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# Employment Trends for Women in India

Preet Rustagi

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# Employment Trends for Women in India

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# Executive Summary

This paper provides the employment trends of women workers in India and focuses upon their increasing magnitude in numbers over time. Increases in labour force, workforce and unemployment are a reflection of both increasing demand for women's labour and supply, expressed through their participation. Human capital endowments impinge quite a lot on the nature of labour market participation. In spite of some positive changes in the educational attributes of women, a majority of them remain illiterate. Nearly 85 per cent of rural and 59 per cent of urban women workers are illiterate or literate only up to primary level, delimiting gains to the few who have benefited from relatively higher levels of education. These are mostly the better-off sections of the population.

Work profiles of women in rural and urban locations are analysed in terms of employment status, sectors and occupations that provide employment for women and the nature of work undertaken. The reduction in casual employment seems to reflect a general shift to self-employment. Yet it is not clear whether this is a positive development for women or not, especially since bulk of these self-employed women (74 per cent of rural and one half of urban) are unpaid family workers. Regular employment on the other hand is increasing and is a clear positive development, albeit with inequalities. The higher income quintiles are benefiting more than the poorer households. The women among the latter who have gained regular employment are largely undertaking domestic work with private households. Such employment remains largely informal, with limited, if any, social security benefits and displays gender disparity in wages as well.

The primary sector still provides employment to bulk of the women workforce in India. In spite of some gradual decline in the percentage of women workers, their share compared to men in agriculture remains significant and has in fact risen due to the shift away from agriculture by men. In rural areas, women workers have shifted into manufacturing; construction; trade, hotels and restaurants; and community, social and personal services, while urban women gained employment in manufacturing and finance, insurance, real estate and business industrial sectors.

This paper undertakes a detailed exercise of identifying the occupations in which women are employed, finding some gradual shifts that are interesting especially in urban areas. However, most of the gender stereotypes continue to prevail with bulk of the women involved in occupations such as maids, farmers, bidi makers, nurses, primary school teachers, and so on. The newer occupational avenues of computing machine operators; transport conductors and guards; village officials; elected and legislative officials; engineering technicians; scientific, medical and technical persons; other professional workers not elsewhere classified are among those which have had a higher growth rate over the period under consideration.

Since more women are likely to enter the labour force in the years to come, measures to ease the double burden of work, with efforts to provide basic amenities and support services for their overwhelming domestic responsibilities, need to be put in place. Gender dimensions of work necessarily require policy attention.



## Foreword

This paper is part of a series of studies that have been launched by the ILO Subregional Office in collaboration with the Institute of Social Studies Trust (ISST). The work was inspired and shaped by Devaki Jain who suggested conducting a nuanced and policy oriented factual mapping of women's engagement in employment which could be used to influence the knowledge base of policy makers, and to think of new ways to increase productivity of women's work, to shift women out of low productive work to new kinds of work and to give them independent incomes. By doing so, the aim was to highlight women's economic values and recast the ideas and institutions to deal with their contribution as well as neglect. Nirmala Banerjee coordinated the initiative by leading a team of scholars through technical discussions, sifting out key gender dimensions in the current economic scenario and guiding the studies and the arguments. Ratna Sudarshan, Director, ISST and Reiko Tsushima, ILO Specialist on Gender Equality and Women Workers' Issues managed the process.

The paper by Preet Rustagi provides a sharp analysis of trends, patterns and nature of female workforce participation over the last few decades in India. Over the last few decades, India has experienced high GDP growth but slow employment growth. The period, especially 1999-2005 has seen an increase in work opportunities for women much more so than men, signifying that the labour market is providing an important opening for women. This paper probes whether this increased opportunity has been accompanied by any distinct and sharp changes or shifts in the kind of work undertaken by women; are women now increasingly being mainstreamed into employment or are there stereotypes still in operation in the nature of work undertaken by them? Where changes have occurred, what are the characteristics of women who have benefited and what do they tell us about the operation of gender bias and discrimination in the labour market? These are some of the important questions Rustagi probes.

The paper provides sobering data on the nature and status of women's work. For example, 85 percent of rural and 59 per cent of urban women workers are illiterate or literate only up to primary level. Opportunities for wage employment have shrunk and women are moving into self employment. Among the self-employed, while men are own account workers women tend to find themselves as unpaid family workers; as high as 74 percent of rural and 50 per cent of urban self-employed women are unpaid family workers. In urban areas women's access to regular employment has increased, however, the more attractive openings have been taken by women from higher income households, while for low income women much of the increase was due to availability of domestic work in private households.

The paper also identifies that urban educated women have benefited the most from the new emerging opportunities, such as those in service sectors, but it is limited to urbanized metropolitan areas with little percolation into villages. It needs to be noted that 73 percent of all women workers are engaged in primary sector activities with little access to credit, skills development and technology. A basic requirement in facilitating women's access to productive employment is a focus on education and skill development as well as enhancing productivity and improving returns in the agricultural sector. All of these require a vigorous recasting of policies to capture women as workers and investing in enhancing the productivity of their existing work as well as shifting them into more productive and newer areas.

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## 1 Introduction

Recent employment statistics from the NSSO over the last quinquennial round of 2004-05 reveal an upward trend in labour force and workforce participation of women over 1999-2000. However, examination over a longer period does not reflect any remarkable change in women's work participation rates. Nevertheless, what needs to be kept in focus is that the number of women workers is increasing substantially over time. What are the occupations and sectors in which women are involved as workers? Are there any distinctive changes over time? Is there any moving away from gender stereotypes?

The increase in the number of women in the labour market signifies an important trend regarding women's employment. This has been occurring alongside increases in labour force and workforce, especially for urban women, although rural women workers predominate in terms of participation rates and overall magnitude. The increasing share of women's participation in the labour force and its significant contribution to household income as well as GDP require some policy attention be paid to the gender dimensions of employment. The eleventh Five Year Plan document for the first time in the history of Indian planning recognizes women not only as equal citizens but as 'agents of sustained socio-economic growth and change' (GoI, 2008, p. 5). A multi-pronged approach is emphasized to address issues concerning women workers, such as provision of basic entitlements and strengthening of institutional mechanisms.

The increase in the growth of employment appears to be much higher for female workers compared to male workers. Even where the proportion of working women as reflected in the female work participation rate may be low, the absolute numbers have significantly increased, given the rate of population growth over time. The increase in work opportunities during the early years of the new millennium has been to the tune of 9.3 million jobs per annum (from 1999-2000 to 2004-05). This acceleration in employment growth from 1.25 per cent per annum (1993-94 to 1999-2000) to 2.62 per cent per annum in the period 1999-2000 to 2004-05 (GoI, 2008) has been beneficial to women's participation as well.

Of the 46 million job opportunities created from 1999-2000 to 2004-05 (compared to 24 million in the earlier period, i.e., 1993-94 to 1999-2000), nearly 15 million women joined the workforce. Urban areas almost doubled their number of women workers, while in rural areas women workers increased from 9 to 12 million. Are these signs of a gradual but definite wind of change with more women entering the labour market? This positive change is noted more forcefully in the urban context where requisite educational inputs and modern thinking vis-à-vis women's work is increasingly becoming noticeable.

Rural agriculture is increasingly drawing women's labour supplies, with over four-fifths of the women in rural areas working in agriculture. This gains significance amidst the declining share of male workers (from 74 per cent in 1993-94 to 66 per cent in 2004-05). Thus it seems that women in rural areas are finding it harder to shift away from agriculture. Involvement of women in agriculture is largely as cultivators/farmers as well as agricultural labourers. However, there has been a slight decline in the share of women as agricultural labourers, while their share among cultivators has increased.

In urban areas, women have achieved substantially higher growth of employment in manufacturing and have been able to increase their share, especially after 1999-2000 (from 24 per cent to over 28 per cent in 2004-05). Thus, in urban areas, the share of female workers in manufacturing

has increased substantially while that of male workers has not. Even in the services sector, women have gained in terms of employment, especially in the domestic and personal services category.

The sectors and occupations that provide employment for women and the nature of such work are of some interest to examine the trends of women's employment. Are there any distinct and sharp changes or shifts witnessed in the kind of work undertaken by women? Are women now increasingly being mainstreamed into employment or are there stereotypes still in operation in the nature of work undertaken by them? Where changes have occurred, is it possible to envisage the factors leading or propelling such shifts even amidst the resilient operation of gender biases and discrimination? These are some of the questions which have prompted a thorough and detailed analysis of Indian labour market-related statistics to elucidate the trends, nature and patterns of women's employment over the last decade or so.

This paper is divided into seven sections including the introduction, which discusses the employment trends for the country and changes in labour force, workforce and unemployment, especially for women. The structure and changes in employment and unemployment are presented in section two, with some explanations across location, class and educational categories. Section three provides the changes in educational attainments across location and class. The work profiles of women in rural and urban areas are discussed in the fourth section, which includes employment status, and sectoral and industrial distribution of workers to identify changes over time and across gender. Section five looks at occupational categories to illustrate the selected occupations where women are employed in larger numbers or in relatively significant proportions within a specific occupation. Section six provides further insights into the nature of work access faced by urban regular women workers. Amidst the newer horizons of work participation, there is continuation of discrimination and vulnerabilities as reflected in the wage earnings and stereotypical occupational roles assigned to women workers. The concluding section summarizes the trends of women's employment and provides some suggestions for policy strategies to improve conditions for encouraging women's work participation.

## 2 Trends in Employment and Unemployment

The gloomy clouds over the jobless nature of growth of the Indian economy seem to have eased somewhat with the gradual upward tendency reflected in the employment figures for the last quinquennial period of 1999-2000 to 2004-05. While some have welcomed this as the inevitable outcome of the high growth rates experienced, sceptics are not yet convinced of the shift, viewing it over longer time periods and observing not-so-significant alterations in employment trends. These researchers have further indicated that most of the additional employment is perhaps that of women as subsidiary workers with very marginal gains as principal workers (Mazumdar and Sarkar, 2008; Narain, 2006).<sup>1</sup>

The observations based on statistical findings that are of note in this context, especially of women workers, is that the sheer number of women workers has gone up. Some of them have also entered job profiles that have the potential for challenging stereotypical gender roles. The kinds of employment women are undertaking, especially in urban metropolises, have a demonstration effect, changing the aspirations of many young entrants into the labour market as well as bringing alterations in the perceptions and attitudes of their guardians. Society also seems to be receiving such changes well, albeit with some hiccups in certain domains.

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<sup>1</sup> Most of these arguments were proffered in the earlier phase when the discouraged drop-out effect of women was witnessed under a spell of low employment generation (See Mitra, 2008).

Given its large population size, India continues to wield a distinct demographic advantage which will continue for some more years to come. Interestingly, although growth of population with declining fertility rates has been slowing down over time, there has been corresponding growth in workforce from 1983-94 to 2000-05 (see table 1). This implies that relatively larger proportions of the population are joining the workforce. This is not only an outcome of the increasing availability of persons to undertake work and their willingness to do so, but also partly due to the enhancement of work opportunities.

**Table 1: Population and employment growth, usual principal and subsidiary status (UPSS), over time**

	Growth of population (%)			Growth of workforce (%)		
	Male	Female	Total	Male	Female	Total
<b>Total</b>						
1983-94	2.11	2.07	2.09	1.99	1.34	1.78
1994-2000	1.94	2.01	1.97	1.47	0.51	1.17
2000-05	1.68	1.69	1.69	2.10	3.25	2.46
<b>Rural</b>						
1983-94	1.81	1.73	1.77	1.73	1.09	1.50
1994-2000	1.64	1.72	1.68	1.09	0.35	0.84
2000-05	1.37	1.39	1.38	1.59	2.81	1.50
<b>Urban</b>						
1983-94	2.97	3.12	3.04	2.81	3.03	2.85
1994-2000	2.74	2.82	2.78	2.54	1.46	2.32
2000-05	2.46	2.48	2.47	3.41	5.66	3.87

Source: Calculated from unit level NSS data, various rounds and Census of India, Registrar General of India.

Labour force figures reflect the higher share of population that is willing to or already working. While this increase across urban-rural and male-female categories is clear from 1999-2000 to 2004-05, a slightly longer period from 1993-94 to 2004-05 does not present the same scenario for rural areas (see table 2).

