

# The Invisibility of Women in Indian Agriculture: A Case of Uttar Pradesh (Town)

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Dr. Shashi Bala



**V.V. Giri National Labour Institute**



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## Preface

The maintenance of a desirable level of agricultural output necessitates the efficient and timely utilization of inputs, the safety and comfort of agricultural workers, and the enhancement of product quality and value addition. 156 million hectares of the entire geographical area of 349 million hectares are under cultivation, providing food, fiber, feed, and fuel to more than one billion people. Agriculture is the primary source of income for approximately 65 % of the people. Indian agriculture is marked by fragmented land holdings, excessive reliance on monsoons, and a lack of advanced inputs and farming practices.

Agricultural development projects that do not address persisting gender disparities and miss out on possibilities to make a bigger difference. The cost of ignoring the significant 'gender gap' that exists in agricultural productivity and development in most nations is becoming increasingly clear. This price is borne not only in the form of chronic inequality but also in the form of squandered opportunities to improve development results. The continuation of this disparity is exacerbated by women's unequal access to essential agricultural inputs such as land, labour, knowledge, fertilizer, and improved seeds and seedlings.

The report aims to uncover the underpinning status of women in agriculture. The goal of this study is to develop and execute a fair and equal approach to gender issues. We are optimistic that the findings of this study would aid all stakeholders in their efforts to minimize existing gender inequities in the agricultural sector.

I congratulate Dr. Shashi Bala, Fellow, and her team for their endeavors in these directions.

**Dr. H. Srinivas**  
**Director General**  
V.V. Giri National Labour Institute, Noida



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I also thank to the entire project team: Ms. Nimra Khan, Dr. Bhoomika Batra (Research Associate), Ms. Manju Singh (Computer Operator) and Dr. M.M. Rehman for their continuous and tireless efforts in shaping this report.

To my family I would like to say a special thanks. My family members have been a great support as they have endured my preoccupation with this interesting study

**Dr. Shashi Bala**  
**Fellow**



## Executive Summary

In agricultural development and related industries, women play a big and critical role. The nature and scope of women's agricultural participation vary substantially by location. Regardless of these differences, women are active participants in a variety of agricultural operations. According to Census 2011, agricultural labourers made up 55% of all female main workers, while cultivators made up 24%. Women, on the other hand, controlled only 12.8 % of the operating holdings, reflecting the gender divide in agricultural land ownership. Furthermore, women's operational ownership (25.7%) is concentrated in the marginal and smallholdings categories.

In Agriculture, Gender Inequality starts from the thought that the woman cannot be in charge of her livelihood, hence she cannot own land rights. Women do not enjoy the property ownership rights directly in their name even if they do, they own negligible decision-making power regarding land in terms of cropping patterns, sale, credit, and purchases. Since access to credit and capital is difficult for women, they lack the resources that are essential for employment and household stability. The work of Women labourers is limited to the less skilled jobs that fit well with the household work and child-rearing. The Women labours often work as unpaid labour and only some of them work as formal labourers.

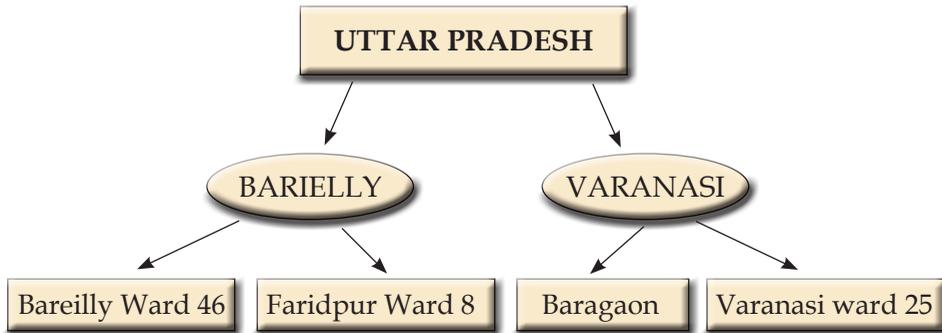
In addition to the meticulous agricultural work of women that is equal or more than men in the field the women also have responsibilities to take care of the household, children, livestock, and all the other chores. In a family when a mother is out working in the fields, the daughters have to step in and take command of the household work which hampers their schooling. Education is also one of the barriers that forbid the women agricultural labourers to acquire skills and migrate to a better and more skilled employment sector. Since, women's ingress to development banks, co-operative societies, and financial institutions is taboo in the Agriculture sector they lack the information required to produce more market competitive output.

The traditional Agriculture system has not recognized women's role as essential producers. It has given rise to less research and studies on this issue; resulting in the exclusion. A long-term strategic plan to cope with Gender Inequality should be developed by the concerned stakeholders.

As land is an important resource for Agriculture, the ownership of land and its rights are equally important. It has been witnessed that it is very rare for a woman to own land rights. Women own such rights only in the absence of men in an equal position.

The objective of this study is to examine the role of women in Agriculture from different dimensions, to unearth the root causes of discrimination and Gender Inequality; to minimize the discrimination against women and achieve equal rights, roles, employment and pay in Agriculture.

**Figure: 1.1 Sample size**



**A. Field Area**

The study was conducted in two districts of Uttar Pradesh. The two districts were Bareilly and Varanasi. Further, for an in-depth analysis, two sub-districts each in both regions, namely, Bareilly, Faridpur, Pindra, and Varanasi were divided into 4 regions each consisting of a town. Questionnaires were used to capture town perspective. The data is sampled by using multi-stage sampling.

**B. Respondents**

From the selected Districts, the responses were elicited from agricultural labourers, farmers, and Extension workers, among others.

**C. Major Findings**

1. 25-26% of women are educated from primary level to graduation.
2. 32-35% of women avail banking services.
3. 4-5% of women use credit facilities.
4. Only 2-3% of respondents have reported that their household head is a female

**D. Suggestions**

- 1) Land rights should be strengthened in the favor of women to increase their participation and increase their access to resources.
- 2) The access to credit and agricultural services of women should be improved.
- 3) Women's empowerment in Agriculture should be supported.
- 4) Self-employment and entrepreneurship should be encouraged among women.
- 5) Women's access to resources like banking, credit, education, communication, markets, etc is still restricted. Hence some actions in this direction especially in rural areas are the need of an hour.

**E. Policy Recommendations**

- Women friendly technology especially in the field of Agriculture should be encouraged.
- Non-farm employment should be expanded in small towns to employ women at a large scale.



## Chapter 1: Introduction

### 1.1 Overview

The gender divide in agricultural labour is unbalanced, with women playing more important roles and outnumbering males in the field. In the sphere of agriculture, men are in charge of knowledge. Men are assigned to capital duties, whereas women are assigned to labor-intensive tasks. Men are also given machine-related activities, which has an impact on the demand for female labourers. On the farm, many women take on secondary duties. Women from wealthy houses only work in the field when there is a shortage of female labourers in their field, but women from small and medium-sized households work every day from morning to evening. After completing work in their fields, women from tiny households facing financial challenges work in other people's fields.

