

# Transforming the Indian Labour Market through Women's Participation

## A Policy Paper

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No. 163/2024

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



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## I. Introduction

Women's low participation in the labour market has remained central to policy debates across the country, particularly when the country had witnessed a stark decline in the workforce rates of women since 2004 as reported by the erstwhile National Sample Surveys (NSS). Women's work participation rates (WPR) had declined by 6.7 percentage points during 2004-05 and 2017-18 which had remained a significant policy concern across the country. Though India's commitment to the global SDGs (SDG 5) reflects on the need to ensure effective participation of women in economic life the labour market challenges for women amidst high informality has remained a significant policy concern. The quinquennial rounds of the Employment and Unemployment Surveys conducted in the country by the National Sample Survey Organization (NSSO) had limitations for providing employment data on a yearly basis. However, the National Sample Survey Office (NSSO) reiterated the need to have labour force data available at regular intervals to observe the labour market trends and indicators frequently for informing policy towards improving women's participation in the workforce and also improving their quality of employment by introducing the Periodic Labour Force Survey (PLFS) in 2017 (GoI, 2017). Though the PLFS reported an increase in work participation rates of women, the participation rate is still low with persisting gender gaps that can be addressed through effective policy intervention.

There is no denying the fact that the country witnessed a 13.9 percent increase in workforce participation from with 22 percent in 2017-18 to 35.9 percent in 2022-23. At the recently held G20 New Delhi Leaders Declaration 2023, India committed to promoting 'Gender Equality and Empowering All Women and Girls' by focusing on aspects such as Enhancing Economic and Social Empowerment, Bridging the Gender Digital Divide, Securing Women's Food Security, Nutrition, Well-Being, and Creation of a Working Group on Women's Empowerment. The declaration also acknowledged the vast disparities between the employment and labour force participation rates of men and women and recognized the need to take appropriate measures to promote gender equality in economic opportunities. The G20 leaders also committed to forming a 'Working Group on Empowerment of Women' to promote gender equality, which will hold its inaugural meeting in Brazil during the country's G20 presidency. Thus, India has brought the debate around promoting gender equality and empowerment of women to the centre stage of the development discourse across the world.



### *Explaining low participation rates*

It is expected that with all the positive indicators and structural changes in the Indian economy, the proportion of women in the labour force is expected to increase, translating into an improved employment scenario for women. The debates and discourse around improving female labour force participation have existed for a long time, predominantly since 2004-05, driven by the declining and low participation of women in economic activities. Women's participation in the labour force has been falling in India for over three decades. This decline has persisted despite India's highest economic development since independence (Mehrotra & Sinha, 2019). Some of the debates have tried to explain that increasing capital intensity in the manufacturing sector has limited opportunities for women due to their lack of education and skills (Mehrotra & Parida, 2017). Some scholars had highlighted the increase in education for young women had led to the decline in employment (Chowdhury, 2011; Thomas, 2012; Rangarajan et al., 2011). It was argued that in rural areas, the decline in Female Labour Force Participation (FLFP) was due to a large number of women pursuing higher education, but it does not mean that FLFP of rural women will increase in future because they are better educated (Neff et al, 2012). Further, women in India perform a higher proportion of unpaid work, including caring for children, the sick, and the elderly that pushes them to low paying jobs mostly in the informal sector. Other reasons attributed to declining trends have been limited employment opportunities, women enrolling in education, an increase in household income and undocumented women's labour (Mazumdar & Neetha, 2011; Kapsos et al., 2014; Verick, 2017; Mehrotra & Parida, 2017).

India has made significant strides in expanding women's access to education in the previous years. However, the country's economic progress has not produced many opportunities that might easily employ women, particularly for those living in rural areas (Chaudhary & Verick, 2014). The existence of a U-shaped curve has been explained in the recent Nobel laureate Claudia Goldin's work in other societies wherein it is observed that adult women's labour force participation has been U-shaped i.e when incomes are low, women are in the labour force to a large extent. Women are often engaged as unpaid workers in family farms or in household businesses and with increase in education they move into paid labour force as reflected in the rising portion of the U-shaped curve (Goldin, 1995). Similarly, some studies in the Indian context have highlighted the relation between participation in labour and educational attainment having a U-shaped



distribution. Compared to women with primary or secondary education, women having lower educational attainment are more active in the labour market. It has also been observed that women from lower socio-economic background work outside the home to supplement their household income (Dasgupta and Goldar, 2005). Furthermore, the social structures, especially caste and religious norms and rules, frequently prevent women from entering the workforce (Desai & Jain, 1994).

### *Women in Informal Employment*

As discussed above, women workers in the country are mostly concentrated in the informal sector engaged in low paying jobs particularly self-employment, piece-rated work, casual work, domestic work, home based work etc. which remains the least protected sectors. Further, the COVID 19 pandemic aggravated the persisting inequalities in the labour market. Women workers were worst affected by the pandemic due to their concentration in low paying jobs in certain sectors which was worst hit by the pandemic leading to significant livelihood losses. A recent ILO Covid monitor had highlighted that majority of job losses and declining working hours was witnessed in hardest hit sectors like retail trade, accommodation, food services and manufacturing. Further, there were losses in post-support labour income relatively larger for self-employed, low paid and low skilled women reflecting on a risk of uneven recovery and greater inequality (ILO, 2021).

Such a situation was most likely to reverse some of the progress done towards achieving SDG 5. There is no denying the fact that the unprecedented employment loss for women needs to be backed by adequate policy support for not only enhancing mobility of women but also protecting their well-being. Further, women's limited choices of employment and concentration in certain sectors with low paying employment often raises a question on quality of employment (Samantray, 2021). However, the Government of India has undertaken several initiatives in the form of schemes and programmes towards promoting women's employment. The government has invested in social security programmes, skill development, better educational opportunities and legislative reforms to ensure equal opportunities to women workers. Though, these initiatives have contributed immensely in addressing the gender gaps and improving female labour force participation in the country, there are several challenges that needs to be addressed to encourage women to participate in the labour force with improved access to social security.



