

Does education attainment lead to higher employment outcomes: Evidence from Indian States

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ABSTRACT

This study examines the association and relationship between education attainment and female labour force participation in India. While India has made considerable progress across all levels of education, the numbers on female labour force participation fall short. To understand this divergence, the study tries to examine the degree of association between different levels of education and labour force participation, both at the urban and rural levels. The findings of the study reveal that in rural India, the positive association between female education and FLPR is steepest at the primary education level, and flattens progressively as attainment moves towards tertiary education. In contrast however, urban India highlights a non-linear pattern, where the degree of association between education and participation increases from the primary to secondary, but diminishes as education moves from secondary to tertiary due to the developing nature of the country's economic state. These results provide important policy implications for both the demand and supply side of labour markets.

Keywords: education, labour, female, India

1. Introduction

Female labour force participation rate (FLPR) is widely recognized as a fundamental indicator of a nation's economic efficiency and development. However, India's labour market presents a paradox. Despite being the world's fourth largest economy by GDP, it registers one of the lowest female labour force participation rates (FLPR) among other comparable emerging markets. As of 2023-24, India's FLPR was approximately 37% (Ministry of Statistics, 2024), a figure that is an increase from preceding years, and is well below the global average of 47%. The gender gap in labour force participation, which is over 50 percent, shows that India is one of the most unequal economies at this level. The macroeconomic stakes of this are also large. The McKinsey Global Institute estimates that advancing women's equality in the labour market could add around \$770 billion to India's GDP by 2025, highlighting how India is underscoring the opportunity cost of

excluding women from the labour market. In contrast, peer economies such as Vietnam have successfully utilized high FLPR (exceeding 70%), to speed up export-led growth. Beyond aggregate output, increased participation also allows for household agency, which gives women bargaining power and autonomy within household and domestic systems. This is historically linked to improved nutritional, educational, and socioeconomic outcomes for future generations.

However, the headline figure of 37%, has a more complex underlying story. While the numbers suggest growth, the quality of female employment in India is precarious. A significant proportion of women counted as 'employed' are engaged in unpaid family work, or low-wage informal labor. When we move from aggregate participation, to meaningful employment (jobs that provide financial independence and social security), the statistics become far more dismal. This distinction is where education becomes critical. Theoretically, higher education enhances human capital, increasing the reservation wage and professional employment likelihood. However, recent trends, especially those from the All-India Survey on Higher Education (AISHE), and similar studies by Pratham, indicate a large rise in female enrollment and completion rates at the secondary and tertiary levels, but it hasn't translated completely into employment. Similarly, surveys from ASER show that at primary and secondary levels, there is a stark gender gap - where girls frequently outperform boys in math, reading and comprehension. And despite this educational excellence, the gap between schooling and the labor market is severed by multiple enforced gender norms and further structural barriers. This also manifests as high levels of underemployment. Many highly educated women also find themselves in roles that do not utilize their qualifications, or that they drop out of the workforce entirely due to the burden of domestic responsibilities. This concept is aligned with the Goldin U-curve (Goldin, 1995), which suggests that as the economy develops and moves from agricultural to industrial sectors, female participation often dips before eventually rising with higher education. However, the data within AISHE confirms a massive surge in female enrollment, and India's GDP too has been continuously growing. However, the FLFPR actually dropped from about 30.2% in 1990 to a low of 17.5% in 2017-18.

Given this relationship, this study explores the interrelation between labour market outcomes and education in India, specifically examining how closely educational attainment correlates with actual entry into the female labour market. To test this hypothesis, the study will utilize data from the Periodic Labour Force Survey (PLFS), administered by the Ministry of Statistics and Programme Implementation (MoSPI). In analyzing this data, it is vital to distinguish between the Labour Force Participation Rate (LFPR) and the Worker Population Ratio (WPR). The LFPR, as defined by the government and the ILO, includes everyone who is either working or actively seeking work. This often excludes discouraged workers, (those who have stopped looking for work due to a lack of perceived opportunities), and doesn't always reflect the reality of those

who are technically in the labour force, but are effectively unemployed. By examining these trends across rural and urban divides across various states, this paper aims to identify the link between education and economic agency, and where it breaks down within the Indian economy, helping to contribute to a nuanced understanding of why India's brightest female minds are not yet fully reflected within its economic growth.

2. Literature Review

Goldin (1995) examines how economic development affects the female labor force participation rate across multiple countries historically. Using a historical and empirical approach spanning the twentieth century, the author found a U-shaped relationship where female participation initially drops during early industrialization due to structural shifts before rising alongside gains in female education.

Meher and Sahoo (2018) examine whether there is a distinct correlation between returns to education and female workforce participation across India. Using an empirical econometric approach, the authors found a U-shaped relationship revealing that women require education levels above the secondary tier to experience significant, tangible visibility in the labor market.

Das *et al.* (2015) examine why female employment is falling while educational attainment is rising across India. Using an empirical approach, the authors found that primary and secondary education often lead to a withdrawal from work because of a strong "marriage market" signal and household status effects.

