Education

Fractured inclusion: caste, education, and the decline of women's work in Maharashtra (1993–2017)

Bharat Bhushan[1*], Supriti Mishra[1], Amrendra Kumar Singh[2] and Ajad Singh[3]

[1] Assistant Professor, Shyam Lal College, University of Delhi, Delhi, India

[2] Assistant Professor, Shyam Lal College (Evening), University of Delhi, Delhi, India

[3] Assistant Professor, Economics Department, Motilal Nehru College, University of Delhi, New Delhi, India

Correspondence Author: Bharat Bhushan

Abstract

This paper examines the changing patterns of women's labour force participation in Maharashtra from 1993 to 2017, focusing on the intersection of gender, caste, education, and employment quality. Using unit-level data from five major surveys—NSSO Rounds 50th (1993–94), 55th (1999–2000), 61st (2004–05), 68th (2010–11), and PLFS 2017–18—the study employs trend analysis, tabulations, and visualizations to capture long-term shifts in female employment.

The findings reveal a significant and continuous decline in female labour force participation, from 55.6% in 1993 to 32.7% in 2017, alongside a widening gender gap. Caste-based disparities persist, with SC/ST women showing higher LFPR historically but experiencing sharper declines post-2004. The study highlights the paradox of falling participation among educated women, particularly in urban areas, pointing to structural mismatches and socio-cultural constraints. Additionally, a shift in the composition of women's work—from unpaid and casual labour to marginal gains in regular and self-employment—is observed, though most jobs remain informal and insecure.

The paper underscores the need for policies that improve not only the rate of women's employment but also its quality, with a focus on regularization, social protection, and inclusive job creation.

Keywords: Women's employment, Labour force participation, Maharashtra, Social groups, Gender disparities, PLFS, Employment quality, Caste, Education

Introduction

Maharashtra, one of India's most industrially advanced and economically significant states, has long served as a microcosm of the country's development contradictions. With a diversified economy spanning agriculture, manufacturing, services, and a large informal sector, the state contributes substantially to India's GDP and urban growth. At the same time, it is home to deep socio-economic disparities, particularly along lines of caste, gender, and geography. As per Census 2011, Maharashtra has a population exceeding 112 million, with substantial urbanization and rising literacy rates, especially among women. Despite these advancements, women's participation in the labour force has shown a paradoxical and persistent decline over the last three decades.

Understanding women's labour participation in Maharashtra is both analytically and policy-relevant, given its distinctive socio-cultural composition and regional inequalities. While urban centres like Mumbai and Pune reflect high levels of education and service-sector employment, vast rural regions still depend on informal and agricultural labour, where women's contributions often remain invisible or undervalued. Gender norms, limited access to skill development, and the burden of unpaid care work continue to inhibit women's economic engagement, especially in formal and well-paying sectors.

Social identity plays a critical role in shaping access to work.

Caste remains a key axis of labour market stratification, with SC/ST and OBC women often relegated to low-paid, insecure, and informal jobs. Educational attainment, although improving, has not translated into meaningful employment for many women, especially in urban and semi-urban contexts. Gender, intersecting with caste and education, determines not only whether women work, but also the nature and quality of work they are able to access.

While aggregate statistics such as Labour Force Participation Rate (LFPR) offer a macro view, they fail to capture the complexity of women's labour experiences. National-level studies (e.g., NSSO and PLFS reports) have noted these limitations, but state-level analyses with a disaggregated and intersectional focus remain limited. This study addresses this gap by analysing trends in female labour force participation in Maharashtra between 1993 and 2017, with a focus on how caste, education, and age intersect to influence work participation. Such an approach is essential for designing inclusive and effective labour policies that respond to the lived realities of diverse groups of women across the state.

Review of literature

The patterns of women's labour force participation in India have drawn sustained academic attention, particularly due to the paradox of declining participation amidst economic growth and rising educational attainment. This literature review

synthesizes key contributions that provide historical, socio-economic, and policy-relevant insights into women's employment, focusing on the influence of caste hierarchies, educational attainment, and spatial (rural-urban) disparities. The selected studies also offer important implications for the state of Maharashtra.

Early literature on women's employment in India largely emphasized the role of agrarian structures and cultural norms. Ghosh (2004) [5], using NSSO employment-unemployment rounds from 1972–73 to 1999–2000, observed that female LFPR remained relatively stable during this period but varied sharply across rural and urban regions. The study linked fluctuations in LFPR to structural transformation in agriculture and emphasized that women's work was often under-reported due to definitional and measurement issues.

Rangarajan, Kaul, and Seema (2011) [10] provided a pivotal explanation for the post-2004 decline in LFPR among women, attributing it to rising educational enrolment among younger women and a lack of suitable job opportunities. Using NSSO rounds from 1993–94 to 2009–10, they found that the decline was more pronounced in rural areas and among the 15–24 age group, suggesting that educational transitions were not matched by labour market absorption.

Caste continues to be a critical determinant of employment access and job quality in India. Deshpande (2011) [4] used NSSO 61st round (2004–05) data to assess how caste intersects with gender to shape labour market outcomes. The study revealed that SC/ST women had higher LFPR than General category women but were predominantly engaged in low-paid, informal, and insecure jobs. These findings challenge the assumption that higher participation necessarily implies better economic inclusion.

Similarly, Thorat and Newman (2007) [21] analyzed discrimination in urban labour markets through field experiments and matched employer-employee data. Their work confirmed that Dalit women faced multiple disadvantages due to both caste and gender, resulting in occupational segregation and exclusion from high-quality employment.

