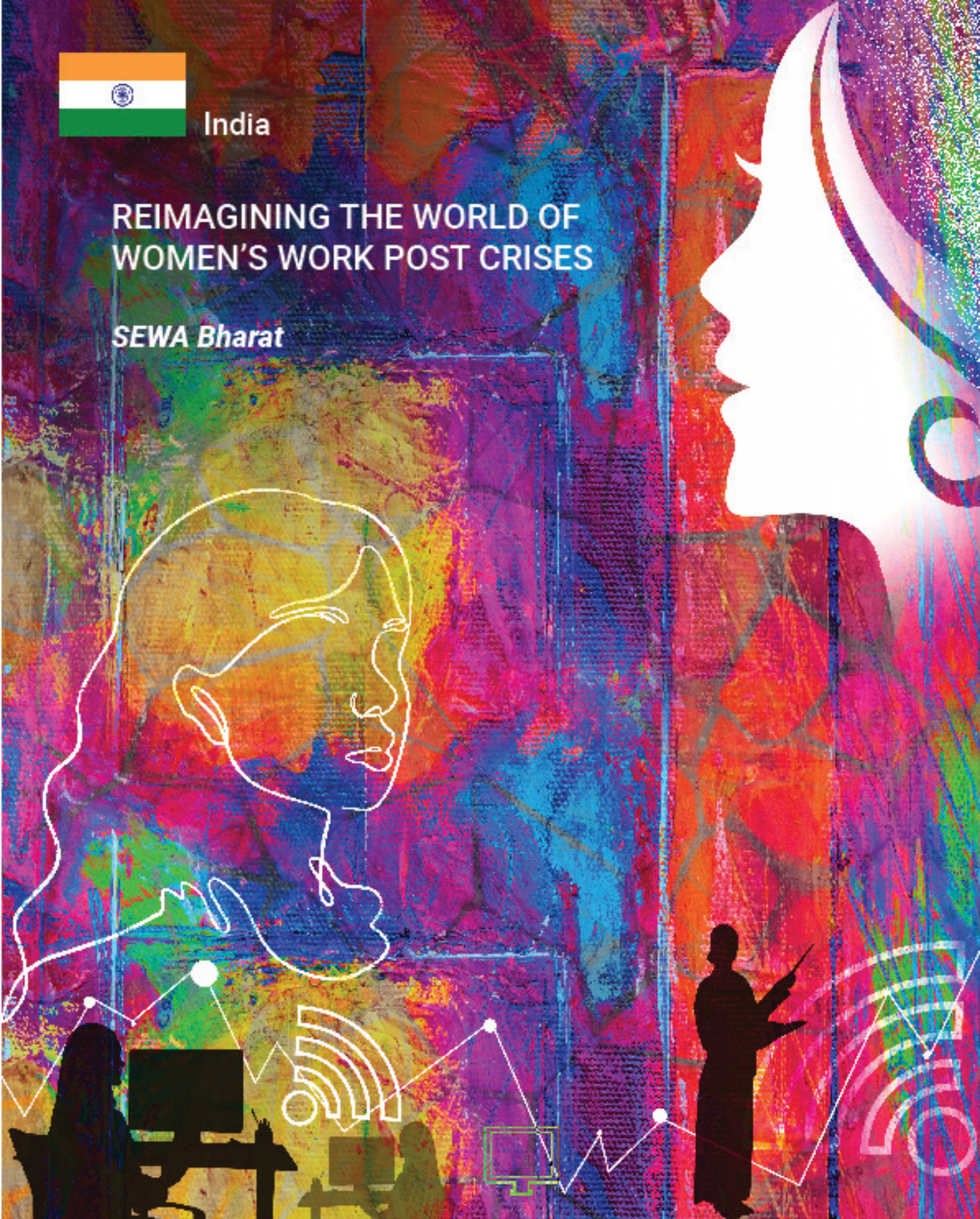




India

REIMAGINING THE WORLD OF WOMEN'S WORK POST CRISES

SEWA Bharat



Institute of Disaster Management
and Vulnerability Studies (IDMVS)
University of Dhaka



GRRIPP
Gender Responsive
Resilience and Intersectionality in
Policy and Practice

Vulnerabilities during crisis: Can livelihood resilience be achieved through income diversification for informal women workers in West Bengal and Jharkhand?

Abstract

The informal economy comprises over 90% of India's labour force and women who are a part of the informal economy form over 94% of the entire female labour force in India. This study has been done through SEWA (Self-Employed Women's Association) to highlight the vulnerabilities, especially those around livelihood, of beedi rollers and handloom workers in Malda, Murshidabad and Fulia in West Bengal, and agricultural workers and domestic workers in Ranchi and Hazaribagh in Jharkhand; and how a crisis (COVID-19 pandemic, Amphan Cyclone, flood or drought) heightens these vulnerabilities. The scope for alternative livelihoods for these workers as well as the next generation of women in their families as a way of developing livelihood resilience has also been examined. Primary data has informed the findings and secondary literature has been used to situate the findings in a larger context wherever necessary. The findings reiterate the ways in which women informal workers lead particularly precarious lives due to low income, instability, and lack of social security which gets exacerbated during a crisis. Further, for alternative livelihood prospects to be successful, training and skill building needs to be supported by asset creation and if it is a business, there is also a need to provide holistic support with market linkages, capital and marketing.

Keywords

- Informal Economy
- Women
- Livelihood
- West Bengal
- Jharkhand
- Beedi Rollers
- Handloom Workers
- Agriculture Workers

Introduction

According to the State Census data from 2011, West Bengal is the fourth most populous state in India with a population of 91,276,115 (ninety-one million, two hundred seventy-six thousand, one hundred fifteen), and as of 2017, it had an informal sector workforce of around 15 million. West Bengal has a significant percentage of women who are self-employed both in urban and rural areas. As reported by Pandey (2021), in urban areas, 79% of women report being self-employed own-account workers while 70% of women in rural areas report the same. However, self-employment rarely implies a large-scale enterprise. Most of the women are home-based workers who own small-scale enterprises, especially *beedi* rollers. Despite the time consuming and physically taxing nature of *beedi* rolling, the income earned is extremely low. According to Arora et al. (2020) even though women (and children) form the majority of *beedi* workers (90%), they earn INR 7,000 to 8,000 less than male *beedi* workers annually. One reason for this is that while men in this industry are employed typically in the factory system, women are home-based and part of the informal sector. Additionally, despite the increase in *beedi* industry profits from INR 1.7 billion in 2005–2006 to INR 12.8 billion in 2010–2011, the wages of *beedi* workers have continued to decline over this period. Along with *beedi* rolling, handloom weaving is a sizable industry in West Bengal. However, the industry has been consistently riddled with challenges due to an increasingly competitive market, amongst other reasons, and the brunt of these challenges largely falls on the weavers. Writing on this issue, Bhattacharya and Sen (2018) have noted:

“The weavers live in a paradoxical world, where the official and popular discourses refer to them as shilpis (artists) and respect them as trustees of hallowed and inimitable craftsmanship, while their economic status is lower than that of unskilled casual labourers in the unorganised sector.”

They also highlight the lack of “institutionalisation” of the handloom sector in West Bengal compared to certain other states, which results in a majority of the weavers (more than 85%) working under master weavers or private traders instead of being employed under co-operative societies or other formal institutions like National or State Level Handloom Development Corporations, although the situation may vary from area to area within the state.

SEWA, with its two-pronged strategy of struggle and development, started organising in the state in 2004 with the goal of collectivization to enable advocacy for better worker rights. The journey started with a survey in Murshidabad, accounting for the highest number of *beedi* workers (almost 90 per cent of women and children) in West Bengal. With the support of the Block Development Officer, SEWA Bharat started working in two backward areas, namely Samsherganj and Sammatinagar of Raghunathganj block, post survey in Murshidabad. Then 2014 onwards, the collectivization expanded to *beedi* rollers in Lalgola and Malda as well as weavers in Fulia. SEWA also works with domestic workers in West Bengal.

Jharkhand, which is also referred to as the “land of forests”, became a state in 2000. The per capita income of Jharkhand is one of the lowest in the country—it ranked 24th in the year 2011-12 out of 29 Indian states, and demographically, the state has a very high population of marginalized and disadvantaged communities (Scheduled Tribes form around 21% of the total population followed by Scheduled Caste communities at 19% and Muslims at 11%. The Scheduled Tribes of Jharkhand consist of 32 tribal groups out of which 8 are Particularly Vulnerable Tribal Groups or PVTGs)¹. The population is largely rural (over 76% as per 2011 Census) which is why agriculture continues to be an important source of sustenance and livelihood with about 43% of the workforce dependent on agriculture and allied activities. Gupta and Kingra (2020) state how women in agriculture do not own productive resources like land and are more involved in pre-production and production activities rather than post-harvest activities, wherein access to market and money comes into play. Moreover, many households with no land or very small pockets of land also depend on livestock for an income. More than 80% of its workforce is in the unorganized sector and the women in this sector are agricultural workers, street vendors, construction workers and domestic workers. SEWA’s engagement with the state started quite recently; it has been working in the state since 2016, identifying gaps in financial security, healthcare, and social security measures in regard to informal women workers and introducing solutions for them.

¹ *Jharkhand Economic Survey (2013-14)*, Department of Finance, Government of Jharkhand

Objective

This study has explored the lives, livelihoods, and aspirations of women informal workers in the states of West Bengal and Jharkhand and attempts to shed light on key pathways to alternate livelihoods, social security, and, in turn, greater resilience. The end goal is to design and enable local advocacy strategies that are rooted in a combination of data and collective mobilization.

Guiding Questions

- How do we reimagine livelihoods in a post-pandemic world that supports women workers in achieving full and dignified employment, as well as increasing their social and political capital? What bundle of services would best support women and their needs?
- What role, if at all, does digital literacy play in reimagining livelihoods in a post-Covid world? How does a community harness the benefits of an increasingly digitized world, when digital infrastructure and assets are a scarce commodity?

Methodology

This study is empirical in nature. Primary data has informed the findings and secondary literature, which is a mixture of reports, news reports and journals, has been used to situate the findings in a larger context wherever necessary. The research conducted for this study was part of a collaborative process, wherein data collectors were from within the community of informal workers, and their contribution went beyond data collection to include the shaping of the instruments along with providing crucial insights and knowledge that contributed significantly to the findings and conclusion. This is part of a larger effort to democratize research and alter the power dynamics between the researcher and the community.

Case Selection

The geographical scope includes Malda, Murshidabad, Fulia in West Bengal, and Ranchi and Hazaribagh in Jharkhand. Civil society leaders associated with SEWA in the state played a key role in mapping out cities and districts.

Sample Selection

The sample was put together through stratified sampling where data collectors who are community members played an important role in identifying respondents for the study. The sample consists of 1,523 women informal workers in West Bengal and 600 in Jharkhand.

Data Collection

The study was conducted in Hindi and Bengali. The instruments were designed keeping in mind action research principles, and thereby aimed to not only understand informal workers in West Bengal and Jharkhand but also gain clarity on the struggles and aspirations of the data collectors, who represent the next generation of women within the community of informal workers and desire to achieve a different future for themselves. Data collection in the context of the community was carried out by the young women of SEWA Sarvekshan, a collective of grassroots data collectors. They were an integral link in the implementation of this study. In West Bengal, many of the data collectors were selected from SEWA's *yuva mandals*—workshops that are conducted in the state to inculcate leadership skills and build aspiration in adolescent girls along with spreading awareness around health, sanitation, and societal ills such as early marriage. This collective of grassroots data collectors had been trained through multiple online training sessions to carry out interviews while simultaneously entering data in KoBo Toolbox, a software for digital data collection and management. All training sessions had a facilitator from respective states to ensure ease of co-ordination. Before the questionnaire was finalized, pilot interviews were conducted to rectify and simplify questions that were not received well on the field, based on the feedback of the data collectors. The interviews were conducted in-person by data collectors during November-December 2021 and the duration of each session, including the time taken to complete the questionnaire, was around 15-20 minutes. A second questionnaire, which is to do with the data collectors themselves, was largely open-ended and tried to capture certain aspects of their life and how it informs their struggles and aspirations, as mentioned earlier. This was not a mandatory

exercise and the data collectors had complete authority to refuse participation. The questionnaire was translated and digitally shared with the data collectors, who then wrote back their answers.

Results

The data has been categorized under seven themes for both West Bengal and Jharkhand:

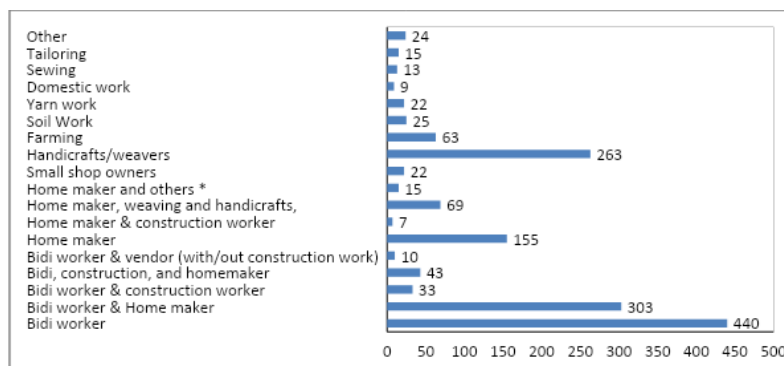
- Demographic
- Livelihood and Challenges to Livelihood
 - Trade-specific Challenges
 - Disasters (Natural and otherwise)
 - Health-specific Challenges
 - COVID-19
- Support provided in the face of challenges
- Gaps in Support
- Personal Relief Strategies
- Scope for Alternative Livelihoods

These seven themes inform our findings and will be elaborated upon, drawing from the crucial field observations as well as existing literature in the context of the informal sector economy in West Bengal and Jharkhand.

Overview of Results

Demographic Profile²

The sample for the study in West Bengal is dominated by those engaged in *beedi* work (55%), followed by 21% of those in handicraft/weaving, and 11% working only as home makers with no parallel occupation. The graphical representation of the occupation-wise sample distribution can be seen below:



Livelihood³ and Challenges to Livelihood: Trade-specific

Beedi rolling: Majority women respondents, *beedi* rolling is predominantly a family business; 18% of the surveyed women said they chose to take up this work because of ease of availability, and 12% took it up after marriage. For those engaged in the trade, their years of experience range from 1 to 50 years, with an average of 21 years of experience.

One of the reasons why *beedi* rolling is a family business for a large percentage of women is because they get involved in the trade from a very young age, especially in Murshidabad. The children may not be directly assigned orders by the contractor, but they assist their mothers to be able to produce a larger quantity, which would lead to higher earnings. A short walk through some areas of Murshidabad and one can see girls hunched over, rolling *beedis* in most households. Even as the mothers had taken a break for the interviews in this study, the daughters, sometimes as young as 6, had continued working. The International Labour Organization (2003) elaborates how contractors exploit the legal loophole in India's child labour laws that does not recognize children who are involved in a family trade as "working". Due to this, holding contractors legally accountable for employment of children can be difficult and it creates an additional layer of informal labouring that is hard to get an exact estimate of. An important point to note here is that

² Refer Table 3 in Appendix

³ Refer Table 6 in Appendix

the involvement of girls in the trade does not necessarily imply that they are not part of the education system. They contribute to the activity along with going to school; however, the schooling can be irregular and is often not a priority due to extremely limited opportunities for employment beyond *beedi* rolling. As discussed in a 2019 report by *The Wire*, and subsequently confirmed in our interviews, being skilled at *beedi* rolling is also important for young girls due to the demand it holds for the success of matrimonial alliances. In the absence of viable employment alternatives and restrictive social norms, marriage is perceived as a practical path to economic and social security. Constant advocacy by the government, organizations, and trade unions such as SEWA has increased the age at which girls get married but early marriage (as early as 18) is still very normalized and acceptable.

