UN Women and SEWA Bharat Project
‘Empowering Women in Rural and Informal Settings through Capacity Development’: Baseline Assessment Report

March 2013
Background UN Women

UN Women is the United Nations (UN) entity dedicated to the promotion of gender equality and the empowerment of women. UN Women was established in 2010 to accelerate the aims of the UN in tackling gender inequalities and meeting the needs of the worlds’ women.

UN Women supports UN Member States as they implement global and norms for the achievement of gender equality, working with governments and civil society to design and instigate laws, policies, projects and services essential to the implementation of these standards and norms. UN Women coordinates and holds the UN system accountable to its gender equality commitments.

UN Women focuses on five priority areas that are fundamental to women’s equality and that can promote more broad based progress: increasing women’s leadership and participation; ending violence against women; promoting women’s involvement in peace and security processes; enhancing women’s economic empowerment; and highlighting the importance of a gender perspective in national development planning and budgeting.

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UN Women and SEWA Bharat Project
‘Empowering Women in Rural and Informal Settings through Capacity Development’: A Baseline Assessment

Published: March 2013

Conducted by
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Acknowledgements

The baseline study is a result of a joint collaboration between UN Women, South Asia Sub-Regional Office, New Delhi and SEWA Bharat (All India Federation of Self-Employed Women’s Associations) under the project ‘Empowering Women in Rural and Informal Settings through Capacity Development’.

We take this opportunity to express our sincere thanks to SEWA Bharat teams in Almora (Uttarakhand) and Jodhpur (Rajasthan) for their inputs and support in conducting the baseline assessment.

We are especially thankful to the project managers and field level staff members at the two locations for coordinating and helping in field data collection. Sincerest thanks is expressed to the women who participated in the baseline assessment and helped us generate a valuable knowledge product.
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<th>Abbreviation</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>GoI</td>
<td>Government of India</td>
</tr>
<tr>
<td>KCC</td>
<td>Kisan Credit Card</td>
</tr>
<tr>
<td>MBO</td>
<td>Membership Based Organisation</td>
</tr>
<tr>
<td>M&amp;E</td>
<td>Monitoring and Evaluation</td>
</tr>
<tr>
<td>MGNREGA</td>
<td>Mahatma Gandhi National Rural Employment Guarantee Act</td>
</tr>
<tr>
<td>SHG</td>
<td>Self Help Group</td>
</tr>
<tr>
<td>SEWA</td>
<td>Self Employed Women’s Association</td>
</tr>
<tr>
<td>ToR</td>
<td>Terms of Reference</td>
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<tr>
<td>UN</td>
<td>United Nations</td>
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Executive Summary

SEWA Bharat with the support of UN Women has launched a one-year project titled “Empowering Women in Rural and Informal settings through Capacity Development”. The aim of the project is to build the capacities of rural, female, informal sector workers engaged in agriculture and traditional crafts. The project’s total target population is 2000 women: 1000 female farmers involved in organic chilli production in 3 blocks of Almora, Uttarakhand and 1000 women engaged in tie and dye production in 10 wards of Jodhpur, Rajasthan.

A baseline assessment was undertaken in 2012. Primary data was collected from both locations using structured questionnaires and focus group discussions (FGD).

The baseline assessment aims to gather an understanding of women's socio-economic empowerment in both locations. The baseline takes into account womens’ levels of technical production and marketing knowledge economic profile and access to social protection measures, and services. Data was collected from 399 women (200 from Almora and 199 from Jodhpur). The analysis also included a review of relevant secondary data.

A summary of key findings and recommendations of the baseline assessment is presented in the following sections.

A. Key Findings

I. Profile of the respondents

► **Age profile of participants: majority under 40 years of age. Three quarters of participants** (94 percent from Jodhpur and 37 percent from Almora) are aged below 40 years. Approximately one third of Almora women and just 6 per cent of Jodhpur women are in the 41-60 years age group. The proportion of women aged 60+ years is negligible in both locations.

► **Equal number of participants from Hindu and Muslim communities. Near 100 percent of** participants in Almora are General Caste Hindus. In comparison, 80 percent of participants from Jodhpur are Dalit Muslims.

► **High levels of illiteracy among Jodhpur participants, while the majority of Almora participants have received primary education.** Two thirds of participants from Jodhpur are illiterate and just one quarter is educated to primary level or above. In comparison, approximately 68 percent of participants from Almora are educated to primary level or higher.

► **Most respondents are married with children.** 90.3 percent of total respondents are married. (92.4 percent of respondents from Almora and 88.2 percent of respondents from Jodhpur. Nearly half of total respondents care for 1-3 children. Among the respondents who have children, nearly
half in Almora and a quarter in Jodhpur have one or more children above the age of 18 years.

- **Respondents in Almora are relatively better off, in terms of SHG membership and possession of entitlement documents.** Approximately 93 percent of all respondents possess ration cards. 30 percent of respondents in Almora also hold MGNREGA cards. In terms of association with formal membership based groups, 68 percent of respondents in Almora are members of SHGs. In Jodhpur, just 5 percent of respondents are associated with a formal membership group.

II. Level of Knowledge regarding Production Process, Quality and Marketing

- Knowledge of production processes is high compared to knowledge of quality labeling, and marketing: 85-90 percent of women in Almora are aware of the transplantation and sapling development processes, recommended amount and frequency of irrigation, and amount and type of manure to be used. Comparatively, just 40 percent reported any knowledge of packaging and labeling techniques.

- While more than half of the respondents in Almora reported using pesticides, only 5 percent report using chemical pesticides. Similarly, 79 percent of women use fertilizers, yet just one percent are chemical fertilizers.

- Knowledge of the quality of product & raw materials, payment cycles, market needs, record-keeping and occupational health issues are comparatively low (ranging from between 25 to 50 percent) among respondents from Jodhpur.

III. Women’s Access to Institutions

- **Women have negligible access to formal training agencies.** None of the respondents from Jodhpur have received any skill training. In Almora a quarter have received some support, (training a part of this support) from state Agriculture Extension Services.

- Approximately 3 percent of respondents from Almora have Kisan Credit Cards (KCC).

- **The majority of respondents in Jodhpur depend on middlemen for work orders.** Findings from Jodhpur indicate that there is a significant dependence (60 percent of respondents) on middlemen for work orders. While the system of receiving and providing orders from home may be convenient for women, it limits women’s ability to negotiate wage rates.

- **No linkages to formal producer groups were reported in either project location. The majority of women in Almora are members of local SHGs.** No respondent in either project location reported being a part of a producer group. While 68 percent of women in Almora reported being a
part of a SHG (currently operating as saving and credit groups), the
majority of women in Jodhpur reported not having access to such
institutions.

► More than half of respondents from Almora have access to formal
sources of credit. There is a high dependence in Jodhpur on informal
sources of credit. 30 percent of all respondents (primarily respondents
from Almora) report access to formal sources of credit, such as SHGs and
banks. More than half of all respondents depend on family members as a
provider of credit. Women in Almora are less reliant on family as a credit
provider due to their greater association with SHGs. A third of Jodhpur
respondents reported a dependence on money-lenders as a source of
credit.

► The majority of respondents depend on contractors or middlemen to
sell their produce. 86 percent of Jodhpur respondents and 64 percent of
Almora respondents report a dependence on middlemen to enable them to
sell their produce. Women in Almora report to have access to local (up to
block level) markets. A high dependence on middlemen in Jodhpur
highlights the limited physical mobility of respondents involved in tie-and-
dye activities. Women in Jodhpur require greater support relative to
Almora women in accessing capacity building opportunities and alternative
markets.

IV. Economic Profile

► One-third of all participants report a total monthly household income of
less than Rs 3000. 83 percent of women in Almora reported a total
monthly household income of less than Rs 2000. More than half of Jodhpur
respondents reported a total monthly household income of greater than Rs
3000. The current per capita income at current prices (for fiscal year 2012-
13) is estimated at Rs 5729 per month. Relatively, respondents in both
project locations are situated in a below average, low-income quantile.

► Women from Almora reported diverse and numerous income options. In
comparison, Jodhpur women reported limited income options. 70
percent of Almora women reported to have several sources of income
available to them. Just 7 percent of Jodhpur women reported the existence
of available alternative income sources.

► Respondents reported limited access to and ownership of assets.
Approximately two-thirds of respondents in Almora reported owning
assets and properties, primarily in the form of jewelry. The proportion of
women reporting access to and/or ownership of assets (such as house,
land, and livestock) was low among Almora respondents In Jodhpur, just 5
percent of respondents reported personal ownership of property. In most
cases, respondents’ families do own property such as land and/or house
but rarely was the ownership reported to be in the woman’s name. All
respondents reported that male household members have greater ownership of and access to assets.

► **Bank accounts in women's names.** Just 4 percent of respondents in Almora and just two respondents in Jodhpur report to have bank accounts in their name.

V. Women’s Involvement in Decision Making

► **Women have less control over productive resources relative to men, despite women's high involvement in productive work.** The baseline data indicates that women in most cases have involvement in decision making related to household expenditure and product and production processes. However, women’s decision making involvement regarding productive assets, such as land and water sources is hugely limited and constrained. This limited influence highlights women’s inability, largely due to social and cultural constraints to exercise ownership rights.

VI. Women’s Access and Barriers to Social Security/Social Protection

► **Participant women reported negligible access to insurance and pension schemes.** 8 per cent of Almora respondents reported having insurance policies, although the nature of the policy is unknown. No respondent in Almora reported to have a pension policy. Similarly, no respondent in Jodhpur had an insurance and/or pension policy. 10 per cent of Jodhpur respondents reported to earn minimum wage, however the basis of this wage calculation is unclear.

VI. Determinants of Women’s Socio-Economic Empowerment

► Statistical analysis of determinants related to women’s socio-economic empowerment indicate that women’s education levels, and decision making power within the household are strong determinants of their ability to access social security provisions. In comparison, a woman’s association with a SHG is not strongly correlated with an ability to access social security provisions. Access to social security provisions is indicated to be a strong determinant of total household income level. Analysis also reveals that women’s involvement in decision-making at the household level is more strongly determined by gender norms, than a woman’s association with a collective. Age, income, ability to save, and ownership of assets are indicated to be strong determinants of women’s knowledge levels of the technicalities of production.