In the context of Maharashtra, Banerjee and Saha (2010) [1] provided district-level analysis using NSSO 55th and 61st rounds. They showed that caste-based disparities in employment were particularly stark in semi-urban and industrializing districts, where SC/ST women were largely confined to casual or unpaid family labour.

The relationship between education and women's LFPR has been paradoxical. Klasen and Pieters (2015) [8] used pooled NSSO data (1987–2011) to show that increasing education among women in urban India was associated with a decline in their workforce participation. They argued that this trend resulted from the lack of appropriate jobs for moderately educated women, leading to withdrawal from the labour market due to income effects, social norms, and mismatch between education and employment opportunities.

Kingdon and Unni (2001) [7] had earlier highlighted similar findings using 1993–94 NSSO data, noting that while education improves employability, it does not uniformly translate into labour market entry for women. In Maharashtra,

this paradox is particularly visible among women with secondary education, as noted in Desai et al. (2010) [3] using the India Human Development Survey (IHDS). They found that while education raised aspirations, it did not overcome cultural barriers and job market segmentation.

Spatial dimensions of labour force participation also reveal significant disparities. Hirway and Jose (2011) [6] examined time-use surveys and NSSO data to argue that rural women's work is often unpaid, seasonal, and undercounted. In contrast, urban women face a 'discouraged worker effect' due to a lack of flexible and secure employment options.

Mehrotra and Parida (2017) [9], analyzing PLFS and earlier NSSO data, noted that urban women in Maharashtra faced lower LFPR compared to rural counterparts, despite better education levels. This was attributed to greater informalization of jobs and cultural restrictions in urban areas that deter women from low-status employment.

Beyond participation, the quality of employment remains a crucial concern. Sudarshan and Bhattacharya (2009) [11] studied employment contracts and access to benefits using NSSO 61st round and found that a significant proportion of working women lacked job security, especially in the informal sector. Informality was highest among SC/ST women and those with lower education.

The reviewed literature consistently highlights that female labour force participation in India—and Maharashtra specifically—is shaped not only by economic forces but also by deep-seated social structures. Caste identity, educational attainment, and spatial location intersect to produce varied and often unequal employment trajectories for women. Despite rising education levels and policy interventions, women's access to decent and secure jobs remains limited. These studies underscore the need for a multidimensional approach that looks beyond LFPR and probes the quality, security, and dignity of work.

This paper builds upon these findings by offering a longitudinal and disaggregated analysis of women's employment in Maharashtra between 1993 and 2017. By focusing on social group differences, education levels, and the shifting composition of work, it seeks to address the persistent gaps in understanding the structural constraints affecting women's economic inclusion.

Research gap

Despite a substantial body of literature on women's labour force participation in India, several critical gaps remain, particularly in the context of Maharashtra. Most existing studies are either national in focus or outdated, with limited incorporation of data beyond 2011. This leaves the impact of recent economic shifts—such as increased informalization and post-reform changes—largely unexamined, especially through the lens of gender and social identity.

There is also a lack of disaggregated analysis that explores how caste influences employment outcomes among women. While SC/ST, OBC, and General category women experience different labour market realities, few studies have systematically compared their employment trajectories within

a regional context. This oversight limits our understanding of the structural inequalities that persist despite overall economic development.

Additionally, the paradox of declining LFPR among educated women has not been adequately investigated within Maharashtra, where rising literacy has not translated into greater workforce participation. Age-specific dynamics, particularly the withdrawal of younger women, are similarly underexplored.

This study addresses these gaps by providing a longitudinal, caste- and education-disaggregated analysis of women's employment patterns and job quality in Maharashtra from 1993 to 2017.

Objectives of the paper

- To analyse the trends in female labour force participation in Maharashtra from 1993 to 2017, with attention to gender, caste, education, and rural-urban differences.
- To examine the changing nature and quality of women's employment, focusing on job types (unpaid, casual, regular, self-employed) and access to social protection.
- To generate evidence-based policy recommendations aimed at improving labour market inclusion and job security for women across social and educational groups.

Data and Methodology

This study is primarily based on secondary data obtained from nationally representative household surveys conducted by the National Sample Survey Office (NSSO) and the Periodic Labour Force Survey (PLFS). Specifically, five major rounds have been used: the 50th round (1993–94), 55th round (1999–2000), 61st round (2004–05), 68th round (2010–11), and the first round of the annual PLFS (2017–18). These surveys provide extensive information on employment and unemployment conditions in India, with variables disaggregated by gender, region, education, caste, and employment type.

The analysis focuses on women aged 15 to 64 in the state of Maharashtra, filtered using parameters such as *state identifiers* and *sex* variables available in the unit-level datasets. The data were extracted, cleaned, and processed using appropriate statistical software to generate a consistent time series of indicators.

Key labour market variables selected for this study include:

- Labour Force Participation Rate (LFPR)
- Workforce Participation Rate (WPR)
- Unemployment Rate (UR)
- Type of employment (unpaid work, casual jobs, regular wage work, and self-employment)
- Access to social protection, such as eligibility for paid leave, written contracts, and social security benefits

The study emphasizes a comparative and longitudinal approach, tracing changes over time and across key social and educational categories. Tables and graphs were developed to visualize these patterns and highlight emerging trends.

It is important to note a methodological limitation: the NSSO data does not allow for analysis below the *regional* level, as defined by groupings of districts. As a result, sub-regional variations within Maharashtra could not be explored in detail.

Analysis of the study

Gender gap in LFPR (male vs female) over time

The period between 1993 and 2017 witnessed a significant transformation in labour market dynamics in Maharashtra, particularly in terms of gendered participation. Labour Force Participation Rate (LFPR) among males exhibited a moderate decline, falling from 85.0% in 1993 to 78.7% in 2017. In stark contrast, female LFPR experienced a steep reduction—from 55.6% in 1993 to 32.7% in 2017—amounting to a net drop of nearly 23 percentage points over two decades.