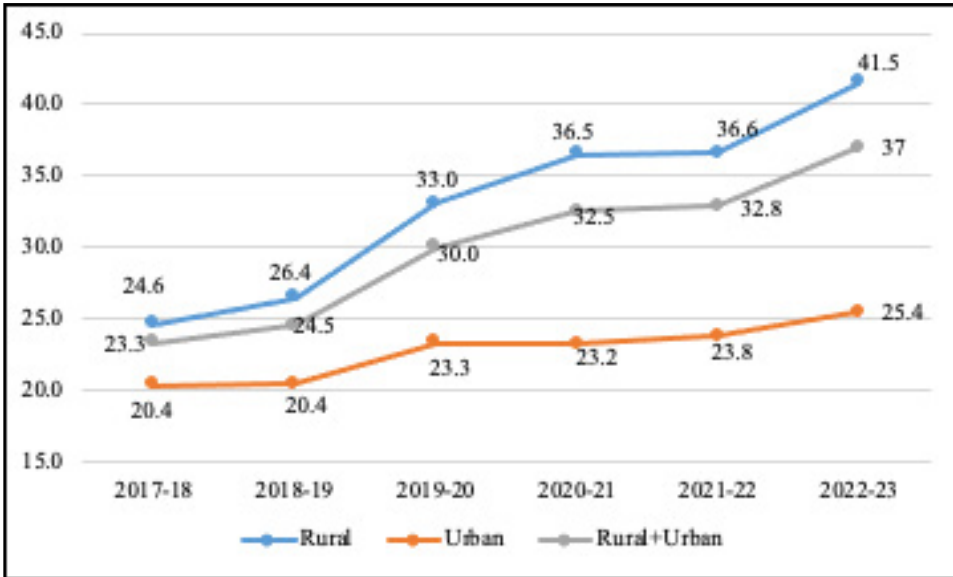
In this context, the present policy paper provides an overview of the trends in women's participation in the work force. It uncovers some of the challenges faced by women to participate in the labour force. It also outlines some of the developments as far as women's participation in the labour force is concerned. Despite slow progress, India has witnessed a rise in women's employment in recent years which can be attributed to several initiatives undertaken by the government. The policy brief also reflects on some of the government initiatives to boost women's engagement in the labour market and documents good practices in certain States. The paper concludes with policy recommendations for improving female labour force participation. The paper largely relies on evidence from various rounds of the Periodic Labour Force Surveys (PLFS). The usual activity status (principal and subsidiary status) has been taken into consideration for all kinds of analysis for the age group 15 years and above and unit level data is drawn accordingly. The following section provides an overview of employment trends for women, their concentration in sectoral employment, status in employment and employment and work participation of women in States. This section is followed by an analysis of challenges faced by women to participate in the labour force and outlines some of the policy recommendations for improving female labour force participation.

## II. Gender Dimensions of Employment in India

As per the recent PLFS Report (2022- 2023), the Labour Force Participation Rate (LFPR) for women in the usual status aged 15 years and above has increased from 23.3 per cent in 2017-18 to 37 per cent in 2022-23 (Fig 1). The rural areas witnessed a significant increase in female labour force participation rate from 24.6 per cent in 2017-18 to 41.5 per cent in 2022-2023 thereby reporting an increase of 16.9 percentage points. Though the urban areas had also witnessed an increase by 5 percentage points during 2022-2023, the gender gaps in urban areas were significant with low participation of women in the labour force. Recently, the government has implemented many initiatives to enhance women's employment opportunities which are discussed in the following sections.



**Fig. 1: Labour force participation rates (in per cent) in usual status (ps+ss) in PLFS 15 years & above (Female)**

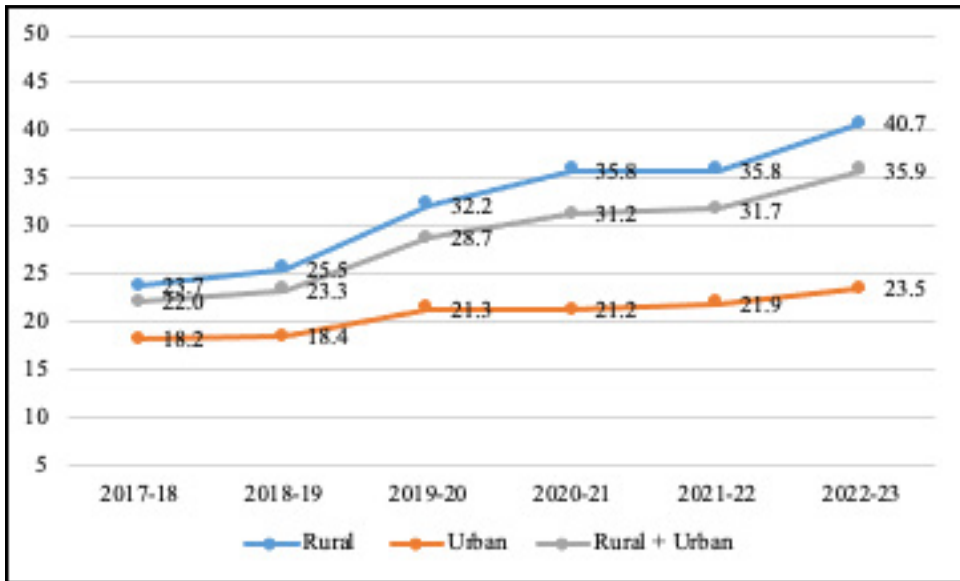


(Source: Periodic Labour Force Survey of India, various years)

### *Women's Participation in Workforce*

The Worker Population Ratio (WPR) or work participation for women has witnessed an increasing trend in the last couple of years as reported by the PLFS. As per the PLFS, WPR for women aged 15 years and above was 22 per cent in 2017-18, which increased to 35.9 per cent in 2022-23, thereby reflecting on an improvement in women's participation in the workforce (Fig 2). Given the existing demographic dividend in India, an increasing number of women entering the workforce has positive implications for economic development and growth. Further, the rural estimate shows that WPR has increased significantly by 17 percentage points from 23.7 per cent in 2017-18 to 40.7 per cent in 2022-23. In urban areas, the increase was from 18.2 per cent in 2017-18 to 23.5 per cent in 2022-23. However, the worker-population ratio disparity for women in the rural and urban areas remains significantly high, with more rural women workers compared to urban India. A significant portion of the employment growth in rural areas can be attributed to women working as self-employed workers. On the other hand, the lower percentage of urban women being part of the workforce compared to rural areas can be influenced by rising household income and increasing women's education attainment in urban India (Mehrotra et al, 2014). Though there has been an overall increase in LFPR and WPR for women across PLFS years, their status in employment has not improved much which reflects on their concentration in vulnerable employment.

