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Women and Work:
Revisiting Inequality Issues in the Informal Sector

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Abstract

This paper in the broad context of gender inequality in the labour market focuses on the gender differences within the informal sector. Common knowledge suggests that the informal sector in general is characterised by labour market outcomes which are worse than the formal sector due to the lack of protection and regulation. However, we hypothesise that even within the informal sector, which is a subjugated and residual category, women are more deprived compared to the males. Findings confirm that women workers in general are engaged in relatively less gainful activities. Rising women employment, therefore, does not cause any significant increase in the per capita consumption expenditure of the household. Further, the wage function estimated after correcting for the endogeneity bias pertaining to the nature of employment, unravels the fact that even within the informal sector, outcomes for women are worse-off compared to their male counterparts. This makes a strong case for the introduction of supportive measures for women workers though the lack of regulation is believed to encourage employment growth in the informal sector. Flexibility is not beyond gender related discrimination.

Keywords: women/female, informal, employment, discrimination, wages/earnings

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1. Introduction

Gender inequality issues are wide and innumerable. It would be important to pick up a specific issue and explore it intensively. Pertaining to the labour market wage/earning inequality has been a matter of major concern. Why job market outcomes are different across gender even after controlling for human capital specific factors is a key question. Even within the informal sector which in general is characterised by low levels of productivity and earnings, gender differences are perceivable (Mitra, 2005). This paper proposes to revisit some of these questions in reference to the informal sector, using the recent unit level data from periodic labour force survey (PLFS). Secondly, the recent surge in employment is seen to be a major outcome of increased women work participation rate. But work participation rate is such an indicator which does not change unless a long time horizon is considered or there is a major departure in the definitional aspect of work at the field level of the survey. We may attribute the rise in the work participation to the latter but there could be views suggesting improvements in women earnings which pull the women participation in the job market (Goldar and Agarwal, 2024). Implicitly it may mean that gender inequality in wages or earnings might have been declining, prompting women work participation rate to rise. Hence, there is a bigger justification in pursuing this issue in the recent context of employment gains. The database is drawn from PLFS. The rest of the section is structured as follows. Section 2 upholds analytical framework in the light of the existing literature, section 3 presents certain descriptive statistics to provide greater motivation to the issue and section 4 offers the econometric results in the light of the hypotheses. Finally, section 5 summarises the major findings and reflects on the policy perspective.

2. Framework

The changing environment of labor market studies in India has undergone notable modifications over the past several decades, illustrating a nuanced interrelation of factors that dictate employment dynamics and wage configurations.

Foundational theoretical frameworks addressing gender discrimination and wage differentials—most notably Becker's (1957) seminal model of employer discrimination, as well as the comprehensive analysis of pay gaps conducted by Blau and Kahn in 2000, and Oaxaca's decomposition method introduced in 1973—have played a pivotal role in shaping our collective understanding of the multifaceted nature of gender wage disparities that persist across various sectors. In more contemporary discourse, the ground breaking works of scholars such as Goldin (2014) and Mitra (2005) have significantly enriched this ongoing dialogue by delving into trends of convergence as well as the unique and often daunting challenges that women encounter particularly in the informal sectors of the economy.

Complementing these foundational contributions, a plethora of contemporary studies have meticulously examined the increasingly critical role of digital infrastructure, the evolving patterns of female workforce participation, and the various shifts occurring within India's agricultural sector, each adding substantial depth and nuance to our understanding of labor dynamics within a rapidly transforming economic landscape.

Becker's (1957) influential work titled The Economics of Discrimination laid the foundational groundwork for understanding how employer prejudice can engender persistent wage differentials, even in instances where productivity levels among employees are ostensibly equivalent. This foundational perspective is further enriched by the empirical research conducted by Blau and Kahn (2000), which provides compelling evidence

illustrating how a multitude of factors—including but not limited to variations in human capital and the phenomenon of occupational segregation—contribute to the pervasive gender wage gap that continues to exist.

In parallel, Oaxaca's (1973) innovative methodology for decomposing wage differentials into the components that can be "explained" versus those that remain "unexplained" has emerged as a standard analytical tool widely utilized in labor economics, while Goldin (2014) meticulously documents the gradual narrowing of the wage gap over time, signifying important progress in the fight against wage inequality. Mitra (2005), in turn, extends this vital discussion by focusing on the urban informal sector, where he highlights the systemic factors that persistently depress female earnings, even in environments characterized by informal employment arrangements and opportunities.

In recent years, the phenomenon of digital inclusion has emerged as a critical factor influencing the expansion of female employment opportunities, thereby shaping the labor market in profound ways. Fernandez and Puri (2023) conduct an extensive analysis utilizing data sourced from the National Sample Survey Office (NSSO, 2020–21), demonstrating convincingly that access to mobile phones, reliable internet connectivity, and enhanced digital literacy can significantly catalyze female labor force participation (FLFP) within urban regions of India. Their research findings indicate that while access to mobile technology serves as a catalyst for boosting FLFP in rural areas, urban women derive the most benefit when such access is complemented by home-based internet connectivity, thereby illuminating the importance of multifaceted access in promoting employment opportunities. This pivotal insight suggests that targeted investments in robust digital infrastructure have the potential to effectively dismantle traditional barriers hindering female employment—a compelling finding that aligns seamlessly with earlier research addressing the structural determinants underlying wage disparities (Becker, 1957).

Goldar and Aggarwal (2024) present a thorough and intricate assessment of the recent growth in female workforce participation rates (FWPR) in India, supported by detailed data obtained from the Periodic Labour Force Survey (PLFS).Their paper reveals that a substantial portion of this increase is concentrated specifically within the agricultural sector, where notable rises in self-employment and unpaid family work have collectively contributed to heightened participation rates among women. The authors compellingly argue that these trends should not merely be interpreted as indicators of disguised unemployment; rather, they may signify productive engagement in economic activities that have historically been underrecognized and undervalued.

