

Gender Dimensions of Self-employment in India: Trends, Nature and Performance

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In India's informal labour market, self-employment is prevalent, particularly among women, who often choose it to balance family responsibilities while for men it can be an opportunity amidst shrinking regular employment opportunities. Many of the female workers work as unpaid family labour, and their earnings are significantly lower than male's, partly due to fewer working hours, though this doesn't fully explain the gap. Using PLFS data, the paper examines trends and quality of self-employment through a gender perspective, identifying factors influencing successful self-employment. It aims to propose policies that transform self-employment into an aspirational choice rather than a distress-driven necessity, addressing the disparities and enhancing opportunities for women.

1. Introduction

In developing countries, where the informal sector dominates in the economy, wage employment is an exception rather than the norm (Gindling and Newhouse, 2012). As the economy shifts from agriculture to non-agricultural sector and the population moves from the rural to urban areas, the extent as well as the nature of self-employment changes. While a small section is engaged in activities/sectors with huge growth potential (Bennet and Estrin, 2007) and enjoy autonomy and flexibility (Maloney, 2004), for a big majority, this is distress driven and they land up in low income activities only to avoid unemployment or because they are rationed out of regular wage employment (Tokman, 2007 and de Mel, et al., 2010). Though there is a large and long dated literature on determinants and performance of self-employment and government policy in the neo-liberal regime also has a bias towards promotion of self-employment, especially among the young workers, but the issue of gender differences in probability of being 'decently' self-employed and its determinants in the Indian context has received attention, only recently. Carr (1996) pointed out that most of the studies on determinants of self-employment, have talked about the gender differences in self-employment with a male-oriented point of view and do not adequately explain females' decisions to get involved in self-employment rather than wage employment. The work and family conflict theory (Greenhaus and Beutell, 1985) says that women may chose self-employment to get more flexible work arrangements to reconcile the family responsibilities, thus trading off income and a regular secure job for flexible work arrangement (Budig, 2006; Hurst and Lusardi, 2004). As the motives are different, so the outcomes are also different, even though they have similar human capital

endowments (for review of such studies, see Junquera, 2011). Hence, they have lower earnings than their male counterparts and, in their homes, they are more likely to be engaged in unpaid activities than being the working owner or the employer (Mitra and Bordoloi, 2024). However, not all women with children or other care responsibilities are likely to be involved in unpaid activities as family labour, the outcome of their work also interacts with the sector specific as well as other household specific characteristics (such as family size, the economic standard of the family, spouse's education, occupation etc.) apart from their own human capital attainments (Carr, 1996). Hence, it is important to know about not only the extent and determinants of self-employment in general but also to find the ways that lead to an activity which has a potential growth. For this purpose, this study has been divided into five sub-sections. Apart from this introductory section, Section II deals with data and methods; Section III shows the trends and various characteristics of self-employment and how men and women are placed in successful and unsuccessful enterprises as self-employed workers in India; Section IV discusses determinants of probability of being in self-employment, the earnings and the probability of being employed in a successful enterprise; and finally section V gives some policy suggestions on basis of the major findings of this study.

This study is based on PLFS (Periodic Labour Force Survey) data provided by NSSO for the period 2017-18 to 2023-24 for finding the trends in self-employment in India. For calculating the probability and performance of self-employment, the latest unit level data of PLFS (2023-24) has been used. Further, for identifying the success of an enterprise, various degrees of poverty have been calculated by using NCEUS (2007) definition.

2. Trends and Characteristics of Self-employment in India

The self-employed workers can be divided into own account workers, employers and unpaid family workers. While the own account workers and the employers are the owners of the enterprise and have control over earnings, the unpaid family workers do not get paid for their work. Proportion of the self-employed workers is higher in urban areas than the rural ones and it is much higher for the females than the males in both the areas. Since 2017-18 while the proportion of the males in self-employment has been nearly stagnant, in case of females it has increased considerably from about 58 per cent in 2017-18 to 71 per cent in 2023-24 in rural areas and from 35 per cent to 42 per cent in urban areas. Another point to be noted is that in rural areas, the proportion of the female unpaid family workers is higher than that of the own account workers, showing that in rural areas, self-employment is not mainly a paid activity for the women as 42 per cent of them are working as unpaid family workers. Moreover, the proportion of the unpaid family workers has increased for both males and the females during the period 2017-18 to 2023-24 but this increase is higher for the females than the males which shows that more of them are leaving other types of wage employment and joining the home-based works, perhaps to attain work-family balance and to get some flexibility in work schedule.

