

Women's Empowerment and Community Development in Southern Rajasthan

A Socio-economic Need Assessment Report



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1 EXECUTIVE SUMMARY

In November 2025, Consumer Unity & Trust Society (www.cuts-international.org) conducted a comprehensive Community Need Assessment across four districts of Southern Rajasthan, viz. Banswara, Bhilwara, Chittorgarh, and Pratapgarh, to generate robust evidence for designing high-impact, community-driven CSR (Corporate Social Responsibility) interventions. Given CUTS's long-standing grassroots presence in these districts and the region's persistent development challenges, the study provides critical insights into socio-economic conditions, livelihood vulnerabilities, and community aspirations that can shape targeted interventions for inclusive growth.

The study adopted a mixed-methods approach, combining a household survey of 400 respondents with 24 Focus Group Discussions (FGDs) and over 20 In-Depth Interviews (IDIs). This ensured representation across diverse population groups, livelihoods, genders and age categories. The findings present a detailed picture of complex, interlinked barriers faced by rural households, particularly women, related to livelihood insecurity, skills deficits, limited market access, inadequate financial inclusion, restrictive social norms, and gaps in health, nutrition, and education.

Across all four districts, livelihoods remain heavily dependent on low-productivity agriculture and livestock, with households struggling against erratic rainfall, poor soil quality, shrinking income opportunities, and seasonal migration. Women contribute significantly to agricultural labour and household responsibilities, yet have limited avenues for upward economic mobility. Although there is strong interest among women in home-based enterprises such as tailoring, food processing, handicrafts, dairy value addition, and small retail activities, their efforts are constrained by weak market linkages, low digital literacy, limited entrepreneurial exposure, financial barriers, and a heavy domestic workload.

The assessment highlights critical structural gaps in access to formal finance. Many women depend solely on Self-Help Groups (SHGs) for credit due to complex banking procedures, lack of collateral, and low awareness of government schemes. In several locations, village-level 'defaulter' classifications have further prevented women from securing loans, regardless of their repayment capacity. Restrictive social norms and mobility barriers continue to limit women's participation in training, markets, and public spaces, suppressing their economic potential. Health and nutrition challenges, particularly undernutrition, anaemia, and poor maternal and child health indicators, add further layers of vulnerability, while low female literacy and early marriage hinder long-term empowerment.

Quantitative findings reinforce the depth of livelihood and social vulnerabilities faced by women in the four districts. Most households fall into the lowest income groups, and women constitute only a small share of total earners despite their heavy workload. Access to skills and finance is minimal, with almost no training programmes in place, and many women remain outside SHGs and Farmer-Producer Organisations (FPOs). Health gaps further constrain their participation, as a majority lack maternity care and have little exposure to health or nutrition awareness. Overall, the data shows that women require strong support across livelihoods, skilling, finance, and basic health services to enhance their economic opportunities.

Despite these challenges, the assessment identifies a strong foundation for impactful CSR interventions. Community institutions such as SHGs, FPOs, and cooperatives provide existing organisational platforms for capacity-building and enterprise development. Women demonstrate strong motivation to upskill, adopt digital tools, and engage in micro-enterprises when supported with training, mentoring, finance, and market access. District-specific resources (such as dairy in Banswara, traditional crafts in Chittorgarh and Bhilwara, *bora* making in Pratapgarh) can create opportunities for localised, sustainable livelihood models.

Based on prioritised gaps, the report recommends a set of integrated, multi-dimensional interventions focused on women's economic empowerment, including skill development, creation of market linkages, enterprise management training, digital literacy, financial inclusion support, and mentoring through community-based cadres. Complementary interventions in health, nutrition, education, and gender sensitisation, including those of men in the community, are essential to strengthen women's agency and well-being, enabling their full participation in socio-economic development activities.

Overall, the report underscores the urgent need for targeted, context-sensitive CSR investments that advance livelihood resilience, women's economic empowerment, and community development in Southern Rajasthan. By grounding interventions in community realities and existing institutional strengths, CUTS will design future programmes that not only address immediate vulnerabilities but also enable long-term, scalable impact across the region's most underserved populations.

2 BACKGROUND

Since 1991, CUTS has been working extensively across Southern Rajasthan with a strong commitment to promoting inclusive development, strengthening community resilience, and improving the socio-economic conditions of marginalised populations. Over the years, CUTS has implemented a wide range of grassroots interventions across Banswara, Bhilwara, Chittorgarh, and Pratapgarh districts, regions marked by significant tribal populations, low economic diversification, and persistent development deficits.

These districts continue to face interlinked challenges, including poverty, migration, unstable livelihoods, limited access to quality education and healthcare, and rising climate-induced vulnerabilities. Despite the presence of multiple government schemes, communities often struggle to access and benefit from them effectively due to information gaps, weak institutional linkages, and various socio-economic constraints.



To ensure that CUTS's future interventions respond directly to community needs, the organisation undertook a comprehensive Needs Assessment across its operational geography. Using a mixed-methods approach that combined household surveys, IDIs, and FGDs, the study captured demographic realities, livelihood vulnerabilities, aspirations, service access gaps, and community development priorities. This evidence now serves as the basis for designing context-specific, data-driven CSR-supported interventions capable of generating sustainable, scalable impact in Southern Rajasthan.

3 CONTEXT

Southern Rajasthan represents one of India's most socio-economically vulnerable regions, characterised by deeply entrenched tribal communities, low literacy levels, fragmented livelihood opportunities, and limited access to essential public services. The districts of Banswara, Bhilwara, Chittorgarh, and Pratapgarh, where CUTS maintains a strong grassroots presence, face unique development challenges shaped by rain-fed agriculture, limited irrigation, weak market access, and a high dependence on informal labour.

Agriculture remains the primary source of livelihood, yet small landholdings, erratic rainfall, poor soil fertility, and limited adoption of improved farming practices constrain productivity. Many households rely on livestock rearing, wage labour, and seasonal migration to supplement income, but they rarely offer long-term stability. Women, youth, and marginalised households are disproportionately affected due to limited skilling opportunities, restricted mobility, and weak participation in formal economic and development processes.

Despite these challenges, the region also offers strong opportunities for high-impact CSR-supported interventions. Active community institutions such as Self-Help Groups (SHGs), Farmer-Producer Organisations (FPOs), and other forms of cooperatives provide a strong platform for capacity building, enterprise development, and financial inclusion. Government schemes related to health, livelihoods, education, and nutrition offer further pathways for convergence when communities are equipped with adequate awareness and support.

Therefore, given the region's urgent need for targeted, high-impact development interventions grounded in community realities and addressing priority needs, CUTS undertook a structured Need Assessment covering representative households and key stakeholders across the four districts. The insights generated help build a strong evidence base for designing on-the-ground CSR-supported interventions that address immediate vulnerabilities while contributing to long-term, sustainable development.

4 OBJECTIVES

This Need Assessment was undertaken with the overarching objective of generating robust, evidence-based insights to guide the design of high-impact, CSR-supported interventions across Southern Rajasthan.

Specific objectives were to:

- understand the socio-economic profile of rural households across Banswara, Bhilwara, Chittorgarh, and Pratapgarh districts in Southern Rajasthan, covering demographics, income patterns, occupational structures, assets, and access to essential services;
- identify key livelihood challenges and opportunities, including issues related to agriculture, livestock, migration patterns, market access, skill gaps, and financial inclusion;
- assess household-level access to essential services such as education, healthcare, employment programmes, water and sanitation services, and government entitlements;
- capture community perceptions, aspirations, and development priorities through in-depth interviews and FGDs with women, youth, farmers, SHG members, and other community groups;
- identify gaps in awareness, access, and utilisation of government schemes and development programmes currently implemented in the region;
- determine priority areas for potential CSR-supported interventions on livelihood generation, skill development, education, health and nutrition, and community infrastructure; and
- provide a data-driven foundation for designing a CSR-supported proposal, ensuring that CUTS's interventions are grounded in evidence, context-appropriate, scalable, and capable of delivering measurable impact within defined timelines.

5 METHODOLOGY

To ensure a comprehensive understanding of community needs, vulnerabilities, and development priorities, a mixed-methods research design was adopted, combining quantitative and qualitative data collection methods. This approach enabled a holistic analysis of household-level conditions and community-wide patterns across districts.

Research Design

Quantitative Component: Structured Household Survey

A standardised Need Assessment Questionnaire was administered to rural households across the four districts to capture data on:

- Demographics
- Livelihoods and income
- Assets and resources
- Education and health status
- Access to government schemes
- Community development needs and priorities

Sampling Approach and Coverage

Total population frame: 17,500 members associated with community-driven institutions (FPOs, SHGs, and other forms of cooperatives)

Sample size: To ensure that findings are statistically reliable and adequately representative of this population, **Cochran's formula** for sample size determination was used, as described below.

$$N = Z^2p(1-p)/E^2$$

Where:

- **N** = required sample size
- **Z** = Z-score (1.96 at 95% confidence level)
- **p** = estimated proportion of the population (0.5 used for maximum variability)
- **e** = acceptable margin of error (0.05)

Using these parameters, the required sample size was **approximately 384 respondents**. To maintain comprehensive coverage and ensure robust district-level analysis, the study used a larger sample than the minimum requirement. Thus, **400 respondents** were targeted, with 100 per district surveyed.