Furthermore, they advocate for essential policy interventions—such as the enhancement of work safety standards and the reduction of domestic workloads—to ensure the sustainability and enhancement of FWPR (Goldar & Aggarwal, 2024). This observation dovetails seamlessly into the broader discourse concerning gender wage convergence, as noted by Goldin (2014), while simultaneously acknowledging the persistent challenges that have been identified through the analytical lens of Oaxaca (1973).

Mahapatra (2024) introduces an additional layer of complexity to the discussion surrounding agricultural employment by meticulously documenting an astonishing phenomenon: the return of approximately 56 million individuals from diverse backgrounds back to the agricultural sector over a substantial span of three years. This monumental shift, which has garnered attention in the publication Down to Earth, provokes a series of critical inquiries regarding the underlying motivations for such a reversion; specifically, it raises the question of whether this trend signifies a state of economic distress or represents a strategic

recalibration undertaken by these individuals in response to the increasingly limited opportunities available in non-agricultural sectors.

In a complementary contrast, Mahambare, Dhanaraj, and Sharma (2021) concentrate their research on the labour outflow originating from traditional farming practices, delving into the various sectors that successfully absorb these displaced workers and examining the broader implications this labor migration has on the overall diversification of the economy. When considered in conjunction, these scholarly investigations collectively construct a nuanced and multifaceted representation of labor mobility within the agricultural sector—a theme that resonates profoundly with earlier findings concerning the structural determinants that influence employment dynamics (Blau & Kahn, 2000).

The positive trajectories observed in female employment opportunities are meticulously highlighted by Nageswaran and Bisht (2023), who compellingly argue that the increasing participation rates from these demographic groups signify a promising outlook for India's economic growth and development. Their comprehensive analysis emphasizes the pivotal role played by advancements in education, alongside the implementation of supportive policy initiatives that collectively contribute to the creation of a more inclusive and equitable labor market. This significant body of work lends robust support to the prevailing notion that effectively overcoming the persistent gender wage disparities requires not only the direct addressing of traditional forms of discrimination (Becker, 1957; Oaxaca, 1973) but also the strategic harnessing of modern socio-economic reforms aimed at enhancing labor market outcomes for groups that have historically been underrepresented in various employment sectors.

The themes surrounding sustainability and the viability of rural livelihoods have emerged as central focal points within the extensive body of rural development literature. In this context, Pasha (1991) undertakes an in-depth exploration of how the integration of animal husbandry with crop production, coupled with the effective management of common property resources, can significantly enhance the economic standing and overall welfare of small and marginal farmers operating within rural environments.

This seminal work highlights the critical importance of diversification as a strategic principle—an idea that is further substantiated by the subsequent research conducted by Ray et al. (2019). Their empirical study meticulously compares integrated farming systems (IFS) that incorporate rainwater harvesting techniques against the more traditional practice of shifting cultivation in India's North-Eastern region, providing compelling evidence that innovative agricultural practices can lead to substantial improvements in income levels, food security, and environmental sustainability. Such advancements are not merely beneficial but are, in fact, critical in reconfiguring rural economies and in mitigating the adverse effects of economic distress, a concern that has been recently raised by Mahapatra (2024).

In conclusion, Vaishnavi and Manisankar (2022) deliver a relevant and timely discourse on the critical issue of labor insufficiency in the agricultural domain, highlighting various contributing elements including the rural–urban migration phenomenon and the complications introduced by an aging workforce. Their thorough discussion of the role of mechanization, the necessity for policy interventions, and the development of incentive structures offers strategic pathways that could effectively attract labor back into the agricultural sector. This concentrated focus on mitigating labor shortages aligns seamlessly with broader discussions surrounding structural wage disparities and employment dynamics—issues that have remained central to the academic literature on labor economics (Blau & Kahn, 2000; Mitra, 2005).

The integrated body of literature addressing gender wage disparities, digital inclusion, and the intricate dynamics of agricultural labor within the Indian context reveals a multifaceted and continuously evolving picture that merits close examination. Seminal works authored by Becker (1957), Blau and Kahn (2000), Oaxaca (1973), Goldin (2014), and Mitra (2005) continue to provide foundational insights that inform our theoretical understanding of these complex issues, while more recent studies conducted by Fernandez and Puri (2023), Goldar and Aggarwal (2024), Mahapatra (2024), Mahambare et al. (2021), Nageswaran and Bisht (2023), Pasha (1991), Ray et al. (2019), and Vaishnavi and Manisankar (2022) contribute valuable contemporary empirical insights into the ongoing discourse.

Collectively, these scholarly works underscore the critical importance of developing robust digital infrastructure, implementing targeted policy reforms, and embracing innovative agricultural practices as essential strategies for addressing persistent gender disparities and ensuring sustainable economic development across both urban and rural landscapes in India.

Turning to the informal sector which as mentioned above, is generally characterised by low levels of productivity, excess supplies of labour and low earnings, the key question is why still gender differences in terms of outcome variables exist while the sectoral disadvantages are gross and binding on workers of both the gender. An easy explanation is usually offered based on the skill or productivity differentials across sexes. But within the informal sector many activities which do not require highly skilled workers, unravel high income differentials. Though the employers' bias against women, treating many of them as less productive, is an inherent problem, other factors also need to be recognised. Many of the women workers are not able to take up jobs on a full-time and regular basis due to household responsibilities, and part-timers possess weaker bargaining power (see Heyzer and Sen, 1994; Kalpagam, 2001). Consequently, despite greater intensity of work, they continue to receive low wages. The constrained choices of women in terms of work location, informal mechanisms of job search through networks, and inter-spatial variations in terms of availability of jobs within the city itself — all leading to physical segmentation of the labour market and weak bargaining power of the women workers — constitute the basis of this framework for explaining gender differentials in earnings. Given the fact that not all activities are available in each of the areas within the city, the constrained choice of working close to one's residence increases the supply of labour relative to the demand generated by the activity that is located in that vicinity (see Kapadia, 1992). Informal networks, which are the basis of job searching, accentuate this process of mismatch between supply and demand and the segmentation of the labour market. This in turn pulls the wages down and at the same time most of these activities do not generate skill formation to facilitate upward mobility (see Sen, 1994; Jhabwala, 1997; Chen, 2001).

