



# Women and Men Operators of Enterprises in India's Informal Sector

Govindan Raveendran<sup>1</sup>

Half of the global workforce, more so in developing countries, is self-employed, pursuing entrepreneurial activities as their means of livelihood. Most of the self-employed in developing countries are striving to secure a livelihood as own account workers, single person operators, or heads of family enterprises; they are not professionals and employers to whom the term entrepreneur usually refers. Information on the enterprises and earnings of these women and men is an important basis for the development of policies to strengthen their enterprises and livelihoods.

The requirements for such information are generally met by enterprise surveys that cover the small, un-incorporated enterprises that comprise the informal sector. The 67th Round National Sample Survey Organisation (NSSO) survey of "Un-Incorporated Non-Agricultural Enterprises" (2010-11) is one such survey in India. This brief, which is based on that survey, presents a profile of non-agricultural informal sector entrepreneurs in India, both women and men, their characteristics, and the economic contribution, structure and performance of their enterprises. Since ownership by sex is not available for partnership firms, the analysis in this paper is confined to proprietary (sole owner) informal sector enterprises. These comprise the overwhelming majority (96 per cent) of all un-incorporated non-agricultural enterprises in India.



*Garment worker, India.  
Photo: Indian Academy for  
Self-Employed Women (IASEW)*

<sup>1</sup> G. Raveendran is the former Additional Director General of the Central Statistical Organisation of India and Hon. Fellow in the Laurie Baker Centre for Habitat Studies, Thiruvananthapuram, India.

## Main Findings on Women and Men in Proprietary Non-Agricultural Informal Enterprises

Millions of women in India operate informal enterprises but most all of these women operate under significant disadvantages that limit the earnings and the productivity of their enterprises:

- Women owned 9.98 million proprietary (sole owner) non-agricultural informal enterprises, but this comprised only 18 per cent of the 54.77 million such enterprises.
- 22 per cent of all employed in these enterprises were women.
- Most were own account enterprises with no hired workers—96 per cent were owned by women and 83 per cent owned by men.
- 81 per cent of enterprises owned by women were in their homes, compared to 35 per cent of enterprises owned by men.
- Nearly three-quarters of enterprises owned by women were in four industrial sectors: manufacturing of wearing apparel; manufacturing of tobacco products; retail trade (except motor vehicles); and manufacturing of textiles. For those owned by men, 36 per cent were in retail trade.
- Nearly one-half of the operators of women-owned enterprises worked a 4-6 hour day while 70 per cent of men worked a 7-10 hour day.
- Women-owned own account enterprises were less capital intensive than men's; few women-owned establishments had hired workers, but those that did had much higher capital investments in amounts more similar to those of men-owned enterprises.
- The average annual income per own account enterprise was much lower for those owned by women (26,109 Rupees) than by men (62,335 Rupees); however, the difference was much narrower in the case of establishments with at least one hired worker.

### Data Sources, Coverage and Definitions

The 67th Round National Sample Survey Organisation (NSSO) survey of “Un-Incorporated Non-Agricultural Enterprises”, conducted from July 2010 to June 2011, and the 68th Round Survey on “Employment–Unemployment”, conducted from July 2011 to June 2012, are the sources of data for this study. All non-agricultural activities, excluding those in the mining, electricity, gas and water supply, and construction industries, were included in the survey. Manufacturing establishments registered under sections 2m(i) and 2m(ii) of the Factories Act, 1948, and bidi and cigar establishments registered under Bidi and Cigar Workers (Condition of Employment) Act, 1966, were also excluded from the survey as those are considered formal sector enterprises and covered under the Annual Survey of Industries (ASI) every year.

Un-Incorporated Enterprises for the purpose of the survey excluded enterprises registered under the Companies Act, 1956, government and public sector enterprises, and co-operatives. Those covered in the survey included proprietary and partnership firms and enterprises run by Trusts, Self Help Groups (SHGs), Non-Profit Institutions (NPIs), etc. *If the sole owner of the enterprise was an individual, it was termed as a proprietary enterprise.* The ownership of the enterprise was self-reported by the informant and the underlying principle was that the owner has absolute power in managing the assets of the enterprise.

