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Untapped Potential: Examining the Socio-Economic Impact of Women's Workforce Participation in Arimari Village, Darrang, Assam

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Abstract: In much of rural India, educated women remain outside of paid work. This paper examines women's paid work in No. 1 Arimari village in the Darrang district of Assam with two objectives: to estimate the economic value of women's paid work to the household and to identify the constraints that prevent women from working for pay. It draws on a survey of 20 households with educated women, in-depth interviews with women who are in paid work and with women who would like to work but can't find work, and two focus group discussions. Of the 20 women surveyed, 35% are graduates and 45% have passed the higher secondary examination, yet only 25% are in paid work. (Roy & Barua, 2022, pp.367-384) All of the women in paid work live in pucca houses. All of the women in paid work have a smartphone, and all have more assets in their own name. Of the seven women in paid work, six can influence family decisions (including financial decisions). (Malakar, 2023, pp.261-264) Valuing the potential work of non-working women at the earnings level of working women with the same qualifications results in a forgone income of approximately Rs 11.8 lakh per year for the sample. (Pattayat et al., 2023, pp.22-44) The key constraints are a very literal reading of purdah, which will only accept government jobs; social sanction; control by in-laws; the male breadwinner mindset; distance to work; safety concerns; and the full burden of domestic work. The findings align with national evidence that education alone is not enough to get women into paid work. Policy must bring appropriate work closer to home, make travel to work safe, improve access to skills and job information, and change community beliefs about what is acceptable.

Keywords: *Female Labour Force Participation; Unpaid Work; Social Norms; Purdah; Intra-Household Bargaining; Assam.*

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I. INTRODUCTION

Women's employment affects both growth and equity. Cross-country panel estimates show that gender gaps in both education and employment reduce growth and that the employment gap has now become a larger share of the growth gap between regions (Klasen & Lamanna, 2009). Simulations of occupational choice suggest that the income cost of gender gaps in the labor market is around 15 percent in the OECD and even higher in the developing world (Cuberes & Teignier, 2016). The IMF has reported that in some regions the loss in GDP per capita from gender gaps in the labor market could be as high as 27 percent (Elborgh-Woytek et al., 2013). A more recent IMF study found that closing the participation gap would, on average, increase GDP by 35 percent in the half of its sample with the widest gender gaps (Ostry et al., 2018). The relationship is also evident in smaller regional samples: in six European economies over 1992-2022, a 1 percent increase in the female employment rate was associated with a 0.16 percent rise in GDP (significant in Hungary, Czechia, and Bulgaria) (Toprak, 2025). In South Asia, female education and trade openness are associated with higher female employment. In comparison, higher GDP per capita and urbanization are associated with lower female employment in the long run (Voumik et al., 2023). So growth alone will not get women into work.

India makes it very clear. Female labor force participation has been falling for decades, even as incomes, levels of schooling, and fertility have all moved in the direction expected to increase participation (Mehrotra & Parida, 2017). From 2004-05 to 2011-12, there was a net loss of 19.6 million women from the labor force, over half of that loss being from rural women aged 15-24 (Andres et al., 2017). The PLFS data from 2017-18 onwards show a very sharp reversal: the rural LFPR for women aged 15 and over increased from 24.6% in 2017-18 to 47.6% in 2023-24 (Press Information Bureau [PIB], 2024).

Assam followed the national trend in terms of decline. The female LFPR there declined between 2004 and 2011, and status concerns among landed upper-caste households were a

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major factor in keeping women out of the workforce (Boruah & Das, 2022). Whether an Assamese woman works depends on age, education, marital status, and social group. In the rural areas, women are largely engaged in tea cultivation; in the urban areas, in education; and over a third of women in regular wage employment have no social security at all (Roy & Barua, 2022). Das and Mishra (2018) show that a rural Assamese woman's decision to work results from a combination of individual, household, social, and fiscal factors. In rural Assam, married women are kept out of non-farm work through status considerations, while education enables them to enter the non-farm economy (Das & Mahanta, 2026).

Darrang district is on the north bank of the Brahmaputra and is almost entirely rural. Female literacy is well below male literacy and nearly two-thirds of the population are Muslim (Office of the Registrar General & Census Commissioner, India, 2011). Field visits to No.1 Arimari village revealed a pattern that the state and national figures do not show: many young women in the village have completed school or college, yet very few work. This paper looks at what that costs the village and why it is happening. The two aims of the paper are:

- To analyze the economic impact of women's paid workforce participation in Arimari; and
- To identify the barriers to women's participation in the paid workforce.