A large majority of Indian women who perform a great deal of unpaid work within the household (which falls outside the market economy), are forced by economic necessity, particularly in the urban areas, to combine domestic work with remunerative jobs in the informal sector (see Bhatt, 2001; Jain and Banerjee, 1985). Within this sector there exist opportunities to work on a part-time basis, to procure contracts for home-based activities and piece rate jobs, and the overall flexibility to combine household activities with income yielding jobs as convenient (Banerjee, 1997; Sharma and Singh, 1993; Standing, 1991). The lack of entry barriers, moderate skill requirements in terms of formal education (from the employees' point of view), and the scope to avoid labour laws (from the employers' point of view) encourage the growth of activities in the urban informal sector. In self-employed or own account enterprises, flexibility in working hours is substantial, although the contribution of female labour to value added tends to get largely underestimated. Even when they are employed as wage labour, their contribution to family income is treated as marginal in

patriarchal societies since women's acceptance of income yielding jobs is only residual to familial responsibilities to which no economic value is usually ascribed.

Mitra (2005) while developing his explanation of lower earnings to the women workers within the informal sector suggested that the urge of the women workers to reside near the work place is determined by a large number of factors, some of which could be traced to the very nature of activities that workers perform. Given the decision of the male members of the households as a binding constraint, women then look for jobs near home. Even if the total income earned from all jobs in the neighbourhood is less than the income which could have been earned from a job available at a distant place, the former would be preferred as long as the cost of commuting and the opportunity cost of the time spent on commuting are large. It would be an optimal decision to work in nearby places, forgoing what she could have earned otherwise. Perhaps this could be a reason why Banerjee (1984) observed in Delhi that even a majority of informal wage sector entrants, who are believed to be the most vulnerable, did not continue job-search after finding their first job. Also it is true that many jobs in the informal sector involve long working hours at low pay, which would in any case restrict the scope for further job searching. For women workers in the informal sector these arguments carry greater weight vis-à-vis their male counterparts.

On the whole, women job seekers are confronted with four major constraints: (a) since they need to combine household work with income yielding jobs they cannot afford to travel long distances; (b) male members first decide the place of residence for their own convenience; (c) women then look for jobs in the vicinity through purely informal contacts and networks, which lead the job seekers to activities in which the contact persons are already engaged; and (d) growth of specialized activities in different parts of the city reduces further the possibility of securing diverse activities in the neighbourhood (Mitra, 2005).

3. Data Analysis

Among the total female workers, self-employment significantly increased over the three years, rising from 62.1% (2021-22) to 67.4% (2023-24, Table 1). This growth was primarily driven by more women becoming 'Own Account Workers/Employers' (up from 25.4% to 30.7%), while the large 'Helper in Household Enterprise' category stayed relatively stable. Correspondingly, the share of female casual labourers saw a substantial decrease, falling from 21.4% to 16.7%. Regular wage/salary work slightly declined, remaining the least common employment status for women in this group.

Table 1: Gender Imbalance among Total Workers (Usual Principal Status)

PLFS Year	Gender	Own Account Worker & Employer	Helper in Household Enterprise	All Self-Employed	Regular Wage/ Salary	Casual Labour	All
2023-24	male	43.5	10.1	53.6	24.9	21.5	100
2023-24	female	30.7	36.7	67.4	15.9	16.7	100
2023-24	person	39	19.4	58.4	21.7	19.8	100
2022-23	male	44.3	9.3	53.6	23.2	23.2	100

2022-23	female	27.8	37.5	65.3	15.9	18.8	100
2022-23	person	39	18.3	57.3	20.9	21.8	100
2021-22	male	43.8	9.4	53.2	23.6	23.2	100
2021-22	female	25.4	36.7	62.1	16.5	21.4	100
2021-22	person	38.3	17.5	55.8	21.3	22.7	100

Source: PLFS

For females, agriculture remains the dominant sector of employment, with its share slightly increasing to 64.4% by 2023-24. 'Other Services' (13% in 2023-24) saw a small decrease, while manufacturing (11.6% in 2023-24) experienced a modest rise (Table 2). A key trend is the noticeable decline in female construction workers, dropping from 5.0% (2021-22) to 3.7% (2023-24). The Trade, Hotel & Restaurant sector's share stayed stable at around 6%. Transport, mining, and utilities consistently represented very small employment shares for females over the three years.

Table 2: Gender Imbalance across Industry Type (Total workers as per Usual Principal Status)

Broad industry division	**23-24 Male**	**23-24 Female**	**23-24 Person**	**22-23 Male**	**22-23 Female**	**22-23 Person**	**21-22 Male**	**21-22 Female**	**21-22 Person**
Agriculture	36.3	64.4	46.1	37.1	64.3	45.8	38.1	62.9	45.5
mining & quarrying	0.3	0.1	0.2	0.4	0.1	0.3	0.4	0.1	0.3
manufacturing	11.4	11.6	11.4	11.1	11.4	11.4	11.8	11.2	11.6
electricity, water, etc.	0.7	0.2	0.5	0.7	0.2	0.5	0.7	0.2	0.6
construction	16.4	3.7	12	17.5	4	13	15.6	5	12.4
trade, hotel & restaurant	15.5	6.1	12.2	14.8	6.2	12.1	14.7	5.9	12.1
transport, storage & comm.	8.1	1.1	5.6	7.4	1.2	5.4	7.5	1.2	5.6
other services	11.3	13	11.9	10.7	13	11.4	11.2	13.6	11.9
All	100	100	100	100	100	100	100	100	100

Source: See Table 1

Proprietary and partnership enterprises are types of unincorporated enterprises owned by households. Within the framework mentioned (15th ICLS) and as used in the Periodic Labour Force Survey (PLFS), these are considered informal sector enterprises.
The Table 3 shows the percentage of workers in these non-agricultural enterprises. Overall engagement peaked in 2022-23 (74.3%) before slightly declining in 2023-24 (73.2%), though

still above 2021-22 levels (71.8%) for the male workers. Conversely, female participation showed steady rise over the three years (58.4% to 61.2%).

