



WOMEN'S WORKFORCE PARTICIPATION IN DELHI

Unlocking Pathways for an Inclusive Urban Economy

2026



Acknowledgements



Young FICCI Ladies
Organisation (YFLO), Delhi

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Chairperson: Ms. Aradhana Dalmia



Vedica Scholars Programme
for Women

Vedica For Women is a leading institution shaping conversations and action on women and work in India, advancing women's education, career pathways, and leadership. Its flagship offering, the Vedica Scholars Programme for Women, is India's first leadership programme dedicated to preparing women for professional success and leadership across sectors.

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Foreword

Aaradhana Dalmia | Chairperson, Young FICCI Ladies Organisation (YFLO)



India's economic story cannot be complete without the full participation of its women. Yet for decades, that story has been told through aggregates, national averages, broad demographic categories, and macro-level trends that flatten the lived realities of millions of women into a single data point. What we lose in that flattening is not just precision. We lose the ability to act.

Delhi presents a striking paradox. As India's capital and one of its most economically dynamic cities, it ought to be a showcase for women's professional advancement. Instead, Delhi's female workforce participation rate stands at a mere 21.3%, more than 20 percentage points below the national average, and among the lowest of any state or union territory in the country. This is not a peripheral statistic. It is a profound structural failure, and one that demands a far more granular, honest, and actionable diagnosis than we have previously had.

This is precisely why the research presented in this report matters so much. Policy in India has long been crafted from the top down, designed at the national or state level, guided by data that tells us what is happening in the aggregate but cannot tell us why, or where, or for whom. The result is policy that is well-intentioned but imprecise: childcare solutions deployed where the real bottleneck is skills access; transport interventions that miss the districts where safety fears are highest; maternity support frameworks that do not reach the women most likely to exit the workforce during childbearing years. Hyperlocal data breaks this cycle. When we know that Shahdara and North-West Delhi have the worst access to quality care facilities, we can design targeted childcare infrastructure for those specific communities. When we see that over 40% of women with Master's degrees in our sample have prior work experience but are currently not working, we can craft return-to-work programmes that speak to the specific barriers educated women face, not women in the abstract. Precision is not a luxury. In a city as complex and unequal as Delhi, it is a prerequisite for impact.

One finding in this report deserves particular attention from policymakers and employers alike: the stubborn, troubling gap between women's education and their participation in the formal economy. India has made genuine progress in educating its women. Enrolment at secondary and tertiary levels has risen steadily, and the women surveyed in this study are, by and large, educated, the majority of non-working respondents hold higher secondary qualifications or above. And yet education, which we have long treated as the master key to women's economic empowerment, is not translating into employment. Nearly 85% of non-working women in our sample are educated. A quarter of them have worked before. Their aspirations are real, they prefer digital work, teaching, flexible roles, and entrepreneurship, not because they lack ambition, but because they are trying to fit their professional lives into a world that has not been designed to accommodate them.

The barriers are not a mystery. They are documented in granular, uncomfortable detail in this report. Nearly four in five working women carry unpaid care responsibilities alongside their jobs. One in three spends more than six hours a day on care work in addition to their professional duties. Higher household income offers no relief, the care burden remains stubbornly constant across every income bracket. Women do not lack the will to work. They lack the conditions that would make work sustainable: reliable and affordable childcare close to where they live; workplaces that offer genuine flexibility rather than performing it; commutes that do not require them to choose between safety and employment; and professional environments where harassment and discrimination do not silently bleed into reduced hours, abandoned careers, and foreclosed ambitions.

At YFLO, our commitment has always been to build the conditions under which women do not merely survive in the economy, but lead it. This research, conducted in partnership with Vedica For Women and Nikore Associates across all eleven revenue districts of Delhi, drawing on 3,000 voices, is an expression of that commitment. It is also a challenge and an invitation. A challenge to government to move from generic women's empowerment schemes to evidence-backed, district-specific policy design. A challenge to employers to stop treating flexibility as a concession and start treating it as strategy. And an invitation to civil society, funders, and fellow advocates to use this data not as a reason for despair, but as a precise map for action.

India cannot afford to leave its women on the margins of its economic ambitions. Delhi, educated, urban, connected, and still at 18.3% , is perhaps the clearest proof of that. I hope this report serves as both a mirror and a compass: reflecting where we are, and pointing with precision toward where we must go.

A big thank you to Ms. Anuradha Das Mathur, Founder, Vedica For Women, for partnering with YFLO Delhi for this important study and believing in the power of collaboration. Thank you to Rukmini Devi Institute for Advanced Studies for becoming institutional partners to this study. And thank you to the team at Nikore Associates for their collaborative and impeccable work.

Aaradhana Dalmia

Chairperson

Young FICCI Ladies Organisation (YFLO)

Foreword

Anuradha Das Mathur | Founder, Vedica For Women



At Vedica, our journey has been shaped by a simple but urgent question. Why do capable, ambitious women continue to struggle to enter, remain in and advance within the workforce, even as education levels rise and new economic opportunities expand? We are baffled that there isn't an evidence based answer to this question!

Over nearly a decade of working closely with young women across India, we have pieced together one response - that the answer is rarely singular or obvious. And in the absence of a silver bullet, Vedica has developed a wholesome approach to strengthen women's pathways into long-lasting careers and financial independence.

Women's economic participation is an unparalleled flywheel for change. When women pursue sustained careers, the impact extends far beyond individual advancement - it is true that 'we rise by lifting others'. This belief underpins our commitment to do whatever it takes to ensure that more women achieve distinctive break-free careers and create a more equal world.

The Vedica Centre for Women's Leadership was established to deepen this work by generating credible, context-rich evidence to inform policy dialogue, organisational practice and educational curricula. Our collaborative research titled '**Women's Workforce Participation in Delhi: Unlocking Pathways for an Inclusive Urban Economy**' is an early step towards gathering a grounded view of conditions shaping women's workforce participation in Delhi.

We are not surprised at the findings of this report. Women's careers are shaped by the interplay of aspirations, social expectations, institutional practices and everyday negotiations. Many of us need to come together to move the needle and unlock this force for good.

We hope our efforts encourage more informed dialogue and coordinated action.

Anuradha Das Mathur

Founder, Vedica For Women

Founder and Dean, Vedica Scholars Programme For Women

Author's Note

Mitali Nikore | *Founder and Chief Economist, Nikore Associates*



Delhi's labour market presents a persistent contradiction. According to the **All India Survey on Higher Education (AISHE)**, approximately **4.25 lakh female students were enrolled in undergraduate programmes across institutions in Delhi in 2021–22**, reflecting one of the largest and most educated urban female student populations in the country. Yet according to the **Periodic Labour Force Survey (PLFS) 2023–24**, the **female labour force participation rate in Delhi is only about 21.3%**, far below the national average of **41.7%**. The question this report asks is straightforward: **why does education in Delhi not translate into employment for so many women?**

This study draws on primary research with **3,000 women across all eleven districts of Delhi**, combining survey data with focus group discussions and key informant interviews. The findings show that women's participation in paid work is shaped not by a single barrier but by a set of structural constraints that influence whether women enter, remain in, or exit the workforce. **Unpaid care responsibilities remain widespread across both working and non-working women, workplace flexibility influences women's ability to sustain employment, and urban mobility constraints affect access to jobs across the city.**

These patterns reflect broader trends in India's labour markets. Research by **Nikore Associates** using national time-use data shows that Indian women spend **eight times more time on unpaid care work than men**, averaging **5.6 hours per day**, compared with roughly **30 minutes for men**. Evidence from Nikore Associates' research on urban mobility and gender-responsive infrastructure highlights how transport systems shape women's economic participation, with overcrowding, safety concerns, and commuting schedules designed around male travel patterns continuing to restrict women's access to employment.

Drawing on these findings, the report outlines **policy recommendations across key areas including care infrastructure, workplace flexibility and retention policies, gender-responsive urban mobility systems, and increased access to foundational skilling and career counselling**. Addressing these structural barriers will require coordinated action from policymakers, employers, and urban institutions to ensure that women's education translates into meaningful economic participation.

I am grateful to the women across Delhi who shared their experiences through this study. I also thank **Aaradhana Dalmia, Chairperson - Young FICCI Ladies Organisation (YFLO) Delhi**, and **Anuradha Das Mathur, Founder - Vedica For Women** for their partnership in undertaking this research. Expanding women's participation in the workforce is both an economic and policy priority for urban India. The evidence presented in this report aims to contribute to that conversation.

Mitali Nikore

Founder, Nikore Associates

Lead Author

Table of Contents

1. Introduction	10
2. Background	12
2.1 NATIONAL TRENDS IN FEMALE LABOUR FORCE PARTICIPATION	12
2.2 DELHI'S POSITION: AN URBAN OUTLIER	13
2.3 WHY IS WOMEN'S WORKFORCE PARTICIPATION LOW? EVIDENCE ON KEY BARRIERS	14
3. Methodology	15
3.1 RESEARCH DESIGN	15
3.2 SAMPLE DESIGN AND SIZE	16
3.3 DATA COLLECTION INSTRUMENTS	17
3.4 ANALYTICAL FRAMEWORK AND LIMITATIONS	17
4. Key findings	18
4.1 CARE RESPONSIBILITIES	20
4.1.1 PREVALENCE OF CARE RESPONSIBILITIES	20
4.1.2 CARE BURDEN BY AGE	21
4.1.3 CARE BURDEN BY HOUSEHOLD INCOME	22
4.1.4 HOURS SPENT ON UNPAID CARE WORK	22
4.1.5 CARE ARRANGEMENTS USED BY WORKING WOMEN	23
4.1.6 DISTRICT-LEVEL ACCESS TO CARE FACILITIES	24
4.2 WORKPLACE POLICIES & FLEXIBILITY	25
4.2.1 POLICY PREFERENCES OF NON-WORKING WOMEN	25
4.2.2 POLICY PREFERENCES OF WORKING WOMEN	26
4.2.3 INFRASTRUCTURE CHALLENGES TO ACCESSING WORK	27
4.2.4 WORKPLACE HARASSMENT AND GENDER BIAS	28
4.3 ASPIRATION GAPS	29
4.3.1 WORK HISTORY OF NON-WORKING WOMEN	29
4.3.2 REASONS FOR NOT WORKING	30
4.3.3 FAMILY ATTITUDES TOWARD WOMEN WORKING	31
4.3.5 PREFERRED JOB TYPES	35
4.3.6 SKILL TRAINING: INTEREST AND BARRIERS	35
4.4 INCOME, EMPLOYMENT AND SPENDING PATTERNS	35
4.4.1 PERSONAL INCOME DISTRIBUTION	36
4.4.2 INCOME BY AGE	36
4.4.4 INCOME BY SECTOR	37
4.4.5 EMPLOYMENT TYPES	38
4.4.6 HOURS WORKED WEEKLY	39
4.4.7 HOW WOMEN SPEND THEIR EARNINGS	40
4.4.8 HOUSEHOLD SPENDING CHANGES SINCE WOMEN STARTED WORKING	40

4.4.10 FINANCIAL DECISION MAKING AUTONOMY	40
4.4.11 SAVINGS AND INVESTMENT BEHAVIOUR	42
4.4.12 HOUSEHOLD INCOME DISTRIBUTION: WORKING VS NON-WORKING WOMEN	43
4.5 TRANSPORT AND MOBILITY	43
4.5.1 PERCEIVED COMMUTE SAFETY	43
4.5.2 IMPACTS OF COMMUTING	44
4.5.3 PRIMARY TRANSPORT MODES	45
5. Recommendations	46
5.1 CARE RESPONSIBILITIES	46
5.2 WORKPLACE POLICIES AND FLEXIBILITY	47
5.3 ASPIRATION GAPS	47
5.4 INCOME, EMPLOYMENT AND SPENDING PATTERNS	48
5.5 TRANSPORT AND MOBILITY	48
6. Conclusion	49

1. Introduction

Delhi is among India's most educated cities, yet more than four out of five women in the capital remain outside the workforce. According to the Periodic Labour Force Survey (PLFS) 2023-24, the female labour force participation of women aged 15-59 stands at **only 21.3%**.¹ Similarly, the female Worker Population Ratio (WPR) in Delhi stands at **18.3%**, compared with the national average of **40.3%** for women aged 15 and above.² This figure has improved from 11.5% in 2021-22 and 14.5% in 2022-23, indicating gradual progress, however, Delhi continues to rank alongside Bihar (30.1%) and Haryana (23.6%) as one of the territories with the lowest levels of female workforce participation in the country.³

Delhi's education levels should, in theory, produce higher female employment, however, the opposite is true, revealing a critical structural disconnect. Delhi has the largest share of skilled workforce among all Indian states, with 30% of its workers qualified for professional occupations. Female enrolment in higher education has risen steadily over the past decade. Yet this educational advantage has not translated into proportionate workforce participation. Research by Nikore Associates has documented this pattern nationally: despite tertiary-level female enrolment rising from 2% in 1971 to 30% in 2019, women remain underrepresented in high-growth sectors, accounting for just 17% of jobs in cloud computing, 20% in engineering, and 24% in data and artificial intelligence roles.⁴ In Delhi, this education employment mismatch is particularly acute, as the city's service-dominated economy should theoretically offer more diverse pathways for educated women to enter the labour market.

The national recovery in female labour force participation has been driven overwhelmingly by rural women and has largely bypassed urban labour markets like Delhi's. At the national level, female LFPR rose from 23.3% in 2017-18 to 41.7% in 2023-24.⁵ However, analysis by the Economic Advisory Council to the Prime Minister shows that this recovery has been asymmetric: rural female LFPR surged from 24.6% to 47.6%, while urban female LFPR rose from 20.4% to only approximately 25.4%.⁶ Much of the rural increase has been concentrated in self-employment and agriculture, including participation in programmes such as MGNREGS employment avenues that do not exist in a fully urban territory like Delhi. As a result, Delhi has not benefited from the structural drivers that have raised the national average.

Concerns about the quality of women's employment further complicate the national picture of rising participation. A growing share of the increase in women's recorded participation is concentrated in self-

¹ Ministry of Statistics and Programme Implementation (MoSPI). *Periodic Labour Force Survey (PLFS) Annual Report 2023-24*. Government of India, 2024. https://www.mospi.gov.in/sites/default/files/publication_reports/AnnualReport_PLFS2023-24L2.pdf

² Ministry of Labour and Employment. State-Wise Worker Population Ratio for Women, Rajya Sabha Starred Question No. 40, November 2024. <https://dge.gov.in>

³ Ministry of Labour and Employment. "State-Wise Worker Population Ratio for Women of Age 15 Years on Usual Status During 2021-22 to 2023-24." Reply to Rajya Sabha Starred Question No. 40, 28 November 2024. Directorate General of Employment, Government of India. https://dge.gov.in/dge/sites/default/files/2025-05/40_e.pdf

⁴ Nikore, Mitali, et al. *India's Missing Working Women: Tracing the Journey of Women's Economic Contribution Over the Last Seven Decades, and During COVID-19*. Nikore Associates, 2022. <https://vc.bridgew.edu/jiws>

⁵ Ministry of Statistics and Programme Implementation. *Periodic Labour Force Survey Annual Report 2023-24*. Government of India, 2024. <https://mospi.gov.in>

⁶ Ravi, Shamika, and Mudit Kapoor. *Female Labour Force Participation Rate*. Working Paper, Economic Advisory Council to the Prime Minister, 2024. <https://eacpm.gov.in>

employment and unpaid family labour, particularly in agriculture and household enterprises. Data compiled by IWWAGE show that the proportion of women in regular salaried employment in urban areas declined slightly from 52.2% in 2017-18 to 49.5% in 2023-24.⁷ Researchers at the Centre for Economic Data and Analysis (CEDA), Ashoka University, have noted that the rise in female LFPR has not been accompanied by commensurate increases in earnings or access to well-remunerated formal employment, raising questions about whether the increase reflects genuine economic progress or a form of distress-driven labour supply.⁸ Nikore Associates has separately documented that between March and April 2020 alone, 13.4 million women exited the labour force, and the subsequent recovery has been characterised by a shift into less stable self-employment rather than a return to salaried work.⁹

Delhi's entirely urban, service-driven economy creates a structurally different labour market that demands a distinct analytical approach. The tertiary sector contributes approximately 85.4% of Delhi's Gross State Value Added (GSVA), making the capital one of India's most service-oriented economies.¹⁰ While services are often associated with higher productivity and diverse employment opportunities, several segments of Delhi's service economy including retail, transport, and informal services continue to exhibit persistent gender gaps. Unlike agricultural states, where women's self-employment absorbs a significant share of female labour, Delhi's economy requires women to navigate formal hiring processes, fixed working hours, and urban commuting conditions that amplify the barriers posed by care responsibilities, safety concerns, and social norms.