When a tiny home is unable to cultivate output, the entire weight of running the household falls on the shoulders of women, who then work in other people's fields to supplement their income. A woman helps in the fields and is constantly responsible for the household and its well-being. Some women are afraid to complain because they are afraid of being humiliated, assaulted, or sexually harassed if they are unable to manage their houses and field jobs, or if they are sick. They may feel exploited, but they have little recourse. Gender Discrimination in the Workplace is on the rise, demonstrating society's attitude toward women.

### 1.2 Literature Review

The role of women in agriculture is the most effective way to combat hunger and poverty on a long-term basis. Women's fundamental rights, particularly in rural regions, vary from the right to bodily integrity to the freedom to marry and have children. Women's ability to learn to read and write, own land, have access to water, machinery, or animals, and use banking services can all play a role in their ability to care for themselves and their families. The entire community will gain if women can make decisions and organize themselves.

Despite accounting for about half of the rural population in BRICS, women face significant challenges that limit their participation in rural economic activities, preventing them from achieving economic autonomy.

Women are significantly more involved in non-productive activities such as household chores and other farm activities, which do not compensate them for their labour. Typically, men are responsible for earning money through non-farming or farming occupations, while women are responsible for bearing and rearing children, caring for animals, and performing household tasks. If men migrate for better career prospects, the burden of work falls on women. As a result, she is obligated to work on the farm and in the home. Providing training to rural women not only improves their access to resources but also improves their decision-making authority. It is proposed that training and incentives be provided in decision-making authority, projects, and programs to meet the complementary responsibilities of male and female farmers, land tenure security, and increased access to extension services to improve women's role in agriculture (Joshi, A., and Kalauni .D 2018). Social innovation, particularly in rural regions, might be a potential method for improving women's adaptive capacity. Natural disasters,



rising sea levels, irregular weather, and other factors disproportionately affect the poor and disadvantaged women in developing nations, particularly in rural regions, who live in great poverty and rely significantly on agriculture and natural resources for their survival (Cruz .P et al, 2016).

### 1.3 Research Objectives

1. To understand the role played by women in agriculture with special reference to town.
2. To unearth the underlying reasons for discrimination and gender inequality in the agricultural sector.
3. To eliminate gender discrimination in agriculture and achieve equal rights, roles, employment, and remuneration for women.

### 1.4 Methodology

The first stage entails choosing a specific region within the state of Uttar Pradesh. Western and eastern Uttar Pradesh were chosen for this study because these areas have seen a lot of agricultural growth as well as non-agricultural employment. The following districts were selected:

1. Western Uttar Pradesh -BAREILLY (lowest among indicators)
2. Eastern Uttar Pradesh-VARANASI (highest among indicators)

The Bareilly division is an administrative and geographical entity in Uttar Pradesh's western region. Bareilly is thought to have a very fruitful area (Tarai) that is suitable for sugarcane, rice, lentils, and wheat production. In terms of the study's variables, such as literacy rate, %age of main workers, and access to power, financial services, and households owning assets, the Bareilly division had very low statistics. Varanasi district is located in Uttar Pradesh's eastern region. In terms of the study's characteristics, such as literacy rate, %age of main workers, availability of electricity, and households owning assets, the Varanasi district had very high results. The study area chosen from each Sub-District reflects strong development among the indicators in both regions, while the other represents low development among the indicators. Following this detailed method, each Sub-district selects a town for in-depth field research (based on the highest population for representative samples).

### 1.5 Sample Size

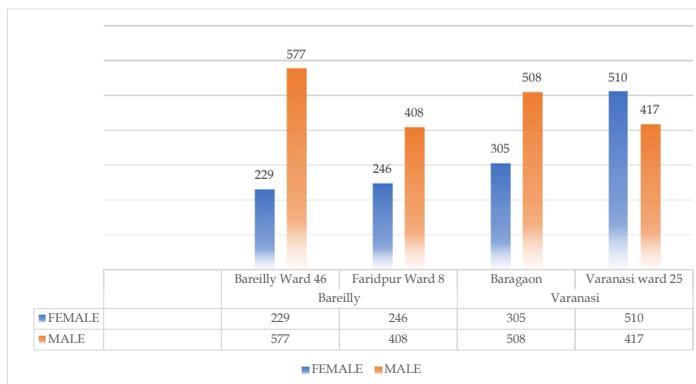
As per Census 2011, following town sample has been selected (refer table:1.1) Bareilly Ward 46 and Faridpur Ward 8 have been chosen from Bareilly area, while Baragaon and Varanasi ward 25 have been chosen from Varanasi region.

**Table:1.1 Sample Selection**

	Sub-District	Population
Urban (Town)	Bareilly (M.Corp) ward No. 0046	40,925
	Faridpur (NPP) ward No. 008	4,695
	Baragaon	11,383
	Varanasi (M.corp) Ward No. 0025	28,986

## Details of Respondents

Figure 1.2: Details of Respondents



### 1.6 Data Sources

The study used both the qualitative and quantitative primary and secondary data sources respectively.

#### a) Primary Data

To extract relevant information for the proposed study, primary data was gathered utilizing methodologies such as field surveys and interviews (both online and offline) using standard structured and unstructured questionnaires. The questionnaire was able to collect information on their socioeconomic history, family restrictions, land, and assets, as well as demographic, educational, and income information. Additionally, because the study was conducted during the Covid-19 pandemic and information about Covid-19 was gathered. To track physical and social separation, Google forms were utilized to collect data. This data was gathered by field-based Labour Force Investigators. Google forms were used to incorporate bilingual structured surveys. The team was given access to the same to collect timely data. Regular Google Meet meetings were arranged to share the information acquired and solve the issue.

#### b) Secondary Data

Secondary data was gathered from the Census 2001, Census 2011, different books, articles, and websites on connected topics, in addition to primary data.

### 1.7 Data Analysis

The study team used a variety of instruments and approaches to examine and scrutinize the data gathered throughout the Field Investigation process, including two separate questionnaires of varying form (Annexure). SPSS (Statistical Package for Social Sciences) and Microsoft Excel were used for the analysis (Word and Excel)

### 1.8 Limitations of the Study

Although the study was limited to a single state and district, new agriculturally wealthy districts and states in India could be studied and compared for various outcomes. Due to time and economic constraints, only 3200 samples were acquired. The data collected was likely influenced by the fact that the fieldwork took place during COVID-19.

## Chapter 2: Women & Property Rights

### Document Ownership

Table 2.1 outlines the ownership of documents where the majority of documents like Aadhar card, Ration Card, Voter Card, PAN Card, and Passport were owned by males 32.03% in Bareilly and 32.23% males owned in Varanasi compared to women in Bareilly 13.58% and Varanasi 22.16%.

