FEMALE PARTICIPATION IN THE TERTIARY SECTOR OF THE URBAN ECONOMY OF INDIA :

A CASE STUDY OF SELECTED DISTRICTS (1971)

Dissertation submitted to the Jawaharlal Nehru University
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MASTER OF PHILOSOPHY

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C E R T I F I C A T E

We certify that the dissertation entitled "Female Participation in Tertiary Sector of the Urban Economy of India : A Case Study of Selected Districts (1971)" submitted by Mathummal Satish Kumar in fulfilment of six credits out of the total requirements of twenty-four credits for the degree of Master of Philosophy (M. Phil.) of the University, is, to the best of our knowledge a bonafide work and may be placed before the examiners for evaluation.

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CHAPTER - I

INTRODUCTION

1.1 STATEMENT OF THE PROBLEM

Urbanisation in India has had differential effect on the nature of the urban economy and also, on the different groups of workers specially that of women. The heterogenity of the urban functions contributes largely to the heterogenity of the urban labour market. Women have traditionally been engaged in three basic types of economically productive work; firstly, they have produced goods and services for their family's own consumption; secondly, they have engaged in household production for sale and exchange on the market; and thirdly, they have worked for pay outside the house. With the advance in industrialization there has however, been a considerable re-adjustment in these economic roles, as well as an increase in the number of women workers. This aspect has not been considered very significant in studies of the urban economy and women workers have not been analysed in terms of their Sectoral Characteristics. Therefore, male occupational categories have invariably been differentiated, but women are recorded only by

"female labour participation".[1] There has been no attempt to study the female participation in the tertiary sector of the urban economy at a disaggregative level, i.e., by breaking down labour force into types of services. Since female participation rates are not spread out uniformally in the various component services of the tertiary sector employment, it becomes imperative to remove the statistical "invisibility" of women in the urban workforce. In this respect, geographers have had a fair share in rendering women's work in the home and community invisible. This can be attributed to the fact that geographers have viewed the spatial and functional separation of the world of 'work' and the world of 'home life', as part of the natural order of things. "Indeed, the rapidly changing gender roles of both men and women have started cutting across these boundaries"[2], of the tertiary sector, thereby providing us enough scope to conduct this study.

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1. P.O. Muller, Contemporary Sub-urban America, Englewood, Chiffs, N.J. Prentice Hall, 1981. also J.Monk and S. Hanson,"On Not Excluding Half of the Human in Human Geography", Professional Geographer, Vol. 34, No.1, 1982, pp. 16-17.

2. Damaris Rose, "On the Necessity for Feminist Scholarship in Human Geography", Professional Geographer, Vol. 34, No. 2, 1982, pp.220-223.

1.2 OBJECTIVE OF THE STUDY

The focus in this analysis will be on understanding the structure of the female workforce in urban India, in terms of the pattern of participation in the different components of the tertiary sector of the 50 months urbanized districts of India. There exists a lot of ambigiuty in assessing urban female labour force participation. In most cases, they have been taken as an extension of rural participation. Specific, sector-wise studies on female workers are few and consist of fragmented piece-meal researches. There is an urgent need to go into a more disaggregated level and a detailed analysis of female workers in the different sectors of the urban economy. This calls for a primary emphasis on the classification of the Sectoral activities, so that their role and significance can be sufficiently focussed. In this study we have attempted to do this for the Tertiary Sector of the Indian Urban economy. It should be noted that, though the work participation of urban women is significantly lower than that in, the rural areas; yet this insignificant lot' are worthy of study in view of the fact, that, "labour in the tertiary sector was twice as large as that in the manufacturing sector".[3]

3. "Tertiary Sector in the Second India", Sponsored by Ford Foundation, New Delhi - Tata, Economic Consultancy Services, March 1975, pp. 1-10.

Moreover, next to agriculture, the tertiary sector is also the biggest single contributor to India's gross domestic product, and any growth of industrialization is to a large extent concomitant on the growth of infrastructural services and utilities provided by the tertiary sector. Although total services expand with development level in both urban and rural areas, they remain more important in the former[4]. It is this which makes the tertiary sector more important for providing greater employment opportunities for the future workforce, especially women.

The analysis in the present study has been confined primarily to the Census of 1971 and to the tertiary sector of the urban economy.[5] We have assumed that female workers in urban areas are largely confined to the normal working age groups, though in rural areas, child labour constitutes a significant section of work

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4. A Goosens notes, "A town has to play a more important part in the tertiary sector of the economy", Tertiary Sector and the Urban Hierarchical Organisation in Belgium", by M. Goosens, Australian Geographers, Vol. 21, No. 1, April, 1983, pp. 98-103.

5. "In the distribution of workforce, the proportion of Urban Female Workers below age 19 years is far lower while for all other age groups, the proportion relatively higher than that of rural areas" - "Female Participation in India : Facts, Problems and Policies", N. Reddy in Journal of Industrial Relations, Vol. 15, No. 2, Oct. 1979, p. 283.

force. The problem of under enumeration as regards child labour is therefore, partly excluded.

It would be pertinent here to mention that, a great deal of ambigiuty exists with regards to the term tertiary. Thus, for some authors like Colin Clark, tertiarization of the economy comes at the final state of development whereas for others, such a process is an indication of the stagnation and decay in the economy.

1.3 AN OVERVIEW OF LITERATURE

Most of the available literature on female workers can be broadly divided into five basic categories: (a) Participation Studies; (b) Economic; (c) Sociological; (d) Demographic; (e) Geographic/Regional; and (f) Those relating to urbanization and the resultant female activity in the work force.

Studies Pertaining to Female Participation:

Thus, in this category most authors present a sweeping overview of ther term 'participation'. Foremost here, is the classical work of James Stuart Mill (1970), who advocated "the opening (to women) of all honourable employment and of training and education which qualifies

for those employment"[6]. He was constantly highlighting the injustice of excluding half of the human race from the greater number of productive occupation. Fenn (1976), unfolds the myths about women and about women in the world of work. One such myth he says is that "women take jobs away from men.... in fact, women ought to quit those jobs they now hold, so that men may be employed". He further elaborates on popular employer's myths especially pertaining to the fact that women don't work as long or as regularly as their male co-workers". In conclusion, he refutes all such myths and says that women in "general tend to be individual oriented, whereas men tend to be group and team oriented"[7].

Elliott (1977) attempts to understand the universality of secondary status of women in terms of the four basic theories viz: Dualistic theory; Social Evolutionary Theory; Developmentalist Theory and Dependency Theory. She thus critically suggests that dualist theories in assessing the fundamental patterns of human existence finds certain amount

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6. James Stuart Mill; The Subjection of Women, MIT Press, 1970, pp. (vii).

7. M.P.Fenn; "Women and Business: Agenda for 1970's", Journal of Contemporary Business, Vol. 5, 1976, pp.1-7.

of commonality in the social and cultural position of women across most known societies. But pays little heed to the variations purported therein. In the Social Evolutionary Theory, the question is one of women's position becoming better or worse as societies change. Basically drawing on the social division of labour, this theory provides explanation for sexual inequality both within and between societies. The Development Theory imbibes much of its arguments from the concept of modernization, which has had differential impact on men and women. So developmentalist call for greater integration of women to the development process. Finally Dependency Theory impresses on the constraints placed on the development by international forces. Here Marxist feminist dissatisfaction with the patriarchy model, have, thus attempted to understand the power relations between men and women in terms of the mode of production. This leads to the relegation of women to the drudgery of domestic economy, robbing them of a chance to participate in gainful activity. "Thus dependent economies have fostered the growth of large service sector"[8].

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8. Carolyn M.Elliot; "Theories of Development: An Assessment" SIGNS, Autumn, 1977, Vol. 3, No.1, pp. 1-8.

Elliot however, states that dependency theory has failed to see the relationship between power and income within and outside the house, a question of great importance of women's participation in the labour force. So any theory of women and development must explain change or lack of change in women's roles.

Hana Papanek (1977)[9] too outlines the various types of obstacles that prevent free participation of women in all productive activities. These obstacles may be political or attitudinal. She advocates the Interactionists approach, which would stress the reciprocal relationship between the work of women and men. Planners need to understand the extent to which important changes in the women's work occur in the connection with broad shifts in the economy. She says that women's work is important in human resource development because of its relation to the service sector. However, she is of the opinion that expansion of service sector will not automatically provide greater opportunities for women because males tend to replace females in traditional women's occupation.

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9. Hana Papanek; "Development Planning for Women". Women and Development: The Complexities of Change(ed). Wellesley Editorial Committee. Univ. of Chicago Press, 1977, pp. 14-22.

Elizabeth Almquist (1977) states that increasing labour force participation rate of young women with small children may be the best documented, but the least understood[10]. Research needs to illumine the mechanisms which produce women's disadvantaged status in the labour force. "To understand the status attainment specific occupation need to be examined, because women fare differently in different fields".

Gita Sen (1980) has attempted to shape the argument that "combines a non-functionalist visiion of the working class family under capitalism with a discussion of the sexual division of labour and the related sub-ordination of women within working class"[11]. So capitalism creates a division of labour based not only on race, ethnicity and gender, but on marital and life-cycle status as well. We must clearly distinguish between women from different strata of the working class. She suggests that the decline of labour force participation following the birth of a child is likely to be less steep among the poorer strata of the class.

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10. Elizabeth M. Almquist, "Women in the Labour Force", SIGNS, Autumn 1977, Vol. 3, No. 1, pp. 854.

11. Gita Sen; "The Sexual Division of Labour and the Working Class Family. Towards a Conceptual Synthesis of Class Relations and the Subordination of Women". Review of Radical Political Economy, Vol. 12, No. 2. (Summer 1980), pp. 76.

Krishna Ahooja Patel (1979) has shown in her study that women work longer hours in market and non-market activities both in urban and rural sector of the developing countries.[12] Technological progress has not only widened the scope of women's employment, but has also relegated them to less skilled occupations. Basically, wide disparities in educational levels has contributed to the wage gap between men and women.

Pushpa Sundar (1981) has been more emphatic and has suggested that the persistent neglect of working women has been a major factor for their invisibility to economic viability.[13] Moreover, those not so visible are either overemployed rather than non-employed. The narrow census definition of economic activity has lead to much of undercounting and under evaluation of women's employment. Most studies of female labour forde do not evaluate them separately, but in relation to male workers. Thus, females were deliberately proved to be less productive than men, leading to wide wage disparity.

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12. Krishna Ahooja Patel, "Women, Technology and Development Process", Economic and Political Weekly, Vol. 14, Sept. 8, 1979, pp. 1549-1554.

13. Pushpa Sundar,"Characteristics of Female Employment. Implications of Research and Policy", Economic and Political Weekly, Vol. 16, May 9, 1981, pp. 863-871.

It is therefore, important to distinguish female from male employment for policy purposes because it contributes more to a fundamental change in the social structure, culture and attitudes and values of society.

Vina Mazumdar and Kumud Sharma (1979), while tracing, the early researches on women in India have suggested that it was mostly the social historians, indologists, anthropologists and sociologists who have shown concern.[14] Most of the economic aspects of women's life have been concentrated in the modern sector of the economy. They implore the total lack of concern at the decline in female labour force participation. It was basically, the "heterogenous character of the Indian economy, the uneven rates of development in different regions and sectors and the varying impact of modernization on different segments of the labour force, which posed serious problems in assessing the dimensions of the unemployment problem".[15] So there is a need for a micro-based studies, exploring specific situations in which women are placed. This essentially call for a diversification of women's employment opportunities.

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14. Vina Mazumdar and Kumud Sharma, "Women's Studies: New Perceptions and the Challenges", Economic and Political Weekly, Vol. 14, Jan. 20, 1979, pp.113

15. Vina Mazumdar and Kumud Sharma, Ibid., p. 116.

Studies Pertaining to Economic Aspects:

Ashok Mitra (1978), states that general status and role of women have deteriorated in the present century, thereby reducing one half of our population to a separate category, transcending economic and social classes. Not only has the sex ratio declined, but even, the overall employment of women has deteriorated in spite of improvements in particular sectors. According to him, the continued indifference of analysts and policy makers makes this situation more grave. "We do not possess even rudimentary knowledge of economic, social and cultural causes behind the existing regional patterns of this decline".[16] He rightly remarks that employment holds the key to improvement in the value, status and role of women and to the success of family planning programmes. He thus advocates reservation for females in certain female oriented industries and to increasingly promote institutional training facilities.

Bowen (1966), having clarified the definition of labour force participation presents two conflicting hypotheses "additional-worker hypothesis" and the

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16. Asok Mitra, "Employment of Women", Manpower Journal, Vol. XIV, No. 1, April-June, 1978, p. 1.

"discouragement hypothesis".[17] The former hypothesis implies that higher unemployment leads to higher labour force participation. Here wives are forced to enter the workforce. The "discouragement hypothesis suggests that this discourages people from looking for a livelihood. He thus attempts to compare unemployment with the labour force participation rates of married women in 100 cities. To him labour force participation rates differe significantly among different age and sex groups. So it is much more desirable to work with a special group as married women. Thus, when unemployment is low, labour force participation of married women will be high.

Hena Papaneck (1977), considers it "vital to link research on women in South and Southeast Asia to the more generally accepted areas of social concern: primarily poverty and overpopulation, usually with strong emphasis on problems of employment".[18] For her the most significant hypothesis that needs to be verified here is the effect of technological change on women's economic activities and the pressures imposed on women's employment by male underemployment and unemployment.

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17. William. G. Bowen, "Influence of Employment Prospects on Labour Force Participation Rates", Manpower Journal, Vol. II, No. 2, July-Sept. 1966, pp. 76-85.

18. Hena Papaneck, "Women in South and Southeast Asia, Issues and Research", Social Change, March 1977, Vol. 7, No. 1, p. 26.

Banerjee (1978) to highlights the disadvantages faced by women workers.[19] This has had a crucial effect on the process of development. Weisskoff (1972) summarises the trends in women's involvement in market work and in their employment status.[20] She, like Banerjee also highlights the degree to which women workers are concentrated in relatively small number of occupational categories. The emphasis is more on the demand factors in explaining changes in female labour force participation. Thus, had employment opportunities not been restricted to predominantly female jobs, even larger number of women might have entered the labour force.

Steven A. Sandell and David Shapiro (1978)[21] following Jacob Mincer and Simon Polacheck[22] argue that

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19. Nirmala Banerjee, "Women Workers and Development", Social Scientist, No. 68, March, 1978, pp.3-16.

20. Francine Blau Weisskoff, "Women's Place in the Labour Market", American Economic Review, Vol.62, 1972, pp. 161-166.

21. Steven A. Sandell and David Shapiro, "The Theory of Human Capital and the Earnings of Women", A Re-examination of the Evidence", Journal of Human Resources, Vol. 13, 1978, pp. 103-117.

22. Jacob Mincer and Simon Polacheck, "Family Investments in Human Capital : Earnings of Women", Journal of Polit. Econ. Part-II, March/April, 1974, 82 (2), pp. S-76 to S-108.

job-related investments by married women are greater in the post-maternal period then in the pre-maternal period. "Women with greater earning power presumably have stronger work commitments than other women throughout their lifetimes".

Devaki Jain (1978), considers it imperative to increase the awareness among the public and planning authorities to the actual problems faced by women in their efforts to be employed.[23] There has been an absence of any reliable data on women, however, it goes without saying that, economic development has resulted in large scale displacement of women workers from their traditional avenues of employment.

Vinita Srivastava (1978), strikes a more optimistic note when she admits that there has been a small increase in the percentage of educated women employed in white-collar occupations. According to her, though demographic and eccnomic theories of female labour participation are important,[24] "there is a need

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23. Devaki Jain, "Women in a Developing Economy : From Dissociation to Rehabilitation:Report on an experiment to promote self-employment in urban area", ICSSR. Allied Publishers, 1978 (pp. i-v).

24. Vinita Srivastava, Employment of Educated Married Women in India, National Publishing House, 1978, p. 1.

to take account of the socio-cultural factors governing the decision of women to enter the labour force and the type of employment they seek". Thus, one can safely assume that the phenomenon of educated working women is particularly an urban one.

Ava Baron (1982), attempts to provide data and analysis to aid in the development of theory of working class formations, which includes females as well as male workers and to contribute to the debate about the roots of women's exploitative conditions in the labour market.[25] She thus attributes all such changes in sex-structuring of occupation to the uneven development of capitalism. In this study she neither posits a "patriarchy first" nor a 'class-first' position.

Isabel V. Sawhill (1973) reviews the extent of discrimination existing in the market against women and reaffirsm her faith in the fact that married women spend a smaller proportion of their lives in the labour force than do men.[26] On the other hand single women spend as

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25. Ava Baron, "Women and the Making of the American Working Class:A Study of the Proletarianization of Printers". The Review of Radical Political Economy, Vol. 14, No. 3, Fall 1982, pp. 23-41.

26. Isabel V. Sawhill, "The Economics of Discrimination Against Women:Some New Findings". Journal of Human Resources, Vol. 8, 1973, pp. 383-396.

many or more years in the labour force and on the job than men do. The author describes three types of occupation - Type-I - Occupation, when they povide a large component of general training, Type-II - Occupation when they provide a large component of specific training and Type-III , when they provide little or no training. She acknowledges the fact that even educated women tend to concentrated in Type - III occupations reflecting pure discrimination.

Solomon N. Polacheck (1976), suggests that although the aggregate male-female occupational distributions differe, women enter all occupations. So women with most labour force commitment tend towards the professional type occupations and those with greater intermittancy towards the more menial occupations. The importance of such a finding is that it illustrates a systematic pattern of occupational choice based not on demand discrimination, but rather on supply factors.[27]

Fleisher (1971) treats the subject of labour force participation as essentially an investigation of individual

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27. Solomon N. Polacheck, "Occupational Segregation: An Alternative Hypothesis", Journal of Contemporary Business, Vol. 5, No. 1, Winter 1976; pp. 6.

Fleisher (1971) treats the subject of labour force participation as essentially an investigation of individual or family labour supply decision.[28] He implores the fact, that though most studies on labour force participation is spent on how data are gathered, no time is spent in relating labour force participation to a theoretical labour supply concept.

Norma S. Chinchilla (1977) condemns the attitude of looking at women's work independently of men. Thus, any study in a historio-specific context need to account for both men and women work participation. Her findings in the Gautemalan economy suggests that since population is rapidly expanding, they cannot be taken in entirely by the agricultural and the secondary sector. It is here that the tertiary sector acts as a sponge in absorbing this surplus labour. Increasing industrialization delivers a common package of "modernity and backwardness in employment and in the status of women".[29]

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28. Belton M. Fleisher, "The Economics of Labour Force Participation : A Review Article", Journal of Human Resources, Vol. 6, No.2, 1971, pp.139-148.

29. Norma S. Chinchilla, "Industrialization, Monopoly Capitalism and Women's Work in Gautemala", SIGNS, Autumn, 1977, Vol. 3, No. 1, p. 54.

Glaura Vasques de Miranda (1977) in her study of Brazilian economy, accepts the proposition that female labour force participation is contingent on both cultural and economic conditions.[30] Thus, in the first phase of evolution of women's labour force participation in Brazil, when agriculture was still the major source of employment, women were well integrated in the work force because their work was easily reconcilable to their domestic chores. In the second phase, economic development reduced women's participation in productive activities. The resultant economic marginality of women confine them to the tertiary sector. Thus, the existing dependent capitalist economic development neither improves the level of women's labour force participation, nor brings it at part to men's participation rate.

Cynthia B. Lloyd (1975) in her edited work shows the influence of a myriad of factors that affect women's access to jobs and their pay, marital status, geographical mobility, occupational segregation and discontinuous

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30. Glaura Vasques de Miranda, "Women's Labour Force Participation in a Developing Society : The Case of Brazil", Women and National Development : The Complexities of Change (eds) Wellesley Editorial Committee, Univ. of Chicago Press, 1977, pp.261-274.

participation in the labour force.[31]

Elizabeth Waldman and B.J. Mc Eaddy (1974) in their study of employment of women in American industry over a period of time attributes the enormous expansion in the labour force participation of married women to the tidal wave of paper work that occurred in the industrial world of 1950's and 1960's.[32] Population explosion increased the demand for services, which also provide a fair scope of part-time employment. The authors emphasise the need for acquiring higher education so as to achieve equal opportunity and consideration with men in the job market.

Bina Agarwal (1973), says that there is a distinct absence of uniformity in the status of women in India.[33] Metropolitan centres atleast, provides a greater flexibility of opportunity and attitudes. Thus, though

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31. Cynthia B. Lloyd, "Sex Discrimination and the Division of Labour", A Review by Anne. P. Carter. SIGNS, Spring 1976, Vol. 1, pp. 738-742.

32. Elizabeth Waldman and B.J. McEaddy, "Where Women Work -An Analysis by Industry and Occupation", Monthly Labour Review, May, 1974, Vol. 97, No.5, pp. 3-14.

33. Bina Agarwal, In Employment", Seminar, May, 1973, pp. 21-24.

female participation in urban areas may be low, yet they account for a higher literacy level than the rural counterparts. She thus states that the influence of caste certainly declines in urban areas. However, in the 'blue-collar' jobs, caste does continue to exert its covert influence. Besides there is greater participation of single, unmarried girls in the urban setting.

Foster (1981) in her study of American labour force says that wives labour force participation tend to be higher when husband's income is relatively low.[34] So economic need has been a major consideration towards greater work participation. However, in recent years, the largest increase has been among those whose husbands are in upper earnings range. Therefore, the income distribution between working wife and non-working wife families have become more unequal.

Andiappan's (1979) study of the impact of public policy in employment in India reveals, that protective labour legislations has adversely affected females employees in two ways, (a) restricting the type of work, and (b) increasing the costs of employing women. Though

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34. Ann. C. Foster, "Wive's Earnings as a Factor in Family Net Worth Accumulation", Monthly Labour Review, Jan. 1981, Vol.104, No. 1, pp. 53-57.

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females are participating in increasing numbers in the services sector, yet, this could in no way offset the fall in female employment in the manufacturing sector.[35] Thus, according to him, in order to find the major reasons for low participation in the labour force, one should look at the sectors in which females participate.

Kamla Nath (1968)[36], considers the economic participation of females to be contingent upon certain factors e.g. economic need, institutional restriction on their employment, and the kind of employment available. She observes that in India, as in most countries, work participation rates are lower among women than among men. She thus opines that, larger participation among females would help in accelerating attitudinal and behavioural changes speeding, thereby the process of modernization.

Sinha (1965), when comparing the labour force participation between developing countries and the developed regions tried to present a Rostowian model.[37]

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35. P. Andiappan, "Public Policy and Sex Discrimination in Employment in India", Indian Journal of Industrial Relations, Vol. 14, No. 2, Oct. 1978, pp. 395-415.

36. Kamla Nath, "Women in the working force in India", Economic and Political Weekly, Vol. 3, No. 31, Aug 3, 1968, pp. 1205-13.

37. J.N. Sinha, "Dynamics of Female Participation in Economic Activity in a Developing Economy", Paper World Population Conference, Belgrade, 1965.

Thus, at an early state of development, women's employment decreases because of a decline in agricultural workers. On the supply side, there is a reduced demand for women's work. In the second stage, growth of demand in 'modern' sector provides an increased motivation to engage more women.

There is thus a serious lack of cohesive theory of women's economic position in the economy.

Sociological Studies:

Taking the sociological aspects of female work participation we find that Mahajan (1982)[38], adheres to the fact that, no conceptual framework would be helpful in understanding occupational choice for women unless "one finds out the compatibility between nature and structure of work, of occupational roles and culturally defined sex roles".[39] It is the normative expectations that demands from women special allegiance to family roles. Besides structural barriers in the form of

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38. A. Mahajan, "Women in the Armed Forces in India", Indian Journal of Social Work. Vol. XLII, No. 4, Jan. 1982, pp. 393-402.

39. A. Mahajan, (1982), Op.cit., p. 394.

organizational and institutional patterns, practices and rules and norms hinder all prospects of an advance.

Vinita Srivasteva (1977), finds that entry of urban middle class women in the workforce is a relatively recent phenomenon.[40] Thus, "attitudinal changes in women are brought about not so much by the type of education received, as by a prolonged stay in the educational system and by actual work experience". In this regard, Alfred De Souza (1980), gives a second thought to the question of women constituting a homogenous group.[41] This is so because they differ from each other not only in demographic characteristics, but also in distinctive patterns of behaviour, determined as much by social and cultural factors. Thus, women who have surmounted hurdles of professionalism in their career, often find themselves in a disadvantaged position, because of the difficulty of reconciling incompatible demands of a professional career with culturally defined

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40. Vinita Srivastava, "Professional Education and Attitudes to Female Employment: A Study of Married Working Women in Chandigarh", Social Action, Vol.27, No. 1, Jan-Marc. 1977, pp. 30.

41. Alfred De Souza, "Women in India and South Asia", Traditional Images and Changing Roles", Social Action, Oct-Dec., 1980, Vol. 30, No. 4, pp.403-420.

family responsibilities. This leads to "status frustration effect among educated women".[42]

Moshe Semyonov, (1983), attempts to link the community characteristics, female labour force participation and sex linked segregation in 48 Nebraska Towns. Thus, female participation is affected by the community characteristics such as size, location and its industrial and social structure.[43] So, more women tend to join the work force in remote towns as well as in places characterised by manufacturing industries. On the other hand suburban towns recruit fewer women in the labour force. In the final analysis, he finds that the only variable that significantly affects female labour force participation is the town type dichotomy.

Levinson (1974) accepts the fact that although women have become increasingly involved in labour force, their collective failure to achieve the occupational success of men is well documented.[44] This sad state of

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42. Guy Standing, "Educationa and Female Participation in the Labour Force", International Labour Review, Vol. 114, Nov-Dec. 1976, p. 294.

43. Moshe Semyonov, "Community Characteristics, Female Employment and Occupational Segregation:Small Towns in a Rural State", Rural Sociology, Vol. 48, Spring 1963, No. 1, pp. 104-119.

44. R.M. Levinson, "Sex Discrimination and Employment Practices:An Experiment with Unconventional Job Inquiries", Social Problems, Vol. 22, 1974-75, pp. 533-543.

affair he attributes to the pattern of job segregation, whereby women are employed in low status jobs. Besides, the differential sex role socialization, conflicting demands of marital and parental roles. There is, thus, a complete lack of self conscious professionalization among female workers. In the same strain, Jane Hunt and Larry Hunt (1976) also express the role conflict among whome which hinder their participation.[45] Likewise Joseph H. Pleck (1976) too airs the same view point, of the need for a compatible solution to role conflicts faced by married working women.[46] In this respect, Margrit Eichler (1977) says that there exists a feudal economic relationship between a housewife and her husband. Such an economic dependency within the family is carried over into the job market.[47] That women are used as reserve labour makes their marginality more acute.

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45. Jane, G. Hunt and Larry L. Hunt, "Dilemmas and Contradictions of Status:The Case of Dual Career Family", Social Problems, Vol. 24, 1976-77, pp. 407-416.

46. Joseph H. Pleck, "The Work-Family Role System", Social Problems, Vol. 24, 1976-77, pp. 417-427.

47. Margrit Eichler, "Sociology of Feminist Research in Canada", SIGNS, Autumn, 1977, Vol. 3, No. 1, pp. 409-422.

Hana Papneck (1979) thus distinguishes between "status-production work" which is a support work generated by the demands of income-earning activities by other family or household members (i.e. provision of food etc.). The other type of status-production work is geared to training of children. Thus, she says the most "explicit statement of the social and cultural norms shaping women's work inside and outside the home can be found in the structure of the labour market in any given nation".[48]

Thus, most sociological literature on female labour force participation perceives the inherent conflict of roles, which begins with the process of socialization and as Victor Fuchs (1974) says, this provides a major explanation to earnings differential".[49]

Demographic Studies:

Mitra (1979) spells out the declining sex ratio in the Indian population.[50] This study based on a time-

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48. Hana Papaneck, "Family Status Production:The Work and Non-work of Women", SIGNS, Summer 1979, Vol. 4, No. 4, pp. 780.

49. Victor Fuchs, "Women's Earnings:Recent Trends and and Long-run Prospects", Monthly Labour Review, May, 1974, Vol. 97, No. 5, pp. 23-26.

50. Asok Mitra, Implications of Declining Sex Ratio in India's Population. Allied Publishers, 1979.

series data on sex ratios at the district level suggests that excessive child bearing and a "shorter life span limits employability of women and their wages and skills. In another study, Mitra, et al (1979) draws attention to the declining participation of Indian women. Ambannavar (1971) considers the need for higher education and lower fertility to improve female participation.[51]

Sobol (1973), in relating labour force participation of married women of child bearing age to economic and non-economic variables found family size and wife's education as a major influence.[52] This study thus, emphasises on the importance of non-economic factors in labour force participation of married women. So if birth and average size of family declines, there may be a sizeable increase in labour force participation of married women of child bearing age.

Nadia Yousseff (1972) attempts to assess the relative importance of marital and fertility characteristics upon female employment rates for the Latin American

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51. J.P. Ambannavar, "Diminishing Employment Opportunities for Women in India 1911-1961", Quarterly Journal of Indian Studies in Social Sciences, Vol.1, No. 1, Jan. 1971.

52. M.G. Sobol, "A Dynamic Analysis of Labour Force Participation of Married Women of Child-Bearing Age". Journal of Human Resources, Vol. 8, 1973, pp. 497-505.

variety to the structure of employment.[55] Even among the geographers, the concern towards the weaker sex is a recent phenomenon. Wilbur Zelinsky (1973), has rightly called upon us to reconsider the role of women in this inifinitely complex, biophysical community called earth".[56]

Singh (1980) considers regional variations in female labour force participation in Punjab.[57] It is seen that in Punjab, rate of female participation in economic activity in higher for those districts where literacy is high among females. According to him rates of female participation declines with economic development.

Lee and Schultz (1982) deplore the fact, that "women have been ignored in most geographic research, which has traditionally treated humanity as homogenous". They use an index of occupational prestige to determine the status of female occupations. Their study shows the extent of mobility of women within different occupations.[58]

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55. Paul Bairoch, "Employment and Large Cities:Problems Outlook", International Labour Review, Vol. 21, No. 5, Sept-Oct., 1982, pp. 519-533.

56. Wilbur Zelinsky, "The Strange Case of the Missing Females Geographer", The Professional Geographer, Vol. XXV, May, 1973, No.2, pp. 101-108.

57. K.P. Singh, "Economic Development and Female Labour Force Participation:The Case of the Punjab", A Quarterly Review of Social Trends Apr-Jun.1980, Vol. 30, No. 2, pp. 128-138.

58. David Lee & Ronald Schultz, "Regional Patterns of Female Status in the U.S. Professional Geographer 34 (1), 1982, p. 32.

and Middle Eastern countries.[53] Her general findings show that single, widowed and divorced women experience the highest marital specific activity rates, married women the least. Within the married women, wives with children work less than childless ones. In conclusion she says that supply of women in the workforce is not only a function of the marital and fertility status, but also of the social organization of the specific society in question.

Most studies on female participation had implicitly, included the regional variable. In them "space" was merely taken as an indicator of extending the information or rather the argument. Thus, A Mahajan (1982) says that "due to techno-social changes, the nature of work in male occupations has undergone drastic change, blurring the boundaries created by the cultural definitions which are region specific.[54] Likewise Paul Bairoch (1982) too has spoken of the geographic context which brings

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53. Nadia H. Yousseff, "Differential Labour Force Participation of Women in Latin American and Middle Eastern Countries. The Influence of Family Chracteristics", Social Forces, Vol.51, Vol. 51, Sept, 1972, pp. 135-153.

54. A. Mahajan, "Women in the Armed Forces in India", The Indian Journal of Social Work, 1982, Jan, Vol. XLIII, No. 4, p. 394.

Raju (1982) using the 1971 Census data perceives the variations in the level of female participation in the urban labour force in 4 states of India.[59] She concludes her observation by re-affirming the earlier view that there is greater acceptance of females in the workforce in South as compared to North. Cultural and historical processes do account in subtler ways for the regional variations".[60]

Howe and O'Conner (1982) too show concern for the part played by women in Australian workforce. There is a greater bias towards males in most professional jobs in Australia. According to them, spatial constraints on job choice for women such as travel costs and accessibility to jobs are further accentuated by social and occupational checks on job opportunities. Therefore, residential location is a major factor determining whether women would participate freely in the labour force. Thus in Melourne, they find that "social mobility of the upper and middle class women match their geographic

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59. S. Raju, "Regional Patterns of Female Participation in the Labour force of Urban India", Professional Geographer 34(1), 1982, pp. 42-49.

60. S. Raju, (1982), op.cit., p. 42.

mobility"[61] as they moved to the suburbs. However, the gradual outpacing of suburban residential growth in relation to the dispersal of employment have lead to a rise in sex bias in employment.

Earle and Bennett (1983) consider geographers to be best suited to an interdisplinary study of labour.[62] According to them American labour movement cannot be best understood and appreciated without giving due considerations to their 'sectional' or regional distribution. Most of the existing information on the geographical distribution of union locals and membership is highly scattered to provide a comprehensive study.

Elizabeth Moen, Elise Boulding, Jane Lillydahl and Risa Palm (1983) focussed on the theme of gender, stratification, social and cultural factors which had prevented women from participating freely in the economic environment.[63] Women's contribution therefore, carry little weight or status. They, thus, call for a change in attitudes to foster any societal change.

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61. Anna Howe and Kevin O'Connor, "Travel to work and Labour Force Participation of Men and Women in an Australian Metropolitan Area", Professional Geographer, 1982, Vol. 34, No. 1, pp. 50-51.

62. Carville Earle and Sari Bennett, "The Geography of Workers' Protest in United States", Journal of Geography, Vol. 82, No.1, Jan-Feb.1983, pp.15-22.

63. Elizabeth Moen, E. Boulding, J. Lillydahl and R. Palm, "Women and the Social Cost of Economic Development:Two Colorado Case Studies", Geographical Review, Jan. 1983, Vol. 73, No.1, pp. 110-115.

Dadi (1974) examines the source of inter-state differentials in work participation rates.[64] Such inter-state variations are explained in terms of (a) workforce tendencies reflected in socio-economic factors and (b) age and sex structure of the population. Thus, rural and urban participation rates show differing relations to respective levels of economic development. Thus the rural male/female participation rates showed a negatively significant relationship with rural per capital consumption expenditure. In the urban areas, though the correlation is positive for males and negative for females, it provides an insignificant relationship. Participation rates according to him vary more among cities than among urban areas. All in all, age-sex composition of the population was a major factor in explaining inter-state labour force participation differentials.

Molho (1983), finds unemployment rates of husbands, wage rates, femily structure and age structure to be the major influences in regional variations in participation

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64. M.M. Dadi, "Variation Labour Force Participation: An Inter-Regional Analysis", Indian Journal of Industrial Relations, July, 1974, Vol. 10, No.1, pp. 69-80.

rates.[65] A significant trend over time towards regional convergence in participation rates was detected. This is largely attributable to regional convergence of wages and unemployment rates. Likewise Dantwale (1974) in his study of Bihar and Gujarat conclude that employment and unemployment are largely affected by income.[66] Thus, heavy domestic responsibilities of women prevent their full participation.

Mukherjee (1975) analysing determinants of married women's participation found no consistency in its relationship with literacy, number of children and the join family system.[67]

Studies Pertaining to the Urban Economy:

Chandna (1967) in assessing the spatial variations in the female participation in Rural Punjab concludes that

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65. Molho, "A Regional Analysis of the Distrietuion of Married Women's Labour Force Participation Rates in U.K.", Regional Studies, Vol.17, No.2,April,1983, pp. 125-134.

66. M.K. Dantwale, "A Profile of Poverty and Unemployment in India", Agricultural Economics, No.2, 1974.

67. B. Mukherjee, "A Study of Some Selected Factors Underlying Married Women's Participation", Paper Seminar on Optimum Utilization of Women Power, Council for Social Development, New Delhi,1975.

"regional disparities in the proportion of female workers are far higher in rural areas than in urban areas".[68] He assigns middle and upper class prejudices as a factor against active participation of females in the urban economy. Scarcity of jobs for males also limits job opportunities for females in the urban areas.

Andrea Menefee Singh (1978) in her study of the urban Poor in India, purports to the fact that social and cultural factors related to caste and region have far-reaching consequences for migrant women, particularly in their decision to participate in economic activity. According to her, slum dwellers reflect similar pattern of workforce participation as between the rural and urban setting. "Traditional values and motivations regarding Women's employments are carried over to the urban setting".[69]

Conception (1982), in a study of selected countries around Pacific, concedes to the fact, that the twentieth

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68. R.C. Chandna, "Female Working Force of Rural Punjab 1961", Manpower Journal, Vol. II, No. 4, Jan-March. 1967, p. 51.

69. Andrea Menefee Singh, "Rural Urban Migration of Women Among the Urban Poor in India : Causes and Consequences", Social Action, Oct.-Dec., 1978, Vol. 28, No. 4, pp. 352.

century saw a larger absorption of labour force into the tertiary sector than in the secondary sector.[70] This had been supplemented by major rural to urban migration in the wake of greater availability of service jobs in the cities. Dholakia and Dholakia (1978) considers the fact that the economic distance between urban areas is not as high as that between rural areas of different states. That "urban-rural productivity differentials in the tertiary sector are more important than those in the secondary sector from the view point of overall urban-rural income differentials".[71] Structural factors take precedence over technological factors in explaining urban-rural income differentials. In this case structural superiority of urban over rural areas makes a strong case for the urban areas.

//Reddy (1979) analyses the relationship between female work participation and certain demographic and socio-cultural factors and examines certain qualitative

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70. Mercedes B. Concepcion, "Population and Employment in Selected Countries Bordering the Pacific", Singapore Journal of Tropical Geography, Vol.3, No.2, Dec.1982, pp. 109-118.

71. B.H. Dholakia and R.H. Dholakia, "Urban-Rural Income Differentials of India. An Inter-Regional Analysis", Indian Journal of Industrial Relations, Vol. 14, No. 2., Oct. 1978, pp. 254.

aspects of female work.[72] He also constructs an econometric model of rural female work participation based on 1971 census data. According to him urban India, with relatively more development and higher per capital income shows lower female participation rates. Moreover, urban female activity rates show a clear negative association with peak child-bearing and rearing age. He also points out that the level of female participation in a region is determined by a combination of economic, demographic, social and cultural factors and states that "There is thus greater inter-state variations in female participation in rural than in urban areas".[173] Andrews (1982) asserts that economic development often works to the disadvantage of women.[74] This view had been submitted by Boserup (1980)[75] and Tinker (1976)[76]. But Huston in a

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72. Narsimha Reddy, "Female Work Participation in India: Facts, Problems and Policies", Journal of Industrial Relations, Vol.15, No. 2, Oct. 1979, pp.196-212.

73. Nerasimha Reddy (1979), Ibid, op.cit. p. 204.

74. A.C. Andrews, "Towards A Status of Women Index", Professional Geographer, Vol. 34, No.1, 1982,pp.24-31.

75. Ester Boserup, "Women and Economic Development", George, Allen and Unwin, 1980.

76. I. Tinker and M.B. Bramsen, Women and World Development, Washington Overseas Development Council, 1976.

recent study (1979) challenges this view[77]. So Andrews is of the opinion that mere rate of female economic participation do not tell us much. There is thus, a need for knowing the level of participation, even if women are confined in only low prestige job. Likewise, the process of urbanization as a deterimental factor in pulling down female participation has also enlisted the support of authors like De Souza (1975)[78]. He opines that the extent of participation of women in the working force in an urban community depends largely upon the proportions of lower prestige jobs available. The larger the proportion of jobs of lower prestige, he says, the higher is the rate of employment of women. It is also proposed that, with economic development, the proportion of occupations of higher prestige expands at the expense of jobs of lower prestige. It is deduced therefore, that the greater the socio-economic development of a community, the lower the participation of women in the labour force.'

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77. P. Huston; "Third World Women Speak Out. N.Y. Praeger Publishers, 1979.

78. Victor D'Souza; "Family Status and Female Work Participation. An Empirical Analysis", Social Action Vol. 25, No. 3, 1975.