Section 2 is the literature review. Section 3 is the study area and methods. Section 4 is the results and discussion. Section 5 is the conclusion with policy implications.

II. REVIEW OF LITERATURE

➢ *Women's Work, Household Bargaining and the U-Shape*

Two bodies of theory underpin this study. The first is the theory that women's work is linked to the stage of development. Goldin (1995) demonstrated that as economies move out of agriculture and household incomes rise, the proportion of married women in the labor force tends to fall. It then rises again as education spreads and the number of "respectable" white-collar jobs available to women increases. The Indian data are consistent with this U-shaped pattern at the individual level: participation is high for women with no schooling and for graduates and low for women with secondary education (Andres et al., 2017; Chatterjee et al., 2018). Some of the dip is due to an income effect (women with moderate levels of schooling marry into richer households and therefore exit the labor force). Some of it is due to the relative lack of suitable employment for women with moderate levels of education (Chatterjee et al., 2018). The number of jobs considered appropriate for educated women (mainly in health, education and public service) has not grown in line with the growth in female education (Klasen & Pieters, 2015). The rise in education among rural married women and the men in their households has been a major driver of the decline in rural participation since 1987 (Afridi et al., 2018).

The second strand of the theory is about bargaining within the household. Sen (1990) described the household as a site of co-operative conflict in which a person's bargaining power is in part a function of how others perceive her contribution. Agarwal (1997) took this further, examining the social norms and external institutions that determine a woman's fallback position, and Kabeer (1999) defined empowerment in terms of resources, agency, and achievements. The evidence is that earned income is more important than unearned income. In rural Bangladesh, women's earned income (and in particular their employment outside the husband's farm) was associated with increased autonomy (Anderson & Eswaran, 2009). In Mexico, better labor market opportunities for women were associated with greater decision-making power and better child health (Majlesi, 2016). Asset ownership works similarly, so the gender gap in assets is associated with both household decisions and women's well-being (Deere & Doss, 2006). Duflo (2012) reviews the evidence that when women have resources, they have better child nutrition and health. She is also very clear that the links between empowerment and development are not strong enough to be self-sustaining without ongoing policy intervention.

➢ *Unpaid Work and Time*

Women's paid work cannot be understood in isolation from their unpaid work. Hirway (2015) contends that if we don't include unpaid work in our national accounts and labor statistics, we are effectively biasing our macroeconomic policy, and that unpaid work must be acknowledged, reduced, and redistributed. The unequal division of unpaid care work worldwide is a major contributor to the gender gap in participation, earnings, and the quality of work (Ferrant et al., 2014). Women who enter paid work typically continue to do unpaid work as well, creating the 'second shift' (Hochschild & Machung, 2003).

India's first Time Use Survey (2019) found that 82.1% of rural women engaged in unpaid domestic work on a given day, compared with 27.7% of rural men. Women engaged in such work spent 301 minutes per day on it, compared to 98 minutes for men (NSO, 2020). Differences in education, age, and household characteristics account for only a small proportion of this gap. The bulk is due to social norms that assign domestic work to women and the lack of infrastructure and services that would make it easier (Janiso et al., 2024). This creates clear labor market costs. Tripathi et al. (2024), using the same survey, found that each additional hour of unpaid care work reduced the odds of a woman being employed, self-employed, or in higher education. Among couples, the wife with as much or more schooling than her husband still does most unpaid care work, while the wife's employment does tend to reduce the gap (Tripathi & Zhai, 2024).

➢ *Norms, Status and Seclusion*

Social norms are widely recognized as a prim (Das & Mahanta, 2026, pp. 83-103)ary impediment to women's employment in developing countries (Jayachandran, 2021). In rural India, a married woman working outside the household is seen to lower the status of the family. The ratio

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of women's market work to men's work declines as you go up the caste hierarchy and as family wealth increases, and the decline is greater at the higher end of the caste scale (Eswaran et al., 2013). Constraints on mobility vary across communities. In an experiment with poor self-employed women in Ahmedabad, Muslim women were the most constrained in terms of mobility and social contact. Business training in the experiment led to increased borrowing and income for upper caste Hindu women but not for Muslim women (Field et al., 2010). The Sachar Committee found that the level of work participation among Muslim women was considerably lower than that of women of other communities and that around 70% of Muslim women workers were working from home as against 51% of all workers (Prime Minister's High-Level Committee, 2006).