Table 3: Gender Imbalance within Proprietary and Partnership enterprises within the Informal Sector

Category	PLFS (2023-24)	PLFS (2022-23)	PLFS (2021-22)
Male	76.8	77.9	75.2
Female	61.2	60.8	58.4
Person	73.2	74.3	71.8

Source: See Table 1.

An examination of gender distribution among total workers across various activities indicates notable variations in employment patterns (Table A, Table B and Table C in the appendix). Women's participation appears more concentrated in Agriculture (65.0% of females vs. 34.6% of males, $z=-72.90$, $p<0.001$) and Manufacturing (13.8% of females vs. 9.9% of males, $z=-16.25$, $p<0.001$).

In contrast, men tend to have higher representation in sectors such as Mining and Quarrying (0.28% vs. 0.07%, $z=2.38$, $p=0.017$), Electricity and Water (0.33% vs. 0.10%, $z=2.25$, $p=0.024$), Construction (18.1% vs. 2.4%, $z=33.97$, $p<0.001$), Trade (18.0% vs. 9.7%, $z=23.37$, $p<0.001$), Transport (8.2% vs. 0.08%, $z=15.42$, $p<0.001$), and Accommodation & Food (3.4% vs. 2.2%, $z=4.33$, $p<0.001$). For "Other Services," while the proportion of males (7.3%) was somewhat higher than that of females (6.7%), this particular difference did not reach conventional levels of statistical significance ($z=1.77$, $p=0.076$). Overall, these observations suggest distinct gender-related employment concentrations across industries, with most of these differences being statistically significant.

Table 4 gives the average monthly earnings for regular and casual workers combined at Rs. 16,498 among the women workers within the informal sector. This is considerably lower than the male average of Rs. 22,093, highlighting a significant wage gap. The average earnings in self-employment also show significant gender gap. From Table 5, the average monthly income for females is Rs. 5,497. This reveals a stark earnings difference compared to males, who earn nearly three times higher than the females within the informal sector. For female daily wage earners, Table 6 indicates an average earnings of Rs. 296. This daily wage is markedly less than the male average (Rs. 450), signifying a substantial gap. Females engaged as daily wage earners receive considerably less compensation for a day's work compared to their male counterparts. The overall average (both gender combined) daily wage of Rs. 418 is significantly pulled up by the higher male earnings.

On the whole, within the informal sector significant wage/earning differences across gender. If the informal sector is taken to emerge as a consequence of avoidance to the strict regularisation governing the formal sector, earnings differences within the informal sector are an outcome of differential treatment shown to workers of different sexes. In the process of avoiding strict rules of hiring and firing or in other words, in the name of flexibility the informal sector seems to follow certain gender discriminative practices. There is a possibility that for similar work male and female workers receive different remunerations.

Table 4: Average Monthly earnings (in Rs) of Regular and Casual Workers within the Informal Sector

Sex	Average
Male	22,093
Female	16,498
Total	20,702

Source: PLFS (2023-24)

Table 5: Average Monthly Earnings (in Rs.) of Self Employed Workers in the Informal Sector

Sex	Average
Male	16,007
Female	5497
Total	13,279

Source: PLFS (2023-24)

Table 6: Average earnings(per day) of Daily wage Earners within the Informal Sector

Sex	Mean
male	450
female	296
Total	418

Source: PLFS (2023-24)

An examination of the nature of employment within the informal sector reveals significant gender-based disparities in workforce participation (Table 7). Males are disproportionately represented as self-employed own-account workers (47.9% of males vs. 42.3% of females, $z=12.21$, $p<0.001$) and self-employed employers (6.25% of males vs. 1.05% of females, $z=4.25$, $p<0.001$). They also form a larger share of regular salaried employees (15.0% of males vs. 7.4% of females, $z=10.72$, $p<0.001$) and casual workers (21.9% of males vs. 14.8% of females, $z=11.78$, $p<0.001$). In stark contrast, a significantly higher proportion of females are engaged as unpaid helpers in household enterprises (34.5% of females vs. 8.9% of males, $z=-42.61$, $p<0.001$). These highly significant (statistically) differences highlight distinct gender roles and participation patterns across various types of employment.

Both t-tests and z-tests confirm a highly significant gender wage gap, with males earning substantially more on average than females (mean difference ≈ 7932, $p < 0.001$, Table 8). The extremely large test statistic underscores the robustness of this finding.

Table 7: Z test: Usual Principal Status Workers (within informal sector) and Gender (2023-24)

Principal Status	Male (Group x) Proportion	Total Male	Female (Group y) Proportion	Total Female	Z-value	P-value (2-	Statistically Significant	Direction of Difference

	(p1)		(p2)			sided)		(if significant)
Self-employed as own account worker	**0.479**	**45213**	**0.423**	**15998**	**12.21**	**0**	**Yes**	**Male > Female**
Self-employed as employer	**0.0625**	**5898**	**0.0105**	**397**	**4.25**	**0**	**Yes**	**Male > Female**
Worked as helper in household enterprises (unpaid)	**0.0893**	**8428**	**0.3453**	**13058**	**-42.61**	**0**	**Yes**	**Female > Male**
Regular Salaried Employee	**0.1502**	**14175**	**0.0737**	**2787**	**10.72**	**0**	**Yes**	**Male > Female**
Casual Worker in other types of work	**0.2191**	**20679**	**0.1475**	**5578**	**11.78**	**0**	**Yes**	**Male > Female**

Table 8: t and z test: Wages in Informal Sector and Gender (2023-24)

Statistic	Male	Female	Difference (Male-Female)	Test Value	Degrees of Freedom	P-value (2-sided)	
t-test							
Observations (N)	94,393	37,818					
Mean Wage	12146.1	4214.345	7931.756				
Standard Deviation	13127.77	6607.636					
t-value				111.9527	132209	0	
Z-test (as per output)							
Observations (N)	94,393	37,818					

