

Empowering Women:

The Impact of Digital Livelihood Programs on Socioeconomic and Behavioural Transformation (2024)

Research Advisor & Mentor:

Dr. Nita Uma Shankar (Professor, Flower College, San Diego University)

Research Team:

Anudip Foundation for Social Welfare

Principal Investigator:

Jalajakshi CK Vice President – Solutions & Impact

Team Members:

Medha Srivastava Senior Manager

Maitreyi Srivastava Research Associate

Knowledge Partner:

South Asia Women Foundation India



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Noudip

Life. Transformed.

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Monisha Banerjee

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Abbreviation

BFSI

Banking Financial Service Insurance

DFID

Department for International Development

ΗН

Household

IR4.0

Industrial Revolution 4.0

ΙT

Information Technology

PoSH

The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (PoSH Act)

Executive Summary

Program Context:

Digital technology is revolutionising livelihoods in India, particularly through initiatives like Digital India and Aadhaar. Despite the growth in internet usage to over 700 million users in 2024, a significant digital gender gap persists, with men nearly twice as likely to use the internet as women (49% vs. 25%). This gap limits women's participation in the digital economy, which is projected to account for 20% of India's GDP by 2026. Enhancing digital skilling in women is essential to bridge this divide. Programs like Anudip Foundation's digital skilling program focus on equipping marginalized women with digital livelihood skills, help them overcome barriers and participate fully in the economy. This not only fosters gender equality but also drives inclusive development, contributing to India's overall economic growth.

Digital Skilling Intervention of Anudip Foundation:

Digital Skilling Intervention of Anudip Foundation transforms lives by providing digital skills and livelihood opportunities to underserved communities across 22 Indian states, impacting over 450,000 individuals. Their program targets at-risk youth and women, offering comprehensive digital skills training and employment linkage. The intervention includes targeted mobilisation, pre-screening for enrolment, and blended learning courses ranging from basic digital literacy to advanced IT subjects. Participants undergo continuous assessment and receive certification upon completion, enhancing their employability. Anudip's placement team then connects graduates with potential employers, facilitating sustainable incomes in new-age sectors.

Methodology:

The study evaluates the long-term impact of Anudip Foundation's digital livelihood programs on women's socio-economic status, behavioural outcomes, and gender dynamics. Using a mixed-methods approach, it compares women who underwent training (treatment group) with those who did not (control group) and also includes perspective of men (about gender norms). For the Quantitative study, data was collected through surveys and analysed using regression and correlation techniques, while qualitative data was gathered via interviews and thematic analysis. The study employed the USAID Gender Tool Analysis framework to assess gender relations and workforce participation factors. Ethical guidelines were strictly followed, with informed consent and participant confidentiality. Limitations include potential selection bias, response bias, and limited generalisation possible from the qualitative findings.

Impact of Digital Livelihood on Women: On comparing responses of women who have undergone skilling program (treatment group) with those who have not (control group) across three key aspects: Financial Empowerment, Belief and Perception, and Gender-Based Roles insights the findings were as follows:

Impact on Financial Empowerment:

Type of Employment: The digital skilling intervention has significantly improved employment outcomes for women in the treatment group. A substantial 62% of them are employed in the IT sector, with an overall employment rate much higher than the control group, where 84% remain unemployed. This highlights the effectiveness of digital training in enhancing access to new-age job sectors.

• Household Income: The average household income for women in the treatment group has seen a 179% increase post-training, underscoring the positive financial impact of the intervention.

- Control Over Resources: Women in the treatment group feel they have greater degree of control over their income and contribute to building shared assets compared to the control group. However, both groups still exhibit limited control over assets, as traditional family structures often limit women's financial decision-making power.
- Financial Decision-Making: While women in the treatment group have increased participation in financial decision-making, they still tend to favour collective ownership of resources over individual control. Qualitative interviews suggest that earning women are gradually gaining more say in household financial matters, though overall, the control often remains with elder family members.

Impact on Belief and Perception:

- **Technical Skills:** Women in the treatment group demonstrated significant gains in technical skills, essential for entering and succeeding in technology-driven careers. The treatment group women include first-generation tech learners who express their belief in technical competencies in qualitative interviews.
- Soft Skills: The program also enhanced soft skills such as communication, self-confidence, negotiation, decision-making, emotion management, and time management. Treatment group women reported being "very confident" in these areas compared to the control group who were only "moderately confident." The qualitative data corroborates these findings, showing that soft skill training and exposure to professional environments contributed to personal growth and professional development.
- Personal Needs Management: Women in the treatment group reported feeling more capable of managing their personal needs and less helpless than the control group, likely due to the financial stability gained from employment. This indicates a positive shift in self-perception.
- Community Beliefs and Perception: The intervention also influenced how women are perceived within their communities. Treatment group women felt more able to voice their opinions and support others in their community, indicating increased social agency. Some success stories demonstrate how treatment group women have become agents of social change.

Impact on Gender Based Roles and Responsibilities:

Time Usage Patterns: Women in the treatment group work significantly more hours than those in the control group.

- Married Women: Treatment group married women work 61% more hours (including paid work) than control group married women, spend 29% less time on household work, and have 39% less personal time.
- Single Women: Treatment group single women work 60% more hours (including paid work) than control group single women, spend 35% less time on household work, and have 51% less personal time.
- Space of Work: Women's workspace is influenced by social and cultural expectations, which affect their career choices and physical mobility. The ability to work from home significantly transforms the workspace for women, allowing them to integrate household and professional roles, reducing physical strain, and improving psychological well-being.
- Support Systems: Despite engaging in paid employment, treatment group women, especially those married, continue to bear the primary responsibility for household chores. The availability of familial support, particularly from mothers, plays a crucial role in helping single working women balance their paid work and household duties.

The study highlights the persistent gender-based disparities in time usage and the need for a shift in societal roles to alleviate the disproportionate burden on women.

Power and Gender Dynamics:

The analysis of power and gender dynamics between men and women focuses on power dynamics, household gender roles, and gender-based violence. The findings are drawn from both quantitative data and qualitative interviews with women and men from treatment and control groups, as well as community men.

Power and Gender Norms:

The analysis reveals that both women and men largely adhere to traditional gender roles, with men exhibiting a stronger tendency toward gender-normative beliefs. Women continue to experience a restricted exercise of power within the household. While economic empowerment can enhance women's ability to exercise power traditional gender norms still heavily influence the distribution of roles and responsibilities within the household.

Household Gender Dynamics:

The study highlights the significant gender disparity in household responsibilities, with women spending about 80% more time on household chores than men, despite similar time commitments to paid work. This imbalance underscores the persistent expectation that women are primarily responsible for household duties. The involvement of men in most households continues to be minimal and conditional.

Gender-Based Violence:

Gender-based violence (GBV) remains a critical concern, affecting women's ability to exercise power and make independent choices. While there is a rising awareness among both women and men about the illegality and unacceptability of physical violence, the understanding of GBV of women expands to more than physical forms, such as emotional, mental, and economic dimensions. Further, men in the community have yet not accepted zero tolerance against physical violence. The study finds that safety concerns significantly impact women's mobility and participation in public life, with many relying on personal strategies rather than institutional measures for protection.

Economic Empowerment as a Safety Net:

Economic empowerment is identified as a crucial factor in enhancing women's confidence to deal with GBV. Financial independence not only provides women with the means to escape abusive situations but also reduces their fear of losing familial support when confronting violence. This highlights the importance of stable employment for women as means of safeguarding their security and autonomy.

Institutional Support and Safe Work Environments:

The presence of institutional arrangements, such as the Prevention of Sexual Harassment (PoSH) Act, significantly contributes to creating safer and more respectful workplaces for women. Such policies enhance women's confidence and productivity by ensuring clear protocols for handling harassment and promoting gender equality in the workplace.

Factors affecting the marginalized women in workforce:

This chapter delves into the factors that influence marginalised women's participation in the workforce, focusing on motivating and enabling factors and the factors that lead to dropouts. It highlights the compounded challenges that marginalized women face, particularly those related to economic poverty and limited access to education and employment opportunities.

Key motivations:

The key motivations for women enrolling in skilling programs include the desire to learn new skills and earn an income.

Factors that lead to drop out:

Many women drop out of the workforce due to reasons such as pursuing further education, marriage, caregiving responsibilities, and lack of family support.

Enabling Factors:

The factors that promote women's continued employment include gender-balanced environments, flexible work arrangements, safety measures, and comprehensive health and financial benefits. Organisational efforts to implement gender-sensitive policies including institutional arrangements, allocating resources and ensuring accountability for gender equity are crucial in fostering a supportive and inclusive work environment for women from diverse backgrounds. These initiatives contribute to sustainable development and are increasingly recognized as beneficial by organisations worldwide.

Conclusion:

Gender norms and power dynamics remain significant barriers to true gender equality. While there is progress in attitudes towards women's potential, adherence to traditional roles persists, particularly among men. Despite economic empowerment, many women still face substantial barriers due to patriarchal expectations and societal constraints.

Some provision that can be instrumental in supporting women in workplace are:

Promote Gender-Sensitive Workplace Policies:

Organisations should implement flexible work arrangements, safety measures, health benefits, and professional development opportunities to support women's continued engagement in the workforce.

Ensure Safe Work Environments:

Both workplaces and local administrations should work together to provide safe travel and work environments for women, reducing dependence on others and mitigating threats of gender violence.

Encourage Equitable Household Responsibilities:

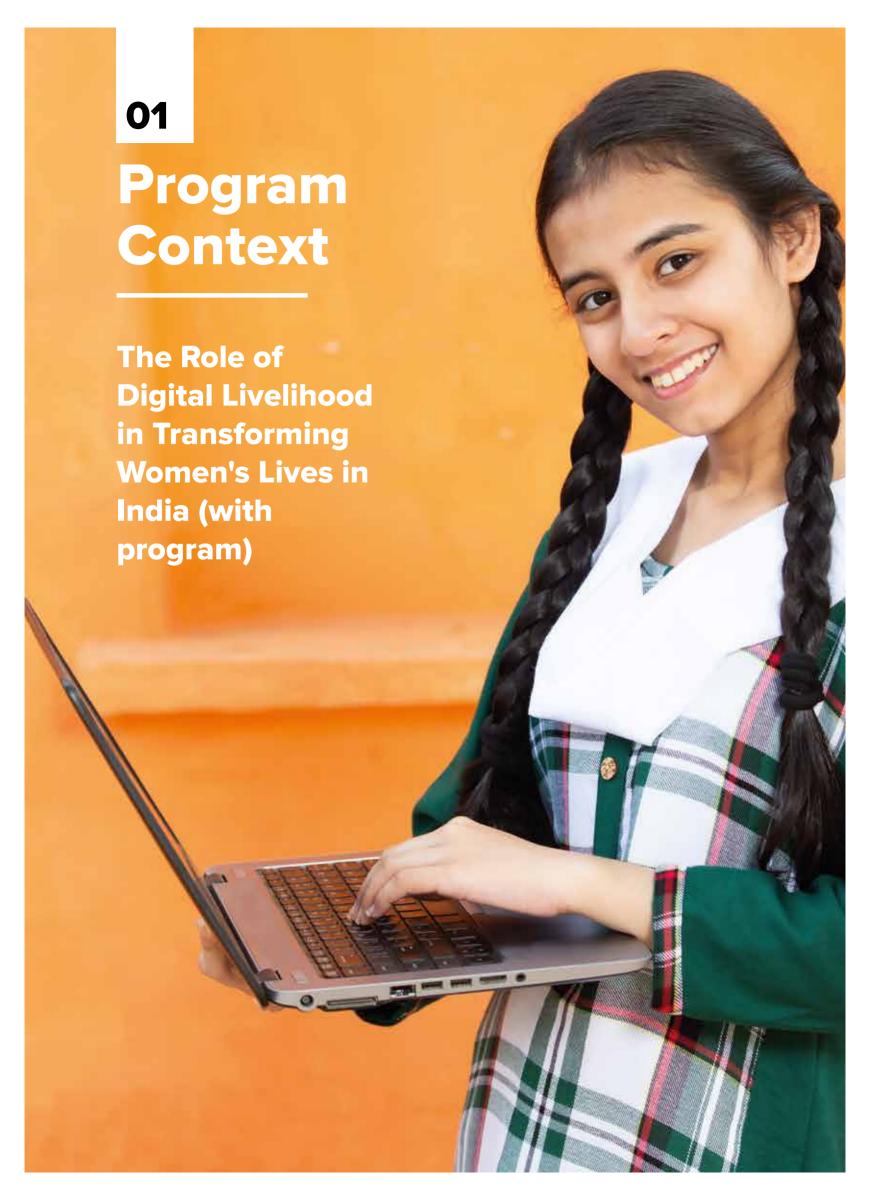
Workplaces should support men in taking time for household duties, beyond just paternity leave, to promote a more balanced division of labour at home.

Inform and Support Marginalized Women:

Organisations should ensure that women, particularly from marginalized backgrounds, are informed about available resources and resource system, publicly track gender indices to boost their confidence and participation in the workforce.

Community and Family Counselling:

Introduce counselling programs for families and communities to support women transitioning into the workforce, promoting a more equitable distribution of responsibilities.



Digital Transformation is not about technology at all it is about People

Digital technology has profoundly reshaped various facets of life, offering transformative opportunities that were unimaginable a few decades ago. The consistent progress of the tech sector demonstrates significant improvements in livelihood opportunities. Major initiatives such as Digital India and Aadhaar have empowered countless individuals, solidifying India's role as a crucial player in the future of the digital economy[1].In India, the rapid proliferation of smartphones, affordable internet access, and the expansion of digital platforms have catalyzed significant changes in how people communicate, work, learn, and access services.[2]

Digital technology acts as a bridge, connecting remote and underserved communities with mainstream economic and social systems. Digital empowerment is a multistage process that gives individuals new skills and opportunities to participate better and express themselves in a networked society. One of the focal points of digital empowerment is the inclusion of young girls and women in the transformative journey. Empowering women globally through the use of digital technology can yield incredible returns in social, economic, and sustainable development. [3]

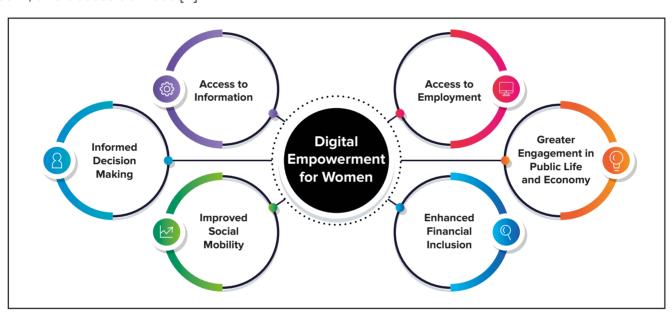


Figure 1: Digital Empowerment of Women

Women, especially those from marginalized communities and rural areas, face significant disadvantages due to limited access to digital technology. Surveys reveal a concerning trend - men are nearly twice as likely as women to use the internet (49% vs 25%)[4]. Social norms and limited access to digital resources constrain women's participation in the digital world. While the country has seen a substantial increase in internet usage, with over 700 million users in 2024 compared to about 100 million in 2010[5], women, particularly in rural areas, remain disproportionately affected by the digital gap. This limitation hinders their potential to contribute to and benefit from economic

growth, which could be transformative given that the digital economy now accounts for 11% of India's GDP and is projected to reach 20% by 2026[6].

In such a scenario, training and educating women in digital skills is crucial for bridging this divide and enabling them to participate fully in the digital economy. Digital fluency can empower women, facilitating greater engagement in public life and the economy by overcoming traditional barriers of mobility and social restrictions. The IT sector, leveraging the proliferation of digital connectivity, has created large-scale employment opportunities for rural women, especially post-COVID, with work-from-home becoming more prevalent.

Since the G20 declaration in India, the emphasis on women-led development has highlighted the critical role of women in accelerating GDP and overall economic activity. By investing in education and training, women can be equipped with the necessary digital competencies, fostering a more equitable and prosperous society, driving economic growth, and advancing gender equality. Empowering women with digital skills

is not only an economic imperative but also a vital step towards achieving inclusive development and harnessing the full potential of the Industrial Revolution 4.0. Understanding the need for skills in the digital domain and the persisting challenges for individuals, especially from marginalized communities, Anudip Foundation initiated programs to provide marginalized individuals, especially women with digital livelihood skills.