Religion isn't the whole story, though. In a large-scale survey in West Bengal, religion and veiling weren't predictive of whether a woman was in paid work when you controlled for all the other factors. The norm that women did the bulk of the domestic work did predict whether a woman was in paid work, and many women who were out of the labor force would have liked work that could be combined with domestic work. Family structure is also a factor. In Uttar Pradesh, living with a mother-in-law was associated with lower mobility for young married women and fewer social connections outside the household (Anukriti et al., 2020).

Norms can change. In Saudi Arabia, most young married men would have privately agreed that it was fine for women to work outside the home, but they underestimated how much other men would have agreed. Correcting that misperception increased the likelihood that men in the study would help their wives look for work (Bursztyn et al., 2020). In rural India, the payment of public works wages into the women's own bank accounts (along with training on how to use the account) led to an increase in the amount of work the women did in both the public and private sectors, and subsequently led to more liberal norms around women's work (Field et al., 2021).

- *Distance, Safety, Information and Infrastructure*

Better village transport increases women's non-farm employment in India, and the effect is larger in more gender-egalitarian settings (Lei et al., 2019). Anxiety about harassment works in the opposite direction: women are less likely to work away from home in areas where the threat of harassment is greater (Chakraborty et al., 2018). Information about jobs also has an effect. When recruiters for BPO jobs came into randomly selected villages, young women were more likely to work outside the home, stay in education/training, and marry later (Jensen, 2012). The effect of household infrastructure is more limited. In nine developing countries, better access to water was associated with less unpaid work for women but not with more off-farm paid work (Koolwal & Walle, 2013). Digital access is very uneven: women in LDCs and MDCs were 17% less likely than men to own a smartphone in 2022, and India had the largest gender gap in mobile internet use of all the countries in the survey (GSMA, 2023).

- *Research Gap*

Most evidence comes from national surveys or from states in North and West India. Assam studies are predominantly based on NSSO and PLFS unit-level data (Boruah & Das, 2022; Das & Mahanta, 2026; Roy & Barua, 2022), and several village studies in Darrang have examined women in agriculture and in self-help groups (Sarma et al., 2014). There is very little village-level evidence from Assam on educated women who are not in paid work, the cost of their exclusion, and how families explain it. This paper provides that evidence from a village in Darrang (a Muslim-majority district).

III. STUDY AREA AND METHODOLOGY

- *Study Area*

Darrang was carved out of the old Mangaldai subdivision and became a district in 1983. It is in central Assam and is bounded on the north by Udalguri district and on the south by the Brahmaputra (Figure 1). In the 2011 Census, it had a population of 928,500 (475,273 males and 453,227 females), a male-to-female ratio of 954 females per 1,000 males and a literacy rate of 63.08 percent (male literacy 67.87 percent, female literacy 58.04 percent). 94 percent of the population was rural, and rural female literacy was only 56.43 percent. Muslims constituted 64.34 percent of the population and Hindus 35.25 percent (Office of the Registrar General & Census Commissioner, India, 2011). Agriculture is the principal occupation, and rural women in the district are involved in farm work and farm decisions (Sarma et al., 2014).