Aggarwal *et al.* (2010) examine how educational attainment impacts occupational destinations in India. Using an empirical approach with historical survey data, the authors found that while increased educational provision initially drives initial labor take-up, its long-term impact significantly increases a woman's propensity to successfully enter non-manual, high-skilled employment.

Eswaran *et al.* (2013) examine how caste hierarchies and household status signaling impact a woman's entry into the labor force. Using econometric household modeling with National Sample Survey data, the authors found that among upper-caste and rising-income households, keeping married women out of manual market labor acts as a crucial status symbol.

Das and Desai (2003) examine how rising educational attainment intersects with household economic status to dictate female economic engagement. Using National Sample Survey data, the authors found that moderate education combined with rising household wealth creates a strong income effect, allowing families to withdraw women from the labor market to signal higher social and economic status.

Sathar and Desai (2000) examine the traditional assumption that education inherently liberates women into the workforce in South Asia. Using empirical survey data, the authors found a counter-intuitive negative correlation at lower tiers of schooling, noting that illiterate women are often more likely to be employed out of sheer economic necessity, while basic literacy allows households to prioritize domesticity.

Afridi *et al.* (2018) examine why the labor force participation of married women declined in rural India despite robust economic expansion. Using a Blinder-Oaxaca decomposition analysis over two decades, the authors found that the decline is largely driven by rising husband wages and education alongside increased returns to domestic productivity.

Sahoo and Meher (2023) examine how socio-cultural factors and gender norms impact female labor entry in India. Using a mixed qualitative and quantitative approach, the authors found that entrenched social stigma attached to low-skilled manual work prevents highly educated women from accepting available blue-collar jobs.

Klasen and Pieters (2015) examine why the urban female labor force participation rate is stagnating in urban India despite rapid economic growth. Using cross-sectional micro surveys from 1987 to 2011, the authors found that stagnation is primarily driven by rising household incomes alongside a systemic lack of white-collar jobs suitable for educated women.

Kingdon and Unni (2001) examine whether education increases the probability of women entering the workforce in India. Using an empirical approach analyzing education economics, the authors found that while education enhances general skills, structural occupational sex segregation frequently excludes moderately educated women from obtaining specific, formal-sector roles.

Kapsos *et al.* (2014) examine the primary supply and demand-side drivers causing the decline of female labor participation in India. Using a decomposition analysis approach, the authors found that the decline is heavily driven by increased school enrollment, rising household incomes, and a lack of female-friendly job creation.

Afridi *et al.* (2024) examine how returns to home productivity interact with social norms to dictate married women's time allocation in rural and urban India. Using an empirical time-use analysis approach, the authors found that strong social norms against public market work elevate domestic value, causing educated women to prioritize household management.

Srivastava and Srivastava (2010) examine the differing structural drivers behind male and female employment patterns across India. Using a macroeconomic and demographic approach, the authors found that while male participation is strictly driven by economic cycles, a woman's

educational gains are heavily mediated by demographic, religious, and socio-cultural parameters that dictate whether her literacy translates into market work.

Fletcher *et al.* (2019) examine the major descriptive friction points that block women from matching into the labor force pan-India. Using a descriptive and policy analysis approach, the authors found a massive gap between women's desire to work and actual employment matching, though vocational training and quotas help mitigate this.

Ghani *et al.* (2020) examine whether local political representation can alter social restrictions on female labor supply in rural Indian Gram Panchayats. Using a quasi-experimental reservation analysis approach, the authors found that reserving leadership positions for women creates powerful role-model effects that progressively lower domestic barriers and increase participation.

Jejeebhoy and Sathar (2001) examine how women's education influences autonomy and subsequent labor force participation by comparing distinct regional contexts in South Asia. Using an empirical comparative approach, the authors found that the positive effect of education on workforce entry is highly conditional on regional gender systems, requiring much higher thresholds of schooling to overcome restrictive norms in highly conservative northern regions compared to the south.

Bairagya *et al.* (2019) examine whether specialized technical training can bypass the traditional barriers facing educated women in the Indian labor market. Using unit-level national survey data, the authors found that while formal general education often leads to labor market withdrawal, vocational and occupational skill training exerts a powerful positive effect, substantially increasing the likelihood of educated women entering self-employment or formal paid work.