^[1] NASSCOM Foundation, "Inevitable India: Harnessing the Power of Digital Inclusive Growth for Sustainable Development," accessed August 14, 2024, https://www.nasscomfoundation.org/blog/digital-literacy/inevitable-india-harnessing-the-power-of-digital-inclusive-growth-for-sustainable-development/#:~:text= The%20tech%20sector's%20unwavering%20advancements,in% 20the%20digital%20economy's%20future

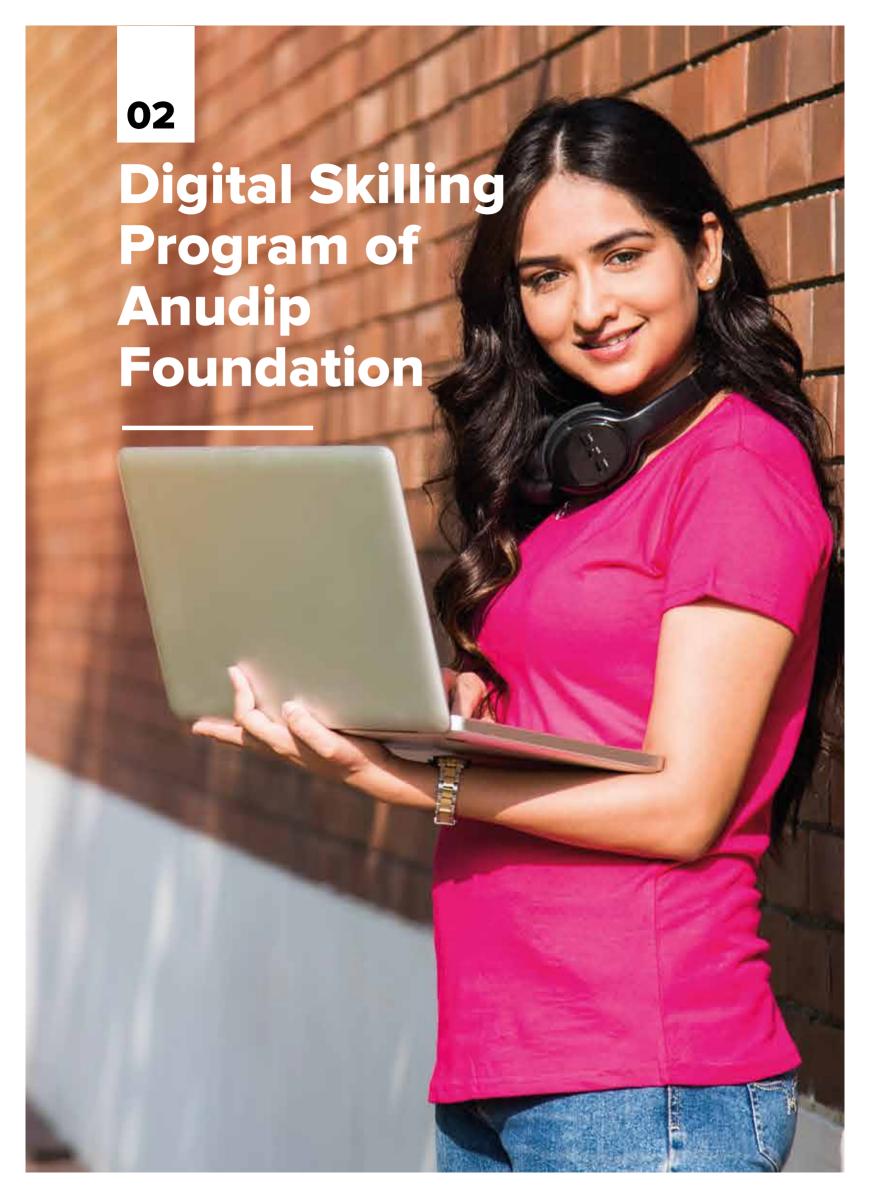
^[2] ICEA. Digital Governance in India Report 2020. Retrieved from https://icea.org.in/blog/wp-content/uploads/2022/06/ICEA-Digital-Governance-in-India-Report-2020pdf

^[3] United Nations. Press Release on Women and Gender Equity in Digital India (2023). Retrieved from https://press.un.org/en/2023/wom2224.doc.htm

^[4] United Nations Population Fund (UNFPA). The Stage Has Been Set for Gender Equity in Digital India. Retrieved from https://india.unfpa.org/en/news/stage-has-been-set-gender-equity-digital-india

^[5] Statista. Number of Internet Users in India. Retrieved from https://www.statista.com/statistics/255146/number-of-internet-users-in-india/

^[6] Reserve Bank of India (RBI). Report on Currency and Finance. Retrieved from https://rbi.org.in/Scripts/AnnualPublications.aspx?head=Report%20on%20Currency%20and%20Finance



Anudip Foundation is dedicated to transforming lives by providing digital skills and livelihood opportunities to underserved communities across India. With presence in 22 states, the organization has positively impacted over 450,000 individuals, with a strong focus on empowering at-risk youth and women.

The treatment group at Anudip Foundation underwent a comprehensive skills development program designed to build sustainable incomes in new-age sectors. The intervention focused on empowering unemployed women from the underserved communities, by providing them with digital skills training and linking them to decent employment opportunities.

The process of skill training and placement for treatment group is described in the following paragraphs.

Mobilization:

The intervention began with a targeted mobilization effort. Once a centre was established and the course offerings finalized, the cluster manager and mobilizers engaged

directly with the community to create awareness about the program. Various channels were utilized, including awareness sessions, workshops, and the involvement of community leaders.

Enrolment:

Interested participants underwent a pre-screening test as part of the enrolment process. After successfully passing the pre-screening, participants completed document verification and were officially enrolled in the training program.

Training:

Participants in the treatment group were provided with a range of courses, from basic digital literacy and English communication to advanced IT subjects like Web design, Digital Marketing, etc. The training was delivered through a blended learning model, combining self-learning online modules with in-class instruction, all supported by engaging multimedia content through Anudip's Learning Management System (LMS). The courses varied in duration, ranging from 70 to 400 hours, depending on the complexity and level of the course.

A. Basic

- English Communication and IT
- E-Commerce Consultant Service
- English Communication and Digital Education with Excel Specialization
- Accounting and Excel Expert

B. Intermediate

- Web Designing with PHP
- Web Designing
- Accounting with Tally Prime
- Digital Marketing
- Graphic Designing
- Hardware and Networking

C. Advanced

- Dot Net Full Stack Development
- JAVA Full Stack Development Using Angular
- JAVA Full Stack Development Using React
- Data Analytics: Low Code/No Code

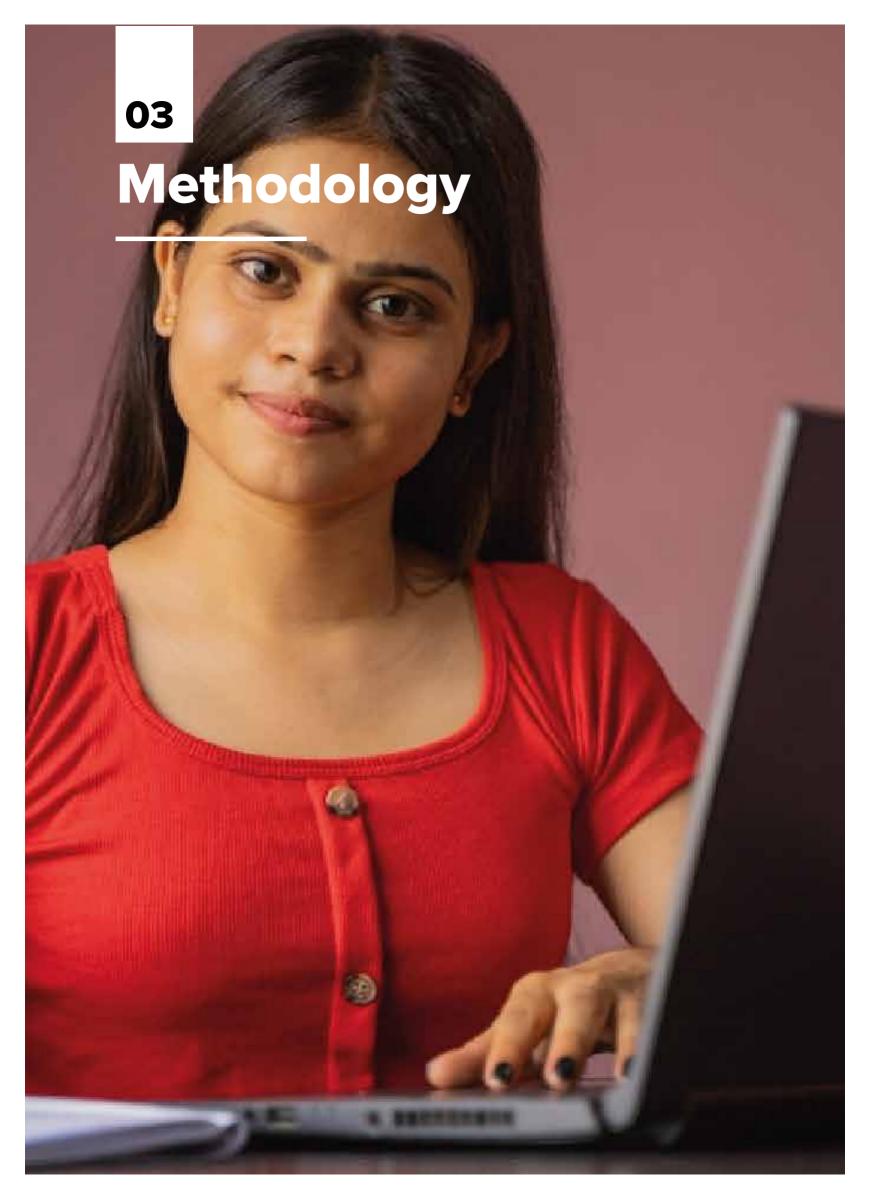
Figure 2: Courses offered at Anudip Foundation

Assessment & Certification:

Throughout the program, participants underwent a series of assessments—baseline, mid-term, and end-term—to track their progress. These assessments were followed by third-party evaluations. Upon successful completion, participants received certifications, enhancing their employability in the digital economy.

Placement:

As the training program neared completion, the placement team began the process of linking participants with potential employers. This included on-site interviews at the training centres, as well as participation in the 'DISHA' placement fairs, where multiple employers were invited to meet with participants. Successful candidates received offer letters, which were then verified and uploaded onto Anudip's data portal.



Anudip Foundation, under the mentorship of the South Asia Women Foundation India and Dr. Nita Umashankar from San Diego University, conducted this study to explore the impact of digital livelihood programs on the socioeconomic and behavioral transformation of women.

3.1 Research objective

The research objective of this study is:

- To evaluate and compare the long-term impacts of digital livelihood training and placement programs on women's socio-economic status and behavioral outcomes between women who have participated in these programs and those who have not.
- To understand power and gender dynamics between women and men and it's the impact on gender norms.
- To identify factors influencing marginalized women's capacity to be in the workforce.

3.2 Approach

The research adopts a mixed-method approach including quantitative and qualitative approaches:

Quantitative Approach for:

- 1. A comparative study between women who have been trained and placed by the Anudip Foundation (called the treatment group) and women from the same community who have never been part of any such initiative (called the control group) to compare their socio-economic and behavioral aspects.
- 2. A comparative analysis of gender perception of all women (both treatment and control group women) and men from the community.
- 3. Quantitative analysis of all program participants (both working and non-working) to analyze the factors influencing women to be workforce.

Qualitative Approach for thematic analysis to highlight:

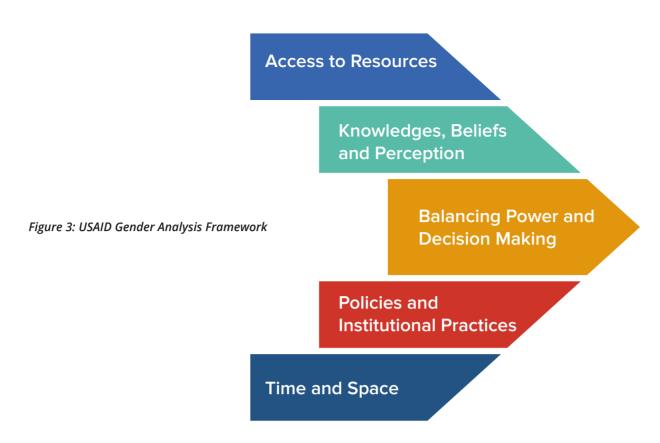
- 1. The experiences of treatment group and control group women to further understand the insights on their socio-economic and behavioral aspects for comparison.
- 2. The experiences of men and all women to further understand the quantitative insights about gender-based perceptions.
- 3. The treatment group non-working program intervention participants' responses to analyze the factors influencing women to be in the workforce.

3.3 Theoretical Framework and Perspective

To analyze the data, the study borrows frameworks and perspectives to make research inquiries.

The study uses the USAID Gender tool analysis framework[7] to compare the socio-economic and behavioral aspects of treatment and control groups, understand the impact on gender relations, and assess factors influencing women in the workforce.

USAID, Promoting Digital Livelihoods for Women in India: Lessons Learned and Best Practices, PDF document (Washington, D.C.: United States Agency for International Development, 2023), accessed August 1, 2024.



The above themes were contextualized for this study, such that the sub-themes of inquiry were finalized.



Figure 4: Sub-themes selected for the Study from USAID Framework

Further, the study uses gender perspective to analyze quantitative and qualitative data to obtain a gendered analysis of data collected for understanding the perception of gender roles and responsibilities of men and women and the factors influencing women to be in the workforce.

3.4 Research participants, Sample Selection and Tools

To fulfill research objectives following research participants were included in the study.

Treatment Group

750 participants Women who have received training and placement through the Anudip Foundation.

Control Group

350 participants Women from the same community who had not participated in Anudip's skilling programs were matched with the treatment group.

Community Men

200 participants Men from the same community as the treatment group including family members, neighbors, etc.

Non-Working Program Participants

A qualitative survey was carried out with past participants of the Anudip program who dropped out of the workforce.

Figure 5: Participants in the Research

The above themes were contextualized for this study, such that the sub-themes of inquiry were finalized.

For the quantitative survey for the treatment group, the sample size of the treatment group women the sample size was derived from the total population size of 33,988, which is the total number of women graduates from Anudip for the years 2016, 2017, 2018, 2019, and 2021. The year 2020 was not considered due to COVID-19 limitations.

Further, each research participant group was employed with certain tools of data collection. These tools were based on the component of the study the research participant was involved in. The treatment group women were sampled through stratified sampling, whereas

the control group women were matched for certain population characteristics who were reached out through telephonic surveys and in person surveys respectively. The community men were reached out through purposive sampling for in person surveys. Moreover, 15-20 qualitative interviews were conducted with treatment group, control group and men. Further, Focused group discussion were conducted with treatment group women and control group.

3.5 Method of Data collection The Data was collected using the following methods:

- 1. After the tool preparation, a pilot study was conducted to test the research tools with a few samples of treatment group women, control group women, and community men. The learning from the pilot study lead to a revision of tools.
- 2. The data collection team was constituted and was trained to use research tools, the KOBO toolbox (the online platform used for quantitative data collection), on-field etiquettes, cultural sensitivity, and briefed about ethical concerns, principles of informed consent, confidentiality of the participant to be maintained on the field.
- 3. For conducting the telephonic surveys for treatment group women, the calling list for the treatment group was derived from the past student records of the Anudip Foundation from the years 2016, 2017, 2018, 2019, and 2021. The contact numbers were randomly selected from a stratified sample based on location and the year of enrollment.
- 4. For conducting in-depth interviews with treatment group women, the past women participants were contacted from the derived call list
- 5. For conducting the surveys and interviews for the control group and men, the participants were reached by going directly to communities
- 6. The qualitative data was collected through audio recordings which were transcribed for analysis.

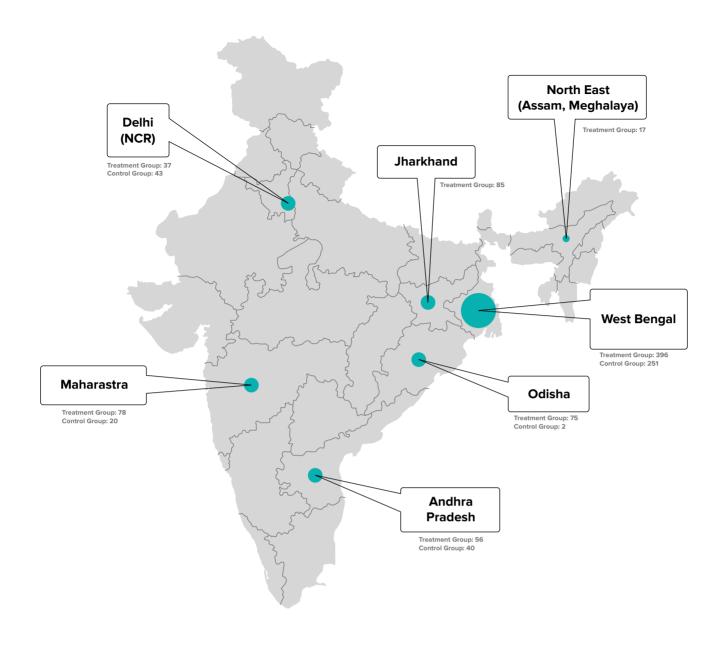


Figure 6: Location for Data Collection

3.6 Data Analysis:

The techniques used for data analysis are as follows:

- 1. Quantitative data analysis including application of Regression and correlations using MS Excel
- 2. Thematic analysis of qualitative data was done manually.

The quantitative analysis included analyzing responses to questions using the Likert scale and other modified scales. These questions have statements that were to be responded with a single option to be selected from multiple-choice, typically arranged in increasing (or decreasing) order of agreement, confidence, or agency in decision-making.

The responses were taken on the scale representing graded options. The average of the responses was obtained by taking out the mathematical average of the index of the responses for a particular question. The corresponding responses to the averages were taken as average responses of the group for a particular statement. These average responses for each were compared to infer insights. To ensure that the comparisons are significant, a regression analysis was conducted for confirmation.

3.7 Data Synthesis:

The data was synthesized after analysis into findings which were organized into chapters. Thus, the following chapter scheme emerged for the report:

Program context:

This chapter talks about the context and background based on which the digital skilling program has been designed.

Anudip Foundation Program:

This chapter describes Anudip Foundation and its program.

Methodology:

This chapter elaborates on the methodology followed by the research study.

Demographic Profile of the participants:

This chapter describes the demographic profile and characteristics of the participants in detail.

Impact of Digital Livelihood on Marginalized Women:

A Comparative Analysis of Women from Treatment Group and Control Group: - This chapter provides a comparative analysis of the treatment group and control group based on themes derived from the USAID framework and thereby fulfills the first objective of the research study.

Power and Gender Dynamics:

A Comparative Analysis of Men's and Women's Perceptions on gender norms: This chapter provides a comparative analysis of men's and women's perceptions of gender roles and responsibilities in backdrop of existing gender norms, it also assesses the change in power dynamic for women after entering the workforce. This chapter fulfills the second objective of the study.

Factors affecting the marginalized women in workforce :

Motivating, Enabling Factors, and Dropout Reasons: This chapter discusses the motivating, enabling factors to be in the workforce for the marginalized women, and the factors that lead them to drop out of workforce based on the experience of the women who enrolled in the training and placement program of Anudip, including those who dropped out of the workforce. This chapter fulfills the third objective of the study.

