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WOMEN'S VOICES:
EMPLOYMENT AND ENTREPRENEURSHIP IN INDIA

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July 2015

Foreword

This report is an attempt towards mapping out the workforce participation, aspirations of young women and girls from urban areas in India. It seeks to benchmark these aspirations against existing employment opportunities and while doing so establish the multitude of barriers & constraints they face in realizing the same. The report covers urban, peri-urban and rural locations in and around the cities of Bangalore, Delhi, Hyderabad and Mumbai. In order to ensure that it presents a representative analysis, the report contains information disaggregated along geographic lines. This has been done to ensure that it gives due weightage to the subtle and stark differences that exist across cities.

While the research framework used for supporting this study is based on secondary literature; the report itself has been drafted using primary data/information from the field. Analysis presented in this report triangulates the opinions presented by women and girls, their families, community members/elders and industry representatives. The analyses contained in this report are based on a mixed-methodology approach to data/information collection. Insights developed through analysis of the quantitative data collected from the field has been used to structure this report and the same has been supported and explained using qualitative information collected through Focused Group Discussions and semi-structured interviews.

It has been drafted with the objective of presenting analyses, insights and recommendations that can inform the formulation of programmes/initiatives that can help women and girls in realizing their workforce participation aspirations.

This study benefited from the inputs of many colleagues and partners. We would like to thank officials from the Ministry of Skill Development and Entrepreneurship for their inputs that helped in finalizing the research framework that has been used to structure this study. We thank our partners, the IKEA Foundation, Xynteo and the India Development Foundation for perceptive feedback on the research agenda. Thanks are due to the various industry representatives who provided the information required to bring depth to the analyses contained in this report.

This study was undertaken by Ernst & Young LLP. We express our gratitude to the respondents who took out time to interact with us. It is because of their participation that the E&Y team was able to collect the data and information that forms the backbone of this report. This report is dedicated to them and the hope that it will support in designing activities and initiatives that will help women and girls in realizing their economic aspirations.

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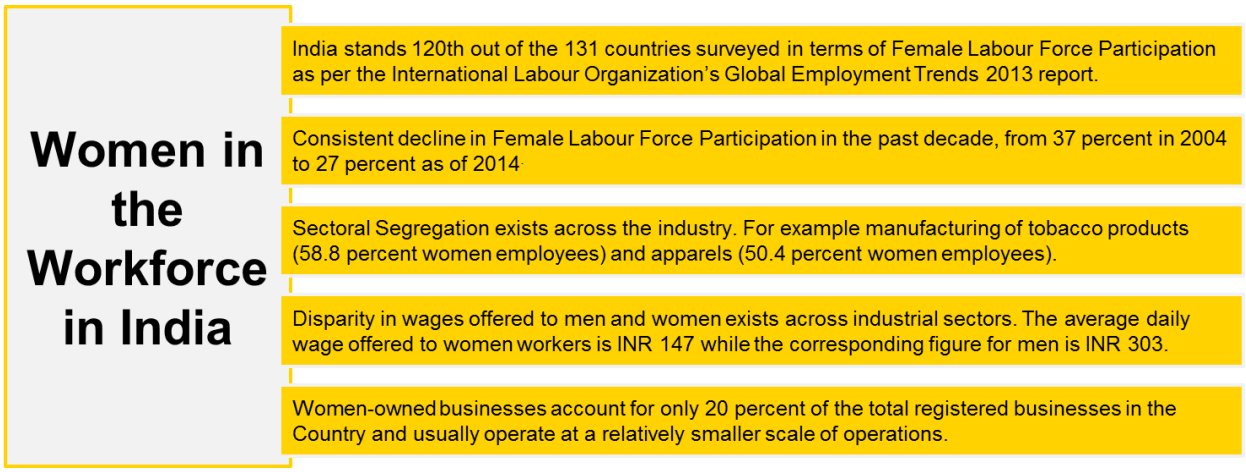
List of Acronyms and Abbreviations

ESCAP	United Nations' Economic and Social Commission for Asia and Pacific
FGD	Focused Group Discussion
FLFP	Female Labor Force Participation
GDP	Gross Domestic Product
HR	Human Resource
ILO	International Labour Organisation
NCR	National Capital Region
NGO	Non-Government Organization
UNDP	United Nations Development Programme

Executive Summary

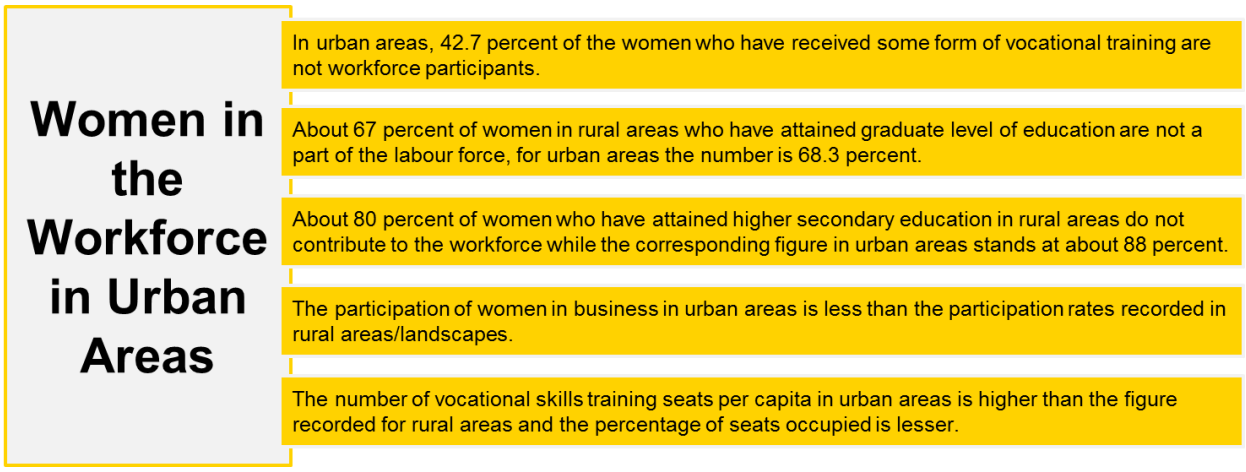
This research study seeks to map out the workforce participation aspirations of young women and girls (16 years to 34 years of age) from low income groups in and around the metropolitan cities of Bangalore, Delhi (NCR), Hyderabad and Mumbai. It attempts to determine the set of factors that actively and passively influence these aspirations. By doing so it identifies the various barriers and constraints that women and girls face in realizing their aspirations. It ascertains the role that significant stakeholders (Government, local Industries and skill development agencies) can play in bridging the gap between women's aspirations and the opportunities that exist in the market. By doing so it seeks to inform the formulation of policies and programs that would try to help women and girls in realizing their workforce participation aspirations.

Figure 1: Key statistics on women and girls participation in the workforce in India



The research study maintains a primary focus on urban areas. Secondary literature and data suggests that women's workforce participation rate in India is lower in urban areas. This is a cause of concern as urban areas have a greater industrial presence. Therefore, there is a clear case of a demand and supply mismatch for skilled women in the workforce in and around urban cities.

Figure 2: Key statistics on women and girls participation in the workforce in urban areas in India



In order to deliver against the aforementioned objectives, the study has been structured around an apt research framework. This framework was structured to hold a series of research questions against each of the key research objectives. This study responds to these research questions by analyzing data and information collected from women and girls who hold aspirations of joining the workforce. Apart from this primary respondent, the study also internalizes

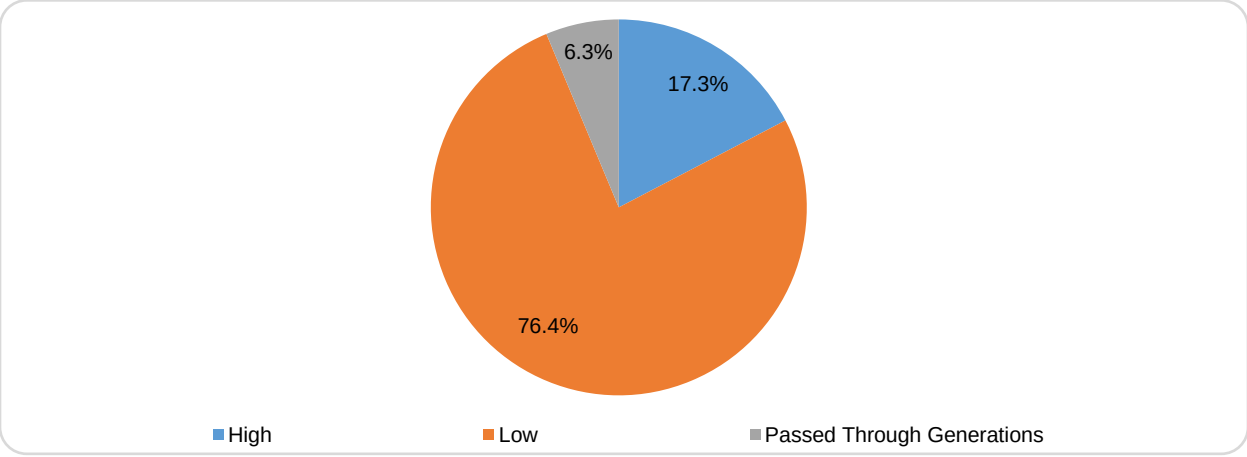
the opinions and ideas presented by family members of women and girls who aspire to work, women and girls from their community who are already a part of the workforce, family members of women who are workforce participants, community elders and industry representatives. The data/information that has been analyzed and presented in this report has been collected using a mixed-methodology approach. Herein quantitative data has been used to determine trends and qualitative information has been used to develop insights that explain the same.

The findings of the research study show that as far as the current level of aspirations is concerned, majority of the women and girls prefer to join the workforce as employees and not as entrepreneurs. They aspire to join sectors and job profiles which have traditionally been women dominated. Their aspirations are guided and informed by a number of implicit and explicit factors. Factors such as level of education, marital status and level of exposure play an important role in shaping their aspirations. Women and girls with higher level of education and greater exposure tend to aspire for a more structured and formal route to employment. Women and girls' marital status plays an important role in influencing their aspirations. Women and girls once married end to drop out of the workforce and prefer to work from home (or establish home based businesses). This is because they bear the responsibility of taking care of domestic chores and responsibilities. This leaves them with very little time to go out of the house and actively seek work.

While a number of women carry aspirations that are directed by their personal dreams and desires, many other have molded their aspiration in accordance with the advice and opinions of their family members. Monetary considerations and the aspirations of other women from the community also play an important role in shaping women and girls' aspirations.

Only about 30 percent of women and girls hold an educational qualification equal to or above senior secondary education. Further, only about 17 percent of women and girls report having participated in some form of skills training (not necessarily certified and usually low skill value) and another 6 percent reported possessing skills that have been passed through generations (sericulture, handicraft work etc.). The low level of education and formal skills training means that that there are a number of sectors and job profiles that women and girls may aspire to join but do not have the credentials to work in.

Figure 3: Percentage of women reporting past participation in formal skills training(s)



The type of employment opportunities available to women and girls varies from location to location. A number of industries/sectors are reportedly looking for women and girls and are unable to find suitable candidates. Further, a number of them report are indifferent to formal skills certification. They are ready to provide opportunities to both the skilled and the experienced. However, the industry is apprehensive about hiring women and girls in certain sectors and against certain job profiles. They prefer to hire women and girls for office based work and tend to refrain from hiring them for field based positions or for positions that involve night shifts. Industry human resource representatives claim that such differentiation is largely a resultant of safety and security concerns.

It is observed that women and girls lack the information required to formulate and realize aspirations related to workforce participation. They lack access to information related to skills trainings, employment opportunities and entrepreneurship opportunities. Most of the women and girls rely on family members and their peers to provide them with such information. As a result the level of information at almost all the sites covered under the study appears to be capped at a basic knowledge of opportunities available in and around the site. Across cities, nearly 60 percent of women cited lack of information and awareness about employment opportunities as a barrier. Similarly, about 65 percent of women reported that lack of information on entrepreneurial ventures (setting up and managing a business) is a challenge.

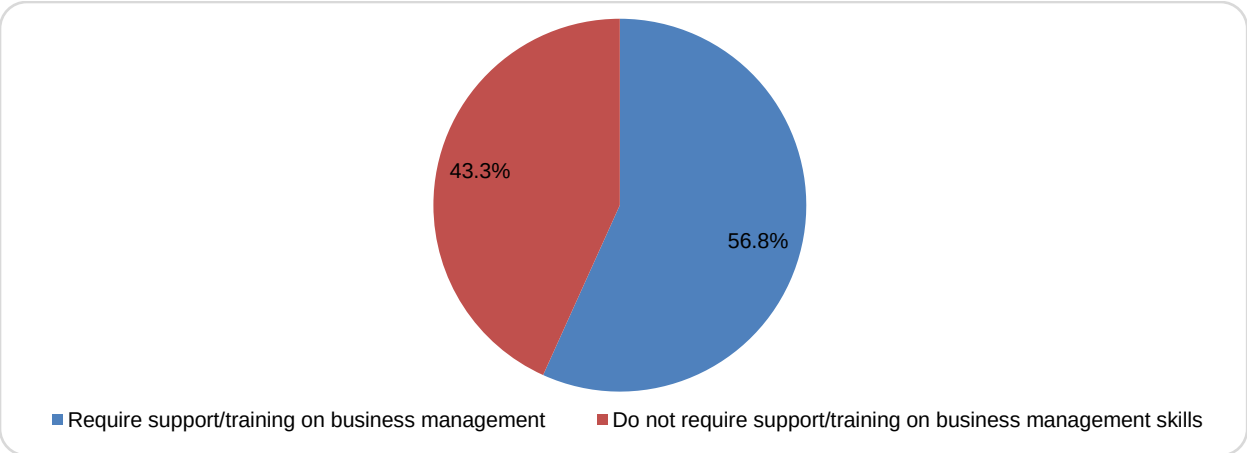
Women and girls find it difficult to access relevant trainings. The same is a function of factors such as cost of trainings, physical access to trainings and quality of trainings. Being from low income families, they do not possess the financial support required to enroll in skills training programs. Many of them (especially women who are married and have children) have to take care of domestic chores and responsibilities. Hence, they can only attend skills trainings if the same is provided close to their place of residence. They are also apprehensive about the quality of trainings being provided at institutes. They prefer to receive training at Government run centers and feel that these trainings will be cost effective and provide formal certification (recognized by the industry).

Findings also reveal that about 50 percent of women and girls feel that they do not have access to suitable employment opportunities. They also report facing barriers related to physical access to employment opportunities, work arrangements (working hours) and safety & security concerns (while commuting & at the workplace).

Women and girls who aspire to join the workforce as entrepreneurs expect to face a number of constraints at the point of business inception. They lack access to the funds required to start a business. Being from low income groups, they do not expect much help from their family and friends. Further, they do not have any collateral to provide for a loan from a formal financial institution. Society usually perceives women in business to be a risky proposition. As a result people do not lease space to women and girls. Women entrepreneurs have to rely on male family members to arrange for such a space. Their family members have to provide assurance to the landlord.

Women who aspire to be entrepreneurs expect to face similar challenges whilst operating their business. They expect to face challenges in accessing the market. They feel that male customers and suppliers would try to shortchange them. As a result, they would need help and support from their family and friends. About 57 percent of women and girls also feel that they need support with developing a better understanding of business management skills such as inventory management, marketing, book keeping etc.

Figure 4: Percentage of women reporting a need for training on business management



Apart from the above, it is observed that socio-cultural barriers play a significant role in constraining women and girls' participation in the workforce. About 50 percent of women and girls feel that their domestic chores & responsibilities are a barrier to realizing their workforce participation aspirations. Their families would appreciate them joining the workforce as it would help bring additional income to the household. However, this sense of appreciation does not

translate into them wanting to provide much of financial support towards skills trainings or towards starting a business. Women and girls report that their families are supportive of their aspirations till the point they don't come in the way of them fulfilling their domestic responsibilities. In this regard, they do not expect to receive much of support from their family members.

Therefore, it is quite evident that any program that seeks to help women and girls in realizing their workforce participation aspirations would need to simultaneously address a series of barriers and constraints. It would need to engage with a diverse set of stakeholders and be designed to accommodate for the subtle differences that exist across cities and sites. Finally, it should be designed to address gaps in the existing landscape and not replicate existing efforts and initiatives.

Background

Economic progress of a country is largely determined by the active participation and contribution of its labor force. Labor force participation rate, as defined by the International Labour Organisation, is the proportion of the population aged 15 and older that is economically active and includes all people who supply labor for the production of goods and services during a specified period. It refers to the sum of all persons of working age who are employed and those who are unemployed, or in other words, aspiring to/seeking work.

Women in the workforce

Both men and women constitute the labor force; however it has been noted that in the past decade, India has seen a steady decline in Female Labor Force Participation (FLFP) from 37% in 2004 to an all-time low of 27 percent in 2014.[1] According to the International Labour Organization's *Global Employment Trends 2013 report*, India is placed 120th in a list of 131 countries (surveyed) in terms of women's labor force participation. These trends are further substantiated by the latest *Employment Survey (2013-14)* carried out by the Ministry of Labor and Employment, Govt. of India, which has found that there is a wide gap in the labor force participation rates of men and women.

In the age group of 18 to 29 years, labor force participation[2] of women is about 24.5 percent while the corresponding statistic for men is about 68.7 percent.[3] This trend continues into higher age groups (30 to 60 year), where 28.7 percent of women and 86.0 percent of men are a part of the labor force. An alternate approach to labor force participation computation that takes into account short term seasonal employment pegs the labor force participation rate for women above the age of 30 years at 34.4 percent. This suggests that a number of women in the labor force are engaged in short terms or seasonal employment.[4]

In terms of labor force participation of skilled manpower it is observed that about 36.5 percent of women who have received some form of vocational training are not a part of the workforce. Further, it is alarming to note that this statistic worsens when one shifts focus towards urban areas; with about 42.7 percent of women who have received vocational training choosing to stay out of the workforce. [5]

Factors that affect women's participation in the labor force

A number of diverse factors affect women's participation in the labor force. Some of these are discussed below:

- **Level of education:** Employment survey data suggests that in spite of having received higher secondary education, 83.8 percent women in urban areas are not a part of the labor force. Similarly, 68.3 percent of women holding a graduate degree (or above) are not a part of the workforce.[6] This can be attributed to the structural changes that present themselves once an economy begins to develop. A developing economy often presents a landscape where there are lesser monetary incentives for women to work. The working male population earns enough to support the family adequately. An increase in family income subsequently leads to increased education levels. However the translation of this increased level of education into improved labor force participation rates tends to take place with a lag. [7]

  It is observed that women from low income families often hold low levels of educational qualifications. Yet, they are more likely to join the labor force with the objective of contributing to the family income. On the

[1] World Bank data. Accessed on 6th July 2015 at http://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS
[2] The methodology used for computation includes labor force participants working in the unorganized sector.
[3] This approach views the major time spent by a person (183 days or more) to determine whether the person can be counted within the labor force or out of labor force.
[4] This approach is a hybrid one which takes into consideration both the major time criterion and shorter time period (30 days or more in any economic activity). It means that persons employed for 30 days or more get covered under this approach. (Retrieved from http://labourbureau.nic.in/Report%20%20Vol%201%20final.pdf)
[5] Ministry of Labour and Employment (GoI). 2014. Employment Survey 2013-14, Vol. III, *Education, Skill Development and Labour Force.*
[6] Ministry of Labour and Employment (GoI). (2014). Employment Survey 2013-14: Volume III, *Education, Skill Development and Labor Force.*
[7] Lahoti, R., & Swaminathan, H. (2013). *Working paper no. 414. Economic Growth and Female Labor Force Participation in India*. IIM: Bangalore

other hand, women with relatively higher levels of education are generally from financially comfortable households where they don't need to necessarily participate in the workforce. However, it is also noted that there is a correlation between level of education and the kind of jobs women aspire to join. Women with higher level of education tend to search for more skilled jobs.

- **Sectors and jobs open to women and the existing wage gap:** Occupational segregation forms a major barrier for women to be employed in various sectors (including sectors of their choice). Women are mostly observed to be employed in large numbers in sectors such as tobacco processing (58.8 percent), apparel manufacturing (50.4 percent), food processing (31.4 percent) and so on.[8] Women are observed to be concentrated in the informal sector; drawing a relatively low income and working without benefits such as health insurance, maternity leave etc.

  Further, there is a gap between the wages that women and men draw whilst working in the same sector(s). The average daily wage paid to male workers in India is INR 303. On the other hand, the average daily wage paid to female workers is INR 147.[9] There exist laws that assure equal pay for equal work to men and women. Therefore, the aforementioned wage differential hints towards the fact that within sectors, women tend to work in relatively lower paying job profiles.

- **Limited availability of or information about relevant jobs:** It is observed that 10.1 percent of women who have received vocational training are employed and another 39.0 percent are not a part of the labor force. [10] Assuming that women who have undergone vocational training have done so with the intention of joining the workforce; so many of them not being a part of the labor force (or being unemployed) suggests that they are unable to find suitable employment.