Table 1. Trends of Self-employment in India (as percentage of total employment)

	Rural Male			Rural Female			Urban Male			Urban Female		
	OAW	UFW	TSE	OAW	UFW	TSE	OAW	UFW	TSE	OAW	UFW	TSE
2017-18	48.0	9.8	57.8	19	38.7	57.7	34.9	4.3	39.2	23.7	11.0	34.7
2021-22	47.3	11.3	58.6	25.1	42.7	67.8	35.0	4.6	39.5	26.7	12.7	39.4
2022-23	47.8	11.0	58.8	27.9	43.1	71.0	34.7	4.7	39.4	27.6	12.8	40.4
2023-24	47	12.4	59.4	31.2	42.3	73.5	35.1	4.7	39.8	28.5	13.8	42.3

OAW – own account workers; UFW – unpaid family workers; TSE – Total self employed workers

Source: Annual Periodic Labour Force Survey, National Sample Survey Organisation, New Delhi, various years

Being an abnormal year, we have not taken 2020-21 here but some studies have also indicated that during COVID the self-employment increased both among males and females. It came back to the pre-COVID level in case of males but remained higher for the females, showing the signs of distress (APU, 2023). But to examine whether it is distress driven or not, we need to see the changes in outcomes of this type of employment among the females vis-à-vis males. This can be judged from the relative earnings and the number of hours worked in self-employed activities, which are shown in table 2. In this table, we have just tried to look at the changes in female to male ratios of earnings and hours put by the females and males in self-employed activities between the two points of time, i.e. 2017-18 and 2023-24.

Table 2: Female to Male Ratio of Earnings and Hours Worked (per month)

		2017/18		2023/24	
		Earnings	Hours worked	Earnings	Hours worked
July-Sept	Rural	0.51	0.80	0.36	0.91
	Urban	0.47	0.71	0.38	0.67
Oct-Dec	Rural	0.47	0.76	0.36	0.69
	Urban	0.46	0.72	0.37	0.65
Jan-Mar	Rural	0.46	0.75	0.34	0.67
	Urban	0.40	0.71	0.37	0.67
Apr-Jun	Rural	0.41	0.73	0.36	0.70
	Urban	0.40	0.71	0.36	0.65

Source: Calculated from Annual Periodic Labour Force Survey, 2017-18 and 2023-24, National Sample Survey Organisation, New Delhi.

Two important points can be noted from the PLFS data – first, although females are working for lesser hours than men but their proportion in male earnings is much lower than the same in hours worked. In each quarter, the women were getting less than half of the male earnings in 2017-18 while they were working for more than 70 per cent of the time spent by men. So, the earning differentials cannot be fully explained by the differences in hours worked. The second important thing to be noted here is that by the year 2023-24, the female to male ratios of earnings as well as hours worked have declined further (except for the hours worked in the July-September quarter where the ratio of hours has increased) but this fall is sharper in case of the earnings than the hours worked. Thus, these women are stuck in low paid activities in which they earn just about the one third of the earnings of their male counterparts. Even the peak agricultural season of July-September when labour is much in demand and the number of hours worked by women are closer to that of the men, they are not experiencing any rise in their earnings as a proportion of male earnings. Those who are stuck in the lower levels of self-employment are often termed as working poor which means that their earnings are too low to enable them to come out of poverty (NCEUS, 2007) i.e. their status of being employed does not categorise them among the non-poor.

The females are mostly the supplementary income earners, not the main bread winners as in case of the males, therefore they hardly earn to cover up the average expenses of the family. Here too, we can observe the gender-based differences in earnings, even though the status of the enterprise in which they work is the same. To explore this fact, we have tried to categorise the enterprises as unsuccessful, subsistence and successful enterprises, by using the definition given by Gindling and Newhouse (2012). Their definition of a successful enterprise refers to an enterprise that either has some hired workers or owners who live in a household with per capita consumption of over \$2/day poverty line. In other words, a successful entrepreneur (working owner or employer) is able to earn enough to pull families out of poverty or is able to earn enough to be able to afford hiring an outside labour. This also leads to the question that if the enterprise is not a successful one, then is the status of being in self-employment by ‘necessity’ (Poschke, 2012) or by ‘choice’ or ‘opportunity’ (de Mel et al., 2010)? Adapting these definitions to Indian labour market, we use the latest poverty line, as estimated by SBI (2025) which though has given a very optimistic and debatable picture of changes in poverty rates in India, but has been used here to see the performance of the self-employment activities through official optimistic lens. Using this poverty line of Rs. 1629 (per person per month) in rural areas and Rs. 1944 in urban areas and then using the NCEUS (2007) definition of extremely poor (0.75 of poverty line expenditure), poor (between 0.75 of poverty line and poverty line expenditure), marginally poor (between poverty line and 1.25 of poverty line expenditure), vulnerable (between 1.25 of poverty line expenditure and 2 times of poverty line expenditure), and the non-poor i.e. the middle income group (between 2 times of poverty line expenditure and 4 times of poverty line expenditure) and high income group (having more than 4 times of poverty line expenditure), we have

