति, वित्त	[Section Note]: Now we would like to ask you some questions about documents and assets owned by you [सेक्शन नोट]: अब हम आपसे आपके स्वामित्व वाले दस्तावेज़ों और संपत्तियों के बारे में कुछ प्रश्न पूछना चाहेंगे
E1	Documents, Assets, Finance (Individual Level) दस्तावेज़, संपत्ति, वित्त (व्यक्तिगत स्तर)	
E2.1	Do you currently have any of the following in your own name: [Surveyor prompt]: Read the options क्या आपके पास वर्तमान में निम्नलिखित में से कोई आपके नाम पर है: [सर्वेअर प्रॉम्प्ट - विकल्प पढ़ें]	Driving license ड्राइविंग लाइसेंस Aadhaar card आधार कार्ड Passport पासपोर्ट Voter ID card मतदाता पहचान पत्र MGNREGS card मनरेगा कार्ड PAN card पैन कार्ड None of these इनमें से कोई नहीं
E2.2	Do you own a personal mobile phone/ smartphone? क्या आपके पास अपना निजी मोबाइल फोन/स्मार्टफोन है?	Yes हाँ No नहीं
E2.3	If do not own a personal mobile phone/ smartphone, do you have access to one? यदि आपके पास निजी मोबाइल फोन/स्मार्टफोन नहीं है, तो क्या आपके पास एक मोबाइल फोन/स्मार्टफोन तक पहुँच है?	Yes हाँ No नहीं
E2.4	Do you have a personal bank account? क्या आपके पास व्यक्तिगत बैंक खाता है? [Surveyor Note: Personal bank account includes single and joint bank accounts, which are controlled by the respondent] [सर्वेयर नोट: व्यक्तिगत बैंक खाते मैं एकल और संयुक्त खाता जिसपर उत्तरदाता का नियंत्रण हो दोनों शामिल करें जा सकते हैं]	Yes हाँ No नहीं
E2.5	Do you have a Jan Dhan account? क्या आपके पास जन धन खाता है?	Yes हाँ No नहीं
E2.6	How much land do you own? आपके पास कितनी जमीन है?	<integer input=""> Units <dropdown> <एकर्ज़, बिस्सा, बीघा,हेक्टर, डेसीमल , गज, अन्य > Do not own any land कोई ज़मीन नहीं है</dropdown></integer>

Section/Q-NO		Question	Answer	choices	
सेक्शन/प्र-नंबर		प्रश्न	उत्तर विक	ल्प	
E2.7	What type of la				ential la
	यह किस प्रकार की	भूमि है?			land कृ nercial
					r (speci

SECTION WP

WP	Work engagement of male respondent पुरुष उत्तरदाता की कार्य भागीदारी	[Section Note]: Now we would like to ask you some questions about your work and associated earnings [सेक्शन नोट]: अब हम आपसे आपके काम और इससे जुड़ी कमाई के बारे में कुछ सवाल पूछना चाहेंगे		
WP1	Do you have any personal income? क्या आपकी कोई व्यक्तिगत आय ya kamayi है?	Yes हाँ No नहीं		
WP2	Do you work for pay (including self-employment/ own enterprise)? क्या आप वेतन के लिए काम करते हैं (स्व-रोजगार/स्वयं के उद्योग में)?	Yes; working currently हां; वर्तमान में कार्यरत No; never worked नहीं; कभी काम नहीं किया No; used to work previously; नहीं; पहले काम करता था		
	If WP2 == Yes अगर WP2 == हाँ			
WP2.1.1	What is your type of work? [Surveyor prompt]: Read the options आपके कार्य का प्रकार क्या है? [सर्वेअर प्रॉम्प्ट]: विकल्प पढ़ें	Casual daily=1 अनौपचारिक दैनिक=1 Casual piece work=2 अनौषचारिक टुकड़ा दर काम=2 Contract < 1 year=3 अनुबंध <1 वर्ष = 3 Regular/permanent/longer contract=4 नियमित/स्थायी/दीर्घकालिक अनुबंध (कॉट्रैक्ट)=4 Self-employed/own enterprise = 5 स्व-रोज़गार/स्वयं का उद्योग = 5		
WP2.1.2	Primary occupation प्राथमिक व्यवसाय	<open field=""></open>		
WP2.1.3	How many days in a week do you work for pay आप सप्ताह में कितने दिन वेतन के लिए काम करते हैं	0-7		
WP2.1.4	Nature of job or work? नौकरी या काम की प्रकृति?	Farming/ agriculture related खेती/कृषि से संबंधित Government/ PSU सरकारी/पीएसयू Private firm निजी फ़र्म Private employer निजी मालिक Self-employed स्वरोजगार Other government programme अन्य सरकारी कार्यक्रम MGNREGS मनरेगा Others अन्य (स्पष्ट करें)		
WP2.1.5	Frequency of payment भुगतान की आवृत्ति	Daily ==1 दैनिक ==1 Weekly == 2 साप्ताहिक == 2 Fortnightly = 3 पाक्षिक(15 दिन) = 3 Per month=4 प्रति माह = 4 Other <openfield> अन्य <ओपनफील्ड></openfield>		
WP2.1.6	Location of work कार्य का स्थान	Within home घर के अन्दर Outside home घर के बाहर Both दोनों		