- **Societal and cultural factors:** Women's participation in the labor force is also influenced and affected by a host of socio-cultural factors. Existing literature identifies ethnic and religious groups that are not very comfortable with the idea of women harboring aspirations to join the labor force. This opinion is many times a resultant of years of poor labor force participation of women and girls from these groups. Over time this behavior of not participating in the workforce has led to a change in attitude and practice.[11] Further, even in communities where women and girls have the support required to join the labor force; their ability & aspirations are counterbalanced by the responsibility to take care of domestic chores.

- **Access to roles in power:** India has made an attempt to increasing the awareness and participation of women in governance at the village level; however, across all States of the country, women have limited access to structures of power, making it difficult for them to appear as influential role models. There is a possibility that men are still wary of women participating in political roles. This is reflected across positions of political power across the country, grassroots or otherwise, where decision-making positions are mostly handled by men.[12]

Women's participation in the labor force is critical to the Nation's growth. Based on data from 2000-2004, the *United Nations' Economic and Social Commission for Asia and Pacific (ESCAP)* estimates that if India's female labor force participation reached parity with that of United States (86 percent), its gross domestic product (GDP) would increase by 4.2 percent. Further, it is widely noted that an increase in women's labor force participation will have a positive impact on their families and their community. It would not just bring additional income to the household. Given that women and girls tend to invest a large share of their income into their children's upbringing (health, education & nutrition); their labor force participation will provide a number of quality benefits to their families. It is also important to note that the need is to simply create a momentum in the direction of increased labor force participation of women

[8] Chaudhuri, B. & Panigrahi, A.K. (2013). *Gender Bias in Indian Industry.* The Journal of Industrial Studies. 2 (1). 108-127
[9] Ibid.
[10] Ministry of Labour and Employment (GoI). 2014. Employment Survey 2013-14: Volume III, *Education, Skill Development and Labor Force.*
[11] Kapsos, S., Silberman, A. & Bourmpoula E. (2014). *Why is female labor force participation declining so sharply in India?* ILO Research Paper no. 10.
[12] United Nations. (2001). *Women in India: How free? How equal?* Report commissioned by the office of the Resident Coordinator in India.

and girls. An initial impetus has the potential to create a ripple effect. A peer group effect could always magnify the impact of an initial impetus; gradually evolving socio-cultural norms/notions attached to women's participation in the labor force.

It is quite evident that women and girls' economic participation is constrained by a plethora of barriers. However, any attempt at addressing these constraints would need to be guided by a deeper understanding of the workforce participation aspirations of women and girls from urban areas. It would also need to internalize how the various barriers manifest themselves and how they relate with each other. Aspirations, barriers, constraints and opportunities are all elements that should be expected to vary across geography and communities. As a result, there is a need to develop a detailed 'micro' level' discourse on the same.

Research Methodology

This research study seeks to carry out a mapping of women and girls' workforce participation aspirations; mapping the same against existing employment opportunities so as to identify the gaps that have to be addressed in order to bring them into the workforce. The study that covers three types of sites (urban, peri-urban and rural) across four cities in India (Bangalore, Hyderabad, Mumbai, National Capital Region), is expected to provide insights for the development of a program that would work towards helping women and girls from low income groups in realizing their workforce participation aspirations. In this regard, the research study was designed and structured while keeping in mind the following six objectives:

1. *Assess* **women's needs and aspirations** in relation to workforce participation as employees or as entrepreneurs and the **economic (especially financial), social, cultural and physical barriers** they face in realizing the same
2. Understand **family and societal support available** to women who wish to join the workforce as employees or as entrepreneurs and the **additional support that they require/desire**
3. *Describe* the **information needs of women (and their families)** who aspire to join the workforce and the **platforms/ channels that can be used to provide them with the same**
4. *Obtain* all necessary **details on the demand for information, education, trainings and capacity building support** that women need to realize their aspirations
5. *Evaluate* the landscape for the **opportunities available to women** for realizing their aspirations and the **role that the industry can play in helping women in realizing their aspirations**
6. Map out the presence of **Government and livelihood organizations working in the space of employment and self-employment**; providing an analysis of quality, accessibility, strengths and weaknesses of the same

The approach used to carry out this research study has been structured around the aforementioned research objectives. The various objectives have been used to define three broad pillars that were used to support the formulation and roll out of a research framework for this study. These three pillars are as follows:

- *Economic Aspirations and Economic Opportunities*
- *Resource and Regulatory (Policy & Practice) Needs and Corresponding Service Provision and Regulatory Environment*
- *Support required/desired (wants) from family & community and current socio-cultural landscape*

These three pillars have been used to develop the research framework used for this study (refer Annexure I). The research framework contains a series or key research questions and sub-questions; which if answered should provide sufficient information against the objectives with which this study has been rolled out. In order to respond to these questions, the study has collected information from a diverse set of stakeholder:

- Young women and girls (16 to 34 year of age) who aspire to join the workforce
- Young women and girls (16 to 34 year of age) who are already a part of the workforce
- Families of women and girls who aspire to join the workforce
- Families of women and girls who are already a part of the workforce
- Community elders and opinion makers
- Industry representatives

The research framework was also used to map out the various questions and sub-questions against the set of stakeholders so as to ascertain the data/information that the research team must seek to collect from them. Therefore, the research framework has directly fed into the development of the various tools and templates used to collect data/information from the field.

Given the research questions at hand, the research team has utilized a 'simultaneous explanatory' mixed methodology approach for this study. Under this approach the team has utilized a combination of a quantitative questionnaire, focused group discussion and a set of qualitative semi-structured interview questionnaires for collecting the required data/information. Herein, the idea was to collect data and information under a methodology which would facilitate quantitative analysis supported by apt qualitative insights.

One of the underlying objectives to this study is that it should be representative of the landscape in the four cities covered under the study and in this regard should cover urban, peri-urban and rural sites/locations. These sites/locations have been selected using the following criteria:

- The site to be covered in an urban landscape is a slum cluster from a Municipal Corporation and/or City District
- The site to be covered in a peri-urban landscape is a village or slum cluster from a peripheral Municipal Corporation and/or Suburban district
- The site to be covered in a rural landscape is a village that falls on the outskirts of the City

Sample sizes were defined for each tool and stratified till the city and site level. The sample size for the quantitative questionnaire was established in a way that the insights obtained through the city level analyses of data are significant at the 95 percent confidence level; with a p-value of 0.075.

Table 1: List of sites covered, tools used for data/information collection and corresponding sample sizes

		FGDs		Semi-Structured Questionnaires				Quant. Survey for Aspiring Women
		Community	Women	Aspiring Women	Working Women	Family of Aspiring Women	Family of Working Women	
Bangalore		3	12	9	9	9	9	180
Urban	Lalbagh Slum	1	4	3	3	3	3	60
Peri Urban	Nayanahalli Slum	1	4	3	3	3	3	60
Rural	Budigere Village	1	4	3	3	3	3	60
Hyderabad		3	12	9	9	9	9	180
Urban	Rasulpura Slum	1	4	3	3	3	3	60
Peri Urban	Balajinagar	1	4	3	3	3	3	60
Rural	Peddashapur Village	1	4	3	3	3	3	60
Mumbai		3	12	9	9	9	9	180
Urban	Dharavi Slum	1	4	3	3	3	3	60
Peri Urban	Dahisar Slum	1	4	3	3	3	3	60

Rural	Dhansar Village	1	4	3	3	3	3	60
National Capital Region (NCR)		3	12	9	9	9	9	180
Urban	Kusumpura Pahari	1	4	3	3	3	3	60
Peri Urban	Khandsa, Begumpur Khatola & Faisalpur	1	4	3	3	3	3	60
Rural	Ramnagar Village	1	4	3	3	3	3	60
Total		12	48	36	36	36	36	720

The insights developed from the analysis of the data/information collected from the field have been used to draft this research study report. The report is structured around the research framework that was developed at the beginning of the study and seeks to respond to the key questions and sub-questions contained in the same.

Limitations to the study

- There are no reliable population estimates that provide figures for urban, peri-urban and rural population in any of the four cities. As a result no weights have been attached to the sample collected from each site.
- The study has only sought to record the opinion of women and girls who hold aspirations related to workforce participation. Many women and girls who did not express a desire to join the workforce may choose to change their opinion if provided with access to trainings & employment opportunities.
- The study has been directed at women and girls who aspire to join the workforce and therefore captures their perception (and not experience).

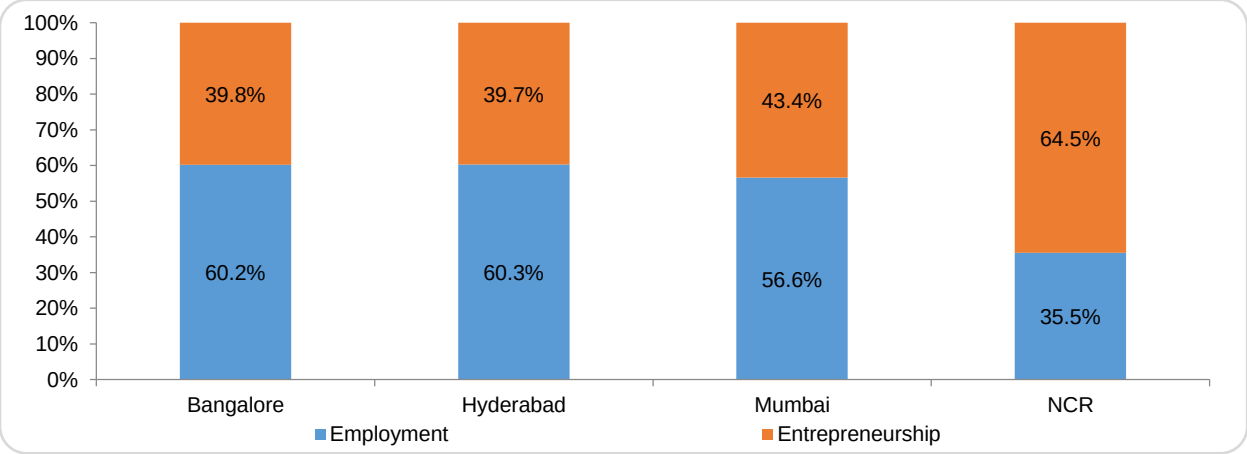
Section I: Level of Aspirations and Existing Opportunities

Any effort or attempt towards bringing more women and girls into the economic mainframe must be mindful of the existing landscape in terms of their aspirations and the existing economic opportunities. The need for this understanding gets further amplified when one takes into account the idea of developing a program and/or project that seeks to work with women and girls from low income groups from in and around urban cities. Cities usually hold a somewhat heterogeneous population which in turn means that an attempt towards the aforementioned mapping needs to be mindful of elements such as ethnicity, religion, level of urbanization etc. Further, a program/project that seeks to bridge the gap between women and girls' aspirations and existing economic opportunities should also be mindful of the city and site specific subtle and stark differences. These differences if not internalized may build irrelevance into the program/project design.

1.1 Current Level of Aspirations

Discussions in Bangalore, Hyderabad and Mumbai suggest that women and girls from low income groups in and around the cities aspire to join the workforce as employees. It is only in the NCR that more women and girls reported an aspiration to join the workforce as entrepreneurs. Herein, it is important to note that the category of 'Employment' includes women and girls who seek home based employment. Similarly, the category of 'Entrepreneurship' includes women and girls who aspire to setup home based businesses.

Figure 5: Level of aspirations across cities



A city wise breakup suggests that there exists a variation in women& girls' aspirations. This variation is further seconded by a city wise breakup of the sectors[13] that women and girls aspire to join (as employees or as entrepreneurs). While sectors such as 'Beauty & Wellness', 'IT & ITES', 'Textile & Clothing' 'Tourism, Travel, Hospitality & Trade' and 'Education & Skill Development' appear across all four cities; the percentage of women and girls' aspiring to join these sectors varies from city to city. Further, it is observed that each city has a few unique sectors that women and girls aspire to join.

Table 2: Sectors where women and girls aspire to work; disaggregated by city

Sector	Bangalore	Hyderabad	Mumbai	NCR
Agriculture	4.8%	0.0%	0.0%	0.0%
Banking & Financial Services	0.5%	0.0%	9.1%	3.0%

[13] The sector classification used for this study is based on the list of sectors defined by the National Skill Development Corporation (NSDC).

Sector	Bangalore	Hyderabad	Mumbai	NCR
Beauty & Wellness	6.5%	7.5%	23.4%	9.6%
Domestic Help	1.1%	5.7%	0.6%	6.6%
Education & Skill Development	5.9%	4.6%	9.1%	6.0%
Food Processing	1.6%	0.0%	10.9%	1.8%
Furniture & Furnishings	0.5%	0.0%	2.3%	0.0%
Handlooms & Handicraft	8.1%	6.9%	0.0%	4.2%
Health Care Services	0.0%	0.6%	2.9%	0.0%
IT & ITES	13.4%	6.3%	3.4%	4.2%
Leather & Leather Goods	1.6%	0.0%	0.0%	0.0%
Media & Entertainment	0.5%	0.0%	1.1%	0.0%
Others (Sports & Performing Arts)	0.5%	1.1%	0.0%	7.2%
Private Security Services	0.0%	0.0%	5.1%	0.0%
Retail Sector	10.8%	1.7%	2.3%	6.6%
Textile & Clothing Industry	42.5%	60.9%	24.0%	47.6%
Tourism, Travel, Hospitality & Trade	1.6%	4.0%	1.7%	2.4%
Transport, Logistics, Warehousing & Packaging	0.0%	0.0%	4.0%	0.6%

Cells marked in orange refer to sectors which have emerged as prominent across all four cities. On the other hand cells marked in blue refer to sectors which have been found to be prominent in specific cities.

Women and girls in Bangalore reported an aspiration to join the 'Agriculture', 'Handloom & Handicraft', 'IT & ITES', 'Leather Goods' and 'Retail' sectors. Women and girls in Hyderabad reported a desire to join the 'Handloom & Handicraft' and 'Tourism, Travel, Hospitality & Trade' sectors. A few of the women and girls in Hyderabad also expressed an aspiration to join the workforce as 'domestic help'. Women and girls in Mumbai were observed to prefer the 'Beauty & Wellness', 'Banking & Financial Services', ' Food Processing', 'Media & Entertainment', 'Private Security Services' and 'Transport, Logistics, Warehousing & Packaging' sectors. Women and girls from the NCR reported aspirations to join the 'Retail' sector. Many of them also expressed a desire to join the workforce as 'domestic help' or to become professional athletes, singers & dancers.

However, the trend in variance that is observed across cities gets somewhat diluted if sectors which women aspire to join are mapped out against the various types of sites covered under the study. Women and girls from all three site types reported a desire to participate in sectors such as 'Beauty & Wellness', 'Education & Skill Development', 'Food Processing', 'Handloom & Handicraft', 'Textile & Clothing' and 'Tourism, Travel, Hospitality & Trade'. On the other hand, sectors such as 'Agriculture', 'Banking & Financial Services', 'Healthcare Services', 'IT & ITES', 'Private Security Services', 'Retail' and 'Transport, Logistics, Warehousing & Packaging' were observed to be site specific preferences.

Table 3: Sectors where women and girls aspire to work disaggregated by level of urbanization

Sector	Urban	Peri-Urban	Rural
Agriculture	0.0%	0.0%	4.6%
Banking & Financial Services	4.8%	3.9%	0.0%
Beauty & Wellness	11.2%	12.5%	11.3%
Domestic Help	3.6%	2.0%	5.2%
Education & Skill Development	8.0%	6.7%	4.1%
Food Processing	4.4%	3.5%	2.6%
Furniture & Furnishings Industry	0.0%	1.2%	1.0%
Handlooms & Handicraft	2.4%	6.3%	6.2%

Sector	Urban	Peri-Urban	Rural
Health Care Services	2.0%	0.0%	0.5%
IT & ITES	9.6%	7.5%	3.1%
Leather & Leather Goods	0.0%	0.8%	0.5%
Media & Entertainment	0.4%	0.8%	0.0%
Others (Sport & Performing Arts)	4.4%	0.8%	1.0%
Private Security Services	0.8%	2.4%	0.5%
Retail	8.0%	6.3%	1.0%
Textile & Clothing	33.9%	42.7%	57.7%
Tourism, Travel, Hospitality & Trade	4.4%	2.4%	0.0%
Transport, Logistics, Warehousing & Packaging	2.4%	0.4%	0.5%

Cells marked in orange refer to sectors which have emerged as prominent across all three site types. On the other hand cells marked in blue refer to sectors which have been found to be prominent at specific site types.

Further, it is observed that within each sector, women and girls' prefer certain specific job and entrepreneurial profiles. While there are notable exceptions to the trends recorded in terms of sector preferences and job profile preferences, the choice of the majority is more or less consistent.

Table 4: Job profiles which women and girls aspire for

Sector	Preferred Job Profile
Agriculture	Most of the women and girls' who aspire to enter the agriculture sector belong to rural sites. They want to enter into horticulture and/or the cultivation of cash crops.
Banking & Financial Services	Most of the women and girls' who aspire to enter the banking & financial services sector belong to urban & peri-urban sites. They want to join the sales force of formal banking institutions.
Beauty & Wellness	Women and girls from almost all sites aspire to engage in the beauty & wellness sector. While a few of them want to join beauty parlors & salons as employees; most want to start their own micro/small beauty parlor or provide such services through home visits (restricting themselves to the community/site).
Domestic Help	At almost all the sites, a few women and girls' reported a desire to join the workforce as domestic workers. Some of these women and girls are also open to the idea of joining the housekeeping workforce at corporate offices.
Education & Skill Development	Another sector reported across almost all research sites; education and skill development sector is observed to attract women and girls' who aspire to join the workforce as teachers (mostly at Government schools). A few women and girls also expressed a desire to enter the sector as private tutors.
Food Processing	Women and girls across almost all the sites expressed a desire to join the food processing sector. However, most of them were interested in home based employment or home based businesses. Very few reported a desire to join the food processing industry as full time employees.
Furniture & Furnishings	Reported mostly in peri-urban and rural areas. Women and girls who are interested in this sector wish to make curtain material, carpets etc. Most of those who are aspiring to work in this sector are interested in home based employment or home based entrepreneurship.
Handlooms & Handicraft	Very similar to the case noted for the furniture & furnishings sector; women and girls' aspiring to join the handlooms & handicraft sector are observed to be are interested in home based employment or home based entrepreneurship.

Sector	Preferred Job Profile
Health Care Services	Women and girls from a few urban sites reported a desire to join this particular sector. Most of them aspire to join this sector as care givers (for patients) and a very few aspire to join the same as qualified nurses.
IT & ITES	Women and girls from many of the urban and peri-urban sites reported an aspiration to join the IT & ITES sector. However, most of them did not express an aspiration to be in a high skilled job. They were primarily interested in data entry and computer operator jobs.
Leather & Leather Goods	Very few women and girls from peri-urban and urban sites reported an aspiration to work in this sector. Most of them shared aspirations which were limited to working from home or to operating home based businesses.
Media & Entertainment	Women and girls who want to work in the media & entertainment industry are looking for skilled full time employment as technicians or as creative team members.
Others (Sports & Performing Arts)	Few women from urban sites reported a desire to join the workforce as professional athletes or artists.
Private Security Services	Mostly a response that surfaced in peri-urban areas. A few women and girls expressed a desire to join the workforce as security guards. Most of them aspire to occupy posts at large corporate/ commercial offices and buildings.
Retail Sector	Quite a few women and girls from urban and peri-urban areas expressed a desire to join the workforce as employees of large retail companies. Some of them also expressed a desire to start their own micro/small scale retail outlets. Those who aspire to setup their own business wanted to retail groceries and apparel.
Textile & Clothing Industry	Perhaps the most popular sector across all cities and sites. Women and girls who aspire to join the textile & clothing industry aspire to do so as employees at garment manufacturing setups, home based employees, home based entrepreneurs and even as owners of micro or small tailoring shops.
Tourism, Travel, Hospitality & Trade	A number of women and girls from urban and peri-urban areas reported a desire to work in this sector. Most of them were looking at taking up housekeeping roles in the hotel industry with many others wanting to take up more professional roles after obtaining a professional hotel management qualification.
Transport, Logistics, Warehousing & Packaging	Only women and girls from urban areas reported a desire to join this sector. Most of them wanted to take up driving as a profession; working for commercial cab companies.