As per definition, “*all un-incorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten total workers*” are treated as informal sector enterprises.

## 1. Location and Composition of Proprietary Informal Sector Enterprises

The vast majority of women-owned enterprises (80.6 per cent) were located in their own household premises as against 35.0 per cent of men-owned enterprises and 43.3 per cent of all enterprises (**table 1**). A number of factors, including gender norms, restrict the time and mobility of women as well as the size of operation and nature of activity; these factors tend to confine women's enterprises to their houses. Women-owned enterprises in permanent structures outside their household premises constituted only 12.7 per cent as against 41.8 per cent of men-owned informal sector enterprises—a clear dominance of men in enterprises with permanent structures. Men were also more likely than women to operate mobile markets without a fixed premise.

**Table 1: Percentage Distribution of Informal Sector Proprietary Enterprises by Location**

Location of enterprise	Per cent		
	Total	Women	Men
Household premises	43.3	80.6	35.0
Permanent structure	36.5	12.7	41.8
Temporary structure	2.7	1.2	3.1
Without any structure	2.1	1.1	2.4
Mobile market	4.1	0.8	4.8
Without fixed premises	11.2	3.6	12.9
Total	100.0	100.0	100.0

Although the overall share of women's enterprises in informal sector enterprises was just 18.2 per cent, they represented 33.9 per cent of informal sector enterprises located within household premises (**table 2**). Also, among home-based women informal enterprises, 98.6 per cent are own account enterprises, as against 91.1 per cent of such enterprises owned by men.

**Table 2: Percentage Distribution of Informal Sector Proprietary Enterprises in Each Location by Sex and Type of Enterprise**

Location of enterprise	Women			Men		
	OAE*	Establishment	Combined	OAE*	Establishment	Combined
Household premises	98.6	1.4	33.9	91.1	8.9	66.1
Permanent structure	78.1	21.9	6.3	70.3	29.7	93.7
Temporary structure	96.5	3.5	8.1	91.1	8.9	91.9
Without any structure	98.9	1.1	9.5	91.1	8.9	90.5
Mobile market	98.6	1.4	3.4	94.4	5.6	96.6
Without fixed premises	98.9	1.1	5.9	96.2	3.8	94.1
All enterprises	96.0	4.0	18.2	83.2	16.8	81.8

\*OAE: Own Account Enterprises

Even among those located in permanent structures outside the household premises, 78.1 per cent of women's enterprises were own account enterprises as against 70.3 per cent of enterprises owned by men. On the whole, 96 per cent of women-owned enterprises are own account enterprises as compared to 83.2 per cent of enterprises owned by men.

## 2. Seasonality and Working Hours

Most of the enterprises (98.6 per cent) operated year round and there was no difference between women's or men's ownership on this dimension. Out of the remaining, 0.6 per cent of women-owned enterprises and 0.3 per cent of men-owned enterprises were casual enterprises and the rest were seasonal enterprises. Thus, the variation in the shares of seasonal and casual enterprises between women's and men's enterprises is not very large. However, the working hours of enterprises owned by women and men varied significantly. Within women-owned enterprises, the share that worked only for one to three hours per

day was 9.5 per cent; it was just 1.7 per cent in men-owned enterprises (**table 3**). Another 47.3 per cent of the women-owned enterprises worked only for four to six hours per day, as against 15.4 per cent of men-owned enterprises.

**Table 3: Percentage Distribution of Informal Sector Enterprises by Hours Worked Per Day**

Hours worked per day	Women	Men	All
1-3	9.5	1.7	3.1
4-6	47.3	15.4	21.2
7-8	27.3	37.7	35.8
9-10	12.3	32.8	29.0
11-14	3.1	11.4	9.9
15+	0.5	1.0	0.9
Total	100.0	100.0	100.0

Thus, about 56.8 per cent of the women-owned enterprises did not work beyond six hours per day. This reflected the women's double burden both in unpaid domestic chores and care work as well as paid market activities. Nevertheless, 3.6 per cent of women operators worked beyond 11 hours in a day.