This study identifies what keeps Delhi's women out of the workforce, using primary data from 3,000 women across all eleven revenue districts of the capital. Using a mixed-methods research design combining surveys, focus group discussions, and key informant interviews, the analysis draws on responses from 3,000 women aged 18-60, including approximately 1,200 working women and 1,800 non-working women. The findings are organised across five thematic dimensions: unpaid care responsibilities, workplace policies and flexibility, aspiration gaps, income and employment dynamics, and transport and mobility constraints. The study builds on a growing body of evidence including Nikore Associates national research on the care economy, unpaid work, and women's urban mobility to provide Delhi-specific insights into the structural factors that explain why women remain outside the workforce despite high levels of education and urban opportunity.

⁷ IWWAGE. Trend in Female Labour Force Participation in India: India Factsheet. December 2024. <https://iwwage.org>

⁸ Centre for Economic Data and Analysis (CEDA), Ashoka University. "Too Good to Be True? Steadily Rising Female Labour Force Participation Rates in India." March 2025. <https://ceda.ashoka.edu.in>

⁹ Nikore, Mitali, et al. "Chronicling the Observed Gendered Effects in India's Labor Markets During COVID-19." Contextualizing the COVID Pandemic in India, edited by Indrani Gupta and Mita Das, Springer, 2023. https://doi.org/10.1007/978-981-99-4906-9_9

¹⁰ Directorate of Economics and Statistics. State Domestic Product of Delhi, 2023-24. Government of NCT of Delhi. <https://des.delhi.gov.in>

2. Background

2.1 National Trends in Female Labour Force Participation

India's female LFPR has risen sharply since 2017-18, but the drivers and quality of this increase remain contested. According to the PLFS Annual Report 2023-24, the female LFPR (usual status, age 15+) rose from 23.3% in 2017-18 to 41.7% in 2023-24, an increase of 18.4 percentage points over six years.¹¹ This reversal of a long-standing decline has drawn significant attention, but research has raised important questions about what it represents. Nikore Associates analysis of PLFS data shows that approximately 80% of the growth in the female workforce over this period is accounted for by rural women, with the expansion concentrated in agriculture and self-employment categories rather than formal wage employment.¹²

The urban female LFPR has grown far more modestly than the rural rate, indicating that the barriers to women's employment in cities remain largely unresolved. Evidence from the EAC-PM shows that rural female LFPR rose from 24.6% to 47.6%, while urban female LFPR increased from 20.4% to approximately 25.4%.¹³ IWWAGE data further show that the share of women in regular salaried employment in urban areas declined from 52.2% in 2017-18 to 49.5% in 2023-24, suggesting that stable, formal employment opportunities for women have not expanded at the same pace as overall participation.¹⁴ This urban stagnation is critical for understanding Delhi's specific challenge: the employment pathways that have driven the national recovery rural self-employment and agricultural programmes are structurally unavailable in the capital.

Changes in survey methodology may partly explain the observed increase, requiring careful interpretation of the participation data. Analysts have noted that revisions in the PLFS 2023-24 classification of economic activities including the recognition of domestic production and the collection of goods for household use may have resulted in a higher number of women being classified as economically active. While these revisions improve the visibility of women's work, they complicate direct comparisons with earlier estimates. Nikore Associates gendered analysis of the Time Use Survey 2019 found that Indian women spend eight times more hours on unpaid care work than men, and that this burden persists regardless of educational attainment, employment status, or marital status suggesting that much of what women do remains invisible in conventional economic statistics.¹⁵

¹¹ Ministry of Statistics and Programme Implementation. "Press Note on Periodic Labour Force Survey (PLFS) – Annual Report [July 2023 – June 2024]." Press Information Bureau, Government of India, 22 September 2024.

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=2057970>

¹² Kar, Alope, and P.C. Mohanan. Cited in "Too Good to Be True? Steadily Rising Female Labour Force Participation Rates in India." *Centre for Economic Data and Analysis*, Ashoka University, March 2025. <https://ceda.ashoka.edu.in>

¹³ The source is the EAC-PM Working Paper which states that rural female LFPR surged from 24.6% to 41.5% (approximately 69% growth), while urban LFPR rose modestly from 20.4% to 25.4% (approximately 25% growth)

¹⁴ IWWAGE. *Trend in Female Labour Force Participation in India: India Factsheet*. Initiative for What Works to Advance Women and Girls in the Economy, December 2024. <https://iwwage.org/wp-content/uploads/2024/12/India-Factsheet.pdf>

¹⁵ Nikore, Mitali. "Building India's Economy on the Backs of Women's Unpaid Work: A Gendered Analysis of Time-Use Data." ORF Occasional Paper No. 372, Observer Research Foundation, October 2022. <https://www.orfonline.org/research/building-india-s-economy-on-the-backs-of-women-s-unpaid-work-a-gendered-analysis-of-time-use-data>

2.2 Delhi's Position: An Urban Outlier

As of 2023-24, the female labour force participation rate of women in Delhi stands at 21.3% (women aged 15-59). The PFLS data highlights that over years, the female labour force participation rate has increased gradually, rising from 15.2% in 2017-18, to 16.3% in 2022-23. The largest jump in Delhi's labour force participation occurred between 2023 and 2024, with FLFP rising from 16.3% to 21.3%.¹⁶

Delhi's female WPR has improved in recent years but remains among the lowest in the country, nearly 22 percentage points below the national average. Delhi's female WPR increased from 11.5% in 2021-22 to 14.5% in 2022-23 and 18.3% in 2023-24.¹⁷ While this upward trend indicates gradual improvement, the level remains substantially below the national average of 40.3% for women. Delhi continues to rank among the states and union territories with the lowest female workforce participation, alongside Bihar (30.1%) and Haryana (23.6%), where structural and social barriers have historically constrained women's employment.

Delhi's service-dominated economy has not generated the kind of employment growth that absorbs women into the workforce at scale.¹⁸ The tertiary sector contributes approximately 85.4% of Delhi's GSVA.¹⁹ Although services are associated with higher productivity, several segments-particularly retail, hospitality, and informal services-exhibit persistent gender gaps. A 2024 report by UNDP and ICRIER noted that Delhi's service economy has not adequately created pathways for women's entry into formal employment.²⁰ Nikore Associates research on women in urban last-mile logistics has documented that even in India's fastest-growing service sectors, women's participation remains constrained by gaps in skilling, asset access, and gender-responsive infrastructure.²¹

As a fully urban territory, Delhi cannot rely on the rural employment avenues that have driven the national increase in female participation. At the national level, a significant portion of the rise in female LFPR has been attributed to increased rural employment, particularly through self-employment in agriculture and participation in MGNREGS. Delhi does not provide these employment avenues. National labour market data consistently show that gender gaps in participation are wider in urban areas, where formal employment requirements, safety concerns, commuting constraints, and social norms limit women's access to paid work. Delhi therefore represents a critical case study of the challenges shaping women's workforce participation in urban India.

¹⁶ Directorate of Economics and Statistics. *Women and Men in Delhi 2025*. Government of NCT of Delhi, 2025. <https://des.delhi.gov.in/sites/default/files/inline-files/womandelhi2025.pdf>

¹⁷ Ministry of Labour and Employment. "State-Wise Worker Population Ratio for Women of Age 15 Years on Usual Status During 2021-22 to 2023-24." Reply to Rajya Sabha Starred Question No. 40, 28 November 2024. Directorate General of Employment, Government of India. https://dqe.gov.in/dqe/sites/default/files/2025-05/40_e.pdf

¹⁸ Fernandez, Cledwyn, et al. *The States' Narrative on Women's Work in India*. ICRIER Policy Paper No. 32, Indian Council for Research on International Economic Relations and United Nations Development Programme, 2024. https://icrier.org/pdf/the_states_narrative_on_womens_work_in_india.pdf

¹⁹ Directorate of Economics and Statistics. *State Domestic Product of Delhi, 2023-24*. Government of NCT of Delhi. https://des.delhi.gov.in/sites/default/files/DES/generic_multiple_files/sdp_of_delhi_2023-24_new.pdf

²⁰ UNDP and ICRIER. *The State's Narrative on Women's Work in India*. 2024.

²¹ Udaiti Foundation, Nikore Associates, and CII Centre for Women Leadership. *Enhancing Women's Participation in Urban Last-Mile Logistics*. 2025. <https://www.nikoreassociates.com>

2.3 Why Is Women's Workforce Participation Low? Evidence on Key Barriers

Unpaid care work is among the most significant structural barriers to women's employment Indian women spend eight times more time on care work than men, and this burden does not diminish with education or income. Nikore Associates gendered analysis of the NSO Time Use Survey 2019 found that Indian women spend an average of 5.6 hours daily on unpaid care work, compared with approximately 30 minutes for men—a ratio of roughly eight to one.²² Critically, this burden is not reduced by higher levels of education, employment status, or household income.

Women with professional degrees and their own earnings do not spend significantly less time on domestic and caregiving tasks, indicating that norms around care allocation are deeply embedded and resistant to individual-level changes. The estimated economic value of women's unpaid care work stands at 15-17% of India's GDP.²³ Research by Nikore Associates for CII and the Ministry of Women and Child Development has shown that direct public investment equivalent to 2% of GDP in care services could generate 11 million jobs, 70% of which would go to women.²⁴

Safety concerns and mobility constraints disproportionately affect women's ability to access employment in urban areas, acting as a "pink tax" on their commuting costs. Several studies highlight that concerns around personal safety, the availability and reliability of public transport, and long commuting distances influence women's decisions about whether and where to work.

Nikore Associates multi-state assessment of women's bus fare subsidy schemes found that women save 30-50% on transport costs in cities with fare-free travel, enabling them to redirect resources toward food, healthcare, and children's education.

²⁵ However, subsidies alone are insufficient: the assessment also found that overcrowding, street harassment, and transport schedules designed around male commuting patterns continue to limit women's effective access to employment.

As 84% of women's work-related travel is conducted using informal modes of public transport, the design of urban mobility systems has a direct bearing on female labour force participation.

The U-shaped relationship between education and employment means that women with intermediate qualifications face the lowest participation rates- a pattern especially relevant in a highly educated city like Delhi. Research documents a U-shaped curve: women with very low education levels and those with higher education are more likely to participate in the workforce, while women with intermediate

²² Confederation of Indian Industry, Karmannaya Counsel, and Nikore Associates. *Formulating a Strategy for India's Care Economy: Unlocking Opportunities*. CII, 2024. <https://static.pib.gov.in/WriteReadData/specificdocs/documents/2024/mar/doc202435319501.pdf>

²³ Confederation of Indian Industry, Karmannaya Counsel, and Nikore Associates. *Formulating a Strategy for India's Care Economy: Unlocking Opportunities*. CII, 2024.

²⁴ National Institute of Urban Affairs. "Who Cares? The Invisible Backbone of India's Growing Cities." 2025. <https://niua.in>

²⁵ Nikore Associates. *Beyond Free Rides: A Multi-State Assessment of Women's Bus Fare Subsidy Schemes in Urban India*. Sustainable Mobility Network, 2025. <https://www.nikoreassociates.com>

levels of education display the lowest participation rates. This pattern reflects a combination of limited availability of suitable jobs, social expectations regarding acceptable employment for educated women, and labour market structures that do not absorb women with secondary-level education. Nikore Associates research has documented that women are barely represented in new-age jobs 17% in cloud computing, 20% in engineering, and 24% in data and AI-despite rising educational attainment, pointing to a systemic failure of education-to-employment conversion.

Social norms and the “income effect” in middle-income households reduce the perceived economic necessity for women to work, even when they are educated and willing. Studies on gender and labour markets in India highlight the role of household attitudes toward women’s work, marital status, and rising household income in reducing women’s labour supply.

In urban middle- and upper-income households, social expectations and gender norms may discourage women’s participation even when educational attainment is relatively high. Research by Nikore Associates during COVID-19 found that women across socio-economic groups, states, and employment status experienced a significant increase in the burden of unpaid work, and that norms around domestic labour proved persistent and resistant to change even in crisis conditions

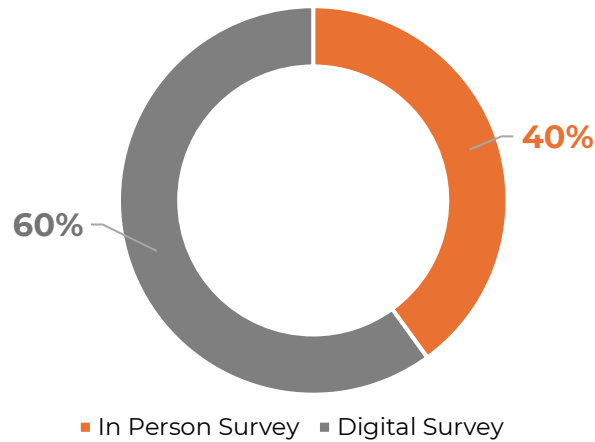
3. Methodology

3.1 Research Design

The study adopts a mixed-methods design combining quantitative survey data with qualitative insights from focus group discussions and key informant interviews. This triangulated approach captures both statistical patterns in women’s employment outcomes and the lived experiences that shape women’s decisions to enter, remain in, or exit the workforce.

The quantitative survey collects systematic data on employment status, household characteristics, education, mobility constraints, and perceptions of work. Complementing this, FGDs and KIIs capture perspectives on social norms, workplace experiences, and institutional barriers that may not be fully reflected in structured survey responses.

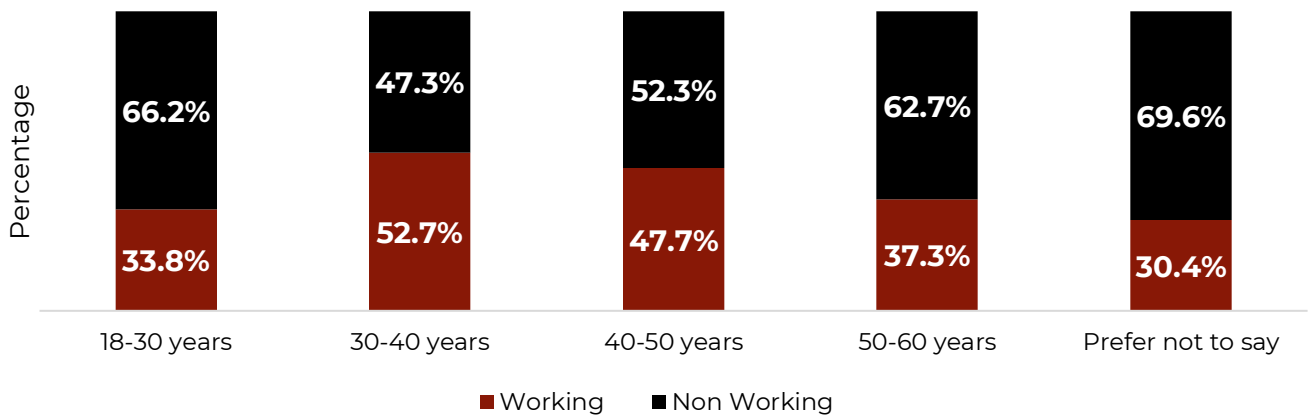
Sample Composition by Survey Mode



3.2 Sample Design and Size

The study is based on a total sample of 3,000 women aged 18-60 across all eleven revenue districts of Delhi, stratified by employment status and educational background. Data were collected using two complementary modes: in-person structured interviews (1,200 respondents, approximately 100 per district) and digital surveys (1,800 respondents). The sample was deliberately stratified with approximately 50% working women (around 1,201) and 50% non-working women (around 1,799). This equal stratification was a deliberate methodological choice to enable meaningful comparison between the two groups and should not be interpreted as reflecting Delhi’s population-level female WPR.

