

## CHARACTERISTICS OF SURVEY RESPONDENTS

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The health, nutrition, and demographic behaviours of women and men vary by their own characteristics, such as age, marital status, religion, and caste, as well as the characteristics of their households, such as wealth status. Additionally, education and media exposure are important catalysts for health and demographic change. Socioeconomic differentials are of particular concern for the population and health policies of the Government of India that seek to improve the health of all population groups, including minorities and vulnerable groups.

This chapter presents a profile of the demographic and socioeconomic characteristics of de facto female and male respondents who were identified as eligible by the NFHS-3 Household Questionnaire and completed an individual questionnaire. Unlike the preceding NFHS surveys (NFHS-1 in 1992-93 and NFHS-2 in 1998-99) in which only ever-married women in the reproductive ages were eligible to be interviewed, in NFHS-3, eligibility for the individual interview depended only on age. Specifically, in NFHS-3, all women age 15-49 were eligible for an interview with the Woman's Questionnaire in all sample households in all states of India and all men age 15-54 were eligible for an interview with the Man's Questionnaire in all sample households in seven states, namely Andhra Pradesh, Karnataka, Maharashtra, Manipur, Nagaland, Tamil Nadu, and Uttar Pradesh. In the remaining 22 states, all men age 15-54 were eligible for interview in less than half (38 percent) of sample households. NFHS-3 interviewed a total of 124,385 de facto women age 15-49 and 74,369 de facto men age 15-54 in the 29 states of India. Of all the men interviewed, 94 percent were in the same ages (15-49) as interviewed women.

The characteristics of respondents profiled in some detail in the remainder of this chapter, particularly characteristics such as age, residence, education, marital status, religion, caste/tribe, and economic status, furnish the basis for socio-demographic analyses in subsequent chapters. For comparability between women and men, the main body of the tables include women and men age 15-49; information for men in the age group 50-54 years and a total for all men age 15-54 are typically provided at the end of each table that includes men.

### 3.1 BACKGROUND CHARACTERISTICS

Table 3.1 presents the percentage distribution of female and male respondents by age, residence, education, marital status, religion, caste/tribe, and wealth status. The age distributions of female and male respondents are very similar, with both declining with age. Specifically, the age distribution of female respondents declines from 20 percent in the age group 15-19 years to 8 percent in the age group 45-49 years. Similarly, the age distribution of male respondents declines from 19 percent in the age group 15-19 years to 10 percent in the age group 45-49 years. Notably, of all men interviewed, 6 percent were age 50-54.

Table 3.1 Background characteristics of respondents

Percent distribution of women and men age 15-49 by selected background characteristics, India, 2005-06

Background characteristic	Weighted percent		Number of women		Number of men	
	Women	Men	Weighted	Unweighted	Weighted	Unweighted
<b>Age</b>						
15-19	19.9	18.6	24,811	23,955	13,008	13,078
20-24	18.3	17.2	22,779	22,807	11,989	12,460
25-29	16.4	15.6	20,417	20,653	10,854	11,057
30-34	14.2	14.0	17,656	17,867	9,744	9,764
35-39	12.8	13.3	15,866	16,158	9,302	9,140
40-44	10.5	11.6	13,049	13,138	8,105	7,794
45-49	7.9	9.7	9,807	9,807	6,750	6,541
<b>Residence</b>						
Urban	32.8	36.6	40,817	56,961	25,504	35,930
Rural	67.2	63.4	83,568	67,424	44,247	33,904
<b>Education</b>						
No education	40.6	18.0	50,487	39,769	12,571	9,772
<5 years complete	8.0	10.2	9,918	9,717	7,109	6,305
5-7 years complete	15.1	16.5	18,820	18,879	11,523	11,169
8-9 years complete	14.0	20.6	17,383	20,066	14,398	14,999
10-11 years complete	10.4	14.9	12,887	15,365	10,380	11,181
12 or more years complete	12.0	19.7	14,882	20,577	13,754	16,380
Missing	0.0	0.0	8	12	17	28
<b>Marital status</b>						
Never married	19.8	35.7	24,635	30,191	24,872	28,162
Currently married	74.8	62.4	93,089	87,925	43,501	40,574
Married, <i>gauna</i> not performed	0.7	0.6	827	470	435	248
Widowed	3.2	0.8	4,023	3,921	530	415
Divorced	0.3	0.1	343	504	94	138
Separated	0.8	0.3	1,040	931	206	213
Deserted	0.3	0.2	427	443	112	84
<b>Religion</b>						
Hindu	80.5	81.9	100,151	89,957	57,112	51,223
Muslim	13.6	12.5	16,936	16,742	8,747	9,153
Christian	2.5	2.2	3,053	10,977	1,567	6,252
Sikh	1.8	1.8	2,222	2,772	1,270	947
Buddhist/Neo-Buddhist	0.8	0.9	1,010	1,765	596	1,076
Jain	0.3	0.3	406	539	213	302
Jewish	0.0	0.0	7	11	2	5
Zoroastrian/Parsi	0.0	0.0	2	3	3	3
Doni-polo	0.0	0.0	30	385	16	134
Other	0.3	0.3	416	1,032	203	711
No religion	0.0	0.0	29	44	8	14
Missing	0.1	0.0	123	158	14	14
<b>Caste/tribe</b>						
Scheduled caste	18.6	18.9	23,125	20,397	13,188	11,967
Scheduled tribe	8.1	8.2	10,119	16,537	5,725	8,462
Other backward class	39.3	39.0	48,880	39,035	27,219	25,172
Other	33.1	33.3	41,207	47,270	23,214	23,788
Don't know	0.5	0.3	649	686	177	214
Missing	0.3	0.3	406	460	229	231
<b>Wealth index</b>						
Lowest	17.5	15.8	21,718	14,077	11,031	6,683
Second	19.0	18.2	23,616	17,652	12,666	9,706
Middle	20.2	20.5	25,088	23,682	14,301	14,027
Fourth	21.0	22.2	26,106	30,136	15,493	18,281
Highest	22.4	23.3	27,856	38,838	16,260	21,137
Total age 15-49	100.0	100.0	124,385	124,385	69,751	69,834
Age 50-54	na	6.2	na	na	4,618	4,535
Total age 15-54	na	100.0	na	na	74,369	74,369

na = Not applicable

Overall, about one-third of the population age 15-49 is in urban areas. The distribution of respondents by residence shows that male respondents are somewhat more likely to be urban (37 percent) than female respondents (33 percent). This is consistent with the higher rural-urban migration rates among men than women.

The distribution of the population by completed number of years of education reveals a low overall educational attainment among women and men in India, as well as persistent gender inequality in education. Forty-one percent of women, compared with 18 percent of men age 15-49, have no education and an additional 8 percent of women and 10 percent of men have been to school but have not completed primary school. Only 22 percent of women have 10 or more years of education, compared with 35 percent of men. Thus, despite the increasing need for an educated labour force, the majority of the reproductive age population has little or no education.