Section/Q-NO	Question	Answer choices	
सेक्शन/प्र-नंबर	प्रश्न	उत्तर विकल्प	
WP2.1.7	How much time does it takes to walk fro the place you work at? Even if you use some means of transpor a rough estimate of walking time in mir आपके घर से आपके काम करने की जगह तक चल लगता है? यदि आप वहाँ जाने के लिए परिवहन तोह समय का [Surveyor Note]: Record time in minute: [सर्वेयर नोट]: रिकॉर्ड समय मिनटों में दर्ज करें	<means ं<br="">t to go there, give utes. ने में कितना समय एक मोटा अनुमान दें।</means>	ic Field> <संख्यात्मक उत्तर> साधन > Walking चलना , Transport परिवहन
WP2.1.8	If working for pay, describe the activity/ engaged in: यदि वेतन/ कमाई के लिए काम कर रहे हैं, तो उस का वर्णन करें जिसमें आप लगे हुए हैं:	Add ano	name गतिविधि का नाम ther column after this Activity Description/ ठा विवरण
WP2.1.9	Time spent on each activity: प्रत्येक गतिविधि पर बिताया गया समय:	Activity गतिविधि (Act. 1)_ गतिविधि 1 (Act. 2)_ गतिविधि 2 (Act. 3)_ गतिविधि 3	
WP2.1.10	If wage-employed, which of the followir you have? यदि वेतनभोगी हैं, तो आपके पास निम्नलिखित में से	Leave wi कौन-सा प्रावधान है? Employe (EPF) Health ir Childcan देखभाल व Paternit None of	ract नौकरी अनुबंध (जॉब कॉट्रैक्ट) ith pay वेतन के साथ छुट्टी se Provident Fund (EPF) कर्मचारी भविष्य निधि nsurance स्वास्थ्य बीमा e facilities at workplace कार्यस्थल पर बच्चों की रुरने की सुविधाएं y Leave पितृत्व अवकाश the above इनमें से कोई नहीं age employee वेतनभोगी कर्मचारी नहीं हैं
WP2.1.11	(For rural areas only) Have you worked । (केवल ग्रामीण क्षेत्रों के लिए) क्या आपने मनरेगा के	तहत काम किया है? हाँ, मनरेगा No, not v नहीं, काम No, but l नहीं, लेकि No and l नहीं, और उ Not awa मनरेगा के	e worked under MGNREGS ं के तहत काम किया है worked but have a MGNREGS job card नहीं किया है लेकिन मनरेगा जॉब कार्ड है have applied for a job card न जॉब कार्ड के लिए आवेदन किया है nave not applied for any card जॉब कार्ड के लिए आवेदन भी नहीं किया है re of MGNREGS बारे में पता नहीं है ow पता नहीं

Section/Q-NO	Question	Answer choices
सेक्शन/प्र-नंबर	प्रश्न	उत्तर विकल्प

SECTION FWP

FWP	Reporting of female respondent's work महिला उत्तरदाताओं के कार्य की रिपोर्टिंग	[Section Note]: Now we would like to ask you a few questions about the work particulars of the female respondent in the household [सेक्शन नोट]: अब हम आपसे घर में महिला उत्तरदाता के कार्य विवरण के बारे में कुछ प्रश्न पूछना चाहेंगे
FWP2.1.0	Does the female interviewed in the household work for pay? क्या घर में साक्षात्कार की गई महिला वेतन /कमाई के लिए काम कर रही है?	Yes हाँ No नहीं
FWP2.1.1	If the female interviewed in the household is working for pay, describe the activity/ activities she is engaged in: यदि घर में साक्षात्कार की गई महिला वेतन/कमाई के लिए काम कर रही है, तो वह जिस गतिविधि/गतिविधियों में लगी हुई है उसका वर्णन करें:	Activity name गतिविधि का नाम *Add column after this for description (Refer to the code) 1. 2. 3.
FWP2.1.2	Time spent by the female on each activity: प्रत्येक गतिविधि पर महिला द्वारा बिताया गया समय:	Activity गतिविधि (Act. 1) गतिविधि 1 (Act. 2) गतिविधि 2 (Act. 3) गतिविधि 3