Conclusion

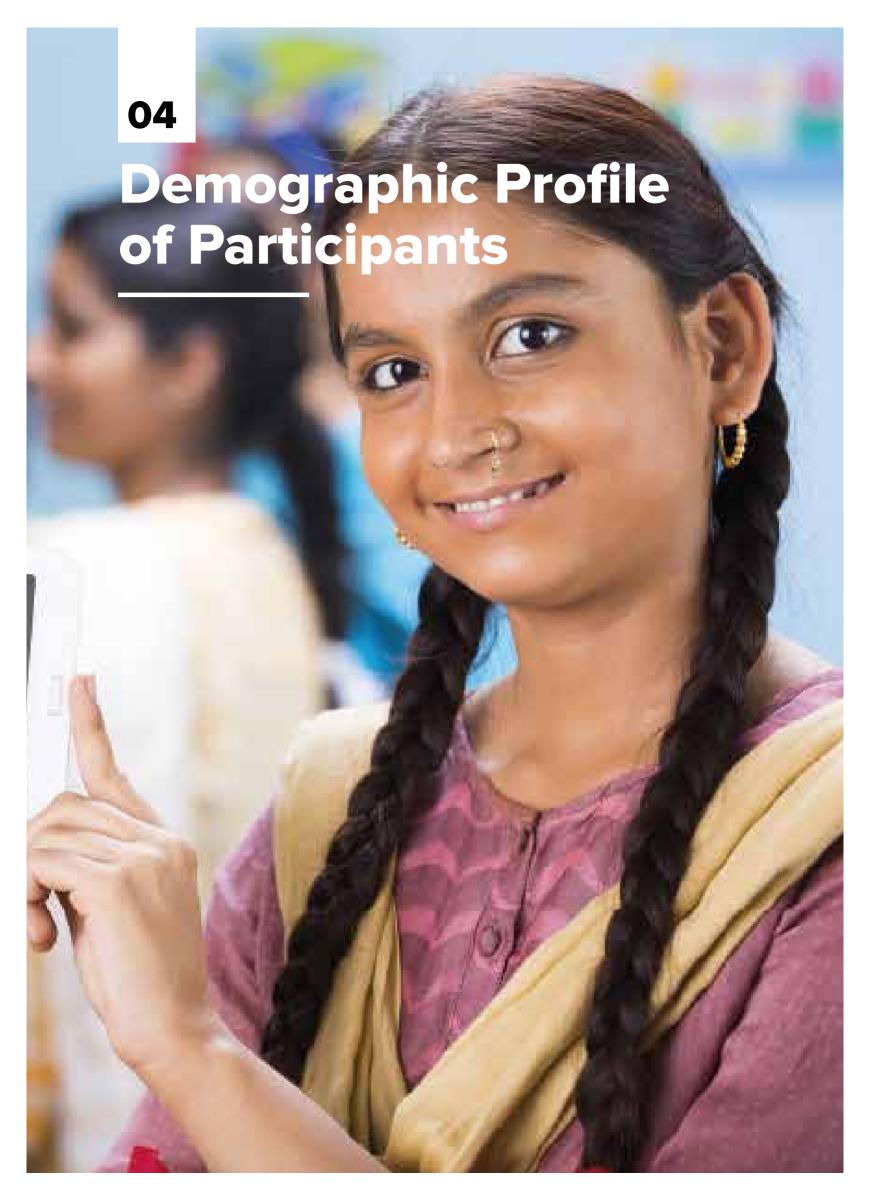
3.8 Ethical Consideration

Ethical guidelines were strictly followed throughout the study. Informed consent was obtained from all participants, ensuring they were fully aware of the study's purpose and participants' rights. Confidentiality and anonymity were maintained to protect the privacy of participants.

3.9 Limitations

While the study design is robust, there are some limitations to consider:

- The study design, while rigorous, does not eliminate selection bias.
- The reliance on self-reported data may introduce response bias.
- The generalizability of qualitative findings is limited to the specific context of the study participants.



The participants were enquired for their demographic characteristics including name, age, education qualification, religion, caste, marital status, employment profile. They were also asked household characteristics such as

living arrangement, number of family members, number of dependents and current household income. This information obtained has been organized into two sections-Demographic characteristics and Household Characteristics.

4.1 Demographic Characteristics



Figure 7: Demographic characteristics of Treatment group, Control Group and Community Men

As per figure 7, significant diversity and socio-economic composition of communities in the treatment and control group shows that diverse perspectives have been included in the study. Further, the sample adequately represents the population characteristics as the source population also includes individuals from diverse castes, religions, and marital statuses. However, the strength of each community in the total sample is not significant to analyse based on social divisions.

The data matching in the control and treatment groups with respect to religion, education and marital status is close which, allows for comparative analysis of the impact of gendered roles across different themes.

4.2 Household Characteristics

Based on the provided demographic data, we can draw several key insights by comparing and identifying similarities between the treatment and control groups.

Living Arrangement of Married Women	Treatment Group (32% of total)	Control Group (25% of total)
With In-laws	69%	81%
In Nuclear Family	25%	19%
With Birth Parents and Husband	6%	0%

Household Annual Income (INR)	Treatment Group	Control Group
Less than 100,00	12%	23%
INR 100,000 to INR 249,999	43%	51%
INR 250,000 to INR 499,999	37%	24%
INR 500,000 to INR 649,999	8%	2%

*69% of the treatment group women and 75% of the control group women are single, and live with their parents or are a part of financially unified household with parents

Numbers of Family Members	Treatment Group	Control Group
2	4%	2%
3	21%	18%
4	42%	49%
More than 4	43%	31%

Number of Dependents Members (<18 years of age)	Treatment Group	Control Group
None	43%	42%
1	33%	46%
2	19%	9%
3	5%	3%

Figure 8: Household Characteristics of Treatment and Control Group

The treatment and control groups share similar Household characteristics (Figure 8). The control group has a higher percentage of households living with in-laws and lower household income, whereas the treatment group shows more diverse living arrangements and higher income levels. Both groups have a significant portion of households with 4 or more family members and a similar distribution in the number of dependents, with minor variations.

The size of the families and the number of dependents of both treatment and control groups are the same suggesting similar responsibilities of basic expenditure. Both the control group and treatment group consist of individuals from lower economic households, residing in the same communities. The demographic and household data depict that the participants from the treatment and control groups come from similar backgrounds, and a fair comparison can be assumed.



The first research objective of this study aims to compare the long-term impact on women who have undergone digital skilling intervention with women from the marginalized community who have not undergone any such training. This chapter aims to fulfill this objective and compares the impacts across the following three aspects:

- Impact on Financial Empowerment
- Impact on Belief and Perception
- Impact on Gender-Based Roles

5.1 Impact on Financial Empowerment

Understanding the influence on access and control over resources and financial capabilities of women

5.1.1 Introduction

This section on the impact on financial empowerment contains the analysis of access and ability to control over assets of women from the treatment group and control group as individual or shared owners. Some minimum amount of resources in the form of livelihood assets are a must to sustain a decent and sustainable livelihood[1]. Physical and financial assets are primary resources that are essential across urban, rural, and peri-urban areas.

Financial Resources:
Financial assets, Income in any form, etc.

In this chapter, we are examining physical and

financial resources. Additionally, we are

Physical Resources:

Housing, utility items, etc.

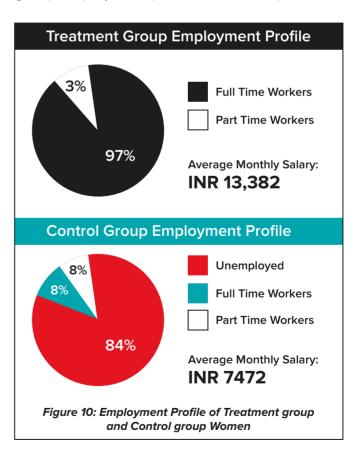
examining the capacity of women to create assets for themselves, whether through individual or shared ownership.

In India, there remains a significant disparity between men and women in access to and control over livelihood assets, which continues to be a systemic barrier to gender equality and economic development. Only 8.3% of women in India have individual ownership of land compared to 22% of men. Similarly, only 26% of women own smartphones, compared to 49% of men.

Even when women gain access to livelihood assets, they frequently lack control over them, as male family members or societal norms often dictate their use and management. This inequity limits women's opportunities for economic empowerment and perpetuates cycles of relative poverty and dependence when compared to men. In such a context, regular employment with a consistent income becomes crucial, as it allows women to create, own, and control their resources, thereby enhancing their economic independence and overall empowerment. The fact that 57.4% of employed women in India[1] are self-employed suggests that stable employment in the organized sector is not easily accessible for many women. Thus, it is important to compare the impact of the digital skilling intervention on the type of employment.

5.1.2 Comparison of Type of Employment

In the new age economy, digital training is a tool to promote employment in emerging sectors. To understand the impact of the digital training intervention on the type of employment, the treatment group and control group employment profiles were compared.



^[8] DFID, "Sustainable Livelihoods Guidance Sheets," Livelihoods Centre, accessed August 4, 2024, Livelihoods Centre.

^[9] Ministry of Statistics and Programme Implementation, Government of India, Annual Report: Periodic Labour Force Survey (PLFS), New Delhi, 2021-22.

As apparent from Figure 10, 97% of women from the treatment group are in full-time employment, and 3% of the treatment group women are in part-time employment. In comparison, only 8% of the control group women are in full-time employment and another 8% are in part-time employment. The results were confirmed to be significant through regression analysis and controlled for demographic variables like age, religion, caste, number of dependents, etc. Thus, it can be concluded that treatment group women through the training and placement intervention can enter stable employment with consistent income which is generally inaccessible for marginalized women. Further, the average salary of the treatment group women is Rs 13,382 which is about 180% of the average salary of the control group, which is Rs 7,472.

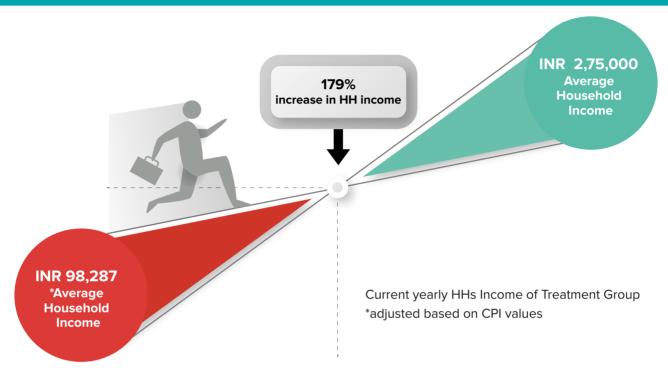


Figure 11: Average increase in Household income of the Treatment group

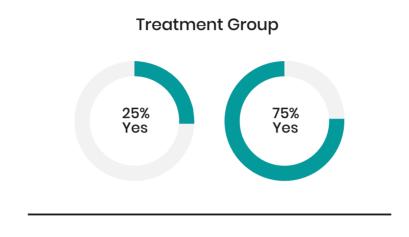
On taking the baseline Household income of the treatment group women shared during the time of enrolment the average initial Household yearly income is around Rs 84,313. When this income is adjusted as per the CPI values^[10], it amounts to INR 98,287. Post training and securing employment, the average current household income is Rs 2,75,000 indicating the increase in **Household income is 179%.**



Figure 12: Job Sector Distribution of Treatment and Control Group

Further, on comparing the employment across sectors (Figure 12) among the treatment and control groups, it can be seen that the treatment group has 62% employment in the IT sector, followed by 9% in BFSI which are leading employment generation sectors in current times. In comparison, the control group has 84% unemployed, 6% in the education sector, and 3% in IT. This confirms that digital skilling interventions have helped in enhancing women's access to new-age sectors.

JOB SWITCH PATTERN



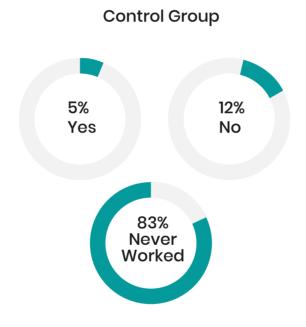


Figure 13: Job Switch Pattern of the Treatment Group

Further, as Figure 13 suggests, 75% of treatment group women have not switched jobs, which indicates satisfaction with the job placement. In comparison, 5% of the women in the control group have switched jobs which is a significant proportion as only 16% of women have been in employment.

^[10] CPI (Consumer Price Index) which is commonly used as an index for adjusting income. The weighted average of 2017,20118,2019 and 2021 are taken assuming the CPI values for India (using 2012 as the base year, CPI=100) are: 2017: 132.2,2018: 138.9,2019: 145.8,2021: 157.2

Job Profile Of Participants

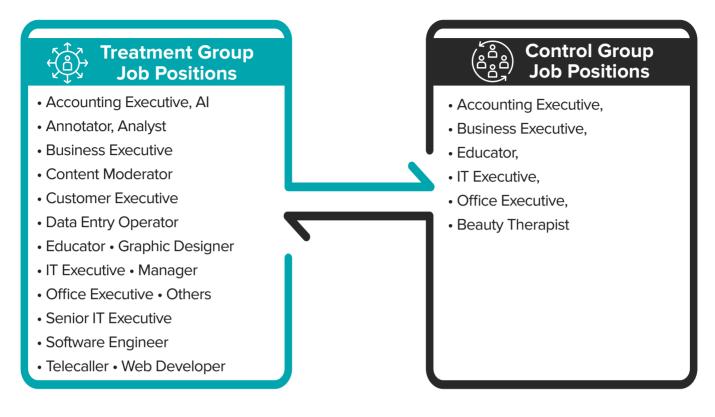


Figure 14: Job Profile of Treatment Group and Control Group

Treatment Group Employer Organization

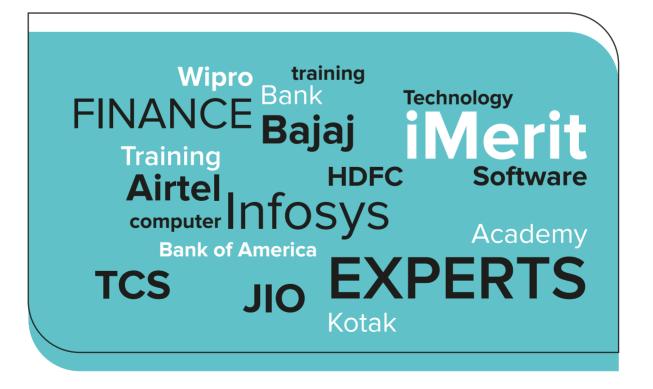


Figure 15: Major Employers of Treatment Group Women

Thus, figures 14 and 15 showing the job positions and the organization further confirm that treatment group women through the digital training and placement intervention have found stable employment in the organized sector. The women in the treatment have more opportunities to create assets and resources with personal or shared ownership.

5.1.3 Women's Control Over Resources

The opportunity and ability to create assets and resources do not necessitate access to and control over resources. Thus, it is important to analyze the impact of stable and consistent employment on women's control over resources. To understand the impact, the women from the treatment and control group were asked about their ability to save from their income, the extent of control over the income, and their ability to contribute to family expenses. The results are as follows.

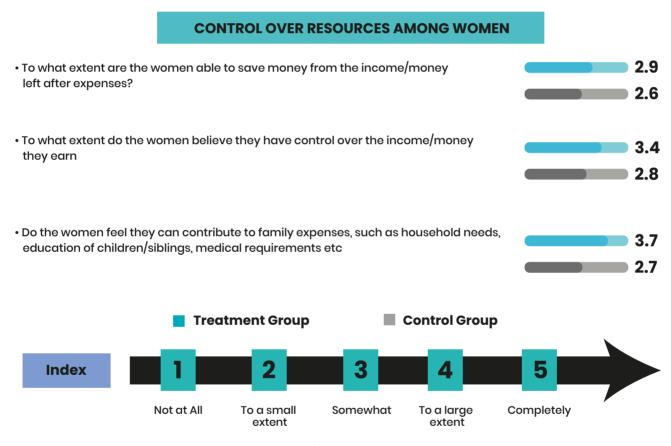


Figure 16: Control over Assets Among Women

Figure 16 suggests that, although, women from both the groups can 'somewhat' save income/ money, the treatment group women agree more to save money/income left after expenses in comparison to the control group.

Similarly, although the women from both groups 'somewhat' have control over the income/money they earn, the treatment group women agree more to having control of the money/income in comparison to the control group. However, there is a stark difference in the abilities of both groups to contribute to household income. The treatment group women 'agree' that they can contribute to household expenses. In comparison, the control group women feel that they are 'somewhat' able to contribute to household expenses.



Figure 17: FGD excerpts

Figure 17, is a snippet of a focused group discussion with treatment group women from Metiabruz, Kolkata where women are generally first-generation women earners and firsts in their families to take up paid employment. The discussion shed light on how treatment women are contributing to their households. Women have been taking care of household expenses. It is notable, that a strong sense of responsibility and commitment to contribute financially to family is apparent.

Through the focused group discussion, it came forth that many women have enrolled in programs or taken up jobs with the primary motive of earning to support their families. This is especially pronounced in families where male members (traditionally seen as breadwinners) are absent or unable to contribute.

Women often allocate their entire earnings to household expenses, which aligns with the common belief that money in the hands of women is used for the entire family's well-being. They willingly contribute to the shared wealth and build shared ownership of resources. However, it remains to be seen, whether women have control over the shared resources. This can be confirmed by the role women play in decision-making about the use of resources.

5.1.4 Women's Agency in Financial Decision-making

It is established in the above section that it is worth analysing whether women have control over shared resources. Thus, in this section women's agency in financial decision making is analysed. To understand this, women were asked to share who is the financial decision-maker in the family. The options were arranged in increasing order of women's share in decision making, such that the first option represents 'eldest male member' (and negligible share of women in decision making) and the last option represents 'self' (women themselves with highest share in decision making). Married women were provided an additional option of 'husband and I' as the third option based on increasing order of women's share in decision making.

FINANCIAL DECISION MAKER IN THE FAMILY

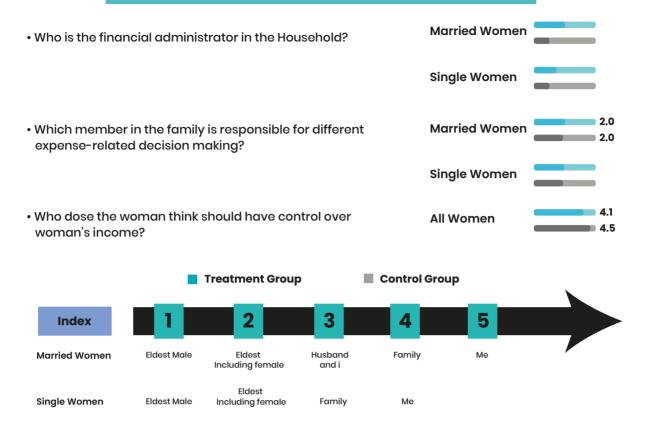


Figure 18: Financial Decision Maker in the Family

Note: For the question,' Who does the woman think should have control over the resource?' - single women were given the same 5 options as married women.

On analysing the responses from Figure 18, about who is the financial administrator in the household, it emerged that on average in the households of married women from both the treatment group and control group 'elders (including women)' are financial administrators. On analysing the response of which member in the family is responsible for different expense-related decision-making, it appeared that Married women from both groups have the same share in decision-making. For both groups 'Elders (including females)' are responsible for different expense-related decision-making.

Among the single women, treatment group women were seen to have a little more share in decision-making in comparison to the control group.

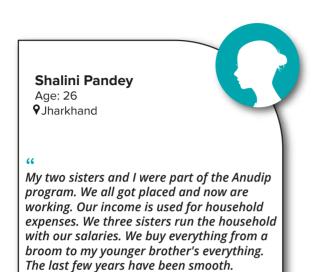
For treatment group single women, the 'family' is the decision maker of different expenses. For the control group of single women, the 'elders (including females)' make expense-related decisions.