B. Conclusions and emerging directions for the project

The majority of project participants are married women below 40 years of age. As a whole, respondents in Jodhpur are relatively younger than respondents in Almora. The baseline data reveals that there is a significant difference in the education profile between Almora and Jodhpur respondents. This difference will need to be
considered when designing training strategies for selected women. The data reveals notable differences between location respondents in terms of women’s association with membership-based organizations (MBO), with Jodhpur women disproportionately less involved with MBOs.

- Baseline data gathered on current level of knowledge among respondents is useful in establishing the areas and degree of training, and capacity building needed for women in relation to quality, value addition and marketing. This is an important finding as increasing women’s access to training and capacity building is an identified project area of support.

- Analysis reveals that being a SHG member is not a strong determinant of decision-making influence, or knowledge and information levels. Inputs provided to the SHGs/collectives will need to be more gender-responsive if this correlation is to be improved.

- Over three quarters of respondents in Almora are organised into SHGs. Therefore, this forum can be used to build capacity to organize into larger producer groups (such as cooperatives or federations). The number of respondents organized into SHGs/producer groups in Jodhpur is relatively much lower. A greater focus will need to be placed on a basic organization of women into SHG and producer groups.

- Strengthening women’s access to formal sources of credit is identified as a critical area of support that the project can facilitate.

- Current income levels for respondents as a whole is low relative to national average. It is recommended that the project evaluate the value chains of the chilli and tie-and-dye products. This evaluation will help identify the best ways of enhancing incomes and opening up alternative markets to women, with the aim of providing women with sustainable livelihoods and access to decent work.

- Access to pension and insurance schemes is negligible in both locations, indicating the need to link women to available social security and protection schemes. The baseline data indicates that dissemination of information regarding available social security provisions, as well as practical support in accessing the benefits available through government schemes (such as in the application process) is an urgent need. The need for individual bank accounts is identified as high priority as many social security schemes are accessed through direct beneficiary transfers.

- The baseline data reveals that respondent’s access to minimum wages and the current payment practices (both in Almora and Jodhpur) are unclear. It is recommended that careful examination of such practices is done before defining the advocacy strategy.

The baseline study uses the log frame structure to systematically identify areas that need to be prioritized and indicates areas that may need greater assessment. The
baseline assessment reveals that the project outputs and indicators are well aligned with the needs of the selected project women in both locations. An area of concern that the data identifies is in women’s organization, especially in Jodhpur. Support is also needed to address gaps that constrain women’s access to credit, social protection, asset ownership and capacity building, with the aim of sustainable livelihood attainment and access to decent work conditions. The baseline data indicates that there is a huge need to increase women’s access to financial and technical institutions, as well as access alternative markets. Enhancing women’s access to available social security and social protection schemes is identified as high priority and linked with increased financial inclusion. However, it is important to develop context specific strategies for the two locations given that there are difference in the nature of work, socio-economic context, and gender norms between Almora and Jodhpur. Greater examination of value chains and current systems of payment (predominantly in Jodhpur) is recommended for the achievement of evidence-based advocacy with external stakeholders and policy makers.
I. Context

SEWA (the Self-Employed Women’s Association) is a membership-based organization. The SEWA Movement aims to empower poor women working in the informal sector, with the final goal of achieving full secure employment and self-reliance for its members. Members are both rural and urban, poor women working in the informal sector. Members have been empowered to organize into a labour union and to form 100 cooperatives with the aim of enhancing their economic security and realizing their economic rights. SEWA was founded in Ahmedabad under the leadership of Ms Ela Bhatt in 1972. To expand the scope of SEWA’s work in Gujarat and replicate and upscale the model in other states, SEWA Bharat-the ‘All India Federation of SEWAs’ was formed in 1984. Today SEWA is active across 9 states. SEWA has been successful in its efforts to mobilize and empower large numbers of poor, self-employed women. SEWA’s membership has grown to 1.3 million informal sector women across India. SEWA is committed to strengthening the movement of women in the informal economy by highlighting their issues at the national level, and building member organizations’ capacities for empowerment.

UN Women is supporting SEWA empower women in rural and informal settings with the aim of increasing women’s productivity, income and access to social protection schemes. The project “Empowering Women in Rural and Informal Settings through Capacity Development” is being implemented in two locations; Jodhpur, Rajasthan (16 wards-1000 women) and Almora, Uttarakhand (3 blocks-1000 women). The project time span is one year (July 2012- July 2013).

The purpose of the project is to address the challenges faced by women in rural and informal settings, involved in agriculture and traditional craft production. An enhancement of the women’s productivity, income levels and access to social protection measures is desired. The project’s strategy includes the following:

► Capacity development of women in rural and informal settings engaged in agriculture and traditional crafts products.
► Policy advocacy for the promotion of women’s access to social protection measures.

The key result areas as envisaged in the project document are as follows:

Table 1 Results Framework of the UN Women-SEWA Bharat Project

<table>
<thead>
<tr>
<th>Outcome – To address the challenges faced by women in rural and informal settings involved in agriculture and traditional craft products, to enhance and increase their productivity, income level and access to social protection measures.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outputs</td>
</tr>
</tbody>
</table>
Women in rural and informal settings, engaged in agriculture and traditional craft products have enhanced competencies and capabilities in producing and marketing quality products and managing their enterprises.

Women involved in agriculture have enhanced access to formal mechanisms of finance, direct markets (without middlemen), agricultural extension services, kisan credit cards and relevant social protection measures.

Women involved in traditional craft products have enhanced access to formal mechanisms of finance, direct markets (without middlemen), minimum wages and other relevant social protection measures.

Women in rural and informal settings have increased control over earnings and resources.

**Indicators**

- Capacity assessment survey of women (pre and post intervention) on measures of increased skills and income, access to social protection measures and control over resources.
- Number of women trained in entrepreneurship development in chilli and tie-and-dye production.
- Number of women involved in chilli production accessing formal mechanisms of finance, direct markets (without middlemen), agricultural extension services, kisan credit cards and relevant social protection measures.
- Number of women involved in tie-and-dye products have enhanced access to formal mechanisms of finance, direct markets (without middlemen), minimum wages and other relevant social protection measures.
II. Baseline Objectives and Methodology

1.1 Objectives

The purpose of the study is to develop a baseline through the collection of primary data gathered by SEWA Bharat in its two project locations. The aim is to develop an empirical understanding of the conditions that informal sector women work within through identifying levels of access to available social protection measures, engagement with institutions (technical and financial), and levels of decision-making, in terms of the women’s personal work and finances. The baseline assessment will identify the challenges and barriers faced by women informal sector workers. The baseline will inform the results framework, and monitoring and evaluation (M&E) plan of the project.

1.2 Methodology

The baseline assessment used primary quantitative data collected by SEWA Bharat in two project locations. A desk review of relevant material was also undertaken. The following section provides a brief description of the methods and tools employed by the project.

1. Desk Review: Project related documents were reviewed (concept note, project proposal, Terms of Reference (ToR) for the implementing partners, progress reports, mission travel reports). The aim of the desk review was to identify the context specifics of the project’s UN Women collaboration with SEWA Bharat. The desk review helped to verify the accuracy of appraisals and a review of the results framework helped identify progress indicators against which performance can be measured at the end line assessment.

2. Analysis of baseline data: The baseline questionnaire was developed and pilot tested by a UN Women team in coordination with the SEWA Bharat project team. Due to differences in context and product (organic chilli in Almora and tie-and-dye textile in Jodhpur) being assessed the tools employed in Almora and Jodhpur are slightly different. SEWA Bharat was responsible for the collection of data and its sharing with UN Women. The data collected during the pilot stage was also included in the data compilation and analysis of baseline research.

A statistical package was used to analyze the primary data. The analysis plan was finalised in close consultation with UN Women. Acknowledging the usefulness of reflecting state level variations and commonalities, state-wise data was analyzed against most factors, in addition a composite analysis was done. Data was collected from a total of 399 women participants. State-wise distribution is provided in the table below:
### Table 2 State-wise Sample for the Baseline

<table>
<thead>
<tr>
<th>Location</th>
<th>Sample</th>
</tr>
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<tbody>
<tr>
<td>Almora</td>
<td>200</td>
</tr>
<tr>
<td>Jodhpur</td>
<td>199</td>
</tr>
<tr>
<td>TOTAL</td>
<td>399</td>
</tr>
</tbody>
</table>

#### 1.3 Limitations

It is important to highlight the inherent limitations of the existing data and the challenges this poses to data analysis. The variation in location and context alongside the limited time frame the project had to avail of baseline data means that the management of data consistency was a challenge. However, most of the challenges were resolved during the cleaning and data validation phase. The baseline assessment is limited to women participants and does not include involvement from other stakeholders.

#### 1.4 Layout of the Report

The report is divided into six chapters. The first two chapters present the context, objectives and methodology of the baseline assessment. The third chapter discusses the findings of the baseline assessment, while the fourth chapter presents the key determinants of empowerment emerging from the baseline findings. Following this, a conclusion and discussion of possible areas for intervention and advocacy that may contribute to the achievement of project objectives are discussed. Finally, significant baseline data for output indicators of the project are presented.
III. Findings

This section presents an analysis of findings from the baseline survey. It first discusses the profile of all respondents including age profile, religion and caste profile, education levels, marital status, membership in collectives, and entitlement documents. This is followed by a discussion of women's current levels of knowledge regarding production processes and quality of product and marketing. The third sub-section presents information regarding women's access to institutions related to training, work opportunity, credit and markets. A discussion of the economic profile of respondents including household income levels follows. Sub-section four analyzes women's involvement in decision-making regarding choice of product, production process, productive resources and marketing. Finally, women's access to social security provisions and barriers faced by them are analysed.

3.1 Respondent Profile

3.1.1 Age Profile

*Age Profile of participants under the UN Women program is largely below 40 years.*

Out of a total of 399 respondents, the majority of respondents were identified to be in the below 40 years age group. A significant 77.3 per cent of the total respondents (61 per cent from Almora and 94 per cent from Jodhpur) from both the project sites fall under this category.

*Figure 1 Age profile of the Respondents*
Further, data indicates that within the below 40 years age group, over half of the respondents (54.6 per cent) were in the 25–40 years age group. This trend was noted both in Almora and Jodhpur wherein 51.5 per cent and 56.9 per cent respondents respectively, were identified to be within the 25-40 years age group.

► However, a difference between the two sites was noted in the below 25 years age groups. While just about 9.5 per cent of respondents in Almora were below 25 years of age, this percentage was much higher in Jodhpur at 37.1 per cent.