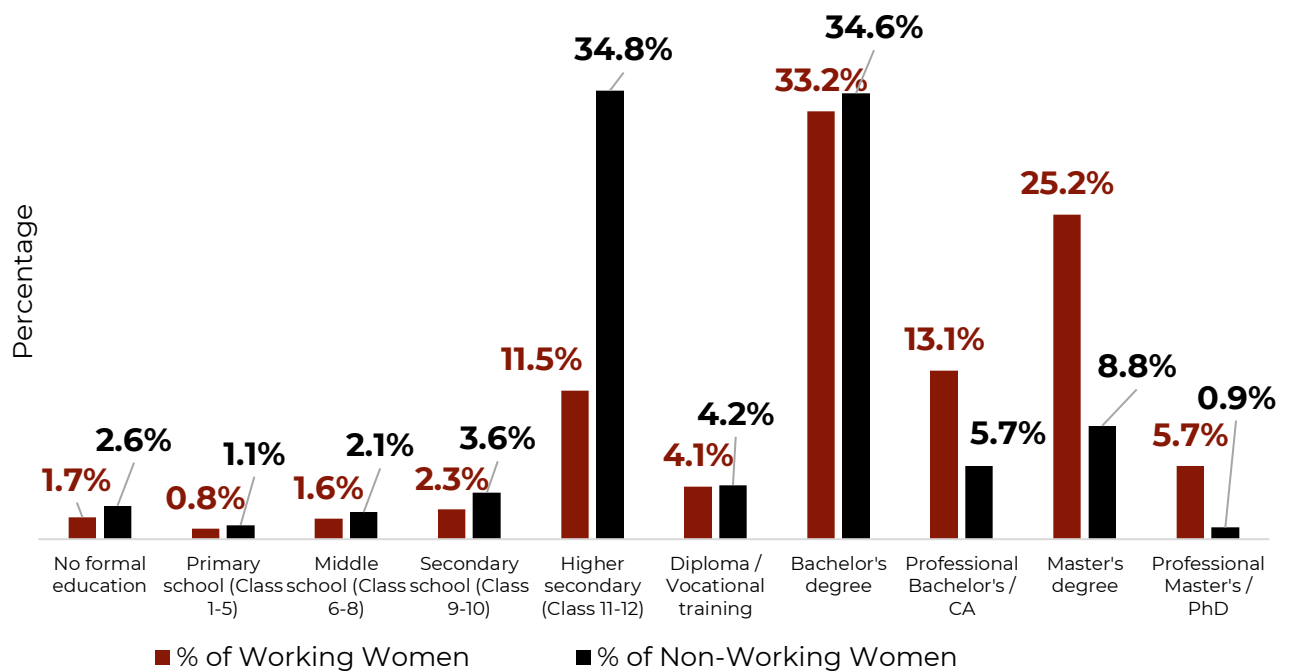
Age Wise Distribution of Working and Non Working Women



3.3 Data Collection Instruments

The study uses a structured questionnaire alongside qualitative instruments to capture both measurable indicators and contextual narratives. The questionnaire covers demographics, employment characteristics, unpaid care responsibilities, workplace environment, mobility and transport access, income and expenditure patterns, experiences of gender bias, participation in skill training, and employment aspirations. Focus Group Discussions conducted across multiple districts provide insights into social norms and community-level factors. Key Informant Interviews with employers, policymakers, and civil society representatives provide institutional and policy perspectives.

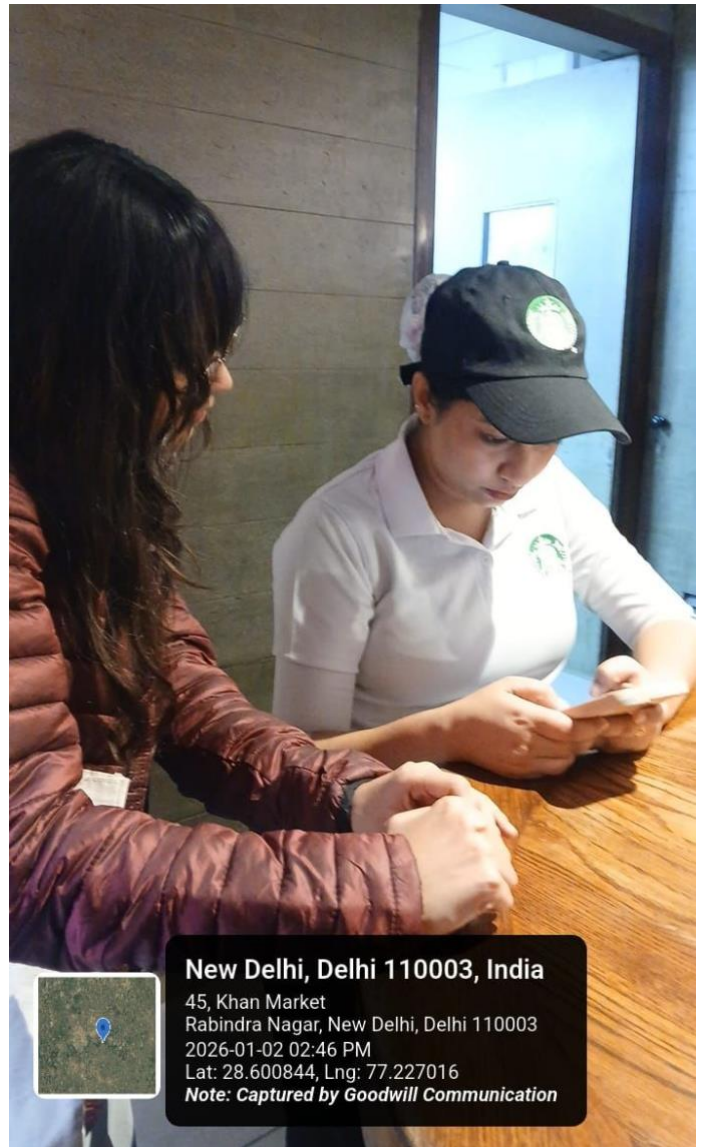
Distribution of Working and Non Working Women Across Education Levels



3.4 Analytical Framework and Limitations

The analysis uses descriptive statistics and thematic analysis across five domains, with findings interpreted in the context of sample composition constraints. Cross-tabulations across variables such as employment status, age, education, household income, and district identify patterns in employment outcomes and differences between working and non-working women. The survey sample skews toward relatively educated women (84.8% of non-working respondents have completed higher secondary education or above), and the share of working women in the sample (around 45%) is higher than Delhi's population-level female WPR of 18.3%. The use of digital surveys may introduce selection bias, and findings rely on self-reported responses.

Photos From Surveys Across Delhi



New Delhi, Delhi 110003, India

45, Khan Market

Rabindra Nagar, New Delhi, Delhi 110003

2026-01-02 02:46 PM

Lat: 28.600844, Lng: 77.227016

Note: Captured by Goodwill Communication

Photos From Focus Group Discussions with Women Employees Across Retail, Hospitality, and Education Sectors



4. Key Findings

This section presents findings across five thematic areas emerging from the primary survey of 3,000 women across Delhi. The analysis combines descriptive statistics, cross-tabulated breakdowns, and qualitative evidence from focus group discussions.

4.1 Care Responsibilities

Unpaid care work is nearly universal among women in Delhi regardless of employment status, shaping the conditions under which women participate in the labour market. Rather than functioning solely as a barrier to entry into paid work, care responsibilities act as a persistent structural constraint that influences the type of employment women take up, the number of hours they can work, and the sustainability of their participation in the workforce. The evidence presented below demonstrates that care is a feature of all women's lives, not a distinguishing characteristic of those who remain outside the workforce.

4.1.1 Prevalence of Care Responsibilities

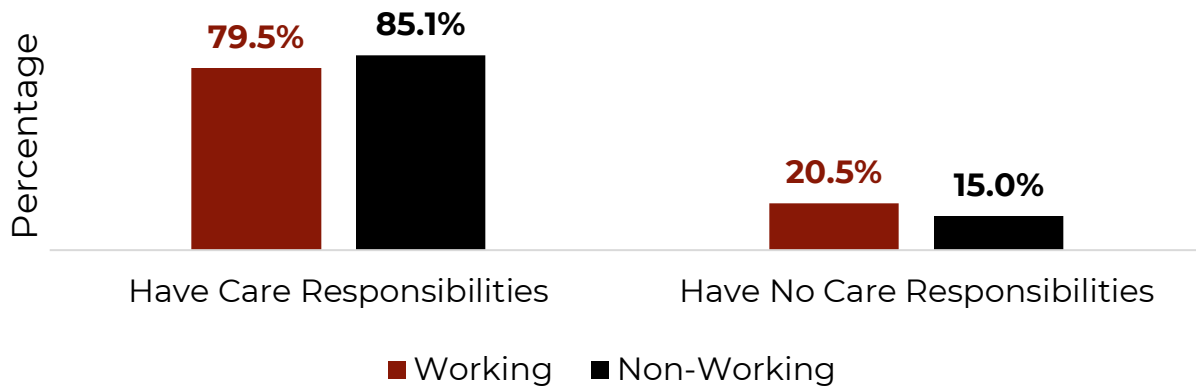
Care work does not distinguish working from non-working women four out of five employed women carry unpaid care alongside paid work. Survey results show that 79.5% of working women report having care responsibilities, compared with 85.1% of non-working women.

The difference between the two groups amounts to just 5.6 percentage points. This narrow gap suggests that unpaid care work alone does not explain why some women remain outside the workforce. Instead, care responsibilities appear to be a widespread feature of women's daily lives regardless of employment status.

Care is a part of women's lives irrespective of working status what differs is intentionality and the ability to manage the dual burden. A large share of employed women continue to manage household and caregiving responsibilities alongside paid work, indicating that participation in the labour market does not significantly reduce women's unpaid care burden. Focus group discussions reinforce this finding: women who work have not outsourced care they have found ways to absorb it.

The policy implication is that interventions targeting the 80% of non-working women cannot assume that removing care alone will shift the needle. Instead, the combination of intentionality, household support, and institutional arrangements determines whether women can sustain workforce participation while carrying care.

Distribution of Care Responsibilities

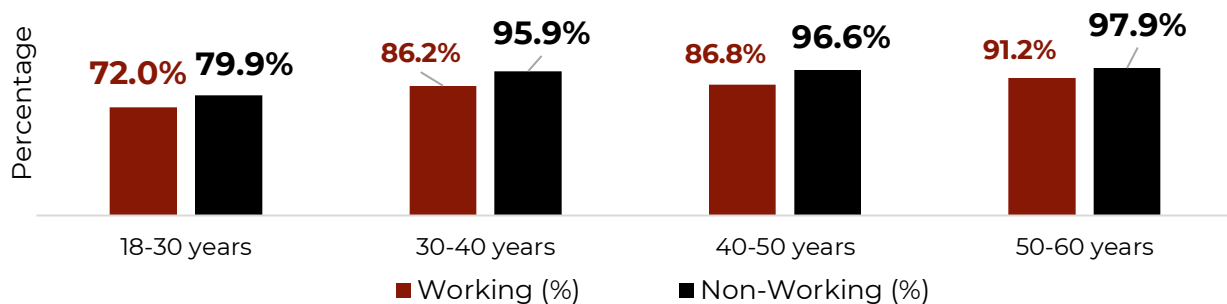


4.1.2 Care Burden by Age

Working women face a rising dual burden of paid and unpaid work, with care responsibilities climbing from about 72% to over 91% across their career span. Care responsibilities increase sharply with age among working women. In the 18-30 age group, approximately 72% of working women report having care responsibilities. This share rises to 86.2% among women aged 30-40, remains high at 86.8% in the 40-50 group, and reaches 91.2% among women aged 50-60. The largest jump occurs between the 18-30 and 30-40 age groups, a period that typically coincides with marriage and childbearing.

The critical intervention window is the 25-45 age band, where the care burden accelerates while career trajectories are being established. Among non-working women, care responsibilities remain consistently above 80% across all age groups, reaching 97.9% in the 50-60 cohort. The parallel trajectories of working and non-working women confirm that care does not disappear when women enter the workforce it intensifies with age regardless. Policy interventions aimed at sustaining women's employment must therefore target the 25-45 age window, when the dual burden of career-building and caregiving is at its most acute.

Care Responsibilities By Age Group

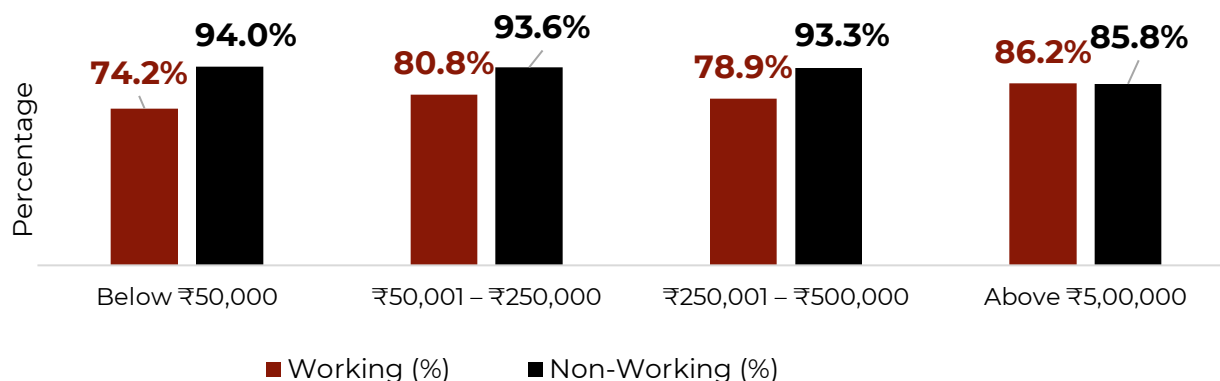


4.1.3 Care Burden by Household Income

Higher household income does not meaningfully reduce women's care burden; the care constraint persists across the income spectrum. Across income brackets, between 74% and 94% of women report having care responsibilities. The highest care burden is observed among non-working women in households earning below ₹50,000, where approximately 94% report care responsibilities. Even in households earning above ₹5,00,000, between 86% and 93% of women report care responsibilities. Greater financial resources do not automatically translate into a reduction of the unpaid caregiving burden.

Low-income non-working women face a compounded constraint: time poverty and financial scarcity operate simultaneously. Women in lower-income households may face a double barrier combining high unpaid care demands with limited financial resources to purchase substitute care services. This compounding effect narrows the set of feasible employment options and helps explain why care infrastructure must be affordable and locally accessible, not merely available.