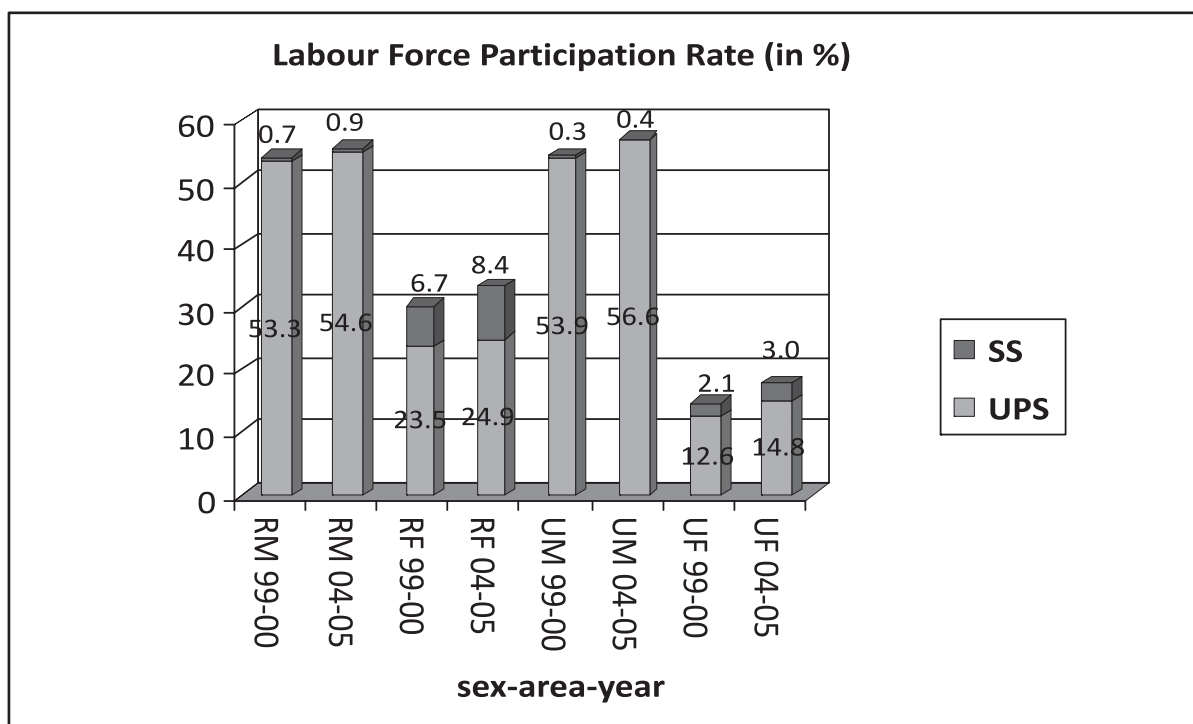
**Table 2: All-India labour force participation rates and worker population ratios, usual status, over time**

	1993-94	1999-2000	2004-05
<b>Labour Force Participation Rates (%)</b>			
Rural Males	56.1	54.0	55.5
Rural Females	33.1	30.2	33.3
Urban Males	54.3	54.2	57.0
Urban Females	16.4	14.7	17.8
<b>Worker Population Ratios (%)</b>			
Rural Males	55.3	53.1	54.6
Rural Females	32.8	29.9	32.7
Urban Males	52.1	51.8	54.9
Urban Females	15.5	13.9	16.6

Source: NSS data, various rounds.

Female rural labour force participation has risen from 30 per cent in 1999-2000 to 33 per cent in 2004-05. In 2004-05, only 8.4 per cent of these are subsidiary workers. However, it may be noted that subsidiary workers were 6.7 per cent in 1999-2000. Therefore, labour force in both principal and subsidiary status has increased to some extent over time (see figure 1).

Figure 1: Labour force participation rate

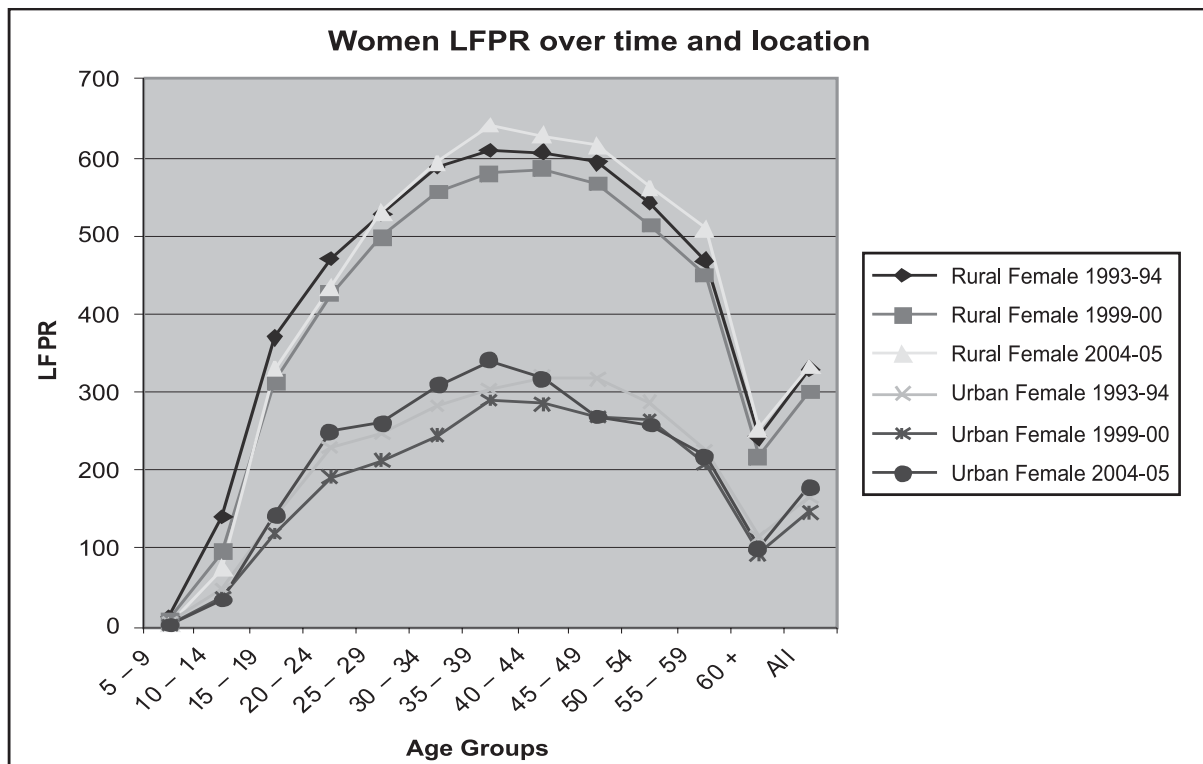


While principal status labour force for urban women was 13 per cent in 1999-2000, which increased to 15 per cent in 2004-05, the subsidiary status labour force of urban women moved from 2 per cent to 3 per cent over the same period.

An examination of the age-wise variations highlights the shifts in labour force participation of women. There has been a decline in the lower age cohorts of up to 14 year olds between 1999-2000 and 2004-05 both for males and females irrespective of location. The decline in the 5-14 years age group is a direct outcome of the emphasis on getting every child into school under the Sarva Shiksha Abhiyan (SSA) programme of the government. The decline of children in the labour force is also an offshoot of this increase in school enrollments both for males and females.

Figure 2 shows that while labour force participation rate (LFPR) for women in urban and rural areas is increasing among women in their thirties, it peaks for the age group 35-39 years. However, while rural women join the labour force at a later age in the post-reproductive years, that is, between 35 and 59 years, in the urban areas younger women between 20 and 44 years seem to be increasing in the labour force. This could be seen as an outcome of the higher educational pursuits and young age of entry into labour markets among urban girls, which also works towards delaying the age of marriage. This is a reflection of the positive outcome of educational access and its associated opening of spaces for negotiation with changing aspirations for women.

Figure 2: Women labour force participation rate over time and location



The urban female work participation rate (WPR) among 'never married' women is quite high for all ages except for the above 60 years age group compared to those who are 'currently married' (see table 3). The importance in the active reproductive years on bearing and rearing children for 'currently married' women constrains their labour market participation. This appears to be stronger in rural areas, where fertility rates and average household sizes are higher than in urban areas. The fact that education-led labour market participation of urban women itself can impact lowering fertility rates is also not ruled out.

Table 3: Urban female work participation rate for never married and currently married women, 2004-05

Age cohort	Urban female work participation rate			
	Usual Principal Status (UPS)		Usual Principal and Subsidiary Status (UPSS)	
	Never married (%)	Currently married (%)	Never married (%)	Currently married (%)
15-24	13	11	17	16
25-34	48	18	51	23
35-44	53	23	56	29
45-60	38	18	38	22
60+	1	6	5	7
<b>Total</b>	<b>16</b>	<b>18</b>	<b>20</b>	<b>22</b>

Source: Calculated from unit level records of employment and unemployment NSS data, 61st Round, 2004-05.

A bulk of the workers during 2004-05 was in the age group 15 to 44 years, with close to three-fourths of all women workers who are usually employed being in this age bracket in rural (71 per cent) and urban (74 per cent) areas. Women workers in the relatively older age groups of 45-59 years and above 60 years have marginally declined in 2004-05 from two earlier NSS rounds in urban areas, further accentuating the younger urban women workforce phenomenon. The situation in rural areas, however, does not display such a decline. Is the lowering of labour force participation rates in the 45-60 years an offshoot of voluntary retirement schemes, especially for those urban women who are educated and in formal sector employment, or is it that adult children are able to contribute to the household income by joining the labour force in the case of relatively poorer rural households?

The indigenous *adivasis* have the highest WPRs both in rural and urban areas (see table 4). The usual principal and subsidiary status female work participation rate for Scheduled Tribes is 46 in rural areas, while it is 24 in urban locations. Scheduled Caste women report similar WPRs for rural areas as for all-India women in general. However, in urban areas Scheduled Caste female WPR is 20 while the average female WPR is 17. It is noteworthy that these differences across social groups is marked for women, while the WPRs for males is almost similar irrespective of social group (although for urban Scheduled Castes and Tribes the male WPR is one or two points lower).

**Table 4: Work participation rates, usual principal and subsidiary status (UPSS) for males and females by social groups, 2004-05**

	Females		Males	
	Rural	Urban	Rural	Urban
Scheduled Tribes	46	24	56	52
Scheduled Castes	33	20	54	54
Other Backward Castes	33	19	54	55
Others	26	13	56	55
<b>Total</b>	<b>33</b>	<b>17</b>	<b>55</b>	<b>55</b>

*Source: Calculated from unit level records of employment and unemployment NSS data, 61st Round, 2004-05.*

It is needless to mention, women's labour force participation is driven by the nature of work demand—such as rural women pitching in for agriculture while men migrate out of villages for better livelihood options; or working in enterprises which use unpaid family labour to minimize costs; or managing retail shops part-time given the long hours and low scale at which these units operate; or their involvement in food processing and so on. At the same time, the increases witnessed in labour force as well as workforce over time are a reflection of the job opportunities and prospects in the labour market to some extent and also the willingness of women, especially the younger generation in urban locations, expressing an inclination to work for pay. This is made obvious if one looks at the unemployment rates and the changes in it over time.

## 2.1 Unemployment Rates

The unemployment rate<sup>2</sup> according to usual principal status has increased over the last decade

<sup>2</sup> The unemployment rate is calculated based on the unemployed among the persons seeking employment per 1000 persons in the labour force, here usual status (UPS).

or so for females both in rural and urban areas. This is a clear reflection of the increasing female labour force participation, which does not find employment. For every 1000 females in the labour force (usual status) in 1993-94, 13 was the unemployment rate for rural females which more than doubled in 2004-05 to 31. In urban areas, the unemployment rate was 83 in 1993-94 and increased to 91 in 2004-05 (NSSO, 2006).

Over the years, a tendency towards educated and youth unemployment is observed. The unemployment rate is higher for youth compared to the overall population, and higher for urban youth compared to the overall population as well as to rural youth (see table 5). It is also interesting to note that the female unemployment rate is reportedly higher than for males among the 15-24 age group in 2004-05 both in rural and urban areas. In fact, the unemployment rate for males in urban areas is substantially lower than for females.