Sampling Method

A **random sampling method** was used to ensure unbiased selection of respondents across diverse household types and socio-economic conditions. Special emphasis was placed on including **women respondents**, as the study aims to capture gender-sensitive insights related to livelihoods, health, mobility, financial access, and household decision-making.

Qualitative Component

In-Depth Interviews (IDIs)

Semi-structured IDIs were conducted to capture nuanced perspectives related to aspirations, livelihood barriers, service access challenges, and social norms. Details are as follows:

- **Number of IDIs:** 4 to 5 per district
- **Respondents:** Women community leaders, women entrepreneurs, SHG leaders, farmers, youth, and other key stakeholders

Focus Group Discussions (FGDs)

FGDs were conducted to validate survey findings and explore collective experiences among community groups. Details are as follows:

- **Total FGDs:** 24 across districts
- **Participant groups:** Women, farmers, SHG members, community institutions, and youth.

Study Area and Representation

Villages across these four districts were selected to ensure representation of:

- tribal and non-tribal population
- diverse livelihood profiles
- households with varying levels of access to services
- gender and age diversity

A mix of purposive and random sampling was applied depending on village size, population distribution, and CUTS' ongoing field presence.

Data Collection Process

Field Deployment

Data was collected by trained enumerators and facilitators proficient in local dialects, culture and socio-economic settings. They followed a standardised procedure to ensure accurate and uniform data collection across districts.

Ethical Considerations

- Voluntary participation
- Assurance of confidentiality
- Respectful handling of sensitive questions

Duration of Data Collection

Data collection was done in November 2025 and completed within a defined timeframe to minimise seasonal variations and ensure consistency across regions.

Data Analysis

Quantitative Analysis: Household survey responses were analysed using descriptive statistics (frequencies, percentages, trends) to identify socio-economic patterns and development gaps.

Qualitative Analysis: Notes from FGDs and IDIs were analysed to identify recurring patterns, contextual insights, behavioural trends, and community priorities.

Triangulation: Findings from surveys, interviews, and FGDs were cross-validated to enhance reliability and accuracy. Discrepancies were carefully reviewed to understand the underlying contextual factors.

Data Limitations

- Seasonal factors may have influenced livelihood-related responses.
- Some respondents may have under-/over-reported sensitive information like income and health conditions.

Despite these limitations, the mixed-methods approach and a representative sample size provide a strong evidence base for designing effective, high-impact CSR-supported interventions.

6 QUANTITATIVE ANALYSIS

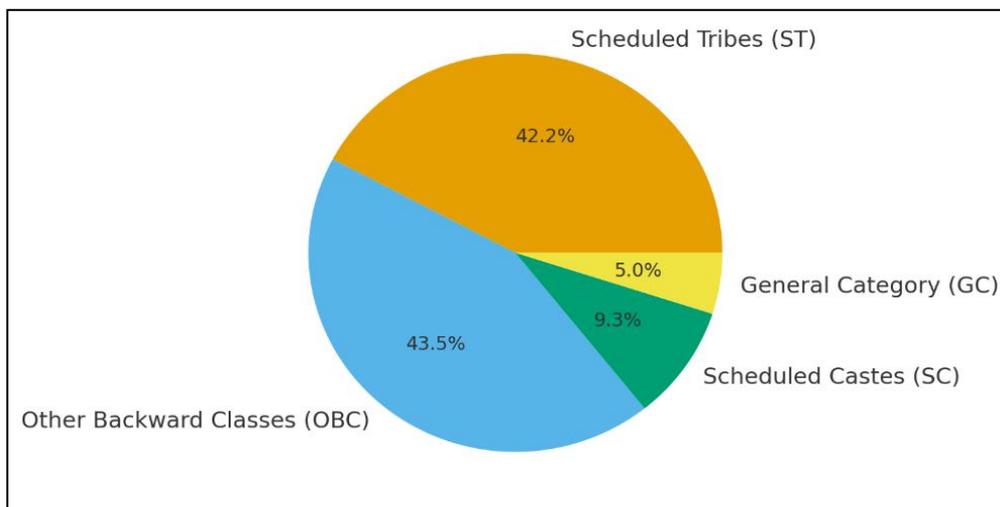
Demography

A total of 391 respondents were surveyed across four districts of Southern Rajasthan, viz. Banswara, Bhilwara, Chittorgarh, Pratapgarh. Among them, 93.9 per cent are women respondents, which aligns with the study's purpose of assessing the socio-economic needs of women. The gender distribution ensures that the findings accurately reflect women's needs across livelihoods, education, health, and community development.

The average age of respondents is 36.8 years, with a median age of 35, indicating that most participants are in their economically active years and positioned to reap demographic dividends. Nearly 82 per cent of respondents are in the working-age population (20-59 years), of whom approximately 98 per cent are women. About one per cent of women respondents are below working age, and the other one per cent is above 60 years of age.

Moreover, the sample reflects a strong representation from marginalised communities. Schedule Tribes (STs) households form the largest share (41.7 per cent), followed by Other Backwards Classes (OBCs) at 43.0 per cent, Schedule Castes (SCs) at 9.2 per cent, and General Categories (GCs) at 4.9 per cent. The caste profile of respondents shows that the study sample is highly representative of socially and economically marginalised communities, with ST, SC and OBC households together accounting for nearly 95 per cent of all respondents (Figure 1).

Figure 1: Categorical Distribution of Study Respondents



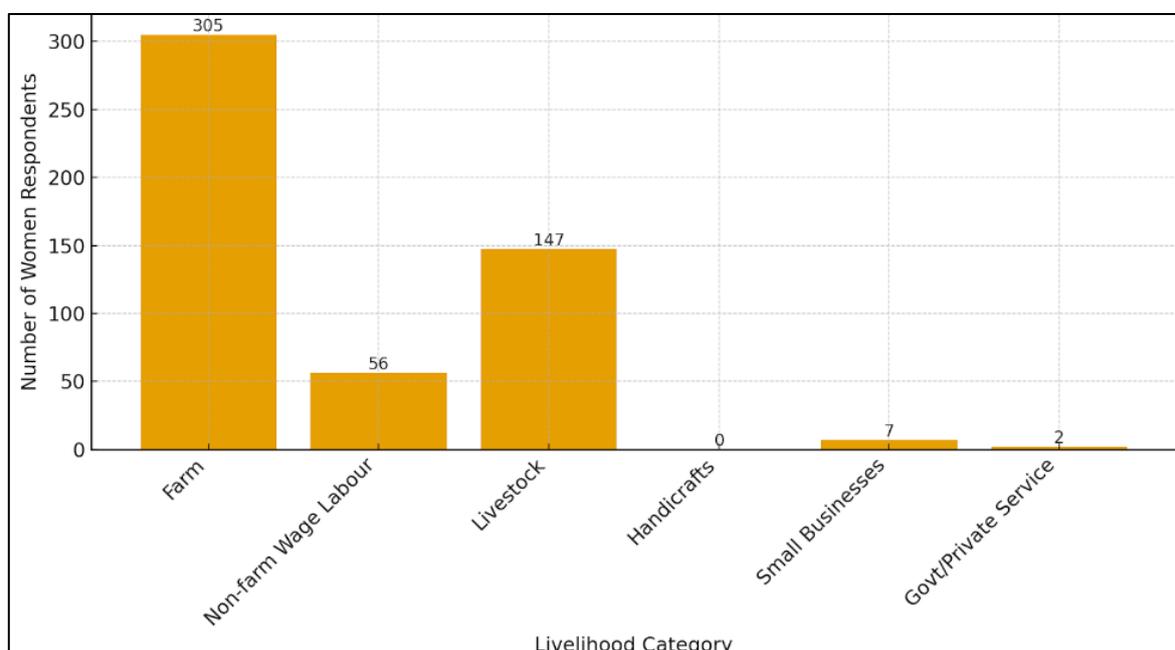
The demographic details also recorded household income across five income ranges: below ₹7000, ₹7000-10000, ₹10001-15000, ₹15001-20000, and above ₹20000 per month. Nearly 70 per cent of sample households fall within the lowest income bracket, indicating low average monthly household earnings. Only 7.6 per cent of sample households fall in the ₹15,001-20,000 income category, underscoring a heavily bottom-skewed income distribution with very few households moving into higher-earning groups.

Women’s Livelihood and Income Generation

Of the 1,486 earning members across all respondent households, only 218 are women earners. This indicates that sample households have very low female participation in income-earning activities, reflecting significant gender gaps in economic contribution.

The primary source of livelihood for most female respondents is farming, with 305 women reporting agriculture as their main occupation. The second most common primary occupation amongst women is livestock rearing, with 147 women respondents depending on cattle, goats, and related activities. This is consistent with rural livelihood patterns in Southern Rajasthan, where livestock complements small- and marginal-agriculture (See Figure 2).

Figure 2: Primary Sources of Livelihood amongst Women Respondents



This underscores the region’s deeply agrarian nature, where agriculture remains central to household survival and economic stability. The dominance of farming as a livelihood also reflects women’s substantial, yet often undervalued, contribution to rural economies. Women frequently shoulder critical roles in cultivation, livestock care, and farm-related tasks, making them indispensable to household production systems. Their concentration in agriculture

highlights both the economic reliance on this sector and the limited diversification of livelihood opportunities available to rural women.