Care Responsibilities By Household Income

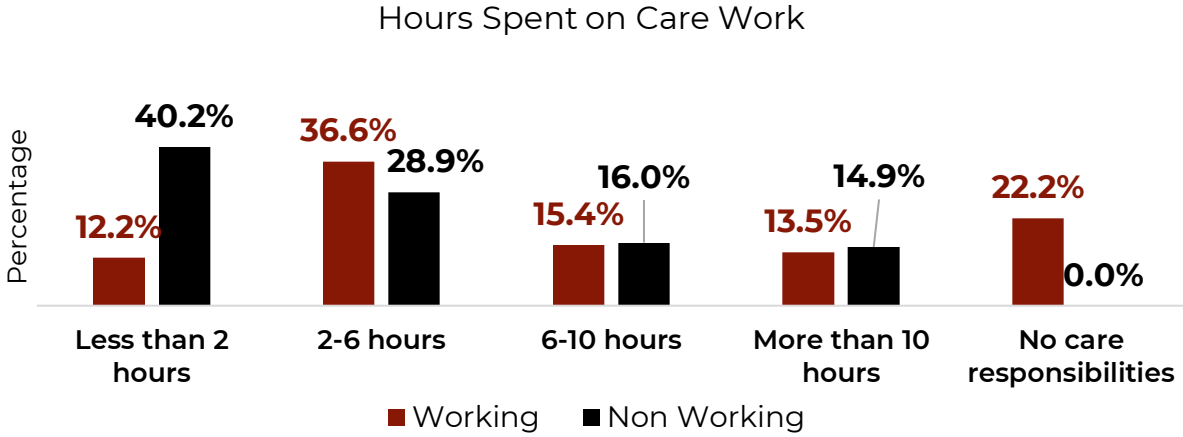


4.1.4 Hours Spent on Unpaid Care Work

Nearly one in three working women spends over six hours daily on unpaid care work, signalling a significant time-poverty constraint. Among working women, approximately 29% report spending more than six hours per day on care work despite being employed. The largest group of working women (36.6%) report spending between two and six hours daily on unpaid care activities. Among non-working women, 30.9% report spending more than six hours per day on care, while notably, 40.2% report spending less than two hours per day a figure that appears inconsistent with the near-universal reporting of care responsibilities.

Many women do not recognise cooking, cleaning, and domestic labour as “care work” they interpret care primarily as childcare, understating their actual unpaid work burden. Focus group discussions revealed a significant perception gap: women frequently associate “care” exclusively with looking after

children or elderly dependents, and do not count cooking, cleaning, and other domestic tasks as part of their caregiving burden. This finding, corroborated by time-use data showing two to four hours on childcare alone and additional hours on cooking and cleaning, suggests that official survey estimates of unpaid care time may systematically undercount the true burden women carry. The perception gap itself is an important finding it reflects how deeply women have internalised domestic labour as a natural extension of their identity rather than recognising it as work.

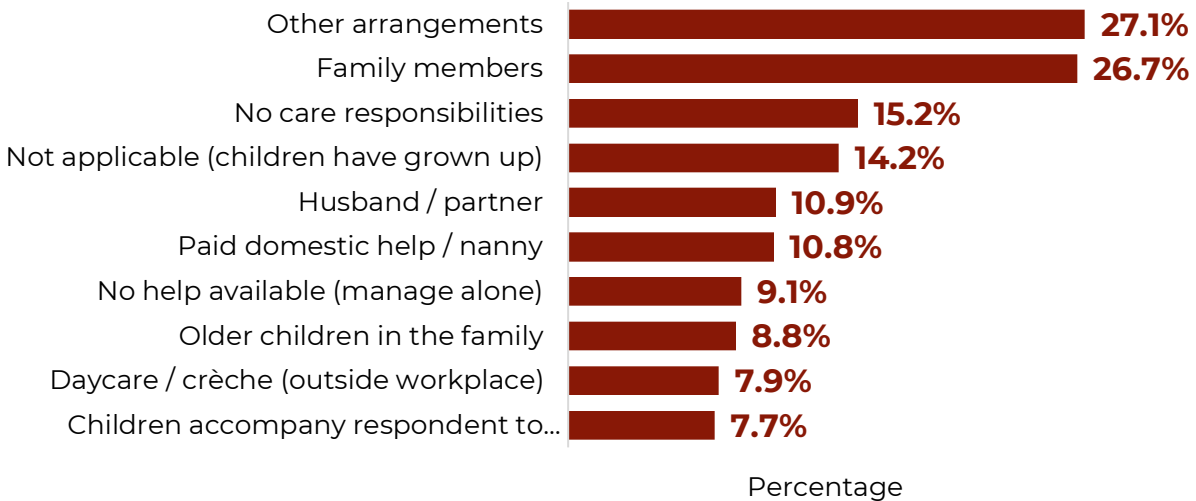


4.1.5 Care Arrangements Used by Working Women

Working women in Delhi depend overwhelmingly on informal, family-based care formal and employer-provided childcare remains marginal. The most common care arrangements involve family members (26.7%) and other informal arrangements (27.1%). Spousal contribution remains limited at 10.9%. Only 7.7% of respondents report using workplace-linked childcare, and 10.8% rely on paid domestic help. Formal institutional childcare plays a negligible role in the current care ecosystem.

Women have internalised care as a personal and family responsibility to such an extent that they do not expect workplaces to provide support even when the burden is severe. A striking finding from the survey is the disconnect between care burden and care expectations. While over 80% of women report care responsibilities, only 4–6% identify childcare support as a desirable workplace policy. Focus group discussions suggest that women have so deeply internalised caregiving as their personal domain that institutional care solutions are neither expected nor demanded. This internalisation represents a significant barrier to policy uptake: even if employers or the state were to provide childcare infrastructure, the demand signal from women themselves remains weak—not because the need is absent, but because the expectation of external support has never been normalised.

Primary care arrangements used by working women



4.1.6 District-Level Access to Care Facilities

Care infrastructure is unevenly distributed across Delhi, with affordability and quality gaps varying sharply by district. Respondents from Shahdara and North-West Delhi report the lowest levels of access to good-quality care services. In several districts including Central Delhi, South-West Delhi, West Delhi, and North Delhi more than 25% of respondents report that no care facilities are available at all.

Even where facilities exist, challenges related to cost and convenience persist, with some districts like South-East Delhi showing a polarised pattern: no respondents report poor quality, but a high share report care as expensive.

Delhi's MCD school-based crèche model offers a scalable template, but rollout remains incomplete and land costs continue to constrain expansion. The Municipal Corporation of Delhi's initiative to establish crèches within government school premises has been widely recognised as one of the city's most effective care infrastructure models. The co-location with schools reduces land acquisition costs and leverages existing institutional infrastructure.

However, rollout has not yet reached every school, and stakeholders note that unless land costs are separated from the operational model, scaling remains constrained. Community-level care cooperatives, modelled on successful examples from Nepal, were discussed during consultations as a complementary approach enabling non-working women to provide contracted care services at the neighbourhood level, thereby creating employment while simultaneously freeing other women to enter the workforce.

Table 1: Perception of Availability of Care Facilities by District

District	Yes Quality	Good	Yes, but poor quality	Yes, but expensive	Yes, but not convenient	No, none available
Central Delhi	3.0%	1.4%	1.7%	0.9%	2.7%	
East Delhi	4.5%	1.2%	2.6%	1.3%	1.0%	
New Delhi	2.0%	0.9%	2.4%	1.1%	2.0%	
North East Delhi	2.6%	0.8%	1.2%	0.8%	0.8%	
North Delhi	4.2%	2.5%	2.1%	1.3%	3.5%	
North West Delhi	3.9%	3.6%	5.9%	3.0%	5.0%	
Shahdara	0.5%	1.0%	1.6%	0.3%	0.9%	
South Delhi	3.2%	1.5%	1.3%	1.2%	1.4%	
South East Delhi	1.1%	0.0%	1.0%	0.4%	0.5%	
South West Delhi	2.2%	0.7%	0.9%	0.8%	1.7%	
West Delhi	2.4%	0.9%	1.2%	1.0%	2.0%	

4.2 Workplace Policies & Flexibility

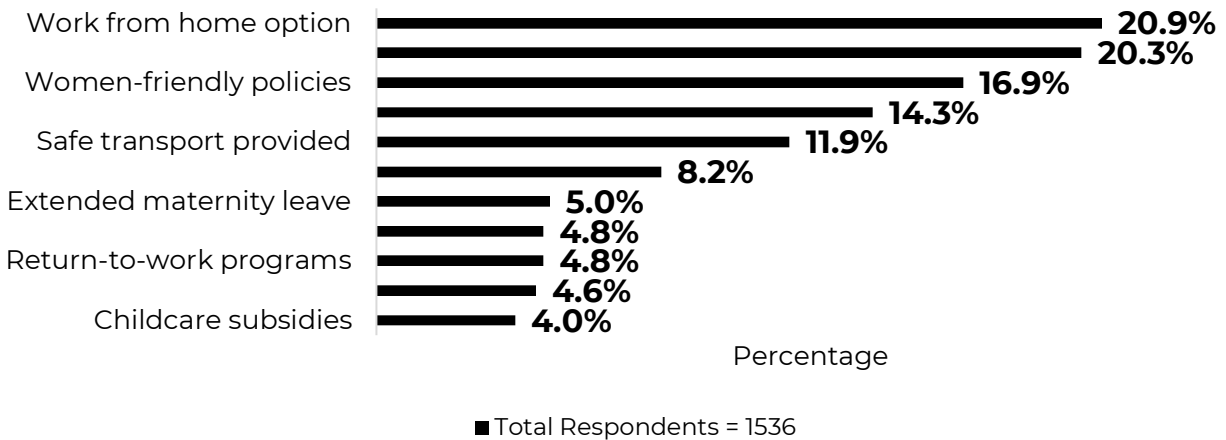
Workplace policies operate primarily as a retention mechanism they determine whether women who have already entered the workforce are able to sustain their participation over time. In contrast, care infrastructure and aspiration-building function as attraction tools that influence whether women enter the labour market in the first instance. This distinction, which emerged clearly during stakeholder consultations, is critical for policy design: addressing dropout requires a different set of interventions than addressing first-time entry.

4.2.1 Policy Preferences of Non-Working Women

Non-working women overwhelmingly prioritise flexibility but rank formal care support lowest, suggesting either low awareness or low confidence in institutional solutions. Approximately 20.9% of non-working women identify work-from-home options as the most desirable policy, while 20.3% prefer flexible working hours. Together, these two options account for roughly 40% of all responses. In contrast, childcare subsidies (4%), on-site crèche (4.6%), and eldercare support (4.8%) rank at the bottom despite care responsibilities being a leading reason for not working.

The low demand for formal care-related policies likely reflects limited awareness of employer-supported care services and a lack of confidence that such institutional solutions would be accessible, reliable, or affordable. As a result, many non-working women appear to prioritise policies that allow them to manage care responsibilities within existing household arrangements rather than relying on external childcare systems. This finding underscores the internalisation problem identified in the care section: women have accommodated their lives around the care burden rather than expecting structures to accommodate them.

Ideal Workplace Policies Preferred by Non-Working Women

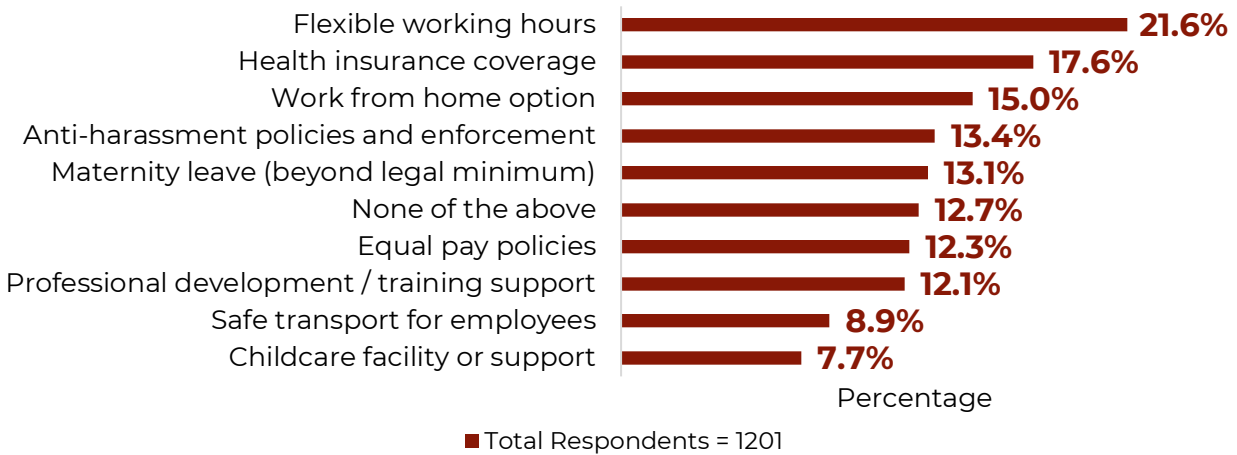


4.2.2 Policy Preferences of Working Women

Flexibility is necessary but not sufficient, retaining women in the workforce requires a combination of flexible work arrangements, health coverage, workplace safety, and maternity support. Flexible working hours (21.6%) are the most preferred policy among working women, followed by health insurance coverage (17.6%) and work-from-home options (15%). Stronger anti-harassment enforcement (13.4%) and extended maternity benefits (13.1%) also rank prominently. Childcare facilities rank lowest at 7.7% mirroring the pattern among non-working women.

These responses indicate that retaining women in the workforce demands a multi-layered policy architecture. Flexibility alone addresses time constraints but does not resolve concerns around health security, workplace dignity, or family-stage transitions such as pregnancy and early childcare. The low ranking of childcare facilities among working women is consistent with the finding that those currently employed have already developed informal care arrangements; the women facing the most severe childcare constraints may already have exited the workforce entirely.

Workplace Policies Preferred by Working Women

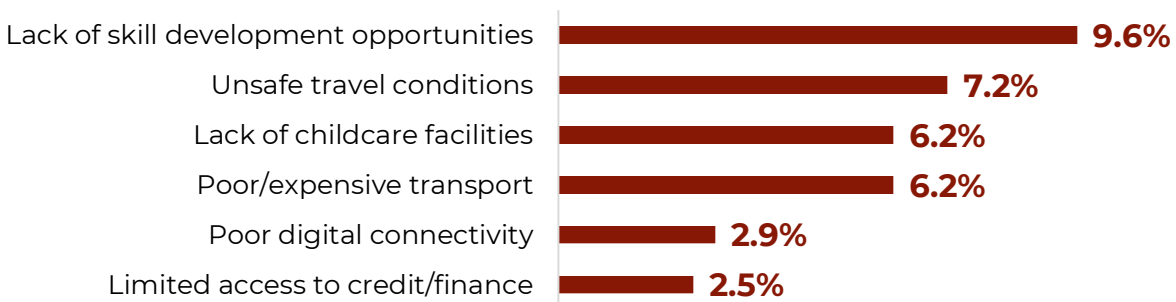


4.2.3 Infrastructure Challenges to Accessing Work

Skill development gaps and unsafe commuting conditions are the most frequently cited infrastructure barriers to employment, ranking above childcare constraints among working women. The most commonly cited challenge is lack of skill development opportunities (9.6%), followed by unsafe travel conditions (7.2%) and lack of childcare facilities (6.2%). Limited access to relevant training, upskilling programmes, or employment-oriented skill development restricts women’s ability to transition into higher-paying roles or access better job opportunities.

The ranking of skill development above childcare is significant: it suggests that for women already in the workforce, the constraint is not just about managing care responsibilities but about having access to pathways for career progression. Safe mobility and skill-building infrastructure together represent the operational backbone that determines whether employment remains sustainable and whether women can move beyond entry-level positions.

Key Infrastructure Challenges to Accessing Work Most Cited by Working Women (As a % of Total Respondents)



4.2.4 Workplace Harassment and Gender Bias

Roughly one in ten working women in Delhi has directly experienced workplace harassment; when witnessing and awareness are included, nearly half of working women have encountered it in some form. Survey responses indicate that 10.7% of working women report experiencing workplace harassment directly. In addition, 11.4% report witnessing harassment happening to others, while 23.1% report hearing about such incidents from colleagues. When these categories are considered together, more than 45% of working women report some level of awareness of workplace harassment or discrimination within their professional environments.