Mean Wage	12146.1	4214.345	7931.756			
Standard Deviation (Assumed)	1	1				
Z-value				1.3e+06	N/A	0

In order to assess if the rising employment of women in general is associated with productive absorption, resulting in an increased level of living the average monthly per capita consumption expenditure (MPCE) is compared across households with and without women workers. First of all the households are distributed across different decile groups and for each group the average consumption expenditure per capita has been estimated separately for households with women workers and households without women workers. At the upper end the backward sloping supply curve of women would mean that the average monthly consumption expenditure per capita could be higher for households without women workers vis-à-vis the households with women workers. And that is somewhat evident if we compare the top decile class in the rural context in both the survey years (Table 9). At the lowest decile group the households with women workers are marginally better off compared to those without women workers. On the whole, there does not seem to be any significant difference in the consumption expenditure per capita of the two groups of households across most of the decile classes. This compels us to reflect on the quality of employment that women are engaged in. If the recent surge in the employment statistics has come by due to a rise in women employment, it is not indicative of the fact that the rural women are being increasingly absorbed in quality jobs. Had that been the case, the rise in the rural women employment would have been accompanied by an increase in the income per household which would have been again reflected in the monthly consumption expenditure per capita.

Table 9: **Share of Households with & without Female Workers and Their Monthly Average Consumption Expenditure per capita across MPCE Decile Groups (Rural Areas)**

2021-22					**2022-23**			
Rural	**HH without Female worker**		**HH with Female worker**		**HH without Female worker**		**HH with Female worker**	
MPCE Decile	**% of HH**	**Average MPCE (in Rs.)**	**% of HH**	**Average MPCE (in Rs.)**	**% of HH**	**Average MPCE (in Rs.)**	**% of HH**	**Average MPCE (in Rs.)**
0-10	10.23	985.93	10.00	999.45	10.17	1190.02	9.96	1232.28
10-20	10.51	1351.77	10.94	1346.72	9.77	1630.71	11.12	1628.96
20-30	10.55	1589.73	11.54	1591.05	9.99	1922.00	11.51	1926.57
30-40	10.61	1830.00	11.70	1830.16	9.66	2195.10	11.97	2193.89
40-50	10.75	2076.20	11.19	2076.00	10.10	2486.58	11.75	2484.98
50-60	10.71	2356.59	11.38	2359.56	10.54	2824.97	11.27	2828.43
60-70	10.43	2709.26	10.42	2710.57	9.99	3257.73	10.49	3239.11
70-80	9.74	3201.01	10.01	3203.31	9.73	3814.86	9.23	3810.49
80-90	8.97	4006.86	7.96	3974.18	10.18	4795.81	7.84	4734.84
90-100	7.50	6412.67	4.86	6033.51	9.87	7349.57	4.85	7045.97
Overall	**100**	**2314.94**	**100**	**2230.05**	**100**	**2901.38**	**100**	**2640.34**

Source: Computed from PLFS, 2021-22 & 2022-23.

In the urban context again most of the decile groups do not unravel any significant difference in terms of consumption expenditure per capita between the households with and without women workers (Table 10). At the top decile class households without women workers are better off compared to those with women workers as pointed out in the rural context as well, though at the lowest decile group households with women workers are marginally better off than the households without women workers.

Hence, the rise in women employment off-late seems to be largely a proliferation of low productivity activities. The indirect evidence is not indicative of any improvement in the quantum of decent jobs for women. The lack of productive jobs compels many women to participate in low productivity activities as open unemployment may not be affordable. As men, the principal bread earners, may not have the access to jobs with sufficient incomes to meet the consumption requirements of the households, women members feel the compulsion of participating in the labour market and take recourse to jobs of last resort. Also, in the absence of male members to participate in the job market women are forced to seek income earning opportunities even if the quality of jobs remain poor. Of course such a spur in low productivity jobs is not necessarily a reflection of shrinking labour demand in decent jobs; it could be very well due to poor human capital formation among the women job seekers.

Table 10: Share of Households with & without Female Workers and Their Monthly Average Consumption Expenditure per capita across MPCE Decile groups (in Urban Areas)

Source: Computed from PLFS, 2021-22 & 2022-23.

	2021-22				2022-23			
Urban	**HH without Female worker**		**HH with Female worker**		**HH without Female worker**		**HH with Female worker**	
MPCE Decile	**% of HH**	**Average MPCE (in Rs.)**	**% of HH**	**Average MPCE (in Rs.)**	**% of HH**	**Average MPCE (in Rs.)**	**% of HH**	**Average MPCE (in Rs.)**
0-10	3.40	980.27	3.46	993.86	2.95	1230.00	3.31	1240.27
10-20	4.05	1346.08	4.28	1346.49	3.94	1641.82	4.11	1637.64
20-30	4.86	1594.67	5.14	1592.13	4.76	1925.72	5.31	1929.76
30-40	5.88	1827.83	6.38	1828.25	5.48	2201.06	6.34	2200.39
40-50	6.92	2084.96	7.47	2083.94	6.48	2493.27	7.54	2500.32
50-60	7.79	2363.23	8.34	2359.31	8.19	2828.89	9.16	2827.51
60-70	10.12	2720.48	11.01	2711.26	10.11	3258.08	11.59	3255.67
70-80	12.40	3228.89	12.63	3226.05	12.38	3832.64	13.43	3841.60
80-90	16.62	4064.04	17.04	4054.26	16.87	4814.11	16.85	4791.41
90-100	27.96	7510.30	24.25	7730.36	28.85	9101.20	22.37	9026.37
Overall	**100**	**4163.30**	**100**	**3944.48**	**100**	**5074.70**	**100**	**4575.91**

Econometric Analysis: Nature of Employment within the Informal Sector

Informal sector employment has been split into three types – self-employment, regular and casual jobs. The question we pose is what determines the occupational selection. In other

words, why an individual chooses occupation 1 and not 2 (or 3) and why another individual behaves exactly in the opposite manner is a crucial question. Secondly, whether such occupational preferences vary significantly across females and males, is an important issue. This may reflect on how within the informal sector significant differences may exist across gender. However, the gender differences cannot be pursued without controlling for certain important variables.