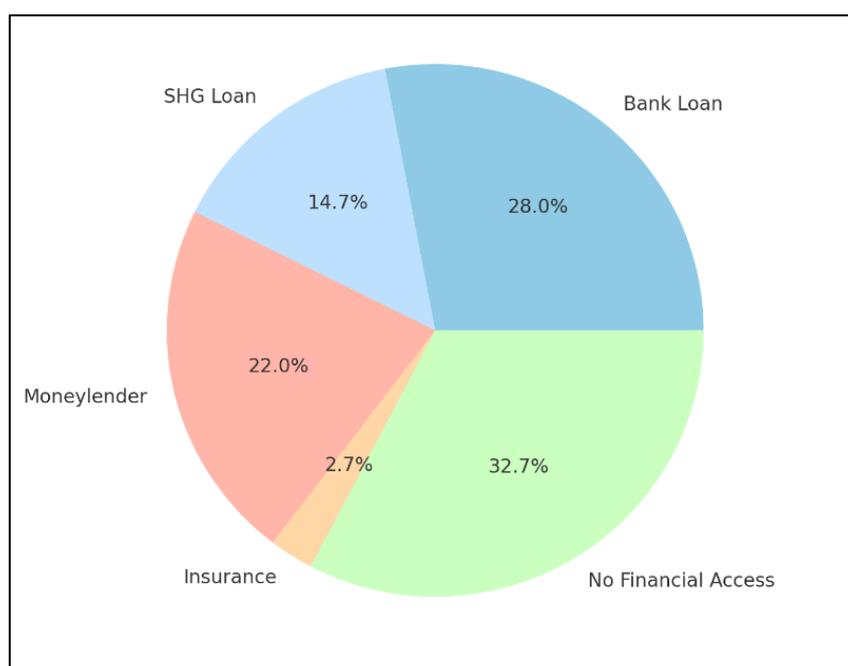
This pattern is further reinforced by survey data showing that in 89 per cent of respondent households, agricultural land is owned primarily by male members, enabling the household to engage in farming. In contrast, the remaining households either do not own land or are not involved in agriculture. This highlights a persistent gender gap: although women contribute substantially to agricultural work, they rarely own or control the land they cultivate, limiting their economic agency despite their central role in farm-based livelihoods.

Furthermore, 177 female respondents reported that non-farm wage activities were their secondary occupation. This reflects the dependence on casual labour to supplement agricultural income, maybe during lean agrarian seasons. This is also supported by the fact that about 20.7 per cent of women respondents reported migrating for non-farm work.

Women's Access to Finance

Access to finance remains limited for most women respondents. A large number (147 women) reported having no access to any financial service, while substantial gaps persist in access to bank loans (126 women) and moneylender credit (99 women). Although SHG loans (66 women) and insurance coverage (12 women) show some outreach, the overall pattern highlights restricted financial inclusion and the need to strengthen formal and community-based financial mechanisms for rural women (See Figure 3).

Figure 3: Access to Finance amongst Women Respondents



Furthermore, the data indicate that 80 women respondents are associated with SHGs and 203 with FPOs, suggesting that women in the study area are increasingly participating in structured collective and economic platforms. While SHGs traditionally support women through savings, access to credits, and micro-enterprise activities, the notably higher participation in FPOs suggests a growing integration of women into agricultural value chains, collective farming, and market-linked roles.

However, when viewed against the total of 368 women respondents and their access to financial resources, it is evident that around 85 women are still not part of any community-based group, while for some, SHG loans may not be available. This highlights a significant gap: although women's engagement in collective institutions is improving, a substantial proportion remains excluded, and those who are included may not be getting the benefits of the groups. Strengthening outreach, awareness, and inclusion mechanisms is, therefore, essential to ensure that all women can benefit from the economic and social support that such platforms provide.

Other Livelihood Challenges Faced by Women

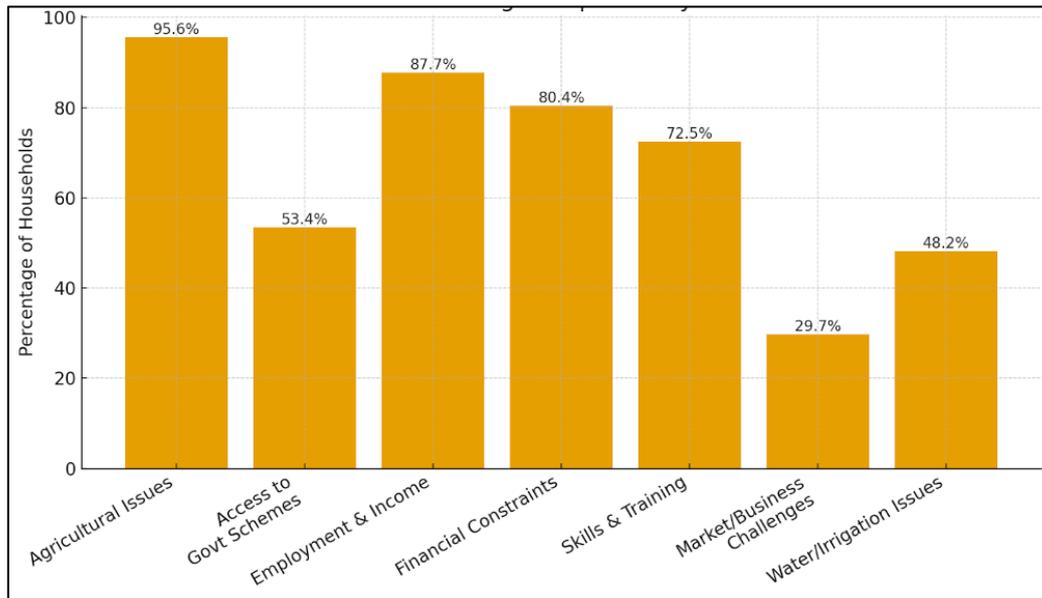
Apart from limited access to financial services, livelihood challenges in the surveyed districts are deeply embedded in the broader rural economic structure, particularly for women. Although the survey aimed to capture women-specific employment constraints, many of the reported challenges reflect household-level realities.

This is because women in these communities often occupy a secondary economic role, contributing as support earners in the same agriculture, livestock, or non-farm casual activities undertaken by male household members. As a result, their livelihood barriers are intertwined with and often shaped by the household's rural livelihood system's overall vulnerabilities.

Agricultural issues affect over 95 per cent of respondent households, indicating widespread vulnerability in crop production, access to inputs, such as seed quality, and climate-related risks, such as rainfall. High proportions also report challenges related to employment and income (88 per cent), which include seasonal or unreliable work and limited alternative employment opportunities.

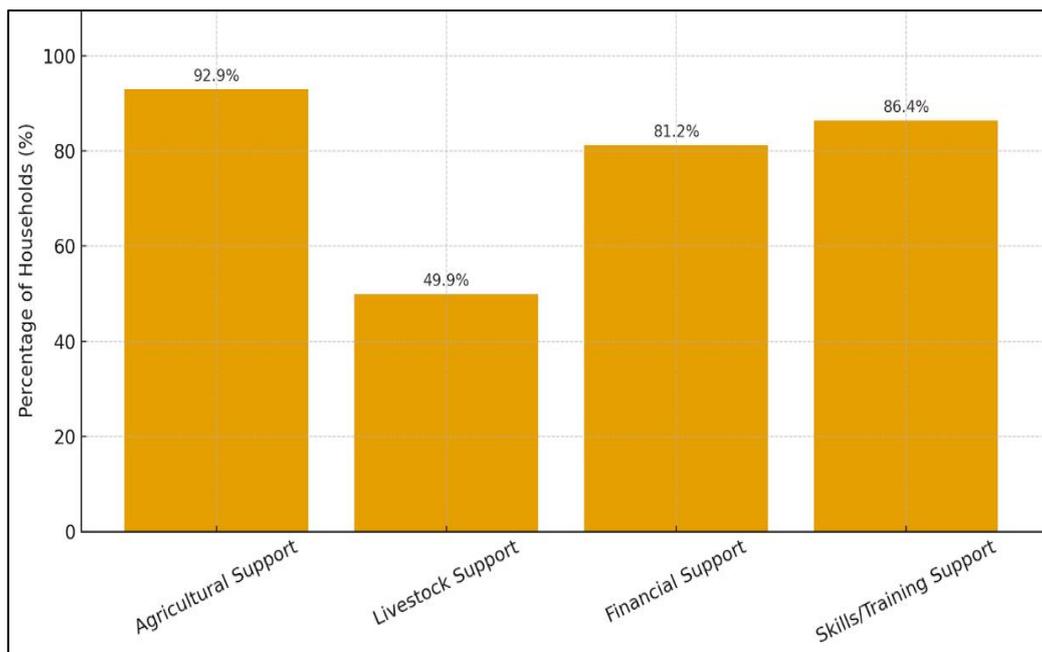
Financial constraints (80 per cent of respondents) include lack of access to credit, difficulty accessing government schemes, and high interest rates from informal lenders. In contrast, skills and training (72 per cent) include insufficient skill development programmes in the communities and a lack of awareness of income-generation opportunities, reflecting limited livelihood diversification and inadequate access to capacity-building opportunities (See Figure 4).