► Interestingly, a difference between the two sites was also noted in the above 40 years age group. While a total of 22.7 per cent of total respondents were above 40 years; it is noted that Almora’s percentage of over 40s is significantly higher at 39 per cent whereas, just 6.1 per cent from Jodhpur fall into the 40 plus age category. Further, within this age-group category, a much larger proportion of total respondents at 20.9 per cent (35.5 per cent in Almora and 6.1 per cent in Jodhpur) are represented in the 41–60 years age group. 1.8 per cent of respondents are represented in the above 60 years category, with total representation from Almora. The project respondents are primarily from the working age population, representative of the project’s target group.

3.1.2 Religion Profile

Equal coverage of participants from the Hindu and Muslim communities under the Program.

The project locations represent two different religious groups. This difference in religion according to location has direct and indirect implications on the livelihood options available to women, largely due to existing social and cultural norms and practices.

All respondents in Almora are Hindu. The majority of respondents in Jodhpur at 97.5 per cent are Muslim. The Hindu-Muslim ratio within the project is estimated to be near equal, with 51.5 per cent Hindu respondents and 48.5 per cent Muslim respondents. No other religious affiliation was recorded.

3.1.3 Caste Profile

► Participants primarily belong to Scheduled Castes in Jodhpur.
The majority of respondents under the UN Women Program across the two project sites identify with the General and Schedule Castes. A significant majority of all respondents at 42.8 per cent identify belonging to the General Caste category and 47.1 per cent to the Scheduled Caste category.

**Figure 3 Caste Profile of the Respondents**

Of all respondents a total of 9.4 per cent of respondents are represented in the Scheduled Tribe category and 0.3 per cent in the Backward Caste category. 0.5 per cent of respondents (all from Jodhpur) were unaware of their caste identity.

Interesting differentials were noted between the two sites with regards to the caste coverage of respondents. A majority of respondents at 85.4 per cent in Almora belonged to the General Caste category, 13.6 percent from the Scheduled Caste category and one per cent from the Scheduled Tribe (ST) category. As noted earlier, all respondents from Almora identified as Hindu.

80.7% of respondents in Jodhpur identify to belong to the Scheduled Caste category. Interestingly, approximately 18 per cent of Muslim respondents from Jodhpur identified themselves as Scheduled Tribes. The Hindu respondents from Jodhpur (2.5 per cent) belong to the Scheduled Caste category. One respondent is represented in the Other Backward Caste (OBC) category.

Respondents from Almora are primarily General Caste Hindus and the majority of Jodhpur respondents identify as Scheduled Caste Muslims. The project design does not target any particular religion or caste, yet as we have seen the respondents, particularly Jodhpur respondents are represented by some of the most excluded and vulnerable women in India.

**3.1.4 Education Profile**

*Respondents in Jodhpur are largely illiterate while the majority in Almora have received primary education.*

A significant majority of respondents across the two project sites, at 39 per cent are illiterate.
Nearly two-thirds of the respondents from Jodhpur are illiterate. 12.1 percent of Almora respondents are illiterate. The overall illiterate percentage of respondents is considered high. 13.3 percent of overall respondents identify as neo-literate, 19.1% in Almora and 7.3% in Jodhpur respectively.

An overall 20.7 percent of respondents have received primary level education; 29.1 per cent in Almora and 11.9 percent in Jodhpur.

16.1 percent of respondents in Almora and 8.3 per cent respondents in Jodhpur had received upper-primary level education. Secondary education among Almora respondents was higher at 13.1 percent relative to 4.1% percent in Jodhpur. There was a significant difference in above secondary education levels, with 10.6 percent in Almora and 1.6 percent in Jodhpur.

Two-thirds of Almora respondents are educated up to primary level or above, reflecting Almora women’s greater access to education relative to Jodhpur women. Higher levels of education are likely to positively influence efforts towards capacity building and creating links for women to available government provisions. More than two-thirds of Jodhpur respondents are illiterate. Despite Jodhpur being an urban area, education levels are below national average highlighting that Jodhpur’s unequal social and gender norms, that impact negatively on women’s education

3.1.5 Marital Status

Most respondents in the program are married and with children.

An overall 90.3 percent of respondents are married women; 92.4 percent of respondents from Almora and 88.2 percent of respondents from Jodhpur.
Figure 5 Marital Status of the Respondents

The proportion of single women among the respondents was 7.6 percent in Almora and 11.8 percent in Jodhpur. In Almora, 4 per cent of the 7.6 percent identified as single are widows, the rest are either unmarried or divorced. Among those of single status in Jodhpur, 10 per cent are unmarried and the 1.8% percent either widowed or divorced.

Over half (51.7 percent) of respondents record having 1–3 children under their care; 53.94% in Almora and 49.73% in Jodhpur. 4.6 percent of respondents have 7 or more children under their care. A significant 31.53 percent of overall respondents have the responsibility of 4-6 children. Nearly half of respondents in Almora and a quarter in Jodhpur had one or more children above 18 years age.

The project participants are largely married women with children, adding to their responsibilities in the household. This is particularly significant in Almora where migration by adult men was found to be high1.

3.1.6 Membership in Collectives and Entitlement Documents

*Respondents in Almora are relatively better off in terms of SHG membership and possession of entitlement documents.*

Across the two project sites, the most commonly available entitlement document was noted to be the ration card, with 93.3 per cent of respondents being in possession of the same. In terms of SHG membership, an overall 39.8 per cent of respondents were members of SHGs. 14.51 per cent of respondents held an MGNREGA² Card.

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1 This was reported during field visits undertaken by project team members.
2 This may be because respondents from Jodhpur are from urban areas where MGNREGA cards may not be applicable.
A significantly larger proportion of respondents in Almora (70.4 per cent) were noted to have SHG membership, relative to a mere 4.9 per cent in Jodhpur. Similarly, about 30 per cent of women from Almora have MGNREGA cards.

The ration card is identified as the most widely held entitlement document by all respondents; 87 per cent and 99.5 per cent in Almora and Jodhpur respectively.

Almora relative to Jodhpur has a significantly higher proportion of women SHG members. This association is expected to contribute to capacity building and entrepreneurship development efforts. Increasing women’s access to membership-based organisations (SHG or producer groups) emerges as a priority intervention for Jodhpur.

### 3.2 Level of Knowledge: Production Process, Quality and Marketing

#### 3.2.1 Almora

Majority of respondents from Almora are familiar with various processes in chilli production but knowledge about quality and labeling is comparatively lower.

A majority of Almora respondents have knowledge of the major organic chilli production processes. 85-90 per cent of women were aware of the transplantation and sapling development processes, recommended amount and frequency of irrigation, and amount and type of manure to be used. 67 per cent of women were aware of the process of field/nursery preparation.
Compared with the production process, the knowledge level of quality is much lower, particularly knowledge of grading and labeling. While 92 per cent of women are aware of the recommended weight of the chilli and 77 per cent are aware of the length of the chilli (as per variety), awareness of the grading/sorting process is much lower at 59 per cent. Just 40 per cent reported to have some knowledge of packaging and labeling techniques.

The data on knowledge levels indicates that chilli being a popular product in the area means that women farmers are aware and skilled at the production processes, as well as identifying the variety and characteristics of the produce. The fact that the baseline assessment is being conducted in areas new to SEWA, the fact that knowledge of value-addition and marketing is low is an expected correlation.
Other important findings from Almora are:

- In terms of access to water resources, the majority of respondents depend on local water harvesting structures (water tank or tanki). Five per cent had access to a river or a canal.
- A very small percentage of respondents (2%) have Kisan Credit Cards (KCC).
- 26 per cent did not know the selling price of chilli. Of those who were aware, the majority quoted the selling price to be between Rs 150 to Rs 180 per kilogram, a significant number of respondents quoted the price as Rs. 84 per kilogram.

The baseline highlights the priority areas for training and capacity building, a greater emphasis on sensitization of product quality, grading, packaging and labeling is identified as a priority focus. The baseline reveals that the majority of women farmers (chilli growers) in Almora are unable to access provisions such as Agriculture Extension Services and KCCs. This is a significant important finding as increasing women’s access to such provisions is one of the identified areas of project support.

### 3.2.2 Jodhpur

**Women in Jodhpur are largely unaware of quality, marketing, occupational health and payment related issues.**

Compared with Almora, the knowledge levels of production processes and quality is lower among respondents from Jodhpur. As is evident from Figure 10, knowledge regarding product quality, payment cycles, record keeping, and occupational health issues is low among all respondents from Jodhpur. Limited knowledge of market demands and recommended dye to be used is also highlighted in the baseline assessment. The majority of Jodhpur women do not engage in the dyeing process as since it requires a large space and is human capital demanding.
The relative lower level of knowledge among Jodhpur respondents must be understood within the context of the type of work tie-and-dying is. The respondents are primarily engaged in 'tying' work, where the fabric, pattern and design are provided by the contractor or middleman who delivers the work orders. Consequently, women although skilled in tying are limited to this single step. Women because of the middlemen do not directly interact with the market, and therefore are not greatly concerned with the quality of fabric or dye being used.

The profile section reveals that the proportion of younger and unmarried women involved in tie-and-dye work is high, just 3 of the total respondents reported that children engage in tie-and-dye work.

Women's low levels of knowledge regarding production processes, product quality, market and payment systems and occupational health in Jodhpur illustrates the low levels of access to capacity building and opportunities to interact with the market that are available to the women. A more comprehensive assessment of the training and capacity building needs of Jodhpur's is recommended.

### 3.3 Women’s Access to Institutions

#### 3.3.1 Access to Training Agencies

*Women have negligible access to formal training agencies in both Almora and Jodhpur.*

- 26 per cent of respondents in Almora benefited from state Agriculture Extension Services, which primarily included training and help in
procuring seeds. No trainings on production, product quality, marketing and leadership were recorded.

► No Jodhpur respondent recorded having received any formal training. Skills were recorded to have been acquired informally from family members and neighbours.

### 3.3.2 Access to Work Orders for Selected Work

*Most women in Jodhpur depend on middlemen for work orders.*

► 60 per cent of Jodhpur respondents identify contractors/middlemen as their only source of work. 40 per cent of respondents reported ‘other sources’, yet it is not clear what these other sources of work are. 85 per cent of respondents in Jodhpur sell their products to contractors/middlemen. As has been observed in several other cases of women home-based workers, the source of work order, the supplier of raw materials and the procurer of the product is the same person. Therefore, women are paid solely for their labour. Field reports also confirm that almost all respondents depend on the contractor/middlemen to deliver the work order and procure the product from the respondent’s home.