classified an enterprise as 'Unsuccessful' enterprise if it belongs to the extremely poor or poor household, a 'Subsistence' enterprise, if it belongs to a marginally poor and vulnerable household and a 'Successful' enterprise if it belongs to a middle income or high income household. Using this definition on PLFS data, we come to know that in 2023-24, very few enterprises can be termed as successful enterprises (21 per cent in rural areas and 41 per cent in the urban areas).

Thus, a large proportion of the self-employed workers are engaged in either an unsuccessful enterprise or just a subsistent enterprise. Though, the proportion of the male and the female workers is nearly the same in unsuccessful, subsistent and the successful enterprises in both the rural and urban areas, yet the women are hardly able to cover the family expenses from their earnings. Even the rural workers are not able to earn enough from self-employment, it is only the self-employed urban males are able to cover up the family expenses from their earnings. As most of the activities in the rural areas are seasonal and casual in nature, it is likely that the families are not able to generate enough income from a single source (Reddy, et al., 2014). Coppard (2001) has termed such households and individuals as 'pluriactive' households or individuals. In rural areas, even though the males are earning higher than the females, and their earnings are quite high in successful enterprises but still they are not able to cover up even the one-fifth of the family expenses. In each case, it seems that the family expenses can be covered up only when supplemented with female income (provided they belong to the same household). Interestingly, the absolute difference in male and female earnings increases as we move from the unsuccessful to the successful enterprises, it can be due to the fact that the females in successful enterprises are working more as the unpaid family helpers while the male member is more in managerial position having full control on the earnings on the family enterprise.

Thus, for workers in the rural areas, self employment is just a choice out of distress while in urban areas nearly 41 per cent of the workers are involved in successful enterprise and may see an 'opportunity' in self-employment, still for about 60 per cent of the workers in rural areas and 46 per cent of the workers in urban areas, self-employment is a necessity and leads to subsistence level of earnings and supplement the family income from other sources. This distribution also gives an important indication of what should be the policy path e.g. there are studies on push and pull factors of self employment which say that if more of the workers are employed due to the push factors or due to the distress conditions (in our case, are stuck in unsuccessful or the subsistent enterprises) then the policy demands greater emphasis on wage employment, some sort of economic and social security and if more of the workers are in self-employment due to the pull factors (i.e. more of them are employed in successful enterprises) then the policy should take care of the higher human capital formation, especially in technical skills and the access to finance (Grimm et al., 2011 and Gindling & Newhouse, 2012).

Apart from the location of the enterprise and gender of the workers, we know that the level of earnings depends upon several other factors such as sector of

employment, age, education level, marital status etc. These factors also influence the probability of being employed as unpaid workers. So, in the next section, we can observe these probabilities and determinants of earnings in self-employment.

3. Determinants of Self-employment and Earnings

As discussed above, several factors determine the probability of being engaged in a self-employed activity (and within that probability of being engaged as unpaid family worker) and the level of earnings. For finding a definite impact of a particular factor on this probability, the regression equations can be run but some of the patterns are loud and clear even from the descriptive analysis of the given data. According to PLFS data, in rural areas, agriculture and manufacturing sectors employ a greater proportion of unpaid family workers while in urban areas, these proportions are higher for manufacturing, trade as well as construction sectors as most of these are family enterprises, though the proportions of the females working as unpaid family labour is higher than the males in each sector. Further, in case of age, it has been observed that as the age of a male member of the family increases, his likelihood to work as unpaid family worker falls and hence more of them start working as employers or own account workers till they attain the age of 60. But after the males become older than 60 years of age, they again start working more as family helper rather than running the show by themselves as the working owners, probably leaving it to the younger family members. But the earnings increase, as age increases up to 50 years for rural males and up to 60 years for urban males, thereby start declining as age increases.