Figure 4: Livelihood Challenges Faced by Respondent Households



Sample respondents further highlighted a strong, widespread demand for livelihood support among the surveyed households. Nearly 93 per cent of female respondents expressed the need for agricultural support, reflecting the centrality of farming in sustaining rural livelihoods. Similarly, 86 per cent indicated a requirement for skills or training support, suggesting a significant gap in employability, skill development, and access to better livelihood opportunities (See Figure 5).

Figure 5: Livelihood Support Needed by Respondent Households



Additionally, 81 per cent of households reported needing financial support, underlining persistent credit constraints, limited savings, and vulnerability to income shocks. While livestock support was comparatively lower at 50 per cent, it still represents a significant need given the region's dependence on mixed farming systems. Overall, the results point toward systemic livelihood insecurity, calling for integrated support across agriculture, skills, and financial services.

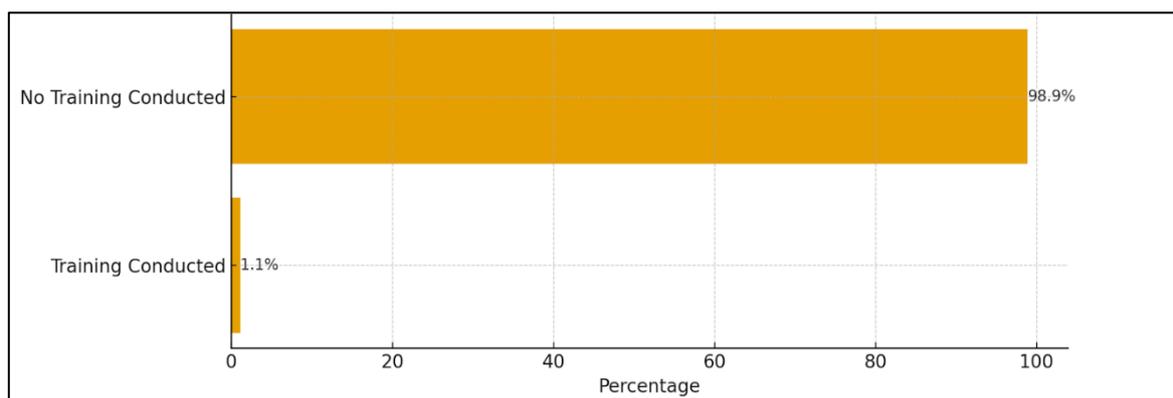
Women's Education and Skilling Status

The educational profile of women respondents is heavily skewed toward lower levels of schooling, with over half (52.6 per cent) having completed only primary education and one-fourth (25 per cent) having no formal education. Very few have progressed beyond secondary education, and only a small share holds graduate or postgraduate qualifications. This indicates limited educational attainment overall, which may constrain access to better livelihood opportunities.

Only about 6.3 per cent of women respondents reported the presence of adult literacy or continuing education programmes in their community. In comparison, an overwhelming 93.7 per cent indicated that no such opportunities exist. This severe absence of adult learning avenues reinforces the already low educational attainment observed in the area, where most respondents have only primary education or none at all. The lack of these programmes limits chances for skill improvement or second-chance education, further constraining women's and households' ability to access better livelihood opportunities.

The data also revealed an overwhelming gap in access to skill development opportunities across the surveyed districts. Only 1.1 per cent of female respondents reported that any form of skill training, income-generation, or entrepreneurship programme had been conducted in their area. In comparison, 98.9 per cent reported no such initiatives (See Figure 6).

Figure 6: Availability of Skilling Initiatives

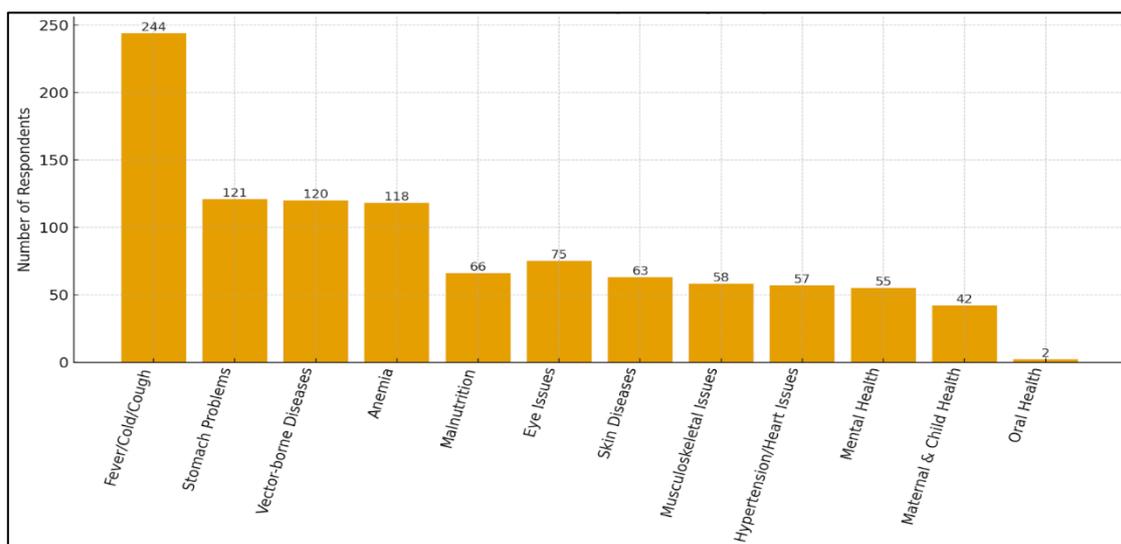


This indicates a severely underserved ecosystem for enhancing women’s livelihoods, limiting their opportunities for employability, entrepreneurship, and economic mobility. Such an absence of training programmes directly constrains women’s capacity to diversify livelihoods beyond low-income, agriculture-dependent work, highlighting an urgent need for targeted skilling, capacity building, and community-based livelihood interventions.

Community Health Issues

Across sample respondents, fever, cold, and cough emerge as the most commonly reported illnesses, followed by stomach-related problems and vector-borne diseases such as malaria and dengue. Nutritional issues like anaemia and malnutrition are also significantly prevalent, indicating persistent dietary deficiencies, which can be one of the reasons for the lower female working population. Other frequently reported problems include eye issues, skin diseases, musculoskeletal pain, and hypertension, reflecting both environmental and occupational factors (See Figure 7).

Figure 7: Common Health Issues



The data depicted in Figure 7 reveal that fever, cold and cough are the most common illnesses among respondents, followed closely by stomach-related problems and vector-borne diseases, indicating persistent gaps in sanitation, water quality, and preventive healthcare. High levels of anaemia and malnutrition point to widespread nutritional deficiencies, particularly among women and children. At the same time, eye issues, skin diseases, musculoskeletal pain, and hypertension highlight the combined effects of physical labour, ageing, and limited access to routine care.

Addressing these challenges requires strengthened primary healthcare outreach, improved WASH (Water, Sanitation, and Hygiene) facilities, and targeted nutrition programmes, alongside greater awareness of preventive care and mental health support to reduce illness burdens and improve overall well-being.

Furthermore, a large majority of respondents (71.7 per cent) reported that no health or nutrition awareness programmes are being conducted in their communities, indicating a significant gap in basic health outreach. Only 28 per cent confirmed the presence of such initiatives, reflecting limited access to preventive health information. The absence of regular health awareness activities directly affects livelihoods, as poor knowledge of nutrition, maternal health, and disease prevention leads to greater illness-related work disruptions. This particularly impacts women, whose productivity and participation in income-earning activities depend heavily on consistent health support and information.

Additionally, a significant majority of 64.3 per cent of women reported not receiving maternity care, revealing a considerable gap in maternal health access across the surveyed districts. Only 35.7 per cent received such care, pointing to weak outreach and social or infrastructural barriers. At the same time, 65.7 per cent of women reported regular visits from ASHA/ANM

workers, indicating a relatively strong frontline health presence; however, 34.3 per cent have not yet accessed them, reflecting uneven last-mile delivery.

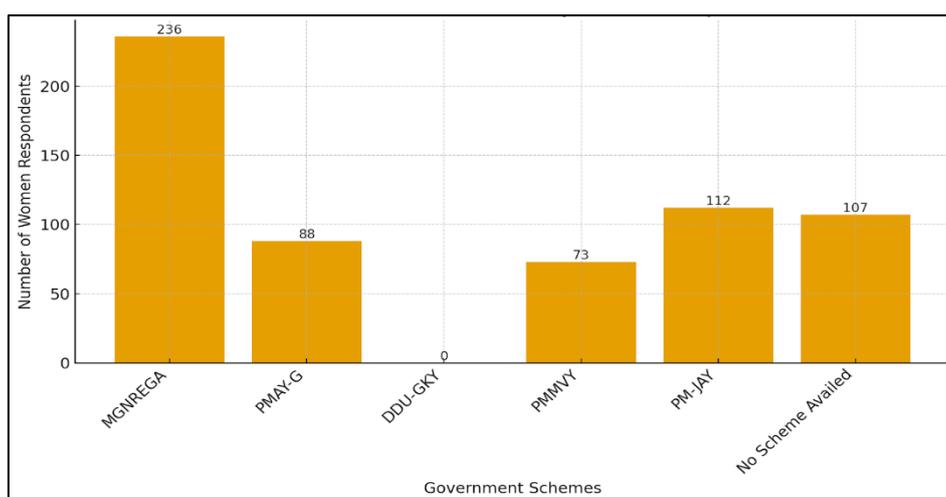
Limited maternity care combined with irregular community health worker engagement has profound implications: it increases pregnancy-related risks, delays early detection of health issues, and weakens women’s overall well-being. Also, sub-optimal maternal health restricts women's ability to engage consistently in livelihood activities, reduces productivity, and reinforces economic vulnerability within already disadvantaged households.