This decline resulted in the widening of the gender gap in LFPR from 29.4 percentage points in 1993 to 46.0 percentage points in 2017, as shown in Table 1. While both rural and urban women saw declining participation, the contraction was more severe in rural areas, where agricultural mechanization and the decline of traditional occupations have limited work opportunities for women. In urban areas, despite higher educational attainment, women's LFPR remained subdued, partly due to a mismatch between qualifications and available job profiles, as well as persistent gender norms that limit women's mobility and access to formal employment.

Table 1: Gender Gap in Labour Force Participation Rate (LFPR) among the working-age population (15–64 years) in Maharashtra

Year	Male LFPR (%)	Female LFPR (%)	Gap (Percentage Points)
1993	85.0	55.6	29.4
1999	84.1	48.9	35.3
2004	84.3	52.6	31.7
2011	80.1	40.1	39.9
2017	78.7	32.7	46.0

Source: Author's estimates based on unit-level data from NSSO (Rounds 50th, 55th, 61st, 68th) and PLFS 2017–18.

The Work Participation Rate (WPR) followed a similar pattern, with women increasingly concentrated in informal, low-paid, and precarious jobs. Meanwhile, the Unemployment Rate (UR) for women showed intermittent rises, indicating not only fewer opportunities but also increased willingness to work—particularly among educated women—without corresponding absorption in the labour market.

These trends underscore a structural exclusion of women from gainful employment despite broader economic growth. The data indicate that economic participation has become more gender-unequal over time, raising concerns about the inclusiveness and equity of labour market development in Maharashtra.
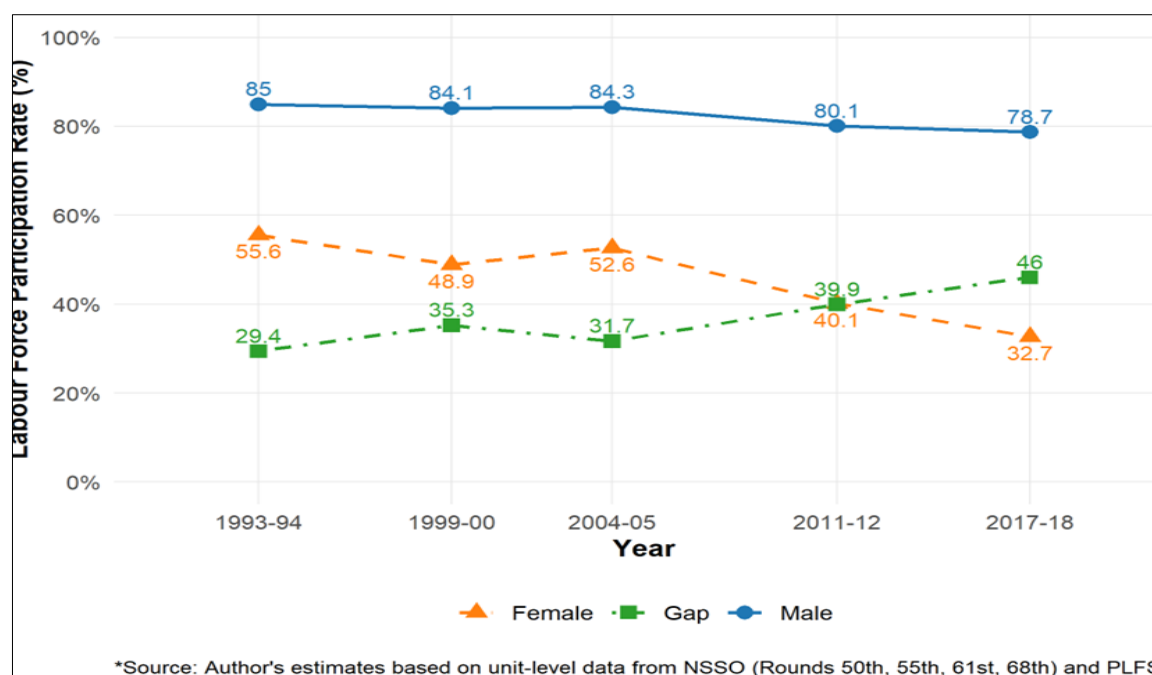
Fig 1: Trends in Male and Female Labour Force Participation Rate (LFPR), and Gender Gap among Working-Age Population (15–64 years) in Maharashtra

Women LFPR by social group

An examination of female labour force participation in Maharashtra across social groups reveals clear and widening disparities over the period 1993 to 2017. As shown in Table 2, women belonging to Scheduled Castes and Scheduled Tribes (SC/ST) consistently recorded higher LFPR than their counterparts from the General and OBC categories. In 1993, SC/ST women exhibited a participation rate of 69.3%, significantly above the 52.8% observed among women from the General category.

Table 2: Female Labour Force Participation Rate (LFPR) by social group among the working-age population (15–64 years) in Maharashtra

Year	SC/ST (%)	OBC (%)	General (%)
1993	69.3	NA	52.8
1999	61.7	55.5	39.1
2004	60.5	57.1	45.1
2011	48.3	40.2	35.7
2017	37.9	32.7	30.1

Source: Author's estimates based on unit-level data from NSSO (Rounds 50th, 55th, 61st, 68th) and PLFS 2017–18.

While the LFPR declined across all social groups over time, the contraction was sharpest after 2004. By 2017, SC/ST women's LFPR had dropped to 37.9%, a decline of over 30 percentage points. During the same period, LFPR among General category women fell to 30.1%, while OBC women—who entered the analysis from 1999 onward—showed a decline from 55.5% in 1999 to 32.7% in 2017.