These findings suggest that workplace harassment is not only experienced directly by a subset of women but also circulates widely through observation and informal discussion among colleagues. Even indirect exposure can shape perceptions of workplace safety and influence women’s confidence in remaining in or entering particular work environments.



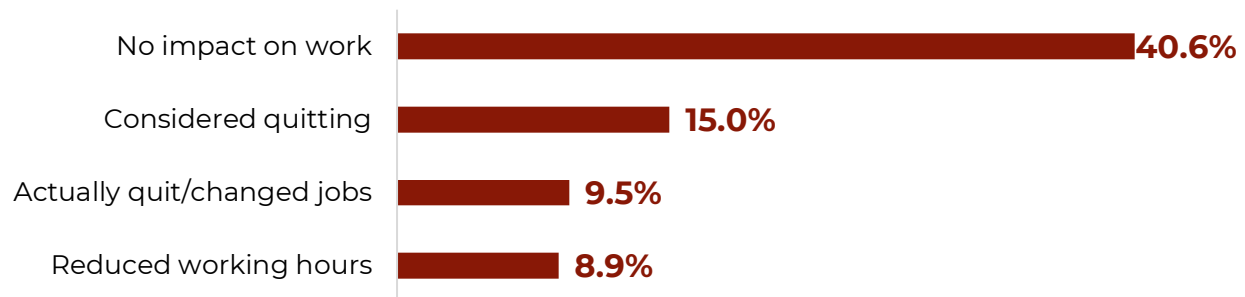
Discrimination creates hidden workforce losses that extend well beyond immediate job exits through reduced hours, stalled promotions, and career switching. Among working women, 15% report having considered quitting due to discrimination, 9.5% actually left or changed jobs, and 8.9% reduced their working hours. These gradual responses represent less visible but significant workforce losses: women who reduce hours or scale back ambitions experience slower career progression and lower lifetime earnings, while employers face productivity losses and talent underutilisation.

“When you ask them what is your issue, they say: my husband is very good, I have no problem. But when you ask them what should we change they all bring up security.” — FGD facilitator observation, Delhi

Focus group discussions revealed a pattern consistent with the survey findings: women are reluctant to directly report harassment or safety concerns but raise them readily when asked about desired

improvements. This discrepancy between direct reporting and indirect disclosure suggests that formal harassment figures significantly understate the lived experience of working women.

Most Cited Reasons: Impact of Discrimination on Job Outcomes, Working women (As % of Total Respondents)



4.3 Aspiration Gaps

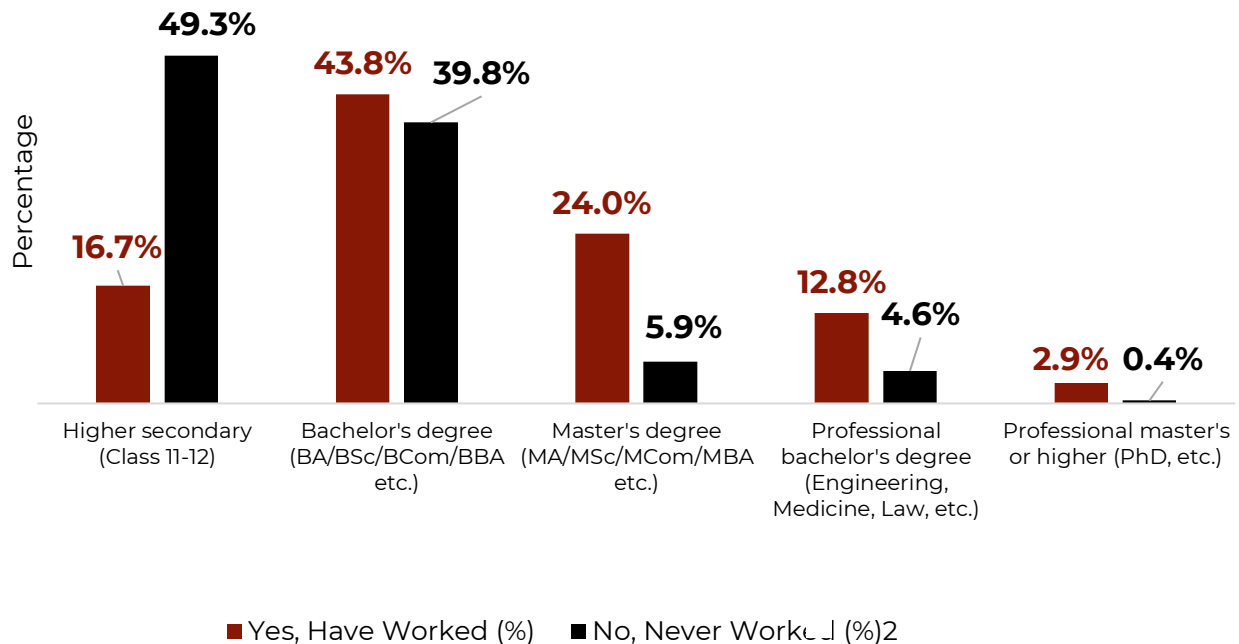
Non-participation in the workforce is not driven by a lack of aspiration; many educated non-working women express a willingness to work but face structural barriers that limit their ability to do so. At the same time, the data reveal a more complex story: women’s aspirations are shaped and often constrained by deeply embedded expectations about what kinds of work are feasible, acceptable, and compatible with their lives. The result is not an absence of ambition but an accommodation of ambition within perceived constraints.

4.3.1 Work History of Non-Working Women

Nearly three-quarters of educated non-working women have never worked indicating a systemic first-entry failure, not just a re-entry challenge. Among educated non-working women (higher secondary and above), approximately 74.8% report never having worked, while 25.2% report having worked previously. Among women with Bachelor’s degrees, 43.8% have prior work experience compared with 39.8% who have never worked. Among women with Master’s degrees, 24% have previously worked compared with just 5.9% who have never worked.

The critical threshold is post-graduation: if you hold only a general Bachelor’s degree, there is an 80% probability of being outside the workforce. The data suggest that the key indicator of workforce entry is not education level alone but the type and depth of qualification. Women with professional degrees show substantially different employment patterns compared with those holding general graduation certificates. This finding has direct implications for higher education institutions: the fight is no longer about access to education but about what is communicated to young women about converting their qualifications into professional careers. As one stakeholder noted during consultations, “girls are dreaming, girls are so ambitious but nobody’s telling them that the world will be different for them because they carry 80% of the care conversation.

Work History of Educated Non-Working Women



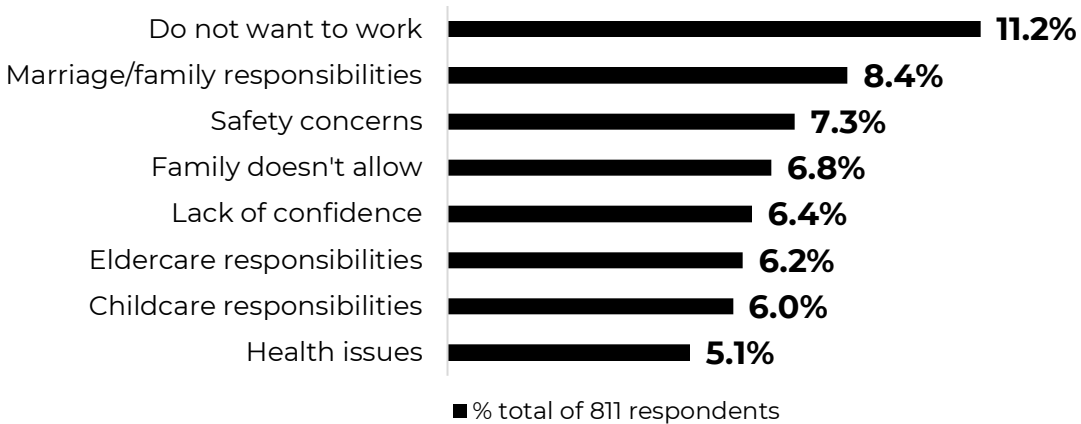
4.3.2 Reasons for Not Working

No single barrier dominates. Non participation is shaped by multiple overlapping constraints including norms, safety concerns, care responsibilities, and confidence. The most frequently cited reason for not working is “do not want to work” (11.2%), followed by marriage or family responsibilities (8.4%), safety concerns (7.3%), family not allowing (6.8%), lack of confidence (6.4%), and eldercare or childcare responsibilities (approximately 6% each). The close clustering of all reasons between 5–11% indicates that multiple factors operate simultaneously.

The “do not want to work” segment requires deeper interrogation if this group’s reasons are care-related, the intervention is structural; if they are mindset-driven, the intervention must be societal. The 11.2% of women who state they “do not want to work” cannot be treated as a homogeneous group. If this preference is driven by unresolved care constraints or safety fears, then structural interventions childcare provision, safe transport, flexible employment remain the appropriate response.

However, if this segment reflects a genuine preference shaped by social norms and household expectations, then the required intervention shifts toward changing aspirational messaging, normalising women’s economic participation, and addressing the mindset and societal narratives that position workforce exit as acceptable for educated women.

Most Cited Reasons for Not Working, Educated Non Working Women (As % of Total Representatives)



4.3.3 Family Attitudes Toward Women Working

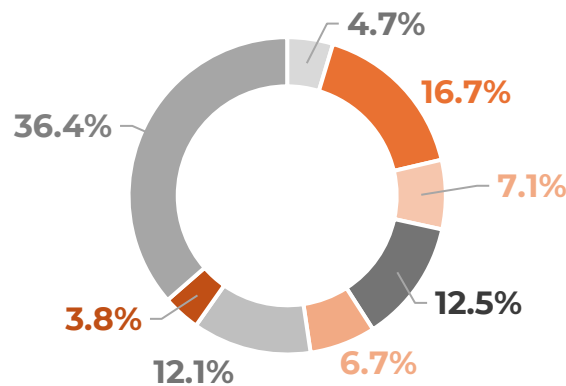
Family resistance to women working is lower than commonly assumed, with nearly half of non-working women reporting supportive family attitudes toward employment. 48.5% of non-working women describe their families as supportive (36.4% very supportive, 12.1% somewhat supportive). Only 10.5% report clear resistance (6.7% somewhat against, 3.8% strongly against).

When the neutral category (16.7%) is combined with supportive responses, roughly two-thirds of non-working women face no active family resistance.

For 73% of women who face no family resistance, the question becomes: what else is keeping them out of the workforce? This is one of the study's most consequential findings. The longstanding policy narrative that family opposition is the primary barrier to women's workforce participation in urban India requires significant revision.

The data suggest that the battles fought over changing family perceptions have had measurable success families are increasingly neutral or supportive. The remaining barriers are therefore structural and institutional: care infrastructure, safe mobility, suitable employment opportunities, and the confidence to navigate labour market entry.

How does your family/husband feel about you working?
(Non Working Women)

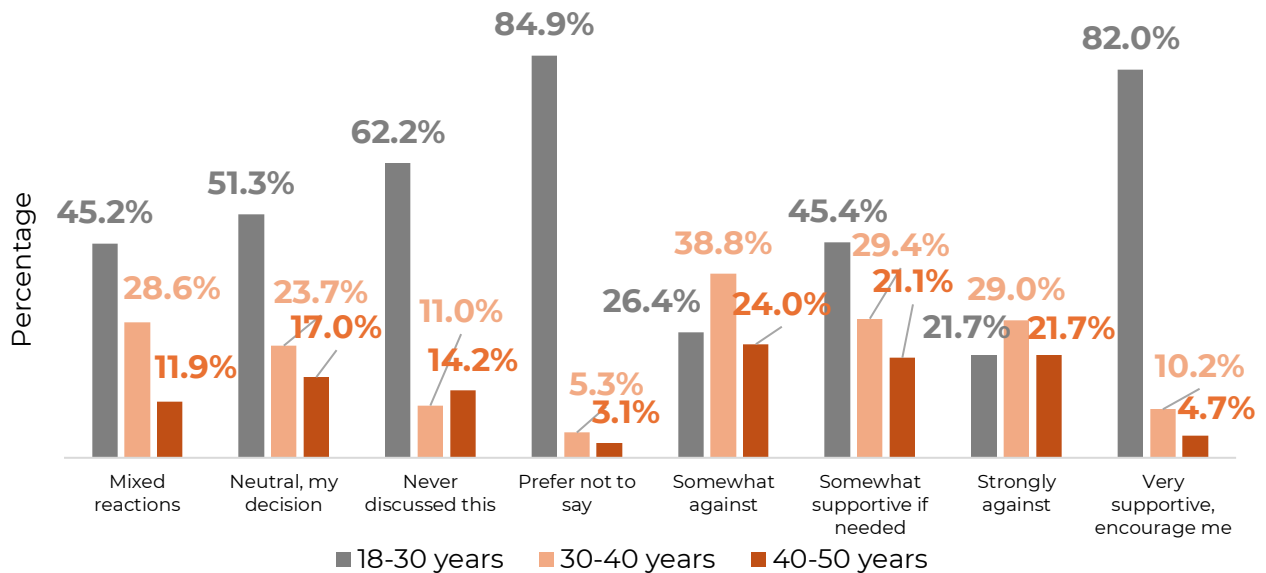


- Mixed reactions
- Prefer not to say
- Strongly against
- Neutral, my decision
- Somewhat against
- Very supportive, encourage me
- Never discussed this
- Somewhat supportive if needed

Families of younger women appear significantly more supportive of their working, pointing to a generational shift in attitudes toward women’s employment. Analysis by age group reveals that strong family support is heavily concentrated among younger respondents. Among women who report that their families are very supportive, approximately 82% belong to the 18 to 30 age group. This pattern suggests that younger cohorts may be experiencing more progressive attitudes toward women’s employment compared with earlier generations.

In contrast, the proportion of respondents reporting that their families are **strongly against women working** is relatively evenly distributed across age groups. This indicates that while resistance still exists, it is not confined to older households alone. Instead, generational shifts appear to be gradually increasing acceptance of women’s employment, particularly among younger families.

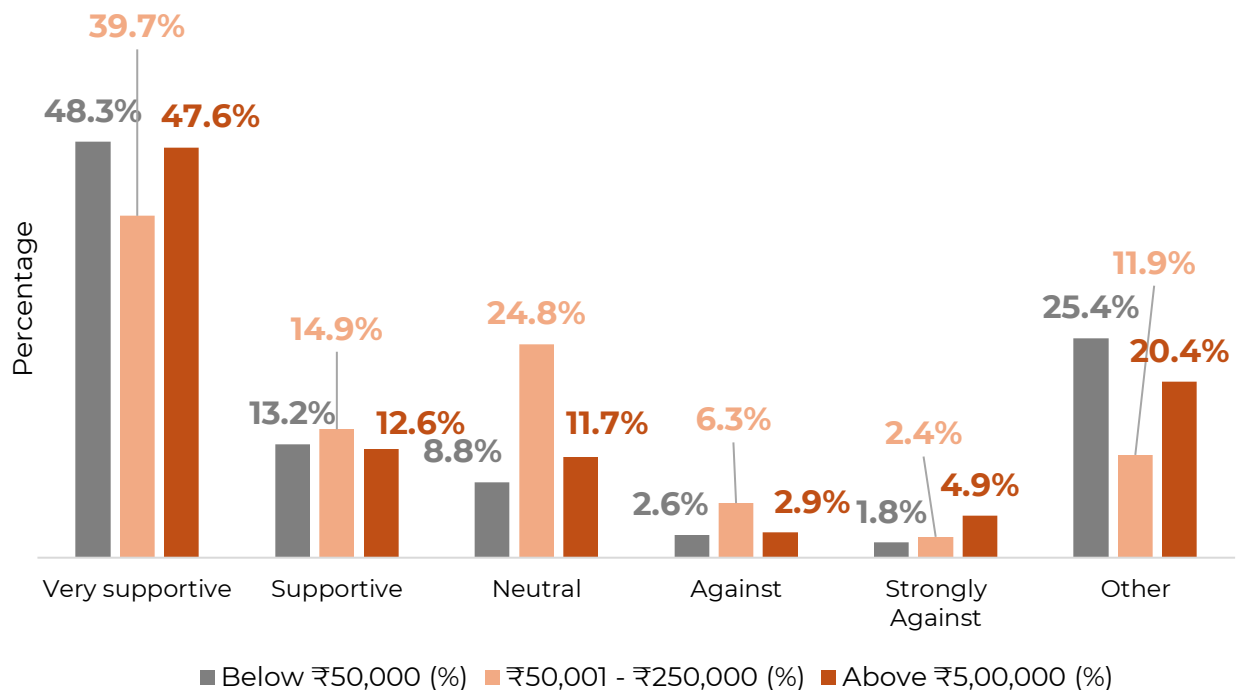
Family Support by Age Group, Non Working Women



Household attitudes toward women working appear to vary more by education and social norms than by income level alone. Women with Bachelor's degrees report the highest levels of family support, suggesting that higher educational attainment influences family expectations regarding women's participation in professional careers. Respondents with higher secondary education are more likely to report stronger opposition. A similar pattern emerges by income: middle-income households earning Rs 50,000-Rs 2,50,000 report relatively higher resistance compared with both lower-income and higher-income households.

