



## Women Employment and Income in Tamil Nadu: A Comparison Between NFHS-4 and NFHS-5 Data

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### ABSTRACT

Employment plays a major role in the economic empowerment of women. Though percentages in terms of Literacy and Knowledge are growing significantly among women, their contribution in terms of work force is lesser than men. Only 40 percent of women are working in India which includes both formal and informal sector. In Tamil Nadu, 43% of women are employed, in which 79% have deciding authority over their earning either alone or jointly with their partner. This trend shows a significant improvement in the recent years. The paper aims to present on Women employment, income, control over earning in Tamil Nadu through a comparison of NFHS-4 (2015-2016) and NFHS-5 (2019-2020) data. The research utilized primary data gathered from the fifth round of the NFHS-5 survey and the fourth round of the NFHS-4 survey, with a particular emphasis on Tamil Nadu. The NFHS-5 survey was carried out in two phases: the first phase took place between January 6, 2020, and March 21, 2020, prior to the COVID lockdown, while the second phase occurred from December 21, 2020, to March 31, 2021. The percentage of employed women has notably increased from 34% in NFHS-4 to 43% in NFHS-5. However, this positive change falls short of the expectations set by

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Sustainable Development Goal 5, which focuses on achieving gender equality, particularly regarding employment opportunities and women's rights to earn income. There is an increase in the rates of women employment, income and control over their earnings in Tamil Nadu. However, challenge remains in terms of increasing women workforce and decreasing stress on women over Unpaid work. Targeted interventions are needed to tackle the challenges and improve resources effectively.

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## INTRODUCTION

Employment is a key factor in empowering women economically. Although women's literacy and knowledge levels are on the rise, their workforce participation still lags behind that of men. Currently, only about 40% of Indian women are employed across both formal and informal sectors. In Tamil Nadu specifically, 43% of women work, with 79% of these women having some say over how they manage their earnings, either independently or in partnership with their spouses, according to data from National Family Health Survey-5. This represents a positive shift in recent years, with more women participating in financial decision-making.

In a 2023 report on Female Labor utilization in India, several factors were cited for low female participation in the workforce. These included childcare responsibilities and household commitments (44.5%), pursuing education (33.6%), health and age-related issues (9.3%), and various other reasons (4.7%). These reasons are consistent across most Indian states, indicating similar challenges affecting women's workforce involvement nationwide. As literacy and educational opportunities increase for women, so does their earning potential. Economic empowerment, therefore, not only enhances a woman's ability to contribute financially but also affects how she interacts with her family and community (Saha & Sangwan, 2019).

Data from National Family Health Survey-5 further highlights that only 32% of married women in India are employed. Of these employed women, 83% receive cash payments, 8% of women were given payment in both cash and in-kind, while 15% of women employees were unpaid. Financial decision-making is shared by many, as 85% of women are involved in financial choices either jointly with their

husbands or on their own; however, only 18% make these decisions independently. Interestingly, the percentage of women earning as much as or more than their husbands has seen a small decline, from 42% in NFHS-4 to 40% in NFHS-5, with income disparity more pronounced in rural than in urban areas.

The latest Periodic Labour Force Survey shows that about 32.8% of women aged 15 and older were part of the workforce in 2021-22. This is an increase from 23.3% in 2017-18, meaning more women have started working. Most of this increase came from rural areas, where women's participation went up by 12 percentage. In comparison, urban areas saw a smaller rise of 3.4 percentage. In rural areas, 36.6% of women were working in 2021-22, up from 24.6% in 2017-18. In urban areas, the rate increased from 20.4% to 23.8%, showing slower progress.

This study uses data from the National Family Health Survey (NFHS), published by the Ministry of Health and Family Welfare, to understand how empowered women are. It looks at three main factors: 1) whether women have jobs and earn income, 2) whether they own things like land or property, and 3) whether they take part in making decisions in the household. This study mainly focuses on jobs and income. One key reason for fewer rural women working is the lack of job opportunities (Ramesh & Srivastava, 2014).

