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**WOMEN AND POVERTY:
RURAL-URBAN DIMENSIONS**

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This paper focuses on the gender dimensions of poverty with analysis of rural and urban area specific variations. What are the implications of poverty on women's lives? Is the impact of poverty on women distinct? In what ways are poor women more vulnerable? So far, the focus has been on rural poverty, with more recent shifts towards the concerns of urban poor. Is urban poverty a spillover of rural poor through migration? What are the characteristic features of urban poverty and how do they differ from rural poverty, especially in terms of the implications for women's lives.

Does the association of female headed households with poverty hold true in the Indian context? How different are the characteristics of female heads in rural and urban areas and what are its implications on poverty among such households? This is examined through an analysis of female headed households over time across rural-urban areas in terms of their marital status, educational levels and employment status.

Gender based deprivations and discriminations are additions to poverty related vulnerabilities. The twin and combined impact of gender and poverty are examined through a detailed account of rural-urban poor women's demographic, educational and employment statuses. The differences among men and women across the consumption expenditure quintiles in terms of the nature of employment is compared to view both gender and poverty elements.

I. INTRODUCTION

This paper examines different aspects concerning poor women in rural villages and urban locations to ascertain relative levels of their well-being. Rural poverty and its implications for women have received some attention in the literature; however urban poverty is relatively of newer vintage (Rodgers, 1989; Mathur, 1994). Irrespective of the location, there is a strong stream of argumentation that highlights the twin disadvantages emanating from gender and poverty highlighting that women are the worst sufferers from poverty related deprivations. Given the existing gender based deprivations and inequalities; poverty can be very debilitating and add on to the vulnerabilities of women. Another significant issue is regarding the fact that experiences and responses to poverty are dissimilar among men and women, due to the gendered constraints and variations in the opportunities (Masika, et al., 1997; Razavi, 2000). Therefore, examination of gender dimensions of poverty are extremely critical both for a better understanding of the interlinkages as well as for effective policy interventions.

Gender dimensions of poverty often gain significance from the notion that women constitute the poorest of the poor, being the lowest in social and economic hierarchies. However, gender and poverty are two distinct forms of disadvantage and therefore, collapsing them into a 'feminisation of poverty' notion of women as the poorest of the poor is not adequate (Jackson and Palmer – Jones, 2000). A frequently made link between gender and poverty is the equation of women headed households with the poor (Chant, 2003; Gangopadhyay and Wadhwa, 2003; Pearce, 1978; among others).

Female headed households are necessarily poorer and suffer from vulnerabilities when compared with those of male headed households (Gangopadhyay and Wadhwa, 2003). However, it would not be correct to state that all female headed households are poor. In fact, many more female headed households fall into the relatively higher consumption expenditure quintiles. It is true that the proportion of female heads working compared to the overall female work participation rates is higher, since in most cases the female head is the active earner of the family. Who constitute the female heads? Is there a distinction among the rural and urban locations? What consequences does this have on the poverty impact upon women?

Poverty is an income based concept, defined and measured through the household as a unit. Difficulties in access to accurate income data and the arguments that stress on the significance of consumption as a proxy for household standard of living emphasise the latter to be a better measure of well being than income (World Bank, 1990). Current consumption (including consumption from own production) reflects the ability of the household to buffer their standard of living through saving and borrowing, despite income fluctuations. Therefore, household consumption expenditure as a proxy acts as the data for calculation of per capita consumption. This is then used to designate the poor using poverty lines as benchmarks. There are various problems with such measures of poverty, but the relevant one in this context is regarding the intra-household inequalities in consumption that studies have noted and that may be deduced to operate under the stronghold of patriarchal values that govern the household functioning, thereby discriminating against women.

Women tend to be doubly burdened by poverty thereby enhancing their vulnerability significantly. The pressure to seek market forms of employment among poorer women is intensified by the need for the additional contribution to the household income (Mitra and Pool, 2000). The stereotypical role casting whereby women have the responsibility of providing for certain basic amenities in fact constrains their availability for paid work as well. In some households where cultural norms and taboos prevent public participation of women as wage earners in the labour market, the burden of reducing costs by deploying their own labour services to avoid market purchases puts women under tremendous stress.

Apart from the gender based division of labour within the domestic spheres, market jobs are also gendered in ways that result in discrimination against women in terms of employment and wage returns. There are very few women who have better human capital endowments and find themselves in the high-end jobs. Even these few women are mostly those who belong to the well-to-do sections of society. These women are even able to hire

the services of other women to ease their own burden in household responsibilities. However, what this use by well-to-do women of the services of relatively poorer women means for the latter in turn needs some attention.

In this paper, the first section provides an estimation of poverty in absolute numbers across rural and urban areas. Bulk of the poor remains in rural areas although the urban areas display an increase in the absolute numbers of poor persons over time, from 1993-94 to 2004-05. Is this due to shifts in the poor persons from rural locations through migration into urban areas? In terms of the gender composition, poorer households tend to have a more balanced sex ratio, implying more women have to bear the burden of poverty. This is true in both urban and rural locations. However, manifestations of poverty in the two locations differ in certain respects, especially with regard to access to basic amenities. Social environment and access to employment avenues also differ from rural to urban locations. These aspects will be dealt with in the second and third section.

The proportion of female headed households is often assumed to reflect the levels of feminization of poverty. Is this the case in the Indian context? Are there more female headed households in urban or rural areas and are they mostly poor? And how is the proportion of FHHs changing over time? The fourth section will deal with these aspects and also explore the marital and work profiles of the female heads.

The fifth section is devoted to the educational status of women. Is it improving in rural areas or urban locations? Are the poorer women also benefiting from educational inputs? The sixth section will look at the employment dimension, comparing poorer women vis-à-vis relatively better off women. The necessity to work compels poor women to take up paid employment, while it may be an exercising of an option for the relatively better-off women. This is reflected in the nature and type of jobs undertaken by the women. How is this different across rural-urban locations? Given the landowning households, especially the middle and small farm cultivating households, which utilize the labour of household women as well, the rural scenario may be distinct from that of the urban areas.

Poverty has been a concern for rural areas and therefore gender dimensions of poverty have also been largely debated in that context. This paper highlights the characteristic features of poverty and elaborates on how it affects women in rural and urban locations. Amidst certain similarities, the analysis projects the distinguishing elements. Rural poverty continues to remain a major issue, while there are also shifts to urban poverty noticeable. How does this impact on women? The poverty levels and numbers of persons calculated to be living under poverty in urban and rural areas are presented first.

II. POVERTY ESTIMATES

The poverty line as defined by the Planning Commission expert group for rural areas is Rs. 356.30, while the figure is Rs. 538.60 for urban locations per capita per month for 2004-05. In 1993-94, the poverty line was Rs.205.84 for rural areas and Rs. 281.35 for urban areas (see table 1). As expected, the monthly per capita expenditure level that defines the poverty line for urban locations is higher than that of rural areas. The increase over time

in the poverty line is also much more significant in urban areas. The numbers of persons netted under the poverty line in addition over this period would then be expectedly more in urban areas as is the case.

However, bulks of India's poor people inhabit the rural villages. The rural poverty estimates note 28 per cent of the population below poverty line, while in urban areas it is 26 per cent in 2004-05 (see table 2). While rural poverty has declined from 37 per cent in 1993-94 to 28 per cent in 2004-05, the urban poverty estimates have moved from 32 per cent to 26 per cent over the same period.

In absolute terms, there are more than 300 million poor persons in the country as a whole, with 220.9 million in rural and 80.8 million in urban areas (using the poverty line provided by the planning commission expert group). A simple method of using the actual gender balance as reported among the below poverty line households is adopted to generate the absolute numbers of male and female, rural and urban poor as provided in table 3. One half of the poor persons are women, of which rural women constitute 110.6 million, while urban poor women are calculated to be 40.3 millions in 2004-05 (see table 3). The over time increase in poor persons is noted for urban locations while rural areas experience a marginal decline.

Both male and female among urban poor have increased in absolute numbers; however the annual compound growth rate for female poor is relatively higher than that for males. The urban poor females have increased from 37.8 millions in 1993-94 to 40.3 millions in 2004-05. This is as expected, since the sex ratios among the relatively poorer households are more balanced. It is commonly noted that there are relatively more women among the poorer households as compared to the non-poor or prosperous counterparts. Are there also more female headed households in urban areas, and are these FHH also poor?