Sopher (1980) argues that Modernization, associated with the increase in urbanization and spread of secular western notions of egalitarianism, has interacted with traditional cultures[79]. Wheat (1977) attempts to test two conflicting hypothesis (a) that labour foce participation rates negatively influence the service sector employment and (b) that labour force participation holds a positive relationship to service sector employment, especially in terms of the opportunities for women and teenagers. The author using 90 odd variables comes to the conclusion that hypothesis (b) does hold good because service jobs create additional employment opportunities for women[80]. Indirect evidence suggests that female labour in the service sector does raise the level of participation of the labour force.

Leela Gulati (1975), taking the 1971 Census data shows a wide range of variation among the 17 states in respect of female participation rates[81]. She notes that

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79. Sopher David E., An exploration of India. Cornell University Press, New York, 1980, p. 130.

80. Leonard F. Wheat; "The Relationship Between Labour Force Participation and Service Sector Employment Empirical Findings". Journal of Regional Seience Vol. 17, No. 3, 1977, pp. 463-66.

81. Leela Gulati, "Female Work Participation: A Study of Inter-State Differences", Economic and Political Weekly, Vol. 10, No. 1 & 2, 1975, pp. 35-42.

urban females participation rates are consistently lower than rural female participation rates for all states except Punjab. But the inter-state difference of urban female participation rates is lower than for rural female participation rates. She indirectly hints at accessibility as a restraining factor in increased female participation in urban areas. Though urban sex ratio does show a significant relation to female participation rates yet literacy does not bring out any such association. J.N. Sinha [82] considers this to be due to the limitations of data and also due to cultural factors favouring female participation in some states.

Kamla Nath (1967) concludes that service occupation provide a major source of employment to women in urban areas[83]. The traditional sector noted as "Other Services" in the census, provides employment to most women workers. However, lately the modern sector has shown signs of rapid

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82. J.N. Sinha, "Female Work Participation: A Comment", Economic and Political Weekly, Apr. 1975, pp. 672-674

83. Kamla Nath, "Women in Service Occupations", Economic and Political Weekly, Vol. 2, No.1, Jan. 7, 1967, pp. 25-30.

growth. Within the modern sector, educational services is the most important group[84]. She also attempts to correlate level of economic development in the states to the urban female participation rates for 1961. Three basic indicators of development that were choosen were (1) Literacy; (2) Urban population to total population; and (3) Workers in manufacturing to total workers (1965). The results do not reveal any association with work participation of urban females. So a more detailed work is required. Kalra (1965) has shown the displacement of female workers from 'traditional' to other services' since 1931[85]. After 1951-61, we get a more favourable picture of increased participation in trade and commerce oriented activities.

Zelin (1979) thinks it necessary to study the employment situation of urban women in terms of three situations[86], (a) "supply constraints linked to the position of women within the households as related to the

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84. Kamla Nath (1967) Ibid. op.cit, p.30.

85. B.R. Kalra; "Occupational Sturcture of Cities - 1901-1961". Economic and Political Weekly, Vol. 17, No. 29, July 17, 1965, pp. 1139-1144.

86. Elizabeth Zelin; "Women and Urban Labour Market", World Employment Programme Research Working Paper. Population and Labour Policies Programme - Working Paper No. 77, Sept.1979, p. 2.

composition of the household, to the sexual division of labour, and to the links between domestic and market production; (b) General Labour market conditions prevalent in peripheral capitalist societies, which imply abundant supply of labour with poor absorptive capacity in the more dynamic and productive sectors of the economy and (c) Specific explicit and implicit employment policies for women including discriminatory practices and sex segregation of occupations"[87]. She concludes that any improvement in the position of women should involve not only changes in the labour market opportunities, but also a shift in the position within their household.

Nirmala Banerjee in her study of women in urban markets also emphasis the socialization process which institutionalises subordination of women[88]. The fall in the female participation rates in the four metropolitan cities are attributable to the systematic discrimination as also to the changed age structure of the population. Urbanization as a factor withdraws a large chunt of casual labour from the work force. Increased female employment

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87. Elizabeth Zelin. Ibid. op.cit. p. 2.

88. Nirmala Banerjee; Indian Women and the Urban Labour Market. Centre for Studies in Social Sciences, Calcutt (mines) 1977. pp. 123-144.

in urban India since 1961 has been mostly confined to large cities. Thus, in conclusion she states that attitudinal change is necessary which is contingent upon higher levels of education which a female can earn.

T.S.Papola (1982) says that urbanization has varying impact on the work force[89]. There, thus, exists wide disparities in opportunities available both in urban and rural areas. The Indian data on women workers seem to suggest that the disadvantaged position faced by them is the result of deep rooted social and economic factors that restrict both supply and demand for women labour. Gadgil (1965) too concedes that female participation has declined and the existence of a regional variation in participation rates can be attributed to "Socio-political and cultural history of each region"[90]. Female participation is greater in the south than in the northern part of the Ambannavar (1975) outlines the gradual decline in the share o

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89. T.S.Papola; "Sex Discrimination in the Urban Labour Markets: Some Propositions Based on Indian Experience" Richard Anker, et.al.(eds) Women's Roles and Population Trends in the 3rd World. ILO, Croom Helm, London, 1982. pp. 268-280.

90. D.R. Gadgil., "Women in the Working Force in India", Asia Publishing House, 1965, Delhi, p. 33, (Dattar Memorial Lectures).

women workers in the non-agricultural sector[91]. Increased population brings about competing claims by both males and females for activities outside agriculture. Moreover, modern industrial sector offers, but little scope for women because it interferes with their responsibility towards household roles. He too stresses the importance of higher literacy and lower fertility to improve the situation of female labour force participation.

Finally Hirsch (1973) says that since city is made up of people, urban markets are in fact labour markets[92]. In this respect, labour needs to be considered both in terms of industrialization and urbanization. Markets in space thus, tend to be structured by sexually differentiated labour force both in terms of recruitment and wage rates. So labour supply in a city

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91. D.R. G

91. J.P. Ambannavar, "Changes in Economic Activity of Males and Females in India", Demography India. Vol. 4, No. 2, 1975.

92. W.Z. Hirsch, Urban Economics Analysis, McGraw-Hill, Book Company, 1973, pp. 130-172.

1.4 Analytical Frame Work

The question of women's participation in the Tertiary sector is of particular significance in India because it has played an important role in pulling women from their age-old traditional roles. This however, needs to be viewed in association with the other forces which have been making a steady dent on the socio-economic and political spheres. These may be grouped as follows[93]:

(1) Constitutional guarantee of non-discrimination and equality of opportunity in matters of employment. Thus, India has so far ratified seven ILO Conventions, relating to equal remuneration; non-discrimination; conventions concerning night work and of work related to mines.

(2) Development of women's education and their subsequent entry into areas of education and employment, hitherto monopolised by men.

(3) A gradual change in social values relating to women's paid employment among the urban middle

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93. "Roles Rights and Opportunities for Economic Participation", in Status of Women in India - a synopsis of the report of the national committee, ICSSR.

(4) Expansion of tertiary sector as a direct consequence of development in post-independence period.

Thus the tertiary sector in under-developed and developing countries assumes particular significance. This had been amply supported by McGee (1978) and Sabolo (1975). The tertiary sector is a complex sector and has large number of diversified activities, e.g., banking on the one hand and domestic services on the other. This calls for differentiation in its components in terms of their relation to socio-economic development. Most of the earlier authors have attempted a division in terms of a 'traditional' and 'modern sector'. The traditional activity group refers to such occupations which sustain themselves without any modern input of new technologies of production. This group of activities already existed before the onset of industrial and modern urban mode of production. The modern sector on the other hand includes such services which utilize modern methods of production and new and sophisticated technologies. Such a modern sector includes public services, medical and health services, legal services and business and community services. Most

of the modern services have come into existence after the spread of industrialization. In the Indian context, active participation in labour force is not always related to economic motivations alone. To a great extent, it depends on social attitudes, norms and taboos, which are not only region specific, but are also institutionalised. This provides greater complexity in analysing the females workers in India.

The following are the hypotheses which have been attempted to be tested in this study.

(1) Females are more concentrated in 'Other Services' category than males in the urban areas.

(2) Occupational clustering is a predominant phenomena among the urban female workers.

(3) Female Participation in Consumption Oriented Services is higher than in production oriented Services.

(4) In the production oriented Services, females are more engaged in unorganised services requiring lower level of skill as compared to the organised Services.

(5) There is a higher participation of females in Private Consumption Services, which is a function of a proportionate decline of male participation in the same services in the urban areas.

(6) With a higher level of urbanization, female participation in skilled Financial Services increases in the tertiary sector of the economy.

(7) Higher the level of urbanization, lower will be the female participation in traditional services, like sanitation and religious services.

(8) Higher the rural to urban intra-district female migrants, higher will be their participation in Trade Services.

(9) The skilled rural to urban female Inter-district migrants are engaged more in higher status jobs.

(10) The level of female participation in higher skilled jobs is concomitant with higher levels of literacy.

(11) Diversity of female marital status reflects the diversity of female participation in various Services.

1.5 Data Base

The bulk of the data used in this study is obtained from the tables entitled "Indian National Standard Industrial Classification" (ISIC) and "National Industrial Classification" (NIC) as provided by the General Economic Census Tables - Part-II-B(ii) for 1971.

The NIC classification has divided all economic activities into (9) main categories, each category being assigned one digit from 0 to 9 except manufacturing which has been assigned '2' digits 2 and 3. Each of these 0-9 groups have been further subdivided into '10' or less 'major' groups. Each of the major groups in turn are further disaggregated into 10 or fewer groups and are assigned '3' digit numbers. Thus, in the '3' digit classification, the first 'digit' identifies the division or group; the 'second' digit indicates the major groups, whereas the 'third' digit pertains to the disaggregated minor group. These present the ultimate category with reference to which the economic activity of an establishment is determined. In the Indian Census, which has adopted the NIC classification, categories 6,7,8, 9 form the tertiary sector and these have thus been used in this analysis.

A comparative study could not be undertaken for the period between 1961 and 1971 because the two classifications of 1961 and 1971 were not fully comparable[94]. A Cross-sectional study which does not involves any comparison between different census period irons out, to a great extent the defects of data, especially those relating to non-comparability[95].

This study is based on the industrial composition of the females labour force based on the National Industrial classification (NIC) Tables, for 1971.

The NIC divisions are as follows:

Sector	Division	Minor Groups
1. Wholesale trade, Retail trade, Restaurants & Hotels	6	600 to 691
2. Transport, Storage and Communication.	7	700 to 759
3. Financing, Insurance, Real Estates and Business Services	8	800 to 830
4. Public Administration and Defence Services.	9	900 to 990

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94. There were 72 occupational groups in 1961, whereas, in 1971, it had increased to 92 occupational groups.

95. J.N. Sinha, "Rational View of Census Economic Data" Indian Journal of Industrial Relations, Oct. 1972. and, Female Work Participation - A Comment", Economic and Political Weekly, April 19, 1975.

Here agriculture and activities not adequately defined have been excluded from the base in computing the industrial composition of the females and the total female labour force in the tertiary sector of the urban economy. This industrial composition has been further classified into different services on the basis of the classification provided by P. Singer[96]. The original classification has however, been slightly modified to suit the Indian condition and the data. The primary distintion made here has been between Services linked to production, mostly the modern sector viz: occupation in commerce of goods, real estates, banking, transportation, communication and storage. The latter is subdivided into Private and Collective Consumption Services. Private Consumption Services includes both professional services like legal services and non-professiona services like domestic servants. The Collective Consumption Services include Public Administration, Social and Cultural Services, health and education etc.

Thus, such a classification allows us the liberty to evaluate the proportion of women employed in the lower productivity sub-sector, which generally determines their status in any society. With development, there is an

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96. Women and National Development, the Complexities of Change (eds) by Wellsley Editorial Committee. The University of Chicago Press 1977, p. 8.

increasing polarization of women labour in the category of personal Services, which in actuality, resembles the women's traditional activities at home. At the same time, this is also accompanied by an increase in the female labour force participation, especially in the modern sub-sectors of collective consumption. These activities thus, do not directly produce primary or manufacturing goods. Indeed, service sector includes a heterogenous group of activities. One important aspect of many services is their strong spatial implication"[97], for this reason, the study of retailing and distribution has developed largely within economic geography.(Berr 1967)[98]. With growing population, most of the service industries have had a relatively faster rate of growth, which finds adequate locational attractions in urban areas. Indeed, a study of regional change by Chisholm and Oeppen[99](1973) has proved that service industries have a greater propensity change regional spatial distribution, than manufacturing or primary industries.

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97. J.T. Hughes: "The Service Sector". Scottish Journal of. Political Economy, Vol. xxi, No. 3, Nov. 1974, pp.317.

98. B.J.L. Berry, Geography of Market Centres and Retail Distributions. Prentica Hall, Englewood Cliffs.

99. Chisholm M. and Oeppen, J.(1973). The Changing Pattern of Employment. Croom Helm, London.

In essence then, labour force participation need to be distinguished from work force participation rates. The labour force participation rates thus includes two very specific elements, (a) Those in employment for gain and (b) those who are unemployed[100]. A worker-population ratio therefore, reveals a systematic bias of underestimation[101]. In order to avoid this lacuna, this study takes stock of the workers participation rates in the tertiary sector of the urban economy. That is, it is a measure of labour supply of only those in active service, whose size and composition not only changes over time, depending on the relative forces of demand and supply but also shows wide variations from region to region at a given point of time.

The following table gives the scheme of classification from NIC Division of the 1971 census and which has been

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100. J.K.Bowers. "British Activity Rates: A Survey of Research". Scottish Journal of Political Economy. Vol. 22, No. 1, Feb. 1975, pp. 57-90.

102. J.N. Sinha. "A Rational View of Census Economic Data". Indian Journal of Industrial Relations Vol.8, No. 2, Oct. 1972, pp. 208-209.

modified as stated earlier.

1. Services linked to production:

   (a) Social and Economic Overhead Services.

   i. Transport a_1 = 700-708; 710-712; 720-721; 730.

   ii. Communication a_2 = 750-759

   iii. Storage a_3 = 740-749

   (b) Trade Services:

   i. Wholesale b_1 = 600-608; 610-613; 620-623; 630-632; 640-649.

   ii. Retail b_2 = 650-659; 660-661; 670-679; 680-689.

   (c) Financial Services:

   i. Banking c_1 = 800-809

   ii. Insurance c_2 = 810-819

   iii. Real Estates c_3 = 820-829

2. Services linked to Consumption:

   (a) Private Consumption:

   i. Legal services (Professional) d_1 = 830

   ii. Personal services d_2 = 960-990

   (b) Collective Consumption:

   i. Public services e_1 = 900-903

   ii. Medicine and Health e_2 = 930-931

   iii. Educational services. e_3 = 920-922

(iv) Community services e_4 = 940-949

v. Recreational and Cultural Services e_5 = 950-959

vi. Restaurants and Hotels e_6 = 690-691

vii. Sanitation services e_7 = 910

1.6 Units of Analysis

The present study is an exploration into some aspects of the complex process of tertiarization in relation to women labour participation in the economy of the 50 most urbanized districts in India. All the districts of India were ranked according to levels of urbanization (urban population/Total population) for 1971 Census period and the top 50 districts were selected. As a result, 14 states have been represented by the 50 districts identified. These are Bihar, Andhra Pradesh, Gujarat, Haryana, Kerala, Madhya Pradesh, Maharashtra, Meghalaya, Karnataka, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal. The spatial variations in female participation at such a disaggregative scale helps one to present certain specific generalizations.

Districts have been used as the unit of analysis primarily because data at a lower level is not available.

Table -

LIST OF DISTRICTS UNDER STUDY

S.No.	States/Districts	S.No.	States/Districts
	TAMIL NADU		**RAJASTHAN**
1.	Madras	1.	Bikaner
2.	Chengalpattu	2.	Ajmer
3.	Coimbatore	3.	Jodhpur
4.	Nilgiri	4.	Jaipur
5.	Madurai	5.	Churu
6.	Tirunelveli		
7.			**MADHYA PRADESH**
	GUJARAT		
		1.	Gwalior
1.	Jamnagar	2.	Ratlam
2.	Rajkot	3.	Ujjain
3.	Junagadh	4.	Indore
4.	Bhavnagar	5.	Schore (Bhopal)
5.	Surat		
6.	Ahmedabad		**UTTAR PRADESH**
7.	Vadodra		
		1.	Dehra Dun
	MAHARASHTRA	2.	Agra
		3.	Kanpur
1.	Gt. Bombay	4.	Jhansi
2.	Thane	5.	Lucknow
3.	Nasik	6.	
4.	Pune		**BIHAR**
5.	Sholapur		
6.	Amravati	1.	Patna
7.	Nagpur	2.	Dhanbad
	KARNATAKA		**WEST BENGAL**
		1.	Howrah
1.	Bangalore	2.	Calcutta
2.	Dharwar	3.	24 Pargana
	PUNJAB		**KERALA**
1.	Amritsar	1.	Kozikode
2.	Ludhiana	2.	Ernakulam
3.	Jullundhur		
			MEGHALAYA
	HARYANA	1.	Khasi & Jaintia Hills
1.	Ambala		
			ANDHRA PRADESH
		1.	Hyderabad

1.7 Organisation of the Study

This study is organised into six chapters. In the first chapter, the major themes in the thesis have been introduced, the related literature has been reviewed and an analytical framework has been formulated. The basic hypothesis to be verified have been proposed, as also the data base has been identified.

The nature of female participation in the Tertiary sector of the urban areas for the 50 most urbanised districts and their related states have been analysed in Chapter-II. In order to do this, the proportion of urban female workers in Trade, Transport, Storage and Communication and "Other Services to total urban female workers for each of the specified districts and States are calculated and their variation emerging therefrom for the year 1971 have been examined.

The extent of female participation in each of the specific services of the Tertiary Sector of the Urban Areas has been analysed in Chapter-III at the State level and in Chapter-IV at the disaggregative, district level. In both

of these chapters, the three-digit industrial classification available in the Indian Censuses has been used.

The basic economic, demographic and socio-cultural variables affecting female participation in each of major Services have been analysed in Chapter-V.

The conclusions of the thesis are presented in Chapter-VI.

CHAPTER-II

FEMALE PARTICIPATION AND DIVERSIFICATION IN THE TERTIARY SECTOR OF URBAN AREAS

In this Chapter an attempt has been made to test the following two hypotheses:

(a) Females are more concentrated in "Other Services" category than males in the urban area; and

(b) Occupational clustering is predominant phenomena among the urban female workers. An attempt has, therefore, been made to analyse those hypotheses for the 14 States and 50 Districts under consideration. These units have also been analysed in terms of the levels of urbanization. That urbanization was due to, natural growth and migration from rural to urban areas is established beyond doubt. Thus, implicit in the transfer from Primary to Tertiary employment is a considerable rural to urban migration, resulting from a greater availability of Service jobs in the cities.[1]

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1. Mercedes B. Concepcion; "Population and Employment in Selected Countries Bordering the Pacific", Singapore Journal of Tropical Geography, Vol. 3, No. 2, Dec. 1982, p. 110.

2.1 FEMALE PARTICIPATION

Table gives the crude female participation rates in the urban areas under consideration. The crude participation rates here refer to the size of the total population in the urban areas. It is observed that urban areas in India recorded 28.7 million males and 3.3 million females as workers in 1971.

The data for the 14 States and the 50 most urbanized districts in 1971 shows significant spatial variation in crude participation rates. Taking the 6.61 per cent average rate for India, we find that in States the female participation rates exceeded this average. These states were Bihar; Kerala; Madhya Pradesh; Maharashtra; Karnataka; Meghalaya and Tamil Nadu. Thus, Karnataka represented the maximum female participation rates of 13.36 per cent whereas, Punjab had the lowest of 2.66 per cent. The range in this case being 10.7 per cent.

Coming down to the 50 districts, we find that 30 districts had female participation rates below the national average of 6.61 per cent, whereas 20 districts exceeded this average. All of these 20 districts represent the southern region of India, which confirms

the theory that females are more accepted as workers in the southern part of India than in the north.[2] Among the districts, Vadodra in Gujarat, represent the highest crude, female participation rates for the country as a whole i.e. 40.65 per cent; whereas Agra (U.P.) represents the least i.e. 0.84 per cent for 1971, the range being 39.81 per cent. This exceptional case of Vadodra may be explained by the fact that, most of the females, as also the males[3] are increasingly engaged in organized activities.

So we see a vast range in the participation rates in the case of the states and the districts under study. This clearly brings out the regional variability in female participation in the workforce especially in urban areas.[4] However, it should be borne in mind that

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2. S. Raju, "Regional Patterns of Female Participation in the Labour Force of Urban India". Professional Geographer, Vol. 34, No. 1, 1982, pp. 42-49.

3. The male crude participation rate for Vadodra is 47.47 per cent.

4. I. Molho, "A Regional Analysis of the Distribution of Married Women's Labour Force Participation Rates in the U.K." Regional Studies, Vol. 17, No. 2, pp. 125-134.

since we are using the crude participation rates, we include the very young and the very old persons in the total urban population, thereby depressing the actual participation rates.[5] This fact is confirmed by the data for the district Vadodra which has shown a phenomenal crude female participation rate in its urban areas.[6]

Female Workers in the Urban Tertiary Sector

The inadequacy of the crude participation rates in projecting the reality prompts one to use more refined methods of assessing participation rates in which the proportion of Female Workers in the Tertiary Sector is calculated vis-a-vis the total female urban workers. In this index, we do omit the dependent population to a great extent especially, assuming that with the stricter definition of workers in 1971 census, only those gainfully employed are counted for the urban areas. This therefore removes the possibility of including the marginal workers.

Before going into the detailed analysis of the tertiary sector, it needs to be clarified here, that,

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5. J.K. Bowers, "British Activity Rates:A Survey of Research", Scottish Journal of Political Economy Vol. 22, No. 1, Feb. 1975, p. 59.

6. Vadodra has only 7.75 per cent females workers out of total female workers in tertiary sector of the urban areas. Males account for 53.91 per cent. So 39.34 per cent are accounted by the dependent population.

tertiary sector constitutes the second most important sector after the primary sector as far as employment is concerned. That majority of the women are engaged in the primary sector is no doubt true. But it is established beyond doubt, that, tertiary sector ranks next to agriculture as a source of employment for the urban women.[7] The reason for this, may be attributed to labour intensity prevalent in the tertiary sector unlike the secondary sector. This automatically allows for high growth of the urban labour force.

The Service occupations can be broadly divided into 3 broad industrial categories, as provided by the census of India : 1971.

(a) Trade and Commerce (VII)

(b) Transport, Storage and Communications (VIII)

(c) And Other Services (IX)

The last category includes workers engaged in public utility services, public services; educational and scientific services, medical services and various learned professions. Besides, a large number of them are engaged

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7. Kamla Nath, "Women in Service Occupations", Economic and Political Weekly, January 7, 1967, pp. 25, also confirmed by Heather Joshi, "Prospects and Case for Employment of Women in Indian Cities", Economic and Political Weekly, August 1976, pp. 1303-1308.

in various personal services plus those whose services are not defined; being thereby listed under two census headings of "Services not elsewhere classified" and "activities not adequately described".

The statewise data given in Table shows that, for the tertiary sector (Sum of VII, VII and IX), we find that 8 states had female participation in the tertiary sector higher than the national average of 49.55 per cent for the urban areas. These states are Gujarat; Haryana, Kerala, Karnataka, Punjab, Rajasthan, Uttar Pradesh and West Bengal. Here Punjab had the highest participation rate of 85.16 per cent of females in urban areas, whereas Bihar had the lowest (38.90 per cent). The range being 46.26 per cent for the states under consideration.

On the other hand taking the districts under consideration, we find that, 33 districts have more than the national average in female participation. Here too the data confirms the regional variations in the female participation in urban areas of the tertiary sector. The highest values of female participation for the tertiary sector was recorded by Calcutta district (89.32 per cent) and lowest by Vadodra (7.75 per cent).

The range in the rates of female participation for the districts being 81.57 per cent, which is double that of the states. Here again, the districts show greater variability in participation rates for females especially in the urban areas.

In conclusion we can say that both Punjab among the states and Calcutta among the districts show a very high female participation rate for the tertiary sector of the urban economy. This directly disproves Chandna's findings that in urban areas scarcity of jobs limits the entry of females.[8] With increasing level of urbanization and economic development, the level of participation in the tertiary sector for the urban females are found to rise, thereby cutting across barriers of socio-cultural attitudes prevalent in different regions.

Female Participation in the Non-Tertiary Sector of the Urban Economy

The Non-Tertiary sector in the urban areas would include 'Primary' workers of categories (Cultivators; Agricultural Labourers; Livestock, forestry, fishing,

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8. R.C. Chandna, "Female Working Force of Rural Punjab - 1961", Manpower Journal, Vol. II, No.4, Jan-Mar. 1967, pp. 47-62.

hunting and plantations, orchards and allied activities; Mining and Quarrying) I to IV of the Census, and 'Secondary' workers of categories Va, Vb and VI (Household and Non-Household industry; and Construction).

On the basis of the data for the non-tertiary sector as given in Table , we get a profile which is diametrically opposite to the one presented by the earlier table. We find that there are 6 states which have female participation in the non-tertiary sector higher than the all India average of 50.45 per cent for the urban areas. These states are Andhra Pradesh, Bihar, M.P., Maharashtra, Meghalaya and Tamil Nadu. The highest proportion of non-tertiary females in the urban areas was recorded for the state of Bihar and the lowest for Punjab i.e. 61.10 per cent and 14.84 per cent, respectively.

At the district level we find that only 17 of the 50 districts have non-tertiary female participation rates in urban areas exceeding the national average. The highest values 92.25 per cent being recorded for the district of Vadodra (Gujarat) and the least for Calcutta district (10.68 per cent). The range for both the states and for the districts was identical to the one

TABLE 2A.

PERCENTAGE OF FEMALE WORKERS IN THE NON-TERTIARY SECTOR (1971)

Districts	Non-Tertiary	Districts/States	Non-Tertiary
Madras	16.64	Jodhpur	42.76
Gt. Bombay	29.94	Dharwad	73.57
Calcutta	10.68	Ambala	22.50
Hyderabad	31.13	Kozikode	44.34
Bhopal	34.12	Vadodra	92.25
Ahmedabad	38.10	Patna	49.65
Indore	30.12	Jaipur	42.05
Bangalore	37.25	Jullundhur	15.25
Nagpur	54.70	Churu	62.96
Gwalior	35.97	Ernakulam	31.06
Lucknow	16.40	Junagadh	52.09
Nilgiri	78.50	Amritsar	14.93
Coimbatore	67.92	Ratlam	46.97
Dehra Dun	13.63	Nasik	70.59
Dhanbad	73.81	Amravati	77.06
Kanpur	16.68	Sholapur	70.56
Howrah	31.66		
Pune	35.48	INDIA	50.45
Bikaner	41.88	Andhra Pradesh	57.17
Rajkot	39.26	Bihar	61.10
Ajmer	51.99	Gujarat	47.15
Agra	20.00	Haryana	28.73
Thane	43.99	Kerala	44.58
Ujjain	53.47	Madhya Pradesh	54.36
Jamnagar	46.73	Maharashtra	51.39
Khasi & J.Hills	16.62	Karnataka	16.83
24 Parganas	32.95	Meghalaya	60.63
Ludhiana	19.34	Punjab	14.84
Surat	64.65	Rajasthan	50.23
Madurai	62.55	Tamil Nadu	61.04
Chengalpattu	55.11	Uttar Pradesh	35.83
Tirunelveli	77.86	West Bengal	24.90
Jhansi	42.68		
Bhavnagar	44.22		

obtained for the female participation rates in the tertiary sector of the urban economy. The variability in the female participation rates in the non-tertiary sector was observed both for the states and for the districts.

The distribution of female works in each of the specific census categories of VII, VIII and IX would identify the weightage that can be attached to each of these services. Let us now consider how the predominance of these services would influence the overall participation rates for the female in the tertiary sector of the urban economy.

From Table , which gives the female participation in Trade and Commercial Services, we find that only 5 states have female participation in urban areas higher than the national average of 8.22 per cent. These states are Bihar, Maharashtra, Meghalaya, Tamil Nadu and Karnataka. Karnataka has the highest female urban participation in Trade and Commercial services i.e. 23.09 per cent; whereas Haryana has the least, i.e., 3.93 per cent. The range between the states under consideration is 19.16 per cent.

In case of the districts, we observe that 15 out of the 50 districts have female participation rates above the national average. Khasi and Jaintia Hills in Meghalaya recorded the highest participation for the country, i.e. 23.86 per cent. On the other hand Vadodra has the lowest participation of 1.08 per cent. The range in case of the districts was 22.78 per cent. Here too, the southern districts confirmed their openess to female participation in urban areas. The case of Khasi and Jaintia can be attributed to the matrilineal custom prevalent and as such females predominate in the Service Sector.

From the Table , which depicts urban female participation in Transport, Storage and Communications Services, we find that 3 states Maharashtra, Meghalaya and West Bengal have more than the national average of 3.21 per cent. The highest urban participation for the females being registered by Meghalaya and lowest by Punjab, 6.55 per cent and 1.46 per cent, respectively. The range was 5.09 per cent.

At the district level, we find that 18 districts showed a higher female participation level than the

all India figure for the above Services. Bangalore district records the highest participation for the females in urban areas, whereas Churu in Rajasthan, records the least i.e., 10.29 per cent and 0.19 per cent, respectively. The range here is 10.1 per cent.

From Table , in which urban female participation in 'Other Services' are specified, we find that there were 8 states which had their female urban participation rates above the national average of 49.55 per cent. These states were Gujarat, Haryana, Kerala, Karnataka, Punjab, Rajasthan, Uttar Pradesh and West Bengal. Punjab recorded the highest female urban participation of 79.64 per cent, whereas Meghalaya recorded the least i.e. 24.65 per cent.

Amongst the 50 districts included in this, study we find that 35 of them had the urban female participation rates above the national average of 38.12 per cent. The highest participation for the females in this particular service in the urban areas was in Jullundhur district of Punjab (79.24 per cent). The least participation on the contrary was found in the Vadodra district in Gujarat (6.42 per cent). The range was 72.82 per cent for the districts, whereas for the state it was 54.99 per cent.

From the above analysis it can be concluded that 'Other Services' as a category contributed most in absorbing the largest number of females amongst the urban occupations. These services were made up of specified services such as public services plus a whole lot of miscellaneous and residual groups. Among the specified services women were in considerable numbers only in educational, medical and health, scientific and public services. This was followed by trade and commercial services.

Transport, storage and communication services engaged the least females in the urban areas. The female here being listed mostly as operators in telephone exchanges which requires certain amount of technical education.[9] Considering the fact, that female literacy is not very high in the urban areas these services employ an insignificant proportion of females. Moreover these services are not compatible with the notion of 'ideal' services for women in India.[10] Some authors have attributed the increased participation

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9. Kamla Nath, "Women in the Working Force in India", Economic and Political Weekly, August 3, 1968, pp. 1205-1213.

10. Maria Mies, "Dynamics of Sexual Division of Labour and Capital Accumulation, Women Lace Workers of Narsapur", Economic and Political Weekly, Ann. No. March 1981, pp. 487-500.

in 'Other Servides' to be "Poverty induced, accompanied by stagnation in construction, trade and transport".[11]

Considering the states and districts as a whole, one finds that Punjab had the highest growth rate in "Other Services", whereas Jullundhur recorded the highest in the total urban tertiary sector. The fact, that, Punjab showed the highest urban female participation rate in the tertiary sector, can be directly attributed to the 'Other Services' category. This fact is consistent with the findings of Leela Gulati.[12] As Sandhu suggests, spread of education offers more employment opportunities in urban areas.[13] This may be the reason in Punjab too. Low participation rates for females in the tertiary sector in urban areas for Bihar may be due to fact, that, the level of urbanization

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11. B.R. Kalra, "Occupational Structure of Cities", 1901-1961", Economic and Political Weekly, July, 17, 1965, Vol. 17, No. 29, pp. 1139-1144.

12. Leela Gulati, "Female Work Participation : A Study of Inter-States Differences", Economic and Political Weekly, January, 11, 1975, p. 36.

13. H.L. Sandhu, Technological Versus Economic Contribution of Women in Rural Punjab", Social Change, Vol. 6, No. 3 & 4, Sept-Dec. 1976.

itself is the lowest among the 50 districts considered; viz. 10 per cent. Here institutionalised taboos still play a vital role. Among the districts Calcutta showed the highest rate of female participation. This may be due to the fact that, bulk of the women in Calcutta have entered in the unorganised and few in the organised sector of the economy.[14] Vadodra on the other hand, has secured the least participation in the females in the tertiary sector of the urban economy. This can be ascribed to the fact that, majority of them are engaged in non-tertiary services in the urban areas.

Indeed, most of the earlier authors had deliberately left out the hill districts having very high females participation rates (e.g. Meghalaya), on the plea, that, their "peculiar features make them non-comparable to other states".[15] However, as may be observed from Table , we find that if their ignoring these states, was based merely on the fact that they have

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14. Nirmala Banerjee, "Indian Women and the Urban Labour Markets", CSSS, Calcutta, Mimeo, pp.123-144.

15. Narasimha Reddy, "Female Work Participation in India:Facts, Problems and Policies", Journal of Industrial Relations, Vol. 15, No. 2, Oct 1979, p. 20.

abnormal rates compared to national average, then, even Punjab showed similar phenomenal rates of participation over and above the national average. This tantamounts to nothing more than shortsightedness from reality.

In conclusion, we can state that, participation in services were accounted mostly by the organised public sector. "Services thus had 37.7 per cen in Public sector, and only 10.7 per cent in the private sector".[16] In Trade and Commerce there was 1.2 per cent in public sector and 1.0 per cent in private sector. Finally, in the transport storage and communications, there were 2.2 per cent of women in public and 0.1 per cent in private sector". It should be noted here that the proportion of urban women engaged in 'Other Services' are larger than corresponding proportions of urban male workers. However, their share in trade and commerce, and transport, communications and storage services are considerably smaller than the corresponding proportion of male workers.[17]

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16. Indian Labour Journal, Vol. XVI, August 1975, No.8, p. 1155.

17. Kamla Nath, "Urban Women Workers:A Preliminary Study", Economic and Political Weekly, Sept. 11,1965, Vol. XVII, No. 37, pp. 1408.

2.2 DIVERSIFICATION OF FEMALE WORKERS AMONG THE MAJOR SERVICES OF THE TERTIARY SECTOR OF THE URBAN ECONOMY

In order to ascertain the regional diversification of female workers in the Major Services of the Tertiary Sector, an index of diversification employing the Greensburg method has been worked out.[18] Such an index gives an indication of the manner in which female workers are distributed among the occupations in the tertiary sector of the urban economy. This measure helps one to ascertain whether female workers are confined to a particular occupation, or whether the urban economy is open to women in different Services. This index would also highlight both the demand and the supply constraints to female employment in the tertiary sector of the urban economy. This diversification index has been applied to female work participation in 5 major categories of Services:

(A) Social and Economic Overhead Services;

(B) Trade Services;

(C) Financial Services;

(D) Private Consumption Services; and

(E) Collective Consumption Services.

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18. Joseph. H. Greensburg, "The Measurement of Linguistic Diversity", Language 33 (1956), pp. 109-15 or in David E. Sopher - An Exploration of India, Geographical Perspective on Society and Calcutta, 1980, Cornell, pp. 235-36.

The above classification is based on P. Singer, which has been discussed in Chapter One.

The index of diversity is as follows:

$$D = 1 - \sum_{i=1}^{n} X_i 2$$

Where:

D is the diversity

X_i is the proportion of female workers in each category of services to total female working population. The measure ranges from a value of 0 to 1. A value of zero, indicates complete concentration, whereas a value of 1 assumes infinite diversity. The major merit of the index liesin its ability to measure the potential shift to either concentration or diversification of females workers in the Services under study. The index tends to be more representative of reality if the categories within each of the major services are appropriately divided. It would be pertinent to state here that, in the interest of accuracy and clarity of interpretation, we have not included the minor residual categories as 'Activities not adequately defined (X00 and X10 at three digit level). We have

2.B

Table- II.2

Diversification Index

A. First order (100-49.24 per cent) urbanized districts

S.No.	Districts	Females	Males
1.	Madras	0.64	0.74
2.	Gt. Bombay	0.69	0.77
3.	Calcutta	0.59	0.77
4.	Hyderabad	0.69	0.72
5.	Bhopal	0.52	0.64
6.	Ahmedabad	0.59	0.76
7.	Indore	0.60	0.72
8.	Bangalore	0.67	0.73
9.	Nagpur	0.67	0.74
10.	Gwalior	0.46	0.64
11.	Lucknow	0.56	0.72
12.	Nilgiri	0.60	0.67

B. Second order (47.71-35.55 per cent) urbanized district

13.	Coimbatore	0.68	0.75
14.	Dehra Dun	0.41	0.58
15.	Dhanbad	0.70	0.73
16.	Kanpur	0.51	0.73
17.	Howrah	0.67	0.73
18.	Pune	0.60	0.64
19.	Bikaner	0.44	0.70
20.	Rajkot	0.56	0.76
21.	Ajmer	0.51	0.72
22.	Agra	0.58	0.73
23.	Thane	0.60	0.77
24.	Ujjain	0.59	0.71

2.B

Table- II.3

Diversification Index

C. Third order (35.31 to 31.99 per cent) urbanized districts

S.No.	Districts	Females	Males
25.	Jamnagar	0.57	0.75
26.	Khasis J.Hills	0.65	0.59
27.	24 Parganas	0.60	0.76
28.	Ludhiana	0.30	0.75
29.	Surat	0.64	0.75
30.	Madurai	0.62	0.71
31.	Chengalpattu	0.64	0.71
32.	Tirunelveli	0.64	0.72
33.	Jhansi	0.63	0.73
34.	Bhavnagar	0.59	0.76
35.	Jodhpur	0.48	0.68
36.	Dharwar	0.70	0.73
37.	Ambala	0.33	0.75

D. Fourth order (30.83 - 27.36 per cent) urbanized districts

38.	Kozikode	0.57	0.76
39.	Vadodra	0.58	0.73
40.	Patna	0.59	0.71
41.	Jaipur	0.53	0.71
42.	Jullundhur	0.24	0.77
43.	Churu	0.44	0.69
44.	Ernakulam	0.63	0.77
45.	Junagadh	0.60	0.74
46.	Amritsar	0.36	0.74
47.	Ratlam	0.62	0.74
48.	Nasik	0.67	0.70
49.	Amravati	0.59	0.70
50.	Sholapur	0.68	0.71

therefore, not accounted for the entire female labour force. However, the occupations included represent a large and relatively stable proportion of females in the experienced labour force of the urban tertiary economy.

As can be seen from the Table.2.B.. we find that the index of diversification for the female workers varies between 0.70 per cent to 0.25 per cent. The maximum diversification has been observed in the district of Dhanbad and Dharwar and the least in Jullundhur, i.e., female workers in Jullundhur are more concentrated in specific activities then in other districts. When we take the highly urbanised districts where the level of urbanization ranges between 100 to 49.24 per cent, we find the maximum diversity and the index ranges between 0.69 to 0.52. The maximum diversity of female workers is recorded in the districts of Greater Bombay and Hyderabad (0.69) for the 5 major services. Gwalior is the only district which shows a major concentration of female workers in specific Services (0.46), as depicted in Table 2.B .

In case of the second order urbanized districts where the level of urbanization ranges between 47.71 to 35.55 per cent (Table 2.B) we find that Dhanbad district shows maximum diversification of female workers (0.70). In the district of Dehra Dun, females are more concentrated in specific services (0.41). Same is true of Bikaner (0.44).

From the third order urbanized districts where the level of urbanization ranges between 35.31 per cent to 31.39 per cent, we find that there are larger number of districts where females are concentrated in specific services. These districts are Ludhiana (Punjab) 0.30; Ambala (Haryana) 0.33 and Jodhpur (Rajasthan) 0.48. The district of Dharwar (Karnataka) showed maximum diversification of female workers in the 5 major service categories (0.70), as depicted in Table 2.B.

Finally, in the fourth order urbanized districts or the least urbanised districts ranging between 30.83 per cent to 27.36 per cent, we find 3 districts which show increased concentration of females in a few category of services. These districts are Jullundhur (Punjab) 0.24; Amritsar (Punjab) 0.36 and Churu (Rajasthan) 0.44.