**Table 2.1: Document Ownership**

Ownership of Documents	District								Total
	Bareilly				Varanasi				
	Town								
	Bareilly Ward 46		Faridpur Ward 8		Baragaon		Varanasi ward 25		
	Gender		Gender		Gender		Gender		
F	M	F	M	F	M	F	M		
Aadhar Card + Ration Card	0.06	0.03	0.03	0.09	0	0.19	8.38	2.75	11.53
Aadhar Card + Voter Card	0.53	3.00	0.31	6.13	1.75	2.88	0.06	2.53	17.19
Aadhar Card + Voter Card + Ration Card	5.31	13.53	6.25	4.34	6.59	11.19	3.88	6.16	57.25
Any Other (PAN Card + Passport)	0.50	2.22	0.59	2.69	1.09	1.72	0.41	4.81	14.03
<b>TOTAL</b>	<b>6.4</b>	<b>18.78</b>	<b>7.18</b>	<b>13.25</b>	<b>9.43</b>	<b>15.98</b>	<b>12.73</b>	<b>16.25</b>	<b>100</b>
	<b>Any Other</b>								
PAN Card	0.09	1.13	0.26	1.56	0.44	1.09	0.25	2.69	7.51
PAN Card, PASSPORT	0.41	1.09	0.31	1.13	0.66	0.63	0.16	2.13	6.52
<b>TOTAL</b>	<b>0.5</b>	<b>2.22</b>	<b>0.57</b>	<b>2.69</b>	<b>1.1</b>	<b>1.72</b>	<b>0.41</b>	<b>4.82</b>	<b>14.03</b>

Source: Field Survey

F: Female

M: Male

### Communications and Banking Services Availability

Table 2.2 depicts the communication and banking services available to the respondents. Out of the total sample, 13.60% of females from Bareilly and 22.15% females from Varanasi using communication services whereas 32.03% of males from Bareilly and 32.22% males from Varanasi using communication services. Only 3% of the total sample doesn't have any communication services. 13.19% females from Bareilly and 21.80% from Varanasi availing banking services like a savings account, current account, and fixed deposits, and 2.17% doesn't have any banking services. Likewise, 31% of males in Bareilly and 31.84% of males in Varanasi utilize banking services, and 1.41% of males don't use any banking facility.

**Table 2.2: Communications and Banking Services Availability**

Communication and Banking services availability	District								Total	
	Bareilly				Varanasi					
	Town									
	Bareilly Ward 46		Faridpur Ward 8		Baragaon		Varanasi ward 25			
	Gender		Gender		Gender		Gender			
F	M	F	M	F	M	F	M			
Communication Service	Mobile Phone	2.38	4.22	3.09	3.53	2.91	4.00	1.50	2.50	24.13
	Mobile Phone + Landline Phon + Internet	3.75	13.78	3.97	9.00	6.31	11.72	11.06	13.28	72.87
	None	0.28	0.78	0.13	0.72	0.22	0.25	0.15	0.47	3.00
	<b>TOTAL</b>	<b>6.41</b>	<b>18.78</b>	<b>7.19</b>	<b>13.25</b>	<b>9.44</b>	<b>15.97</b>	<b>12.71</b>	<b>16.25</b>	<b>100.00</b>

Communication and Banking services availability		District								Total
		Bareilly				Varanasi				
		Town								
		Bareilly Ward 46		Faridpur Ward 8		Baragaon		Varanasi ward 25		
		Gender		Gender		Gender		Gender		
		F	M	F	M	F	M	F	M	
Availed Banking Service	Yes	6.19	18.31	7.00	12.69	9.31	15.72	12.49	16.12	97.83
	No	0.22	0.47	0.19	0.56	0.13	0.25	0.22	0.13	2.17
<b>TOTAL</b>		<b>6.41</b>	<b>18.78</b>	<b>7.19</b>	<b>13.25</b>	<b>9.44</b>	<b>15.97</b>	<b>12.71</b>	<b>16.25</b>	<b>100.00</b>
Nature of Service	Savings and Current Account	5.84	15.72	6.75	11.97	8.81	15.06	12.16	14.19	90.50
	Savings and Current Account + Fixed Deposits	0.35	2.59	0.25	0.72	0.50	0.66	0.34	1.92	7.33
<b>TOTAL</b>		<b>6.19</b>	<b>18.31</b>	<b>7.00</b>	<b>12.69</b>	<b>9.31</b>	<b>15.72</b>	<b>12.50</b>	<b>16.11</b>	<b>97.83</b>

Source: Field Survey F: Female M: Male

### Credit Facilities Availability

Table 2.3 shows the percentage of respondents availing of credit facilities and it is found that 1.75% females and 6.81% men from Bareilly and 2.59% females and 6.56% males from Varanasi have the credit facility and 31.42% of women and 50.87% men doesn't have any credit facilities. Credit facilities have been used for the education, business, health, marriages, agriculture and construction purpose.

**Table 2.3: Credit Facilities Availability**

Availability of Credit Facilities		District								Total
		Bareilly				Varanasi				
		Town								
		Bareilly Ward 46		Faridpur Ward 8		Baragaon		Varanasi ward 25		
		Gender		Gender		Gender		Gender		
		F	M	F	M	F	M	F	M	
Credit Facility	Yes	0.50	3.09	1.25	3.72	0.81	1.72	1.78	4.84	17.71
	No	5.91	15.69	5.94	9.53	8.63	14.25	10.94	11.40	82.29
	<b>TOTAL</b>	<b>6.41</b>	<b>18.78</b>	<b>7.19</b>	<b>13.25</b>	<b>9.44</b>	<b>15.97</b>	<b>12.72</b>	<b>16.24</b>	<b>100.00</b>
Purpose	Education	0.03	0.56	0.03	0.13	0.13	0.19	0.03	0.41	1.51
	Business	0.13	0.94	0.06	0.41	0.19	0.31	0.06	0.59	2.69
	Health	0.03	0.31	0.44	0.84	0.16	0.28	0.34	0.81	3.21
	Marriages	0.19	0.81	0.25	1.50	0.09	0.56	0.38	1.91	5.69
	Any Other	0.13	0.47	0.47	0.81	0.25	0.38	0.97	1.13	4.61
	NA	5.91	15.69	5.94	9.53	8.63	14.25	10.93	11.41	82.29
	<b>TOTAL</b>	<b>6.42</b>	<b>18.78</b>	<b>7.19</b>	<b>13.22</b>	<b>9.45</b>	<b>15.97</b>	<b>12.71</b>	<b>16.26</b>	<b>100.00</b>
<b>Any Other</b>										
	For Agriculture	0.06	0.31	0.19	0.22	0.09	0.06	0.06	0.44	1.43
	For Construction	0.07	0.16	0.28	0.59	0.16	0.32	0.91	0.69	3.18
	<b>TOTAL</b>	<b>0.13</b>	<b>0.47</b>	<b>0.47</b>	<b>0.81</b>	<b>0.25</b>	<b>0.38</b>	<b>0.97</b>	<b>1.13</b>	<b>4.61</b>

Source: Field Survey NA: Not Applicable F: Female M: Male

### Government Policies availed by respondents

Table 2.4 describes the government policies utilized by the respondents and it is found that 9.78% of women and 23.88% men from Bareilly and 10.32% women and 21.66% men from Varanasi has availed the government policies. The benefits from the policies were Ayushman Yojna, Prime Minister AwasYojna, National Health Protection Scheme, Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), Ayushman Yojna, MANREGA, Pension Scheme, Prime Minister AwasYojna, etc.