Elaborating further on the trade-specific challenges, low and unstable wages continue to be a persisting issue. The average rate of payment in West Bengal is a paltry Rs. 100 to Rs. 150 for 1,000 *beedis*. In many areas like Malda, the *mahajan* additionally deducts Rs. 3 to Rs. 5 as profit from the net amount of Rs. 100. The *mahajan* further exploits the *beedi* rollers by providing inadequate and poor-quality raw materials, and subsequently rejecting finished *beedi* products citing lack of quality, which then compromises the rate the *beedi* rollers receive (despite there being state recommendations against this). *Beedi* workers, even those who are a part of trade unions such as SEWA, are reluctant to organize against this due to fear of losing an already scarce income in a hand-to-mouth life and lack of alternate earning opportunities. Most *beedi* rollers are marginalized Muslim women or belong to oppressed caste communities in poverty-ridden areas and *mahajans* use the vulnerabilities that come with this, against them.

The Government of India has put in place two laws⁴ specifically for the benefit of *beedi* rollers along with general labour laws such as the Minimum Wages Act and a *Beedi Workers' Welfare Fund* has also been constituted by the Indian government for the benefit of *beedi* workers (Ghatak and Gautam [2017]). Despite consistent efforts to improve livelihood conditions of *beedi* workers by government and non-government bodies, implementation leaves much to be desired. Due to the home-based nature of the work, many women tend to fall through the cracks, especially when it comes to availing the benefits of welfare schemes. This is because many of them lack identity cards, which all *beedi* workers are entitled to possess. Lack of identification also leads to underestimation of the size of the informal sector *beedi* industry and absence of reliable *beedi* roller data, exacerbating vulnerability and exploitation. As noted in a 2020 *Business Insider* report, data on *beedi* workers seems to be marred with discrepancies. Citing a study of a group of researchers from AF Development Care, the news report points to the issue of unreliable data by stating “while the number of registered *beedi* workers reported in July 2019 was 5.59 million, it was reported as 4.98 million in December 2019.” Dr Bibek Debroy, Chairman, Prime Minister's Economic Advisory Council of India, has highlighted how the absence of “enforceable contracts”

⁴ Beedi and Cigar Workers (Conditions of Employment) Act, 1966; Beedi Workers Welfare Fund Act, 1976

prevent rights from being enforced and along the same line of argument, how enacting a legislation does not guarantee solutions.

Weaving and allied work: According to our findings, only 10% of women engaged in handicraft and weaving are part of a family business, whereas the remaining chose it as their trade post marriage. The products made by the weavers include Linen sarees, Tangail sarees, Jamdani sarees and dupattas. Fulia is famous for its Tangail sarees which originated from the Tangail district in present-day Bangladesh.

As stated by Roy (2017), The weavers largely fall under the following categories:

- Master weavers who are entrepreneurs and can employ other weavers to work for them.
- Individual weavers who work for the master weavers; they receive raw material from them and hand over the final product in exchange for wages. They are the most marginalized group of weavers and work for moneylenders or *mahajans* too.
- Weavers who are a part of co-operatives

The weavers with whom SEWA works in Fulia largely comprise individuals who are completely dependent on *mahajans* for their work; however, SEWA's work with weavers in Fulia since 2016 has led to some women becoming master weavers too. Monika Karmakar, who has been working with SEWA since 2016, is one such entrepreneur who manages 5 weavers under her. She started weaving after marriage to financially support her family and worked primarily with *mahajans*. Over the years, as her skills grew, she evolved to become a master weaver, and now she works with *mahajans* only when required.

Apart from the weavers, a significantly larger percentage of women in this industry are allied workers who earn less than the weavers and often get overlooked. The process of weaving entails multiple stages⁵ and women are involved at the different stages according to their skill set.

Given that the field requires a certain level of skill, and expertise can sharpen with experience, average years of work experience is 22 years with 2 as minimum and 65 as maximum experience. The dependence on expertise through experience makes elderly workforce important to the occupation. On the flip side, the dependence makes it difficult for it to be a viable skill to take up in the face of a crisis if one has no prior involvement in the occupation. There is also hesitance in the younger generation in taking up weaving as a livelihood trade due to the shrinking earning potential within the handloom industry; many prefer to move to Kolkata or migrate to other states for better earning opportunities. In a 2016 interview with Haripada Basak, a co-operative society office bearer who started out as a weaver, *Mint* reported that Fulia had roughly 75,000 looms in

⁵ There are multiple steps in the process of weaving. These include the sorting of yarn, dyeing of yarn, warping and beaming, setting the yarn to the loom, reed and holding, weaving-cutting.

the early 2000s when exports were significantly high which shrunk to less than 20,000 due to the 2008 economic slowdown. Power looms, which have expanded rapidly in neighbouring places like Santipur (Nadia) and Srirampur (Purba Bardhaman), are also a major source of competition with lower production cost and higher production, as noted by Bhattacharya and Sen (2018). Many of the power loom products are sold as handloom products to consumers as the difference can be very hard to discern. Along with this, poor access to institutional credit, ownership of outdated machines such as pit looms and weak access to markets can aggravate the vulnerability of weavers.

However, efforts are being made by the government, non-governmental actors as well as designers to adapt the handloom industry to changing market trends and domestic demand to sustain its relevance. An example of this is the *Biswa Bangla Marketing Corporation (BBMC)* launched by the Department of Micro, Small and Medium Enterprises and Textiles, Government of West Bengal, to support handloom weavers and all kinds of artisans and craftswomen. *SEWA Ruaab*, a women-owned artisans' producer-company, was set up in 2009 with the aim of reducing the economic and social precarity and exploitation of women weavers and artisans. Ruaab has home-based artisan workers from Delhi, silk weavers in Bihar and a network of weavers from Fulia. Similarly, *SEWA Anubandh*, a digital platform designed for grassroots women micro-entrepreneurs and women-led social enterprises, has been set up to enable these women to engage directly with consumers by selling online. It has a sizeable collection of handloom sarees that have been made by the women weavers of the SEWA community in Fulia.

Agricultural work: Women working as agricultural workers in the sample was largely dependent on inter-generational and/or family involvement in reproducing labour. Similar to Jharkhand, 50% reported to have joined the sector due to family involvement. An interesting observation is that there is hardly any presence of the younger generation in agricultural work in the region. One reason for this could be the dominance of non-agrarian income-generating trades such as *beedi* rolling and masonry (for men who are migrants) in the region. Another reason, as observed in Raghunathganj, Murshidabad, could be the extremely small size of landholdings which makes even sustenance farming a challenge.

Tailoring and sewing: 76% of women in the sample said they started tailoring after marriage and 30% of the women owned a sewing machine. Tailoring is perceived as a good source of earning income in Malda and Murshidabad; however, it is only pursued by women in combination with *beedi* rolling as it does not provide enough income on its own. An increasing number of tailoring/sewing training centers have come up in the aforementioned areas too.

Apart from the trades discussed above, West Bengal also has domestic workers, construction workers and small shop owners. The sample in West Bengal has 1.4% small shop owners. While those in agriculture and construction work do not have any additional skills, those in other sectors

do have know-how of weaving, yarn work, along with tailoring.⁶ Only 0.2 % of the sample is engaged in work that requires a minimum of HSC (XII) qualification—online work from home, taking private tuitions and teaching in an NGO.

Livelihood and Challenges to Livelihood: Non-trade Specific

Challenges faced due to,	West Bengal (% out of 1,523)
Physical and mental health	94%
COVID-19	98%
Amphan	23%
Floods	30%
Drought	11%

As is evident from the table, the sample regions of West Bengal are not prone to natural calamities but are adversely affected by everyday mental and physical health challenges and the pandemic.

Amphan, floods and drought

Displacement due to destruction of homes, destruction of crops due to Amphan and difficulties in rice cultivation due to drought are some of the challenges reported in rural Malda, the only area in our study that had reportedly faced the brunt of this cyclone

Health Issues⁷

Of the 94% who have reported health-related issues, all of them face some form of pain that belongs to a particular body part, or the nature of pain is ambiguous and non-diagnostic. Mental pressure/problems were because of financial distress, as per several accounts. However, specific, and detailed inquiries about health-related concerns were beyond the scope of this study. So, the exact reason and nature of certain illnesses (especially mental) have not been explored.

- i. **Beedi workers:** Chronic physical pain along with respiratory illnesses due to working in the trade since a very early age is a common problem among *beedi* rollers. Back pain and headache are prominent among the women in the study and 14% (of 829) have said

⁶Refer Table 13 in Appendix

⁷ Refer Table 15 in Appendix

- they faced mental pressure/problems. About 7% reported facing general physical illness/problems.
- ii. **Handicrafts/weavers:** Eye problem, leg pain, hand pain, and pain in the body along with physical illness are dominant among them.
 - iii. **Farmers:** Mental pressure/stress is dominant among them, especially post Covid-19.
 - iv. **Construction workers:** Back pain and physical illness/problems are dominant among them.
 - v. **Homemakers:** Back pain, headache, and mental problems/issues are dominant; followed by hand pain, and leg pain.
 - vi. **Small shop owners:** Mental pressure/stress is dominant among them, especially post Covid-19.
 - vii. **Domestic workers:** Ambiguous and non-diagnostic pain in the body is felt by the women.

COVID-19 specific

The COVID-19 pandemic had wreaked havoc and continues to be a threat for workers (especially women) across the informal sector even as the nature of the impact varied depending on the trade. According to the International Labour Organization (2020), informal workers across the world faced a decline of 60% in their wages in the absence of income support. The first wave of the pandemic and the ensuing lockdown that had resulted in an economic halt had had particularly damaging effects on the lives and livelihoods of the workers, leading to uncertainties around food, health, housing, and income—the basic tenets of survival.

Focusing on women workers in West Bengal, the trade effects were largely seen for *beedi* rollers and weavers. For *beedi* rollers, there was a halt in *beedi* production, which led to loss of work/income and financial distress. Additionally, *beedi* workers who work in groups in a trade that is tactile were very concerned about their health as well as the subsequent loss of community that came with isolation. They were unable to bring in raw materials to make their *beedis* or go out and sell what they had made. Weavers had reported how payments pending from pre-pandemic times had not been settled for a long period with an accompanying drop in work. Many families in Fulia have all family members working on the trade and due to this, entire families had been severely affected in one fell swoop. In one of our earlier interviews with Manikaben, a weaver who is also a SEWA member, it had come to light how she had been frustrated at the lack of engagement because of the lockdown. She had to deal with food scarcity as well, relying mostly

on boiled vegetables and *daal* for sustenance, because she did not receive the promised quantity of ration, despite having a ration card.

There were positive stories too, despite the bleakness of the pandemic. SEWA workers came together, organizing themselves, for the benefit of self and community. In one such instance, a group of 15 women from SEWA in Malda had come together from the villages of Dharampur, Gopal and Manickchak to make face masks as an alternative source of income, even though they were *beedi* rollers by trade.

Support received and Gaps⁸

47% of the women from West Bengal reported to have received support during crises. In the region, the state government followed by SEWA were responsible for support provision at 56% and 28% respectively. Food or ration provision has been a dominant form of support. Despite this, food insecurity has been widespread in all districts. While handicrafts/weavers reported that they received support only from the government, *beedi* workers, domestic workers, construction workers, home makers, and others have received support from both SEWA and the government. The mixed nature of the sample (SEWA and non-SEWA) as well as the duration of engagement could be the reason for this difference. Farmers (59%) reported that they received almost no support from any stakeholder.

82% of the women in West Bengal have reported gaps in support measures and 53% reported that they would expect the following from the government in times of crisis and otherwise: Availability of rice and wheat (food security), benefits of pension and unemployment (forms of social and financial security), ration card and job card (identity cards), along with Laxmi Bhandaar Scheme⁹, Pradhan Mantri Awas Yojana¹⁰ and Pradhan Mantri Jan Dhan Yojana¹¹. The “gaps in support” are a direct reflection of the gap between support provided (through various laws and schemes) by the state and support received by the needy. This gap exists due to multiple reasons which include lack of appropriate documents, lack of awareness and the bureaucratic burden that comes with applying for schemes in the absence of support. Taking the example of the Jan Dhan Yojana, an evaluation by IWWAGE of SEWA’s programme in West Bengal and Jharkhand (see, Kingra and Gupta

⁸ Refer Table 16 and 17 in Appendix

⁹ A West Bengal scheme launched in 2022 aimed at providing a financial support system to female heads of the family. Around Rs.500 per month would be given to the families of General Caste Category and around Rs.1,000 per month would be given to the female heads of the SC and ST Caste categories for income support.

¹⁰ A Gol affordable housing scheme for the urban poor launched in 2015

¹¹ A Gol financial inclusion programme launched in 2014 to expand access to financial services (credit, insurance, etc.)

[2021]) had highlighted how a majority of workers¹² across West Bengal and Jharkhand had bank accounts but less than 40% had Jan Dhan accounts, which deprived them of the monthly cash transfers of Rs. 500 during the lockdown period in 2020. For women residing in remote rural areas, even if they had Jan Dhan accounts, the cost of hiring a car and accessing the account was higher than Rs. 500, making it non-lucrative for them. There was also the risk of police brutality during the lockdown, in case the women couldn't come back on time amid restricted mobility.

28% of women reported that they expect help from employers, especially *beedi* rollers, in the form of money to meet healthcare and ration needs, and to buy "*beedi* cards" which is a local term for identity cards.

Personal Relief Strategies¹³

Of the total sample of women interviewed, only 1.3% depended on informal sources (moneylender and *beedi* employer) for support during Covid, mostly monetary support for healthcare-related needs and basic ration. Alternate sources of funds (monetary savings and other non-jewellery forms of savings at 27% and 59% respectively), instead of relying on jewellery holdings, as a fallback option also helped women, giving them some relief from debt. *Beedi* rollers and homemakers relied heavily on the two sources. The minuscule reliance on informal networks of moneylenders and high reliance on non-jewellery forms of savings (with or without mortgage and debt) can be attributed to high dependence on banks for access to capital. 58% of the surveyed women depended on banks for access to capital. Along with this, 35% depended only on self-help groups (SHGs), and 9% depended both on banks and SHGs. Handicraft/weavers, construction workers, domestic workers, yarn weavers, tailors, sewers, small shop owners, depended on SHGs, with a few of them turning to microfinance institutions (MFIs) and other informal support networks. Bandhan Bank is actively used in the surveyed regions.

Of the women who relied on selling jewellery from savings as a personal relief strategy, 104 were *beedi* rollers, accounting for only 12% of the total sample engaged in *beedi* work. Majority of the women took out a mortgage and debt against their jewellery. Of the total population of 263 who resorted to mortgage, 14% were handicraft/weavers, 51% were *beedi* workers, and 9% farmers.

These findings can be used to further probe the conditions that have enabled banks to become important in the region along with SHGs and how such a financial system has facilitated savings in the area through dependence on own-deposits and minimal dependence on exploitative informal moneylending networks in the region. Amongst SEWA members, one reason for this pattern of seeking financial support could be linked to SEWA's sustained efforts to spread awareness about

¹² The total number of respondents were around 1,500.