When we compare the above results with the male diversification index, we find that in the highly urbanised districts, male workers were more concentrated relatively speaking as compared to the less urbanized (0.64). Taking Dehra Dun in the second order urbanised districts, there was increased concentration of both male and female workers in comparison to other districts i.e., 0.58 and 0.41, respectively. In Dhanbad however, there was not much difference in the range of diversity between females and males 0.70 and 0.73 respectively. The same was the case with Pune where the range was between 0.60 and 0.64. In the third order urbanised districts, we find that Khasi and Jaintia Hills districts present a unique case, where female workers are more diversified than male workers. The index was 0.65 and 0.59, respectively. This is not the case with Ludhiana, where females are more concentrated than males (0.30 and 0.75 respectively). The same was observed for Jodhpur (0.48 and 0.68 respectively) and Ambala (0.33 and 0.75 respectively). In case of Dharwar, there does not seem to be much of a difference between females and males indices of diversity (0.70 and 0.73 respectively). Finally, in

the least urbanised district, Jullundhur showed higher concentration of female workers (0.24) than male worker (0.77) in the specific services under study. This is also true of Churu (0.44 and 0.69, respectively) and Amritsar (0.36 and 0.74, respectively).

Thus, 46 out of the 50 districts showed a definite diversity of female workers ranging from 0.50 to 0.70 for the services mentioned. Only 9 districts showed a trend towards concentration, ranging between 0.20 to 0.50. These 9 districts are Gwalior, Dehradun, Bikaner, Ludhiana, Jodhpur, Ambala, Jullundhur, Churu and Amritsar. In case of Gwalior, the females are concentrated more in consumption oriented services (Private Consumption Services and Collective Consumption Services) than in the production oriented services (Social and Economic Overhead Services; Trade Services and Financial Services), namely, 0.48 and 0.99 respectively. Within these Consumption Oriented Services, they are concentrated more in Collective Consumption Services (0.50) than in Private Consumption Services (0.97). This is true of Dehra Dun, with higher concentrated in consumption services (0.42) than in

Production Services (0.99). Within one Consumption Services, they are concentrated more in Collective Consumption Services 0.45. In case of Bikaner, Ludhiana, Ambala, Dharwar, Jullundhur, Churu and Amritsar too, concentration is more acute in Collective Consumption Services (0.48, 0.36, 0.35, 0.80,0.25, 0.47 and 0.38 respectively).

In conclusion, we can state that this analysis confirms the fact, that, occupational clustering is a predominant phenomena of female workers unlike the males who show a fair amount of diversity. As such female workers are mostly concentrated in low status jobs which renders no recognition to their work effort. This may be one of the primary factors explaining the high discrimination faced by them in wages as also a purposive segregation to jobs requiring least expertise. The three districts of Punjab namely, Ludhiana, Jullundhur and Amritsar show very high level of concentration for female workers (0.30, 0.24 and 0.36). Incidentaly, Jullundhur is the only district among the 50 districts which showed a high level of concentration of females or low diversity index (0.24). In a generalised sense, one can add, that most of the northern Indian districts show a definite concentration of females in the major service categories.

CONCLUSIONS

1. The level of female participation in the tertiary sector of the urban economy is found to rise with increasing urbanization and economic development.
2. Female participation in the 'Other Services' category is higher than the activities included in the Tertiary sector of the urban economy.
3. Female participation in technically skilled occupations is much lower than in the activities requiring lower levels of skill.
4. Female workers show a predominant tendency to be clustered in few Services as opposed to the males who are more diversified.

CHAPTER-III

FEMALE PARTICIPATION IN SPECIFIC SERVICES - STATE LEVEL ANALYSIS

In this Chapter an attempt has been made to test the following hypotheses both at the State and District level namely:

(a) Female participation in Consumption oriented services is higher than in production oriented services; and

(b) In the production oriented services, females are more engaged in unorganised services requiring lower level of skill as compared to the organised services; and

(c) There is a higher participation of females in Private Consumption Services, which is a function of a proportionate decline of male participation in the same services in urban areas.

Thus, in order to test the above hypotheses, the data for the Tertiary Sector, at the three digit level of industrial classification has been subdivided into two major groups in terms of their relationship to

production and consumption. Five major services included within these groups are:

(A) Social and Economic Overhead Services;

(B) Trade Services;

(C) Financial Services;

(D) Private Consumption Services;

(E) Collective Consumption Services.

The first three (A, B and C) relate to the production oriented Services and the latter two (D and E) relate to consumption oriented Services. The detailed classification of which has been provided in Chapter One Female Participation in the above groups of Services are discussed in the following pages.

3. SERVICES LINKED TO PRODUCTION

3.1 SOCIAL AND ECONOMIC OVERHEAD SERVICES

In any developing country Socio-Economic Overhead Services are the essential backbone for future development and any measure taken for socio-economic development necessitates the essential growth of these Services within the tertiary sector. However, this trend need not be taken as necessary condition of development.

Table 3A gives, the female participation in Social and Economic Overhead Services for 1971. This Table also shows that female participation in this service is rather low for India as a whole (6.51 per cent). 7 states out of the 14 in question, have very low level of female participation ranging from 1.5 to 4.6 per cent. These states are Haryana, Kerala, Madhya Pradesh, Meghalaya, Punjab, Rajasthan and Uttar Pradesh. Five states have low level of female participation ranging from 4.6 to 7.7 per cent. They are Andhra Pradesh, Bihar, Gujarat, Maharashtra and West Bengal. Only one state i.e. Tamil Nadu has shown medium level of female participation ranging from 7.7 to 10.8 per cent. Thus, Karnataka showed the maximum participation of 16.75 per cent in this particular service, the range of participation in this service being 15.03 per cent. Punjab incidentally has the lowest level of participation i.e. 1.72 per cent. Three states have therefore, recorded a wide divergence from the national average as shown in Figure 4.1.A. These three states are Maharashtra, Karnataka and Tamil Nadu.

3.1.2 Transport, as a sub-category of the socio-economic overhead services accounts for the major proportion of

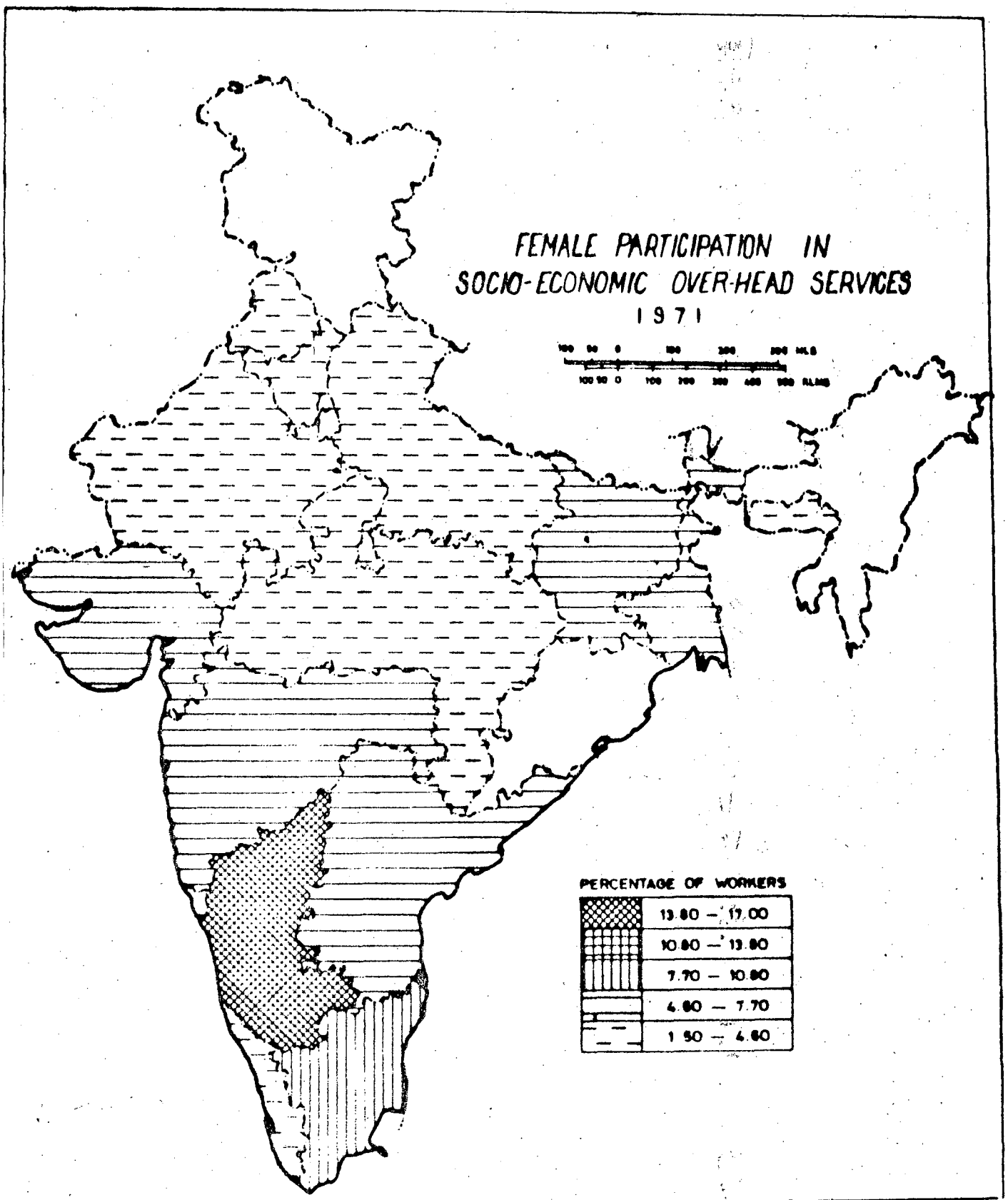

FEMALE PARTICIPATION IN
SOCIO-ECONOMIC OVER-HEAD SERVICES
1971
PERCENTAGE OF WORKERS
13.80 — 17.00
10.80 — 13.80
7.70 — 10.80
4.80 — 7.70
1.50 — 4.80

Table - 3A

State Level Distribution of Female Workers in Social and Economic Overhead Services

A			States		a_1			States	
1.5	-	4.6	7	VL	0.95	-	3.95	7	VL
4.6	-	7.7	5	L	3.95	-	6.95	6	L
7.7	-	10.8	1	M	6.95	-	9.95	0	M
10.8	-	13.8	0	H	9.95	-	12.95	0	H
13.8	-	17.0	1	VH	12.95	-	15.95	1	VH
			14					14	

a_2					a_3				
0.20	-	0.52	4	VL	0.02	-	0.22	12	VL
0.52	-	0.84	4	L	0.22	-	0.42	1	L
0.84	-	1.16	1	M	0.42	-	0.62	0	M
1.16	-	1.48	3	H	0.62	-	0.82	0	H
1.48	-	1.80	2	VH	0.82	-	1.02	1	VH
			14					14	

A = Social and Economic Overhead Services
a_1 = Transport Services
a_2 = Communication Services
a_3 = Storage Services

VL = Very low
L = Low
M = Medium
H = High
VH = Very high

female workers. Here too most states show very low participation ranging from 0.95 to 3.95 per cent. These states are Haryana, Kerala, Madhya Pradesh, Meghalaya, Punjab, Rajasthan and Uttar Pradesh. There were on the other hand 6 states with low participation rates between 3.95 and 6.95 per cent. Karnataka shows very high female participation in Transport Services viz., 15.88 per cent. The lowest share was again recorded by Punjab (0.96 per cent). The range in this Service was 14.92 per cent. In this service, 4 states had participation values higher than the national average of 5.35 per cent. These states were Bihar, Maharashtra, Karnataka and Tamil Nadu.

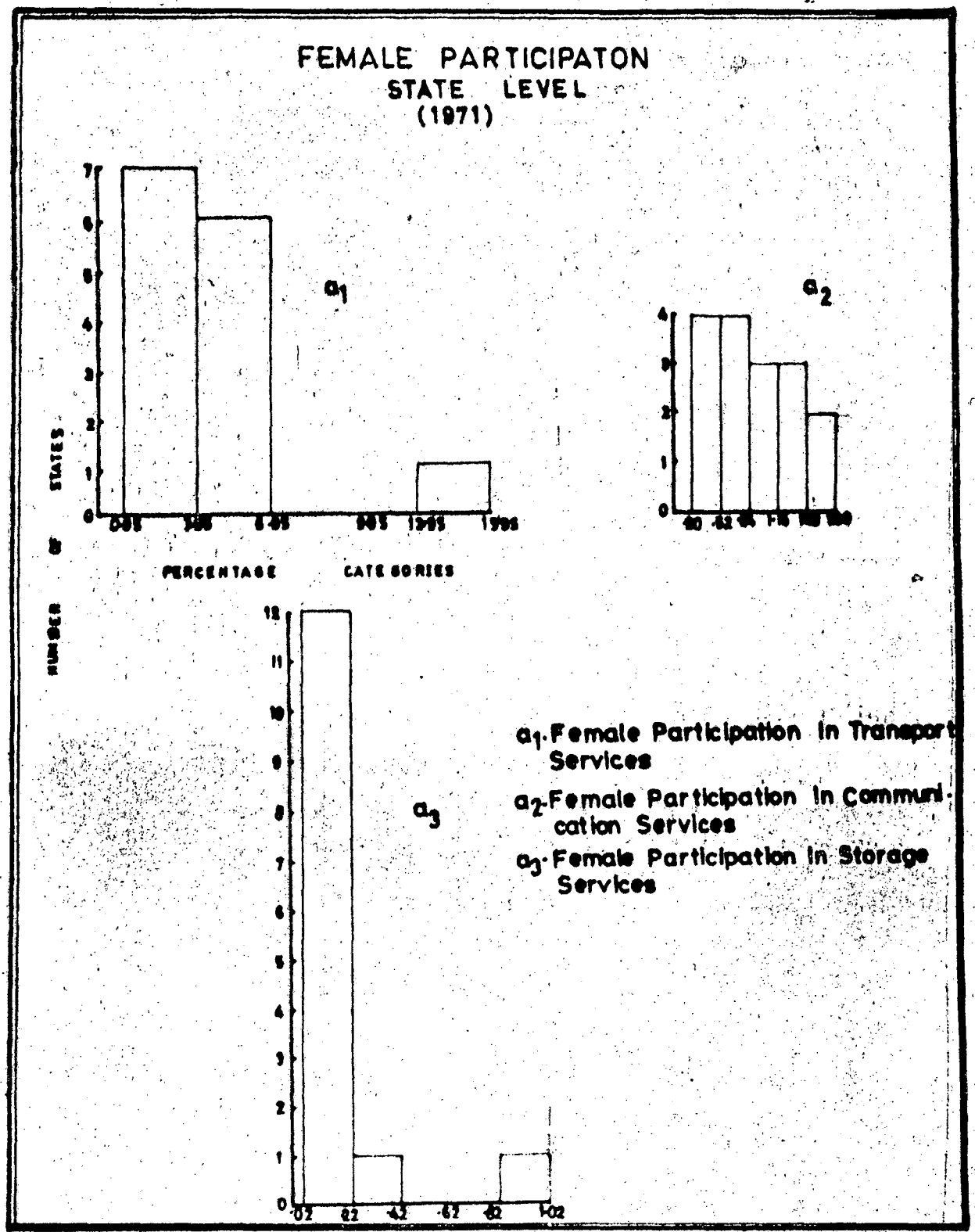
3.1.3 The overall participation in Communication services is rather low i.e. 1.06 per cent for India as a whole (See Figure PP 93). Here 5 states viz: Kerala, Maharashtra, Meghalaya, Tamil Nadu and West Bengal employ larger amount of females in this particular service. The largest participation being recorded by West Bengal (1.80 per cent) and the lowest by Rajasthan (0.23 per cent). Thus, 4 states show very low level of participation among the females ranging from 0.20 to 0.52

per cent. These states are Bihar, Madhya Pradesh, Rajasthan and Uttar Pradesh. Karnataka, however, shows a medium level of participation ranging between 0.84 to 1.16 per cent.

3.1.4 Women's participation in Storage Services is very low. The national average shows an insignificant rate of 0.10 per cent. There are just 4 states whose participation rate is above this average, viz: Haryana, Maharashtra, Meghalaya and Tamil Nadu. The highest participation being recorded in the hill state of Meghalaya and the lowest in Andhra and Karnataka i.e., 1.02 and 0.2, respectively.

In general we can state that the Socio-Economic Overhead Services have been male dominated for the country as a whole (19.77 per cent). So the female role in them has been negligible. This can be attributed to the fact that female participation in services linked to production has not acquired speed in a conservative country like India. Some very striking features have manifested themselves here. Firstly, in Karnataka, female and male participation in transport services is highest among all the states under consideration (15.88 and 20.53 per cent). Meghalaya,

shows that female participation is higher than the male participation in Storage Services (1.02 and 0.01). In Gujarat Storage Services have not been so well developed as to allow for a higher participation either for the females or the males (0.06 per cent and 0.09 per cent). In Haryana, the females account for a larger share than males in the storage services - (0.15 and 0.08 per cent). Maharashtra, however provides equal participation for both males and females in Storage Services (0.25 per cent), Rajasthan shows a rather peculiar picture in that, female participation is higher than male participation in Social and Economic Overhead Services, i.e. 3.06 and 2.18 per cent, respectively. This is particularly reflected by a higher participation of females in Transport Services (2.80 per cent) as against males (0.22 per cent). In the other services, males do predominate in urban areas. In Tamil Nadu as in other states, female participation in Storage Services is higher (0.13 per cent) than for the males (0.03 per cent) in the urban tertiary sector. In West Bengal females predominate over males in services related to Communication i.e. 1.80 per cent and 1.79 per cent, respectively. So in conclusion one can state that female participation among the states for


FEMALE PARTICIPATON
STATE LEVEL
(1971)
a_1
a_2
a_3
NUMBER OF STATES
PERCENTAGE CATEGORIES
a_1-Female Participation in Transport Services
a_2-Female Participation in Communication Services
a_3-Female Participation in Storage Services

the Social and Economic Overhead Services is similar to the male participation, following the all India trend of a higher participation in Transport Services and a decrease in participation rates in Communication and Storage.

3.12 TRADE SERVICES

This is yet another of those services which has been traditionally operated by males. However, women too have entered this field in the urban areas.

Table ~~4.2~~ 38 which gives female participation in Trade services for 1971 in the urban areas indicates, that, for India as a whole the average was (13.51 per cent). Four states namely, Haryana, Kerala, Punjab and West Bengal had very low participation rates ranging from 3 to 7.2 per cent. Four states have a medium level of female participation ranging from 11.4 to 15.6 per cent. These states are Bihar, Gujarat, Madhya Pradesh and Maharashtra. Two states showed a very high female participation in Trade services viz:Andhra Pradesh (23.99 per cent) and Meghalaya (22.72 per cent). Thus, 5 states had female participation rates showing increased divergence from the national norm. These states are Andhra Pradesh, Maharashtra, Karnataka, Meghalaya, and Tamil Nadu. This is clearly brought out by Map. Page.95.

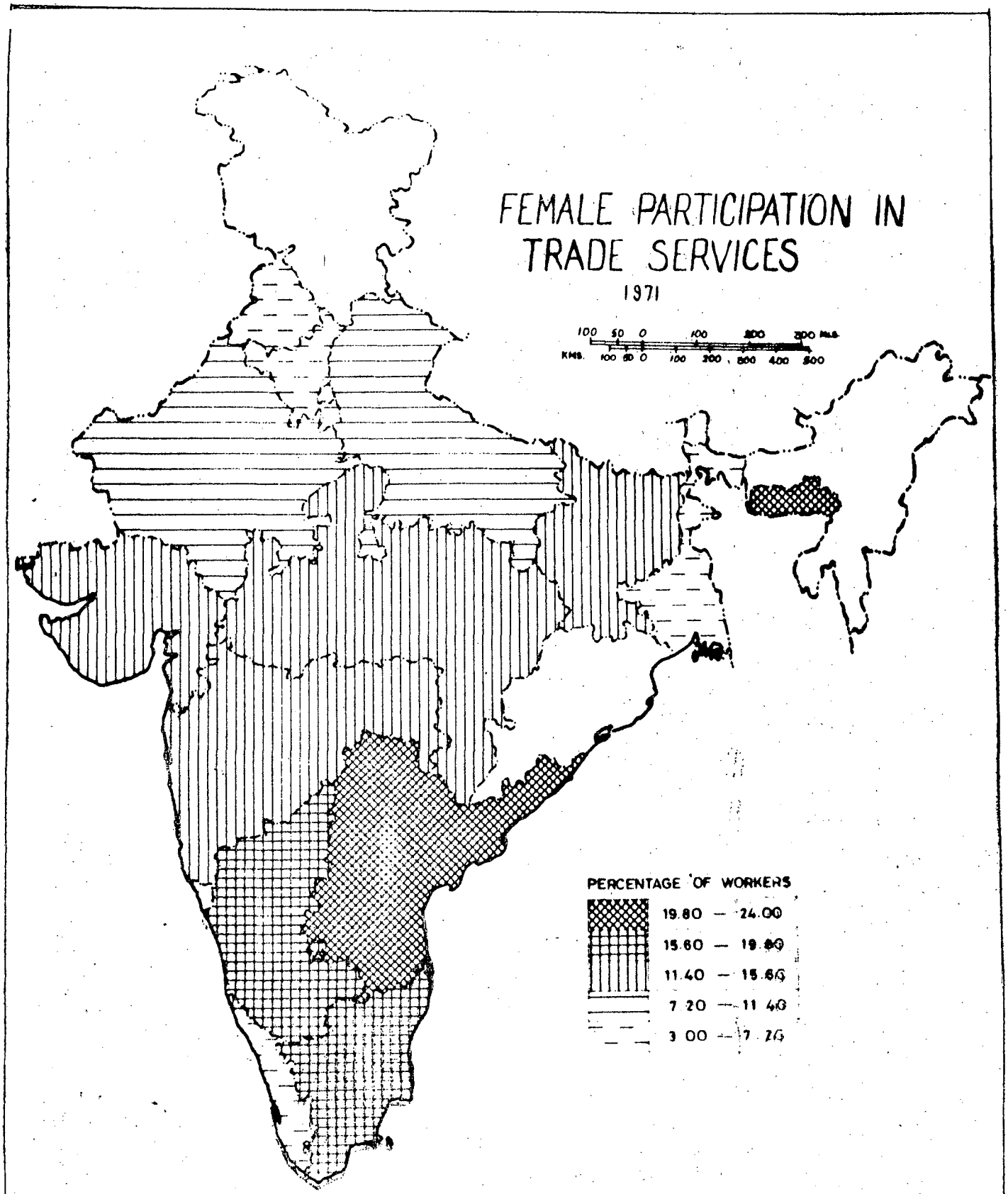

FEMALE PARTICIPATION IN TRADE SERVICES
1971
100 50 0 100 200 300 MLS.
KMS. 100 50 0 100 200 300 400 500
PERCENTAGE OF WORKERS
19.80 — 24.00
15.60 — 19.80
11.40 — 15.60
7.20 — 11.40
3.00 — 7.20

Table - 3B

State Level Distribution of Female Workers in Trade Services

		States	
B			
3.0	- 7.2	4	VL
7.2	- 11.4	2	L
11.4	- 15.6	4	M
15.6	- 19.8	2	H
19.8	- 24.0	2	VH
		14	

		States	
b_1			
0.2	- 0.5	7	VL
0.5	- 0.8	2	L
0.8	- 1.1	3	M
1.1	- 1.4	0	H
1.4	- 1.7	2	VH
		14	

		States	
b_2			
2.8	- 7.0	4	VL
7.0	- 11.2	2	L
11.2	- 15.4	5	M
15.4	- 19.6	1	H
19.6	- 23.8	2	VH
		14	

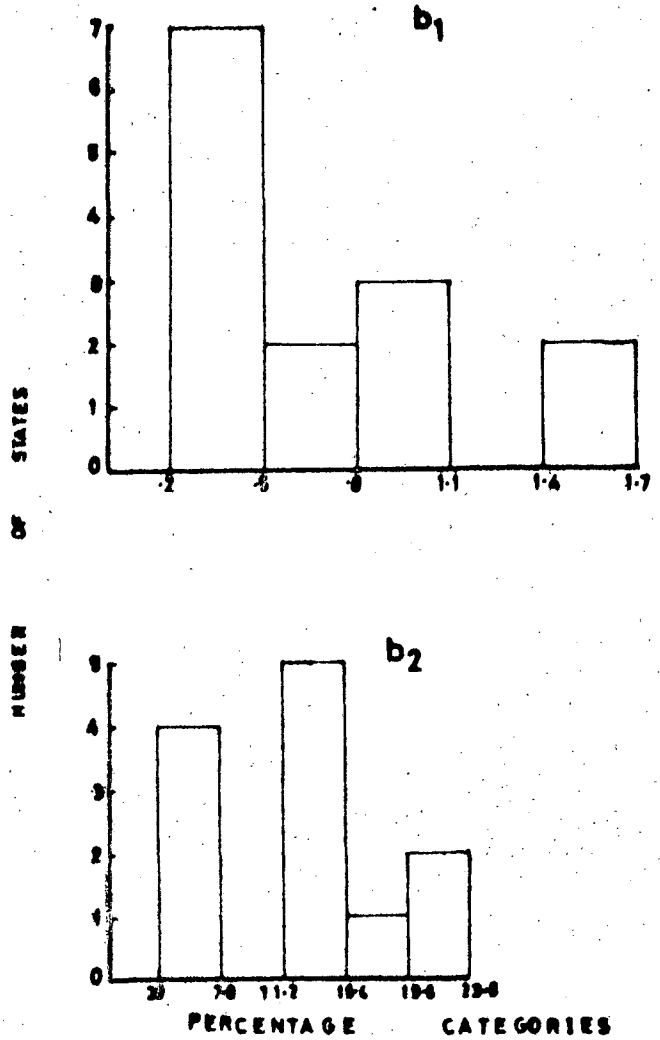
B = Trade Services
b_1 = Wholesale Services
b_2 = Retail Services

VL = Very low
L = Low
M = Medium
H = High
VH = Very high

3.2.1 The Wholesale trade is generally organized requiring atleast semi-skilled workers in its service. Naturally, the female participation here is very low, with 7 states showing a range between 0.2 to 0.5 per cent. These states are Bihar, Gujarat, Kerala, Meghalaya, Punjab, Rajasthan and Uttar Pradesh. The lowest participation was recorded in two states, Kerala and Rajasthan where it was 0.22 per cent. Two states Tamil Nadu and Karnataka likewise showed very high participation rates of 1.52 and 1.46 per cent respectively as compared to the national norm of 0.74 per cent only.

3.2.2 Retail trade has been a persistent example of traditional tertiary sector activities, comprising both petty shop-keepers and more organized super markets. Indeed, it is this sector which accounts for a larger share of females than the more organized wholesale trade in the states. Four states registered a very low participation rate ranging between 2.8 to 7.0 per cent. These states were Haryana, Kerala, Punjab and West Bengal, with Punjab showing the least participation rate of 2.82 per cent, Bihar, Gujarat, Madhya Pradesh, Maharashtra and Karnataka showed medium level of participation ranging from 11.2 to 15.4 per cent. Andhra Pradesh,

FEMALE PARTICIPATION — STATE LEVEL (1971)



b_1 Female Participation in Wholesale Trade

b_2 Female Participation in Retail Trade

Meghalaya and Tamil Nadu represented a level of participation which can be termed as very high to high viz: 23.16, 22.45 and 18.22 per cent, respectively.

There has, however, been a general tendency of Trade Services being mostly managed by the males whose share was 28.77 per cent. The predominance of the unorganised retail trade, in offering opportunities to both males and females has manifested itself rather significantly. The organised wholesale trade offers little scope for non-skilled workers, both the males and females.

Thus, in case of Andhra Pradesh, Retail Trade services offered almost similar scope of employment for both males and females. Meghalaya emerged as an exception here among all the states, which showed a higher participation of females in Trade Services unlike the males i.e. 22.72 and 15.57 per cent respectively. The major contribution of females was in the sphere of Retail Trade (22.45 per cent) in all the urban areas.

3.E3 Financial Services: This sub-sector includes Banking, Insurance and Real Estates services. This sub-sector is indicative of development as this needs

skilled and educated workforce to be employed in it. However, this sector has not been fully developed to the extent of allowing a higher female participation in their activities.

3.1.3 FINANCIAL SERVICES:

From Table 3C one can note the under-development of this particular sub-sector. Out of the 14 states under study. there are 12 states which converge to the national average of 1.83 per cent. These states have a low rate of participation ranging from 0.2 to 1.8 per cent. These states are Andhra Pradesh, Bihar, (see Figure AP10 Gujarat, Haryana, Kerala, Madhya Pradesh, Meghalaya, Punjab, Rajasthan, Tamil Nadu Uttar Pradesh and West Bengal. The lowest rate of urban female participation was recorded for Bihar (0.36 per cent). Karnataka however, represents a medium level of female participation ranging between 1.8 to 2.6 per cent. Maharashtra stands out in an unassailable position with a very high participation rate of 4.34 per cent.

3.B.3 Among the Financial services, Banking employs more women than either Insurance or Real Estate. There are 11 states with female participation rates ranging from very low to low within a range of 0.5 to 0.85 per cent. The states are Andhra Pradesh, Bihar, Gujarat, Haryana, Madhya Pradesh, Meghalaya, Punjab, Rajasthan, Tamil Nadu,

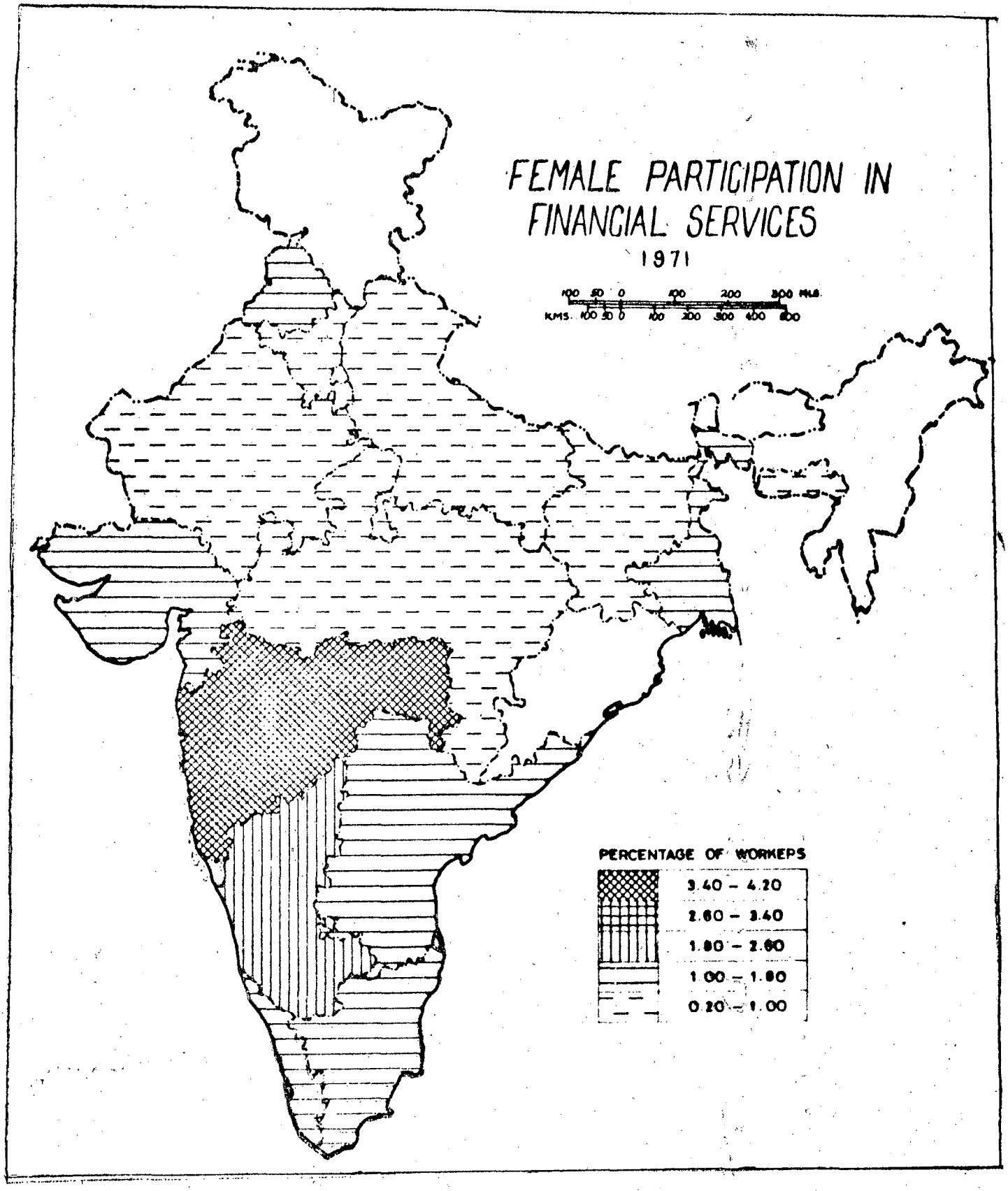

FEMALE PARTICIPATION IN
FINANCIAL SERVICES
1971
100 50 0 100 200 300 MILS.
KMS. 100 50 0 100 200 300 400 500
PERCENTAGE OF WORKERS
3.40 – 4.20
2.60 – 3.40
1.80 – 2.60
1.00 – 1.80
0.20 – 1.00

Table - 3.C

State Level Distribution of Female Workers in Financial Services

C			States	
0.2	-	1.0	6	VL
1.0	-	1.8	6	L
1.8	-	2.6	1	M
2.6	-	3.4	0	H
3.4	-	4.2	1	VH
			14	

c_1			States	
0.5	-	0.45	5	VL
0.45	-	0.85	6	L
0.85	-	1.25	1	M
1.25	-	1.65	1	H
1.65	-	2.05	1	VH
			14	

c_2			States	
0.05	-	0.21	10	VL
0.21	-	0.37	2	L
0.37	-	0.53	1	M
0.53	-	0.69	0	H
0.69	-	0.85	1	VH

c_3			States	
0.10	-	0.40	10	VL
0.40	-	0.70	1	L
0.70	-	1.0	2	M
1.00	-	1.3	0	H
1.3	-	1.6	1	VH

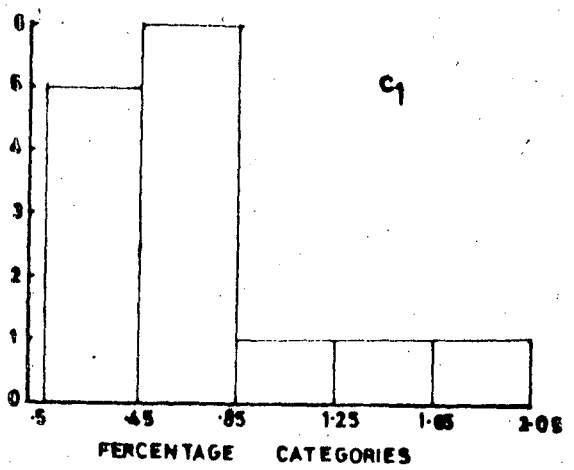
C = Financial Services
c_1 = Banking Services
c_2 = Insurance Services
c_3 = Real Estates Services

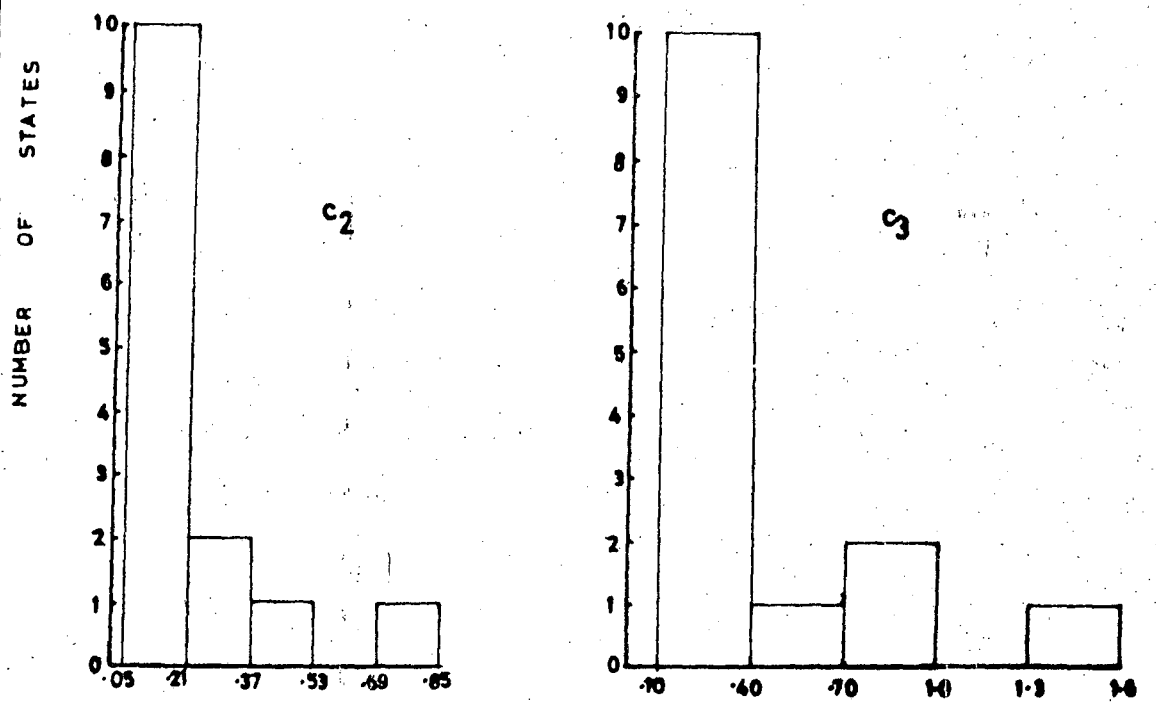
VL = Very low
L = Low
M = Medium
H = High
VH = Very high

Uttar Pradesh and West Bengal. Among them, Bihar offered the least opportunities to women in Banking Services i.e. 0.09 per cent. In Kerala, Maharashtra and Karnataka a comparatively higher proportion of females were engaged in this particular sub-sector. All these three southern states had participation rates more than the all Indian average of 0.91 per cent their rates were 1.04; 1.98 and 1.57 per cent respectively. Maharashtra employed the largest women workers (1.98 per cent) as compared oto other states.

3.D.3 In Insurance services, the extent of concentration of females for the states is rather skewed, being confined either to the very low or low level of participation. Thus 12 states namely: Andhra Pradesh, Bihar, Gujarat, Haryana, Kerala, Madhya Pradesh, Meghalaya, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal had participation rates ranging from 0.05 to 0.37 per cent The lowest value were registered for the state of Meghalaya which was 0.05 per cent. There were only 3 states which showed a higher level of participation for females than the national average of 0.32. These states were Maharashtra, Karnataka and West Bengal. Maharashtra showed the largest participation in this service and its share was 0.85 per cent.

FEMALE PARTICIPATION — STATE LEVEL (1971)





c_1 Female Participation In Banking Services
c_2 Female Participation In Insurance Services
c_3 Female Participaton in Real Estate Services

3.1.3 The position in Real Estate, though not very significant is comparatively better, when compared to Insurance Services. This is adequately brought out by Figure PP 104. There were thus, 10 states whose values were very close to the national average of 0.60 per cent. They were Andhra Pradesh, Bihar, Gujarat, Haryana, Kerala, Madhya Pradesh, Karnataka, Rajasthan, Tamil Nadu and Uttar Pradesh. Haryana however,recorded the lowest female participation rate of 0.11 per cent. Meghalaya, Maharashtra, Punjab and West Bengal represented a specific case of divergence from the national norm, with Maharashtra showing the highest level of female participation of 1.51 per cent in urban areas.

On the whole it can be concluded, that, Financial Services is rather underdeveloped in this country, which has resulted in rather low participation of workforce. Moreover, participation has been confined mainly to males (5.10 per cent) and is very low for females i.e. 1.83 per cent only. Maharashtra presents a unique case among all the states, where the opportunities offered to males and females in Financial Services is almost similar i.e. 7.75 per cent and 4.34 per cent respectively, with females predominating over males in Insurance Services (0.85 per cent) as against males (0.79 per cent).

3.2 SERVICES LINKED TO CONSUMPTION SERVICES:

3.2 Services Linked to Consumption: These services in the tertiary sector are generally linked to the consumption at a private or collective level. The private consumption services are those which have been subdivided into professional and non-professional services. Thus, legal services require high level of skill and professionalism, Whereas Personal services fit the traditional role of women.