Since only women and men in the reproductive ages are eligible for interview in NFHS-3, it is to be expected that the majority of respondents will be married. Seventy-five percent of women and 62 percent of men are currently married, and an additional 5 percent of women and 1 percent of men are widowed, divorced, separated or deserted. A small proportion of women and men are in the category of ‘married, *gauna* not performed’. Respondents who are never married account for 20 percent of female respondents and 36 percent of male respondents. The greater share of never-married individuals in the men’s sample than in the women’s sample is a consequence of the higher age at marriage of men relative to women.

In keeping with the religious mix of the Indian population, the majority of women and men are Hindu (81 and 82 percent, respectively) and a minority are Muslim (14 and 13 percent, respectively), followed by Christians, Sikhs, and Buddhists/Neo-Buddhists. All other religions together account for less than 1 percent each of the female and male respondents. Nineteen percent of women and men belong to the scheduled castes, 8 percent to the scheduled tribes, and 39 percent to the other backward class. One-third do not belong to any of these three groups.

The distributions of women and men by the wealth index are similar, although women are slightly less likely to be in the upper wealth quintiles and more likely to be in the lowest wealth quintile than men. Specifically, 18 percent of women are in the lowest wealth quintile, compared with 16 percent of men, and 46 percent of men are in the top two wealth quintiles, compared with 43 percent of women.

### **3.2 EDUCATIONAL ATTAINMENT**

The educational attainment of a society’s population is an important indicator of the society’s stock of human capital and its level of socioeconomic development. Education also enhances the ability of individuals to achieve desired demographic and health goals. In this section, differentials in educational attainment of women and men are discussed by selected background characteristics.

Table 3.2.1 Respondent's level of education: Women

Percent distribution of women age 15-49 by number of years of education completed, according to background characteristics, India, 2005-06

Background characteristic	Respondent's level of education						Total	Number of women
	No education	<5 years complete	5-7 years complete	8-9 years complete	10-11 years complete	12 or more years complete		
<b>Age</b>								
15-19	21.7	7.7	19.4	23.6	18.1	9.4	100.0	24,811
20-24	31.4	6.6	15.8	16.4	10.6	19.2	100.0	22,779
25-29	40.8	7.3	14.5	13.3	9.3	14.8	100.0	20,417
30-34	47.6	8.4	13.4	10.8	8.1	11.6	100.0	17,656
35-39	53.3	8.5	13.0	8.8	7.2	9.2	100.0	15,866
40-44	54.9	9.7	13.0	8.1	6.7	7.6	100.0	13,049
45-49	57.3	9.3	13.4	7.2	6.2	6.5	100.0	9,807
<b>Residence</b>								
Urban	22.0	6.1	15.5	16.5	15.6	24.4	100.0	40,817
Rural	49.7	8.9	15.0	12.7	7.8	5.9	100.0	83,568
<b>Marital status</b>								
Never married	12.6	5.8	15.6	24.2	19.3	22.4	100.0	25,462
Currently married	47.2	8.4	15.1	11.5	8.3	9.6	100.0	93,089
Widowed/divorced/separated/deserted	57.5	11.4	14.1	8.2	4.5	4.2	100.0	5,834
<b>Religion</b>								
Hindu	40.5	7.9	15.0	14.1	10.3	12.2	100.0	100,151
Muslim	47.9	8.9	16.3	12.0	8.3	6.6	100.0	16,936
Christian	19.7	9.2	14.2	17.5	15.9	23.5	100.0	3,053
Sikh	24.7	3.5	17.2	14.7	20.0	19.8	100.0	2,222
Buddhist/Neo-Buddhist	28.2	11.9	16.2	22.7	11.4	9.7	100.0	1,010
Jain	1.6	1.3	6.9	15.7	22.3	52.1	100.0	406
Other	65.9	7.6	9.5	9.0	3.4	4.6	100.0	484
<b>Caste/tribe</b>								
Scheduled caste	50.9	8.4	14.7	12.6	7.2	6.3	100.0	23,125
Scheduled tribe	61.7	8.7	10.7	10.4	4.6	3.9	100.0	10,119
Other backward class	43.9	7.6	15.5	13.6	9.6	9.8	100.0	48,880
Other	25.6	7.8	16.0	16.2	14.6	19.9	100.0	41,207
Don't know	44.3	13.9	18.1	13.2	6.9	3.5	100.0	649
<b>Wealth index</b>								
Lowest	76.6	8.0	9.2	4.6	1.3	0.4	100.0	21,718
Second	59.4	11.1	14.8	10.4	3.2	1.1	100.0	23,616
Middle	44.0	10.5	19.1	14.9	7.6	3.9	100.0	25,088
Fourth	24.9	7.9	20.8	20.7	14.8	10.9	100.0	26,106
Highest	8.2	3.1	11.2	17.2	21.9	38.4	100.0	27,856
Total	40.6	8.0	15.1	14.0	10.4	12.0	100.0	124,385

Note: Total includes women with missing information on religion and caste/tribe, who are not shown separately.

Table 3.2.1 shows the distribution of female respondents age 15-49 by number of years of education completed according to background characteristics. As expected, women in urban areas are much more likely than women in rural areas to have attended school. The proportion of urban women who have completed 10 or more years of education, at 40 percent, is about three times as high as the proportion of rural women who have an equivalent level of education. Nonetheless, even among urban women, only one in four have received 12 or more years of education.

The educational distribution of women in different age groups illustrates the spread of education over a period of about three decades. As expected, the proportion of women who have never attended school declines steadily with age, from 57 percent for women age 45-49 to 31 percent for women age 20-24 and 22 percent for women age 15-19. Despite the increase in the proportions of women receiving formal education, less than one in three women have

completed at least 10 years of education in any age group. Women currently age 20-24 have the highest educational attainment of any age group, but even among these women, only one in five have completed 12 or more years of education. Given the strong cohort effect on education, it is not surprising that never married women who tend to be the younger women, have much higher educational attainment than ever-married women. Additionally, since formal education for women is rarely continued after marriage in India, age at marriage is positively related to education. This implies that in the younger age groups, a married woman will have less education than an unmarried woman of the same age.

The proportion of women who have never attended school is higher among Muslims (48 percent) than among Hindus (41 percent) and most of the other religions. Muslim women are also less likely than women of most other religions to have completed secondary education. Educational attainment is highest among Jain women, 52 percent of whom have completed 12 or more years of schooling. By caste/tribe status, the proportion of women who have never attended school is highest, at 62 percent, for women belonging to the scheduled tribes, followed by 51 percent for women belonging to the scheduled castes, and 44 percent for women belonging to the other backward classes.

Educational attainment varies more with relative wealth status as measured by the wealth index, than by any other background characteristic. The proportion of women who have never attended school declines steadily from 77 percent for women belonging to the lowest wealth quintile to 8 percent for women belonging to the highest quintile. By contrast, the proportion of women with 12 or more years of education increases only slowly from less than 1 percent for women belonging to the lowest wealth quintile to 11 percent for women belonging to the fourth wealth quintile, and then jumps to 38 percent for women belonging to the highest wealth quintile.

Educational attainment for men by selected background characteristics is shown in Table 3.2.2. While men have substantially higher educational attainment than women in every subgroup of the population, the variation in men's educational attainment by most background characteristics is similar to the variation in women's educational attainment. Nine in 10 men in urban areas have ever attended school, compared with about three out of four men in rural areas. Nonetheless, even among urban men, less than one in three has completed 12 or more years of education. The proportion of men who have the highest level of education in rural areas is only 14 percent.