¹³ Refer Table 18, 19 and 20 in Appendix

the importance of savings and the rights and entitlements of the women as workers via programmes and workshops. Through its “empowerment centres”, known as SEWA Shakti Kendras (SSKs), SEWA works on improving knowledge, understanding and access to credit and financial resources for its members.

Scope for Alternative Livelihoods¹⁴

Of the total women surveyed, 44% own phones with roughly 9% of them having access to the internet. All those engaged in tailoring and sewing have done so during COVID-19. While 38% of the women reported having a skills centre nearby where one could learn how to work on a computer along with English and tailoring/sewing, only 6% report to having availed such services and 61% (22 out of 36) of those women have availed tailoring/sewing training at the skills centre. Although 95% of the women respondents know cooking, only 61% of them own a food processing unit.

Based on this data, we can make the following observations:

- Cooking and tailoring are important non-digital livelihood skills. Due to mobility restrictions faced by women in the wake of conservative norms, unsupportive family members as well as fear of violence, tailoring and cooking are “safe” options that can be pursued from within the walls of one’s home. This is also the reason why skill centres in these areas provide training in tailoring/sewing; and even skill development interventions¹⁵ offer similar training. However, owning a sewing machine is an important precursor to even considering tailoring/sewing as an alternate/combo livelihood option.
- There is potential for interventions focusing on digital literacy—basic computer skills and an understanding of how to carry out digital payment transactions (with or without HSC (XII) completion), especially for the younger generation. The skill centres offer computer training but one of the challenges is the lack of retention of those who enroll for these sessions. This is because most of them don’t own a computer, and thus, they are unable to practice at home.

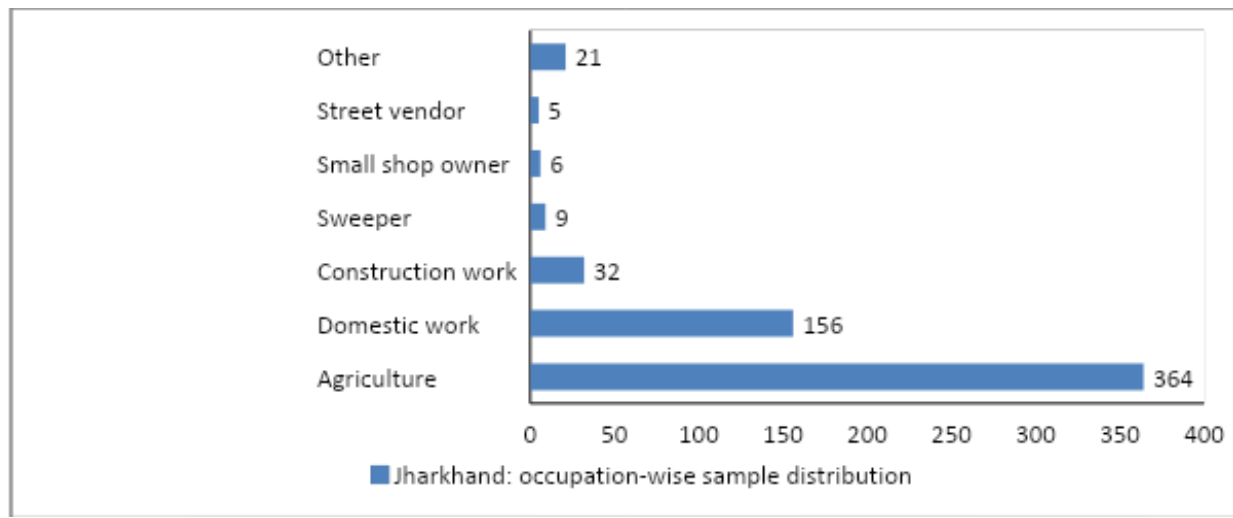
¹⁴ Refer Table 20 in Appendix

¹⁵ Murshidabad Mahila Udyog

Insights Specific to Jharkhand

Livelihoods and Challenges to Livelihood: Trade-specific

The sample in Jharkhand is dominated by agricultural workers, followed by domestic workers. Shared below is a graphical representation of the occupation-wise sample distribution:¹⁶



Agriculture¹⁷: This largely depends on marriage and inter-generational and/or family involvement in reproducing labour. Of the 61% engaged in agriculture, 98% are in it due to inter-generational and/or family involvement. Due to the gendered dimension of agricultural labour and its dependence on the family system for labour, it is no surprise that 29% of women in the sample started working in the fields post marriage. Women have been working in the field from anywhere between 1 year to as long as 50 years, with an average of 22 years. They continue working even when they grow old, as the trade consists of tasks requiring varying degrees of physical labour—from menial work (removing weed, checking flowering, etc.) to labour-intensive tasks, including ploughing, tilling, and so on.

Domestic work and construction work: Daily wage labour, especially domestic work, and construction work, is often taken up by the women in the household to provide financial support to their family and meet the education-related expenses of children. Regardless of COVID-19, these motivators have been central to the women working in these segments over decades. Additionally, participation in domestic work and construction work is high as the skills required for being a domestic worker is similar to that of a homemaker. For a lot of women, finding work

¹⁶ Refer Table 1 in Appendix

¹⁷ Refer Table 4 and 5 in Appendix

in the city is relatively easier if they have a network (family and friends) already working in the city. There is a higher demand amongst employers for young girls when it comes to domestic work because they are more active physically.

In case of domestic workers and other gendered work (sewing, taking care of children, etc.), women have been working for as short a duration as one year to as long as 30 years, with an average of 12 years, i.e., as long as their bodies are capable of labouring in other people's homes. However, the average number of years of working in construction is 9 years, with minimum 1 year and maximum 20 years. Perhaps, this could be because of the more labour-intensive nature of construction work compared to domestic work.

As per our findings, widowhood is one of the major factors for the reliance on non-agrarian domestic work. As part of our survey, we found that 4% of domestic workers, 6% of construction workers, 34% of women engaged in cleaning work, and 62% of women engaged in care-related or cleaning work, entered the occupation due to widowhood. This is understandable since in India, widowhood alters the socioeconomic positioning of women in their own families. Hence, gendered opportunities that do not require monetary capital and are not in any way dependent on the family (non-agriculture work), ideally institutional semi-contractual relations (jobs), become important for lesser-educated women to support their families financially.

Owning a small shop: This comes with marriage and consequent access to capital. The average number of years as a shop owner, operating a small business, is 6 years, with minimum 5 years and a maximum of 10 years. In contrast to socioeconomic vulnerability caused by widowhood in a patriarchal context, the institution of marriage gives women access to direct and indirect monetary and social capital. This enables them to operate as small shop owners and/or street vendors. The motivation behind operating small shops was to increase income and provide better education to children.

Apart from the livelihood sources mentioned above, women (0.4%) in the sample regions with a minimum of HSC (XII) qualification are also engaged in online work from home and private tuitions.

Ownership of Tools and Equipment

47% of the surveyed women own equipment/tools, and 8% have bought new tools post pandemic. The need for equipment and tools for income generation are largely important for agriculture and those engaged in small shops or other work such as sewing. As many as 211 women (35%) of those engaged in domestic work, construction and other works do not require tools and equipment to carry out their work; therefore, lack of ownership in such cases is not an issue. However, 77% women (279) engaged in agriculture and 80% (4) of small shop owners have bought

tools/equipment and amongst them, only 8% (25), constitutes of those who have been in the trade for more than 5 years, have bought new ones, i.e., not older than 3 years.

It would be easy to assume that there exists a linear positive relationship between the number of years in the trade and the likelihood of ownership of equipment/tools; however, in the context of the given data, it is difficult to establish such a relation especially when there is evidence showing that even those with a longer number of years in the trade do not own equipment/tools. In the case of agriculture, this may be because many of them are agricultural labourers, cultivators or sharecroppers who don't own land. However, this is beyond the scope of the current survey and needs further exploration. For our current purposes, it is imperative for us to raise the issue based on our findings and insist on further enquiry on the subject.

Furthermore, due to the durable nature of most agricultural tools/equipment, it would be important to practice caution in concluding with certainty that pandemic-induced economic hardships have resulted in people not buying tools, in the context of this data. While this can be true for other works such as sewing, cooking from home, etc. (variable capital), it may or may not hold true for the agricultural sector, as the situation may vary depending on fixed capital. For example, individuals may not have bought equipment/tools because of durability-related concerns, even if they could afford to buy them. Knowing more about the durability of such tools (variable or fixed) could have helped resolve the ambiguity. Nevertheless, it would be safe to state that chronic economic hardships are bound to constrict one's capacity to own income-generating equipment/tools in the future.

Unemployment: A Huge Hindrance

Unemployment, particularly seasonal unemployment, is a serious issue for workers in Jharkhand. In an exploratory study conducted by SEWA Bharat in 2015 with a sample of 250 informal sector workers, while nearly 59% of the respondents said they were employed in jobs with an adequate income, more than 41% were unemployed and seeking work for a part of the year. Of these nearly half were unemployed for 4 months or more. Construction workers were the worst affected group, with nearly 77% of them remaining unemployed for more than 4 months due to lack of work opportunities during monsoon, preference of young girls by the contractors and external factors such as sand strikes that had rendered the workers unemployed for about one and a half month. The minor forest produce sellers too remained unemployed for long periods: 50% remained unemployed for more than 4 months. During this time, they sought construction work, thereby increasing the supply of construction workers. The domestic workers and small manufacturers, on the other hand, were more likely to have regular employment as well as those engaged in animal husbandry whose services were needed daily.

More recently, in 2020, the pandemic resulted in severe livelihood losses. As per the data provided by the Centre for Monitoring Indian Economy (CMIE), unemployment in Jharkhand was 10.6% in January 2020, and 11.8% in February 2020, i.e., in the period before the outbreak of COVID-

19 and the imposition of the lockdown. Post lockdown, unemployment started soaring in Jharkhand. It jumped from 8.2% in March 2020 to 47.1% in April 2020 and reached its peak in May 2020 at 59.2%. It started decreasing thereafter with the gradual relaxation of restrictions on economic activities. An evaluation by IWWAGE of SEWA's programme in West Bengal and Jharkhand in 2020 had revealed how 57% of women agricultural workers¹⁸ who were part of a survey in Jharkhand were unable to visit their fields due to the strict lockdown measures and 50% reported facing difficulties in accessing local markets and agricultural inputs.

*Moonlighting*¹⁹ is a common occurrence in Jharkhand. The scarcity of employment opportunities pushes workers (especially those in the informal sector) to pursue multiple livelihood options. According to the Periodic Labour Force Survey (PLFS) 2017-18, among all the workers who were engaged in agricultural and allied activities as principal activities in Jharkhand, about 30.71% of them were engaged in other subsidiary activities as well. Low level of income in agricultural work and high incidence of financial risk pushed families to seek non-agricultural employment to spread out sources of income. Construction work is one of the most common forms of alternate livelihood with agriculture being the primary livelihood. There are also those who are employed in non-agricultural work for primary income, while seeking agricultural work as a secondary source of income. In 2018-19, of the total number of workers engaged in multiple activities, 93.62% of the primary workers or principal status workers in the construction sector, 66.67% in the manufacturing and mining sectors and 71.88% in the services sector were also engaged in the agricultural and allied sector as subsidiary workers.

Social security benefits²⁰ and job security is predictably available only for a very small percentage of regular salaried workers and even amongst those, not all of them have access to such benefits. In 2018-19, only about 26% of the workers were eligible for availing these benefits.

Livelihood and Challenges to Livelihood: Non-trade Specific Health Issues

Exhaustion, fatigue, and other health-related challenges were reported due to the labour-intensive work of those engaged in agrarian and non-agrarian occupations. This becomes inevitable as typically, there is no "retirement age" as such for these women, and they tend to work as long as their body permits. Women face chronic stress because of:

- Low/underpaid wages for the amount of work done;
- Irregular payment of income;

¹⁸ A total of 340 women were interviewed in Jharkhand including domestic workers, agricultural workers, street vendors and construction workers.

¹⁹ Holding two or more jobs.

²⁰ PF/pension, gratuity, healthcare and maternity benefit

- Travelling far for work;
- Being overworked handling care work (children and other household tasks) along with the occupation;
- Lack of holidays

In domestic work, construction work, cleaning work and other forms of manual work, 98% women reported suffering from weakness and/or exhaustion and fatigue. In construction work, about 21% women face body pain and/or back pain issues, with about 1% of them facing weight loss/shrinking of body due to intense labour. In domestic work, knee pain and limits of an ageing body are some of the physical challenges women have to face, although they have no option but to continue working despite these issues. Additionally, due to underpayment most women have to work at multiple homes to earn more income, thereby exacerbating their health issues.

COVID-specific Financial Distress and Health

61% of the women engaged in agriculture faced difficulties in conducting business as usual during the pandemic, along with practical difficulties in sowing seeds. For non-agrarian work, loss of income due to loss of work is a perpetual concern across all forms of trade. For those engaged in domestic work and construction work, the period of being out of work ranged from 2 months to 5 months. As a consequence, individuals had to face financial hardships in the form of loss of income and loss of savings to meet family expenses, with few families even struggling to meet basic needs, such as food, on a daily basis. Additionally, in the case of domestic workers, there were women who were unpaid for work during the lockdown period and faced the threat of unemployment even after the lockdown ended. Besides, the 1% who were small shop owners and 0.8% of women street vendors had to shut shops/work or suffered from irregular income, which inevitably triggered a financial crisis. The small shop owners were specifically hard pushed to make ends meet, having incurred losses even as they used up their savings to run shops. Despite their best efforts, however, they continued to face difficulty in selling goods.

Additionally, mental health challenges were exacerbated due to the COVID-19 pandemic. For 1.5% of sanitation workers involved in street cleaning, increased vulnerability to accidents as well as the task of cleaning extremely dirty spaces triggered stress and anxiety, perhaps even adding to their existing health problems (weakness and fatigue). About 1% of domestic workers said they were on the receiving end of angry outbursts from their employers. According to one of the respondents, handling the low self-esteem of her husband post job loss due to COVID-19 was adversely impacting her own mental health. While such issues are self-reported by very few women in the sample, given the gendered dynamics in such social relations, the number of women facing similar issues could be much higher than the reported cases. Irritability, stress, weakness, exhaustion, and fatigue due to financial distress amidst COVID-19 have been reported by small shop owners, but these issues are likely to cut across industries.

Support Measures, Personal Relief Strategies and Gaps²¹

84% of women reported that they have received support and 71% of the support received was in the form of food, followed by 12% in the form of food and Covid-related precautionary resources. Given that SEWA has a stronger presence among those engaged in agriculture and domestic work, these categories constitute the majority of those who have received support from SEWA. However, 91% of them also reported gaps in support measures which have been highlighted below.

Support from Employers

22% of those who turned to their employers for support reported inadequate funds for:

- Meeting medical needs of family members
- Buying ration and cooking gas
- Paying school fees of children and affordability for mobile devices for study
- Payment of rent
- Daughter's marriage

Women further sought help from employers in accessing the Widow Pension Scheme, Pradhan Mantri Awas Yojana, Pradhan Mantri Ujjwala Yojana and Pradhan Mantri Jan Dhan Yojana.