3.2.1 Private Consumption Service: This service (Table 3.D) naturally falls within the female domain of influence. There are thus, just 6 states which show level of females participation ranging from very low to low viz: 9.30 to 23.30 per cent. These 6 states are Haryana, Karnataka, Meghalaya, Punjab, Tamil Nadu and Uttar Pradesh. The lowest participation being registered in Punjab (9.34 per cent). Biher, Gujarat, Maharashtra and Rajasthan show medium level of female participation ranging from 23.3 to 30.3 per cent. However, Andhra Pradesh, Madhya Pradesh show high female participation of 33.11 and 36.27 per cent, respectively. Whereas, West Bengal and Kerala represents very high female participation in private consumption services for the urban areas. West Bengal, incidentally records the maximum participation of 42.46 per cent. We thus find 5 states which showed a

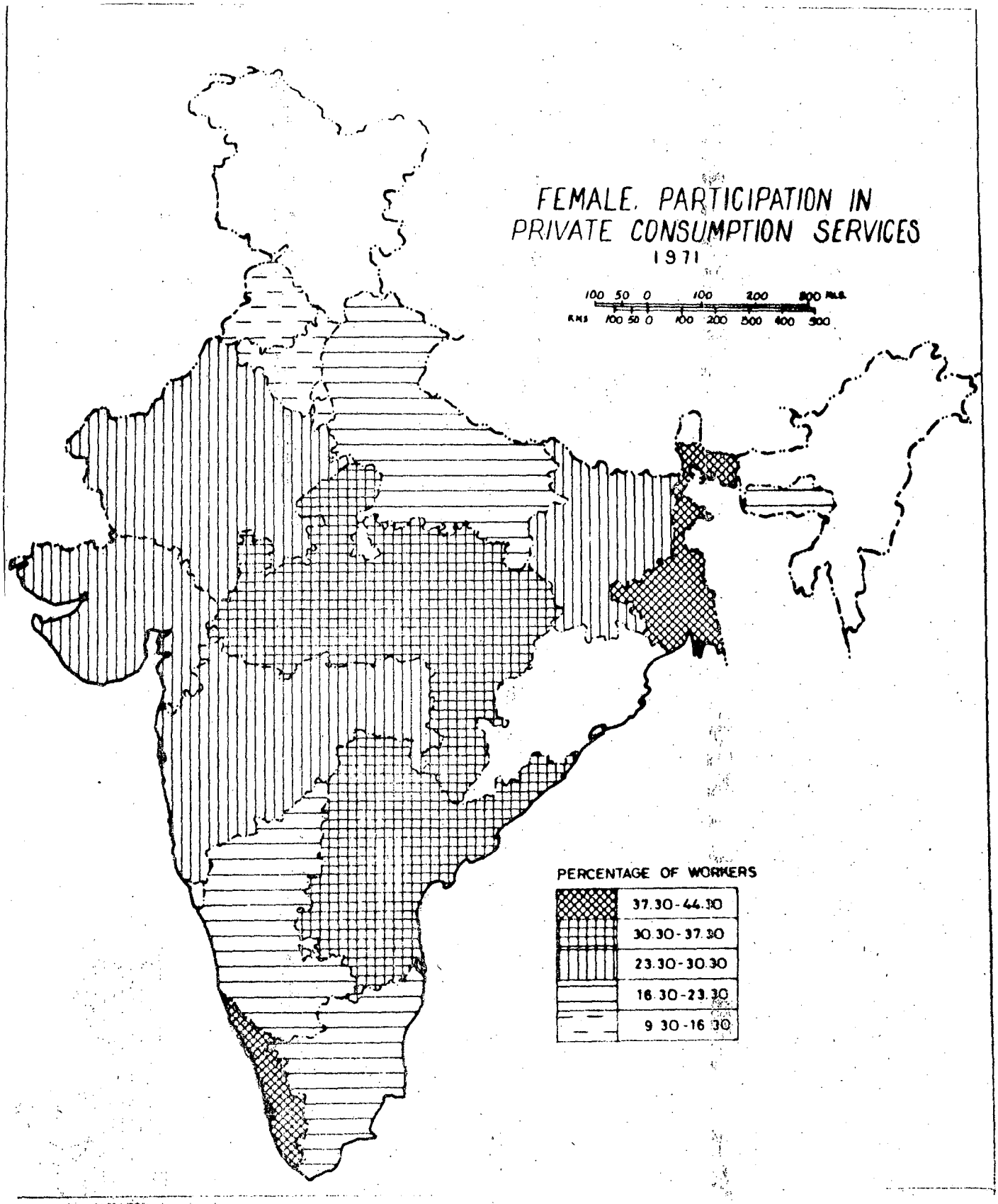

FEMALE PARTICIPATION IN
PRIVATE CONSUMPTION SERVICES
1971
100 50 0 100 200 300 MILS.
KMS 100 50 0 100 200 300 400 500
PERCENTAGE OF WORKERS
37.30 - 44.30
30.30 - 37.30
23.30 - 30.30
16.30 - 23.30
9.30 - 16.30

Table -3D

State level Distribution of Female Workers in Private Consumption Services

States				States			
D				**d_1**			
9.30	- 16.3	2	VL	0.0 - 0.04	3	VL	
16.3	- 23.3	4	L	0.04 - 0.08	4	L	
23.3	- 30.3	4	M	0.08 - 0.12	4	M	
30.3	- 37.3	2	H	0.12 - 0.16	1	H	
37.3	- 44.3	2	VH	0.16 - 0.20	1	VH	
		14			13		
d_2							
9.20	- 15.9	2	VL				
15.9	- 22.6	3	L				
22.6	- 29.3	5	M				
29.3	- 36.0	1	H				
36.0	- 42.7	3	VH				
		14					

D = Private Consumption Services
d_1 = Legal Services
d_2 = Personal Services

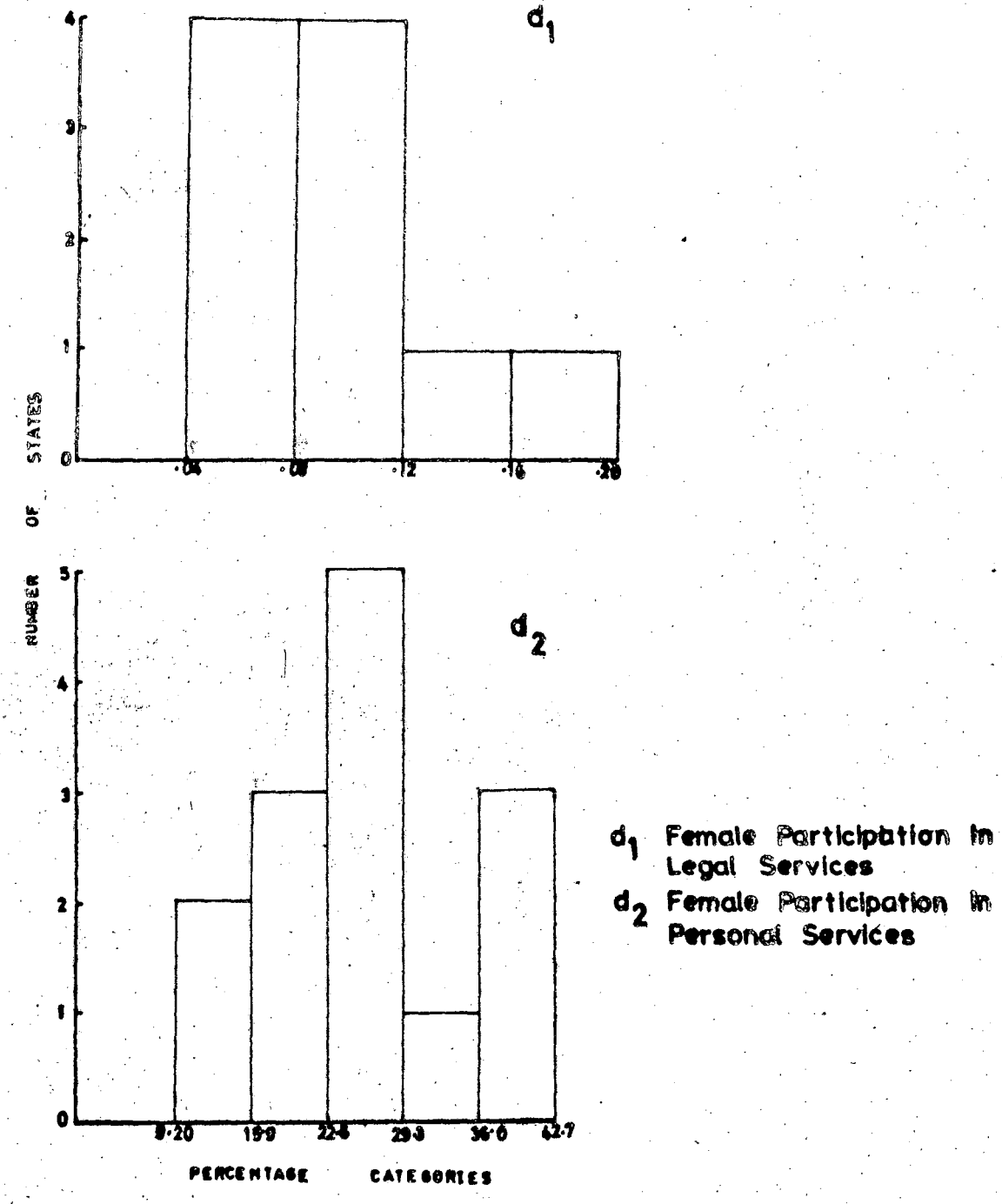
VL = Very low
L = Low
M = Medium
H = High
VH = Very high

higher propensity to diverge from the national norm of 28.14 per cent. These states are Andhra Pradesh Bihar, Kerala, Madhya Pradesh and West Bengal.

3.2.2 Legal Services: This represents the professional category of the private consumption services. Ranked high on the status scale, this job requires a higher level of education with a specific amount of training. In this regard, female participation even in the urban areas cannot be expected to be high. Thus, 7 states show very low to low level of female participation ranging from 0.00 to 0.08 per cent. They are Andhra Pradesh, Bihar, Gujarat, Meghalaya, Punjab, Rajasthan and Uttar Pradesh. Meghalaya has the most minimal participationof females in the urban areas viz: 0.01 per cent. Madhya Pradesh, Karnataka, Tamil Nadu and West Bengal have a medium level of participation for the female participation. The highest female participation was recorded for Maharashtra Viz: 0.17 per cent. Here again the southern states show a higher female participation in urban areas.

3.2.3 Personal Services: This service constitutes a major proportion of the private consumption services,

FEMALE PARTICIPATION — STATE LEVEL (1971)



which is almost entirely female oriented. Personal services here include domestic services; laundries and laundry services; hair dressing services; portrait and commercial photographic studio services and personal services not elsewhere classified. Thus, considering the range of services akin to the traditional activities of women, one may state that personal services form a major category, absorbing a large number of female tertiary workers in the under-developed and developing economies of the world. There are thus, 5 states which have female participation rates extending beyond the national average of 28.05 per cent. These states are Andhra Pradesh, Bihar, Madhya Pradesh, and West Bengal and Kerala. West Bengal caters most to female workers in personal services i.e. 42.35 per cent. 5 states show female participation in this particular category ranging from very low to low i.e. 9.20 to 22.6 per cent. The states are Haryana, Karnataka, Punjab, Tamil Nadu and Meghalaya. The lowest participation was recorded for Punjab 9.28 per cent.

In conclusion, we may state that Private Consumption services is entirely female dominated, but

this domination is restricted to the category of Personal Services only, the male participation in Private Consumption services being 12.17 per cent as against female 28.14 per cent. In Haryana, Legal Services is significantly absent in 1971, thereby registering low participation rates both for males and females. Gujarat recorded the maximum male participation in private consumption services in relation to other states i.e., 17.06 per cent. The lowest was recorded by Karnataka i.e. 8.19 per cent. Meghalaya offers least scope for both males and females in Legal services and has recorded the lowest levels among all the states both for males and females i.e. 0.24 per cent and 0.01 per cent, respectively. Bihar registered the maximum participation of males in legal services viz. 2.07 per cent. This can be attributed to the intense land based rivalries which exist there whereby litigants require and thereby foster a major growth of this services in the state. In the Personal Services, Gujarat showed maximum male participation of 16.41 per cent. (See Appendix 2B). Karnataka offered the least participation for males i.e. 7.56 per cent. In Karnataka, relatively speaking, the participation is low for both males and females.

It is, therefore, observed that states which represent a higher level of development naturally show a remarkable decline in female participation in personal services. Punjab and Haryana is a case in point. Here the shift to ahigher participation in collective consumption services is very much evident. Lastly, one cannot evade the fact, that, higher female participation in Private Consumption services in most states may be accounted by the fact that there has been a proportionate decline of male participation in the same services in urban areas.

3.2.2 Collective Consumption Services: Any development of the tertiary sector provides for a general increases in the liberal professions, which is assumed to be largely positive for women's status, especially in collective consumption and professional activities. It may be mentioned here that Collective Consumption Services have been a major areas of participation both for females and males in the tertiary sector of the urban economy i.e. 50.01 per cent and 33.36 per cent respectively.

As is indicated in Table 3E states like Andhra Pradesh, Bihar, Gujarat, Kerala, Madhya Pradesh, Maharashtra,

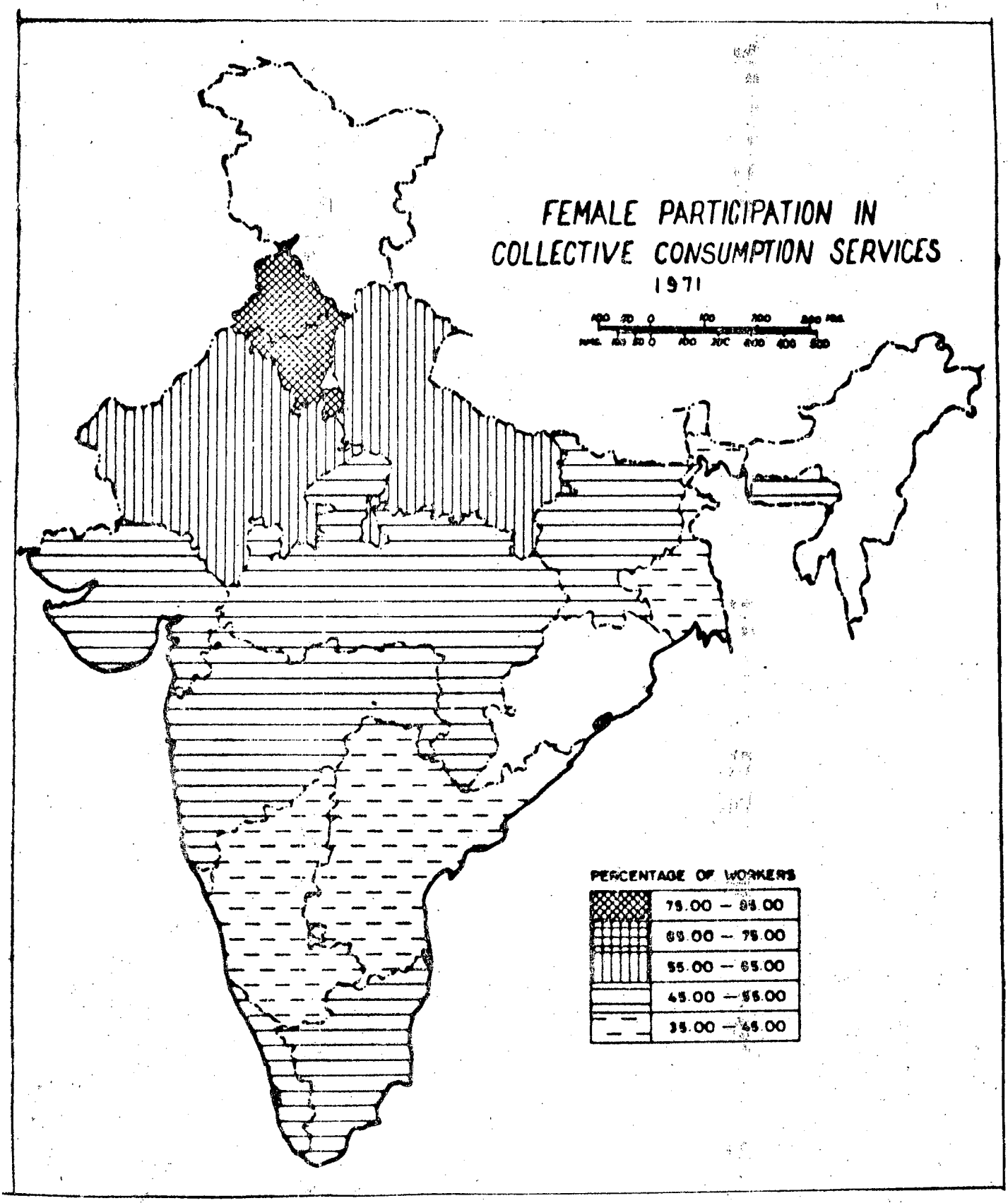

FEMALE PARTICIPATION IN
COLLECTIVE CONSUMPTION SERVICES
1971
PERCENTAGE OF WORKERS
75.00 – 85.00
65.00 – 75.00
55.00 – 65.00
45.00 – 55.00
35.00 – 45.00

Table - 3E

State Level Distribution of Female Workers in Collective Consumption Services

	States							
E					e_1			
35.00	- 45.00	3	VL		3.25	- 6.96	4	VL
45.00	- 55.00	7	L		6.96	- 10.67	7	L
55.00	- 65.00	2	M		10.67	- 14.38	2	M
65.00	- 75.00	0	H		14.38	- 18.09	0	H
75.00	- 85.00	2	VH		18.09	- 21.80	1	VH
		14					14	
e_2					e_3			
7.10	- 7.97	4	VL		15.40	- 24.10	7	VL
7.97	- 8.84	3	L		24.10	- 32.80	5	L
8.84	- 9.71	2	M		32.80	- 41.50	0	M
9.71	- 10.58	4	H		41.50	- 50.20	0	H
10.58	- 11.45	1	VH		50.20	- 58.90	2	VH
		14					14	

			States					States	
e_4					e_5				
0.04	-	0.66	4	VL	0.03	-	0.43	4	VL
0.66	-	1.28	7	L	0.43	-	0.83	7	L
1.28	-	1.90	0	M	0.83	-	1.28	1	M
1.90	-	2.52	1	H	1.23	-	1.63	1	H
2.52	-	3.14	2	VH	1.63	-	2.03	1	VH
			14					14	
e_6					e_7				
0.60	-	1.28	9	VL	1.00	-	2.00	3	VL
1.28	-	1.96	3	L	2.00	-	3.9	5	L
1.96	-	2.64	1	M	3.9	-	5.8	3	M
2.64	-	3.32	0	H	5.8	-	7.7	0	H
3.32	-	4.00	1	VH	7.7	-	9.6	3	VH
			14					14	

E = Collective Consumption Services
e_1 = Public Services
e_2 = Medicine and Health Services
e_3 = Educational Services
e_4 = Community Services
e_5 = Recreational and Cultural Services
e_6 = Restaurants and Hotel Services
e_7 = Sanitation

VL = Very low
L = Low
M = Medium
H = High
VH = Very high

Karnataka, Meghalaya, Tamil Nadu and West Bengal show very low to low level of female participation, ranging between 35 to 55 per cent. Rajasthan (61.98 per cent) and Uttar Pradesh (62.75 per cent) represent medium level of participation. The highest rate of participation has been recorded in Punjab (84.47 per cent), whereas the lowest in Andhra Pradesh (36.24 per cent). In total we find that 7 states viz: Bihar, Gujarat, Haryana, Punjab, Rajasthan and Uttar Pradesh and Tamil Nadu show a participation rate above the national average of 50.01 per cent. One plausible explanation for this pattern can be attributed to the 'dowry culture' which exists in most of the north Indian states, whereby females are increasingly engaged in services to fend for themselves in dire circumstances.

3.2.2 Female participation in Public Services include, public administration and defence services. The categories included here are:

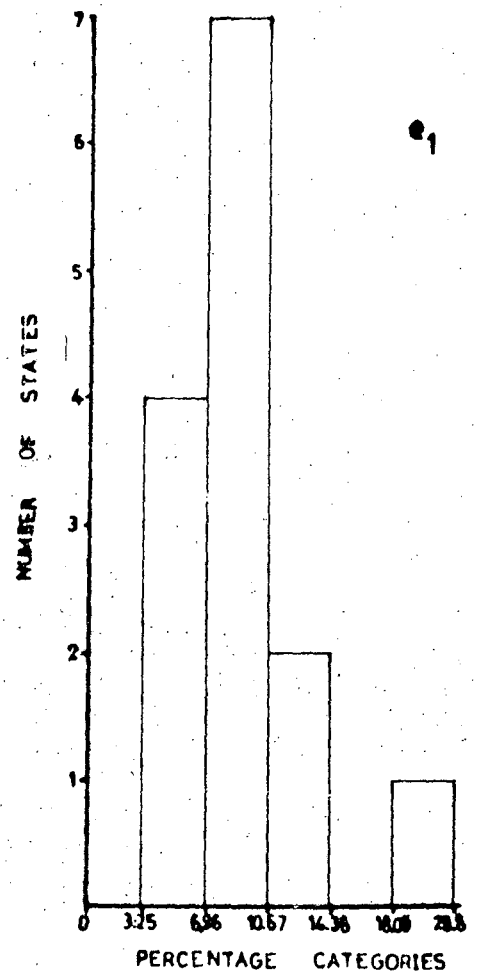
(a) Public Services in the Union Government;

(b) Public Services in the State Government, Public Services;

(c) Public Services in the local bodies and departments; and

(d) Public Services in Quasi-Government Bodies.

FEMALE PARTICIPATION — STATE LEVEL
(1971)



e_1 Female Participation In Public Services

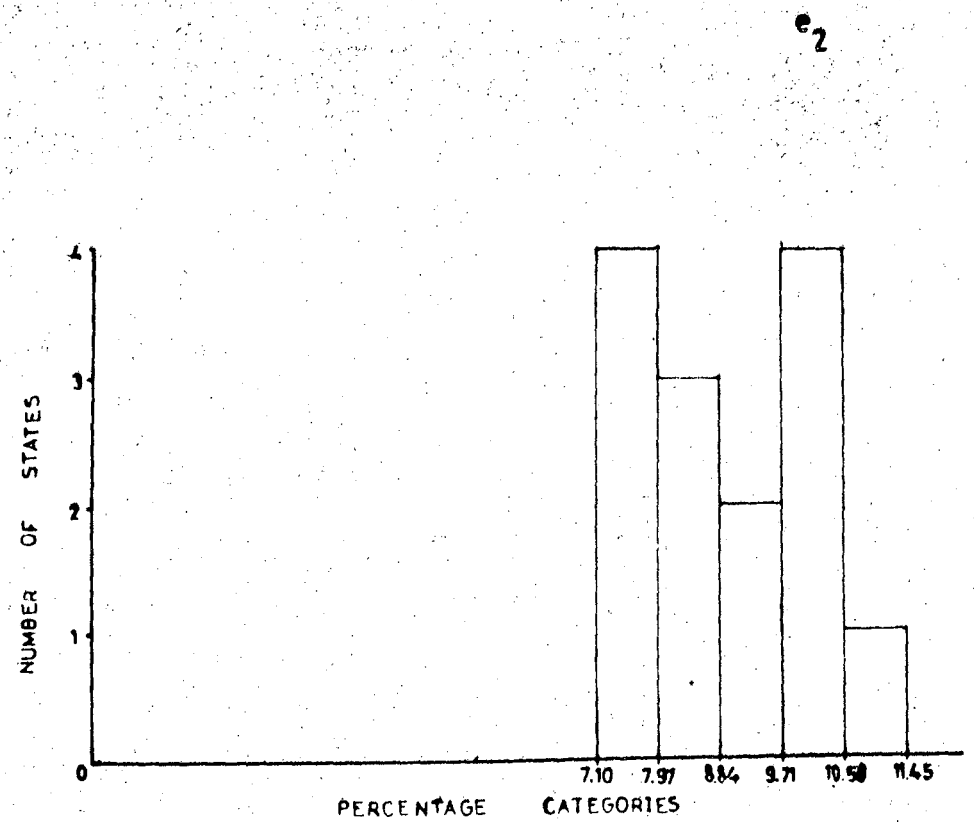
These services invariably require a very high level of skill and education.

From Table 3.E it can be observed that there are 11 states which have very low to low level of female participation in public services, namely, Andhra Pradesh, Bihar, Kerala, Gujarat, Haryana, Madhya Pradesh, Maharashtra, Karnataka, Tamil Nadu, Uttar Pradesh and West Bengal. The range was between 3.25 to 10.67 per cent. The lowest participation was registered by Madhya Pradesh i.e. 3.27 per cent. Punjab and Rajasthan both show medium level of participation in public services in urban areas i.e. 11 and 13.36 per cent. The highest participation was accounted for by Meghalaya i.e. 21.79 per cent. On the whole, 9 states viz: Bihar, Gujarat, Haryana, Kerala, Maharashtra, Meghalaya, Punjab, Rajasthan and Uttar Pradesh showed a definite divergence from the national average of 7.32 per cent. This is adequately illustrated in Figure .

3.4.4 Table 3.F relates to Medical and Health Services and includes two basic services, namely, medical and health services and veterinary services. The level of participation in this service has been significantly high.

FEMALE PARTICIPATION — STATE LEVEL

(1971)



e_2 Female Participation In Medicine And Health Services

Five states show high to very high level of female participation in this particular service, ranging from 9.71 to 11.45 per cent. These states are Bihar, Maharashtra, Punjab, Rajasthan, and West Bengal. Rajasthan records the highest participation of 11.44 per cent. These states, have a higher participation rate than the national average of 8.93 per cent. Seven states, on the other hand show very low to low level of participation rates ranging from 7.10 to 8.84 per cent. These states are Andhra Pradesh, Kerala, Madhya Pradesh, Karnataka, Meghalaya, Tamil Nadu and Uttar Pradesh. The lowest value was registered in Meghalaya viz. 7.38 per cent. This had been depicted in Figure .

3.2.2 The Table 3 E on Education Services includes:

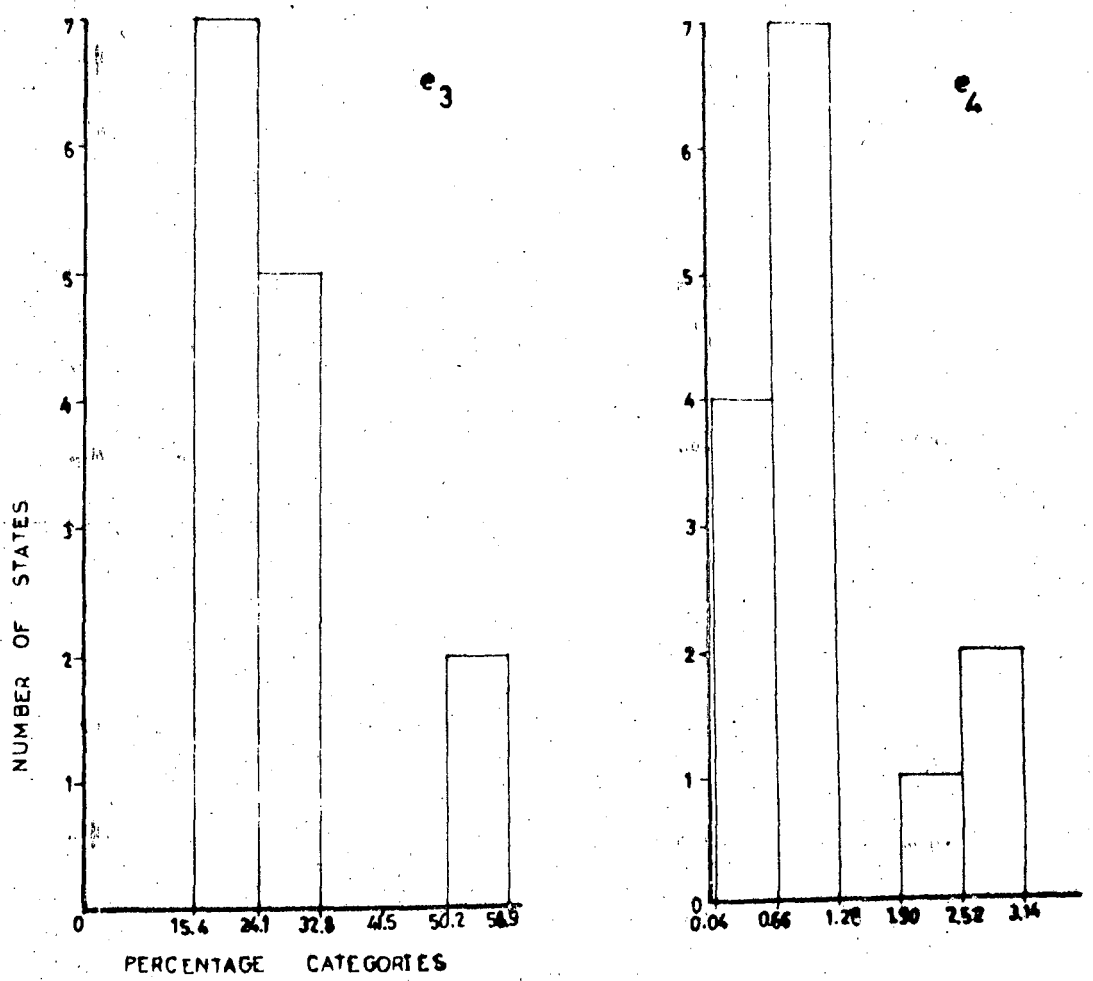
(a) Education Services by different technical media;

(b) Education Services by non-technical media; and

(c) Research and Scientific Services not classified elsewhere.

Implies within this services is the requisite high level of education and skill. This category accounts for the maximum participation of females (26.53 per cent) after

FEMALE PARTICIPATION — STATE LEVEL
(1971)



e_3 Female Participation In Educational Services
e_4 Female Participation In Community Services

Personal Services in the urban areas, Seven States, viz: Andhra Pradesh, Bihar, Madhya Pradesh, Maharashtra, Karnataka, Meghalaya, and West Bengal come close to the national average of 26.53 per cent. The lowest level of female participation was registered by Meghalaya viz: 15.42 per cent. Five states, on the other hand, show low level of female participation ranging from 24.10 to 32.80 per cent. These states are Gujarat, Kerala, Rajasthan, Tamil Nadu and Uttar Pradesh. Two states, which show a very high level of female participation are Punjab (58.90) and Haryana (56.30). This is affirmed by the following Figure .

3.9.8 The Table 3.6 refers to Community Services. This service is made up of (a) Religious Services, (b) Welfare Services, (c) Business professional and labour organisation, and (d) Community Services, not elsewhere classified. The extent of participation in this service is relatively low. There are thus 11 states which have participation rates in urban areas ranging from very low to low i.e. between 0.04 to 1.28 per cent. They are Andhra Pradesh, Bihar, Haryana, Kerala, Madhya Pradesh, Maharashtra, Karnataka, Meghalaya, Punjab, Tamil Nadu and West Bengal.

The lowest participation rate was recorded by Bihar viz: 0.04 per cent. The states of Gujarat, Rajasthan and Uttar Pradesh registered very high participation rates in Community services. The highest rate was recorded by Rajasthan viz: 3.11 per cent. There were thus 4 states, Gujarat, Kerala, Rajasthan and Uttar Pradesh which had participation rates more than the average of 1.01 per cent. This is indicated by Figure .

3.8.2 The Table 3.E represents the Recreational and Cultural Services, which indlude :

(a) Motion picture production;

(b) Motion picture distribution and projection;

(c) Theatrical producers and entertainment services;

(d) Authors, music composers and other independent artists;

(e) Radio and T.V. Broadcasting;

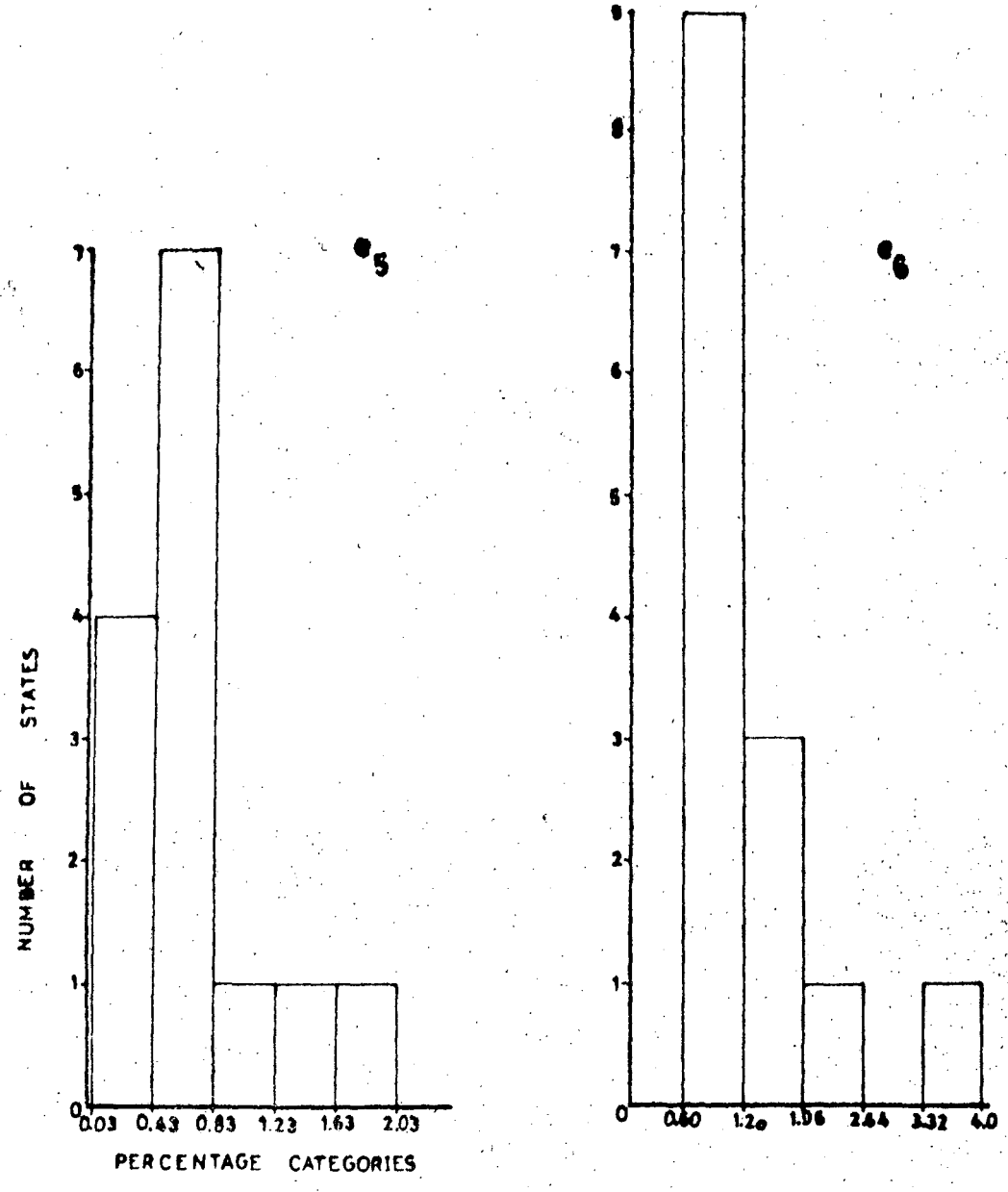
(f) Operation of circus and race-tracks;

(g) Libraries, Museums, botanical and Zoological garden, zoo, game, etc.; and

(h) Amusement and recreational services not elsewhere classified.

These services generally require semi-skilled to skilled operators. Thus 11 states show very low to low level of female participation in these services ranging between 0.03 to 0.83 per cent. These states are, Andhra Pradesh, Gujarat, Haryana, Kerala, Madhya Pradesh, Karnataka,

FEMALE PARTICIPATION — STATE LEVEL (1971)



e_5 Female Participation In Recreational & Cultural Services

e_6 Female Participation In Restaurant & Hotel Services

Meghalaya, Punjab, Rajasthen, Tamil Nadu and West Bengal. The lowest participation was registered by Haryana i.e. 0.03 per cent. Only 2 states show very high to high level of participation in Cultural Services, namely: Uttar Pradesh (1.79 per cent) and Bihar (1.57 per cent).

3.4.10 The Table gives the participation rates in Restaurants and Hotel Services. Included within it are:

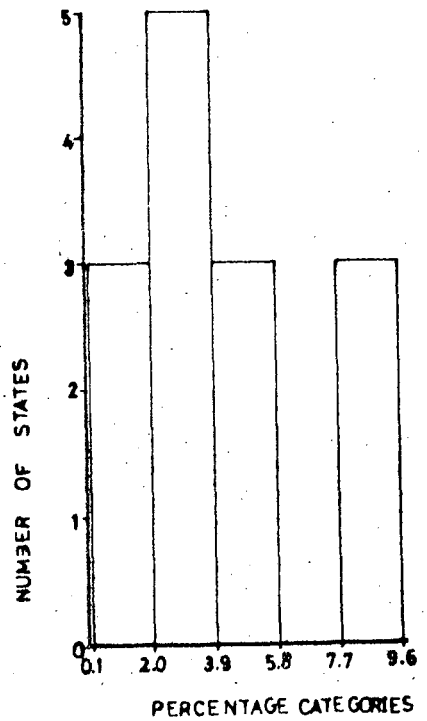
(a) Restaurants, Cafes and other eating and drinking places; and

(b) Hotels, rooming houses, camps and other lodging places.

This particular service accounts for 1.21 per cent at the national level for the females in the urban economy. Thus, 12 states show very low to low level of participation ranging between 0.60 to 1.96 per cent, for the females. These states are: Andhra Pradesh, Bihar, Gujarat, Haryana, Kerala, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Uttar Pradesh and West Bengal. The lowest participation was registered by Punjab i.e. 0.28 per cent. Karnataka represents a medium level of participation, ranging between 1.96 to 2.64 per cent. There were 4 states which had higher than the average participation rate of 1.21. These states were Andhra Pradesh, Kerala, Karnataka,

FEMALE PARTICIPATION
STATE LEVEL
(1971)

e_7



e_7 Female Participation In Sanitation Services

Meghalaya and Tamil Nadu, with Meghalaya representing the maximum participation of 4.05 per cent. This again reaffirms the fact that, southern region are more open as far as participation of women were concerned.

3.4.11 The above Table 3.6 on Collective Consumption Services relates to the Sanitation Services. This service falls in the last category, as far as status or even skill is concerned. Thus, sanitation and other similar services accounts for 4.23 per cent of the females at the national level. There are altogether 8 states which represents the very low to low category of participation, ranging between 1.0 to 3.90 per cent. These states are Andhra Pradesh, Haryana, Kerala, Karnataka, Meghalaya, Punjab, Rajasthan, and West Bengal. The lowest participation rate was in Kerala (0.10 per cent). Three states, Gujarat, Maharashtra and Tamil Nadu, had a medium level of female participation ranging between 3.90 and 5.80 per cent. However, 3 states also, likewise stand out distinctly, which increasingly utilise female workers in this service. They are Bihar, Madhya Pradesh and Uttar Pradesh. The highest rate was in Uttar Pradesh (9.66 per cent). Thus, 5 states had female participation above the national average of 4.23 per cent. These were Bihar, Gujarat, Madhya Pradesh, Maharashtra, and Uttar Pradesh.

On the whole, in Collective Consumption Services, women claim a higher share in Educational Services, 26.53 per cent, followed by Medicine and Health Services, 8.93 per cent, Public Services, 7.32 per cent, Sanitation Services, 4.23 per cent. Restaurants and Hotel Services, 1.21 per ceut, Community Services, 1.01 per cent and Recreational and Cultural Services, 0.76 per cent. Females accounted for a maximum share in Personal Services, followed by Educational Services, 28.05 per cent and 26.53 per cent, respectively. Among all the major category of services, Collective Consumption accounts for 50.01 per cent followed by Private Consumption Services, Trade Services, Social and Economic Overhead Services and Financial Services, for the urban areas in 1971.