On the other hand, in case of females, the proportion of the unpaid family workers falls until they attain the age of 40 years, thereafter as their age increases, they prefer to work either as the unpaid family workers or as the employer, as fewer of them start working as own account workers after attaining the age of 40 years. This type of work arrangement allows them to keep a work-life balance during the phase when they bear more of the care responsibilities as compared to females in other age groups. Moreover, working for the market as a hired worker has a huge opportunity cost for females belonging to this age group in terms of hiring a person for looking after their care responsibilities. They prefer to work as unpaid family worker in the home setting than working as a hired worker by paying a hired care giver. It is especially true for the urban females who live in nuclear families as they cannot afford a paid care giver for the children and elderly when they themselves go out to earn as a hired worker (Schochet, 2019). However, the earnings of the self-employed females increase with age and come down only after they attain the age of 60 years but all through their lives they earn less than 40 per cent of male earnings (with exception of rural females aged more than 61 years, where it reaches close to 50 per cent of male earnings). Thus, all through their lives, the females are not able to earn enough from the self-employed activities. The literature also suggests that the choice of self-employment for these women is due to other than economic

reasons and they try to balance family responsibilities with work (Carr, 1996). Hence, it would be imperative to know about the impact of care responsibilities on the choice of type of self-employment and earnings from it. Marital status seems to have a clear impact on the status of employment and average earnings. The married and widowed men are more likely to be the employers and the working owners, and the unmarried and divorced/separated men are working as unpaid family workers, but the unmarried and married women are working more as unpaid workers while the proportions of being employer, or the working owners are higher for the widows and divorced/separated women as compared to other marital categories. Similarly, the average earnings are higher for the married men while in case of women, these are higher for the single women who have never married (in urban areas) and divorced/separated (in rural areas). However, the female earnings as a proportion of male earnings are higher for widows in the rural areas and for never married females in urban areas. In rural areas, the never married females are getting the least earnings as the proportion of the earnings of their male counterparts. It can be due to the greater self-employment opportunities for urban unmarried women while rural unmarried women are involved mainly in family enterprises as unpaid workers. A lower proportion of the earnings of the married women to that of the men can be further linked to the family care burden.

It is obvious that with an increase in family size, the proportion of unpaid family workers in total self-employed workers rises. This change is higher in case of females than the males. Bigger families also have higher level of average earnings for all the self-employed workers, except in case of urban women. The highest level of earnings in case of urban women has been observed only if they belong to a two-member household and declines thereafter. It shows that the women with no care burden, are able to earn more. In both rural and urban areas, the gender discrimination in earnings is lower for the single and two-membered households than others with bigger family size. In case of urban females, it consistently declines as family size increases and reaches as low as 30 per cent as the family size reaches to 8-10 members while for rural women it varies between 37-39 per cent for all family sizes greater than 3 members. It is mainly due to the greater opportunity cost of work for urban women as in contrast to the rural women. The urban women have to rely more on paid care workers if they chose career over family responsibility while in rural areas, the women are able to get some family support (Singh and Patnaik, 2020).

We know that amongst other individual characteristics, educational attainments have an important impact on the choice of type of work and its earnings. In case of the self-employed workers, it has been observed that though the level of education has a positive impact on earnings of both males and the females, but it does not influence the nature of employment in a definite way. The persons educated up to graduation level have a higher share as unpaid family workers than other education categories in the rural areas. Urban areas also do not give a definite relationship between the level of education and the likelihood of being in a certain type of employment. For the urban males, proportion of the working owners are the highest for the illiterates, that of the

employers is the highest for those who have completed a diploma or a certificate course while that of the unpaid family workers are the highest for the graduates, for the urban females, the proportion of the unpaid family workers increases as the education level increases. On the other hand, the average level of earnings increases as the education attainment increases and this increase is sharper in case of post-secondary level of education in urban areas only. However, the females with post graduate level of education are earning more than 50 per cent of the male earnings in both rural and urban areas. This proportion is higher than not only all other education categories but also all the categories (like age, marital status, sector of employment etc.) we have discussed so far. It shows how reaching this level of education marks some noticeable changes in female earnings, though the gender discrimination is still very high.