**Fig. 2: WPR (in per cent) in usual status (ps+ss) Age Group: 15 years & above (Female)**



(Source: Periodic Labour Force Survey of India, various years)

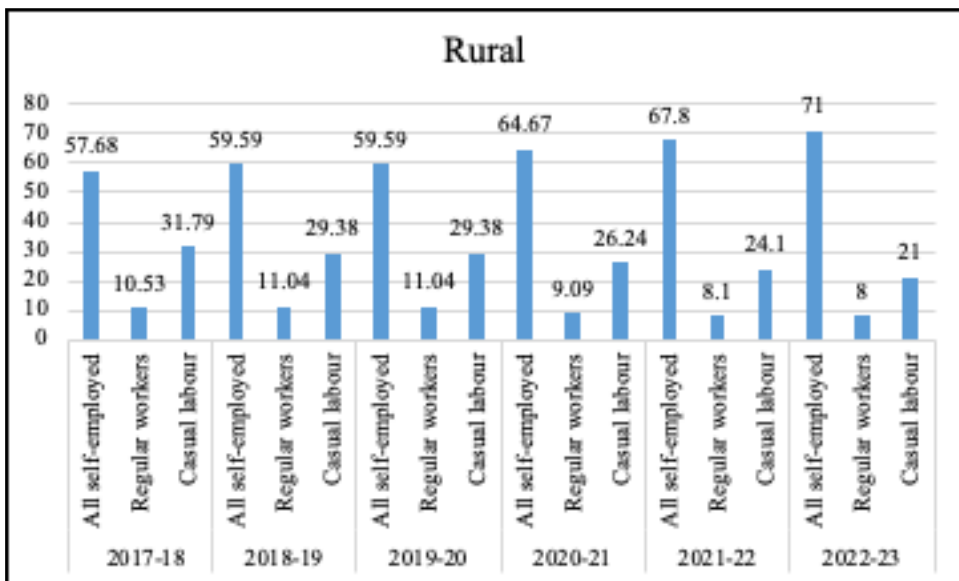
### Women’s Status in Employment

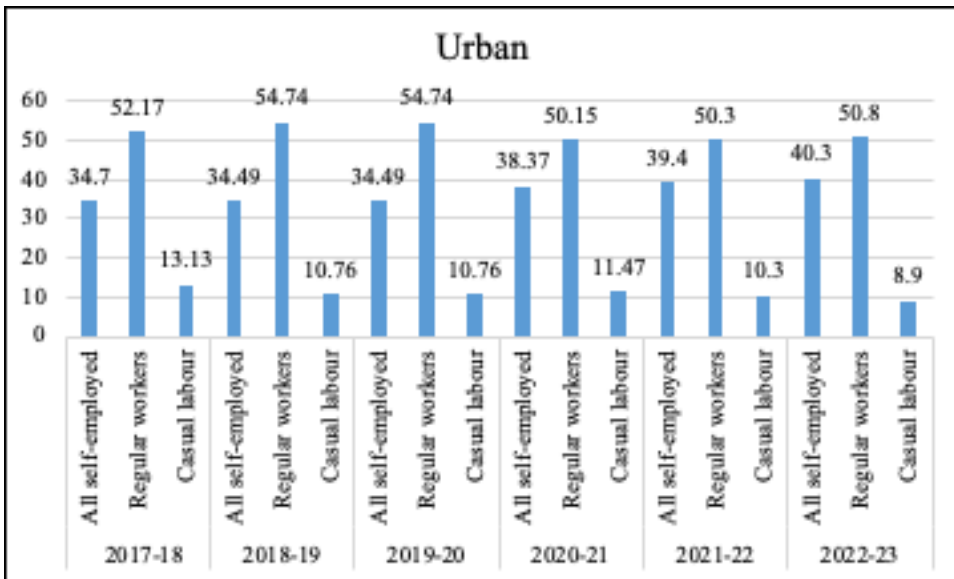
Regarding the composition of female workers in the broad employment status, it is observed that self-employment for women has increased over PLFS years from 51.8 percent in 2017-18 to 65 percent in 2022-23(Appendix 1). The concentration of women self-employed workers has been higher in rural areas with 71 per cent of women working as self-employed workers i.e followed by 21 per cent of casual labourers and 8 per cent of regular workers in 2022-23. In contrast, in the urban areas, most women work as regular workers at 50.8 per cent, followed by 40.3 per cent as self-employed and 8.9 per cent as casual labourers (Fig 3).

As far as the rural and urban trends are concerned, the rural areas have witnessed a rising trend in the share of self-employed women from 57.68 per cent in 2017-18 to 71 per cent in 2022-23. The share of women working as casual labourers shows a decline from 31.79 per cent in 2017-18 to 21 per cent in 2022-23. At the same time, the share of regular wage/salaried workers has also declined from 10.5 percent in 2017-18 to 8 percent in 2022-23 (Appendix1). Women workers in self-employment are generally engaged as *own account workers* or *unpaid helpers* which is on the rise. This raises a serious concern with regard to extending employment protection and social

security for such workers as they are likely to have limited access to social protection policies of the government due their employment status. Many of these workers are in low paying jobs, income insecurity, poor working conditions and are less likely to contribute to social insurance. The Covid 19 pandemic had led to employment loss for many of these workers, particularly women working in certain sectors. The ILO had reported that even before the Covid-19 pandemic, they were at the risk of poverty and the need for adequate social protection coverage before and after the crisis (ILO,2021) . On the other hand, some studies have pointed out that regular wage and salaried jobs are often seen as standard employment status since they provide workers with stability and social security which are absent from casual employment, particularly in the informal sector (Ghose , 2015).