**Table 2.4: Government Policies availed by respondents**

Government Policies availed by respondents		District								Total	
		Bareilly				Varanasi					
		Town									
		Bareilly Ward 46		Faridpur Ward 8		Baragaon		Varanasi ward 25			
		Gender		Gender		Gender		Gender			
		F	M	F	M	F	M	F	M		
Government policies availed	Yes	5.00	15.38	4.78	8.50	7.23	13.91	3.09	7.75	65.64	
	No	1.41	3.41	2.41	4.75	2.19	2.06	9.63	8.50	34.36	
	<b>TOTAL</b>	<b>6.41</b>	<b>18.79</b>	<b>7.19</b>	<b>13.25</b>	<b>9.42</b>	<b>15.97</b>	<b>12.72</b>	<b>16.25</b>	<b>100.00</b>	
Benefit of Policy	Ayushman Yojna + Prime Minister Awas Yojna + National Health Protection Scheme	0.13	0.69	0.16	0.97	0.16	0.19	0.19	0.56	3.05	
	Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) + Ayushman Yojna + MNREGA	2.06	7.69	1.63	3.50	2.29	4.19	1.09	3.50	25.95	
	Pension Scheme + Prime Minister Awas Yojna	0.03	0.09	0.05	0.75	0.03	0.15	0.15	0.41	1.66	
	Ujjawala Yojna + MANREGA + Prime Minister AwasYojna	2.78	6.91	2.94	3.28	4.75	9.38	1.66	3.28	34.98	
	<b>TOTAL</b>	<b>5.00</b>	<b>15.38</b>	<b>4.78</b>	<b>8.50</b>	<b>7.23</b>	<b>13.91</b>	<b>3.09</b>	<b>7.75</b>	<b>65.64</b>	

Source: Field Survey      F: Female      M: Male

### Accessibility to Lok Adalat, Tehsil Divisions and benefits

Table 2.5 show the accessibility to Lok Adalat, Tehsil Divisions, and benefits. It is found that 1.37% of women and 4.06% of men from Bareilly and 2.66% women and 5.82% men from Varanasi has the accessibility to Lok Adalat. 1.72% women and 7.53% men from Bareilly and 10.03% women and 9.87% men from Varanasi have the accessibility to Tehsil divisions. Additionally, 1.16% women and 3.53% men from Bareilly and 4.21% women and 3.74% men from Varanasi availing the benefits from the Lok Adalat and Tehsil divisions.

**Table 2.5: Accessibility to Lok Adalat, Tehsil Divisions and benefits**

Lok Adalat, Tehsil Divisions and benefits		District								Total	
		Bareilly				Varanasi					
		Town									
		Bareilly Ward 46		Faridpur Ward 8		Baragaon		Varanasi ward 25			
		Gender		Gender		Gender		Gender			
		F	M	F	M	F	M	F	M		
Accessibility to Lok Adalat	Yes	0.56	1.78	0.81	2.28	0.38	0.69	2.28	5.13	13.91	
	No	5.84	17	6.38	10.97	9.06	15.27	10.44	11.13	86.09	
	<b>TOTAL</b>	<b>6.4</b>	<b>18.78</b>	<b>7.19</b>	<b>13.25</b>	<b>9.44</b>	<b>15.96</b>	<b>12.72</b>	<b>16.26</b>	<b>100</b>	
Accessibility to Tehsil Divisions	Yes	0.66	3.69	1.06	3.84	0.97	1.53	9.06	8.34	29.15	
	No	5.75	15.09	6.13	9.41	8.47	14.43	3.66	7.91	70.85	
	<b>TOTAL</b>	<b>6.41</b>	<b>18.78</b>	<b>7.19</b>	<b>13.25</b>	<b>9.44</b>	<b>15.96</b>	<b>12.72</b>	<b>16.25</b>	<b>100</b>	
Beneficial	Yes	0.47	1.97	0.69	1.56	0.65	1.21	3.56	2.53	12.64	
	No	5.94	4.23	4.42	2.15	2.12	5.23	3.97	2.36	30.42	
	<b>TOTAL</b>	<b>6.41</b>	<b>6.2</b>	<b>5.11</b>	<b>3.71</b>	<b>2.77</b>	<b>6.44</b>	<b>7.53</b>	<b>4.89</b>	<b>43.06</b>	
Types of benefits	Problem Solving	0.09	1.03	0.16	1.21	0.06	0.59	0.69	1.01	4.84	
	Documentation of Caste/ Address/ Income certifications	0.56	1.1	0.81	1.97	0.59	0.78	0.98	1.01	7.8	
	<b>TOTAL</b>	<b>0.65</b>	<b>2.13</b>	<b>0.97</b>	<b>3.18</b>	<b>0.65</b>	<b>1.37</b>	<b>1.67</b>	<b>2.02</b>	<b>12.64</b>	

Source: Field Survey

F: Female

M: Male

## Chapter 3: Women and Employment

### Employment Status of Women's

Table 3.1 depicts the information about women's employment. It is found that out of the total sample, 6.25% of women and 23.6% of men from Bareilly and 9.97% women and 27.87% men from Varanasi are employed. 8.88% of women and 15.22% men are self-employed, 7.31% of women and 36.28% of men are privately employed, and 18.65% of women and 11.62% of men are seeking or looking for work. 11.53% of women and 38.04% of men are working in towns and 4.69% of women and 13.44 of men are working in villages.

**Table 3.1: Employment Status of Women's**

Employment of Women's		District								Total
		Bareilly				Varanasi				
		Town								
		Bareilly Ward 46		Faridpur Ward 8		Baragaon		Varanasi ward 25		
		Gender		Gender		Gender		Gender		
		F	M	F	M	F	M	F	M	
Employment Status	YES	3.53	12.13	2.72	11.47	7.47	14.53	2.50	13.34	67.69
	NO	2.88	6.66	4.47	1.78	1.97	1.44	10.22	2.91	32.31
	<b>TOTAL</b>	<b>6.41</b>	<b>18.78</b>	<b>7.19</b>	<b>13.25</b>	<b>9.44</b>	<b>15.97</b>	<b>12.72</b>	<b>16.25</b>	<b>100.00</b>
Activity Status	Self Employed	1.50	3.09	0.97	1.88	5.16	6.66	1.25	3.59	24.09
	Privately	2.03	9.03	1.72	9.59	2.31	7.88	1.25	9.78	43.59
	Looking to work	2.53	6.22	4.28	1.56	1.78	1.28	10.06	2.56	30.28
	Not Working	0.34	0.44	0.22	0.22	0.19	0.16	0.16	0.31	2.03
	<b>TOTAL</b>	<b>6.41</b>	<b>18.78</b>	<b>7.19</b>	<b>13.25</b>	<b>9.44</b>	<b>15.97</b>	<b>12.72</b>	<b>16.25</b>	<b>100.00</b>
Place of Employment	Town	2.97	10.44	2.47	10.16	3.78	5.41	2.31	12.03	49.56
	Village	0.56	1.69	0.25	1.31	3.69	9.13	0.19	1.31	18.13
	NA	2.88	6.66	4.47	1.78	1.97	1.44	10.22	2.91	32.31
	<b>TOTAL</b>	<b>6.41</b>	<b>18.78</b>	<b>7.19</b>	<b>13.25</b>	<b>9.44</b>	<b>15.97</b>	<b>12.72</b>	<b>16.25</b>	<b>100.00</b>