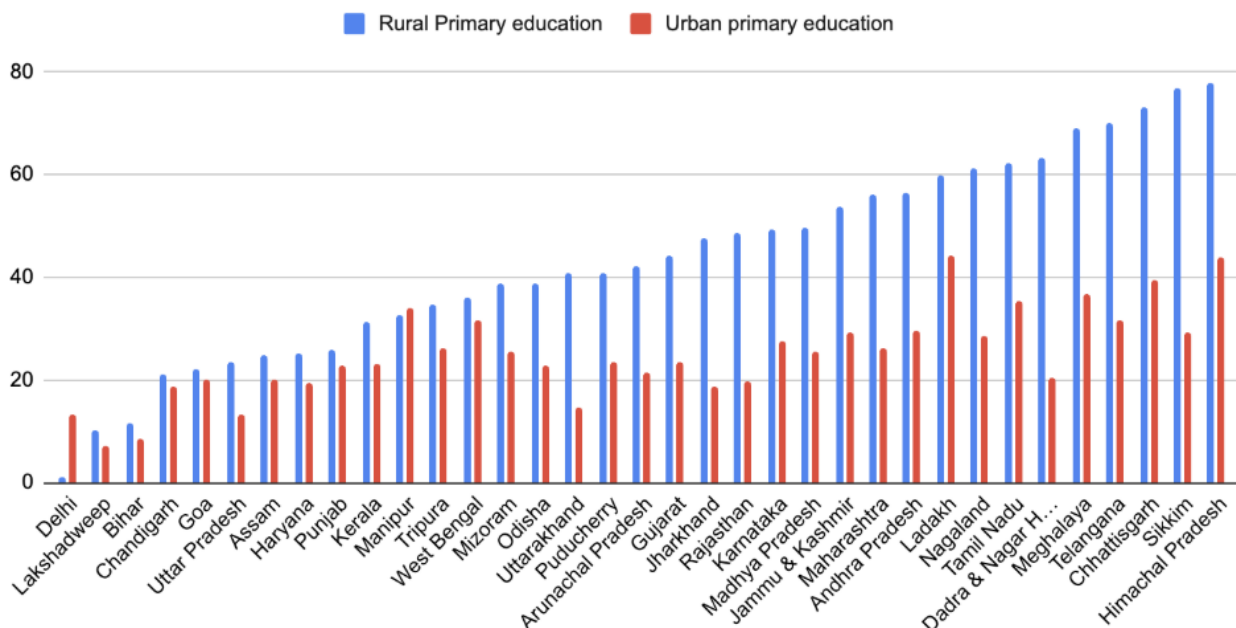
3. Data & descriptive statistics

The data analyzed in this study is sourced from the Periodic Labour Force Survey (PLFS), which is an annual, large-scale household and individual-level survey conducted by the National Sample Survey Office (NSSO), operating under the ministry of Statistics and Programme Implementation (MoSPI) of the Government of India. Launched in April 2017 to provide more frequent and reliable labour market metrics, the PLFS serves as the primary statistical authority for monitoring employment and unemployment dynamics across India. This study uses annual report data from the survey's inception in 2017-28, through to the 2023-24 cycle. By focusing on this window, the data throughout the study captures the shifts occurring within the Indian economy, including pre-pandemic trends, and the labor market disruptions of the COVID-19 pandemic, and the subsequent phases of India's macroeconomic recovery.

According to Indian statistical body standards, as established by MoSPI, the central metric used to assess workforce engagement is the Labour Force participation rate (LFPR). The LFPR is defined as the percentage or ratio of the total population that is part of the labour force, or those who are either actively employed or seeking and available for employment, relative to the total working-age population. In the context of the annual PLFS reports, this working-age base is calculated for individuals aged 15 years and above. Economically, the LFPR doesn't only measure active employment, rather it also reflects the total supply of labor available in the country for the production of goods and services. A lower LFPR indicates a high proportion of the population remaining outside the formal and informal economic production cycle, due to a plethora of different reasons.

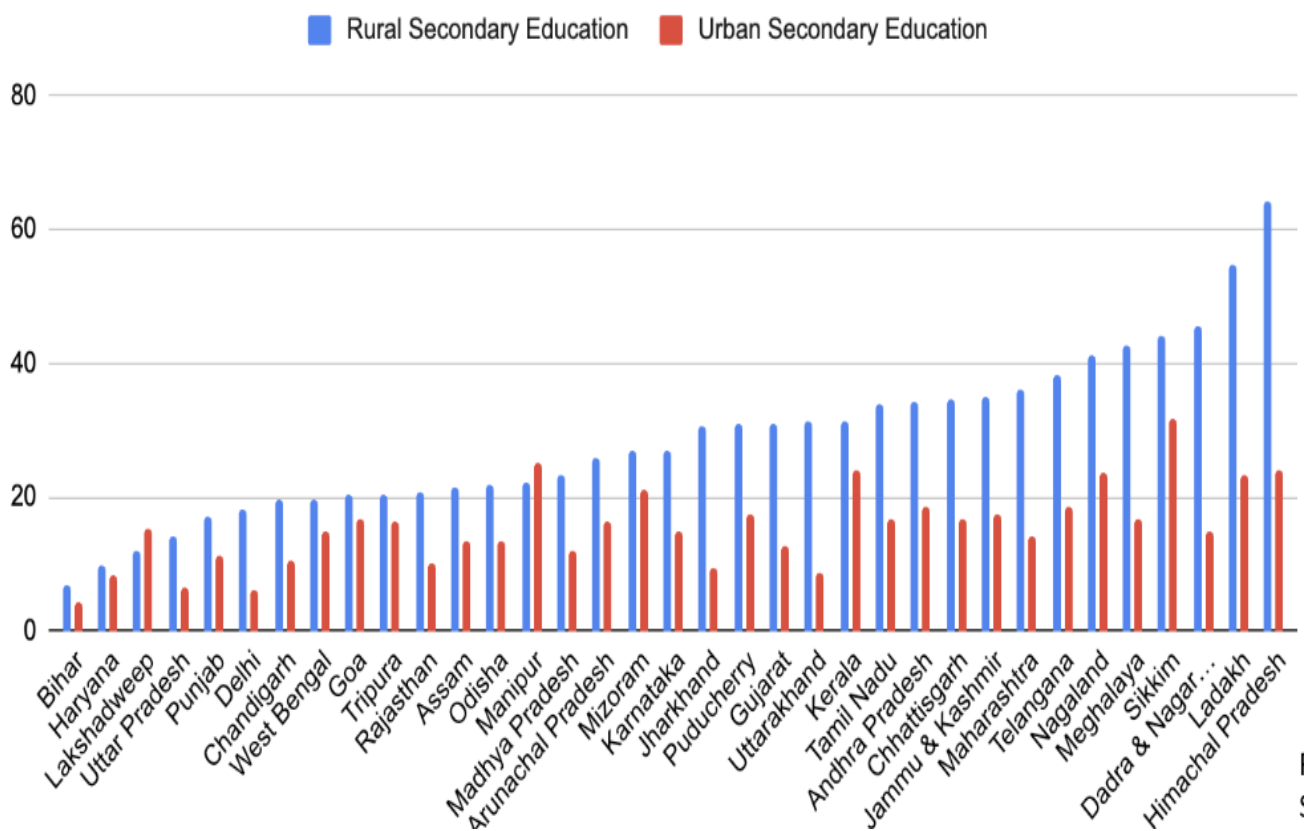
To evaluate the changing dynamics of female economic empowerment, this study looks at two main indicators across both rural and urban India, which is the highest level of general education successfully completed by women, and their corresponding labor force participation rates. The educational indicators categorize this into primary, secondary and tertiary graduation levels. The PLFS stratifies descriptive statistics into rural and urban sectors to account for the disparities in India's economic standing. By analyzing the female education levels and LFPR across these rural and urban areas over the 2017–18 to 2023–24 timeframe, this section provides the baseline required to check whether rising educational attainment among Indian women translates into higher labor market integration.