### 3. Own Fixed Assets

The value of own fixed assets or capital investment is an important indicator of the viability of an enterprise. Enterprises in each quintile of fixed assets are expected to be nearly equal viz. 20 per cent, but there are significant differences in shares, except in the case of own account enterprises owned by men (**table 4**). In the case of establishments with hired workers, for both women and men, there was an increasing trend in ownership of fixed assets from the lowest to the highest quintiles. The shares of women-owned and men-owned enterprises in the different quintiles were almost the same, with the last quintile having over 47.2 per cent of enterprises. This implies that all establishments with hired workers, both those owned by women and by men, had higher capital investment. By contrast, own account enterprises of women were less capital intensive than those of men.

**Table 4: Percentage Distribution of Informal Sector Proprietary Enterprises in Each Location by Sex and Type of Enterprise**

Quintile Ranges (Rs.)	Women			Men		
	OAE*	Establishment	Combined	OAE*	Establishment	Combined
0-7200	23.9	6.8	23.2	22.0	6.2	19.3
7201-23200	26.4	14.9	25.9	20.1	11.7	18.7
23201-52000	24.3	15.2	24.0	20.0	15.9	19.3
52001-132800	16.3	16.0	16.3	20.9	18.9	20.6
132801+	9.0	47.2	10.6	17.0	47.3	22.1
Total	100.0	100.0	100.0	100.0	100.0	100.0

\*OAE: Own Account Enterprises

### 4. Registration of Enterprises

Every enterprise is expected to be registered with government agencies, either under statutory provisions or on a voluntary basis. Such registrations establish the existence of those enterprises and open the opportunity for assistance from government agencies. Only 8.2 per cent of the enterprises owned by women and 31.9 per cent of those owned by men were found to be registered (**table 5**). Among establishments hiring workers, well over half of those owned by women (56.4 per cent) and men (61.8 per cent) were registered. However, among own account enterprises, only 6.2 per cent owned by women and 25.9 per cent owned by men were registered. Since 96 per cent of the enterprises owned by women are own account enterprises, they are practically invisible as they are not registered anywhere.

Among registered enterprises owned by women, 22.7 per cent are registered under the Shops & Establishments Act and 62.9 per cent under the Municipal/Panchayat Act; this contrasts with 23.2 per cent and 58.3 per cent respectively of registered enterprises owned by men. Those registered with value added tax authorities include 6.0 per cent women-owned enterprises and 10.9 per cent men-owned enterprises. Those registered under social security laws of the Provident Fund Act and the Employee's State Insurance Act comprise, respectively, 1.7 per cent and 0.1 per cent of enterprises owned by women and 0.2 per cent and 0.3 per cent of enterprises owned by men.

**Table 5: Percentage Distribution of Informal Sector Enterprises by Registration**

Registration Status	Women			Men		
	OAE*	Establishment	Combined	OAE*	Establishment	Combined
Registered	6.2	56.4	8.2	25.9	61.8	31.9
Shops & Establishment Act	18.8	32.8	22.7	18.4	33.1	23.2
Municipal/Panchayat Act	62.5	64.0	62.9	55.5	64.1	58.3
Value Added tax	2.2	16.0	6.0	5.7	21.8	10.9
Provident Fund Act	2.4	0.1	1.7	0.1	0.3	0.2
ESI Act	0.1	0.3	0.1	0.3	0.3	0.3
Not registered	93.8	43.6	91.8	74.1	38.2	68.1

\*OAE: Own Account Enterprises

## 5. Special Categories of Workers

As reported earlier, 80.6 per cent of women operators and 35.0 per cent of men operate from their own household premises and are thus home-based workers (**table 6**). In the case of women own account operators, 82.8 per cent are home based. All operators with “household premises” as their place of work who have agreements with other enterprises for the supply of raw materials/technology/designs/specifications/plant & machinery, etc., and/or for sale of finished goods, are considered “homeworkers” (a subset of home-based workers, who are dependent on other enterprises). Among the informal sector operators, 21.3 per cent of women were homeworkers as against 2.1 per cent of men. In other words, 21.3 per cent of women entrepreneurs were dependent on other enterprises and were paid by the piece.