Multinomial logistic function is presented below in relation to each of the outcomes:

$$\Pr(Y_i = 1) = \frac{e^{\beta_1' \cdot \mathbf{X}_i}}{1 + \sum_{k=1}^{K-1} e^{\beta_k' \cdot \mathbf{X}_i}}$$

$$\ldots\ldots$$

$$\Pr(Y_i = K-1) = \frac{e^{\beta_{K-1}' \cdot \mathbf{X}_i}}{1 + \sum_{k=1}^{K-1} e^{\beta_k' \cdot \mathbf{X}_i}}$$

$$\Pr(Y_i = K) = \frac{1}{1 + \sum_{k=1}^{K-1} e^{\beta_k' \cdot \mathbf{X}_i}}$$

K is the comparison category, designated by 0.
In the multinomial logit model, the equations for each of the categories cannot be estimated because there of the identification problem. In order to avoid the identification problem, at the time of estimation the coefficients of one of the categories are assumed to be zero, i.e., comparison category. Since the comparison category can be different for different researchers, the estimates of the parameters for other equations will also change depending upon the fixation of the comparison category. However, the marginal effects are independent of the selection of the base category and secondly, they can be calculated even for the base category though the coefficients of the variables in the base category are assumed to be zero. In other words, the marginal effects are the same irrespective of our selection of the base category. Needless to add that the coefficients in a multinomial logit framework are not the marginal effects as it happens in a linear regression framework. The marginal effects are calculated separately to be interpreted as the effect of the variables on the probability of different outcomes.

The results of the multinomial logit model are presented in the appendix (Table D). Since the coefficients are not directly interpretable the marginal effects are reported in Table 11 below. The marginal effects based on the multinomial logit mode which is estimated in reference to three types of employment (self-employment (0), regular(1) and casual(2)) is indicative of the fact that compared to the males the females are more likely to accept self-employment as the marginal effect corresponding to this category is positive (0.129). On the other hand, among the females the probability of joining the other two categories of employment is less in comparison to the males.

Compared to the Hindus the Muslims show a higher probability of being in the casual jobs and Christians in self-employment. Scheduled tribes are prone to casual employment

compared to the general category, scheduled castes show a higher probability of joining the casual jobs though in regular jobs the probability is marginally higher than that of the general category. OBCs also follow a similar pattern. Across rural and urban areas the latter seems to have a greater scope for regular jobs, which is not surprising.

In comparison to the illiterates those with formal schooling are indeed more likely to join the regular jobs while those with very high levels of human capital (post graduates etc.) show a positive marginal effect for self-employment and regular wage employment both. Since these results are pertaining to the informal sector, it is quite likely that women even with higher levels of education are not always able to join the regular wage jobs due to family constraints. Hence, self-employment appears to be the only outlet for the educated women.

Table 11: Marginal Effects at Means (2023-24)

Marginal Effects at Means				
	dy/dx	std. err.	z	P>|z|
Female (Base: Male)				
Self-Employment	0.1294763	0.0030889	41.92	0
Regular	-0.0456721	0.0021144	-21.6	0
Casual	-0.0838042	0.0026576	-31.53	0
Islam (Base: Hinduism)				
Self-Employment	-0.0336715	0.0037994	-8.86	0
Regular	-0.0094732	0.0022739	-4.17	0
Casual	0.0431447	0.0033499	12.88	0
Christianity (Base: Hinduism)				
Self-Employment	0.131842	0.0066139	19.93	0
Regular	-0.0269829	0.0046903	-5.75	0
Casual	-0.104859	0.0057801	-18.14	0
Other (Base: Hinduism)				
Self-Employment	0.0346176	0.0063632	5.44	0
Regular	-0.003173	0.0041191	-0.77	0.441
Casual	-0.0314446	0.0054283	-5.79	0
ST(Base: General)				
Self-Employment	-0.0597173	0.0049482	-12.07	0
Regular	-0.0618945	0.0036289	-17.06	0
Casual	0.1216117	0.0041399	29.38	0
SC(Base: General)				
Self-Employment	-0.2534295	0.0040974	-61.85	0
Regular	0.0178489	0.0024788	7.2	0
Casual	0.2355806	0.0035083	67.15	0
OBC Base: General)				
Self-Employment	-0.0934244	0.0034466	-27.11	0
Regular	0.0046968	0.001937	2.42	0.015
Casual	0.0887276	0.0031853	27.86	0

sector_dummy				
Self-Employment	-0.0602217	0.0027974	-21.53	0
Regular	0.120374	0.0015823	76.08	0
Casual	-0.0601523	0.002486	-24.2	0
Currently Married (Base: Unmarried)				
Self-Employment	0.1385847	0.0033632	41.21	0
Regular	-0.092978	0.0018278	-50.87	0
Casual	-0.0456067	0.0029251	-15.59	0
Others (Base: Unmarried)				
Self-Employment	0.0744142	0.0062914	11.83	0
Regular	-0.0860706	0.0042017	-20.48	0
Casual	0.0116564	0.0052577	2.22	0.027
Without Formal Schooling (Base: Illiterate)				
Self-Employment	-0.0151413	0.035297	-0.43	0.668
Regular	-0.0257568	0.0281631	-0.91	0.36
Casual	0.040898	0.0271271	1.51	0.132
Formal Schooling (Base: Illiterate)				
Self-Employment	-0.013692	0.0028773	-4.76	0
Regular	0.0096366	0.0018737	5.14	0
Casual	0.0040554	0.0024558	1.65	0.099
Post grad & above (Base: Illiterate)				
Self-Employment	0.2813168	0.0221189	12.72	0
Regular	0.077411	0.0055784	13.88	0
Casual	-0.3587278	0.0244783	-14.65	0

Finally, we need to explain the variations in wages across different activities within the informal sector. As the previous section pointed out, the wages across different types of employment show significant differences between female and male workers. It becomes pertinent to check whether gender wage differentials exist after controlling for the human capital and other important variables.