Using the latest NSS consumption data from the 61st round as well as the 50th round to estimate the head count ratio (HCR) across household classified by their headedness reveals a drop in overall poverty, but the FHHs have slightly higher HCR compared to the male headed households, except in 1993-94 for rural areas where the reverse holds true (see table 4).

Addressing the needs of poor women who are affected by specific manifestations of poverty that may not be resolved by generic poverty alleviation measures, can serve in overall poverty alleviation more effectively. Another dimension of looking at feminization of poverty is the demographic gender composition across different categories of monthly per capita consumption expenditure (MPCE) which is the focus of the next section.

III. DEMOGRAPHIC GENDER COMPOSITION

While the overall demographic profile reflects a female deficit in the sex ratio, the share of females is observed to be higher among the households with lower monthly per capita consumption expenditure (MPCE), irrespective of rural and urban areas. In other words, the numbers of women in poorer households exceed that of the males. The poorer households measured by their mpce clearly shows this oft-referred statement which forms the base demographic factor for feminisation of poverty. This is apart from the fact that social

discrimination in terms of the right of the female foetus to be born is relatively less at play among these poorer households, as all children, male or female are viewed as additional working hands.

The variations across mpce groups in the gender composition as expected show the bottom quintile households as more balanced, with systematic declines in the share of females as one moves up to the top quintile (see table 5). In fact, the lowest quintile with a sex ratio just above 1000 shows that there are as many females as males among the poorest group of households in both rural and urban areas. In fact, there are more women in the lowest quintile reflecting how the impact of poverty is borne by more numbers of women. The comparisons across rural-urban locations reveal that the urban sex ratios are generally far worse off. What is noteworthy however, in both the locations across all the mpce quintiles is the improvement over time in the sex ratios that are becoming relatively more balanced.

The prosperity – poverty connection to lower sex ratios has been drawn effectively in the literature to show the better-off locations having worse sex ratios as compared to the poorer masses (Agnihotri, 2000; Rustagi, 2006). Metropolitan cities and some of the newer growing million plus cities also reflect the same situation with slum populations having better sex ratios, in comparison to the non-slum inhabitants. The child sex ratio (CSR) defined as the number of girls per 1000 boys in the age group of 0-6 years for slum population is 919, which is significantly higher than the 904 recorded for non-slum urban areas. The CSR – an indicator which accounts for the noise factor of migration into urban cities and their seeking residence in slums – reflects an even clearer picture of the lower incidence of such gender biased elimination or pre-birth selection being practiced among the poor urbanites.

The inhuman murder is made technologically sophisticated when resorted through pre-birth sex determination based abortion of female fetuses. The cost of these medical facilities cannot be afforded by the really poor; it is the non-poor who use these techniques. Also, the poor view any additional member as another working hand, and therefore a productive economic investment that will fetch returns. For the poor, the cost of investment into any child is relatively lower when compared to that of the non-poor. Additionally, the mortality rate of infants and children being higher due to lower levels of nutrition and access to health care facilities, the slum dwellers tend to have a different approach to children and their protection. Survival of children - irrespective of gender - is a struggle slum dwellers go through; hence the reverse practice of killing any child would be against the grains of their existential philosophies (Rustagi, 2006).

The need for poor households to depend on their female labour supplies is a necessity for survival. The availability of employment options is a further boost for women's livelihoods. The working status of women in turn reflects this element, especially when viewed across income categories. In order for work of poor women to be ameliorative of their poverty, the returns from employment need to be more remunerative. This can be ensured only if investments are made towards educating poor women. Access to public provisioning as well as basic amenities is critical for the overall well-being of the poor women. Urban areas are generally better provided for in terms of most of these facilities on an average, however the differences in the context of the poor and non-poor may be starker for urban areas compared to the rural counterparts.

IV. BASIC AMENITIES – URBAN – RURAL COMPARISONS

Basic amenities and lack of access to these, forms one significant dimension of poverty. There is no doubt that urban areas on an average are better off in terms of most basic amenities, when compared to rural counterparts. The 2001 census reports location of source of drinking water within premises in 65 per cent households, which is only 29 per cent in villages. In 25 per cent cases, urban households report the source of drinking water being located near their premises, while in 9 per cent households the location is at a distance. In urban areas, especially for the poorer households, the issue is not as much of location of source as it is of access to and supply adequacy issues. Common occurrences of failure in regular or timely water supply, excessive pressure on public stand pipes, resulting in frequent conflicts, some of which turn ugly and violent are frequently reported (Kundu, 1993). Since women are involved in undertaking these chores, they end up being more affected by these problems.

In terms of having bathroom and toilet facilities in the households, urban areas on an average are far better off than rural villages. While 70 per cent of urban households have bathing facilities in their homes, it is only 23 per cent in rural areas. Non-availability of latrines is reported in 26 per cent urban households, whereas it is 78 per cent in rural households. However, it is noteworthy to dwell on the implications of urban deprivation as distinct from rural locations, given the high and increasing density in big towns and cities, leaving little or no spaces for open defecation. The indignities involved in being so deprived for women are more severe, imposing unimaginable constraints and restrictions on normal, daily, routine acts such as defecation, urination, bathing and so on. The implications on hygiene and health risks thereby affect the poorer women, who have limited access to health care services given the economic constraints. Even drainage facilities are non-existent in the case of 22 per cent urban households and a similar proportion of households have no electricity.

The only aspect of basic amenities which depicts relatively better rural conditions is ownership of households. While 29 per cent of urban households inhabit rented accommodation, only 4 per cent of rural households report rented housing tenure. Access to ownership for shelter, howsoever the conditions may be, is an option that most villagers can exercise. In urban areas, the poor end up living on pavements, in makeshift shelters and eventually gain entry into slums and squatter settlements. Even with many years of stay, the slum dwellers may lack any documents to prove their citizenship.

The NSS 58th round (July – December 2002) data is used to elicit information on proportion of slum dwellers citizenship status. Nearly 21 per cent of the slum households have no proof of citizenship, while 30 per cent of them have a ration card. Very few of the slum dwellers have voter identification cards. There is a need to ensure universal coverage of voting rights through issuance of voter ID cards to all poor persons. In the interest of basic citizenship rights and motivating political participation of women as well, ensuring their registration is especially significant. This is clearly one basic factor without which working for amelioration of poverty and fighting for citizenship rights cannot be pursued.

V. Understanding Poverty in Urban and Rural Contexts

In order to explain and understand the causes of urban poverty, aspects concerning urbanization itself are to be looked into (see Mahadevia and Sarkar, 2004 and the references cited therein). Urban growth is an outcome of natural increases in population; rural to urban net migration and reclassification of towns. The assimilation of rural hinterland areas, or villages that fall within areas where natural population growth categorises or reclassifies these into urban areas are beset with a completely different range of problems that manifest urban poverty. The complexities are further magnified in the context of women belonging to erstwhile households of rural or culturally bound families who face constraints over the supply of their labour services and also over utilizing the avenues made available with urbanization. Hence, the poverty faced by these groups of the urban population, especially women, assumes an entirely different form which often defies easy identification and addressal for amelioration.

Rural poverty is a manifestation of socio-economic and political inequalities as well as marginalization. Landlessness, or poor access to land and economic resources, low returns from agriculture especially for the land poor who operate with scanty investments, inadequate avenues for remunerative employment; social exclusion and lack of political voice are few of the prominent factors explaining poverty in rural areas. Inadequate employment opportunities due to low level of non-farm sector development is another major factor which is interlinked with public provisioning of amenities and infrastructure in a substantial manner. Even in rural areas, socially persisting constraints to women's economic and political participation exist, however the presence of social structures and rural environment can be quite supportive.

When there are no avenues in the villages for survival livelihood, migration on a temporary, periodic or short term basis is often sought by men and increasingly this is supported by the women joining them as well. Where this migration is for a longer span or results in permanent relocation into urban areas, these rural masses add to the poorer echelons of urban societies. It may be true that they earn better and in most cases end up with a higher consumption expenditure as a result - which is indicative of their poverty reduction - since that is how it is calculated and measured. However, in the urban context, they become the net additions to urban poor (Mitra, 2006).

Therefore migrants, from rural areas, are one factor that is often noted as fuelling urban poverty. This, off course, is not the major reason, although certainly one of the causes for proliferation of slum and unauthorized settlements as well as the increasing pressures on urban amenities. The growing tendency of family migration from the earlier phenomenon of male migration and increasing references from studies hint at migration of women being on the rise.