Street vendors sell and/or produce goods (ranging from food and beverages to manufactured goods) and/or provide services (such as shoeshiners, barbers, beauticians) in mobile markets or on streets. Some move from one place to another to sell their products and services. About 3.7 per cent of women who were operators of informal enterprises and 6.9 per cent of men were street vendors.

**Table 6: Percentage Shares of Special Categories of Informal Sector Enterprises by Type of Enterprise and Ownership**

Category	Women			Men		
	OAE*	Establishment	Combined	OAE*	Establishment	Combined
Home-based workers	82.8	28.3	80.6	38.3	18.5	35.0
Homeworkers	22.1	2.4	21.3	2.3	1.3	2.1
Street vendors	3.8	0.7	3.7	8.2	0.6	6.9

\*OAE: Own Account Enterprises

## 6. Industrial Composition of Enterprises

Nearly three quarters of women operators (72 per cent) were concentrated in just four industrial activities: (i) manufacturing of wearing apparel (22.7 per cent); (ii) manufacturing of tobacco products (18.2 per cent); (iii) retail trade (18.0 per cent); and (iv) manufacturing of textiles (13 per cent) (**table 7**). These four industries taken together accounted for 73.3 per cent of own account enterprises and 39.3 per cent of establishments owned by women. Women, particularly those who were own account operators, were thus engaged mostly in traditional industries.

**Table 7: Percentage Distribution of Informal Sector Enterprises by Industrial Activity**

Industrial Activity	Women			Men		
	OAE*	Establishment	Combined	OAE*	Establishment	Combined
Mfg of food products	2.4	4.3	2.5	3.5	5.1	3.8
Mfg of beverages	0.6	1.3	0.6	0.3	0.2	0.3
Mfg of tobacco products	18.9	0.4	18.2	1.1	0.2	0.9
Mfg of textiles	13.3	6.2	13.0	2.5	3.8	2.7
Mfg of wearing apparel	23.1	14.1	22.7	4.3	5.3	4.4
Mfg of wood & wood products	2.1	1.4	2.1	3.2	2.0	3.0
Mfg of paper & paper products	0.5	0.7	0.5	0.1	0.4	0.1
Mfg of chemicals & chemical products	1.6	0.8	1.5	0.0	0.4	0.1
Mfg of rubber & plastic products	0.8	0.3	0.8	0.1	0.6	0.2
Mfg of other non-metallic mineral products	0.4	0.4	0.4	1.1	1.3	1.1
Mfg of fabricated products	0.1	0.6	0.1	0.9	3.1	1.3
Mfg of furniture	0.0	0.4	0.0	1.1	2.3	1.3
Mfg, others	4.2	1.4	4.1	1.1	2.0	1.3
Waste collection, treatment & disposal	0.1	0.0	0.1	0.1	0.0	0.1
Wholesale & retail of motor vehicles	0.0	0.3	0.0	1.4	4.7	2.0
Wholesale trade, except motor vehicles	0.4	2.7	0.5	2.6	7.2	3.3
Retail trade, except motor vehicles	18.0	18.6	18.0	38.3	23.4	35.8
Land transport	0.0	1.0	0.1	12.3	6.7	11.3
Food & beverage services	2.5	6.4	2.7	5.0	6.9	5.3
Telecommunications	0.6	0.4	0.6	0.9	0.5	0.8
Financial services, except insurance	0.1	0.3	0.1	0.2	0.3	0.2
Other financial activities	0.3	0.4	0.3	0.7	0.3	0.6
Real estate activities	0.4	0.2	0.4	0.9	0.5	0.9
Rental and leasing services	0.1	0.4	0.2	0.8	1.9	1.0
Office & business service activities	0.3	0.9	0.3	0.3	0.8	0.4
Education	3.2	9.2	3.5	1.1	2.5	1.3
Human health & social work	0.4	9.8	0.8	1.9	2.9	2.0
Community & social services	0.2	0.5	0.2	4.3	2.3	3.9
Other personal service activities	4.5	11.3	4.7	5.7	2.8	5.2
All other industries	0.7	5.2	0.9	4.4	9.4	5.2
All	100	100	100	100	100	100