## **MATERIALS AND METHODS:**

This study is based on data from the fourth round of National Family Health Survey- 4 and fifth rounds of the National Family Health Survey-5. It uses secondary data collected during these surveys, which were carried out by the Ministry of Health and Family Welfare and coordinated by the International Institute for Population Sciences (IIPS), Mumbai, with help from survey agencies and Population Research Centres. In Tamil Nadu, the NFHS-5 survey was done in two phases because of the COVID-19 lockdowns. The first phase was from January 6 to March 21, 2020, and the second phase was from December 21, 2020, to March 31, 2021 managed by the School of Public Health at SRM University in the state.

The NFHS-5 survey in Tamil Nadu collected information from 27,929 families, 25,650 women, and 3,372 men. In comparison, the NFHS-4 collected data from 26,033 families, 28,820 women, and 5,317 men. Both surveys were carried out in all States and Union Territories of India. This study uses data that is publicly available from NFHS-4 and NFHS-5. Since the study does not include names or personal

details, it protects the privacy of the people who took part. The research also follows ethical guidelines, as it was approved by the Ethics Review Board of the International Institute for Population Sciences (IIPS). In both surveys, participants gave written consent, which shows the significance of ethical and respectful research. This ensures that the data can be used for important findings while still protecting the rights and privacy of individuals.

The NFHS surveys used a two-step method to select the sample. First, they chose village panchayats in rural areas and blocks in urban areas based on how many people lived there — bigger areas had a higher chance of being selected. Then, in the second step, households were randomly picked from these selected areas using a systematic method.

The NFHS surveys cover various topics—Education, Health, Nutrition, and Empowerment—across all Indian states and UTs. This paper focuses specifically on women’s empowerment, examining their employment, control over earnings, and earnings relative to their partners in Tamil Nadu. The data includes information from women aged 15-49 who were employed in the year before the survey, regardless of whether they were paid in cash, in kind, or unpaid. The dataset, available to the public, does not contain identifiable participant information.

## RESULTS:

In Tamil Nadu, the NFHS-5 survey collected data from 27,929 households, 25,650 women, and 3,372 men. In comparison, the NFHS-4 survey gathered information from 26,033 households, 28,820 women, and 5,317 men.

**FIGURE 1: Women Employment In Tamil Nadu Based On Nfhs-4 And Nfhs-5 Data**

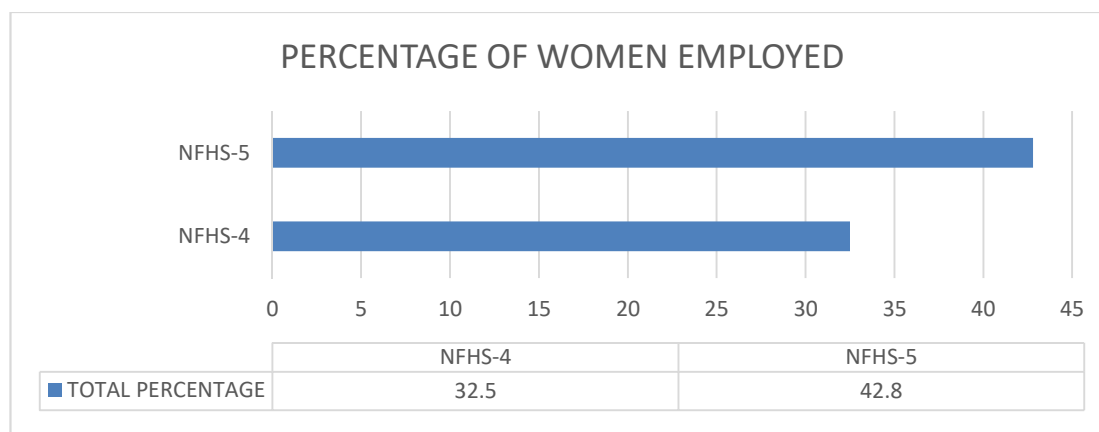


Figure 1 illustrates the rising trend in women's employment in Tamil Nadu, with rates increasing from 32.5% in the NFHS-4 survey to 42.8% in the NFHS-5 survey. This data reflects the employment status of women in Tamil Nadu who had worked at any time during 12 months before each survey.