SECTION TUS

FWP	Female respondent's time use survey (to be reported by male respondent) महिला उत्तरदाता का समय उपयोग सर्वेक्षण (पुरुष उत्तरदाता द्वारा रिपोर्ट किया जाना है)	[Section Note]: Now we would like to ask you a few questions about the activities performed by the female respondent in a day [सेक्शन नोट]: अब हम आपसे एक दिन में महिला उत्तरदाता द्वारा की गई गतिविधियों के बारे में कुछ प्रश्न पूछना चाहेंगे A typical day can be defined as an average day with no extraordinary shocks or engagement. For practical purposes, a usual day in the last 7 days एक सामान्य दिन को एक औसत दिन के रूप में परिभाषित किया जा सकता है जिसमें कोई असाधारण शोक या जुड़ाव नहीं होता है। व्यावहारिक उद्देश्यों के लिए, पिछले 7 दिनों में एक सामान्य दिन। [सर्वेअर नोट : याद रखें आपको 15 मिनट का एक यूनिट बनाकर एट्री करनी है, उदाहरण के लिए 1 घंटा मतलब 4 यूनिट
TUS1		
Category श्रेणी	Details विवरण	Time Spent समय बिताया
Household Work घर का काम	Meal preparation खाना बनाना	
	Cleaning and Laundry सफाई और कपडे धोना	
	Collecting water पानी इकट्ठा करना	
	Collecting fuel or firewood ईंधन या जलाऊ लकड़ी एकत्र करना	

Section/Q-NO		ver choices
सेक्शन/प्र-नंबर	प्रश्न उत्तर वि	वेकल्प
	Shopping/ buying groceries and other household supplies खरीदारी/किराने का सामान और अन्य घरेलू आपूर्ति खरीदना	
	Child care (teaching, feeding, bathing, dressing, helping them sleep, playing with them) बच्चों की देखभाल (सिखाना, खिलाना, नहाना, कपड़े पहनना, उन्हें सोने में मदद करना, उनके साथ खेलना)	
	Elderly care/ care for disabled family members बुजुर्गों की देखभाल/विकलांग परिवार के सदस्यों की देखभाल	
	Repairs and maintenance मरम्मत और रख रखाव	
	Attending to cattle/ livestock/ fishing/ poultry for self consumption स्वयं के उपभोग के लिए मवेशियों/पशुधन/मछली पकड़ने/मुर्गी पालन में भाग लेना	
	Producing goods for household consumption including milling, husking, sewing, weaving पिसाई, भूसी, सिलाई, बुनाई सहित घरेलू उपभोग के लिए वस्तुओं का उत्पादन करना	
	Other household chores अन्य घरेलू काम	
	Voluntary community related work, religious service स्वैच्छिक समुदाय संबंधित कार्य, धार्मिक सेवा, घर में धार्मिक कार्य आदि करना	
Leisure फुर्सत		
	Eating and drinking खाना-पीना	
	Talking/ socialising with family and friends (in person) परिवार और दोस्तों के साथ सामाजिककरण /बात करना (आमने सामने मिल कर)	
	Active leisure - playing, going to park, exercise सक्रिय अवकाश - खेलना, पार्क जाना, व्यायाम , टहलना	
	Media and social media, TV, radio, stereo, WhatsApp, smartphone, YouTube, etc मीडिया और सोशल मीडिया टीवी, रेडियो, टेप सुनना, गाने सुनना , व्हाट्सएप, स्मार्टफोन, यूट्यूब आदि	
	Reading अख़बार मैग्ज़ीन आदि पढ़ना	
	Any other leisure activity अन्य कई मनोरंजक कार्य	
Employment/ Work/ Labour रोजगार/कार्य/श्रम		
	Working in own enterprise/ shop/ business/agri field स्वयं के उद्योग/दुकान/व्यवसाय/कृषि क्षेत्र जैसे मवेशी /पशुधन / मछली पकड़ने/मुर्गी पालन में कार्य करना	
	Working in family enterprise/ shop/ business/ agri field पारिवारिक उद्योग/दुकान/व्यवसाय/कृषि क्षेत्र जैसे मवेशी /पशुधन / मछली पकड़ने/मुर्गी पालन/ में कार्य करना	
	Working for wages/salary in other's enterprise/shop/ business/agri field दूसरे के उद्योग/दुकान/व्यवसाय/कृषि क्षेत्र जैसे मवेशी /पशुधन / मछली पकड़ने/मुर्गी पालन में मजदूरी/वेतन के लिए कार्य करना	

Section/Q-NO	Question	Answer choices
सेक्शन/प्र-नंबर	प्रश्न	उत्तर विकल्प
Education शिक्षा	Study - outside house - school/colle; training/technical training institute अध्ययन - घर के बाहर - स्कूल/कॉलेज/व्यावर तकनीकी प्रशिक्षण संस्थान Study- inside house - self study/tuiti education अध्ययन - घर के अन्दर - स्वयं अध्ययन /ट्यूश	.s सायिक प्रशिक्षण/ ion/online
Sleep and Personal Care/ Health Care नींद और व्यक्तिगत देखभाल/स्वास्थ्य देखभाल		
	Getting healthcare स्वास्थ्य सेवा प्राप्त क	_र ना
	Rest/ sleep during the day दिन में आरा समय मिला कर)	ाम/नींद (केवल दिन का
	Rest/ sleep during the night रात का 3 का समय)	आराम/नींद (केवल रात
	Personal Care - bathing, grooming e व्यक्तिगत देखभाल - स्नान, संवारना आदि।	etc.