The wage equation is estimated following the occupational choice model (Table 12). Since the type of employment enters as an explanatory variable in the wage equation and further, it is qualitative in nature and endogenous too, the Inverse Mills Ratio had to be computed from the occupational choice model and incorporated into the wage equation for correcting for the endogeneity bias.

In the wage equation the gender dummy plays a significant role indicating lower wages for the female workers (Table 12). Regular and casual workers receive lower wages in comparison to those who are self-employed. Further wages do not improve with formal schooling compared to the illiterates though the statistical significance of the wage differences for those with higher levels of education could not be established. These results

are highly different from an ordinary wage equation which may be estimated without taking care of the endogeneity problem. Nonetheless the wage differences between the female and male workers are highly significant.

Within the category of regular wage employment the female wages are lower than their male counterparts (Table 13). And similarly within the category of casual wage employment the male wages exceed those of the female workers (Table 14).

Table 12: Wage/Earning Function (2023-24)

Robust Estimates				
Remuneration	**Coefficient**	**std. err.**	**t**	**P>|t|**
Female (Base: Male)	-8713.447	75.43289	-115.51	0
Regular (Base: Self-employed)	-510.6714	85.63805	-5.96	0
Casual (Base: Self-employed)	-7854.105	46.55797	-168.7	0
Islam (Base: Hinduism)	48.52457	87.99701	0.55	0.581
Christianity (Base: Hinduism)	2163.605	130.1234	16.63	0
Other (Base: Hinduism)	1957.914	155.9743	12.55	0
ST (Base: General)	-1376.885	105.6292	-13.04	0
SC (Base: General)	-1409.798	108.1698	-13.03	0
OBC Base: General)	-987.7015	92.20024	-10.71	0
Sector (Base: Rural)	3485.591	81.38001	42.83	0
Currently Married (Base: Unmarried)	4727.172	78.99124	59.84	0
Others (Base: Unmarried)	5795.652	134.5574	43.07	0
Without Formal Schooling (Base: Illiterate)	-1217.932	426.8396	-2.85	0.004
Formal Schooling (Base: Illiterate)	-634.1208	108.306	-5.85	0
Post grad &above (Base: Illiterate)	-817.0107	623.4212	-1.31	0.19
Inverse Mills Ratio Casual	355.1601	18.65842	19.03	0
Inverse Mills Ratio Regular	-96.20587	9.537286	-10.09	0
_cons	8882.288	188.315	47.17	0

Table 13: Marginal Effects of Regular Wage Employment

Marginal Effects of Regular					
Delta-method					
dy/dx	Coefficient	std. err.	Z		P>|z|
Female (Base: Male)	-0.0404302	0.0023275	-17.37	0	
Islam (Base: Hinduism)	-0.0025442	0.0024879	-1.02	0.306	
Christianity (Base: Hinduism)	-0.0339571	0.0051056	-6.65	0	
Other (Base: Hinduism)	-0.0036831	0.0044858	-0.82	0.412	
ST (Base: General)	-0.0580354	0.0040205	-14.44	0	
SC (Base: General)	0.0259884	0.0026412	9.84	0	
OBC Base: General)	0.0081798	0.0021082	3.88	0	
Sector (Base: Rural)	0.1230257	0.001783	69	0	
Currently Married (Base: Unmarried)	-0.0891399	0.0019492	-45.73	0	
Others (Base: Unmarried)	-0.0697897	0.0046137	-15.13	0	
Without Formal Schooling (Base: Illiterate)	0.0397784	0.0305702	1.3	0.193	
Formal Schooling (Base: Illiterate)	0.0837231	0.003408	24.57	0	
Graduate (Base: Illiterate)	0.1399729	0.0040326	34.71	0	
Post grad &above (Base: Illiterate)	0.1643347	0.0067679	24.28	0	

Table 14: Marginal Effects of Casual Wage Employment

Marginal Effects of Casual				
Delta-method				
dy/dx	Coefficient	std. err.	z	P>|z|
Female (Base: Male)	-0.0925748	0.0026086	-35.49	0
Islam (Base: Hinduism)	0.030162	0.0032747	9.21	0
Christianity (Base: Hinduism)	-0.0911203	0.0056581	-16.1	0
Other (Base: Hinduism)	-0.0308344	0.0052965	-5.82	0
ST (Base: General)	0.1030496	0.0040875	25.21	0

SC (Base: General)	0.2119068	0.0033808	62.68	0
OBC Base: General)	0.0780693	0.0031317	24.93	0
Sector (Base: Rural)	-0.0488797	0.0023864	-20.48	0
Currently Married (Base: Unmarried)	-0.0614203	0.0028473	-21.57	0
Others (Base: Unmarried)	-0.0231408	0.0051912	-4.46	0
Without Formal Schooling (Base: Illiterate)	-0.0188829	0.0263072	-0.72	0.473
Formal Schooling (Base: Illiterate)	-0.0637634	0.0026368	-24.18	0
Graduate (Base: Illiterate)	-0.2883614	0.0068603	-42.03	0
Post grad &above (Base: Illiterate)	-0.4228625	0.0241602	-17.5	0

4. Conclusion

In general the informal sector is viewed as a sector which is subjugated to the formal sector. For the sake of flexibility regulations are not encouraged so that more employment potential can be tapped which is often missing in the formal sector. Though there are residual type of activities conducted within the informal sector, greater employment potential counts as a merit as open unemployment may not be affordable by many in a low income country. Within the residual activities or a sector which is subjugated to another, any further possibility of discrimination is usually unexpected. But our findings bring out the fact that even within the informal sector women arrive at worse outcomes compared to the males. In the face of excess supplies of labour and in menial and low productivity activities possibilities of gender based outcomes cannot be ruled out as hiring and firing practices may involve gross inequality with a prompting of the stereotypes and prejudices.