**Fig. 3: Percentage distribution of workers in usual status (ps+ss) by broad Employment status in 15 years and above (Female)**



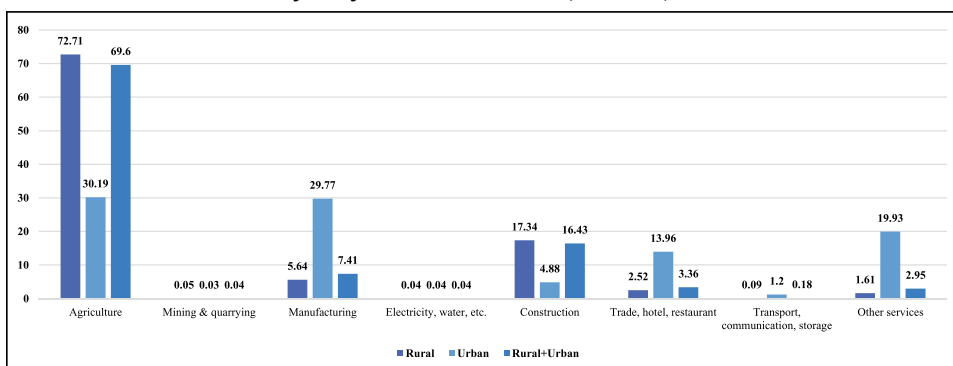


(Source: Periodic Labour Force Survey of India, various years)

### *Sectoral Participation of Women Workers*

As discussed in the previous section, the rise in self-employment for women workers had intensified their pre-existing vulnerabilities during the pandemic. Also, the pandemic had hit certain sectors more precariously, particularly the sectors with greater concentration of women (manufacturing, construction, retail, trade, hotels etc) which had witnessed significant losses during that time (Samantroy,2022). Though agriculture still continues to be a predominant sector for both men and women, there has been concentration of women in the tertiary sector. In rural areas agriculture dominates for women (72.71 percent) followed by construction and manufacturing. While in the urban areas, women are concentrated in manufacturing (29.77 percent) followed by ‘other services’ (19.9 percent), trade, hotel and restaurant (13.96 percent), construction (4.8 percent) etc (Fig 4). Though non-farm employment in both rural and urban areas has increased, the manufacturing, construction and services sector are important sectors so far as women’s employment is concerned.

**Fig 4: Percentage distribution of workers in usual status (ps+ss) by Broad Industry 15 years and above (Female) 2022-23**



(Source: Unit level estimates Periodic Labour Force Survey of India)

### III. Female Labour Force Participation in States

As reported by the PLFS 2022-23, several States have contributed significantly to increasing female employment. The States that have reported the highest WPR are Himachal Pradesh (67.6 per cent), Sikkim (66.4 per cent), Nagaland (62.9 per cent), Chhattisgarh (58.6 per cent), Meghalaya and Arunachal Pradesh (56 per cent) respectively. Various initiatives undertaken by the government have contributed to employment growth for women in these States. The sector-wise disaggregated data of female employment trends in these States for rural and urban areas shows an interesting trend with agriculture employing a majority of women followed by manufacturing and construction. Though, in all States, the rising trend in female employment could be attributed to the agriculture sector, non-farm employment also shows progress, with manufacturing and construction remaining the significant sectors which has employed a large number of women followed by the agriculture sector. These shifts also suggest that employment in the non-farm sector is increasing in these States far more quickly as compared to other States.

Some of the States that have reported the lowest WPR included north eastern States like Assam (19.6 percent) followed by northern states of Haryana (19.7 percent), Bihar (22 percent) , Punjab (25.2 percent) and other regions like Goa (24 percent).

However, there has been an overall increase in WPR over the PLFS years even in the States that have reported the lowest WPR (Appendix 2). In this context,



it is important to reflect on some of the good practices on improving women's employment in States. The following Text Box (Text box 1) highlights on various initiatives undertaken by the State and Central government that has a significant impact on women's employment.

### **Text Box 1: Initiatives for promoting Economic Opportunities for Women in States**

#### **Himachal Pradesh Pradesh Kaushal Vikas Nigam, Himachal Pradesh**

The Himachal Pradesh Kaushal Vikas Nigam (HPKVN) was established in September 2015 and has a mandate to implement the **State Component** of Pradhan Mantri Kaushal Vikas Yojana (PMKVY). The HPKVN is responsible to deliver the mandate of HP Skill Development Mission by bringing convergence across the TVET programs being run by different departments and aligning all trainings with the National Skill Qualification Framework (NSQF) and other National Quality Assurance and certification norms. These programmes seek to improve the technical and vocational abilities of young people in the State in accordance with the National Policy for Skill Development and Entrepreneurship. The programme has training more than a lakh young men and women between 2018 and 2022.

(Source: <https://hpkvn.in>)

Some other initiatives undertaken in the State include a Flagship Training programme assisted by the ADB for Up-gradation of Tools & Equipments in 50 ITI's, Government Polytechnic for Women Rehan and Government Engineering Colleges; Short Term Training Programmes through Government Industrial training Institutions (ITI's) of Himachal Pradesh; City Livelihood Centers (CLCs), Rural Livelihood Centers (RLCs) and Model Career Centers (MCCs) etc.

#### **Programmes implemented by Ministry of Development of North Eastern States (DONER) in Sikkim and Nagaland**

North East Rural Livelihood Project assisted by World Bank aims at improving livelihood of women was launched in 2012 and focusses on creating sustainable community institutions around women self-help groups and works in partnerships with expert organizations to focus on cluster development through value chain.