These patterns lead us to find the definite relationships of these variables with the probability of being in self-employment and the earnings from these activities as well as the probability of being in a successful enterprise. We have seen that type of employment as well as the earnings from these activities largely depend upon gender, age, marital status, education, social group, the household type as well as family size. Running the regression equations on these variables to find the probability of being in self-employment, the PLFS data confirms that females, married persons, the STs and those who belong to an agricultural household are more likely to be engaged as self-employed workers than other types of works i.e. wage employment (regular and casual wage workers). This probability also increases with the household size, its standard of living (measured as usual household monthly consumption expenditure) and age but declines as the level of education increases. These relationships are the same for rural as well as urban areas.

However, looking at the impact of same variables on the probability of being employed as an unpaid family worker, it has been found that this type of employment is more likely to absorb the females than the males. Never married persons also have a greater probability of being employed as unpaid family workers than the other marital categories. Similarly, this probability is higher for the STs than other social groups. A person belonging to an agricultural household in rural areas or to a self-employed household in urban areas has greater probability of being employed as unpaid family worker as compared to other types of households. Further, a rise in household standard of living and family size increases this probability while an increase in age as well as education reduces it.

As far as the determinants of earnings from self-employment are concerned, the regression results confirm the descriptive analysis and show that the earnings from self-employment are higher for the males than females; married and separated or divorced workers earn more than the never married workers; the workers belonging to SCs, OBCs and general category earn more than the STs. But SC women in urban areas earn less than their ST counterparts. Further, the self-employed workers in agricultural households earn more than all the self-employed workers belonging to other types of households. It shows the positive impact of ownership of land as a productive asset. Similarly, the household's

usual monthly consumption expenditure also has a positive impact on self-employed earnings. Interestingly, in general, a bigger family size reduces the earnings from self employment but in case of the rural women, the earnings from self-employment increase along with the family size. It may be due to the reasons that in rural areas, larger family sizes may facilitate greater participation in family-based self-employment, providing greater possibilities of division of labour among the family members instead of hiring labour to save on the cost and also potentially enhancing productivity on account of enhanced use of family labour leading to higher earnings (Deb, 2022). Conversely, in urban areas, factors such as the motherhood/care penalties and limited access to family labour may constrain women's hours spared for productive work and hence reduce their earnings from self-employment (Das and Zumbyte, 2017). The PLFS data also shows that average earnings of self-employed females fall as the family size increases. Age has a positive impact on earnings but in case of education, it has a positive impact only in rural areas; in urban areas, though higher education increases the earnings for the males but for all workers taken together, it has a negative impact due to weaker relationship of education with female earnings from self-employment. This finding confirms Fields (2014)'s views that in urban labour markets of the developing countries, the self-employed workers often operate in the informal sector, which offers lower financial returns compared to formal employment for educated individuals. Moreover, the women in urban areas often chose a less remunerative home-based work to strike a balance between career and family responsibility (Budig, 2006).

Further, an attempt has been made to find the determinants of the probability of being employed in a successful enterprise for all categories of the workers i.e. self-employed, paid workers (own account workers and employers) and unpaid family workers. Interestingly, the males have a lower probability of being employed in a successful enterprise than the females. Several explanations can be found for these results in literature. Some studies show that a successful family enterprise spares its male labour force for more remunerative regular employment while keeping the females attached to it. This leaves women more actively engaged in family enterprises, increasing their likelihood of contributing to household consumption above poverty line (World Bank, 2022). Since the definition of a successful enterprise is attached with the monthly per capita expenditure of the household, it also shows that as the standard of living of a household increases, fewer women go to the open labour market for employment opportunities, especially when more remunerative and decent employment opportunities in the formal sector are scarce (Jayachandran, 2021). Duflo (2012) has also suggested that the women's earnings add more to the household needs than men, especially when the household size is large and taking care of the household does not fall on shoulders of a single male. Earlier also, we have mentioned that the women have the greater probability of being employed as unpaid family labour in a family enterprise. Actually, family enterprises in India rely heavily on women's unpaid labour, particularly in rural areas. Successful enterprises, rather than hiring external employees, expand by

increasing the workload on female family members, especially when they are not married, showing a feature of self-exploitation. The PLFS data confirms that the married and divorced persons have lower probability of being employed in a successful enterprise than the never married workers. By social groups, it has been found that the self-employed workers from SCs, OBCs and the general category have greater probability of being employed in a successful enterprise than those belonging to the STs. Similarly, as compared to the workers belonging to the agricultural households, those who belong to the households self-employed in non-agricultural sector and regular wage employment have greater probability of being employed in a successful enterprise, while those belonging to the casual labour households have the lower probability for the same. However, these probabilities are lower if a person is employed in manufacturing, construction (in rural areas) and other services as compared to those who are employed in agricultural sector. Further, both age and education have a positive relationship with the success of the enterprise. In urban areas, being engaged in construction sector increases this probability while being engaged in education and trade sectors reduces this probability. This further confirms the fact that the self-employed enterprises largely work in the informal setting and hence, have lower earnings than the formal sector. These relationships are almost the same for the own account workers and employers as well as the unpaid workers (the detailed results of all the regression equations can be obtained from the link given in footnote1 below).