The use of contractual, migrant workers for construction, and various informal sector activities in urban cities and towns where there is a demand for such labour displays the conditions in which these workers live and work. Virtually no state policies cover or protect these workers in any form. The level of vulnerabilities faced by these workers is extremely high and they are almost completely at the mercies of the contractor middlemen-employers.

In cases where these migrants come with their families, including children, their collective needs for improving human well-being, whether in terms of health care, nutrition or education, poses a challenge. These challenges can be addressed only once policymakers and planners are open to the idea of considering their plight and evolving systems of provision that are able to negotiate such mobilities.

Understanding and analyzing the gender components of poverty are much more complicated (see Buvinic, et al, 1983; Cagatay, 1998, among others). Since there were limited means available to estimate women specific dimensions of poverty, the relative vulnerabilities of female headed households (FHHs) as a proxy for the higher incidence of poverty faced by women came to be commonly used. Nevertheless, it is not always the case that FHHs are the poorest of the poor. Urban areas have access to better facilities on an average compared to rural locations in terms of basic amenities however, the issues of concern especially for urban poor women may be of a different kind (see Kundu, 1993). For rural poor women, the focus is to be more on improving access to economic resources and political participation. Ownership of land, property and other economic resources together with equitable participation can help ameliorate the situation of poor women.

VI. Female Headed Households

The concept of female headed households and its erstwhile association with feminisation of poverty occurred due to at least two sets of issues, however, there are major problems in limiting to this view given the current state of awareness. The strong link was an offshoot of observations made in the western countries context wherein increasing female headed households as a result of divorces or break ups within families were often seen to be more income poor compared to others. The non-presence of male members due to strains in family relations or irregular, intermittent remittances lead to increasing poverty levels of the female headed households (Chant, 1992; Masika, de Haan and Baden, 1997)

The absence of state support for divorced and single women by way of social security measures was highlighted by Pearce, 1978, where she associated the pauperization and welfare dependence as the price of independence (McLanahan and Kelly, 1999). The changing family structure was blamed by McLanahan and her colleagues in 1989 as the principal culprit for feminization of poverty as it uncovers women's latent economic vulnerabilities.

This factor may be extended to the social transition in family structures in the country from joint to nuclear families. The exclusive responsibility of household work on women in nuclear household contexts, as compared to the presence of joint or extended families increases the burden on them. This factor certainly is at play in terms of constraining the release of women for work in paid labour markets. It is also critical in terms of support structures for child care and domestic duties, activities that constrain women from labour market participation and enhance levels of stress faced by them.

Given the limits on analyzing feminisation of poverty that emerge from data constraints, measures of poverty and recognition of intra-household inequalities, one segment which

is expected to shed light on this dimension is by looking at households with female heads. This option when exercised to analyse data available supported the expectation that women headed households were poorer in urban areas.

The 61st round NSSO data reveals an increase in the proportion of female headed households from 9 per cent in 1999-00 to 11 per cent in 2004-05. The Census of India 2001 also generates a similar figure of 11 per cent for urban FHHs. The total FHHs estimated by NSS 61st round (2004-05) reveal a slightly higher proportion of them in rural areas. However, it is in the urban areas that most of the FHHs are poor. This share of FHHs among the poor was higher earlier in 1993-94 (see table 6). As per the 2004-05 figures, the FHHs among the better off sections of urban locations have registered an increase.

Majority of the FHHs consist of the widowed category as per the marital status classification. With improving educational levels, the possibilities of taking up compensatory jobs or pursuing ones own employment among the widows allows for improvements in economic levels. This is also in part a reflection of the increasing tendencies of professional and working couples living separately in different locations pursuing their careers. In rural villages on the contrary, there are more female headed households among the relatively better off sections. Although over time there seems to be an increase across mpce categories among FHHs in rural areas.

Widows constitute nearly 70 per cent of all FHHs in urban areas, while they constitute 63 per cent in rural areas. Among FHHs, the divorces or separated women constitute the smallest share, close to 3 per cent, in both rural and urban areas. While 8 per cent of the FHHs are that of never married women, 20 per cent are that of currently married women as well in urban areas. The category of married women heads is relatively higher in rural areas, at 31 per cent, while the single women component for villages is less than 4 per cent (see table 7).

Overall, both urban and rural areas reflect declining work participation among female heads, except among the two lower quintiles in urban areas. This depicts the compulsions of poverty as well as the availability of opportunities for women in urban locations. In rural areas although the female heads report a higher work participation rate compared to the urban counterparts, the distinctions across the poorer and better off households seems to be lesser (see table 8).

The absorption of female heads in regular employment is one major positive change over time. Especially in urban areas, the female heads are seen to be shifting from self employment and casual employment towards regular work in a significant manner (see table 10). The rural scenario is somewhat different with only casual employment showing a decline over time. However across mpce quintiles, the lower quintiles which constitutes the poorer households with female heads are dependent on casual employment and self employment with a few variations across rural and urban locations. The major distinction is with regard to the regular employment which is gaining significantly in urban locations. Avenues for poor women in regular jobs seem to be available and this necessarily has to do with some improvements in their education attainments, even if only that of becoming literate.

VII. Changes in Educational Attainment

The general educational levels of all persons across the country have been improving over time, but that of women are registering higher rate of increase. Is this improvement reflected across all women belonging to different economic classes? The proportion of female population not literate in urban areas declined from 38 per cent to 31 per cent over 1993-94 and 2004-2005 (see tables 11 and 12). In rural areas, illiteracy among women reduced from 68 per cent to 55 per cent.

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 period. Among the literates, majority of the urban females have had schooling up to primary levels. The same is true for rural areas as well. While nearly 26 per cent of the urban females have secondary or above levels of education, in rural areas the females with similar education attainments are only 7 per cent (see table 12). Clearly, it is this last segment of secondary and above educated females whose labour market options are improved as a result. This is noticeable more starkly for urban women.

The most significant aspect of female education in urban areas that is noticeable is the increase in the graduates and above category from 5 to 8 per cent over 1993-94 to 2004-05. It is this category that can serve as an advantage in terms of labour market participation and better returns from it. The graduates and above category of females belong mostly to the higher quintile households, although there have been marginal increases even among the poorer households. It is this category of graduates and above who benefit most from labour market participation, which is clear from the tables 13 and 14. 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, the female workers with educational levels above secondary schooling has increased from 2.8 to 6.3 per cent over 1993-94 to 2004-05. Even among the poor women workers, the increase in the share of secondary and above educated is more than one percentage point over the same time period. This reflects a slow and marginal change, which is definitely positive.

Overall however, the educational attainment levels among usual principal and subsidiary status workers reveals the clear extent of deprivation and resultant vulnerabilities with which most urban poor women function within the labour markets. The detailed discussion on the work profiles of women and the poorest among them in rural and urban areas is undertaken in the next section.

VIII. Work Profiles of Women in Rural and Urban Locations

The work participation rate (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 the better and higher earning profiles for men, and the resultant dissuasion for women's entry into the labour markets; the 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 of women. The socially and economically marginalized women are found to be in the labour market out of compulsion and the level at which they work are 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; without marketable skills; and inaccessibility to assets and economic resources, on the one hand. While on the other extreme of this spectrum lie women who are highly educated even professionally qualified, but only a few of them are in a position to exercise their right to work due to different reasons. These reasons may range from sheer disinterest to take 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 indeed are involved in regular employment as salaried workers. This component stands out significantly in 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 work participation for women in urban areas is nearly half of 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 also 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? An examination of these patterns is undertaken here to elucidate the labour market participation of women in India. In rural villages, women's work participation rate has been around 33 per cent over the decade, while the male WPR has been close to 55 per cent. Women's work participation rate for urban locations is 17 per cent, while the male work participation rate is 55 per cent in 2004-05 (see table 15). Thus, the male WPR is similar irrespective of rural-urban locations, whereas the female WPR varies quite significantly from rural to urban areas.

Rural areas have registered a slight decline in the WPR for both men and women, while the reverse holds true for the urban areas over 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 the MPCE classifications for women are more poignant as can be seen in table 15. The poorer women display a higher WPR compared to that of the better off sections in urban areas, while the reverse is the case with rural women.

WPR of poor women (that is the bottom most 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 also has registered a decline in villages except among the top two quintiles, Q4 and Q5, where a marginal increase is noted.

The urban women's work participation rate has increased from 15.5 to 16.6 during the period 1993-94 to 2004-05. The poorest women tend to have a higher WPR and this holds across time. However, surprisingly the women of the poorest households have recorded a slight decline in participation levels in the 61st round, 2004-05 data. This is amidst an overall rise in urban female work participation rates on the one hand (see table 15). On the other hand, the male WPR among the bottom most quintile has increased from 47 to 50 per cent over 1993-94 to 2004-05. However, this increase is across board for males in urban areas and not a feature of the poorest category of households alone. A look into other details on the status of employment, industrial and occupational categories of the poor men and women may shed some light on the matter.