Source: Field Survey      NA: Not Applicable      F: Female      M: Male

### Duration & Wages received

Table 3.2 shows the duration of employment and wages received underemployment. It is found that the duration of employment covers in the intervals of less than 6 months where 0.84% of women and 1.03% of men worked, 1.5% of women and 3.99% of men worked for 6-12 months, 10.5% of women and 9.22% of men worked for more than 12-18 months and 10.5% of women and 36% of men worked for more than 18 months. Wages received by the number of women differed as 100-200 INR were received by 3.5% of women and 7.97% of men, 2.53% of women and 5.27% of men receiving 200-300 INR, 7.41% of women and 25.07% of men receiving 300-400 INR, and 2.78% of women and 13.16% of men receiving above 500 INR.

**Table 3.2: Duration & Wages received**

Employment of Women's		District								Total
		Bareilly		Varanasi						
		Town								
		Bareilly Ward 46		Faridpur Ward 8		Baragaon		Varanasi ward 25		
		Gender		Gender		Gender		Gender		
		F	M	F	M	F	M	F	M	
Duration of Employment	Less than 6 months	0.06	0.47	0.31	0.53	0.44	0.75	0.03	0.56	3.16
	6-12 months	0.03	0.56	0.06	0.31	1.38	2.81	0.03	0.31	5.50
	12-18 months	0.88	3.31	0.47	2.06	1.41	1.94	0.56	1.91	12.53
	More than 18 months	2.56	7.75	1.81	8.56	4.25	9.00	1.88	10.69	46.50
	NA	2.88	6.69	4.53	1.78	1.97	1.47	10.09	2.91	32.31
	<b>TOTAL</b>	<b>6.41</b>	<b>18.78</b>	<b>7.19</b>	<b>13.25</b>	<b>9.44</b>	<b>15.97</b>	<b>12.59</b>	<b>16.38</b>	<b>100.00</b>
Wages received (INR)	100-200	0.81	1.84	0.47	0.97	1.72	4.22	0.50	0.94	11.47
	200-300	0.41	1.31	0.47	1.34	1.31	1.81	0.34	0.81	7.81
	300-400	1.75	6.50	1.06	5.91	3.41	6.78	1.19	5.88	32.47
	Above 500	0.56	2.47	0.72	3.25	1.03	1.72	0.47	5.72	15.94
	NA	2.88	6.66	4.47	1.78	1.97	1.44	10.22	2.91	32.31
	<b>TOTAL</b>	<b>6.41</b>	<b>18.78</b>	<b>7.19</b>	<b>13.25</b>	<b>9.44</b>	<b>15.97</b>	<b>12.72</b>	<b>16.25</b>	<b>100.00</b>

Source: Field Survey      NA: Not Applicable      F: Female      M: Male

### Sources of Training & Employment

Table 3.3 shows the sources of training provided and the job opportunities. It is found that 17.04% of women and 50.67% of men out of the total sample are using various sources like an advertisement in newspapers, media, and word of mouth (through family, friends, or relatives). It is also found that 15.29% of women and 48.37% of men got the training opportunities from the sources like media, school/colleges/institutions, and through relatives/friends.

**Table 3.3: Sources of Training & Employment**

		District								Total
		Bareilly				Varanasi				
		Town				Town				
		Bareilly Ward 46		Faridpur Ward 8		Baragaon		Varanasi ward 25		
		Gender		Gender		Gender		Gender		
		F	M	F	M	F	M	F	M	
<b>Source of Opportunity for Employment</b>	Advertisement in Newspaper	1.16	4.66	1.31	5.84	1.53	3.25	0.84	4.44	23.03
	Media	0.69	1.88	0.22	0.56	2.50	4.88	0.50	0.84	12.06
	Word of Mouth	2.25	6.13	1.22	4.44	3.38	5.59	1.44	8.16	32.59
	NA	2.31	6.13	4.44	2.41	2.03	2.25	9.94	2.81	32.31
	<b>TOTAL</b>	<b>6.41</b>	<b>18.78</b>	<b>7.19</b>	<b>13.25</b>	<b>9.44</b>	<b>15.97</b>	<b>12.72</b>	<b>16.25</b>	<b>100.00</b>
<b>Source for Training for Employment</b>	Media	0.00	0.16	0.03	0.38	0.13	0.84	0.03	0.34	1.91
	Through School/ College/ Institution	0.81	2.84	0.94	2.75	2.22	5.50	0.56	1.75	17.38
	Through your Employer, Through a Relative/ Friend	2.41	8.47	1.66	7.22	4.91	7.56	1.59	10.56	44.38
	NA	3.19	7.31	4.56	2.91	2.19	2.06	10.53	3.59	36.34
	<b>TOTAL</b>	<b>6.41</b>	<b>18.78</b>	<b>7.19</b>	<b>13.25</b>	<b>9.44</b>	<b>15.97</b>	<b>12.72</b>	<b>16.25</b>	<b>100.00</b>

Source: Field Survey      NA: Not Applicable      F: Female      M: Male

**Women Leadership and their roles**

Table 3.4 shows the %age of women’s leadership and their roles. It is found that 9.32% of women and 16.41% of men from Bareilly and 11% of women and 21.53% of men from Varanasi are leaders. 18.16% of women and 31.74% of men helped to enhance infrastructure, supported people during a pandemic, helped in eradicating poverty during their lead times and 8.35% were founded to be irresponsible towards their duties.

**Table 3.4: Women Leadership and their roles**

WOMEN LEADERSHIP		District								Total	
		Bareilly				Varanasi					
		Town				Town					
		Bareilly Ward 46		Faridpur Ward 8		Baragaon		Varanasi ward 25			
		Gender		Gender		Gender		Gender			
		F	M	F	M	F	M	F	M		
Are you a Leader?	Yes	3.13	5.22	6.19	11.18	5.94	11.50	5.06	10.03	58.25	
	No	3.28	13.56	1.00	2.06	3.50	4.47	7.66	6.22	41.75	
	<b>TOTAL</b>	<b>6.41</b>	<b>18.78</b>	<b>7.19</b>	<b>13.24</b>	<b>9.44</b>	<b>15.97</b>	<b>12.72</b>	<b>16.25</b>	<b>100.00</b>	
Description of Tenure	Enhance Infrastructure	1.56	1.59	3.50	2.66	2.78	5.47	1.16	1.50	20.22	
	Support people during pandemic	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.09	0.19	
	Help in eradicating poverty	1.38	3.19	2.50	7.33	1.72	2.78	3.47	7.13	29.53	
	Irresponsible	0.19	0.44	0.19	1.19	1.44	3.25	0.34	1.31	8.34	
	<b>TOTAL</b>	<b>3.13</b>	<b>5.22</b>	<b>6.19</b>	<b>11.18</b>	<b>5.94</b>	<b>11.50</b>	<b>5.06</b>	<b>10.03</b>	<b>58.25</b>	