Availed Government Schemes

The women respondents further highlighted the large-scale lack of awareness, access and limited benefits of current schemes, such as the Mahatma Gandhi National Rural Employment Guarantee Act, Pradhan Mantri Gramin Awas Yojana, Deen Dayal Upadhaya Grameen Kaushalya Yojana, Pradhan Mantri Matru Vandana Yojana, and Pradhan Mantri Jan Arogya Yojana. MGNREGA is the most widely accessed scheme, with 236 women respondents benefiting from it, indicating an intense penetration of wage employment support in rural areas.

Other schemes show significantly lower uptake: PM-JAY (112 respondents) and PMAY-G (88 respondents) reflect moderate utilisation, while PMMVY (73 respondents) indicates limited access to maternity benefits. Notably, no female respondent reported availing DDU-GKY, highlighting a gap in skilling and livelihood-linked programmes for women. Additionally, 107 women (a substantial share) reported not benefiting from any government scheme, signalling persistent barriers in awareness, eligibility or implementation (See Figure 8).

Figure 8: Government Schemes availed by Women Respondents



Priority Needs

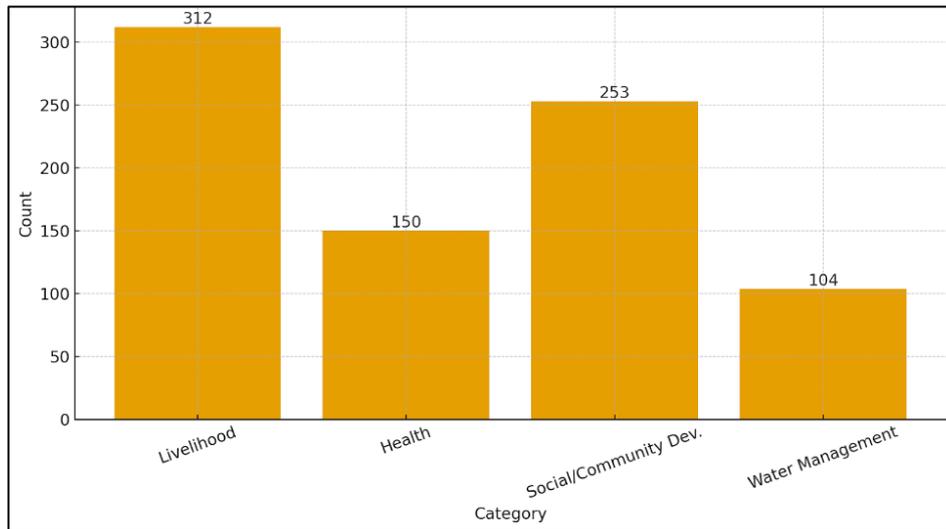
Our data highlight a clear pattern of priorities among the surveyed households, as reported by female respondents: livelihood enhancement emerged as the most significant development need, reported by 312 households. This overwhelming demand reflects persistent income insecurity, limited job opportunities, and inadequate access to sustainable livelihood options. It includes the need for training in modern farming techniques; high-quality seeds and fertilisers; support for small business startups; and market linkage support for agricultural and handicraft items. This high number also indicates that improving employment prospects, skill development, and market access remains central to strengthening household resilience and long-term economic stability.

The second most frequently cited priority is social and community development, identified by 253 households. This includes microfinance support; SHG inclusion; digital literacy and computer training; and vocational training, especially for women and youth. The need for stronger community networks and better social infrastructure often correlates with better overall well-being, improved access to information, and enhanced social support. The substantial number indicates that while households seek economic empowerment, they also value interventions that strengthen their communities' social fabric.

Health-related needs, reported by 150 households, constitute the third central area of concern. This indicates considerable gaps in healthcare access, awareness, and service delivery. The responses align with broader issues observed in rural districts — limited availability of healthcare providers and health camps, inadequate outreach by community health workers and awareness sessions, sanitation and barriers to seeking timely care. The emphasis on health suggests that improving health literacy, access to maternal health services, and primary healthcare infrastructure is crucial for improving overall quality of life.

Finally, 104 households highlighted water management needs, including access to irrigation and the development of water-harvesting systems, especially in Bhilwara district.

Figure 9: Development Needs reported by Sample Respondents



The qualitative assessment across the study districts of Southern Rajasthan highlights the complex and interconnected challenges shaping women's livelihoods, economic participation, and empowerment. Women contribute substantially to agriculture, livestock management, and household enterprises, yet heavy domestic workloads, restricted mobility, and limited access to markets, training, and finance constrain their opportunities for income diversification.

While there is strong interest in home-based micro-enterprises, structural barriers such as low literacy, limited digital skills, inadequate infrastructure, and lack of enterprise inputs hinder sustainable engagement. Social norms further restrict decision-making, mobility, and time availability, while health and nutrition deficits, including undernutrition and anaemia, along with persistent gendered practices such as child marriage and dowry, exacerbate vulnerabilities.

Women's Livelihoods and Income

Across the study districts, women's livelihoods are rooted primarily in agriculture and allied activities, where they make substantial contributions to household farming and livestock management. Women farmers associated with FPOs described their daily roles as sowing, weeding, harvesting, post-harvest processing, fodder management, and caring for cows, buffaloes, goats, and poultry. Many other women similarly support family farming or engage in seasonal wage labour, though these income sources are often irregular and unstable.

Alongside these traditional responsibilities, women expressed a strong interest in diversifying their livelihoods through home-based micro-enterprises. During FGDs, members of the *Maa Kalika* SHG in Chittorgarh showed enthusiasm for starting small bakery units and exploring online marketing, indicating a growing awareness of digital opportunities. Likewise, Sita Regar, an SHG member in Pratapgarh, noted that although women have received training in stitching newborn clothing, they lack the market knowledge and linkages required to sell these products.

In Bhilwara, community member Paras Devi Jaat shared her interest in goat rearing and goat milk-based enterprises, citing potential demand from *Ayurvedic* shops and viewing this as a promising sector for expansion. In Banswara, Bhavna Sharma from the *Bunkar* (weaver) community highlighted their longstanding skill in producing cotton toys but emphasised the absence of market linkages needed to sustain and scale this traditional craft. Another SHG member from Banswara, Krishna Kumawat, observed a rising demand for paper and cloth bags,

driven by increasing awareness of plastic-free alternatives, and expressed interest in training to take advantage of this emerging opportunity.

Small-scale home-based activities (tailoring, petty shops, and household product preparation) are present across the districts but remain unprofitable. Dairy continues to provide meaningful supplementary income, particularly in Banswara, where milk collection systems are better organised and more accessible.

Barriers to Entrepreneurship

Women across the study districts see strong potential to start or expand micro-enterprises due to local product demand and the presence of basic infrastructure. However, social norms, heavy household responsibilities, lack of market access, and limited financial support significantly restrict their ability to pursue entrepreneurship. Field interactions revealed specific challenges and opportunity areas:

- **Time and mobility constraints limit enterprise engagement:** Women like *Mala Devi* (Banswara) explained that full-time involvement in livestock care makes it difficult to take up additional income-generating activities, as they cannot leave home for long hours.
- **Severe marketing and transport gaps:** Women in Chittorgarh reported high interest in enterprise training, yet lack access to market linkages and transportation support. Even trained women do not know how to deliver products to markets.
- **Need for training, finance, and market exposure:** *Pushpa Kheer*, an FPO member from Bhilwara, highlighted the need for basic and advanced training, financial assistance, and marketing support, as many women are unfamiliar with core business skills.
- **Irregular work and infrastructure issues:** In Pratapgarh, *Kanku Devi (Dev Narayan SHG)* shared that women only get occasional SHG work and cannot dedicate full time to enterprises. Frequent power cuts also disrupt production activities.
- **Weather-related business disruptions:** *Firoza* from Pooja Samuh spices SHG in Bhilwara noted that spice processing is hampered by rain, forcing quick sales in the absence of structured market linkages.
- **Limited digital literacy and fear of cyber fraud:** Women in Bassi, Chittorgarh, from woodcraft communities, have products ready for sale but hesitate to use online platforms due to cyber-fraud worries and lack of digital skills.
- **Community institutions offer partial but insufficient support:** SHGs, cooperatives, and FPOs facilitate savings and credit but lack deeper support for business planning, mentoring, and market linkage development.

Skills and Training Needs

Women across all districts expressed a strong willingness to acquire new skills to diversify their livelihoods and reduce dependence on low-paying, irregular work. They view skill development as a pathway to financial independence and greater participation in household and community decision-making. Although many already possess foundational abilities in tailoring, livestock management, and basic food preparation, these skills are limited in scope and do not generate sustainable income.