\*OAE: Own Account Enterprises

Among men operators, 35.8 per cent were in one industrial activity, retail trade. The other major sectors were: (i) land transport (11.3 per cent); (2) manufacturing of food and beverage (5.3 per cent); (3) personal services (5.2 per cent); and (4) manufacturing of wearing apparel (4.4 per cent). Retail trade dominated in both own account enterprises and establishments owned by men: accounting for 38.3 per cent and 23.4 per cent, respectively. Land transport is primarily an activity of men operators with 11.3 per cent of men engaged in this activity, compared to less than 1 per cent of women. The next largest share of men operators—5.3 per cent of men compared to 2.7 per cent of women—were in food and

beverage services. By contrast, the share of men operators in manufacturing of wearing apparel was just 4.4 per cent as opposed to 22.7 per cent of women operators.

## 7. Workers in Informal Sector Enterprises

The total employment in 54.77 million proprietary informal sector enterprises is estimated to be 88.64 million, including working proprietors with an average employment of 1.6 workers per enterprise. The workers consisted of 19.56 million women, including 4.3 million part-time workers, and 69.08 million men, including 3.41 million part-time workers. Although enterprises owned by women constituted only 18.2 per cent of informal sector enterprises, women workers constituted 22.1 per cent of all hired workers in informal enterprises. About 78.0 per cent of women workers were full-time workers and the remaining 22.0 per cent were part-time workers (**table 8**). Of the 77.9 per cent of men workers, 95.1 per cent were full-time and only 4.9 per cent were part-time. Thus, more than one-fifth of women workers were part-time while less than one-twentieth of men workers were part-time.

**Table 8: Percentage Shares of Women and Men Workers by Type of Enterprise and Type of Worker**

Type of Enterprise	Women workers	Full-time women	Part-time women	Men workers	Full-time men	Part-time men	All workers	Full-time workers	Part-time workers
Women, OAE*	93.5	85.5	14.5	6.5	50.2	49.8	100.0	83.2	16.8
Women, establishmt	63.4	92.2	7.8	36.6	94.0	6.0	100.0	92.9	7.1
All women	90.4	86.0	14.0	9.6	67.2	32.8	100.0	84.2	15.8
Men, OAE*	11.4	57.0	43.0	88.6	94.7	5.3	100.0	90.4	9.6
Men, establishmt	7.7	91.0	9.0	92.3	97.4	2.6	100.0	96.9	3.1
All men	10.1	65.5	34.5	89.9	95.6	4.4	100.0	92.5	7.5
All OAE*	27.0	75.8	24.2	73.0	93.9	6.1	100.0	89.0	11.0
All establishmt	10.5	91.4	8.6	89.5	97.3	2.7	100.0	96.7	3.3
All enterprises	22.1	78.0	22.0	77.9	95.1	4.9	100.0	91.3	8.7

\*OAE: Own Account Enterprises

In women-owned establishments, 36.6 per cent of the workers were men and 63.4 per cent were women. In men-owned establishments, only 7.7 per cent of the workers were women and 92.3 per cent were men. In other words, women are more likely to be hired by women employers.