**Table 5: Unemployment rate (per 1000 persons in the labour force) among the youth (15-29 years), usual status, over time**

Age cohort	1993-94	1999-2000	2004-05
<b>Rural Female</b>			
15-19 years	33	31	67
20-24 years	45	49	93
25-29 years	19	24	52
15-29 years	32	37	70
<b>Rural Male</b>			
15-19 years	47	65	79
20-24 years	67	62	62
25-29 years	32	32	23
15-29 years	48	51	52
<b>Urban Female</b>			
15-19 years	168	155	156
20-24 years	277	226	258
25-29 years	129	115	158
15-29 years	194	166	199
<b>Urban Male</b>			
15-19 years	134	154	140
20-24 years	139	139	125
25-29 years	67	75	58
15-29 years	108	115	100

*Source: NSS data, 61st Round, 2004-05, Report No. 515, Statement 6.4, p. 160.*

The newer entrants to the labour force are increasingly more educated. The discretion to select occupations may be a consideration operational for educated women, thereby increasing their unemployment rate. Among rural women with higher education levels, the unemployment rate is also higher, reflecting the inadequate avenues for them to find appropriate employment given their qualifications. In all likelihood, these would be women seeking government jobs or employment in the



formal sector, which they can wait for. Both in rural and urban areas, educated women in the age cohort 15 to 29 years report higher unemployment rates during 2004-05 compared to other ages and males with corresponding educational attributes (see table 6).

**Table 6: Unemployment rate by education level among the youth (15-29 years), usual status, 2004-05**

General educational level	Unemployment rate (per 1000 in the labour force)			
	Rural		Urban	
	Female	Male	Female	Male
Not literate	6	13	10	28
Literate up to primary	17	25	51	46
Middle school	47	31	117	78
Secondary	133	64	225	96
Higher secondary	221	92	254	105
Diploma/Certificate	325	152	245	175
Graduate & above	363	157	304	185
Secondary & above	208	91	267	133
All	42	39	149	88

*Source: NSS data, 61st Round, , 2004-05, Report No. 515, Statement 6.5, p. 161.*

What are the changes over time in educational attainments across rural and urban locations for women belonging to different economic classes represented by monthly per capita consumption expenditure (MPCE) quintiles?

### 3 Changes in Educational Attainment

General educational levels of all persons in the country have been improving over time, but women are registering a higher rate of increase. Is this improvement reflected across all women irrespective of whether they inhabit rural or urban locations or belong to different economic classes? The proportion of female population not literate in urban areas declined from 38 per cent to 31 per cent between 1993-94 and 2004-2005 (see tables 7 and 8). In rural areas also illiteracy among women reduced from 68 per cent to 55 per cent over the same period.

Across MPCE quintiles, the inroads of education are clearly visible, with even the poorest quintile households reflecting improvements in literacy rates-in urban areas from 39 to 49 per cent and in rural areas from 18 to 33 per cent in a little over a decade. Among the literates, majority of the urban females have had schooling up to the primary level. The same is true for rural areas as well. While nearly 26 per cent of urban females have secondary or above level of education, in rural areas females with similar education attainment are only 7 per cent (see table 8). Clearly, it is this last segment of secondary and above educated females whose labour market options have improved as a result of educational attainment. This is more starkly noticeable for urban women.

Table 7: Distribution of all-female persons across educational categories, 1993-94

MPCE quintile	Not literate	Literate & up to primary	Middle	Secondary*	Graduate & above	All
<b>Rural</b>						
Q <sub>1</sub> (bottom 20 %)	82.1	15.4	1.8	0.6	0.0	100
Q <sub>2</sub>	75.2	20.2	3.3	1.2	0.1	100
Q <sub>3</sub>	69.1	23.7	4.9	2.1	0.1	100
Q <sub>4</sub>	61.2	27.4	7.5	3.6	0.3	100
Q <sub>5</sub> (top 20 %)	50.9	28.8	10.7	8.3	1.2	100
All	67.9	23.0	5.6	3.1	0.3	100
<b>Urban</b>						
Q <sub>1</sub> (bottom 20 %)	61.1	28.6	6.5	3.4	0.4	100
Q <sub>2</sub>	47.7	33.7	10.6	7.0	1.1	100
Q <sub>3</sub>	35.8	35.3	13.8	12.6	2.5	100
Q <sub>4</sub>	27.9	31.2	15.5	19.5	5.8	100
Q <sub>5</sub> (top 20 %)	16.7	25.9	13.1	26.7	17.5	100
All	38.4	31.0	11.8	13.5	5.3	100

\* Includes Higher Secondary, Diplomal/Certificate.

Source: Calculated from NSS unit records, 50th Round, 1993-94.

Table 8: Distribution of all-female persons across educational categories, 2004-05

MPCE quintile	Not literate	Literate & up to primary	Middle	Secondary*	Graduate & above	All
<b>Rural</b>						
Q <sub>1</sub> (bottom 20 %)	67.8	26.4	4.3	1.4	0.1	100
Q <sub>2</sub>	61.1	29.5	6.7	2.5	0.2	100
Q <sub>3</sub>	56.8	30.6	8.3	4.0	0.3	100
Q <sub>4</sub>	50.4	30.7	11.2	6.9	0.8	100
Q <sub>5</sub> (top 20 %)	38.2	29.2	14.6	15.0	2.9	100
All	55.1	29.3	8.9	5.9	0.8	100
<b>Urban</b>						
Q <sub>1</sub> (bottom 20 %)	51.4	33.3	9.5	5.1	0.7	100
Q <sub>2</sub>	40.0	33.9	14.3	10.0	1.9	100
Q <sub>3</sub>	29.0	33.0	17.2	16.6	4.2	100
Q <sub>4</sub>	20.2	27.5	17.9	24.9	9.5	100
Q <sub>5</sub> (top 20 %)	10.9	18.8	13.3	31.2	25.7	100
All	30.7	29.4	14.4	17.3	8.2	100

\* Includes Higher Secondary, Diplomal/Certificate.

Source: Calculated from NSS unit records, 61st Round, 2004-05.

The most significant aspect of female education in urban areas is the increase in the 'graduates and above' category from 5 to 8 per cent from 1993-94 to 2004-05. It is this category that can serve as an advantage in terms of labour market participation and earn better returns because of it. Females in the 'graduates and above' category belong mostly to the higher quintile households, although there have been marginal increases even among the poorer households. It is this category which benefits most from labour market participation, which is clear from tables 9 and 10. Among the richest quintile in 1993-94 for urban areas there were 40 per cent 'graduates and above' in the workforce, which increased to 50 per cent in 2004-05.

In rural villages, female workers with educational level above secondary schooling have increased from 2.8 to 6.3 per cent between 1993-94 and 2004-05. While the increase in the share of 'secondary and above' educated is more than one percentage point over the same time period for poorer women, it is almost double among the relatively better off rural women (from 8 per cent to 16 per cent). This reflects a slow, marginal change which is definitely positive.

**Table 9: Distribution of all-female workers across educational categories, 1993-94**

MPCE quintile	Not literate	Literate & up to primary	Middle	Secondary/ Higher secondary	Graduate & above	All
<b>Rural</b>						
Q <sub>1</sub> (bottom 20 %)	89.2	8.4	1.8	0.6	0.0	100
Q <sub>2</sub>	84.5	12.0	2.5	0.9	0.1	100
Q <sub>3</sub>	79.3	15.3	3.9	1.4	0.1	100
Q <sub>4</sub>	73.4	18.3	5.3	2.7	0.2	100
Q <sub>5</sub> (top 20 %)	63.0	20.5	8.3	6.6	1.5	100
All	78.2	14.8	4.3	2.4	0.4	100
<b>Urban</b>						
Q <sub>1</sub> (bottom 20 %)	72.6	18.9	5.2	2.8	0.5	100
Q <sub>2</sub>	60.8	24.1	8.1	5.1	1.8	100
Q <sub>3</sub>	47.2	25.9	12.2	11.3	3.4	100
Q <sub>4</sub>	34.7	22.2	11.1	19.9	12.2	100
Q <sub>5</sub> (top 20 %)	14.0	11.4	6.8	27.8	40.0	100
All	49.1	20.4	8.3	12.0	10.2	100

*Source: Calculated from NSS unit records, 50th Round, 1993-94.*

Table 10: Distribution of all-female workers across educational categories, 2004-05

MPCE quintile	Not literate	Literate & up to primary	Middle	Secondary/ Higher secondary	Graduate & above	All
<b>Rural</b>						
Q <sub>1</sub> (bottom 20 %)	79.8	14.2	4.4	1.6	0.1	100
Q <sub>2</sub>	73.1	17.2	7.1	2.5	0.2	100
Q <sub>3</sub>	69.1	19.1	7.9	3.7	0.2	100
Q <sub>4</sub>	61.7	21.6	10.3	5.7	0.7	100
Q <sub>5</sub> (top 20 %)	47.8	22.7	13.3	13.0	3.1	100
All	66.0	19.0	8.7	5.4	0.9	100
<b>Urban</b>						
Q <sub>1</sub> (bottom 20 %)	61.7	24.1	9.1	4.6	0.5	100
Q <sub>2</sub>	49.4	27.6	11.8	8.7	2.4	100
Q <sub>3</sub>	35.9	25.7	16.4	15.3	6.8	100
Q <sub>4</sub>	21.1	18.9	15.5	26.2	18.3	100
Q <sub>5</sub> (top 20 %)	6.0	8.0	7.8	28.1	50.0	100
All	37.2	21.3	11.8	15.4	14.3	100

Source: Calculated from NSS unit records, 61st Round, 2004-05.

Overall, however, the educational attainment levels (illiterate or literate only up to primary level) among usual principal and subsidiary status workers is 85 per cent for rural and 59 per cent for urban women workers. This clearly reveals the extent of deprivation and resultant vulnerabilities with which most women function within the labour market. This is markedly so in rural areas as well as among the relatively poorer urban women. A detailed discussion of the work profiles of women belonging to different economic classes in rural and urban areas is undertaken in the next section.

#### 4 Work Profiles of Women in Rural and Urban Locations

The WPR of women in urban locations is far lower than that of rural women and different from it in certain ways. The usual arguments proffered for this phenomenon are urbanization-linked factors such as better and higher earning profiles for men, and the resultant dissuasion for women's entry into the urban labour market; higher educational attainment of women and the kind of formal sector employment they seek, especially women belonging to relatively better economic backgrounds; the burden of household work and other responsibilities which prevents them from supplying their labour in the market and so on.

It is fairly well accepted that women, whether urban or rural, are not a homogeneous category and therefore their interaction with the labour market ought to expectedly vary across categories. Socially and economically marginalized women enter the labour market out of compulsion and the level at which they work is often vulnerable, unprotected and inadequately remunerated. This is compounded by the

fact that these women display low human capital endowments with poor educational levels (if literate), have no marketable skills, and cannot access assets and economic resources. At the other end of this spectrum lie women who are highly educated (even professionally qualified), but only very few of them are in a position to exercise their right to work due to a variety of reasons. These reasons may range from sheer disinterest in taking up employment to conditions that disallow them from undertaking paid work. Apart from the many women who are unable to work due to household responsibilities, there are women who are involved in regular employment as salaried workers. This component stands out significantly in the case of urban women. It will be worthwhile to identify who these different women are and which consumption expenditure quintile they belong to as proxy indication for their broad household income status.

The WPR for women in urban areas is nearly half what it is in rural areas. This is largely due to the nature of India's rural economy which depends critically on agriculture and animal husbandry that utilize substantial segments of unpaid family labour. This aspect remains the same even for the non-farm activities undertaken by rural households. In urban areas too women undertake unpaid work in family enterprises or contract work as home-based workers in a host of manufacturing related activities.

Do women in all categories of households participate equally in labour market activities? Is there a difference across income categories in women's work participation? In rural areas, women's WPR has been around 33 per cent over the decade 1993-93 to 2004-05, while male WPR has been close to 55 per cent. In 2004-05, women's WPR for urban locations was 17 per cent, while male WPR was 55 per cent (see table 11). Thus, male WPR is similar irrespective of rural or urban locations, whereas the female WPR varies quite significantly between rural and urban areas.

**Table 11: Female and male work participation rate, usual principal and subsidiary status (UPSS), over time**

MPCE quintile	Female WPR		Male WPR	
	1993-94	2004-05	1993-94	2004-05
<b>Rural</b>				
Q <sub>1</sub> (bottom 20 %)	33.5	29.7	49.3	47.4
Q <sub>2</sub>	33.1	32.3	53.3	51.4
Q <sub>3</sub>	33.1	33.2	55.9	54.5
Q <sub>4</sub>	32.3	33.9	57.6	58.1
Q <sub>5</sub> (top 20 %)	31.8	34.5	60.1	61.3
All	32.8	32.7	55.3	54.6
<b>Urban</b>				
Q <sub>1</sub> (bottom 20 %)	19.9	19.5	47.2	49.7
Q <sub>2</sub>	16.1	18.4	50.1	53.7
Q <sub>3</sub>	13.7	14.6	51.2	56.1
Q <sub>4</sub>	12.7	14.2	54.4	57.4
Q <sub>5</sub> (top 20 %)	14.6	16.1	57.0	57.2
All	15.5	16.6	52.1	54.9

Source: Calculated from NSS unit records, 50th Round, 1993-94 and 61st Round, 2004-05.