On comparing who the women think should have control over the income that they earn, both the treatment group and control group think that family should have control over the women's income. Such a result is consistent with documented female behavior who feel satisfied with collective ownership of wealth or resources and do not insist on individual ownership of wealth or resources. However, control group women, perhaps due to lack of any significant control over resources aspire for individual full control.

The results are significant as per the regression analysis.

During the qualitative interviews, it was revealed that treatment group women, due to their earnings are making expenses-based decisions, and thus have control of the household resources. Further, many women are creating assets for the family. Although the resources may not always be personal assets, the resources created by the income of women are more likely to be in greater control of the treatment group women.

Quotes from Treatment Group Women



Last year I bought a scooter. It is my first...



The 1st interview excerpts suggests that Shalini and her sisters are responsible for all household expenses and thus are key decision-makers in household financial administration. Further, the purchase of a scooter is an example of asset creation for the family and self. In the 2nd interview, it is demonstrated how Sangeeta got an opportunity to be part of household financial decision-making after becoming a financially contributing member of the family.

There is a subtle shift where women earners participate more significantly in financial decision-making. However, on analysing the qualitative and quantitative insights together, it is evident that women, in general, do not have individual control over their financial decisions. The cultural values of the traditional family unit valuing elders, translate into elders being the financial decision-makers. However, women aspire for greater control over the income they earn.

Insights:

- Women are more likely to share resources than strive for personal ownership of resources.
- Treatment group women have a higher percentage of employment, higher salaries (180 %higher), and placement in new-age sectors.
- Treatment group women have greater control over their income, greater share in financial decision-making, and greater contribution to households which challenges traditional norms. However, women are still far from complete ownership over income and assets. Women in treatment groups aspire to share their income with family while women in the control group aspire for full control.



From Boundaries to **Breakthroughs: Celebrating Firsts**

Tara Kumari

Background

Tara Kumari, 23, is a determined young woman from Ranchi, Jharkhand. Raised in a farming-dependent family, she has always faced financial challenges. Despite these constraints, Tara achieved a significant milestone by completing her postgraduate degree in Hindi Honours, becoming the first woman in her family to do so. She further broke barriers by becoming a first-generation tech learner, and a first-generation tech professional after completing her course at Anudip. Tara is the first in her family to work in the organized sector. She credits her success to the unwavering support of her family, which includes her mother, and two brothers, one of whom is married with three children.

In 2021, Tara's life took a transformative turn when she enrolled at Anudip Foundation. The training she received there significantly enhanced her professional skills and boosted her confidence. Despite initial challenges in securing a job, Tara's perseverance paid off when she landed a position at iMerit, conveniently located near her home.

The role offers her a consistent salary, which enables the much-needed stability and convenience she sought.

After the Programme

Post-programme, Tara has made remarkable strides in her personal and professional life. She plays a crucial role in her family's financial stability, contributing to her nieces' and nephews' education and her mother's medical expenses. Her employment bolsters her independence and allows her to meet her needs without reliance on others. Tara's journey is not without its hurdles. She faces societal pressures and occasional scepticism from her community, but her resolve to pave her path remains steadfast. "My family and I are proud of what I do. I don't care so much about what others say..." Tara Kumari stands as a testament to the power of education and determination. As a first-generation tech learner, she has broken barriers and paved the way for future generations of young girls in her community.

5.2 Impact on Belief and Perception

Understanding the Influence on capabilities, skills, beliefs, and perceptions among women in different aspects of lives

5.2.1 Introduction

This section on the impact on belief and perception will explore whether the training leads to enhanced skill sets and how it changes the perception of women about themselves. Further, this section also explores the long-term impact of the digital skilling intervention on personal need management and how women are perceived by the community.

In the last decade, it has been increasingly realized that diversity in the workforce, apart from promoting social good, is a great business strategy[1], fostering innovation, enhancing resilience, and broadening customer bases, among other benefits. Women in India have a labour force participation rate of approximately 37%, indicating that they remain a minority in the workplace which is often disenfranchising. Women especially, from marginalized backgrounds possess unique insights and valuable perspectives due to their specific socio-cultural contexts.[2] In this scenario, promoting intersectional gender diversity in the workplace is crucial. However, for marginalized women to fully realize their potential and contribute meaningfully to the workplace, they must be equipped with both technical and soft skills. The treatment intervention intends to impart dynamic technical and soft skills training, to empower women to become active participants in leading new-age sectors. It is important to analyse the long-term impact of skill training on women's self-belief and perception, which affects their ability to contribute meaningfully to the workplace

5.2.2 Impact on Technical Skills

The program intervention focuses on technical and soft skills to help the participants be job-ready. To understand the impact of the program on technical and soft skills the participants were enquired about the learning experience in qualitative interviews.

Quotes from Treatment Group Women

Shalini Pandey

Age: 26 ♥ Jharkhand

66

I work in Machine learning based on projects. It's very dynamic. So, I have to keep on learning new things. But the foundation skills for this were gained during my time at Anudip Foundation. The basics and familiarity with computers have allowed me to learn new things with ease."

"

Aishwarya

Age: 26 **♥**Odisha

"

So, they (Trainers at Anudip) taught me, JS, Angular. I also learned HTML, CSS, JavaScript, Angular, and React. After that, .NET MVC and HQL were also taught. Yes, it was useful for me as I gained knowledge about different new technologies and tools."

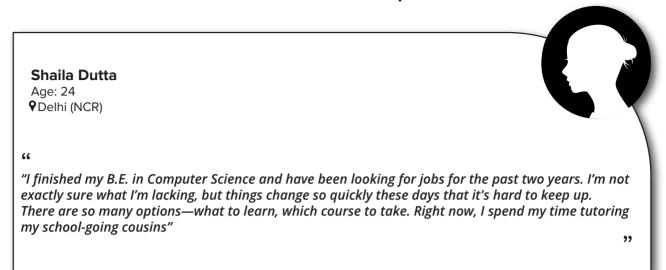
"

Both Shalini and Aishwarya are first-generation tech learners. Their statements highlight the significance of technical education in empowering women to excel in new-age, dynamic fields like machine learning and web development. Their experiences show the impact of foundational digital skills which are crucial for entry in technology-driven careers.

^[11] McKinsey & Company, Diversity Wins: How Inclusion Matters, McKinsey & Company, 2020.

^[12] D. Hathaway, Situated Knowledges: The Science Question in Feminism and the Privilege of Partial Perspective, Jstor, 1988. https://www.jstor.org/stable/3178066

Quotes from Control Group Women



From Shaila's experience, it is clear that good quality market-oriented technical skills and capacity building for self-learning are essential for preparing for the job market.

5.2.3 Impact on Soft Skills

A significant component of the program is soft skills. Soft skills are particularly important for training women from underserved and marginalized communities due to the lack of access to quality education. Further, the sociocultural environment prevents women from socializing and developing soft skills that are important for professional development. It is believed that getting trained in basic soft skills courses and working in a professional

environment helps in the advancement of soft skills. However, to understand the differential impact on soft skills training the treatment group and control group women were asked about their level of confidence on different soft skills. The participants were asked to rate between '1' to '5' where '1' represents that the women are 'not at all confident' in a particular soft skill, and '5' represents, they are 'extremely confident'. The responses have been analysed as follows.

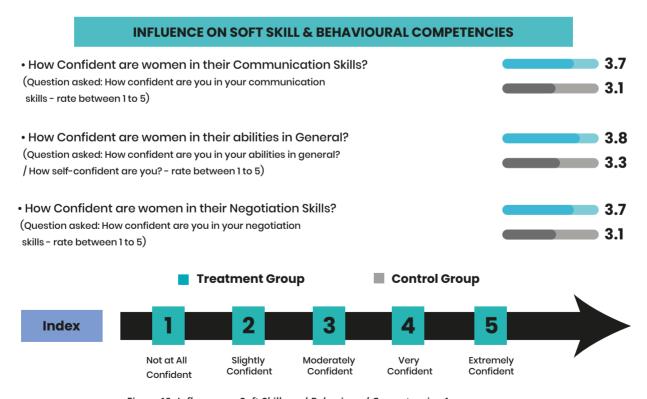


Figure 19: Influence on Soft Skills and Behavioural Competencies-1

Firstly, the confidence level in communication skills, confidence in general abilities (self-confidence), and negotiation skills were examined. The result suggests in Figure 19, that the treatment group women are more confident than the control group women in all three soft skills. The treatment group women are 'very confident' in Communication skills in comparison to the control group women who are 'moderately confident'.

Similarly, the treatment group women are 'very confident' in their general abilities, in comparison to control group women, who are

'moderately confident'.

Likewise, the treatment group women are 'very confident' in their negotiation skills in comparison to control group women, who are 'moderately confident'.

The results were found to be significant in regression analysis.

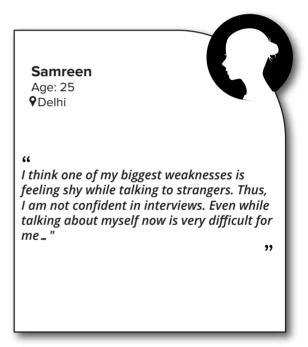
The qualitative excerpts also demonstrate the development of soft skills in the treatment group through the program and opportunities at work after that.

Quotes from Treatment Group Women



Working has increased my self-confidence. I can achieve targets, interact with others, and express myself with confidence...
As a native Odiya speaker, I am hesitant to speak in Hindi, but now that I have been working for some time I talk to my teams and sometimes clients in Hindi and a little bit of English. So, I am learning the languages. I've learned to embrace myself. Working in an office has shown me that I'm capable of more than I thought was possible.

Quotes from Control Group Women



The experiences of Sangeeta Ghade illustrate significant personal growth and increased self-confidence, especially in her communication skills resulting from her professional journey. At the same time, Samreen, who is from the control group, clearly states that her shyness is a roadblock to her performing well in interviews, which suggests her lack of adequate soft skills. This emphasizes the importance of soft skill development important for a career, especially in the organized sector.

Further, the confidence level in decision-making skills, emotion management, and time management skills among both groups of women was examined. The results are as follows.

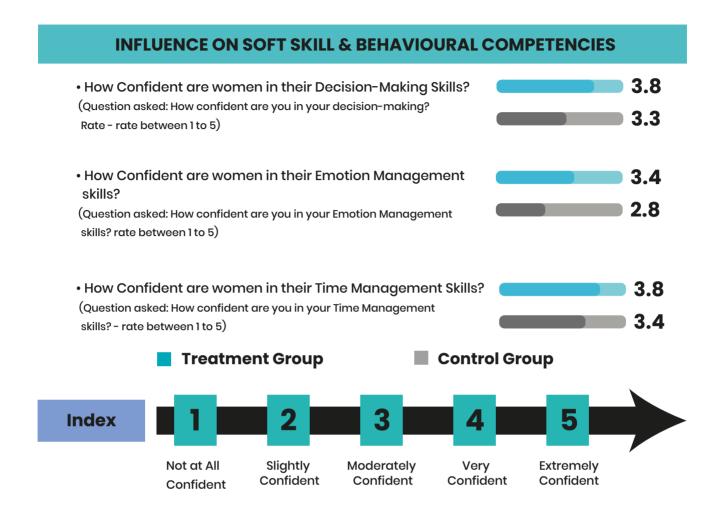


Figure 20: Influence on Soft Skills and Behavioural Competencies 2

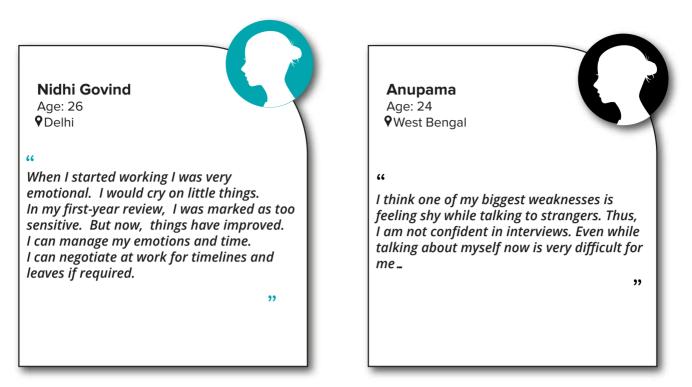
Figure 20 shows the responses to confidence in decision-making skills, emotional management skills, and time management skills. The data suggests that the extent of confidence of the treatment group women for all the skills is more than the control group women. While the treatment group women are 'very confident' of their decision-making skills, the control group women are 'moderately confident'. Similarly, the treatment group women are 'moderately confident' of emotion management skills, whereas the control group women are 'slightly confident'. For time management skills as well, the treatment group is 'very confident', and the control group women are 'moderately confident'.

The results were found to be significant in regression analysis.

The qualitative interviews also reflect an improvement in soft skills after training and working in an organized environment.

Quotes from Treatment Group Women

Quotes from Control Group Women



We can see from the two excerpts of Nidhi Govind and Anupama, that emotional resilience and negotiation skill are enhanced through soft skill training and working in a professional environment. Anupama, in absence of a professional environment is not able to hone these skills which are important for a working professional.

5.2.4 Marginalized Women's Personal Needs Management

It is also important to note the impact of the development of technical and soft skills on marginalized women's ability to manage their personal needs. To understand the effect on personal needs management, the women were asked about their extent of agreement with feeling helpless and whether they feel that they can manage their personal needs.

5.2.5 Influencing Community Beliefs and Perception

Further, to understand the effect of women joining the workforce on their position in the community, both groups of women were asked about their interrelations with their community. They were asked about their ability to voice their opinion in the community and their ability to help a fellow community member in need. The results are analyzed below.

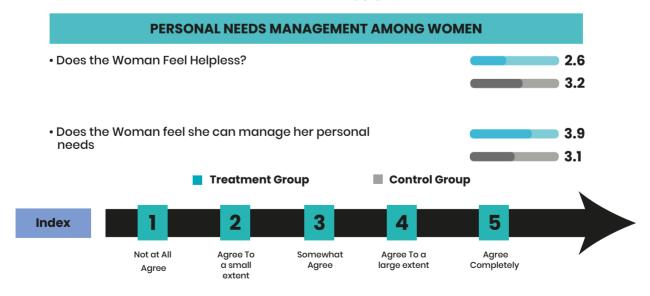


Figure 21: Influence on Soft Skills and Behavioural Competencies-1

From Figure 21, it can be inferred that even though both the treatment group and control group women responded to be 'neutral' on feeling helpless, the control group women felt more helpless in comparison to treatment group women. While feeling helpless is a complex mental condition, however the slight positive difference in the treatment group may be due to financial stability.

Similarly, the treatment group women 'agreed' to feel that they can manage their personal needs in comparison the control group women felt 'neutral' about it. This difference can be attributed to financial stability too.

Both these results were statistically significant in regression analysis.

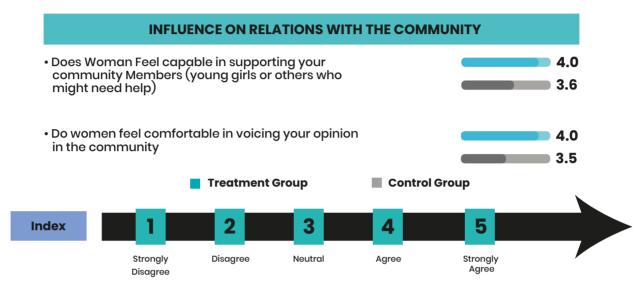


Figure 22: Influence on Relations with the Community

Figure 22 depicts that both treatment group women and the control group 'agree' to feeling able to support the community if needed, and treatment group women 'agree more' to feeling able to support the community, if needed, in comparison to the control group women.

Similarly, the treatment group women 'agree' to be able to voice their opinions in the community, in comparison the control group feels 'neutral' about the same.

Quotes from Treatment Group Women

Thus, it can be concluded that enhanced soft skills can be seen to be translating into greater social agency in the community.

Both these results were statistically significant in regression analysis.

Shalini Pandey **Afrin** Age: 23 Age: 26 **♥**Jharkhand **♥**Jharkhand There used to be a time when people used to It's nice to have people feel proud of me and say, Your daughters are not getting married, cite me as an example ... I recommend many they are sitting at home... girls from my community to Anudip for Now their attitude has changed towards our skill training and advise them to become family. My mother gets so many calls. Now self-dependent... she doesn't have time to attend all calls... ,, "

Figure 22: Influence on Soft Skills and Behavioural Competencies-1

Quotes from Control Group Women

Ikra Age: 24

₽Delhi



"

People (in the community) are always looking for opportunities to bad mouth. Meeting friends and going out for recreation (for girls), even in the daytime is often a hassle..."

"

Shalini Pandey's and Afrin's experiences exemplify the transformative impact of skill development on community relations. Shalini's achievements have shifted societal attitudes, elevating her family's status and challenging the socially mandated marriage timeline. The people in communities, value economic productivity which allows them to accept women's choices. In contrast, Ikra's experience shows that women are judged too quickly for their choices which constrains them and marginalizes them further in their communities.

Although, economic development in itself cannot transform the culture of the communities, however, communities can begin to value women differently due to their economic progress.

This highlights how the success of women from the community not only brings personal achievement but also fosters a culture of empowerment in the community. This ripple effect of individual empowerment encourages broader social change.

Insights:

- Skill training programs have empowered women in tech fields which provides foundational technical skills required to enter and move forward in organized employment.
- Women trained in soft skills report higher confidence in communication, abilities, and negotiation compared to those who didn't undergo training.
- Training contributes to women feeling less helpless and more capable of managing personal needs, most likely linked to increased financial stability.
- Skill development programs boost women's confidence in voicing opinions and supporting their community, driving broader social change.



Metiabruz – From the Margins to the Mainstream

Metiabruz, a locality on the outskirts of Kolkata, has undergone significant transformation since 1856 when Wajid Ali Shah arrived with 6,000 followers, and established a community that mirrored Lucknow. Traditionally conservative, this area held rigid views on women's roles, limiting their access to education and employment. The transformation of Metiabruz began in 2012 when Anudip started its digital skilling

program in the locality.