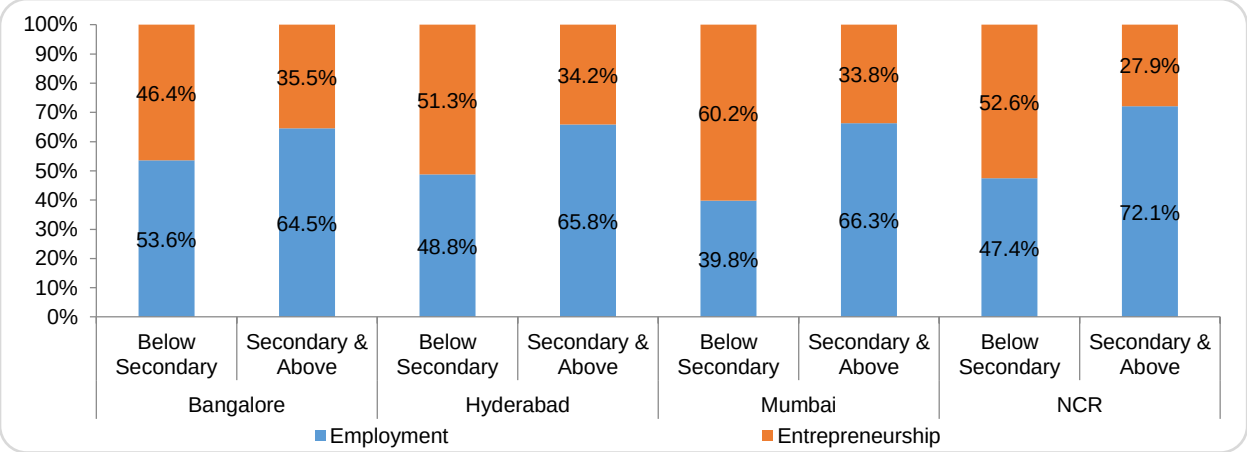
1.2 Implicit Factors Guiding/Directing Women and girls Aspirations

At the very outset it appears that women and girls are keen on joining sectors that are considered women dominated. Further, within sectors, they seem to aspire to join job profiles which are usually occupied by women. However, it is important to note that there are a fair number of exceptions to this trend. Some of the women and girls want to join the workforce as security guards, drivers, sales agents/managers etc.

The choice of sectors and job profiles across cities and sites suggests that women and girls' aspirations are to some extent guided and informed by their level of exposure. Women and girls aspiring to work in sectors such as media & entertainment and banking & financial services in Mumbai; women and girls aspiring to work in IT & ITES in Bangalore; women and girls from urban & peri-urban sites aspiring to work in the retail sector; and women and girls from rural sites (from families with landholdings) aspiring to work in the agriculture sector are all examples that highlight how existing (easy to access) employment opportunities (coupled with certain sectors being more visible and strong in certain cities/sites) are informing women and girls economic aspirations.

However, there are a number of other factors that are implicitly guiding and directing women and girls' workforce participation aspirations. In this regard, one of the more visible and noteworthy facet is the relationship between aspirations and level of education. Across all cities, it is observed that women with higher levels of education tend to seek formal and structured employment. The difference between the percentage of women and girls holding at least a secondary education qualification and aspiring to enter the workforce as employees vis-à-vis those who hold a qualification below secondary education is observed to be in the range of 11 percent (in Bangalore) to 27 percent (in Mumbai)

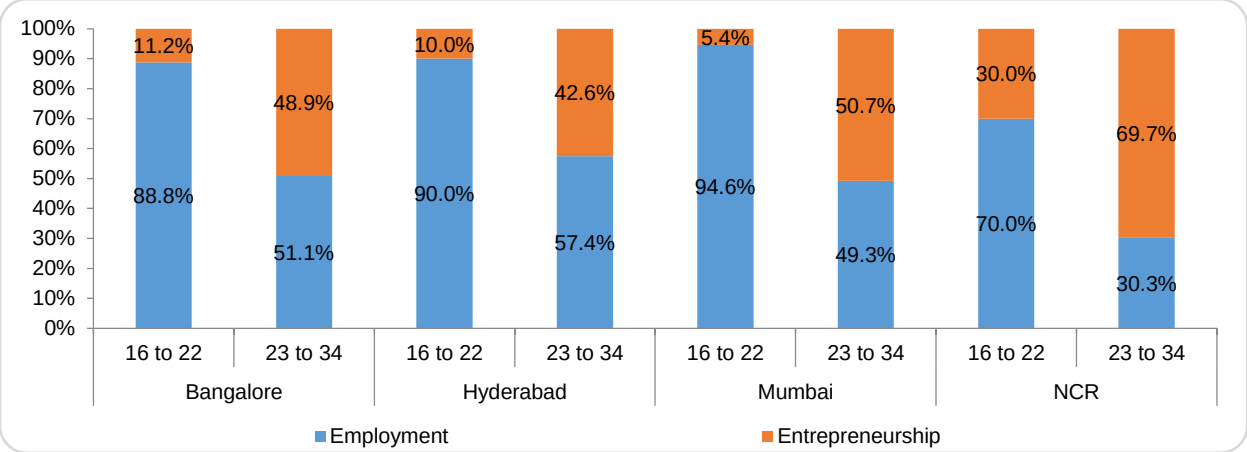
Figure 6: Relationship between aspirations and level of education



The aforementioned relationship is further seconded by the observation that about 80 to 90 percent of the forty graduates (and above) who were covered under the research study reported an aspiration to work as full time employees in established corporates/firms.

Another facet that is observed to be implicitly guiding/directing women and girls aspirations is the relationship between aspirations, age and marital status. A prima facie assessment of the data collected from the field would give an impression that there is a relation between the respondent's age and their level of aspiration. However, a more in-depth assessment suggests that this relationship is more so directed by their marital status. It is observed that women and girls in the age group of 16 to 22 years are more likely to aspire to be a part of the workforce as an employee. On the other hand, women and girls from the age group of 23 to 34 years are more likely to aspire to be a part of the workforce as entrepreneurs. A plausible explanation for this difference is that the age group of 16 to 22 years mostly includes women and girls who are not yet married and therefore do not have to shoulder a heavy load of domestic chores/responsibilities. This provides them with the time and freedom required to commit hours to formal employment.

Figure 7: Relationship between aspirations, age and marital status



Women and girls' workforce participation aspirations can be broken down into three distinct groups; formal employment, home based employment and/or home based entrepreneurship and micro entrepreneurship. The host of implicit factors guiding women and girls aspirations when mapped onto a singular frame provide for a rough sketch of the profiles of those who aspire to be employees vis-à-vis those who aspire to be entrepreneurs. Age, marital status and current level of work experience figure as the more prominent characteristics of these rough profiles. Aspects such as education and level of exposure are the more subliminal/secondary characteristics of these rough profiles.

Table 5: Profile of women and girls aspiring to join the workforce as employees' vis-à-vis those aspiring to join as entrepreneurs

Aspiration	Rough Profile
Formal Employment	Women and girls in the age group of 16 to 22 years are more likely to aspire to join the workforce as full time employees. This aspiration should not be confused to be a function of their age. It is rather a function of the fact that most of them are not yet married (and if married have not yet started a family). This enables them to have the time/freedom/support required to enter the workforce as employees
Home Based or Cluster Based Employment and Home Based Business	Women and girls in the age group of 23 to 34 years are more likely to aspire to join the workforce through home based employment or home based businesses. Most of the women in this age group are married and have children to look after. Therefore they do not have the time/freedom/support required to enter formal employment
Micro Businesses	There is no specific age group for women and girls who aspire to start their own micro businesses. However, most of the women and girls who harbor such aspirations hold work experience which is related to the sector in which they wish to establish their business.

1.3 External Factors & Agents Guiding/Directing Women and girls Aspirations

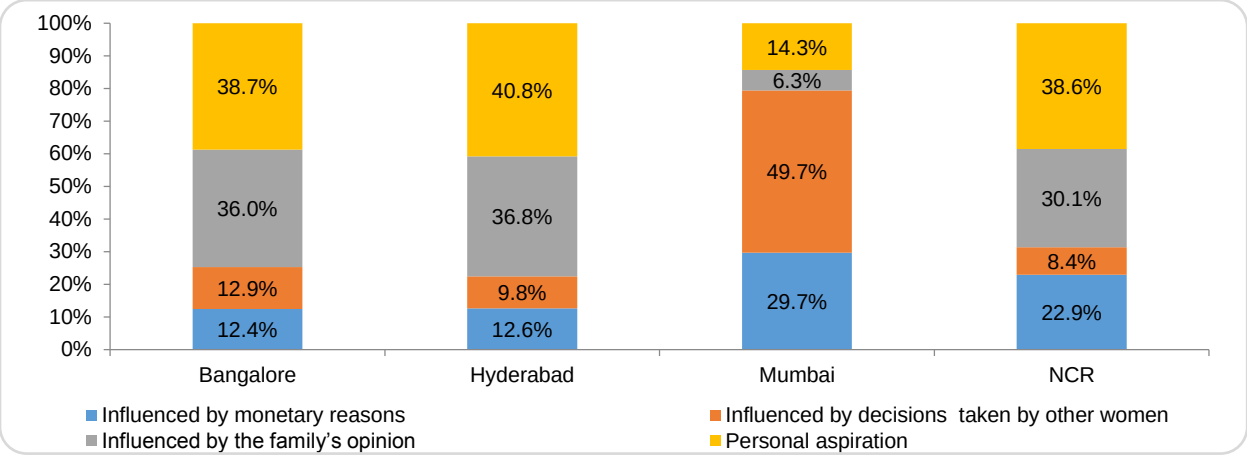
Social psychology establishes that human behavior and opinions are an amalgamation of an individual's personal experience and a host of external societal norms and practices. The same is expected to hold true in the case of the factors that influence and guide a woman or girl's economic aspirations. Interactions with women and girls in Bangalore, Hyderabad and NCR reveal that their personal aspirations and their family's opinion are the two major forces that have helped them in shaping their aspirations. A number of women and girls also site monetary

compulsions/ considerations and the decisions taken by other women and girls from the community as primary factor(s) responsible for shaping their aspirations.

More importantly, in the city of Mumbai the primary external factors influencing women and girls workforce participation aspirations are observed to be quite different from those recorded in other cities. The aspirations of women and girls in Mumbai are observed to be primarily guided by the decisions taken by other women and by monetary considerations. Mumbai is noted to have a fairly high cost of living and this is perhaps one of the reasons that have led to the relative prominence of monetary considerations as a factor influencing women and girls' workforce participation status.

The observation that about 50 percent of the women and girls in the city hold aspirations that have been informed by other women and girls from the community could be a resultant of a society which is more open to the idea of women wanting to participate in the workforce. This might also explain the reason why women and girls from Mumbai have shown an interest in a host of sectors which are more mainstream/formal and not necessarily women dominated.

Figure 8: External factors and agents guiding/directing women and girls aspirations



However, at this point it is also important to note that the factors under discussion may not necessarily be working in seclusion. There is a possibility that family opinion being somewhat similar across the community has translated into uniform opinions/aspirations. As a result women and girls cannot draw inspiration from other women from the community. Similarly, it is possible that a number of women citing personal opinions as the major factor guiding their economic aspirations have actually internalized their family and the community's opinion while developing their personal aspirations.

Further, it is observed that women whose aspirations are guided by monetary considerations are most likely to hold fewer caveats in mind while looking for suitable employment opportunities. There are examples where women are ready to ignore existing socio-cultural practices in order to capitalize on an economic opportunity which can help them in bringing more income to their household.

1.4 Current Level of Preparedness to Realize Aspirations

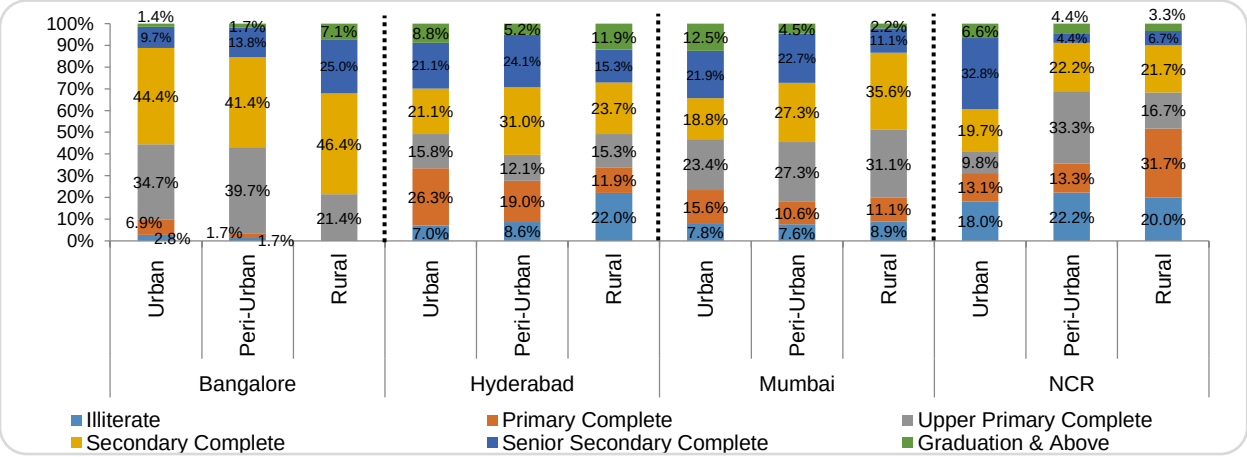
A mapping of aspirations is important to develop any program/project that seeks to help individuals in realizing their economic aspirations. This importance stems out of the idea that working towards the provision of opportunities that do not necessarily align with an individual's aspirations runs the risk of the intended beneficiary rejecting the support on the grounds that he or she does not hold an interest in the same. The gravity of this consideration gets further established when one internalizes the observation that most of the women and girls covered under the study hold aspirations which are either guided by personal interests or by their family's opinion.

However, there is also a need to infuse an element of rationality into the aspirations that various individuals hold. Almost all countries across the globe are engaged in some form of central planning for guiding their economies. As a part of this planning process they tend to define certain minimum eligibility criteria for workforce intake across various types of industry. As an example, it is observed that the financial regulators in India have set a 'graduation degree' as the minimum basic criteria for joining the banking and insurance sector. Similar criteria exist for a number of other industry types. Further, many industries have also put in place minimum basic criteria that they need to keep in mind while recruiting human resources. These criteria are largely observed to be a function of the needs of their customers/market or have been put in place as certain technical skills/qualifications are essential for someone to succeed in that industry.

A prima facie assessment of the current landscape reveals that many industries still refer to minimum educational qualifications as eligibility criteria for prospective employees. With the introduction of the National Skill Qualification Framework (NSQF) this selection criteria is about to evolve into 'minimum competency'. However, in the present context a higher educational qualification opens up a greater number of employment opportunities for aspirants. Further, not only does a higher educational qualification open up a greater number of opportunities; it also opens up opportunities that can provide higher remuneration.

It is observed that across most cities and sites (with the exception of Bangalore) covered under the study only about 50 percent of women and girls hold an educational qualification of 'secondary education' or above. This statistic drops significantly when the threshold is set higher at 'senior secondary and above'.

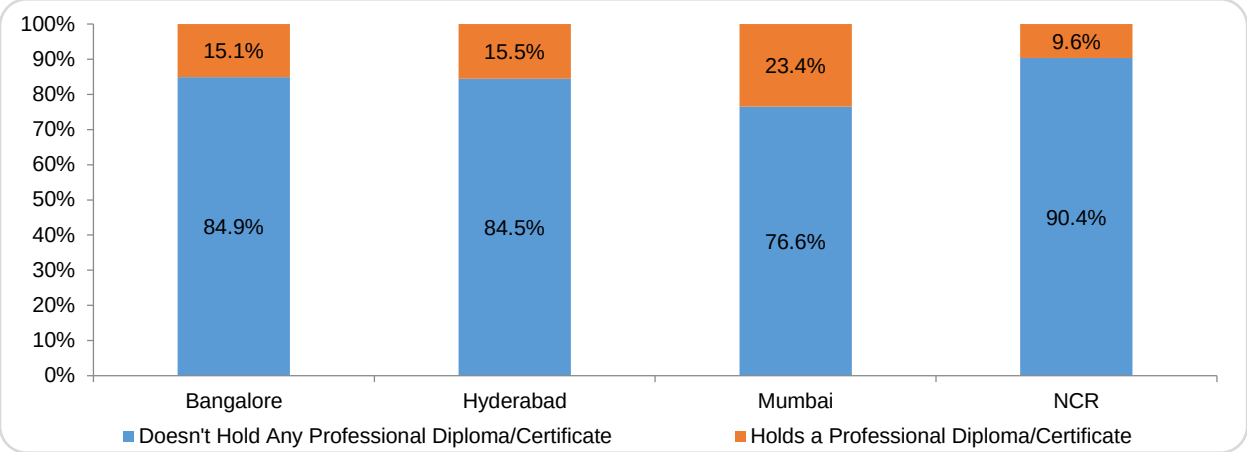
Figure 9: Women and girls current level of education



The benchmarks put in place by the industry while searching for suitable employees are not just restricted to educational qualifications. Some of the industries have also put in place a requirement for aspirants to hold formal skills certifications and/or diplomas. The nature of these certifications and diplomas varies from industry to industry and from job profile to job profile.

This puts further constraints on women and girls' ability to realize their workforce participation aspirations. The percentage of women and girls reporting that they hold a professional diploma/certificate varies from about 10 percent in NCR to about 23 percent in Mumbai. It is also important to note that a number of women and girls who reported holding a professional diploma or certificate believe that their diploma or certificate may not be recognized or may have lost value over time.

Figure 10: Women and girls current level of professional training



Another facet worth considering is women and girls' current experience and skills. Markets are expected to hold a number of opportunities for individuals with relevant experience. There are sectors and job profiles where the lack of formal qualifications can be substituted by relevant experience and exposure. However, an analysis of the skills held by women and girls in the four cities covered under the study reveals that most of them hold experience in women dominated sectors and job profiles. It is observed that very few women and girls report highly technical skills. At the same time, it is important to note that the skills reported by women and girls vary from city to city. Their existing skills seem to be guided by implicit and external factors that are very similar to the ones guiding their aspirations.

During field visits it was observed that almost all sites had access to Non-Government Organization (NGO) run skills training programs. However the problem with this training arrangement seems to be that the set of trainings offered to aspirants are restricted to computer operator training, beautician training and tailoring. Further, a number of women and girls also recognize that they possess a set of skills that are a function of the experience they have gathered while taking care of domestic chores & responsibilities. This set includes skills such as cooking and domestic work & housekeeping.

Very few women and girls in Hyderabad reported a skill that lies outside the aforementioned skill set. In addition to the aforementioned skills, women and girls from Bangalore reported that they possess the skills required to engage in art & craft and the experience required to be athletes; women and girls in Mumbai reported that they possess the skills or experience required to work as beauticians, cab drivers, fashion designers, security guards and teachers; and women and girls in NCR reported that they possess the skill required to be drivers, musicians, dancers and teachers.

Table 6: Existing skills and experience reported by women and girls

Current Skill Set (Primary)	Bangalore	Hyderabad	Mumbai	NCR
Art & Craft	12.8%	4.2%	0.0%	4.6%
Athletics	4.4%	0.0%	0.0%	1.3%
Beautician	2.8%	7.3%	25.3%	9.2%
Computer Operator	11.1%	6.7%	5.1%	4.6%
Cooking	20.6%	26.7%	8.9%	24.3%
Driving	0.0%	0.0%	1.3%	1.3%
Embroidery & Weaving	2.8%	3.0%	0.0%	2.0%
Fashion Designing	0.0%	0.0%	5.1%	0.0%
Food Processing	0.0%	0.0%	5.7%	1.3%
House Keeping & Domestic Work	1.7%	6.1%	2.5%	7.2%

Mehndi Work	2.8%	4.8%	0.0%	0.0%
Performing Arts	0.0%	0.0%	0.0%	6.6%
Retail & Wholesale	3.9%	2.4%	0.0%	0.0%
Sales (Banking Sector)	0.0%	0.0%	2.5%	2.0%
Security Services	0.0%	0.0%	3.8%	0.0%
Tailoring	37.2%	35.8%	28.5%	31.6%
Tally & Accounting	0.0%	3.0%	4.4%	0.0%
Teaching	0.0%	0.0%	7.0%	3.9%

1.5 Current Availability of Suitable Employment & Entrepreneurship Opportunities

An analysis of the industrial landscape suggests that the type of employment opportunities vary from city/site to city/site. This is also made clear by the data on the sectors which women aspire to join in these cities. Their aspirations closely mirror the existing opportunities. However, there aspirations are mostly restricted to women dominated industries. Most of the exceptions are largely driven by a peer group effect where other women/girls from the community have joined a particular sector and the same has now come into the consideration of other aspiring women/girls.

Further, a triangulation of women and girls aspirations, their current level of preparedness in terms of level of education & experience and the existing employment opportunities provides a series of key observations. These observations can be clubbed into two sets. The first set holds elements expected to facilitate access to employment opportunities and the second holds elements that are expected to constrain women and girls' access to employment opportunities.

It is observed that women/girls aspirations may not necessarily align with the existing opportunities. This is mostly a function of lack of information, gender based perceptions and in some cases socio-cultural norms/barriers. Industries such as security services, real estate, retail and hospitality report a strong desire to have more women in their workforce. However, they also report that they find it difficult to find/recruit suitable candidates. These industries also report that their desire to increase the percentage of women in their workforce may not necessarily be a function of 'sustainability' or 'responsibility'. It is more so linked to the needs and requirements of their customers/clients. As a result it can be assumed that there exist a number of employment opportunities that women and girls can access if they are provided with the right kind of information, exposure, training and support.

However, a number of industries also reported that they refrain from hiring women/girls against specific job profiles. They choose to prefer male employees for roles which are site/field based and/or involve night shifts. This is largely because of safety and security concerns. Most of the industries covered under the study prefer to engage women in office based/fixed hour jobs. While the magnitude of this constraint varies from city to city (depending upon the prevailing level of safety & security) it is still expected to have a significant negative impact on the number of employment opportunities available to women and girls.