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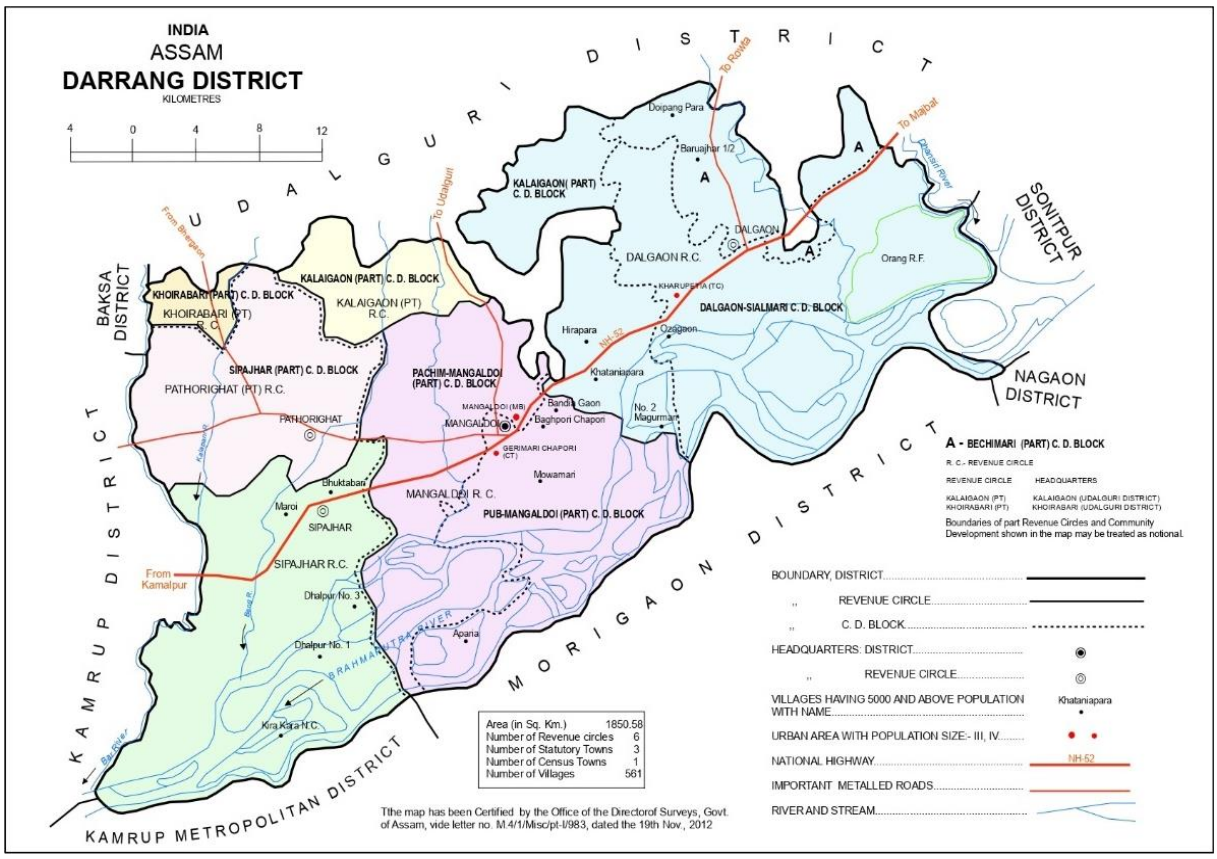

Fig 1 Map of Darrang District, Assam
Source: Office of the Registrar General & Census Commissioner, India (2011), District Census Handbook: Darrang.

The study village is No.1 Arimari under the Arimari Gaon Panchayat. The nearest town with shopping malls, markets, and formal sector jobs is Kharupetia, which is over 5 km away.

➢ *Research Design and Data*

The study employs a convergent mixed-methods design in which survey and qualitative data are collected concurrently and then compared during interpretation (Creswell & Clark, 2018). Three instruments were used:

- A household survey of 20 households, again selected purposively, as each had an educated woman. The survey covered demographic and socio-economic details, with a particular focus on the woman's work, earnings, assets, and role in household decision-making.
- Semi-structured, in-depth interviews were conducted with two groups: women who wanted paid work but couldn't get it, and women who did have work outside the home. The first group was asked about their aspirations and their constraints; the second group about their work experience and what made it possible.
- Two FGDs (focus group discussions) were conducted with women, men and the Gaon Burah (village headman) to explore community views on women's work.

➢ *Analysis*

The survey data were coded and summarised using descriptive statistics. The interview transcripts, FGD notes, and case studies were thematically analyzed: they were coded, the codes were then grouped into themes (barriers and enabling factors), and the themes were checked against the full dataset (Braun & Clarke, 2006).

To estimate the cost of exclusion, we took the average annual earnings of working women in the sample with the same qualification and assigned that to each non-working woman. It's just an accounting exercise and doesn't identify any causal effect. The assumption is that the earnings of the working women are a reasonable proxy for what the non-working women could earn, and it doesn't account for the value of the work the non-working women are already doing.