The period post-2004 marks the emergence of distinct caste-based disparities. SC/ST women, despite historically higher LFPR, witnessed a steeper decline in participation. This suggests growing marginalization, possibly due to the withdrawal of public sector employment, contraction of manual and community-based occupations, and weak outreach of employment schemes.

Caste thus remains a structural axis shaping labour market access, with General category women often constrained by socio-cultural norms that discourage outside employment, while SC/ST women are pushed into informal work due to economic necessity. However, in recent years, even this 'push factor' appears to be weakening amid reduced availability of low-skilled jobs and increased household incomes, especially in rural Maharashtra.

These findings resonate with national-level studies that highlight similar caste differentials in women's work. Yet, the Maharashtra-specific trends show a more pronounced intersection of caste, class, and gender, underlining the urgent need for caste-sensitive employment policies that account for structural barriers and differential access to formal employment.
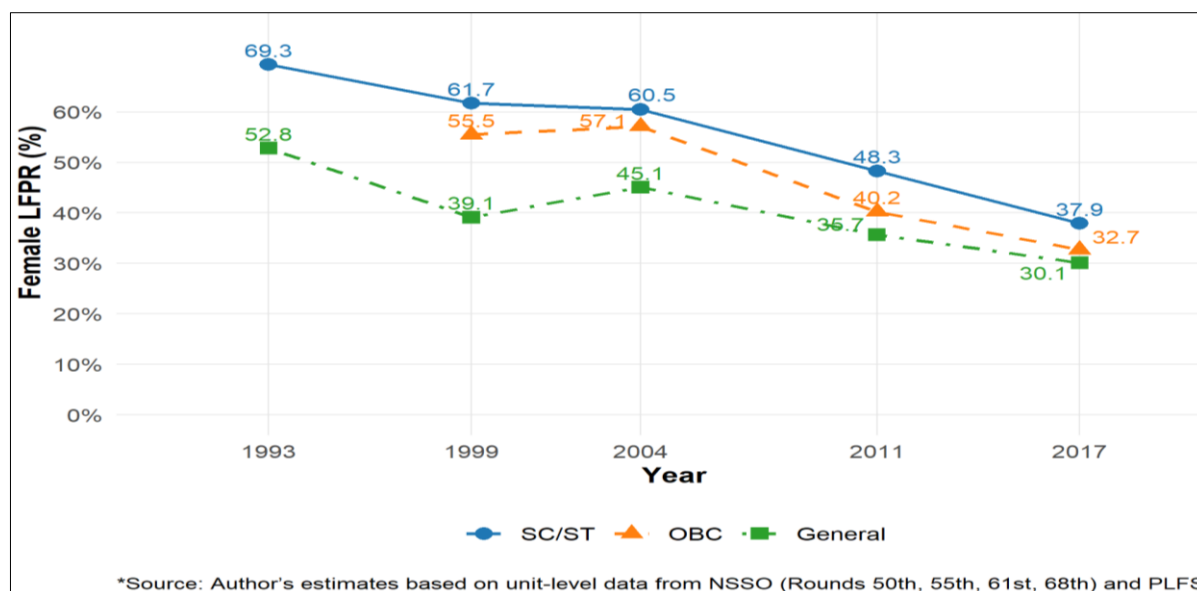
Fig 2: Trends in Female LFPR by Social Group in Maharashtra

Women LFPR by education level

The relationship between education and female labour force participation (LFPR) in Maharashtra presents a paradoxical and persistent challenge. As Table 3 and Figure 3 reveal, female LFPR has declined across all educational categories over the period from 1993 to 2017, but the decline is most pronounced and puzzling among women with higher educational qualifications.

Table 3: Female Labour Force Participation Rate (LFPR) by education level among the working-age population (15–64 years) in Maharashtra

Year	Illiterate LFPR (%)	Upto 10th LFPR (%)	10th and above LFPR (%)
1993	71.3	44.9	28.2
1999	66.5	42.1	25.3
2004	69.9	48.1	34.1
2011	58.1	42.2	25.3
2017	43.0	34.6	25.2

Source: Author's estimates based on unit-level data from NSSO (Rounds 50th, 55th, 61st, 68th) and PLFS 2017–18.

In 1993, illiterate women recorded the highest LFPR at 71.3%, followed by those educated up to the 10th standard (44.9%) and those with education above 10th standard (28.2%). By 2017, LFPR had declined to 43.0% for illiterate women, 34.6% for those up to 10th standard, and only 25.2% for the most educated women. Despite a general rise in female literacy and educational attainment over this period, labour market participation among educated women failed to improve and even declined.
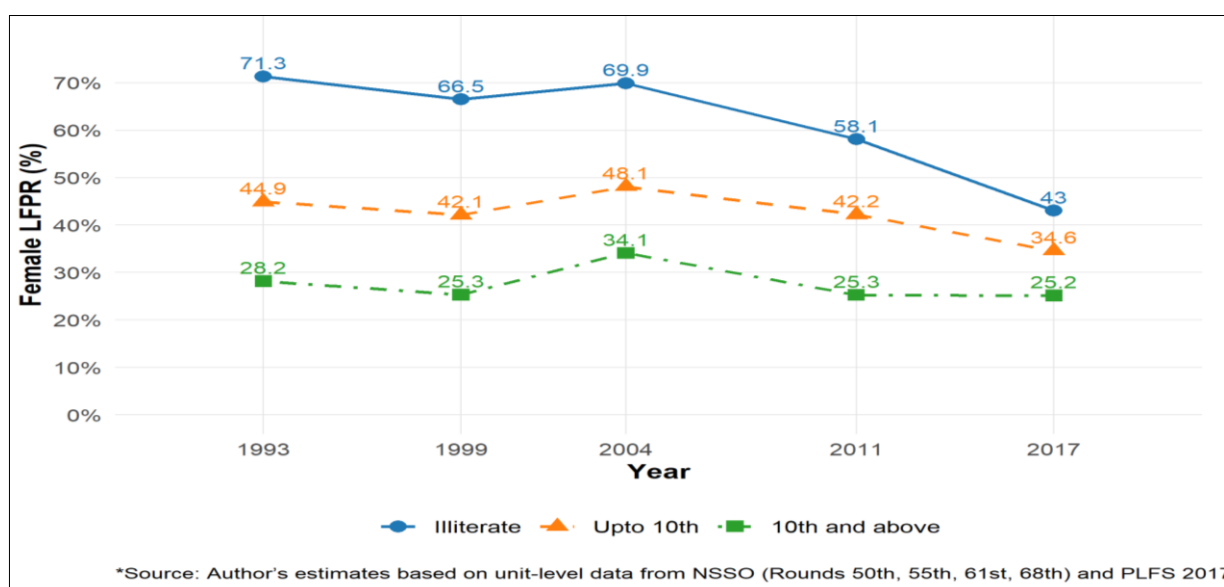