## 8. Economic Contribution of Informal Sector Enterprises

Gross Value Added (GVA) is an important measure of the economic contribution of enterprises. It is the difference between receipts (outputs) of the enterprise and value of inputs, after deducting the distributive costs. The receipts include the value of goods and services sold, change-in-stock, value of own construction, etc. The inputs include raw materials purchased, expenses on minor repairs and maintenance, rent payable on fixed assets other than land and building, service charges for work done by other concerns, travelling and freight charges, communication expenses, purchase of consumables, insurance charges, etc.

Gross surplus or profit is the income derived by the operator from the enterprise. It is derived by deducting rent paid for land and building, interest payable on loans, and emoluments paid to workers from GVA.

In the case of informal enterprises, the owners are typically working proprietors who also work in the enterprise, and thus are seen as receiving wages/emoluments. The income of a working proprietor includes both the profit and the wages received. The GVA of proprietary informal sector enterprises in the surveyed sectors was estimated to be 5,027.2 billion Rupees (**table 9**). The contribution of own account enterprises owned by women was, however, just 359.7 billion Rupees or 7.2 per cent of the total GVA contributed by all proprietary informal enterprises. In other words, the 18.2 per cent of own account enterprises owned by women contributed only 7.2 per cent of the GVA. In the case of gross surplus and total incomes, women-owned own account enterprises contributed 7.7 per cent of the respective totals of all enterprises.

**Table 9: Economic Contribution of Informal Sector Enterprises (Rs.Billion)**

Factor	Women			Men			Person		
	OAE*	Establishment	Total	OAE*	Establishment	Total	OAE*	Establishment	Total
GVA	260.4	99.3	359.7	2463.3	2204.2	4667.5	2723.7	2303.5	5027.2
Gross surplus	250.0	56.4	306.4	2323.3	1344.1	3667.4	2573.3	1400.5	3973.8
Income of entrepreneur	250.0	56.7	306.7	2323.5	1351.1	3674.6	2573.5	1407.8	3981.3

\*OAE: Own Account Enterprises

Among the informal self-employed, the average GVA per woman informal operator was 36,055 Rupees per year as opposed to 104,194 Rupees per man (**table 10**). There were, however, significant differentials between own account enterprises and establishments. Among own account enterprises, the average GVA of women-owned enterprises was about 41 per cent of that of men-owned enterprises. For those who owned establishments, the average income was 141,099 Rupees per woman as compared to 179,645 Rupees per man. Among all enterprises owned by women, the income per establishments was 5.4 times that of own account enterprises. For enterprises owned by men, the income per establishment was 2.9 times that of own account enterprises. This is because the average income per own account enterprise is much higher for men, at 62,335 Rupees, than for women, at 26,109 Rupees. Thus there is substantial gradation in the average income levels by type of enterprise and owner of enterprise. Own account women operators had the lowest average income, followed by own account men operators, women establishment owners and men establishment owners, in that order. The difference in average income between women and men was much narrower in the case of establishments.

**Table 10: Economic Contribution per Entrepreneur in the Informal Sector (Rupees)**

Average per entrepreneur per year	Women			Men			Person		
	OAE*	Establishment	Combined	OAE*	Establishment	Combined	OAE*	Establishment	Combined
GVA	27194	247331	36055	66085	293067	104194	58136	290748	91782
Gross surplus	26108	140396	30708	62330	178713	81871	54927	176771	72551
Income of entrepreneur	26109	141099	30737	62335	179645	82031	54930	177691	72687

\*OAE: Own Account Enterprises

## 9. Productivity and Production Function

Output per unit of input is referred to as productivity. Usually, GVA is considered output, while labour measured in terms of number of workers or hours worked and capital stock employed for production are considered inputs. The ratio of GVA to labour input is known as labour productivity and that to capital stock is capital productivity. The value of own fixed assets at market price collected in the survey can be considered as capital stock used for production in the informal sector for the purpose of comparison between women-owned and men-owned enterprises. All workers, including part-time workers as reported in the survey, can be taken as labour input. Labour and capital productivity ratios computed by using the above data indicate that women-owned enterprises are less productive (**table 11**). The labour productivity of enterprises owned by women is just 34.6 per cent of that of enterprises owned by men, while the capital productivity is about 70.6 per cent.