1. Status of Employment

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. Over time the share of the self employed has been rising especially among women (see tables 16 and 17). While it may not be entirely clear whether the involvement in self employed activities 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 is being opted by far less proportion of urban women workers over time, 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 the regular employment growth that too has registered an increase in both rural and urban areas, except for urban men. The increase in regular employment across locations is much more among women in urban areas - from 29 per cent to 36 per cent over 1993-94 to 2004-05. However, a look at the employment status across mpce quintiles is very revealing (see table 16). The major distinction is noted among the regular and casual employment, with a larger share of regular employment being concentrated at the top mpce quintiles, while casual work is predominantly undertaken by the poorer women. This pattern is noted in both rural and urban areas among men and women.

The share of regular employment in rural areas remains very low both for women and men. The access of village women to regular employment remains at the low end, although moving from 3 per cent to 4 per cent over the decade, while the rural men have increased their share from 8.5 per cent to 9 per cent over the same period. The better off sections manage to benefit from such access to regular jobs much more than the poorer households. This leaves casual labour as the only livelihood resort for most of the poor. It is often lamented that the opportunities in the casual labour market are the least desirable,

low paying as they offer insecure forms of employment. Hence, an over time 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 who have made inroads into regular employment, this may be so. For others who depend on self employment, the issue of whether such occupation is a sign of betterment is not entirely clear. Given the fact that a bulk of the women who are self employed constitute unpaid family workers, which is not necessarily economically empowering in as much as they are not paid as in the case of casual work, such a shift to these helper categories of work 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 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 by self employed category, where share of urban poor women's employment has increased from 43 per cent to 52 per cent during the same period. What kind of work this involves and can there be any indication about whether this ameliorates or deteriorates their poverty situation?

In order to examine the change in the 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 the urban areas it is predominantly the casual workers who report to have the highest head count ratios (see tables 18 and 19). In terms of the share of the poor also, rural agricultural labour forms a substantial segment with 41 per cent. In urban locations on the contrary, the bulk of poor - 46 per cent - are among households dependent on self employed activities. What is also noteworthy is that both the self employed and the casual labour category of households are exhibiting an increase over time in the share of the urban poor (see table 19).

Among the self employed, while the males are own account workers, the 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 the 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 20). In the urban towns and cities, self employed women are one half own account workers and one half unpaid family labour, with the share of the latter being higher among the poorer households in general.

One of the most striking variations is displayed among the regular salaried employees among the urban working women. 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 quintile group. Nevertheless, more than two thirds of the working women among these rich households are among the secure salaried employment, while another 31 per cent of them are self employed workers.

Further analysis to look into which industry and occupation women and especially poor women are involved will provide better insights into the nature of their labour market participation.

2. Industrial and Occupational Distribution

Where are the poor women working? What are the industries in which the poor female workers are found to be employed and what changes are witnessed over time? Also, are the labour market conditions facing the poor households similar for males and females or are there any dissimilarities?

Bulk of the workforce in rural villages is involved in primary sector activities. Agriculture and related occupations based on animal and natural resources form the source of livelihoods for both males and females. The share of primary sector workers is however gradually declining over time, much more for males than among females (see table 21). 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 urban areas employment and industrial distribution 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 workforce. Urban female employment has risen in manufacturing, trade, hotels and restaurants and to some extent in the services sector (see table 22). The increase in manufacturing activities is, however, not noted for 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 is increasing is trade, hotels and restaurants, followed by the services sector.

Is the case of the industrial distribution among workforce belonging to relatively poorer households similar? An examination of the poorest mpce quintile reveals that primary activities have registered a sharp decline even among the poorest households, both for men and women. From 36 per cent in 1993-94 the share of female employment in agriculture, hunting, forestry and fishing has declined to 26 per cent in 2004-05. The industry where substantial rise in women's employment has occurred is manufacturing, construction, trade, hotel and restaurants (see table 23).

The poorest women seek employment in manufacturing and primary sector activities. The difference over time is that the former has been increasing while the latter has been declining. Trade, hotels and eateries is another prominent activity employing women, mostly as self employed, unpaid helpers. Construction activities among the urban poor constitute an important livelihood source employing women and men.

The occupational profile of urban poor is provided in table 24 with over time changes. A bulk of the poor urban female (40 per cent) and male (55 per cent) workforce mostly undertake manual production related labour. In spite of the declining share of primary

activities even for the poorest quintile, 26 per cent of the women continue to draw their livelihood from working in these activities. Service work engages 20 per cent of poor women workers, while sales workers constitute 8 per cent. The situation of poor male workers is very marginally different from that of the women counterparts. Sales work is relatively more prominent for the poor men.

Among the women workers what kind of enterprise occupies most of the principal status workforce? Given the concentration of self employment, it is not surprising that even for women workers the proprietary segment constitutes a major bulk – 57 per cent. The government sector of employment, most of which is likely to be in the organized sector occupies 15 per cent of urban women workers, while private corporate employment only caters to 6 per cent of urban female employment as per the principal status (see table 24). One major segment of 14 per cent of the principal workers is employed with private households as services providers. Many of these service workers in urban areas fall under the regular workforce.

A large share of principal women workers who are also poor, are concentrated in proprietary work. The share of poor women who are service providers working with private households as domestic servants, cooks, drivers, gardeners, etc. is very high compared to the women belonging to the relatively better off households. Nearly one fifth of the two bottommost quintile groups principal women workers undertake such work. A further analysis of the regular workforce will elicit insights into the nature of poor women's participation as compared with the richer counterparts in urban areas.

3. 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 the regular workers across consumption quintiles vary significantly? Also, what kinds of work do these regular workers among different classes of women undertake? Is the work poorer women undertake even among the regular employment 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 across quintiles. Adopting a classification of any enterprise having 10 or more workers as organized and all others as unorganized, the regular workers have been divided into organized and unorganized sector across mpce quintiles. Bulk of the poorest women regular workers are employed in the unorganized sector, while the exact opposite picture is true for the richest quintile, with 70 per cent women working in the organized sector (see table 25).

For regular workers there is substantial difference in the share of organized workers in the poorest and richest quintiles. The share of organized workers varies from 20 per cent in case of poorest to 70 per cent in case of richest quintile regular workers (see table 26). These differences will get reflected in the types of enterprises they work.

It can be seen that a staggering proportion of 53 per cent regular women workers is engaged in job with private households as maid servant, cook etc. in the poorest quintile (see table 27). The share of jobs with private households is also quite high in next higher quintile of poor households. In the richest quintile, 61 per cent of all regular workers are in government/public or large private organizations.

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 poorest quintile, 91 per cent of jobs are based on verbal contract and 6 per cent of jobs are based on written contracts for more than 3 years (see table 28). In richest quintile, 55 per cent of jobs are based on written contracts for a period of more than 3 years and 38 per cent of jobs are based on unwritten contract. In India, the practice of short-term written contract jobs is negligible.

In social security benefit also similar contrasting pattern can be observed. One gets full benefits in job or none. At poorest quintile only 3 per cent of regular women workers get all benefits and a huge 90 per cent gets no benefit. At richest quintile, 49 per cent of regular workers get full benefits and 30 per cent gets none (see table 29).

The average wage/salary received is as expected - higher for better off quintiles and substantial disparity among the average earnings of men and women (see table 30). The gender disparity declines among the higher mpce quintile workers, reflecting the better educational qualifications and professional jobs into which the women from better off households enter as employees.

There are also women who do not opt for or cannot take up employment due to the burden of domestic responsibilities. How many women are affected thus and what are the consequences of this for the poor women both in rural and urban areas?

4. Burden of Domestic Responsibilities

Does the burden of domestic responsibilities prevent women from opting for work? Are the implications of absence of other members to carry out domestic duties for the poor different from that of the richer women? The poorer women may be more constrained for hiring paid help on the one hand, while the socio-religious constraints on use of domestic assistance for certain domestic chores may be operative among certain households on the other hand.

While certain women are bound by the regularity of domestic duties that takes up most of their time, are there any variations across quintile groups? Of those women who are not spending most of their time in household duties, what are the reasons for their continuing to be principally involved in it? Is it non-availability of work or by own preference? Are there variations across mpce categories in the work constraints faced by women in terms of non-availability?