Source: Field Survey F: Female M: Male

## Chapter 4: Root Causes of Gender Discrimination

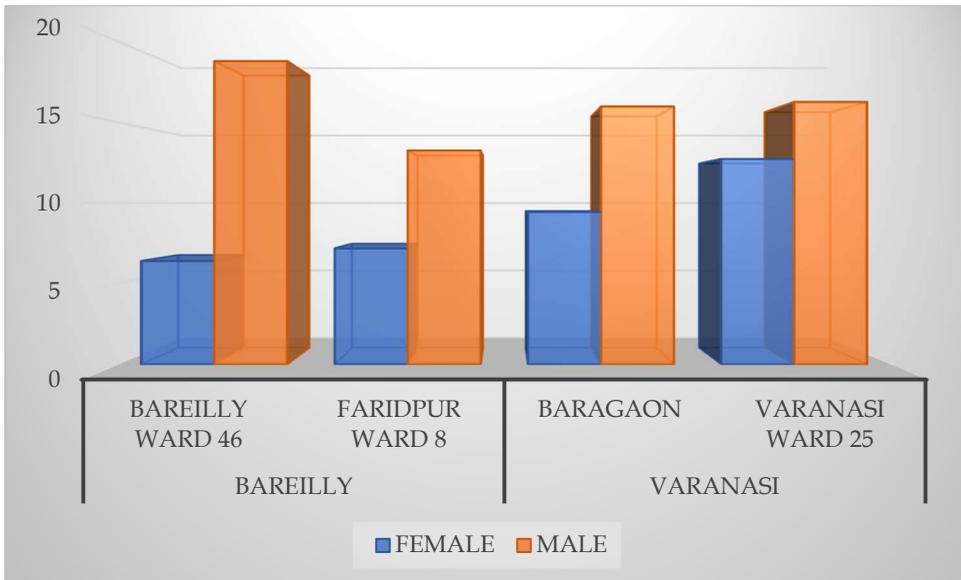
### Gender & District wise Distribution

Table 4.1 shows the gender-wise and district-wise respondents distribution which found that 13.6% women and 32.03% men were from Bareilly district and 22.16% women and 32.22% men belong to Varanasi.

**Table 4.1: Gender & District wise distribution**

GENDER	District				Total
	Bareilly Town		Varanasi Town		
	Bareilly Ward 46	Faridpur Ward 8	Baragaon	Varanasi ward 25	
<b>FEMALE</b>	6.41	7.19	9.44	12.72	<b>35.75</b>
<b>MALE</b>	18.78	13.25	15.97	16.25	<b>64.25</b>
<b>TOTAL</b>	<b>25.19</b>	<b>20.44</b>	<b>25.41</b>	<b>28.97</b>	<b>100.00</b>

Source: Field Survey F: Female M: Male



### Educational Qualifications of Respondents

Table 4.2 shows the educational qualification of respondents from towns. It is found that 1.47% of women and 2.69% of men from Bareilly and 1.03% women and 1.16% men from Varanasi have completed primary level, 6.44% women and 18.44% men from Bareilly and 12.81% women 21.81% men from Varanasi attended just high school, 2.03% women and 5.35% men from Bareilly, and 3.13% women and 5.78% men from Varanasi were graduated or have done diploma or some certifications. None of the females were found to be post-graduated and 8.84% of women and 8.84% men were uneducated.

**Table 4.2: Educational Qualifications of Respondents**

Educational Qualifications		District								Total	
		Bareilly				Varanasi					
		Town				Town					
		Bareilly Ward 46		Faridpur Ward 8		Baragaon		Varanasi ward 25			
		Gender		Gender		Gender		Gender			
		F	M	F	M	F	M	F	M		
Educational Qualification	Primary level	0.91	2.28	0.56	0.41	0.53	0.38	0.50	0.78	6.35	
	High School	2.94	10.56	3.50	7.88	4.66	11.47	8.16	10.34	59.51	
	Graduation/ Diploma/ Certificate	1.09	2.41	0.94	2.94	2.38	2.59	0.75	3.19	16.29	
	Post Graduate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	0.17	
	Uneducated	1.47	3.53	2.19	2.03	1.88	1.53	3.31	1.74	17.68	
<b>TOTAL</b>		<b>6.41</b>	<b>18.78</b>	<b>7.19</b>	<b>13.26</b>	<b>9.45</b>	<b>15.97</b>	<b>12.72</b>	<b>16.22</b>	<b>100.00</b>	

Source: Field Survey F: Female M: Male

### Household Head

Table 4.2 shows the household heads of the respondent's family and it is seen that 5.78% found to be the eldest female member (head) of the family and 94.22% found to be the eldest male member (head) of the family.

**Table 4.3: Household Head**

Household Head		District								Total	
		Bareilly				Varanasi					
		Town				Town					
		Bareilly Ward 46		Faridpur Ward 8		Baragaon		Varanasi ward 25			
		Gender		Gender		Gender		Gender			
		F	M	F	M	F	M	F	M		
Eldest Female member of the family		0.72	1.81	0.19	0.19	0.69	0.94	0.47	0.78	5.78	
Eldest Male member of the family		5.69	16.97	7.00	13.06	8.75	15.03	12.25	15.47	94.22	
<b>TOTAL</b>		<b>6.41</b>	<b>18.78</b>	<b>7.19</b>	<b>13.25</b>	<b>9.44</b>	<b>15.97</b>	<b>12.72</b>	<b>16.25</b>	<b>100.00</b>	