- **Strong interest in sector-specific skills:** Women identified training needs in tailoring (garments, newborn clothes), dairy value addition (ghee, paneer, sweets), food processing (pickles, spices, snacks), handicrafts, terracotta items, and household consumables (soaps, detergents, paper/cloth bags). *Mamta Dhakan (Swadharini SHG, Chittorgarh)* expressed interest in producing newborn clothing after seeing other SHGs succeed in this area.
- In Pratapgarh, women expressed a unique need for training in *Bora* (jute bag) making, especially useful during the harvest season when demand for these bags increases.
- **Emerging demand for local resource-based enterprises:** Women suggested training for soybean-based products (such as paneer), rose-based products like gulkand, and traditional items like broom-making (*jhadu*) and Blanket-making (*raazi*), reflecting the potential of district-specific resources.
- **Large gaps in technical and enterprise-management skills:** Women reported limited knowledge of production quality standards, pricing, packaging, customer handling and enterprise planning - skills essential for running profitable micro-enterprises.
- **Strong need for digital literacy:** Women across the study districts highlighted the need for digital literacy, particularly in relation to digital communication, online payments, accessing e-markets, and promoting products on social media. *Divya Sharma* noted that this need is especially critical, as the majority of women in her village in Pratapgarh are hesitant to use online platforms due to a fear of cyber fraud.
- **Need for integrated training programmes:** The majority of women require a combination of technical skills, entrepreneurial knowledge, digital competency, and soft skills to start, manage, and scale sustainable livelihoods while balancing household responsibilities.

Access to Finance and Resources

Although SHGs remain the primary and preferred source of credit for women, access to formal banking services and institutional loans is minimal. Women commonly face barriers, including a lack of collateral, limited awareness of government credit schemes, and difficulties navigating complex documentation requirements. These procedural challenges often discourage them from applying. As Kailashi Bhil from Pratapgarh noted, while government

loan facilities technically exist, the process is slow, complicated, and resource-intensive. In many cases, even after completing all required steps, the loan is still not sanctioned.

In some districts, structural barriers further restrict women's access to credit. In Banswara, FGDs revealed that several villages have been labelled '*defaulter villages*' by banks due to outstanding dues owed by a significant number of community members. As a result, no new loans are issued to anyone in these villages, even to women with strong repayment records. SHG member Meera Bai Mali noted that although women depend heavily on financial support to start or expand their businesses, the village's defaulter status makes it extremely difficult for SHG members to access credit, creating a strong sense of unfairness and exclusion.

Beyond these financial constraints, many women lack access to the tools, equipment, packaging materials, and quality raw inputs necessary for home-based or small-scale enterprises. This limits their ability to run or scale income-generating activities effectively. Awareness of government schemes intended to support enterprise development is also very low. During FGDs, it was noted that women across districts were familiar mainly with just two schemes, *MGNREGA* and *Pradhan Mantri Awas Yojana*, while being unaware of the many other programmes designed to promote women's entrepreneurship and economic empowerment.

These findings point to a critical need for targeted interventions that strengthen financial literacy, provide practical support with documentation, facilitate access to government schemes and credit, and ensure availability of essential enterprise inputs.

Social Norms and Decision-Making

Patriarchal norms across the study districts strongly influence women's mobility, confidence, and participation in public and economic spaces. While women are involved in routine household decisions, major financial or enterprise-related decisions, such as taking loans, attending training programmes, or starting a business, often require male approval.

Restricted mobility due to family restrictions, safety concerns, and cultural expectations limits women's access to markets, training centres, and banks, reducing opportunities for economic engagement and skill development.

- **Local mobility restrictions:** Women in Chittorgarh reported that families generally accept if a woman works within the home or village, but restrictions arise if she wishes to work or travel outside the village, often justified on *safety* grounds. Similarly, Radha Sankari Berwa from Bhilwara shared that her husband does not allow her to travel outside the village for business, citing concerns that it is risky and that, as a woman, she could be vulnerable to fraud.

- Evolving decision-making: In Banswara, an FPO member, Badam Devi, noted that women’s opinions are nowadays included in household decisions, particularly among younger generations, with many women actively participating in community initiatives.
- Time constraints: Across all districts, women are heavily engaged in household chores throughout the day, leaving limited time for business, training, or other livelihood activities.
- Literacy and digital skills: Low female literacy further restricts access to education, employment, and digital tools, which are increasingly important for modern livelihood and entrepreneurship.

Overall, while some positive changes are emerging, strengthening women’s autonomy, leadership, and safe mobility remains essential to enable full participation in livelihoods and enterprise development.

Health, Nutrition, Education, and Gender Gaps

Women across the study districts face significant challenges in health, nutrition, and education that directly affect their well-being, economic participation, and overall empowerment. High household workloads, widespread undernutrition, limited access to quality healthcare, and low literacy levels, compounded by restrictive social norms, create multiple barriers to improving quality of life and pursuing sustainable livelihood opportunities.

Malnutrition and anaemia are significant concerns.

In Banswara, a large proportion of women suffer from moderate to severe undernutrition and iron-deficiency anaemia, which adversely affects their health, energy levels, and productivity. Limited access to maternal and reproductive healthcare further increases risks for both mothers and children. Sumitra Berwa from Banswara noted that many children are severely underweight, with some infants weighing less than 2 kg, highlighting a critical public health issue in specific communities.

Low female literacy and education gaps further constrain women’s opportunities. Significantly lower literacy among women restricts employment options, reduces access to digital platforms, and limits the effectiveness of skill development and financial literacy programmes. Women in Pratapgarh observed that interest in education is growing among younger generations, with more girls pursuing schooling. However, harmful practices such as child marriage and dowry persist in some communities, continuing to limit girls’ access to education and opportunities for empowerment.

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GAPS AND PRIORITISATION OF NEEDS

Gap Area	Specific Gaps	Priority Needs
Livelihood and Enterprise	Limited income diversification beyond agriculture and livestock; large-scale absence of market linkages; insufficient business planning knowledge; irregular income; infrastructure issues (power cuts, transport)	Skill development for home-based and local resource-based enterprises; creation of market linkages; access to raw materials, tools, and equipment
Financial Access	Low access to formal banking and institutional loans due to lack of collateral, complex documentation, and low awareness of government schemes; structural barriers like ‘defaulter villages’	Simplified loan procedures; financial literacy training; targeted credit support for women in underserved villages
Digital and Technical Skills	Limited digital literacy; fear of cyber fraud; insufficient knowledge in production quality, pricing, packaging, customer handling, and enterprise management	Training in digital tools, e-commerce, and enterprise management skills
Social and Cultural	Patriarchal norms restricting mobility, decision-making, and time for livelihood activities; heavy household responsibilities limiting participation in training and entrepreneurship	Community awareness campaigns; male engagement in decision-making; safe mobility initiatives for women
Health, Nutrition, and Education	High prevalence of undernutrition and anaemia among women and children; low female literacy; practices like child marriage and dowry limiting education and economic opportunities	Maternal and child health interventions; nutrition awareness programmes; initiatives to improve female literacy and education
Integrated Support	SHGs, FPOs, and cooperatives provide limited mentoring beyond savings and credit; there is a lack of holistic programmes combining skills, finance, digital literacy, and health education	Development of integrated, multi-dimensional support programmes for women’s empowerment and livelihood sustainability

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CONCLUSION AND RECOMMENDATIONS

In conclusion, this needs assessment demonstrates that rural women in Banswara, Bhilwara, Chittorgarh, and Pratapgarh districts of Southern Rajasthan face multiple, inter-connected challenges spanning livelihoods, financial access, skills development, social norms, health, and education. Our findings underscore the urgent need for targeted interventions that provide technical and entrepreneurial training, facilitate access to finance and markets, build digital literacy, and strengthen mentoring and community support. Addressing these gaps through an integrated approach can enhance women's economic independence, decision-making power, and social empowerment, ultimately enabling them to establish and sustain viable micro-enterprises and improve their overall well-being.

Therefore, we recommend:

- **Promotion of Women-Led Micro-enterprises:** Provide tailored skills training in home-based and resource-driven enterprises such as tailoring, food processing, handicrafts, and dairy value addition to help women establish viable businesses.
- **Access to Credit and Financial Support:** Simplify loan procedures and offer guidance for accessing government schemes and institutional credit to support women in starting or expanding micro-enterprises.
- **Entrepreneurship and Technical Skills Development:** Offer training in enterprise management, including production quality, pricing, packaging, customer handling, and basic bookkeeping, to support sustainable micro-enterprises.
- **Digital Literacy and E-market Access:** Provide digital skills training in e-market participation, online payments, social media promotion, and cyber-safety awareness for business growth.
- **Mentoring and Community Support:** Establish a Community Cadre of trained women mentors to provide hands-on guidance, business mentoring, and monitoring.
- **Social and Economic Inclusion:** Conduct community awareness campaigns and engage men in household and enterprise decision-making to ensure safe mobility, gender equality, and broader social participation.
- **Health, Nutrition, and Education Support:** Implement health and nutrition awareness initiatives and promote female literacy to improve overall well-being, energy, and productivity.