As noted earlier, women and girls who are married and have children prefer to work from home. Their aspiration to join the workforce is largely driven by their desire to add to the family income (especially for an improved upbringing for their children) or a simple desire to keep themselves engaged during idle hours. However, such employment opportunities are far and few. Most of the medium and large scale industries have moved to a model of mechanized production. It is only the small and some of the medium industries which can possibly work with a model where they can send work to the household level and still profit from the same. Further, these opportunities may not be sufficient to cater to the entire supply of candidates who aspire to engage in such type of work.

The corollary of the aforementioned observations is that there exists an oversupply of aspirants in certain women dominated sectors and job profiles. There is an oversupply of candidates in industries such as textile & clothing and beauty culture. These are the sectors which attract the bulk of women aspiring to join the workforce. However, the

industries under consideration are not big enough to absorb the entire supply of candidates. Similarly, most of the women who aspire to setup home based businesses are also noted to be interested in the aforementioned sectors. This is also a point of concern. Too many similar businesses concentrated in a particular geography may impact their profitability.

The dynamic relationship between aspirations, needs and wants

It is observed that the women and girls aspiration in terms of work force participation status, sector of preference, type of role etc. are influenced (and/or constrained) by the prevailing socio-cultural landscape and the current level of information on and access to trainings & employment opportunities.

As a result the aspirations reported by women are expected to evolve as the program begins to work with the various stakeholders. Changes in the availability and access to information on trainings, employment & entrepreneurship opportunities; availability of relevant trainings; increased availability of employment opportunities and a change in the community's perception of women's participation in the workforce are all elements that will help women in broadening their perspective.

All of these elements are interlinked and the same is suggested by the fact that even the employment opportunities available for women are constrained by safety & security concerns, customer/market perception of women in the workforce etc.

Finally, it is observed that barriers related to lack of information, gender based perceptions, domestic responsibilities and social norms are observed to be a constraint in terms of women and girls building aspirations to operate businesses in non-women dominated sectors. Women and girls who harbor the aspiration to setup their own micro scale business are observed to have decided upon a sector that they consider as profitable. In this regard, it is evident that they have identified a need/demand and are aspiring to setup a business that responds to the same. However, most of these women and girls are looking to setup businesses in sectors where they have prior work experience. Given that women in the workforce are largely concentrated in certain women dominated sectors, it is possible that they are missing out on uncaptured markets due to limited information and/or understanding.

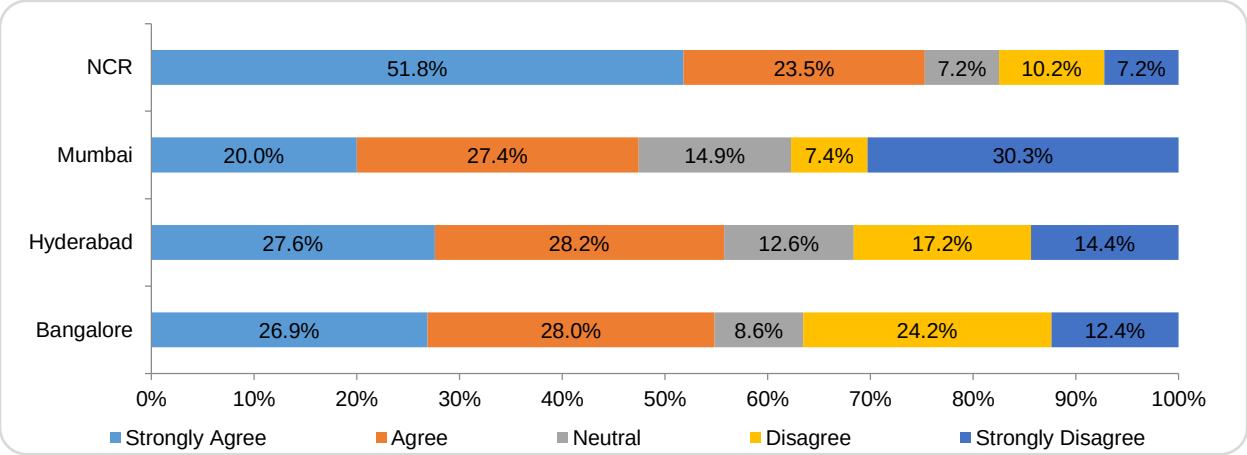
Section II: Women and Girls' Needs & Existing Resource Availability

An understanding of women and girls' aspirations and the existing employment opportunities only provides a partial picture in terms of the gap that needs to be bridged to help women enter the workforce. A series of resource availability related constraints and socio-cultural barriers need to be addressed if women and girls are to be successfully connected to the kind of employment opportunities they desire. Over time a number of these barriers have had such a deep-seated impact on the economic landscape that women and girls have started building aspirations that internalize these constraints. As a result the negative impact of these barriers goes beyond the realization of aspirations and is seen in the form of limited/conservative aspirations.

2.1 Current Level of Information & Information Needs

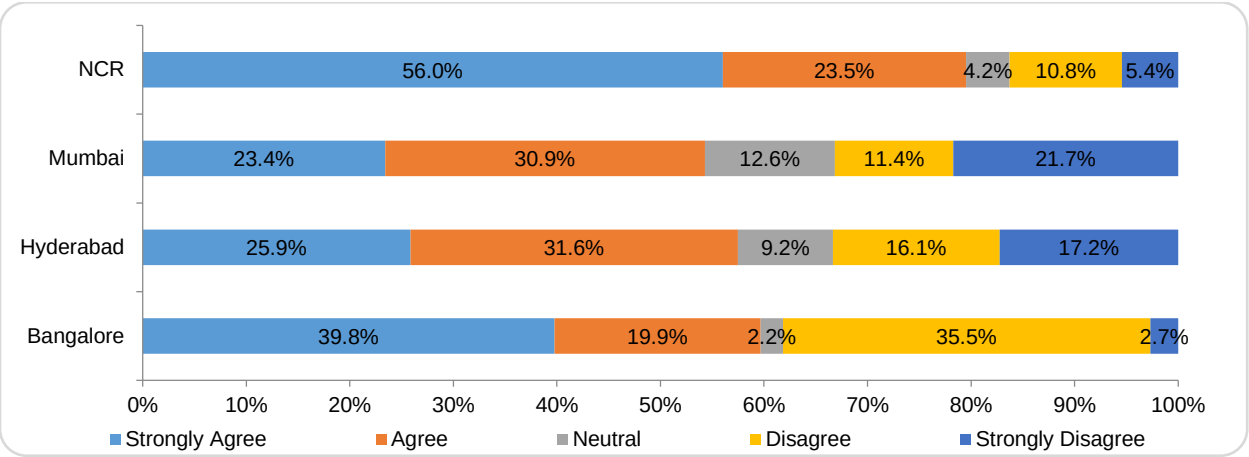
Knowledge is considered as an important element that is expected to inform an individual's dreams, aspirations and decisions. Discussions across all cities and sites reveal that when it comes to decisions related to workforce participation, women and girls do not have access to the knowledge required to make informed choices and decisions. About 50 percent (in Mumbai) to 75 percent (in NCR) of women and girls reported that lack of information is one of the barriers they face in recognizing and accessing relevant trainings. This in turn constrains their ability to access relevant employment opportunities or to start the business of their choice. Further, while the level of information at a particular site is observed to vary from respondent to respondent; it is capped at information about trainings available in the vicinity. Very few women and girls reported awareness about trainings that may be available outside a small catchment area. Herein, it is important to note that a number of women and girls who do not recognize lack of information on trainings to be a barrier carry this perception as they seek training on tailoring, beauty culture etc. which are already being provided at NGO run centers in and around the site.

Figure 11: Lack of information on trainings as a barrier



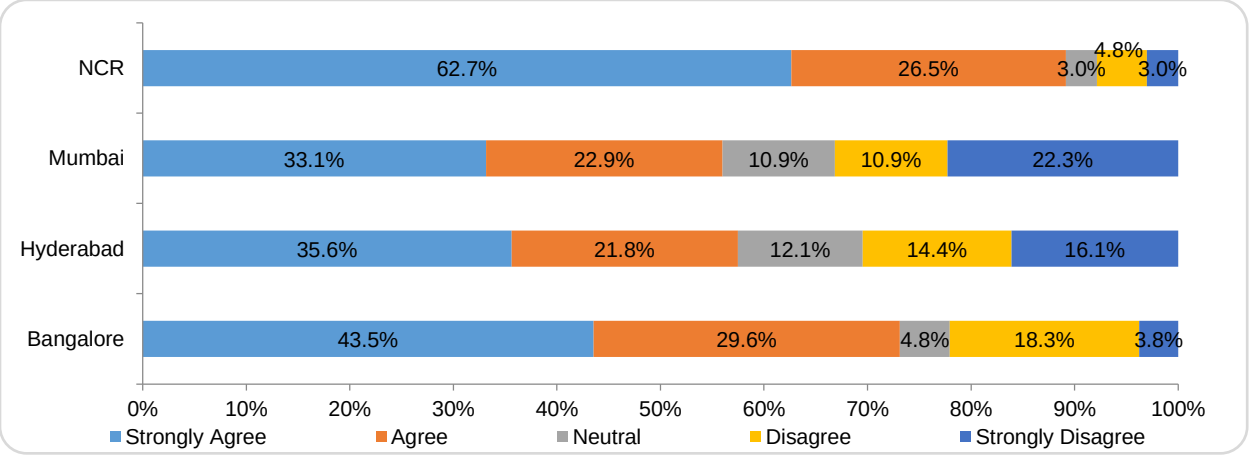
Similarly, women and girls reported that limited information on employment opportunities is a major constraint on their ability to realize their aspirations. About 55 percent (in Mumbai) to 80 percent (in NCR) of women and girls report that lack of information is one of the barriers they face in seeking employment that aligns with their aspirations. Here as well, the existing level of information about employment opportunities is observed to be capped at knowledge of the industries working in & around the community and the kind of jobs they have to offer. However, there are a few cases where the industry's efforts to recruit from particular sites has enabled women and girls to have information about opportunities that exist in industrial clusters that may be at a fair distance from the site.

Figure 12: Lack of information on employment opportunities as a barrier



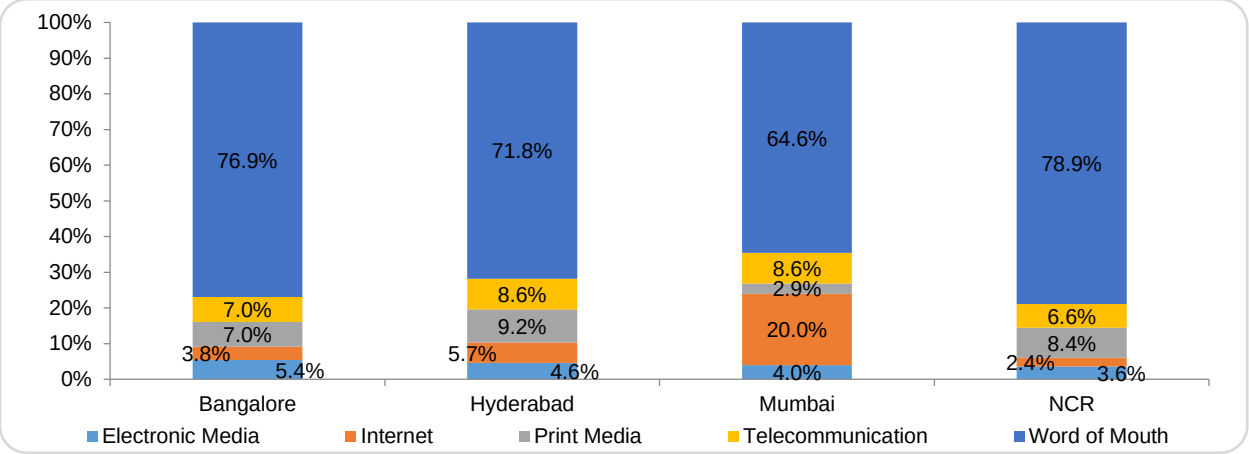
Lack of information is also observed to be a serious barrier in the path of women and girls realizing any entrepreneurial aspirations. Limited knowledge and information on what it takes to setup a business and on the markets where entrepreneurial opportunities exist means that a number of women who aspire to start their own business are apprehensive of doing the same. About 55 percent (in Mumbai) to 90 percent (in NCR) of women and girls report that lack of information on entrepreneurial opportunities means that they are not able to formulate any aspirations around this route to workforce participation. The information that they possess is limited to the traditional women dominated sectors. Further, they have very little information on any Government programs or schemes that can help them in setting up and managing entrepreneurial ventures.

Figure 13: Lack of information on entrepreneurship opportunities as a barrier



The reason behind the limited availability of information is perhaps made clear by the observation that majority of women and girls rely on their family & friends to seek/receive information on trainings, employment opportunities & entrepreneurship opportunities. As a result, the level of information available to women and girls from a community is observed to be more or less stagnant. Most of the women and girls at a particular site are observed to carry a similar volume & depth of information. Only Mumbai reports a situation where women are using the internet to research and find information that can direct them to suitable trainings and employment opportunities. This is perhaps the reason why women and girls in Mumbai report an aspiration to work in professional industries that didn't surface in the discussions with respondents in other cities.

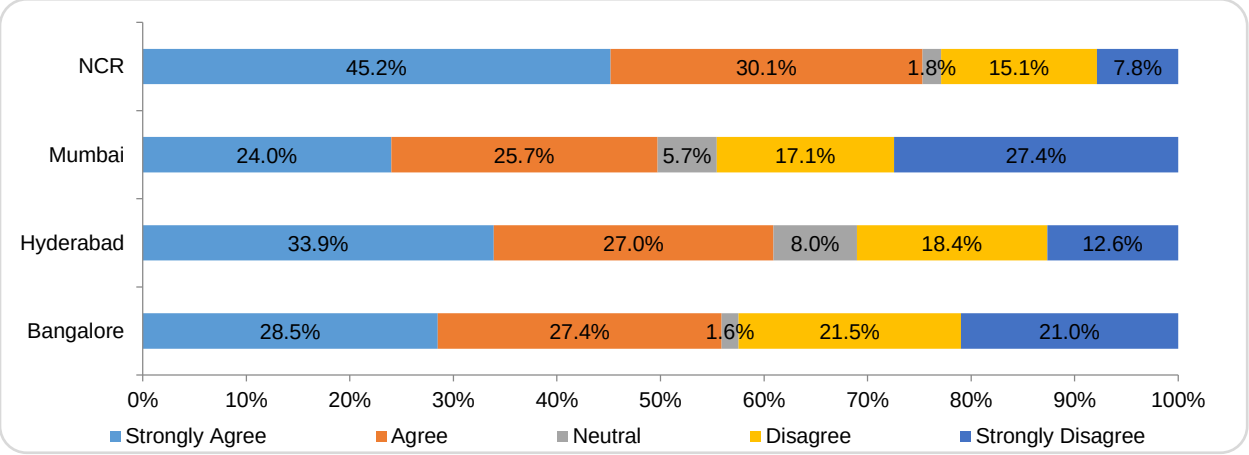
Figure 14: Current source of knowledge and information



2.2 Women and girls Training Needs & Barriers Related to Access to Trainings

It is clear that the limited availability of information is only one of the constraints that women and girls face in accessing relevant trainings. Given that the women and girls covered under the study belong to low income groups and that they do not have any existing personal source of income (in some cases even savings); majority of the women and girls at all sites reported that the cost of training would be a barrier to enrolling in the same. However, there are also cases where women and girls reported that whilst cost would be a barrier; they and/or their family would be willing to bear the same if they were to be assured of a proper placement & wage post completion.

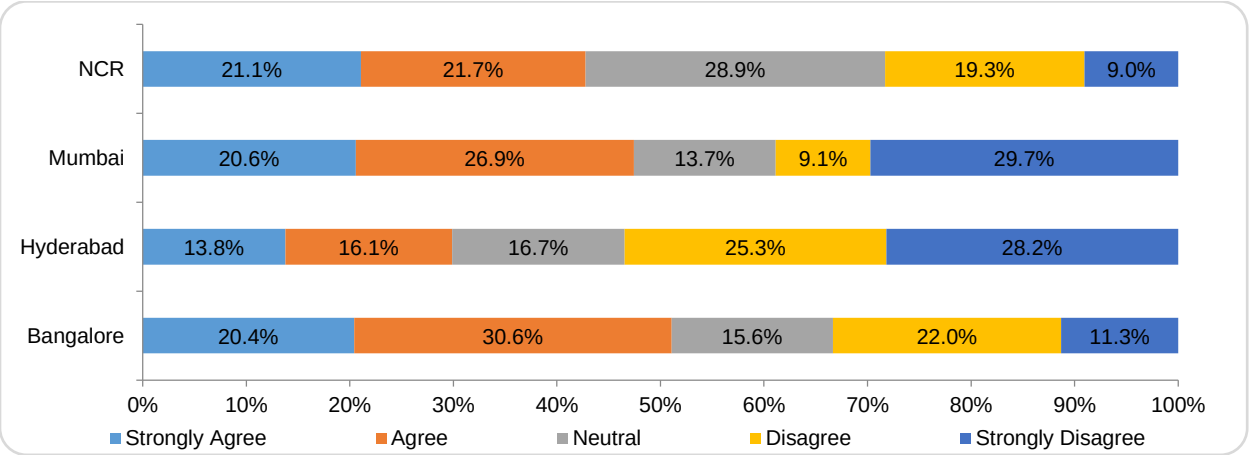
Figure 15: Cost of training as a barrier



It is also important to note that some of the women covered under the study had already participated in training programs. However, they wanted to re-register for the same training because they had not received formal certification and/or did not find the training to be of the required quality/relevance. This is perhaps the reason why most of the women and girls perceive that issues related to quality of trainings and authenticity of certification will be a barrier that they would face in finding and joining relevant skills trainings. About 30 percent (in Hyderabad) to 50 percent (in Bangalore) of women and girls reported a belief that finding trainings which are of the required quality is a challenge. Their perception is largely based on past experience (in case of those who had attended trainings in the past), feedback received from other women and girls from the community and at times their assessment of other Government institutions (such as schools & hospitals).

Many of the women and girls who reported that they do not perceive quality of training to be a barrier said that their perception is largely a function of the opinion that it is for the trainee to make the most of the opportunity he/she gets.

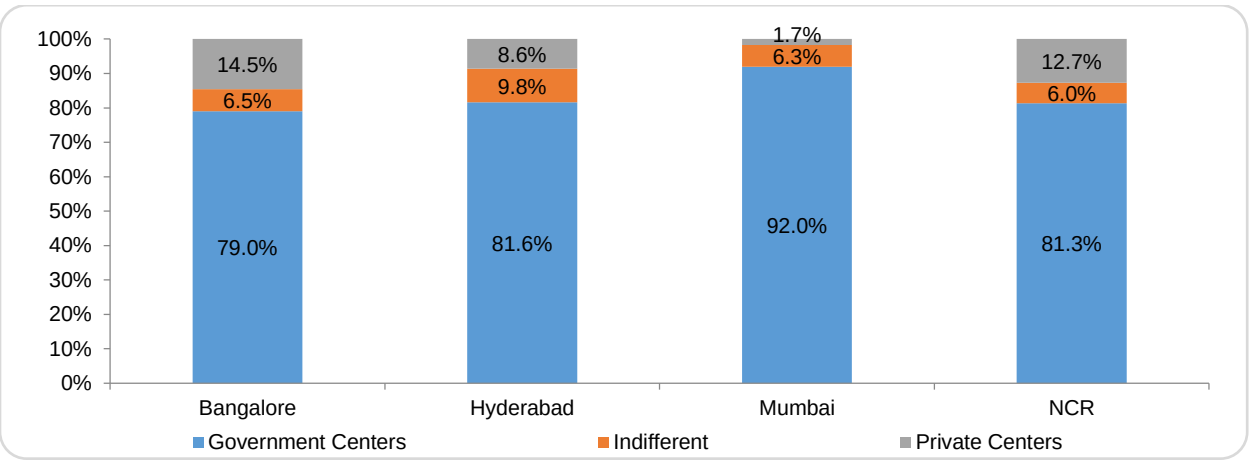
Figure 16: Quality of trainings as a barrier



Given the concerns related to quality of trainings being imparted at various centers and the authenticity of the certification being provided by the same, most women and girls believe that it is better to enroll at a Government training center. Almost 80 percent or more of women and girls in each city reported that they would prefer to receive training at a Government center. They believe that only Government centers can be trusted to provide certifications/ qualifications that are acceptable in the market. Some of the others believe that the Government centers work without a profit motive and hence would focus on the benefits that the trainees will/can derive from the training.

The few women and girls who expressed a desire to enroll in private training centers agreed with the aforementioned opinion presented by their peers and justified their response on the grounds that the training they seek is better catered to by private sector training centers. This set of women and girls included those aspiring to join the industry as beauticians, as fashion designers, media technicians, IT operators etc.