Lower-income households may be more supportive because women's income contributes directly to survival; higher-income households may hold more progressive attitudes. The middle-income bracket appears to be where social norms around gender roles exert the strongest pull, possibly because these households can afford for women not to work but are not yet at the income level where progressive attitudes dominate. Taken together, these findings suggest that social norms and educational context play a larger role than economic considerations alone in shaping family attitudes toward women's employment.

Family Attitudes Towards Working by Household Income



4.3.4 Return to Work Potential

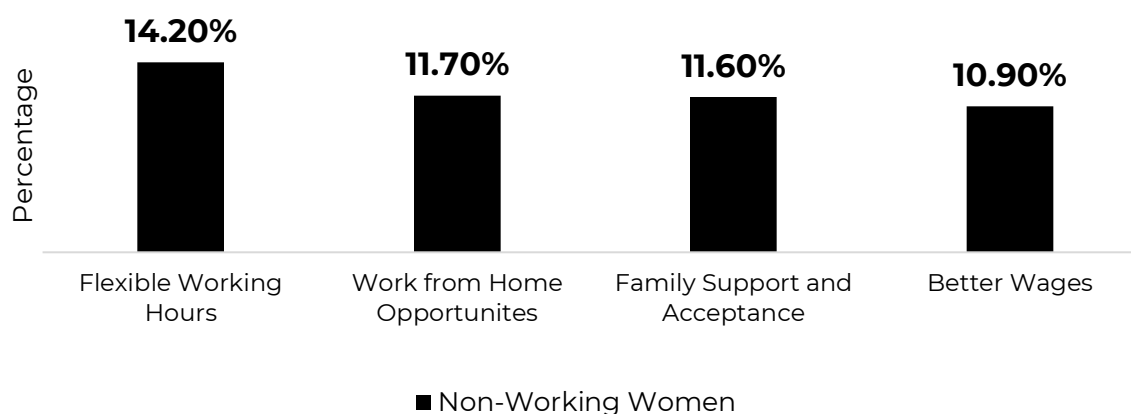
Return to work intention exists but is not widespread, indicating that effective labour market re-entry requires targeted interventions rather than generic recruitment strategies. Approximately 4.5% of educated non-working women report wanting to return to work, while 2.3% are unsure and may consider employment depending on conditions. 2.1% state they do not wish to return.

Although the proportion actively planning re-entry is limited, these women represent a potential pool whose return is conditional on the right enabling conditions.

Flexible working hours (14.2%), work-from-home opportunities (11.7%), family support (11.6%), and better wages (10.9%) are the top conditions cited for return. Re-entry into the workforce is shaped by a combination of workplace flexibility, economic incentives, and supportive household environments.

Policies designed to encourage women's return need to focus on flexible employment options, improved working conditions, and re-entry pathways that accommodate women who have previously exited the labour market.

Preferred Conditions for Returning to Work Among Educated Non- Working Women (%)



4.3.5 Preferred Job Types

Job preferences reflect demand for flexibility and remote-compatible work, not an absence of ambition. The most preferred job types are online or digital work (13.7%), teaching and education (13.6%), home-based work (12.9%), and part-time or flexible roles (12.8%). Government or public sector jobs (6.3%) also appear. The preference for teaching and government reflects continued valuation of stability, social acceptability, and schedule compatibility with family responsibilities.

These preferences signal that the structure of available employment, not a deficit of aspiration, is the binding constraint. Women are not saying they do not want to work. They are describing the kind of work that is compatible with the lives they lead. If the labour market offered more online, flexible, and part-time roles with adequate pay and conditions, the data suggests a significant share of currently non-working women would participate.

4.3.6 Skill Training: Interest and Barriers

Interest in skill development is widespread, but access, relevance, and distance remain barriers. The most cited areas of interest are creative or artistic skills (11.6%), professional or technical skills (9.6%), computer or digital skills (9.4%), and business or entrepreneurship skills (9.3%). Distance to training centres (4.7%), perceived lack of value in programmes (4.5%), absence of suitable courses (3.4%), and family responsibilities (2.3%) are the main barriers. Digitally delivered or locally accessible training could address several constraints simultaneously.

4.4 Income, Employment and Spending Patterns

Working women in Delhi are largely concentrated in lower and middle-income employment, with persistent income ceilings even among the educated. Their earnings contribute meaningfully to

household stability, daily consumption, and long-term investments such as savings and children's education. At the same time, relatively few women reach the highest income brackets, suggesting that sectoral segregation, career interruptions, and limited access to senior roles constrain income mobility.

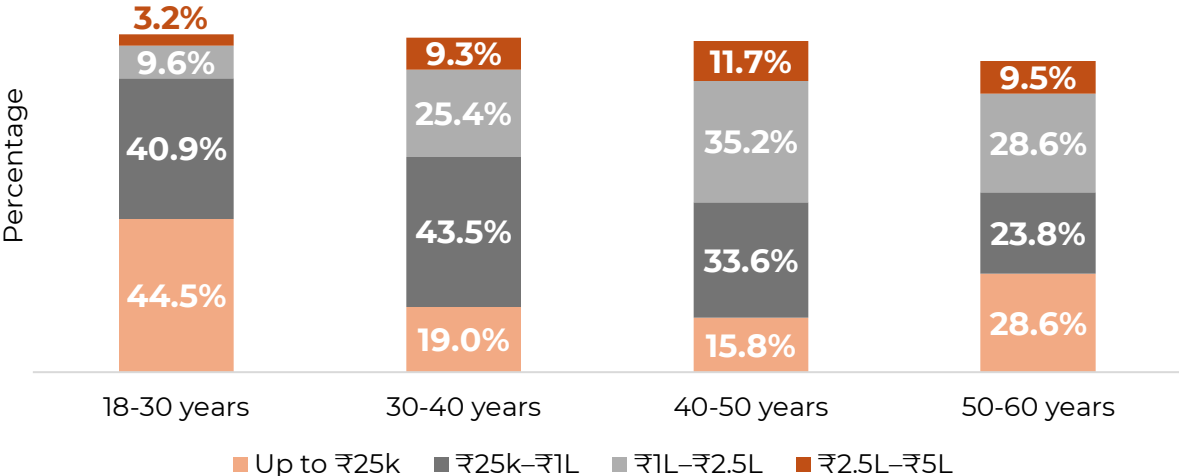
4.4.1 Personal Income Distribution

Over 60% of working women earn below ₹1 lakh per month, indicating that access to higher earning roles remains limited. Approximately 25.9% of respondents earn up to ₹25,000 per month, while 36.3% earn between ₹25,001 and ₹1,00,000. Together, these two groups account for more than 60% of working women. Less than 11% earn above ₹2,50,000 per month, and only 2.9% report earnings above ₹5,00,000. The concentration of women in lower- and middle-income brackets reflects occupational segregation, career interruptions, and limited access to leadership positions.

4.4.2 Income by Age

Income tends to increase with age and work experience, but it plateaus after the age of 50, indicating limited upward mobility in later career stages. Among women aged 18–30, 44.5% earn up to ₹25,000 per month. Women aged 30–50 show a clear shift into middle-income brackets, reflecting career progression. However, the 50–60 age group does not show a significant shift toward the highest income brackets, suggesting that many women experience an earnings plateau in later career stages likely reflecting cumulative effects of earlier career interruptions, slower promotion pathways, and limited representation in senior roles.

Income Distribution Across Age Groups

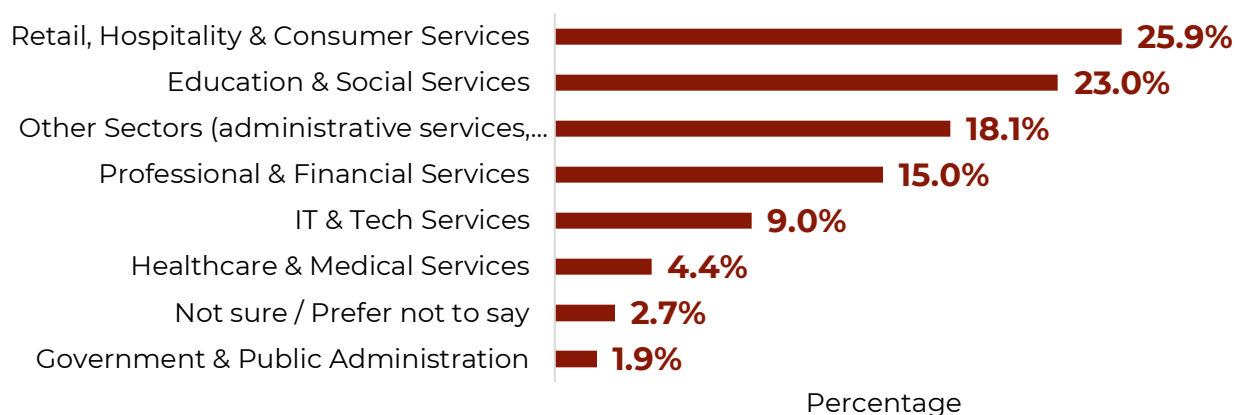


4.4.4 Income by Sector

Women’s employment is concentrated in retail and education, sectors that are typically associated with lower income levels, while representation in higher paying professional and government roles remains limited. The largest share of working women are employed in Retail, Hospitality, and Consumer Services (25.9%), followed by Education and Social Services (23%).

These two sectors account for nearly half of all working women. Professional and Financial Services (15%) and IT and Technology roles (9%) show greater concentration of women in higher income brackets. Government and Public Administration employ only 1.9% of working women in the sample.

Major Employment Sectors (Working Women)



Sectoral distribution is a key driver of the income ceiling observed among working women. Cross-tabulation of sector and income shows women in retail and education are heavily concentrated in lower income brackets (up to Rs 1 lakh). Professional and financial services show a greater share earning Rs 1,00,001-Rs 2,50,000 and above. Expanding women's access to higher-paying sectors through targeted skilling and placement partnerships is central to improving income mobility.

Table 2: Distribution of Personal Income by Major Employment Sectors

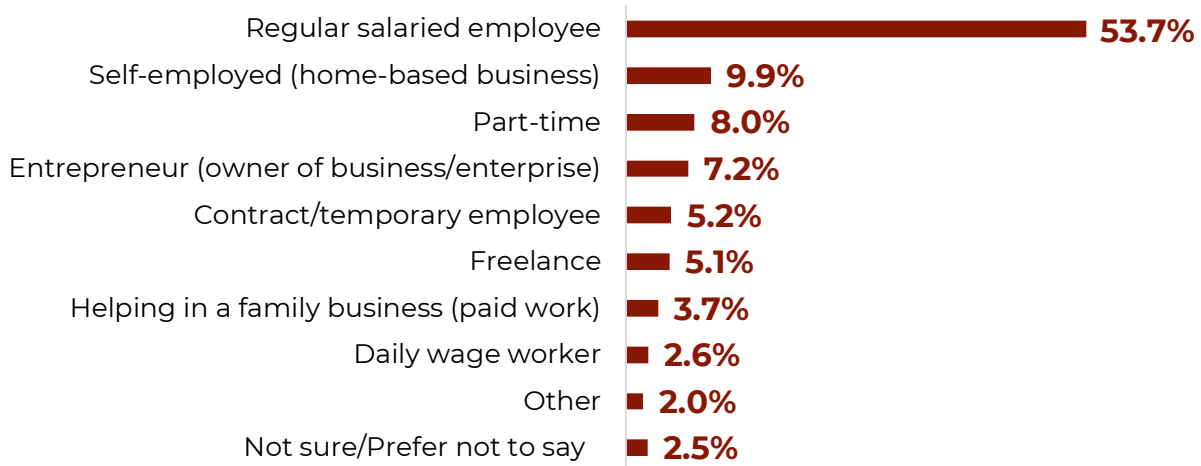
Sector	Up to ₹25,000	₹25,001 to ₹100,000	₹100,001 to ₹250,000	₹250,001 to ₹500,000	Above ₹5,00,000	Not sure	Prefer not to say
Education & Social Services	5.8%	9.1%	3.9%	1.4%	0.4%	0.2%	2.1%

Healthcare & Medical Services	0.9%	1.2%	1.2%	0.2%	0.1%	0.1%	0.7%
Professional & Financial Services	1.9%	4.7%	4.3%	1.5%	0.7%	0.2%	1.5%
Government & Public Administration	0.3%	0.2%	0.7%	0.3%	0.2%	0.0%	0.2%
IT, Tech & Creative Services	1.9%	3.3%	1.8%	0.6%	0.2%	0.1%	1.0%
Retail, Hospitality & Consumer Services	9.7%	9.9%	3.6%	1.2%	0.2%	0.2%	1.2%
Other Sectors	5.0%	7.4%	2.7%	0.8%	0.7%	0.1%	1.3%
Not sure / Prefer not to say	0.3%	0.3%	0.0%	0.2%	0.2%	0.4%	1.2%
Grand Total	311	436	218	76	35	16	1201

4.4.5 Employment Types

Formal salaried employment is the dominant pathway for working women, but a substantial share rely on non standard work arrangements, highlighting the importance of flexible employment ecosystems. Approximately 53.7% of working women are in regular salaried employment. The remaining half is distributed across self-employment in home-based work (9.9%), part-time employment (8%), entrepreneurship (7.2%), contract-based work (5.2%), freelance (5.1%), and family businesses (3.7%). The diversity of employment types indicates that flexible work ecosystems play a critical role in enabling women's participation.