► Since women in Almora are predominantly engaged in farming activity, they do not depend on middlemen to supply work, yet like Jodhpur respondents there is still a dependence on the middlemen to sell the product.

The findings from Jodhpur indicate that there is a significantly high dependence on middlemen for work orders, limiting women’s ability to negotiate wage rates.

### 3.3.3 Support Received from Producers’ Group

*Participant women are not linked to any formal producer group although the majority of women in Almora are members of local SHGs.*

 ► **Almora:** Nearly one quarter of respondents from Almora had no knowledge of producer groups. Similarly, roughly one quarter of respondents are not members of a SHG group. Field reports suggest that currently in Almora, producer groups are identified as SHGs at the village level. It is assumed that the support attributed to producer groups is actually representative of SHG support. Since more than three quarters of women in Almora are already organised into SHGs, SHGs are a ready and accessible forum for UN Women interventions.

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3 Since Chilli production is a traditional farm based work, this question was not applicable to women in Almora.
**Jodhpur:** Nearly one fifth of all respondents reported receiving technical support and 28 percent reported receiving counseling/handholding support. Another 12.5 percent have received financial support. However, it is not clear who provides this support since only five percent of respondents are part of a SHG.

![Figure 11 Support Received from Producers'/SHG Groups: Almora](image)

The data presents distinct variations in terms of women’s linkage with membership based organisations between the two project locations. While SHGs are widespread in Almora, the groups are not yet acting as formal associations. In absence of any formal association with producer groups or SHGs in Jodhpur, organising women into membership based organisations/producer groups is likely to require greater capacity building and training efforts, relative to Almora.

3.3.4 Access to Credit

*More than half of the respondents from Almora and less than five per cent from Jodhpur have access to formal sources of credit.*

30 percent of all women (primarily from Almora) have access to formal sources of credit such as SHGs and banks. Women from Jodhpur have negligible access to such sources. Over half of the women in Almora and about 60 per cent of respondent women in Jodhpur depend on their family members for credit. About one-fifth (18 per cent) of women from Almora also receive credit from landlords (farm owners in this case). One-third of the women from Jodhpur depend on moneylenders for credit.

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4 While the baseline data does not capture whether the respondents receive support from SEWA for selling their products, it is likely that SEWA provides such support to women from the project areas.
Access to credit for productive as well as subsistence needs is an important indicator of financial security. Women in Almora are more financially secure relative to Jodhpur women, primarily because of the prevalence of SHGs. An absence of such institutions increases dependence on moneylenders in Jodhpur, with women paying very high rates of interest. Strengthening women’s access to formal sources of credit emerges as a priority support area for the project.

3.3.5 Access to Market for Sale of Product

Majority of women, especially from Jodhpur, depend on contractor/middlemen for selling their produce.

As mentioned above, contractors are the key buyers in both locations although dependence on contractors is higher in Jodhpur, with an 86 percent dependence on middlemen for product sale. The remainder sells their products to the local market.

In Almora, about two-thirds (64 per cent) depend on contractors or mediators (which may include SEWA) for sale of their product. About 37 per cent women in Almora have access to other channels of sales such as local markets or block level markets. No respondent reported accessing district level markets.

The destination of sales reflects women’s limited mobility and their consequent limited access to markets, with most women depending on agencies to procure the product from the household. In Almora, women farmers do not have access to organised sales. Consequently dependence on mediators/middlemen is high, limiting abilities to negotiate selling price.
Interactions with women from Jodhpur reveal that women find the arrangement with contractors convenient as it does not require women to go out in search of work orders and to sell their product. In Jodhpur, the project works primarily with Muslim women, associated cultural and religious norms are assumed to be more limiting than the norms of Hindu women in Almora. It will be a challenge for the project to offer a substitute of similar convenience to women. Similarly, interventions requiring greater mobility (such as training) will also need greater efforts in Jodhpur, relative to Almora, given differing baseline characteristics.

3.4 Economic Profile

3.4.1 Household Income Levels

*One-third of the participants have total monthly household level income less than Rs 3000.*
Overall about one third of respondent households have monthly income levels above Rs 3000; about one quarter have a monthly income of between Rs 2000-3000 and a similar proportion with a monthly income of below Rs 1000.

In contrast to the data on women’s income from the work selected under the project i.e. organic chilli production in Almora and tie-and-dye in Jodhpur (refer section 3.4.2 below), the total household level income in Jodhpur was found to be better than in Almora with more than half (55 per cent) of the household earning more than Rs 3000 per month. Only about 7 per cent respondents from Almora reported total monthly household income in this range.

Similarly, while about 38 per cent of respondents in Jodhpur have total monthly incomes in the range of Rs 2000-3000, only 11 per cent of respondents in Almora fall in this category. Approximately 83 per cent of women in Almora reported their total monthly household income to be below Rs 2000 compared to just 4 per cent of reported monthly household income in Jodhpur being below Rs 2000. This is despite the fact that 29 per cent of women in Almora have MGNREGA Job Cards which entitles them to 100 days of waged employment to supplement their farming activities.

About 69 per cent of women in Almora reported having access to other sources of income, primarily livestock, wage or agricultural labour. In contrast, just 6 per cent of respondent women in Jodhpur reported another source of income (apart from tie-and-dye work). Data on proportion of income from these external sources was not captured in the baseline assessment.

It is noted that Jodhpur respondents are primarily from urban locations, and therefore it is likely that all household income is paid in cash. Almora being more rural implies that income may be also be in kind, complicating estimations and comparisons. Since the baseline has not examined household expenditure and liabilities (outstanding credit), poverty levels are difficult to estimate at this point. However, considering that the current per capita income at current prices (for fiscal year 2012-13) is estimated at Rs 5729 per month\(^5\), both project locations are representative of a low-income stratum.

### 3.4.2 Savings

**Women from Almora have greater access to saving options when compared with Jodhpur women.**

About 60 per cent of women from Almora reported saving money, with the majority (64 per cent) using SHG accounts In contrast, just one respondent from Jodhpur reported saving.

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### 3.4.3 Asset and Property Ownership among Respondents

**Women have limited access to, and ownership of assets**

Two-thirds of respondents from Almora reported owning property or assets, in the form of land, house, business premises, jewelry, cattle, and/or vehicles. The majority of women (53 per cent) recorded jewelry as their only property although in all cases (except one) it was said to have been earned by a husband or in-law. Just 4 per cent of women reported having bank accounts in their name and a similar proportion reporting owning livestock. 6 per cent recorded land and/or house as their property asset. However, in all cases the ownership of the asset lay with a husband or in-laws. 3 of the 200 respondents reported having earned assets/property by themselves.

Just 5 per cent of women from Jodhpur reported owning assets and again ownership of assets/property was reported of lying with a husband, in laws or parents. 5 per cent of women from Jodhpur reported owning jewelry and a similar proportion to owning land. The majority of women from Jodhpur also reported house as their property asset, yet in all cases, the house was owned by the woman’s husband, in-laws or parents. Just 2 percent of overall women reported property as ‘self-earned’.

The data on asset ownership reveals different understandings of what property ownership is between the two locations. Women in Almora consider their household level property as their property, yet the same women attribute the assets/properties to their husband or in-laws. In comparison, women from Jodhpur do not consider household property to be their own.

### 3.5 Women’s Involvement in Decision Making

**Women have lesser control over productive resources despite being involved in productive work.**

Baseline data relating to women’s involvement in decision-making regarding money, production processes and marketing shows women to have little influence, this inequality is most pronounced in Jodhpur. Field level interactions show high levels of migration by adult men from the Almora region, which may result in women’s greater involvement in decision-making.

Women from Jodhpur record negligible involvement in decision-making except in cases of minor household expenditure. This is also true for their involvement regarding the choice of product, production processes, and sales and marketing. This may again be linked to their dependence on contractors, wherein women have limited options regarding produce, processes and sales.

While women from Almora record greater involvement in decisions related to choice of produce, production processes and sales, their involvement in decisions
relating to productive assets such as land and water is comparatively much lower (ref. Fig 15), indicating women have lesser control over productive resources despite being involved in productive work.

![Figure 15 Women's Involvement in Decision Making](image)

Overall the data on women's involvement in decision making reveals that while women may have a certain amount of decision making influence related to household expenditure, product and production process, women's ability to take decisions regarding productive assets is very limited. Seen in the context of women’s ownership of assets (ref. preceding section on asset ownership) the baseline data makes it clear that women are unable to exercise their rights as owners of productive assets and depend on family members for any decision related to critical resources. In terms of intended outcomes of the project, organising women around production and marketing may prove to be more challenging in Jodhpur where women’s involvement in decision-making is comparatively low.

Efforts to incorporate issues of gendered control and decision-making within SEWA is recommended, as this is a desired outcome of this program. Issues of gender equality, women’s empowerment and gender trainings will need to be incorporated into SEWA’s future capacity-building initiatives.

3.6 Women’s Access and Barriers to Social Security/Social Protection

**Participant women have negligible access to insurance and pension schemes**

Eight per cent of women from Almora reported having insurance policies, while just one respondent had accessed a pension policy. Respondents from Jodhpur had negligible insurance or pension policies. About 10 per cent of women from Jodhpur

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6 Nature of insurance policies was not probed.
reported earning minimum wages\textsuperscript{7} and none were aware of the term ‘safe working conditions’.

Figure 16 Women’s Access to Insurance and Pension Scheme

<table>
<thead>
<tr>
<th>Access to Insurance Policy</th>
<th>Access to Pension Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Almora</td>
<td>Jodhpur</td>
</tr>
<tr>
<td>10</td>
<td>20</td>
</tr>
</tbody>
</table>

Figure 17 Social Barriers Faced by Women in Accessing Social Security Schemes

<table>
<thead>
<tr>
<th>Lack of family support</th>
<th>Lack of knowledge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Almora</td>
<td>Jodhpur</td>
</tr>
<tr>
<td>100</td>
<td>0</td>
</tr>
</tbody>
</table>

Interactions with women at field level show that awareness about and access to social security provisions is very low. Access to social security emerges as an important area for future intervention and focus.

Examining the barriers women face in accessing social security provisions, lack of knowledge about the existence of provisions emerges as the greatest reported access barrier in Almora. 98 percent of Almora participant women report lack of knowledge as the greatest access barrier. The majority of women (79 percent) in Jodhpur report lack of adequate family support as the major social security access obstacle. The baseline survey does not capture the kind of support women may need to improve levels of access to social security benefits. However, results from similar baseline studies (of UN Women’s programme) indicate that family support or support from an external agency in the social security application process (filling up form, follow-up with government officials) positively influences the likelihood of women increasing their access to such benefits.