Rural areas have registered a slight decline in WPR for both men and women, while the reverse holds true for urban areas in the period 1993-94 to 2004-05. In a sense, two distinct patterns seem to be operational across rural and urban locations as far as women's work participation is concerned. The variations across income categories based on MPCE quintiles for women are more poignant as can be seen in table 11. Poorer women display a higher WPR compared to better-off sections in urban areas. While this was also the case for rural women in 1993-94, the trend reversed in 2004-05.

The WPR of poor women (that is the bottom quintile group, Q1) in rural areas has declined from 34 per cent in 1993-94 to 30 per cent in 2004-05, while the better-off women have registered an increase in their WPR from 32 per cent to 35 per cent over the same period. The male WPR has also registered a decline in villages, except in the top two quintiles (Q4 and Q5) where a marginal increase is noted.

Urban women's WPR has increased from 15.5 per cent to 16.6 per cent during the period 1993-94 to 2004-05. The poorest women tend to have a higher WPR than better-off women and this holds across time. However, surprisingly, women of the poorest households have recorded a slight decline in participation levels in 2004-05. This is amidst an overall rise in urban female WPR (see table 11). On the other hand, the male WPR in the bottom quintile (Q1) has increased from 47 to 50 per cent between 1993-94 and 2004-05. However, this increase is across the board for males in urban areas and not a feature of the poorest category of households alone.

An analysis of data on the status of employment, industrial and occupational categories of women may shed further light.

#### 4.1 Status of Employment

Over time, the share of the self-employed has been rising, especially among women (see tables 12 and 13). Large sections of women are self-employed in both rural and urban areas, with their share being higher in the villages (close to 64 per cent of women workers). While it may not be entirely clear whether self-employment is a survival-led residual option, an assessment of the head count ratios of poverty among households dependent on different categories of employment will elicit some insight. Casual labour as an option is resorted to by fewer urban women workers over time, declining from 26 per cent in 1993-94 to 17 per cent in 2004-05.

The sector that is less controversial and more indicative of a positive shift is that of regular employment that has registered an increase in both rural and urban areas, except for urban men. The increase in regular employment is higher among women in urban areas—from 29 per cent to 36 per cent between 1993-94 and 2004-05. However, a look at the employment status across MPCE quintiles is very revealing (see table 12). A major distinction is noted between regular and casual employment. A larger share of regular employment is concentrated in the top MPCE quintiles while casual work is predominantly undertaken by poorer women. This pattern is noted both in rural and urban areas among men and women.

Table 12: Women workers by employment status, usual principal and subsidiary status (UPSS), over time

MPCE quintile	1993-94			2004-05		
	Self-employed	Regular	Casual	Self-employed	Regular	Casual
<b>Rural</b>						
Q <sub>1</sub> (bottom 20 %)	41.3	1.6	57.1	49.1	2.2	48.6
Q <sub>2</sub>	51.6	1.7	46.7	57.4	2.0	40.6
Q <sub>3</sub>	61.2	2.2	36.6	63.4	2.7	33.9
Q <sub>4</sub>	66.9	2.5	30.6	70.5	3.7	25.8
Q <sub>5</sub> (top 20 %)	75.1	5.5	19.4	76.5	7.7	15.8
All	58.8	2.7	38.6	63.7	3.7	32.6
<b>Urban</b>						
Q <sub>1</sub> (bottom 20 %)	43.1	13.4	43.5	52.4	18.0	29.6
Q <sub>2</sub>	51.9	16.5	31.6	52.5	25.5	22.0
Q <sub>3</sub>	50.4	25.1	24.2	54.9	30.7	14.4
Q <sub>4</sub>	48.5	37.2	14.2	45.2	45.7	9.1
Q <sub>5</sub> (top 20 %)	29.8	65.6	4.7	31.3	66.1	2.6
All	44.8	29.3	26.0	47.7	35.6	16.7

Source: Calculated from unit level NSS data, 50th Round, 1993-94 and 61st Round, 2004-05.

The share of regular employment in rural areas remains very low both for women and men. The access of rural women to regular employment remains low, although moving from 3 per cent to 4 per cent over the decade, while rural men have increased their share from 8.5 per cent to 9 per cent over the same period. The better-off sections have managed to benefit more from access to regular jobs than the poorer households. This leaves casual labour as the only livelihood resort for most of the poor. It is often lamented that opportunities in the casual labour market are the least desirable, as they are low paying and offer insecure forms of employment. Hence, decline in the share of casual workers as noted over the period 1993-94 to 2004-05 ought to be a matter for cheer. Certainly for the segments which have made inroads into regular employment this may be so. For others who depend on self-employment, the issue of whether such a decline means they are better off is not entirely clear. Given the fact that bulk of the women who are self-employed constitute unpaid family workers, which is not necessarily economically empowering as they are not paid as in the case of casual work, such a shift away from casual labour to self-employment raises certain fundamental questions.

The decline in urban casual work seems to be a phenomenon which is prominent for females and a shift into self-employment is witnessed. From 26 per cent of urban female casual workers in 1993-94, the share went down to 17 per cent in 2004-05. This is much more magnified among the poorest set of urban women, where the proportion of casual employment has declined from 44 per cent in 1993-94 to 30 per cent in 2004-05. Most of this decline is substituted with the self-employed category, where the share of the urban poor woman's employment has increased from 43 per cent to 52 per cent during the same period. What kind of work does this involve and are there any indications whether this ameliorates or deteriorates their poverty situation?

Table 13: Male workers by employment status, usual principal and subsidiary status (UPSS), over time

MPCE quintile	1993-94			2004-05		
	Self-employed	Regular	Casual	Self-employed	Regular	Casual
<b>Rural</b>						
Q <sub>1</sub> (bottom 20 %)	43.0	3.7	53.3	45.4	3.9	50.7
Q <sub>2</sub>	52.7	4.8	42.5	53.0	4.9	42.1
Q <sub>3</sub>	59.4	6.4	34.2	58.1	6.6	35.3
Q <sub>4</sub>	63.8	8.8	27.4	64.7	9.0	26.3
Q <sub>5</sub> (top 20 %)	65.8	17.1	17.0	65.6	18.0	16.4
All	57.6	8.5	33.8	58.1	9.0	32.9
<b>Urban</b>						
Q <sub>1</sub> (bottom 20 %)	44.1	21.8	34.1	47.2	22.0	30.9
Q <sub>2</sub>	45.0	31.3	23.7	47.8	30.3	21.9
Q <sub>3</sub>	44.2	41.1	14.7	46.2	39.6	14.3
Q <sub>4</sub>	40.7	49.7	9.7	43.0	49.1	7.9
Q <sub>5</sub> (top 20 %)	35.7	60.5	3.8	40.7	57.6	1.8
All	41.6	42.2	16.2	44.8	40.6	14.6

Source: Calculated from unit level NSS data, 50th Round, 1993-94 and 61st Round, 2004-05.

In order to examine the change in poverty levels across different household types, the head count ratio and share of poor were calculated. In rural areas, the head count ratio is highest among the households dependent on agricultural labour, while in urban areas it is predominantly casual workers who reported having the highest head count ratios (see tables 14 and 15). In terms of the share of the poor, rural agricultural labour forms a substantial segment with 41 per cent. In urban locations on the contrary, the bulk of the poor-46 per cent-are among households dependent on self-employed activities. It is also worth noting that the share of the urban poor in both the self-employed and casual labour categories of households is exhibiting an increase over time (see table 15).

Table 14: Rural head count ratio of poverty and share in total number of poor by household type, over time

Household type	Head count ratio (%)		Share in total poor	
	1993-94	2004-05	1993-94	2004-05
Self-employed in non-agriculture	32.21	23.45	10.90	13.69
Agricultural labour	56.75	46.37	42.06	40.74
Other labour	39.69	30.40	7.82	11.20
Self-employed in agriculture	29.19	21.52	32.33	29.98
Others	17.57	14.12	3.75	4.38
All	37.21	28.29	100.00	100.00

Note: Households are divided into different categories according to their principal source of earning. These categories are defined as 'household type'.

Source: Calculated from unit level data of Schedule 1.0 from NSS 50th Round, 1993-94 and NSS 61st Round, 2004-05.



Table 15: Urban head count ratio of poverty and share in total number of poor by household type, over time

Household type	Head count ratio (%)		Share in total poor	
	1993-94	2004-05	1993-94	2004-05
Self-employed	36.19	27.69	42.32	46.41
Regular salary/wage earning	20.93	15.29	26.93	23.52
Casual labour	62.64	57.04	24.49	26.04
Others	26.48	16.12	4.29	3.66
All	32.63	25.62	100.00	100.00

Note: Households are divided into different categories according to their principal source of earning. These categories are defined as 'household type'.

Source: Calculated from unit level data of Schedule 1.0 from NSS 50th Round, 1993-94 and NSS 61st Round, 2004-05.

Among the self-employed, while males are 'own account' workers, females tend to find themselves working as unpaid family workers. Across rural-urban areas there are differences in the share of 'own account' women workers and unpaid family helpers. In the villages, three-fourths of the self-employed are unpaid family workers, while one-fourth are 'own account' workers (see table 16). In towns and cities, one half of self-employed women are 'own account' workers and one half unpaid family labour, with the share of the latter being higher among the poorer households in general.

Table 16: Self-employed males and females by work status, over time

MPCE quintile	1993-94			2004-05		
	Own account	Employer	Unpaid family worker	Own account	Employer	Unpaid family worker
<b>Rural Male</b>						
Q <sub>1</sub> (bottom 20 %)	68.8	0.9	30.3	68.8	0.3	31.0
Q <sub>2</sub>	67.2	1.8	31.0	70.8	0.7	28.5
Q <sub>3</sub>	67.9	3.0	29.1	70.8	1.0	28.2
Q <sub>4</sub>	68.0	4.4	27.6	71.6	1.8	26.7
Q <sub>5</sub> (top 20 %)	66.9	8.5	24.5	71.9	5.7	22.5
All	67.7	4.2	28.1	71.0	2.2	26.8
<b>Rural Female</b>						
Q <sub>1</sub> (bottom 20 %)	22.5	0.4	77.1	20.6	0.2	79.2
Q <sub>2</sub>	21.3	0.6	78.1	21.5	0.2	78.3
Q <sub>3</sub>	24.4	0.8	74.8	23.7	0.4	75.9
Q <sub>4</sub>	26.1	1.5	72.4	24.9	0.8	74.3
Q <sub>5</sub> (top 20 %)	30.7	4.1	65.2	30.8	2.6	66.5
All	25.2	1.5	73.2	24.7	0.9	74.3
<b>Urban Male</b>						
Q <sub>1</sub> (bottom 20 %)	77.7	1.2	21.2	79.2	0.2	20.6
Q <sub>2</sub>	76.4	3.3	20.3	78.7	1.5	19.8
Q <sub>3</sub>	74.5	5.3	20.2	77.6	2.8	19.6
Q <sub>4</sub>	72.0	8.6	19.4	75.2	7.5	17.3
Q <sub>5</sub> (top 20 %)	68.9	17.3	13.8	65.0	20.3	14.7
All	73.9	7.2	19.0	75.2	6.4	18.4

Urban Female						
Q <sub>1</sub> (bottom 20 %)	50.5	0.4	49.1	46.5	0.1	53.4
Q <sub>2</sub>	49.2	0.7	50.0	45.5	0.7	53.8
Q <sub>3</sub>	50.9	1.4	47.7	48.3	1.4	50.3
Q <sub>4</sub>	54.4	1.8	43.9	54.4	1.1	44.6
Q <sub>5</sub> (top 20 %)	59.3	9.1	31.6	52.6	9.2	38.2
All	51.8	1.8	46.4	48.5	1.7	49.8

Source: Calculated from unit level NSS data, 50th Round, 1993-94 and 61st Round, 2004-05.

One of the most striking variations among urban working women is displayed among regular salaried employees. The poorest women have also gained in terms of access to regular employment from 13 per cent in 1993-94 to 18 per cent in 2004-05. The share of gain in regular jobs increases as the expenditure quintiles move up. Women belonging to the well to do, very rich, higher quintile of MPCE households, if working, are mostly regular, formal sector employees. Over time, however, there is not much change in the share of regular employment among the top 20 (Q5) quintile group. Nevertheless, more than two-thirds of working women among these rich households have secure salaried employment, while another 31 per cent of them are self-employed workers.