Figure 1: Rural and Urban Primary education across states in India



As seen in figure 1, the distribution of primary education attainment across Indian states and Union Territories, is compared across rural and urban sectors. Across nearly the entire country, rural primary education rates significantly exceed urban rates. In several states, such as Himachal Pradesh, Sikkim, Chhattisgarh, Telangana, and Nagaland, rural primary attainment reaches high peaks between 60% and nearly 80%, while their urban counterparts remain considerably lower (mostly hovering between 20% and 40%). Urban primary education levels remain relatively flat and low across almost all regions, rarely exceeding 40%. The overall pattern highlights that early-stage basic educational coverage is predominantly concentrated in rural areas.

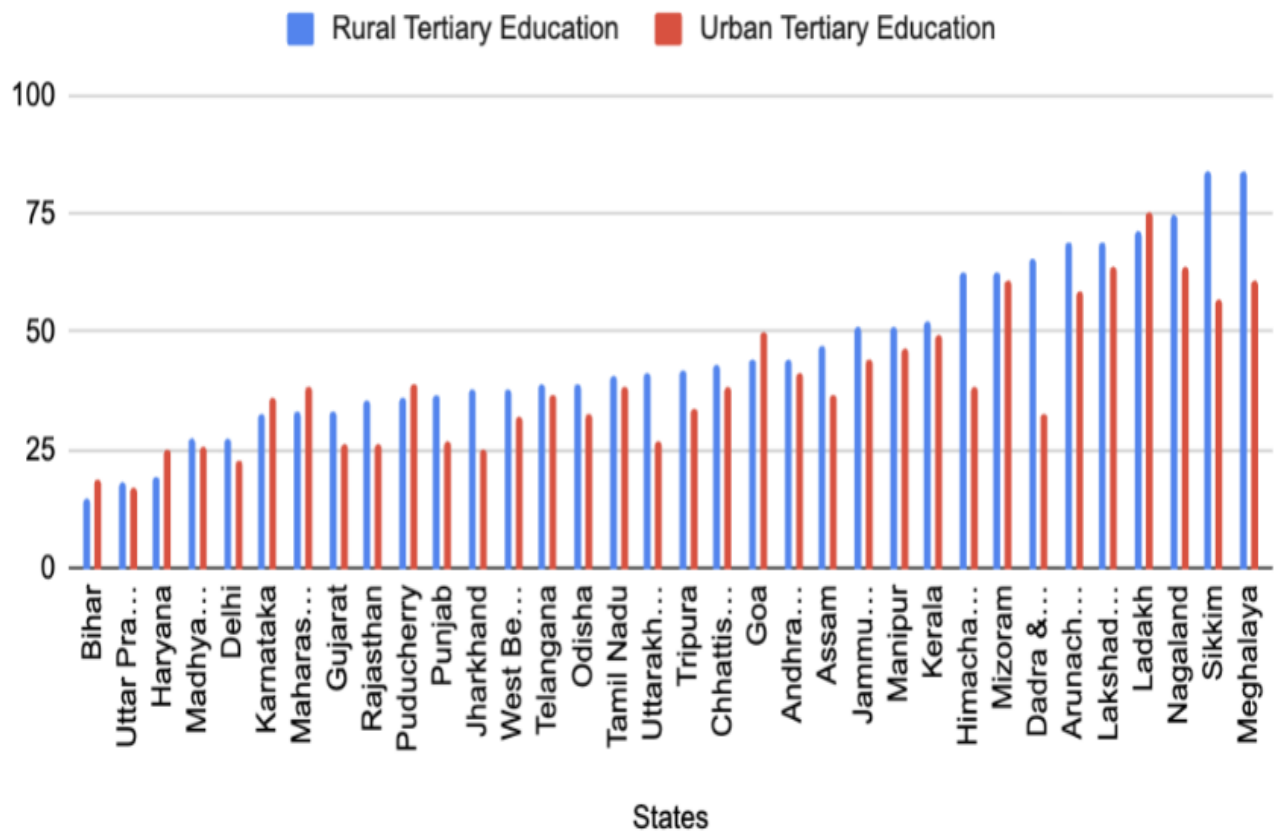
Figure 2: Rural and Urban Secondary level Education across States in India