As with women, the proportions of men who have completed at least 10 years of education declines and the proportion who have no education increases sharply with age. Nonetheless, even among men age 20-24, only 27 percent have completed 12 years or more of education. Muslim men are less likely than men of most other religions to have ever been to school and to have completed 10 years or more of education. By caste/tribe, educational attainment is lowest among men belonging to the scheduled tribes, followed by men belonging to the scheduled castes, compared with other men who know their caste/tribe status. The proportion of men who have completed at least 12 years of education among men who do not belong to a scheduled caste, scheduled tribe, or other backward class, at

Table 3.2.2 Respondent's level of education: Men								
Percent distribution of men age 15-49 by number of years of education completed, according to background characteristics, India, 2005-06								
Background characteristic	Respondent's level of education						Total	Number of men
	No education	<5 years complete	5-7 years complete	8-9 years complete	10-11 years complete	12 or more years complete		
<b>Age</b>								
15-19	7.4	6.9	18.3	32.0	24.7	10.6	100.0	13,008
20-24	12.3	8.4	17.1	21.8	13.4	27.0	100.0	11,989
25-29	16.1	9.2	16.8	21.0	13.5	23.3	100.0	10,854
30-34	19.8	10.6	14.7	17.4	13.3	24.2	100.0	9,744
35-39	25.6	12.1	15.0	16.1	11.8	19.3	100.0	9,302
40-44	27.5	13.7	16.0	14.4	10.9	17.4	100.0	8,105
45-49	27.3	14.0	17.1	14.4	12.0	15.3	100.0	6,750
<b>Residence</b>								
Urban	9.5	6.8	14.9	20.3	18.1	30.5	100.0	25,504
Rural	23.0	12.1	17.5	20.9	13.0	13.5	100.0	44,247
<b>Marital status</b>								
Never married	7.6	6.4	15.5	26.5	20.5	23.5	100.0	25,307
Currently married	23.8	12.3	17.1	17.3	11.8	17.8	100.0	43,501
Widowed/divorced/separated/deserted	33.2	16.9	16.1	17.4	8.5	7.8	100.0	942
<b>Religion</b>								
Hindu	17.1	9.8	16.1	21.1	15.1	20.7	100.0	57,112
Muslim	26.3	13.4	19.4	17.8	11.4	11.7	100.0	8,747
Christian	11.7	11.5	15.8	21.3	17.0	22.7	100.0	1,567
Sikh	14.0	3.6	18.6	19.6	24.0	20.3	100.0	1,270
Buddhist/Neo-Buddhist	9.5	12.3	13.4	25.8	19.7	19.3	100.0	596
Jain	0.4	0.0	1.6	12.4	23.1	62.4	100.0	213
Other	36.4	14.2	19.2	15.6	5.2	9.3	100.0	232
<b>Caste/tribe</b>								
Scheduled caste	22.8	11.8	18.6	21.4	11.9	13.4	100.0	13,188
Scheduled tribe	34.2	15.0	17.4	17.7	7.1	8.7	100.0	5,725
Other backward class	17.6	9.7	17.3	21.4	15.4	18.6	100.0	27,219
Other	11.7	8.5	14.2	20.1	17.9	27.6	100.0	23,214
Don't know	30.3	16.7	18.7	20.9	8.0	5.4	100.0	177
<b>Wealth index</b>								
Lowest	46.5	16.2	17.2	13.7	3.9	2.4	100.0	11,031
Second	27.5	16.0	20.1	21.6	8.6	6.2	100.0	12,666
Middle	17.0	12.2	21.5	23.5	14.8	11.0	100.0	14,301
Fourth	7.8	7.7	17.8	25.5	19.5	21.7	100.0	15,493
Highest	2.0	2.1	7.7	17.6	22.9	47.7	100.0	16,260
Total age 15-49	18.0	10.2	16.5	20.6	14.9	19.7	100.0	69,751
Age 50-54	26.1	15.0	16.1	13.6	13.3	15.9	100.0	4,618
Total age 15-54	18.5	10.5	16.5	20.2	14.8	19.5	100.0	74,369

Note: Total includes men with missing information on religion and caste/tribe, who are not shown separately.

28 percent, is three times the proportion of scheduled tribe men and twice the proportion of scheduled caste men who have this level of education. As is the case for women, differentials in educational attainment of men are greatest across the different wealth categories. The proportion of men who have never attended school declines from 47 percent for men in the lowest wealth quintile to only 2 percent for men in the highest wealth quintile; and the corresponding increase in the proportion of men who have completed at least 12 years of education from the lowest to the highest wealth quintile is from 2 percent to 48 percent. Nonetheless, it is notable that even among men in the highest wealth quintile, more than half have not completed 12 years of education.

### 3.3 LITERACY

Basic literacy, i.e., the ability to read and write, is a fundamental aspect of the ability of individuals to fully participate and take advantage of socioeconomic development and health and nutritional advancements. In NFHS-1 and NFHS-2, the literacy measure was based on self-reported literacy. In NFHS-3, by contrast, respondents who had not completed at least standard six were given a literacy test. Each respondent who had not completed standard six was given a card with pre-printed sentences and asked to read a sentence. In most states, the card contained sentences in all the major languages in the state. According to their performance on this reading test, respondents were assigned to one of three categories: cannot read at all; able to read only parts of sentence; or able to read whole sentence. Persons who were visually impaired were excluded from the test. In a small number of cases, an individual could not be tested because there was no sentence in the required language. Accordingly, in this report, literate persons are those who have either completed six years of education or ‘passed’ the literacy test by being able to read all or part of the sentence on the card given to them in their language of choice. Tables 3.3.1 and 3.3.2 give the distributions of women and men, respectively, according to their performance on the literacy test and the

Table 3.3.1 Literacy: Women

Percent distribution of women age 15-49 by literacy, according to background characteristics, India, 2005-06