Fig 3: Trends in Female LFPR by Education Level in Maharashtra

This paradox can be attributed to several structural and social factors. First, the labour market has not generated adequate or suitable employment opportunities for moderately and highly educated women, particularly in rural and semi-urban settings. Second, prevailing gender norms often discourage women's employment outside the home, especially in households with higher education and income levels. Third, urban withdrawal—where women in urban areas opt out of the workforce due to social expectations, safety concerns, or domestic responsibilities—further depresses participation rates among educated women.

Moreover, education has not been effectively linked to employable skills or pathways to formal sector jobs, leading to a mismatch between qualifications and available employment. The stagnation of public sector recruitment and the informalization of the private sector have compounded this disconnect.

These findings highlight the urgent need for policy interventions that integrate education with vocational training, career guidance, and gender-sensitive employment policies. Merely expanding educational access without addressing labour market barriers will not suffice to enhance women's economic participation.

Women LFPR by age group

An age-wise analysis of female labour force participation in Maharashtra reveals a consistent decline across all working-age cohorts between 1993 and 2017, with the most pronounced contraction occurring among younger women. As shown in Table 4, LFPR for the 15–29 age group declined drastically from 48.7% in 1993 to just 21.5% in 2017. This sharp reduction suggests significant shifts in both the aspirations and constraints faced by young women.

Table 4: Female Labour Force Participation Rate (LFPR) by age group among the working-age population (15–64 years) in Maharashtra

Year	15–29 (%)	30–44 (%)	45–64 (%)
1993	48.7	65.4	54.9
1999	40.2	59.0	50.2
2004	42.2	64.7	53.2
2011	28.8	51.9	41.5
2017	21.5	45.6	32.4

Source: Author's estimates based on unit-level data from NSSO (Rounds 50th, 55th, 61st, 68th) and PLFS 2017–18.

The 30–44 age group historically exhibited the highest participation rates, peaking at 65.4% in 1993 and remaining relatively resilient until 2004 (64.7%). However, participation among this group also declined notably in later years, reaching 45.6% by 2017. This pattern likely reflects the dual pressures of economic necessity and motherhood, where women are both providers and caregivers. The decline in their participation signals either worsening employment opportunities or growing domestic burdens that restrict workforce entry.

Among older women (45–64), LFPR fell from 54.9% in 1993 to 32.4% in 2017. Though this group traditionally maintained steadier workforce engagement, especially in informal and home-based sectors, their decreasing presence suggests the compounding effect of job insecurity and ageing with limited social support.

Several factors contribute to these downward trends: early marriage, limited childcare infrastructure, inadequate transport and safety measures, and the dearth of age-appropriate and flexible employment opportunities. For younger women, extended years of education without commensurate job prospects also contribute to workforce detachment.

These age-specific dynamics call for targeted policy interventions, such as flexible work arrangements, age-sensitive employment schemes, and safe workplace infrastructure. Unless labour markets are reshaped to accommodate women across different life stages, the declining LFPR trend is unlikely to reverse.
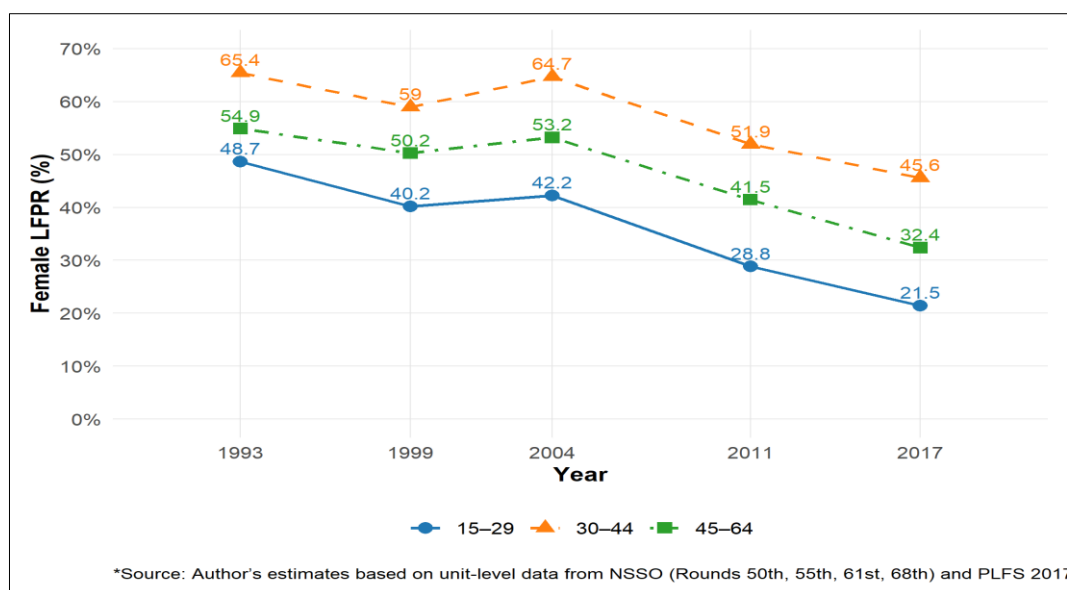