As seen in figure 2, there is a sharp nationwide decline in participation across both rural and urban areas when transitioning to secondary education. While rural secondary attainment continues to outperform urban secondary attainment in almost every state, the overall percentages drop significantly compared to Graph 1. Peak rural secondary rates top out around 40% to 60% in high-performing regions like Himachal Pradesh, Ladakh, Sikkim, and Nagaland, while most other states drop into the 20%–30% range. Urban secondary rates remain extremely low across the board, generally fluctuating between 10% and 25%. This graph clearly

demonstrates a severe structural "drop-out bottleneck" between primary and secondary schooling nationwide.

Figure 3: Rural and Urban Tertiary level Education across States in India

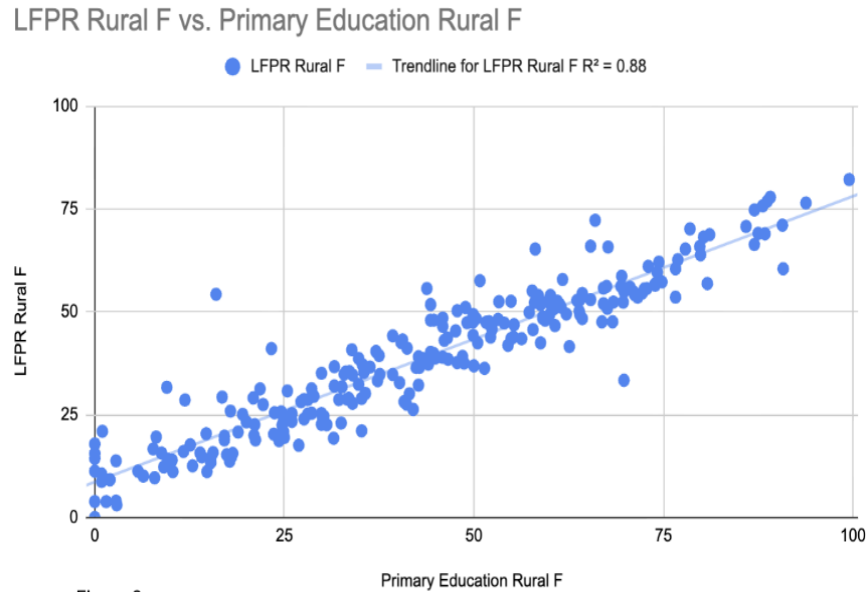


As seen in figure 3, states and UTs such as Ladakh, Meghalaya, Sikkim, Nagaland, and Arunachal Pradesh see tertiary rates surging above 60% to 80%. Furthermore, while rural tertiary attainment still holds a slight lead in many North-Eastern states, urban tertiary levels catch up significantly, even exceeding rural levels in urbanized regions like Goa, Maharashtra, and Puducherry. This reflects a heavy concentration of the population pursuing higher qualifications once they clear the secondary barrier.

4. Results and Analysis

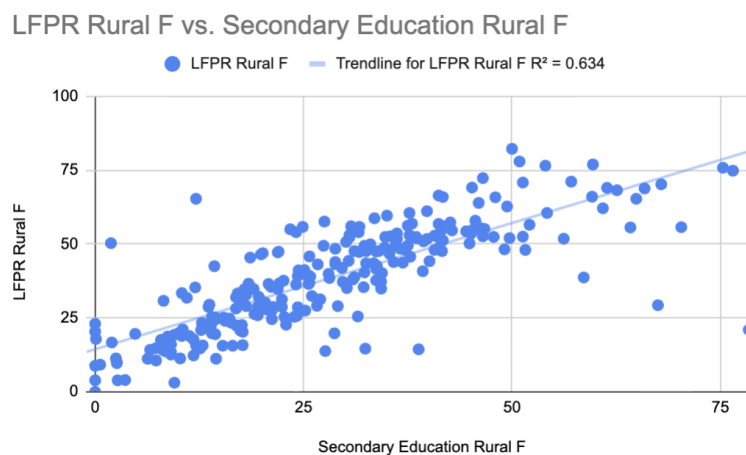
In this section, we analyze the relationship between education levels and labour force participation rates for females across urban and rural India. Specifically, we would like to examine which level of education is correlated with urban and rural labour force participation respectively.