Often social protection services are focused and aimed at the household level. Women’s role as farmers and workers is not often taken into account. Within social security provision the means of provision is often at the household level; entitlements are household focused, rather than individual focused. Similarities can be seen within other UN Women work (MGNREGA through the Fund for Gender Equality). The lack of recognition of women as individual right-holders is identified as a current and potential barrier to the access of social protection schemes.

\textsuperscript{7} As per the Wage Order by Labour Department of the Government of Rajasthan dated 31.12.12, minimum wages is Rs 166 per day (Rs 4316 pm) for unskilled work, Rs 176 per day (Rs 4576 pm) for semi-skilled work and Rs 186 (Rs 4836 pm) for skilled work. Available at http://rajlabour.nic.in/wageorder-03122012.pdf
Access to pension policies and insurance schemes is negligible in both locations, indicating the need to increase coordination of women to available social security and protection services. Baseline data suggests that for women to be able to access benefits available through government schemes, dissemination of information regarding available provisions, as well as practical support (such as in the application process) is required. Before an advocacy strategy is defined an assessment of women’s access to minimum wages and current payment practices\(^8\) (both in Almora and Jodhpur) will need to be done.

23 percent of women from Almora were aware of the collaborative project between UN Women and SEWA Bharat. In contrast, no respondent in Jodhpur was aware of the project’s existence. An assumed reason for lack of awareness is that at the time of baseline data collection the project was in its infancy.

\(^8\) In case of Almora, the land lease (share cropping) system and in Jodhpur the wage or piece rate system.
IV. Determinants of Women's Socio Economic Empowerment

The baseline data was analysed in an attempt to identify the significant determinants of socio-economic status of respondents and to establish the effectiveness of project outcomes. The key aspects selected for further analysis were as follows:

1. Total household monthly income
2. Access to Social Protection
3. Overall decision making power within HH
4. Knowledge on technical aspects of the activity

4.1 Determinants of overall household monthly income

The data shows that young family members (below the mean age of 25-40 years) contribute more to household income than those over 40 years. Technical knowledge of the production activity is identified to have no effect on household income in Almora, yet in Jodhpur it positively influences household incomes. Knowledge of the quality, grading and labeling of products is identified to not have a significant effect on Almora respondents’ ability to farm and market chilli. Whereas in Jodhpur, higher skill and knowledge is correlated with increased levels of work-orders. This difference may be linked with the varied nature of enterprise in the project locations where farming chilli has a subsistence as well as market value, while tie-and-dye in comparison is largely market oriented.

Access to social security provisions such as insurance and pension, has a strong positive effect on household income levels. Further analysis also indicates that households in the lowest income groups are part of SHGs\(^9\). Common determinants of income levels may not sufficiently explain the household incomes of the participant women. A future analysis of such is recommended.

<table>
<thead>
<tr>
<th>Total household monthly income</th>
<th>Overall</th>
<th>Almora</th>
<th>Jodhpur</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>--</td>
<td>^</td>
<td>na</td>
</tr>
<tr>
<td>Female child above 18 years</td>
<td>-</td>
<td>-</td>
<td>na</td>
</tr>
<tr>
<td>Male child above 18 years</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Member of SHG/Producer Group</td>
<td>--</td>
<td>na</td>
<td>--</td>
</tr>
<tr>
<td>Technical knowledge of the</td>
<td>na</td>
<td>+</td>
<td>++</td>
</tr>
<tr>
<td>activity</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Access to Social Protection</td>
<td>++</td>
<td>+</td>
<td>na</td>
</tr>
<tr>
<td>Life insurance, Pension, MoRD</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and Agricultural Dept.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

++ strong positive effect; +positive effect; ^mild positive effect; ‘na’ no effect; - mild negative effect; -- strong negative effect

\(^9\) Important to note that SHG coverage is significant in Almora which also reports lower total household monthly incomes compared to Jodhpur where SHG coverage is almost negligible.
4.2 Access to Social Protection

Degree of education, higher income levels and women’s involvement in decision-making regarding financial matters is revealed to have a strong positive effect on access to social protection benefits. This is particularly evident in Almora. Technical knowledge of activity (production and quality) and ability to save money positively affects women’s access to social protection in Almora. Age and association with SHGs does not appear to influence access to social protection schemes in either location. It is assumed that SHGs focus on thrift and credit activities and, few inputs on gender, empowerment, rights and entitlements explain this lack of association.

<table>
<thead>
<tr>
<th>Access to Social Protection like the Life insurance, Pension, MoRD and Agricultural Dept.</th>
<th>Overall</th>
<th>Almora</th>
<th>Jodhpur</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Education level</td>
<td>++</td>
<td>+</td>
<td>na</td>
</tr>
<tr>
<td>Member of SHG/Producer Group</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Having ration card</td>
<td>--</td>
<td>--</td>
<td>na</td>
</tr>
<tr>
<td>Household Monthly Income</td>
<td>++</td>
<td>++</td>
<td>^</td>
</tr>
<tr>
<td>Having savings</td>
<td>+</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Technical knowledge of the activity</td>
<td>+</td>
<td>+</td>
<td>na</td>
</tr>
<tr>
<td>Decision making power within the HH</td>
<td>++</td>
<td>++</td>
<td>++</td>
</tr>
</tbody>
</table>

++ strong positive effect; +positive effect; ^ mild positive effect; 'na' no effect; - mild negative effect; -- strong negative effect

4.3 Overall decision making power within household

The baseline data indicates that women in Jodhpur are relatively less involved in decision-making regarding production and financial matters within the household. Further analysis reveals that age has a strong positive correlation with women’s decision-making power. Older members of the family are indicated to have greater decision-making power. Women’s ability to take decisions is indicated to be positively influenced by their ownership of assets/properties. Overall analysis indicates factors, such as gender dynamics within the household or at the community level are stronger determinants of women’s decision making ability.

<table>
<thead>
<tr>
<th>Overall decision making power within HH</th>
<th>Overall</th>
<th>Almora</th>
<th>Jodhpur</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>++</td>
<td>++</td>
<td>na</td>
</tr>
<tr>
<td>Member of SHG/Producer group</td>
<td>^</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Having savings</td>
<td>++</td>
<td>na</td>
<td>Omitted</td>
</tr>
<tr>
<td>Having any assets or property</td>
<td>+</td>
<td>na</td>
<td>++</td>
</tr>
<tr>
<td>Monthly income</td>
<td>-</td>
<td>na</td>
<td>na</td>
</tr>
</tbody>
</table>

++ strong positive effect; +positive effect; ^ mild positive effect; 'na' no effect; - mild negative effect; -- strong negative effect
4.4 Knowledge on technical aspects of the activity

In Jodhpur older women are reported to have higher levels of knowledge of the technical aspects of the selected activity. In Almora this correlation was not evident. In Almora, no correlation was observed between women’s marital status and knowledge levels, while marriage is indicated to have a negative effect on skill knowledge in Jodhpur. It is assumed that many women in Jodhpur do not become involved in tie-and-dye until they are married. In comparison, girls in Almora may learn skills at a younger age.

<table>
<thead>
<tr>
<th>Knowledge on technical aspects of the activity</th>
<th>Overall</th>
<th>Almora</th>
<th>Jodhpur</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>++</td>
<td>na</td>
<td>++</td>
</tr>
<tr>
<td>Marital Status</td>
<td>-</td>
<td>na</td>
<td>--</td>
</tr>
<tr>
<td>Income from this (selected) work</td>
<td>++</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Having savings</td>
<td>++</td>
<td>++</td>
<td>na</td>
</tr>
<tr>
<td>Having any assets or property</td>
<td>++</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Monthly income</td>
<td>^</td>
<td>na</td>
<td>++</td>
</tr>
</tbody>
</table>

++ strong positive effect; +positive effect; ^ mild positive effect; ‘na’ no effect; - mild negative effect; -- strong negative effect

Inferences of the project:

► Access to social security provisions is a strong determinant of total household income levels.
► Women’s education levels and decision-making power within the household are strong determinants of access to social security provisions. Association with SHG is not indicated to be a strong determinant.
► Women’s involvement in decision-making at the household level is more strongly influenced by gender norms than women’s association with collectives.
► Age, income from work, ability to save and ownership of assets are strong determinants of women’s knowledge levels of the technicalities of work.
VI.  Summary Findings

Baseline data indicates differences in terms of demographic features, gender norms, work profiles and access to institutions between Almora and Jodhpur. These differences require different approaches in organising and empowering women workers be employed according to location. The data lends itself to establishing context specific and relevant interventions. Some of the important issues emerging from the baseline data:

► According to baseline data, the project involves both Hindu and Muslim communities. 100 percent of respondents from Almora are Hindus, largely belonging to the General Caste category. Respondents from Jodhpur are predominantly Dalit Muslims.

► The age profile of respondents reveals that more than half are aged below 40 years. Significantly, 37 percent of women from Jodhpur are below 25 years, increasing the possibility of the introduction of skill building and the promotion of alternative sources of income.

The education profile reveals that three quarters of Jodhpur respondents and a third of Almora respondents fall into either the illiterate or neo-literate category. Illiteracy or neo-literacy is challenging for certain training and capacity building schemes.

► There are noticeable differences in collective affiliation between the two locations. 70 percent of Almora women are members of SHGs. In contrast, just 5 percent of women from Jodhpur are currently part of a SHG. The project needs to tailor itself to each locations current context and requirements. In Almora, a federation of SHGs and a strengthening of groups to function as producer groups may be a possibility. In Jodhpur, organising women into a SHG is recommended as the first step.

► Knowledge levels of production processes are revealed to be high in both project locations, women in Almora are relatively more knowledgeable. The baseline highlights a knowledge gap when it comes to quality and marketing knowledge. Women in Jodhpur currently have a limited role (limited to ‘tying’) in the production process, and therefore their awareness of quality of fabric or dye is low. Respondents in Jodhpur report to have low knowledge levels of occupational health and terms of payment issues.

► Women’s access to training opportunities was found to be very low in both locations. No respondent in Jodhpur had access to formal skill training. In Almora, a small percentage had received formal training, primarily through Agricultural Extension Services. Training and capacity building is required in both locations, focusing on the understanding of the value-chain, market trends, negotiation, leadership and organisation skills as well as vocational skills, particularly relevant in the Jodhpur context. The training strategy must be customized in line with the context of each location taking into account, the current status of collectives and knowledge levels of
respondents in either location. Jodhpur has been identified as requiring more decentralized training efforts and more community participation in light of identified patriarchal social and gender norms.