(Source: <https://mdoner.gov.in/activities/nerlp-project-details>)



## IV. Challenges for women to participate in the Labour force

The above discussion has tried to uncover the nature of women's employment in India including sectoral segregation and concentration of women in vulnerable forms of employment like self-employment. As discussed in the previous sections there are several challenges for women to continue in long term employment. Some of the major challenges include:

- Concentration of women in **informal employment** particularly self-employment, casual employment and other forms of vulnerable employment often restricts their access to social protection and coverage under labour legislations. The World Social Protection Report of the ILO has highlighted that there have been challenges in closing the coverage gaps in access to social protection in many countries where women are in informal and rural economies mostly in self-employment. Most of these women are not affiliated to contributory schemes due to their status in employment (ILO, 2022). Informal employment for women coupled with lack of skills and education and other vulnerabilities often restricts women from transitioning into formal or regular employment.
- Women's concentration in **sectoral employment**: The sectoral segregation of women has further worsened their challenges by pushing them to low paying sectors. There is a need to understand the sectoral participation of women and nature of quality of employment in these sectors for designing targeted interventions in terms of policies to promote mobility within sectoral employment, protection of jobs in micro, small and medium enterprises and promoting access to social protection in these sectors.
- Challenges for **Women in States**: As discussed above, some of the States have reported very low participation of women in the workforce. Women's mobility is restricted in many States due to the prevalence of social norms. The challenges to skilling opportunities commensurate with market requirements may enable in the transition of women from education to employment. The lack of digital literacy across regions affects employability and economic opportunities for women.
- Another significant challenge before women is their participation in **unpaid and care work** that constraints them from seeking paid employment. Women tend to spend more time in unpaid and care work which remains unrecognized in national accounts statistics. A recent report of the ILO on Care Work and Care Jobs: For the Future of Decent Work reported that

women dedicate on an average 3.2 times more time than men on unpaid work across the world which is 4 hours 25 minutes per day against 1 hour 23 minutes for men. About 60 million women across the world declared themselves to be unavailable for work due to their participation in unpaid work while only 41 million men reported the same reason (ILO,2018).<sup>1</sup> The recently released Indian Time Use Survey (TUS) 2019 estimated that women spend around 5.6 hours in unpaid work with 3.9 hours in unpaid domestic activities and 1.7 hours in unpaid caregiving activities (Table 1).On the contrary , men spend more time in paid activities i.e employment related activities and production of goods for own final use. As reported by the ILO, gender distribution of domestic chores remains overwhelmingly unequal. Women are responsible for 80 per cent of domestic tasks, which limits their effective labour force participation (ILO, 2021). There is no denying the fact that excessive participation of women in unpaid and care work restricts their participation in paid employment and pushes them to informal low paying employment (Samantroy, 2021).

**Table 1 Average Time Spent by Workers in different activities (15+ Years)**

Activity	Urban		Rural		Rural+Urban	
	Male	Fe-male	Male	Fe-male	Male	Fe-male
Employment and related activities	527	417	446	367	472	382
Production of goods for own final use	150	66	214	147	210	140
Unpaid domestic services for household members	88	214	94	245	93	238
Unpaid caregiving services for household members	70	102	72	103	71	103
Unpaid volunteer, trainee, and other unpaid work	104	123	95	112	98	115
Learning	148	171	177	152	165	161

1 International Labour Organization, ILO (2018). Care Work and Care Jobs for the Future of Decent work. Geneva: International Labour Organization.





Socializing and communication, community participation and religious practice	130	116	153	121	146	119
Culture, leisure, mass-media and sports practices	127	119	127	111	127	113
Self-care and maintenance	683	658	717	676	707	671

(Calculated from the Unit level data of the Time Use Survey, 2019)

To address the challenges related to low participation of women in the labour force, the government has undertaken several policy measures which are discussed below:

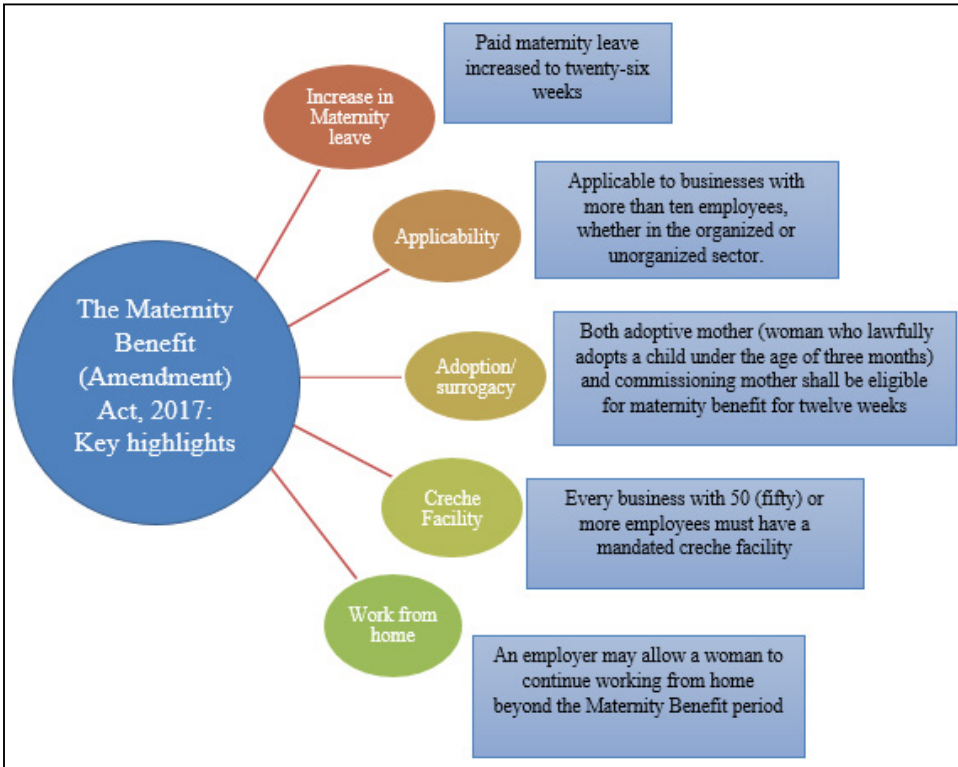
## V. Government Interventions for Promoting Women's Participation in the Workforce

The government of India has prioritised women's empowerment and has undertaken a number of measures to improve women's participation in the labour force. This section presents the policies, programmes and various initiatives by the government to increase the employability of women in India in the recent years.