Further insight into the nature of women's labour market participation can be got by looking into which industry and occupation women are involved in.

#### 4.2 Sectoral and Industrial Distribution

Sectoral distribution of women's employment reveals that majority of women workers are concentrated in primary sector activities such as agriculture, hunting, forestry, fishing, and so on. Although the share of women workers in this category has marginally declined from 86 to 83 per cent over the years 1993-94 to 2004-05 (see table 17), the actual number of women as well as their share compared to men has increased. This reflects the feminization of agriculture.

Table 17: Industrial distribution of rural female and male workers, usual principal and subsidiary status (UPSS), over time

Industry	1993-94		2004-05	
	Female (%)	Male (%)	Female (%)	Male (%)
Agriculture, hunting, forestry & fishing	86.2	73.9	83.3	66.5
Mining & quarrying	0.4	0.7	0.3	0.6
Manufacturing	7.1	6.9	8.4	7.9
Electricity, gas & water supply	0.0	0.3	0.0	0.2
Construction	0.8	3.2	1.5	6.8
Trade, hotels & restaurants	2.1	5.5	2.5	8.3
Transport, storage & communication	0.1	2.2	0.2	3.8
Finance, insurance, real estate & business	0.1	0.4	0.1	0.7
Community, social & personal services	3.3	6.7	3.8	5.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: Calculated from unit level employment and unemployment NSS data, 50th Round, 1993-94 and 61st Round, 2004-05.

The inability of women workers to move out of agriculture is both due to domestic responsibilities which have to be carried out concurrently and the poor avenues available for seeking employment given their human capital endowments. Avenues for off-farm rural employment through development of food processing activities, self-help groups, micro credit, enterprise development and so on may be beneficial to facilitate the shift of women from agriculture.

If employment avenues and livelihood options provide the necessary incomes to ensure access to food, then strategizing off-farm or non-farm rural diversification is certainly a preferred route to address the low productivity employment surplus in agriculture and related activities. Substantial extents of underemployment or disguised unemployment appear to be systemic in the manner rural economies operationalize work schedules. This is especially so for women's labour which is utilized as unpaid, family contribution that is deployed with ease.

Apart from manufacturing, construction, trade and hotels have registered an increase over time in the non-agricultural employment in rural areas. However, almost three-quarters of the rural workforce remains involved in the primary sector. It is the employment and industrial distribution of urban areas that displays certain interesting patterns.

Primary sector activities have been on the decline (quite understandably) in urban areas as well. This is true for both men and women. Urban female employment has risen in manufacturing, trade, hotels and restaurants and to some extent in the services sector (see table 18). The increase in manufacturing activities is, however, not noted for the urban male workforce. Construction work has engaged urban men quite substantially, while the share of these activities in female employment has declined over time. Increasing mechanization and use of pre-fabricated construction methods have witnessed employment of males in this sector. The other sector where male employment has increased is trade, hotels and restaurants, followed by the services sector.

**Table 18: Industrial distribution of urban female and male workers, usual principal and subsidiary status (UPSS), over time**

Industry	1993-94		2004-05	
	Female (%)	Male (%)	Female (%)	Male (%)
Agriculture, hunting, forestry & fishing	24.7	9.0	18.1	6.1
Mining & quarrying	0.7	1.3	0.2	0.9
Manufacturing	24.2	23.5	28.2	23.5
Electricity, gas & water supply	0.3	1.2	0.2	0.8
Construction	4.0	6.9	3.8	9.2
Trade, hotels & restaurants	10.1	22.0	12.2	28.0
Transport, storage & communication	1.3	9.8	1.4	10.7
Finance, insurance, real estate & business	1.9	3.8	3.3	5.9
Community, social & personal services	32.7	22.3	32.7	14.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

*Source: Calculated from unit level employment and unemployment NSS data, 50th Round, 1993-94 and 61st Round, 2004-05.*

Female employment is stereotyped in terms of the occupations and tasks within sectors and industries. Which occupations are rural and urban women involved in? Are there any distinct changes in the kinds of occupations women have undertaken over time and which occupations constitute the relatively high growth areas in terms of employing women workers? These issues have been dealt with in the next section.

## 5 Occupational Distribution

The occupational profile of women workers portrays a different picture, especially when a detailed disaggregation is undertaken to examine changes reported in the two-digit or three-digit level of occupational categories.<sup>3</sup> Nevertheless, field-based research shows that there are various survival strategies adopted by women for livelihood that are not adequately registered in the occupational coding. A reflection of this is noted in the identification exercise undertaken to highlight prominent occupations in which women are employed as principal workers. Many of these occupations and activities fall in the group 'not elsewhere classified' (nec).

Through a detailed analysis of occupations we have examined categories that have generated additional employment to the magnitude of 50,000 usual principal status (UPS) workers or more from 1993-94 to 2004-05. Since numbers alone are inadequate, the analysis also measured the share of women workers within any given occupation compared to men to identify those jobs in which women are located in the labour market in relatively larger proportions.

Since male employment is much higher, and this is generally so in most occupations too, the study undertakes identification of select occupations where women constitute a significant share. This varies across rural-urban locations tremendously. Relative shifts or changes in male workforce participation in specific occupations may alter the share of women workers in these occupations. Occupational groups which have recorded a relatively higher share of women workers have been identified. What are the changes witnessed in the occupational profile of women? Are there any positive changes reflecting women's entry into professional and technical jobs? Are there any signals of gender stereotypes breaking down or is it more of the same?

The category of professional, technical and related workers has reported an increase in the share of women as compared to men between 1993-94 and 2004-05 both in rural and urban areas. This gain is a direct outcome of better educational qualifications. However, a larger part of these technical workers are IT and ITES related jobs such as computing machine operators, while there are also some women involved in scientific, medical and engineering occupations. Increase of women UPS workers in the professional and technical workers category (NCO 0-1) is a very positive change. This has occurred in both rural and urban areas.

A similar increase is noted in case of administrative, executive and managerial occupations, mostly in urban areas. In other words, rural men undertaking these jobs have increased proportionately

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<sup>3</sup> The NCO-1968 issued by the Directorate General of Employment and Training consists of eight divisions of (one-digit level), 95 groups (at two-digit level) and 465 families (at three-digit level). The office of the Registrar General and Census Commissioner, India modified the three-digit level classification in 1991 to accommodate certain occupations pursued by Scheduled Castes and Scheduled Tribes. Now, with an addition of 47 new categories, there are 512 families.

more than women workers. Clerical workers in most sectors have witnessed a change in nomenclature shifting them to managerial and executive posts especially in urban private sector employment, and a large number of males are also taking up these jobs. Thus, in effect, the share of males increasing among NCO 2 category and reducing in case of clerical jobs has resulted in an increase in the share of women in clerical occupations while their share has not improved in administrative, executive and managerial occupations.

Women have gained as service workers more than men especially in urban areas and their share has increased over time. In the sales worker category, there is an increase of both males and females but the increase is higher for males, therefore reducing the share of females in NCO 4, especially in rural areas.

The category of farmers, fisherman, hunters, loggers and related workers has shown an increase in the relative share of women compared to men. While the proportion of women workers remains substantial in this segment, there has been a gradual decline (see table 19). While primary sector occupations predominate in rural areas, production and related occupations in urban locations for both men and women predominate. Although the proportion of women workers has declined, the reduction has been more substantial for men, thereby resulting in a higher share of women workers.

**Table 19: Occupational distribution of women workers, usual principal and subsidiary status (UPSS), over time**

Occupation	Male		Female		Total	
	1993-94	2004-05	1993-94	2004-05	1993-94	2004-05
<b>Rural</b>						
Professional, technical & related workers	2.3	2.5	1.0	1.8	1.8	2.2
Administrative, executive & managerial workers	0.9	1.9	0.7	1.0	0.9	1.6
Clerical & related workers	1.7	1.6	0.3	0.3	1.2	1.2
Sales workers	5.1	6.2	2.0	2.1	4.0	4.7
Service workers	2.0	2.3	1.7	2.2	1.9	2.3
Farmers, fishermen, hunters, loggers & related workers	74.1	66.3	86.3	83.2	78.5	72.5
Production & related workers, transport equipment operators and labourers	13.9	19.1	8.0	9.5	11.8	15.5
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

<b>Urban</b>						
Professional, technical & related workers	7.4	7.8	12.1	14.3	8.4	9.2
Administrative, executive & managerial workers	6.5	10.2	3.2	5.3	5.8	9.2
Clerical & related workers	10.1	8.1	5.9	5.7	9.2	7.6
Sales workers	18.9	20.0	8.5	9.2	16.7	17.6
Service workers	7.6	7.8	14.4	18.2	9.1	10.1
Farmers, fishermen, hunters, loggers & related workers	9.1	6.2	24.9	18.1	12.4	8.8
Production and related workers, transport equipment operators and labourers	40.4	39.8	31.0	29.2	38.4	37.5
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Total (Urban &amp; Rural)</b>						
Professional, technical & related workers	3.5	3.9	2.5	3.6	3.2	3.8
Administrative, executive & managerial workers	2.3	4.1	1.0	1.6	1.9	3.3
Clerical & related workers	3.7	3.3	1.0	1.1	2.8	2.6
Sales workers	8.4	9.8	2.9	3.1	6.6	7.6
Service workers	3.3	3.8	3.4	4.5	3.3	4.0
Farmers, fishermen, hunters, loggers & related workers	58.4	50.7	78.2	73.8	64.9	58.4
Production & related workers, transport equipment operators and labourers	20.3	24.4	11.1	12.3	17.3	20.4
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Calculated from unit level NSS data, 50th Round, 1993-94 and 61st Round, 2004-05.

In production and related activities, women have registered an increase in absolute numbers as well. In rural areas, however, their share in this category has registered a decline-reflecting the overall increase by higher numbers in these occupations for male workers.

The share of women as compared to men has been gradually improving over time in four categories of occupations at the one-digit level. These are agriculture and related occupations of farming, fishing, hunting, logging and so on; service workers; clerical workers; and professional and technical workers. This increase is noted both in rural and urban areas over the decade 1993-94 to 2004-05 (see table 20).

Table 20: Share of employment within each occupational category, usual principal and subsidiary status (UPSS), over time

Occupation	1993-94		2004-05	
	Male	Female	Male	Female
<b>Rural</b>				
Professional, technical & related workers	79.8	20.2	71.1	28.9
Administrative, executive & managerial workers	70.4	29.6	77.4	22.6
Clerical & related workers	92.1	7.9	89.1	10.9
Sales workers	81.9	18.1	83.7	16.3
Service workers	67.5	32.5	65.2	34.8
Farmers, fishermen, hunters, loggers & related workers	60.6	39.4	58.0	42.0
Production and related workers, transport equipment operators & labourers	75.6	24.4	77.7	22.3
<b>Total</b>	<b>64.1</b>	<b>35.9</b>	<b>63.4</b>	<b>36.6</b>
<b>Urban</b>				
Professional, technical & related workers	69.5	30.5	66.2	33.8
Administrative, executive & managerial workers	88.2	11.8	87.5	12.5
Clerical & related workers	86.5	13.5	83.6	16.4
Sales workers	89.3	10.7	88.7	11.3
Service workers	66.4	33.6	60.7	39.3
Farmers, fishermen, hunters, loggers & related workers	57.6	42.4	55.2	44.8
Production and related workers, transport equipment operators & labourers	82.9	17.1	83.1	16.9
<b>Total</b>	<b>78.8</b>	<b>21.2</b>	<b>78.3</b>	<b>21.7</b>
<b>Total (Urban and Rural)</b>				
Professional, technical & related workers	74.2	25.8	68.5	31.5
Administrative, executive & managerial workers	81.7	18.3	83.7	16.3
Clerical & related workers	88.4	11.6	85.5	14.5
Sales workers	85.7	14.3	86.3	13.7
Service workers	66.9	33.1	62.7	37.3
Farmers, fishermen, hunters, loggers & related workers	60.4	39.6	57.9	42.1
Production and related workers, transport equipment operators & labourers	78.9	21.1	79.9	20.1
<b>Total</b>	<b>67.1</b>	<b>32.9</b>	<b>66.7</b>	<b>33.3</b>

Source: Calculated from unit level NSS data, 50th Round, 1993-94 and 61st Round, 2004-05.

Which occupational categories engaged women workers in relatively larger proportions in 2004-05? The share of women is greater than 40 per cent in case of maids/housekeeping service workers, tobacco prepares and bidi makers, farmers other than cultivators, nursing and other medical/health technicians, and teachers, predominantly primary school teachers (see table 21).