Comparing the female/male participation rates in urban areas for the Collective Consumption Services, one finds that for the nation as a whole, females predominate here than the males i.e. 50.01 per cent and 33.36 per cent, respectively. It is only in public services, Community Services, Recreation and Cultural Services and Restaurants and Hotel Services that males predominate. This a common trend followed in almost all states with the exception of Meghalaya.

Meghalaya stands out as an exception in Collective Consumption Services, where the male participation is 60.19 per cent which exceeds the female participation of 49.87 per cent. At a disaggregative level we find that male participation exceeds female participation in public services (48.30 per cent as against 21.79 per cent females. This is also true in case of Community Services, (0.74 per cent). Indeed, even in sanitary and related Services, male participation rates in urban areas show higher values of 0.73 per cent as against female values of 0.53 per cent. Indeed, increased female participation in Meghalaya in Public Services (21.79 per cent) is due to the fact that, they are employed in larger numbers in public services in the state governments and polic services (960 females in urban areas out of a total of 1132 females i.e. 84.81 per cent). Surprisingly, with high level of literacy, Kerala, showed a despairingly low rate in the Medicine and Health Services for the females. This may be attributed to the large scale migration of qualified females to other areas in the country, as also outside India. Moreover, it is possible that a sufficient proportion of the female workers in this particular services are engaged more in rural areas. However in other states, the underdeveloped nature of this service offers little scope for the females to participate.

Likewise high share of females in Educational and Scientific services have been a result of widespread growth of primary education in most of the urban areas. This concentration of females in teaching profession, represents both opportunity and preference. In such a social ethos, long term professional training for women, need for professions like engineering, architecture, medicine, etc. is still confined to a small minority in the upper middle class. Teaching is approved by our social system for the women, as they can easily combine their home roles with it. This is evident from the fact, that, the women in technical educational services is very meagre.

However, the census data in regard to Medicine and Health Services includes not only members of the profession, but also those serving them that is to say, this profession embrances the receptionists in the hospital staff, -including domestic and clerical workers, as well as doctors. Therefore, an increase in the level of female participation in health as well as other professions cannot be taken as an index of higher status. In fact in the Health Services largest expansion has been in the number and percentage of nurses and mid-wives during the part two decades.[10]

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10. ICSSR, Committee Report on the Status of Women, pp. 76-77.

CONCLUSIONS

1. Female and male participation rates are similar in Social and Economic Overhead Services;
2. The Unorganised Retail Trade has offered more opportunities to females at the State level, whereas the organised wholesale trade offers little scope for them.
3. States with a higher level of development show a decline in female participation in Personal Services.
4. Females are more predominant in Collective Consumption Services.
5. In the Private Consumption Services, Females are primarily engaged in Personal Services.
6. Within the Collective Consumption Services, females participation rates are higher in Educational Services, followed by Medicine and Health Services, and the least in Recreational and Cultural Services.

CHAPTER-IV

FEMALE PARTICIPATION IN SPECIFIC SERVICES-DISTRICT LEVEL ANALYSIS

In this Chapter, we shall attempt a district level analysis of the hypotheses which have been stated in Chapter III. This will extend the analysis at a regionally more disaggregated level. No changes have been made in the classification of the Tertiary activities which is given in the previous Chapter.

4.1 SERVICES LINKED TO PRODUCTION

4.1.1 SOCIAL AND ECONOMIC OVERHEAD SERVICES:

4.1 Table 4A gives the female participation in the Social and Economic Overhead Services at the district level for the 50 most urbanised districts in India. From this Table we observe that 70 per cent of the districts fall in the low category of 0.50 to 6.50 per cent participation, whereas 26 per cent fall in the medium level category of 6.50 to 12.50 per cent participation. Two districts Bangalore and Dhanbad show a high to very high rate of female participation in the Social and Economic Overhead Services, ranging between 12.50 to 24.50 per cent in urban areas. The highest participation was recorded in Dhanbad viz: 20.15 per cent. Churu, a district in Rajasthan had the least

Table - 4-A

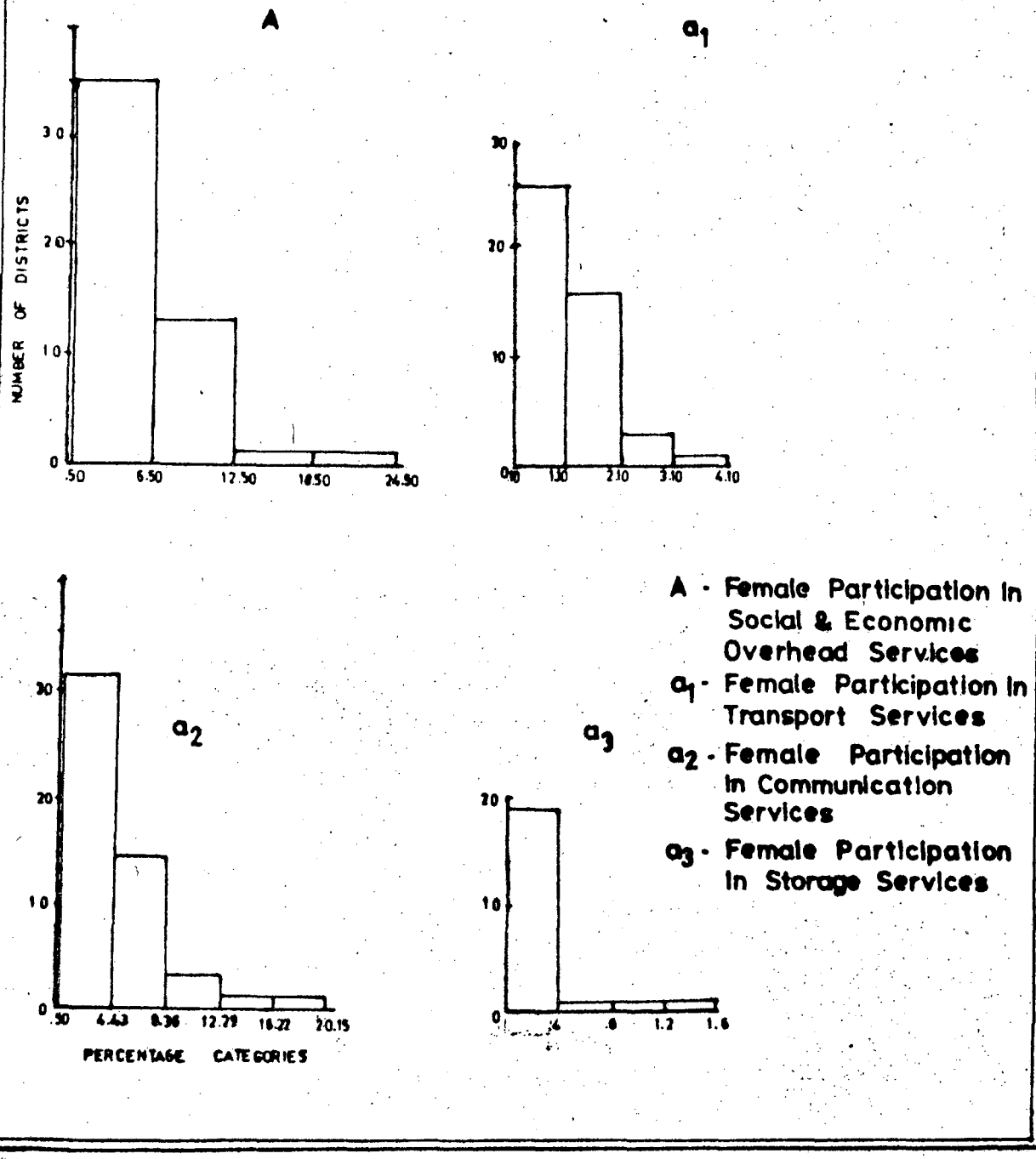
Distribution of Female Workers in Social and Economic Overhead Services

Districts				Districts			
A.				a^1			
0.50	- 6.50	35	L	0.50	- 4.43	31	VL
6.50	- 12.50	13	M	4.43	- 8.36	14	L
12.50	- 18.50	1	H	8.36	- 12.29	3	M
18.50	- 24.50	1	VH	12.29	- 16.22	1	H
				m 16.22	- 20.15	1	VH
		50				50	
a^2				a^3			
0.10	- 1.10	26	VL	00.0	- 0.4	19	VL
1.10	- 2.10	16	L	0.4	- 0.8	1	L
2.10	- 3.10	3	M	0.8	- 1.2	1	M
3.10	- 4.10	1	H	1.2	- 1.6	1	H
		46				22	

VL = Very low
L = Low
M = Medium
H = High
VH = Very high

A = Social and Economic Overhead Services
a1 = Transport Services
a2 = Communication Services
a3 = Storage Services

FEMALE PARTICIPATION — DISTRICT LEVEL (1971)



participation rates among the females in the above mentioned service (0.51 per cent). Taking the national average of 6.51 per cent, in Social and Economic Overhead Services, we find that altogether, 15 districts or 30 per cent of the districts have participation rates which clearly diverge from this norm. These districts are, Madras, Greater Bombay, Hyderabad, Ahmedabad, Bangalore, Nagpur, Dhanbad, Howrah, Agra, Thane, Chengalppattu, Tirunelveli, Dharwad, Nasik and Sholapur. In other words the first 6 districts fall in the first order districts[1]; the next four districts fall in the second order districts; Chengalppattu, Tirunelveli and Dharwad fall in the third order category, whereas, the last two districts come in the third category, whereas, the last two districts come in the fourth order districts. We can therefore, conclude that 40 per cent of these districts with higher female participation rates lie in the first order districts.

4.1.2 Table 4.6 gives data on the Transport Services. Here, 45 or 90 per cent of the districts fall in the

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1. The 50 ranked districts have been Quartiled to make the data more amenable to further analysis. Thus the districts 1-12 represents the Ist order districts followed by 13-24, - the 2nd Order districts; 25-37 - 3rd Order districts; and 38-50 - 4th Order districts. The 50 districts have initially being ranked in ascending order according to level of urbanization.

very low to low category ranging from 0.50 to 8.36 per cent. 3 or 6 per cent of the districts show a medium level of female participation, whereas 4 per cent of the districts show very high to high level of female participation. These two districts are Dhanbad (20.15 per cent) and Bangalore (14.95 per cent). Taking the all India average of 5.35 per cent, we find that 15 districts or 30 per cent of the total districts under consideration, have revealed a higher level of female participation. The 15 districts are Madras, Greater Bombay, Hyderabad, Ahmedabad, Bangalore and Nagpur (representing the first order districts).[2A] Howrah, Agra and Thane represent the second order districts. Chengalppattu, Tirunelveli and Dharwad are the third order districts and Nasik and Sholapur are the fourth order districts. This is illustrated in Figure . Thus, once again, Dhanbad (Bihar) represents maximum participation of 20.15 per cent, whereas Churu (Rajasthan) represents the least participation of 0.51 per cent.

4.1.3 The participation rates for Communication Services are given in Table 4.4 . There are only 46 districts, for which data for this service is reported.[2] But of

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2. 4 districts for which this data was not provided by the Census are Dhanbad, Bikaner, Jhansi and Churu. Refn PP 77-78

these 16 districts, we find that, 84 per cent of the districts fall in the very low to low category of female participation (the range being 0.10 to 2.10 per cent), 8.7 per cent of the districts show medium to high level of female participation (2.10 to 4.10 per cent). In 20 or 40 per cent of the districts female participation is more than the national average of 1.06 per cent. These districts are Madras, Greater Bombay, Calcutta, Hyderabad, Ahmedabad, Bangalore, Nagpur and Lucknow (representing first order districts), Coimbatore, Howrah, Pune, Thane (representing second order districts), Khasi and Jaintia Hills, 24 Parganas, Chengalppattu and Ambala (representing the third order districts), Kozikode, Jullundhur, Eranakulam and Amritsar representing the third order districts. Out of these districts, 17.4 per cent are accountable to the first order districts. The highest participation rate was found in Thane (3.95 per cent) and the lowest in Gwalior, 0.10 per cent.

4.1.4 In Table female participation in Storage Services is reported. This Service has not been properly developed in most of the districts. Thus, out of the 50 districts, only 22 districts allow for participation in this Service. Five out of the first order districts

(Bhopal, Indore, Gwalior, Lucknow and Nilgiris) and 7 out of the second order districts (Dehra Dun, Kanpur, Agra, Dhanbad, Bikaner, Rajkot and Ujjain) do not provide this service. Among the third order districts, Jamnagar, Bhavnagar, Surat, 24 Parganas, Ludhiana, Madurai, Jhansi, Jodhpur and Dharwad have no participation in the Storage Services either by male or female workers. Finally in the fourth order districts, Vadodra, Junagadh, Jaipur, Churu, Nasik, Jullundhur and Ratlam show a conspicuous absence of this Service. Thus 20 districts out of 22 districts have very low to low participation rates ranging between 0 to 0.8 per cent. In other words, these districts accounts for almost 90 per cent of the total districts in this low ranging category. When relating to the all India average of 0.10 per cent, we find that 3 districts (Greater Bombay, Calcutta and Nagpur) in the first order districts, 4 districts (Coimbatore, Howrah, Ajmer and Thane) in the second order district, 3 districts (Khasi and Jaintia Hills, Tirunelveli and Ambala) in the third order districts, and 6 districts (Kozidode, Patna, Ernakulam, Amritsar, Nasik and Sholapur) in the fourth order districts, had participation rates for female exceeding the national average for the urban areas in 1971. Tirunelveli (Tamil Nadu) showed the

highest female participation among the districts (1.52 per cent)[3]. The lowest rate was registered by Hyderabad (0.01 per cent).[4]

Taking the Social and Economic Overhead Services together, we find that, Dhanbad by virtue of it being an industrial centre has shown a very high female participation in both the social and Economic Overhead Services, as also in the sub-category of Transport Services, ~~as also in the sub-category of Transport Service~~. Likewise, Churu in Rajasthan showed a negligible participation of females in both the above mentioned categories. One can say that the highly urbanized, first order districts, offer little scope of participation for females in the Communication and Storage Services.

When we compare the female and the male participation rates in each of these districts, a very interesting picture emerges. Thus, in Madras district, males predominate over females as far as participation in

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3. Tirunelveli falls in the 3rd order districts according to level of urbanization.

4. Hyderabad fall in the Ist order districts according to level of urbanization.

Socio-Economic Services are concerned. Their respective shares are 30.62 and 10.21 per cent. However, there is not much of a difference in the rate of participation between females and males in Communication Services which are 2.84 per cent and 2.91 per cent, respectively. This is true of Storage Services too. In Greater Bombay, Female participation in storage services (0.36 per cent) takes precedence over the male participation rate (0.31 per cent). Calcutta in fact reveals, that females are more in Communication Services (2.06 per cent) than males (1.71 per cent). In Hyderabad, Storage Services offer little employment opportunities to either the females or the males. Same is true of Ahmedabad and Bangalore. In Nagpur, females take an edge over the male participation rates in Storage Services (0.53 per cent against 0.25)per cent). In Lucknow, females have a higher participation rate in Communication Services (1.46 per cent) as against the males (1.39 per cent) in the urban areas. In Coimbatore district, the female participation in Storage Services is relatively higher than the males (0.13 and 0.07 per cent, respectively). Dhanbad, incidentally, reveals the highest participation rates for both males and females in Social and Economic Overhead Services, 33.81 per cent and 20.15 per cent,

respectively. Howrah in West Bengal, shows a higher participation for females than males in Communication Services i.e., 2.81 per cent and 2.34 per cent, respectively. Pune does not however, show much variation between females and males as far as participation in Communication and in Storage Services is concerned. Ajmer shows a higher participation for females in Storage Services i.e., 0.18 per cent as against males (0.01 per cent). Thane's case is rather interesting where female participation in Communication Services is far higher (3.95 per cent) as against the males (2.63 per cent). Similarly for the Storage Services too, female participation relatively speaking is higher than the males. In Khasi and Jaintia Hills (Meghalaya) female participation in Storage Services far exceeds the male participation for the same viz. 1.07 and 0.01 per cent, respectively. 24 Parganas in West Bengal maintains the predominance of females over males in Communication Services (2.85 per cent and 2.47 per cent respectively). In Chengalppattu Tamil Nadu) though the Social and Economic Overhead Services are entirely male dominated, yet in the Storage Service sub-category, female participation (0.04 per cent)

is higher than the male participation (0.02 per cent) in urban areas. Same is the case in Tirunelveli in Tamil Nadu where female participation for Storage Services is higher (1.52 per cent) than for the males (0.06 per cent). Ambala also shows a similar pattern. In Ernakulam in Kerala female participation in Communication Services is higher (1.46 per cent) as against male participation of 1.31 per cent. In case of Storage Service both Ernakulam district and Amritsar in Punjab show relatively higher participation rates for the females in contrast to the males.

We can thus state that, female participation in social and economic overhead services is rather low as compared to males. However, some districts do emerge as an exception namely Thane in Maharashtra and Tirunelveli in Tamil Nadu. In fact, Thane provides for the maximum participation of females (3.95 per cent) which is more than the rates for the males in all the districts as well as for the all India average of 1.06 per cent in Communication Services. Tirunelveli has the maximum participation of females in Storage Services (1.52 per cent) both in terms of the participation rates of males as well as in terms of the all India average (0.10 per cer

Indeed, West Bengal as a state provided for maximum opportunities to women in Communication Services, especially in the highly urbanized districts of Calcutta and Howrah.

4.1.2 TRADE SERVICES:

4.2 From Table 4B which gives the data for Trade Services, we find that 32 districts fall within the range of very low to low category of female participation (2 to 12 per cent) i.e., 64 per cent of the total districts fall in the lowest category of female participation. There are 10 districts which show a medium level of female participation ranging between 12 to 17 per cent and 8 districts show high to very high participation of females in urban areas (17-27 per cent). These 8 districts are Nagpur, Coimbatore, Khasi and Jintia Hills, Madurai, Chengalppattu, Dharwar, Nasik and Sholapur. The highest participation rates are found in the district of Madurai in Tamil Nadu (24.25 per cent) for the females and the lowest by Kozikode in Kerala) (2.10 per cent).

Taking the all India average of 13.51 per cent we find that there are altogether 12 districts which surpass this average. Of these 12 districts, 2 fall in the first order or highly urbanized districts in India namely, Hyderabad and Nagpur, 1 in the second order

Table - 4B

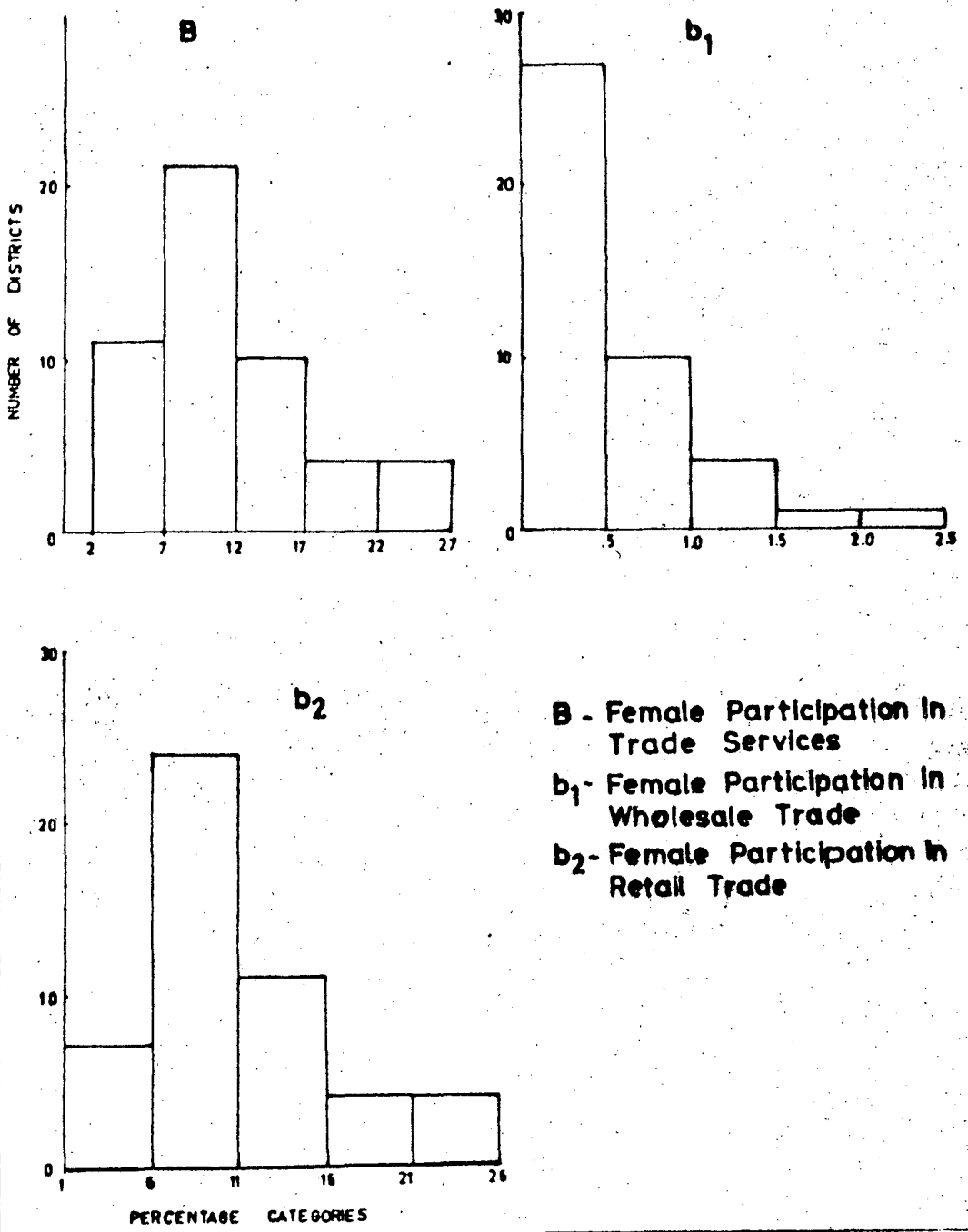
Distribution of Female Workers in Trade Services

Districts				Districts			
B				b_1			
2.0	- 7.0	11	VL	0.0	- 0.5	27	VL
7.0	- 12.0	21	L	0.5	- 1.0	10	L
12.0	- 17.0	10	M	1.0	- 1.5	4	M
17.0	- 22.0	4	H	1.5	- 2.0	1	H
22.0	- 27.0	4	VH	2.0	- 2.5	1	VH
		50				43	
b_2							
1.0	- 6.00	7	VL				
6.0	- 11.00	24	L				
11.0	- 16.00	14	M				
16.0	- 21.00	4	H				
21.0	- 26.00	4	VH				

B = Trade Services
b_1 = Wholesale Services
b_2 = Retail Services

VL = Very low
L = Low
M = Medium
H = High
VH = Very high

FEMALE PARTICIPATION – DISTRICT LEVEL (1971)



districts namely Coimbatore, 7 (or 58 per cent) in the third order districts, namely, Khasi and Jaintia Hills, Surat, Madurai, Chengappattu, Tirunelveli, Jhansi and Dharwar. There are only two districts in the fourth order or the least urbanised category, namely, Nasik and Sholapur which show a higher rate than the national average. This is illustrated in Figure PP 146 .

4.2.1 When we consider the sub-section of Wholesale Services[5] within the Trade Services, we find that, 37 dist districts have very low to low rate of female participation ranging between 0 to 1.0 per cent (See Table). The lowest participation rate has been reported by the district of Lucknow (0.09 per cent). On the other hand, there were just 4 districts which showed medium level of female participation ranging between 1 to 1.5 per cent. These districts were Madras, Madurai, Chengalppattu Tamil Nadu and Dharwar Karnataka. Districts which showed very high rates of participation were Coimbatore (1.90 per cent) and Nasik (2.54 per cent).

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5. In this category only 43 district provide this Service. Districts which do not provide Wholesale Services are Bhopal, Nilgiri (Tamil Nadu) Dhanbad (Bihar), Bikaner (Rajasthan), Jhansi (U.P.) and Churu (Rajasthan).

Taking the national average of 0.74 per cent, we find that, 11 districts have shown a higher rates of female participation. These districts are Madras, Greater Bombay (belonging to the highly urbanized or first order districts); Coimbatore and Howrah (second order districts), Madurai, Chengalpattu and Tirunelveli and Dharwar (third order districts) and finally Ernakulam, Nasik and Amravati (fourth order districts). Of these districts Howrah and Ernakulam have female participation rates just equal to the national average. One can thus say, that, Wholesale organized Services requiring certain amount of skill have not been adequately represented by the females either in the highly urbanized or in the least, urbanized districts.

4.2.2 In the Retail Trade Services which are more labour intensive, one expects to find higher rates of participation in the smaller urban areas. Thus, from Table , relating to female participation in Retail Trade Services, we find that 31 districts out of 50 under study have very low to low participation for female, ranging between 1 to 11 per cent. That is to say around 62 per cent of the districts have rather low participation rates. Another 11 districts have medium level of female participation between 11 to 16 per cent and only 8 districts show very high level of female participation for the urban

areas. These 8 districts are, Khasi and Jaintia Hills Meghalaya, Madurai, Dharwar, Chengalppattu, Nagpur, Nasik and Sholapur. The highest female participation rates were documented by the district of Khasi and Jaintia Hills viz: 23.19 per cent. The lowest participation rate was recorded for Kozikode in Kerala (1.91 per cent). However, 12 districts or 24 per cent of the districts show female participation rates which are higher than the national average of 12.77 per cent for the Retail Trade Services in urban areas. Of these 12 districts, 2 are in the first order highly urbanized districts namely Hyderabad and Nagpur; 7 are in the second order districts (Khasi and Jaintia Hills, Surat, Madurai, Chengalppattu, Tirunelveli, Jhansi and Dharwar); and 3 are in the fourth order districts (Junagadh, Nasik and Sholapur). There are no districts lying in the third order.

In conclusion, we can state that Trade Services have been the domain of male workers and in most cases, the Wholesale Service has not been developed enough to allow for a larger participation of both males and females. This is substantiated by the fact,

that, female participation for India as a whole in Trade Services was 13.51 per cent, whereas for males it was 28.77 per cent. In comparing female to male participation in Wholesale Trade Services, one finds that 11 districts out of 43 or roughly 26 per cent of the districts showed a higher participation of females than males. These districts are Lucknow (0.09 per cent for the females as against males 0.08 per cent); Ajmer (0.27 per cent for females, as against 0.19 per cent for the males); Agra (0.24 per cent for females, against males of 0.23 per cent) Ujjain (0.37 per cent females, against males 0.03 per cent), Jamnagar (0.20 per cent females against males 0.33 per cent), Jaipur (0.15 per cent females against males 0.10 per cent), Ratlam (0.20 per cent females against males 0.03 per cent) and Nasik (2.54 per cent females against males 1.59 per cent). Jhansi and Jodhpur, show a great deal of affinity between male and female participation rates. Indeed, minimum participation rates for the males is only 0.03 per cent, whereas for females it is 0.09 per cent. Though the female participation rates appear rather neglible in terms of their proportion but when we consider the underdevelopment of this Service, the females do have a representation along

with the males which may be of the order of 12.16 per cent, taking the national average of 0.74 per cent as a norm. Ujjain in Madhya Pradesh has the least male participation in Whblesale Services (0.03 per cent). However, in the very same district mentioned above, females predominate in this particular Service 0.37 per cent. Same is true of Nasik. It may be mentioned that 58 per cent of the districts having female participation rates in Trades Services above the national average lie in the third order districts, having level of urbanization ranging between 35.31 per cent to 31.39 per cent. Similarly 58 per cent of the districts having female participation in Retail Trade Services above the national average, lie in the second order districts, with level of urbanization ranging between 47.71 per cent to 35.55 per cent.

4.31 Financial Services, despite the fact, that their development is a post-independence phenomenon have started coming up in a very bigmway. We thus find that according to Table 4C , 84 per cent of the districts (out of 50 districts) have female participation rates in urban areas which is very low ranging from 0.05 per cent to 2.05 per cent. Another 14 per cent have medium level participation rates ranging from 2.05 to 4.05 per cent.

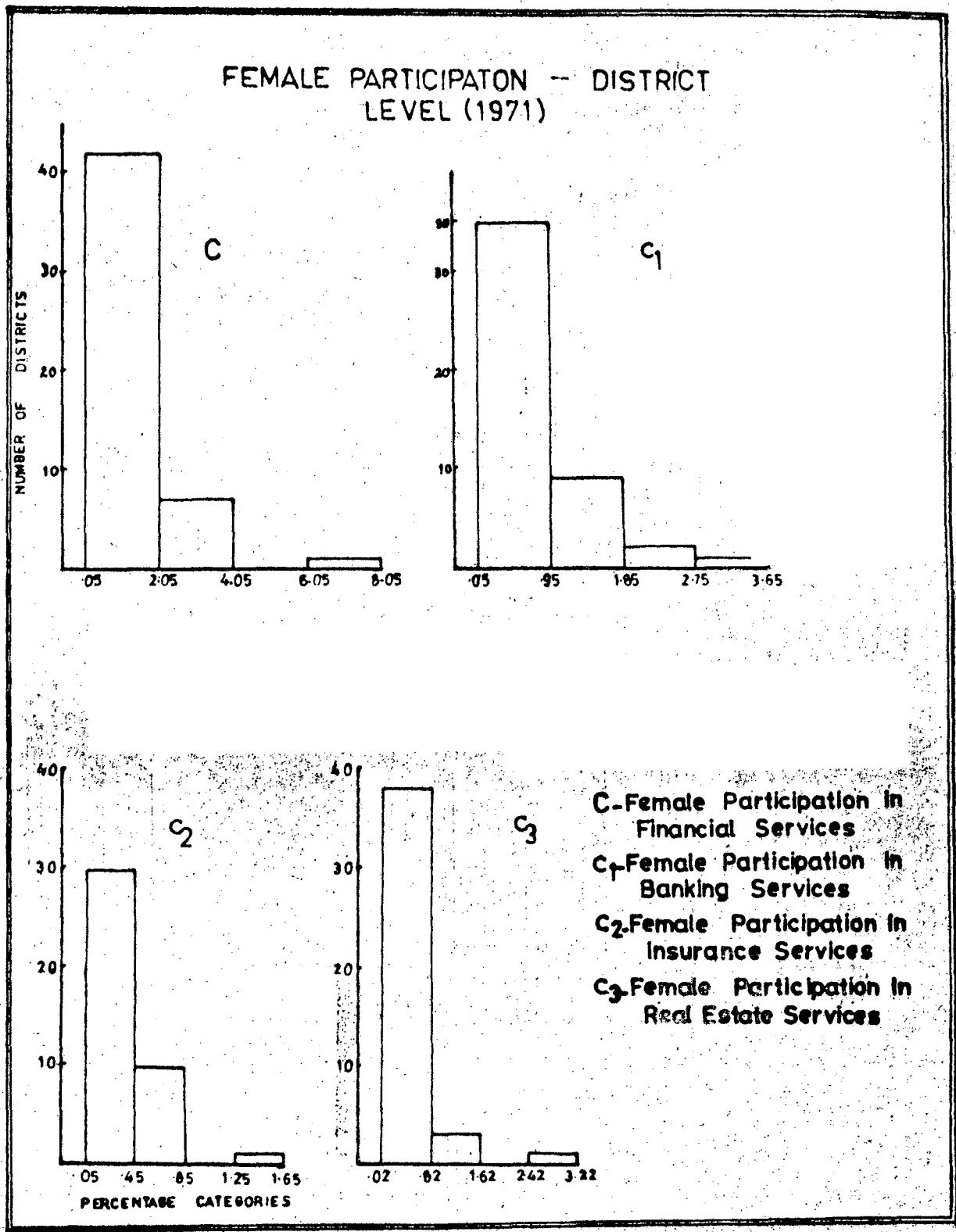
Table - 4.C

Distribution of Female Workers in Financial Services

C					C_1				
	Districts					Districts			
	0.05	- 2.05	42	L		0.05	- 0.95	35	VL
	2.05	- 4.05	7	M		0.95	- 1.85	9	L
	4.05	- 6.05	0	H		1.85	- 2.75	2	M
	6.05	- 8.05	1	VH		2.75	- 3.65	1	H
			50					47	

C_2					C_3				
	Districts					Districts			
	0.05	- 0.45	30	VL		0.20	- 0.82	38	VL
	0.45	- 0.85	10	L		0.82	- 1.62	3	L
	0.85	- 1.25	0	M		1.62	- 2.42	0	M
	1.25	- 1.65	1	H		2.42	- 3.22	1	H
			41					42	

C	=	Finance Services	VL	=	Very low
C_1	=	Banking Services	L	=	Low
C_2	=	Insurance Services	M	=	Medium
C_3	=	Real Estates Services	H	=	High
			VH	=	Very high.


FEMALE PARTICIPATON -- DISTRICT LEVEL (1971)
NUMBER OF DISTRICTS
C
C1
C2
C3
PERCENTAGE CATEGORIES
C-Female Participation in Financial Services
C1-Female Participation in Banking Services
C2-Female Participation in Insurance Services
C3-Female Participation in Real Estate Services

The lowest participation rate for females in Financial Services was recorded by Tirunelveli in Tamil Nadu, (0.09 per cent) and the highest by Greater Bombay (7.68 per cent). Taking the national average of 1.83 per cent, we find that 13 districts in all have female participation rates exceeding it. Six such districts are in the first order having level of urbanization ranging between 100 to 42.24 per cent. These districts are Madras, Greater Bombay, Calcutta, Hyderabad, Ahmedabad, and Bangalore. Two of these districts, Howrah and Thane, come in the second order districts with urbanization ranging between 47.71 to 35.55 per cent. Two namely, Surat and Dharwar are in the third order districts (urbanization being 35.31 to 31.39 per cent) and 3 namely Jaipur, Ernakulam and Sholapur are in the fourth order districts (urbanization being 30.83 to 27.36 per cent).

Comparing the female to male participation rates, we find that male participation rates are higher (5.10 per cent) as against females (1.83 per cent) for the urban areas.

4.3.1 When we analyse the Banking Services within the Financial Services, we find that, there are three districts, (See Table 4.C) which have not registered any participation in it. These districts were Gwalior, Churu and Amravati. So taking the 47 districts, we find that 93 per cent of the districts have female participation rates which varies between very low to low, having a range of 0.05 to 1.85 per cent. There are, however, only 3 districts which have a medium to high level of female participation ranging between 1.85 to 3.65 per cent. The lowest participation was observed for the district of Patna (0.06 per cent) and the highest for Greater Bombay (3.48 per cent). The national average for Banking Services, for female participants, is 0.91 per cent. Thus, there are 12 districts with a higher than the average participation rate. These districts are Madras, Greater Bombay, Hyderabad, Ahmedabad and Bangalore in the first order districts (with urbanization levels ranging between 100 to 49.24 per cent), Howrah, and Thane in the second order districts (with urbanization levels ranging between 47.71 to 35.55 per cent); Surat in the third order district (urbanization being 35.31 to 31.39 per cent) and Vadodra, Jaipur,

Jullundhur and Ernakulam in the third order districts (urbanization level being 30.83 to 27.36 per cent).

4.3.2 When we consider Insurance Services, which contributes only 14.5 per cent to the total financial services in terms of female employment, we find that, there are 9 districts which do not account for this service. These districts are, Nilgiri, Agra, Ujjain, Jamnagar, Tirmunelveli, Jhansi, Bhavnagar, Jodhpur, and Junagadh. Therefore, taking the 41 districts, we find that, 97 per cent of the districts have very low to low rate of female participation ranging between 0.05 to 0.85 per cent and only 3 per cent of the districts have female participation which is very high. The lowest participation for females in urban areas was recorded for Khasi and Jaintia Hills (0.05 per cent) and the highest in Greater Bombay (1.46 per cent). If we were to take the national average of 0.32 per cent for Insurance Services, we find that altogether 16 districts show a distinct inclination towards higher participation. These districts are Madras, Greater Bombay, Calcutta, Ahmedabad, Indore, Bangalore, and Nagpur in the first order urbanized districts (100 to 49.24 per cent). Dhanbad, Howrah, Pune, Ajmer and Thane

in the second order urbanized districts (47.71 to 35.55 per cent), 24 Parganas, Surat, and Dhdrwar in the third order urbanized districts (35.31 to 31.39 per cent) and Churu in the fourth order urbanized districts (30.83 to 27.36 per cent).

4.3.3 The share of Real Estate as given in Table is 31 per cent in the Financial Services. This service was non-existant in 8 districts in 1971 namely, Bhopal, Nilgiri, Ujjain, Jhansi, Patna, Junagadh, Ratlam and Amravati. Thus, out of the 42 districts, we find that 98.0 per cent of the districts had participation rates for females ranging from very low to low (0.02 to 1.62 per cent), the lowest being recorded for Tirunelveli (0.02 per cent). The highest participation of females was indexed by Greater Bombay (2.74 per cent). Thus, we find, 11 districts which show females participation rates exceeding the national average of 0.60 per cent. These districts are, Madras, Greater Bombay, Calcutta and Hyderabad in the first order urbanized districts (100 - 49.24 per cent); Thane in the second order urbanized districts (47.71 to 35.55 per cent), Khasi and Jaintia Hills, 24 Parganas, and Dharwar in the third order urbanized districts (35.31 to 31.39 per cent) and Kozikode, Ernakulam and Sholapur in the fourth order urbanized districts (30.83 to 27.36 per cent).

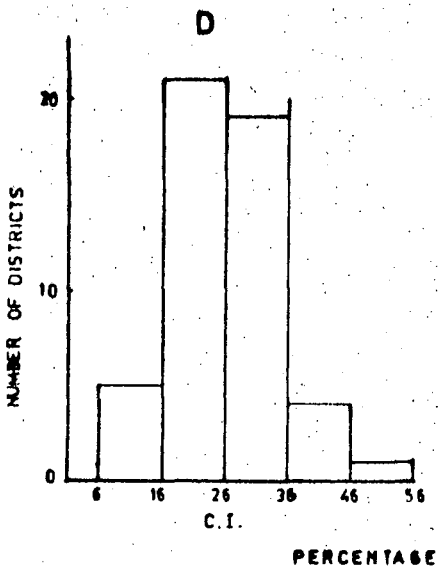
Comparing the female to male participation rates for the urban areas brings out an interesting pattern. As have been mentioned in the preceding section, this Service being the least developed accounts for a low level of participation, both for the males (5.10 per cent) and females (1.83 per cent). Thus, Bombay provides for greater participation of females (1.46 per cent) than males (1.21 per cent) in Insurance Services. Dehra Dun has a higher female participation (0.12 per cent) in Insurance Service than males (0.08 per cent). In case of Dhanbad, however, there is not much of a difference between the male and female participation rates for the Insurance Services (0.49 and 0.48 per cent), respectively. Pune records a higher female participation in Insurance Service (0.57 per cent), as against the male participation of 0.48 per cent. The same is the case of Bikaner (0.21 per cent) for females and (0.15 per cent) for the males. Jhansi does not provide much scope either for the females or the males as far as participation in Financial Services is concerned i.e. 0.35 and 0.74 per cent respectively. In Jodhpur too, there is a gap between male and female participation in Real Estate Services i.e. 0.11 and 0.13 per cent, respectively. In Dharwar, female participation predominates in Insurance Service over that of the males

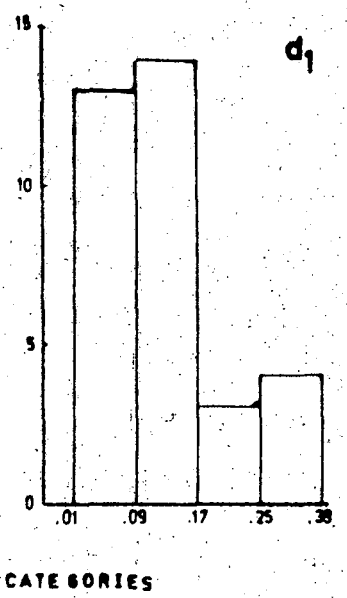
i.e. 0.36 per cent and 0.24 per cent, respectively. In Vadadora, however, there is a significant variation between female (0.29 per cent and male participation (0.30 per cent) in Insurance Services. Churu accounts for a higher female participation (0.43 per cent) as compared to males (0.12 per cent) in Insurance Services. Ratlam stands out as a district, where female participation for the urban areas in Financial Service is more than the male rates i.e., 0.61 per cent and 0.26 per cent respectively. So also in Banking Service where the participation rates are 0.40 per cent for females and.10 per cent for males. In Insurance too, female participation (0.20 per cent) is higher than the male rates (0.16 per cent). In Sholapur district, the difference between male and female participation for Insurance Services is rather marginal.