- High dependence on middlemen/contractors\(^\text{10}\) was noted in both locations, particularly with regards to sale of the product. In Jodhpur, contractors are also the main provider of work orders to respondents. Mobility of respondents is limited in Jodhpur, largely due to social and gender norms. Therefore, contractors in Jodhpur prove convenient for respondents. Linking women to alternative modes of marketing is important as is a consideration and mindfulness of social and gender norms that may influence the success of the project.

- The project respondents belong predominantly to low-income households. 70 per cent of Almora respondents report access to other sources of income. In contrast Jodhpur respondents report relatively less access to a diversity of income. Jodhpur respondents limited involvement in a single process of the tie-and-dye process highlights that there is a need for women to have a greater role within the supply chain and that an introduction of alternative skills may be required.

- The baseline data on women's involvement in decision-making suggests that women may exert some influence in terms of the choice of product and production process. However, respondents control over crucial productive resources such as land and water is limited. In Jodhpur, no respondent reported personally owning property or assets. In-laws, parents or husbands were reported as the owners. Lack of decision making power and ownership of assets indicates low empowerment levels, especially in Jodhpur. In contrast, high levels of migration of adult males from the Almora region may be a contributing factor in women's relatively greater involvement decision making processes. High dependence on contractors/middlemen among women in Jodhpur further curtails women's negotiation and decision-making influence.

- The baseline data indicates that informal means of access to credit (in the form of family/landlord/money lender) are more widely employed among respondent females than formal credit schemes in the form of SHGs and banks. 4 percent of women from Almora and one respondent from Jodhpur have personal bank accounts. Concrete and tangible steps such as the opening of individual bank accounts, increasing access to formal saving and credit schemes are areas of possible intervention and may also contribute to the successful formation of collectives.

- Access to social security benefits and social protection measures were near negligible in both locations. Just 10 percent of women in Jodhpur reported earning the minimum wage. Information deficits, lack of recognition of

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\(^\text{10}\) This may include SEWA in locations, where it is actively involved.
women as individual right holders, and limited family support in accessing benefits are identified as the major barriers to access of social security provisions for women. Linking women to existing social security (including those available to artisans/women farmers) and protection provisions is identified as an area of intervention that the project could focus on.

- Capacity-building and training inputs must be gender mainstreamed to facilitate dialogue on issues of identity, rights and empowerment.

- Statistical analysis of determinants of women’s socio economic empowerment indicate that that respondents’ education levels, and decision-making power within the household are strong determinants of access to social security provisions. Association with a SHG is not identified to have a significant correlation. Access to social security provisions is identified to be a strong determinant of total household income levels. Baseline analysis reveals that women’s involvement in decision-making at the household level is more significantly influenced by gender norms than with respondents’ association with collectives. Age, income from work, ability to save, and ownership of assets are identified as strong determinants of women’s knowledge levels of the technicalities of work.
## VII. Useful Baseline Data for Output Indicators

**Outcome** – To address the challenges faced by women in rural and informal settings involved in agriculture and traditional craft products to enhance their productivity and income and access to social protection measures.

### Outputs

- Women in rural and informal settings engaged in agriculture and traditional craft products have enhanced competencies and capabilities in producing and marketing quality products, and managing enterprises.
- Women in agriculture have enhanced access to formal mechanisms of finance, direct markets (without middlemen), agricultural extension services, kisan credit cards and social protection measures.
- Women involved in traditional craft products have enhanced access to formal mechanisms of finance, direct markets (without middlemen), minimum wages and social protection measures.
- Women in rural and informal settings have increased control over earnings and resources.

### Indicators

**Indicator 1:** Capacity assessments survey of women (pre and post intervention) on measures of increased skills and income, access to social protection measures and control over resources.

NA

**Indicator 2:** Number of women trained in entrepreneurship development in chili and tie-and-dye production. **Target:** 1000 women in chili production; 1000 women in tie-and-dye production

**Relevant Findings as per the baseline:**

- Baseline: 0 (No trainings on entrepreneurship development received by respondents)

- Approximately a quarter of respondents in Almora have received inputs (including training) from State Agriculture Extension Services, no respondent from Jodhpur reported having received any formal skill training.

- Knowledge of production processes is high in project locations (85-90% in Almora and near 50% in Jodhpur). There is an identified need to focus on increasing knowledge of quality, grading, labeling and marketing of produce.

**Indicator 3:** Number of women involved in chili production accessing formal mechanisms of finance, direct markets (without middlemen), agricultural extension services, kisan credit cards and relevant social protection measures.  
**Target:** 1000 women

**Relevant Findings as per the baseline**:

- 640 (64%) respondents in Almora depend on middlemen for selling their products.
- 440 (44%) respondents in Almora access SHGs for credit and 70 (7%) access banks. Others

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11 The numbers are projected figures (based on the baseline sample) against the total target.
depend on landlords and family/friends.
► 40 (4%) respondents in Almora have personal bank accounts.
► 30 (3%) respondents in Almora have personal Kisan Credit Cards (KCC).
► 250 (25%) respondents in Almora have received inputs, in the form of training, from state Agriculture Extension Services.
► No respondent from Almora is part of a formal producer group. However 680 (68%) are part of a SHG.
► 80 (8%) respondents from Almora have insurance policies. Just 5 respondents (0.5%) have a pension policy.
► 290 (29%) respondents in Almora have MGNREGA job cards.

**Indicator 4:** Number of women involved with tie-and-dye products have enhanced access to formal mechanisms of finance, direct markets (without middlemen), minimum wages and other relevant social protection measures.

**Target:** 1000 women

**Relevant Findings as per the baseline:**
► Approximately 600 (60%) respondents in Jodhpur depend on middlemen for work-orders.
► 860 (86%) respondents in Jodhpur depend on contractors/middlemen for sales.
► 50 (5%) respondents in Jodhpur are part of a Self Help Group.
► 40 (4%) respondents in Jodhpur access SHG for credit, all others depend on family members and money-lenders.
► 10 (1%) Jodhpur respondents have personal bank accounts.
► Number of project participants currently part of a formal producer group: 0
► Number of project participants who have received any skill training: 0
► 100 (10%) Jodhpur respondents report earning minimum wages.
► Access to insurance and pension schemes is negligible in Jodhpur.
VIII. Annexures

1. ToR for Baseline Assessment

**Position title:** Consultant for analysing data and developing baseline reports for the HomeNet India Project entitled “Promoting Rights and Entitlements of women Home based workers in selected states of India” and SEWA Bharat Project entitled “Empowering women in rural and informal setting through Capacity Development”

**Duty Station:** Home based in Delhi

**Duration:** 1st December 2012 to 31st January 2013 (30 days)

**Supervisor:** Monitoring & Evaluation Specialist, UN WOMEN South Asia, Sub-Regional Office

I. Background

**HomeNet India**

HomeNet India is a network of organization of women Home-based workers promoted by HomeNet South Asia, UNWOMEN and SEWA. It was set up in year 2004 at Ahmedabad. In south India there are about 30 Million Home-based workers out of whom approximately 80% are women. India is a key area for organizing Home-based worker due to their high number and a strong history of successfully organizing these workers in many parts of the region. HomeNet South India is the national network. These have been expanded in 11 states of India. The process of forming a national network often begins with the one focal organization that works with other Home-based workers organization the country, resulting over time in the establishment of a national network that can help provide information and service to Home-based works in the country.

**Purpose**- Home-based workers are particularly susceptible to exploitation and economic and social rights violation; having been regulated to work at the bottom of the supply chain, Home-based workers occupy exceptionally vulnerable positions in the national and global level. HomeNet India thus focuses on engaging in advocacy of national policies for the upliftment and empowerment of HBWs, creating concrete social protection measures that will benefit them, and fostering linkages with markets to provide them with sustainable and profitable livelihoods. It works to build their visibility and voice of India. The project is implemented in six states of India namely - Andhra Pradesh, Uttar Pradesh, Kerala, Bihar, Odisha and Rajasthan. The project span is from June 2012 to May 2013.

**The Project aims at:**
1) Making visible the Home-based workers and their issues
2) Advocating for national policies for Home-based workers in each country.
3) Strengthening the grass roots, particularly the membership-based organizations of Home-based workers in each country.
4) Creating and strengthening the Indian network of home based workers and their organizations.

**Self-Employed Women’s Association of India (SEWA)**

SEWA (the Self-Employed Women’s Association) is a membership-based organization—a movement rather than a program. Its objective is to empower poor women working in the informal sector so they can achieve secure employment and self-reliance. Members are rural and urban poor women working in the informal sector, who have empowered themselves by organizing into a labour union to struggle for their rights, and into 100 cooperatives to improve their economic security. SEWA was founded in Ahmedabad under the leadership of Ms Ela Bhatt in 1972. To expand the scope of SEWA’s work in Gujarat and replicate the model in other states, SEWA Bharat—the All India Federation of SEWA’s was formed in 1984. Today SEWA is active across 9 states. SEWA’s successful efforts have mobilized large numbers of poor self-employed women for empowerment. SEWA’s membership has grown to 1.3 million informal sector women across India. It is committed to strengthen the movement of women in the informal economy by highlighting their issues at the national level, and to build its member organizations’ capacity to empower them.

**Purpose**

The project focuses on building capacity of informal sector women, organizing them and promoting women-led institutions to address the core issues of vulnerability and invisibility leading to socio-economic empowerment. SEWA’s strategy to impact policy includes gaining representation in key relevant institutions and, thereby, giving voice to the policy needs of its members and other working poor. It would also sensitize government functionaries towards the concerns of women in informal sector to enable them to respond to their demands. The project time span is three years from August 2011 to August 2014 covering a total of 100 villages in 3 blocks of Almora district in Uttarakhand benefitting 1500 women and Jodhpur in Rajasthan across 16 wards benefitting 2000 women.

**The project aims at:**

1) Institution building at the local level which would be owned and managed by poor women from the trade and supported by SEWA. The institution would gain support from SEWA in organizing more women workers, building the managerial capacity, requisite linkages and associations for skill building and access to credit and exploring a viable market for the products.
2) Building capacity of women workers to facilitate advocacy for right to fair wages of home based tie and dye women workers.