Fig 4: Trends in Female LFPR by Age Group in Maharashtra

Composition of women's work (unpaid, casual, regular, self-employed)

The occupational structure of women's work in Maharashtra has undergone significant changes over the past two decades, reflecting both structural transformations in the economy and evolving gender dynamics in the labour market. Table 5 shows a gradual decline in the proportion of women engaged in unpaid and casual labour, accompanied by a steady, though limited, rise in regular wage employment.

Table 5: Distribution of women workers by job type in Maharashtra

Year	Unpaid work (%)	Casual jobs (%)	Regular jobs (%)	Self-employed (%)
1993	34.9	44.6	8.8	10.6
1999	32.4	46.7	8.2	10.9
2004	37.3	40.0	11.3	10.3
2011	36.4	34.5	16.7	11.1
2017	30.7	31.3	20.7	11.6

Source: Author's estimates based on unit-level data from NSSO (Rounds 50th, 55th, 61st, 68th) and PLFS 2017–18.

In 1993, unpaid work constituted 34.9% of total female employment—mostly reflecting women's contribution to family enterprises and agriculture without direct remuneration. By 2017, this figure had declined to 30.7%, indicating a slow but noticeable shift towards more market-oriented forms of work. Simultaneously, casual jobs, which made up the largest share in 1993 at 44.6%, fell to 31.3% in 2017. This reduction could signify declining demand for informal manual labour or greater withdrawal of women from physically demanding, insecure work.

The share of regular wage employment—a proxy for relatively stable and formal jobs—rose from 8.8% in 1993 to 20.7% in 2017. While this trend appears positive, the overall proportion remains low, indicating limited penetration of women into formal sectors of the economy. Self-employment (OAW), largely informal in nature, remained stagnant at around 10–11% throughout the period.
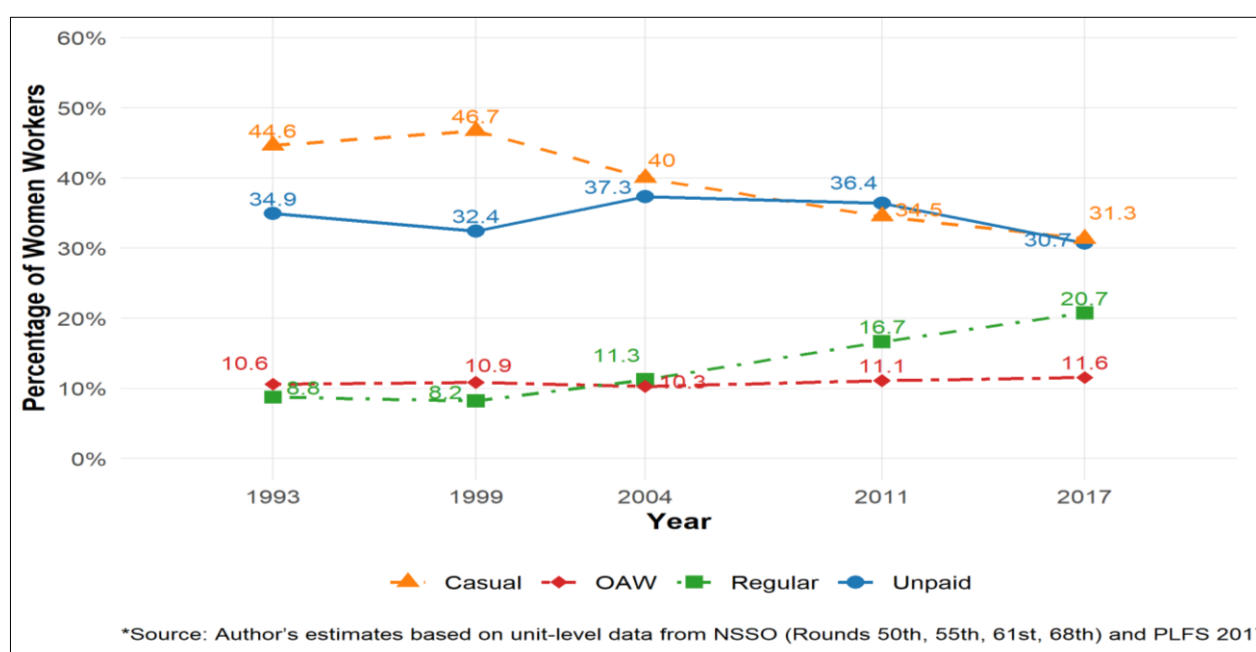

Fig 5: Trends in Employment Type among Women Workers (15–64 years) in Maharashtra

Caste-based patterns also shape the composition of women's work. SC/ST women are disproportionately concentrated in unpaid and casual work, reflecting historical marginalization and limited access to capital, networks, or formal education. By contrast, General category women are more likely to be in self-employment or salaried roles, often due to better educational attainment, urban location, and greater access to formal job markets.