SECTION F

F	Housework and Care Responsibilities गृहकार्य और देखभाल की जिम्मेदारियां	[Section Note]: Now we would like to ask you some questions about housework and care responsibilities in the household [सेक्शन नोट]: अब हम आपसे घर के कामकाज और घर की देखभाल की जिम्मेदारियों के बारे में कुछ सवाल पूछना चाहेंगे
F1	Who is responsible for each of the following activities in the household? घर में निम्नलिखित गतिविधियों में से प्रत्येक के लिए कौन जिम्मेदार है?	
F1.1	Cooking, cleaning, washing खाना बनाना, सफाई करना, बर्तन धोना	Male members पुरुष सदस्य Female members महिला सदस्य Both दोनों
F1.2	Taking care of ill persons बीमार व्यक्तियों की देखभाल	Male members पुरुष सदस्य Female members महिला सदस्य Both दोनों
F1.3	Feeding and bathing young children छोटे बच्चों को खाना खिलाना और नहलाना	Male members पुरुष सदस्य Female members महिला सदस्य Both दोनों There are no children in the household घर मैं बच्चे नहीं हैं
F2	Do you help females in the household with household chores such as cooking, cleaning, washing etc.? क्या आप घर के कामों जैसे खाना पकाने, सफाई, कपड़े धोने आदि में घर की महिलाओं की मदद करते हैं?	Yes हाँ No नही I don't do any chores मैं कोई काम नही करता

End of Survey सर्वेक्षण का समाप्त

A2.3 Enterprise Survey Questionnaire

S. No.	Question	Sub-category	Response
A	Enterprise level data	,	
0_A	Geo location		
0_B	Respondent ID		<alpha-numeric></alpha-numeric>
1		Hello, I am I am working for a research study by LEAD at Krea University to understand the demand for employee skills and hiring practices amongst entrepreneurs such as yourself. Before we begin the interview, I would like to talk about confidentiality and consent. Your participation in this survey is purely voluntary, and you may withdraw at any time. If there are any questions you do not want to answer, you may refuse to answer them without consequence. The data collected through the survey will be kept confidential. An electronic version of the data will be stored, without any element that can be linked back to you. We will not use your name or information that would identify you in any publications or presentations. You maybe contacted by a supervisor for feedback. We will be providing a monetary compensation of INR 100 in the form of cash transfer for your time. If you have any questions now I will answer them.	0 - No
2	Name of the owner		<text></text>
3	State	<drop-down></drop-down>	1 - Karnataka
			2 - Jharkhand
4	District	<drop-down></drop-down>	1 - Mandya
			2 - Bangalore
			3 - Garhwa
			4 - Dhanbad
5	Village		<drop-down></drop-down>
6	Age of respondent		<numeric></numeric>
7	Gender of the owner		0 - Other
			1 - Female
			2 - Male
8	Contact number		<numeric></numeric>
9	Name of enterprise		<text></text>
10	Age of enterprise		<year></year>
11	Occupation		<drop-down></drop-down>
12	Do you have branches? If yes, enter how many. If no, enter "0"		<numeric></numeric>
13	Industry		1 - Production
			2 - Service
			3 - Trading
14	Is your enterprise registered on the UDYAM platform?		0 - No
			1 - Yes

S. No.	Question	Sub-category	Response
15	What is your average monthly revenue?		<numeric></numeric>
16	Competition: Are there other businesses like yours, in this area?		0 - No
			1 - Yes
17	How many do you think are there in a 5 km radius?		<numeric></numeric>
В	Location		
18	Location of the enterprise		1 - Major market (biggest market in city/village)
			2 - Local market (smaller, local-area market)
			3 - Standalone shop (less than 5 shops nearby)
			4 - Mobile shop (shop is on wheels, can reach anywhere)
			5 - Based out of home or adjacent to home
19	Do you have the following facilities in OR around your work premises?	Toilets	0 - No
		Creche facilities and/or anganwadi centres	1 - Yes
		Drinking water	888: Others (please specify)
		Pantry	
		Room/designated area for resting	
		Space for recreation - TV, Games etc.	
20	What transportation do your employees use to arrive at the work premises? (Select all that apply)		1 - Cycle rickshaw
			2 - Auto rickshaw/ rural seva rickshaw/ tuk-tuk
			3 - Taxi/tempo
			4 - Bus
			5 - Train
			6 - Bicycle
			7 – Two-wheeler (motorbike, scooter, moped)
			8 - On foot
			888 Others (please specify)
21	Do you provide assistance to employees in travelling from their home to the work premises?		0 - No
21a	If yes, how do you assist them?		1 - Giving separate allowance for travel
			2 - Providing vehicle for travel
			888 - Other (please specify)