**FIGURE 2:**

**EMPLOYED WOMEN IN TAMIL NADU BASED ON AGE DISTRIBUTION (15-49 YEARS) IN NFHS-4 AND NFHS-5 DATA**

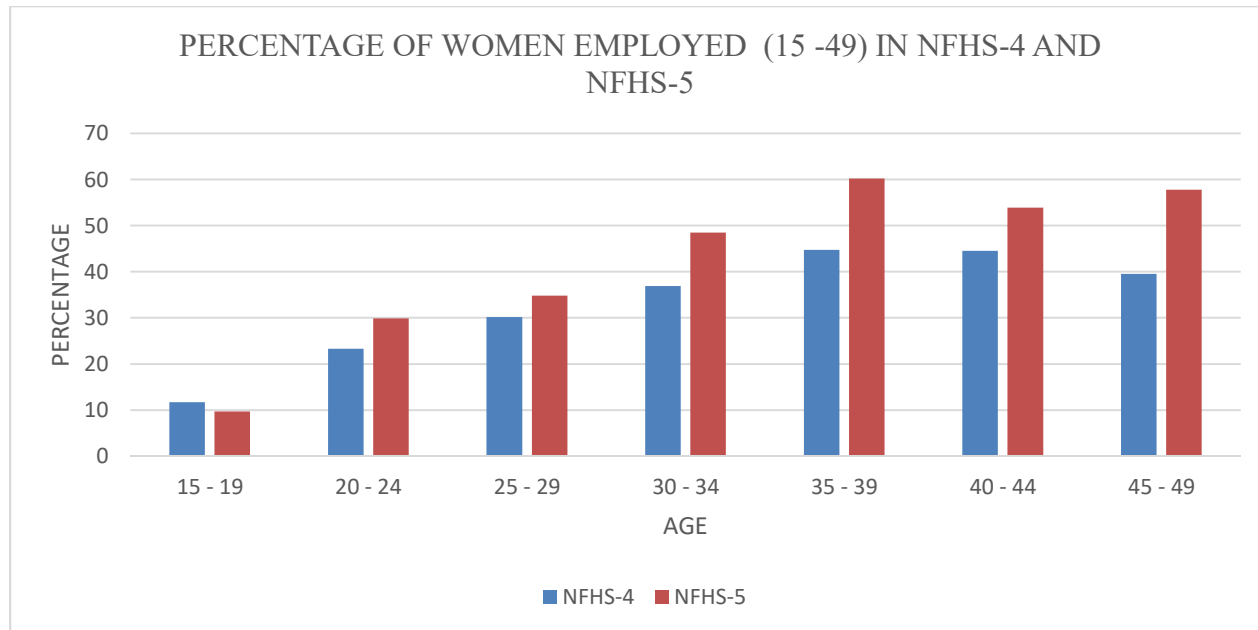


Figure 2 highlights an upward trend in women's employment rates with increasing age, as shown by a comparison of NFHS-4 and NFHS-5 data. Employment among women aged 15–19 dropped slightly from 11.7% to 9.7%, while for older age groups, rates generally increased. For instance, employment among women aged 20–24 rose from 23.3% to 29.9%, and in the 25–29 age group, it grew from 30.2% to 34.8%. This rising trend continues across age categories, with notable increases such as 36.9% to 48.5% for women aged 30–34 and 44.7% to 60.2% for those aged 35–39. Employment among women aged 45–49 also increased significantly, from 39.5% to 57.8%. Overall, the data suggests that employment rates for women in Tamil Nadu tend to rise with age.