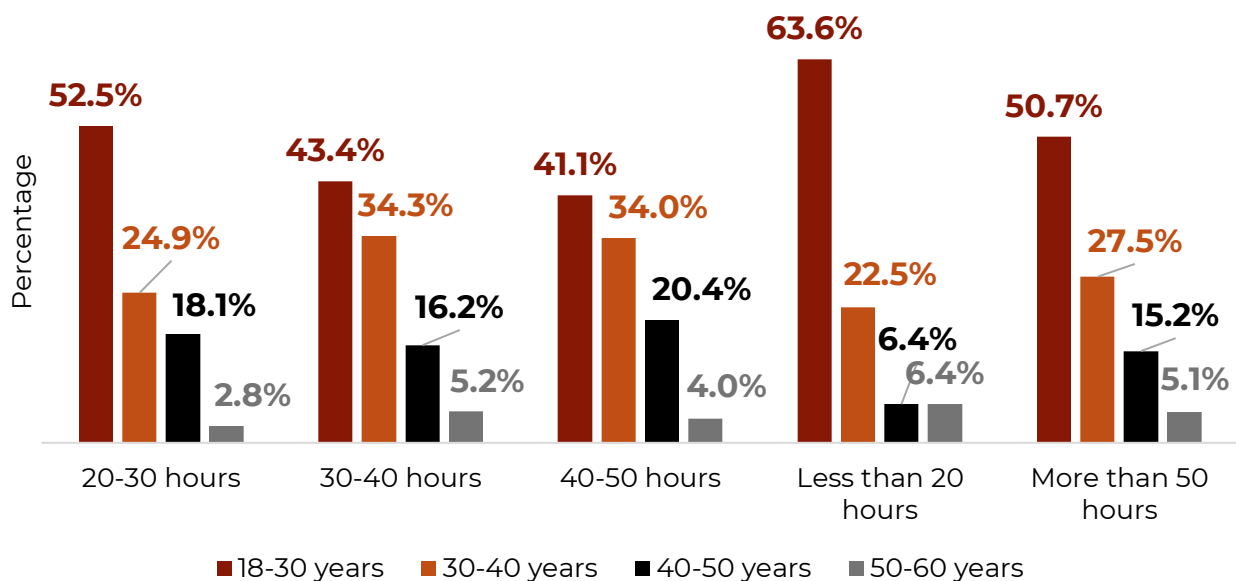
Type of Employment (Working Women, %)



4.4.6 Hours Worked Weekly

Full-time work peaks during mid-career years (30–50), while younger and older women show patterns more consistent with part-time engagement. Women aged 30–50 are most concentrated in the 30–50 hour workweek range, indicating that this period represents peak labour market engagement. Younger women (18–30) and older women (50–60) display higher shares of shorter working hours, reflecting early-career transitions, continued education, and gradual reductions in work intensity at later career stages.

Average Hours Worked Weekly By Age Group (%)



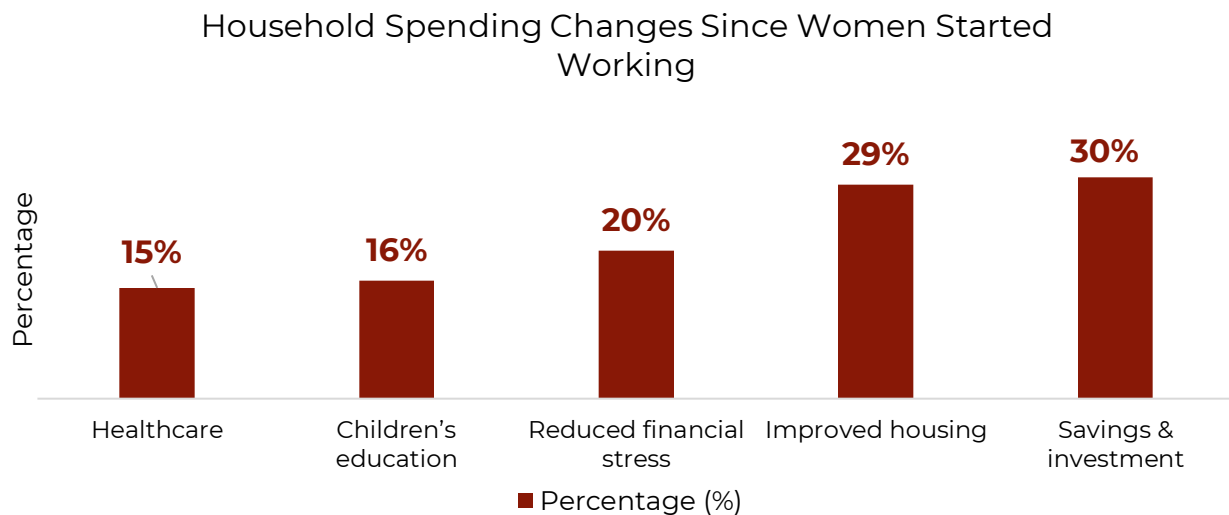
4.4.7 How Women Spend Their Earnings

Women’s earnings are directed primarily toward household sustenance and savings reinforcing the broader welfare multiplier of female income. The largest spending categories are food and groceries (25.6%) and savings and investments (24.4%), followed by household utilities (22.7%). Women’s income is responsibility-oriented rather than consumption-driven—a significant share is allocated toward essential household expenses and financial security rather than discretionary consumption.

This spending pattern highlights the broader multiplier effect of women’s earnings: income generated by women contributes directly to household welfare, food security, and long-term financial resilience. The finding that women prioritise savings and household needs over personal consumption is consistent with global evidence on the welfare returns of female income.

4.4.8 Household Spending Changes Since Women Started Working

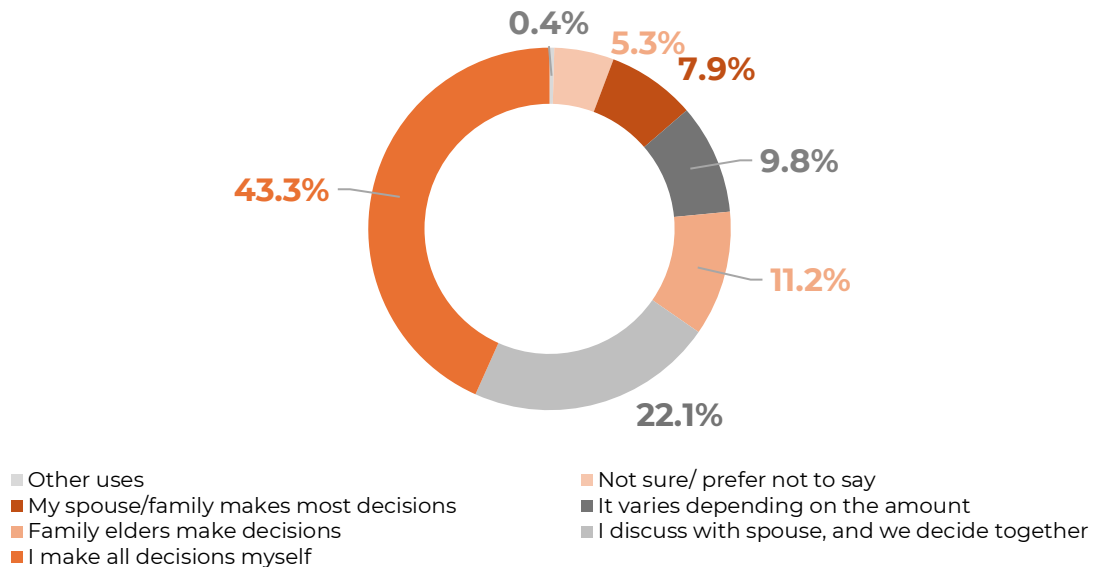
Women’s employment leads to measurable improvements in household savings, housing conditions, and investments in human capital. The most frequently reported improvement is in savings and investments (30%), followed by improved housing conditions (29%), reduced financial stress (20%), increased spending on children’s education (16%), and improvements in healthcare spending (15%). These findings confirm that women’s workforce participation produces tangible economic and social benefits for households.



4.4.10 Financial Decision-Making Autonomy

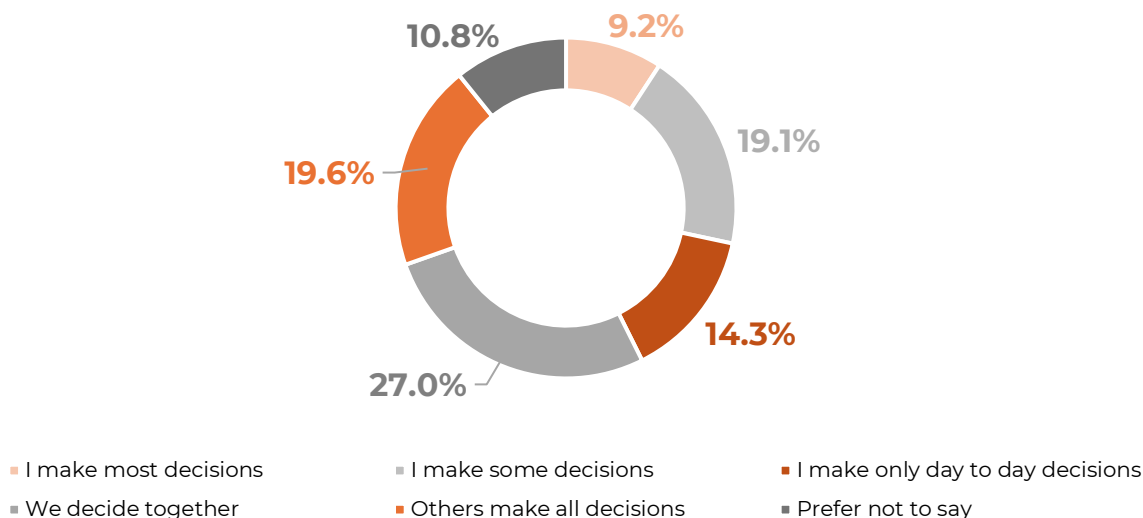
Employment is strongly associated with greater financial autonomy. 43.3% of working women report making all income decisions independently, and 22.1% decide jointly with their spouse. Only 7.9% report that their spouse or family makes most decisions. Among non-working women, joint decision-making (27%) is the most common arrangement, 33.4% participate only in partial or day-to-day decisions, and 19.6% report others making all decisions.

Decisions About Personal Income (Working Women, %)



Financial autonomy is not just an outcome of employment it is a pathway to broader empowerment. Getting women to work automatically shifts financial control. This finding was identified during stakeholder consultations as one of the study's most important results. The data demonstrate that employment does not merely generate income—it fundamentally reshapes women's position within household decision-making structures. The implication for financial inclusion programmes is significant: rather than telling non-working women to "take charge of their finances," the more effective pathway may be to facilitate workforce entry, which then naturally expands financial agency. Several financial institutions have begun approaching women's organisations to encourage financial literacy, but the data suggest that employment itself is the most powerful financial empowerment tool.

Decisions About Household Spending - Non Working Women (%)



4.4.11 Savings and Investment Behaviour

Saving behaviour improves with rising income, but urban living costs continue to constrain wealth accumulation even among higher earning women. Working women in the middle-to-upper income brackets (₹1–5 lakh) demonstrate the most consistent saving behaviour. Women in lower-income brackets report more irregular patterns, with many indicating insufficient income for regular savings. Notably, some women in the highest income brackets (above ₹5 lakh) also report difficulty saving, reflecting the high cost of living in Delhi where housing, education, healthcare, and transportation expenses significantly reduce disposable income even for higher earners.

Table 3: Distribution of Personal Income by Financial Autonomy

Income level	No, I spend all my income	No, my income is not enough for savings	Yes, I save occasionally	Yes, I save regularly	Yes, I save regularly
₹100,001 to ₹250,000	12.5%	3.7%	32.8%	21.4%	29.7%
₹25,001 to ₹100,000	9.3%	5.5%	38.8%	19.4%	27.0%
₹250,001 to ₹500,000	24.2%	6.5%	22.6%	32.3%	14.5%
Above ₹5,00,000	6.7%	20.0%	26.7%	16.8%	30.0%
Up to ₹25,000	13.9%	21.2%	27.3%	11.5%	26.2%

4.4.12 Household Income Distribution: Working vs Non-Working Women

Working and non-working women come from broadly similar household income backgrounds, indicating that household income alone does not determine women’s workforce participation. The largest share of respondents in both groups falls within the ₹50,001–₹2,50,000 range (44.7% working, 47.6% non-working). This similarity suggests that women’s employment decisions are shaped by a combination of structural, social, and institutional factors rather than economic necessity alone. Women from better-off households are also working, pointing to factors beyond financial need—such as education quality, job availability, personal agency, and workplace conditions—as key determinants.

4.5 Transport and Mobility

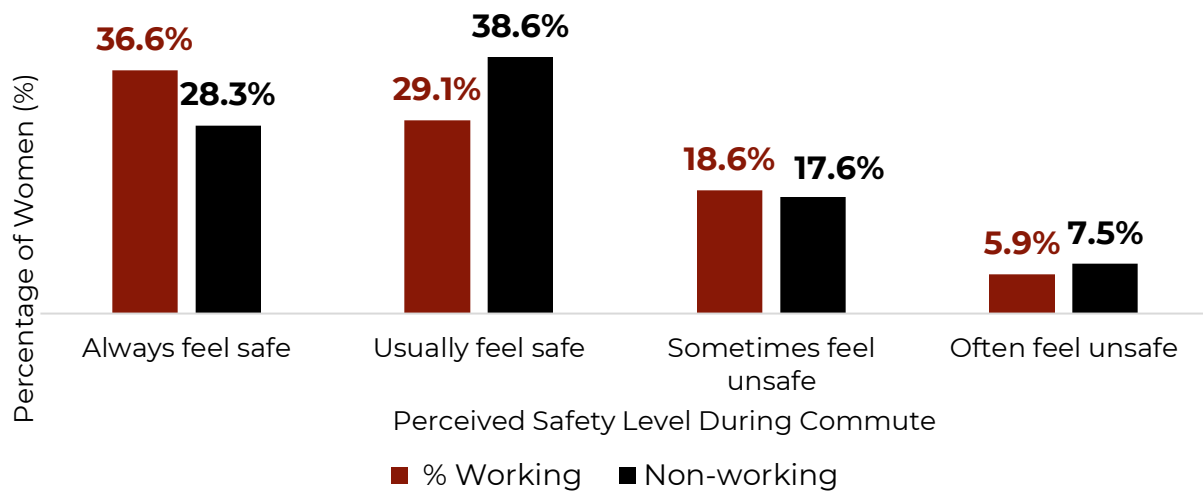
Mobility acts as a friction factor rather than a universal barrier, shaping which jobs women can access rather than whether they can work at all. Access to safe, reliable, and affordable transportation influences the types of jobs women are willing to accept, the distances they can commute, and the hours they are willing to work. Transport amplifies other barriers, particularly for women in lower-income jobs where commuting costs erode effective earnings

4.5.1 Perceived Commute Safety

Working women report slightly higher perceptions of commute safety than non-working women, but safety perception remains inconsistent for a significant minority. Approximately 36.6% of working women report always feeling safe during their commute, with an additional 29.1% reporting usually feeling safe. Among non-working women, the share reporting always feeling safe is lower at 28.3%. Around 5.9% of working women report often feeling unsafe, compared with 7.5% of non-working women.

The fact that working women report marginally higher safety perceptions likely reflects greater familiarity with commuting routes and transport systems. However, the finding that safety is a positive signal rather than the primary constraint is itself significant—it suggests that while mobility remains cumbersome and difficult, outright fear of travel is not the dominant barrier in Delhi. The policy implication is that transport investments should focus on reliability, affordability, and last-mile connectivity alongside safety improvements.

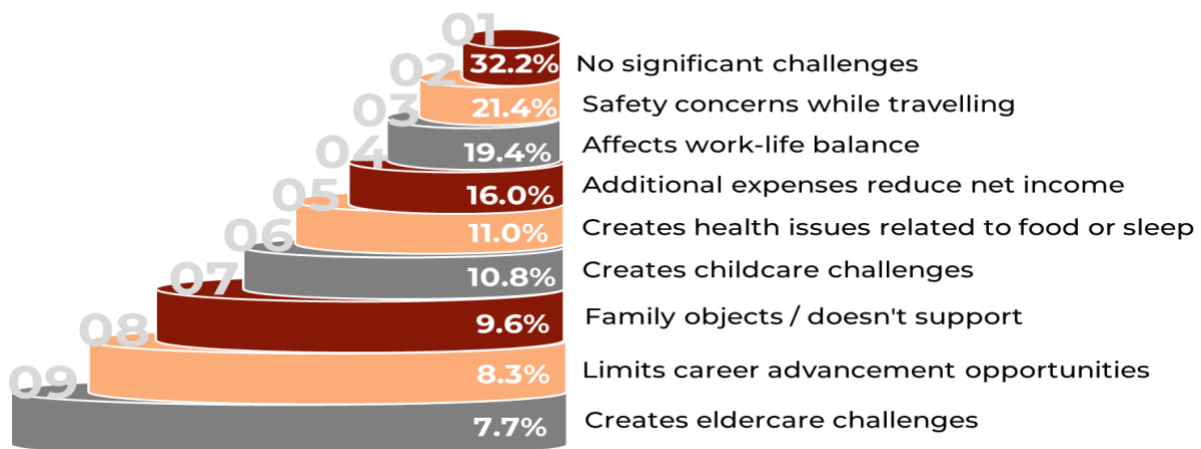
Safety Perception During Commute



4.5.2 Impacts of Commuting

Two thirds of working women report commuting related challenges, with safety concerns, work life balance pressures, and commuting costs emerging as the most common issues. While 32.2% report no significant challenges, the majority experience at least one difficulty.