Over 4,000 women from highly conservative families in Metiabruz have benefited from Anudip's technology-driven intervention, allowing them to make informed career decisions and achieve financial security. "Girls here had a mindset to associate their careers only with embroidery, sewing, and stitching. This was built-in. We were asked to think this way," noted Zaheda Shabnam, 21, confirming that Metiabruz has witnessed a drastic change in recent years. The transformation took almost a decade, involving gender-responsive counseling and continuous awareness sessions for young girls, their fathers, and other male family members. In-depth counseling, blended learning, life and work readiness skills, access to 21st-century work opportunities, and supportive networks have enabled girls to embark on tech careers. iMerit Technology, a global digital data services company, is one of the most successful outsourcing partner, having set up an all-women center at Metiabruz,

employing 2,000+ of Anudip's graduates who are now undertaking global projects requiring Al skills and data annotation. Simi Khan, 23, from this community, grew up seeing girls in her neighborhood denied basic rights. Today, she is an iMerit employee, working on a machine learning project for an international client. An exemplary testament of grit to break down barriers, Simi is just one of thousands to inspire others to enroll in the technology course and work in breakneck technology. Arfana Khatoon, Project Lead of iMerit, who started her journey with Anudip in 2013, recalls, "It's about the choice I made 10 years back—refusing early marriage, denying societal pressures, and working here. Today, I get respect, value, and priority in my family." Khatoon adds, "With platforms like Anudip, many talented and deserving girls in Metiabruz are now part of a new workforce. Each day, we see people changing their perspectives on Metiabruz". Today's Metiabruz witnesses girls and women working not just with iMerit but also going outside their communities for better-paid, dignified careers. Md. Alam, 51, father of a current Anudip student, confessed, "Six years back, I was hesitant about girls in my family going out. Two of my elder daughters were married off early. Shazia is my youngest, but I will not commit the same mistake. Her education and career are now priorities." The story of Metiabruz is a testament that when provided with the right opportunities, women can break norms and blossom into their full potential, transforming their lives, and those of their families can break the norms and blossom into their full potential. They can transform not just their own, but also the lives of their families and communities.

Stories from the field 2: Metiabruz-From Margins to Mainstream

5.3 Impact on Gender-based Roles and Responsibilities

Understanding the Influence of paid work on engagement in gender-based roles across time and space dimension

5.3.1 Introduction

This section discusses the impact of gender-based roles and responsibilities and usage of time and space on treatment group women in comparison to control group women as a result of engagement in paid employment.

In a traditional patriarchal society, gender envisioned as a binary assigns each gender predefined roles and therefore mandates utilizing their time and space in a particular manner. The concepts of time and space are deeply impacted by gender dynamics and significantly influence how men and women navigate their daily lives.

Time and Space Dimension for Men and Women

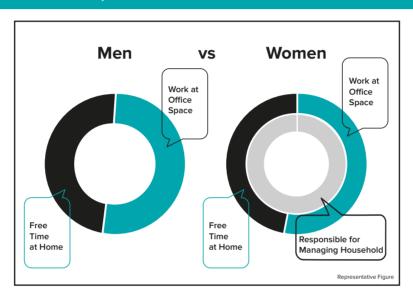


Figure 23: Time and Space Dimension of Men and Women

Space and time dimension for men and women

Men, and women both have roles and responsibilities in the household and community. However, the extent of the burden of these roles is different for men and women and is influenced by the cultural context of the community. While men enjoy the privilege of a clear division of workspace-worktime and office-home, women seldom have this privilege. Traditionally, a woman is never free from her gender roles. She is expected to be answerable for the household round the clock. The concept of space of work extends beyond the mere physical location and includes the socio-cultural expectation of women,

organizational arrangement, and psychological state.

With an increasing number of women entering an organized workforce, with structured roles and working hours, it is important to analyse how the women's need to cater to their gender roles are being accommodated across time and space. Additionally, it is important to examine, if the communities, especially men are ready to relieve women of the disproportionate burdens through the shift of traditional gender roles and responsibilities to men for equitably sharing of roles and responsibilities. Therefore, the time use patterns of the treatment group and control group as well as their space of work need to be compared to capture possible changes.

^[13] Géraldine Didi, "Evolution in Time-Use and Division of Labour of Men and Women," Interventions Économiques, vol. 56 (2023): 1-15, https://journals.openedition.org/interventionseconomiques/2568.

5.3.2 Time usage pattern of Women to fulfil diverse roles: A Comparison

To analyze the time usage patterns, the treatment group and control group women are compared for the number of hours they devoted to paid and unpaid work. As 97% of treatment group women are working in full-time organized-structured jobs, in comparison to 8% of the control group in full-time jobs, the comparison can help in

drawing general differences in the time usage pattern between women with structured jobs (treatment group), and other women (control group women). Further, as the roles and responsibilities of married women and single women may differ, the treatment group and control group are divided into married and single women also for analysis. The following figure depicts the comparison.

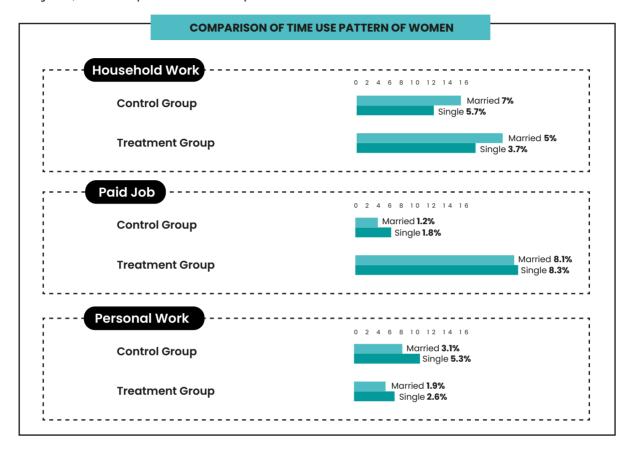


Figure 24: Comparison of Time Use Pattern of Women

Time of Work (in Hours)	Single		Married	
	Control Group	Treatment Group	Control Group	Treatment Group
Personal Work**	5.3	2.6	3.1	1.9
Paid job	1.8	8.3	1.2	8.1
Household Work*	5.7	3.7	7.0	5.0
Total Working Hours (Paid and Household Work)	7.5	12.0	8.2	13.2

^{*}Household Work: Household chores and caregiving to children and elderly

Table 1: Comparison of Time use Pattern of Single and Married Women from treatment and Control group

^{**}Personal Work: Learning & recreation

As shown in Figure 24 and Table 1, the division of hours across Paid work, household work, and personal activities is provided. The insights gathered are:

- Total working hours include paid work hours along with household work.
- The total hours of work for treatment group women are more than the control group women.
- Treatment Group Married women vs. Control group Married women:

Treatment Group Married women in comparison to Control Group Married women

- work 61% more
- spend 29% less time on household work
- Have 39% less personal time
- Treatment Group Single women Vs Control Group Single women

Treatment Group Single women in comparison to Control Group Single women

- work 60% more
- spend 35% less time on household work
- Have 51% less personal time

This demonstrates difference in time use pattern of treatment group and control group.

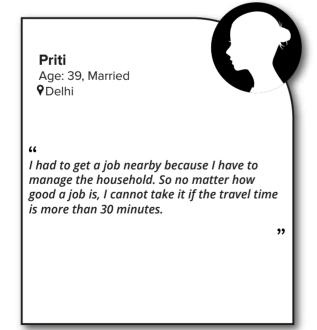
5.3.3 Space of Work for Women

Just as time plays a crucial role in shaping women's work experiences, the space in which they work is equally significant. The qualitative interviews of control group women provide insights into how the concept of space impacts their work, both paid and unpaid. Understanding the space of work for women

helps to reveal the challenges and opportunities they face in managing their multiple roles.

The qualitative interviews of control group women help in understanding the concept of space of work for women.

Quotes from Control Group Women





The interview snippets from Priti and Shaila shed light on the constraints and considerations women face when seeking employment, particularly regarding physical mobility and family responsibilities. These accounts illustrate how societal and familial expectations shape women's career choices.

Both Priti and Shaila highlight how domestic responsibilities and family expectations significantly **limit their job opportunities**, particularly in terms of geographic location.

The **need to stay** close to home restricts women to local job markets, potentially limiting their career growth and access to better opportunities.

The following qualitative responses from the treatment group emphasize the importance of flexible working conditions for working women.

Quotes from Treatment Group Women





The interview snippets from Shama and Zenab provide valuable insights into how the concept of 'space of work' for women is transformed by the ability to work from home. This arrangement addresses several dimensions of the space of work—physical, social, and psychological. Working from home transforms women's 'space of work' to integrate household and professional roles, saving time and reducing physical strain. It offers an option for managing household duties and ensures safety during night shifts, increasing work opportunities and promoting a psychological state without threats of safety concerns. This arrangement enhances psychological well-being by allowing control over the work environment and schedule, alleviating the stress of balancing work and home responsibilities. Working women like Shama and Zenab benefit from integrating work into their home environment.

5.3.4 Support for Women in Managing Household Chores in Limited Time

To understand how women, especially treatment group women (who are mostly employed in organized sector work) are managing household chores, there is a need to examine the support system of the women at home. Therefore, women from the treatment group, control group, and community men were questioned on the support system women have in the different household activities during the in-depth study and focused group discussion.

Quotes from Treatment Group Women



♥Delhi

66

My mother-in-law is very cooperative, but still it's my duty to go and take care of the household chores in the evening after work. I go back and prepare dinner, clean the kitchen, and prepare a little for the next day's tiffin...

"

Subhadra Biswal

Age: 26, Married ♥Odisha

6

I have to do all the work at home and manage my day shift as well. My in-laws are sick, so I have the responsibility to take care of them as well. There is no help. I cook, clean, take care of everyone in the house. As a married woman, one has to manage all these responsibilities and then going out to work is nothing less than a challenge.

,

The snippets of the interviews with the married women from the treatment group show that they have to perform household chores on returning home. The notion of duty indicates a societal expectation for women to manage household chores irrespective of the support available at home.

To compare the experience of married working women with single working women, the qualitative responses of single working women are also analysed.

Quotes from Treatment Group Women

Shalini Pandey

Age: 25, Single ♦ Jharkhand

66

In our house, our mother takes care of all household chores. It's because of her we are able to work. We do help her whenever we get time, but she is the one who is doing all the work. She packs lunch in the morning for all of us, cleans, and does other household works. I help her out by washing utensils sometimes, washing clothes, or cutting vegetables. All of us sisters do that...

77

Zenab

Age: 23, Single ♥West Bengal

-

Right now, I have the night shift. So, I stay up after work, manage the household work with my mother, then go to sleep. She tells me not to worry if I am really tired, but I still try to help her every day."

"

The interview snippets from single working women Shalini Pandey, and Zenab highlights the role of support at home in balancing these tasks. Both women emphasize the importance of support from their mothers in managing household chores, which allows them to focus on their paid work. The contributions of the working daughters to household chores, although significant, are often secondary to the primary efforts of their mothers, which allows the working daughters to focus on their paid jobs.

Insights:

- Treatment group women, especially married women are enormously burdened due to dual responsibilities of work and household chores.
- Single women have greater support in comparison to married women from women family members in managing household responsibilities.
- Work from home allows a workspace that helps in alignment of professional and household commitments, manages social expectations addresses safety concerns, and contributes to the psychological well-being of women.



A Journey of becoming a pillar of strength for others

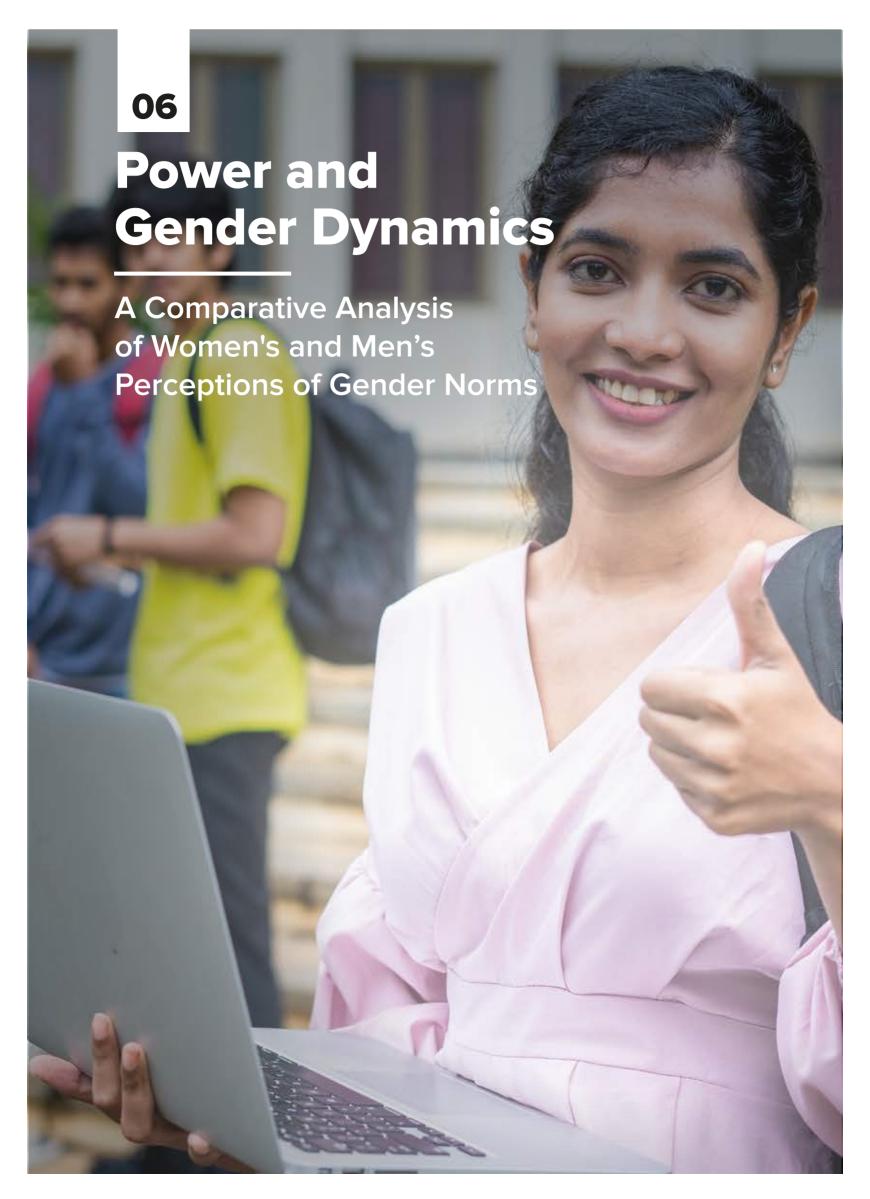
Arfana Khatoon

Background

Afrin, 23, from Ranchi, Jharkhand, is pursuing M.Com from Ranchi University while working part-time as an Al Annotator at FiveS Digital. Afrin's family includes—her painter father, mother, and two brothers. Afrin has seen financial struggles and instability all her life. Now, as an earning member of the family, Afrin significantly contributes to support her family. Afrin enrolled for an advanced excel course at Anudip Foundation in 2021, motivated by positive feedback from friends. Here, she received training in basic computer skills and English, which enhanced both her employability and academic performance. "The skills training has not only given me a job but has given me hope, which allows me to help others as well". The program's comprehensive training played a crucial role in her development.

After the Program

Afrin chose a remote job to balance her work with her ongoing education. Unlike a traditional office job, working from home allows her flexibility to manage her college commitments. Her earnings have been vital for her educational expenses and family support, including funding her brother's relocation to Dubai and purchasing home furniture and a mobile phone for herself. Afrin's financial independence has increased her role in family decision-making and established her as a community role model. She actively recommends digital skilling to other girls and mentors them in her free time. Afrin's story underscores the impact of skilling on becoming self-reliant and a responsible community member.



The second research objective aims to understand the power dynamics between women and men and the impact on gender norms when women start working. This chapter aims to asses changes in power dynamics by analysing the perception of community women (including treatment group and control group) and community men about gender norms that determine traditionally predefined roles and responsibilities distribution. The themes to be covered in this chapter are:

- Understanding power in the context of women's and men's perception of gender norms
- Understanding household gender dynamics among women and men through time spent on different activities
- Understanding power in context of women's and men perception of gender-based violence and its impact on women's power

The analysis aims to understand the role of gender norms that affect the participation of women in the workforce in the face of gendered roles and responsibilities.

6.1 Understanding power in the context of women's and men's perception of gender norms

6.1.1 Introduction

This section deals with the understanding of women's and men's perceptions of gender norms that shape their understanding of their gender-based roles. This section will help in analyzing the underlying gender norms that lead to assumption of predefined roles by women and men and interferes with equal opportunity for women in work place. Power can be conceptualized in different forms.



Power Over: a shift in decision-making power through domination



Power with: grows out of collaboration



Power to: improve one's abilities to make independent choices and act



Power within: increase in self-esteem, confidence, and personal aspirations

Therefore, it is interesting to analyse if entering workforce affects the exercise of different kinds of power to deal with traditionally imposed roles and responsibilities. For the analysis, there is a need to enquire the perception of gender-based roles and responsibilities.

6.1.2 Comparing perception of gender-based roles of women and men

To understand the perception of roles and responsibilities of women, the treatment group women, control group women, and community men were asked to respond in terms of their degree of agreement with the gender normative sentences, their responses are shown in the figure below 25

^[14] Lisa VeneKlasen and Valerie Miller, A New Weave of Power, People & Politics: The Action Guide for Advocacy and Citizen Participation, 2002, Practical Action Publishing, pp. 38-41.

As demonstrated by Figure 25 and Figure 26, the women from the treatment group, control group as well as community men, largely subscribe to gender roles defined by society.

Both treatment and control groups women and men have 'agreed' to the importance of having a strong (decisive) man in the family. Further, women in the treatment group and control group are 'neutral' to the statement that it is women's duty to take care of children and household chores. However, men 'agree' with the statement.

Similarly, while women in both groups are 'neutral' about its being the duty of men to earn for the family, while men 'agree' with the statement. Further, men 'agree' that they make better financial decisions while women in both groups have given a neutral response.

The responses suggest that **gender roles are engrained in both men and women.**However, men are more gender normative in comparison to women.

It is interesting to note that there is 'disagreement' by both groups of women and men's statements on 'women not being able to make financial decisions' and 'the compulsion for women to obey their husbands'. This illustrates that there is an acceptance that women do not lack capabilities of decision-making. Yet, accepting gender roles and responsibilities demonstrates the emphasis on the practice of traditional gender roles and is less likely to recognize individual capabilities.

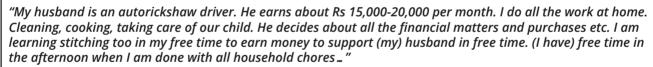
Quotes from Control Group Women

Vimla

Age: 24, Married

♥Delhi

61



,,

Priti

Age: 39, Married

♥Delhi



"I was 17 when I got married as the eldest daughter, everyone wanted me to get married soon. I had a dream of becoming a lawyer which I could not pursue due to marriage. I have 2 children, a 16-year-old boy and a 12-year-old girl. So my energies went into raising them. It was only in the last 6 years that I started working. Because we (our family) had needs. So I started working to support the family income. Working as an academic counselor nearby allows me to manage my household and work comfortably. Now I have another dream of becoming a famous (mehendi) artist. I will try to pursue it in 2 years when my son grows up and goes to college..."