**Table 21: Women workers within occupational category, 2004-05**

NCO 2-digit level code	
>40 %	
53	Maids and other housekeeping service workers (nec)
78	Tobacco preparers and tobacco product makers
62	Farmers other than cultivators
51	Housekeepers, matrons and stewards (domestic and institutional)
08	Nursing and other medical and health technicians
15	Teachers
30-40 %	
63	Agricultural labourers
94	Production and related workers (nec)
55	Launderers, dry cleaners and pressers
64	Plantation labourers and related workers
13	Social scientists and related workers
54	Building caretakers, sweepers, cleaners and related workers
75	Spinners, weavers, knitters, dyers and related workers
66	Forestry workers
79	Tailors, dress makers, sewers, upholsterers and related workers
61	Cultivators

*nec: not elsewhere classified*

*Source: Calculated from unit level records of NSS data, 61st Round, 2004-05.*

Table 21 provides occupations where women constitute a significant proportion. Many of the occupations are obvious and gender stereotypical occupations, such as maids, housekeeping services, bidi makers, farmer supervisors, nurses, health technicians and teachers. Apart from primary sector occupations such as agricultural labourers, cultivators, plantation workers and forestry workers, women are concentrated in production and related work (not elsewhere classified); launderers, dry cleaners and pressers; building caretakers, sweepers, upholsterers; and also among social scientists.

Thus, clearly, an entire mass of women workers as a proportionate share across different occupations as well as within occupations are involved in agriculture, both as labourers and cultivators. The additional employment over the past decade has been in cultivators and farmers (up to 5,714,000 women cultivators and 1,724,000 women farmers) (see annexure 1). The category 'farmers other than cultivators' employs almost 5 per cent of all women workers. It indicates the supervisory nature of the occupation and the share of women in this category has been increasing as men shift out of agriculture.

After the three occupations within agriculture, women under tobacco preparation and its products, primarily bidi making, constitute 2.3 per cent of the workforce. It may be borne in mind that these proportions seem insignificant in relation to the large numbers involved in agriculture. If non-agricultural workers were considered separately, these numbers and their proportions would have been



higher. For instance, tobacco preparation and bidi makers alone would be 11 per cent if only non-agricultural women workers are taken into account. The numbers of rural women workers are increasing over time with approximately more than 500,000<sup>4</sup> women having been added in these occupations over the last decade (see annexure 2).

Female teachers, especially at the primary school level, constitute another prominent occupation. The magnitude and growth of employment experienced in this occupation reflects the increasing emphasis on ensuring adequate female teachers at the elementary level, with efforts being made to universalize eight years of schooling for every child under Sarva Shiksha Abhiyan and encouragement of enrollment and retention of girls. Teachers constitute over 3 per cent of the entire women workforce; however, in urban areas they are 11 per cent (2004-05).

The gender composition in the teaching profession is more equal in urban areas, with more than 50 per cent being women (it is 34 per cent in rural areas). The increases over time in this occupational category is significant, with over 1,200,000 women joining as teachers at different levels between 1993-94 and 2004-05. Of this, close to 800,000 are in rural areas. The efforts to improve enrollment and retention of girl students in rural areas (which display wide gender disparities in educational attainments) are reflected in the 7 per cent per annum growth rate of teachers in rural India.

A very large number of the women who teach are primary school teachers. Their share exceeds that of men among pre-primary school teachers. Women constituted 86 per cent of all pre-primary school teachers in India in 2004-05. A similar situation is noted for craft teachers, where 80 per cent of them are women, although the actual numbers involved are small.

Spinners, weavers, knitters, dyers and related workers (NCO 75) also shows a large share of women workers in non-agricultural activities. In actual numbers, women workers in this group declined by 250,000 while the number of male workers in this group shrunk by over 400,000. The occupational category of tailors, dress makers, sewers, upholsterers and related workers (NCO 79) also reports significant numbers of women workers increasing over time. Spinning and weaving related activities are gradually declining, with more men losing employment than women in these occupations. Involvement in finished products, such as preparation of dresses and garments through embroidery, tailoring and so on (covered under NCO 79) has registered additional women's employment of over 900,000 during the decade 1993-94 to 2004-05 which amounts to an annual growth rate of 5.3 per cent. The growth in this additional employment is similar in rural and urban areas-500,000 and upwards in rural villages and over 400,000 in urban areas.

For all workers, male and female together, the segment of trading occupations (NCO 40) has reported the largest magnitude of increase among non-agricultural activities. Women are shopkeepers and involved in wholesale as well, but retailing units constitute a predominantly significant employment category which reported an increase over time. Over 300,000 women workers have been added as principal status workers alone in this category, which does not include those women who undertake trading work as per the subsidiary status. Although trading, especially retailing activity, has increased tremendously in the period under consideration and is very visible in urban locations, it is in rural areas that women workers predominate in this occupation. In urban areas, it is the men who are merchants, wholesale and retail shopkeepers.

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<sup>4</sup> The magnitude of women workers in numbers is derived from unit level NSS data using Census adjusted population figures for the relevant years. All numbers provided against each occupational category in this section as well as in the appendix tables are approximate rounded-off numbers.

While men predominate as merchants and shopkeepers, women as working proprietors, managers and directors in wholesale and retail trading units (NCO 22) have increased over time, with over 200,000 UPS women workers in this occupation. This category is prominent for the additional employment in sheer numbers of women workers both in rural and urban areas (see annexures 2 and 3).

Interestingly, women's share as working proprietors, directors and managers in occupations such as mining, construction, manufacturing concerns (NCO 24) as well as other services (NCO 25) has also registered an increase over time. This is reported both in rural and urban areas.

The segment of occupation in which women, especially young girls, are most prominently visible in the mushrooming urban retail units is that of salespersons, shop assistants and related workers (NCO 43). Again, the increase over time in actual numbers is much more in urban areas (over 300,000), than in rural areas (which is not unsubstantial at 100,000).

Food and beverage processors is another category (NCO 77) where substantial women are principal workers. The increase in this occupational group is primarily in rural areas for grain millers, food preservers, canners and bakers, confectioners, sweetmeat makers and related food processors. Women UPS workers in urban areas in this occupational group have declined over the period 1993-94 to 2004-05.

Another occupational segment where women have experienced an increase in terms of net additional employment over time is that of hotels and restaurant keepers (NCO 50), and as cooks, waiters, bartenders and related domestic and international workers (NCO 52). The increases in these categories have been both in rural and urban areas. This would include all the self-employed small eateries on pavements and highway roads as well as those mushrooming in malls and shopping complexes/multiplexes.

One stereotypical category of occupation where women are predominantly involved, both in urban and rural locations, is that of maids and other housekeeping service workers (not elsewhere classified) (NCO 53). The increase in this occupation has been over 1,100,000. It is the foremost occupation for generating additional employment in urban areas (to the magnitude of nearly 800,000). Interestingly, many of these women workers are recorded as regular workers.

A related category of building caretakers, sweepers and cleaners (NCO 54) has registered an additional employment of more than 150,000 women UPS workers. Most of this increase is noted in urban areas, although rural areas have also recorded a positive growth rate of 2 per cent (this is marginally lower than that noted for urban areas at 3 per cent).

Hairdressers, barbers, beauticians and related workers (NCO 56) have increased in both rural and urban areas, albeit more in the latter. This is also reflected in the increasing demand for skill/training courses among women/young girls for beauty courses and the number of beauty parlours mushrooming, especially in urban locations.

Production (NCO 94) and construction (NCO 95) related workers are other occupational categories which reported additional women's employment both in urban and rural areas. Number of labourers (not elsewhere classified) has grown by 100,000 women, while bricklayers and construction workers have registered an increase of over 660,000. In the category of production related workers, women are predominantly involved in making brooms, chics, bamboo, reed and cane furniture.

The highest growth rate experienced for women's employment in India over the period 1993-94 to 2004-05 is in transport conductors and guards (NCO 37) (see annexure 4). It has grown at an annual compound growth rate of 32 per cent. Computing machine operators has registered the next highest growth

in women's employment at 13 per cent. It is the highest occupational group for urban areas, where the growth is 17 per cent per annum. In rural areas, however, the highest growth has been in elected and legislative officials—a direct offshoot of the reservation policy post the 73rd and 74th constitutional amendments whereby 30 per cent of seats at all rungs of panchayati raj institutions are reserved for women.

Growth in women's employment in rural and urban areas is obviously in different occupations (see annexures 5 and 6). In rural areas, painters as a category have increased, probably due to the inclusion of a new category of village painters who work on wall and clay objects. This inclusion may have resulted in a percentage spurt of workers under this code but the numbers involved are not too large. In rural areas, material handling and related equipment operators (loaders and unloaders) (NCO 97) recorded an additional employment of nearly 64,000 women UPS workers during the period 1993-94 to 2004-05. A large majority of them work as packers, labellers, checkers, testers, sorters, weighers and counters. Urban areas, however, have recorded a marginal decline in this category over the same time period.

In terms of regional concentration of women workers, the states with relatively higher women's work participation are the southern states of Andhra Pradesh, Tamil Nadu and Karnataka; and the states of Maharashtra, Rajasthan, Madhya Pradesh, Gujarat and Orissa. These states show slight variations across rural and urban locations. In terms of NCO categories, it is interesting to note the same states which have a larger proportion of women workers are also the states where there is a demand for women within these occupations (see table 22).

**Table 22: States with higher proportion of women workers, by location and occupational categories, 2004-05**

NCO single digit	Rural females	Urban females
Professional, technical and related workers	Kerala (15), West Bengal (10)	Maharashtra (18), West Bengal (13)
Administrative, executive & managerial workers	West Bengal (23), Andhra Pradesh/ Tamil Nadu (13), Maharashtra (11)	Maharashtra (25), Tamil Nadu (15), Andhra Pradesh (10)
Clerical & related workers	Kerala (20), Maharashtra (12), Tamil Nadu (10)	Maharashtra (28), Tamil Nadu (15)
Sales workers	Andhra Pradesh (18), Uttar Pradesh (11), Orissa (10)	Tamil Nadu (18), Andhra Pradesh (17), Maharashtra (15), Karnataka (10)
Service workers	Andhra Pradesh (22), Tamil Nadu/ Uttar Pradesh (12), Kerala (11)	Maharashtra (19), Andhra Pradesh (14), Tamil Nadu (11), West Bengal (10)
Farmers, fishermen, hunters, loggers & related workers	Uttar Pradesh (14), Maharashtra (12), Andhra Pradesh (10)	Maharashtra/Uttar Pradesh (13), Rajasthan (11), Tamil Nadu/ Andhra Pradesh (10)
Production & related workers, transport equipment operators & labourers	Andhra Pradesh (13), West Bengal (12), Tamil Nadu / Uttar Pradesh (11)	Tamil Nadu (16), Maharashtra (14), Uttar Pradesh (13)

*Note: Figures in parenthesis indicate the proportion of women workers in the state within the NCO category.*  
*Source: Analysed from unit level NSS data, 61st Round, 2004-05.*

Another point to be noted is that the category denoting workers not reporting any occupation (NCO X9) is gradually increasing over the years for women. Overall 30 per cent of workers (90 per cent in urban areas) listed under this category are women.

In summation, women continue to be employed in stereotypical jobs, such as maids, cooks, ayahs, housekeepers, matrons, teachers, nurses, tailors and so on. Their numbers have in fact increased in these occupations. Many of these workers remain in the informal economy or what is also termed as the unorganized sector. Further, more women are employed as subsidiary status workers. What is the magnitude of women subsidiary status workers? Is there an increase in their numbers too? What are the occupations in which these subsidiary status women workers are employed?

### 5.1 Subsidiary Status Workers

Since deployment of labour supply continues to be primarily a household decision and not always one of individual choice, women's labour tends to remain subsidiary in one-fourth of the cases (UPSS labour force). There are caste-, family- and region-based restrictions on women's participation that can impede them from taking up paid categories of work. This also influences the involvement of women in unpaid family work as helpers or supplementary hands.

Of the 33 million subsidiary status workers, 30 million women were in rural areas while only 3 million were located in urban areas in 2004-05 (see table 23). From 1993-94 to 2004-05, while subsidiary women workers have increased in rural areas from 29 million to 30 million, the numbers in urban areas have grown marginally from 3.5 million to 3.7 million.