**TABLE 1:**
**DISTRIBUTION OF EMPLOYED WOMEN IN TAMIL NADU BY NATURE OF EARNING**

TYPE OF EARNING	NFHS-4	NFHS-5
Cash only	91.2%	90.6%
Cash and kind	2.7%	4.8%
In kind only	1.6%	1.2%
Not paid	4.5%	3.3%
Total	100	100

Table 1 compares NFHS-4 and NFHS-5 data on the nature of earnings among women in Tamil Nadu. The percentage of women receiving cash-only payments slightly decreased from 91.2% to 90.6%. In contrast, those earning in both cash and kind increased from 2.7% to 4.8%. Earnings in kind only showed a small decline from 1.6% to 1.2%, and the proportion of unpaid women workers dropped from 4.5% to 3.3%. This data reflects current trends in women's employment and payment types in Tamil Nadu.

**TABLE 2:**
**CONTROL AND DECISION MAKING OF WOMEN CASH EARNING**

	NFHS-4		NFHS-5	
RESIDENCE	URBAN	RURAL	URBAN	RURAL
Individually or together with their spouse, they determine how to utilize their earnings.	81.8%	77.7%	87.9%	86.5%
Earn more or about the same as their husband	51.2%	44.9%	41.7%	32.1%

Table 2 compares NFHS-4 and NFHS-5 data on women's decision-making power over their earnings in Tamil Nadu. In NFHS-4, 81.8% of urban women and 77.7% of rural women had the authority to decide how their earnings were used, Individually or together with their spouse. By NFHS-5, this increased to

87.9% in urban areas and 86.5% in rural areas, showing a positive trend in women's control over their finances. However, the percentage of women earning more or about the same as their husbands declined from 51.2% to 41.7% in urban areas and from 44.9% to 32.1% in rural areas, indicating that while women's decision-making power has improved, the gender income disparity persists.

**FIGURE 3:**

**CONTROL AND DECISION MAKING OF WOMEN CASH EARNING**

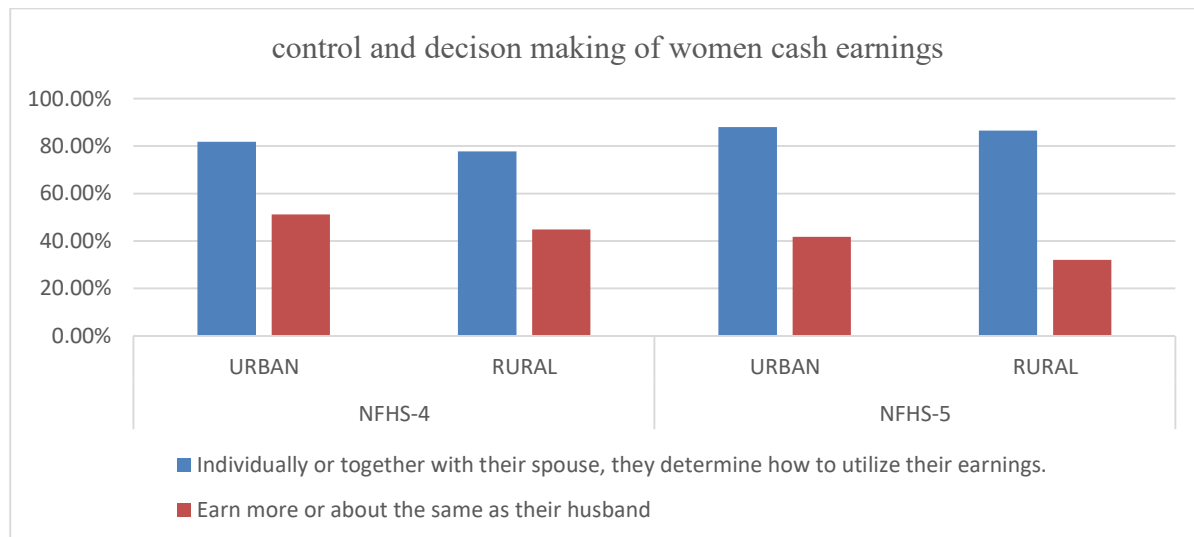


Figure 3 compares the decision-making power of women over their earnings in both urban and rural areas of Tamil Nadu. In the NFHS-4 survey, there was a notable gap, with 81.8% of urban women and 77.7% of rural women having decision-making power over their earnings. This gap has significantly narrowed in the NFHS-5 survey, with 87.9% of urban and 86.5% of rural women now having control over their earnings. Additionally, the proportion of urban women who earn the same or more than their husbands has decreased from 51.2% to 41.7%. In rural areas, this figure also declined, from 44.9% in 2016 to 32.1% in 2020. These trends highlight shifting patterns in women's decision-making power and earning capacity across urban and rural areas.