S. No.	Question	Sub-category	Response
22	How far are the following facilities from your work premises? Please answer in minutes taken to walk to the facility on foot.	Nearest bus stand	<numeric></numeric>
		Nearest railway station	<numeric></numeric>
		Nearest police station	<numeric></numeric>
		Nearest PHC/CHC/sub-centre	<numeric></numeric>
		Nearest hospital	<numeric></numeric>
		Nearest bank	<numeric></numeric>
С	Business time		
23	How many days a week is your enterprise open?		<numeric></numeric>
24	At what time does the enterprise usually open each day?		<time></time>
25	At what time does the enterprise usually close each day?		<time></time>
26	Do you have shifts in your enterprise?		0 - No
			1 - Yes
27a	If so, how many?		<numeric></numeric>
27b	If yes, can an employee choose their own shift?		0 - No
			1 - Yes
28	Are your work hours flexible or usually fixed?		1 - Fixed work hours
29	Do your employees have the option to do overtime for extra earning?		0 - No
			1 - Yes
29a	If yes, how many days in a month on an average do your employees work overtime?		<numeric></numeric>
С	Hiring History and Behaviour		
1	Number of employees		<numeric></numeric>
a	Temporary OR Contract		
b	Permanent		
С	Household members		
d	Education level - college		
e	Education level - 10th to 12th		
f	Did not complete schooling (less than 10th std)		
g	Age <=14 years		
2	Who usually hires employees for your enterprise?		1 - Myself
			2 - Business partner/ co-founder
			3 - My spouse
			4 - A relative/family
			5 - A third party agent

S. No.	Question	Sub-category	Response
	<u> </u>		888 - Others (please specify)
3	Have you felt the need to hire in the past 2 years?		0 - No
			1 - Yes
4	How many people have you hired since March 2020?	Part time	<numeric></numeric>
		Full time	<numeric></numeric>
5	Qualifications of the newly hired people	Men	1-Did not compete schooling
		Women	2 -10th pass (in 10th)
			3 -12th pass (in 12th)
			4 - Completed diploma after school
			5 -Completed college (in college)
			6- Completed other skill certificates (like PMKVY)
6	Have you let go off any employees since March 2020? If yes, can you tell us how many? If not, enter "0".	Men	<numeric></numeric>
		Women	<numeric></numeric>
D	Hiring Process		
1	Through what channel do you usually hire? Select all that apply		1 - Advertisements (print)
			2 - Employee referral
			3 - Relative/family friend
			4 - Employee came looking for job
			5 - Job portal
			7 - Job fair
			7 - WhatsApp/Facebook
			8 - Word of mouth
			9 - Through a labour contractor
			10 - Through mass hiring at town/ village squares/ outside railway stations
			888 - Others (please specify)
2	On what basis to you hire a candidate for a job? Please rank in order of importance		1 - Years of experience
			2 - Specific skills
			3 - Recommendation, praise, goodwill
			4 - Willingness to work long hours
			5 - Distance from home to workplace
			6 - Salary expectation
			7 - Same family or friend

S. No.	Question	Sub-category	Response
			8 - From the same caste or religion
			888 - Others (please specify)
3	How important do you consider the following characteristics in an employee? Please rank in order of importance		1 - Completing work on time
			2 - Learning tasks/activities without much need of assistance
			3 - Ability to talk to people/ establishing connections
			4 - Not taking too many leaves
			5 - Being satisfied with the salary/compensation
			6 - Solving problems on their own
			7 - Being friendly and polite with others (colleagues, customers, partners)
			8 - Coming to work on time and not leaving before stipulated time
4	Do you usually hire for a specific skill set (specialist) or a worker's ability to do multiple activities in your business (generalist)?		0 - Generalists
			1 - Specificists
5	Have you paid more than average to hire someone with a specific skill set?		0 - No
			1 - Yes
E	Wage allocation		
1	Please give an indication of the compensation that you give to the following kind of employees (please convert figures into monthly salary):		
		Full-time manager/senior worker	<numeric></numeric>
		Full-time junior worker	<numeric></numeric>
		Part-time/ daily wage worker	<numeric></numeric>
2	Please give an indication of the compensation that you give to workers involved in the following activities (please convert figures into monthly salary)		
		Worker taking day-to-day decisions related to operations	<number></number>
		Worker managing finance, accounting and bank related tasks	<number></number>
		Worker involved in transactions with suppliers/ wholesalers	<number></number>
		Worker interacting with the customer/buyer	<number></number>
		Worker responsible for cleaning the premises	<number></number>

A3. Concepts, Definitions, Interpretation and Comparability of IWWAGE FLFS with PLFS

The concepts and definitions that are used in the IWWAGE FLFS may differ from other similar surveys. An important reason underlying these differences is the use of electoral rolls as a sampling frame. Many other surveys, including PLFS use the household listing for this purpose. To interpret the workforce and LFP numbers shown by the survey, it is important to understand various concepts that have been employed during the planning, survey, and analysis stages. In this section, various concepts, definitions, and interpretation of the survey results are elaborated. In addition, we also note how we can make the survey comparable with some specific geography in the nationally representative PLFS.