This paper based on the review of a number of studies identified some of the factors which explain as to why labour market outcomes within the informal sector can be different across sexes. Using the unit level data of the PLFS the paper argues that significant differences exist between males and females in terms of employment structure and labour market outcomes. In general the industrial classification and the nature of employment of the female and male workers vary significantly; further within the informal sector the employment type and the wage/earning outcomes unravel substantial differences.

A more rigourous analysis is pursued based on the unit level data and through the multinomial logit framework to assess the gender differences in terms of the nature of employment within the informal sector. After controlling for the important variables the gender differences are significant in the occupational choice function. Further these differences are reflected in terms of the wage/earning function, substantiating with evidence that women engagement in the labour market is not necessarily associated with equality. In regular wage employment, casual wage employment and self-employment women earn less than the males. Also, the wage employment within the informal sector is less accessible to

women workers compared to the male workers; they are rather more susceptible to self-employment which may not generate an explicit earning in the hands of the workers. This has important implication in terms of non-attainment of empowerment and 'say' in the decision making process. The policy directives can be envisaged in terms of extension of support to the female workers for accessing wage employment and secondly, to reduce gender wage inequality. It is important to realise that even within the domain of petty and residual activities discriminations exist, perpetuating inequality.

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Appendix

Table A: Chi Square test among Industry type and gender

Code	male	female
Agriculture	**34.59**	**64.98**
Mining and Quarrying	**0.28**	**0.07**
Manufacturing	**9.85**	**13.82**
Electricity & Water Supply	**0.33**	**0.10**
Construction	**18.08**	**2.38**
Trade	**18.01**	**9.72**
Transport	**8.17**	**0.08**
Accomodation &Food	**3.36**	**2.19**
Other Services	**7.32**	**6.66**
Pearson chi2(8) = 1.5e+04 Pr = 0.000		

Table B: Z test among Industry type (total workers) and gender

Industry Category	Male (Group x) Proportion (p1)	N Male	Female (Group y) Proportion (p2)	N Female	Z-value	P-value (2-sided)	Statistically Significant (	Direction of Difference (if significant)
Agriculture	0.3459	32654	0.6498	24575	-72.9	0	Yes	Female > Male
Mining and Quarrying	0.0028	264	0.0007	26	2.38	0.017	Yes	Male > Female
Manufacturing	0.0985	9295	0.1382	5227	-16.25	0	Yes	Female > Male
Electricity and Water	0.0033	311	0.001	38	2.25	0.024	Yes	Male > Female
Construction	0.1808	17065	0.0238	901	33.97	0	Yes	Male > Female
Trade	0.1801	17000	0.0972	3677	23.37	0	Yes	Male > Female
Transport	0.0817	7712	0.0008	30	15.42	0	Yes	Male > Female
Accommodation & Food	0.0336	3171	0.0219	828	4.33	0	Yes	Male > Female
Other Services	0.0732	6906	0.0666	2519	1.77	0.076	No	N/A (Male > Female, but not significant)

Table C: Chi Square test among principal status and gender

Code	Male	Female
Worked in household enterprise (self-employed) as own account worker	47.90	42.30
Worked in household enterprise (self-employed) as employer	6.25	1.05
Worked as helper in household enterprises (unpaid)	8.93	34.53
Regular Salaried Employee	15.02	7.37
Casual Worker in other types of work	21.91	14.75
Pearson chi2(4) = 1.5e+04 Pr = 0.000		

Table D: Multinomial Logit Model (MLE)

Employment Status	Coefficient	Std. err.	z	P>|z|
Self Employed	(base outcome)			
Regular				
Female (Base: Male)	-0.6276154	0.0235173	-26.69	0
Islam (Base: Hinduism)	-0.0451622	0.0252242	-1.79	0.073
Christianity (Base: Hinduism)	-0.4485353	0.0512514	-8.75	0
Other (Base: Hinduism)	-0.079592	0.0456035	-1.75	0.081
ST(Base: General)	-0.5202019	0.0403614	-12.89	0
SC(Base: General)	0.5301704	0.0276348	19.18	0
OBC Base: General)	0.1770643	0.0213582	8.29	0
Sector (Base: Rural)	1.25942	0.0184117	68.4	0
Currently Married (Base: Unmarried)	-1.102109	0.0204938	-53.78	0
Others (Base: Unmarried)	-0.9445585	0.0464496	-20.34	0
Without Formal Schooling (Base: Illiterate)	-0.2301147	0.3096486	-0.74	0.457
Formal Schooling (Base: Illiterate)	0.1132832	0.0207456	5.46	0

Post grad &above (Base: Illiterate)	0.3603815	0.0531717	6.78	0
_cons	-1.394525	0.0311217	-44.81	0
Casual				
Female (Base: Male)	-0.6334065	0.0179094	-35.37	0
Islam (Base: Hinduism)	0.2797623	0.0226133	12.37	0
Christianity (Base: Hinduism)	-0.7501744	0.0385572	-19.46	0
Other (Base: Hinduism)	-0.21805	0.0365629	-5.96	0
ST(Base: General)	0.7391326	0.0278915	26.5	0
SC(Base: General)	1.625295	0.0243045	66.87	0
OBC Base: General)	0.6092953	0.0216026	28.2	0
Sector (Base: Rural)	-0.2395175	0.0169497	-14.13	0
Currently Married (Base: Unmarried)	-0.4403892	0.0198747	-22.16	0
Others (Base: Unmarried)	-0.0417168	0.0354517	-1.18	0.239
Without Formal Schooling (Base: Illiterate)	0.2416292	0.181156	1.33	0.182
Formal Schooling (Base: Illiterate)	0.0410828	0.0165272	2.49	0.013

Post grad &above (Base: Illiterate)	-2.327992	0.1656369	-14.05	0
_cons	-1.368758	0.0297535	-46	0