Support from Government

19% of those who expected support from the government reported gaps in the form of:

- Benefits available under the Pradhan Mantri Awas Yojana, Ayushman Bharat Yojana²², Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Ujjwala Yojana²³, and the Widow Pension Scheme.
- Availability of ration card and cooking gas
- Reduction of school fees
- Concrete roads and toilets
- Unemployment benefits

²¹ Refer Table 7 and 8 in Appendix

²² This scheme is also referred to as Pradhan Mantri Jan Arogya Yojana (PMAY) and it is specifically designed to assist economically weaker sections of society in accessing healthcare. It has separate conditions for availing for rural and urban areas. Eligible beneficiaries from rural areas include scheduled caste and scheduled tribe households, primitive tribal communities, manual scavenger families and landless households which make a living by working as casual labourers, amongst others. Eligible beneficiaries from urban areas include domestic workers, sanitation workers, gardeners, those engaged in cleaning work and construction workers amongst others.

²³ Pradhan Mantri Ujjwala Yojana (PMUY) is a flagship scheme with an objective to make clean cooking fuel such as LPG available in rural and disadvantaged households that were earlier reliant on traditional cooking fuels such as firewood, coal, cowdung cakes, etc.

Particularly in the context of construction workers, many of them had not been registered under the welfare boards for building and construction workers in their region, as a result of which they did not have the necessary documents required for availing the benefits of the relief measures rolled out by the authorities. Along with this, Jharkhand had also seen an influx of reverse migration of male migrant workers, making it harder for women to access work under the Mahatma Gandhi National Rural Employment Guarantee Scheme²⁴ (MGNREGS). Data on the MGNREGS website had shown how demand for work under the scheme was almost 71% more in July 2020 compared to July 2019 and the demand was largely driven by men²⁵.

Agricultural Households and Their Reliance on Own-deposits²⁶

69% of the support measures were for those engaged in agriculture, with SEWA, the government and “official” stepping in as the dominant support providers. (“Official” here is not clear; it can be surmised that it refers to government officers or officials of the regional administrative bodies). Along with food, all the insurance support from “official” were received by those in agriculture. However, they did not receive support in the form of pension or loan. Agricultural workers included in the SEWA survey did not depend on other informal networks for support. This was substantiated by the data collected during the survey which showed that 45% of the surveyed women relied on their own-deposits as a personal relief strategy during crises, followed by 16% who relied on both borrowing from formal sources and own-deposits. As many as 342 women depended primarily on SHGs and 18 on SHG and a bank to get access to capital. None of the women relied on MFIs in any form. This seems to hold true for 95% of agricultural workers, with as many as 47 workers out-migrating²⁷, despite the pandemic-induced economic hardships, including lower wages, reduced price of products and food insecurity.

According to the 73rd round of the State Level Bankers Committee (SLBC) Report, Ranchi, the capital of Jharkhand, has the highest number of bank branches²⁸ in the state (about 15%) while Hazaribagh (along with Deoghar, Dumka, Ramgarh, Godda, Palamau, Saraikela, West Singhbhum) falls under the category of districts with about 3% to 5% concentration of bank

²⁴ The MGNREGS Act (under which falls the MGNREGS scheme) aims to enhance livelihood security of people in rural areas by guaranteeing hundred days of wage-employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work.

²⁵ West Bengal has a high rate of migrant workers and had witnessed a reverse migration influx too; however, women in the state are not involved in construction work/manual labour in any significant capacity so the competition for work under MGNREGS with male migrant workers is not as relevant for the state.

²⁶ Refer Table 9, 10, 11, and 12 in Appendix

²⁷ 29 migrated to Maharashtra, and rest to Bihar, Uttar Pradesh, West Bengal, Hyderabad (Telangana), Kerala and Bengaluru (Karnataka). One of the workers migrated to Dubai.

²⁸ Includes Lead Banks, Public Sector Banks, Private Sector Banks, Regional Rural Banks, Cooperative Banks and Small Finance Banks.

branches. While the penetration of bank branches in Jharkhand is less than that of the national average, the state has been striving hard to achieve greater financial inclusion through a stronger financial infrastructure. According to the Jharkhand Economic Survey 2020-21, the state has directed banks to make credit more accessible for the socio-economically weaker sections of the population in Jharkhand by setting aside a part of their advances for this particular group. As a result of this, between 2014-15 and 2019-20, more than 6% of the advances have been given to minorities, more than 5% to the SCs, more than 7% to the STs, more than 13% to women and more than 17% to the other weaker sections of the society. Apart from this, various central government schemes are also active in the state. Apart from the schemes mentioned above, examples from the agricultural sector include the PM-Kisan scheme²⁹ and the Kisan Credit Card (KCC)³⁰.

Support and Personal Relief Strategies in Non-agrarian Forms of Work³¹

31% of the total support reported was for those engaged in non-agricultural forms of work, with SEWA and the government providing support. “Official” and other informal sources of income are dominant in this sample. Apart from getting support with food supply, only 3 women who were engaged in domestic and construction-related work said they received support under the Ujjwala scheme. Moreover, 3 out of 4 sanitation workers engaged in cleaning work received support in the form of a loan. Those in non-agrarian work reported significant dependence on informal networks for support, especially among domestic workers and construction workers.

Domestic workers received support from affluent people and organizations; for food, they sought support from their own communities, employers, relatives, “Saran Samiti”, “Marwari Sanstha” and SHGs. Construction workers also largely received support from affluent people, their employers, and organizations such as the World Vision Institute. However, employers dominate the support network, followed by relatives, and neighbours. About 99% of them faced economic hardships in the form of lower wages, reduced price rates for their products, and food insecurity due to pandemic-induced disruptions. For access to capital, domestic workers primarily depended on MFIs along with SHGs and other informal support networks. Construction workers primarily depend on SHGs and other sources.

In the context of these findings, it became imperative for us to pose the following questions:

- Why is the reliance on SHGs not as prominent for those in non-agrarian forms of employment as it is for those in agriculture?
- Is it because of the nature of our sample or is it a general trend?

²⁹The scheme is supposed to provide income support of Rs. 6,000 per year in three equal instalments to small and marginal farmer families with a combined landholding of up to 2 hectares

³⁰ The scheme works to improve credit access for farmers.

³¹ Ibid

If it is indeed a general trend, then, it is important to imagine targeted financial support services for those involved in non-agrarian forms of work in the state.

Scope for Alternative Livelihoods³²

Agriculture: Potential for financially viable opportunities amidst collective crisis

For those in agriculture, only about 11% possessed additional skills (sewing/tailoring), while most of the women knew cooking. Out of the 34 women who owned sewing machines, 21 were engaged in agriculture; however, these women (in agriculture) who owned sewing machines did not intend to use them for alternative work in future. This is also indicative of the kind of alternative work women want to do: only 0.4% of women wanted to take up tailoring/sewing; most of them wanted to continue with agricultural work, and only one of them had opted for training in tailoring/sewing. This provides us an opportunity to rethink how resources can be used by those who plan to take up sewing for income generation purposes but do not own a sewing machine.

About 5% of the women had completed their HSC (XII) education, and 18% amongst them were digitally literate. 88% (15 out of 17) of women who knew how to make digital payments were in the agriculture sector. 65% (75 out of 115) of women with internet connection were engaged in agriculture. Keeping the data in mind, greater access to own deposits for capital and a larger number of women with HSC (XII) qualification and knowledge of digital payments would enable us to think of ways in which agriculture can be made more financially viable amidst collective crisis, given that the majority want to continue with the occupation.

Non-agrarian Work: Potential for Non-digital Forms of Livelihood

For those engaged in domestic and construction work, 15% of them wanted to open tea/snack shops and 15% of them wanted to sell vegetables as a means for earning alternative income. Moreover, 23% of those who were engaged in cleaning work wanted domestic work as their alternative livelihood. Lack of safety, which is a major stressor in their occupation, could be a reason for this preference among domestic workers.

Amongst the non-agrarian workers, domestic workers were more skilled with 12% having HSC (XII) degree and working post marriage, 4% demonstrating digital literacy (barring knowledge on digital payment) and 13% possessing sewing skills. At least 2 of them also knew how to drive. However, only 23% of women who owned a sewing machine were domestic workers, the rest were agricultural workers, as mentioned above.

³² Refer Table 11 and 12 in Appendix

Conclusion

Based on the findings of the survey, the way forward would have factor in the following factors:

- For women who do not want to or cannot shift to alternative sources of livelihood, interventions need to be designed to improve conditions associated with the women's existing trades.
- For women who wish to or can shift to alternative sources of livelihood, the provision of targeted support on an individual and collective level will be required to enable the desired transition.

To actualize either of the two scenarios, the guiding vision should be that of building resilience. Resilience leads to a meaningful increase in empowerment through greater autonomy and decision-making power, greater social and political capital, and ultimately, the ability to imagine a life beyond mere survival. Southwick et al. (2014) have highlighted the complexity of resilience and stressed on the importance of acknowledging the determinants of resilience from multiple lenses, including “genetic, epigenetic, developmental, demographic, cultural, economic, and social variables”. The value of this definition lies in its acknowledgment of resilience being multifaceted; the determinants of resilience go way beyond individual capacity. That informal sector workers are not a homogenous group and have aspects of caste, religion and gender, amongst other factors, intersecting in their lives impact their capacity for resilience, making it even more complex. Kabeer and Datta (2020) have elaborated upon this in detail using the instance of an asset transfer programme carried out in West Bengal during 2006-09 based on BRAC's “Graduation Approach”³³, wherein extremely poor women from Dalit, Muslim and Adivasi communities were provided with productive assets (livestock, poultry, support for grocery shops, fish cultivation, etc.) to enable them to start their own small businesses, along with “monthly consumption stipends”. Additional support in the form of formation of SHGs, healthcare support and training and mentoring to run their businesses was also provided. One way in which the programme's impact was assessed was through a “graduation ladder”³⁴, wherein the women self-assessed the point at which they had started on the ladder and where they were at the end of the programme. This had largely divided the women into “fast climbers” and “slow climbers”. In combination with other factors, it was seen that the identity of the women played an integral role in how successful the programme had been. The Adivasi women who were the most marginalized—economically, socially and politically—in this sample, along with some of the Dalit women were among those who benefitted the most, qualifying as “fast climbers”. They said they were used to working for a

³³ Multifaceted set of interventions that include meeting basic needs, income generation, financial support and savings and social empowerment that are designed to address the complex nature of extreme poverty

³⁴ A ladder of ranked opportunities

living wage, often from a very early age, and the programme had enabled them to adopt what they saw as an extremely lucrative opportunity to improve their lives and livelihood. Muslim women in comparison were amongst the “slow climbers” because of restrictive norms on mobility (even if they worked for a living too). It was also found that because Muslims are numerically larger than the Adivasi community, they were more likely to live in villages with other opportunities available to them due to a greater ability to influence votes (in comparison to the Adivasi community), which in turn had an impact on their approach towards the programme.

Despite this complexity, there is value in adopting a multi-determinant approach towards resilience building that would enable a combination of interventions focused on improving individual caliber (through training and mentoring, asset transfer, etc.) as well as community-level tenacity (through political mobilization, shared resources, etc.). In the context of the aforementioned programme, the immediate impacts reported in 2009 by Kabeer and Datta (2020) due to this project included a stronger asset base, food security and diversification of livelihood options, expansion in knowledge and skills coupled with an increase in courage and confidence and an improvement in household relationships and health-seeking behaviour, among others. Even as the “slow climbers” could not achieve all the benefits, they still reported having acquired some of the benefits like food security and an increased propensity to save. A lot of these results could also be relevant for Jharkhand (after accounting for demographic, geographical and cultural variabilities), with a significant population of marginalized communities, especially the Adivasi community. SEWA, through its double-pronged approach of **Full Employment** (economic security, food security and social security) and **Self-reliance** (supporting women in their quest to be autonomous and self-reliant both economically and in terms of decision-making ability), also adopts a holistic approach when working to empower women in the informal sector. According to a 2020 report published by *GaonConnection*, pro-women policy changes and targeted support programmes, as adopted and implemented in some of the southern states, are extremely beneficial in assisting *beedi* workers to shift to alternative means of livelihood. The report³⁵ cited a study conducted by a group of researchers from AF Development Care. Tamil Nadu, for example, has reported the largest reduction (541,000) in the number of *beedi* workers (due to a shift to other trades) and also has the largest share of establishments under women entrepreneurs (13.51%) in India; and Karnataka has been successful in reducing the number of *beedi* rollers by 0.1 million. The report also highlights how government skill development initiatives have not been very successful, due to the imbalanced ratio of the number of such initiatives to the number of *beedi* rollers. Apart from the lack of adequate initiatives, the absence of a multi-determinant approach could be another reason why these skill development programmes reported limited success.

There are also other factors such as age of the worker, experience in alternate trades and literacy levels. Kamath et al. (2021) emphasize how alternate livelihood programmes by the government

³⁵ "Knowledge Gap in Existing Research on India's Women Beedi Rollers and Alternative Livelihood Options: A Systematic Review for Promoting Evidence-Informed Policy and Prioritizing Future Research"

should focus on *beedi* rollers in the younger age bracket with better literacy. Researchers have also pointed out that along with skill development, there should be the provision of financial support, market linkages, and support with raw materials, in their study; while adding that alternate trade should be more profitable compared to *beedi* rolling. This is in alignment with the findings of our study.

Recommendations

As per our findings and SEWA's experience in West Bengal, it is challenging to shift women to alternate trades/small businesses due to several factors that have been mentioned in this study. Any diversification is pursued along with *beedi* rolling and never as a substitute because of low profitability. For instance, in Malda, cow, goat and pigeon rearing are very common as additional income sources but they are never the primary trades. Businesses tend to fail because costs are higher than profits and raw material is expensive to procure, given the transportation cost and the charges of an agent who would be employed to bring the raw materials due to mobility challenges, amongst other reasons. The husbands of most women we interviewed in West Bengal were migrant labourers and it is completely up to the women to run the household and provide for the children on a day-to-day basis. All these barriers reduce the risk-taking appetite of women both when it comes to mobilizing against the *mahajan* in the face of injustice as well as to adopt alternative livelihoods. However, despite the challenges, tailoring/sewing could be a viable alternative livelihood in West Bengal. However, owning a sewing machine is one of the prerequisites for achieving success in this regard. If there are mechanisms designed for sharing community resources among those, who have it but don't need it and those who need it but don't have it, it can be a great source of community relief, especially during times of crises, personal or otherwise. Additionally, there should also be continued efforts to strengthen advocacy and build relations with government stakeholders, apart from focusing on the mobilization of *beedi* workers, inspiring and empowering them to stand as a community against exploitation by the *mahajans*. There could also be attempts to establish small businesses run by and for the women, but this would require the creation of a solid ecosystem (access to money and market, amongst other things) that acts as a safety net against the legitimate insecurities of the women around their income and survival.

In **Jharkhand**, since most agricultural workers would like to remain in the trade, improving the way they engage with the trade is the best way forward. Motivating the women (and their families) to implement innovative farming methods, establishing and harnessing SEWA's model of "collective bargaining power" to get better prices as well as access to credit, digital tools and digital literacy would benefit these women immensely. SEWA is fairly new in Jharkhand but over time, it could aspire to register a farmer producer company like *Karnbhumi*, SEWA's farmer producer company in Bihar, wherein both the board of directors and shareholders of the company are women farmers. This would not only help in providing recognition to women as farmers (rather than just helping hands) through collectivization of marginal farmers in Jharkhand, but also enable the mechanization of certain processes that would act as a relief for those who are compelled to exert

intense physical labour for agricultural work. According to the experiences women associated with SEWA in Bihar, *Karnbhumi* has enabled them to collectively improve their participation in *Gram Sabha*, and while earlier they were dismissed for being women, now they are respected for being farmers. The men in their community not only respect them for being workers but also women in the community are more supportive of their initiatives. The mobility of women farmers has increased, and they frequently visit the market as well as block offices in their region, seeking support in their bid to avail benefits under various government schemes. Being aware, they also possess the necessary documents that are usually required to be listed as a beneficiary.