- **The Maternity Benefit (Amendment) Act, 2017:** The country has amended its Maternity legislation and increased maternity leave entitlements from 12 to 26 weeks under the Maternity Benefit Amendment Act 2017 which mandates a crèche facility for women workers in establishments having more than 50 employees. The legislation also covers surrogate mothers. These provisions are aimed at encouraging women's participation in the labour market (Text Box 2).<sup>2</sup>

2 [https://labour.gov.in/sites/default/files/maternity\\_benefit\\_amendment\\_act2017\\_.pdf](https://labour.gov.in/sites/default/files/maternity_benefit_amendment_act2017_.pdf)

**Text Box 2: The Maternity Benefit (Amendment) Act 2017**



- Labour Reforms:** The Indian Government has undertaken the process of labour reforms for simplification of various labour laws under four labour codes (Industrial Relations Code, Wage Code, Social Security Code and the Occupational, Safety, Health, and Working Conditions Code) and extending coverage to majority of the workforce including the informal sector. In the context of workers of Gig and Platform economy, the provision of social security for these workers was recently introduced in the Social Security Code of India 2020. Also, night work for consenting women in India is now permitted under the Occupational Safety, Health and Working Conditions Code (OSH) 2020 participation in the labour market.<sup>3</sup> The establishment of a common crèche for the MSME, transportation facility for women and the application of Prevention of Sexual Harrasment at Workplace Act 2013 are enabling provisions made under the new OSH code.
- Skill and Vocation Training programmes:** The government has launched the Skill India Mission in 2015 to guarantee women’s economic

3 <https://pib.gov.in/Pressreleaseshare.aspx?PRID=1555658#:~:text=Central%20Government%20has%20targeted%20the,and%20provisions%20for%20mandatory%20cr%C3%A8che>



independence via skill development and vocational training. Through a network of Women Industrial Training Institutes, National Vocational Training Institutes, and Regional Vocational Training Institutes, the government is offering training to female workers in an effort to increase their employability.<sup>4</sup>

- **Employment Generation Programmes-** The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is a wage employment scheme that is driven by demand. As per the provisions of the act, women are given preference under the programme, with one-third of the beneficiaries to be female. The scheme promoted wage equality with men, crèche, work-side sheds for children and other childcare services. According to the Economic Survey 2022-23, out of total employment generated (in person days) under MGNREGS Act, women's share has increased from 145.35 crore person days in FY 2019-20 to around 207 crore person days in the FY 2020-21.<sup>5</sup>
- **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)** under the Ministry of Skill Development and Entrepreneurship (MSDE)<sup>6</sup> is a skill certification scheme to enable Indian youth to take up industry relevant skill training that will help them in securing their livelihood. The scheme has enrolled a large number of women. The Pradhan Mantri Kaushal Vikas Kendras or Model Training Centres by the National Skill Development Corporation (NSDC) under PMKVY lay emphasis on creating additional infrastructure both for training and apprenticeship for women; flexible training delivery mechanisms, flexible afternoon batches on local need-based training to accommodate women; and ensuring safe and gender sensitive training environment, employment of women trainers, equity in remuneration, and complaint redressal mechanism<sup>7</sup>.
- **E-Shram Portal:** The Ministry of Labour and Employment has launched a National Database of Unorganised Workers (NDUW) employed in the country called e-Shram in order to provide protection for workers in the unorganised sector. By identifying the workers' employability, the e-Shram portal seeks to assist them through social security schemes. It is the first national database of unorganised workers, encompassing agricultural workers, migrant labourers, street vendors, domestic workers, gig and

4 <https://pib.gov.in/Pressreleaseshare.aspx?PRID=1555658#:~:text=Central%20Government%20has%20targeted%20the,and%20provisions%20for%20mandatory%20cr%C3%A8che>

5 <https://www.indiabudget.gov.in/economicsurvey/doc/echapter.pdf>

6 <https://www.pmkvyofficial.org/about-pmkvy>

7 <https://nsdcindia.org/pmkk>



platform workers, and migrant labourers in the construction industry. Over 28.5 crore unorganised workers were enrolled on the eShram platform in 2022 with 52.8 per cent of women workers registered in the same. <sup>8</sup>

- **Provisions of the 7<sup>th</sup> Central Pay Commission (CPC): Child Care Leave:** According to the Central Civil Services (Leave) Rules of 1972, female government employees are entitled to Child Care Leave (CCL), which allows women to manage both work and motherhood responsibilities. Recently, the rules have been amended to incorporate men within its ambit, thus promoting gender equality and equal caregiving responsibility between men and women.<sup>9</sup>

#### **Text Box :4 The Occupational Safety, Health And Working Conditions Code, 2020**

##### **Provisions for Night Work**

In order to promote women's employment in India, the law allows consenting women to work at night, subject to any safety, holiday, and work schedule restrictions that the appropriate government may impose.

##### **Hazardous occupation**

A government may, in the prescribed manner, require an employer to provide adequate safeguards before hiring women for an operation if it determines that hiring women poses a risk to their health and safety in that particular establishment due to the operation conducted there.

##### **Transportation Facility**

Transportation for female employees is covered under the Act; the employer is required to offer a pick-up and drop-off service.

##### **Crèche Facility**

According to the provisions, the Central Government may issue regulations to provide for the availability of a creche or rooms for the use of employees' children under the age of six at a suitable location and distance, either separately or in addition to shared facilities, in establishments where more than fifty workers are typically employed.