Use of electoral rolls to construct FLFS sampling frame: A very important advantage of using electoral rolls is that it uses fewer resources (in terms of cost and time) in constructing the frame, as the electoral rolls are available from the Election Commission of India, and are regularly updated. However, there are a few limitations as well, which we note below:

- The electoral rolls are available at the assembly constituency, or parliamentary constituency, level. Sometimes, these constituencies trespass the district boundaries rendering some discrepancy in the district estimates.
- It is very difficult to achieve the rural and urban stratification, as a particular assembly constituency may have both these areas. And there is no identifier if a particular electoral booth covers rural or urban areas.

'Rural' and 'urban' districts and selection of assembly constituencies: Two districts are chosen: one district to represent the rural part of the state, and one district to represent the urban part of the state for each of the five Indian states in the survey. With this distinction, a problem arises because, in general, districts are not wholly urban or rural but contain both rural as well as urban areas. To ensure

that the district that is chosen to represent the urban part of the state is representative of urban areas of the state, the districts are divided in four quartiles basis their urban population ratio, and we chose the district with the highest population in the top quartile as the 'urban district'. Similarly, using the same quartile distribution, the district with the highest population has been chosen in the first quartile as the 'rural district'. The decision to take the districts with the highest population in the first and the last quartile was made so that it could be ensured that an appropriate sample size within a district was collected.

As in the case of districts, there is no identifier that defines a particular booth as rural or urban. To address this concern, the assembly constituency maps were superimposed over the district administrative map (based on Population Census 2011). Following this, only those assembly constituencies have been chosen which were in fully rural or urban areas, depending on whether the district that was chosen earlier was chosen to represent the rural or urban part of the state.

WPR and LFP rates: In the survey instrument, the female respondents were asked if they were currently working for pay (closest to women who are 'employed' according to the PLFS) or not. We also asked the currently unemployed females if they were actively seeking employment. Women who are not seeking employment actively are counted as 'out of the labour force'. As with NSS definitions, WPR is the proportion of females who are currently working for pay as a proportion of the total female population in the working age group (18-59 years, according to our survey). LFPR is the proportion of those females, who are either currently working or are actively seeking work, as the proportion of working age females. In Section XXX, where the WFP and LFP rates computed from our survey are presented, we give two different ways of calculating LFP rates. The different distinctions are explained in the same section.

Males have been surveyed also, comprising about a fifth of the female sample.

It may be important to note here that it is not necessary that the young male counterpart for a young female is young. Firstly, the spouse, in general, is a few years older than the woman surveyed. Secondly, in many cases, interviewing the spouse was not possible and some other adult member in the same household have been interviewed, irrespective of whether they were old or young.

District level estimates: Estimates at the district level were computed. As explained earlier, districts have been designated as 'rural' or 'urban'. In the 'rural district', we surveyed only the assembly constituencies falling in the rural area as also for the 'urban district'. These ensure that the stratification of 'rural' and 'urban' is maintained when one moves from the district to the assembly constituency.

State level estimates for WPR and FLP rates: Estimates are presented only at the level of districts, and that too only for the rural part of district (in case of the rural district) and urban part of the district (in case of the urban district). We plan to extrapolate these figures to get state level estimates using some appropriate approximation, making use of the estimates for districts surveyed in our sample along with state estimates of workforce participation from previously held PLFS. At present, these state level estimates are not presented as this is a work in progress.

Comparison with PLFS estimates: It is tempting to compare the estimates of the survey with the PLFS estimates. The numbers may NOT be strictly comparable in general on account of differences in sampling frame. However, with some caveats, the following comparison may be considered:

- The IWWAGE FLFS estimates of a 'rural district' (three in number) may be compared with a district's rural estimate from the PLFS; and
- Similarly, the IWWAGE FLFS estimates of an 'urban district' (six in number) may be compared

with a district's urban estimate from the PLFS.161

A4. Calculation of Wealth Index

The asset index of an individual has been calculated using the method of inverse mean weights. This method allows a higher weight to be assigned to a relatively scarce asset (for example, a washing machine in rural areas) and a lower weight to an asset which is relatively abundant (for instance, a fan in urban areas).

Let i denote a particular woman in the sample.

where, n is the sample size.

Let j denote a particular asset, and k denote the number of assets.

where, k = 17 in rural sector and k = 14 in urban sector.¹⁶²

So, $Y_{i,j}$ = Possession (Yes/No) of j^{th} asset by i^{th} female. $Y_{i,j}$ \in {0,1} where 0 means no possession of particular asset.

For example: if the 1st woman interviewed does not have the 2^{nd} asset in the list, Electric Cooler thenY_{1,2} = 0.

Let W_i denote the weight of the jth asset.¹⁶³

$$W_{j} = 1 - \frac{\sum_{i}^{n} Y_{i,j}}{n}$$

¹⁶¹ It may be noted that one of the districts that was surveyed — Central Delhi — is generally not surveyed by the PLFS; hence comparability isn't possible for South Delhi.