Background characteristic	Completed standard 6 or higher	No schooling or completed less than standard 6						Total	Number of women	Percent-age literate <sup>1</sup>
		Can read a whole sentence	Can read part of a sentence	Cannot read at all	No card with required language	Blind/visually impaired	Missing			
<b>Age</b>										
15-19	62.9	5.7	5.0	26.1	0.2	0.0	0.1	100.0	24,811	73.7
20-24	55.1	4.8	4.5	35.2	0.2	0.0	0.1	100.0	22,779	64.4
25-29	45.6	4.8	5.0	44.3	0.2	0.0	0.1	100.0	20,417	55.3
30-34	38.0	5.3	5.0	51.3	0.3	0.0	0.1	100.0	17,656	48.3
35-39	32.0	5.8	4.6	57.1	0.2	0.1	0.1	100.0	15,866	42.5
40-44	28.7	6.2	5.4	59.0	0.2	0.4	0.1	100.0	13,049	40.3
45-49	26.5	6.1	5.3	61.1	0.2	0.6	0.2	100.0	9,807	37.9
<b>Residence</b>										
Urban	65.8	4.7	4.2	24.8	0.3	0.1	0.1	100.0	40,817	74.8
Rural	34.4	5.8	5.3	54.1	0.2	0.1	0.1	100.0	83,568	45.5
<b>Marital status</b>										
Never married	75.9	4.4	3.6	15.8	0.2	0.1	0.1	100.0	25,462	83.9
Currently married	37.4	5.7	5.2	51.2	0.2	0.1	0.1	100.0	93,089	48.4
Widowed/divorced/separated/deserted	24.4	5.8	5.9	63.3	0.2	0.1	0.2	100.0	5,834	36.1
<b>Religion</b>										
Hindu	44.9	5.2	4.8	44.8	0.1	0.1	0.1	100.0	100,151	54.9
Muslim	36.4	7.4	5.7	49.3	0.9	0.1	0.2	100.0	16,936	49.5
Christian	66.0	5.5	4.4	23.1	0.9	0.0	0.1	100.0	3,053	75.9
Sikh	60.7	5.4	5.9	28.1	0.0	0.0	0.0	100.0	2,222	71.9
Buddhist/Neo-Buddhist	56.1	2.5	5.3	35.6	0.3	0.0	0.2	100.0	1,010	63.9
Jain	94.1	2.2	0.8	2.5	0.0	0.4	0.0	100.0	406	97.1
Other	23.1	2.2	3.8	70.6	0.3	0.0	0.0	100.0	484	29.1
<b>Caste/tribe</b>										
Scheduled caste	34.1	4.9	4.9	55.9	0.1	0.1	0.1	100.0	23,125	43.8
Scheduled tribe	25.1	3.5	4.8	66.0	0.4	0.1	0.1	100.0	10,119	33.4
Other backward class	41.3	5.5	5.1	47.9	0.1	0.1	0.1	100.0	48,880	51.8
Other	59.8	6.2	4.8	28.5	0.4	0.2	0.1	100.0	41,207	70.9
Don't know	36.8	2.7	3.7	54.0	2.5	0.4	0.0	100.0	649	43.1

Continued...

Table 3.3.1 Literacy: Women—Continued

Background characteristic	No schooling or completed less than standard 6						Missing	Total	Number of women	Percentage literate <sup>1</sup>
	Completed standard 6 or higher	Can read a whole sentence	Can read part of a sentence	Cannot read at all	No card with required language	Blind/visually impaired				
<b>Wealth index</b>										
Lowest	10.6	4.0	4.0	81.0	0.2	0.1	0.0	100.0	21,718	18.6
Second	22.3	6.1	6.2	64.9	0.3	0.2	0.1	100.0	23,616	34.6
Middle	36.7	7.2	6.2	49.4	0.2	0.1	0.1	100.0	25,088	50.2
Fourth	58.7	6.6	5.6	28.5	0.3	0.1	0.2	100.0	26,106	70.9
Highest	84.3	3.3	2.7	9.4	0.1	0.0	0.1	100.0	27,856	90.4
Total	44.7	5.4	4.9	44.5	0.2	0.1	0.1	100.0	124,385	55.1

Note: Total includes women with missing information on religion and caste/tribe, who are not shown separately.

<sup>1</sup> Refers to women who can read a whole sentence or part of a sentence and women who completed standard 6 or higher (who are assumed to be literate). Literacy status could not be determined for 0.4 percent of women.

Table 3.3.2 Literacy: Men

Percent distribution of men age 15-49 by literacy, according to background characteristics, India, 2005-06

Background characteristic	No schooling or completed less than standard 6						Missing	Total	Number of men	Percentage literate <sup>1</sup>
	Completed standard 6 or higher	Can read a whole sentence	Can read part of a sentence	Cannot read at all	No card with required language	Blind/visually impaired				
<b>Age</b>										
15-19	80.1	4.9	3.8	11.1	0.1	0.0	0.0	100.0	13,008	88.7
20-24	73.2	5.9	4.6	16.1	0.1	0.1	0.1	100.0	11,989	83.7
25-29	68.0	7.1	5.5	19.2	0.1	0.1	0.0	100.0	10,854	80.6
30-34	63.9	6.4	5.5	23.9	0.2	0.1	0.1	100.0	9,744	75.8
35-39	55.1	9.1	5.9	29.7	0.1	0.1	0.1	100.0	9,302	70.1
40-44	51.4	10.1	7.5	30.6	0.2	0.1	0.1	100.0	8,105	69.1
45-49	50.6	11.1	6.7	31.1	0.2	0.1	0.1	100.0	6,750	68.4
<b>Residence</b>										
Urban	78.3	5.8	3.8	11.7	0.2	0.0	0.1	100.0	25,504	88.0
Rural	57.7	8.3	6.3	27.4	0.1	0.1	0.1	100.0	44,247	72.3
<b>Marital status</b>										
Never married	81.1	4.3	3.6	10.8	0.1	0.0	0.1	100.0	25,307	88.9
Currently married	56.6	9.1	6.4	27.6	0.1	0.1	0.1	100.0	43,501	72.1
Widowed/divorced/separated/deserted	41.2	9.7	8.4	40.2	0.3	0.3	0.0	100.0	942	59.3
<b>Religion</b>										
Hindu	66.7	7.0	5.2	20.9	0.1	0.1	0.0	100.0	57,112	78.9
Muslim	52.3	10.7	7.2	29.2	0.4	0.0	0.1	100.0	8,747	70.2
Christian	72.4	6.5	5.6	15.2	0.2	0.0	0.1	100.0	1,567	84.6
Sikh	75.5	4.7	3.4	16.4	0.0	0.0	0.0	100.0	1,270	83.6
Buddhist/Neo-Buddhist	73.3	6.5	7.5	12.4	0.1	0.0	0.2	100.0	596	87.3
Jain	99.6	0.0	0.0	0.4	0.0	0.0	0.0	100.0	213	99.6
Other	43.1	2.3	6.2	48.2	0.0	0.0	0.2	100.0	232	51.6
<b>Caste/tribe</b>										
Scheduled caste	57.9	8.2	6.2	27.4	0.1	0.1	0.1	100.0	13,188	72.4
Scheduled tribe	44.3	8.1	7.6	39.5	0.3	0.3	0.0	100.0	5,725	59.9
Other backward class	65.4	7.8	5.3	21.3	0.1	0.1	0.0	100.0	27,219	78.5
Other	74.7	6.2	4.6	14.2	0.2	0.0	0.1	100.0	23,214	85.5
Don't know	47.4	2.7	4.3	45.5	0.0	0.0	0.0	100.0	177	54.5
<b>Wealth index</b>										
Lowest	29.2	9.8	8.4	52.2	0.1	0.2	0.0	100.0	11,031	47.4
Second	47.7	10.3	8.6	33.3	0.1	0.1	0.1	100.0	12,666	66.5
Middle	62.5	9.3	6.4	21.6	0.1	0.0	0.1	100.0	14,301	78.2
Fourth	78.1	6.7	4.3	10.7	0.2	0.1	0.1	100.0	15,493	89.0
Highest	93.6	2.5	1.2	2.5	0.1	0.0	0.0	100.0	16,260	97.3
Total age 15-49	65.2	7.4	5.4	21.7	0.1	0.1	0.1	100.0	69,751	78.1
Age 50-54	52.1	11.4	6.2	29.9	0.1	0.3	0.0	100.0	4,618	69.7
Total age 15-54	64.4	7.6	5.5	22.2	0.1	0.1	0.1	100.0	74,369	77.5

Note: Total includes men with missing information on religion and caste/tribe, who are not shown separately.