The NSS data uses two codes for eliciting information on domestic duties (92 and 93). Of all women, 89 per cent in urban areas and 87 per cent in rural areas are involved in domestic duties; with little variation across the mpce quintiles (see Table 31). In other words, it would be appropriate to state that majority of the women tend to have domestic

responsibilities that occupies them throughout the year. This kind of domestic role is shared by women across urban cities, towns and rural villages. It is also more or less the same irrespective of the expenditure quintile based class they belong to.

Among the women undertaking domestic duties, will they accept work if made available at home in spite of their pre-occupation? Relatively more women in villages declare their willingness to accept work – close to 33 per cent. In urban areas, around 27 per cent of the women were willing to take up work. In both instances, a majority of them seek regular part-time work. The proportion of poor women willing to accept work is higher than that of the richest quintile group (see table 32).

This is a reflection of the high potential for home based work, developing of self help group based activities and training women in entrepreneurial activities which can be undertaken on a part time basis. Policies for amelioration of poverty among women must be oriented towards such activities and weave around them.

IX. CONCLUDING REMARKS

Finally, in the concluding section some of the prominent findings based on the detailed analysis of rural and urban women's poverty, employment and well being are highlighted. Given the poverty line estimations provided by the Planning Commission Expert Group, the actual numbers of poor are increasing in urban areas while it is clearly declining in rural villages. The compound growth rate of poverty estimates in actual numbers over 1993-94 to 2004-05 are higher for females than for males. Women in urban areas are also affected due to poverty as well as the gender based discriminations. The analysis based on data over 1993-94 and 2004-05 emphasises the need for specific focus on urban poor women, given the increasing incidence of poverty in terms of absolute numbers of poor women and the higher compound growth rate. Further the head count ratio of poverty among female headed households is higher in urban areas compared to the male headed households.

Even the demographic gender composition or sex ratios among different expenditure quintiles reveal a higher or more equitable gender balance among the poorer households in both rural and urban locations. This naturally also means that women bear the brunt of poverty much more in comparison to men. Apart from this gender balance in the populations, the societal biases stemming from the patriarchal values discriminates and assigns undue burden on poor women who have to shoulder the domestic responsibilities as well as economic work. Without adequate educational attainments the employment avenues available to them remain informal, low paying and highly insecure. The lack of access to basic amenities and civil rights to the poor migrants who seek livelihood in urban areas makes their working and living conditions very vulnerable, and women among the poor suffer most due to this. The female headed households are also noted to be more among the urban poor in comparison to rural poor.

It is noteworthy that although poorer women report a higher work participation rate in comparison to other categories, the female work participation rate has been registering

a slight decline among the poorer households over time. Casual employment remains the major source for poor women in villages and urban locations, in spite of the fact that over time there has been a substantial decline in the share of casual workers among the poorest households. A shift into self employed activities and regular employment is noted.

An increasing trend of recourse to self employment is noted with majority of the poor women working as helpers in household enterprises. This could be a reflection of shifts in male employment patterns from casual to self employed enterprises, wherein women also join in as helpers. The alternative argument of non-availability of work compelling poor women into self employment as a residual activity may also be operative to some extent. In urban areas, bulks of the poor households are dependent on this activity and the share of the poor in self employment is increasing over time.

The positive shift in employment status noted among urban women is the increase in regular workers. While the women belonging to the relatively better off sections of the population are increasingly entering the regular, formal sector, the poor women's opportunities are often a derivative of this increasing participation of the former set of women. The household responsibilities and services of the working women in urban areas are increasingly being passed on to hired service providers. While the women belonging to the poorer households undertake these tasks, the returns they can manage improve with education and skill/training. Unless investments are made for women's education up to secondary and above levels, their entry into regular and relatively better paying jobs will continue to remain low. Given the compulsive participation of poor women in economic work it is important to focus on measures that can assist them in accessing better avenues of work, with scope for part time regular work options.

Table 1
All-India Poverty Line and Absolute Number of Poor
- 1993-94 & 2004-05 (using Planning Commission Expert Group Method)

| Year | Poverty Line (Rupees per capita per month) | | Number of Poor (in lakhs) | |
|---------|---|--------|------------------------------|---------|
| | Urban | Rural | Urban | Rural |
| 1993-94 | 281.35 | 205.84 | 763.37 | 2440.31 |
| 2004-05 | 538.60 | 356.30 | 807.96 | 2209.24 |

Source: GOI (2007).

Table 2
Comparison of Poverty Estimates b/w 1993-94 and 2004-05
(based on Uniform Recall Period)

| Sector | 1993-94 | 2004-05 |
|--------|---------|---------|
| Urban | 32.4 | 25.7 |
| Rural | 37.3 | 28.3 |
| Total | 36.0 | 27.5 |

Source: GoI (2007).

Table 3
**Absolute Number of Poor Women and Men (estimated)
 and Growth Rates -1993-94 and 2004-05**

| Sector | Numbers of Poor (in lakhs) | | | | CAGR (%) b/w 1993-94 & 2004-2005 | |
|--------|----------------------------|---------|---------|---------|-------------------------------------|-------|
| | 1993-94 | | 2004-05 | | Female | Male |
| | Female | Male | Female | Male | | |
| Urban | 377.70 | 385.67 | 402.53 | 405.43 | 0.58 | 0.46 |
| Rural | 1205.74 | 1234.57 | 1105.89 | 1103.35 | -0.78 | -1.02 |

Notes: 1. CAGR – Compound Annual Growth Rate.

2. NSS unit level data are used to estimate female-male and urban-rural shares of poverty. These shares are then applied on population adjusted estimates of total poverty available from the Planning Commission to estimate absolute number of poor women and men in urban and rural areas separately. Calculations are done by authors themselves.

Table 4
Head Count Ratio (HCR, %) of Poverty by Head of the Household -1993-94 & 2004-05

| Period | Rural | Urban | Rural + Urban |
|--------------------------------|-------|-------|---------------|
| Female head | | | |
| 1993-94 | 35.48 | 36.92 | 35.88 |
| 2004-05 | 28.80 | 28.74 | 28.78 |
| Male Head | | | |
| 1993-94 | 37.34 | 32.26 | 36.10 |
| 2004-05 | 27.99 | 25.65 | 27.41 |
| diff Female ~ Male head | | | |
| 1993-94 | -1.87 | 4.65 | -0.21 |
| 2004-05 | 0.81 | 3.09 | 1.38 |

Note: diff Female ~ Male head: Percentage point gap between head count ratios of poverty for female and male-headed households

Source: Calculated from unit level consumption data of NSS 50th (1993-94) & 61st (2004-05) Round.

Table 5
Sex Ratios by MPCE Quintiles -1993-94 and 2004-05

| MPCE Quintiles | Rural | | Urban | |
|-----------------------------|---------|---------|---------|---------|
| | 1993-94 | 2004-05 | 1993-94 | 2004-05 |
| Q ₁ (bottom 20%) | 997 | 1019 | 1003 | 1001 |
| Q ₂ | 958 | 988 | 931 | 948 |
| Q ₃ | 946 | 953 | 907 | 911 |
| Q ₄ | 926 | 937 | 883 | 877 |
| Q ₅ (top 20%) | 896 | 917 | 811 | 868 |
| All | 944 | 962 | 905 | 920 |

Source: Calculated from unit level employment-unemployment data of NSS 50th (1993-94) & 61st (2004-05) Round.

Table 6
Female Headed Households by MPCE Quintiles

| MPCE Quintiles | 2004-05 | | 1993-94 | |
|----------------|---------|-------|---------|-------|
| | Urban | Rural | Urban | Rural |
| Bottom 20 % | 12.3 | 9.8 | 14.3 | 9.6 |
| Q2 | 11.6 | 9.9 | 10.3 | 8.7 |
| Q3 | 10.7 | 10.2 | 10.0 | 9.0 |
| Q4 | 10.3 | 11.4 | 10.4 | 9.8 |
| Q5 | 11.2 | 14.1 | 9.1 | 11.0 |
| All | 11.1 | 11.3 | 10.6 | 9.7 |

Source: Calculated from NSS unit records, 50th and 61st rounds.