**II. Purpose of the consultancy**

The purpose of the consultancy is to analyse the baseline data that has been collected from 700 households under the UN Women supported project with Home Net India in six states of India namely - Andhra Pradesh, Uttar Pradesh, Kerala, Bihar, Odisha and Rajasthan and 400 household under the UN Women supported project with SEWA Bharat project in Almora district of Uttarakhand and Jodhpur district of Rajasthan. The analysis will be presented in the form of a comprehensive report underlining the
conditions and challenges of informal home based workers and their socio economic status in the project areas.

III. Duties and Responsibilities

The consultant will work under the overall supervision and the technical guidance of the Monitoring & Evaluation Specialist, UN WOMEN South Asia Sub Regional Office. The consultant will perform the following duties under this assignment:

1) Develop two separate inception reports with detailed work plan including time schedules and data analysis framework for each of the two projects mentioned above.
2) Analyse quantitative and qualitative baseline data from the two projects that has already been collected and entered in a data entry template designed by UN WOMEN. (Translation support to be provided by UN Women for translating baseline data).
3) Produce two baseline reports (based on the data analysis) for the two project (a) to accurately reflect the socio economic status of home based informal workers including the challenges and discriminations faced by the workers in the project areas, and (b) formulate concrete recommendation for effective UN Women project implementation on the workers’ capacity building and access to fair market.

IV. Expected Deliverables

The consultant is expected to deliver the following;
1) Two Inception report with detailed work plan and time lines (5 pages each)
2) Two draft baseline reports (20 pages each excluding annexes)
3) Two final baseline reports (20 pages each excluding annexes)
4) Two powerpoint presentations on each report

V. Skills and Competencies

Preference will be given to individuals with proven relevant experience in undertaking similar tasks. The consultant should have the following qualifications and experience;

- Concept clarity on project planning and monitoring, including logical frameworks and indicators.
- Excellent analytical skills and prior experience of both quantitative and qualitative data analysis. Working
- Knowledge of gender and sex disaggregated statistics would be an asset.
- Experience in using statistical package such as SPSS/STATA
- Good writing skills and the ability to explain technical terms in a non-technical language
- Previous exposure to gender related projects, qualitative and quantitative data analysis and M & E assignments

VI. Minimum requirements for qualification and experience

- Master degree in gender studies, social sciences, statistics, population sciences or other relevant subject
Over 5 years of professional working experience in international development with specialization in Monitoring & Evaluation and quantitative and qualitative data analysis.

Fluency in English (both writing and oral)

Good writing and documentation skills

Proven track record of work in a multi-cultural and multi-disciplinary environment

Knowledge and familiarity with countries in South Asia would be an advantage.
2. Baseline Survey Questionnaires

A. Baseline Questionnaire for Jodhpur

SEWA BHARAT and UN Women Project: “Women agricultural producers engaged in rural farm and off-farm sector”
August, 2012

Baseline Questionnaire

Permission to conduct the interview:
_________________________________________ (Signature of respondent)

INTRODUCTION

Interviewer Name: _________________________________

Date of Interview: _________________________________

Place of interview: _________________________________

Demographic Information

<table>
<thead>
<tr>
<th>What is your name? ____________________________</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is your age?</td>
</tr>
<tr>
<td>☐ Less than 25 years</td>
</tr>
<tr>
<td>☐ Between 25 – 40 years</td>
</tr>
<tr>
<td>☐ Between 41 – 60 years</td>
</tr>
<tr>
<td>☐ Above 60 years</td>
</tr>
<tr>
<td>Address (village and district):</td>
</tr>
<tr>
<td>---------------------------------------------</td>
</tr>
<tr>
<td>What is your religion?</td>
</tr>
<tr>
<td>☐ Hindu</td>
</tr>
<tr>
<td>☐ Muslim</td>
</tr>
<tr>
<td>☐ Christian</td>
</tr>
<tr>
<td>☐ Sikh</td>
</tr>
<tr>
<td>☐ Other</td>
</tr>
<tr>
<td>☐ NA</td>
</tr>
<tr>
<td>What is your caste/community?</td>
</tr>
<tr>
<td>☐ Scheduled Caste</td>
</tr>
<tr>
<td>☐ Scheduled Tribe</td>
</tr>
<tr>
<td>☐ Backward Caste</td>
</tr>
<tr>
<td>☐ General Caste</td>
</tr>
<tr>
<td>☐ NA</td>
</tr>
<tr>
<td>What is your education level?</td>
</tr>
<tr>
<td>☐ None</td>
</tr>
<tr>
<td>☐ Neoliterate (read and write)</td>
</tr>
<tr>
<td>☐ Primary</td>
</tr>
<tr>
<td>☐ Secondary</td>
</tr>
<tr>
<td>☐ Graduate</td>
</tr>
<tr>
<td>☐ Post Graduate</td>
</tr>
</tbody>
</table>
What is your marital status?
- Single
- Married

If Single, then are you:
- Widow
- Unmarried
- Separated/Divorced

How many children do you have?
- None
- Below 18 years
  - Female
  - Male
- 18 years and above
  - Female
  - Male

How many children are in school? ________________

What kind of support do you receive from the producer group? (Please mark all that apply.)
- Counseling support
- Handholding support
- Technical support
- Financial support
- Others
- N.A.

Are you member of any group? (please mark all that apply.)
- SHG
- Producer’s group; trade committee
- Other Member Based Organization
- Cooperatives
- N.A.

Do you have a ration card?
- Yes (APL, BPL, Antyodaya)
- No

Do you have a MGNREGA Job Card?
- Yes
- No

How did you learn this skill (tie and dye)?
- Family
- Training
- Others

If answer to previous question is “Training”, then where did you receive this training?

How many members in your family participate in this work? ________________

Do children help you carry out this work?
- Yes
- No

UNDERSTANDING OF ORGANIC PRODUCTION TECHNIQUES
What is your current level of understanding of the various aspects tie and dye production techniques? Please rate each aspect of the training listed below on a progressive scale of 1 to 4, where 1= not at all/I don’t know; 2= somewhat knowledgeable; 3=knowledgeable; 4=very knowledgeable.

Market needs
<table>
<thead>
<tr>
<th>Topic</th>
<th>Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kinds of pulses to use for tying</td>
<td>NA</td>
</tr>
<tr>
<td>New designs</td>
<td>NA</td>
</tr>
<tr>
<td>Types of fabrics</td>
<td>NA</td>
</tr>
<tr>
<td>Types of colors to use for dyeing</td>
<td>NA</td>
</tr>
<tr>
<td>Understanding of quality</td>
<td>NA</td>
</tr>
<tr>
<td>Payment cycle</td>
<td>NA</td>
</tr>
<tr>
<td>Record keeping system (passbook, accounts etc)</td>
<td>NA</td>
</tr>
<tr>
<td>Health issues related to work</td>
<td>NA</td>
</tr>
<tr>
<td>Is your work seasonal in nature?</td>
<td></td>
</tr>
<tr>
<td>What is the source of your work assignments?</td>
<td></td>
</tr>
<tr>
<td>FINANCIAL INFORMATION AND ACCESS TO RESOURCES AND MARKETS</td>
<td></td>
</tr>
<tr>
<td>What is the income from this work?</td>
<td></td>
</tr>
<tr>
<td>Do you have income from other sources?</td>
<td></td>
</tr>
<tr>
<td>If yes, what are the sources of your income? (please mark all that apply)</td>
<td></td>
</tr>
<tr>
<td>What is your total monthly household income from all sources?</td>
<td></td>
</tr>
<tr>
<td>Do you own any assets/property?</td>
<td></td>
</tr>
</tbody>
</table>

**Options**
- Yes
- No

**Examples**
- NA (Not Applicable)
- Rs. 1,000
- Rs. 1,000 – Rs. 2,000
- Rs. 2,000 – Rs. 3,000
- > Rs. 3,000
**What kind of asset or property do you own? (please mark all that apply)**

- Jewelry (gold, silver etc.)
- Land
- House (kutcha or pucca)
- Animals or birds (chicken, cows etc)
- Vehicle
- Small shop inventory
- Bank Account
- Other, please specify__________________________

**What is the source of your asset/property? (please mark all that apply)**

- Self-earned property
- Property from husband
- Property from in-laws
- Property from parents
- Government allotted/ or government scheme property (e.g. Indira Awas Yojana)
- Other, please specify__________________________

**Do you have any savings?**

- Yes
- No

**If yes, then where do you save?**

- Bank account
- Saving groups/associations
- Others

**What is the current rate of printed tie and die cloths? ________________**

**Do you have access to common property resources? (Please mark all that apply.)**

- Village pastures, grazing grounds, forest
- Protected and unclassed government forests
- None

**Do you have access to the following water sources? (Please mark all that apply.)**

- Ponds, rivers, tanks,
- Tanks
- Water reservoirs
- Canals/Irrigation channels
- Government Taps

**Which of the following sources of credit do you have access to? (Please mark all that apply.)**

- Moneylender
- family members
- SHG
- Nationalised bank
- Cooperative bank
- Private bank
- MFI (can be multiple sources) – microfinance institutions
- Others, please specify. ________________

**What kind of markets do women have access? (Please mark all that apply.)**

- Local haat
- Through contractors/middlemen
- Block
<table>
<thead>
<tr>
<th>District</th>
<th>Exporters</th>
<th>SEWA Bharat producer company (Ruaab)</th>
<th>Online sources</th>
<th>Any other outside district</th>
<th>If yes, then where?</th>
</tr>
</thead>
</table>

**CONTROL OVER RESOURCES**

<table>
<thead>
<tr>
<th>Are you involved in the decision-making about money?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
</tr>
</tbody>
</table>

If yes, please share an example of your involvement in decision-making about money.

<table>
<thead>
<tr>
<th>Are you involved in the decision-making about land/productive assets?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
</tr>
</tbody>
</table>

If yes, please share an example of your involvement in decision-making about land/productive assets.

<table>
<thead>
<tr>
<th>Are you involved in the decision-making on water resources?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
</tr>
</tbody>
</table>

If yes, please share an example of your involvement in decision-making about water resources.

<table>
<thead>
<tr>
<th>Are you involved in the decision regarding what to produce?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
</tr>
</tbody>
</table>

If yes, please share an example of your involvement in decision-making about what to produce.

<table>
<thead>
<tr>
<th>Are you involved in the decision regarding how to produce?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
</tr>
</tbody>
</table>

If yes, please share an example of your involvement in decision-making about how to produce.