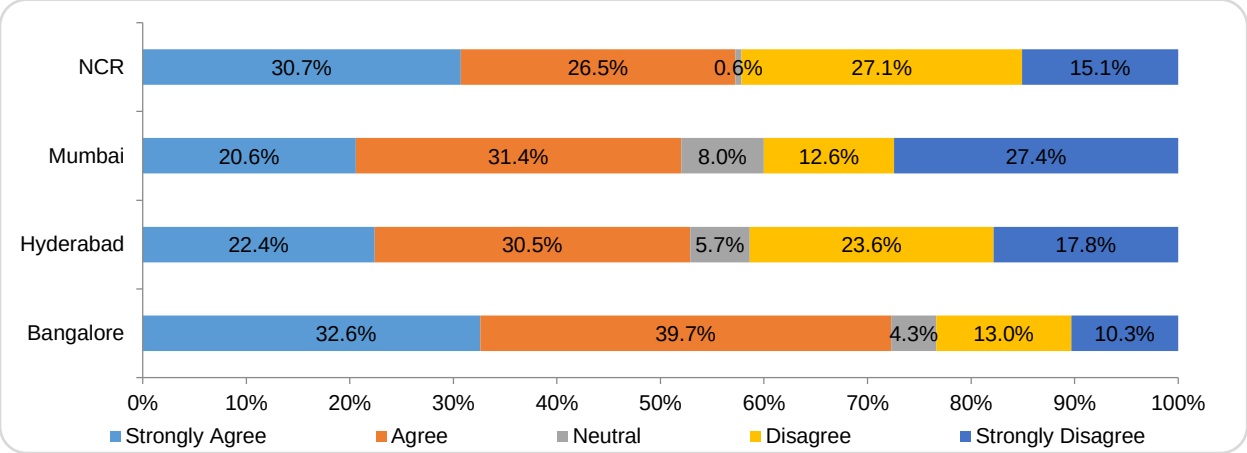
Figure 17: Training modality and/or type of training institutions preferred by women



However the set of constraints associated with women and girls' access to relevant trainings does not end with barriers related to information, cost and quality. Perhaps a more subliminal yet considerable practical constraint faced by women is the barrier related to physical access to trainings. As noted in section I, a large percentage of women and girls in the age group of 16 to 34 year are married and have children. They bear the primary responsibility of managing domestic chores and of looking after their children. This coupled with safety and security concerns in some

of the cities/sites is perhaps the reason why more than majority of the respondents reported that they will only be able to attend relevant trainings if they were made available at the site or very close to it. Most of the NGO related training centers observed at the various sites boasted fair enrolment numbers and it was also noted that women and girls who had enrolled in various trainings were regularly attending classes. Therefore, it can be concluded that the provision of relevant trainings at site can help in increasing women and girls' enrolment in skills training programs.

Figure 18: Physical access to training as a barrier



Industry's opinion of the current skills training landscape

While there exist a number of barriers that constrain women and girls from accessing relevant skills training; there are a number of gaps in the existing training machinery which can constrain a skilled/trained woman or girls from joining the workforce. Representatives from industries covered under the study reported that their companies provide supplementary training to many of their new recruits. They said that this training is not just provided from the perspective of helping the employees in adapting to the specific nature of work at their company. It is more so a way of covering for the gaps in the training that is being provided by the existing machinery. They feel that the current training modules lack a practical perspective. At the same time, the industry also believes that the recent policy move to introduce 'Sector Skill Councils' will help in addressing these challenges.

A number of industry representatives also voiced the need for trainings to venture beyond skills transfer. They feel that there is a need to provide aspirants from low income groups with soft skills trainings which can help them in adjusting to a professional work culture. This is especially true for the service sector where there are multiple layers to management and where an individual needs to simultaneously deal with management, colleagues and customers. Interactions with industry representatives revealed a number of cases where employees from low income groups were not able to adjust to their job due to issues related to taking orders, receiving negative feedback, having the pressure of stringent targets etc.

Further, a few of the industries also voiced the need for the aspirants to have a fair command over English as a language. Their operations cater to a diverse set of customers and while knowledge of 'English' doesn't come across as a necessity; it is definitely a desirable.

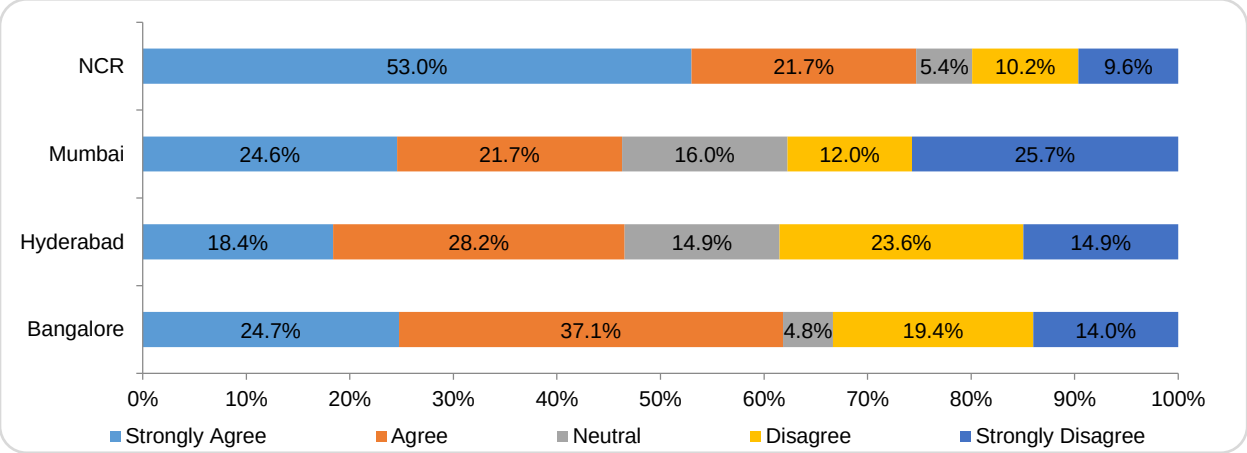
The aforementioned gaps identified by the industry are perhaps the reason why representatives from the Human Resource HR) departments of many of the companies said that their company prefers employees who hold credible experience (experience of working in the same sector/industry) over employees who may hold relevant certification. They said that they largely check for certification when the job under consideration carries a legal or regulatory requirement for one.

A number of industry representative also expressed a willingness to participate in the skills training landscape. They said that they are open to the idea of tying up with training institutions; providing their students with internships and apprenticeships. However they also felt that such associations usually do not materialize as the training centers tend to expect more from the tie ups. They expect the industry to also contribute towards infrastructure and student fee.

2.3 Barriers Faced by Women in Accessing Relevant Employment Opportunities

Even if women and girls were to gain access to suitable trainings, they would still encounter a number of barriers in finding suitable employment opportunities. This is seconded by the observation that 45 percent (in Mumbai) to 75 percent (in NCR) of women and girls believe that there is a limited availability of the kind/type of jobs that they are looking for.

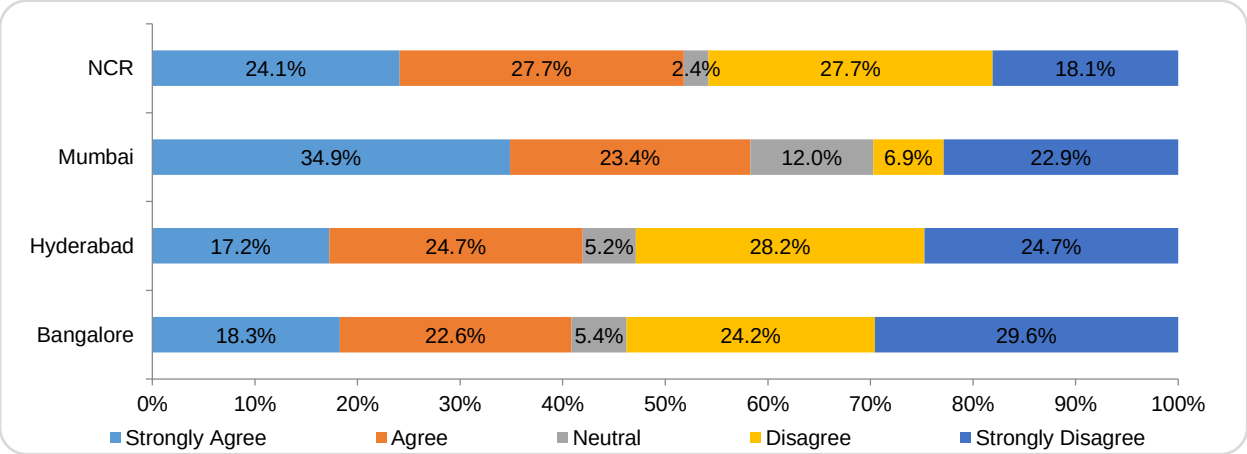
Figure 19: Lack of availability of suitability opportunities as a barrier



As noted earlier, industry representatives report that there are a number of job opportunities where they are looking for suitable female candidates and are unable to find the same. This suggests that there is a mismatch between aspirations and existing opportunities and that the same is a function of a general lack of information amongst women and girls. It is also expected to be a function of the fact that a few women and girls have aspirations which are already constrained by other socio-cultural, economic, educational and training related factors. As a result they are looking for employment under specific terms and arrangements which may not be available.

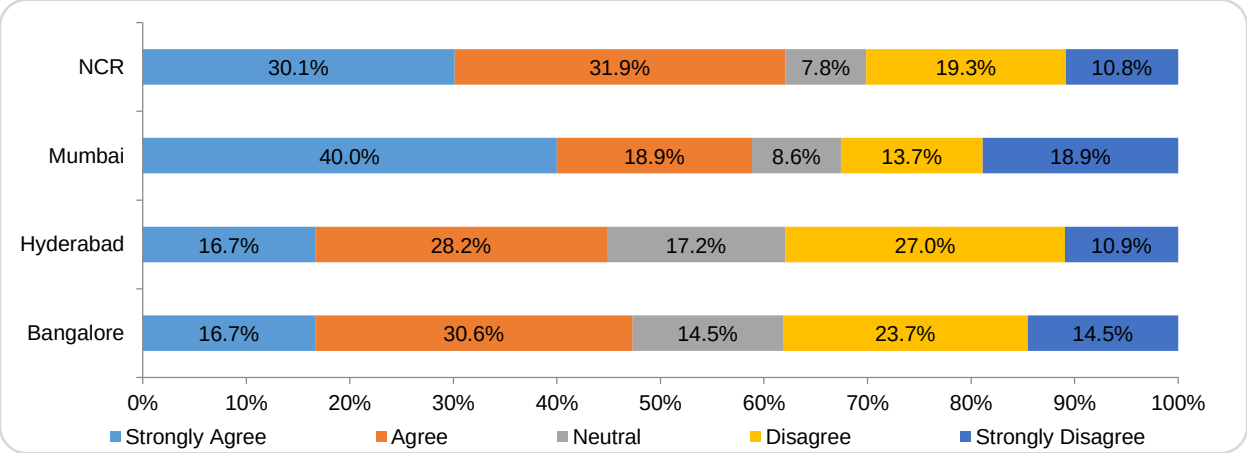
About 40 percent (in Bangalore) to 60 percent (in Mumbai) of women and girls reported that even if they were to find employment in the sector of their preference, the work arrangements (especially in terms of working hours) in the industry would act as a barrier to realizing their aspirations of joining the workforce. Many of the women and girls who reported that the same would not be a constraint were noted to have molded their aspirations to be mindful of their need for flexible working arrangements. Their aspirations were constrained to taking up a job which allowed them to work from home (as per their own convenience); defining key outputs to be made ready by a stipulated date/time.

Figure 20: Work arrangement as a barrier



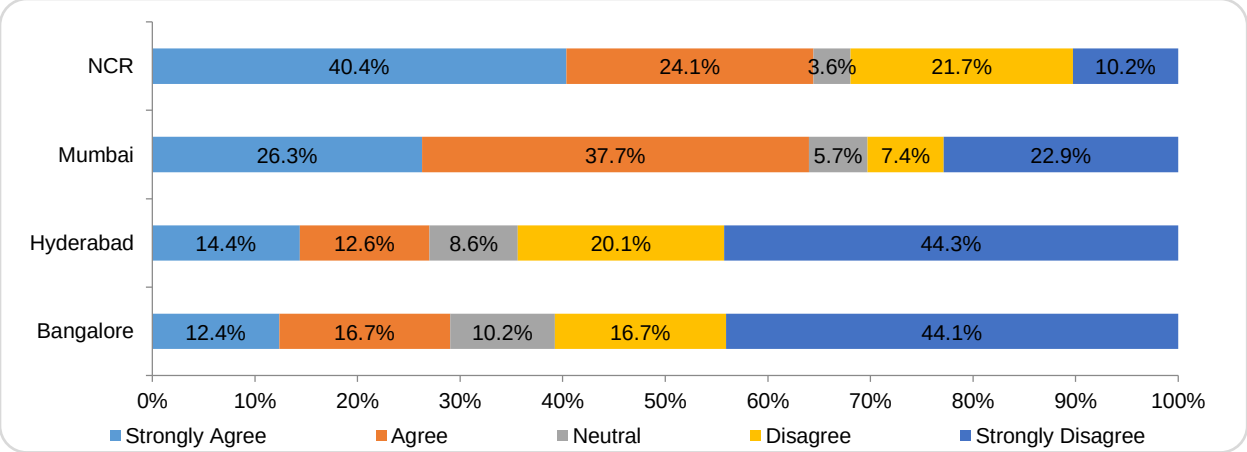
Domestic chores & responsibilities, social norms and safety & security concerns are not just a barrier in terms of women and girls' access to trainings. These factors also tend to constrain their ability to access suitable employment opportunities. About 45 percent (in Bangalore) to 60 percent (in NCR) of women and girls reported that physical access to suitable employment opportunities would be a barrier to them realizing their aspirations. Socio-cultural norms, domestic responsibilities and city wide safety & security concerns constrain women from regularly travelling to a work place which is situated far from home. Here as well, many of the women and girls who reported that the same would not be a constraint were noted to have molded their aspirations to be mindful of the need to find work closer to home. Their aspirations were constrained to taking up a job at a source of employment located at the site or very close to the same.

Figure 21: Physical access to employment opportunities as a barrier



It is also important to note that safety & security concerns go beyond the situation in public space; extending to concerns at the workspace level. Women and girls in Mumbai & NCR reported safety & security concerns to be a significant barrier to realizing their work force participation aspirations. While most of the women said that the concern was more to do with commuting to and from the workplace; many others said that their concerns were related to safety & security at the workplace. In certain cases, women and girls reported that they would even face safety & security issues if they were to enter their village/slum cluster after sunset. Representatives from some of the larger companies reported that their institution had put in place measures such as sexual harassment policies, transportation facilities, extended maternity leaves, day care center etc. However, the somewhat smaller industries or industries where labor force is engaged under contractual or daily wage arrangements did not report such arrangements.

Figure 22: Safety & security issues as a barrier to access relevant employment opportunities



Industry's efforts towards creating a gender balanced workforce

According to the industry representatives, businesses usually do not work with any differentiation in terms of providing opportunities to men or women. However, there are certain sectors or job profiles where they prefer to hire men. This is largely a function of the nature of work, location of work and the demands of the customers. At this point it is also important to note that there are certain job profiles where they would rather prefer to hire women but suitable candidates are not necessarily available

Further, some of the industry representatives also pointed out that there are differences in the policy & philosophy with which various businesses approach recruitment. Some businesses have introduced policies and measures to ensure that women are encouraged to join their workforce. While these examples are far and few, they are backed by a strong hypothesis that women in the workforce have a positive impact on the business and can help improve revenues and profitability. Such businesses are noted to have put in place supporting measures such as transport facilities, day care centers, extended maternity leaves etc. More importantly, they are noted to be rigorously monitoring their performance on gender based dimensions.

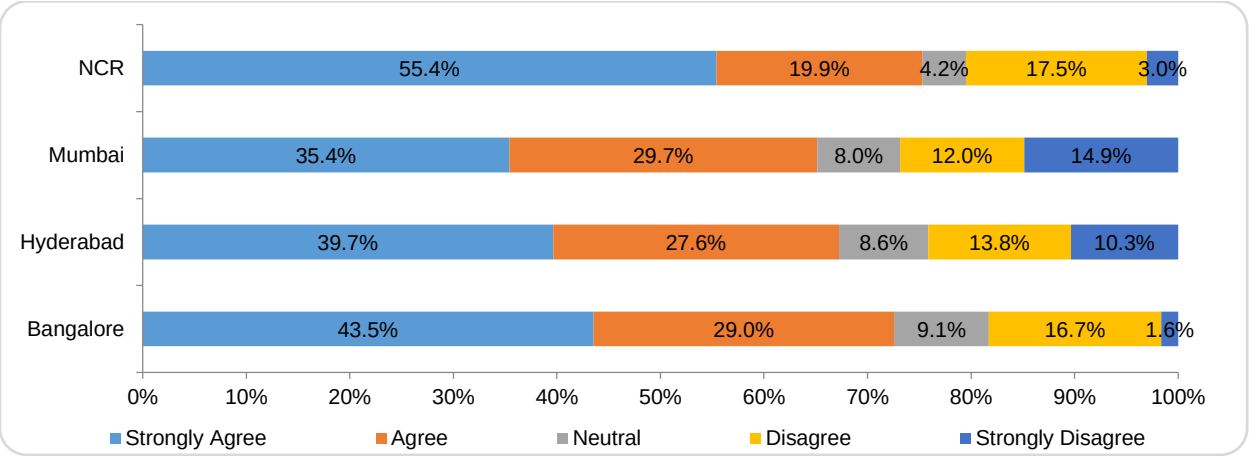
Finally, there are a few points on which the industry has reservations on hiring women and girls. The small scale businesses report issues related absenteeism while the medium and large scale industries report problems of attrition post marriage or when women start their family. However, the industry also holds a shared understanding that these issues are a function of social norms and practices and in no way represent women and girls dedication to their work.

2.4 Constraints Faced in Realizing Entrepreneurial Aspirations

Analysis of the barriers that women and girls face in realizing an entrepreneurial route to workforce participation reveals that they expect to be constrained by a host of factors that are unique to this means of livelihood. Amongst other things, the conception of a successful business depends on a good business propositions, adequate seed capital and an understanding of how to setup or establish a business. As mentioned earlier, factors such as limited availability of information, gender based notions and social norms are responsible for a situation where women only identify with very few business ideas. They mostly prefer to establish businesses in sectors or sub-sectors which are women dominated. A woman entrepreneur in India would also tend to find it difficult to register and establish her business. In this regard, they mostly rely on help and support from male family members. However, the gravity and impact of these barriers is quite low when compared with the constraints women and girls face in arranging for the finance required to setup businesses.

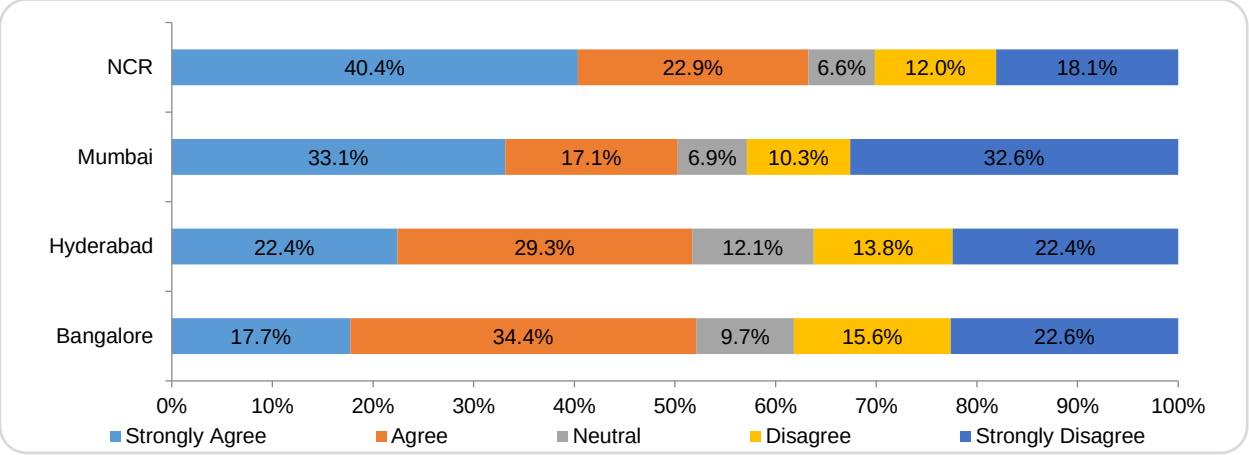
With very little or no savings/income to rely on, women and girls can only setup a business through financial support from friends and family or through loans from formal financial institutions. Being from low income families, the women and girls covered under the research study expect very little support from their friends and family members. Most of them do not have any collateral to provide for formal loans. This barrier gets further magnified by the fact that many of the women and girls do not have the financial awareness required to deal with formal financial institutions. Many of them do not have bank accounts and many others who do, are operating the same through the help and support of their family members.