Table 23: Magnitude of subsidiary status workers, over time

(in millions)

	Rural		Urban	
	Female	Male	Female	Male
1993-94	28.7	4.0	3.5	0.6
1999-2000	23.2	2.6	2.8	0.5
2004-05	30.3	4.3	3.7	1.0

Source: Calculated from unit level NSS data, various rounds.

Women comprise bulk of the subsidiary workers-88 per cent in rural areas and 79 per cent in urban locations. A majority of the rural women subsidiary status workers (87 per cent) are involved in agriculture. Of these, 74 per cent are cultivators and farmers, and only 13 per cent are agricultural labourers. In non-agricultural occupations, rural women are primarily involved in tailoring, sewing, etc., and bidi making, followed by trading as merchants and shopkeepers; production related workers and forestry workers. The other categories where subsidiary status women are employed is similar to women UPS workers.

In urban locations too women are involved as subsidiary workers in agricultural activities in large numbers (32 per cent). Of this only 6 per cent are agricultural labourers, while 26 per cent are cultivators

and farmers. One-fifth of all subsidiary status workers are occupied in tailoring, sewing, etc., followed by teachers, in which 8 per cent of all subsidiary status urban women workers are occupied. Even in urban locations, subsidiary status women workers are by and large occupied in activities similar to UPS workers. This goes to emphasize the point that there is demand for women's labour and they are drawn into such occupations both as UPS and subsidiary status workers.

Arguments proffered in the analysis of rural women subsidiary status workers in the literature emphasize the cyclical nature of change in agriculture, with alterations in cropping patterns and production of different crops, especially cereals, oilseeds and cotton (see Sarkar, 2008; also Chand, 2000; Narain, 2006; Sundaram and Tendulkar, 2006). The shifts and decline in subsidiary women workers from the 1980s to the 1990s have been associated with the introduction of labour absorbing green revolution technologies and large expansion of oilseeds cultivation in the 1980s, while in the 1990s the hurdles faced by the oilseed development programme and the failure of cotton crops are seen as part causes for the withdrawal. Given that the states of Maharashtra and Madhya Pradesh where oilseed and cotton cultivation is undertaken by large landholding cultivators, its failure may have led to the disproportionately higher withdrawal of self-employed subsidiary workers from such relatively well-to-do households (Sarkar, 2008). However, in order to say anything more categorical, a more systematic and detailed crop-wise, state-wise analysis of labour use (especially of women compared to that of men) would be required which is way beyond the mandate of this paper.

While rural women workers do constitute bulk of the women's workforce, some of the interesting changes seem to be occurring in urban areas. The silver lining is with respect to the increase in the professional, technical and managerial categories apart from the production related and service workers category—a direct reflection of the educational attainments of women, especially for regular workers. Since this gain for women workers is more an urban phenomenon, it is worthwhile examining whether income or class inequalities affect their chances in accessing regular employment.

## **6 Differential Access to Regular Employment in Urban Areas**

The gains in employment noted for urban women in regular employment are distinct and reflects the education quotient clearly. While there remains a class-based inequality across MPCE quintiles, it is important to examine whether the returns earned by regular workers across consumption quintiles vary significantly. Also, what kinds of work do these regular workers among different classes of women undertake? Is the regular work poorer women undertake mainly that of service providers for the relatively better-off sections of the population?

The analysis across the poorest and richest quintiles reveals the differences in labour market access for women. Adopting a classification where any enterprise having 10 or more workers is organized and all others are unorganized, regular workers were divided into organized and unorganized sectors across MPCE quintiles. For regular workers, there is a substantial difference in the share of organized workers in the poorest and richest quintiles. Bulk of the poorest women regular workers are employed in the unorganized sector, while the exact opposite is true for the richest quintile. The share of organized workers varies from 19 per cent in case of the poorest to 70 per cent in case of the richest quintile regular workers (table 24). These differences will get reflected in the types of enterprises these women work in.

**Table 24: Distribution of urban regular workers in organized and unorganized sectors, 2004-05 (%)**

MPCE quintile	Organized sector	Unorganized sector
Q <sub>1</sub> (bottom 20 %)	19.1	80.9
Q <sub>2</sub>	24.3	75.7
Q <sub>3</sub>	37.6	62.4
Q <sub>4</sub>	51.8	48.2
Q <sub>5</sub> (top 20 %)	70.0	30.0
All	47.5	52.5

*Source: Calculated from unit level employment and unemployment NSS data, 61st Round, 2004-05.*

A staggering proportion of 53 per cent regular women workers are engaged in jobs with private households as maid servants, cooks, etc., in the poorest quintile (see table 25). The share of jobs in private households is also quite high in the next higher quintile of poor households. In the richest quintile, 61 per cent of all regular workers are in government/public (48 per cent) or large private organizations (13 per cent).

**Table 25: Distribution of urban female regular workers, principal status, by enterprise type, 2004-05 (%)**

MPCE quintile	Proprietary	Govt./Public sector	Pvt. corporate sector	Pvt. household	Others
Q <sub>1</sub> (bottom 20 %)	24.8	6.5	10.4	52.7	5.6
Q <sub>2</sub>	32.3	11.5	6.1	43.7	6.4
Q <sub>3</sub>	29.2	19.5	10.0	27.2	14.1
Q <sub>4</sub>	27.9	32.4	8.0	15.2	16.5
Q <sub>5</sub> (top 20 %)	12.4	48.0	13.2	9.3	17.1
All	22.8	30.5	10.2	21.5	15.0

*Source: Calculated from unit level employment and unemployment NSS data, 61st Round, 2004-05.*

These differences between poorest and richest quintile regular women workers gets reflected in other aspects like nature of job contract and social security benefits. In the poorest quintile, 91 per cent of jobs are based on verbal contract and only 6 per cent of jobs are based on written contracts of more than three years (see table 26). In the richest quintile, 55 per cent of jobs are based on written contracts for a period of more than three years and 38 per cent of jobs are based on unwritten contracts. In India, the practice of short-term written contract jobs is negligible.

**Table 26: Distribution of urban female regular workers, principal status, by types of job contract, 2004-05 (%)**

MPCE quintile	No written job contract	Written job contracts	
		More than 3 years	Others
Q <sub>1</sub> (bottom 20 %)	90.5	5.9	3.6
Q <sub>2</sub>	84.9	12	3.1
Q <sub>3</sub>	71.6	23.9	4.5
Q <sub>4</sub>	55.5	37.6	6.9
Q <sub>5</sub> (top 20 %)	37.8	54.5	7.7
All	60.4	33.7	5.9

*Source: Calculated from unit level employment and unemployment NSS data, 61st Round, 2004-05.*

As seen from table 26, female regular workers with written job contracts are less than 40 per cent, with only 34 per cent of them reporting written contracts of more than three years. There are no reliable estimates of how many workers are eligible but do not receive any social security benefits such as provident fund, pension, gratuity, health and maternity benefits, and so on. However, if one were to take the regular workers employed with government/public sector enterprises as a proxy to reflect eligibility criteria, then it is feasible to assess what percentage of these workers are indeed recipients of these benefits.

Using a liberal definition of identifying workers who are recipients of any one of the listed social security benefits (of the 31 per cent urban female regular workers in government/public sector enterprises) only close to three-fifths of them are in employment categories in which they enjoy any social security benefit.<sup>5</sup> A large segment of these workers are in fact not employed in a capacity to be eligible for any benefit. Close to 59 per cent of urban female regular UPS workers are denied any social security benefits. This varies across quintiles. In the poorest quintile, only 3 per cent of regular women workers get all benefits and a huge 90 per cent get no benefits. In the richest quintile, 49 per cent of regular workers get full benefits and 30 per cent get no benefits (see table 27).

**Table 27: Percentage distribution of female regular workers, principal status, by type of social security benefits, 2004-05**

MPCE quintile	Not eligible for any benefit	Eligible for	
		Only Provident Fund/pension	Provident Fund/pension, gratuity, health & maternity benefits
Q <sub>1</sub> (bottom 20 %)	92.2	2.6	2.9
Q <sub>2</sub>	87.5	3.4	5.5
Q <sub>3</sub>	72.9	5.2	13.1
Q <sub>4</sub>	55.9	7.5	23.2
Q <sub>5</sub> (top 20 %)	29.9	9.2	49.9
All	58.5	6.5	26.6

*Note: Only two major types of social security benefits are given in the table. Rows will not add up to 100.*  
*Source: Calculated from unit level employment and unemployment NSS data, 61st Round, 2004-05.*

<sup>5</sup> Based on IHD calculations from unit level data.

The average wage/salary received is as expected: it is higher for better-off quintiles, and there is substantial disparity in the average earnings of men and women (see table 28). The gender disparity declines in the higher MPCE quintiles, reflecting the better educational qualifications and professional jobs into which women from better-off households enter as employees.

**Table 28: Average wage/salary received by urban regular workers by current daily status and gender for the age group 15-59 years, 2004-05**

*(in Rupees)*

MPCE quintiles	Male	Female
Q <sub>1</sub> (bottom 20 %)	79.49	33.31
Q <sub>2</sub>	100.02	53.95
Q <sub>3</sub>	135.06	76.49
Q <sub>4</sub>	178.74	118.45
Q <sub>5</sub> (top 20 %)	338.35	276.24
All	200.99	150.97

*Source: Calculated from unit level employment and unemployment NSS data, 61st Round, 2004-05.*

## 7 Conclusion: Trends and Policy Suggestions

The larger number of women, both in rural and urban areas, entering the labour force and seeking work is an illustration of demand for employment and the need for employment among women. Any employment policy for India therefore must pay specific attention to women and development of sectors that can absorb the labour supplies of women. Simultaneously, improving the skill content of women workers in order for them to be able to participate productively and receive adequate returns is another area that must be addressed.

A clear movement away from the erstwhile concepts of family wages, by internalizing the need for equal and appropriate wage returns for women workers, is essential in order for women to participate and earn in their own right. The biggest drawback for such a transition to occur stems from the low or inadequate education and skill/training attributes of women. With nearly 85 per cent of rural and 59 per cent of urban women workers illiterate or literate only up to primary level, the labour market participation of these women is innately circumscribed.

To improve this lacuna, education is a basic requirement. It has been improving over time, but the change is still very gradual. Alongside basic literacy skills, women need to be trained in professional or vocational skills that are market oriented. A mechanism for better, periodic and comprehensive collection of information is essential when evolving systems to ensure vocational skill/training provided is appropriate and in keeping with market requirements. Currently, such training would mean developing skills such as managing retail outlets, servicing, data entry, mechanics repairing tasks, and so on. Market conditions often result in hiring service providers and training them on-the-job to suit the requirements of specific units, for example, in manufacturing which requires sorting, packing, labelling, checking, and so on.



The shift from casual worker category into the self-employment segment that has occurred over the last decade is a reflection of different elements. The segment of the labour force which accepts casual work is largely that of needy households where the additional earnings of women are essential for survival. This is the reason why poorer households report an obvious high proportion of casual women workers.

The overall decline in casual workforce reported by the statistics then seems to be more of a definitional issue. Probably with changing labour processes whereby substantial segments of the casual workforce are routed through contractual systems of labour hiring, the distinctions between self-employment and casual workers is becoming blurred. Casual workers and self-employment are categorized based on the twin criteria of majority time spent and major income generated from the work. The likelihood that women who are working under contract get enumerated as self-employed due to the nature of reportage and enumeration cannot be ruled out. The other plausible hypothesis stems from socio-economic dimensions of the population in the labour force. For instance, women belonging to a certain strata will not undertake casual paid work, but can be drawn in to work in household enterprises/shops and so on.

It is possible that while there has been a gradual decline in poverty levels and women have been withdrawing from casual work, there are other entrepreneur households in which women are reportedly participating as partners. This most certainly explains the increase in work participation of the 34-plus age group of women. Another important aspect is changes in the educational attainments of women and the concomitant demand for labour in jobs which can suitably utilize their human capital attributes. This is reflected in the increases in urban technicians, computer processing, sales and service workers in the occupation-based analysis undertaken in this paper.

The concentration of women workers in primary sector activities such as agriculture, hunting, forestry, fishing, etc., continues in spite of a marginal decline (86 per cent to 83 per cent) over the years. However, the actual numbers as well as share of women workers compared to men is increasing, reflecting the feminization of agriculture.

Given the bulk of women involved in primary sector activities, specific attention to issues of enhancing productivity and improving returns in the agricultural sector becomes essential. The significance of food security and ensuring basic levels of access to nutritious food grains, given the high levels of malnutrition and undernourishment, cannot be undermined. Thus while cash crop introduction and commercialization may be optional suggestions, these have to be balanced carefully to ensure necessary access to food for all.