<table>
<thead>
<tr>
<th>Are you involved in the decision-making about sales and marketing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
</tr>
</tbody>
</table>

If yes, please share an example of your involvement in decision-making about sales and marketing.

**ACCESS TO SOCIAL PROTECTION**
**Do you have an insurance policy?**
- [ ] Yes
- [ ] No

**If yes to previous question, then which insurance schemes?**
- [ ] Health
- [ ] Asset
- [ ] Life
- [ ] None

**Do you have a pension policy?**
- [ ] Yes
- [ ] No

**Are you accessing the following benefits under various schemes (Please mark all that apply.)**
- [ ] Minimum wage
- [ ] Safe and secure working condition
- [ ] Creche
- [ ] MGNREGA
- [ ] Others/NA

**In your opinion, what barriers are encountered by women in accessing social protection schemes? Please mark all that apply.**
- [ ] Lack of information
- [ ] Lack of support from family/community
- [ ] Government/institutional barriers
- [ ] Others, please specify: ____________________________

**Have you heard of UN Women project with SEWA?**
- [ ] Yes
- [ ] No – never heard of UN Women

Thank you for completing this questionnaire!
B. Questionnaire for Almora

SEWA BHARAT and UN Women Project

“Women agricultural producers engaged in rural farm and off-farm sector”
August, 2012

Baseline Questionnaire

Permission to conduct the interview:
_________________________________________ (Signature of respondent)

I. INTRODUCTION

Interviewer Name: ________________________________
Date of Interview: ________________________________
Place of interview: ________________________________

II. Demographic Information

1. What is your name?
2. What is your age?
   ☐ Less than 25 years
   ☐ Between 25 – 40 years
   ☐ Between 41 – 60 years
   ☐ Above 60 years
3. Address (village and district):
4. What is your religion?
   ☐ Hindu
   ☐ Muslim
   ☐ Christian
   ☐ Sikh
   ☐ Other
   ☐ NA
5. What is your caste/community?
   ☐ Scheduled Caste
   ☐ Scheduled Tribe
   ☐ Backward Caste
   ☐ General Caste
   ☐ NA
6. What is your education level?
None
- Neoliterate (read and write)
- Primary (till Class V)
- Upper Primary till Class VIII)
- Secondary/High School (till Class X)
- Intermediate (till Class XII)
- Graduate
- Post Graduate

7. What is your marital status?
- Single
- Married

8. If Single, then are you:
- Widow
- Unmarried
- Separated/Divorced

9. How many children do you have?
- None
- Below 18 years
  - Female
  - Male
- 18 years and above
  - Female
  - Male

10. How many children are in school?

11. What kind of support do you receive from the producer group? (Please mark all that apply.)
- Counseling support
- Handholding support
- Technical support
- Financial support
- Others
- N.A.

12. Are you member of any group? (please mark all that apply.)
- SHG
- Producer's group; trade committee
- Other Member Based Organization
- Cooperatives
- N.A.

13. Do you have a ration card?
- Yes (APL, BPL, Antyodaya)
- No

14. Do you have a MGNREGA Job Card?
- Yes
- No

III. UNDERSTANDING OF ORGANIC PRODUCTION TECHNIQUES

15. What is your current level of understanding of the various aspects chilli organic farming techniques and production? Please rate each aspect of the training listed below on a progressive scale of 1 to 4, where 1= not at all/I don’t know; 2= somewhat
knowledgeable; 3=knowledgeable; 4=very knowledgeable.

<table>
<thead>
<tr>
<th>Question</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) What type of manure to use?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>NA</td>
</tr>
<tr>
<td>b) How much manure to use?</td>
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<td>NA</td>
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<tr>
<td>c) How much water required?</td>
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<td>NA</td>
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<tr>
<td>d) When water is required?</td>
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<td>NA</td>
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<tr>
<td>e) Preparation of fields/nursery etc</td>
<td></td>
<td></td>
<td></td>
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<td>NA</td>
</tr>
<tr>
<td>f) How and where to develop the chilli saplings?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>NA</td>
</tr>
<tr>
<td>g) How to transplant chilli saplings?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>NA</td>
</tr>
<tr>
<td>h) Understanding of quality of the produce:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>NA</td>
</tr>
<tr>
<td>Weight</td>
<td></td>
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<td>NA</td>
</tr>
<tr>
<td>Colour</td>
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<td>NA</td>
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<tr>
<td>Length</td>
<td></td>
<td></td>
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<td>NA</td>
</tr>
<tr>
<td>i) Different varieties of chilli</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>NA</td>
</tr>
<tr>
<td>j) What is your knowledge of sorting techniques and grading of chilli produce?</td>
<td></td>
<td></td>
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<td>NA</td>
</tr>
<tr>
<td>k) What is your knowledge of packaging and labelling of chilli produce?</td>
<td></td>
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<td></td>
<td>NA</td>
</tr>
<tr>
<td>16. Are you using pesticides right now?</td>
<td></td>
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<td></td>
<td></td>
<td>NA</td>
</tr>
<tr>
<td>Yes</td>
<td></td>
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<tr>
<td>No</td>
<td></td>
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<td></td>
<td>NA</td>
</tr>
<tr>
<td>17. If yes, then which kind of these pesticides are you using?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>NA</td>
</tr>
<tr>
<td>Organic</td>
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<td></td>
<td>NA</td>
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<tr>
<td>Chemical</td>
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<td>NA</td>
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<tr>
<td>Don’t Know</td>
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<td></td>
<td>NA</td>
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<tr>
<td>18. Are you using fertilizers right now?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>NA</td>
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<tr>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>NA</td>
</tr>
<tr>
<td>No</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>NA</td>
</tr>
<tr>
<td>19. If yes, then which kind of these fertilizers are you using?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>NA</td>
</tr>
<tr>
<td>Organic</td>
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<td>NA</td>
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<tr>
<td>Chemical</td>
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<td>NA</td>
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<tr>
<td>Don’t Know</td>
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<td>NA</td>
</tr>
</tbody>
</table>

IV. FINANCIAL INFORMATION AND ACCESS TO RESOURCES AND MARKETS

A. Individual

20. What is the income from this work?__________________
<table>
<thead>
<tr>
<th>Question</th>
<th>Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>21. Do you have income from other sources?</td>
<td>Yes, No</td>
</tr>
<tr>
<td>22. If yes, what are the other sources of your income? (please mark all that apply)</td>
<td>Self-employed, Own field and farms, Small business, Paid Employment, Service, Wage laborer, Seasonal income, Pension, Livestock, Others (please mark all that apply)</td>
</tr>
<tr>
<td>23. Do you have any savings?</td>
<td>Yes, No</td>
</tr>
<tr>
<td>24. If yes, then where do you save?</td>
<td>Bank account, Saving groups/associations, Others</td>
</tr>
<tr>
<td>25. Do you own any assets/property?</td>
<td>Yes, No</td>
</tr>
<tr>
<td>26. What kind of asset or property do you own? (please mark all that apply)</td>
<td>Jewelry, Land, House, Animals or birds, Others (please mark all that apply)</td>
</tr>
<tr>
<td>27. What is the source of your asset/property? (please mark all that apply)</td>
<td>Self-earned property, Property from husband, Property from in-laws, Property from parents, Government allotted/ or government scheme property, Other (please specify)</td>
</tr>
<tr>
<td>28. Do you have a Kisan Credit Card (KCC) on your name?</td>
<td>Yes, No</td>
</tr>
<tr>
<td><strong>B. Household</strong></td>
<td></td>
</tr>
<tr>
<td>29. What is your household total monthly income from all sources?</td>
<td></td>
</tr>
<tr>
<td>&lt; Rs. 1,000</td>
<td>Rs. 1,000 – Rs. 2,000</td>
</tr>
<tr>
<td>Vehicle</td>
<td>Small shop inventory</td>
</tr>
</tbody>
</table>

*Other, please specify__________________________________________

30. Do you have access to the following water sources? (Please mark all that apply.)
- Ponds, rivers, tanks,
- Tanks
- Water reservoirs
- Canals/Irrigation channels
- Government Taps

31. Which of the following sources of credit do you have access to? (Please mark all that apply.)
- Moneylender
- Family members
- SHG
- Nationalised bank
- Cooperative bank
- Private bank
- MFI (can be multiple sources) – microfinance institutions
- Others, please specify. __________________________

32. What kind of markets do you have access to? (Please mark all that apply.)
- Local haat
- Through contractors/middlemen
- Block
- District
- Exhibitions
- APMC – govt. mandi?
- SEWA Bharat markets
- Outside district
- If yes, then where?

33. What is the current rate of chilli (per kg)? ___________________

C. Group level

34. Do you have any links with Mahila Kisan Sashaktikaran Pariyojana (MKSP)?
- Yes
- No

V. CONTROL OVER RESOURCES

36. Are you involved in the decision-making about money?
- Yes
- No

37. If yes, please share an example of your involvement in decision-making about money.
38. Are you involved in the decision-making about land/productive assets?
- Yes
- No

39. If yes, please share an example of your involvement in decision-making about land/productive assets.

40. Are you involved in the decision-making on water resources?
- Yes
- No

41. If yes, please share an example of your involvement in decision-making about water resources.

42. Are you involved in the decision regarding what to produce?
- Yes
- No

43. If yes, please share an example of your involvement in decision-making about what to produce.

44. Are you involved in the decision regarding how to produce?
- Yes
- No

45. If yes, please share an example of your involvement in decision-making about how to produce.

46. Are you involved in the decision-making about sales and marketing?
- Yes
- No

47. If yes, please share an example of your involvement in decision-making about sales and marketing.

VI. ACCESS TO SOCIAL PROTECTION

48. Do you have access to agricultural extension services – Krishi Dept trainings?
- Yes
- No

49. Are you accessing MoRD dept of Agriculture - agriculture extension services to the following? Please mark all that apply.
- Awareness training
- Skills training
- Seeds
- Fertiliser inputs
- Equipment
50. Do you have an insurance policy?
- Yes
- No

51. If yes to previous question, then which insurance schemes?
- Health
- Asset
- Life
- None

52. Do you have a pension policy?
- Yes
- No

53. In your opinion, what barriers are encountered by women in accessing social protection schemes? Please mark all that apply.
- Lack of information
- Lack of support from family/community
- Government/institutional barriers
- Others, please specify. ______________________________

54. Have you heard of UN Women project with SEWA?
- Yes
- No – never heard of UN Women

Thank you for completing this questionnaire!