Figure 4: Association between primary education and female LFPR at the rural level



We first start with examining the association between primary education in rural areas and rural labour force participation rate (Figure 4). With an R^2 value of 0.88, it displays an extremely strong linear relationship. In rural economies, basic literacy and primary schooling align directly with active employment, primarily because rural labour markets are heavily reliant on agricultural work and informal labour. At this baseline education level, economic necessity and scarcity forces people to enter the workforce as soon as it is possible, resulting in a steep, direct correlation between labour force participation and educational access.

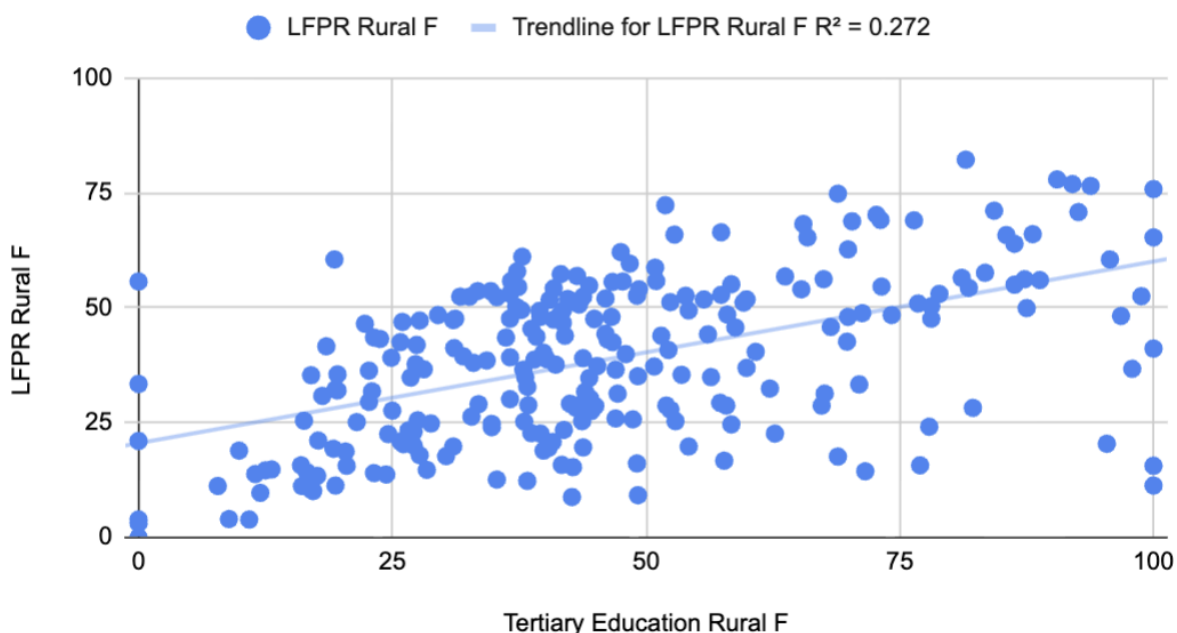
Figure 5: Association between secondary education and rural female LFPR



Next, we study what happens when women transition from primary to secondary education, the correlation weakens by a significant amount (Figure 5). With an R^2 value of 0.634, this represents a moderate linear relationship. This reflects a structure representing the students that drop out of school, combined with limited amounts of local employment. Completing secondary school often raises household status or reservation wages, causing women to withdraw from agricultural labour. However, because rural markets lack non-farm jobs, these educational gains do not translate into proportional increases in employment. Therefore, there is no incentive for these women to continue their education.

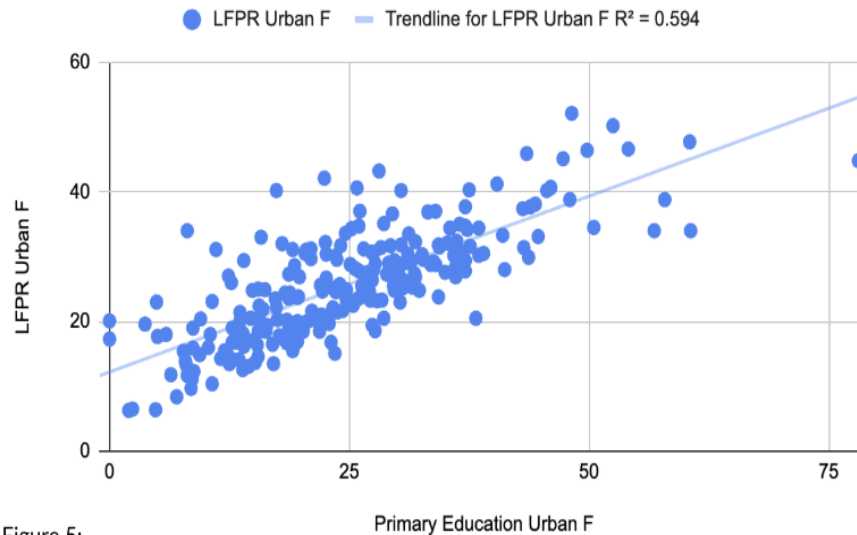
Figure 6: Association between tertiary education and rural female LFPR