Amongst the non-agrarian trades, in case of domestic workers who do not wish to change their trade, SEWA can attempt to register homecare cooperatives such as *SEWA Sangini* in the state, which currently operates out of Punjab and Patna, despite the challenges that may come with it. The co-operative would give a safe space for domestic workers to seek employment, rather than going to agencies that could dupe or exploit them. It would also bring about greater awareness of their rights to earn fair wages and decent working conditions. For construction workers who are the least educated, possess the least number of assets, and do not have any other skills beyond cooking, shifting to domestic work (which includes cooking) could be a better alternative. For those who cannot make that transition, registration of all workers with the welfare boards for construction workers is a must so that they can use their BOCW cards to avail relief benefits during times of crisis.

The Next Generation of Women in the Community

As mentioned earlier, the data for this study was collected by SEWA Sarvekshan, a collective of grassroots data collectors affiliated with the SEWA Bharat's Social Enterprise vertical. All the data collectors are from the communities that we attempted to understand and as a part of the study, a short inquiry was done with them too to get an idea of their aspirations and struggles as well as the ways in which Sarvekshan has benefitted them, subjectively and materially. While multiple data collectors from West Bengal sent in their answers, data collectors in Jharkhand could not send their responses due to several factors such as multiple commitments and repeated breakdowns in communication owing to poor network.

Mousumi Khatun and Samima Khatun from Murshidabad have stressed how working with Sarvekshan has enabled them to support their families while achieving some degree of financial independence that they value immensely. Manidra Pal from Fulia particularly enjoyed getting to know her community better and talking to them about their issues. She decided to join Sarvekshan so that she could cover her tuition fees with the earnings as well as help her family financially. Pal aspires to be a teacher one day. Chandni Khatun from Murshidabad finds the work meaningful as it made her think about the problems facing her community and how they can be resolved. Shilpa Pal, an 18-year-old from Fulia in the first semester of her BA degree, enjoys the mobility that has come with working in Sarvekshan and the opportunity it has given her to explore and understand the world in newer ways. Supriya Pal, who is also from Fulia, likes how this work allows her to

interact with several people and wants to continue working with Sarvekshan till she can fulfill her dream of becoming a police officer. Riya Pal, who is just 16 years old and aspires to become a nurse someday, struggled initially with the work due to bad roads and scepticism from the respondents. However, now she has found her way around the challenges and appreciates the exposure she has got through the work. Ayesha, who is from Murshidabad, wants to improve her computer skills and focus on her art while she works with Sarvekshan and supports her family. All these girls reported how patriarchal attitudes, early marriage, and lack of opportunities continue to be significant barriers for young women like them.

These young women have displayed an impressive hunger for expanding their vision, representing a fresh set of aspirations that is based on a reimagination of what is possible in their lives, even as the material and social realities surrounding them continue to act as deterrents, adding to their existing limitations that continue to cast a shadow on their ambition. Perhaps the increased presence of entities such as SEWA Sarvekshan, which utilize the growing digital capabilities of the younger generation will create progress not only for them but also for the older generation. However, it is important to keep in mind the gender and class inequalities that determine ownership of digital assets or access to the internet. Skill building alone won't be enough for realizing the goal of long-term sustainable impact; however, coupled with asset creation, it could empower women to choose a different reality that would be instrumental in breaking the cycle of poverty and marginalization in these communities.

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Appendix:

Table 1		Sample distribution state-wise	
West Bengal		1523	
Jharkhand		599	
Total sample size		2122	
Table 2		Member of SEWA: State-wise proportion	
West Bengal		46% (706)	
Jharkhand		74% (442)	
Total membership size		54% (1148)	
Table 3 State-wise and SEWA membership-wise frequency distribution of nature of trade			
Trade	West Bengal	SEWA Membership	
Beedi worker	440 (29%)	281 (64%)	
Beedi worker & Home maker	303 (20%)	169 (56%)	
Beedi worker & construction worker	33 (2%)	33 (100%)	
Beedi, construction, and homemaker	43 (3%)	43 (100%)	
Beedi worker & vendor (with/out construction work)	10 (0.65%)	6 (10%)	
Home maker	155 (10%)	47 (30%)	
Home maker & construction worker	7 (0.45%)	7 (100%)	
Home maker and small shop owner	5 (0.32%)	1 (20%)	
Home maker, weaving and handicrafts,	69 (5%)	3 (4%)	
Home maker and others *	15 (1%)	2 (14%)	
Small shop owners	13 (0.85%)	7 (53%)	
Handicrafts/weavers	263 (17%)	49 (19%)	
Other*	171	58	

	(11%)	(34%)
Others* Include trade practices such as: bank worker, farmer, soil work, yarn work, tailor/sewing work, working as a teacher in NGO or working in ICDS or SEWA.		

Table 4 State-wise and SEWA membership-wise frequency distribution of nature of trade

Trade	Jharkhand	SEWA Membership
Construction worker	32 (5%)	18 (56%)
Construction worker and domestic worker	3 (0.5%)	2 (67%)
Domestic worker	156 (26%)	103 (66%)
Those engaged in cleaning work	9 (1.5%)	3 (34%)
Small shop owner	6 (1%)	3 (50%)
Domestic worker and small shop owner	3 (0.5%)	1 (34%)
Street vendor	5 (0.8%)	3 (60%)
Agriculture	364 (61%)	290 (80%)
Other*	21 (3.5%)	19 (90%)

Other* include trade practices such as taking care of children, working at cloth shops, cleaning staff in hospital, tuition work and work in office.

Table 5 Jharkhand: Trade-wise frequency of reasons to work

Trade	Marriage	Easy to get work in village	Inter-generational family involvement	To support family after death of husband
Agriculture 61% (364)	104 (29%)	0	359 (98%)	0
Domestic worker 26% (156)	90 (58%)	107 (69%)	38 (24%)	7 (4%)
Construction worker 5% (32)	24 (75%)	20 (62%)	0	2 (6%)

Those engaged in cleaning work 1.5% (9)	6 (67%)	2 (22%)	0	3 (34%)
Small shop owner 1% (6)	5 (84%)	0	1 (17%)	0
Street Vendor 0.8% (5)	5 (100%)	0	0	0
Domestic worker and small shop owner 0.5% (3)	0	3 (100%)	3 (100%)	0
Construction worker and domestic worker 0.5% (3)	3 (100%)	3 (100%)	0	0
Other* 21 (3.5%)	0	0	2 (9%)	13 (62%)
Other* include trade practices such as taking care of children, working at cloth shops, sewing, cleaning staff in hospital, tuition work and work in office.				
Note: 32% (193) have an additional skill beyond the trade mentioned, but no data on what these skills are.				

Table 6 West Bengal: Trade-wise frequency of reasons to work

Trade	Marriage	Easy to get work in village	Inter-generational family involvement	To support family after death of husband
Beedi worker 440 (29%)	102	123	166	0
Beedi worker & Home maker 303 (20%)	2	8	168	0
Beedi worker & construction worker 33 (2%)	3	11	26	0
Beedi, construction, and homemaker 43 (3%)	0	0	36	0
Beedi worker & vendor (with/out construction work) 10 (0.65%)	0	0	10	0

Home maker 155 (10%)	61	4	51	0
Home maker & construction worker 7 (0.45%)		1	7	0
Home maker, weaving and handicrafts, 69 (5%)	22	10	4	0
Home maker & others 15 (1%)	15	0	0	0
Small shop owners 22 (0.85%), with 13 only in this trade	22	1	2	0
Handicrafts/weavers 263 (17%)	239	33	27	0
Other* 28 (1.8%)	18	5	9	2 (All work as domestic workers)
Farming 59 (3.8%)	Farming (3)		Farming (25)	
Soil work 25 (1.6%)	Soli work (19)		Soli work (6)	
Yarn work 22 (1.4%)	Marriage (22)		Yarn work (5)	
Domestic work 9(0.5%)	Domestic work (7)		Domestic work (1)	
Sewing 13 (0.85%)	9	3	1	
Tailoring 15 (1%)	13	1	0	0
<ul style="list-style-type: none"> - Others* Include trade practices such as: bank worker, working as a teacher in NGO, poultry, working at Paper bag factory - Home maker & others* include, yarn work, tailor/sewing work, taking care of animals 				
Years of work experience:				

- *Beedi* work: Range is 1 to 50 years, with average as 20 years
- *Beedi* work & construction work: Range is 12 to 40 years, with average as 17 years
- *Beedi* maker and home maker: Range is 3 to 40 years, with average as 14 years,
- Other: tailoring, sewing, ICDs as: Range as 1 to 6 years, with average as 3 years
- Handicrafts: Range 2 to 65 years, with average as 22 years
- Soil work: Range as 8 to max 50, with average as 25 years
- Servant: Range as 1 to 25 years, with average as 17
- Farmer: Range as 12 to 40 years, with average as 15 years
- Small shop: Range as 2 to 25 years, with average as 13
- Yarn work: Range as 5 to 40 years, average as 17 years
- Tailoring: Range as 1 to 4 years, average as 1.5 year
- Sewing: Range as 1 to 3 years, average as 1 year

Table 7 Jharkhand: Frequency distribution of support providers

Trade	Support Received	Govt & Other	SEWA/ SEWA official	Govt & SEWA	Official	Other	Other+: Who ??
Agriculture 61% (364)	347	0	21	166	160	0	0
Domestic worker 26% (156)	108	14	8	29	5	11	41
Construction worker 5% (32)	18	1	4	4	2	2	5
Those engaged in cleaning work 1.5% (9)	6	0	1	2	0	1	3
Small shop owner 1% (6)	3	2	0	1	0	0	0
Street Vendor 0.8% (5)	4	1	0	3	0	0	1
Other* 21 (3.5%)	22	1	2	9	5	0	5
Total	505 out of 600	19	36	214	172	14	55

- In other*, those engaged in momo making, paper bag factory, working in wedding as labourer, cleaning at hospital, safe work in the park, cloth shops, they do/have not received support.

- Other+: Includes those who have received support from SEWA+ Government (govt)+Other sources

Key points:

- For those engaged in domestic work, 'other' comprise of affluent people, World Vision Institute, and their employers
- For those engaged in domestic work, 'other' comprise of affluent people, food support from their own communities, employers, relatives, Saran Samiti, Marwari Sanstha, and SHGs
- For the above two, employers dominate the support network.
- Those engaged in agriculture do not depend on 'other' i.e., informal network sources

Table 8 Jharkhand: Nature of support by each category

Type of support	Govt & Other	SEWA	SEWA & Official	Govt & SEWA	Official= Who???	Other	Other+: Who ??	Total
Food	8	6	17	162	139	4	21	357
Food & other	7		1	22	0	0	33	63
Food & Health	3	1		1	8	0	23	36
Food, Health & other	0	0	0	1	0	0		1
Food & Loan	1	0	1	0	0	7	3	12
Food & Insurance	0	0	0	2	0	0	0	2
Food & Pension	1	0	0	0	0	0	1	2
Loan	1	0	0	0	0	3	1	5
Insurance	0	0	0	0	23	0	0	23
Insurance & pension	0	0	0	0	1	0	0	1
Total	21	7	19	188	171	14	82	502

Other includes: Covid safety kits, masks, mask + sanitizer and money, ration

Table 9 Jharkhand: Personal relief strategies

Trade	Borrowed	Borrowed Other	Borrowed & Own Deposit	Own Deposit	Own Deposit & Other	Other	All three
Construction 5% (32)	6	6	12	6	2	1	8

Domestic worker 26% (156)	27	17	21	29	21	4	36
Those engaged in cleaning work 1.5% (9)	2	1	1	0	0	0	0
Agriculture 61% (364)	53	0	61	249	0	0	
Small shop owners 1% (6)	1	1	3	0	0	0	1
Other 21 (3.5%)	2	2	2	3	2		3
Total	91	27	100	287	25	5	48

Other*: neighbors & relatives

Others in "all three" includes : Employer, relatives, neighbors, SHGs

Table 10 Jharkhand: Nature of financial hardship during the pandemic

Trade	Did you accept reduction in wage?	Did you sell your product at a cheaper rate?	Did you Migrate?	Did you have to reduce basic consumption due to covid?
Construction worker 5% (32)	30	N/A	0	28
Domestic worker 26% (156)	131	3	0	134
Those engaged in cleaning work 1.5% (9)	6	N/A	0	4
Agriculture 61% (364)	357	361	47	360
Small shop owners	All	5	0	All

1% (6)				
Other* 21 (3.5%)	All	9	3	All
Total	524 out of 600	378	47	396

In other*, those engaged in momo making, paper bag factory, working in wedding as labourer, cleaning at hospital, safe work in the park, cloth shops, they do/have not received support.

Key point:

- Of 50, 29 migrated to Maharashtra, and rest to Bihar, UP, Bengal, Hyderabad, Kerala, and Bengaluru. One migrated to Dubai.

Table 11 Jharkhand: Alternative livelihood possibilities

Trade	Alternate work that they would want to do?
Construction worker 5% (32)	<ul style="list-style-type: none"> ● Tea /snacks shop (11) ● Selling vegetables (10) ● Ration shop or grocery shop (4) ● Domestic work (3) ● Other work include <i>agarbatti</i> making and sewing/tailoring
Domestic worker 26% (156)	<ul style="list-style-type: none"> ● Tea / snacks shop (20) ● Selling vegetables (19) ● Pickle and <i>papad</i> training and work (5) ● Home based work (2) ● Can't do anything due to ageing and/or physical weakness (9) ● Other works include cooking, child care, agriculture, grocery shop, beautician, ladies store, office work, sewing and tailoring
Those engaged in cleaning work 1.5% (9)	<ul style="list-style-type: none"> ● Domestic work (2) ● Selling vegetables (2) ● Poultry (1)

Agriculture 61% (364)	<ul style="list-style-type: none"> ● Shop (4) ● Expansion of land (3) ● Sewing/tailoring (2) ● Others want to continue as usual
Small shop owners 1% (6)	<ul style="list-style-type: none"> ● Renovate/ expand shop (2) ● Others want to continue as usual
Other* 21 (3.5%)	<ul style="list-style-type: none"> ● Vegetable shop ● Small shop/grocery shop ● Others want to continue as usual

Table 12 Jharkhand: Dimensions related to alternative livelihoods

What assets do you own?

- 1. Bicycle/car/bike:** 337 own bicycle, of which 265 are in agriculture, 30 are domestic workers and 3 in construction work. For 13 out of 337, it is the only asset, of them 12 are in agriculture and 1 in construction. For most its 2nd and 3rd asset
- 2. Phone:** 544 own a phone, of them 115 have internet space.
 - i.** Of them 96 have phone as their only asset. And 68 of them are in agriculture while remaining are those engaged in cleaning work, construction and domestic workers.
 - ii.** In agriculture, 75 of those who have phone have internet. This also includes 2 construction workers, and 24 domestic workers with 4 small shop owners.
- 3. Food processing unit:** 194 own food processing unit, of these 23 are construction workers and 123 domestic workers. It's mostly owned by people with more than one asset. Of these 18 do not have phone. It is 2nd asset for most, except for 10 it's the only asset, these include domestic and construction workers.
- 4. Sewing machine:** 34 own a sewing machine, it includes 1 construction worker, 8 domestic workers & 21 are in agriculture, and 4 by other engaged in sewing or cleaning. It's owned by those with more than 2 assets. Out of them 9 do not have phone but have sewing machine.
- 5.** Majority owns two assets Phone and food processors.