In rural sector, j represents one of the asset from the asset bucket comprising of electric fan, electric cooler, air conditioner, computer, mobile phone without internet, mobile phone with internet, bicycle, scooter, car, television, refrigerator, washing machine, three wheeler, cart, tempo, tractor and thresher. In urban j represents one of the asset from the asset bucket comprising of electric fan, electric cooler, air conditioner, computer, mobile phone without internet, microwave, mobile phone with internet, bicycle, scooter, car, television, refrigerator, washing machine, and three wheeler.

Please note that the weight of the asset and corresponding asset indices are created separately for rural and urban sectors as the number of assets in the respective sector buckets and sample size in each subset is different. The intuition to do this comes from the fact that ownership of the same asset would mean different things towards the wealth of the households in urban and rural areas. For example, possession of a tractor in rural areas might contribute differently towards understanding the wealth of a household for urban areas than it does in rural areas. So, the asset index for urban areas does not include weight for tractors. Please see the previous note to find differences in asset buckets used for this calculation in rural and urban sectors.

So, the asset index for ith female becomes,

$$AI_{j} = \sum_{j=1}^{k} Y_{i,j} \left(1 - \frac{\sum_{i}^{n} Y_{i,j}}{n}\right)$$

The Asset Index, AI so calculated for Ith female, gives a proxy for wealth of the household she belongs to.

The asset index is further normalized to generate NAI, ϵ [0,1]. This normalisation is done as follows:

$$NAI_{i} = \frac{AI_{i} - AI_{min}}{AI_{max} - AI_{min}}$$

A5. Stages of sampling and sample size allocation

Table A3: States, districts, and assembly constituencies for the FLFP survey

State (5)	District (5*2)	Assembly Constituency (5*2*2)	
elle .	Central (U)	Karol Bagh	
Delhi	Centrat (0)	Sadar Bazar	
Citi	South West (U)	Bijwasan	
	South West (0)	Matiala	
man a second to the	Garhwa (R)	Garhwa	
narkhand	Garriwa (it)	Bhawanathpur	
200	Dhanbad (U)	Baghmara	
445	Dilalibad (0)	Dhanbad	
	Rewa (R)	Teonthar	
Madhya Pradesh	newa (n)	Gurh	
	Indore (U)	Rau	
	muore (o)	Dr. Ambedkar Nagai	
and the second	Mandya (R)	Mandya	
	Mariuya (K)	Maddui	
arnataka	Benagaluru (U)	Bengaluru S	
	benagaturu (0)	Yeshwantpur	
	Barmer (R)	Siwana	
	Daimer (IV)	Chohtan	
ajasthan	Jaipur (U)	Hawamahal	
		Vidyadhar Nagai	

Figure A2: Sampling strategy of FLFS survey

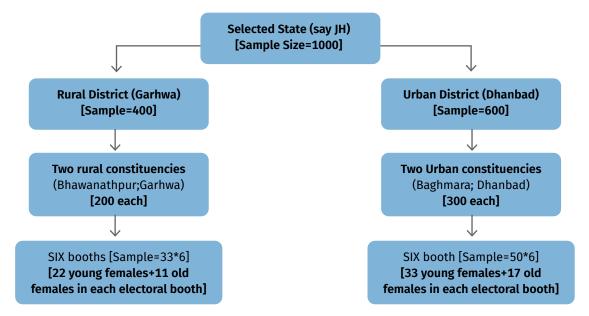
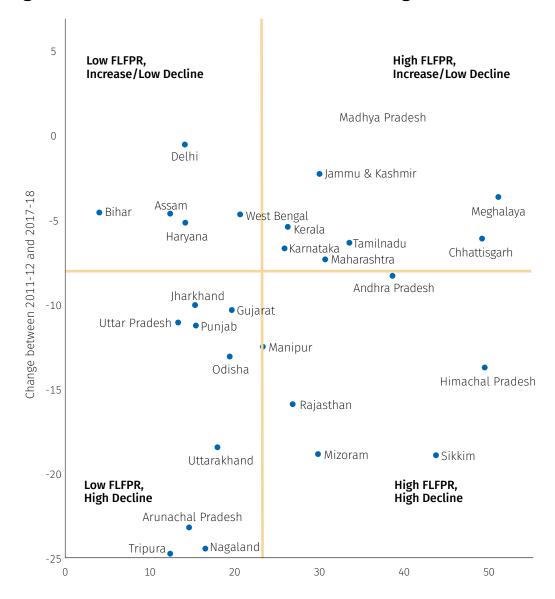