Source: Field Survey F: Female M: Male



## Chapter 5: Gender: Case Study

<b>Preliminaries</b>	<b>The agriculture sector serves a large section of women labour in India. Despite the large section, the sector does not recognize women’s work and has poor employment and infrastructure to safeguard the health of women.</b>
<b>Introduction And Background</b>	Women’s contribution has significantly increased in the agriculture sector. A women’s labour has a significant disadvantage in terms of productivity as she generally has to assume the responsibility of her household work which adversely affects her productivity in fields.
<b>Methodology</b>	It is men in the agriculture sector who take major decisions whereas the women labour has to follow them. Women of Agriculture only play the role of executing the tasks and the major household decisions are also handled by men. Women’s voice is not dominant either in the field or at home. Hence, it is important to study the root cause of the problem. An attempt has been made to look into these matters through the case studies, collected through an in-depth participatory approach. The case studies are collected from different neck of the woods of Uttar Pradesh to understand various perspectives of the issue.
<b>Case 1</b>	Sajida Bano, 39 years old works in fields and earns 250 per day as wages. She is a mother of two daughters who takes care of the household chores in her absence and a son who is perusing a B.Sc with the help of her mother’s financial support. Sajida added that she has to work as labour because of the financial crisis in her house and in the times of Covid-19 the difficulties have been increased as the prices of commodities were raised and there was a lack of employment. Source: Arun Kumar (Field Investigator)
<b>Case 2</b>	Munni Devi, 47 years old works as a Zardozi labour. Zardozi is a type of hand embroidery art form that is performed with the help of needles, threads, and metal wires on apparel and other types of accessories in the form of embellishment. She earns 4-5000 per month. The Zardozi work is brought by the head artisan or middlemen in bulk and then distributed among women/artisans based on the piece wage rate. With the help of these wages, she can pay the school fees of her children and can also make some household expenses, if she desires. She complained that Zardozi’s work requires constant bending of the neck and legs. Her legs, neck, and head have started aching. She added that the Zardozi work is seasonal which provides her employment for 8 months only. This year because of Covid-19 her employment was restricted to 4 months only which created a lot of difficulties in running her household. Source: Arun Kumar (Field Investigator)
<b>Case 3</b>	Divya, 38 years old works as a household tailor. She earns 300 per day from her work. Divya explained that being a household tailor has provided her the advantage of working from home and taking care of her family at the same time as she is a mother of two. Once in a while, she has to travel to markets to buy some clothes, needles, buttons, etc for her customers. Source: Arun Kumar (Field Investigator)



<b>Case 4</b>	<p>Roza, 48 years old is a wife of a potter. While her husband makes utensils of clay in their backyard, Roza has to help him by preparing the raw clay for him so that he can draft utensils easily. After her husband completes his work on the pot, she makes toys from the leftover clay and dries all the outputs in sun properly.</p> <p>Source: Arun Kumar (Field Investigator)</p>
<b>Case 5</b>	<p>Sita Devi, 39 years old earns 200-250 rupees wages every day by working in fields as a cultivator. She claims the wages to be half of the amount earned by the home-based workers. The wages received are lower than the work performed but she peruses it as the work is available in the fields nearby her house and this benefits her to manage both the household and field together. Sita reported that there is no guarantee of her employment; there are days when she is left unemployed. All the work is performed with bare hands such as cultivation, sowing seeds, etc. This requires great physical strength and creates exhaustion in the body.</p> <p>Source: Ashish Kumar (Field Investigator)</p>
<b>Results</b>	<p>It is noticed from the above-mentioned cases that women employed in any activity are also expected to complete their household work simultaneously. Women of rural areas work to ease the financial burden of their families. By working she aims to support her children's education and other petty household expenses.</p>
<b>Summary and Evaluation</b>	<p>With the absence of education and skills among rural women, they have been restrained to work like vegetable picking, taking care of livestock, cultivating, sowing, etc. They also face many difficulties in accessing credit and other key resources than their counterparts.</p>
<b>Conclusion</b>	<p>The employment of women in the Agriculture sector is temporary. Some women are allowed to work in their family fields only not at anyone else's workplace or land. This describes those rural women who do not have autonomous control on land, capital, or even labour.</p>
<b>Recommendations for future</b>	<ul style="list-style-type: none"> <li>• Concerned stakeholders should create awareness regarding the art culture of Zardozi which in turn will create employment nationally.</li> <li>• Training should be provided to the Zardozi workers to increase their work productivity and decrease the discomfort and exertion from the work.</li> <li>• Skill development program</li> <li>• Education enhancement</li> <li>• Adoption of new technologies</li> <li>• Women's access to credit and other key resources should be directed through various programs.</li> <li>• Women co-operatives should be encouraged.</li> </ul>
<b>End Matter</b>	<p>The decision-making power should be transferred to women, the participation of women labour should be encouraged in agricultural production as well as in public affairs to challenge the traditional/patriarchal forces who support the idea that women are not sufficient human capital for agricultural activities.</p>

**Note:** Names of the respondents have been changed for the confidentiality of the data.



## Chapter 6: Conclusion and Recommendations

### Conclusion:

- Development interventions and investments must be founded on a thorough grasp of gender roles and dynamics in the local environment; nevertheless, agriculture does not employ the majority of women today.
- Ownership of documents, communication and banking services, credit facilities, government policies usage, Accessibility to Lok Adalat, Tehsil Divisions and benefits, employment status, duration of employment and wages received, source of training and employment, women's leadership role, educational qualifications, and the household head has the highest %age of women's involved from Varanasi compared to Bareilly. This is due to the sample collection being higher from Varanasi compared to Bareilly.
- The purpose of availing of credit cards is mainly for education, health, and marriages, not for agriculture. Out of a total sample of 3200 respondents, 7.41% of women earn 300-400 INR wage compared to males. 19.54% of women were unemployed compared to males. 18.65% of women were seeking employment and 4.69% of women traveled to villages to work.
- Few past studies argued that the causes for women's subordination in society, according to contends, are conventional ideas that allow women to be exploited as agricultural workers and farmers, not because they are less capable, resourceful, or driven. Women's poverty, displacement, and hunger have been exacerbated by all of these problems. Women's engagement in urban agriculture has become unnoticed, exploited, and discriminated against as a result of this, even though many women work in urban agriculture around the world.

### Recommendations:

The author strongly urges that people change their perceptions of how women participate in agriculture because the majority of the literature suggests that women are discriminated against and mistreated. The local government should collaborate closely with small-scale farmers to give them the assistance and security they require to create better results. To assist transform old societal structures and cultural norms, agricultural skills, information, and encouragement should be imparted to females from an early age. Women farmers need new technologies and training to be able to build resilience in the face of climate change.



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## Annexures

### Annexure 1

#### Glimpses from the Study



An online meeting with the Field Investigators



A field Investigator interviewing the locals

### Annexure 2

#### Town Questionnaire

Your precious responses are required for this research study. Please tick at appropriate box in the given grid or circle and provide your appropriate response. Some questions may have multiple responses. The data provided will be kept confidential and will be used solely for the purpose of research.

इस शोध अध्ययन के लिए आपकी कीमती प्रतिक्रियाओं की आवश्यकता है। कृपया दिए गए गिड में उपयुक्त बॉक्स पर टिक करें या उचित प्रतिक्रिया दें। कुछ सवालों के कई जवाब हो सकते हैं। प्रदान किया गया डेटा गोपनीय रखा जाएगा और अनुसंधान के उद्देश्य के लिए पूरी तरह से उपयोग किया जाएगा।

1. Date /दिनांक	
2. Name of the Field Investigator /अन्वेषक का नाम	
3. District / जिला	East/ West पूर्व / पश्चिम
4. Town / नगर	
5. Name of the Respondent / उत्तरदाता का नाम	
6. Sex / लिंग	MALEपुरुष/FEMALE स्त्री / TRANSGENDER/ ट्रान्सजेंडर Any other please specify / कोई अन्य, कृपया उल्लिखित करें
7. What is the highest educational qualifications attained till date? आपकी अब तक की उच्चतम शैक्षणिक योग्यता क्या है?	1. Primary level / प्राथमिक स्तर 2. Matric / High School मैट्रिक / हाईस्कूल 3. Secondary and higher secondary/ माध्यमिक और उच्चतर माध्यमिक 4. Graduation/Diploma/Certificate / स्नातक डिप्लोमा / प्रमाणपत्र 5. Any other please specify /कोई अन्य, कृपया उल्लिखित करें
7.1 From which type of institution, you have obtained your qualifications? आपने अपनी शैक्षिक योग्यताएँ किस प्रकार की संस्था से प्राप्त की हैं?	1. Government / सरकारी 2. Private / निजी 3. Deemed / डीम्ड 4. Any Other, please specify / कोई अन्य, कृपया उल्लिखित करें