What skills/qualifications do you possess?

- 1. 587 possess cooking skills**
- 2. 46 have sewing skills,** with 20 in domestic work and 14 in agriculture, all supplemented with cooking
- 3. 45 have HSC (XII std),** of these 22 are in agriculture and 18 domestic workers. In all cases, it supplemented with either cooking or sewing or both.
- 4. 15 have digital literacy education,** of these, 4 are in agriculture and 7 are domestic workers, and none are those engaged in cleaning work or small shop owners. Except one working in factory, they all have HSC degree

6. **5 have driving skills**, 3 are in agriculture and 2 are domestic workers Except 2, all have HSC degree.
 7. **3 of them know ONLY tailoring**, one is a DW and other a cleaning staff in hospital

Where do you get access to capital?

- 1. Bank:** 33, of these 4 are capital from bank, and rest from SHG bank, with 20 in agriculture and 10 domestic workers
- 2. MFIs:** 78 of these 6 domestic workers rely only MFI. Remaining workers depend on the combination of MFIs, SHGs and other informal networks. Over all 5 construction workers and 59 domestic workers rely on it, with dependence from those involved in agriculture.
- 3. SHG: 515** depend on it. Of them, 361 are in agriculture and 342 of them depend only on SHGs. For domestic workers, construction workers, and those engaged in cleaning work, SHG dependence co-exists with MFIs and access to informal network (moneylenders, employers, and relatives/neighbours) .

Do you know digital payments?

Only 17 out of 600 know: 15 are in agriculture and 2 are domestic workers.

Availability of skills training centre, and status of participation in it?

1. Yes, 17 respondents reported presence of skills centre
2. Only 5, all domestic workers, have availed training and learned stitching and garment making

Table 13 West Bengal: Knowledge of alternative skills/trade

Trade	Know alternative trade?	If yes, what?
Beedi worker 440 (29%)	57	<ul style="list-style-type: none"> ● Sewing, tailoring, agriculture, goat rearing ● 3 of them know computer ● 1 can do a teaching job ● Only one knows yarn work
Beedi worker & Home maker 303 (20%)	19	
Beedi worker & construction worker	0	0

33 (2%)		
<i>Beedi</i> , construction, and homemaker 43 (3%)	0	0
<i>Beedi</i> worker & vendor (with/out construction work) 10 (0.65%)	0	0
Home maker 155 (10%)	48	Weaving, saree binding, sewing, cutting, tailoring yarn work, making incense stick, and farming & soil work
Home maker & construction worker 7 (0.45%)	0	0
Home maker, weaving and handicrafts, 69 (5%)	11	Cooking, Weaving, saree binding, sewing, cutting,
Home maker & others 15 (1%)	9	Yarn work, weaving, tailoring, and soil work
Small shop owners 22 (0.85%), with 13 only in this trade	9	Weaving, saree binding, sewing, cutting, yarn work
Handicrafts/weavers 263 (17%)	73	Weaving, saree binding, sewing, cutting, yarn work
Other* 28 (1.8%)	37	Weaving, saree binding, sewing, cutting
Farming 59 (3.8%)	0	0
Soil work 25 (1.6%)	13	Weaving, yarn work, sewing
Yarn work 22 (1.4%)	7	Weaving, saree binding, cutting, and farming
Domestic work 9(0.5%)	3	Weaving, yarn work

Sewing 13 (0.85%)	3	Weaving work and tailoring
Tailoring 15 (1%)	9	<ul style="list-style-type: none"> • Yarn work, soil work, <i>beedi</i> making • 1 is equipped to take private tuition
Total	265	

Table 14 West Bengal: Ownership of equipment's/tools

Trade	Own tools	New tools	How new?
Beedi worker 440 (29%)	294	8	1 month to 6 months. 1 is 2 years old
Beedi worker & Home maker 303 (20%)	10	1	5 months old
Beedi worker & construction worker 33 (2%)	27	1	1 year old
Beedi, construction, and homemaker 43 (3%)	29	1	6 months old
Beedi worker & vendor (with/out construction work) 10 (0.65%)	8	0	
Home maker 155 (10%)	24	0	
Home maker & construction worker 7 (0.45%)	7	0	
Home maker, weaving and handicrafts, 69 (5%)	18	2	

Home maker & others 15 (1%)	2	0	
Small shop owners 22 (0.85%), with 13 only in this trade	2	0	
Handicrafts/weavers 263 (17%)	98	1	5 to 6 months old
Other* 28 (1.8%)	185		
Farming 59 (3.8%)	6	0	0
Soil work 25 (1.6%)	19	0	0
Yarn work 22 (1.4%)	13	0	0
Domestic work 9(0.5%)	0	0	0
Sewing 13 (0.85%)	11	3	Very recent
Tailoring 15 (1%)	14	1	5 months ago
Total	742	18	

Table 15 West Bengal: occupation-wise physical and mental health challenges

Trade	Back pain	Head pain	Eye problem	Physical problems/illness	Mental pressure/problems	Leg pain	Hand Pain	Pain in the body
Beedi worker 440 (29%)	50	10	10	24	97	0	1	0

Beedi worker & Home maker 303 (20%)	125	184	8	4	14	5	2	0
Beedi worker & construction worker 33 (2%)	0	0	0	3	2	0	0	0
Beedi, construction, and homemaker 43 (3%)	0	0	0	24	7	0	0	0
Beedi worker & vendor (with/out construction work) 10 (0.65%)	0	0	0	2	0	0	0	0
Home maker 155 (10%)	22	22	8	17	19	2	6	5
Home maker & construction worker 7 (0.45%)	6	0	0	6	0	0	0	0
Home maker, weaving and handicrafts, 69 (5%)	1	16	1	16	3	0	0	1
Home maker & others 15 (1%)	0	0	0	0	0	0	0	1
Small shop owners 22 (0.85%), with 13 only in this trade	0	0	0	5	8 (money stress)	0	0	1
Handicrafts/weavers 263 (17%)	2	5	16	52		11	13	14
Other* 28 (1.8%)	0	1	0	0	0	0	0	0
Farming 59 (3.8%)	0	1	0	3	52 (Money stress)	2	0	0
Soil work 25 (1.6%)	2	2	1	3	2	0	0	3
Yarn work 22 (1.4%)	0	0	1	0	0	0	2	0

Domestic work 9(0.5%)	0	0	0	0	0	0	0	7
Sewing 13 (0.85%)	2	1	0	3	2	0	0	0
Tailoring 15 (1%)	0	0	1	0	2	0	0	0
Total	205	290	48	231	205	20	26	32

Table 16 West Bengal: occupation-wise support providers

Trade	Support Received	Govt	SEWA/ SEWA official	Govt & SEWA	Other
Beedi worker 440 (29%)	194	74	34	85	1
Beedi worker & Home maker 303 (20%)	216	53	54	94	0
Beedi worker & construction worker 33 (2%)	18	14	2	2	0
Beedi, construction, and homemaker 43 (3%)	27	16	0	11	0
Beedi worker & vendor (with/out construction work) 10 (0.65%)	12	12	0	0	0
Home maker 155 (10%)	45	31	5	9	1
Home maker & construction worker 7 (0.45%)	5	5	0	0	0

Home maker, weaving and handicrafts, 69 (5%)	0	0	0	0	0
Home maker & others 15 (1%)	0	0	0	0	0
Small shop owners 22 (0.85%), with 13 only in this trade	11	6	2	1	2
Handicrafts/weavers 263 (17%)	94	95	3	0	2
Other* 28 (1.8%)	1	0	1	0	0
Farming 59 (3.8%)	0	1	0	0	0
Soil work 25 (1.6%)	5	3	1	0	1
Yarn work 22 (1.4%)	2	2	0	0	0
Domestic work 9(0.5%)	4	4	0	0	0
Sewing 13 (0.85%)	7	7	0	0	0
Tailoring 15 (1%)	1		1	0	0
Total	724	408	102	204	10

Others: Include, job owners and money lenders, and family members as minority (2)

Table 17 West Bengal: Nature of support provided					
Type of support	Govt	SEWA/ SEWA & Official	Govt & SEWA	Other	Total
Food	314	88	173	1	576
Food & other	2	0	0	0	2
Food & Health	51	6	14	1	72
Food, Health & insurance	2	1	1	1	5
Food, Health & debt	4	0	3	0	7
Food & Loan	0	0	0	0	0
Food & Insurance	2	2	0	0	4
Food & Pension	4	8	130		142
Insurance			2	1	3
Pension	3	0	0	0	3
Money (for health & basic needs)	0	0	0	3	3
Debt	0	0	0	1	1

Table 18 West Bengal: Personal relief strategies						
Trade	Selling personal assets/resources from savings (jewellery)	Mortgage	Employer	Debt (from savings or sale of personal resources)	Savings (non-jewellery)	Binding <i>beedi</i>
Beedi worker 440 (29%)	47	134	0	166	285	20 (<i>beedi</i> owner)
Beedi worker & Home maker 303 (20%)	10	14	0	68	112	10
Beedi worker & construction worker 33 (2%)	17	11	0	3	6	0

<i>Beedi</i> , construction, and homemaker 43 (3%)	21	12	0	6	8	0	
<i>Beedi</i> worker & vendor (with/out construction work) 10 (0.65%)	9	0	0	4	1	0	
Home maker 155 (10%)	10	17	0	47	105	8(borrow from tailor & 3 from <i>beedi</i> owner)	
Home maker & construction worker 7 (0.45%)	2	2	0	4	1	0	
Home maker, weaving and handicrafts, 69 (5%)	0	0	0	0	33	8	
Home maker & others 15 (1%)	0	2	0	0	2	0	
Small shop owners 22 (0.85%), with 13 only in this trade	2	4	2	0	11	0	
Handicrafts/weavers 263 (17%)	4	37	51	0	52	167	
Other* 28 (1.8%)	0	0	0	0	0	0	
Farming 59 (3.8%)	18	25 (only mortgage)	0	7	12	1	
Soil work 25 (1.6%)	0	3	0	10	19	0	

Yarn work 22 (1.4%)	1	2	0	10	14	0
Domestic work 9(0.5%)	1	0	0	1	5	0
Sewing 13 (0.85%)	0	0	0	0	9	1
Tailoring 15 (1%)	0	4	0	2	13	0
Total	154	263	51	405	895	71

Others: Include, job owners and money lenders, and family members as minority (2)

Key points:

- 39 out of the total mortgage are taken by selling personal resources such as jewelry
- In agriculture related activities there is no reported sale of personal resource for mortgage
- Of total 42 who have taken debt and mortgage, of them 38 are *beedi* workers, and 20 have supplemented debt with sale of jewelry—these include *beedi* maker, home makers and construction workers
- Of 154 who sold personal resources, 104 have sold personal resources in exchange of amount, and rest have done so for mortgage or debt

Table 19 West Bengal: Nature of economic hardships

Trade	Did you accept reduction in wage?	Did you sell your product at a cheaper rate?	Did you Migrate?
Beedi worker 440 (29%)	376	155	4
Beedi worker & Home maker 303 (20%)	108	147	-
Beedi worker & construction worker 33 (2%)	31	28	-
Beedi, construction, and homemaker	92	28	-

43 (3%)			
<i>Beedi</i> worker & vendor (with/out construction work) 10 (0.65%)	7	5	-
Home maker 155 (10%)	132	0	4
Home maker & construction worker 7 (0.45%)	0	0	0
Home maker, weaving and handicrafts, 69 (5%)	43	71	-
Home maker & others 15 (1%)	14	0	-
Small shop owners 22 (0.85%), with 13 only in this trade	16	13	1
Handicrafts/weavers 263 (17%)	261	146	5
Other* 28 (1.8%)		10	
Farming 59 (3.8%)	48	27	-
Soil work 25 (1.6%)	22	2	-
Yarn work 22 (1.4%)	20	13	-
Domestic work 9(0.5%)	9	N/A	-
Sewing 13 (0.85%)	11	5	-

Tailoring 15 (1%)	11	4	-
Total	1252	652	14

Table 20 West Bengal: Dimensions related to alternative livelihoods

What assets do you own?

1. **Bicycle/car/bike:** 365 own bicycle/car/bike. Of these, 13 are *beedi* workers, 50 home makers, one construction worker, 3 small shop owners, and 168 those who are engaged in weaving & handicrafts (including home markers). All of them own it with phone, except 3 engaged in *beedi* or construction work
2. **Phone:** 679 own phone. Of them 209 engage in weaving & handicraft, 12 small shop owners, 13 in yarn work, 3 in servant, 40 farmers, 18 soil work, 10 sewing, 89 home makers, and 135 in *beedi* work.
 - i. 177 have ONLY Phone as their asset, of these 38 are farmers, followed by 80 as engaged in *beedi* work and/or construction.
 - ii. Of 679 only 64 have internet connection---constituting those who are in sewing, tailoring, small shops, working in ICDS, tuition, home makers. With only 18 as *beedi* makers
3. **Food processing unit:** 933 own it. 460 are engaged in *beedi* work, and 8 in construction. 79 are homemakers, 99 are engaged in weaving/handicraft, 7 in tailoring, 3 in sewing, and 14 in farming own it. Of them food processing is the ONLY asset for 482 of those engaged in *beedi* makers, and 71 home makers, and 32 of those engaged in weaving/handicrafts along with home maker, and 10 farmers. Of these only 21 have all 3 assets
4. **Sewing machine:** Only 28 own a sewing machine, of these 8 are *beedi* makers, and 6 home makers. Of those in tailoring, 7 own machine, and those in sewing only 2 own machine

What skills/qualifications do you possess?

1. **1452** possess **cooking skills, of this 1370 know only cooking**
2. **46 have sewing skills**, with 20 in domestic work and 14 in agriculture, all supplemented with cooking
3. **149 have HSC (XII std)**, of these 57 are *beedi* workers, 14 home makers, 1 construction worker, 2 people are teachers, 16 are weavers.
4. **18 have digital literacy education**, of this 5 do not have HSC education—and these include *beedi* workers, home makers and weavers.
5. **1 *beedi* worker has driving skills, and possesses both cooking and HSC education**

Where do you get access to capital?

1. **Bank:** 881 depend on bank. Bandhan bank is a prominent bank in the region

2. **MFIs:** Only 18 depend on it, they are *beedi* workers and construction workers
3. **SHGs:** 538 depend on it. 8 are weavers, 12 yarn workers, 6 tailors, 30 farmers, 2 sewing, 2 domestic workers, 203 in *beedi* work, and 8 in construction work
4. **SHG& Bank:** 142 depend on it. 88 are engaged in *beedi* work, 3 in construction work, 4 are small shop owners, and 32 weavers, 4 are engaged in tailoring,
5. **Only Other:** 54. 2 are handicrafts/weavers. 10 are farmers, 4 sewing workers, 26 *beedi* work, and 7 home makers

(other* includes *beedi* owners/employer for debt, and local samiti)

Do you know digital payments?

Only 24 know how to do digital payments, 11 are *beedi* workers, and 4 weavers/handicrafts, with 3 home makers, and remaining working as teachers or tailors

Availability of skills training centre, and status of participation in it?

1. 580 reported of having skills centre around them. They teach, computer, English, yoga, and sewing.
2. Of these only 36 have availed services: of these 22 are learning sewing/tailoring, and remaining are learning English & computer. Along with it, 3 are learning yoga (home maker & weaver/handicrafts).
3. Of those learning sewing/tailoring, 9 are *beedi* workers. Of those learning computer, 5 are weavers/handicrafts

What assets do you own?