<sup>1</sup> Refers to men who can read a whole or part of a sentence and men who completed standard 6 or higher (who are assumed to be literate). Literacy status could not be determined for 0.3 percent of men.



percentage literate by selected background characteristics. The tables show that 55 percent of women age 15-49 are literate, compared with 78 percent of men in the same age group. Further, even among those tested, namely those with no education and those who had completed less than six years of education, the gender differential in the ability to read at all is evident: 81 percent of women tested could not read at all, compared with 63 percent of men.

Among both women and men, a higher proportion of those in urban areas are literate, compared with their rural counterparts. However, the urban-rural differential is much greater (29 percentage points) for women than for men (16 percentage points). Literacy increases more or less steadily from the oldest to the youngest age groups for both women and men; however, for women, the increase is much sharper, from 38 percent among women age 45-49 to 74 percent among women age 15-19, than for men (from 68 percent to 89 percent between the corresponding age groups). While these data do show that the literacy gap between women and men is narrowing rapidly, it also points to the fact that one in four women and one in 10 men age 15-19 remain illiterate. Notably, literacy is much higher for never married women and men compared with ever-married women and men and the gender gap in literacy among never married women (84 percent) and men (89 percent) is narrow.

Differentials in literacy are similar for women and men to differentials in educational attainment. Muslim women and men, followed by Hindu women and men, are less likely to be literate than women and men of most other religions, although the differentials by religion are much greater for women than for men. Among those who know their caste/tribe, literacy is least among women and men from the scheduled tribes; literacy is somewhat higher among women and men from scheduled castes, followed by those who belong to the other backward classes. Those who do not belong to any of these groups have the highest literacy rates. However, even among the latter group, only 71 percent of women and 86 percent of men are literate. Differentials by wealth are large for both women and men with the gender gap narrowing with increasing wealth. Notably, only 19 percent of women and 47 percent of men in the lowest wealth quintile are literate, compared with 90 percent of women and 97 percent of men in the highest quintile. These wealth differentials for both women and men suggest a failure of education programmes to reach the poorest sections of the population, and particularly women.

Tables 3.4.1 and 3.4.2 show the educational attainment and literacy levels for women and men age 15-49 by state. The tables show that there are large variations in the spread of education and literacy in India. The percentage of women who have 12 or more completed years of education ranges from 5 percent in Bihar, 7 percent in Tripura, Rajasthan, and Chhattisgarh, and 8-10 percent in Jharkhand, Orissa, West Bengal, Andhra Pradesh, Madhya Pradesh, Arunachal Pradesh, and Assam, to 37 percent in Delhi. The corresponding range for men is from 12 percent in Tripura to 38 percent in Delhi. Delhi, Himachal Pradesh, Uttaranchal, Manipur, Goa, and Kerala are the states with the highest proportions of persons who have completed at least 12 years of education. Notably, the gender gap in the proportions with 12 or more completed years of education is less than 10 percentage points in

Table 3.4.1 Respondent's level of education and literacy by state: Women

Percent distribution of women age 15-49 by number of years of education completed and percentage literate, by state, India, 2005-06

State	Respondent's level of education						Total	Percentage literate <sup>1</sup>
	No education	<5 years complete	5-7 years complete	8-9 years complete	10-11 years complete	12 or more years complete		
<b>India</b>	40.6	8.0	15.1	14.0	10.4	12.0	100.0	55.1
<b>North</b>								
Delhi	21.4	1.8	11.1	12.5	16.0	37.2	100.0	77.3
Haryana	37.6	2.9	17.5	12.4	15.3	14.3	100.0	60.4
Himachal Pradesh	18.5	3.6	18.8	14.5	23.2	21.4	100.0	79.5
Jammu & Kashmir	41.0	4.3	9.6	18.7	12.4	14.2	100.0	53.9
Punjab	28.5	3.2	16.5	13.4	19.3	19.1	100.0	68.7
Rajasthan	61.1	5.1	12.5	9.6	4.4	7.3	100.0	36.2
Uttaranchal	32.6	3.5	13.1	17.3	11.5	22.0	100.0	64.6
<b>Central</b>								
Chhattisgarh	49.9	8.8	16.7	12.3	4.9	7.4	100.0	44.9
Madhya Pradesh	50.1	7.7	16.0	12.2	5.2	8.8	100.0	44.4
Uttar Pradesh	53.5	3.6	11.8	12.7	7.6	10.7	100.0	44.8
<b>East</b>								
Bihar	62.1	5.5	10.8	8.4	8.4	4.9	100.0	37.0
Jharkhand	58.5	6.0	9.9	10.4	7.4	7.8	100.0	37.1
Orissa	40.3	12.9	15.5	15.7	7.6	8.0	100.0	52.2
West Bengal	36.3	15.9	17.3	14.9	7.0	8.6	100.0	58.8
<b>Northeast</b>								
Arunachal Pradesh	41.9	12.5	16.0	14.5	5.5	9.6	100.0	52.7
Assam	30.2	14.3	12.5	23.7	9.1	10.2	100.0	63.0
Manipur	21.8	8.3	11.2	25.0	12.9	20.9	100.0	72.6
Meghalaya	29.5	13.8	15.8	18.0	9.5	13.4	100.0	69.5
Mizoram	5.6	14.2	24.1	28.6	13.2	14.3	100.0	94.0
Nagaland	21.7	12.4	20.8	23.6	10.6	10.9	100.0	75.2
Sikkim	26.7	14.5	20.2	16.1	10.1	12.5	100.0	72.3
Tripura	22.4	16.1	22.3	24.0	8.5	6.7	100.0	68.5
<b>West</b>								
Goa	12.7	7.8	13.2	17.4	20.8	28.1	100.0	83.6
Gujarat	32.4	8.4	20.5	15.1	10.3	13.2	100.0	63.8
Maharashtra	23.5	9.9	16.9	19.0	14.3	16.4	100.0	70.3
<b>South</b>								
Andhra Pradesh	45.4	8.1	18.1	6.9	12.8	8.8	100.0	49.6
Karnataka	33.6	8.4	16.9	13.3	14.3	13.5	100.0	59.7
Kerala	3.9	7.8	12.7	26.9	23.0	25.7	100.0	93.0
Tamil Nadu	21.7	10.1	18.3	18.0	12.7	19.2	100.0	69.4

<sup>1</sup> Refers to women who can read a whole sentence or part of a sentence and women who completed standard 6 or higher (who are assumed to be literate). Literacy status could not be determined for 0.4 percent of women, ranging from 0.1 percent in several states to 2.9 percent in Manipur.

all states except Manipur (11 percentage points) and Bihar (16 percentage points). In Punjab, Goa, and Kerala slightly more women than men have completed 12 or more years of education.