LFPR Rural F vs. Tertiary Education Rural F



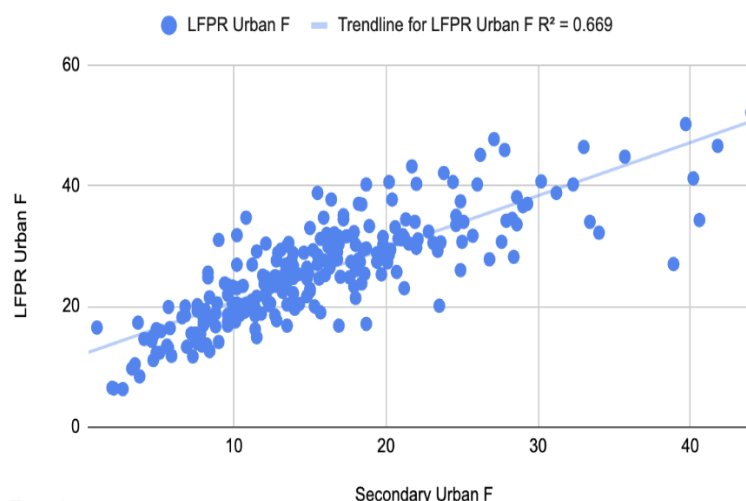
Lastly, we examine the relationship between tertiary education and rural LFPR (Figure 6). With an R^2 value of 0.272, this is the lowest out of all the three correlations in the rural dataset. This means that achieving a rural degree or higher education in rural India offers very little change in employment and wage. There is also very little predictive power regarding whether a woman will enter the labour force. This means that because rural economies do not generate a sufficient amount of high-skilled, white-collar jobs, highly educated rural women would stay out of the labour force due to a lack of suitable opportunities. This demonstrates diminishing returns to education in rural labour markets in India.

Figure 7: Association between primary education and urban female LFPR



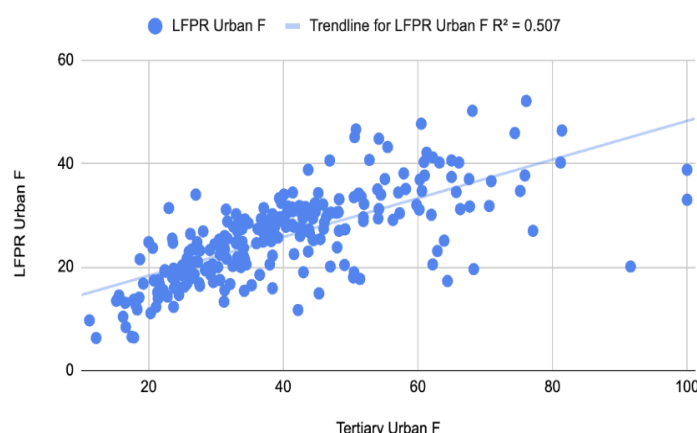
Primary education accounts for nearly 60% of the variance in urban female labour force participation. Unlike in rural areas, urban economies present a higher baseline cost of living, and fewer agricultural entry points. Basic literacy enables urban women to access entry level informal service jobs, informal retail, or domestic work, allowing them to maintain a steady baseline level of participation driven by household income needs. Figure 7 illustrates the association between primary education and urban female LFPR. As expected, the coefficient of determination is smaller in magnitude than the relationship between primary education and rural LFPR.

Figure 8: Association between secondary education and urban female LFPR



Next, we examine how secondary education is linked to urban labour force participation for females (Figure 8). Secondary education has the strongest correlation with the urban female LFPR, as it has an R^2 value of 0.669. Urban labour markets need a higher baseline qualification than rural markets for entry into industries such as retail, or administrative support roles. Consequently, women who complete secondary schooling in cities face a clearer path into formal or semi-formal employment in comparison to rural areas, making secondary education a strong predictor of urban workforce participation.

Figure 9: Association between tertiary education and urban female LFPR



When it comes to tertiary education and urban female LFPR, the correlation is surprisingly low (Figure 9). With an R^2 value of 0.507, this is the lowest of the two in the Urban sector. While holding a university degree is often a prerequisite for white-collar careers, it shows that education alone is insufficient to guarantee labor entry. A significant number of structural barriers such as intense competition for formal jobs, wage stagnation, and household care responsibilities, and safety concerns all prevent a lot of tertiary-educated women from joining the workforce, reinforcing the broader disconnect between human capital and labour market.

5. Conclusion and Discussion

An empirical trend emerges when comparing the regression slopes across figures 4 - 9. In rural India, the positive association between female education and FLPR is steepest at the primary education level, and flattens progressively as attainment moves towards tertiary education. This pattern demonstrates that economic returns to female education in India, as measured by employment absorption are relatively low. As a larger percentage of women gain higher qualifications, this would mean there is an accumulation of human capital that fails to translate into an increase in overall workforce participation.