**Table 11: Labour and Capital Productivity Ratios**

Enterprise Owner	Productivity Ratio (Rs.)	
	Per Worker	Per Fixed Capital
Women	36055	0.24
Men	104194	0.34
Any	91782	0.33



The relationship between GVA, labour and capital can be represented by the Cobb-Douglas production function. Its functional form is given by

$$Y = A K^\alpha L^{1-\alpha}$$

where Y, K and L represent GVA, capital and labour respectively. A and  $\alpha$  are constants and represent total productivity and output elasticity of capital respectively. The term  $1-\alpha$  represents output elasticity of labour.

The constants estimated from the survey data indicated that output elasticity of labour in respect of women-owned enterprises was significantly higher than that of men-owned establishments (**table 12**). Output elasticity of labour was nearly three times that of capital in the case of women-owned enterprises. It indicates that a unit increase in labour will result in an increase of 0.7279 in output at the margin. Output elasticity of capital was in favour of men-owned enterprises.

**Table 12: Output Elasticity and Total Productivity**

Enterprise Owner	Elasticity		Log A
	Labour	Capital	
Women	0.7279	0.2721	6.8596
Men	0.7116	0.2883	7.4650

## 10. Profiles of Entrepreneurs

To supplement the enterprise level data, information on characteristics of informal sector operators was analyzed by using the data sets of NSSO 68th Round Employment-Unemployment survey, 2011-12. Data on the education and the poverty status of these operators' households further reinforces the disadvantages faced by women who owned these enterprises.

### Level of Education

As high as 40.9 per cent of women informal sector operators were illiterate and another 10.1 per cent had education below the primary level (**table 13**). Another 13.4 per cent completed education only up to primary level. In sum, 64.4 per cent of women employed in the informal sector did not have a basic level of education: a factor which inhibits the management and operation of enterprises. For women operators in the informal sector, 15.5 per cent completed secondary level of education compared to 27.5 per cent among men; the share of graduates with a university degree was only 5.4 per cent among women, as opposed to 11.3 per cent among men.

**Table 13: Distribution of Proprietary Informal Sector Operators by Level of Education**

Education	Percentage		
	Women	Men	All
Illiterate	40.9	18.0	22.7
Below primary	10.1	10.4	10.3
Primary	13.4	13.8	13.7
Middle	14.8	19.0	18.2
Secondary/diploma	15.5	27.5	25.0
Graduate & above	5.4	11.3	10.1
Total	100.0	100.0	100.0

### Poverty Status

The employment-unemployment surveys in India include a block for collecting data on monthly consumption expenditure of households with some level of detail; this provides a measure of the poverty status of the household. The Monthly Per-Capita Consumption Expenditure (MPCE) of each of the surveyed households can, therefore, be computed by dividing the total consumption expenditure with the household size. The households can be thus arranged in ascending order of MPCE and classified into one of the quintiles by equalizing the shares to 20.0 per cent. Women who own informal sector units are

more likely to be from poor households, as the share of women in the first quintile is significantly higher than that of men entrepreneurs. Also the percentages of women in the higher quintiles are relatively low (**table 14**).

**Table 14: Distribution of Proprietary Informal Sector Operators by Quintiles of MPCE**

Quintile	Percentage		
	Women	Men	All
1	17.3	14.8	15.3
2	17.8	18.3	18.2
3	22.0	20.8	21.0
4	20.1	23.0	22.4
5	22.7	23.1	23.0
Total	100.0	100.0	100.0

**About WIEGO:** Women in Informal Employment: Globalizing and Organizing is a global network focused on securing livelihoods for the working poor, especially women, in the informal economy. We believe all workers should have equal economic opportunities and rights. WIEGO creates change by building capacity among informal worker organizations, expanding the knowledge base, and influencing local, national and international policies. Visit [www.wiego.org](http://www.wiego.org).