Table 3.4.2 Respondent's level of education and literacy by state: Men

Percent distribution of men age 15-49 by number of years of education completed and percentage literate, by state, India, 2005-06

State	Respondent's level of education						Missing	Total	Percentage literate <sup>1</sup>
	No education	<5 years complete	5-7 years complete	8-9 years complete	10-11 years complete	12 or more years complete			
<b>India</b>	18.0	10.2	16.5	20.6	14.9	19.7	0.0	100.0	78.1
<b>North</b>									
Delhi	9.6	2.4	14.0	17.8	18.3	38.0	0.0	100.0	90.2
Haryana	14.4	7.1	20.6	14.3	23.7	20.0	0.0	100.0	83.4
Himachal Pradesh	5.3	5.0	11.9	16.3	31.4	30.1	0.0	100.0	94.0
Jammu & Kashmir	15.3	5.5	13.7	29.0	17.1	19.3	0.2	100.0	78.1
Punjab	14.0	5.8	19.1	20.0	23.9	17.2	0.0	100.0	82.9
Rajasthan	24.3	7.0	21.4	21.1	10.6	15.7	0.0	100.0	73.9
Uttaranchal	11.6	3.4	14.5	25.5	14.8	29.9	0.2	100.0	86.3
<b>Central</b>									
Chhattisgarh	21.0	14.9	21.1	17.7	9.8	15.4	0.0	100.0	74.1
Madhya Pradesh	22.9	9.4	20.3	20.1	9.1	18.1	0.0	100.0	73.5
Uttar Pradesh	21.4	6.6	13.8	25.6	12.7	19.8	0.1	100.0	76.2
<b>East</b>									
Bihar	27.7	11.1	12.1	14.0	14.4	20.8	0.0	100.0	70.4
Jharkhand	27.1	10.4	13.9	17.7	13.9	17.0	0.0	100.0	68.5
Orissa	21.6	14.4	17.4	20.3	9.7	16.4	0.2	100.0	74.1
West Bengal	22.9	16.0	15.8	18.7	10.5	16.0	0.0	100.0	73.9
<b>Northeast</b>									
Arunachal Pradesh	22.4	12.0	22.3	20.4	7.3	14.8	0.7	100.0	78.9
Assam	14.4	19.1	11.5	25.8	13.8	15.3	0.0	100.0	76.4
Manipur	5.6	6.1	11.5	27.5	17.7	31.5	0.0	100.0	91.5
Meghalaya	24.4	15.9	17.1	18.0	10.6	14.0	0.0	100.0	72.7
Mizoram	5.5	9.1	25.5	31.0	13.0	16.0	0.0	100.0	93.2
Nagaland	15.3	11.9	20.7	23.6	12.4	16.3	0.0	100.0	83.1
Sikkim	11.5	19.1	23.2	17.7	10.2	18.2	0.0	100.0	83.1
Tripura	11.1	20.1	20.1	27.0	10.0	11.7	0.0	100.0	77.1
<b>West</b>									
Goa	6.0	7.3	13.7	23.8	23.6	25.1	0.4	100.0	90.3
Gujarat	13.2	9.7	20.9	23.6	15.3	17.3	0.0	100.0	83.0
Maharashtra	7.3	10.1	14.1	25.1	19.4	24.1	0.0	100.0	88.3
<b>South</b>									
Andhra Pradesh	23.2	10.9	18.6	11.3	17.7	18.4	0.0	100.0	71.7
Karnataka	17.2	12.5	16.0	16.3	16.8	21.1	0.0	100.0	75.3
Kerala	1.3	7.9	12.9	29.8	23.3	24.8	0.0	100.0	95.5
Tamil Nadu	9.3	10.2	20.7	20.5	16.2	23.2	0.0	100.0	84.1

<sup>1</sup> Refers to men who can read a whole or part of a sentence and men who completed standard 6 or higher (who are assumed to be literate). Literacy status could not be determined for 0.3 percent of men, ranging from 0.1 percent in several states to 2.9 percent in Meghalaya.

The percentage of women literate ranges from 36 percent in Rajasthan to 93 percent in Kerala and 94 percent in Mizoram. Overall, there are seven states (including Rajasthan) where less than half of women are literate, and including Kerala and Mizoram, there are only six states where at least three out of four women are literate. For men, the percentage literate ranges from 69 percent in Jharkhand to 96 percent in Kerala. In all states except Mizoram, more men than women are literate. In 12 states, the percentage of men 15-49 who are literate exceeds the percentage of women 15-49 who are literate by at least 20 percentage points. These states are Rajasthan, Bihar, Uttar Pradesh, Jharkhand, Chhattisgarh, Madhya Pradesh, Arunachal Pradesh, Jammu and Kashmir, Haryana, Andhra Pradesh, Orissa, and Uttaranchal.

### 3.4 EXPOSURE TO MEDIA

In NFHS-3, respondents' media exposure was measured by asking women and men about the frequency (almost every day; at least once a week; less than once a week; or not at all) with which they read a newspaper or magazine, watch television, or listen to the radio. In addition, all respondents were asked whether they 'usually go to a cinema hall or theatre to see a movie at least once a month'. Individuals who do not read a newspaper or magazine, watch television, or listen to the radio at least once a week, or see a movie at least once a month are considered to not be regularly exposed to any media. Tables 3.5.1 and 3.5.2 give information on regular media exposure of women and men to each of the different types of media and the proportions not regularly exposed to any media by background characteristics. Overall, 35 percent of women and 18 percent of men age 15-49 are not regularly exposed to any media. Thus, not only are one in three women not regularly exposed to media, but there is a large gender differential in media exposure evident from these data. This differential is also evident for each of the different types of media.

Table 3.5.1 Exposure to mass media: Women

Percentage of women age 15-49 who usually read a newspaper or magazine, watch television, or listen to the radio at least once a week, who usually visit the cinema or theatre at least once a month, and who are not regularly exposed to any of these media by background characteristics, India, 2005-06

Background characteristic	Exposure to mass media					Number of women
	Reads a newspaper or magazine at least once a week	Watches television at least once a week	Listens to the radio at least once a week	Visits the cinema/theatre at least once a month	Not regularly exposed to any media	
<b>Age</b>						
15-19	28.6	59.4	34.3	7.6	28.5	24,811
20-24	25.5	58.0	30.9	7.8	31.3	22,779
25-29	21.9	54.5	26.9	5.8	35.7	20,417
30-34	20.5	52.6	26.6	4.2	37.8	17,656
35-39	19.6	51.7	25.8	4.4	38.3	15,866
40-44	19.4	51.4	26.2	3.5	38.9	13,049
45-49	18.5	52.8	25.9	2.9	38.5	9,807
<b>Residence</b>						
Urban	41.6	82.0	31.7	9.2	12.6	40,817
Rural	13.7	41.9	27.3	3.9	45.4	83,568
<b>Education</b>						
No education	0.2	29.4	18.1	2.5	60.3	50,487
<5 years complete	6.1	51.7	28.5	4.0	36.5	9,918
5-7 years complete	19.1	62.8	30.6	5.5	25.3	18,820
8-9 years complete	36.1	72.1	37.7	6.0	16.3	17,383
10-11 years complete	52.9	82.5	39.7	9.5	7.9	12,887
12 or more years complete	74.2	90.9	42.9	13.9	3.0	14,882
<b>Marital status</b>						
Never married	40.6	70.8	38.5	8.5	18.9	25,462
Currently married	18.7	51.2	26.4	5.0	38.4	93,089
Widowed/divorced/separated/deserted	12.4	47.4	23.4	3.8	43.9	5,834
<b>Religion</b>						
Hindu	22.7	55.6	29.1	6.0	34.4	100,151
Muslim	18.0	45.5	27.3	3.2	41.7	16,936
Christian	40.2	68.6	30.5	5.7	20.3	3,053
Sikh	33.0	80.4	20.2	4.6	16.0	2,222
Buddhist/Neo-Buddhist	30.3	66.2	32.0	6.1	26.5	1,010
Jain	76.7	90.1	37.5	19.1	3.1	406
Other	9.0	22.2	16.7	4.8	68.0	484

Continued...