IV. RESULTS AND DISCUSSION

➢ *Education and Participation*

Table 1 shows the sample. All the women in the sample had at least passed the HSLC. 35% were graduates and 45% had passed the Higher Secondary (HS) examination. Only 5 women (25%) worked outside the home for pay. Two more worked outside the home voluntarily, so 7 women (35%) worked outside the home. Of the 7 graduates, only 2 were in paid work. (Das & Mahanta, 2026, pp. 83-103)

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Table 1 Profile of the Sampled Women (n = 20)

Educational qualification		
Graduate	7	35
Higher secondary (HS)	9	45
High School Leaving Certificate (HSLC)	4	20
Work outside the home		
Paid work	5	25
Unpaid voluntary work	2	10
Type of house		
Pucca	8	40
Semi-pucca	8	40
Kutcha	4	20
Owns a smartphone	12	60

Source: Field Survey, No. 1 Arimari Village.

The comparison with official data has to be made with care. The PLFS estimates for Assam put the rural female LFPR at about 52.8 percent for 2023-24 (NSO, 2024). That figure includes self-employment and unpaid work on family farms and enterprises. The measure we are looking at here is a much narrower one (paid work outside the home). Deshpande and Kabeer (2024) point out that binary labor force measures mask much of women's productive work within family enterprises. The Arimari women who are not in paid work are by no means idle. (Mahanta & Choudhuri, 2025, pp. 2604-2625) The village lacks educated women in paid, independent employment. (Das & Mahanta, 2026, pp. 83-103)

The pattern is exactly what the education paradox in the literature would suggest. Nationally, 50.2% of women educated to the primary level were in the workforce in 2023-24, compared with 39.6% of women with a postgraduate degree or above (PIB, 2024). Women with secondary schooling and a first degree are in the trough of the U-shape (Andres et al., 2017; Chatterjee et al., 2018). Roy and Barua (2022) found education to be a major determinant of women's work in Assam. The Arimari case is a case in point: education increases the probability of work only where suitable work is available within reach, and the family will accept it. (Das & Mahanta, 2026, pp. 83-103) Darrang, a rural area, has very few of the white-collar jobs that Klasen and Pieters (2015) identify as acceptable to educated women. The most recent PLFS work on rural Assam points in the same direction: education gets women into non-farm work, but the concern for family status keeps many married women out of it (Das & Mahanta, 2026). Arimari is a case in which both forces are at work: education is present, and the status constraint is binding. (Das & Mahanta, 2026, pp. 83-103)

➢ *Housing, Digital Access and Assets*

Every woman in paid work outside the home lived in a pucca house. 8 households in the sample had pucca houses, 8 had semi-pucca, and 4 had kutcha (Das & Mishra, 2018, pp.213-239). This seems to directly contradict the status argument (i.e., better-off households withdraw women from work) (Eswaran et al., 2013). A likely explanation is the type of work. Teaching and similar jobs are the very type of white-collar work that even status-conscious households will accept (Goldin, 1995), and those are the jobs that go to women from households that can afford to send them to school. Causation could also run the other way, as women's earnings go toward building and improving the house. Pucca housing is best viewed here as a proxy for household resources. As for the amenities, access to water reduces women's unpaid work without increasing their off-farm paid work (Koolwal & van de Walle, 2013).

All seven of the working women had a smartphone (60% of the whole sample), so all eight women who didn't have a smartphone were outside the workforce. (Rajora, 2025) Women in low- and middle-income countries are less likely than men to own a smartphone (GSMA, 2023), and the gap between women is also along work status in Arimari. The direction of causality can't be established from this data alone. A phone helps a woman to find and hold a job, and a salary enables her to afford the phone.

Working women had, on average, gold worth around ₹50,000 and more assets in their own name than non-working women. (Bora, 2025, pp. 1-7) Assets in a woman's own name are a source of strength in her bargaining position within the household (Agarwal, 1997) and provide a safety net if the household does break up, which is one of the reasons why the gender asset gap has such an impact on women's welfare (Deere & Doss, 2006). The data doesn't tell us whether work led to the assets or whether family wealth led to both. (García, 2025)

➢ *Earnings and Judgment*

Average annual earnings went up with qualification. Women in paid work who had graduated earned around ₹1,20,000 per year; those with an HS pass earned about ₹90,000 and those with an HSLC about ₹80,000 (Table 2). Graduates earned 50% more than HSLC holders and a third more than the HS pass women. (Thakur & Singh, 2026, pp. 43-58) This is consistent with Duraisamy (2002), who found that returns to women's education in India increased at the secondary and college levels and decreased at the primary and middle levels. These are very small numbers of women, and the figures should be taken as indicative only. The earnings figures tell us nothing about the quality of the jobs. (Measuring and Assessing Job Quality, n.d.) More than a third of women in regular wage employment in Assam have no social security benefit at all (Roy & Barua, 2022), and the

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survey did not record whether the Arimari women had any written contract, leave or pension cover.