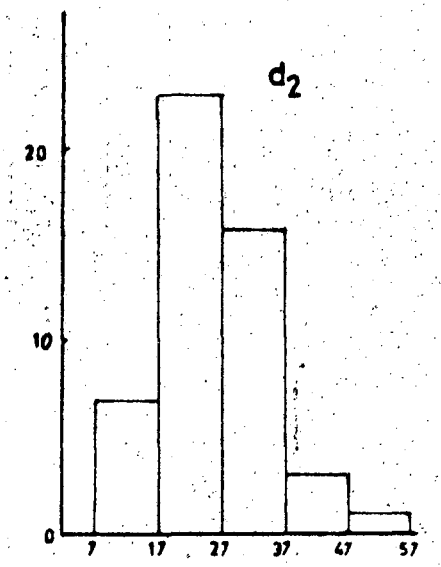
4.4 SERVICES LINKED TO CONSUMPTION:

4.4 Services linked to Consumption: These Services have a special significance for the female participation, especially, since most of the activities here, specially Personal Services are basically an extension of household work. As such the incorporation of females into these services has been much smoother, though one cannot actually vouch for their higher status in these Services.

FEMALE PARTICIPATION DISTRICT LEVEL (1971)







D Female Participation In Private Consumption Services

d_1 Female Participation In Legal Services

d_2 Female Participation In Personal Services

4.4.1 Considering the Services linked to Private Consumption, one finds that, females are more represented here than males, and their share is 28.14 per cent as compared to the 12.17 per cent of the males. There are thus, 26 districts out of 50, which have very low to low participation rates for females, ranging between 6 to 26 per cent. Around 38 per cent of the districts account for a medium participation rate for females in urban areas, ranging between 26 to 36 per cent. (Table 4D). The least participation rate for females in this service being recorded by Jullundhur viz., 747 per cent. Five districts, however, have very high to high level of female participation ranging between 36 to 56 per cent. The highest participation was registered by the district of Calcutta i.e. 52.26 per cent. Taking the average of 28.14 per cent for the nation as a whole, we find that, 19 districts show very high participation rates. These districts are Greater Bombay, Calcutta, Hyderabad, Indore, Lucknow and Nilgiris which fall in the first order urbanized districts (100 to 49.24 per cent); Dhanbad, Howrah, Rajkot and Ujjain in the second order urbanized district (47.71 per cent to 35.55 per cent); Jamnagar, 24 Parganas, Surat, Jhansi, Bhavnagar in the third order urbanized districts, (35.31 to 31.39 per cent);

Table - 4-D

Distribution of Female Workers in Private Consumption Services

D			Districts		d_1			Districts	
6.06	-	16.0	5	VL	0.01	-	0.09	13	VL
16.0	-	26.0	21	L	0.09	-	0.17	14	L
26.0	-	36.0	19	M	0.17	-	0.25	3	M
36.0	-	46.0	4	H	0.25	-	0.33	4	H
			50					34	

d_2				
7.0	-	17.0	7	VL
17.0	-	27.0	23	L
27.0	-	37.0	16	M
37.0	-	47.0	3	H
47.0	-	57.0	1	VH
			50	

D = Private Consumption Services
d_1 = Legal Services
d_2 = Personal Services

VL = Very low
L = Low
M = Medium
H = High
VH = Very high

Kozikode, Patna, Ernakulam, Junagadh and Ratlam in the fourth order urbanized districts (30.83 to 27.36 per cent). So we thus find that only 38 per cent of the districts show this service to be well developed i.e. where the female participation rates are significant.

4.4.2 When we assess the Legal Services from Table we find the distinctive male bias predominating. In this Service there are 0.70 per cent males and only 0.09 per cent females.* (6) Indeed, there are just 34 districts or 68 per cent of the districts which offer opportunities to the females in the Legal sphere. There are 16 districts where this service is not developed at all and do not allow for opportunities for both males and females. These districts are, Coimbetore, Rajkot, Agra, Jamnagar, Madurai, Jodhpur, Dharwar, Ambala, Kozikode, Churu, Junagadh, Amritsar, Ratlam, Amravati, Tirumelveli, and Sholapur. One thing which is very apparent is that the highly urbanized districts have provided opportunities for this service both for females and males.

Thus taking the 34 districts, we find, that 27 of the districts have very low to low participation in Legal Services in the urban areas, the range being 0.01 to 0.17 per cent. Three districts, Gwalior, Lucknow and Howrah,

* See appendix 4a & 4b.

show medium level of female participation ranging between 0.17 to 0.25 per cent. Four districts show very high female participation in relative terms namely, Greater Bombay, Madras, Indore and Ernakulam ranging between 0.25 to 0.33 per cent. Observing an average of 0.09 per cent, we find that 26 districts (or 76 per cent of the districts) have a higher female participation rate for the urban areas. Ten districts or 38 per cent of the districts fall in the first order urbanized districts with a level of urbanization between 100 to 49.24 per cent; 8 districts or 30 per cent of the districts fall in the second order urbanized districts (47.71 per cent to 35.55 per cent); 5 districts fall in the third order urbanized districts (of 35.31 to 31.39 per cent), 3 districts fall in the fourth order urbanized districts (30.83 to 27.36 per cent). In conclusion, we can state that a distinct urban bias exists in case of Legal Services offering opportunities for females. This is amply brought about by Figure.

4.4.3 When we take the Personal Services which forms the main domain of female workers, we find that, 30 districts show very low to low level of female participation ranging between 7.0 to 27.0 per cent, 16 districts

represent a medium level of female participation, ranging between 27 to 37 per cent, and only 4 districts show a very high to high level of female participation. These districts are Calcutta, Nilgiris, Kozikode and Eranakulam. The highest participation rate for the females in Personal Services is recorded in Calcutta (52.13 per cent) and the lowest in Jullundhur (7.37 per cent). On the basis of the national average of 28.05 per cent, we find that, 19 districts have shown a higher level of female participation for the urban areas. These districts are Greater Bombay, Calcutta, Hyderabad, Indore and Nilgiris in the first order urbanized districts (100 to 49.24 per cent); Dhanbad, Howrah, Rajkot and Ujjain in the second order urbanized districts (47.71 to 35.55 per cent); Jamnagar, 24 Parganas, Surat, Jhansi and Bhavnagar in the third order urbanized districts (35.31 to 31.39 per cent) and Kozikode, Patna, Ernakulam, Junagadh and Ratlam in the fourth order urbanized districts (30.83 to 27.36 per cent). We, therefore, find that participation of females in Personal Service has been almost equitable in all the four order urbanized districts, showing thereby its ubiquitous character.

When we take the male participation rates for the Private Consumption Services as a whole and compare it to the female rates, we find that for the females, it assumes a second place (28.14 per cent in terms of participation) whereas for the males it takes the fourth position, (2.17 per cent). In case of the sub-categories of Private Consumption Services, namely, Legal Services, we find the dominance of males (0.70 per cent) as against females (0.09 per cent). However, for the Personal Service female participation (08.05 per cent) is higher than the male participation (11.47 per cent). Taking all the 50 districts, we do find some very striking features. As far as the Legal Services are concerned males, as mentioned above, dominate over females in all the districts. In the case of Personal Services however, females dominate over males. However, exceptions are found in the districts of Dehra Dun, where females and male participation rates do not vary much in case of Personal Services for the urban areas namely 17.69 and 16.24 per cent, respectively. This is true also in the case of Amritsar where female participation rates are 13.70 per cent and male participation rates are 12.33 per cent. So is the case in Churu where female participation rates are 15.38 per cent

and 12.70 per cent are for the males. Ludhiana in Punjab shows a higher male participation (16.49 per cent) than the female rate of 9.27 per cent in Private Consumption Services. Likewise in Jullundhur, male participation in Private Consumption Services is higher than for the females i.e. 16.08 per cent and 7.47 per cent respectively. This unique pattern can be explained by the fact, that, with development women tend to shift away from the Personal Consumption Services, which represent the traditional activities of women. Thus, Punjab which represents one of the developed states of India, highlights this pattern.

4.4.4 Collective Consumption Services: As has been stated previously the range of Services provided by this category is very diversified, from professional oriented services like Medicine, Health and Education to Sanitation. These are the basic Services which all urban areas provide and thus, there is no dearth of opportunity for either the females or the males to participate in them. However, the openess or closed character of a society in a region may greatly determine the extent to which females participate in the available services. Indeed, it is only in the most urbanised areas that female participation tends to cut across existing

cultural boundaries. Even then a higher female participation is not envisaged. This can be understood by the fact, that industrialization and urbanization are a pretty recent phenomenon in India and in terms of development we have yet to reach the stage of 'High Mass Consumption'.[6]

From Table. 4E we can see that 22 districts have very low to low female participation rates ranging between 30.0 per cent to 53.0 per cent. 17 districts fall in the medium level category, with participation rates ranging between 53.0 to 64.5 per cent. Thus the lowest participation for the females in the above mentioned Service was documented in the district of Calcutta (36.23 per cent). Eleven districts show female participation ranging between high to very high rates viz. 64.5 per cent to 87.5 per cent. These 12 districts are, Gwalior, Dehra Dun, Kanpur, Bikaner, Ajmer, Jodhpur, Jaipur, Jullundhur, Amritsar, Ambala and Ludhiana. Of these district maximum female participation 86.53 per cent was observed in Jullundhur district. When we consider the national average of 50.01 per cent, we find that altogether 34

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6. W.W.Rostow. The Stages of Economic Growth: A Non-Communist Manifesto, Cambridge University Press.

Table - 4.2

Distribution of Female Workers in Collective Consumption Services

Districts			Districts		
E			**e_1**		
30.0 - 41.50	3	VL	1.40 - 7.40	24	VL
41.5 - 53.0	19	L	7.40 - 13.40	17	L
53.0 - 64.5	17	M	13.40 - 19.40	6	M
64.5 - 76.0	8	H	19.40 - 25.40	2	H
76.0 - 87.5	3	VH	25.40 - 31.40	1	VH
	50			50	
e_2			**e_3**		
5.50 - 7.50	10	VL	14.00 - 26.00	15	L
7.50 - 9.50	17	L	26.00 - 38.00	29	M
9.50 - 11.50	16	M	38.00 - 50.00	2	H
11.50 - 13.50	6	H	50.00 - 62.00	4	VH
13.50 - 15.50	1	VH			
	50			50	

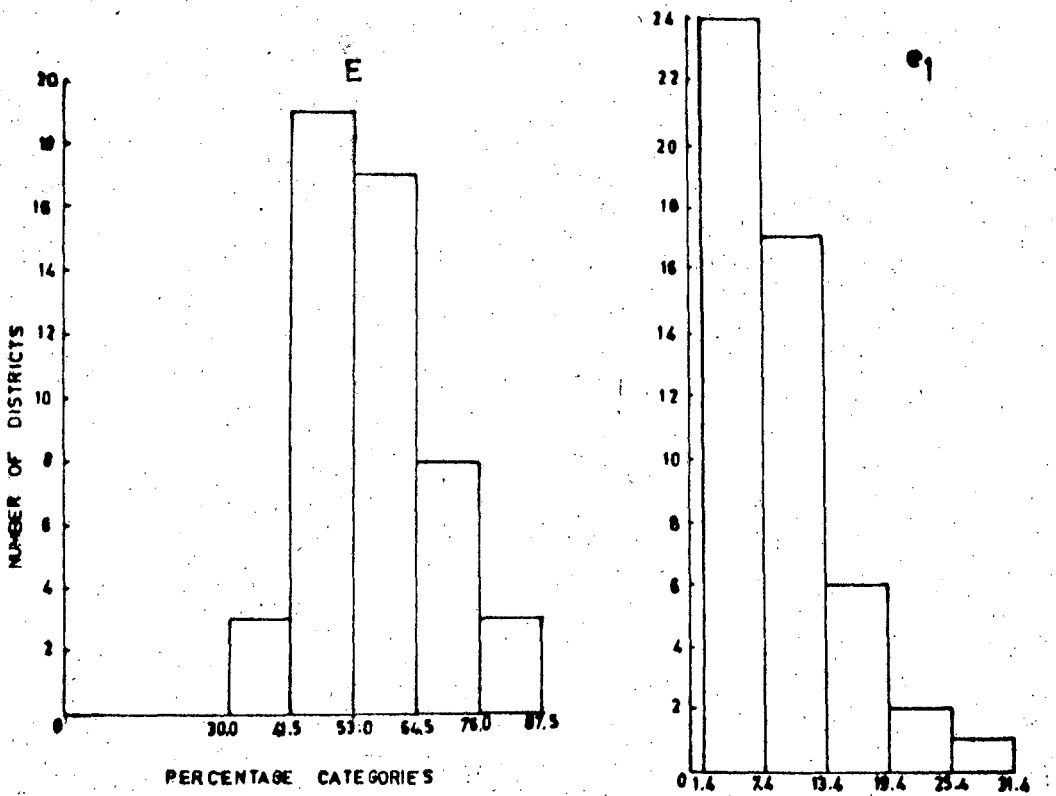
	Districts	
e_4		
0.20 - 0.90	26	L
0.90 - 1.60	14	M
1.60 - 2.30	8	H
2.30 - 3.00	2	VH
	50	
e_6		
0.15 - 0.95	34	VL
0.95 - 1.75	10	L
1.75 - 2.55	4	M
2.55 - 3.55	1	H
3.55 - 4.15	1	VH
	50	

	Districts	
e_5		
0.10 - 1.14	45	VL
1.14 - 2.18	3	L
2.18 - 3.22	0	M
3.22 - 4.26	0	H
4.26 - 5.30	1	VH
	49	
e_7		
0.04 - 3.09	16	VL
3.09 - 6.14	15	L
6.14 - 9.19	12	M
9.19 - 12.24	5	H
12.24 - 15.29	1	VH
	49	

E = Collective Consumption Services
e_1 = Public Services
e_2 = Medicine and Health Services
e_3 = Education Services
e_4 = Community Services
e_5 = Recreational and Cultural Services
e_6 = Restaurant and Hotel Services
e_7 = Sanitation Services

VL = Very low
L = Low
M = Medium
H = High
VH = Very high

FEMALE PARTICIPATION DISTRICT LEVEL (1971)



E = Female Participation in Collective Consumption Services

e_1 = Female Participaton in Public Services

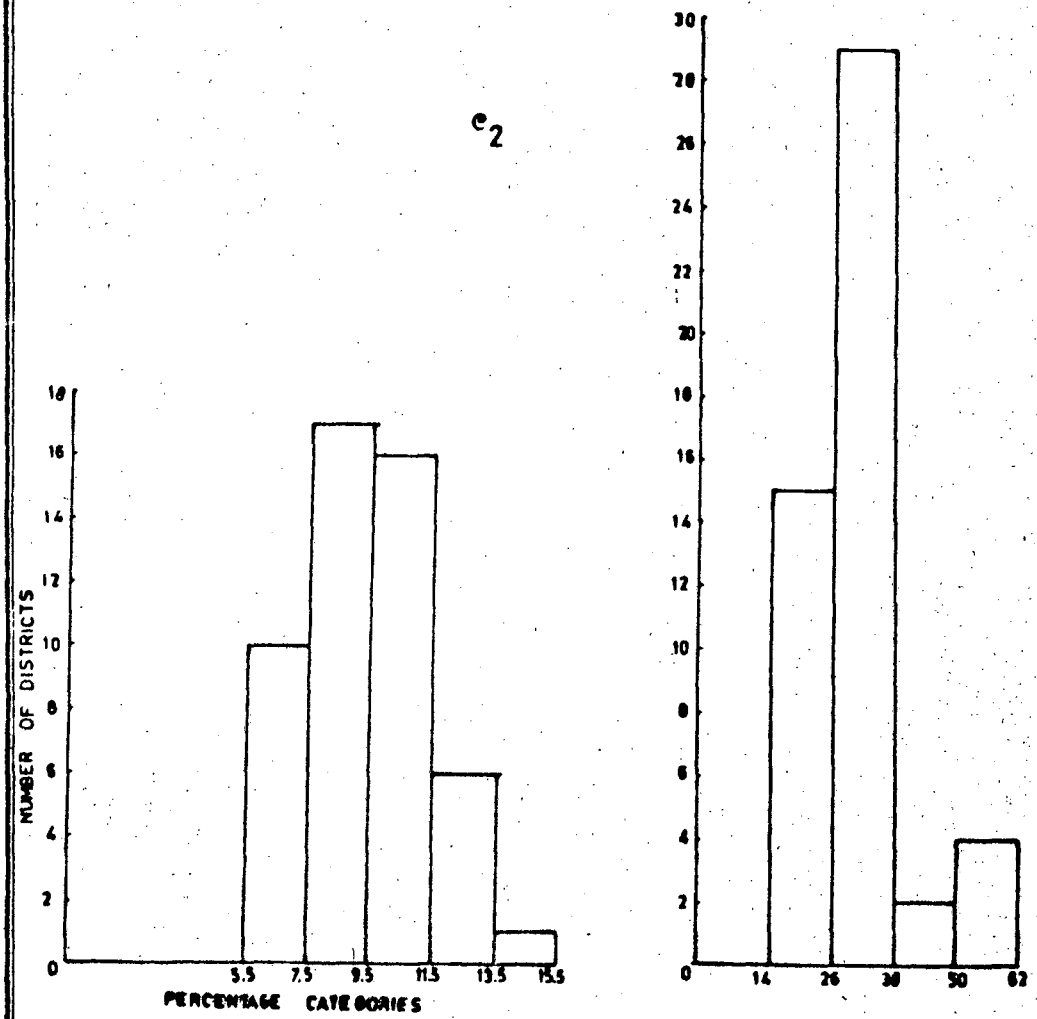
districts show a very high rate of female participation in urban areas. Of these 34 districts, 7 districts fall in the first order districts urbanization level between 100 to 49.24 per cent namely, Madras, Bhopal, Ahmedabad, Indore, Bangalore, Gwalior and Lucknow; 9 districts are in the second order(urbanization level between 47.71 to 35.55 per cent), namely, Dehra Dun, Kanpur, Pune, Bikaner, Rajkot, Ajmer, Agra, Thane and Ujjain, 10 districts in the third order (urbanization level between 35.31 per cent to 31.39 per cent) namely, Jamnagar, 24 Parganas, Ludhiana, Madurai, Changalpattu, Tirunelveli, Jhansi, Bhavnagar, Jodhpur and Ambala. Finally 8 districts are in the fourth order districts (urbanization level between 30.83 per cent to 27.36 per cent) namely, Vadodra, Patna, Jaipur, Jullundhur, Churu, Junagadh, Amritsar and Amravati.

4.4.5 When we consider the female participation in Public Services, (See Table 4C) we find that 41 districts have a very low to low participation in urban areas ranging between 1.40 per cent to 13.40 per cent; 6 districts show a medium level of participation ranging between 13.40 per cent to 19.40 per cent and only 3 districts show a high to very high level of female participation ranging between 19.40 per cent to 31.40 per cent. Thus the highest

participation for the female in public services was registered in the district of Churu (27.44 per cent) and the least in Ratlam (1.41 per cent). Comparing the district level female participation rates for the urban areas with the national average of 7.32 per cent, we find that 28 districts show high rates of participation. These districts are Madras, Greater Bombay, Hyderabad, Bhopal, Bangalore and Lucknow in the first order urbanized districts; Dehra Dun, Kanpur, Howrah, Pune, Bikaner, Rajkot and Thane in the second order urbanized districts; Khasi and Jaintia Hills, 24 Parganas, Surat, Jhansi, Bhavnagar, Jodhpur and Ambala in the third order urbanized districts and Kozikode, Vadodra, Jaipur, Jullundhur, Churu, Ernakulam, Junagadh and Amritsar in the fourth order urbanized district. In conclusion, we can state that Public Services have become an essential part of the urban set up, employing large amount of labour, both male and female.

4.4.6 From Table 4.6 which gives data on Medicine and Health Services, we find that, 27 districts out of 50 have very low to low female participation rates ranging between 5.50 to 9.50 per cent in the urban areas; 16 districts fall in the medium level ranging between 9.50 per

FEMALE PARTICIPATION – DISTRICT LEVEL (1971)



e_2 Female Participation In Medicine And Health Services

e_3 Female Participation In Educational Services

cent to 11.50 per cent; 7 districts fall in the very high to high range of female participation between 11.50 per cent to 15.50 per cent. These 7 districts are Jodhpur, Bhopal, Gwalior, Pune, Ajmer, Amritsar and Sholapur. The highest participation being attested by the district of Jodhpur (14.97 per cent) and the lowest by Jhansi (5.54 per cent). There were 29 districts, which reflected a tendency towards a divergence from the national norm of 8.43 per cent. The districts with high rates of female participation were Madras, Greater Bombay, Calcutta, Bhopal, Ahmedabad, Indore, Bangalore and Gwalior within the first order urbanized districts; 6 districts namely, Dhanbad, Kanpur, Pune, Bikaner, Ajmer and Agra within the second order urbanized districts; 7 districts namely, Jamnagar, 24 Parganas, Ludhiana, Surat, Jodhpur and Dharwar persist within the third order urbanized districts. Lastly 8 districts namely, Kozikode, Vadodra, Patna, Jaipur, Amritsar, Ratlam, Amravati and Sholapur showed a distinct affiliation to the fourth order urbanized districts. In conclusion, we can state that 58 per cent of the districts show higher than the average participation rates for the Medicine and Health Services. These districts tend to be concentrated in the first order and the fourth order

urbanized districts. This is clearly reflective of the fact that not only is female participation in the highly urbanized areas high, but even in the lesser urbanized areas, they contribute a larger share in the Health Services Thus, the need for better health facilities would allow for greater opportunities to women especially with increasing levels of education among them.

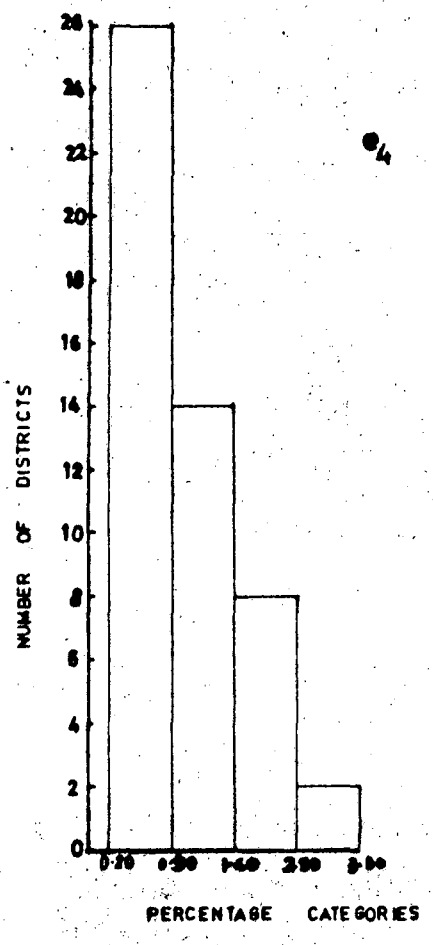
4.4.7 We we consider Table 4E on Education Services we find that, this has socially been a more acceptable fold for women. Thus, 15 districts show a low level of participation for females ranging between 14 to 26 percent, the lowest being recorded in district of Khasi and Jaintia Hills (14.66 per cent); 29 districts show medium level of participation for the females in urban ranging between (26 to 38 per cent); 6 districts have a very high participati of female ranging between 38 to 62 per cent. The maximum participation for females in Education Services is registered by the district of Ludhiana viz, 61.60 per cent. The national average for the urban areas was 26.53 per cent. There are thus, 33 districts which show participation rates for females above the national average. Of there, 7 distric namely, Madras, Bhopal, Ahmedabad, Nagpur, Gwalior, Lucknow and Nilgiri fall in the first order urbanised districts;

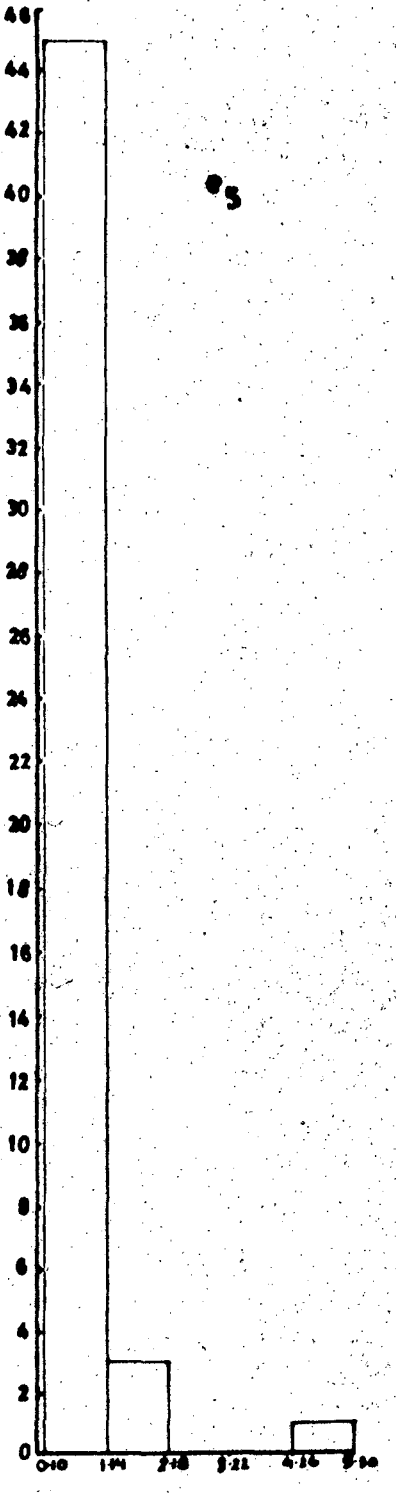
8 districts namely, Dehra Dun, Kanpur, Howrah, Bikaner, Rajkot, Ajmer, Agra and Thane come within the second order urbanized districts; 10 districts namely, Jamnagar, 24 Parganas, Ludhiana, Madurai, Chengalpattu, Tirnelveli, Jhansi, Bhavnagar, Jodhpur, Dharwar and Ambala come under the third order urbanized districts and finally, 8 districts namely, Vadodra, Jaipur, Jullundhur, Churu, Junagadh, Amritsar, Nasik and Amravati, fall in the fourth order urbanized districts.

In conclusion, one can say that, both the second order and fourth order districts show increased affinity with the high levels of female urban participation in Educational Services. Likewise third order districts, account for 30 per cent of the female participation in urban areas. One can therefore, suggest that females are apt to be engaged more at the primary and secondary levels of education in the lesser urbanized districts. This explains the higher levels of their participation.

4.4.8 In the Community Services, as indicated in Table 4E , we find that 52 per cent of the districts show low levels of female participation ranging between 0.20 to 0.90 per cent. Likewise, 28 per cent of the districts show medium levels of participation for the females ranging between 090 to 1.60 per cent. The

FEMALE PARTICIPATION — DISTRICT LEVEL
(1971)





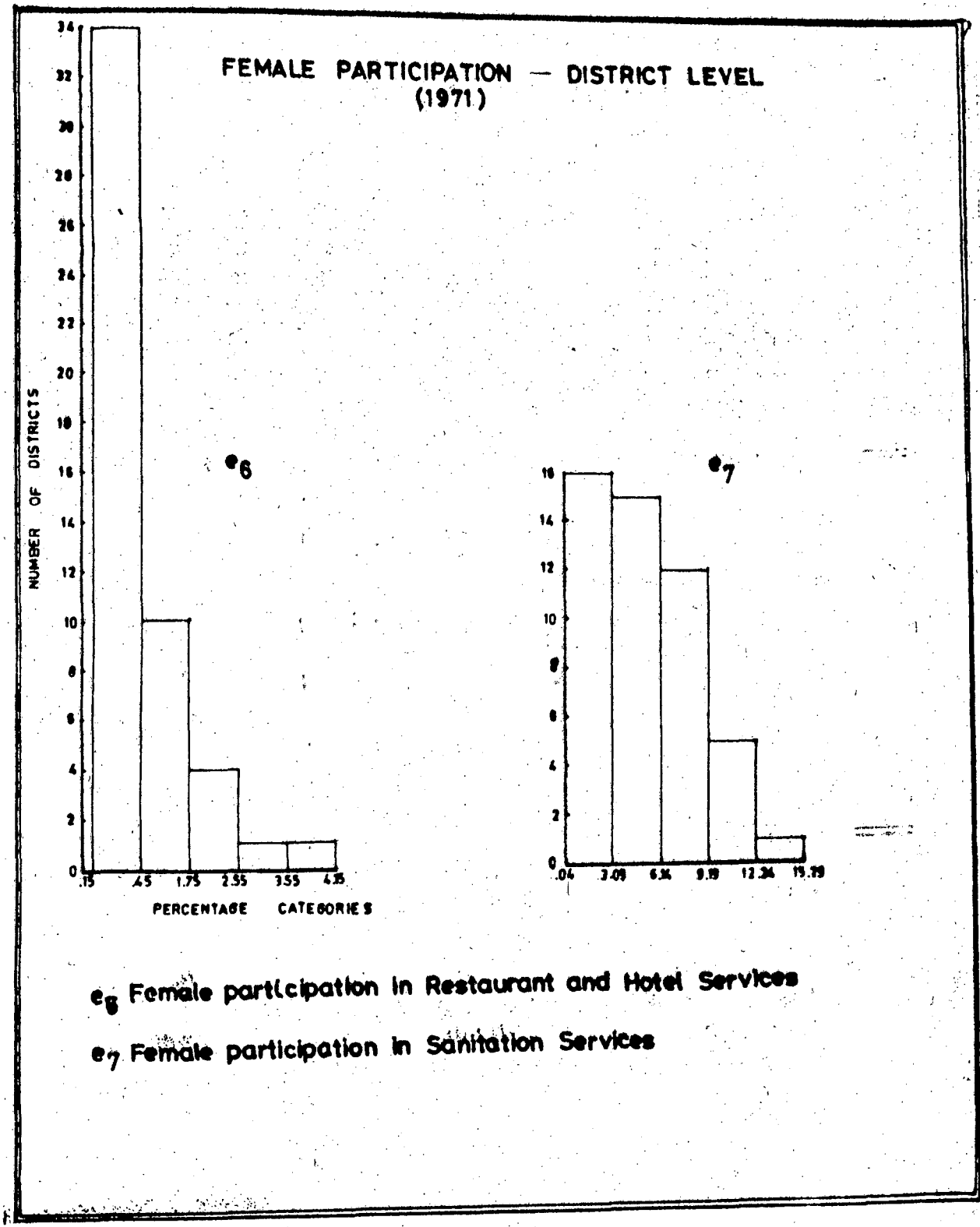
e_4 : Female Participation in Community Services

e_5 : Female Participation in Recreational & Cultural Services

lowest participation is documented by the district of Patna (0.24 per cent). There were however, 10 districts which showed high to very high level of female participation ranging between 1.60 to 3.0 per cent. These districts are Churu, Bhavnagar, Ahmedabad, Nilgiris, Bikaner, Ajmer, Ujjain, Jamnagar, Surat and Vadodra. The highest female participation was recorded in the district of Bhavnagar (2.70 per cent). In comparison to the national average of 1.01 per cent, we find that, 17 districts showed a higher level of female participation. These districts were Ahmedabad and Nilgiris in the first order urbanized district; Pune, Bikaner, Rajkot, Ajmer and Ujjain in the second order urbanized districts, Jamnagar, Surat. Tirunelveli and Bhavnagar in the third order urbanized districts and and Vadodra, Jaipur, Churu, Junagadh, Ratlam and Sholapur in the fourth order urbanized districts. We thus see that, Community Services have been largely developed in the lesser urbanized areas, which allow for greater participation of females. Here, size of the urban area may be explanatory factor, i.e., large urban areas provide little purposive efforts on the part of the women to undertake Community Services.

4.4.9 The same is not true of female participation in Recreation and Cultural Services. Table 4E indicates that nearly 98 per cent of the districts have very low to low level of female participation in this service ranging between 0.10 to 2.18 per cent, the lowest being recorded by Jamnagar (0.10 per cent) and the highest by Agra (5.23 per cent). However, when we take the average for the nation as a whole (0.76 per cent), we find that 12 districts show a higher than the average female participation for Cultural Service in the urban areas. These 12 districts are distributed as 6 in the highly urbanized districts of Madras, Greater Bombay, Hyderabad, Bhopal, Indore and Lucknow. 3 in the second order urbanized districts of Howrah, Agra and Ujjain, 1 in the third order urbanized district of Jodhpur and 2 in the least urbanized district of Jaipur and Sholapur. In conclusion, we can state that female participation in Cultural Services is more confined to the highly urbanized districts, with the lesser urbanized districts contributing meagrely to increased female participation in Cultural Services.

4.4.10 From Table relating to Restaurants and Hotel Services one finds that female participation in highly urbanized districts is pretty low. Thus, 44 districts



e_6 Female participation in Restaurant and Hotel Services

e_7 Female participation in Sanitation Services

show very low to low level of female participation ranging between 0.15 per cent to 1.75 per cent, the least(0.17 per cent)being recorded in the district of Bhavnagar. Only 2 districts show high to very high level of female participation in this service, namely, Tirunelveli and Khasi and Jaintia Hills. The highest participation was registered by Khasi and Jaintia Hills districts (4.12 per cent). Taking the national average of 1.21 per cent), T we find that 13 districts had more than the average rate of female participation. The districts are Nilgiri in the first order urbanized district, Coimbatore, Ujjain in second urbanized district Khasi and Jaintia Hills, Madurai, Tirunelveli, Jhansi Dharwar in the third order urbanized districts and finally, Kozikode, Patna, Churu, Nasik and Sholapur in the fourth order urbanized districts. Thus it becomes apparent that lesser urbanized districts offer greater opportunities to females in Restaurant and Hotel Services.

4.4.11 From Table 46 on Sanitation Services, one can see that 31 districts out of 49 (here Ernakulam in Kerala does not offer any such category of Service either for the females or for the males) have very low to low female participation ranging between 0.04 per cent

to 6.14 per cent. The lowest female participation in Sanitation Services was recorded in the district of 24 Parganas (0.04 per cent). 6 districts show very high to high level of female participation in sanitary service for the urban areas. These districts have participation rates ranging between 9.19 per cent to 15.29 per cent. They are, Amravati, Sholapur, Ratlam, Ujjain, Indore and Patna. Incidentally Patna district represents maximum participation of females in sanitary services in the urban areas. Taking the national norm of 4.23 per cent, we find that 24 districts or almost 50 per cent of the districts show maximum female participation in Sanitary and Related Services. These districts are Bhopal, Ahmedabad, Indore, Nagpur, Gwalior and Lucknow, in the first order, highly urbanised districts followed by Dehra Dun, Dhanbad, Kanpur, Pune, Bikaner, Ajmer, Agra, and Ujjain in the second order districts; Jamnagar, Bhavnagar and Ambala in the third order urbanised districts and Patna, Jullundhur, Amritsar, Ratlam, Nasik, Amravati and Sholapur in the least urbanized districts. In conclusion, we can say that the highly urbanised district like Calcutta, Bombay, Madras, provide other alternative Services to Sanitation Services, which are considered

pretty low on the status scale. The lesser urbanized districts, due to dearth of better opportunities have a high participation of females in Sanitation Services. In conclusion, we can reiterate once more that female participation in Collective Consumption Services is higher than for the males (50.01 per cent and 33.36 per cent); being concentrated mostly in the urban areas. Moreover female participation is higher than that for the males in the Medicine and Health Services. It is 8.93 per cent for females as against 2.55 per cent for males. Females participation is confined mostly in the highly urbanized and the least urbanized districts. The case for the least urbanized districts can be supported by the fact, that, considering the poor Medical Services in rural areas, it is usually the urban centres which have some such facility, catering to the needs of its rural hinterland. So female participation in these Services is high. Likewise female participation is higher than the males in Educational Services i.e., 26.53 per cent and 5.95 per cent, respectively. In Sanitation Services too female participation is higher than the males (4.23 per cent and 0.94 per cent, respectively). However, in Community, Culture, Restaurant and Hotel Services, male participation extends beyond the female participation

rates for the urban areas. It is 1.30, 1.13 and 4.44 per cent males, as against 1.01, 0.76, and 1.21 per cent females respectively.

When we compare the female participation rates with the male participation rates, in and within, the sub-category Collective Consumption Services certain specific features are manifested. In the Collective Consumption Services, only one district broke the female hold namely Khasi and Jaintia Hills which showed a higher proportion of males than females (60.16 per cent) and 48.77 per cent respectively). Another hill district Nilgiris showed a greater preponderance of male over female participation rates i.e., 48.73 per cent and 47.67 per cent, respectively. In case of the sub-category of Public Services, Rajkot showed a higher female participation than male participation, viz., 16.0 per cent and 13.86 per cent, respectively. Likewise Churu had higher female participation rates (27.44 per cent) than male participation rate (19.79 per cent). However, female and male participation was almost similar in the districts of Thane (14.28 per cent respectively) Surat (10.12 and 10.22 per cent) and Junagadh (11.11 and [illegible]

11.51 per cent respectively). In the Community Services, female participation was higher than male participation in Calcutta (0.97 and 0.84 per cent, respectively); Hyderabad (0.95 and 0.89 per cent, respectively); Ahmedabad, (2.12 and 1.80 per cent, respectively); Bangalore (0.99 and 0.97 per cent, respectively); Nilgiris (2.14 and 1.77 per cent respectively); Bikaner (2.10 and 2.02 per cent respectively); Rajkot (1.39 and 1.36 per cent) and Churu (2.56 and 2.02 per cent respectively). Dehra Dun showed very little gap between male and female participation rates viz., 0.86 and 0.85 per cent respectively.

In case of Cultural Services, there were large number of districts which had higher female participation rates than those of the males. These districts were Lucknow (1.09 and 0.34 per cent, respectively); Dhanbad (0.36 and 0.34 per cent respectively); Bikaner (0.42 and 0.19 per cent respectively); Agra (5.23 and 0.77 per cent, respectively); Jamnagar (0.10 and 0.08 per cent respectively); Ludhiana (0.43 and 0.16 per cent respectively); Bhavnagar (0.17 and 0.8 per cent respectively); Jodhpur (1.31 and 0.85 per cent respectively); Dharwar (0.46 and 0.43 per cent respectively); Patna (0.73 and 0.47 per cent

respectively); Churu (0.43 and 0.33 per cent respectively); Amritsar (0.19 and 0.01 per cent respectively); and finally Sholapur (0.97 and 0.56 per cent respectively). On the whole there were 15 districts showing a higher female participation in cultural services. In Restaurants and Hotel Services, there was just one district Khasi and Jaintia Hills which showed a higher female participation(4.12 per cent) than the rate for males (2.66 per cent) in the urban areas. Finally in the Sanitation Services, only two districts, namely Khasi and Jaintia Hills had a higher male participation rate (0.54 per cent) than the female participation rate of 80.47 per cent). Similarly 24 Parganas, had a higher male participation rate (0.06 per cent) than the female participation rate of 0.4 per cent).

CONCLUSIONS

1. Female participation is higher in the social Economic and Overhead Services in districts which have a higher level of urbanization.
2. Female participation in Retail Trade is maximum in districts which are in the second order in terms of urbanization.

3. Female participation in organised wholesale trade is not very significant in either the highly urbanized or least urbanized districts.
4. Female participation is lower than male participation in Financial Services.
5. At the district level, female participation is higher in Services linked to Consumption than in Services linked to Production.
6. Higher levels of female participation in Legal Services are confined mainly to the highly urbanized districts.
7. Female participation in the Personal Services is significant in all the districts.
8. Female participation in Collective Consumption Services is higher than that of the males of the district level.
9. Female participation in Public Services in urban areas is as significant as male participation.
10. Female participation in Health and Medical Services is high both in the highly urbanized and the least urbanized districts.

11. The second order and the fourth order urbanized districts show a higher urban female participation in Educational Services.