Figure 23: Limited access to finance as a barrier to setting up a business



As noted earlier, women and girls usually do not hold personal savings and have very limited ownership of assets/property. Their financial/resource position coupled with the social notion that women in business are a relatively risky proposition is observed to have led to a situation where women and girls find it difficult to rent physical space for setting up businesses. About 50 percent (in Mumbai) to 60 percent (in NCR) of women and girls believe that they will find it difficult to find and rent a place to setup business operation. Many of those who believe that this would not be a barrier were certain that male members from their family will support them in finding such a space. In such cases, the male family members would sign the lease and take responsibility for timely payments.

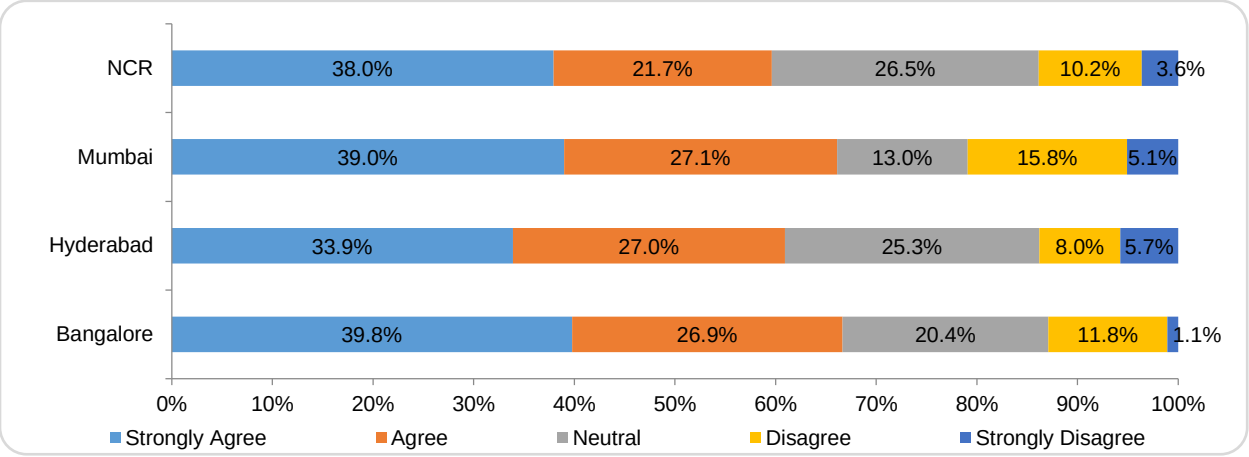
Figure 24: Inability to find and rent physical space as a barrier to setting up a business



Women and girls believe that even if they were to overcome the barriers related to setting up a business; they would not be able to properly manage the same due to their limited knowledge of finance & accounting procedures and business management skills. They expect to face barriers related to unavailability of skilled manpower and a limited understanding of relevant markets.

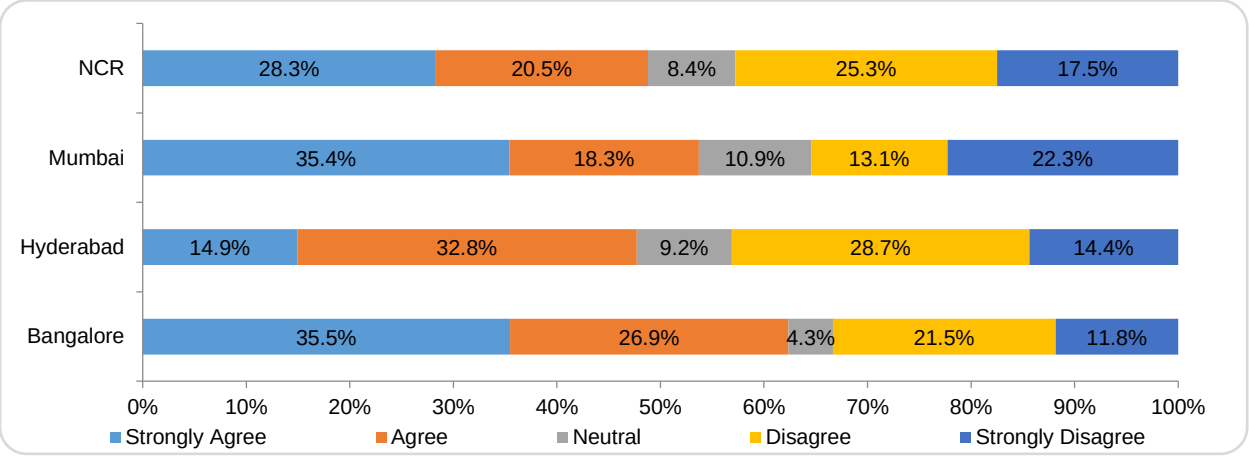
About 60 percent (in Hyderabad) to 70 percent (in Bangalore) of women and girls believe that they would find it difficult to access service providers who can assist them with the financial services required to operate their business. Herein, financial services refer to accountants as well as services from formal financial institutions. Further, about 13 percent (in Mumbai) to 27 percent (in NCR) of women and girls were not able to determine whether the same would be a barrier or not as they had almost no knowledge of the kind of financial services they required to operate a business.

Figure 25: Limited understanding of and access to financial services as a barrier to managing a business



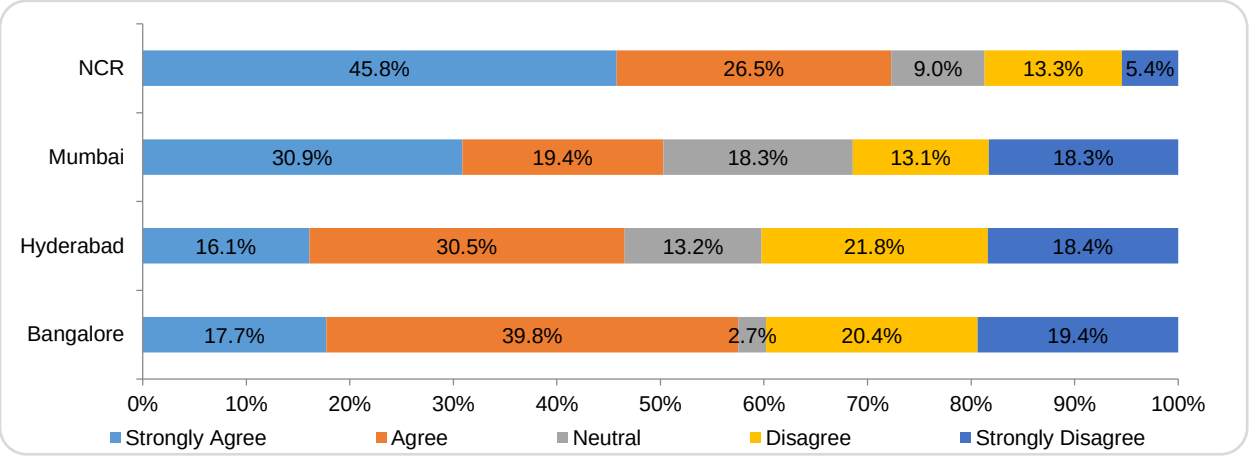
About 45 percent (in Hyderabad) to 60 percent (in Mumbai) of women and girls reported that they will face challenges in independently operating in the market. Most of them said that they would need the help and support of family members at points where they have to deal with male suppliers or customers. Their inhibitions in independently working in the market stem from a combination of a lack of confidence/knowledge of operating in the market and social norms because of which they feel that male customers and suppliers will try to short-change them.

Figure 26: Limited understanding of markets as a barrier to operating a business



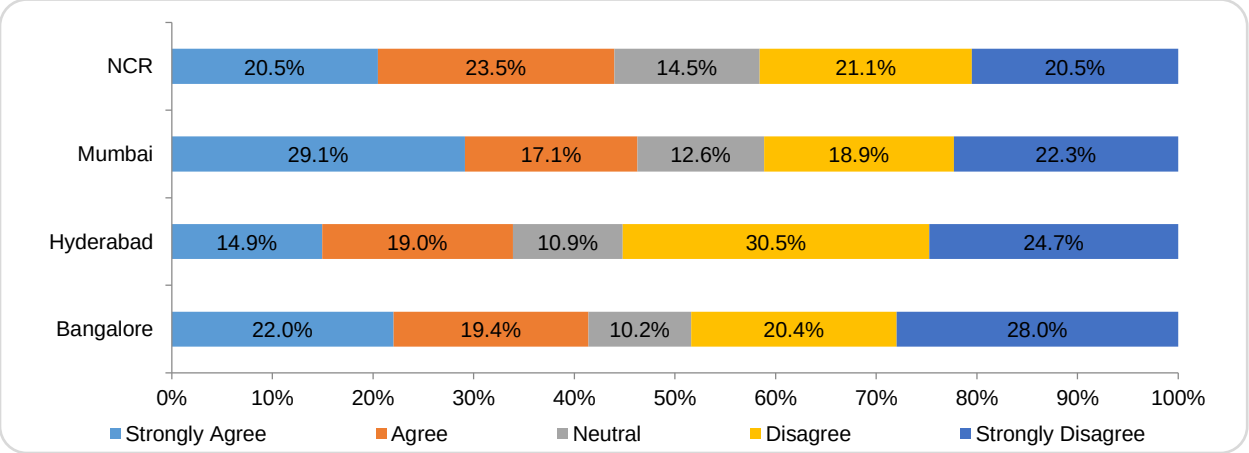
The women and girls with whom interactions were held as a part of this research study also felt that they lack the business management skills required to drive a business towards profitability. About 45 percent (in Hyderabad) to 70 percent (in NCR) of women and girls believe that they lack the business management skills that would be required to start and successfully manage their business. While some of them aspire to start businesses in sectors where they have gathered prior/previous work experience, they would still need help in understanding nuances attached to inventory management, marketing & advertising, branding etc. A limited understanding of management skills coupled with limited access to finance is perhaps the major reasons why women and girls are not aspiring to operate businesses above a home based or micro scale of operations.

Figure 27: Lack of business management skills as a barrier to operating a business



Finally, it is observed that a number of women and girls' feel that they do not have access to adequately skilled manpower and that this would be a barrier to setting up and operating a business. Between 35 percent (in Hyderabad) to 45 percent (in Mumbai) of women and girls perceive lack of skilled manpower as a barrier to setting up an entrepreneurial venture. Herein, it is important to note that a number of women aspire to setup businesses in sectors which are largely women dominated and that do not require highly skilled staff. As a result a number of respondents do not treat the lack of skilled manpower as a barrier for the specific business that they aspire to setup. This analysis is further supported by the fact that about 50 to 60 percent of women and girls across all cities/sites believe that working with male employees would constrain their business. They feel that male employees will not respect their position in the business and would not like to receive orders and direction from a woman. Women and girls who reported that they wouldn't face such a barrier were observed to be working with the assumption that their male employees would be family members. In this sense they would be less of employees and more of co-owners/managers.

Figure 28: Lack of availability of skilled manpower as a barrier to operating a business



2.5 Aspirations Women and girls' Needs and Expectations from the Government

Women and girls whose voices and opinions have been captured in this research study were not able to articulate any particular 'need' or 'expectation' from the Government. However, there was sufficient reference to 'safety & security concerns' and the same largely fall under the ambit of Government service provision. Herein, the Government's efforts towards ensuring the safety and security of women and girls would have a direct impact on their ability to move in search of suitable employment opportunities. Further, there are a few cases where the Government can help women and girls in realizing their aspirations by providing transport facilities between low income group sites/clusters and areas where industry is concentrated. In some of the cases/sites, such amenities exist. However they are not available at the desired frequency.

Further, it is quite evident that women and girls would prefer to be trained at Government run skills training centers. Further, women and girls from low income groups face constraints related to cost of trainings. Given that many of the Government training programs operate with subsidies, fee reimbursements and scholarships; there is a clear need for the Government to step up the provision of required skills trainings. The Government training machinery can cater to the needs of the women and girls from the low income groups. However, a general lack of awareness about Government schemes and programs means that women and girls are not aware of these avenues to skill up-gradation. The Government may want to explore more options in relation to information dissemination about its schemes and programs.

Section III: Women and Girls Wants & Existing Socio-Cultural Landscape

In India, socio-cultural practices play a huge role in influencing and guiding people's behavior. The same is true for women's participation in the workforce where a number of socio-cultural factors come together to influence women and girls decisions vis-à-vis workforce participation. Sadly, most of these factors constrain rather than enable women to join the workforce. These constraints manifest themselves in multiple forms impacting women and girls' ability to build aspirations related to economic independence and subsequently impacting their ability to realize the same. Some of these factors act at an individual level while others affect at a family or community level. As a result, they create a landscape which is somewhat hostile towards women and girls' participation in the workforce.

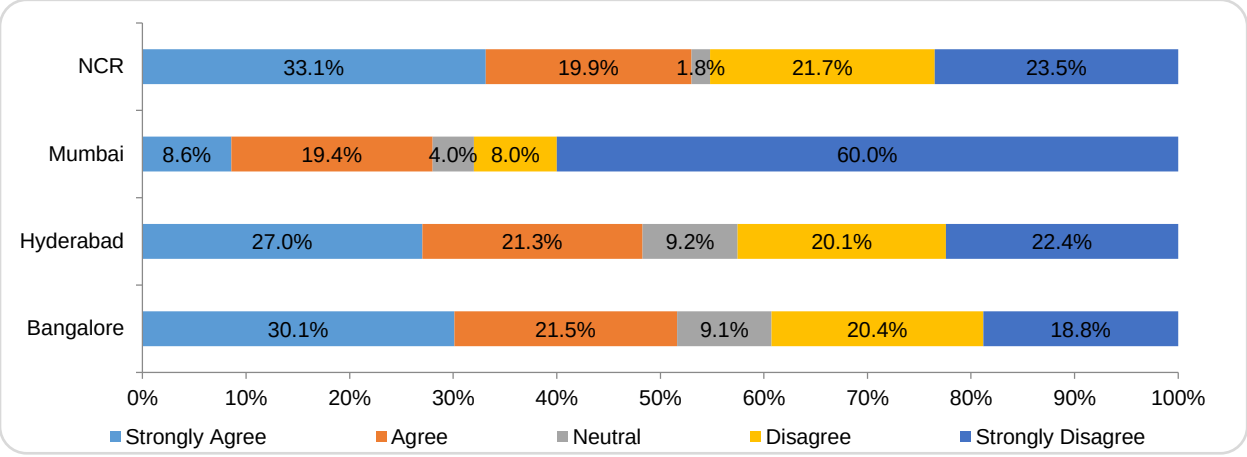
3.1 Socio – Cultural Barriers Constraining Women's Participation in the Workforce

Interactions with women and girls covered under the study reveal that socio-cultural barriers play a very important role in shaping their aspirations. As mentioned earlier, a number of women are observed to have molded their aspirations to accommodate for these barriers and constraints. They are ready to dilute their workforce participation aspirations in order to ensure that the society sees them to be in line with social norms and expectations.

In most households, the responsibility of managing domestic chores primarily rests on the shoulders of women and girls. Completing these chores takes up most part of the day, leaving women with limited time and energy to engage in economically productive activities. For women who aspire to work, striking a balance between work and domestic responsibilities remains a big challenge.

Further, girls who are young may receive encouragement to nurture aspirations related to employment and entrepreneurship, but their professional journey is often cut short by marriage. After marriage, they are expected to sacrifice their desire to work in order to ensure that they are able to handle domestic chores and responsibilities. The gravity of this barrier is further established by the fact that many households covered under the study were observed to be supportive of their daughters' participation in the workforce; but did not extend similar support to their daughters-in-law.

Figure 29: Domestic Chores & Responsibilities as a Barrier

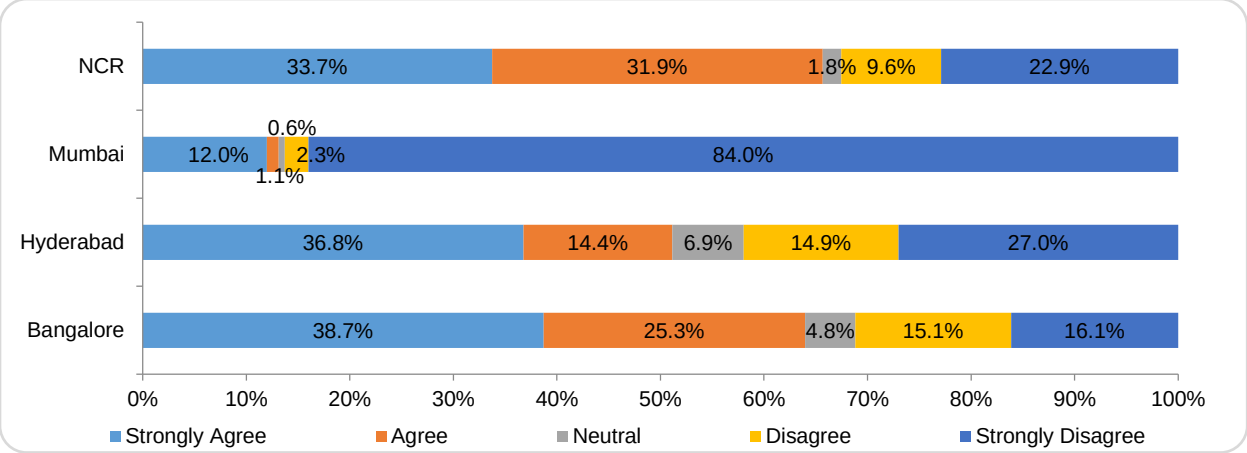


Nearly 50 percent of women and girls across Bangalore, Hyderabad & NCR reported that their aspirations to participate in the workforce are constrained by their engagement in domestic chores and responsibilities. Mumbai was an exception to this trend where only about 30 percent of women and girls reported domestic chores & responsibilities as a barrier. This is perhaps due to the fact that the socio-cultural landscape in Mumbai is more supportive of the idea of women in the workforce.

As mentioned earlier, women and girls' decision of joining the workforce is many a times based on the community's perception of the same. Being a subset of a community, one is often pressurized to accept the opinion of the masses so as to ensure a more congenial coexistence in society. It is observed that very often social norms tend to be a function of notions that have been put in place and reinforced over generations. The fact that women tend to steer clear of the mainstream workforce in order to take care of domestic chores and responsibilities seems to have translated into a social norm that women are best suited to stay at home and take care of the family. With this belief in mind, society has landed up establishing a number of constraints related to sectors in which women should work, work arrangements that women should work under, remuneration that women deserve for their efforts, job profiles that suit women etc.

During the field work for the study it was observed that a few religious and ethnic/migrant groups carry a belief that women and girls should not step out of the house to work. It is not that they do not respect women but have sadly started attaching notions of respect and dignity to a woman or girl's decision to participate in the workforce. Some of the families also reported that they are personally comfortable with the idea of allowing their daughters and/or daughters-in-law to work but do not act on their belief as it is contrary to what the society/community believes.

Figure 30: Social norms as a Barrier



Among the cities covered, about 50-65% women and girls in Bangalore, Hyderabad and Delhi NCR reported that their professional aspirations were confined due to prevailing social norms and opinions. On the other hand, Mumbai again was an outlier, where merely 13% women felt that social norms were a barrier. Since women's aspirations for entering the workforce are primarily influenced by their peer group and family members' opinion, women in Mumbai find greater acceptance and support from family to pursue economically viable occupations than, say, Bangalore or Hyderabad, where social norms are limiting.

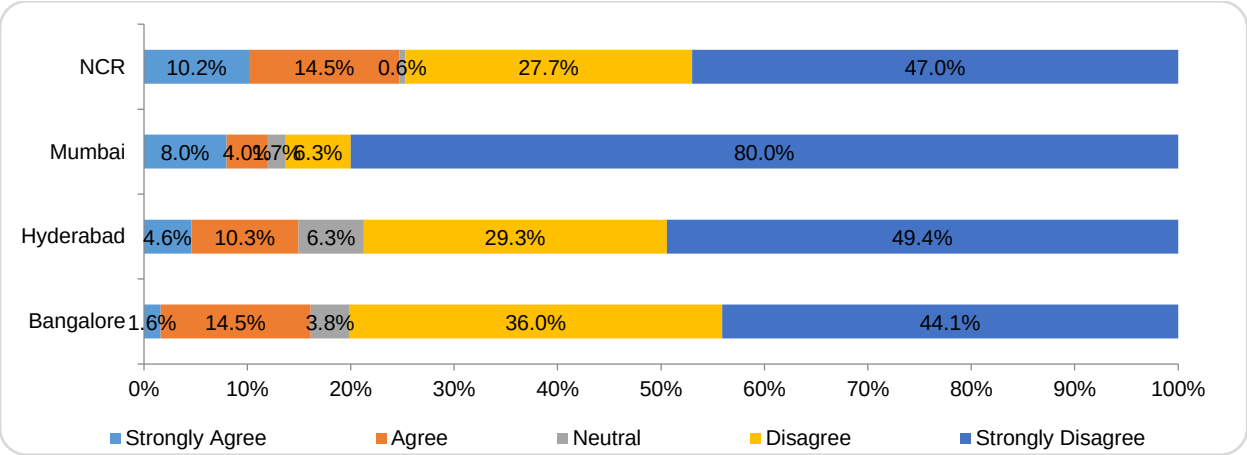
It must also be noted that essentially, those which are considered 'women-oriented' sectors are a manifestation of the societal norms, where certain areas of work are found to be *suitable* for women and hence approved by society. Thus, the aspirations of women were limited by the scope of what society views as appropriate for them.