(Source: <https://labour.gov.in/whatsnew/occupational-safety-health-and-working-conditions-code-2020-no-37-2020>)

8 <https://www.indiabudget.gov.in/economicsurvey/doc/echapter.pdf>

9 <https://pib.gov.in/PressReleasePage.aspx?PRID=1808560>



- **Pradhan Mantri Mudra Yojana (PMMY)** has been initiated by Government inter alia, for facilitating self-employment. Under PMMY, collateral-free loans up to Rs. 10 lakh, are extended to micro/small business enterprises and to individuals to enable them to setup or expand their business activities. About 68 percent of the loans have been given to women entrepreneurs.
- **Promoting Entrepreneurship for Women**  
The Government of India has been committed to improve entrepreneurship among women workers. The Pradhan Mantri Jan Dhan Yojana (PMJDY) of the Government of India is a revolutionary financial inclusion scheme launched in 2014 for providing universal banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension . In order to improve women's economic participation, 10 million women are linked with banks drawing membership from over 120 million households. Under the financial inclusion programme, Pradhan Mantri Jan Dhan Yojana (PMJDY) for expanding access to bank accounts, out of 380 million accounts opened, 54 percent were owned by women.

#### **Text Box 5 : Ujjwala Yojana**

The Government of India launched a social welfare scheme, **Ujjwala Yojana** on 1st May 2016. The scheme aims to benefit rural women living below poverty line (BPL) by providing concessional domestic Liquefied Petroleum Gas (LPG) connections to the entire nation by 2019. The scheme would increase the usage of LPG and also help in reducing air pollution and deforestation. The scheme would also reduce the time spent in firewood collection for women and help in redistributing their unpaid work (GoI, 2016)

## **VI. Conclusion and Policy Recommendations**

In spite of several efforts undertaken by the country there has been limited improvement in female labour force participation. The low participation of women and persisting gender gaps in the labour market demands a multi-pronged strategy for targeted policy interventions. Some of the key recommendations for ensuring women's participation in the labour market, particularly in the wake of global commitments on sustainable development goals and issues of larger well-being are as follows:



- **Focus on Sectoral Employment Policies:** The paper has clearly reflected that the increase in work participation rates of women was attributed to a rise in self-employment for women. The Covid-19 Pandemic has further accelerated the challenges for women in certain sectors which were worst affected by the pandemic. In this context there is a need for targeted sectoral policies aimed at addressing low paying employment within sectors and extending the social security and employment legislations to women workers engaged in these sectors. Policies aimed at promoting and supporting jobs in small and medium enterprises, promoting entrepreneurship and protecting self-employment is crucial.
- **Promoting Employment in States:** The geographical diversity in the country and region-specific challenges affects the employment prospects for women in the States. Lack of access to regular education, skilling and employment opportunities often pushes women out of the labour market. There is a need to promote access to employment opportunities in States where women have reported a low WPR. Such initiatives are important as women may have restricted mobility due to social norms operating in those regions. Also, the adoption of new technology may have a diverse impact on women's working lives in different parts of India, removing some from their current employment and forcing others to move to high-skill jobs (Deb, 2020). Therefore, there is a need to invest more in digital literacy across regions for promoting greater employability and economic opportunities for women.
- **Promoting Skill development and Vocational Training**  
There is a need to remove gender specific barriers for attaining education and skill development programmes. The revisiting of skill training modules implemented in vocational training institutes, is extremely essential for promotion of gender non-stereotypical skills so that women choose skilling programmes based on their aptitude. There is a need to integrate skilling with measurable outcomes like employability, job retention, increased bargaining power etc. Keeping in view the significant digital divide, it is important to make skilling programmes efficient in both digital training and digital access. The promotion of women in Science, Technology, Engineering and Mathematics (STEM) fields is important for in the wake of rapid technological transformation and future of work scenario .
- **Capturing of Unpaid and Care Work: Regular Time Use Surveys**  
The visibility of unpaid work in official statistics enables in policymaking in the direction of reducing and redistributing unpaid work. The First National Time Use Survey in India conducted by the Ministry of Statistics and Programme Implementation (MoSPI) in 2019 is a significant step in this direction. The time use surveys have broader policy implications, particularly in terms of understanding the differences in men's and



women's experiences, as well as uncovering gender inequalities in household division of labour and highlighting the invisible constraints of women. Such information is extremely essential for addressing the challenges of unpaid work through designing better employment and social protection policies for women workers and encouraging them to sustain in the labour market. There is a need to conduct time use surveys at regular intervals.

- **Investment in care related services and infrastructure**

Studies have reported that investments in infrastructure boosts labour market participation of women by reducing unpaid work. By considering care work as women's primary responsibility, women are constrained to participate in paid employment or negotiate with their paid work to the demands of unpaid care work. Improving early childhood Development, health, nutrition and education would enable women to sustain in the labour market and help them in transitioning from informal to formal employment. Also, improvement in basic infrastructure, such as energy, water (close to home), sanitation etc would contribute significantly in making available more quality time for women's paid work and help in reducing unpaid work. Enabling services such as transport facilities, public safety, availability of child care (and elderly care) services needs to be put in place. Expanding childcare support to workers in the informal economy with universal coverage to women, care workers etc through effective social protection policies is important. Further, there is a need for introduction of elderly care policies (leave for taking care of elderly), promoting greater investments on elder care etc .

- **Promoting Flexible Working for Women**

There is a need to promote flexible working for women through introduction of effective work-family balance policies beyond maternity leave including parental leaves, childcare cash transfers, strategies to provide childcare facilities so both parents can adopt a better work-life balance, and 'career comeback' programmes to encourage women who leave the workforce due to family responsibilities with small children to return to work (UNESCAP,2022).