12. Only the highly urbanized districts have high levels of female participation in Recreational and Cultural Services.

13. The lesser urbanized districts have a higher rate of female participation in Restaurant and Hotel Services.

14. Highly urbanized districts offer alternative employment avenues to women in place of Sanitation Services.

CHAPTER - V

DETERMINANTS OF FEMALE PARTICIPATION IN URBAN AREAS

5.1 Though the work of women is important in human resource development in most of the developing countries because of its relation to the service sector yet as Boserup adds, women have been victims of development, whereby their status has declined with their diminished role in production with the transition to an urban industrial economy based on wage labour[1]. The complexity of the urban tertiary sector makes the task of explaining variations in female participation in this sector an extremely difficult one. Indeed, it is common place to relate any participation in gainful activity to economic factors. However, for the female workers this may be a necessary factor, but not a sufficient condition[2]. The numerous institutionalised mechanisms in the form of social, cultural, and demographic factors operate to keep women from participating freely in economic activity[3].

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1. Hanna Papanek; "Development Planning for Women" in SIGNS: Autumn, 1977, Vol. III, No.1, p. 20.

2. Vinita Srivastava; Employment of Educated Married Women in India: Its Causes and Consequences. National Publishing House, 1978, p.3.

3. Nadia.H. Youssef; "Differential labour force Participation in Latin American and Middle Eastern Countries. The Influence of Family Characteristics". Social forces Vol. 51, 1972, pp.135-153.

Again the spatially variant nature of such socio-cultural factors like customs, norms, social values make their quantification in specific economic space difficult. The role of family as an institution also enjoins on the women, the exclusive prerogative of being accountable for the survival of the members of the working class[4]. This places tremendous burden on the women than the men as far as biological and reproductive responsibilities are concerned.

Thus in this chapter an attempt has been made to study the determining factors in female participation in the various tertiary services of the urban economy. The highly aggregative nature of the data, which shows sufficient overlapping makes the task of any generalisation highly improbable. The Health and Medical Services provides a case in point, wherein females sweepers and female doctors may be conveniently, aggregated as workers in Health and Medical Services.

5.2 CHOICE OF INDICATORS

The following determining indicators have been identified for the 50 most urbanised districts of India.

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4. Ibid Gita Sen, pp. 76-85.

The assumption here is that these indicators are likely to exert influence, both directly and indirectly on female participation in economic activity. Corelation analysis[5] has been used to find the mutual association existing between the chosen indicators and the female participation rates in different category of services.

5.2.1 Economic Indicators

(i) Percentage of urban population to total population (X_1)

5.2.2 Demographic Indicators

(i) Urban child-woman ratio or proportion of urban children in the age group of 0 to 4 to the females of child bearing age of 15 to 44 (X_2)

(ii) Proportion of Intra-district female migrants from rural and urban areas (1971) (X_3)

(iii) Proportion of Intra-district female migrants from urban to urban areas (1971) (X_4)

(iv) Proportion of Inter-district female migrants from rural to urban areas (1971) (X_5)

(v) Proportion of Inter-district female migrants from urban to urban areas (1971) (X_6)

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5. This technique of Pearsonian Correlation-Coefficient fully measures the direction as well as the strength of a relation.

5.2.3 Socio-Cultural Indicators.

(i) Percentage of urban female illiterates to total urban female population (X_7)

(ii) Percentage of urban female literates to total urban female population (X_8)

(iii) Proportion of urban females having less than Primary education to total urban female population (X_9)

(iv) Proportion of urban females having Middle to Higher Secondary education to total urban female population (X_{10})

(v) Proportion of urban females having more than Higher Secondary education to total urban female population (X_{11})

(vi) Proportion of Never Married urban females to total urban female population (X_{12})

(vii) Proportion of Married urban female to total urban female population (X_{13})

(viii) Proportion of widowed urban females to total urban female population (X_{14})

(ix) Proportion of Divorced urban females to total urban female population (X_{15})

(x) Proportion of urban female Scheduled Castes to total urban female population (X_{16})

(xi) Proportion of urban female Scheduled Tribes to total urban female population (X_{17}).

Urbanisation (X_1) as a factor in providing greater opportunities to women in terms of employment is an important variable. In other words, the indicator X_1 specifies the demand factor affecting female participation in the tertiary sector of the urban economy.

The remaining set of indicators, justify the role of supply factors in determining the extent of female participation in tertiary sector of the urban economy.

Thus, in the demographic sphere, child-woman ratio in the urban areas (X_4) represent the effect of fertility on female work participation. Such a general measure of fertility is mostly used in dealing with census data[6]. Here the role of rearing responsibilities of women

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6. M.K.Premi, A. Ramanamma and Usha Bambawala; An Introduction to Social Demography. Vikas Publishing House Pvt. Ltd., 1983, p. 85.

and its interference with the normal working capacity of a woman outside the home is an important variable affecting the employability of woman. The role of migration has its undeniable effect, not only in the nature and extent of urbanisation, but also on the work participation of females in particular. Increased urban migration especially for the females in terms of marriage and economic necessity takes place both for the females in terms of marriage and economic necessity takes place both within (X_5), (X_6) and between districts, (X_7), (X_8) which not only significantly alters the age and sex structure of a region, but also increases the general supply of females eligible to work.

Lastly, differential participation in the tertiary sector of the urban economy, reflects the differential levels of education among the females. This is an important indicator as it determines the nature of work the women would participate in, under the given social conditions. (X_9, X_{10}, X_{11}, X_{12} and X_{13}). Indeed, "family responsibilities, which relate closely to maritial status and social class affect the desire to work among women. A more radical view may also be held that, these factors

primarily inhibit opportunity"[7]. So we find that since female participation in the tertiary sector of the urban economy represent substantial inter-regional differences, this variation in participation would be reflected even among single (X_{14}), Married (X_{15}), Widowed (X_{16}) and Divorced (X_{17}) females. Indeed, "many more unmarried girls take up work, in the urban setting, where marriage need not be at an early age"[8]. Finally, the existence of a vast array of activities in urban areas naturally calls for the inclusion of the job opportunities available to the females of scheduled castes (X_{18}) and scheduled tribes (X_{19}) in the urban areas. These variables are therefore expected to show some degree of association with the female participation rates in specific services of the tertiary sector of the urban economy.

5.3 CORRELATION ANALYSES:

5.3.1 Effect of Economic Variables:- The hypothesis that higher the level of urbanization higher is the scope of participation for females in specific services of the tertiar

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7. M.J. Moseley & Jane Darby; "The Determinants of Female Activity Rates in Rural Areas: an Analysis of Norfolk Parishes". Regional Studies, Vol. XII, 1978, p. 297.

8. Bina Agarwal; "In Employment". Seminar May 1973, p.22.

TABLE -

CORRELATION COEFFICIENTS BETWEEN FEMALE PARTICIPATION RATES AND THE EXPLANATORY VARIABLES

Variables	SERVICE CATEGORIES				
	A	B	C	D	E
X_1	0.18	-0.034	0.52***	0.22	-0.28**
X_2	-0.11	0.04	-0.45***	0.20	0.20
X_3	0.01	0.32*	-0.13	0.30	-0.35**
X_4	0.05	0.22	-0.14	0.31*	-0.40***
X_5	-0.15	0.11	0.20	0.20	-0.25
X_6	-0.08	0.10	-0.13	-0.05	0.05
X_7	0.20	0.23	-0.40***	0.11	-0.26*
X_8	-0.15	-0.32**	0.40***	0.05	-0.07
X_9	-0.36**	-0.03	0.20	0.21	-0.06
X_{10}	0.20	-0.40***	0.61***	-0.12	0.20
X_{11}	-0.35	-0.60***	0.05	0.14	0.50***
X_{12}	-0.30**	-0.50***	0.04	-0.04	0.40***
X_{13}	0.20	0.30**	-0.08	-0.24	0.06
X_{14}	0.11	0.50***	-0.03	0.34**	-0.54***
X_{15}	-0.01	0.21	0.004	0.42***	-0.45***
X_{16}	-0.004	-0.20	-0.10	-0.30**	0.32**
X_{17}	-0.02	0.35**	-0.13	-0.06	-0.14

* = 10% level of significance

** = 5% level of significance

*** = 1% level of significance

sector, does not seem to hold good. Thus, the level of urbanization on the one hand shows a very positive, strong relationship (0.52) with Financial Services and on the other a negative relationship with Collective Consumption Services (-0.28). With Social and Economic Overhead Services and Private Consumption Services, the relationship though positive is rather weak. For the Trade Services it is positive and significant. So we see that, Financial Services which are the backbone of development provides innumerable opportunities of employment to females in the tertiary sector of the urban economy. This highly significant relationship, at one per cent level of significance[9], shows that even if the number of districts increase, the relationship will remain the same. However, with higher levels of urbanization, the number of females engaged in Collective Consumption Services declines, which may be suggestive of the fact, that, there is an overall tendency for females in urban areas to shift to more remunerative jobs from the traditional ones e.g. sanitation, etc. The diverse activities in this group including both traditional ones like sanitation and

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9. Significant at 48 degrees of freedom.

religious services and modern ones requiring a fair deal of skill like education, health and medical services tends to project a negative association. It is possible that higher levels of urbanization may show a positive relation to specific services like education, or health. With Social and Economic Overhead Services,it is quite possible that by increasing the size of the sample, one can get a stronger positive correlation.

5.4 ROLE OF DEMOGRAPHIC VARIABLES

5.4.1 The urban child-woman ratio shows a negative highly significant affinity with female participation in Financial Services (-0.45). In the case of Private and Collective Consumption Services, there is a rather insignificant positive relationship (0.20 each). In case of Social and Economic Overhead Services, there is an insignificant negative relationship (-0.11). Thus we see that overall child bearing and rearing by women in urban areas is combined with their work participation in Private and Collective Consumption Services since these two services contain a number of low level services like sanitation and domestic services, laundry and laundry services.

These services entail a higher participation of females due to the economic exigencies faced by them. Whereas, with increased bearing and rearing of children there is a decrease in the participation of females in Financial Services. The lack of child care facilities may be responsible for this. This does not effect participation in domestic services where the incumbent may readily carry her child to the place of work. It may also be possible that rearing of the child may not be supervised by the mother personally[10] and she may have the other household members to look after her child.

5.4.2 Intra-district migration to urban areas and female participation in specific services of the tertiary sector.

We find that Intra-district rural to urban female migration has a positive, significant relationship with female participation in Trade Services (0.32). In Private Consumption Services it has a significant, negative relationship (-0.35).

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10. Leela Gulati, "Female Work Participation : A Study of Inter-State Differences, "Economic and Political Weekly, Vol. 10, No. 1 and 2, January 11, 1975, pp. 35-42.

Such a relationship is also found between female participation in Financial Services and intra-district rural to urban female migrants. A positive though insignificant relationship also exists with Social and Economic Overhead Services (0.013). In General one can state that most of rural to urban females migrants at the intra-district level tend to be absorbed more in Trade services like retail trade in grain and grocery stores, vegetable and fruit selling or as dealers in meat, fish and fruit selling and trade in poultry products. Depending on whether these migrations were the outcome of economic necessities or marriage, their absorption in Personal Service category of the Private Consumption Services is quite significant. Thus, one may find their increased participation as domestic servants or as retail traders, assisting thereby the family business. This is compatible with the socially defined roles for women and this may be the reason why we do not find significant relation of migrant females with social and Economic Overhead Services. However, interestingly enough, female participation in Collective Consumption Services, shows a significant negative correlation with intra-district rural to urban female migrants.

This means that since most of these migrations are due to the 'push' factors arising out of economic necessity, the level of skill among these females are rather negligible, both in terms of education and work experience so as to guarantee them higher status jobs in either Health or Education or other Public Services.

5.4.3 In case of Intra-district urban to urban migration of females, we find that a similar pattern emerges with a positive significant relationship with Private Consumption Services (0.31) and an insignificant positive association with Trade Services. However, for collective consumption services and financial services, there is a negative significant relationship (-0.40 and -0.14 respectively). Here too, the female urban to urban migration streams clearly testify to the fact that it is not the skilled females who are entering the services. Rather most of the urban female migrants at the Intra-district level are absorbed more in the low paid, low status jobs.

5.4.4 Inter-district migration to urban areas and female participation in specific services of the tertiary sector.

In the rural to urban inter-district female migrants, the insignificance of the correlations in all the 5 major services (Social and Economic Overhead Services; Trade Services, Financial Services, Private and Collective Consumption Services) is indicative of the fact that the female migrants comprise of both skilled as well as unskilled workers. Possibly with an increase in the size of the sample a significant positive relation may come out with Financial and Social and Economic Overhead Services as also with Collective Consumption Services. At the present level of analysis, female migrants from rural to urban areas show an insignificantly negative association with Social and Economic Overhead Services and Collective Consumption Services i.e., -0.15 and -0.25, respectively; whereas a positive insignificant relationship is found with Trade Services (0.11), Financial Services (0.20) and Private Consumption Services (0.20).

5.4.5 Taking the urban to urben female inter-district migrants, we find, that a similar insignificant relationship exists for all services under study, in

which females are participating. An insignificant positive association is found in the case of Trade Services and Collective Consumption Services (0.10 and 0.05, respectively), whereas a negative insignificant relation is found with Social and Economic Overhead Services, Financial Services and Private Consumption Services. One can thus posit that most of the skilled female workers would tend to be engaged in public services, educational services, museums, libraries, medicine and health services. Or else they may be involved in organised wholesale trade. The unskilled workers on the other hand may be predominant in retail trade services like, fancy stores, retail trading in textiles, or in restaurants and cafes. Here too increase in the sample may enhance the correlation values to a significant level.

5.5 SOCIO-CULTURAL VARIABLES

Female participation in work even in urban areas is "a reflection of a multi-dimensional interaction of social attitudes, the institutional infra-structure and and the traditional norms regarding females and these vary tramendously in socio-economically and culturally

different regions".[11] Thus, such factors as educational status, marital status and the scheduled caste, scheduled tribe segment of the population determine female participation in the specific Services of the Tertiary Sector of the Urban Economy.

5.5.1 Female Literacy and Work Participation: Within the modern sector, education services are the most important group and in fact the employment of educated women is very much an urban phenomena.[12] Since illiteracy and lack of appropriate educational standards are among the chief hindrances to socio-economic development in Third World Countries, literacy and educational indicators, hold the principal key to desirable structural changes in their cultural and economic life. In this case one expects a higher level of female participation in high status jobs with high literacy rates, especially in production oriented and consumption oriented services. To a great extent, disparities in the level of education is adequately reflected in disparities in wage rates. This brings about a sharp distinction between 'blue-collar' or manual jobs and 'white-collar' or non-manual jobs.

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11. S. Raju, "Sita in the City : A Socio-Geographical Analysis of Female Employment in Urban India", University of Syracuse, Discussion Papers, .1981, p.13.

12. Vinita Srivastava, Ibid., (1974), p. 1.

Thus, taking proportion of urban female literates in the total urban female population, we find, that a highly significant, positive correlation (0.40) exists with Financial Services, and a negative, significant correlation (-0.32) with Trade Services. This is suggestive of the fact, that modern ventures like Banking, Insurance, do require a fair level of literacy, whereas wholesale and retail trade services does not specify literacy as a major criteria. Here experience is counted more. That, a negative insignificant association with Collective Consumption Services, is possibly due to the aggregative nature of the data, which includes both skilled and semi-skilled jobs. In the transport and communication services, evidently, level of education determines the level of participation by females.

This clearly sub-stantiated by the indicator X_7 which shows a highly negative correlation with Financial Services (-0.40) and a corresponding significant negative association with Collective Consumption Services (-0.26).

When we consider the association of female participation in various Tertiary Services with the

level of education (less than primary school), we find, that, a negative significant relationship exists with Social and Economic Overhead Services (-0.36). The fact, that it is not highly significant, gives enough scope to presume that possibly in the less skilled sections of the Transport services like packing and carting, etc.,the educational requirement for the females is much less, especially when it is labour intensive. This is true even of the low skilled services in the Collective Consumption category like sanitation, religious services, to name a few.

At higher levels of education (between Middle and Higher Secondary), one finds that a very high and positive relationship exists with Financial Services (0.61). Likewise a high significant, negative correlation exists with Trade services (0.40). Thus, females with a very high level of education above Higher Secondary, show a positive and very significant relation with Collective Consumption services (0.50), whereas, a negative, significant relationship was observed in the case of Social and Economic Overhead Services (0.35) and Trade Services (-0.60). The relatively less

significant association with Financial Services is suggestive of the fact, that it is only females with Middle to Higher Secondary level of education who attempt and are employed in Financial Services like, Banking, Insurance and Real Estates Services (like business services except machinery). Indeed, the picture in case of Trade Services would become much more clear, if we were to increase the size of samples, whereby, the extent of indeterminateness would be transformed into a positive relationship with Middle to Higher Secondary level of literacy.

5.5.2 Marital Status and Female Work Participption.

Participation in economic activity is greatly determined by the marital status. As Nadia Yousseff has stated, single, widowed and divorced women experience the highest (variations) marital specific activity rates; and married women the least[13].

Thus, the proportion of single, unmarried urban females show a highly significant and negative relationship (-0.5) with female participation in Trade Services; whereas a

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13. Nadia H. Yousseff; "Differential Labour Force Participation of Women in Latin American and Middle Eastern Countries. The Influence of Family Characteristics". Social Forces, Vol. 51, Sept.1972, pp. 135-153.

highly significant positive relation is observed with female participation in Collective Consumption Services (0.40). Likewise a negative high significant relationship is also noted with Social and Economic Overhead Services (-0.3). The relationship with Financial Services is positive but rather indeterminate. So too, is the case with Private Consumption Services where the affiliation is negative and indeterminate.

We can thus observe that most of the unmarried females in urban areas, are employed in greater number in Collective Consumption Services like school teachers, in Health and Medical Services, Public Services attached either to the Central or State government, in Recreational and Cultural Services or in libraries and museums. Such a stop-gap arrangement prior to marriage, helps in supplementing, their own as well as family's income, increasing their saleability in the marriage markets. In the Social and Economic Overhead Services, unmarried women have little scope of employment, because here age factor plays a dominant role, especially by way of experience. In the case of Financial Services, the rather indeterminate, positive relation can be due to the size of the sample.

Perhaps if the same is increased one may find a positive, significant association with unmarried females. Among the married urban females a very significant positive association is observed in the case of female participation in Trade Services (0.30). Similarly an insignificant positive association is seen in the case of Social and Economic Overhead Services (0.20) and an indeterminate relationship with Collective Consumption Services. One can thus assume that urban married females are mostly employed in retail Trade Services, which may be a family enterpirse. This can be substantiated by the fact, that most marriages are normally conducted within the same caste as increased business affiliation allows for gradual extension of their interests. Moreover, the available family expertise and experience facilitates this.

The widowed urban females show a highly significant relationship with participation in Trade Services (0.50) and a fairly significant association with Private Consumption Services (0.34). A highly significant negative association is observed with female participation in Collective Consumption Services (-0.54) and an indeterminate negative association (-0.03) with Financial Services. A positive

insignificant association is also observed in the case of Social and Economic Overhead Services (0.11). We may thus conclude that widowed, urban females as was also the case of married urban females, show a higher association with Trade Services. This is reflective of a greater degree of liberty that exists among the widows in urban areas, as compared to rural areas, for keeping themselves gainfully employed. This is true even in the case of Private Consumption Services, especially in the sphere of Personal Services. Widowed females are rarely employed in Collective Consumption Services. The social stigma prevents them from participating either in Recreational and Cultural Services or in Religious Services Similarly, all jobs involving constant contact with the public are shunned by the widows. This is responsible for their negative participation in Financial Services. Widows are however, accommodated in semi-skilled operation in Transport and Communication Services.

Finally, the Divorced urban females show a highly significant positive association with Private Consumption Services (0.42), whereas, an insignificant positive relationship is observed with Trade Services (0.21).

The relationship with Financial Services though positive, is highly indeterminate. A highly significant negative correlation is seen between divorced urban females and Collective Consumption Services. Thus, we can state that, divorced females are largely employed in the category of Personal Services like, hair dressers, domestic services, and Financial Services. Divorcees are yet to be accepted as a social category in the Collective Consumption Services. Among the scheduled component of the female population, we find a very revealing picture. There exists a positive significant association between proportion of scheduled caste females and Collective Consumption Services in the tertiary sector (0.32). A negative significant correlation is on the other hand observed with Private Consumption Services (-0.30). With Financial Services and with Trade Services, the relationship is negative and insignificant (-0.10 and -0.20 respectively).

In case of the scheduled tribes, a significant relationship is found with Trade Services (0.35). Whereas, a negative insignificant relationship is observed in the case of Collective Consumption Services, specifically in the

Sanitation Services. Possibly, government quotas, in the form of reservations also account for a larger participation among the scheduled caste, especially in Medical and Health Services, as also in Educational Services. In the Private Consumption Services where no such reservations exist, scheduled caste females hardly have a say, in terms of employment. It is also possible that scheduled tribe females are increasingly engaged in the lowest status jobs as sweepers or labourers, especially linked with the Trade Services. So, although Leela Gulati[14] could not find a significant relationship between female participation and the scheduled caste and scheduled tribe component among women at an aggregate level of the states, this analysis shows that significant association is discernible for some very specific category of services at the district level.

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14. Leela Gulati (1975), pp.cit.

5.6 CONCLUSIONS

1. Higher the level of urbanisation, higher will be the female participation in Financial Services of the tertiary sector.

2. With a higher level of urbanisation, female participation in Collective Consumption Services declines, whereby females shift from traditional services like sanitation to more remunerative occupations.

3. The overall child bearing and rearing by women in urban areas is combined with their work participation in Private and Collective Consumption Services.

4. Lack of child care facilities leads to a lower participation of female in Financial Services.

5. Most of the rural to urban female migrants at the intra-district level tend to be absorbed more in Trade Services, like retail trade.

6. In case of urban to urban intra-district female migrants, the females who enter into the services are unskilled and are thereby absorbed in low paid, low status jobs.

7. Among the inter-district migrants, skilled females are normally absorbed in public services, educational services, museums and libraries, medical services or in organised wholesale trade. The unskilled labourers are engaged mostly in retail trading or in restaurants and cafes.

8. Higher the level of literacy, higher will be the female participation in Financial Services.

9. Higher the level of literacy, higher will be the female participation in Collective Consumption Services

10. Most of the unmarried, single females are engaged more in Collective Consumption Services.

11. The married urban females are engaged more in Trade Services.

12. Widowed urban females are engaged more in Trade Services and the Personal Services.

13. The participation of widowed women in services involving constant dealings with the public is very low, because of the existing social stigma even in urban areas.

14. The Divorced females in the urban areas show increased participation in Personal Services.

15. Scheduled castes women are engaged more in Collective Consumption Services e.g. sanitation, etc.

CHAPTER - VI

CONCLUSION

This dissertation analyses the level of female participation in the various Services of the Tertiary Sector of the urban economy of India. The analysis has been attempted for the 50 most urbanised districts in the country, which have been ranked according to the 1971 Census. The data for the female participation in the Tertiary Sector is based on the three digit level of industrial classification (1971). This would clearly bring out the extent of diversity of female participation in the various Services.

The major conclusions which emerge from this study are:

1. The level of female participation in the tertiary sector of the urban economy is found to rise with increasing urbanization. But this rise is confined to a few Services, because as opposed to male workers, female workers have shown to be clustered.in these Services such as Educational, Health, etc.

2. Female participation in highly skilled Services is lower than in the activities requiring elementary levels of skill. We thus find that it is only with higher levels of literacy that females find some scope of participation in Financial Services and in Educational Services. Hence higher the level of literacy, higher will be the female participation in Collective Consumption Services.

3. Though female and male participation at the State level in Social and Economic Overhead Services is more or less the same, yet female participation shows a higher level in districts which are highly urbanised. However, as in the states, so too in the districts, unorganised Retail Trade provided more opportunities to females. Female participation in unorganised Wholesale Trade is significant neither at the State, nor at the district level.

4. Participation rates in Financial Services for both females and males at the State and district level is very low.

5. Female participation in Services linked to consumption is higher than in Services linked to production. In the Private Consumption Services, females are increasingly engaged in Personal

Services. This is relevant in case of both the State and district level. However, exceptions are seen, whereby States like Punjab and Haryana, depicting higher levels of development show a withdrawal of females from Personal Services.

6. Though in absolute numbers, females represent a negligible proportion in Legal Services, yet, relatively speaking, they are more visible in the highly urbanised districts.

7. In case of Collective Consumption Services, female participation is high both at the state and district level.

8. Despite the fact that, production oriented Services are dominated entirely by males, yet we find a significant participation of females in the urban areas of the districts. In fact, it is mostly the second order and the fourth order (or least urbanised) districts which show a higher urban female participation in Educational Services.

9. The lesser urbanised districts however, provide some employment for the females in Restaurant and and Hotel Services.

10. The overall child bearing and rearing by women in urban areas is combined with their work participation in Private and Collective Consumption Services. But this is not possible in higher status jobs such as Financial Services, which demand a lower rate of absenteeism.

11. It is seen that most of the rural to urban intra-district female migrants are absorbed more in Trade Services, as retail traders. Whereas at the inter-district level, the skilled females are engaged more in Public Services, Educational Services, Libraries and Medical Services, whereas, the unskilled workers are found in Retail Trading or in Restaurant Services. In fact, with higher levels of literacy, females show a higher participation in specialised services, as medical, Health and Educational Services.

12. In terms of the marital status, we find that most of the unmarried single females are engaged more in Collective Consumption Services, whereas the married are engaged in Trade Services.

13. The widowed and Divorced females are found more in Personal Services, which involved minimal public dealings.

14. Finally, among the deprived sections of the society, the Scheduled Caste females are seen to participate more in Sanitary Services.

The complexity and diversity of the patterns of female participation in urban areas clearly outlines the complexity of the tertiary sector where the socio-cultural bonds still do maintain a stronghold over decisions to participate in the workforce.

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APPENDIX - I

URBAN FEMALE PARTICIPATION RATES IN TERTIARY SECTOR-1971

S.No.	Districts	Urban female tertiary workers to urban female population	Urban female tertiary workers to urban female workers	Trade Services	Transport Storage & Communi-cation	Other Services
		1	2	3	4	5
1.	Madras	5.08	83.32	14.16	8.49	60.67
2.	Gt.Bombay	7.72	70.06	13.83	5.35	50.90
3.	Calcutta	5.66	89.32	7.59	3.54	78.20
4.	Hyderabad	7.36	68.87	12.24	6.10	50.53
5.	Bhopal	5.28	65.89	4.81	1.73	59.33
6.	Ahmedabad	4.91	61.90	5.30	2.56	28.79
7.	Indore	4.97	69.88	8.94	1.58	59.36
8.	Bangalore	6.89	62.75	9.27	10.29	43.19
9.	Nagpur	9.00	45.30	8.60	3.31	33.40

		1	2	3	4	5
10.	Gwalior	3.72	64.03	8.24	1.12	54.67
11.	Lucknow	3.56	83.60	7.22	3.52	72.86
12.	Nilgiri	21.43	21.50	2.05	0.69	18.77
13.	Coimbatore	13.40	32.08	8.54	1.61	21.93
14.	Dehra Dun	4.18	86.37	4.54	3.12	78.71
15.	Dhanbad	6.37	24.19	2.48	5.14	16.59
16.	Kanpur	2.43	83.32	9.38	1.57	72.37
17.	Howrah	2.13	58.34	8.36	7.61	52.37
18.	Pune	7.43	64.52	9.74	5.38	49.39
19.	Bikaner	3.67	58.12	4.31	0.88	52.94
20.	Rajkot	4.39	60.74	5.08	1.59	54.07

	1	2	3	4	5
21. Ajmer	5.73	48.01	5.12	2.08	40.80
22. Agra	0.84	80.00	7.53	6.92	65.50
23. Thane	7.16	56.01	7.87	8.61	42.53
24. Ujjain	6.17	46.53	5.83	1.44	39.27
25. Jamnagar	5.05	53.27	5.33	1.07	46.87
26. Khasi & Jaintia Hills	14.15	83.38	23.86	3.21	56.31
27. 24 Parganas	2.98	67.05	5.88	3.83	57.33
28. Ludhiana	2.59	80.66	5.18	1.32	74.17
29. Surat	8.97	35.35	6.62	0.70	28.04
30. Madurai	9.62	37.45	9.87	0.73	26.85

		1	2	3	4	5
31.	Chengalpattu	6.61	44.89	9.05	5.45	30.40
32.	Tirunelveli	13.19	22.14	3.83	1.70	16.61
33.	Jhansi	4.93	57.32	8.90	2.90	45.53
34.	Bhavnagar	4.80	55.78	5.06	2.92	47.81
35.	Jodhpur	3.89	57.24	5.48	0.95	50.81
36.	Dharwar	10.57	26.43	7.45	3.24	15.74
37.	Ambala	3.14	77.50	3.29	3.25	70.96
38.	Kozikode	7.00	55.66	3.38	2.36	58.00
39.	Vadodra	40.65	7.75	1.08	0.24	6.42
40.	Patna	4.49	50.35	7.16	1.25	41.94

		1	2	3	4	5
41.	Jaipur	3.36	57.95	6.20	2.16	49.59
42.	Jullundhur	2.90	84.75	3.91	1.59	79.24
43.	Churu	2.48	37.04	4.81	0.19	32.03
44.	Ernakulam	9.60	68.94	7.11	3.63	58.20
45.	Junagadh	5.37	47.91	6.61	1.17	40.13
46.	Amritsar	2.60	85.07	5.10	1.85	78.12
47.	Ratlam	5.43	53.03	5.68	3.11	53.03
48.	Nasik	9.61	29.41	6.35	3.63	19.33
49.	Amravati	11.05	29.94	2.66	0.61	19.67
50.	Sholapur	9.58	29.44	7.22	2.37	19.85

S.No. States	Urban female tertiary workers to urban female occupation	Urban female tertiary workers to urban female workers	Trade Services	Transport Storage & Communication	Other Services
	1	2	3	4	5
INDIA	6.61	49.55	8.22	3.21	38.12
1. Andhra Pradesh	4.54	42.83	6.23	2.73	33.87
2. Bihar	10.53	38.90	10.47	2.19	26.24
3. Gujarat	5.48	52.85	7.28	2.55	43.02
4. Haryana	3.00	71.27	3.93	1.51	65.82
5. Kerala	10.42	55.42	5.80	2.29	47.33
6. Madhya Pradesh	7.26	45.64	7.06	1.61	36.97
7. Maharashtra	8.31	48.61	9.22	3.57	35.81

	1	2	3	4	5
8. Karnataka	13.36	83.17	23.09	3.13	56.95
9. Meghalaya	9.16	39.37	8.17	6.55	24.65
10. Punjab	2.66	85.16	4.06	1.46	79.64
11. Rajasthan	3.86	49.77	5.57	1.54	42.66
12. Tamil Nadu	9.14	38.96	8.73	3.00	27.33
13. Utter Pradesh	3.10	64.17	6.94	2.51	54.72
14. West Bengal	3.92	75.10	6.64	4.41	64.05

APPENDIX - III a

PERCENTAGE OF FEMALE WORKERS IN TERTIARY OCCUPATION (STATE LEVEL)

S.No.	States	A	a_1	a_2	a_3	B	b_1	b_2
		Social & Economic Overhead Services				Trade Services		
		1	2	3	4	5	6	7
	INDIA	6.51	5.35	1.06	0.10	13.51	0.74	12.77
1.	Andhra Pradesh	5.65	5.05	0.58	0.02	23.99	0.83	23.16
2.	Bihar	6.12	5.79	0.24	0.09	12.39	0.33	12.06
3.	Gujarat	4.84	4.11	0.67	0.06	12.13	0.47	11.66
4.	Haryana	2.13	1.18	0.80	0.15	4.54	0.95	3.59
5.	Kerala	4.16	2.65	1.41	0.10	6.91	0.22	6.69
6.	Madhya Pradesh	3.56	3.23	0.26	0.07	13.04	0.51	12.53

		1	2	3	4	5	6	7
7.	Maharashtra	7.37	5.61	1.51	0.25	13.56	0.81	12.75
8.	Karnataka	16.75	15.88	0.85	0.02	16.40	1.46	14.94
9.	Meghalaya	3.76	1.48	1.26	1.02	22.72	0.27	22.45
10.	Punjab	1.72	0.96	0.73	0.03	3.00	0.18	2.82
11.	Rajasthan	3.06	2.80	0.23	0.03	9.52	0.22	9.29
12.	Tamil Nadu	7.71	6.15	1.43	0.13	19.74	1.52	18.22
13.	Utter Pradesh	3.92	3.45	0.43	0.04	9.57	0.28	9.29
14.	West Bengal	5.89	4.02	1.80	0.07	6.20	0.71	5.49

S.No.	States	C	c_1	c_2	c_3	D	d_1	d_2
		Financial Services				Private Consumption Services		
		8	9	10	11	12	13	14
	INDIA	1.83	0.91	0.32	0.60	28.14	0.09	28.05
1.	Andhra Pradesh	1.01	0.53	0.12	0.36	33.11	0.03	33.08
2.	Bihar	0.36	0.09	0.15	0.13	29.29	0.04	29.25
3.	Gujarat	1.14	0.72	0.21	0.21	27.84	0.05	27.79
4.	Haryana	0.55	0.30	0.14	0.11	12.69	-	12.65
5.	Kerala	4.56	1.04	0.21	0.31	42.14	0.14	42.00
6.	Madhya Pradesh	0.75	0.29	0.14	0.32	36.27	0.09	36.18

		8	9	10	11	12	13	14
7.	Maharashtra	4.34	1.98	0.85	1.51	26.57	0.17	26.40
8.	Karnataka	2.35	1.57	0.39	0.39	20.48	0.09	20.39
9.	Meghalaya	0.98	0.27	0.05	0.66	22.66	0.01	22.65
10.	Punjab	1.47	0.54	0.16	0.76	9.34	0.06	9.28
11.	Rajasthan	0.83	0.46	0.18	0.19	24.61	0.06	24.54
12.	Tamil Nadu	1.26	0.73	0.17	0.35	19.85	0.10	19.75
13.	Uttar Pradesh	0.54	0.26	0.06	0.21	23.23	0.06	23.17
14.	West Bengal	1.75	0.50	0.34	0.90	42.46	0.11	42.35

S.No.	States	E Collective Consumption Services	e_1	e_2	e_3	e_4	e_5	e_6	e_7
		15	16	17	18	19	20	21	22
	INDIA	50.01	7.32	8.93	26.53	1.01	0.76	1.21	4.23
1.	Andhra Pradesh	36.24	4.96	7.30	17.23	0.97	0.76	1.94	3.08
2.	Bihar	51.82	8.85	10.04	20.82	0.04	1.57	1.18	8.95
3.	GUjarat	54.04	7.69	8.90	29.43	1.95	0.29	0.45	5.32
4.	Haryana	80.14	9.57	9.44	56.30	0.78	0.03	0.43	3.59
5.	Kerala	45.12	10.10	7.38	24.27	1.10	0.36	1.85	0.10
6.	Madhya Pradesh	46.37	3.27	8.51	22.90	0.59	0.73	0.95	9.41

		15	16	17	18	19	20	21	22
7.	Maharashtra	48.14	7.76	9.87	23.45	0.80	0.84	0.97	4.43
8.	Karnataka	44.03	6.65	8.62	22.95	0.84	0.50	2.03	2.43
9.	Meghalaya	49.87	21.79	7.38	15.42	0.41	0.29	4.05	0.53
10.	Punjab	84.47	11.00	9.74	58.90	0.45	0.28	0.28	3.82
11.	Rajasthan	61.98	13.36	11.44	29.38	3.11	0.74	0.64	3.31
12.	Tamil Nadu	51.44	4.86	8.30	31.22	0.88	0.63	1.44	4.10
13.	Uttar Pradesh	62.75	9.68	7.13	31.94	1.91	1.79	0.65	9.66
14.	West Bengal	43.71	7.19	10.12	24.05	0.73	0.46	0.80	0.37

APPENDIX - III Q.