Six of the seven working women (86%) said they influenced family decisions (including money decisions). (Roy & Barua, 2022, pp. 367-384) Nationally, 88.7% of currently married women are involved in decisions about their own health care, major household purchases, and visits to relatives (IIPS & ICF, 2021). The two figures are not directly comparable, as the Arimari question included financial decisions and was restricted to working women. The Arimari result aligns with the bargaining literature, which shows that earned income (particularly from work outside the family farm) increases women's autonomy (Anderson & Eswaran, 2009; Majlesi, 2016). Control over earnings has an effect in itself: in rural India, when women's wages were paid into their own accounts, this led to increased work and a shift in norms around women working (Field et al., 2021).

➢ *The Economic Cost of Exclusion*

Table 2 gives the potential earnings of the 12 non-working women covered in the earnings comparison (4 graduates, 6 HS pass women and 2 HSLC holders). At the average earnings of working women with those qualifications, the group's total earnings would be about ₹11.8 lakh per year, or ₹59,000 per sampled household. That's roughly equivalent to the annual per capita income of 10.5 Assam residents using the state's per capita net state domestic product for 2022-23 at current prices of ₹1,12,328 (Directorate of Economics and Statistics, Government of Assam, n.d.) (State Profile of Assam, 2023).

Table 2 Potential Earnings Forgone by Non-Working Women

Graduate	4	1,20,000	4,80,000
HS	6	90,000	5,40,000
HSLC	2	80,000	1,60,000
Total	12		**11,80,000**

Source: Field Survey; Author's Calculation. Earnings of Non-Working Women are Imputed at the Average Reported by Working Women of the Same Qualification.

The figure is a lower bound in one respect and an upper bound in another. It is an upper bound as not every non-working woman would be found to take up a job at the average wage. It is a lower bound because it ignores three further losses that the literature documents. The first is the loss of income. The resources women have at hand are likely to be used for the nutrition and health of their children (Duflo, 2012), so income lost to women is, in part, income lost to their children's welfare. The second is the loss of skill. Women who leave the workforce or never enter it at all will lose skills. The Mincer and Ofek (1982) panel data show that real wages at re-entry were lower than at withdrawal; the gap increased with the length of the break, and women re-entering after long breaks never fully recovered their earning power. The same would be true of the Arimari graduates who stay at home for years. The third is the loss to the next generation. Across 29 countries, daughters of employed mothers were more likely to be employed, to hold supervisory positions, and to earn more (McGinn et al., 2019). In West Bengal, a history of working women in the family increased the probability that a woman would be in paid work (Deshpande & Kabeer, 2024). In Indian villages where women chaired the village council, the gender gap in girls' aspirations to learn was reduced, and the gap in school attendance closed (Beaman et al., 2012). Few working women in Arimari means few such role models for the next generation. (Boruah & Das, 2022) (Mincer & Ofek, 1982, pp. 3-24)

➢ *Barriers to Women's Paid Work*

Thematic analysis of the interviews and FGDs yielded six groups of barriers. These overlap significantly, and most families reported experiencing more than one.

- *Religious Interpretation and Purdah*

The barrier that respondents cited most frequently was a very strict local interpretation of purdah, which necessitates women keeping their contact with men to a minimum. The heads of households (many of them educated) felt that a woman's place was in the home and that the only work acceptable outside the home was a government job. Government jobs were seen as secure, respectable, and in keeping with religious expectations about how one should behave. Other employment, such as working in the shops and malls in the surrounding towns, was not acceptable. This is in line with the national evidence on the low levels of work participation by Muslim women and their concentration in home-based work (Prime Minister's High-Level Committee, 2006) and on the fact that even after training, Muslim women's business growth was held back by the very tight mobility constraints (Field et al., 2010).

The finding must not be read as a finding about Islam per se. Deshpande and Kabeer (2024) found that religion and veiling didn't predict paid work once the norm of domestic responsibility was taken into account. In Arimari, purdah operated through a domestic lens in which respectability was equated with women staying at home, and that lens was reinforced by the domestic norms discussed below. With the only acceptable jobs being the very limited number of government jobs, the norm in practice effectively ruled out all but the most marginal of work.