**Appendix Table 1 Status in Employment 15 years and above**

	Rural			Urban			Rural+ Urban		
	Male	Female	Persons	Male	Female	Persons	Male	Female	Persons
	<b>2017-18</b>								
All self-employed	57.82	57.68	57.79	39.22	34.7	38.3	52.3	51.87	52.19
Regular workers	13.96	10.53	13.13	45.72	52.17	47.04	23.4	21.06	22.86
Casual labour	28.22	31.79	29.09	15.05	13.13	14.66	24.31	27.07	24.95
	<b>2018-19</b>								
All self-employed	57.39	59.59	57.96	38.67	34.49	37.8	51.63	53.34	52.04
Regular workers	14.27	11.04	13.43	47.18	54.74	48.74	24.41	21.91	23.8
Casual labour	28.34	29.38	28.61	14.15	10.76	13.46	23.96	24.74	24.16
	<b>2019-20</b>								
All self-employed	58.43	62.96	59.79	38.7	34.54	37.75	52.36	56.3	53.48
Regular workers	13.8	9.5	12.51	47.19	54.29	48.82	24.07	20	22.92
Casual labour	27.77	27.54	27.7	14.11	11.16	13.43	23.57	23.7	23.6
	<b>2020-21</b>								
All self-employed	59.63	64.67	61.24	39.84	38.37	39.51	53.9	59.32	55.5
Regular workers	13.59	9.09	12.15	45.3	50.15	46.41	22.77	17.46	21.19
Casual labour	26.79	26.24	26.6	14.86	11.47	14.08	23.33	23.23	23.3
	<b>2021-22</b>								
All self-employed	58.6	67.8	61.47	39.5	39.4	39.5	53.2	62.1	55.78
Regular workers	14.7	8.1	12.57	46.2	50.3	47.14	23.6	16.5	21.53
Casual labour	26.8	24.1	25.96	14.3	10.3	13.38	23.2	21.4	22.69
	<b>2022-23</b>								
All self-employed	58.8	71.0	63.0	39.3	40.3	39.6	53.5	65.3	57.3
Regular workers	14.4	8.0	12.2	47.1	50.8	48.0	23.2	15.9	20.9
Casual labour	26.9	21.0	24.9	13.6	8.9	12.5	23.3	18.8	21.8

(Source: Periodic Labour Force Survey of India, various years)



**Appendix Table 2 Status in Worker Population Ratio (WPR) (in per cent) according to usual status (ps+ss) for each State/UT age group 15 years and above**

State	Rural			Urban			Rural + Urban		
	Male	Female	Persons	Male	Female	Persons	Male	Female	Persons
Jammu & Kashmir	75.6	52.5	64.2	68.2	21	45.4	74.2	46.9	60.7
Himachal Pradesh	81.1	72	76.5	72.7	28.6	49.9	80.3	67.6	73.8
Punjab	74.7	26.3	50.8	73.3	23.2	49.2	74.2	25.2	50.2
Chandigarh	88.3	26.1	57.1	68.3	20.5	45.1	69.2	20.8	45.6
Uttarakhand	70.7	44.1	57.1	68.6	15.1	43.2	70.1	37	53.5
Haryana	68.1	20.5	44.8	68.4	18.2	45.3	68.2	19.7	45
Delhi	65.7	3.9	35.7	73.3	14.8	46.1	73.1	14.5	45.8
Rajasthan	72.4	54.8	63.6	66.2	20.9	44.6	70.8	46.6	58.8
Uttar Pradesh	79.3	35.2	57	69.8	12.6	42	77.2	30.6	53.9
Bihar	72	23	47.8	63.2	11.4	38.7	71.2	22	47
Sikkim	81.5	74.1	77.9	79	33	58.8	80.9	66.4	74
Arunachal Pradesh	74.5	60.8	67.9	66.7	31.1	49.1	73.3	56	64.9
Nagaland	79.3	69.6	74.7	65.5	45.8	56	75.4	62.9	69.4
Manipur	69.3	28.7	49.2	62.1	33	47.7	67.2	29.9	48.7
Mizoram	68.1	47.3	58.2	63.6	40	51.8	66	43.8	55.2
Tripura	74.2	36.6	55.6	71.3	26.8	48.5	73.7	34.8	54.3
Meghalaya	78.5	61.6	69.9	65.3	33.1	47.5	76.3	56	65.8

Assam	89.7	19.3	54.7	72.9	25.3	49.2	88.9	19.6	54.5
West Bengal	81	36.2	58.6	74.3	26.1	50.3	79	33.1	56.1
Jharkhand	79.5	52.3	65.6	65.6	15.7	40.9	76.8	45.5	60.9
Odisha	75.5	46.5	60.7	68.8	25.9	48.3	74.4	43.6	58.9
Chhattisgarh	83.2	65.8	74.7	73	30.9	51.6	81.2	58.6	70.1
Madhya Pradesh	84.8	52	69	73.6	20.6	47.6	82	43.8	63.4
Gujarat	83.3	54.2	68.9	76.9	25.5	52.1	80.4	41.7	61.5
D & N. Haveli & Daman & Diu	85.6	52.3	70.1	89.2	24.6	62	88	35.4	65
Maharashtra	76.1	49.8	63.2	72.8	25.9	50	74.7	39.8	57.6
Andhra Pradesh	75.9	50.2	62.8	69.2	29.9	48.9	73.9	44	58.6
Karnataka	75.9	42	59	69.8	28.8	49.8	73.6	37.2	55.6
Goa	65.5	21.7	42.4	67.6	25.6	47	66.8	24	45.1
Lakshadweep	78.8	8.9	40.3	57.4	16.5	34.1	62.3	14.8	35.5
Kerala	72.6	37	53.4	67.5	29.3	47.2	70.2	33.5	50.5
Tamilnadu	72.4	47.5	59.6	70.1	26.8	48.3	71.4	38.6	54.7
Puduchery	74.9	47.1	60.2	68.2	23.1	43.6	70.7	31.6	49.6
Andaman & N. Island	81.2	45.2	64	76.4	33	55	79.1	39.8	60
Telangana	74.7	53.7	64.2	67.8	24.9	46.8	72.1	43.1	57.7
Ladakh	57.8	57.2	57.5	63.1	38.2	52	58.3	55.6	57
<b>Total</b>	<b>78</b>	<b>40.7</b>	<b>59.4</b>	<b>71</b>	<b>23.5</b>	<b>47.7</b>	<b>76</b>	<b>35.9</b>	<b>56</b>

(Source: Periodic Labour Force Survey of India, various years)



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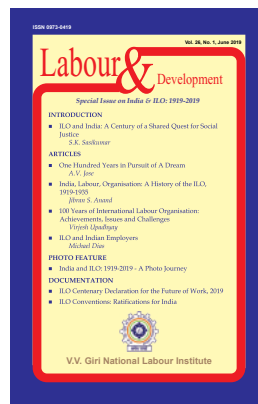
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