Table 3.5.1 Exposure to mass media: Women—Continued

Background characteristic	Exposure to mass media					Number of women
	Reads a newspaper or magazine at least once a week	Watches television at least once a week	Listens to the radio at least once a week	Visits the cinema/theatre at least once a month	Not regularly exposed to any media	
<b>Caste/tribe</b>						
Scheduled caste	15.6	50.6	26.5	5.1	38.9	23,125
Scheduled tribe	10.0	30.3	20.9	3.6	57.4	10,119
Other backward class	19.9	53.1	28.1	5.3	36.8	48,880
Other	33.9	66.0	32.8	6.9	24.1	41,207
Don't know	15.2	53.8	29.1	5.3	33.6	649
<b>Wealth index</b>						
Lowest	2.0	13.9	16.3	2.5	73.7	21,718
Second	5.5	29.6	24.3	3.5	55.1	23,616
Middle	12.3	51.9	29.7	4.9	34.9	25,088
Fourth	27.0	75.3	33.6	5.4	16.2	26,106
Highest	59.7	92.5	36.8	10.7	3.9	27,856
Total	22.9	55.0	28.8	5.6	34.6	124,385

Note: Total includes women with missing information on education, religion, and caste/tribe, who are not shown separately.

Table 3.5.2 Exposure to mass media: Men

Percentage of men age 15-49 who usually read a newspaper or magazine, watch television, or listen to the radio at least once a week, who usually visit the cinema or theatre at least once a month, and who are not regularly exposed to any of these media by background characteristics, India, 2005-06

Background characteristic	Exposure to mass media					Number of men
	Reads a newspaper or magazine at least once a week	Watches television at least once a week	Listens to the radio at least once a week	Visits the cinema/theatre at least once a month	Not regularly exposed to any media	
<b>Age</b>						
15-19	55.7	71.2	48.8	26.9	11.8	13,008
20-24	57.7	69.5	48.8	33.3	12.2	11,989
25-29	54.9	65.4	45.4	25.2	15.5	10,854
30-34	53.1	60.8	41.8	15.2	20.1	9,744
35-39	49.1	57.5	40.9	10.7	24.2	9,302
40-44	48.0	54.3	39.4	6.6	26.3	8,105
45-49	47.7	54.7	39.7	5.0	25.7	6,750
<b>Residence</b>						
Urban	69.4	83.9	45.3	26.3	6.2	25,504
Rural	43.6	51.2	43.7	15.6	25.3	44,247
<b>Education</b>						
No education	1.6	31.8	30.6	11.2	48.8	12,571
<5 years complete	17.9	47.9	40.8	15.6	29.8	7,109
5-7 years complete	45.2	59.5	42.0	18.9	18.9	11,523
8-9 years complete	65.5	68.7	48.6	19.1	10.4	14,398
10-11 years complete	79.6	78.6	49.0	24.1	5.3	10,380
12 or more years complete	91.5	85.4	52.3	26.5	2.0	13,754
<b>Marital status</b>						
Never married	62.0	74.7	49.6	31.2	9.8	25,307
Currently married	48.2	56.8	41.2	12.9	22.9	43,501
Widowed/divorced/separated/deserted	35.7	45.0	41.3	10.2	33.4	942
<b>Religion</b>						
Hindu	53.8	63.3	44.7	19.4	18.0	57,112
Muslim	45.0	57.2	43.7	21.0	21.7	8,747
Christian	60.1	71.9	43.0	22.8	13.3	1,567
Sikh	56.0	84.0	32.3	6.6	10.7	1,270
Buddhist/Neo-Buddhist	61.1	70.4	43.2	21.2	15.5	596
Jain	95.5	90.4	46.1	31.9	0.0	213
Other	21.5	30.4	34.8	14.3	46.5	232

Continued...

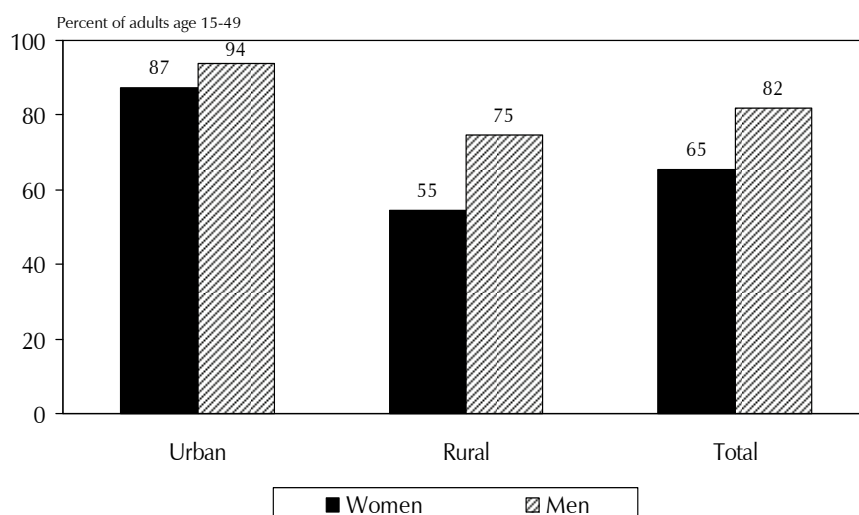
Table 3.5.2 Exposure to mass media: Men—Continued

Background characteristic	Exposure to mass media					Number of men
	Reads a newspaper or magazine at least once a week	Watches television at least once a week	Listens to the radio at least once a week	Visits the cinema/theatre at least once a month	Not regularly exposed to any media	
<b>Caste/tribe</b>						
Scheduled caste	45.1	59.5	43.8	18.9	21.1	13,188
Scheduled tribe	29.5	39.5	36.3	13.6	37.8	5,725
Other backward class	54.1	63.1	46.2	21.0	17.4	27,219
Other	62.3	71.1	44.2	19.4	13.0	23,214
Don't know	41.6	73.2	54.3	30.3	10.4	177
<b>Wealth index</b>						
Lowest	17.1	24.5	34.4	10.8	49.3	11,031
Second	33.3	40.5	43.3	15.7	29.4	12,666
Middle	48.7	61.1	46.5	20.9	16.0	14,301
Fourth	65.3	79.8	48.2	22.9	6.7	15,493
Highest	84.8	93.1	46.1	23.8	1.7	16,260
Total age 15-49	53.0	63.2	44.3	19.5	18.3	69,751
Age 50-54	48.5	54.9	38.6	3.8	26.8	4,618
Total age 15-54	52.7	62.7	43.9	18.5	18.8	74,369

Note: Total includes men with missing information on education, religion, and caste/tribe, who are not shown separately.