- *Community Sanction*

The case of a female teacher illustrates how the community polices women's work. She was quite openly told by the villagers that her job was against the culture. She was subject to criticism and, indeed, social exclusion. This has a very discouraging effect on other women. The sanction operates through family reputation, so it will prevent women from working even if their own families would have allowed them to. It is exactly the sort of thing that fits the status model of Eswaran et al. (2013), in which a working wife is seen as

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bringing the family's status down. The Saudi evidence suggests that such sanction may be less than we think, as men who privately supported women working would have underestimated the extent to which others shared their view (Bursztyn et al., 2020). Whether a similar gap exists in Arimari is an open question.

- *In-Laws and Household Power*

One case was of control by the extended family. The graduate woman had her husband's consent to take up a job; the in-laws would not allow it. Their objection, as per the case study, was that it would give her more power in the family. That's the bargaining effect described in Section 2.1 from the other side (Anderson & Eswaran, 2009), i.e., since earned income increases a woman's position, those who have power in the household will have an interest in preventing it. That case also fits with the evidence from UP where co-residence with the mother-in-law was associated with lower mobility for young married women and fewer social ties outside the household (Anukriti et al., 2020).

- *The Male-Breadwinner Outlook*

Many families felt that the husband's income was sufficient and there was no point in the wife having any. Her work on the family farm or around the house wasn't regarded as work and didn't generate any income for her. That's the income effect we see in the national data (Andres et al., 2017), with more stable family incomes leading women to leave the labor force. The family's other income accounts for some of the decline in participation we see among the moderately educated women (Chatterjee et al., 2018). In Assam, status related to land and caste has this effect (Boruah & Das, 2022), and status maintenance is a key feature for married women (Das & Mahanta, 2026).

- *Distance, Transport and Safety*

Formal sector jobs and shopping malls are in Kharupetia and other towns, more than 5km from Arimari. The transport is very poor; women are seen as vulnerable at work and on the long journey to work, and purdah norms mean that women are not encouraged to travel alone. Better village transport has a positive effect on women's non-farm employment in India (Bhattacharya & Chakraborty, 2018). The effect is weaker, however, where societal norms restrict women's mobility (Lei et al., 2019), and concern about harassment is a major reason women do not work away from home (Chakraborty et al., 2018). Distance therefore works in conjunction with the norms. Women in West Bengal have said they want work close to home or work that is compatible with their household chores (Deshpande & Kabeer, 2024), and the Arimari interviews confirm this.

- *Domestic Work and Skills*

Women were expected to do all the cooking, cleaning, washing, and child care, and this was seen as their natural role. A job outside the home would be an additional burden, so women constantly weighed the time they would spend on paid work against the time they would spend on unpaid work. The national evidence is quite consistent on this: rural women spend about five hours a day on unpaid domestic work (NSO, 2020), more unpaid care time reduces the odds of employment (Tripathi et al., 2024), and the norm of domestic responsibility is the primary constraint on women's employment in West Bengal (Deshpande & Kabeer, 2024).

Skills are another gap. There is no skills training available in villages, and the qualifications women have don't align with the types of work in demand locally that they could do in the village. When villages in India were given direct information about the types of jobs available to educated young women, those women worked more in the labor market. They invested more in their own education (Jensen, 2012). In Arimari, the lack of skill training is another barrier that contributes to the overall picture of a low return on investment in women's education from the family's point of view. (Das & Mahanta, 2026, pp. 83-103)

- *How the Barriers Combine*

Table 3 places each barrier alongside the field evidence and relevant literature. The barriers are mutually reinforcing. The purdah norm restricts acceptable work to government posts. The distance constraint rules out almost all available private work. The domestic norm means that any work would have to be compatible with a full day of housework. The male breadwinner model then sees no benefit to the family at all, and in-laws and the wider community will penalize the women who do try.

Table 3 Barriers to Women's Paid Work: Field Evidence and Related Studies

Purdah and acceptable work	Educated household heads accept only government jobs for women	Prime Minister's High-Level Committee (2006); Field et al. (2010); Deshpande and Kabeer (2024)
Community sanction	A woman teacher was criticized and excluded for working	Eswaran et al. (2013); Bursztyn et al. (2020)
In-laws and household power	A graduate woman was stopped by her in-laws despite her husband's consent	Anderson and Eswaran (2009); Anukriti et al. (2020)
Male-breadwinner outlook	The husband's income is considered enough for the household	Andres et al. (2017); Chatterjee et al. (2018); Boruah and Das (2022)
Distance and safety	Jobs are more than 5 km away in Kharupetia; transport is poor and women are seen as unsafe at work and on the way	Lei et al. (2019); Chakraborty et al. (2018)
Domestic work and skills	All housework is assigned to women; no skill training is available nearby	NSO (2020); Tripathi et al. (2024); Jensen (2012)

Source: In-Depth Interviews, Case Studies and Focus Group Discussions; Studies as Cited.