In order to improve access to food security and overall well-being, strategizing off-farm or non-farm rural diversification is certainly a preferred route to address the low productivity employment surplus in agriculture and related activities. Avenues for off-farm rural employment through development of food processing activities, self-help groups, micro credit, enterprise development and so on may be beneficial for facilitating the shift of women from agriculture. This is especially so in the context of the substantial extents of underemployment or disguised unemployment that appear to be systemic in the manner rural economies operationalize work schedules in which women's labour is utilized as unpaid, family contribution and deployed with ease.

A major concern that remains in the context of women's work is the unrecognized and invisible component of their contribution, which keeps the female workforce participation rate as low as 29 per

cent. In order to increase female workforce participation, there is need to provide a conducive environment with enabling conditions for enhancing women's visibility and participation in productive and decent employment. This can be planned through infrastructure development for facilitating employment generation as well as ease of entry into the workforce through educational and skill/training institutes, transportation, safety and security measures, and so on.

Increase in female workforce participation is desirable in order to reduce the higher incidence and intensity of poverty faced by women and the social practice of early marriages. In addition to the unequal burden of poverty, women are also faced with inequality of resource distribution and poor ownership as well as access to economic resources, land, property, etc. Given the dependence of women on forests and village commons to fetch fuel, fodder and minor forest products, the reduction of common property resources adversely impacts women's lives as well as their livelihoods. The additional time deployed in the collection of fuel, water and fodder restricts the time available to women for productive employment.

Finally, it may be stated that women's entry into the labour market is going to be an increasing phenomenon in the future. Enhancing women's work participation in productive employment is also desirable in the interest of food security and improving nutritional status as it is well acknowledged that a higher proportion of women's earnings is spent on food and nutrition for the family. Fulfilling basic needs of the household often remains the woman's responsibility in terms of food, nurture, health care, and so on. Of course, the additional work burden requires support, such as easy access to drinking water, provision of child care facilities, etc., to ease the other domestic responsibilities which remain with women. The provision of support services, for example, child care in rural areas and working women hostels or cheaper housing in urban locations is essential to facilitate mobility of women workers.

The newer avenues of work for women that have been identified have the potential to lead to gradual transformation in terms of acceptance of atypical and uncommon job profiles, for example, night shifts in IT offices, BPOs, call centres, etc.; changing perceptions and aspirations among parents/guardians, for example, fashion, entertainment and media related jobs; and conducive and accepting societal environs. These changes are at the moment limited to urbanized, metropolitan areas, with little percolation into villages. The National Rural Employment Guarantee Scheme (NREGS) programme could be a harbinger of change in the rural context, with assured government employment for all those women who will demand employment up to 100 days. Early assessments of the programme are already portraying the ways in which women have gained from this. There is little doubt that it will have a very positive impact on rural lives, but only time will unfold the full story of rural Indian women workers.

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**Annexure 1: Additional employment of UPS women workers, 1993-94 to 2004-05, total  
(rural and urban) (greater than 50,000 women workers)**

NCO	Occupational group description	Additional employment (in '000s)	Growth rate (%)
61	Cultivators	5713.74	1.7
62	Farmers other than cultivators	1723.56	3.2
15	Teachers	1129.53	4.0
53	Maids and other housekeeping service workers (nec)	1081.95	4.3
79	Tailors, dress makers, sewers, upholsterers and related workers	919.60	5.3
95	Bricklayers and other constructions workers	645.68	5.2
94	Production and related workers (nec)	533.42	4.5
78	Tobacco preparers and tobacco product makers	472.87	1.9
43	Salesmen, shop assistants and related workers	453.64	4.6
40	Merchants and shopkeepers, wholesale and retail trade	321.96	1.5
24	Working proprietors, directors and managers-mining, construction, manufacturing and related concerns	289.30	3.4
52	Cooks, waiters, bartenders and related workers (domestic and institutional)	240.36	6.6
50	Hotel and restaurant keepers	221.61	6.5
22	Working proprietors, directors and managers-wholesale and retail trade	201.89	9.7
26	Working proprietors, directors and managers-other services	176.81	6.6
08	Nursing and other medical and health technicians	159.70	3.3
54	Building caretakers, sweepers, cleaners and related workers	158.24	2.5
56	Hair dressers, barbers, beauticians and related workers	122.37	11.7
66	Forestry workers	114.01	5.4
34	Computing machine operators	88.29	12.3
68	Fishermen and related workers	82.25	6.8
41	Manufacturers, agents	78.99	7.2
99	Labourers (nec)	78.29	0.5
35	Clerical and related workers (nec)	71.08	0.8
77	Food and beverage processors	65.07	1.1
07	Physicians and surgeons (allopathic, dental and veterinary surgeons)	64.60	5.4

*Source: Calculated from NSS unit level data records (50th and 61st round) and Census adjusted population figures*

**Annexure 2: Additional employment of UPS rural women workers, 1993-94 to 2004-05  
(greater than 50,000 women workers)**

NCO	Occupational group description	Additional employment (in '000s)
61	Cultivators	5,641.35
62	Farmers other than cultivators	1,697.92
15	Teachers	759.21
78	Tobacco preparers and tobacco product makers	556.61
95	Bricklayers and other constructions workers	532.22
79	Tailors, dress makers, sewers, upholsterers and related workers	512.08
94	Production and related workers (nec)	408.11
40	Merchants and shopkeepers, wholesale and retail trade	346.58
53	Maids and other housekeeping service workers (nec)	314.06
99	Labourers (nec)	264.99
52	Cooks, waiters, bartenders and related workers (domestic and institutional)	171.08
24	Working proprietors, directors and managers-mining, construction, manufacturing and related concerns	159.59
50	Hotel and restaurant keepers	149.27
77	Food and beverage processors	128.97
22	Working proprietors, directors and managers-wholesale and retail trade	125.34
08	Nursing and other medical and health technicians	117.97
66	Forestry workers	110.85
43	Salesmen, shop assistants and related workers	110.56
97	Material handling and related equipment operators, loaders and unloaders	63.93
68	Fishermen and related workers	59.20
56	Hair dressers, barbers, beauticians and related workers	49.63

*Source: same as annexure 1.*

**Annexure 3: Additional employment of UPS urban women workers, 1993-94 to 2004-05  
(greater than 50,000 women workers)**

NCO	Occupational group description	Additional employment (in '000s)
53	Maids and other housekeeping service workers (nec)	767.90
79	Tailors, dress makers, sewers, upholsterers and related workers	407.52
15	Teachers	370.32
43	Salesmen, shop assistants and related workers	343.08
26	Working proprietors, directors and managers-other services	143.28
24	Working proprietors, directors and managers-mining, construction, manufacturing and related concerns	129.70
94	Production and related workers (nec)	125.31
54	Building caretakers, sweepers, cleaners and related workers	114.30
95	Bricklayers and other constructions workers	113.47
34	Computing machine operators	86.30
22	Working proprietors, directors and managers-wholesale and retail trade	76.55
56	Hair dressers, barbers, beauticians and related workers	72.74
61	Cultivators	72.39
50	Hotel and restaurant keepers	72.34
41	Manufacturers, agents	71.57
52	Cooks, waiters, bartenders and related workers (domestic and institutional)	69.28
88	Jewellery and precious metal workers and metal engravers (except printing)	54.10
33	Book-keepers, cashiers and related workers	51.73

*Source: same as annexure 1.*

Annexure 4: Growth rate in women's employment (total), 1993-94 to 2004-05

NCO 2	Occupational group description	Growth rate (%)
37	Transport conductors and guards	31.8
34	Computing machine operators	12.6
56	Hair dressers, barbers, beauticians and related workers	12.1
25	Working proprietors, directors, managers and related executives-transport, storage and communication	11.1
31	Village officials	10.4
22	Working proprietors, directors and managers-wholesale and retail trade	9.9
20	Elected and legislative officials	9.4
03	Engineering technicians	9.0
02	Architects, engineers, technologists and surveyors	8.8
X9	Workers not reporting any occupation	8.6
74	Chemical processors and related workers	7.6
41	Manufacturers, agents	7.3
52	Cooks, waiters, bartenders and related workers (domestic and institutional)	6.9
26	Working proprietors, directors and managers-other services	6.8
68	Fishermen and related workers	6.7
09	Scientific, medical and technical persons, other	6.7
50	Hotel and restaurant keepers	6.7
36	Transport and communication supervisors	6.4
93	Painters	6.1
07	Physicians and surgeons (allopathic, dental and veterinary surgeons)	5.8
84	Machinery fitters, machine assemblers and precision instrument makers (except electrical)	5.6
19	Professional workers (nec)	5.6
79	Tailors, dress makers, sewers, upholsterers and related workers	5.5
29	Administrative, executive and managerial workers (nec)	5.4
95	Bricklayers and other construction workers	5.4
66	Forestry workers	5.4
10	Mathematicians, statisticians and related workers	5.3

Source: same as annexure 1.

Annexure 5: Growth rate in women's employment (rural), 1993-94 to 2004-05

NCO	Occupational group description	Growth rate (%)
20	Elected and legislative officials	34.2
93	Painters	27.5
57	Protective service workers	18.3
30	Clerical and other supervisors	14.4
39	Telephone and telegraph operators	13.8
56	Hair dressers, barbers, beauticians and related workers	13.5
49	Sales workers (nec)	12.9
07	Physicians and surgeons (allopathic, dental and veterinary surgeons)	11.3
22	Working proprietors, directors and managers-wholesale and retail trade	11.3
31	Village officials	10.3
52	Cooks, waiters, bartenders and related workers (domestic and institutional)	9.9
59	Service workers (nec)	8.2
18	Composers and performing artists	7.8
50	Hotel and restaurant keepers	7.8
98	Transport equipment operators	7.6
95	Bricklayers and other construction workers	7.2
15	Teachers	7.2
08	Nursing and other medical and health technicians	7.1
97	Material handling and related equipment operators, loaders and unloaders	6.6
36	Transport and communication supervisors	6.5
25	Working proprietors, directors, managers and related executives-transport, storage and communication	5.9
79	Tailors, dress makers, sewers, upholsterers and related workers	5.7
68	Fishermen and related workers	5.6
66	Forestry workers	5.4

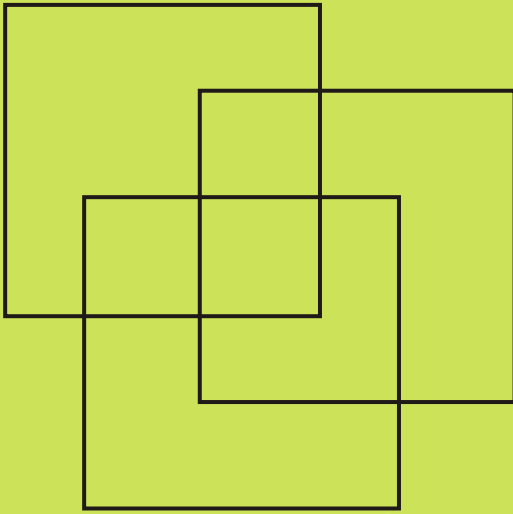
Source: same as annexure 1.



Annexure 6: Growth rate in women's employment (urban), 1993-94 to 2004-05

NCO	Occupational group description	Growth rate (%)
34	Computing machine operators	17.0
68	Fishermen and related workers	16.3
09	Scientific, medical and technical persons, others	14.6
03	Engineering technicians	14.5
66	Forestry workers	13.7
25	Working proprietors, directors, managers and related executives-transport, storage and communication	13.5
41	Manufacturers, agents	13.4
74	Chemical processors and related workers	12.9
88	Jewellery and precious metal workers and metal engravers (except printing)	12.8
29	Administrative, executive and managerial workers (nec)	11.4
56	Hair dressers, barbers, beauticians and related workers	10.8
31	Village officials	10.3
2	Architects, engineers, technologists and surveyors	9.7
12	Accountants, auditors and related workers	9.3
26	Working proprietors, directors and managers-other service	8.7
22	Working proprietors, directors and managers-wholesale and retail trade	7.9
83	Blacksmiths, tool makers and machine tool operators	7.5
19	Professional workers (nec)	7.3
10	Mathematicians, statisticians and related workers	6.9
43	Salesmen, shop assistants and related workers	6.6
84	Machinery fitters, machine assemblers and precision instrument makers (except electrical)	6.2
44	Insurance, real estate, securities and business service salesmen and auctioneers	6.0
38	Mail distributors and related workers	5.8
80	Shoe makers and leather goods makers	5.7
36	Transport and communication supervisors	5.6

Source: same as annexure 1.



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