Table 7
Marital Status of Female Heads within MPCE Quintiles – 2004-05

| MPCE Quintiles | Never Married | Currently Married | Widowed | Divorced/ Separated | All |
|-----------------------------|---------------|-------------------|---------|---------------------|-------|
| Urban | | | | | |
| Q ₁ (bottom 20%) | 8.9 | 13.6 | 74.3 | 3.1 | 100.0 |
| Q ₂ | 4.8 | 13.5 | 75.6 | 6.1 | 100.0 |
| Q ₃ | 3.5 | 15.6 | 77.9 | 3.1 | 100.0 |
| Q ₄ | 6.9 | 22.3 | 37.9 | 2.9 | 100.0 |
| Q ₅ (top 20%) | 14.3 | 30.6 | 52.2 | 2.9 | 100.0 |
| All | 8.2 | 20.3 | 67.9 | 3.5 | 100.0 |
| Rural | | | | | |
| Q ₁ (bottom 20%) | 6.0 | 37.6 | 54.8 | 1.6 | 100.0 |
| Q ₂ | 2.4 | 35.2 | 59.1 | 3.2 | 100.0 |
| Q ₃ | 1.2 | 28.4 | 67.6 | 2.9 | 100.0 |
| Q ₄ | 1.8 | 25.4 | 69.8 | 3.1 | 100.0 |
| Q ₅ (top 20%) | 5.7 | 30.7 | 59.9 | 3.6 | 100.0 |
| All | 3.6 | 30.8 | 62.5 | 3.0 | 100.0 |

Source: calculated from unit level employment-unemployment data of NSS 61st (2004-05) Round.

Table 8
Work Participation among Female Heads over time – Urban -Rural

| MPCE Quintile | URBAN | | RURAL | |
|---------------|---------|---------|---------|---------|
| | 1993-94 | 2004-05 | 1993-94 | 2004-05 |
| Q1 | 49.4 | 49.9 | 72.3 | 59.4 |
| Q2 | 52.5 | 52.7 | 74.1 | 60.8 |
| Q3 | 47.6 | 43.2 | 70.9 | 66.7 |
| Q4 | 37.8 | 35.6 | 68.6 | 61.1 |
| Q5 | 41.9 | 33.0 | 69.1 | 58.9 |
| All | 45.5 | 41.7 | 70.7 | 61.1 |

Source: Calculated from NSS unit records, 61st round.

Table 9
Status of Employment of Female Heads

| UPSS workers | URBAN | | RURAL | |
|---------------|---------|---------|---------|---------|
| | 1993-94 | 2004-05 | 1993-94 | 2004-05 |
| Self-employed | 33.7 | 31.2 | 48.1 | 51.9 |
| Regular | 37.4 | 49.4 | 5.2 | 6.9 |
| Casual | 28.9 | 19.4 | 46.7 | 41.2 |

Source: Calculated from NSS unit records, 50th and 61st rounds.

Table 10
Female Heads Employment Status across MPCE quintiles – 2004-05

| | Self Employed | Regular | Casual | Total |
|-----------------------------|---------------|---------|--------|-------|
| Rural | | | | |
| Q ₁ (bottom 20%) | 41.1 | 7.0 | 51.9 | 100 |
| Q ₂ | 46.8 | 4.9 | 48.3 | 100 |
| Q ₃ | 48.6 | 4.5 | 46.9 | 100 |
| Q ₄ | 49.6 | 6.3 | 44.1 | 100 |
| Q ₅ (top 20%) | 63.3 | 9.8 | 26.9 | 100 |
| Urban | | | | |
| Q ₁ (bottom 20%) | 39.22 | 27.58 | 33.20 | 100 |
| Q ₂ | 33.13 | 42.18 | 24.69 | 100 |
| Q ₃ | 36.06 | 39.18 | 24.75 | 100 |
| Q ₄ | 28.52 | 58.58 | 12.90 | 100 |
| Q ₅ (top 20%) | 19.60 | 78.70 | 1.70 | 100 |

Source: Calculated from NSS unit records, 61st round.

Table 11
Distribution of All Female Persons across Educational Categories in 1993-4

| MPCE - Quintile | not literate | literate & up to primary | middle | Secondary* | graduate & above | all |
|-----------------------------|--------------|--------------------------|--------|------------|------------------|-----|
| RURAL | | | | | | |
| Q ₁ (bottom 20%) | 82.1 | 15.4 | 1.8 | 0.6 | 0.0 | 100 |
| Q ₂ | 75.2 | 20.2 | 3.3 | 1.2 | 0.1 | 100 |
| Q ₃ | 69.1 | 23.7 | 4.9 | 2.1 | 0.1 | 100 |
| Q ₄ | 61.2 | 27.4 | 7.5 | 3.6 | 0.3 | 100 |
| Q ₅ (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 |
| URBAN | | | | | | |
| Q ₁ (bottom 20%) | 61.1 | 28.6 | 6.5 | 3.4 | 0.4 | 100 |
| Q ₂ | 47.7 | 33.7 | 10.6 | 7.0 | 1.1 | 100 |
| Q ₃ | 35.8 | 35.3 | 13.8 | 12.6 | 2.5 | 100 |
| Q ₄ | 27.9 | 31.2 | 15.5 | 19.5 | 5.8 | 100 |
| Q ₅ (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, Diploma/Certificate

Source: Calculated from NSS unit records, 50th round.

Table 12
Distribution of All Female Persons across Educational Categories in 2004-5

| MPCE - Quintile | not literate | literate & up to primary | middle | Secondary* | graduate & above | All |
|-----------------------------|--------------|--------------------------|--------|------------|------------------|-----|
| RURAL | | | | | | |
| Q ₁ (bottom 20%) | 67.8 | 26.4 | 4.3 | 1.4 | 0.1 | 100 |
| Q ₂ | 61.1 | 29.5 | 6.7 | 2.5 | 0.2 | 100 |
| Q ₃ | 56.8 | 30.6 | 8.3 | 4.0 | 0.3 | 100 |
| Q ₄ | 50.4 | 30.7 | 11.2 | 6.9 | 0.8 | 100 |
| Q ₅ (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 |
| URBAN | | | | | | |
| Q ₁ (bottom 20%) | 51.4 | 33.3 | 9.5 | 5.1 | 0.7 | 100 |
| Q ₂ | 40.0 | 33.9 | 14.3 | 10.0 | 1.9 | 100 |
| Q ₃ | 29.0 | 33.0 | 17.2 | 16.6 | 4.2 | 100 |
| Q ₄ | 20.2 | 27.5 | 17.9 | 24.9 | 9.5 | 100 |
| Q ₅ (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 |

Note: * Includes Higher secondary, Diploma/Certificate

Source: Calculated from NSS unit records, 61st round.

Table 13
Distribution of All Female Workers across Educational Categories in 1993-4

| MPCE - Quintile | not literate | literate & up to primary | middle | Secondary/Higher Secondary | graduate & above | All |
|-----------------------------|--------------|--------------------------|--------|----------------------------|------------------|-----|
| RURAL | | | | | | |
| Q ₁ (bottom 20%) | 89.2 | 8.4 | 1.8 | 0.6 | 0.0 | 100 |
| Q ₂ | 84.5 | 12.0 | 2.5 | 0.9 | 0.1 | 100 |
| Q ₃ | 79.3 | 15.3 | 3.9 | 1.4 | 0.1 | 100 |
| Q ₄ | 73.4 | 18.3 | 5.3 | 2.7 | 0.2 | 100 |
| Q ₅ (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 |
| URBAN | | | | | | |
| Q ₁ (bottom 20%) | 72.6 | 18.9 | 5.2 | 2.8 | 0.5 | 100 |
| Q ₂ | 60.8 | 24.1 | 8.1 | 5.1 | 1.8 | 100 |
| Q ₃ | 47.2 | 25.9 | 12.2 | 11.3 | 3.4 | 100 |
| Q ₄ | 34.7 | 22.2 | 11.1 | 19.9 | 12.2 | 100 |
| Q ₅ (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.

Table 14
Distribution of All Female Workers across Educational Categories in 2004-5

| MPCE - Quintile | not literate | literate & up to primary | middle | Secondary/Higher Secondary | graduate & above | All |
|-----------------------------|--------------|--------------------------|--------|----------------------------|------------------|-----|
| RURAL | | | | | | |
| Q ₁ (bottom 20%) | 79.8 | 14.2 | 4.4 | 1.6 | 0.1 | 100 |
| Q ₂ | 73.1 | 17.2 | 7.1 | 2.5 | 0.2 | 100 |
| Q ₃ | 69.1 | 19.1 | 7.9 | 3.7 | 0.2 | 100 |
| Q ₄ | 61.7 | 21.6 | 10.3 | 5.7 | 0.7 | 100 |
| Q ₅ (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 |
| URBAN | | | | | | |
| Q ₁ (bottom 20%) | 61.7 | 24.1 | 9.1 | 4.6 | 0.5 | 100 |
| Q ₂ | 49.4 | 27.6 | 11.8 | 8.7 | 2.4 | 100 |
| Q ₃ | 35.9 | 25.7 | 16.4 | 15.3 | 6.8 | 100 |
| Q ₄ | 21.1 | 18.9 | 15.5 | 26.2 | 18.3 | 100 |
| Q ₅ (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.