Annexure 1: Survey Questionnaire

Purpose: To understand the current state of socio-economic status, particularly that of women in Banswara, Bhilwara, Chittorgarh, and Pratapgarh districts in Southern Rajasthan

This survey aims to understand the livelihoods, resources, education, health, and development needs of rural households. The information collected will be used to plan community development initiatives that improve living conditions, well-being, and access to essential services in your area.

The survey will take approximately 25 minutes per respondent to complete. A woman in the household should preferably answer it. For questions that allow multiple answers, please tick all options that apply.

All responses will be treated confidentially. Respondents may choose not to disclose their name. The information collected will be used to identify gaps, plan livelihood support, and design community development interventions.

Section A: Demography

No.	Question	Response Options/Space for Answer
1	District	
2	Block and Village	
3	Name (optional)	
4	Gender	1. Male 2. Female 3. Other
5	Age	_____ years
6	Category	1. Scheduled Tribe (ST) 2. Scheduled Caste (SC) 3. Other Backward Class (OBC) 4. General 5. Other (specify):
7	Number of Members in the Household	_____ persons

No.	Question	Response Options/Space for Answer
8	Number of earning members in the Household	
9	Out of the earning members, how many are female	
10	Type of house	1. Kutcha 2. Semi-pucca 3. Pucca
11	Do you have an electricity connection at home?	1. Yes 2. No
12	Does your household have a toilet facility?	1. Yes 2. No
13	Do you have access to safe drinking water?	<ul style="list-style-type: none"> • Yes, throughout the year • Yes, but only seasonally/sometimes • No

Section B: Livelihood

No.	Question	Response Options/Space for Answer
14	What is the main occupation of your household	<ul style="list-style-type: none"> • Agriculture (own farm) • Agricultural labour • Non-agricultural wage labour • Livestock rearing/dairy • Handicrafts/traditional arts • Small business/petty trade/shop • Government or private service • Migration for work • Other _____
15	What is the secondary occupation of your household	<ul style="list-style-type: none"> • Agriculture (own farm) • Agricultural labour • Non-agricultural wage labour • Livestock rearing/dairy • Handicrafts/traditional arts • Small business/petty trade/shop • Government or private service • Self-employment • Migration for work • Unemployment • Other _____
16	What is your average monthly household income	<ol style="list-style-type: none"> 1. Below ₹10,000 2. ₹10,001–₹20,000 3. ₹20,001–₹30,000 4. ₹30,001–₹40,000 5. ₹40,001–₹50,000 6. Above ₹50,000
17	Do you or your family members migrate for work?	<ul style="list-style-type: none"> • Yes • No <p style="text-align: right;">If yes, for how many months per year? _____</p>
18	Are you or any household member a member of any community organisation?	<ul style="list-style-type: none"> • Self Help Group (SHG) • Farmers' cooperative/producer group • Tribal development/Gram Sabha committee • Youth/women's group

No.	Question	Response Options/Space for Answer
	<i>(Select all relevant options)</i>	<ul style="list-style-type: none"> • Religious/cultural community group • None • Other (specify)
19	<p>What are the main livelihood challenges faced by your household?</p> <p><i>(Select all relevant options)</i></p>	<p><i>Agriculture/Farming</i></p> <ol style="list-style-type: none"> 1. Poor soil fertility/land issues 2. Crop failure/pests/diseases 3. Lack of quality seeds or inputs 4. Dependence on rainfall 5. No access to modern farming techniques <p><i>Livestock/Dairy/Animal Husbandry</i></p> <ol style="list-style-type: none"> 6. Low productivity/poor breed quality 7. High cost of feed or fodder 8. Limited market access for animal products <p><i>Employment/Income</i></p> <ol style="list-style-type: none"> 9. Irregular income 10. Seasonal or unreliable work 11. Lack of alternative employment opportunities 12. Migration required for work <p><i>Financial/Credit</i></p> <ol style="list-style-type: none"> 13. No access to loans or credit 14. High interest rates from informal lenders 15. Difficulty in accessing government schemes <p><i>Skills/Training/Capacity</i></p> <ol style="list-style-type: none"> 16. Lack of skill development programmes 17. Lack of awareness about income-generation opportunities <p><i>Market/Business:</i></p> <ol style="list-style-type: none"> 18. Limited access to local markets 19. Poor market prices for products 20. Lack of buyers or market linkages 21. Other (specify): _____
20	<p>What kind of livelihood support would be most helpful to your household?</p> <p><i>(Select all relevant options)</i></p>	<p><i>Agriculture/Farming</i></p> <ol style="list-style-type: none"> 1. Improved irrigation facilities 2. High-quality seeds and inputs 3. Modern farming techniques/training 4. Crop insurance/risk management support

No.	Question	Response Options/Space for Answer
		<p><i>Livestock/Dair /Animal Husbandry</i></p> <p>5. Breed improvement / high-yield animals</p> <p>6. Affordable feed/fodder support</p> <p>7. Market access for animal products</p> <p><i>Skill Development/Training</i></p> <p>8. Vocational or technical skills training</p> <p>9. Handicrafts/traditional arts development</p> <p>10. Entrepreneurship/small business training</p> <p>11. Digital skills training</p> <p><i>Financial / Market Support</i></p> <p>12. Access to loans/credit/microfinance</p> <p>13. Support for small business/enterprise</p> <p>14. Market linkages for products</p> <p>15. Other (specify): _____</p>
21	Has any skill training, income-generation, or entrepreneurship programme been conducted in your community, either in the past or currently?	<p>1. Yes</p> <p>2. No</p>
22	If yes, please provide details of the training/programme:	

Section C: Resources and Assets

No.	Question	Response Options/Space for Answer
23	Do you own any land?	<ul style="list-style-type: none"> • Yes • No <p>If yes, please specify:</p> <p>Total land owned (acres): _____</p> <p>Productive/cultivable land (acres): _____</p>
24	Which productive assets does your household own? <i>(Select all relevant options)</i>	<ol style="list-style-type: none"> 1. Livestock 2. Farm tools 3. Vehicle (tractor/bike) 4. Shop 5. Art, craft, or handicraft tools 6. None 7. Other _____
25	What types of financial resources does your household have access to?	<ol style="list-style-type: none"> I. Bank loan II. SHG loan III. Moneylender IV. Insurance V. No access

Section D: Education

No.	Question	Response Options/Space for Answer
26	What is the highest level of education attained by you (the respondent)?	<ol style="list-style-type: none"> 1. No formal education 2. Primary (Classes 1-5) 3. Upper Primary/Middle (Classes 6-8) 4. Secondary (Classes 9-10) 5. Higher Secondary (Classes 11-12) 6. Graduate 7. Postgraduate 8. Vocational/Skill training
27	Are all children (6-14 yrs) in school?	<ol style="list-style-type: none"> 1. Yes 2. No
28	If not in school, the main reason <i>(Select all relevant options)</i>	<ul style="list-style-type: none"> • Cost of education • Distance to school • Not interested • Child works/contributes to household income • Poor quality of education • Other (specify): _____
29	Are there any adult literacy or continuing education programmes in your community?	<ul style="list-style-type: none"> • Yes • No <p>If yes, give detail: _____</p>
30	Do girls and boys have equal access to education in your household?	<ol style="list-style-type: none"> 1. Yes 2. No <p>If no, explain: _____</p>

Section E: Health

No.	Question	Response Options/Space for Answer
31	Are there any health or nutrition awareness programmes currently being conducted in your community?	1. Yes 2. No If yes, give detail: _____
32	Nearest health facility distance	1. Within the village 2. Less than 5 km 3. More than 5 km
33	Common health problems	1. Malaria/Dengue/Vector-borne diseases 2. Fever/Cold/Cough 3. Diarrhoea/Stomach problems 4. Malnutrition (adults/children) 5. Anaemia 6. Respiratory problems (asthma, TB, etc.) 7. Skin diseases/fungal infections 8. Hypertension/Diabetes/Heart issues 9. Maternal/child health issues 10. Other (specify) _____
34	Do women receive maternity care (ANC/PNC)?	<ul style="list-style-type: none"> • Yes • No
35	Are there any community health workers (ASHAs / ANMs) actively visiting your household?	1. Yes 2. No

Section F: Schemes and Priorities

No.	Question	Response Options/Space for Answer
36	<p>Has your household benefited from or is it currently benefiting from any government schemes?</p> <p style="text-align: center;"><i>(Select all relevant options)</i></p>	<ol style="list-style-type: none"> 1. Mahatma Gandhi NREGA 2. Pradhan Mantri Awas Yojana-Gramin 3. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) 4. Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) 5. Pradhan Mantri Matru Vandana Yojana (PMMVY) 6. Ayushman Bharat PM-JAY 7. Not benefited from any scheme. <p>If Others, specify: _____</p>
37	<p>What are the primary development needs or priority areas in your community?</p> <p style="text-align: center;"><i>(Select all relevant options)</i></p>	<p><i>Livelihood & Income</i></p> <ol style="list-style-type: none"> 1. Training in modern farming techniques 2. Providing high-quality seeds and fertilisers 3. Setting up small-scale poultry/dairy/livestock programmes 4. Skill-building workshops for local crafts/trades 5. Support for small business startup (loans, mentoring) 6. Market linkage support for agricultural or craft products <p><i>Education</i></p> <ol style="list-style-type: none"> 7. Awareness campaigns on the importance of sending all children to school 8. Provision of school supplies, uniforms, or books for children 9. Digital literacy and computer training for youth and adults 10. Community awareness on gender equality in education 11. Encouraging girls' education through mentoring or support programmes