PERCENTAGE OF MALE WORKERS IN TERTIARY OCCUPATION (STATE LEVEL)

S.No.	States	A Social & Economic Overhead Services	a_1	a_2	a_3	B Trade Services	b_1	b_2
		1	2	3	4	5	6	7
	INDIA	19.77	17.98	1.70	0.19	28.77	2.85	25.92
1.	Andhra Pradesh	22.82	21.01	1.76	0.05	29.22	2.63	26.59
2.	Bihar	20.51	18.85	1.48	0.18	31.35	1.71	29.64
3.	Gujarat	17.81	16.10	1.62	0.09	31.41	2.31	29.10
4.	Haryana	15.51	13.65	1.77	0.08	33.35	4.19	29.16
5.	Kerala	22.62	20.44	1.87	0.30	27.17	1.30	25.88
6.	Madhya Pradesh	17.67	15.58	1.66	0.43	24.63	1.73	22.90

		1	2	3	4	5	6	7
7.	Maharashtra	20.38	18.13	2.00	0.25	27.35	3.11	24.24
8.	Karnataka	22.25	20.53	1.70	0.02	27.91	2.93	24.98
9.	Meghalaya	9.94	7.67	2.26	0.01	15.97	0.60	14.97
10.	Punjab	13.41	11.75	1.60	0.06	33.67	1.00	32.69
11.	Rajasthan	2.18	0.22	1.89	0.07	29.43	1.20	28.23
12.	Tamil Nadu	22.06	19.95	2.08	0.03	32.02	3.61	28.41
13.	Uttar Pradesh	18.04	17.11	0.90	0.03	27.33	2.13	25.20
14.	West Bengal	22.36	20.38	1.79	0.20	30.58	4.58	26.00

S.No.	States	C Financial Services	c_1	c_2	c_3	D Private Consumption Services	d_1	d_2
		8	9	10	11	12	13	14
	INDIA	5.10	2.25	0.45	2.70	12.17	0.70	11.47
1.	Andhra Pradesh	5.09	2.16	0.35	2.60	9.88	0.60	9.28
2.	Bihar	2.60	1.22	0.38	1.00	14.16	2.07	12.09
3.	Gujarat	5.37	2.60	0.42	2.35	17.06	0.65	16.41
4.	Haryana	4.71	1.42	0.25	3.04	13.08	-	13.08
5.	Kerala	5.70	2.83	0.55	2.32	15.99	1.15	14.84
6.	Madhya Pradesh	4.27	2.04	0.26	1.97	13.20	0.87	12.33

		8	9	10	11	12	13	14
7.	Maharashtra	7.75	3.24	0.79	3.71	10.90	0.47	10.43
8.	Karnataka	5.40	3.04	0.47	1.89	8.19	0.63	7.56
9.	Meghalaya	2.66	1.06	0.17	1.43	11.63	0.24	11.39
10.	Punjab	7.51	1.84	0.35	5.32	13.40	0.70	12.71
11.	Rajasthan	5.53	1.90	0.38	3.24	15.69	0.85	14.83
12.	Tamil Nadu	5.92	3.33	0.47	2.12	8.81	0.60	8.21
13.	Uttar Pradesh	3.88	1.10	0.23	2.55	15.33	1.01	14.32
14.	West Bengal	6.13	2.05	0.59	3.48	15.06	0.60	14.45

S.No.	States	E Collective Consumption Services	$\bullet_1$	$\bullet_2$	$\bullet_3$	$\bullet_4$	$\bullet_5$	$\bullet_6$	$\bullet_7$
		15	16	17	18	19	20	21	22
	INDIA								
	INDIA	33.36	17.04	2.55	5.95	1.30	1.13	4.44	0.94
1.	Andhra Pradesh	33.00	16.05	2.82	6.11	1.20	1.40	4.80	0.62
2.	Bihar	31.37	14.36	3.56	6.38	1.33	0.67	3.93	1.12
3.	Gujarat	26.35	12.59	2.29	5.29	2.05	0.68	4.35	1.12
4.	Haryana	33.39	17.27	2.53	7.55	0.97	0.15	4.46	0.42
5.	Kerala	28.53	16.21	2.60	5.85	1.98	1.10	6.90	0.08
6.	Madhya Pradesh	40.22	20.40	3.24	8.83	1.19	1.10	3.87	1.61

		15	16	17	18	19	20	21	22
7.	Maharashtra	33.62	16.00	2.48	5.63	1.15	1.48	5.81	1.06
8.	Karnataka	36.26	16.77	2.44	7.13	1.00	1.23	7.22	0.47
9.	Meghalaya	60.19	48.30	2.96	4.08	0.74	0.68	2.71	0.73
10.	Punjab	32.00	17.74	2.85	6.00	1.12	0.35	3.68	0.30
11.	Rajasthan	47.17	27.20	3.23	8.97	2.54	1.18	3.76	0.29
12.	Tamil Nadu	31.19	12.21	2.40	5.57	1.48	1.80	6.20	1.52
13.	Uttar Pradesh	35.42	21.81	2.25	5.56	1.36	0.73	2.24	1.47
14.	West Bengal	29.87	13.21	2.35	4.84	0.91	1.01	3.32	0.23

APPENDIX – IVa

PERCENTAGE OF FEMALE WORKERS IN TERTIARY OCCUPATION (DISTRICT LEVEL)

S.No.	Districts	A Social & Economic Overhead Services	a_1	a_2	a_3	B Trade Services	b_1	b_2
		1	2	3	4	5	6	7
1.	Madras	10.21	7.36	2.84	0.02	12.93	1.03	11.90
2.	Gt.Bombay	7.63	5.47	1.80	0.36	11.29	0.98	10.32
3.	Calcutta	3.97	1.81	2.06	0.10	5.18	0.53	4.64
4.	Hyderabad	8.89	7.67	1.20	0.01	15.08	0.48	14.59
5.	Bhopal	2.62	1.88	0.74	-	6.62	-	6.62
6.	Ahmedabad	7.00	5.60	1.32	0.07	11.80	0.63	11.17
7.	Indore	2.26	1.58	0.68	-	10.60	0.43	10.17

		1	2	3	4	5	6	7
8.	Bangalore	16.50	14.95	1.53	0.03	9.82	0.35	9.48
9.	Nagpur	7.47	5.36	1.58	0.53	17.32	0.40	16.92
10.	Gwalior	1.76	1.66	0.10	-	11.14	0.52	10.62
11.	Lucknow	4.19	2.73	1.46	-	7.10	0.09	7.01
12.	Nilgiri	3.20	2.92	0.28	-	7.61	-	7.61
13.	Coimbatore	5.06	3.34	1.59	0.13	24.23	1.90	22.33
14.	Dehra Dun	3.63	3.39	0.24	-	4.05	0.12	3.93
15.	Dhanbad	20.15	20.15	-	-	7.99	-	7.98
16.	Kanpur	1.89	0.93	0.96	-	10.21	0.18	10.03
17.	Howrah	11.14	8.09	2.81	0.24	9.45	0.74	8.71
18.	Puna	6. 49	4.48	1.94	0.07	12.95	0.28	12.67

	1	2	3	4	5	6	7
19. Bikaner	1.52	1.52	-	-	6.40	-	6.40
20. Rajkot	2.66	1.96	0.70	-	7.13	0.25	6.88
21. Ajmer	4.34	3.72	0.43	0.18	8.65	0.27	8.38
22. Agra	8.68	8.34	0.34	-	7.35	0.24	7.11
23. Thane	10.13	5.95	3.95	0.23	9.88	0.37	9.51
24. Ujjain	1.09	0.97	0.12	-	10.37	0.37	10.00
25. Jamnagar	2.01	1.91	0.10	-	9.04	0.20	8.84
26. Khasi & Jaintia Hills	3.85	1.46	1.32	1.07	23.49	0.31	23.19
27. 24 Parganas	5.74	2.89	2.85	-	6.31	0.27	6.04
28. Ludhiana	1.64	0.69	0.95	-	4.86	0.43	4.43
29. Surat	1.97	1.31	0.66	-	16.24	0.50	15.73

		1	2	3	4	5	6	7
30	Madurai	1.96	1.21	0.75	-	24.25	1.33	22.92
31.	Chengalpattu	12.38	10.63	1.72	0.84	18.24	1.03	17.21
32.	Tirunelveli	7.69	5.50	0.66	1.52	14.66	0.89	13.77
33.	Jhansi	5.06	5.06	-	-	13.73	-	13.73
34.	Bhavnagar	5.26	4.92	0.35	-	7.90	-	7.90
35.	Jodhpur	1.66	1.52	0.14	-	8.79	0.40	8.39
36.	Dharwar	12.31	12.05	0.26	-	23.71	1.17	22.53
37.	Ambala	4.21	2.03	2.05	0.13	2.56	0.26	2.30
38.	Kozikode	4.28	2.15	1.26	0.37	2.10	0.19	1. 19
39.	Vadodra	3.19	2.40	0.80	-	12.09	0.23	11.86
40.	Patna	2.48	1.68	0.69	0.12	12.62	0.31	12.31

	1	2	3	4	5	6	7
41. Jaipur	3.74	3.16	0.58	-	8.45	0.15	8.30
42. Jullundhur	1.87	0.70	1.17	-	2.41	0.10	2.31
43. Churu	0.51	0.51	-	-	10.77	-	10.77
44. Ernakulam	5.32	3.62	1.46	0.24	6.83	0.74	6.10
45. Junagadh	2.46	2.27	0.18	-	13.07	0.25	12.82
46. Amritsar	2.18	0.76	1.23	0.19	3.90	0.56	3.34
47. Ratlam	5.49	5.29	0.20	-	9.57	0.20	9.37
48. Nasik	12.40	11.68	0.61	0.11	19.71	2.54	17.17
49. Amravati	2.92	2.58	0.33	-	10.29	1.00	11.29
50. Sholapur	8.11	7.38	0.61	0.12	20.14	0.73	19.42

S.No.	Districts	C Financial Services	c_1	c_2	c_3	D Private Consumption Services	d_1	d_2
		8	9	10	11	12	13	14
1.	Madras	3.31	1.80	0.48	1.03	18.60	0.28	18.31
2.	Gt.Bombay	7.68	3.48	1.46	2.74	29.17	0.32	28.85
3.	Calcutta	2.36	0.68	0.36	1.32	52.26	0.13	52.13
4.	Hyderabad	1.98	1.07	0.27	0.64	30.38	0.07	30.31
5.	Bhopal	0.21	0.14	0.07	-	26.98	0.14	26.84
6.	Ahmedabad	2.34	1.50	0.48	0.35	19.02	0.09	18.93
7.	Indore	1.63	0.67	0.67	00.29	33.29	0.29	33.00

		8	9	10	11	12	13	14
8.	Bangalore	3.80	2.48	0.78	0.53	19.79	0.14	19.64
9.	Nagpur	1.36	0.63	0.46	0.28	26.54	0.02	26.52
10.	Gwalior	0.41	-	0.10	0.31	16.20	0.20	16.00
11.	Lucknow	0.91	0.59	0.22	0.09	28.20	0.18	28.02
12.	Nilgiri	0.37	0.37	-	-	41.14	0.09	41.05
13.	Coimbatore	1.02	0.67	0.17	0.17	26.88	-	26.88
14.	Dehra Dun	0.36	0.12	0.12	0.12	17.81	0.12	17.69
15.	Dhanbad	0.72	0.12	0.48	0.12	32.47	0.12	32.35
16.	Kanpur	0.49	0.27	0.18	0.04	21.76	0.13	21.62
17.	Howrah	1.89	0.99	0.33	0.57	31.29	0.29	31.00
18.	Pune	1.51	0.68	0.57	0.26	21.73	0.03	21.69

		8	9	10	11	12	13	14
19.	Bikaner	0.63	0.21	0.21	0.21	19.36	0.21	19.15
20.	Rajkot	0.83	0.57	0.13	0.13	31.87	-	31.87
21.	Ajmer	1.10	0.45	0.47	0.18	19.59	0.09	19.50
22.	Agra	1.36	0.81	-	0.55	22.58	-	22.58
23.	Thane	3.95	2.39	0.75	0.81	17.49	0.10	17.39
24.	Ujjain	0.49	0.50	-	-	36.84	0.12	36.72
25.	Jamnagar	0.19	0.09	-	0.09	32.51	-	32.51
26.	Khasi & Jaintia Hills	1.01	0.28	0.05	0.68	22.87	0.01	22.85
27.	24 Parganas	1.82	0.59	0.59	0.64	33.35	0.09	33.26
28.	Ludhiana	1.17	0.52	0.22	0.43	9.27	0.11	9.16
29.	Surat	1.88	1.00	0.44	0.45	32.90	0.11	32.79

	8	9	10	11	12	13	14
30. Madurai	0.88	0.49	0.19	0.19	19.75	-	19.75
31. Chengelputtu	1.32	0.75	0.11	0.46	13.87	0.07	13.80
32. Tirunelveli	0.09	0.07	-	0.02	26.17	-	26.17
33. Jhansi	0.35	0.35	-	-	29.68	0.12	29.56
34. Bhavnagar	0.80	0.71	-	0.09	30.63	0.09	30.54
35. Jodhpur	0.39	0.26	-	0.13	20.76	-	20.76
36. Dharwar	2.04	0.87	0.36	0.82	17.48	-	17.48
37. Ambala	1.18	0.80	0.12	0.26	11.28	-	11.28
38. Kozikode	1.55	0.84	0.10	0.61	44.62	-	44.62
39. Vadodra	1.44	0.98	0.29	0.17	24.73	0.06	24.68
40. Patna	0.12	0.06	0.06	-	30.15	0.06	30.09

	8	9	10	11	12	13	14
41. Jaipur	1.89	1.67	0.15	0.07	21.83	0.07	21.76
42. Jullundhur	1.71	1.11	0.30	0.30	7.47	0.10	7.37
43. Churu	0.85	-	0.43	0.43	15.38	-	15.38
44. Ernakulam	2.52	1.45	0.26	0.81	45.30	0.29	45.01
45. Junagadh	0.33	0.33	-	-	30.50	-	30.50
46. Amritsar	1.47	0.73	0.27	0.47	13.70	-	13.70
47. Ratlam	0.61	0.40	0.20	-	34.73	-	34.73
48. Nasik	0.61	0.39	0.17	0.06	17.78	0.17	17.61
49. Amravati	0.11	-	0.11	-	25.81	-	25.81
50. Sholapur	2.06	0.42	0.12	1.51	22.18	-	22.18

S.No.	Districts	E Collective Consumption Services	ϕ_1	ϕ_2	ϕ_3	ϕ_4	ϕ_5	ϕ_6	ϕ_7
		15	16	17	18	19	20	21	22
1.	Madras	54.95	9.04	10.80	29.45	0.91	1.31	0.51	2.91
2.	Gt. Bombay	44.23	8.90	10.55	20.67	0.71	1.09	0.53	1.76
3.	Calcutta	36.23	5.89	9.45	18.21	0.97	0.56	0.86	0.30
4.	Hyderabad	43.68	7.67	7.45	21.75	0.95	1.40	0.72	3.75
5.	Bhopal	63.57	11.16	11.87	31.09	0.99	0.99	0.34	7.14
6.	Ahmedabad	59.84	6.53	11.12	31.32	2.12	0.30	0.28	8.18
7.	Indore	52.31	3.73	9.70	26.21	0.63	0.87	0.29	10.87

		15	16	17	18	19	20	21	22
8.	Bangalore	50.08	8.48	9.36	25.80	0.99	0.73	1.10	3.64
9.	Nagpur	47.31	3.23	8.27	27.55	0.88	0.25	0.83	6.31
10.	Gwalior	70.48	7.16	11.52	12.04	88.73	0.73	1.14	7.16
11.	Lucknow	59.60	10.62	8.87	31.46	0.59	1.09	0.41	6.56
12.	Nilgiri	47.67	3.63	7.82	29.71	2.14	0.37	1.49	2.51
13.	Coimbatore	42.82	3.40	7.17	25.37	0.80	0.47	1.62	4.00
14.	Dehra Dun	74.15	17.80	5.94	42.65	0.85	0.24	0.73	5.94
15.	Dhanbad	38.68	1.56	10.86	17.66	0.36	0.36	0.84	7.04
16.	Kanpur	65.65	11.48	10.01	34.33	0.67	0.71	0.45	8.00
17.	Howrah	46.27	7.38	8.20	28.22	0.49	1.07	0.66	0.25
18.	Pune	57.32	10.90	11.81	24.42	1.01	0.59	1.02	7.58

	15	16	17	18	19	20	21	22
19. Bikaner	72.10	19.53	10.10	34.47	2.40	0.43	0.21	5.26
20. Rajkot	57.51	16.00	6.24	32.88	1.39	0.19	0.38	0.44
21. Ajmer	66.32	7.11	13.38	37.29	1.70	0.18	0.83	5.83
22. Agra	60.03	5.21	9.47	29.68	0.67	5.23	0.72	9.05
23. Thane	58.55	14.22	8.20	31.09	0.75	0.30	0.27	3.71
24. Ujjain	51.20	3.96	8.54	22.75	1.73	1.00	1.86	11.36
25. Jamnagar	56.24	6.60	11.22	28.08	1.87	0.10	0.79	7.58
26. Khasi & Jaintia Hills	48.77	21.78	7.01	14.66	0.42	0.31	4.12	0.47
27. 24 Parganas	52.78	8.95	9.87	32.74	0.80	0.21	0.57	0.04
28. Ludhiana	83.06	6.43	11.21	61.60	0.54	0.43	0.32	2.48
29. Surat	47.01	10.12	10.45	23.89	1.82	0.17	0.50	0.05

		15	16	17	18	19	20	21	22
30.	Madurai	53.15	3.06	8.34	35.12	0.79	0.68	1.31	3.85
31.	Chengalpattu	54.18	6.22	8.36	34.70	0.85	0.32	0.92	2.81
32.	Tirunelveli	51.38	3.92	6.70	33.80	1.21	0.52	2.61	2.62
33.	Jhansi	51.17	10.60	5.54	30.55	0.82	0.47	1.30	1.88
34.	Bhavnagar	55.41	7.56	8.00	30.63	2.70	0.18	0.17	6.17
35.	Jodhpur	68.40	17.44	14.97	31.91	0.92	1.31	0.39	1.45
36.	Dharwar	44.46	6.75	10.12	19.98	0.66	0.46	2.50	3.98
37.	Ambala	80.76	10.64	8.34	56.14	0.64	-	0.51	4.49
38.	Kozikode	47.44	8.09	9.34	26.50	0.56	0.37	2.49	0.09
39.	Vadodra	58.33	7.50	9.11	34.66	2.02	0.58	0.58	4.09
40.	Patna	84.63	4.03	10.03	22.87	0.24	0.73	1.42	15.28

		15	16	17	18	19	20	21	22
41.	Jaipur	64.08	13.96	10.16	34.68	1.42	1.12	0.29	2.44
42.	Jullundhur	86.53	16.44	6.88	56.83	0.90	0.30	0.40	4.78
43.	Churu	72.48	27.44	7.69	29.15	2.56	0.43	1.37	3.85
44.	Ernakulam	40.02	9.41	6.59	22.14	0.93	0.17	0.78	-
45.	Junagadh	53.64	11.11	8.02	28.31	1.42	0.17	0.50	4.09
46.	Amritsar	78.75	7.36	12.02	53.39	0.47	0.19	0.66	4.66
47.	Ratlam	49.60	1.41	10.63	24.51	1.01	0.20	0.61	11.23
48.	Nasik	49.50	5.23	6.50	27.71	0.72	0.39	1.21	7.75
49.	Amravati	58.86	2.56	11.25	31.58	0.78	0.22	0.78	11.70
50.	Sholapur	47.51	2.55	11.57	18.91	1.15	0.97	2.48	9.88

APPENDIX - IV 6

PERCENTAGE OF MALE WORKERS IN TERTIARY OCCUPATION (DISTRICT LEVEL)

S.No.	Districts	A Social & Economic Overhead Services	a_1	a_2	a_3	B Trade Services	b_1	b_2
		1	2	3	4	5	6	7
1.	Madras	30.62	27.67	2.91	0.04	26.19	2.90	23.29
2.	Gt.Bombay	22.02	19.59	2.12	0.31	28.10	3.88	24.22
3.	Calcutta	21.07	19.14	1.71	0.22	32.25	6.36	25.89
4.	Hyderabad	19.61	17.65	1.94	0.02	23.81	1.64	22.17
5.	Bhopal	13.28	10.75	2.53	-	15.77	-	15.77
6.	Ahmedabad	17.32	15.39	1.85	0.08	30.74	2.73	28.02
7.	Indore	8.05	7.07	0.98	-	25.51	1.91	23.60

NB = Refer to page 54. for a_1, a_2, a_3, b_1, b_2

		1	2	3	4	5	6	7
8.	Bangalore	22.84	20.92	1.89	0.03	22.36	1.72	20.64
9.	Nagpur	19.50	15.75	3.50	0.25	28.17	1.27	26.90
10.	Gwalior	12.39	11.68	0.71	-	18.31	1.96	16.35
11.	Lucknow	20.46	19.07	1.39	-	17.08	0.08	17.00
12.	Nilgiri	8.02	5.80	2.22	-	22.07	-	22.07
13.	Coimbatore	18.41	16.38	1.96	0.07	33.52	3.23	30.29
14.	Dehra Dun	7.67	7.12	0.55	-	11.31	0.09	11.22
15.	Dhanbad	33.81	33.81	-	-	30.46	-	30.46
16.	Kanpur	13.78	12.61	1.17	-	27.32	1.52	25.80
17.	Howrah	31.15	28.38	2.34	0.43	33.46	4.54	28.92
18.	Pune	14.55	12.55	1.90	0.10	19.93	1.28	18.65

	1	2	3	4	5	6	7
19. Bikaner	18.19	18.19	-	-	21.25	-	21.25
20. Rajkot	17.01	15.18	1.83	-	26.84	0.87	25.97
21. Ajmer	29.09	27.15	1.93	0.01	18.11	0.19	17.92
22. Agra	22.31	20.84	1.47	-	30.78	0.23	30.55
23. Thane	23.39	20.54	2.63	0.22	28.04	0.73	27.31
24. Ujjain	12.30	11.66	0.64	-	24.53	0.03	24.50
25. Jamnagar	17.77	16.80	0.96	-	22.97	0.18	22.79
26. Khasi & Jaintia Hills	10.78	8.28	2.49	0.01	15.21	0.66	14.55
27. 24 Parganas	18.16	15.69	2.47	-	26.97	1.84	25.13
28. Ludhiana	13.49	11.57	1.92	-	34.16	0.33	33.83
29. Surat	13.31	11.57	1.74	-	35.41	1.21	34.20

		1	2	3	4	5	6	7
30.	Madurai	14.68	13.02	1.66	-	38.00	3.12	34.88
31.	Ghengalpattu	20.42	24.07	2.33	0.02	24.43	1.37	23.06
32.	Tirunelveli	18.82	16.80	1.96	0.06	35.53	2.00	33.53
33.	Jhansi	32.62	32.62	-	-	16.68	-	16.68
34.	Bhavnagar	20.94	20.54	0.40	-	27.79	-	27.79
35.	Jodhpur	21.07	19.56	1.51	-	19.49	0.43	19.06
36.	Dharwar	27.19	25.36	1.83	-	26.33	2.07	24.26
37.	Ambala	24.55	20.76	3.72	0.06	19.92	0.58	19.34
38.	Kozikode	19.41	16.40	2.20	0.81	28.85	0.80	28.05
39.	Vadodra	15.59	13.45	2.14	-	26.37	0.63	25.74
40.	Patna	14.94	12.05	2.42	0.47	24.54	0.63	23.91

	1	2	3	4	5	6	7
41. Jaipur	17.36	14.94	2.42	-	20.85	0.10	20.75
42. Jullundhur	17.65	14.12	3.54	-	34.72	0.43	34.29
43. Churu	9.89	9.89	-	-	36.47	-	36.47
44. Ernakulam	22.88	21.28	1.31	0.29	22.19	2.56	19.63
45. Junagadh	16.38	15.46	0.92	-	34.67	1.28	33.39
46. Amritsar	14.64	13.06	1.52	0.06	36.19	1.75	34.44
47. Ratlam	27.67	25.24	2.43	-	18.84	0.03	18.81
48. Nasik	20.31	18.03	2.16	0.12	24.53	1.59	22.94
49. Amravati	11.47	9.23	2.23	-	31.77	2.22	29.55
50. Sholapur	23.53	21.92	1.52	0.09	34.37	2.60	31.77

S.No.	Districts	C. Financial Services	c_1	c_2	c_3	D Private Consumption Services	d_1	d_2
		8	9	10	11	12	13	14
1.	Madras	7.74	3.77	0.72	3.25	6.58	0.58	6.00
2.	Gt.Bombay	10.42	3.57	1.21	5.64	12.61	0.45	12.16
3.	Calcutta	8.07	2.26	0.67	5.14	15.93	0.50	15.43
4.	Hyderabad	5.98	2.22	0.47	3.29	9.80	0.48	9.32
5.	Bhopal	2.34	2.15	0.19	-	14.35	0.48	13.87
6.	Ahmedabad	6.79	3.26	0.62	2.91	15.96	0.75	15.21
7.	Indore	7.73	3.33	0.98	3.42	16.92	1.01	15.91

		8	9	10	11	12	13	14
8.	Bangalore	6.70	3.54	0.90	2.26	8.35	0.40	7.95
9.	Nagpur	7.03	3.32	0.92	2.79	9.92	0.65	9.27
10.	Gwalior	1.79	-	0.47	1 .32	13.01	0.88	12.13
11.	Lucknow	3.14	1.42	0.54	1.18	18.09	0.65	17.44
12.	Nilgiri	1.72	1.72	-	-	19.45	0.34	19.11
13.	Coimbatore	6.23	3.44	0.84	1.95	12.18	-	12.18
14.	Dehra Dun	1.96	1.17	0.08	0.71	16.69	0.45	16.24
15.	Dhanbad	2.36	1.22	0.49	0.64	11.41	0.69	10.72
16.	Kanpur	3.76	2.17	0.54	1.05	17.12	0.56	16.56
17.	Howrah	5.74	3.60	0.53	1.61	7.51	0.61	6.90
18.	Pune	4.12	2.68	0.48	0.96	7.25	0.37	6.88

		8	9	10	11	12	13	14
19.	Bikaner	1.88	1.51	0.15	0.22	13.82	0.58	13.24
20.	Rajkot	5.08	2.49	0.66	1.93	23.77	-	23.77
21.	Ajmer	4.01	1.02	1.14	1.85	9.34	0.50	8.84
22.	Agra	2.13	1.13	-	1.00	12.52	-	12.52
23.	Thane	6.26	3.28	0.97	2.52	11.24	0.30	10.94
24.	Ujjain	2.53	2.53	-	-	17.97	1.94	16.03
25.	Jamnagar	2.18	1.94	-	0.24	23.05	-	23.05
26.	Khasi & Jaintia Hills	2.02	1.22	0.21	1.59	10.82	0.24	10.58
27.	24 Parganas	4.93	2.23	0.74	1.96	20.31	0.36	19.95
28.	Ludhiana	6.30	2.51	0.29	3.44	16.49	0.70	15.29
29.	Surat	6.00	2.95	0.69	2.36	17.86	0.75	17.11

		8	9	10	11	12	13	14
30.	Madurai	4.91	3.53	0.54	0.84	9.47	-	9.47
31.	Chengalputtu	4.73	2.65	0.40	1.68	4.26	0.44	4.33
32.	Tirunelveli	2.67	1.27	-	1.40	10.01	-	10.01
33.	Jhansi	0.74	0.74	-	-	16.96	0.62	16.34
34.	Bhavnagar	3.26	2.61	-	0.65	21.99	0.42	21.57
35.	Jodhpur	1.31	1.20	-	0.11	10.50	-	10.50
36.	Dharwar	4.50	2.08	0.24	2.18	8.27	-	8.27
37.	Ambala	5.21	2.50	0.38	2.33	14.27	-	14.27
38.	Kozikode	4.66	3.08	0.19	1.39	17.78	-	17.78
39.	Vadodra	4.13	3.36	0.30	0.47	15.93	0.63	15.30
40.	Patna	2.66	2.06	0.60	-	15.67	2.02	13.64

		8	9	10	11	12	13	14
41.	Jaipur	2.96	2.17	0.59	0.20	14.93	0.58	14.35
42.	Jullundhur	10.13	3.41	1.40	5.32	16.08	1.13	14.95
43.	Churu	2.50	-	0.12	2.38	12.70	-	12.70
44.	Ernakulam	8.50	2.72	0.39	5.39	15.13	1.00	14.03
45.	Junagadh	1.88	1.88	-	-	19.77	-	19.77
46.	Amritsar	7.35	2.06	0.38	4.90	12.33	-	12.33
47.	Ratlam	0.26	0.10	0.16	-	19.25	-	19.25
48.	Nasik	3.81	2.01	0.57	1.23	7.52	0.40	7.12
49.	Amravati	0.19	-	0.19	-	16.83	-	16.83
50.	Sholapur	5.34	2.47	0.11	2.76	4.07	-	4.07

S.No.	Districts	E Collective Consumption Services	e_1	e_2	e_3	e_4	e_5	e_6	e_7
		15	16	17	18	19	20	21	22
1.	Madra	28.87	12.11	2.42	3.68	0.94	2.86	5.18	1.68
2.	Gt.Bombay	26.84	11.53	2.19	3.09	0.99	1.93	6.21	0.90
3.	Calcutta	22.67	11.53	1.98	3.02	0.83	1.28	3.74	0.29
4.	Hyderabad	40.79	26.29	2.02	5.83	0.89	1.39	3.13	0.44
5.	Bhopal	54.26	32.53	4.76	7.94	1.55	1.74	4.03	1.70
6.	Ahmedabad	29.19	12.36	2.59	5.00	1.80	0.74	5.00	1.70
7.	Indore	41.79	20.01	3.09	9.84	1.67	1.06	4.30	1.81

		15	16	17	18	19	20	21	22
8.	Bangalore	39.75	22.73	2.17	6.11	0.97	1.55	5.44	0.78
9.	Nagpur	35.37	11.85	3.32	11.10	1.71	0.52	5.13	1.74
10.	Gwalior	54.48	35.43	3.12	8.79	1.25	0.76	2.74	2.39
11.	Lucknow	41.23	28.18	2.63	5.48	0.86	0.34	2.45	1.28
12.	Nilgiri	48.73	24.04	2.91	6.83	1.77	0.69	10.33	2.16
13.	Coimbatore	29.65	10.59	2.45	6.23	1.16	1.26	6.68	1.28
14.	Dehra Dun	60.72	47.86	1.68	5.40	0.86	0.39	3.00	1.53
15.	Dhanbad	21.95	5.65	2.71	6.54	0.72	0.34	5.01	0.97
16.	Kanpur	38.02	25.56	2.04	6.14	0.70	0.33	2.52	0.92
17.	Howrah	22.15	10.24	1.56	4.98	0.77	0.73	3.86	0.01
18.	Pune	54.13	36.34	2.82	7.89	1.14	1.52	4.89	1.03

		15	16	17	18	19	20	21	22
19.	Bikaner	44.86	27.33	3.82	8.73	2.02	0.19	2.09	0.68
20.	Rajkot	27.30	13.86	2.12	4.95	1.36	0.42	4.49	0.10
21.	Ajmer	39.44	22.30	2.63	7.94	2.74	0.56	2.97	0.30
22.	Agra	32.26	16.44	2.67	4.98	1.72	0.77	2.28	3.38
23.	Thane	30.55	14.28	2.26	4.37	1.33	0.98	5.93	1.39
24.	Ujjain	42.66	13.53	3.01	13.10	2.51	2.31	5.90	2.30
25.	Jamnagar	34.04	17.41	2.81	5.24	2.56	0.08	4.74	1.20
26.	Khasi & Jaintia Hills	60.16	48.73	2.79	4.00	0.74	0.70	2.66	0.54
27.	24 Parganas	29.62	16.69	2.35	5.97	1.11	0.78	2.67	0.06
28.	Ludhiana	29.55	11.38	3.38	8.05	1.04	0.16	5.12	0.42
29.	Surat	27.41	10.22	2.61	5.61	2.48	0.77	5.46	0.25

		15	16	17	18	19	20	21	22
30.	Madurai	32.93	12.52	2.42	6.17	1.36	1.53	6.87	2.05
31.	Chengalpattu	39.65	20.72	2.16	6.19	1.43	2.16	5.70	1.29
32.	Tirunelveli	32.97	12.46	2.22	7.08	2.37	0.69	6.77	1.38
33.	Jhansi	33.00	22.40	1.79	4.97	0.88	0.54	1.82	0.60
34.	Bhavnagar	26.02	10.85	2.22	5.39	3.08	0.08	3.62	0.78
35.	Jodhpur	47.62	31.09	2.46	8.79	1.09	0.85	3.09	0.25
36.	Dharwar	33.69	12.46	2.42	8.13	0.74	0.43	9.26	0.24
37.	Ambala	36.06	21.66	2.70	5.39	1.16	-	4.31	0.84
38.	Kozikode	29.29	10.84	3.01	5.69	0.81	1.11	7.80	0.03
39.	Vadodra	37.98	18.79	2.63	7.83	1.83	1.12	4.15	1.63
40.	Patna	42.19	24.45	4.16	6.33	1.05	0.47	3.78	1.93

		15	16	17	18	19	20	21	22
41.	Jaipur	43.89	26.71	3.22	6.49	2.05	1.42	3.74	0.25
42.	Jullundhur	21.41	30.51	3.11	8.24	1.13	0.50	4.84	0.54
43.	Churu	38.44	19.79	3.19	11.37	2.20	0.33	0.81	0.72
44.	Ernakulam	31.29	18.10	1.82	3.18	1.61	0.83	5.72	0.03
45.	Junagadh	27.30	11.51	2.60	5.39	2.16	0.41	4.72	0.52
46.	Amritsar	29.48	16.51	3.00	4.45	1.73	0.01	3.41	0.37
47.	Ratlam	33.97	8.76	3.92	11.49	2.05	1.45	4.20	2.10
48.	Nasik	43.80	22.76	2.61	7.57	1.87	0.78	6.75	1.43
49.	Amravati	39.74	13.88	3.16	12.04	1.27	1.20	6.53	1.64
50.	Sholapur	32.68	11.86	3.07	7.27	1.53	0.56	6.81	1.57

APPENDIX- V

VARIABLES AFFECTING FEMALE PARTICIPATION IN THE SPECIFIC SERVICES OF THE TERTIARY SECTOR

S.No.	Districts	X_1	X_2	X_3	X_4	X_5	X_6	X_7	X_8	X_9
		1	2	3	4	5	6	7	8	9
1.	Madras	100.00	52.01	-	-	-	-	47.46	52.54	31.78
2.	GT.Bombay	100.00	53.88	-	-	32.80	10.21	44.28	53.71	29.10
3.	Calcutta	100.00	41.30	-	-	16.00	5.82	45.60	54.40	26.38
4.	Hyderabad	99.98	61.91	8.40	2.21	33.87	24.05	57.51	42.49	27.35
5.	Bhopal	68.62	93.36	6.18	3.35	15.29	26.47	58.49	41.50	25.75
6.	Ahmedabad	66.86	63.02	11.68	3.36	37.46	19.26	52.15	47.85	35.01
7.	Indore	62.71	65.11	6.54	4.83	17.92	24.28	55.43	44.57	30.15
8.	Bangalore	55.44	59.35	16.03	6.31	15.83	22.21	50.73	49.27	25.12
9.	Nagpur	54.32	69.32	26.59	5.95	19.84	17.45	54.46	45.54	29.04

		1	2	3	4	5	6	7	8	9
10.	Gwalior	51.63	66.85	14.15	2.66	16.18	13.80	65.34	34.66	21.45
11.	Lucknow	50.90	62.30	8.72	0.67	34.10	31.70	58.05	41.95	23.65
12.	Nilgiri	49.24	28.79	-	-	-	-	57.83	42.17	28.54
13.	Coimbatore	47.71	52.34	-	-	-	-	58.21	41.80	29.03
14.	Dehra Dun	47.08	72.72	5.37	3.87	24.93	19.37	46.78	53.22	30.05
15.	Dhanbad	43.51	63.17	15.76	3.84	35.67	9.29	71.63	28.37	16.03
16.	Kanpur	42.80	63.50	12.47	0.31	40.11	24.89	58.69	41.31	26.33
17.	Howrah	41.93	52.06	18.98	7.73	9.67	14.37	58.19	41.81	24.50
18.	Pune	41.84	59.75	23.47	4.20	23.45	22.96	49.01	51.00	27.75
19.	Bikaner	41.38	-	-	-	-	-	-	-	-

		1	2	3	4	5	6	7	8	9
20.	Rajkot	38.37	60.95	31.13	14.93	21.66	19.67	53.29	46.71	34.78
21.	Ajmer	37.65	-	-	-	-	-	-	-	-
22.	Agra	36.61	73.59	23.73	9.08	18.91	20.56	68.27	31.73	20.31
23.	Thane	36.23	60.70	8.79	3.70	18.84	28.89	49.11	50.89	27.78
24.	Ujjain	35.55	70.04	13.42	6.42	20.09	33.53	62.81	37.19	26.45
25.	Jamnagar	35.31	64.88	34.81	11.44	17.96	19.61	61.24	38.76	29.22
26.	Khasi Hills	35.25	-	-	-	-	-	-	-	-
27.	24 Parganas	35.15	51.16	9.56	5.86	4.00	16.61	51.40	48.60	27.46
28.	Ludhiana	34.79	57.69	15.59	3.10	17.79	17.31	49.91	50.09	29.15
29.	Surat	33.73	59.12	22.27	4.02	23.16	15.23	52.88	47.12	36.72
30.	Madurai	33.62	58.43	-	-	-	-	54.04	45.96	32.20

		1	2	3	4	5	6	7	8	9
31.	Chengalpattu	32.42	59.85	-	-	-	-	56.43	43.57	29.14
32.	Tirunelveli	32.17	55.19	-	-	-	-	56.10	43.90	32.41
33.	Jhansi	32.10	75.08	21.76	5.19	11.61	1.61	66.19	33.81	22.34
34.	Bhavnagar	31.99	62.09	40.37	15.49	16.83	17.38	59.24	40.76	30.83
35.	Jodhpur	31.97	-	-	-	-	-	-	-	-
36.	Dharwar	31.51	66.20	40.75	16.81	18.28	15.32	61.96	38.04	26.00
37.	Ambala	31.39	59.73	8.51	5.11	3.57	3.39	50.89	49.11	25.96
38.	Kozikode	30.83	59.23	40.32	14.67	27.86	10.74	43.97	56.03	39.58
39.	Vadodra	30.46	58.94	22.78	5.71	19.31	17.42	44.85	49.10	34.33
40.	Patna	30.22	66.83	35.01	13.37	24.96	14.84	64.87	35.13	19.26

		1	2	3	4	5	6	7	8	9
41.	Jaipur	30.20	-	-	-	-	-	-	-	-
42.	Jullundhur	30.06	59.40	17.77	4.42	14.21	14.71	51.02	48.98	27.95
43.	Churu	29.58	-	-	-	-	-	-	-	-
44.	Ernakulam	29.39	57.45	41.82	8.25	25.35	14.70	35.72	64.28	42.01
45.	Junagadh	29.33	67.85	38.16	16.01	15.15	16.87	63.33	36.67	29.07
46.	Amritsar	29.17	54.69	23.20	4.14	10.30	12.07	13.13	50.00	28.16
47.	Ratlam	28.93	66.50	15.74	7.45	18.92	25.76	61.92	38.08	28.10
48.	Nasik	28.64	70.82	35.14	10.77	20.72	21.15	58.43	41.57	27.07
49.	Amravati	27.56	74.08	40.15	10.97	16.81	19.04	56.37	43.63	29.53
50.	Sholapur	27.36	62.98	32.62	12.41	13.05	11.86	65.34	34.66	22.00

S.No.	Districts	X_{10}	X_{11}	X_{12}	X_{13}	X_{14}	X_{15}	X_{16}	X_{17}
		10	11	12	13	14	15	16	17
1.	Madras	19.60	1.16	47.72	42.18	10.00	0.27	10.67	0.04
2.	GT. Bombay	24.00	0.61	49.82	42.90	7.02	0.22	3.82	0.54
3.	Calcutta	24.38	3.64	48.69	41.35	8.98	0.20	3.27	0.05
4.	Hyderabad	13.63	1.52	48.85	41.75	9.16	0.23	10.47	0.19
5.	Bhopal	13.28	2.47	49.78	39.45	10.58	0.13	6.47	0.55
6.	Ahmedabad	11.33	1.51	48.95	44.08	6.70	0.27	11.00	0.87
7.	Indore	12.60	1.82	49.37	43.49	6.90	0.13	12.00	0.10
8.	Bangalore	22.52	1.64	51.24	41.44	7.08	0.24	10.56	0.23
9.	Nagpur	15.05	1.46	49.53	41.36	8.74	0.36	4.23	-

		10	11	12	13	14	15	16	17
10.	Gwalior	11.40	1.81	45.61	46.08	8.11	0.06	16.00	0.28
11.	Lucknow	15.36	2.94	50.36	43.32	6.26	0.05	9.41	0.02
12.	Nilgiri	13.04	0.59	53.21	39.10	6.93	0.76	19.78	2.54
13.	Coimbatore	12.33	0.43	48.11	42.23	8.93	0.73	12.62	0.06
14.	Dehra Dun	19.53	3.64	56.38	38.36	5.26	-	9.98	0.18
15.	Dhanbad	11.35	0.10	45.90	47.82	6.12	0.15	13.12	5.43
16.	Kanpur	13.37	1.60	48.73	46.23	5.00	0.04	14.07	0.04
17.	Howrah	16.24	1.07	49.16	42.34	7.11	0.10	4.72	0.14
18.	Pune	21.21	2.03	48.49	42.86	8.13	0.46	6.90	0.42
19.	Bikaner	-	-	-	-	-	-	0.60	0.13

		10	11	12	13	14	15	16	17
20.	Rajkot	11.25	0.68	51.93	39.35	8.48	0.24	3.88	0.10
21.	Ajmer	-	-	-	-	-	-	18.32	0.21
22.	Agra	10.41	1.01	51.52	42.31	6.10	0.02	19.81	0.20
23.	Thane	21.63	1.49	49.36	43.47	7.00	0.17	2.11	2.32
24.	Ujjain	9.69	1.06	46.56	45.00	7.96	0.22	12.89	0.26
25.	Jamnagar	9.04	0.51	52.28	38.71	8.63	0.38	5.85	0.16
26.	Khasi Hills	-	-	-	-	-	-	1.00	50.75
27.	24 Parganas	19.52	1.62	49.80	41.16	8.44	0.14	6.03	0.28
28.	Ludhiana	18.41	2.53	52.26	42.69	5.00	0.04	10.51	-
29.	Surat	9.46	0.94	49.77	41.59	8.09	0.55	4.64	9.85
30.	Madurai	13.34	0.42	49.33	40.51	9.60	0.56	6.75	0.08

		10	11	12	13	14	15	16	17
31.	Chengalpattu	14.02	0.40	47.44	42.48	9.82	0.26	15.43	0.39
32.	Tirunelveli	11.19	0.30	47.19	47.12	11.00	0.45	9.44	0.07
33.	Jhansi	10.57	0.90	47.38	44.91	7.67	0.02	19.80	0.03
34.	Bhavnagar	9.29	0.04	50.52	40.16	9.05	0.27	4.18	0.04
35.	Jodhpur	-	-	-	-	-	-	1.00	1.22
36.	Dharwar	11.40	0.64	49.74	39.33	10.73	0.20	5.75	0.27
37.	Ambala	20.33	2.82	82.58	41.61	5.71	0.08	9.36	-
38.	Kozikode	15.40	1.05	51.78	35.69	11.04	1.49	3.24	0.36
39.	Vadodra	13.21	1.56	49.16	43.06	7.50	0.27	4.50	2.94
40.	Patna	14.67	1.20	46.30	47.38	6.30	0.01	10.19	0.12

		10	11	12	13	14	15	16	17
41.	Jaipur	-	-	-	-	-	-	11.31	1.68
42.	Jullundhur	18.09	2.95	52.98	41.56	5.44	0.02	22.27	-
43.	Churu	-	-	-	-	-	-	10.76	0.37
44.	Ernakulam	20.00	2.36	54.62	35.12	9.45	0.80	4.67	0.02
45.	Junagadh	7.24	0.35	52.19	38.83	8.69	0.30	4.44	0.18
46.	Amritsar	19.41	2.39	52.21	42.02	5.72	0.04	12.86	-
47.	Ratlam	9.32	0.66	47.05	44.54	8.10	0.18	7.80	0.79
48.	Nasik	13.70	0.80	49.44	41.90	8.03	0.61	4.32	4.42
49.	Amravati	13.30	0.80	50.27	40.20	9.01	0.51	4.93	0.07
50.	Sholapur	11.36	0.70	47.35	43.06	9.10	0.48	9.41	0.25