3.2 Support Required from Family Members

The family's perception of women and girls' participation in the workforce goes a long way in influencing their confidence to aspire and their ability to realize the same. One can expect a woman to join and stay in the workforce if her family is supportive of her decision to work. Most of the women and girls across all four cities reported that they expect their families to be appreciative of their decision to work. However, they also made it clear that this appreciation is largely a function of the fact that they would bring additional income to the household. It cannot be at the cost of their domestic chores and responsibilities. So therefore, while the families will be appreciative of women and girls' decision to work their support is limited to a situation where they are able to balance between their

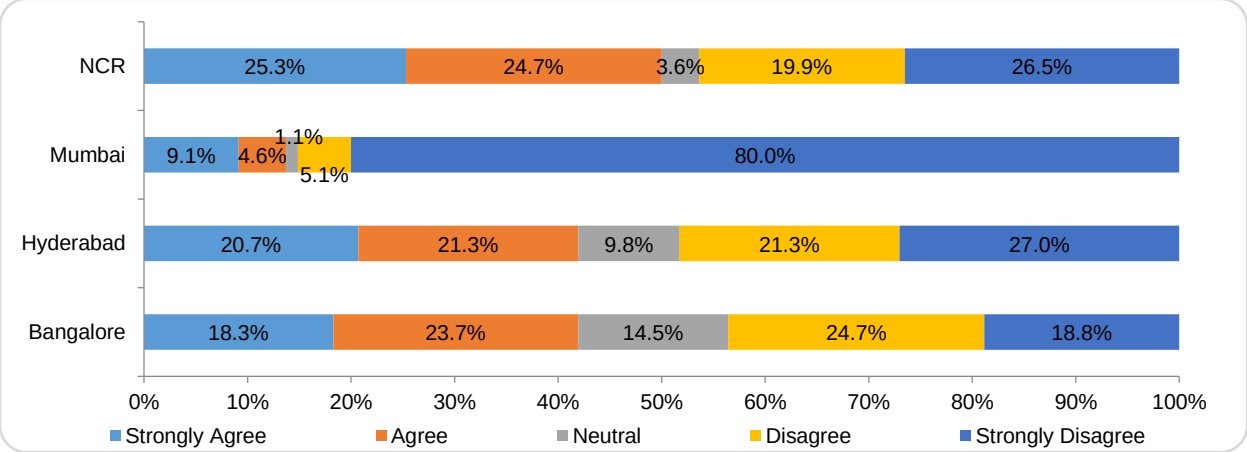
professional and domestic responsibilities. This further explains the reason why a number of families are supportive of the idea of their daughters aspiring to join the workforce but do not hold the same opinion when it comes to their daughters-in-law.

Figure 31: Socio-Cultural Barriers – Lack of Recognition & Appreciation as a Barrier



It is also observed that families support women and girls' aspirations to join the workforce till the point it does not require them to make any monetary investments towards helping them in realizing the same. Women and girls who aspire to join the workforce as skilled labor would generally need to undergo technical training. Such training comes at a cost. However about 40 to 50 percent of women and girls in Bangalore, Hyderabad and NCR report that their families will not provide them with any monetary support for realizing their aspirations. This is also a significant barrier faced by women and girls who wish to join the workforce as entrepreneurs. As mentioned earlier, an entrepreneurial venture requires considerable seed capital. Given that most of the women and girls do not have an existing income or savings, they tend to look at their family for financial support. In the absence of such support it becomes very difficult for them to take an entrepreneurial route to livelihood.

Figure 32: Socio-Cultural Barriers – Lack of Financial Support as a Barrier



It is observed that society still views women in business as a risky proposition. As a result families tend to shy away from investing any finances in their entrepreneurial aspirations. Similarly, families tend to believe that women and girls would need to drop out of the workforce post marriage or after they start a family. As a result they do not see much value in investing in their education (beyond a particular level of education attainment) or skills trainings.

These socio cultural norms manifest in many other ways. As noted earlier women and girls who aspire to be entrepreneurs believe that it will be difficult for them to operate in the market without seeking help from male members of their family. This is largely because they feel that their customers, suppliers and male employees would try to short change them or take them for granted. The same perception is observed to extend to Government departments. Women and girls who aspire to be entrepreneurs feel that Government officials will unnecessarily harass them. They feel that their applications will not be taken seriously and hence feel that they would need the support of male family members in dealing with bureaucracy.

3.3 Family & Community's Perspective on Women's Participation in the Workforce

While women may harbor aspirations related to professional pursuits, the fact remains that the realization of such aspirations are in a large way, dependent on the society and their families' perceptions of women's participation in the workforce. There are numerous cases where women have opted out of work to fall in line with societal perceptions.

It is observed that women and girls' workforce participation is acceptable, only as long as it does not come in the way of them delivering against their domestic responsibilities. Even where women work to support their families, they are expected to bear the responsibility of almost all domestic chores and responsibilities. This perception is observed to be very strong in the NCR region and amongst Northern Indian immigrant families in the other cities. Even when presented with the option of sending children to a crèche or a day care center, families do not change their opinion on the need for a married woman or girl to stay out of the workforce. Many of them justify their opinion by saying that they are not confident about the quality of services being provided at Government run day care centers and that they do not have the funds to send the children to a private center.

Community elders also hedge their opinion on the state of law and order in the cities. In Mumbai and NCR, communities are not willing to send their daughters and daughters-in-law to training centers or industry that is located far from the site.

Conclusion

Secondary literature is abundant with justifications for and benefits of women's participation in the workforce. Women account for about half of a Country's eligible workforce and their lack of participation in the economy is bound to result in relatively lower economic growth. India records a poor workforce participation rate for women and girls. Further, it is observed that this statistic tends to worsen as one moves from rural to urban settings. The current study highlights that years of policy and programmatic neglect has led to a situation where women and girls have begun building economic aspirations that take into account a multitude of constraints. They have started assuming these constraints to be a given and have mellowed down their aspiration to adjust to the same.

It is observed that a rather large and diverse set of barriers impede women from accessing relevant skills trainings and employment opportunities. Further, even where women and girls have access to trainings or employment opportunities, they are unable to capitalize on the same due to a number of socio-cultural barriers. The various economic, information & training related constraints and the various socio-cultural barriers are observed to be amplifying each other's negative impact.

More importantly the prevalence of the various barriers under consideration varies from city/site to city/site. Women from different age groups tend to face their own unique set of challenges. The various barriers being faced by women also tend to vary from industry to industry. Women find it easier to access employment opportunities in the traditionally women dominated sectors.

The industry in the Country is equivocal in their appreciation of the need to bring more women into the workforce. Many corporations report facing issues with finding and recruiting qualified women staff. The Government has also started a number of programs to help improve upon women's participation in the workforce. Efforts are underway to improve upon women and girls' access to education and skills trainings. The Government has also initiated programs to encourage women to encourage women to take an entrepreneurial route to livelihood.

However, there is a clear need for a program that addresses some of the more localized and micro level barriers that are stopping women and girls from realizing the benefits of the various Government programs; enabling them to join relevant skills trainings and access suitable employment opportunities.

In order to be successful, such a program will have to simultaneously address the multitude of barriers faced by women and girls. It will have to develop synergies between the Government, training providers, employers and community leaders. In this sense it will have to be designed to act as a connector between what already exists; bolstering access and providing inputs where gaps still exist. The need for such a program is quite evident and so are the chances of it leaving behind a significant impact. Given the aforementioned connect between the various barriers faced by women and girls, a program that seeks to work under a holistic design is also expected to deliver an amplified impact.

Recommendations

- **The need for a structured platform for information dissemination:** It is observed that women and girls from low income groups in the four cities do not have access to the information they require to structure and build their workforce participation aspirations. Further, they do not have access to information regarding relevant trainings and suitable employment opportunities. There is a need to setup a channel through which women can access necessary information and which in turn can push important information to women and girls from these groups. It is observed that as of today, most of women and girls receive information on trainings and employment opportunities from their family & community members. This can be assumed to be a resultant of a lack of alternative sources of relevant information. However, it might also be indicative of the notion that they prefer to receive such information through verbal communication which enables them to seek details or raise questions. About 95 percent of women and girls across all sites in the four cities either own or have access to a mobile phone (not to be read as smart phones). Therefore, an initiative that seeks to provide women and girls with the information they need can leverage on this high percentage of telecommunication penetration and develop a 'mobile phone' based communication channel.

  Further, there exists merit in running activities which seek to provide school going girls with access to the information required to formulate their aspirations. This information dissemination exercise can take the form of career counselling sessions. Helping women and girls in realizing how education can link up with skills training and impact their ability to formulate and realize aspirations would help in ensuring that they make an informed choice on when to leave the education system and/or skills training setups.

- **Reshaping the training landscape:** Insights from the field suggest that the current training landscape does not factor in constraints related to 'physical access'. Barriers such as quality of training are expected to affect all members of society. Further, while barriers related to cost of training tend to constrain women and girls more; they are still expected to pose a challenge before men & boys. However, constraints related to physical access to trainings are barriers that are more specific to women and girls. If the Country's goal of skilling the Indian youth is to be achieved, policies and programs that seek to develop the skills training landscape must be structured with a strong gender lens. Herein, one of the major focus areas should be providing women and girls with physical access to relevant skill trainings.

- **The need for an entrepreneurial training program:** It is observed that structured courses/trainings exist for individuals running medium to large scale family businesses. These courses are usually run by professional schools and are delivered against a hefty fee. On the other hand small NGOs also run enterprise trainings for micro and home based business owners. However, in the case of the latter set of target audience there is a lack of a well-defined entrepreneurial training course/program that internalizes the learning needs of women and girls who aspire to setup home based or micro scale businesses. Providing women and girls with access to a customized training program that internalizes their learning needs and tries to address some of the challenges they expect to face can go a long way in improving women's participation in the workforce. Also, it is suggested that these training programs be followed up by an effective mentorship or concurrent advisory program. Under this program women and girls should be provided with access to on-going advisory support and technical assistance. The program may also want to introduce a component where technical experts evaluate entrepreneurial setups for their performance; providing course correction where necessary/possible.

- **Linking training & employment:** Women and girls face a number of barriers when it comes to accessing relevant skills trainings. They face barriers related to cost of training and believe that their families would not provide them with much of financial support. However, they are also of the opinion that their families would be willing to change their mind set if the training cost was counterbalanced by the assurance of well-paying post training placement. On the other hand, industry representatives are observed to hold an opinion that the current skills training are not up to the mark when it comes to quality of instruction (including the lack of practical exposure). This makes for a strong case for developing linkages between training centers and prospective employers. The industry can provide trainees with internships and apprenticeships which enable them to gain practical exposure whilst being enrolled at a training center. These trainees can subsequently join the partner

industry' workforce. They will carry a better understanding of the particular company's work culture and operations. Such partnerships are expected to benefit all parties/stakeholders involved.

- **Focus on sustainability:** There is a need for advocacy efforts directed at helping the industry in realizing the profitability they can derive out business sustainability practices. Efforts towards integrating women into the workforce should not assume an altruistic approach. They should rather emphasize on how women's participation in the workforce can help drive up productivity and profitability. More importantly the advocacy efforts should venture beyond the notion of women in the workforce and emphasize on the need for women in the value chain. Herein, the focus should be on urging companies to involve more women owned businesses in their value chain. Here as well the focus on such integration should be promoted using a strong business case.

- **Reviving a centrally planned cottage/cluster industry model:** A number of women from low income groups in urban areas aspire to work from home or setup home based businesses. This is largely a resultant of their domestic chores & responsibilities. At the same time, it is observed that most of them aspire to work in a select few sectors. Given that these sectors may not have the capacity to absorb so many aspirants, there is a need to provide them with other sector options that accommodate their aspirations. In this regard, it may be a good idea to revisit the idea of targeting specific sites with centrally planned sectors. Given that an operational profitability depends on volumes and economies of scale, there is a need to explore models of cottage industries or cluster based employment. Herein, women and girls from a particular site could be assembled into a large producer group which is involved in a similar production activity; consolidating their procurement orders and sales.

- **Leveraging the presence of SHGs:** SHGs should not just be viewed as an entity where one can find aspiring women entrepreneurs. They are also an important source of finance which women are able to readily use in order to pursue mercantile aspirations. However, SHGs may not hold the finances required to simultaneously support multiple micro & small scale interventions. Herein, linking SHGs to formal financial institutions for additional credit lines might help. These credit lines can be secured through a joint collateral at the SHG level.

- **Providing women and girls with access to finance:** Limited access to finance is one of the biggest challenges women and girls face while trying to setup a business venture. They lack the financial awareness required to access formal sources of finance. Further, they do not have the collateral required to secure loans. Herein, it is important that women and girls be provided with training on basic literacy & numeracy. They should also be provided with information on the various Government schemes and bank instruments which they can use to obtain the required finances (without having to furnish any collateral). There is also merit in the idea of exploring the idea of collateral registry.

- **Community mobilization & the idea of setting up peer groups:** There is a need for a 'communication for development' campaign that seeks to mobilize communities towards supporting the workforce aspiration of their women and girls. However, this move towards social change may benefit from a parallel peer group mode. Herein, it is suggested that women and girls could be clubbed into peer groups on the basis of factors such as aspirations to receive similar trainings, geographical proximity of residence and/or similarity in workforce participation aspirations. It is observed that one tends to carefully observe the actions of others from his/her community and then tends to base his/her actions on the same. Developing peer groups may provide women and girls with the constant support/examples/motivation required to stay focused on the desire to realize their aspirations.

Annexure I: Research Framework

Research Questions	Research Sub-Questions	Stakeholders	Tools
Economic Aspirations and Economic Opportunities Set			
What are women and girls aspiration vis-à-vis their workforce participation (employment and entrepreneurship)?	• What are the reasons for which women join the workforce? • What are the sectors that women prefer to join and why? • What is the job profile (role) that women look/aspire for?	Women who aspire to join the workforce Women who are a part of the workforce	FGD linked data collection checklist FGD Checklists Semi-structured interviews
Do women and girls' aspirations align with their level of education and skills?	• Do their current qualifications, certifications and skill sets help women in securing a suitable job in a sector of their preference? • Do their current qualifications, certifications and skill sets help women in find the job profile (role) of their preference? • Are women cognizant of the gap that exists between their current qualifications/skill sets and the qualifications/skills they require to realize their aspirations? • Is the environment conducive towards mitigating the aforementioned gap (in terms of access, affordability and family/community support)?	Women who aspire to join the workforce Women who are a part of the workforce Industry representatives	FGD linked data collection checklist FGD Checklists Semi-structured interviews
What are the factors that determine/influence women's and girls' aspirations in terms of their workforce participation (employment and entrepreneurship); choice of sector to work in and choice of sector in which to setup their business?	• What factors drive women's choice of becoming an entrepreneur or an employee? • What factors influence their choice of the sector in which they wish to work/operate? • What are the factors that dissuade women to venture into sectors other than the "preferred" ones? • What steps can be taken to promote participation of women in the "not so preferred" sectors?	Women who aspire to join the workforce Women who are a part of the workforce Family members of women who aspire to be a part of the workforce Family members of women who are a part of the workforce Community representatives	FGD linked data collection checklist FGD Checklists Semi-structured interviews
What role are the industry and other key stakeholders playing in promoting employment and entrepreneurial opportunities for women?	• What measures has the industry taken to promote women's participation in their workforce or to include women entrepreneurs into their value chain? • What are the various courses being offered by skill development agencies/institutes and do these help in bridging the gap between women's qualifications and the qualifications they require to realize their aspirations? • What is the current level of synergy between the industry, the Government and the skills training institutes/centers? How does the synergy or the lack of it affect women's ability to realize their aspirations?	Industry representatives	Semi-structured interviews
How can the industry and the Government machinery be roped in for providing improved economic opportunities to women; helping them in realizing their aspirations?	• Are the various Government policies and programs creating the required enabling environment? • What expectations do women have from the industry and Government? • What are various models through which the industry can promote women's workforce participation (as employees or as entrepreneurs) – apprenticeship, certification, empanelment etc.?	Government stakeholders Industry representatives Women who aspire to join the workforce Women who are a part of the workforce	FGD linked data collection checklist FGD Checklists Semi-structured interviews

Resource and Regulatory (Policy & Practice) Needs and Corresponding Service Provision and Regulatory Environment			
How effective are the current training and capacity building programs/ initiatives in terms of helping women and girls in realizing their economic aspirations?	• What are the various entities providing women and girls with access to the skills training required to realize their aspirations? • Do the courses/modules being offered align with the industry's requirements? • Do the courses/modules offer adequate practical exposure to women and girls? • Are the existing capacity building programs helping working to bridge the gap between women's current qualifications/skills and the qualifications/skills they need to realize their aspirations?	Women who aspire to join the workforce Women who are a part of the workforce Government stakeholders Industry Stakeholders	FGD linked data collection checklist FGD Checklists Semi-structured interviews
Are the current sources of information on entrepreneurial and employment opportunities (as well as allied information on trainings) providing relevant, timely and appropriate information?	• What are the sources of information through which women and girls get information related to employment and entrepreneurship? • What is women's and girls' level of awareness about different aspects related to employment and entrepreneurship? • Are women and girls aware about women specific schemes and programs? • Is there evidence of women and girls taking decisions on the basis of information provided to them (available to them)? • Are various agencies involved with the skills training landscape (including Government) ensuring penetration of information to the last mile?	Women who aspire to join the workforce Women who are a part of the workforce Government stakeholders	FGD linked data collection checklist FGD Checklists Semi-structured interviews
What kind of financial services are women and girls relying upon to realize their aspirations?	• Are women and girls aware of the various financial services available for them to utilize in order to realize their aspirations? • Are there examples of women using these financial services? • Are these financial services accessible and affordable?	Women who aspire to join the workforce Women who are a part of the workforce	FGD linked data collection checklist FGD Checklists Semi-structured interviews
What are the challenges that women and girls' face vis-à-vis provision of financial services/information?	• What additional financial services are required to help women in realizing their economic aspirations? • Are women able to access (physical access) the existing financial services? • Do women face any gender related barriers to accessing these services?	Women who aspire to join the workforce Women who are a part of the workforce	FGD linked data collection checklist FGD Checklists Semi-structured interviews
How enabling are the Government schemes, programs, systems and institutions in terms of supporting women and girls in realizing their economic aspirations?	• Are there any women specific schemes and programs? • Are Government institutions safe and convenient for women to access? • How women friendly are the Government's systems and processes?	Government Stakeholders Women who aspire to join the workforce Women who are a part of the workforce	FGD linked data collection checklist FGD Checklists Semi-structured interviews
What changes/revisions to Government schemes and programs would further align them to the economic needs and aspirations of women and girls?	• How often are changes/revisions made to the Government schemes and programs? • Is there a formal mechanism of inviting feedback on the existing schemes and programs? • Can a system be developed to do a SWOC of schemes and programs?	Government Stakeholders	Semi-structured interviews
What role can the industry play in integrating women into their workforce and value chain?	• Can companies develop and implement some initiatives to further women's participation in the workforce? • Are the companies following a policy of promoting equal employment opportunities for women?	Industry Representatives	Semi-structured interviews

Support required/desired (wants) from family & community and current socio-cultural landscape			
What support do women and girls (who aspire to join the workforce or are a part of the workforce) seek from their families?	• Are families supportive of women's decision to join the workforce? • Is the reason for joining the workforce largely governed by financial needs? If not then what other factors influence their decision? • Does the level of family support diminish or improve as women rise through the ranks? • Do women who decide to join employment get more support than those who wish to run their own business? or vice versa?	Women who aspire to join the workforce Women who are a part of the workforce Family members of women who aspire to be a part of the workforce Family members of women who are a part of the workforce	FGD linked data collection checklist FGD Checklists Semi-structured interviews
What are the socio-cultural and economic barriers that women and girls face while entering the workforce, working in the industry, while setting up businesses and while operating their businesses?	• Are women allowed to join jobs/sectors that are male-dominated? • How comfortable do women employees feel in dealing with their male counterparts? • How comfortable women entrepreneurs feel in dealing with men in the marketplace (suppliers, customers and competitors)? • Do women employees in higher positions get the desired support from their male subordinates? • What are gender related constraints that women face while working? (any other)	Women who aspire to join the workforce Women who are a part of the workforce	FGD linked data collection checklist FGD Checklists Semi-structured interviews
What is the family or community's perception of women in the workforce (as employees or as entrepreneurs)?	• Does the community appreciate the contribution of women in the economy? • Are women being perceived as role models? • Are women being provided with the support they require to begin and continue their work?	Community representatives	FGD Checklists
What factors are responsible for the family/community, curbing/curtailing women and girls participation in the workforce (as employees or as entrepreneurs)?	• According to the community/families, does women's workforce participation affect their contribution towards domestic responsibilities? • What is the community level and family level opinion of women being more successful (economically) than the men from their family/community? • Does the community and in turn the family(s) support women's aspirations of working in sectors that are otherwise male dominated?	Women who aspire to join the workforce Women who are a part of the workforce Family members of women who aspire to be a part of the workforce Family members of women who are a part of the workforce	FGD linked data collection checklist FGD Checklists Semi-structured interviews
What support do women and girls (who aspire to join the workforce or are a part of the workforce) seek from their employers, co-workers, customers and suppliers?	• What can the industry do to make their workspace and work culture more gender sensitive? • Do women employees feel that their views and opinions are given due importance at the workplace?	Women who aspire to join the workforce Women who are a part of the workforce Industry representatives	FGD linked data collection checklist FGD Checklists Semi-structured interviews