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PERSONAL NEEDS MANAGEMENT AMONG WOMEN

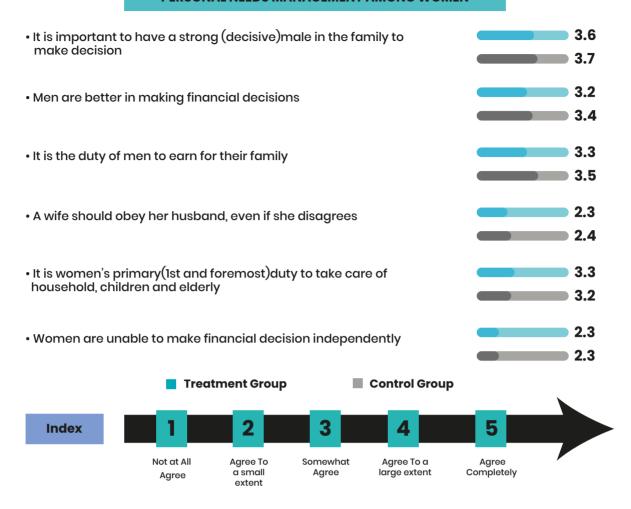


Figure 25: Understanding Perception Among Women on Gender-Based Roles

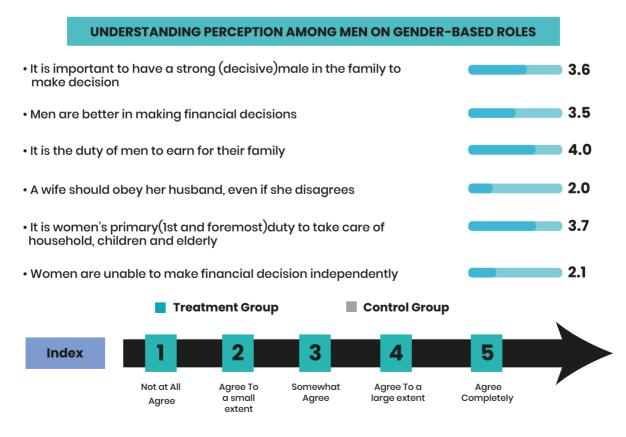


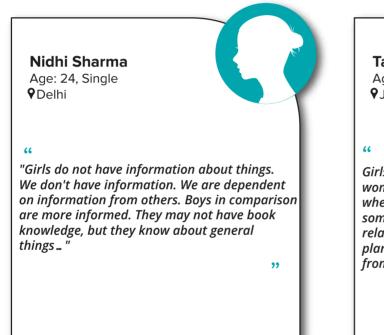
Figure 26: Understanding Perception Among Men on Gender-Based Roles

The in-depth interview excerpts of the control group women demonstrate the restricted power of women in a traditional patriarchal household. Vimala, despite taking care of all household chores has no say in (financial or non-financial) decisions in the family. Further, she accepts this as she feels her husband goes out and interacts, he knows better.

Moreover, as apparent from Priti's experience, **Marriage is seen as a significant milestone** and women are expected to accommodate their professional aspirations with it.

The traditional predefined assignment of the domain of work (men – paid work domain, women – household domain) affects women's exercise of power to gain knowledge and exercise agency, even when they are in similar circumstances as men. For instance, even when women start working, they feel that they are less informed in comparison to men and thus are dependent on them for information. The interview snippets with treatment group women demonstrates this.

Quotes from Treatment Group Women





From the interview snippets of Nidhi Sharma and Tara Kumari, it can be concluded that growing up with gender constraints leads to reduced socialization which in turn affects informal learning that contributes to personal growth, especially in decision-making. Women are unable to gain information through association, organization, or group interaction as men. The thought of being less equipped with information potentially diminishes women's self-belief (which affects their power within).

Changing scenario- Exercising Power

Although economic empowerment is only a singular aspect of gender empowerment, it emboldens women to gain the power to exercise choices, power within themselves, and power with others including other women.

Quotes from Treatment Group Women

Sunita Rana

Age: 30, Single ♥Odisha

66

"There are so many factors to consider before getting married. Women have to take on a lot of responsibilities. Take care of two houses. I will consider marriage when I am prepared to take on those responsibilities..."

"

Sakshi Anand

Age: 25, Single **P**Delhi

6

"Earlier I wanted to go into the government sector, But now I have realized one can have a great career in private banks too. So now my goals have changed. Along with my job as a Team Member associate, I am completing my Master's in Economics funded by my salary. I want to become an Analyst. I know of opportunities within my organization which can help me reach my goal...."

,

Women, through mobility in the economic sphere, gain information and insights that help them in becoming better decision-makers. In this interview snippet, it is evident that the 30-year-old Sunita's idea about marriage is shaped in light of her aspirations and priorities, which empowers her to exercise the choice of delaying plans to get married till she is prepared for it.

The increased social interaction in the economic sphere helps women learn about new things and make informed career choices. Sakshi, in this interview snippet, shares how new exposures after entering the workforce have given her the power to change her aspirations.

Women, through mobility in the economic sphere, gain information and insights that help them in becoming better decision-makers. In this interview snippet, it is evident that the 30-year-old Sunita's idea about marriage is shaped in light of her aspirations and priorities, which empowers her to exercise the choice of delaying plans to get married till she is prepared for it.

The inspiring Community initiative of Suparna Das during COVID times

Suparna Das, a specially-abled student from a rural area in Midnapore, transformed her community by creating a supportive network during the COVID-19 pandemic. After securing a job at a leading corporate through Anudip Foundation, she used her new skills to set up a digital literacy program in her village. Suparna organized online workshops, teaching others to navigate digital platforms for accessing healthcare, job opportunities, and educational resources.

She collaborated with local leaders to distribute essential supplies and spread awareness about preventive measures. Her efforts empowered many, providing financial stability and breaking the cycle of poverty. Suparna's initiative fostered a sense of unity and resilience, proving that with the right support, even the most challenging barriers can be overcome.

However, these instances are few as the gender norms dominate in the broader societal framework, limiting the number of women who can achieve such levels of autonomy and economic independence. Patriarchal expectations and traditional gender roles still exert significant pressure on women, often restricting their mobility, and ability to exercise power and gain from similar opportunities as men. Many women, especially in more conservative or economically disadvantaged settings, remain bound by these stifling norms.

Insights:

- Women (treatment and control groups) and men largely subscribe to traditional gender roles.
- Women due to gender constraints have less opportunity for informal learning and feel less equipped to make decisions
- Women due to economic empowerment get exposed to new experiences that enhance their ability to exercise power. Yet these instances are few as gender norms dominate the broader societal framework



A Journey to Digital Empowerment and Economic Independence

Background

Gudia, a 28-year-old graduate from Rodiya village in Sadar district, Jharkhand, once lamented that her graduate degree was just "a piece of paper in the old cupboard." Married to an auto-driver and struggling to support a family of five on INR 6000 a month, Gudia sought financial stability.

Gudia enrolled in the digital empowerment training by ANUDIP, aimed at bridging the gender digital divide for rural women. "For the first time in 10 years, my husband thought I was capable of this training since I am educated," Gudia proudly recalls. The training included using mobile phones, and internet-based applications, and accessing online health and welfare schemes.

After the Program

Gudia quickly learned to create health ID cards and earned INR 500 by helping her co-villagers. She soon became an expert in online train booking, mobile recharges, and Aadhaar ID correction, earning INR 4000 monthly. Gudia's journey highlights the impact of digital and entrepreneurial training in ensuring financial inclusion and economic independence for women in resource-limited communities.

6.2 Understanding household gender dynamics among women and men through time spent on different activities

6.2.1 Introduction

The practical manifestation of the constraints due to gender roles and responsibilities can be seen by analyzing the time use patterns of men and women in households' chores.

6.2.2 Comparing time use patterns of all (treatment and control group) women and men

To understand the gender division of unpaid work using time use patterns, both men and women (both from the treatment group and control group) were asked about the number of hours they spent on different activities.

TIME USE DISTRIBUTION FOR MEN

	Paid Work	Household Work	Personal Activities	Traveling
Men	6.8	2.6	3.2	0.9

^{*}Household Work: Household chores and caregiving to children and elderly

Figure 27: Time Usage by Men

Total work = Household Work 6.8+2.6 = 9.4

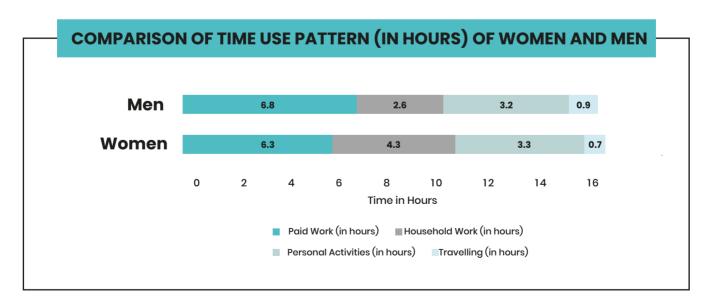


Figure 28: Comparison of Time Use Pattern (in hours) of Women and Men

^{**}Personal Work: Learning & recreation

On comparing the time use pattern of men and (all)women in Figure 28 it is evident that:

- Women and Men spend a comparable amount of time in paid work (i.e. 6.3 hours and 6.8 hours) on personal activities such as recreation and learning (i.e. 3.3 hours and 3.2 hours) and traveling (i.e. 0.7 hours and 0.9 hours)
- Women spend about 80% more time in household work which is close to 2 hours more (i.e. 4.8 hours in comparison to 2.6 hours by men).

Thus, it can be concluded that despite spending a comparable amount of time in all other activities, women spend about 80% time more in household work in comparison to men. Thus, women are responsible for the household work despite spending about equal amount of time in productive roles or paid employment.

Further, the ability to balance work and household duties is heavily dependent on the support systems in place at home. To enquire about the support from home, community men were asked about the support to women in their families for household chores.

Quotes from the Community Men

Ram Babu

Age: 44, Married **♥**Delhi



"

"Those who want to work manage it. The women go out and then come back and take care of the household. Men also help, but in the end, it's the woman's responsibility..."

"

Pratap Singh

Age: 26, Single ♥Delhi



"

"It will be my (future) wife's job to take care of the house. I will have to manage my shop. That's what one expects from the wife that behind my back she will take care of the house and my parents"

"

The interview snippet of Ram Babu highlights that the ultimate responsibility for household management falls on women. While Pratap Singh's interview snippets indicate a traditional mindset where the wife's role is confined to domestic duties and caregiving. This reflects deeply ingrained patriarchal norms that designate women to be responsible for roles in domestic spheres. This mindset perpetuates the gender divide in household responsibilities and professional aspirations.

Further, to enquire whether the men related to the treatment group are more participative in managing household chores, the treatment group women were asked about the role of their family men in the household.

Quotes from Treatment Group Women



The interview snippets from Zenab, and Saleha reflect a traditional division of labour where men are typically responsible for external tasks, while women handle domestic chores. Thus, there is **conditional involvement and minimal contributions** from male family members, highlighting the **limited extent of their participation** in domestic duties.

Insights:

- Women spend about 80% more time on household chores compared to men, despite spending a comparable amount of time on paid work, personal activities, and traveling.
- The responsibility for household management is largely considered to be a woman's duty, reflecting entrenched patriarchal norms.
- The ability of women to balance paid employment with household duties heavily depends on the support they receive at home.



A journey to becoming an Educator with a purpose

Shaguni

Background

Shaguni, a 25-year-old woman from Mahipalpur, Delhi, lives with her father, a security guard, and her entrepreneurial brother. Her mother resides in their ancestral village and takes care of their grandparents. Despite financial challenges, Shaguni has played a key role in supporting her family.

5 years ago, Shaguni enrolled at Anudip Foundation while studying at Adhyapika in an advanced Excel course, a teacher training institute. Anudip's basic computer and soft skills training significantly impacted her. It is here that she decided that she wanted to create an impact on others through her skills. The program covered essential IT skills like Microsoft Word and Excel, and crucial soft skills, providing Shaguni with a solid foundation for her career.

After the Programme

Post-training, Shaguni transitioned from teaching at various schools to a role as a Trainer at NIIT Foundation. Her training at Anudip equipped her to train others in computer and communication skills. Her enhanced communication skills prepared her for community mobilization and delivering financial literacy programs. "I feel great when I can help others through my skills. I know the struggles of grassroots communities in gaining the new age skills and helping them gives purpose to my life."

Shaguni's dedication has secured her father's appreciation for contributing considerably to household expenses. Shaguni also has steadfastly supported her brother who is trying an 'unconventional' career option of being an entrepreneur according to their family. Further, as a caring daughter, she helps her mother with small expenses. Shaguni's journey underscores that skilling can empower women to carve their unique paths and find personal satisfaction and professional excellence.

6.3 Understanding power in the context of women's and men's perception of gender-based violence and its impact on women's power

6.3.1 Introduction

While economic empowerment and increased agency plays pivotal roles in empowering women, a potential threat due to gender-based violence can influence their ability to exercise power and make independent choices. Women often face gender-based violence through, physical, sexual, mental, emotional, and economic harm by direct actions or indirect actions.

Gender-based Violence can occur in both private and public spaces, which restricts women's freedom and leads to their exclusion from various areas of life. For analysis, we have examined safety and security concerns in households, public spaces, and workplaces.



Figure 29: Gender-based Violence in Public and Personal Space

6.3.2 Understanding Perception of Gender-based Violence

To understand the perceptions around gender-based violence, women from the treatment group, control group, and men were asked a few questions on gender-based violence. The responses received are analyzed as follows.

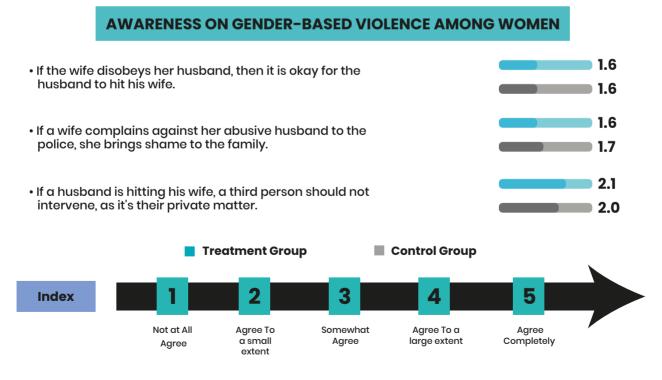


Figure 30: Awareness of Gender-Based Violence Among Women

AWARENESS ON GENDER-BASED VIOLENCE AMONG MEN

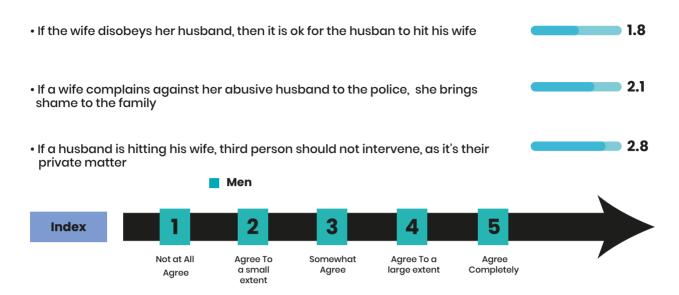


Figure 31: Awareness of Gender-Based Violence Among Men

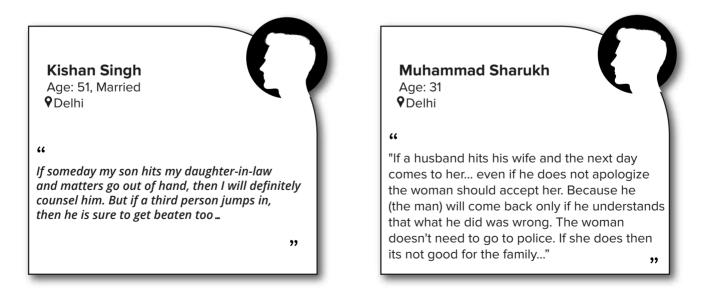
As seen from figures 30 & 31, it is evident that there is convergence in responses from the treatment group, control group women and community men on gender-based questions.

Women and men 'disagree' with accepting that

Women and men 'disagree' with accepting that husbands should be allowed to hit their wives if the wives disobey them. Similarly, both groups of women and community men 'disagree' with the statement that the wife complaining about her abusive husband to the police brings shame to the family. These responses indicate a rising awareness of physical forms of violence against women.

However, the response to the degree of agreement/disagreement to non-intervention if a husband is hitting his wife is not as uniform. While the women from the treatment group and control group 'disagree' with the non-intervention in such circumstances, the community men have given a 'neutral' response. This indicates a degree of resistance among men to zero tolerance against violence against women.

Quotes from the Community Men



The excerpts of Kishan Singh and Mohammad Shahrukh illustrate that despite the awareness of the illegality and non-acceptance of (physical) violence against women, men are likely to overlook instances of physical violence in their surroundings.

Further, it can also be concluded that the general understanding of violence, generally in men is limited to physical violence and not the mental, emotional, and other dimensions of gender violence perpetrated while creating a hostile environment that leads to violence.

Quotes from the Women from the Treatment and Control Group

Definitions of Gender Violence given by Women (treatment and Control group)

- "It can be physical, emotional, sexual violence. It can happen anywhere home, streets, village, work place..." -*Tara Kumari*, *23*, *Jharkhand Treatment Group*
- "Gender-based violence is a wide term. It's not just sexual harassment of a physical kind, it can be of a verbal nature also. Further, if someone is discriminating based on gender, then that is also a form of violence..." **Shaguni, 23, Delhi Treatment Group**
- "I have seen domestic violence happen even now. There is a drunkard man in the village who constantly (forcibly) takes away her wife's money which she earns as domestic help. She works very hard for her children. If this is not violence then what is..."- Bhanu Kumari,26, Odisha, Control Group
- "I feel the kind of violence that affects today's women is lack of equal opportunity. As a person who works with systems and networks, I would feel very humiliated if someone does not give me equal opportunity. It will cause mental distress."- *Nidha Sharma*, *23*, *Delhi Treatment Group*

As can be seen from the interview excerpts women consider a wide range of actions to fall under gender violence and contribute to women feeling unsafe, insecure, and discriminated against. Therefore, greater sensitization on these issues must be ensured for women to feel safe in a working environment.

Moreover, Women during the qualitative interviews have suggested the threats of sexual harassment on roads as a challenge to their mobility. Further, there is a social stigma attached to being morally judged based on the choice of going out at late hours.