Table 15
Work Participation Rate (UPSS) for Females and Males

| MPCE Categories | FWPR | | MPWPR | |
|-----------------|---------|---------|---------|---------|
| | 1993-94 | 2004-05 | 1993-94 | 2004-05 |
| RURAL | | | | |
| Bottom 20% | 33.5 | 29.7 | 49.3 | 47.4 |
| Q2 | 33.1 | 32.3 | 53.3 | 51.4 |
| Q3 | 33.1 | 33.2 | 55.9 | 54.5 |
| Q4 | 32.3 | 33.9 | 57.6 | 58.1 |
| Top 20% | 31.8 | 34.5 | 60.1 | 61.3 |
| All | 32.8 | 32.7 | 55.3 | 54.6 |
| URBAN | | | | |
| Bottom 20% | 19.9 | 19.5 | 47.2 | 49.7 |
| Q2 | 16.1 | 18.4 | 50.1 | 53.7 |
| Q3 | 13.7 | 14.6 | 51.2 | 56.1 |
| Q4 | 12.7 | 14.2 | 54.4 | 57.4 |
| 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 and 61st round.

Table 16
Distribution of Women Workers (UPSS) by Employment Status

| MPCE Quintiles | 1993-94 | | | 2004-05 | | |
|-----------------------------|---------------|---------|--------|---------------|---------|--------|
| | Self Employed | Regular | Casual | Self Employed | Regular | Casual |
| RURAL | | | | | | |
| Q ₁ (bottom 20%) | 41.3 | 1.6 | 57.1 | 49.1 | 2.2 | 48.6 |
| Q ₂ | 51.6 | 1.7 | 46.7 | 57.4 | 2.0 | 40.6 |
| Q ₃ | 61.2 | 2.2 | 36.6 | 63.4 | 2.7 | 33.9 |
| Q ₄ | 66.9 | 2.5 | 30.6 | 70.5 | 3.7 | 25.8 |
| Q ₅ (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 |
| URBAN | | | | | | |
| Q ₁ (bottom 20%) | 43.1 | 13.4 | 43.5 | 52.4 | 18.0 | 29.6 |
| Q ₂ | 51.9 | 16.5 | 31.6 | 52.5 | 25.5 | 22.0 |
| Q ₃ | 50.4 | 25.1 | 24.2 | 54.9 | 30.7 | 14.4 |
| Q ₄ | 48.5 | 37.2 | 14.2 | 45.2 | 45.7 | 9.1 |
| Q ₅ (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 data of NSSO, 61st and 50th Round.

Table 17
Employment Status of Males (UPSS) by MPCE Quintiles

| MPCE Quintiles | 1993-94 | | | 2004-05 | | |
|-----------------------------|---------------|---------|--------|---------------|---------|--------|
| | Self-employed | Regular | Casual | Self-employed | Regular | Casual |
| RURAL | | | | | | |
| Q ₁ (bottom 20%) | 43.0 | 3.7 | 53.3 | 45.4 | 3.9 | 50.7 |
| Q ₂ | 52.7 | 4.8 | 42.5 | 53.0 | 4.9 | 42.1 |
| Q ₃ | 59.4 | 6.4 | 34.2 | 58.1 | 6.6 | 35.3 |
| Q ₄ | 63.8 | 8.8 | 27.4 | 64.7 | 9.0 | 26.3 |
| Q ₅ (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 |
| URBAN | | | | | | |
| Q ₁ (bottom 20%) | 44.1 | 21.8 | 34.1 | 47.2 | 22.0 | 30.9 |
| Q ₂ | 45.0 | 31.3 | 23.7 | 47.8 | 30.3 | 21.9 |
| Q ₃ | 44.2 | 41.1 | 14.7 | 46.2 | 39.6 | 14.3 |
| Q ₄ | 40.7 | 49.7 | 9.7 | 43.0 | 49.1 | 7.9 |
| Q ₅ (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 data of NSSO, 61st and 50th Round.

Table 18
Head Count Ratio of Poverty and Share in Total No of Poor by Household Type – Rural

| Household type | HCR (%) | | 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 in different categories according to their principal source of earning. These categories are defined as "Household type".

Source: Calculated from the Unit level data of Schh 1.0 from NSS 50th Round (1993-94) and NSS 61st Round (2004-05),

Table 19
Head Count Ratio of Poverty and Share in Total No of Poor by Household Type - Urban

| Household type | HCR (%) | | 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: Same as Table 18

Source: Same as Table 18

Table 20
Self Employed Males and Females by Work Status - 1993-94 and 2004-05

| MPCE - Quintile | 1993-94 | | | 2004-05 | | |
|-----------------------------|-------------|----------|----------------------|-------------|----------|----------------------|
| | Own account | Employer | Unpaid family worker | Own account | Employer | Unpaid family worker |
| Rural Male | | | | | | |
| Q ₁ (bottom 20%) | 68.8 | 0.9 | 30.3 | 68.8 | 0.3 | 31.0 |
| Q ₂ | 67.2 | 1.8 | 31.0 | 70.8 | 0.7 | 28.5 |
| Q ₃ | 67.9 | 3.0 | 29.1 | 70.8 | 1.0 | 28.2 |
| Q ₄ | 68.0 | 4.4 | 27.6 | 71.6 | 1.8 | 26.7 |
| Q ₅ (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 |
| Rural Female | | | | | | |
| Q ₁ (bottom 20%) | 22.5 | 0.4 | 77.1 | 20.6 | 0.2 | 79.2 |
| Q ₂ | 21.3 | 0.6 | 78.1 | 21.5 | 0.2 | 78.3 |
| Q ₃ | 24.4 | 0.8 | 74.8 | 23.7 | 0.4 | 75.9 |
| Q ₄ | 26.1 | 1.5 | 72.4 | 24.9 | 0.8 | 74.3 |
| Q ₅ (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 |
| Urban Male | | | | | | |
| Q ₁ (bottom 20%) | 77.7 | 1.2 | 21.2 | 79.2 | 0.2 | 20.6 |
| Q ₂ | 76.4 | 3.3 | 20.3 | 78.7 | 1.5 | 19.8 |
| Q ₃ | 74.5 | 5.3 | 20.2 | 77.6 | 2.8 | 19.6 |
| Q ₄ | 72.0 | 8.6 | 19.4 | 75.2 | 7.5 | 17.3 |
| Q ₅ (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 ₁ (bottom 20%) | 50.5 | 0.4 | 49.1 | 46.5 | 0.1 | 53.4 |
| Q ₂ | 49.2 | 0.7 | 50.0 | 45.5 | 0.7 | 53.8 |
| Q ₃ | 50.9 | 1.4 | 47.7 | 48.3 | 1.4 | 50.3 |
| Q ₄ | 54.4 | 1.8 | 43.9 | 54.4 | 1.1 | 44.6 |
| Q ₅ (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 data of NSSO, 61st and 50th Round.

Table 21
Industrial Distribution of Female and Male Workers (UPSS) – 1993-94 and 2004-05 (Rural)

| 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 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

Note: UPSS – Usual principal and subsidiary status taken together.

Source: Calculated from unit level employment-unemployment data of NSS 50th (1993-94) & 61st (2004-05) Rounds.

Table 22

Industrial Distribution of Female and Male Workers (UPSS) – 1993-94 and 2004-05 (Urban)

| 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 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

Note: UPSS – Usual principal and subsidiary status taken together.

Source: Calculated from unit level employment-unemployment data of NSS 50th (1993-94) & 61st (2004-05) Rounds.