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Because the barriers are interrelated, removing one is likely to have only a small effect. Better transport has a smaller effect on women's non-farm employment in more patriarchal societies (Lei et al., 2019). SHG membership in India has increased women's control over income and credit without in any way altering their attitudes to domestic violence or their own esteem within the household (Kumar et al., 2021). Andres et al. (2017) draw the same conclusion from the national data: more education, more skills, and more legal provisions on their own will not lead to increased participation. Policy has to make women's employment more acceptable and has to expand the sectors that actually attract women. The Arimari evidence bears this out. Most families were, in principle, happy for their daughters to earn. Their objection was to where they would have to go to earn, who they would meet there and what the neighbors and relatives would say. (Das, 2018, pp. 213-239)

V. CONCLUSION AND POLICY IMPLICATIONS

This study was designed to estimate the economic impact of women's paid work in Arimari and to identify the impediments to it. Regarding the first objective, the findings are that working women in the sample earn significant incomes (which increase with education), own more assets, are more connected via their smartphones, and have greater influence in household decisions. The 12 non-working women in the earnings comparison represent a loss of approximately ₹11.8 lakh per year in income for the 20 households in the sample. The wider literature suggests that there are further losses to be had in terms of child welfare, skill erosion, and the lack of role models for girls.

On the second objective, the barriers are largely social. A local understanding of purdah restricts acceptable work to a very limited range of government jobs. Family sanction makes it very difficult for families to allow their daughters to work. In-laws will not permit work which would shift the balance of power in the household. The male breadwinner model sees women's earnings as entirely unnecessary. The sheer distance involved, the danger of travel, the full burden of domestic work, and the lack of relevant skills and information all add to the problem. The Arimari evidence confirms the national finding that education alone will not get women into the paid workforce (Andres et al., 2017; Chatterjee et al., 2018).

Five policy directions follow from the findings and from the evidence reviewed:

- Suitable work should be brought closer to home. The SHGs under the Assam State Rural Livelihoods Mission can set up home-based or village-based enterprises (weaving, food processing, tailoring, digital services, etc.) that align with the family's views on what constitutes acceptable work. SHG membership in India has been shown to increase women's control over income and credit, though on its own it has not done much to shift entrenched gender norms (Kumar et al., 2021).
- Programs should go through the community and religious leaders. Village institutions (the gaon burah and religious leaders) can help set up women-only workspaces and training sessions that align with local norms. Standard business training didn't help the most constrained women in Ahmedabad (Field et al., 2010), so programs need to be designed with how women move in mind.
- Travel should be made safe. Shared transport for women to Kharupetia, better street lighting, and a visible police presence on the route would all help address one of the issues families kept raising (Lei et al., 2019; Chakraborty et al., 2018).
- Programs should aim to correct what families believe others think. Public recognition of working women and information about how many villagers actually support women working may help reduce community sanction (Bursztyn et al., 2020). Paying wages and benefits directly into women's own accounts will, of course, increase their control over their earnings (Field et al., 2021).
- The skills and information gap needs to be closed and the domestic load reduced. Job information, job placement links, and access to short courses in digital, teaching, and health-related skills would go a long way toward improving the return on women's education (Jensen, 2012). Crèche through the anganwadi centers would also free up some of their time.

The study has its limitations. The sample is small and purposive (one village only), so the findings cannot be generalized to Darrang or indeed to Assam. The earnings averages are based on very few working women. The cost estimate assumes that non-working women could earn what working women do, and it doesn't account for the value of unpaid work. The associations between work and housing, phones and assets are not necessarily causal. A larger random sample across several villages, with time-use data and data on what men think privately about women's work, would be needed to test these relationships. Even within the study, the Arimari case makes the gap clear. The village has educated women. It just doesn't have work for them, and no family or community is willing to accept them as workers. (Das & Mahanta, 2026, pp. 83-103)

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