Quotes from Treatment Group Women





Thus, to understand the effect of safety concerns on women's mobility, the women from both groups were asked whether they feel safe while traveling alone, know how to get help if they feel unsafe, and whether they have the support of family in letting them move out for non-work-related activities (to understand the degree of liberty they enjoy).

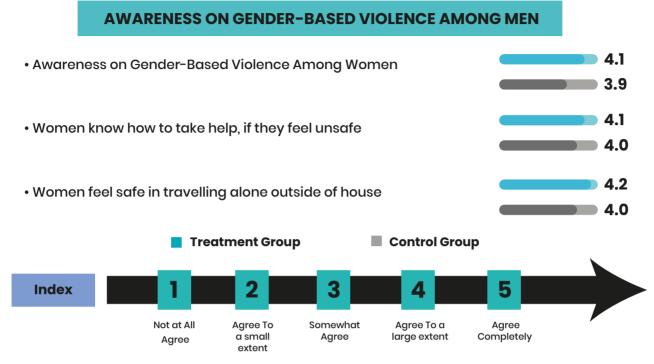


Figure 32: Awareness of Gender-Based Violence Among Women

From Figure 32, it can be seen that women from both the treatment group and control group 'agree' to feeling safe while traveling alone, knowing how to take help when unsafe, and feeling supported by family in going out for non-work activities.

Quotes from Treatment Group Women Quotes from Control Group Women



However, the qualitative interviews suggest most women are unfamiliar with ways to ensure security in case of any threat.

Thus, Priti and Nigar rely on personal strategies and family members or friends to tackle a security threat, rather than institutional measures of calling the police or taking help of systems in offices, etc. Thus, the perception of the safety of women is dependent on the assessment of other family members who might be called for help in case of a potential threat.

6.3.3 Safety nets against Gender-based violence

Gender-based violence is a significant concern. Women have varied approaches to deal with this concern. Two safety nets for women emerged during the study.

Economic Empowerment

Although economic empowerment does not exempt individuals from gender-based violence, it surely enhances confidence to deal with gender-based violence in certain situations. Many women seek jobs to ensure self-dependence, as a safety net against domestic violence.

Quotes from Control Group Women



Pinky

Age: 23, Single **₽**Delhi

I want to have a stable income before getting married so that in case there is violence at home, I don't have to think twice before getting out of such a household.

"

As seen from her statement, Pinky recognizes that financial independence can provide a crucial safety net, enabling her to leave an abusive household without hesitation. This underscores the importance of stable employment for women, not just for financial stability but also as a means of safeguarding their security and autonomy.

Also, it is seen that working women feel more assured in their capabilities to deal with security, safety, and gender-based violence concerns.

Quotes from Treatment Group Women

Suneeta Rana

Age: 30, Single **Q**Odisha



A working woman has a lot of courage so she can handle gender-based violence better. It takes a lot to get out of home to do something. So she is better placed to deal with the gender-based violence problems...

Shalini Pandey Age: 25, Single

♀Jharkhand



Working women are better placed to deal with gender-based violence because no one can threaten you that they will stop your food and water. We are capable of ensuring it...

"

Suneeta's and Shalini's statements highlight the empowering effect of employment for women, emphasizing that financial independence enhances their ability to confront and manage gender-based violence. Shalini's statement suggests that economic independence diminishes the fear of consequences of losing support in case women raise their voices against violence, which is highly significant.

Institutional Arrangement at Work

Women from the treatment group during qualitative interviews shared that they find their workspace safer due to the presence of Prevention of Sexual Harassment Act (PoSH) policies.

Quotes from Treatment Group Women

Shaguni

Age: 23 **♥**Delhi

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In the beginning itself, we were briefed about the PoSH provisions and whom to consult in case we felt unsafe. It creates a safe environment for work which enhances our productivity. Further, my organization ensures that I have a male colleague accompanying me when I have to go to remote areas for fieldwork. It is ensured that I don't have to stay out late. All these factors make me feel safe...

н

Shama Parveen

Age: 27 ♥Jharkhand

"

There is courage in a woman sitting at home too. But a working woman due to her interactions at work can be more vocal, reach out to more people in case she needs help. Also, we have PoSH. We have been told what to do in case we have complaints of sexual harassment. Also, there is a very good work environment where women are respected.

"

In the interview excerpts of Shaguni and Shama, both emphasize the importance of a safe and respectful workplace facilitated by PoSH (Prevention of Sexual Harassment) policies. Shaguni appreciates measures like comprehensive safety protocols and mutual respect among colleagues, enhancing productivity. A supportive environment with gender equality and clear protocols for handling harassment boosts confidence among women, leading to a positive work culture.

Insights:

- Gender-based violence in homes, public spaces, and workplaces is a deterrent to the mobility of women to workplaces.
- Women use employment and self-dependence as a safety net against potential threats and consequences of domestic violence.
- PoSH Act implementation and engendered spaces at work are important to make women feel safer and more secure in workplaces.



Dreaming for new heights: A Path to success and growth

Sanjana Kumari Sinha

Background

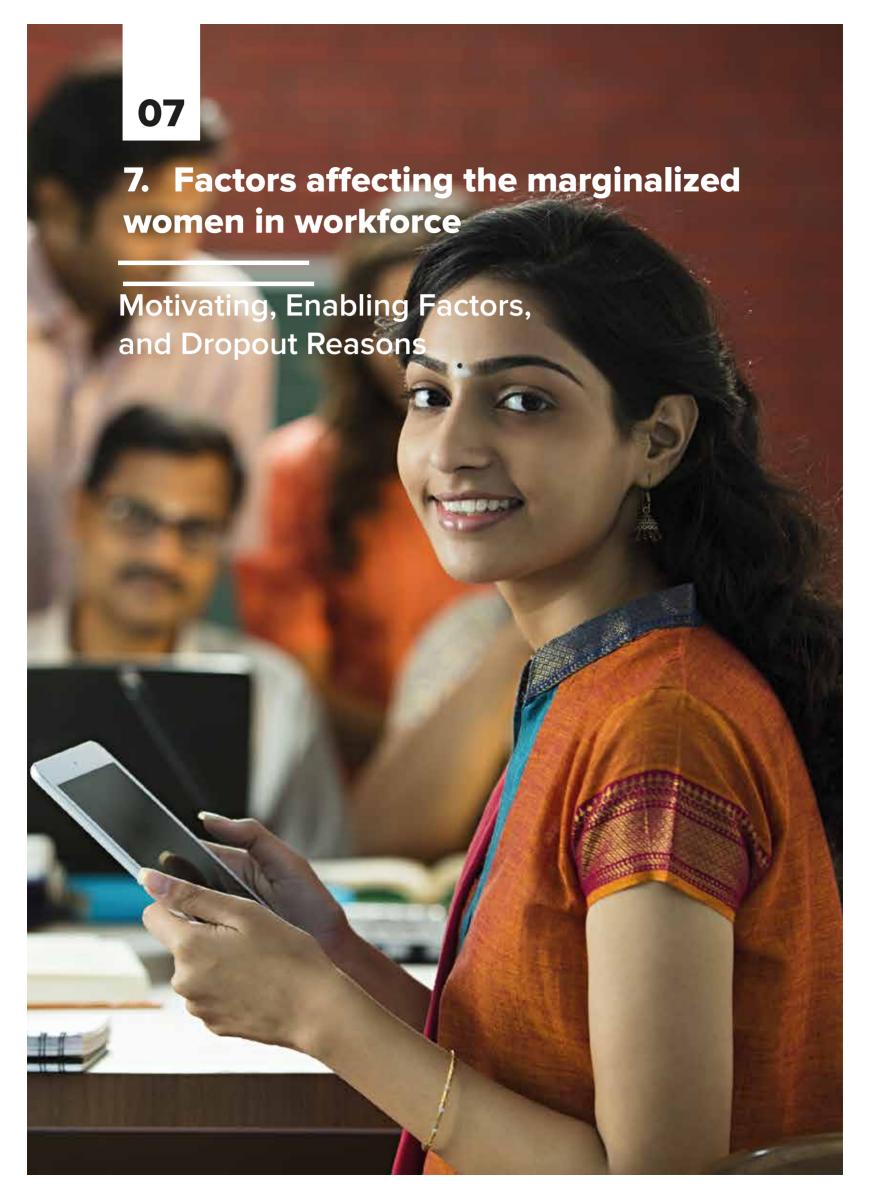
Sanjana Kumari Sinha, a 23-year-old from Jharkhand, is a dedicated System Operator at a leading IT company. She holds a graduation degree and lives with her supportive family of five. Her father, the primary earner, works a private job while Sanjana contributes to the household financially.

Sanjana enrolled in a digital skilling course at Anudip Foundation in 2020, where she acquired essential skills in Tally, graphical design, and English communication. This training was pivotal, providing her with the technical and soft skills necessary for her role as a system operator, which she began in 2021. The practical knowledge and confidence gained during the program have been instrumental in her current job, where she works from home.

After the Programme

Since joining the workforce, Sanjana's contribution to the household has eased financial pressures, especially as her family now benefits from an additional income source. Sanjana aims to enrich her skills and improve her career prospects. She uses her economic independence to pursue her plans by taking short-term courses relevant to her aspiration. "Working and earning allows me to plan my future without dependence on others."

Her enhanced confidence and improved communication skills have positively impacted her professional and personal life. Sanjana's job and education have supported her financial independence and have allowed her to aspire for a new career path.



The third research objective is to identify motivating, enabling factors to be in workforce, and factors that lead to dropout for marginalized women. This chapter explores these factors based on the experience of the women who enrolled in the training skilling intervention program, including those who dropped out of the program.

This chapter contains:

- Struggles of marginalized women
- Motivating factors for enrolling in the program
- Factors that cause women to drop out of the workforce
- Enabling factors in organizations that promote women's employment

7.1 Struggles of marginalized women

7.1.1 Introduction

While it is crucial to make changes to include more women in the workforce, it is equally important to recognize the marginalities among women due to other identities such as low-income groups, poor education background, etc which exacerbates their struggles and require special support to overcome these struggles. Women from marginalized communities face additional challenges due to a lack of adequate information, their socio-cultural backgrounds, and poor social capital which often manifests as poverty in current times. To make the workplace inclusive for all, the struggles of marginalized communities need to be understood.

7.1.2 Economic Poverty is a perpetual bane

Economic poverty remains a dominant manifestation that excludes individuals, particularly women from opportunities.

The interview excerpt below highlights the challenges due to marginality as a result of belonging to a low-income group and gender.

The interview excerpt below highlights the challenges due to marginality as a result of belonging to a low-income group and gender.

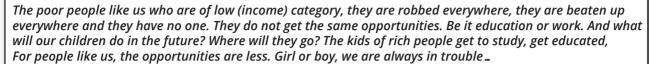
Quotes from Control Group Women

Kishen Singh

Age: 51, male, father of a 21-year-old daughter

♥Delhi

"



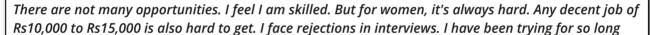
"

Quotes from Control Group Women



Age: 25 **Q**Delhi

"



"

The statements containing the experiences shared by Kishan Singh and Chandra highlight the entrenched marginalization they faced in accessing education and employment opportunities.

Kishan Singh underscores the systemic barriers that poor families encounter. The statement, "They are robbed everywhere, they are beaten up everywhere and they have no one," vividly illustrates the vulnerability and lack of support that economically disadvantaged individuals face, making their struggle for better opportunities even more arduous.

Chandra, a 25-year-old woman from the control group's experience reveals the difficulty faced by women in the labour market. Women, especially those from marginalized backgrounds, face increased challenges in finding relevant opportuni-

challenges in finding relevant opportunities.

The intersection of poverty and gender creates a compounded disadvantage for women.

^[15] Resources due to social connections

7.2 Factors that lead to women enrolling in skilling program

7.2.1 Introduction

This section explores the factors that led women from marginalized communities to enroll in the Digital skilling and placement program (treatment intervention). It is significant to consider the motivation of women seeking enrolment to examine if they are interested in entering the workforce.

7.2.2 Motivation to enrol in the skill training course

The treatment group women were asked about their motivation for enrolling in the digital training program intervention through a multiple-choice question.

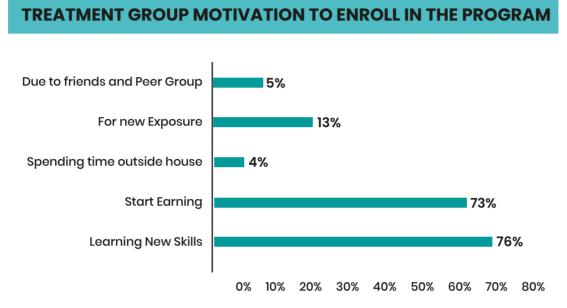


Figure 33: Treatment Group Motivation to Enroll in Program

Through the analysis of quantitative responses in Figure 33, it appeared that the most prominent response was 'learning a new skill' which received 76% of responses followed by 'wanting to start earning', which received 73% of responses. 13% of responses were also registered for 'want for a new exposure'. 5% of responses were received by 'due to friends and peer group', whereas 4% of responses were received by 'spending time outside the house'. Thus, it is clear that treatment group women who enrolled in the program were motivated primarily to learn a vocational skill and start earning. Thus, it is highlighted that the women from the marginalized community who enrol in a digital skilling intervention aspire for relevant job skills and opportunities to earn.

7.3 Factors that lead to dropouts among

7.2.1 Introduction

The decision to drop out of the workforce is influenced by a complex interplay of factors, particularly for women from marginalized backgrounds. This section explores the challenges that lead women to leave or refrain from joining the workforce, even after receiving digital skilling opportunities through the treatment intervention. Understanding these factors that lead to dropout from the workforce, can be instrumental in developing strategies to enhance women's workforce participation.

7.3.2 Women dropping out of the workforce

To understand the challenges that cause women not to join the workforce, non-working program past women participants, who did not take a job after a placement, were reached out. They were asked about the reason for not joining work. Further, the women with career gaps were asked for their reasons behind taking a break. The responses are represented below.



Figure 34: Reason for not taking up job after training

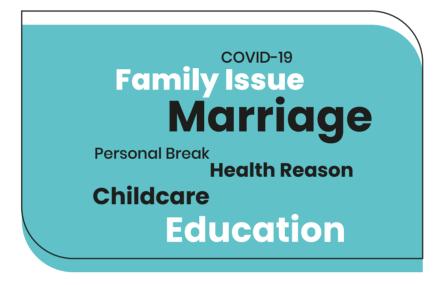


Figure 35: Women's reason for career gap

As seen in Figure 34, most women wanted to study further, some had plans of getting married, and few didn't get the family's support/permission to join work. Caregiving functions and lack of willingness to relocate were also some other reasons. These results align with the findings of the Periodic Labour Force survey of 2021-22. The Periodic Labour Force Survey cited that the reason for not joining work by women was such that, about 33.6% of women wanted to continue their studies, while 44.5% cited childcare/personal commitments in homemaking as reasons for not participating in the labour force.

Among women taking career gaps, the leading reason was marriage or child care, followed by family issues, education, and health reasons. Thus, it can be seen that women's household responsibilities, including childcare, are key reasons for taking a career gap.

The findings were confirmed in qualitative results.

Quotes from Treatment Group Women

Rossy

Age: 40 ♥West Bengal

"

Handling office and home without support from family is very difficult. If support is there in handling household chores, one can properly concentrate on office work.

"

Gurpreet Kaur

Age: 27 **♀**Delhi

66

Being a Mother, itself is a full-time role. Managing employment with motherhood is especially challenging when children are young and don't go to school. The child gets only one childhood. I feel guilty even while thinking about joining work again...

.

The interview snippet with Rossy and Gurpreet shows that the responsibilities of caregiving are difficult to manage while working in the organized sector without adequate support. Thus, even after bridging the technical and soft skill gaps, practical challenges of managing household responsibilities can prevent women from joining the workforce.

In such a scenario, workplace policies that accommodate the needs of managing household responsibilities can be instrumental in encouraging women to join the workforce. The policies aligned to taking care of the needs of women to manage gender roles and those address fundamental inequality can usher inclusivity for women in the workplace.

7.4 Enabling factors that promote employment among women

7.4.1 Introduction

Creating a workplace that supports women's continued participation in employment requires deliberate policies that address gender-specific challenges. This section explores the enabling factors that promote women's engagement in the workforce by examining the workplace policies and practices that women identified as supportive through qualitative interviews. Such initiatives can be classified as:1) Establish Institutional Arrangements:(create bodies to focus on gender issues) 2) Allocate Resources:(Financial and human) 3) Ensure Accountability: (track and promote gender equity).

This section reflects on a strategy adopted by workplaces as shared by treatment group women to make the working environment more hospitable and encouraging.

7.4.2 Gender Workplace policies

To identify the workplace policies that favour women's workforce participation, the women through qualitative interviews were asked about the policies and practices at the workplace which has supported them to continue working.

[16] UN Women, Gender Mainstreaming: Strategy for Achieving Gender Equality and Empowerment of Women and Girls, 2020, accessed August 4, 2024, UN Women Report.

Quotes from Treatment Group Women



Shama Parveen

Age: 27

♥West Bengal, Employed in a reputed IT Company

4

The work culture here is very good for women. Firstly, there are about 40-50% of staff who are women whichcreates a (gender-wise) balanced workplace... We get opportunities to work from home for 3-6 months every year, so it becomes easy to manage household chores. We also get salaries on time and leaves. Even for married women and pregnant women, the environment is great. There is a consideration. There are 6 months of paid maternity leave. I have seen, women who get married are allowed to take long leaves and then re-join work. Then there is POSH. Also, there is plenty of learning opportunities. As we work on project to project basis we get to learn a lot of new things in each project. We also have a learning and training department which provides courses for self-improvement. There is scope for professional growth through these opportunities.



Nidhi Govind

Age: 25

♥Delhi, Employed in a reputed International Bank

66

When we have a lot of work and there is an extension in shift, then women, generally, are given priority in leaving early... In case the shift ends after 6, we get a guard in the cab while dropping us off. There is of course the pick-up and drop-off service. There are general perks also such as a yearly bonus, reimbursements for gym membership, and WIFI (if working from home). We have health benefits and reimbursements for hospital bills during childbirth. Also, there are 6 months of paid maternity leave. All these policies make the organization a very nice place to work...