No.	Question	Response Options/Space for Answer
		<p><i>Health & Nutrition</i></p> <p>12. Organising health camps (check-ups, immunisations)</p> <p>13. Nutrition awareness sessions for mothers and children</p> <p>14. Setting up or improving local water filtration/supply</p> <p>15. Sanitation drives and toilet construction support</p> <p><i>Social & Community Development</i></p> <p>16. Women’s SHGs/microfinance support</p> <p>17. Vocational training specifically for women</p> <p>18. Youth skill development programmes (trades, entrepreneurship, etc.)</p> <p>Other (specify): _____</p>

Annexure 2: Guidelines for FGDs

Purpose: To understand community needs with special emphasis on women's livelihoods, entrepreneurship potential, barriers, and overall well-being in Banswara, Bhilwara, Chittorgarh, and Pratapgarh districts in Southern Rajasthan

Section A: Women's Livelihoods, Income and Aspirations

1. What are women's leading livelihood roles (agriculture, livestock, crafts, wage work)?
2. Do women engage in self-employment or small enterprises? Which activities?
3. Are women interested in starting or expanding a small business? Which areas interest them most?
4. What do women face in the seasonal or economic challenges in earning income?
5. For youth and women: What are their personal aspirations related to work and entrepreneurship?
6. How does migration (of men/youth) affect women's workload and income opportunities?

B. Opportunities and Barriers to Women's Entrepreneurship

7. What types of businesses are suitable or emerging for women locally (agro-processing, tailoring, food products, digital services, livestock-based enterprises, crafts, etc.)?
8. What market gaps or unmet needs could be opportunities for women-led enterprises?
9. What are the key barriers women face in starting or running a business?
 - o Limited mobility
 - o Household workload
 - o Limited family support
 - o Safety concerns
 - o Low self-confidence or limited exposure
 - o Limited finance
 - o Restricted market access
10. What support would women need to overcome these barriers?

Section C. Skills, Training and Capacity-building

11. What skills do women currently have that could be strengthened for income generation?
12. What skills are missing that prevent women from starting or scaling enterprises?
13. Have women or girls received vocational or entrepreneurship training? Was it useful and applied?
14. What types of training do women want (technical, business management, digital literacy, financial literacy)?

D. Access to Finance and Resources

15. Do women have access to loans or capital (SHGs, cooperatives, banks, MFIs)?
16. What challenges do women face when trying to access loans (documentation, mobility, confidence, collateral, family restrictions)?
17. Are women able to access raw materials, tools, livestock, land, or workspaces for enterprise activities?
18. What financial or government schemes do women know about or use?

E. Services, Infrastructure and Market Access

19. Are water, electricity, transport, and digital connectivity adequate to support women's enterprise activities?
20. Do women have access to local markets? If not, what limits them (mobility, transport, safety, market discrimination)?
21. Are there opportunities for selling products through SHGs, cooperatives, or online/digital channels?
22. What infrastructure improvements would help women-run businesses (storage, tools, processing units, common facility centres)?

F. Education, Health and Workload

23. Are girls attending school regularly? What barriers affect girls' education?
24. What health issues commonly affect women (maternal health, reproductive health, anaemia, workload-related issues)?
25. How does women's household workload (domestic chores, caregiving) affect their ability to take up self-employment?
26. Where do families seek treatment? Are maternal and child health services accessible?
27. Do health-related expenses impact women's ability to invest in livelihoods?

G. Social Norms, Safety and Decision-making

28. How involved are women in household financial decisions?
29. Do families support women who want to start businesses? Why or why not?
30. Are there safety or mobility concerns that restrict women's ability to work or access markets?
31. Are community groups (SHGs, cooperatives, youth groups) active? Do they help women with livelihoods?

H. Development Priorities

32. If an organisation wants to support women in this community, what should be the top priorities?

- Financial literacy
- Skills training
- Access to finance
- Market linkages
- Digital literacy
- Tools/equipment support
- Reduction of domestic burden (childcare, water access)
- Health and nutrition services

33. What would help women adopt new technologies or improve business practices?

34. What are the top three priorities for improving women's livelihoods and entrepreneurship over the next 3-5 years?

Closing Questions

- Summarise key points (especially women's concerns and aspirations)
- Ask if participants want to add anything
- Thank them warmly for their time and openness

Annexure 3: Guidelines for In-depth Interviews

Purpose: To gather detailed individual-level insights on women’s livelihoods, aspirations, barriers to entrepreneurship, access to services, and broader developmental needs

Introduction and Ethical Considerations: We are conducting a study to understand community needs and opportunities for improving livelihoods, especially for women. Your insights will help plan programmes that can benefit the community.

Consent and Confidentiality:

- Participation is voluntary
- Responses will be confidential and used only for research
- You may skip any question or stop anytime
- Ask permission for note-taking/audio recording

Warm-up Questions:

- Could you tell me about yourself?
- Household composition, occupation, education level, roles

Section A: Women’s Current Livelihoods and Income Situation

- What are your primary sources of income? What do you do daily for work?
- Do you earn your own income? If yes, how?
- Have you tried any self-employment activities (tailoring, livestock products, food items, crafts, services)?
- What motivates or discourages you from doing income-generating work?
- What are your skills or strengths related to work or enterprise?

Probe

- Seasonal changes
- Share of women’s income in total household income
- Income control: “Who decides how your income is used?”
- Confidence and mobility

Section B: Aspirations for Self-Employment & Entrepreneurship

- Would you like to start or expand a small business? Why or why not?
- What type of enterprise would you be most interested in?
- What inspires your interest — income, flexibility, recognition, independence?
- Are there examples of women you admire or consider entrepreneurial role models locally?

Probe

- Short-term vs long-term goals
- Fears/concerns
- Family expectations

Section C: Barriers to Women's Entrepreneurship

- What are the biggest challenges you face in starting or running an enterprise?

Probe

- Insufficient time (household workload)
- Mobility restrictions
- Family permission/support
- Limited capital/money
- Difficulty understanding markets
- Low confidence
- Limited skills or training
- Equipment or workspace
- Safety concerns
- Gender norms and expectations

Section: D Skills, Training and Capacity-building Needs

- Have you ever received skills training (vocational, technical, business, digital)?
- Did the training help you earn income or improve your work?
- What kinds of training would be most helpful for you now?

Probe

- Technical skills
- Financial literacy
- Digital skills
- Business management (pricing, bookkeeping, marketing)
- Confidence-building/leadership

Section E: Access to Finance and Financial Decision-making

- Are you part of any SHG, cooperative, or other community institution?
- Have you ever taken a loan for personal or business use?
- What challenges do you face in accessing loans (banks, SHGs, MFIs)?

Probe

- Documentation
- Collateral
- Interest rates
- Confidence in dealing with financial institutions

- Family restrictions
- Do you feel comfortable managing money, saving, and budgeting? Why or why not?

F: Resources, Infrastructure and Market Linkages

- What resources do you have access to for business — land, raw materials, space, tools, livestock?
- Are roads, electricity, water, and digital connectivity barriers to your work?
- How do you buy raw materials and sell your products?
- Do you face challenges in reaching markets or finding buyers?

Probe

- Transport cost
- Middlemen
- Low prices for products
- Limited information on markets
- Familiarity with digital marketing, e-commerce

Section G: Education, Health and Household Workload

- How far did you study? Did education help you in your livelihood?
- Are your children regularly attending school? If not, why?
- What health problems do you or women in this community face?

Probe

- Maternal health
- Anaemia
- Workload-related health issues
- How does household workload affect your ability to take up or grow an enterprise?
- Caregiving responsibilities
- Need for childcare support or shared workloads

Section H: Social Norms, Safety and Decision-Making

- Do you feel supported by your family if you want to work or start a business?
- Are there social norms that discourage women from entrepreneurship?
- Are there safety concerns in going to markets or training centres?
- Do you participate in decision-making at home (finances, children's education, investments)?

Section I: Community Participation and Support Systems

- Are you part of any SHG, cooperative, FPO, or youth group?
- What role do these groups play in supporting women's livelihoods?
- Do community leaders support women's economic activities?

Probe

- Opportunities
- Challenges

Section J: Development Priorities & Recommendations

- What support do women need the most to improve their incomes?
- What would make it easier for you to start or grow a business?
- What top three areas should organisations focus on to support women's entrepreneurship and well-being?

Probe

- Training needs
- Access to finance
- Market linkages
- Tools/equipment
- Digital literacy
- Health services
- Reducing domestic burdens
- Supportive infrastructure

Closing of the Interview

- Ask: Is there anything else you would like to discuss?
- Thank the respondent
- Reassure confidentiality and explain how their insights contribute to future programmes

Annexure 4: Glimpses of Fieldwork



Vision

Consumer Sovereignty

Mission

Consumer sovereignty in the framework of social justice, economic equality and environmental balance, within and across borders



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