8. Are you employed? क्या आप कहीं कार्यरत हैं?	Yes/No    हाँ / नहीं
8.1 What is your Activity Status? आपकी गतिविधि की स्थिति क्या है?	<ol style="list-style-type: none"> <li>1. Working / कार्यरत / Employed / कार्यरत</li> <li>2. Seeking or Available for work/ Unemployed / काम के लिए उपलब्ध / बेरोजगार के लिए उपलब्ध</li> <li>3. Neither seeking nor available for work / काम के लिए न तो मांग करना और नहीं उपलब्ध होना</li> <li>4. Any Other, Please Specify / कोई अन्य, कृपया उल्लिखित करें</li> </ol>
8.2 What is the duration of your employment? आपके रोजगार की अवधि क्या है?	<ol style="list-style-type: none"> <li>1. Less than 6 months / 6 महीने से कम</li> <li>2. 6-12 months / 6-12 महीने</li> <li>3. 12-18 months 12-18 महीने</li> <li>4. More than 18 months / 18 महीने से अधिक</li> <li>5. Any Other / please specify / कोई अन्य, कृपया उल्लिखित करें</li> </ol>
10. How much wages do you receive per day (in INR)?	<ol style="list-style-type: none"> <li>1. 0-100</li> <li>2. 100-200</li> <li>3. 300-400</li> <li>4. Any Other, please specify / कोई अन्य, कृपया उल्लिखित करें</li> </ol>
10.1 Where do you work? आप कहाँ कार्य करते हैं।	Village गाँव /Town शहर
10.2 From where did you get opportunity for your current employment? आपको अपने वर्तमान रोजगार के लिए अवसर कहाँ से मिला?	<ol style="list-style-type: none"> <li>1. Advertisement in Newspaper / समाचार पत्र में विज्ञापन</li> <li>2. Word of Mouth / मुँह की बात</li> <li>3. Through a Relative/Friend / एक रिश्तेदार/ मित्र के माध्यम से</li> <li>4. Any Other, please specify / कोई अन्य, कृपया उल्लिखित करें</li> </ol>
10.3 From where did you get training for your current employment? आपने अपने वर्तमान रोजगार के लिए प्रशिक्षण कहाँ से प्राप्त किया?	<ol style="list-style-type: none"> <li>1. Through School/College/Institution / स्कूल / कॉलेज / संस्थान के माध्यम से</li> <li>2. Through your Employer / अपने नियोक्ता के माध्यम से</li> <li>3. Through a Relative/Friend / एक रिश्तेदार/ मित्र के माध्यम से</li> <li>4. Any Other, please specify / कोई अन्य, कृपया उल्लिखित करें</li> </ol>
11. Which of the following document you own? आप निम्नलिखित में से किस दस्तावेज के मालिक हैं?	<ol style="list-style-type: none"> <li>1. Adhaar Card / आधारकार्ड</li> <li>2. Voter Card / वोटरकार्ड</li> <li>3. Ration Card / राशनकार्ड</li> <li>4. Any Other, please specify / कोई अन्य, कृपया उल्लिखित करें</li> </ol>
11.1 Any Other, please specify / कोई अन्य, कृपया उल्लिखित करें	
12. Have you ever used any Government policy? क्या आपने कभी सरकार की किसी नीति का उपयोग किया है?	Yes/No    हाँ / नहीं



12.1 If yes, then which one? यदि हाँ, तो कौनसा?	<ol style="list-style-type: none"><li>1. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) / दीन दयाल उपाध्याय ग्रामीण कौशल्य योजना</li><li>2. Ujjawala Yojna / उज्ज्वला योजना</li><li>3. Ayushman Yojna / आयुष्मान भारत योजना</li><li>4. MANREGA / महात्मा गांधी राष्ट्रीय ग्रामीण रोजगार गारंटी अधिनियम</li><li>5. Pension Scheme / नेशनल पेंशन स्कीम</li><li>6. Prime Minister Awas Yojna / प्रधानमंत्री आवास योजना</li><li>7. National Health Protection Scheme / राष्ट्रीय स्वास्थ्य सुरक्षा योजना</li><li>8. Any Other, please specify / कोई अन्य, कृपया उल्लिखित करें</li></ol>
13. What Communication services do you use? आप संचार सेवाओं का क्या उपयोग करते हैं?	<ol style="list-style-type: none"><li>1. Mobile Phone / मोबाइल फोन</li><li>2. Landline Phone / लैंडलाइन फोन</li><li>3. Internet / इंटरनेट</li><li>4. Telephone Booth / टेलीफोन बूथ</li><li>5. Any Other, please specify / कोई अन्य, कृपया उल्लिखित करें</li></ol>
14. Do you avail any banking services? क्या आप किसी बैंकिंग सेवा का लाभ उठाते हैं?	Yes / No हाँ / नहीं
14.1 If yes, then what is the nature of the services?	<ol style="list-style-type: none"><li>1. Savings and Current Account / बचत और चालू खाता</li><li>2. Loan or credit / ऋण या साख</li><li>3. Fixed Deposits / निश्चित जमा</li><li>4. Any Other, please specify / कोई अन्य, कृपया उल्लिखित करें</li></ol>
15. Do you access credit facilities? क्या आप क्रेडिट सुविधाओं का उपयोग करते हैं?	Yes / No हाँ / नहीं
15.1 If yes, For which purpose? यदि हाँ, तो किस प्रयोजन के लिए?	<ol style="list-style-type: none"><li>1. Education / शिक्षा</li><li>2. Health / स्वास्थ्य</li><li>3. Business / व्यापार</li><li>4. Marriage / विवाह</li><li>5. Any Other, please specify / कोई अन्य, कृपया उल्लिखित करें</li></ol>
15.2 Any Other, please specify / कोई अन्य, कृपया उल्लिखित करें	
16. Do you have access to Lok Adalats? क्या आपके पास लोक अदालतों तक पहुंच है?	Yes / No हाँ / नहीं
16.1 Do you have access to Tehsil Divisions? क्या आपके पास तहसील प्रभागों तक पहुंच है?	Yes / No हाँ / नहीं
16.2 Are they beneficial? क्या वे फायदेमंद हैं?	
16.3 If Yes, How? यदि हाँ, तो कैसे?	Yes / No हाँ / नहीं
17. Did you ever had women leader in your town?	Yes / No हाँ / नहीं
17.1 if yes, please describe her tenure / यदि हाँ, तो कृपया उसके कार्य काल का वर्णन करें	

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