Despite modest improvements, the data reveal that the majority of working women remain in vulnerable forms of employment, with limited job security, poor remuneration, and minimal social protection. These findings emphasize the need for inclusive labour policies that promote skill development, access to credit for self-employed women, and targeted job creation in sectors with potential for formalization.

Access to social protection among non-agricultural female workers in Maharashtra (2004–2017)

he quality of employment for non-agricultural female workers in Maharashtra remains a significant concern, as reflected in their limited access to basic social protection mechanisms. Table 6 illustrates that between 2004 and 2017, a large proportion of women working outside agriculture continued to lack essential employment benefits such as written contracts, paid leave, and social security coverage.

In 2004, 31.8% of non-agricultural women workers reported having access to social security benefits, which include provisions like provident fund, pension, or health insurance. This figure remained nearly unchanged in 2011 (31.0%) but rose modestly to 39.7% by 2017. While the increase is noteworthy, it still implies that over 60% of women remained

uncovered by any formal social protection mechanism, highlighting the precarious nature of their employment.

Access to written job contracts—a fundamental indicator of formal employment—declined sharply from 38.7% in 2004 to just 22.7% in 2017. This downward trend is particularly alarming as it signals a growing shift toward contractual or informal arrangements, even within the non-agricultural sectors that are typically assumed to offer greater job stability. Eligibility for paid leave also declined initially, from 40.1% in 2004 to 34.9% in 2011, before increasing to 47.1% in 2017. This fluctuation suggests some marginal gains in workplace benefits, though not necessarily linked to job formalization.

These indicators collectively point to the deeply informal character of women's non-agricultural employment in Maharashtra. The rise in regular wage work, as noted earlier, does not necessarily imply improved job quality, as many such roles remain unregulated and outside the purview of labour protections.

This persistent informality restricts women's access to economic security, healthcare, maternity support, and old-age benefits, thereby reinforcing their vulnerability in the labour market. The data underscore the urgent need for policy measures to formalize women's employment, expand the reach of social security schemes, and enforce labour laws in emerging sectors such as construction, retail, domestic services, and small-scale manufacturing—where a significant share of women are currently employed.

Table 6: Access to social protection among non-agricultural female workers in Maharashtra

Year	Social security benefits (%)	Written job contract (%)	Eligible for paid leave (%)
2004	31.8	38.7	40.1
2011	31.0	29.9	34.9
2017	39.7	22.7	47.1

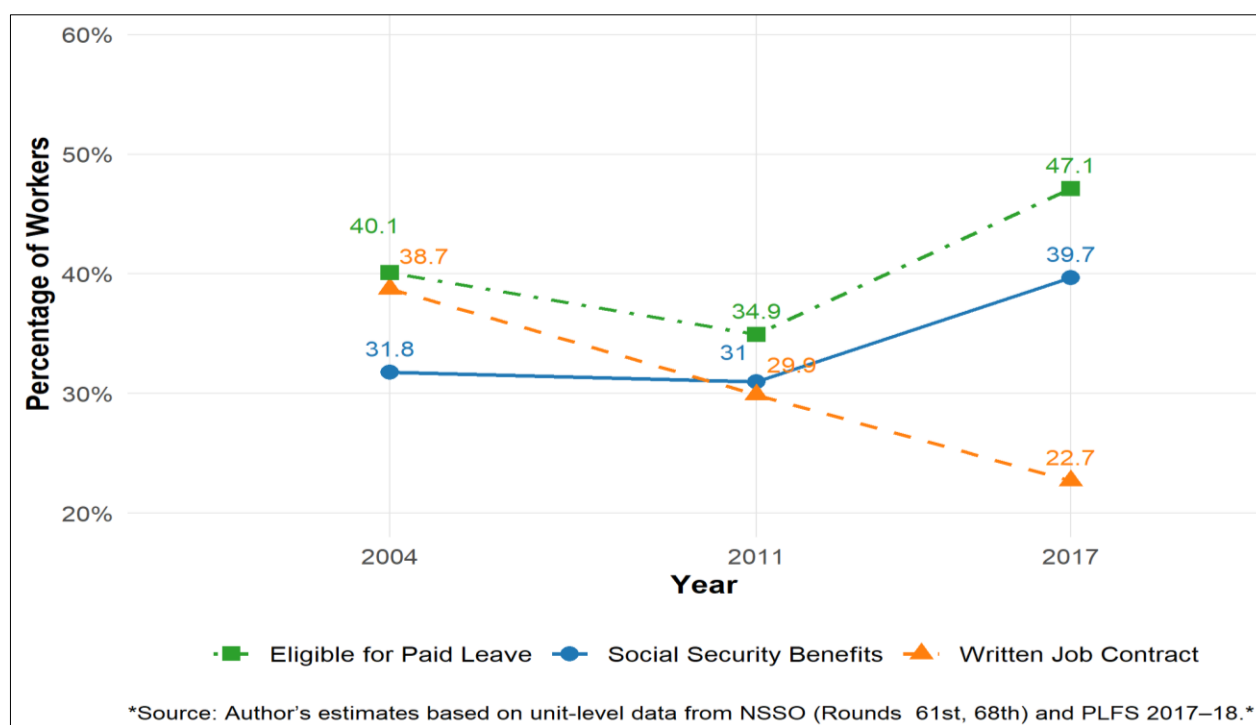*Source:* Author's estimates based on unit-level data from NSSO (Rounds 61st, 68th) and PLFS 2017–18.

Fig 6: Trends in job security indicators for women workers in Maharashtra

Major Findings of the Study

This study offers a detailed examination of the patterns and quality of women's employment in Maharashtra over a span of nearly 25 years, using unit-level data from five major NSSO and PLFS rounds. The findings reveal a set of interconnected structural challenges that continue to constrain women's economic participation, despite broader socio-economic progress.