IV. Conclusion and Policy Suggestions

To sum up, we can say that a big proportion of the workers in India are working as self-employed workers than the wage workers. The proportion of the women in self-employment has always remained higher than the men and within the self-employed workers more of them work as unpaid family labour while their proportions in own account workers and employers is less than men. Though, it is a general opinion that women chose self-employment to strike a balance between work and family responsibilities and hence are able to spend fewer hours in production related activities. Therefore, their earnings are lower than that of the men in similar enterprises. But the gender-based differences in hours worked do not fully explain the wider differences in earnings. However, the distribution of men and women on basis of the performance of the enterprise, is almost the same. The earnings of the women self-employed workers are far lower than the monthly expenditure of the household in both the rural and urban areas while men in the urban areas are earning enough to meet the household expenditure. Thus, for workers in the rural areas, self-employment is just a choice out of distress while in urban areas some of the workers may see an 'opportunity' in self-employment. We have seen that, the earnings as well as the success of an enterprise have a positive relationship with age and general level of education but the probability of being employed in a successful enterprise reduces for those with higher education and as compared to agricultural sector, the workers in almost every other sector have a lower probability of being

employed in a successful enterprise. It points towards a need of some concrete policy initiatives that can lead to self-employment as an 'aspiration' rather than a 'distress driven choice'.

The higher involvement of women in family enterprises as unpaid or underpaid workers reflects limited access to formal employment opportunities. Policies should address these barriers through greater integration of the women with employment-oriented programs. It has been observed that the women have greater tendency to be employed as unpaid workers if the family size is large, especially in the urban areas. It not only increases the probability of being employed as an unpaid worker but also reduces female earnings as own account workers and employers. It may be due to the fact that the women belonging to the bigger household have larger care burden and hence can spend fewer hours in market related activities. In urban areas, larger family size appears to act as a constraint, likely due to higher living costs, lack of shared family support systems, and limited access to informal labour markets. Policies should aim to reduce the burdens of caregiving and enhance women's ability to engage in productive self-employment. The policy actions should aim at providing affordable childcare and eldercare facilities in urban areas to ease the caregiving burden on women with larger families. It should also promote workplace childcare solutions for self-employed women operating small enterprises. There is also a need to encourage policies that allow women to work flexibly, such as part-time self-employment or remote work and facilitate home-based work options with access to digital tools and technology so that they do not lag behind the mainstream market operations. Men's lower probability of working even in a successful family enterprise itself shows that they prefer more secure regular jobs in the formal sector than an enterprise which can be under their direct control. Educated individuals may avoid riskier but potentially higher-reward entrepreneurial activities due to the lack of a safety net, opting for low-income, low-risk self-employment instead. This tendency shows a need for policies that provide universal social security so that the workers in the informal sector do not feel vulnerable to economic distress in case of contingencies of life. As we have seen, very few non-agricultural sectors have a probability of being a successful enterprise, hence, a sector specific policy is required to promote decent self-employment opportunities.

Finally, it has been found that higher educational attainments reduce the probability of being engaged in self-employed activity. This can be because higher education in urban areas often prepares individuals for formal jobs rather than entrepreneurship. Even if the individuals pursue self-employment due to lack of formal job opportunities, they may lack the necessary entrepreneurial skills to earn high incomes. So, there is a need to embed entrepreneurship training, financial literacy, and business skills in higher education curricula so that self-employment is not considered as a 'distress choice' but as an 'opportunity'. Thus, these policy implications emphasize the importance of empowering self-employed workers, especially women in family enterprises while addressing the structural barriers that limit their potential. By supporting skill oriented education, providing universal social security, enhancing women's

economic participation through affordable care services and flexible jobs and promoting gender equity, policymakers can create a more inclusive and prosperous society.

Note

¹ Detailed data tables for this paper can be accessed with request on link [\(PDF\) Gender Dimension of Self--employment in India: Trends, Nature and Performance](#)

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