Annexure II: Research Tools

SINGLE SHEET RAPID DATA COLLECTION CHECKLIST

Questionnaire

Grid I: General Information

Q1. Name: Q2. Phone Number:

Q3. Monthly Family Income: Q4. Age: Q5. Family Size:

Q6. Number of Dependents in the Family: Q7. City: Q8. Location Code:

Grid II: Aspirations & Current State Grid

Q9. Current Level of Education: Q10. Currently Holding any Diploma:

Question	Response	Question	Response
Q11. Current Skill Set 1		Q12. Level of Proficiency	
Q13. Current Skill Set 2		Q14. Level of Proficiency	
Q15. Current Skill Set 3		Q16. Level of Proficiency	

Q17. Current Level of Financial Awareness/Literacy: Q18. Currently Able to use an ATM:

Q19. Currently Able to use E-Banking: Q20. Any Active Loans: Q21. Any Insurance:

Q22. Workforce Participation Aspiration: Q23. Primary Factor Influencing Workforce Participation Status:

Q24. Primary Source for Employment and Entrepreneurship Related Information: Q25. Level of Access to telecommunication Technology: Q26. Level of Access to Internet: Q27. Preferred Source of Skills Training:

Q28. Skill Set that Women from Community Aspire to Attain: Q29. Sector that Women from the Community Aspire to Work in: Q30: Sector in which Women from the Community Aspire to Setup Businesses:

Grid III: Barriers

On a scale of one to five (with one being strongly disagree and five being strongly agree) how likely is it that the following will be or is a barrier to you in realizing your aspirations related to workforce participation:

Q No.	Barrier	1	2	3	4	5
	Training					
Q31.	Cost of training					
Q32.	Physical access to training center					
Q33.	Information/Knowledge of relevant trainings					
Q34.	Quality of training					
Q35.	Relevance of training					
	Employer/Employment					
Q36.	Information on employment opportunities					
Q37.	Availability of employment opportunities (including biasness in recruitment)					
Q38.	Work arrangements in terms of working hours					
Q39.	Discrimination in terms of opportunities (training, recognition, promotion etc.)					
Q40.	Physical access to suitable employment opportunities					
Q41.	Safety and security at the workplace					
	Entrepreneurship					
Q42.	Information on entrepreneurship opportunities					
Q43.	Access to finance in terms of availability of capital (formal sources of finance only)					
Q44.	Access to financial services					
Q45.	Physical access to markets in terms of customers and suppliers					
Q46.	Safety and security in the market					
Q47.	Lack of business management skills					
Q48.	Unavailability of skilled employees					
Q49.	Lack of responsiveness and respect from male employees					
Q50.	Unavailability of physical space for operations					
Q51.	Insufficient supply of water					
Q52.	Insufficient supply of electricity					
Q53.	Unavailability of or poor coverage of telecommunication services					
Q54.	Unavailability of or poor connectivity to the internet					
	Family & Community					
Q55.	Domestic chores and responsibilities					
Q56.	Lack of appreciation and recognition from family					
Q57.	Lack of financial support from family (for both employees and entrepreneurs)					
Q58.	Social Norms such as biasness in favor of men and boys					

SINGLE SHEET RAPID DATA COLLECTION CHECKLIST

Facilitators Guidebook

Q1. Name: Pen in the respondent's full name

Q2. Phone Number: Pen in the respondent's phone number (however if any of the respondents are not comfortable with sharing their details then please do not emphasize on the same)

Q3. Monthly Family Income in INR: Pen in the family's average monthly income in INR (rounded off to 500)

Q4. Age: Pen in the respondent's age (rounded off to the nearest year)

Q5. Family Size: Pen in the number of members in the family

Q6. Number of Dependents: Pen in the number of dependents in the respondent's family (non-earning members)

Q7. City: The facilitator is expected to pen in the city code from the list

- Pen in 1 if Bangalore
- Pen in 2 if Delhi/NCR
- Pen in 3 if Hyderabad
- Pen in 4 if Mumbai

Q8. Location Code: The facilitator is expected to pen in the location code from the following list

- Pen in 1 if Urban
- Pen in 2 if Peri-Urban
- Pen in 3 if Rural

Q9. Current Level of Education:

- Pen in 1 if Illiterate
- Pen in 2 if Primary Complete (5th)
- Pen in 3 if Upper Primary Complete (8th)
- Pen in 4 if Secondary Complete (10th)
- Pen in 5 if Senior Secondary Complete (12th)
- Pen in 6 if Graduation Completed
- Pen in 7 if Post Graduation and Above Completed

Q10. Currently Holding any Diploma:

- Pen in 1 if Yes
- Pen in 2 if No

Q11, 13 & 15. Current Skill Set: This is a text field/open field question and the facilitator is expected to pen in the skills in the order in which the respondent mentions them

Q12, 14 & 16. Level of Proficiency for Each of the Aforementioned Skills Identified (Q11, 13 & 15): Pen in the respondent's current level of proficiency for each skill

- Pen in 1 if Low
- Pen in 2 if Skills passed down through family/generations
- Pen in 3 if High (Formal Training Only)

Q17. Current Level of Financial Awareness/Literacy:

- Pen in 1 if Has a Bank account and manages it on her own
- Pen in 2 if Has a Bank account but needs help in managing the same
- Pen in 3 if Doesn't have a Bank account

Q18. Currently Able to use an ATM:

- Pen in 1 if Yes

- Pen in 2 if No

Q19. Currently Able to use E-Banking

- Pen in 1 if Uses e-banking without help or support from others
- Pen in 2 if Uses e-banking with help and support from others
- Pen in 3 if Cannot use e-banking (does not know how to or doesn't know what it is)

Q20. Any Active Loans (from formal financial sources only):

- Pen in 1 if Yes
- Pen in 2 if Yes but managed through help/support of family member(s)
- Pen in 3 if No

Q21. Any Insurance:

- Pen in 1 if Yes
- Pen in 2 if Yes but organized through help/support from family member(s)
- Pen in 3 if No

Q22. Workforce Participation Aspiration:

- Pen in 1 if Aspires to be an Entrepreneur
- Pen in 2: If Aspires to be an Employee

Q23. Primary Factors/Reasons Influencing Workforce Participation Status:

- Pen in 1 if Primarily influenced by the decisions taken by other women/girls from the community
- Pen in 2 if Primarily influenced by monetary reasons
- Pen in 3 if Primarily influenced by the family's opinion
- Pen in 4 if Primarily influenced by information and awareness campaigns
- Pen in 5 if Primarily a personal aspiration

Q24. Source of information on employment and entrepreneurship:

- Pen in 1 if Word of mouth
- Pen in 2 if Print media
- Pen in 3 if Electronic media
- Pen in 4 if Internet
- Pen in 5 if Telecommunication (landline and mobile phone both included)

Q25. Access to Telecommunication Technology **(Includes access through family members or a shared line)**

- Pen in 1 if Mobile phone
- Pen in 2 if Landline only (no mobile phone)
- Pen in 3 if No mobile or landline

Q26. Access to internet **[Includes access through family member owned devices or shared/paid centers (internet café)]**

- Pen in 1 if Yes
- Pen in 2 if No

Q27. Preferred Source of Skills Training and Education: The participant is expected to pen in her perception **(from experience, observation or perception)**

- Pen in 1 if From Government Centers
- Pen in 2 if From Private Centers
- Pen in 3 if Indifferent

Q28. Skill Set that Women from the Community Aspire to Attain: This is a text field supported question and the facilitator is expected to pen in the exact skill that she aspires to attain. Subsequent to that an **EY staff member** is expected to fill in the adjacent bold box with a classification from the following list given below **(provided after Question 30)**

Q29. Preferred Sector of Employment: The facilitator is expected to classify the response received into one of the following recognized sectors **(provided after Question 30)**

Q30. Preferred Sector for Entrepreneurship: The facilitator is expected to classify the response received into one of the following recognized sectors.

List of Option for Question 28, 29 and 30			
Code	**Response**	**Code**	**Response**
1	Agriculture	13	Handlooms & Handicrafts
2	Auto & Auto Components	14	Healthcare Services
3	Banking & Financial Services and Insurance	15	IT & ITES Services
4	Beauty & Wellness	16	Leather & Leather Goods Industry
5	Building, Construction Industry & Real Estate	17	Media & Entertainment
6	Construction Materials & Building Hardware	18	Retail Sector
7	Domestic Help	19	Pharmaceuticals
8	Education & Skill Development Services	20	Private Security Services
9	Electronic & IT Hardware Industry	21	Telecommunications
10	Food Processing Sector	22	Textile & Clothing Industry
11	Furniture & Furnishing Industry	23	Tourism, Travel, Hospitality & Trade Sector
12	Gems & Jewellery	24	Transport, Logistics, Warehousing & Packaging

For Questions 31 to 58 the facilitator is expected to ask the respondent to talk about the gravity of each barrier in terms of how strongly it impacts her. Herein, 1 refers to a strong disagreement with it being a barrier, 2 being an disagreement with it being a barrier, 3 being indifference or lack of knowledge or any concrete response on the barrier, 4 being an agreement with it being a barrier and 5 refers to a strong agreement with it being a barrier.

FGD CHECKLIST FOR WOMEN/GIRLS

1. What factors contribute to women entering the workforce – getting job or running a business?

2. What are the sectors where it is easy for women to get jobs or set up a business? And why?

3. Do the aforementioned sectors match the women's aspirations in terms of the sectors they wish to work in? If not, then what are the reasons for the misalignment?

4. Are women satisfied with the working conditions and the income they are generating from their job business?

5. Do women's current skill set and educational qualification support their aspirations in terms of employment and entrepreneurship? Do they feel a need to upgrade their educational qualification and skill set? According to them which skills will help them in realizing their aspirations? What kind of support do they require for the same?

6. What is the current mode of honing the skills? Is it through skill development agency or on the job training? What facilitates the choice between the two options?

7. What is the source of information on

   - Government schemes and programs vis-à-vis skill development
   - Skill development agencies and courses/modules being offered
   - Tax, regularity and legal aspects of running and managing a business
   - Access to finance initiatives

8. Which according to you are the more notable government schemes and programs and why?

9. What are the challenges in accessing and approaching the agencies where courses are being offered? What according to you is the quality of training being imparted at these centers?

FGD Checklist for Community Members

1. Are you aware of any woman in the community who is doing well in job or business? What according to you are the factors contributing to their success?

2. Is there any woman in your family who is a part of the workforce? What are the reasons why she joined the same?

3. Is the community open to the idea of women entering the workforce? If yes, then why?

4. According to you, which are the sectors and job/businesses which women should pursue and why?

5. What kind of challenges/barriers do women face when they

   - Decide to begin work
   - Are part of the workface

6. What kind of support can be provided by the following to help women realize their economic aspirations:

   - Family
   - Community
   - Local Industries
   - Government

7. Is there any common resource/property that can be utilized to expand the operations of women who are running businesses?

SEMI-STRUCTURED QUESTIONNAIRE FOR WOMEN WHO ASPIRE TO JOIN THE WORKFORCE

A – Women who aspire to join the workforce as employees

B – Women who aspire to join the workforce as entrepreneurs

1. What according to you are the sectors in which women tend to work more? What are the specific reasons for the same – probe if the reasons relate with "it" being a women oriented sector, check if the educational qualification she possesses and the skill set she has suits with the requirement, check if the reason relates with safety, check for any other reasons – easy availability of jobs, approachable etc. **(*for both A and B*)**

2. What is the nature of work that you aspire to engage in and why do you wish to choose this particular stream? Is your decision constrained by any specific entry barriers (economic or socio-cultural)? If yes then what? **(*for both A and B*)**

3. According to you, how would your family react to your aspiration of joining the workforce? In case they are unsupportive of your aspirations then what do you feel would be the reasons for the same and how would you convince them to support on your decision? **(*for both A and B*)**

4. Do you aspire to join the workforce due to personal interests/reasons or are your aspirations also influenced by members of your family/community/peer group? In case of the former please elaborate on the personal interests/reasons that guide your aspirations and in case of the latter kindly elaborate upon how your family members/community members/peers influence your aspirations? **(*for both A and B*)**

5. What factors drive your aspiration to work – probe for the following (***first five are for both A and B, the other five are specific to B***):

   - Self-aspiration
   - Financial needs
   - An intention of providing good future to children
   - Role/Profile and sector of choice
   - Easy availability of jobs
   - Ready availability of infrastructure
   - Ready availability of seed money
   - Favorable legal and policy environment
   - Ready availability of labor force
   - Easy access to market

6. Are your aspirations in line with your educational qualifications and skills? If not, then what education and training support would you require to realize your aspirations? **(*for both A and B*)**

7. According to you, how willing would your family be to provide you with the support (financial and emotional) required to pursue the qualifications and trainings required for improving your chances of realizing your aspirations? **(*for both A and B*)**

8. Do you feel that the existing system provide you enough opportunities to hone your skills – probe if she knows about various schemes related to skill development, check if she is aware of skill development agencies, check if these are affordable and approachable? **(*for both A and B*)**

9. Do you feel that you get relevant and timely information about various aspects related to employment/ entrepreneurship? If yes, then what are your sources of information? If no, then what are the reasons and what can be done to ensure timely flow of information? **(*for both A and B*)**

10. What according to you are the barriers that you expect to face if your were to join a formal institution as an employee? What can companies do to mitigate these barriers? Probe for challenges related to **(*for A*)**

    - Equal work distribution
    - Equitable opportunities
    - Safety
    - Lack of support from male subordinates

11. If the respondent aspires to be an entrepreneur, then what kind of challenges does she expect to face in terms of: **(*only for B*)**

- Infrastructure (physical space, water, electricity, telecommunication and internet)
- Access to finance
- Access to market
- Tax and regulatory compliances
- Access to skilled employees
- Business and management skills
- Unsupportive attitude of male colleagues
- Unsupportive attitude of male suppliers
- Limited technical knowhow – self and employees
- Financial services

12. Do you feel that your aspiration to work will in some way affect your household responsibilities? If yes then how? And how would you mitigate the same or deal with the same? In specific what support would you seek from your family to balance between your career and your domestic responsibilities? **(*for both A and B*)**

SEMI-STRUCTURED QUESTIONNAIRE FOR WOMEN IN THE WORKFORCE

A – Women in job

B – Women running their own business

While deciding to work

1. Could you please brief us about the work that you are currently engaged in? And why did you choose this stream of work? **(*for both A and B*)**

2. Was it your decision to begin work or was it taken by someone else in the family – in case someone else took the decision, check who this person was? **(*for both A and B*)**

3. What was family's initial reaction to your decision to begin work – check if the family was supportive or was against the decision of beginning the work? In case of the latter how did you convince them to let you work? **(*for both A and B*)**

4. Why did you decide to work – probe if the reason to begin work was due to (***first five are for both A and B, the other five are specific to B***):

    - Self-aspiration
    - Financial needs
    - An intention of providing good future to children
    - Role/Profile and sector of choice
    - Easy availability of jobs
    - Ready availability of infrastructure
    - Ready availability of seed money
    - Favorable legal and policy environment
    - Ready availability of labor force
    - Easy access to market

5. What were the challenges that you initially faced – check for all challenges that were faced in the beginning? What helped you in overcoming the same? And what challenges are still left unaddressed? **(*for both A and B*)**

While at work

6. What are the factors that keep you motivated to work? **(*for both A and B*)**

7. Do you feel that you were compensated/provided job that aligned with your educational qualification and skill set? If no, then why do you feel so? **(*for A*)**

8. If you were given a choice to begin your work again, what would you do differently (in terms of choice of sector, skills training, education etc.)? **(*for both A and B*)**

9. After you had begun job; did you feel that the situation was similar to what you had thought while deciding to work – probe if there were/are some challenges related to: **(*only for A*)**

    - Equal work distribution
    - Equitable opportunities
    - Safety
    - Lack of support from male subordinates

10. If an entrepreneur, then what kind of challenges do you face in terms of: **(*only for B*)**

    - Infrastructure
    - Access to Market
    - Tax and Regulatory
    - Unsupportive attitude of male colleagues
    - Unsupportive attitude of male suppliers

- Access to skilled employees
- Limited technical knowhow – self and employees
- Financial services

Have you been able to overcome any of these challenges? If yes, then how?

11. What according to you are the sectors in which women tend to work more? What are the specific reasons for the same – probe if the reasons relate with "it" being a women oriented sector, check if the educational qualification she possesses and the skill set she has suits with the requirement, check if the reason relates with safety, check for any other reasons – easy availability of jobs, approachable etc. **(*for both A and B*)**

12. Do you feel that house hold responsibilities impede you work? If yes, how? And how do you manage to balance between family and work? **(*for both A and B*)**

13. Do you feel it is difficult to find women employees? If yes, then why – check if it is about the perception that women are not good workers, check if the reason relate with limited skill set and educational qualification, check if the sector she operates in requires hectic schedule to be followed, check for any other reasons? **(*for both A and B*)**

14. Do you see a gap between your current qualification/skill set and the level that you wish to achieve? What support do you require in order to bridge this gap? **(*for both A and B*)**

15. Do you feel that the existing system provide you enough opportunities to hone your skills – probe if she knows about various schemes related to skill development, check if she is aware of skill development agencies, check if these are affordable and approachable? **(*for both A and B*)**

16. Do you feel that you get relevant and timely information about various aspects related to employment/entrepreneurship? If yes, what are the sources of information? If no, then what are the reasons and what can be done to ensure timely flow of information? **(*for both A and B*)**

While planning for future

17. What kind of support would you require at the workplace to strengthen your work check for support she requires in terms of - capacity building, having equitable polices, having access to infrastructure, having access to skilled labor force, finding out other avenues of growth etc. **(*for both A and B*)**

18. What kind of support do you require from your family in order to further your work – probe if she requires family members to be the source of information on issues related to work, check if the support relates with managing finances or other business operations, check if support is required in pursuing higher education/skill development, probe if it is about financial support, check if the support is required for managing tax and regulatory processes? **(*for both A and B*)**

19. What advice would you give to those who aspire to begin work? **(*for both A and B*)**

QUESTIONNAIRE FOR FAMILY MEMBERS OF WOMEN WHO ASPIRE TO JOIN THE WORKFORCE

1. What would be your reaction if your daughter/wife was to express a desire to join the workforce as an employee or as an entrepreneur? Would you support or disapprove of such a decision and why?

2. What kind of sectors do you think she should look at to enter the workforce and why?

3. What according to you are the reasons why she wants to join the workforce? Do you approve of or agree with these reasons? Kindly elaborate on the reasons for your response?

4. What support can the family provide her towards realizing her aspirations – probe if financial support, support in terms of motivating her to begin work, support with start-up processes, support with choosing sector/profile, support with paper work – filling and filing applications etc.

5. According to you how will her decision impact the family - probe if it will lead to an increase in income, check if her work will impede her role as a wife and/or daughter-in-law etc?

6. According to you what impact will her decision to join the workforce have on her personality and why?

7. According to you what challenges will she face once she is a part of the workforce (at office, at home and in the community) and how will the family support her in dealing with the same?

8. Do you feel that her current level of education and skills is in line with her aspirations? If not, then would you be willing to support her (financially and emotionally) in seeking the relevant education and training? If yes, then what support can/would you provide?

9. What is community's perception on women's participation in workforce and why?

QUESTIONNAIRE FOR FAMILY MEMBERS OF WOMEN IN THE WORKFORCE

1. What was your initial reaction when you got to know about your wife's/daughter-in-law's and daughter's decision to begin work?
2. How did she finalize the sector and the profile – both in terms of job/business and role/activity she wanted to work for? What role did you play in helping her finalize the same?
3. What according to you were the reasons for which she joined the workforce? Did you approve of or agree with those reasons? Kindly elaborate on your response?
4. What kind of support did you provide her when she decided to begin work – probe if financial support, support in terms of motivating her to begin work, support with start-up processes, support with choosing sector/profile, support with paper work – filling and filing applications etc.
5. Do you feel that her decision to begin work has helped the family – probe if it has led to an increase in income, check if her work impedes her role as a wife and/or daughter-in-law etc.?
6. What changes have you observed in her demeanor since the time she has begun work? Do you think these changes are beneficial to the family?
7. How often do you have discussion with her about the work she does? Do you provide support in managing issues/challenges that she faces on a day to day basis?
8. What according to you are areas where she still requires support – probe from the point of view of capacity building? How can she provided with this support?
9. Do you feel that her current income, role and profile commensurate with her skills and qualifications? If not, then what are the reasons? What can be done to ensure a match between both?
10. What is community's perception on women's participation in workforce and why?

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