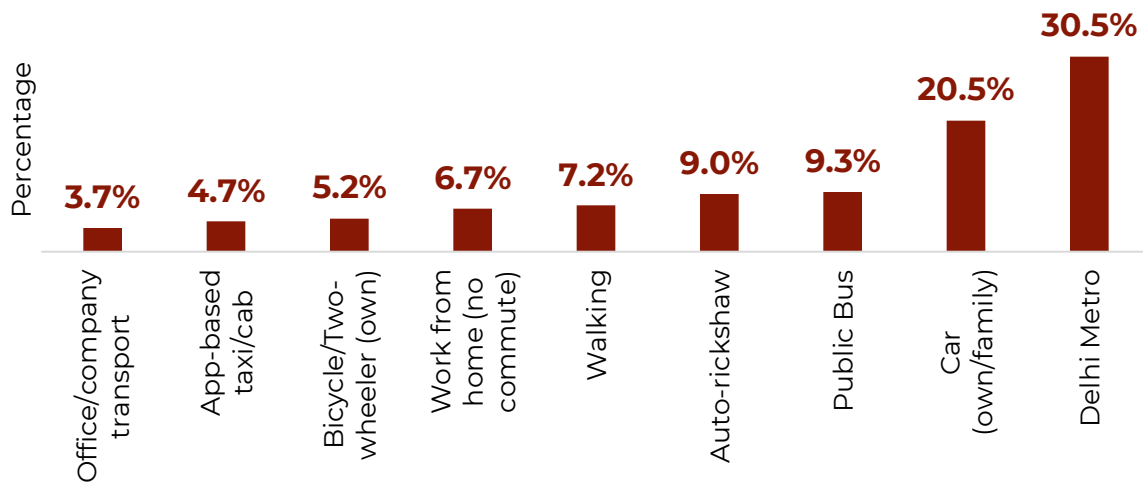
The most cited issues are safety while travelling (21.4%), impact on work-life balance (19.4%), and commuting costs reducing net income (16%). Health-related impacts (11%) and childcare-related difficulties (10.8%) are also reported. The financial dimension is particularly important: for women in lower-paying roles, transportation expenses can significantly erode the net economic benefit of employment, potentially making work financially unviable when combined with other costs such as childcare. Commuting therefore acts as a tax on employment that falls disproportionately on lower-income women.



4.5.3 Primary Transport Modes

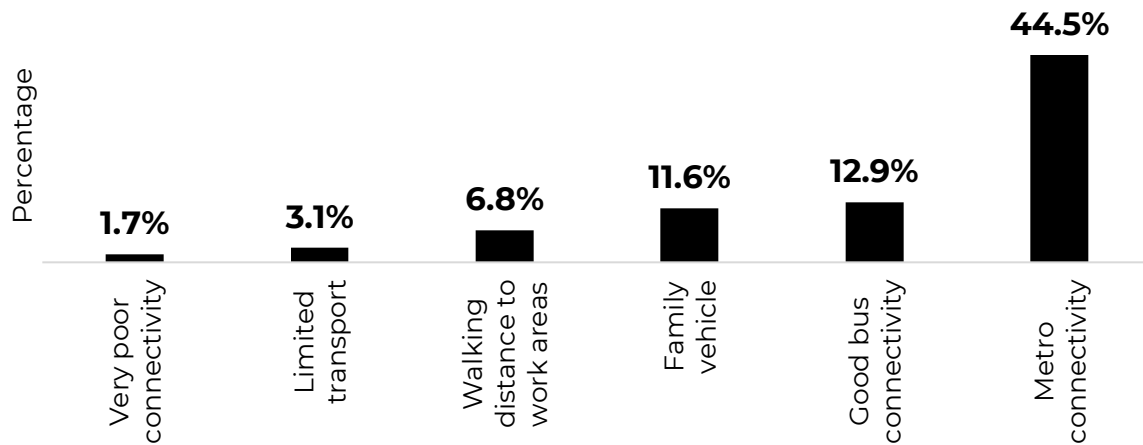
Public transport, particularly the Delhi Metro, plays a central role in enabling women’s mobility for work, while non-working women’s perceptions of access to employment are shaped largely by proximity and transport connectivity. Among working women, the Delhi Metro (30.5%) is the most used mode, followed by private cars (20.5%), public buses (9.3%), auto-rickshaws (9%), and walking (7.2%). Among non-working women, 44.5% identify Metro connectivity as the factor that would most enable their access to employment, followed by good bus connectivity (12.9%) and access to a family vehicle (11.6%).

Primary Transport Mode Used by Working Women



For non-working women, proximity substitutes for transport access the perceived availability of nearby jobs and convenient connections determines whether employment appears feasible. These patterns confirm that reliable, well-connected public transportation systems play a central role in shaping women’s ability to access employment. Working women use the Metro as a primary commuting backbone; non-working women view Metro access as a precondition for considering employment. The policy implication is that expanding Metro and bus connectivity to underserved areas of Delhi would directly expand the geographic radius within which women perceive employment opportunities as accessible.

Primary Transport Mode Used by Non- Working Women



5. Recommendations

5.1 Care Responsibilities

Expand community-based childcare infrastructure through public schools and community centres, with the Ministry of Women and Child Development as the lead central agency. The survey finds that only one-third of women perceive access to good-quality care facilities in their area, and over 25% in several districts report none available. The MCD-run crèche model has demonstrated early success by co-locating childcare within municipal school premises. The **Ministry of Women and Child Development** can scale this through the National Creche Scheme by raising per-child funding norms and extending eligibility to the informal sector.²⁶ The Delhi government can mandate crèche spaces in all new MCD schools and community centres, prioritising Shahdara, North-West Delhi, and Central Delhi. The CII–Nikore Associates care economy strategy has recommended community-level care cooperatives as a complementary approach enabling non-working women to provide contracted care services at the neighbourhood level, thereby creating employment while freeing other women to enter the workforce.²⁷

Introduce shared-cost models for maternity benefits to reduce the hiring penalty on women of childbearing age. The Maternity Benefit (Amendment) Act, 2017, places the full financial burden of 26 weeks of paid leave on employers, creating an unintended disincentive against hiring women in MSMEs.²⁸ The **Ministry of Labour and Employment** can introduce a social insurance or partial-reimbursement model similar to Singapore’s, where the employer bears eight weeks and public funds cover eight weeks. State governments can offer tax incentives or compliance support to small firms. Private firms in retail and education where women’s employment is concentrated can establish shared crèche arrangements across establishments.

²⁶ Ministry of Women and Child Development. National Creche Scheme. Government of India. <https://wcd.nic.in>

²⁷ Confederation of Indian Industry, Karmannaya Counsel, and Nikore Associates. *Formulating a Strategy for India’s Care Economy: Unlocking Opportunities*. CII, 2024. <https://static.pib.gov.in/WriteReadData/specificdocs/documents/2024/mar/doc202435319501.pdf>

²⁸ The Maternity Benefit (Amendment) Act, 2017. Ministry of Labour and Employment, Government of India

5.2 Workplace Policies and Flexibility

Strengthen enforcement of anti-harassment mechanisms under the POSH Act, with mandatory annual reporting for all registered firms. With over 45% of working women reporting some awareness of workplace harassment and 15% having considered quitting, the economic costs of weak enforcement are real. The **Ministry of Women and Child Development** can strengthen compliance monitoring under the Sexual Harassment of Women at Workplace Act, 2013, by mandating annual reporting of Internal Complaints Committee (ICC) activity.²⁹ State labour departments can conduct proactive audits in retail and hospitality sectors. Private firms can establish anonymous third-party grievance channels and publish annual compliance summaries.

Formalise flexible work arrangements through policy frameworks rather than relying on informal accommodation. Flexibility emerges as the top-ranked preference for both working (21.6%) and non-working women (40% combined WFH and flexible hours). Yet reliance on informal arrangements leaves women vulnerable to managerial discretion.

The **Ministry of Labour and Employment** can develop model guidelines for hybrid and flexible work policies with clear eligibility criteria and performance frameworks, building on the UK's Flexible Working Regulations model. The Delhi government can offer recognition or certification to employers who adopt formal flexibility policies. Nikore Associates research has found that 70% of Indian women reported either quitting or rejecting roles that did not allow flexible work.

5.3 Aspiration Gaps

Embed career counselling and workforce readiness programmes in higher education institutions, with the Ministry of Education and Ministry of Skill Development and Entrepreneurship as lead agencies. The survey finds that 74.8% of educated non-working women have never worked, and professional degrees show stronger income translation than general graduation. The **Ministry of Education** can integrate career counselling modules into undergraduate programmes at Delhi University, IP University, and Ambedkar University, with a focus on workforce navigation, internship placement, and professional networking.

The **Ministry of Skill Development and Entrepreneurship**, through the **National Skill Development Corporation (NSDC)**, can design sector-specific upskilling programmes aligned with growth sectors such as finance, technology, and professional services, with placement guarantees.³⁰ Industry associations such as NASSCOM and CII can partner with colleges to deliver sector-specific exposure programmes. Nikore Associates research on women in logistics has recommended industry-aligned training modules on digital skills, navigation, and driving certification as models for expanding women's access to emerging employment sectors.

²⁹ The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. Ministry of Women and Child Development, Government of India.

³⁰ Ministry of Skill Development and Entrepreneurship. National Skill Development Corporation. Government of India. <https://nsdcindia.org>

Design targeted return-to-work programmes that combine skill refreshers with flexible placement pathways. Only 4.5% of educated non-working women express a strong desire to return, but 25.2% have prior work experience. Private firms in IT, professional services, and education can design returnship programmes offering 3–6 month paid placements with mentorship. NASSCOM and CII can coordinate industry-wide return-to-work platforms. Tata Group’s Second Careers programme and Goldman Sachs’ Returnship demonstrate that structured re-entry yields strong retention outcomes.

5.4 Income, Employment and Spending Patterns

Expand women’s access to higher-paying sectors through targeted skilling partnerships, with the NSDC as the primary delivery agency. Women’s employment is concentrated in retail (25.9%) and education (23%), sectors associated with lower income brackets, while professional and financial services (15%) offer stronger earning potential but lower female representation.

The **National Skill Development Corporation (NSDC)** under the **Ministry of Skill Development and Entrepreneurship** can design sector-specific upskilling programmes in finance, technology, and professional services with placement guarantees.³¹ State governments can incentivise employers in these sectors who meet gender diversity benchmarks. The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) can be leveraged to expand women’s enrolment in non-traditional trades, where participation currently remains concentrated in conventional sectors.

Strengthen women’s financial literacy and access to formal savings instruments. While 24.4% of women’s earnings go to savings, many lower-income women report irregular saving patterns. Private banks can develop products tailored to women’s saving patterns, including micro-investment platforms and goal-based savings instruments. NGOs can deliver community-level financial literacy programmes, building on SEWA’s cooperative banking model, which has provided financial services to over 125,000 women members in Gujarat.

5.5 Transport and Mobility

Invest in last-mile connectivity to expand women’s effective employment catchment area, with the Ministry of Housing and Urban Affairs as the lead central agency. 44.5% of non-working women cite Metro connectivity as the single most important factor for accessing employment. However, last-mile gaps between Metro stations and workplaces limit the network’s reach.

The Delhi government can invest in feeder bus services, e-rickshaw networks, and safe pedestrian infrastructure around Metro stations, particularly in North-West Delhi and Shahdara. The **Ministry of Housing and Urban Affairs** can incorporate gender-responsive mobility audits into urban transport planning under the Smart Cities Mission.³²

³¹ Ministry of Skill Development and Entrepreneurship. *National Skill Development Corporation (NSDC)*. Government of India. <https://nsdcindia.org>

³² Ministry of Housing and Urban Affairs. Smart Cities Mission. Government of India. <https://smartcities.gov.in>

Nikore Associates research has documented that women are more likely to “trip chain” combining multiple tasks and destinations within one trip making reliable last-mile connectivity especially critical for female commuters.³³

Continue and strengthen fare subsidy schemes for women on public transport, with built-in monitoring of labour market outcomes. Delhi’s free bus ride scheme has been one of the most visible policy interventions supporting women’s urban mobility. Nikore Associates multi-state assessment found that women save 30–50% on transport costs in cities with fare-free travel, enabling them to redirect resources toward food, healthcare, and children’s education.³⁴ The Delhi government can strengthen the scheme by linking it to labour market participation data, tracking whether beneficiaries are entering or sustaining employment.

Across all cities with bus fare subsidies, 26% of women reported feeling safer in buses, and more than one in four women in fare-free cities shifted to buses after fares were eliminated, signaling untapped demand.

6. Conclusion

Delhi's low female workforce participation is not a puzzle with a single missing piece; it is the product of multiple, reinforcing constraints that operate across the life course. This study, based on a primary survey of 3,000 women across Delhi, reveals that care responsibilities, workplace conditions, aspiration gaps, income structures, and transport barriers interact to shape whether women enter and remain in the workforce.

Care responsibilities are the most prominent barrier to accessing entry into the workforce. Four out of five working women carry unpaid care alongside paid work, yet care ranks lowest among workplace policy demands, suggesting women may have internalised these responsibilities. Family resistance is lower than assumed, yet return-to-work intention remains limited, indicating that structural barriers matter more than attitudes.

The evidence challenges several prevailing assumptions about women's workforce participation in urban India. First, the commonly held view that higher education automatically translates into employment does not hold. Higher secondary and Bachelor's graduates together make up nearly 70% of non-working women in the sample, while professional and postgraduate qualifications show stronger links to workforce participation.

Second, household income does not determine participation: working and non-working women come from similar income backgrounds. Third, family opposition is not the dominant barrier; for most non-working women, practical constraints outweigh cultural resistance.

³³ Institute for Transportation and Development Policy (ITDP). *Women and Transport in Indian Cities*. ITDP, 2017. Reported in IndiaSpend, April 2018. <https://www.indiaspend.com>

Raising women's workforce participation in Delhi requires coordinated, multi-stakeholder action across care infrastructure, workplace policy, skills and education systems, and urban transport. The recommendations in this brief identify concrete pathways. Expanding community-based childcare through MCD schools, introducing shared-cost maternity benefit models, formalising flexible work policies, embedding career counselling in universities, investing in last-mile transport connectivity, and strengthening workplace harassment enforcement are all actionable steps.

No single intervention will close the participation gap on its own. What the data consistently shows is that women respond to bundles of enabling conditions, and that the absence of even one element can be enough to keep them out of the workforce.

Delhi's women are educated, aspirational, and ready to contribute to the city's economy. The question is whether the city's institutions, employers, and policy frameworks are ready to meet them where they are.

The findings of this study provide a data-driven foundation for that effort. They are intended not as a final word but as the beginning of a series of evidence-based conversations across government, industry, and civil society, aimed at making women's workforce participation in Delhi a practical priority rather than a policy aspiration.

Women's Workforce Participation in Delhi

Unlocking Pathways for an Inclusive Urban Economy



NA NIKORE ASSOCIATES