1. **Bicycle/car/bike:** 365 own bicycle/car/bike. Of these, 13 are *beedi* workers, 50 home makers, one construction worker, 3 small shop owners, and 168 those who are engaged in weaving & handicrafts (including home markers). All of them own it with phone, except 3 engaged in *beedi* or construction work
2. **Phone:** 679 own phone. Of them 209 engage in weaving & handicraft, 12 small shop owners, 13 in yarn work, 3 in servant, 40 farmers, 18 soil work, 10 sewing, 89 home makers, and 135 in *beedi* work.
 - i. 177 have ONLY Phone as their asset, of these 38 are farmers, followed by 80 as engaged in *beedi* work and/or construction.
 - ii. Of 679 only 64 have internet connection---constituting those who are in sewing, tailoring, small shops, working in ICDS, tuition, home makers. With only 18 as *beedi* makers
3. **Food processing unit:** 933 own it. 460 are engaged in *beedi* work, and 8 in construction. 79 are homemakers, 99 are engaged in weaving/handicraft, 7 in tailoring, 3 in sewing, and 14 in farming own it. Of them food processing is the ONLY asset for 482 of those engaged in *beedi* makers, and 71 home makers, and 32 of those engaged in weaving/handicrafts along with home maker, and 10 farmers. Of these only 21 have all 3 assets
4. **Sewing machine:** Only 28 own a sewing machine, of these 8 are *beedi* makers, and 6 home makers. Of those in tailoring, 7 own machine, and those in sewing only 2 own machine

What skills/qualifications do you possess?

1. **1452** possess **cooking skills, of this 1370 know only cooking**
2. **46 have sewing skills**, with 20 in domestic work and 14 in agriculture, all supplemented with cooking
3. **149 have HSC (XII std)**, of these 57 are *beedi* workers, 14 home makers, 1 construction worker, 2 people are teachers, 16 are weavers.
4. **18 have digital literacy education**, of this 5 do not have HSC education—and these include *beedi* workers, home makers and weavers.
5. **1 *beedi* worker has driving skills, and possesses both cooking and HSC education**

Where do you get access to capital?

1. **Bank:** 881 depend on bank. Bandhan bank is a prominent bank in the region
2. **MFIs:** Only 18 depend on it, they are *beedi* workers and construction workers
3. **SHGs:** 538 depend on it. 8 are weavers, 12 yearn workers, 6 tailors, 30 farmers, 2 sewing, 2 domestic workers, 203 in *beedi* work, and 8 in construction work
4. **SHG& Bank:** 142 depend on it. 88 are engaged in *beedi* work, 3 in construction work, 4 are small shop owners, and 32 weavers, 4 are engaged in tailoring,
5. **Only Other:** 54. 2 are handicrafts/weavers. 10 are farmers, 4 sewing workers, 26 *beedi* work, and 7 home makers

(other* includes *beedi* owners/employer for debt, and local samiti)

Do you know digital payments?

Only 24 know how to do digital payments, 11 are *beedi* workers, and 4 weavers/handicrafts, with 3 home makers, and remaining working as teachers or tailors

Availability of skills training centre, and status of participation in it?

Appendix:

Table 1 Sample distribution state-wise

West Bengal	1523
Jharkhand	599
Total sample size	2122

Table 2 Member of SEWA : State-wise proportion

West Bengal	46% (706)
Jharkhand	74% (442)
Total membership size	54% (1148)

Table 3 State-wise and SEWA membership-wise frequency distribution of nature of trade

Trade	West Bengal	SEWA Membership
Beedi worker	440 (29%)	281 (64%)
Beedi worker & Home maker	303 (20%)	169 (56%)
Beedi worker & construction worker	33 (2%)	33 (100%)
Beedi, construction, and homemaker	43 (3%)	43 (100%)
Beedi worker & vendor (with/out construction work)	10 (0.65%)	6 (10%)
Home maker	155 (10%)	47 (30%)
Home maker & construction worker	7 (0.45%)	7 (100%)
Home maker and small shop owner	5 (0.32%)	1 (20%)
Home maker, weaving and handicrafts,	69 (5%)	3 (4%)
Home maker and others *	15 (1%)	2 (14%)
Small shop owners	13 (0.85%)	7 (53%)
Handicrafts/weavers	263 (17%)	49 (19%)
Other*	171 (11%)	58 (34%)
Others* Include trade practices such as: bank worker, farmer, soil work, yarn work, tailor/sewing work, working as a teacher in NGO or working in ICDS or SEWA.		

Table 4 State-wise and SEWA membership-wise frequency distribution of nature of trade

Trade	Jharkhand	SEWA Membership
Construction worker	32 (5%)	18 (56%)
Construction worker and domestic worker	3 (0.5%)	2 (67%)
Domestic worker	156 (26%)	103 (66%)

Those engaged in cleaning work	9 (1.5%)	3 (34%)
Small shop owner	6 (1%)	3 (50%)
Domestic worker and small shop owner	3 (0.5%)	1 (34%)
Street vendor	5 (0.8%)	3 (60%)
Agriculture	364 (61%)	290 (80%)
Other*	21 (3.5%)	19 (90%)
Other* include trade practices such as taking care of children, working at cloth shops, cleaning staff in hospital, tuition work and work in office.		

Table 5 Jharkhand: Trade-wise frequency of reasons to work

Trade	Marriage	Easy to get work in village	Inter-generational family involvement	To support family after death of husband
Agriculture 61% (364)	104 (29%)	0	359 (98%)	0
Domestic worker 26% (156)	90 (58%)	107 (69%)	38 (24%)	7 (4%)
Construction worker 5% (32)	24 (75%)	20 (62%)	0	2 (6%)
Those engaged in cleaning work 1.5% (9)	6 (67%)	2 (22%)	0	3 (34%)
Small shop owner 1% (6)	5 (84%)	0	1 (17%)	0
Street Vendor 0.8% (5)	5 (100%)	0	0	0
Domestic worker and small shop owner 0.5% (3)	0	3 (100%)	3 (100%)	0
Construction worker and domestic worker 0.5% (3)	3 (100%)	3 (100%)	0	0

Other* 21 (3.5%)	0	0	2 (9%)	13 (62%)
Other* include trade practices such as taking care of children, working at cloth shops, sewing, cleaning staff in hospital, tuition work and work in office.				
Note: 32% (193) have an additional skill beyond the trade mentioned, but no data on what these skills are.				

Table 6 West Bengal: Trade-wise frequency of reasons to work

Trade	Marriage	Easy to get work in village	Inter-generational family involvement	To support family after death of husband
Beedi worker 440 (29%)	102	123	166	0
Beedi worker & Home maker 303 (20%)	2	8	168	0
Beedi worker & construction worker 33 (2%)	3	11	26	0
Beedi, construction, and homemaker 43 (3%)	0	0	36	0
Beedi worker & vendor (with/out construction work) 10 (0.65%)	0	0	10	0
Home maker 155 (10%)	61	4	51	0
Home maker & construction worker 7 (0.45%)		1	7	0
Home maker, weaving and handicrafts, 69 (5%)	22	10	4	0
Home maker & others 15 (1%)	15	0	0	0
Small shop owners 22 (0.85%), with 13 only in this trade	22	1	2	0

Handicrafts/weavers 263 (17%)	239	33	27	0
Other* 28 (1.8%)	18	5	9	2 (All work as domestic workers)
Farming 59 (3.8%)	Farming (3)		Farming (25)	
Soil work 25 (1.6%)	Soli work (19)		Soli work (6)	
Yarn work 22 (1.4%)	Marriage (22)		Yarn work (5)	
Domestic work 9(0.5%)	Domestic work (7)		Domestic work(1)	
Sewing 13 (0.85%)	9	3	1	
Tailoring 15 (1%)	13	1	0	0

- Others* Include trade practices such as: bank worker, working as a teacher in NGO, poultry, working at Paper bag factory
- Home maker & others* include ,yarn work, tailor/sewing work, taking care of animals

Years of work experience:

- *Beedi* work: Range is 1 to 50 years, with average as 20 years
- *Beedi* work & construction work: Range is 12 to 40 years, with average as 17 years
- *Beedi* maker and home maker: Range is 3 to 40 years, with average as 14 years,
- Other: tailoring, sewing, ICDs as :Range as 1 to 6 years, with average as 3 years
- Handicrafts: Range 2 to 65 years, with average as 22 years
- Soil work: Range as 8 to max 50, with average as 25 years
- Servant: Range as 1 to 25 years, with average as 17
- Farmer: Range as 12 to 40 years, with average as 15 years
- Small shop: Range as 2 to 25 years, with average as 13
- Yarn work: Range as 5 to 40 years, average as 17 years
- Tailoring: Range as 1 to 4 years, average as 1.5 year
- Sewing: Range as 1 to 3 years, average as 1 year

Table 7 Jharkhand: Frequency distribution of support providers

Trade	Support Received	Govt & Other	SEWA/ SEWA official	Govt & SEWA	Official	Other	Other+: Who ??
Agriculture 61% (364)	347	0	21	166	160	0	0
Domestic worker 26% (156)	108	14	8	29	5	11	41
Construction worker 5% (32)	18	1	4	4	2	2	5
Those engaged in cleaning work 1.5% (9)	6	0	1	2	0	1	3
Small shop owner 1% (6)	3	2	0	1	0	0	0
Street Vendor 0.8% (5)	4	1	0	3	0	0	1
Other* 21 (3.5%)	22	1	2	9	5	0	5
Total	505 out of 600	19	36	214	172	14	55

- In other*, those engaged in *momo* making, paper bag factory, working in wedding as labourer, cleaning at hospital, safe work in the park, cloth shops, they do/have not received support.
- Other+: Includes those who have received support from SEWA+ Government (govt)+Other sources

Key points:

- For those engaged on domestic work, 'other' comprise of affluent people, World Vision Institute, and their employers
- For those engaged in domestic work, 'other' comprise of affluent people, food support from their own communities, employers, relatives, Saran Samiti, Marwari Sanstha, and SHGs
- For the above two, employers dominate the support network.
- Those engaged in agriculture do not depend on 'other' i.e. informal network sources

Table 8 Jharkhand: Nature of support by each category								
Type of support	Govt & Other	SEWA	SEWA & Official	Govt & SEWA	Official= Who???	Other	Other+: Who ??	Total
Food	8	6	17	162	139	4	21	357
Food & other	7		1	22	0	0	33	63
Food & Health	3	1		1	8	0	23	36
Food, Health & other	0	0	0	1	0	0		1
Food & Loan	1	0	1	0	0	7	3	12
Food & Insurance	0	0	0	2	0	0	0	2
Food & Pension	1	0	0	0	0	0	1	2
Loan	1	0	0	0	0	3	1	5
Insurance	0	0	0	0	23	0	0	23
Insurance & pension	0	0	0	0	1	0	0	1
Total	21	7	19	188	171	14	82	502
Other includes: Covid safety kits, masks, mask + sanitizer and money, ration								

Table 9 Jharkhand: Personal relief strategies							
Trade	Borrowed	Borrowed Other	Borrowed & Own Deposit	Own Deposit	Own Deposit & Other	Other	All three
Construction 5% (32)	6	6	12	6	2	1	8
Domestic worker 26% (156)	27	17	21	29	21	4	36
Those engaged in cleaning work 1.5% (9)	2	1	1	0	0	0	0
Agriculture 61% (364)	53	0	61	249	0	0	
Small shop owners	1	1	3	0	0	0	1

1% (6)							
Other 21 (3.5%)	2	2	2	3	2		3
Total	91	27	100	287	25	5	48

Other*: neighbours & relatives

Others in "all three" includes : Employer, relatives, neighbours, SHGs

Table 10 Jharkhand: Nature of financial hardship during the pandemic

Trade	Did you accept reduction in wage?	Did you sell your product at a cheaper rate?	Did you Migrate?	Did you have to reduce basic consumption due to covid?
Construction worker 5% (32)	30	N/A	0	28
Domestic worker 26% (156)	131	3	0	134
Those engaged in cleaning work 1.5% (9)	6	N/A	0	4
Agriculture 61% (364)	357	361	47	360
Small shop owners 1% (6)	All	5	0	All
Other* 21 (3.5%)	All	9	3	All
Total	524 out of 600	378	47	396

In other*, those engaged in *momo* making, paper bag factory, working in wedding as labourer, cleaning at hospital, safe work in the park, cloth shops, they do/have not received support.

Key point:

- Of 50, 29 migrated to Maharashtra, and rest to Bihar, UP, Bengal, Hyderabad, Kerala, and Bengaluru. One migrated to Dubai.

Table 11 Jharkhand: Alternative livelihood possibilities

Trade	Alternate work that they would want to do?
Construction worker 5% (32)	<ul style="list-style-type: none"> ● Tea /snacks shop (11) ● Selling vegetables (10) ● Ration shop or grocery shop (4) ● Domestic work (3) ● Other work include <i>agarbatti</i> making and sewing/tailoring
Domestic worker 26% (156)	<ul style="list-style-type: none"> ● Tea / snacks shop (20) ● Selling vegetables (19) ● Pickle and <i>papad</i> training and work (5) ● Home based work (2) ● 9 can't do anything due to ageing and/or physical weakness ● Other work include cooking, child care, agriculture, grocery shop, beautician, ladies store, office work, sewing and tailoring
Those engaged in cleaning work 1.5% (9)	<ul style="list-style-type: none"> ● Domestic work: (2) ● Selling vegetables (2) ● Poultry (1)
Agriculture 61% (364)	<ul style="list-style-type: none"> ● Shop (4) ● Expansion of land (3) ● Sewing/tailoring (2) ● Others want to continue as usual
Small shop owners 1% (6)	<ul style="list-style-type: none"> ● Renovate/ expand shop (2) ● Others want to continue as usual
Other* 21 (3.5%)	<ul style="list-style-type: none"> ● Vegetable shop ● Small shop/grocery shop ● Others want to continue as usual

Table 12

Jharkhand: Dimensions related to alternative livelihoods

What assets do you own?

1. **Bicycle/car/bike:** 337 own bicycle, of which 265 are in agriculture, 30 are domestic workers and 3 in construction work. For 13 out of 337, it is the only asset, of them 12 are in agriculture and 1 in construction. For most its 2nd and 3rd asset
2. **Phone:** 544 own phone, of them 115 have internet space.
 - i. Of them 96 have phone as their only asset. And, 68 of them are in agriculture while remaining are those engaged in cleaning work, construction and domestic workers.
 - ii. In agriculture, 75 of those who have phone have internet. This also includes 2 construction workers, and 24 domestic workers with 4 small shop owners.
3. **Food processing unit:** 194 own food processing unit, of these 23 are construction workers and 123 domestic workers. It's mostly owned by people with more than one asset. Of these 18 do not have phone. It is 2nd asset for most, except for 10 it's the only asset, these include domestic and construction workers
4. **Sewing machine:** 34 own sewing machine, it includes 1 construction worker, 8 domestic workers & 21 are in agriculture, and 4 by other engaged in sewing or cleaning. Its owned by those with more than 2 assets. Out of them 9 do not have phone but have sewing machine.
5. Majority owns two assets Phone and food processor

What skills/qualifications do you possess?