▪ **Declining female LFPR amid economic growth**

The most striking trend is the persistent decline in female labour force participation. Between 1993 and 2017, the LFPR for women fell from 55.6% to 32.7%, even as educational attainment and household incomes improved. This decline

occurred across both rural and urban areas, reflecting a growing detachment of women from the workforce.

▪ **Widening gender gap**

The gender gap in LFPR widened considerably, increasing from 29.4 percentage points in 1993 to 46.0 percentage points in 2017. Male participation rates remained relatively stable, whereas female rates plummeted, underscoring the deepening gender imbalance in labour market access.

▪ **Caste-based disparities**

Historically, SC/ST women exhibited higher LFPR compared to women from OBC and General categories. However, their participation also declined sharply post-2004, indicating

growing economic vulnerability even among traditionally active labour segments. This suggests that caste-based inequalities persist and intersect with broader economic shifts.

▪ **The education paradox**

A paradoxical trend was observed wherein LFPR declined across all education levels, including among the most educated women. Rising literacy has not translated into meaningful workforce entry, primarily due to a lack of suitable employment, rigid gender norms, and the absence of skill-to-job linkages.

▪ **Age-wise withdrawal from work**

The most pronounced decline in LFPR occurred among younger women (15–29) and middle-aged women (30–44). This withdrawal reflects multiple constraints, such as early marriage, childcare responsibilities, limited availability of dignified jobs, and inadequate infrastructure for safe mobility.

▪ **Changing nature of employment**

The composition of women's work has shifted modestly. There has been a gradual decline in unpaid and casual work, with a slight increase in regular wage employment and self-employment. However, the majority of jobs remain informal and insecure, offering little improvement in working conditions.

▪ **Poor quality of employment**

Non-agricultural female workers continue to face poor job quality. In 2017, only 22.7% had written contracts, and less than 40% had access to social security benefits. This reflects the persistence of informalization even within salaried roles and highlights the systemic neglect of women's employment security.

Together, these findings point to a complex web of social, institutional, and economic barriers that inhibit women's full participation in the labour force. The study underscores the need for multidimensional policy responses aimed at enhancing both the quantity and quality of employment for women in Maharashtra.

Conclusion

The analysis of women's labour force participation in Maharashtra from 1993 to 2017 reveals that the challenge is not merely one of declining numbers, but of persistently poor employment quality and deep-rooted structural exclusion. While aggregate LFPR provides a useful starting point, a comprehensive understanding must go further—examining the nature of women's work, job security, access to social protection, and the underlying conditions that enable or constrain economic participation.

The study highlights how caste, educational attainment, and age remain key axes of inequality in the labour market. SC/ST women, once more actively engaged, are increasingly marginalized. Educated women face a paradox of rising qualifications but diminishing workforce presence. Young and middle-aged women, expected to represent demographic

strength, are withdrawing from employment due to limited opportunities and burdens of unpaid care work.

These patterns are further shaped by socio-cultural norms, inadequate transport and safety infrastructure, and the lack of job creation in sectors that align with women's skills and preferences. Moreover, the persistence of informal and insecure work, even in non-agricultural settings, underscores the failure of existing economic structures to integrate women into stable and protected employment.

Going forward, a nuanced understanding of these intersecting dynamics is essential. Only through such insight can policy design move beyond symbolic inclusion and towards genuine economic empowerment and inclusive development for women in Maharashtra.

Policy recommendations

In light of the persistent decline in women's labour force participation and the deterioration in employment quality in Maharashtra, the following policy recommendations are proposed to address structural barriers and enhance women's access to secure, dignified, and meaningful work:

- **Promote regular and formal employment opportunities**
  The government should incentivize the private sector to hire women through targeted tax reliefs, wage subsidies, and affirmative procurement policies. Special incentives may be extended to firms employing women in regular, contract-based positions with social security provisions, especially in manufacturing, education, healthcare, and retail sectors.

- **Expand skill development and vocational training**
  Tailored skill-building programs must be designed for women across caste and educational backgrounds. Vocational centres should be established in both urban and rural areas with a focus on employability skills linked to local industries, digital literacy, and self-employment. SC/ST and OBC women should be given priority under existing national schemes such as PMKVY and NRLM.

- **Strengthen social protection for informal workers**
  The reach of maternity benefits, health insurance (like Ayushman Bharat), and pension schemes must be extended to women in the informal sector. Registration mechanisms for unorganized women workers should be simplified and integrated with Aadhaar-linked digital platforms to ensure portability and access.

- **Generate local employment through infrastructure and SHG support**
  Investments in rural infrastructure—such as agro-processing, transport, and digital hubs—can create work opportunities for women closer to home. Support to women-led Self-Help Groups (SHGs), cooperatives, and microenterprises must be expanded through credit linkages and market access facilitation.

- **Address caste-based disadvantages in employment access**
  Employment schemes should recognize the specific disadvantages faced by SC/ST and OBC women.

Reservation in skill training programs, priority access to government employment schemes, and targeted entrepreneurship support can help bridge these structural gaps.

- **Ensure safe, flexible, and gender-sensitive workplaces**
  Policies must promote workplace flexibility—such as part-time work, remote work, and staggered hours—especially for younger and middle-aged women. Public-private partnerships should be established to improve transport safety, build crèche facilities near workplaces, and implement anti-harassment mechanisms.

These interventions, grounded in empirical trends, aim not only to reverse the decline in women's employment but also to promote sustainable, equitable, and inclusive workforce participation in Maharashtra.

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