Table 23

Industrial Distribution of Poorest (bottom MPCE Quintile, Q₁) of Female and Male Workers (UPSS) – 1993-94 & 2004-05 (Urban)

| Industry | Female | | Male | |
|--|---------|---------|---------|---------|
| | 1993-94 | 2004-05 | 1993-94 | 2004-05 |
| Agriculture, hunting, forestry & fishing fishing | 36.0 | 25.7 | 19.2 | 10.5 |
| Mining & quarrying | 0.8 | 0.1 | 1.1 | 0.4 |
| Manufacturing | 26.9 | 35.0 | 20.0 | 22.4 |
| Electricity, gas & water supply | 0.1 | 0.1 | 0.5 | 0.3 |
| Construction | 4.8 | 5.9 | 10.5 | 16.9 |
| Trade, hotels & restaurants | 9.0 | 12.3 | 20.8 | 28.9 |
| Transport, storage & communication | 0.6 | 0.5 | 10.3 | 11.6 |
| Finance, insurance, real estate & business | 0.2 | 0.7 | 1.1 | 1.7 |
| Community, social & personal services | 21.4 | 19.8 | 16.5 | 7.4 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

Note: UPSS – Usual principal and subsidiary status taken together.

Source: Calculated from unit level employment-unemployment data of NSS 50th (1993-94) & 61st (2004-05) Rounds.

Table 24

Occupational Distribution of Poorest (bottom MPCE Quintile, Q₁) of Female and Male Workers (UPSS) – 1993-94 & 2004-05 (Urban)

| Occupation | Female | | Male | |
|---|--------|--------|--------|--------|
| | 1993-4 | 2004-5 | 1993-4 | 2004-5 |
| Professional, Technical & related Workers | 1.4 | 1.6 | 2.3 | 2.0 |
| Administrative, Executive & Managerial Workers | 1.4 | 3.4 | 1.8 | 3.2 |
| Clerical & related workers | 0.7 | 0.4 | 3.3 | 2.1 |
| Sales workers | 7.6 | 9.7 | 17.3 | 19.2 |
| Services workers | 17.1 | 19.5 | 7.3 | 8.1 |
| Farmers, Fishermen, Hunters, Loggers & related workers | 36.1 | 25.6 | 19.0 | 10.6 |
| Production & related workers; Transport Equipment Operators & Labourers | 35.6 | 39.7 | 48.9 | 54.9 |
| Workers <i>n.e.c.</i> | 0.1 | 0.0 | 0.1 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

Note: (i) UPSS – Usual principal and subsidiary status taken together; (ii) *n.e.c.* – not elsewhere classified.

Source: Calculated from unit level employment-unemployment data of NSS 50th (1993-94) & 61st (2004-05) Rounds.

Table 25
Distribution of Female workers (principal status) within MPCE Quintiles by types of Enterprises – 2004-05 (Urban)

| MPCE Quintiles | Proprietary | Govt./ Public Sector | Pvt. Corporate Sector | Pvt. HH. | Others |
|-----------------------------|-------------|----------------------|-----------------------|----------|--------|
| Q ₁ (bottom 20%) | 70.4 | 2.0 | 3.4 | 18.7 | 5.5 |
| Q ₂ | 67.6 | 4.5 | 3.1 | 18.8 | 6.0 |
| Q ₃ | 65.2 | 8.9 | 4.4 | 13.7 | 7.8 |
| Q ₄ | 53.4 | 19.9 | 4.8 | 11.0 | 10.9 |
| Q ₅ (top 20%) | 30.4 | 35.9 | 11.1 | 7.3 | 15.3 |
| All | 56.7 | 14.6 | 5.5 | 13.9 | 9.3 |

Source: Calculated from unit level employment-unemployment data of NSS 61st (2004-05) Round.

Table 26
Distribution (%) of Regular workers into Organised and Unorganised by MPCE Quintiles – 2004-05 (Urban)

| MPCE Quintiles | Organised | Unorganised |
|-----------------------------|-----------|-------------|
| Q ₁ (bottom 20%) | 19.1 | 80.9 |
| Q ₂ | 24.3 | 75.7 |
| Q ₃ | 37.6 | 62.4 |
| Q ₄ | 51.8 | 48.2 |
| Q ₅ (top 20%) | 70.0 | 30.0 |
| All | 47.5 | 52.5 |

Source: Calculated from unit level employment-unemployment data of NSS 61st (2004-05) Round.

Table 27
Distribution (%) of Female Regular Workers (principal status) within MPCE Quintiles by Enterprise types – 2004-05 (Urban)

| MPCE Quintiles | Proprietary | Govt./ Public Sector | Pvt. Corporate Sector | Pvt. HH. | Others |
|-----------------------------|-------------|----------------------|-----------------------|----------|--------|
| Q ₁ (bottom 20%) | 24.8 | 6.5 | 10.4 | 52.7 | 5.6 |
| Q ₂ | 32.3 | 11.5 | 6.1 | 43.7 | 6.4 |
| Q ₃ | 29.2 | 19.5 | 10.0 | 27.2 | 14.1 |
| Q ₄ | 27.9 | 32.4 | 8.0 | 15.2 | 16.5 |
| Q ₅ (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-unemployment data of NSS 61st (2004-05) Round.

Table 28
Distribution (%) of Female Regular Workers (principal status) within MPCE Quintiles by Types of Job Contract – 2004-05 (Urban)

| MPCE Quintiles | No Written Job Contract | Written job contracts | |
|-----------------------------|-------------------------|-----------------------|--------|
| | | More than 3 years | Others |
| Q ₁ (bottom 20%) | 90.5 | 5.9 | 3.6 |
| Q ₂ | 84.9 | 12 | 3.1 |
| Q ₃ | 71.6 | 23.9 | 4.5 |
| Q ₄ | 55.5 | 37.6 | 6.9 |
| Q ₅ (top 20%) | 37.8 | 54.5 | 7.7 |
| All | 60.4 | 33.7 | 5.9 |

Source: Calculated from unit level employment-unemployment data of NSS 61st (2004-05) Round.

Table 29
**Distribution (%) of Female Regular Workers (principal) within
 MPCE Quintiles by Type of Social Security Benefits**

| MPCE Quintiles | Not eligible for any benefit | Eligible for | |
|-----------------------------|------------------------------|------------------|--|
| | | Only PF/ Pension | PF/ Pension, gratuity health & maternity benefit |
| Q ₁ (bottom 20%) | 92.2 | 2.6 | 2.9 |
| Q ₂ | 87.5 | 3.4 | 5.5 |
| Q ₃ | 72.9 | 5.2 | 13.1 |
| Q ₄ | 55.9 | 7.5 | 23.2 |
| Q ₅ (top 20%) | 29.9 | 9.2 | 49.9 |
| All | 58.5 | 6.5 | 26.6 |

Note: Only major two type of social security benefits are given in the table. Rows will not add up to 100.0

Source: Calculated from unit level employment-unemployment data of NSS 61st (2004-05) Round.

Table 30
**Average Wage/Salary Received (Rs.) by Regular Workers (current daily status) by
 Gender and MPCE Quintiles (Age group: 15 ~ 59 years) – 2004-05 (Urban)**

| MPCE Quintiles | Male | Female |
|-----------------------------|--------|--------|
| Q ₁ (bottom 20%) | 79.49 | 33.31 |
| Q ₂ | 100.02 | 53.95 |
| Q ₃ | 135.06 | 76.49 |
| Q ₄ | 178.74 | 118.45 |
| Q ₅ (top 20%) | 338.35 | 276.24 |
| All | 200.99 | 150.97 |

Source: Calculated from unit level employment-unemployment data of NSS 61st (2004-05) Round.

Table 31
**Share (%) Women Involved in Domestic Duties
 by MPCE Quintiles – 2004-05 (Status: 92 & 93)**

| MPCE Quintiles | Rural | Urban |
|-----------------------------|-------|-------|
| Q ₁ (bottom 20%) | 85.9 | 87.6 |
| Q ₂ | 85.7 | 87.9 |
| Q ₃ | 88.0 | 89.7 |
| Q ₄ | 88.0 | 89.2 |
| Q ₅ (top 20%) | 88.4 | 89.3 |
| All | 87.2 | 88.8 |

Source: Calculated from unit level employment-unemployment data of NSS 61st (2004-05) Round.

Table 32
**Share (%) of Women Willing to Accept Work in spite of
 their Pre-occupation in Domestic Duties by MPCE Quintiles – 2004-05**

| MPCE Quintiles | % Willingness to Accept Work | |
|-----------------------------|------------------------------|-------|
| | Rural | Urban |
| Q ₁ (bottom 20%) | 36.4 | 35.4 |
| Q ₂ | 36.2 | 32.0 |
| Q ₃ | 32.7 | 29.3 |
| Q ₄ | 30.2 | 23.2 |
| Q ₅ (top 20%) | 27.6 | 16.8 |
| All | 32.6 | 27.3 |

Source: Calculated from unit level employment-unemployment data of NSS 61st (2004-05) Round.

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