In contrast however, urban India highlights a non-linear pattern, where the degree of association between education and participation increases from the primary to secondary, but diminishes as education moves from secondary to tertiary due to the developing nature of the country's economic state. This indicates that even in urban India, the optimal educational level is ensuring to complete one's secondary education, which yields the highest probability of labor force entry. Unlike in rural markets, urban centres demand baseline formal qualifications for more economically advanced roles. Beyond secondary education however, the association workers and tertiary qualifications encounter a significant amount of pushback from the urban labour market. While a university degree is often required for white-collar careers, there is intense job competition, not enough formal job growth, and a lot of socioeconomic expectations around domestic care responsibilities.

To understand why labor participation peaks at lower educational tiers, these empirical findings must be viewed alongside national employment trends from the Periodic Labour Force Survey. Across rural India, roughly 70% to 76% of working women remain heavily concentrated in the agricultural sector, where employment conditions are defined by low value addition and informal labor arrangements. Agriculture acts as a default employer because it absorbs low skilled workers without requiring formal educational credentials or technical qualifications. Consequently, female participation rates appear highest where educational attainment is lowest, as women with primary schooling or no formal education enter agricultural work primarily out of distress or household economic necessity rather than high wage incentives. This dynamic is compounded by severe structural deficits in the broader economy, where overall employment remains heavily tilted toward agriculture at over 43% nationally, while female representation in formal manufacturing and organized services stays tightly constrained. In rural areas specifically, non-farm service and manufacturing alternatives are exceptionally scarce, leaving secondary and tertiary educated women with few suitable economic opportunities that match their skills.

As women attain secondary and tertiary qualifications, the lack of non-farm manufacturing and service sector jobs creates a severe structural bottleneck. Because the economy fails to generate formal, high skilled jobs at a rate that matches rising education levels, educated women are left with limited job options that align with their qualifications, leading many to stay out of the labor force entirely. This flattening trend ultimately shows that low female workforce participation in India is driven by a lack of job creation on the demand side, proving that higher educational attainment alone cannot increase employment unless suitable jobs exist to absorb skilled workers. This however is equally driven by the supply side through reservation wages. A reservation wage represents the minimum salary a worker is willing to accept to enter employment. Uneducated women or those with primary schooling often have very low reservation wages, making them willing to accept low paid, informal or even agricultural work

because of their immediate economic necessity. In contrast, as women achieve higher education levels, their reservation wages rise substantially. Educated women would expect higher compensation and working conditions that reflect their investments in human capital, and they are far less willing to accept a low/poor status, and more manual jobs. When the labor market only offers low wage, or informal roles, women with high reservation rates will choose to stay out of the market/the labour force entirely. Consequently, low female workforce participation in India isn't only a failure of job creation.

The findings of this study have two major policy implications. First, the strong correlation between primary education and the rural female labour force participation rate, lays emphasis on the fact that a lot of women are presently concentrated in low-productivity, low-skilled agricultural labour in the rural sector, with the low levels of education being a constraint to better job prospects. Therefore, the government should place special emphasis on upskilling these women in order for them to attain better quality jobs. While the Skill India Mission had begun with the intention of upskilling India in mind, specifically for job growth, the success of this policy is yet to be achieved.

Second, even within the urban level, a u-shaped pattern can be identified between labour force participation and women's education pointing to the fact that the returns to education diminish after a specific point in time. This leads to a significant amount of unemployment within the education mass, with the education individuals being unable to find appropriate jobs matching their skillsets. Hence, it is important that training on skills is focused more than just education, which would narrow the demand-supply gap for the industries that presently offer jobs to these women.

The analysis is constrained by the time horizon of the available dataset, as it relies exclusively on post 2017 and 2018 Periodic Labour Force Survey data due to major structural changes in national labor survey methodology introduced by the Ministry of Statistics and Programme Implementation. This restriction prevents the study from capturing longer term historical trends or evaluating how female labor dynamics evolved across earlier decades. Consequently, the findings reflect a specific post 2017 macroeconomic context rather than a multi decade structural transition.

While it is theoretically possible to model social variables, this study cannot isolate cultural factors given the aggregate nature of the dataset. There are numerous non-economic determinants of low female labour force participation, including patriarchal norms, household gender bias, social stigma surrounding women working outside of the home, and a significant amount of sexism in hiring practices still prevalent today. Because these qualitative and behavioural elements cannot be tracked or measured objectively through state-survey metrics,

they remain unaccounted for in this model and study. Consequently, some of the observed variance in participation across states may be driven by unmeasured regional social dynamics rather than purely educational or economic factors. A large limitation stems from the fact that the PLFS does not track data on the demand side of the labour market. The survey records information on employment outcomes, meaning it only captures the number of jobs actually accepted by workers, but it provides no data on job vacancies, and the amount of effort put into hiring within the country, or how many positions were created and offered by employers that may have been turned down. Because of this, it is difficult to determine with precision whether low female participation in a specific region is primarily caused because of a lack of available jobs or because it is women choosing not to accept the specific types of work being offered.

The national labour surveys create challenges while trying to measure informal work and unpaid domestic care, therefore there may be a few issues with data representation. A large portion of Indian women engage in informal economic activities, seasonal agricultural tasks, and home-based production, all of which generate direct economic value for the household. However, because standard definitions followed by the survey are unable to capture these contributions, a lot of this work goes unrecorded as formal economic activity. As a result, the official participation data may undercount the true extent of women's productive work and present a lower figure than what may exist in reality.

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