1. **587** possess **cooking skills**
2. **46** have **sewing skills**, with 20 in domestic work and 14 in agriculture, all supplemented with cooking
3. **45** have **HSC (XII std)**, of these 22 are in agriculture and 18 domestic workers. In all cases, it supplemented with either cooking or sewing or both.
4. **15** have **digital literacy education**, of these, 4 are in agriculture and 7 are domestic workers, and none are those engaged in cleaning work or small shop owners, except one working in factory, they all have HSC degree
6. **5** have **driving skills**, 3 are in agriculture and 2 are domestic workers Except 2, all have HSC degree.
7. **3** of them know **ONLY tailoring**, one is a DW and other a cleaning staff in hospital

Where do you get access to capital?

1. **Bank:** 33, Of these 4 are capital from bank, and rest from SHG bank, with 20 in agriculture and 10 domestic workers
2. **MFIs:** 78, of these 6 domestic workers rely only MFI. Remaining workers depend on the combination of MFIs, SHGs and other informal networks. Over all 5 construction workers and 59 domestic workers rely on it, with dependence from those involved in agriculture
3. **SHG: 515** depend on it. Of them, 361 are in agriculture and 342 of them depend only on SHGs. For domestic workers, construction workers, and those engaged in cleaning work, SHG dependence co-exists with MFIs and access to informal network (moneylenders, employers, and relatives/neighbours)

Do you know digital payments?

Only 17 out of 600 know: 15 are in agriculture and 2 are domestic workers

Availability of skills training centre, and status of participation in it?

1. Yes, 17 respondents reported presence of skills centre
2. Only 5, all domestic workers, have availed training and learned stitching and garment making

Table 13 West Bengal: Knowledge of alternative skills/trade

Trade	Know alternative trade?	If yes, what?
Beedi worker 440 (29%)	57	<ul style="list-style-type: none"> ● Sewing, tailoring, agriculture, goat rearing ● 3 of them know computer ● 1 can do teaching job ● Only one knows yarn work
Beedi worker & Home maker 303 (20%)	19	
<i>Beedi worker & construction worker</i> 33 (2%)	0	0
<i>Beedi, construction, and homemaker</i> 43 (3%)	0	0
<i>Beedi worker & vendor (with/out construction work)</i> 10 (0.65%)	0	0
Home maker 155 (10%)	48	Weaving, saree binding, sewing, cutting, tailoring yarn work, making incense stick, and farming & soil work
<i>Home maker & construction worker</i> 7 (0.45%)	0	0
<i>Home maker, weaving and handicrafts,</i> 69 (5%)	11	Cooking, Weaving, saree binding, sewing, cutting,
<i>Home maker & others</i> 15 (1%)	9	Yarn work, weaving, tailoring, and soil work
<i>Small shop owners</i>	9	Weaving, saree binding, sewing, cutting, yarn work

22 (0.85%), with 13 only in this trade		
Handicrafts/weavers 263 (17%)	73	Weaving, saree binding, sewing, cutting, yarn work
Other* 28 (1.8%)	37	Weaving, saree binding, sewing, cutting
Farming 59 (3.8%)	0	0
Soil work 25 (1.6%)	13	Weaving, yarn work, sewing
Yarn work 22 (1.4%)	7	Weaving, saree binding, cutting, and farming
Domestic work 9(0.5%)	3	Weaving, yarn work
Sewing 13 (0.85%)	3	Weaving work and tailoring
Tailoring 15 (1%)	9	<ul style="list-style-type: none"> • Yarn work, soil work, <i>beedi</i> making • 1 is equipped to take private tuition
Total	265	

Table 14 West Bengal: Ownership of equipment's/tools

Trade	Own tools	New tools	How new?
Beedi worker 440 (29%)	294	8	1 month to 6 months. 1 is 2 years old
Beedi worker & Home maker 303 (20%)	10	1	5 months old
Beedi worker & construction worker 33 (2%)	27	1	1 year old

Beedi, construction, and homemaker 43 (3%)	29	1	6 months old
Beedi worker & vendor (with/out construction work) 10 (0.65%)	8	0	
Home maker 155 (10%)	24	0	
Home maker & construction worker 7 (0.45%)	7	0	
Home maker, weaving and handicrafts, 69 (5%)	18	2	
Home maker & others 15 (1%)	2	0	
Small shop owners 22 (0.85%), with 13 only in this trade	2	0	
Handicrafts/weavers 263 (17%)	98	1	5 to 6 months old
Other* 28 (1.8%)	185		
Farming 59 (3.8%)	6	0	0
Soil work 25 (1.6%)	19	0	0
Yarn work 22 (1.4%)	13	0	0
Domestic work 9(0.5%)	0	0	0
Sewing 13 (0.85%)	11	3	Very recent

Tailoring 15 (1%)	14	1	5 months ago
Total	742	18	

Table 15 West Bengal: occupation-wise physical and mental health challenges

Trade	Back pain	Head pain	Eye problem	Physical problems/illness	Mental pressure/problems	Leg pain	Hand Pain	Pain in the body
Beedi worker 440 (29%)	50	10	10	24	97	0	1	0
Beedi worker & Home maker 303 (20%)	125	184	8	4	14	5	2	0
Beedi worker & construction worker 33 (2%)	0	0	0	3	2	0	0	0
Beedi, construction, and homemaker 43 (3%)	0	0	0	24	7	0	0	0
Beedi worker & vendor (with/out construction work) 10 (0.65%)	0	0	0	2	0	0	0	0
Home maker 155 (10%)	22	22	8	17	19	2	6	5
Home maker & construction worker 7 (0.45%)	6	0	0	6	0	0	0	0
Home maker, weaving and handicrafts, 69 (5%)	1	16	1	16	3	0	0	1
Home maker & others 15 (1%)	0	0	0	0	0	0	0	1
Small shop owners	0	0	0	5	8	0	0	1

22 (0.85%), with 13 only in this trade					(money stress)				
Handicrafts/weavers 263 (17%)	2	5	16	52		11	13	14	
Other* 28 (1.8%)	0	1	0	0	0	0	0	0	
Farming 59 (3.8%)	0	1	0	3	52 (Money stress)	2	0	0	
Soil work 25 (1.6%)	2	2	1	3	2	0	0	3	
Yarn work 22 (1.4%)	0	0	1	0	0	0	2	0	
Domestic work 9(0.5%)	0	0	0	0	0	0	0	7	
Sewing 13 (0.85%)	2	1	0	3	2	0	0	0	
Tailoring 15 (1%)	0	0	1	0	2	0	0	0	
Total	205	290	48	231	205	20	26	32	

Table 16 West Bengal: occupation-wise support providers					
Trade	Support Received	Govt	SEWA/ SEWA official	Govt & SEWA	Other
Beedi worker 440 (29%)	194	74	34	85	1
Beedi worker & Home maker 303 (20%)	216	53	54	94	0

Beedi worker & construction worker 33 (2%)	18	14	2	2	0
Beedi, construction, and homemaker 43 (3%)	27	16	0	11	0
Beedi worker & vendor (with/out construction work) 10 (0.65%)	12	12	0	0	0
Home maker 155 (10%)	45	31	5	9	1
Home maker & construction worker 7 (0.45%)	5	5	0	0	0
Home maker, weaving and handicrafts, 69 (5%)	0	0	0	0	0
Home maker & others 15 (1%)	0	0	0	0	0
Small shop owners 22 (0.85%), with 13 only in this trade	11	6	2	1	2
Handicrafts/weavers 263 (17%)	94	95	3	0	2
Other* 28 (1.8%)	1	0	1	0	0
Farming 59 (3.8%)	0	1	0	0	0
Soil work 25 (1.6%)	5	3	1	0	1
Yarn work 22 (1.4%)	2	2	0	0	0
Domestic work 9(0.5%)	4	4	0	0	0

Sewing 13 (0.85%)	7	7	0	0	0
Tailoring 15 (1%)	1		1	0	0
Total	724	408	102	204	10

Others: Include, job owners and money lenders, and family members as minority (2)

Table 17 West Bengal: Nature of support provided

Type of support	Govt	SEWA/ SEWA & Official	Govt & SEWA	Other	Total
Food	314	88	173	1	576
Food & other	2	0	0	0	2
Food & Health	51	6	14	1	72
Food, Health & insurance	2	1	1	1	5
Food, Health & debt	4	0	3	0	7
Food & Loan	0	0	0	0	0
Food & Insurance	2	2	0	0	4
Food & Pension	4	8	130		142
Insurance			2	1	3
Pension	3	0	0	0	3
Money (for health & basic needs)	0	0	0	3	3
Debt	0	0	0	1	1

Table 18 West Bengal: Personal relief strategies

Trade	Selling personal assets/resources from savings (jewellery)	Mortgage	Employer	Debt (from savings or sale of personal resources)	Savings (non-jewellery)	Binding <i>beedi</i>

Beedi worker 440 (29%)	47	134	0	166	285	20 (<i>beedi</i> owner)
Beedi worker & Home maker 303 (20%)	10	14	0	68	112	10
Beedi worker & construction worker 33 (2%)	17	11	0	3	6	0
Beedi, construction, and homemaker 43 (3%)	21	12	0	6	8	0
Beedi worker & vendor (with/out construction work) 10 (0.65%)	9	0	0	4	1	0
Home maker 155 (10%)	10	17	0	47	105	8(borrow from tailor & 3 from <i>beedi</i> owner)
Home maker & construction worker 7 (0.45%)	2	2	0	4	1	0
Home maker, weaving and handicrafts, 69 (5%)	0	0	0	0	33	8
Home maker & others 15 (1%)	0	2	0	0	2	0
Small shop owners 22 (0.85%), with 13 only in this trade	2	4	2	0	11	0
Handicrafts/weavers 263 (17%)	4	37	51	0	52	167
Other* 28 (1.8%)	0	0	0	0	0	0

Farming 59 (3.8%)	18	25 (only mortgage)	0	7	12	1
Soil work 25 (1.6%)	0	3	0	10	19	0
Yarn work 22 (1.4%)	1	2	0	10	14	0
Domestic work 9(0.5%)	1	0	0	1	5	0
Sewing 13 (0.85%)	0	0	0	0	9	1
Tailoring 15 (1%)	0	4	0	2	13	0
Total	154	263	51	405	895	71

Others: Include, job owners and money lenders, and family members as minority (2)

Key points:

- 39 out of the total mortgage are taken by selling personal resources such as jewellery
- In agriculture related activities there is no reported sale of personal resource for mortgage
- Of total 42 who have taken debt and mortgage, of them 38 are *beedi* workers, and 20 have supplemented debt with sale of jewellery—these include *beedi* maker, home makers and construction workers
- Of 154 who sold personal resources, 104 have sold personal resources in exchange of amount, and rest have done so for mortgage or debt

Table 19 West Bengal: Nature of economic hardships

Trade	Did you accept reduction in wage?	Did you sell your product at a cheaper rate?	Did you Migrate?
<i>Beedi</i> worker 440 (29%)	376	155	4
<i>Beedi</i> worker & Home maker 303 (20%)	108	147	-

Beedi worker & construction worker 33 (2%)	31	28	-
Beedi, construction, and homemaker 43 (3%)	92	28	-
Beedi worker & vendor (with/out construction work) 10 (0.65%)	7	5	-
Home maker 155 (10%)	132	0	4
Home maker & construction worker 7 (0.45%)	0	0	0
Home maker, weaving and handicrafts, 69 (5%)	43	71	-
Home maker & others 15 (1%)	14	0	-
Small shop owners 22 (0.85%), with 13 only in this trade	16	13	1
Handicrafts/weavers 263 (17%)	261	146	5
Other* 28 (1.8%)		10	
Farming 59 (3.8%)	48	27	-
Soil work 25 (1.6%)	22	2	-
Yarn work 22 (1.4%)	20	13	-
Domestic work 9(0.5%)	9	N/A	-

Sewing 13 (0.85%)	11	5	-
Tailoring 15 (1%)	11	4	-
Total	1252	652	14

Table 20 West Bengal: Dimensions related to alternative livelihoods

What assets do you own?

1. **Bicycle/car/bike:** 365 own bicycle/car/bike. Of these, 13 are *beedi* workers, 50 home makers, one construction worker, 3 small shop owners, and 168 those who are engaged in weaving & handicrafts (including home markers). All of them own it with phone, except 3 engaged in *beedi* or construction work
2. **Phone:** 679 own phone. Of them 209 engage in weaving & handicraft, 12 small shop owners, 13 in yarn work, 3 in servant, 40 farmers, 18 soil work, 10 sewing, 89 home makers, and 135 in *beedi* work.
 - i. 177 have ONLY Phone as their asset, of these 38 are farmers, followed by 80 as engaged in *beedi* work and/or construction.
 - ii. Of 679 only 64 have internet connection---constituting those who are in sewing, tailoring, small shops, working in ICDS, tuition, home makers. With only 18 as *beedi* makers
3. **Food processing unit:** 933 own it. 460 are engaged in *beedi* work, and 8 in construction. 79 are homemakers, 99 are engaged in weaving/handicraft, 7 in tailoring, 3 in sewing, and 14 in farming own it. Of them food processing is the ONLY asset for 482 of those engaged in *beedi* makers, and 71 home makers, and 32 of those engaged in weaving/handicrafts along with home maker, and 10 farmers. Of these only 21 have all 3 assets
4. **Sewing machine:** Only 28 own a sewing machine, of these 8 are *beedi* makers, and 6 home makers. Of those in tailoring, 7 own machine, and those in sewing only 2 own machine

What skills/qualifications do you possess?

1. **1452 possess cooking skills, of this 1370 know only cooking**
2. **46 have sewing skills**, with 20 in domestic work and 14 in agriculture, all supplemented with cooking
3. **149 have HSC (XII std)**, of these 57 are *beedi* workers, 14 home makers, 1 construction worker, 2 people are teachers, 16 are weavers.
4. **18 have digital literacy education**, of this 5 do not have HSC education—and these include *beedi* workers, home makers and weavers.
5. **1 *beedi* worker has driving skills, and possesses both cooking and HSC education**

Where do you get access to capital?

1. **Bank:** 881 depend on bank. Bandhan bank is a prominent bank in the region
2. **MFIs:** Only 18 depend on it, they are *beedi* workers and construction workers
3. **SHGs:** 538 depend on it. 8 are weavers, 12 yarn workers, 6 tailors, 30 farmers, 2 sewing, 2 domestic workers, 203 in *beedi* work, and 8 in construction work
4. **SHG& Bank:** 142 depend on it. 88 are engaged in *beedi* work, 3 in construction work, 4 are small shop owners, and 32 weavers, 4 are engaged in tailoring,
5. **Only Other:** 54. 2 are handicrafts/weavers. 10 are farmers, 4 sewing workers, 26 *beedi* work, and 7 home makers

(other* includes *beedi* owners/employer for debt, and local samiti)

Do you know digital payments?

Only 24 know how to do digital payments, 11 are *beedi* workers, and 4 weavers/handicrafts, with 3 home makers, and remaining working as teachers or tailors

Availability of skills training centre, and status of participation in it?

1. 580 reported of having skills centre around them. They teach, computer, English, yoga, and sewing.
2. Of these only 36 have availed services: of these 22 are learning sewing/tailoring, and remaining are learning English & computer. Along with it, 3 are learning yoga (home maker & weaver/handicrafts).
3. Of those learning sewing/tailoring, 9 are *beedi* workers. Of those learning computer, 5 are weavers/handicrafts

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1. 580 reported of having skills centre around them. They teach, computer, English, yoga, and sewing.
2. Of these only 36 have availed services: of these 22 are learning sewing/tailoring, and remaining are learning English & computer. Along with it, 3 are learning yoga (home maker & weaver/handicrafts).
3. Of those learning sewing/tailoring, 9 are *beedi* workers. Of those learning computer, 5 are weavers/handicrafts