,

As per the interviews and focused group discussions, it emerged that several workplaces have supportive policies and practices that encourage women's employment. Some key policies that emerged during discussions are as follows:

Institutional Arrangements

- **Gender Balance:** The presence of 40-50% women in the workforce promotes a gender-balanced environment, fostering equality and reducing gender biases.
- Flexible Work Arrangements: Offering the opportunity to work from home allows women to manage household responsibilities more effectively, which is especially beneficial for women who often juggle multiple roles. Work-from-home and hybrid modes of work are considered game-changers in promoting gender equity in the workplace.
- **Priority for Early Leave:** Women are given priority to leave early when there is an extension in shifts, acknowledging their dual roles and responsibilities.
- Support for Pregnant and Married Women: Special considerations for pregnant and married women, such as extended maternity leave and the ability to rejoin work after a long leave, ensure that women can balance their personal and professional lives without sacrificing career progression. Further, the companies provide allowance to pregnant women for medical expenses during childbirth.

- Safety Measures: Providing guards to women for post-6 PM shifts and providing a reliable pick-up and drop-off service, ensuring safe and convenient transportation.
- **Timely Salaries and Leave Policies:** Ensuring timely payment of salaries and providing adequate leave policies, including six months of maternity leave and extended leave for women when getting married, reflects a considerate and supportive approach to women employees' well-being.
- **PoSH Act implementation:** A robust PoSH mechanism in the workplace including the formation of committees and contact persons and enhanced awareness about the provisions created a culture of women's safety in the workplace.
- **Project-Based Learning for Women:** Working on diverse projects allows women to gain new skills and experiences regularly, contributing to their professional development.

Allocating Resources

- **Perks and Benefits:** Yearly bonuses, gym membership reimbursements, and WiFi support for those working from home are offered. These perks contribute to the overall well-being and work-life balance of employees, especially women.
- **Health Benefits:** Comprehensive health benefits include reimbursements for hospital bills during childbirth and other medical expenses, promoting physical health and financial security for women.

Ensuring Accountability

• Learning and Development Opportunities for Women: A dedicated learning and training department offering various courses supports continuous professional growth and skill enhancement, crucial for career advancement, especially for women who have limited opportunities of re-skilling due to the double burden of work.

These policies and practices contribute to a supportive work environment that values women employees' growth, work-life balance, gender equality, and inclusivity.

Hence, it can be seen that organizational efforts on introducing gender-specific and gender-sensitive policies can encourage women in the workplace and promote the inclusivity of women from diverse backgrounds which promotes the goals of sustainable development recognized as profitable and beneficial in the long run by organizations worldwide.

Insights:

- Struggles for Marginalized Women: Women from marginalized communities face compounded barriers due to income, class, caste, and lack of social capital, hindering employment and career progress.
- Workplace Challenges: Women drop out of the workforce primarily due to marriage, childcare, health issues, and balancing household responsibilities.
- Career Advancement Issues: Women face challenges in career advancement, such as inaccessibility to jobs, difficulty in job transitioning, career gaps due to family commitments, and being overlooked for promotions.
- Supportive Workplace Policies: Key supportive measures include gender balance, flexible work arrangements, timely salaries, comprehensive leave policies, learning opportunities, and strong PoSH implementation.

Comprehensive health benefits and safety measures, such as reliable transportation and security for I ate shifts, enhance women's well-being and security.

• Organizational Practices: Priority for early leave, safety measures, and perks like bonuses, health benefits, and paid maternity leave create a supportive environment for women.



From Struggles to Success: A Journey of Resilienc

Sonu Shukla

Background

Sonu Shukla, a 28-year-old woman from Kolkata, West Bengal, a daughter of a private employee faced significant financial challenges exacerbated by the COVID-19 pandemic. Married and pursuing her graduation, Sonu's family struggled due to her husband's unemployment during the economic downturn. Despite these obstacles, Sonu's commitment to improving her family's financial situation drove her to seek new career opportunities.

In her pursuit of a good career opportunity during the pandemic, Sonu enrolled in digital skilling course at Anudip Foundation. The training she received was transformative, equipping her with the skills necessary for a career in marketing. She secured a position at a reputed sales company, where, she managed marketing and call centre activities.

After the Programme

Sonu has successfully switched her job, which is significantly higher paying and has a great work environment that allows work-from-home opportunities. This role has empowered her to effectively balance work, and family responsibilities, including managing her household. In her current state of pregnancy and being the primary earner in the family, Sonu leverages work-from-home opportunities to accommodate her responsibilities, showcasing her ability to adapt and excel. Her future goals include completing her graduation, advancing to managerial roles, and eventually starting her own business. Sonu's journey highlights the importance of a supportive work environment and the impact of skill development on overcoming personal and financial challenges.

Conclusion

The era of Industrial Revolution 4.0 has provided an opportunity to promote inclusive and sustainable development. The evolving technology has the potential to create digital livelihoods as a means of transforming lives of the marginalised individuals. However, it is pertinent to ensure gender inclusivity so that women are equal partners of this growth story. Digital interventions, with special focus on skilling and placing women in the new age sector, are important for providing the 'foot in the door' needed to break traditional barriers which challenge women entering workforce. However, it is necessary to reflect and understand the long-term socio-economic and behavioural outcomes of these interventions. There is also a need to understand the challenges and identify enabling factors which will further improve the impact and effectiveness of such an initiative. Anudip Foundation's digital skilling intervention to train and place women in the new age jobs provides an opportunity to reflect on these research objectives.

This report examines the long-term impact of the program intervention on the socio-economic and behavioural outcomes of women, comparing them with women who have not received any such intervention. It also explores power and gender dynamics between women and men and the factors influencing women in the workforce.

Impact of Digital Livelihood on Marginalized Women

The analysis shows that women who have undergone digital training and secured employment exhibit significant improvements in household income, with a 179% increase compared to their pre-training income. These women are more likely to be employed in new-age sectors like IT and BFSI, underscoring the role of digital skills in accessing better job opportunities. Despite these gains, the chapter highlights a persistent challenge in achieving full financial independence for women. Although women in the treatment group have more control over their income and a greater role in household financial decisions compared to the control group, traditional norms still limit their autonomy. The findings suggest that while digital livelihoods can enhance women's financial empowerment, cultural and systemic barriers continue to dictate their degree of control over resources.

The impact of the digital skilling intervention, and the professional journey thereafter, on beliefs and perceptions among women, highlights advancements in both technical and soft skills. The technical foundation enables self-learning abilities that are needed in the current time of rapid and disruptive technological advancement. The professional journey of women in the organized sector of new-age fields has provided them with more confidence in soft skills, such as, self-confidence, communication, negotiation and decision-making skills in comparison to control group indicating positive effect of the intervention.

Moreover, marginalized women's ability to manage personal needs is enhanced after program intervention and their professional experience. The women in the treatment group have reported feeling less helpless in comparison to control group women and an increased capacity to voice opinions and support others in their communities. Thus, the digital skilling intervention has positively impacted the beliefs and perceptions of individual women, with a few women being able to promote social change in communities.

While evaluating the time usage patterns of women in both groups interesting results emerge. The examination shows that there is a significant difference in how paid work impacts the gender-based roles and responsibilities of women in the treatment and control groups.

Women in the treatment group, who are engaged largely in organised jobs, experience an increase in their overall working hours.

It shows that married women in the treatment group work 61% more and single women in treatment group 60% more than the control group married and single women, respectively. They also spend less time on household work (29% and 35% less, respectively) and have reduced personal time, with a 39% and 51% decrease, respectively. Therefore, there is a subtle shift in how treatment group women navigate their roles across time and space in comparison to the control group.

The ability to engage in paid employment places additional demands on women's time, particularly for those who are married. This shift underscores the need for equitable sharing of responsibilities within the household.

The concept of "space of work" is explored, highlighting how flexible work arrangements, such as working from home, allow treatment group women to better balance their professional and household responsibilities.

The study highlights the importance of supportive work environments that accommodate the dual roles of women. For example, the familial support, particularly from mothers, in helping single working women in managing household chores.

The preference for remote work or jobs close to home reflects a need for flexible working conditions that accommodate household responsibilities. The findings suggest that while employment provides women with greater economic independence, it also necessitates a re-evaluation of societal expectations and support systems to ensure sustainable balance in their roles.

Thus, the program intervention can introduce elements of counselling families and community members on support required by women once they transition into working.

Power and Gender Dynamics

The findings from this section unravel the complex interplay between gender norms, power dynamics, and women's empowerment. The comparative analysis of women's and men's perceptions of gender norms reveals a deep-rooted adherence to traditional roles, despite some evolving attitudes. It is revealed that men displaying stronger adherence to these norms compared to women. Both women and men largely agree on predefined gender roles. Interestingly, both groups indicate a subtle shift towards recognising women's potential. However, adherence to gender norms underscores the challenges faced by women as they navigate the professional role commitments and household responsibilities.

Further, despite similar amounts of time allocated to paid work and personal activities, women continue to bear a disproportionate burden of household chores. This disparity highlights the persistent gendered division of labour, where women, regardless of their professional responsibilities, remain primarily responsible for household duties.

Both women and men are against husband's authority of subjecting the wife to physical violence. This could be due to the enhanced information level on Domestic Violence, perhaps, due to legal provision of Protection of Women from Domestic Violence Act, 2005. This may also be as a result of the government and non-government initiatives of campaigning on this issue. However, women's perception of what constitutes gender violence is broader and nuanced as it includes non-physical forms of violence.

On the other hand, the study reveals a troubling trend that while there is broad support for the idea of zero tolerance towards physical violence among women many men are still hesitant to fully embrace it. This points towards the need for greater sensitisation on all aspects of gender violence.

Further, economic empowerment emerges as a factor in enabling women to exercise their choices. Additionally, their employment and the institutional framework of PoSH emerged as safety nets against gender-based violence in their surroundings, according to women. Although economic empowerment enables some women to exercise greater autonomy and challenge predefined roles, many continue to face significant barriers. However, the persistence of patriarchal expectations and societal constraints often limits the broader impact of these changes, indicating that true gender equality necessitates a fundamental shift in societal attitudes and norms surrounding gender roles and responsibilities.

It is important to ensure that women are provided a safe work environment, as well as, safe means of travel to and from work so that they can independently move without dependence on family members or well-wishers. The onus not only lies with the workplace but also with local administration and communities to provide a safe environment where women can move without the threats of gender violence. The actionable solution can include sensitisation among community members about need for equitable responsibilities in household roles. Further, workplaces should promote dynamic job opportunities for women that can accommodate their gender-based household responsibilities. Also, workplaces should accept men taking out time for household responsibilities beyond just paternity leaves. This can promote equalisation of work responsibilities between women and men in households.

In long term it will relieve women from disproportionate household responsibilities and promote gender equality in workplace.

Factors affecting the marginalized women in workforce

This chapter sheds light on the complex landscape of career navigation for marginalised women, while reflecting on the interplay of motivating and enabling factors and also the factors that lead to dropouts. The struggles faced by women from marginalised communities are multifaceted, often exacerbated by economic poverty, systemic barriers, and gender-based disadvantages. These challenges create compounded disadvantage for women making their journey towards financial independence and professional growth more challenging.

However, the motivating factors for women to enrol in skilling programs demonstrate their aspiration to learn new skills and start earning. Despite these motivations, and even after receiving training some women do not enter workforce or take a career gap due to factors such as studying further, marriage, healthcare, childcare and family issues among others.

The chapter also highlights the enabling factors within organisations that promote women's continued engagement in the workforce. Policies that offer flexibility, safety, health benefits, and professional development opportunities are instrumental in creating a supportive work environment.

^[17]The Act is aimed at providing protection to wife or female live-in-partner from violence at the hands of the husband or male live-in partner or his relatives.

These organisational efforts are essential in promoting gender equality and inclusivity in the workplace and are aligned to sustainable development goals. As evident, organisations have many institutional arrangements to promote women employment. There should be additional efforts and information among employees on allocating institutional resources and ensuring accountability through gender indices (such as tracking women in leadership, number of women yearly promotions and career advancement etc) to bolster the ongoing efforts. Further, the employees, specially (marginalised) women should be informed about the policy measures, and be informed about tracked gender indices so that they are informed about the organisational support and can imagine their own rise in organisational hierarchy. Such measures can raise the spirits of (marginalised) women employees and count on the support from the organisation while planning the future.

By addressing the unique challenges faced by marginalised women and implementing gender-sensitive policies, organisations can play a pivotal role in promoting women participation and fostering diversity and inclusivity in the workforce that benefits both the individuals and organisations.

Therefore, while economic participation in the workforce is undeniably a powerful tool for enhancing agency of women, it needs to be reinforced with efforts for socio-economic changes. Women's economic participation needs to be supported by comprehensive efforts across various domains to address the multifaceted challenges they face. Comprehensive efforts require active support from communities, workplaces, and local administrations to create environments that are safe, secure, and supportive. Such an integrated approach ensures that women are not only able to participate in the workforce but can thrive in their professional roles and personal lives.

When women from marginalised communities are empowered in a holistic manner, the benefits extend beyond the individuals to entire community. Empowering women can catalyse broader societal transformation, promoting equity and inclusivity in communities, workplace and beyond.

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Annexure-1 - Consent Forms

Quantitative Study Consent Form

Greetings, this survey is being conducted to understand the impact on the life of the participants of the programs being run at Anudip Foundation for the last 16 years. This survey will help us analyze how far have the initiatives of Anudip Foundation created an impact and understand the experience of the women we want to work with. All the information shared by you during the interview shall be kept private and confidential and will only be used for the purpose of the study. It will not be shared with any other agency. So, do we have your permission to proceed? Please note the survey will take 15-20 minutes.

Qualitative Study Consent Form

Greetings!

My name is ______, I am working with Anudip Foundation.

I am here to conduct a study to Assess the Impact of Digital Inclusion and Training Program on Women by Anudip Foundation

This study will help us analyze how far have the initiatives of Anudip Foundation been able to create an impact on the lives of the participants of the program.

The interview/FGD will be interactive and conversational.

All the information shared by you during the course of the interview shall be kept private and confidential and will only be used for the purpose of the study and will not be shared with any other agency. You can choose to skip a particular question if you are uncomfortable. However, we encourage you to feel free to share your thoughts with us. Thus, I seek permission to start the interview/FGD. Do I have your permission?

ANNEXURE-2 REGRESSION TABLES

Table 1

X Variables	Religion	Marital Status	Age	Highest level of Education	Group
Y Variables	Average Income				

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95%	Lower 95.0%
Intercept	8430.72	1833.307	4.59864	4.94E-06	4832.045	12029.39	4832.045	12029.39
Group	2655.886	699.9614	3.794332	0.000159	1281.903	4029.869	1281.903	4029.869
Religion Coded	375.3261	344.4877	1.08952	0.276254	-300.883	1051.535	-300.883	1051.535
Marital status	-485.982	444.1119	-1.09428	0.274163	-1357.75	385.7836	-1357.75	385.7836
Age	70.52986	63.0087	1.119367	0.26332	-53.1525	194.2122	-53.1525	194.2122
Highest level of Education	-62.832	335.995	-0.187	0.851706	-722.37	596.7064	-722.37	596.7064
No_ Dependents	-20.4586	228.3481	-0.08959	0.928633	-468.693	427.7754	-468.693	427.7754

Table 2

X Variables	Religion Coded	Marital Status	Age	Highest level of Education	Group
Y Variables	Women Control Income				

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95%	Lower 95.0%
Intercept	2.127404	0.293745	7.242345	8.3E-13	1.551036	2.703772	1.551036	2.703772
Group	0.640472	0.073805	8.677903	1.44E-17	0.495657	0.785287	0.495657	0.785287
Religion Coded	0.138145	0.06063	2.278508	0.022888	0.019182	0.257109	0.019182	0.257109
Marital status	-0.00548	0.078061	-0.07017	0.944075	-0.15864	0.14769	-0.15864	0.14769
Age	0.015734	0.011226	1.401625	0.161311	-0.00629	0.037761	-0.00629	0.037761
Highest level of Education	0.003995	0.055485	0.07201	0.942608	-0.10487	0.112865	-0.10487	0.112865

Table 3

X Variables	Religion	Marital Status	Age	Highest level of Education	Group
Y Variables	Can Suppcommunity				

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95%	Lower 95.0%
Intercept	0.319313	0.375599	0.850145	0.395431	-0.41766	1.05629	-0.41766	1.05629
Group	2.601899	0.093621	27.79184	5.1E-129	2.418202	2.785596	2.418202	2.785596
Religion Coded	-0.0117	0.076835	-0.15229	0.878988	-0.16246	0.139059	-0.16246	0.139059
Marital status	-0.0109	0.099042	-0.11007	0.912375	-0.20524	0.183432	-0.20524	0.183432
Age	-0.00111	0.014239	-0.07771	0.93807	-0.02905	0.026832	-0.02905	0.026832
Highest level of Education	-0.04582	0.070351	-0.65133	0.51497	-0.18386	0.092216	-0.18386	0.092216
No_ Dependents	0.403725	0.049743	8.11626	1.29E-15	0.306123	0.501327	0.306123	0.501327

Table 4

X Variables	Religion	Marital Status	Age	Highest level of Education	Group
Y Variables	CanSuppcommunity				

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95%	Lower 95.0%
Intercept	3.484995	0.209937	16.60019	2.35E-55	3.073069	3.89692	3.073069	3.89692
Group	0.597416	0.068339	8.741942	8.5E-18	0.463325	0.731506	0.463325	0.731506
Religion Coded	-0.0018	0.042932	-0.04195	0.966546	-0.08604	0.082438	-0.08604	0.082438
Marital status	-0.00432	0.05534	-0.07799	0.937848	-0.1129	0.104269	-0.1129	0.104269
Age	0.009222	0.007956	1.159136	0.246654	-0.00639	0.024833	-0.00639	0.024833
Highest level of Education	-0.01994	0.039316	-0.50705	0.612224	-0.09708	0.057209	-0.09708	0.057209
No_ Dependents	-0.01166	0.028619	-0.40747	0.68374	-0.06782	0.044493	-0.06782	0.044493

Table 5

X Variables	Religion Coded	Marital Status	Age	Highest level of Education	Group
Y Variables	Manage personal needs				

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95%	Lower 95.0%
Intercept	2.79405	0.231487	12.07003	1.41E-31	2.339842	3.248259	2.339842	3.248259
Group	0.766142	0.075354	10.16726	2.9E-23	0.618287	0.913997	0.618287	0.913997
Religion Coded	0.021997	0.047339	0.464667	0.642263	-0.07089	0.114883	-0.07089	0.114883
Marital status	0.02739	0.061021	0.448854	0.653626	-0.09234	0.147121	-0.09234	0.147121
Age	0.009181	0.008773	1.046585	0.295523	-0.00803	0.026395	-0.00803	0.026395
Highest level of Education	0.029589	0.043352	0.68253	0.495049	-0.05547	0.114652	-0.05547	0.114652
No_ Dependents	-0.07224	0.031557	-2.28919	0.022259	-0.13416	-0.01032	-0.13416	-0.01032