Figure A3: FLFPR across Indian states and change between 2012 and 2018



A6. Male Workforce Participation

Table A4: District-wise men's WFP

State	Sector	District	In Workforce (Percentage)	Dropped out (Percentage)	Never Worked (Percentage)
Delhi	Urban	Central Delhi	75.6	20.5	3.9
	Urban	South West Delhi	67.1	17.1	15.8
Madhya Pradesh	Rural	Rewa	75.6	14.6	9.8
	Urban	Indore	80.2	13.2	6.6
Rajasthan	Urban	Jaipur	64.7	15.7	19.6
Jharkhand	Rural	Garhwa	73.9	19.3	6.8
	Urban	Dhanbad	74.4	17.8	7.8
Karnataka	Rural	Mandya	85.1	6.4	8.5
	Urban	Bangalore	83	13.2	3.8

A7. Regression Model: Comparing Currently Working Women with those who Dropped Out

This model focuses on what causes women to drop out of the labour force and workforce¹⁶⁴. In the regression estimates shown in Table A4, the earlier

categorisation of variables has been continued. The results have been presented here.

Table A5: Regression results comparing currently working¹⁶⁵ vs. dropouts

State	Variable	Coefficients
Education and Skills	Own Education	1.113
	Own Education Square	0.981
	Skill Training	0.908
Demography (Age and Marriage)	Marital Status = Married	0.130***
	Marital Status = Others	0.263***
	Age	1.179***
	Age Sq.	0.998***
Presence of Children in the HH	Own Children	1.091
	Children in the HH	0.881
HH Characteristics	HH Asset Index	1.122**

¹⁶⁴ Removing from the data on women who had never worked leaves a sample of only 2,065 data points, which is 44 per cent of the original sample.

^{165 ***} indicates 99% confidence level, ** indicates 95% confidence level, and * indicates 90% confidence level of the coefficients

- Note: The dependent variable is whether the respondent is currently working (=1) or dropped out (=0). The total number of observations in this regression is 2,065. For the full list of variables used in the regression, see the note to Table 10.
- Explanatory power of the model (Pseudo R-square) is 12.4 per cent.

Education and Skills

A notable observation is that having received skill training in any form is not significantly associated with women's decision to continue in the workforce. Women's own education is positively associated with continuing to work; however, it is not statistically significant. Overall, it can be said that while skill training emerges as an important factor for initiating paid work, women's own education level is of greater significance in retaining them in the workforce¹⁶⁶.

Norms

As in the case of previous estimates, marriage emerges as a crucial factor for women dropping out of the workforce. The odds of women dropping out due to marriage increase further with the inclusion of other control variables.

As found in the logit model in the previous subsection, as women's age increases, so does their likelihood of joining the workforce, and then decreases as age advances further.

Having children is observed to be positively associated with increased probability of dropping out of the workforce. The partial model shows that the presence of own children increases the likelihood of working; however, the full model highlights increased likelihood of dropping out, controlling for other factors. These two observations are in line with what was observed in the previous logit where working and not working were compared.

A8. Limitations of the Study

There are a few limitations to our study that need careful consideration to further discuss its implications.

Representation: While our sample was as representative as possible, the DIC list already presented a selection bias of formal enterprises from certain industries. The findings of our study should be considered keeping in mind:

- Informal and small-scale enterprises: While our study had smaller enterprises represented in the sample, we excluded a large section of enterprises that are categorised as OAEs. According to NSS 2015-16, as many as 96 per cent of female-owned enterprises and 81 per cent of male-owned enterprises are OAEs; and
- Rural enterprises: The DICs invariably register more enterprises in urban areas than in rural areas. This could be due to the proximity of the DIC to the urban enterprises and greater awareness of institutional support in urban areas. As a result, we have fewer representative enterprises from rural areas of the districts.

State level analysis: Given the limited sample of our study, highlighting state-specific and district-specific differences could prove to be inaccurate. The intention of the study was to identify trends and not highlight specific cohort differences. Additionally, we have little information on how DICs register enterprises. Our sampling relied entirely on lists provided by DICs, so any differences in cohort could also be attributed to the registration process in specific DICs.

Choice experiment: There are limitations of choice experiments such as ours that have been highlighted in literature. The fact that the circumstances and candidates were both artificial, and the responses had minimal stake associated with them, makes

¹⁶⁶ Statistically insignificant explanatory variables are included in the discussions due to the effect sizes.

our experiments less representative of a real world hiring situation. Moreover, since there is no real job seeker, the methodology cannot be taken to the stage which is typically expected for both formal and informal employment: interviews, job offers, references, wage negotiations, etc.¹⁶⁷ Finally, job seekers themselves adjust their behaviour in a job

market in a strategic manner¹⁶⁸. In other words, they will not apply for positions in a random fashion. For example, although women candidates were equally likely to approach male entrepreneurs, in a real world job market, women candidates would be much more comfortable in approaching female entrepreneurs who are looking to hire.

¹⁶⁷ Bertrand, M. and Duflo, E. (2016). Field Experiments on Discrimination, No. 22014, NBER Working Papers, National Bureau of Economic Research, Inc. 168 Bertrand, M. and Duflo, E. (2017). Field Experiments on Discrimination. Handbook of Economic Field Experiments, 1, 309–93.