**DISCUSSION:**

This study examines the empowerment of women in Tamil Nadu by looking at their employment, income, and control over earnings, by comparing data from the National Family Health Survey (NFHS-4 and NFHS-5). It emphasizes the evolving patterns in women's employment, income, and decision-making authority between the two survey periods.

The data from NFHS-4 and NFHS-5 indicates a substantial rise in women's employment in Tamil Nadu, increasing from 32% in NFHS-4 to 43% in NFHS-5. This trend highlights a consistent growth in women's involvement in the workforce over time. Additionally, there has been a significant transition from agricultural to non-agricultural jobs. In NFHS-4, 58% of employed women were engaged in non-agricultural roles, and this percentage surged to 87% in NFHS-5. This shift reflects the changing nature of employment opportunities available to women, especially as the primary sector's contribution to the state's income has decreased over time. However, the primary sector remains a major contributor to female employment in the state (Sundari, 2021).

The data shows a clear link between age and women's employment. Among young women aged 15–19, employment has dropped from 11.7% to 9.7%, highlighting the need for better education to improve their job chances in the future. Women between 20 and 40 years old have the highest employment rates, while those aged 40–49 show a small decrease. However, for women aged 40–49, employment has actually gone up a lot—from 42% to 55.85%—showing a positive change in how society views older women working. The rise in employment among women aged 20–39 is mostly due to more job opportunities in rural areas, especially for women aged 30–39 (Rohini Prabha Pande, Sophie Namy, & Anju Malhotra, 2019).

When examining the types of earnings, majority of employed women earn cash. However, a small proportion, about 10%, receive both cash and kind as compensation. The percentage of women earning cash only slightly declined from 91.2% in NFHS-4 to 90.6% in NFHS-5. At the same time, the number of women receiving both cash and kind increased from 2.7% to 4.8%. Conversely, the percentage of women earning income solely from kind has fallen from 1.6% to 1.2%, and the share of unpaid women workers has decreased from 4.5% to 3.3%. These trends reflect a reduction in financial dependence on other family members, potentially increasing women's financial independence and strengthening their standing within the family unit. This shift in earning patterns also contributes to greater involvement of women in family decision-making processes.

One important part of women's empowerment is having control over the money they earn. In NFHS-4, 77.7% of rural women and 81.8% of urban women said they could decide how to use their earnings. In NFHS-5, this improved — 87.9% of rural women and 86.5% of urban women reported having control over their income, showing progress in financial independence. However, fewer women are now earning as much or more than their husbands. In urban areas, this dropped from 51% in NFHS-4 to 41.7% in





NFHS-5. In rural areas, it fell from 44.9% to 32.1%. This means that while women have more say over their money, the gap in income between men and women remains, especially in rural areas.

## **CONCLUSION:**

It is observed that women's employment, income, and control over their earnings have shown a positive trend compared to the NFHS-4 data. However, to further capitalize on this progress, policymakers should prioritize expanding employment opportunities, as this is essential for continued growth. Implementing skill training programs is a crucial step toward enhancing women's employability and improving employment ratios. The increased involvement of women in the workforce is essential not just for their individual economic empowerment but also for the broader progress of the nation. To facilitate this, it is important to implement comprehensive programs that emphasize career guidance in educational institutions, generate job opportunities, establish financial management policies, and improve access to resources. With these efforts in place, more positive trends can be expected in the coming years in Tamil Nadu, further advancing women's empowerment and contributing to the state's growth.

## **FINANCIAL SUPPORT AND SPONSORSHIP**

Nil

## **CONFLICT OF INTEREST**

Nil

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