The most common form of media for both women and men is television: 55 percent of women and 63 percent of men watch television at least once a week. However, among women, the next most common media source is the radio, whereas, for men, it is newspapers or magazines. Given the large gender differential in literacy, it is not surprising that only 23 percent of women have regular exposure to newspapers and magazines, compared with 53 percent of men. Men are also much more likely than women to be exposed to the cinema in a cinema hall or theatre: 6 percent of women, compared with 20 percent of men, usually see a movie in a hall or theatre at least once a month.

**Figure 3.1 Mass Media Exposure by Residence and Sex**



NFHS-3, India, 2005-06

For both women and men, media exposure is much higher in urban than in rural areas (Figure 3.1). Only 13 percent of women and 6 percent of men in urban areas are not regularly exposed to any media, compared with 45 percent of women and 25 percent of men in rural areas. The differential in exposure by residence for both women and men is least for exposure to radio and greatest for television and the cinema. Exposure to each type of media is highest for the age group 15-24; although for women, television viewing varies little by age. Never married women and men are more exposed to the media than ever-married women and men.

Muslims are less likely than women and men of most other religions to be regularly exposed to any media. Jains have the highest exposure to all forms of media. After the Jains, regular television viewing is most common among the Sikhs and exposure to newspapers and magazines is most common among Christians. Variation by religion is least with regard to radio listening. Notably, however, no matter what the type of media or the religion, women have lower exposure than men. By caste/tribe, scheduled tribe women and men have the lowest media exposure, compared with others who know their caste/tribe. Fifty-seven percent of scheduled tribe women and 38 percent of scheduled tribe men are not regularly exposed to media.

Finally, as expected, media exposure is strongly and positively related to wealth for both women and men. However, gender differentials in media exposure are significant in every wealth quintile and for most media. The proportion with no regular exposure to media declines sharply with the wealth index from 74 percent for women and 49 percent for men in the lowest wealth quintile to only 4 percent for women and 2 percent for men in the highest wealth quintile. What is particularly interesting is that gender differentials in media exposure remain large in all wealth quintiles and for all types of media except television. In the case of television, regular exposure increases between the lowest and the highest wealth quintile from 14 percent to 93 percent for women and from 25 percent to 93 percent for men. Thus, in the wealthiest quintile of the population, men and women are equally exposed to television. This is not true for any other form of media.

Tables 3.6.1 and 3.6.2 give information on exposure for women and men by type of media, according to state. In every state, as also in India as a whole, women are less likely than men to be regularly exposed to any media. The proportion with no regular exposure to media is highest for both women (60 percent) and men (40 percent) in Jharkhand. In the case of women, Bihar (58 percent) and Rajasthan (53 percent) follow Jharkhand, with only somewhat lower percentages of women with no regular exposure to media; whereas, in the case of men, Jharkhand is followed by Meghalaya (32 percent), Madhya Pradesh (31 percent) and Chhattisgarh (30 percent). Delhi, Manipur, Goa, and Kerala are the four states in which both women (90-92 percent) and men (94-98 percent) have the highest level of exposure to one or more forms of media.

Table 3.6.1 Exposure to mass media by state: Women

Percentage of women age 15-49 who usually read a newspaper or magazine, watch television, or listen to the radio at least once a week, who usually visit the cinema or theatre at least once a month, or who are not regularly exposed to any of these media by state, India, 2005-06

State	Exposure to mass media				
	Reads a news- paper or magazine at least once a week	Watches television at least once a week	Listens to the radio at least once a week	Visits the cinema/ theatre at least once a month	Not regularly exposed to any media
<b>India</b>	22.9	55.0	28.8	5.6	34.6
<b>North</b>					
Delhi	47.0	89.5	47.8	13.8	7.6
Haryana	25.0	62.1	19.0	3.0	32.3
Himachal Pradesh	32.5	72.4	34.5	2.4	21.3
Jammu & Kashmir	24.4	64.5	58.5	2.2	17.6
Punjab	31.9	80.4	19.0	4.8	15.7
Rajasthan	18.2	40.4	13.9	2.2	53.1
Uttaranchal	26.1	66.3	20.8	3.7	26.8
<b>Central</b>					
Chhattisgarh	11.7	44.8	18.4	2.2	47.4
Madhya Pradesh	17.7	43.0	24.5	2.8	46.9
Uttar Pradesh	14.3	40.1	29.7	1.6	47.5
<b>East</b>					
Bihar	10.8	23.1	27.7	2.5	58.2
Jharkhand	9.9	31.8	12.6	3.5	60.0
Orissa	11.5	52.1	22.3	2.8	38.8
West Bengal	18.5	51.6	33.7	5.7	36.0
<b>Northeast</b>					
Arunachal Pradesh	10.1	54.5	24.0	4.8	35.4
Assam	19.8	44.4	35.4	2.2	38.6
Manipur	44.1	71.6	79.7	18.1	9.0
Meghalaya	30.3	49.3	19.2	1.8	40.1
Mizoram	66.7	79.1	36.7	1.8	12.6
Nagaland	27.0	53.3	21.9	1.1	37.3
Sikkim	18.1	67.0	13.7	13.0	26.0
Tripura	18.8	67.2	23.8	1.8	25.7
<b>West</b>					
Goa	57.0	87.3	41.7	9.6	7.6
Gujarat	31.2	62.0	23.4	6.4	28.4
Maharashtra	39.2	69.4	33.7	7.0	23.6
<b>South</b>					
Andhra Pradesh	21.6	74.3	19.8	17.7	18.1
Karnataka	27.2	69.5	32.4	10.4	22.1
Kerala	59.6	73.0	41.5	8.1	9.5
Tamil Nadu	27.5	81.4	46.8	7.9	11.2

The most common form of media for women is television in all states except Bihar and Manipur, where the most common source is radio. For men too, television is the most common source in all states except Kerala and Rajasthan (where newspapers and magazines are the most common source) and Bihar, Jammu and Kashmir, Uttar Pradesh, and Manipur (where radio is the most common source). In general, television is the only media source in which gender differentials are low or even reversed. Notably, in Delhi, Goa, Jammu and Kashmir, and Sikkim women are somewhat more likely than men to be regularly exposed to television.

Exposure to newspapers or magazines ranges from 10 percent for women in Jharkhand and Arunachal Pradesh to 60 percent in Kerala and 67 percent in Mizoram. For men, exposure to newspapers or magazines varies from a low of 21 percent in Arunachal



Table 3.6.2 Exposure to mass media by state: Men					
Percentage of men age 15-49 who usually read a newspaper or magazine, watch television, or listen to the radio at least once a week, who usually visit the cinema or theatre at least once a month, or who are not regularly exposed to any of these media by state, India, 2005-06					
State	Exposure to mass media				
	Reads a newspaper or magazine at least once a week	Watches television at least once a week	Listens to the radio at least once a week	Visits the cinema/theatre at least once a month	Not regularly exposed to any media
<b>India</b>	53.0	63.2	44.3	19.5	18.3
<b>North</b>					
Delhi	64.8	87.8	65.4	13.5	4.8
Haryana	50.6	63.1	30.6	5.9	21.8
Himachal Pradesh	64.6	79.9	48.9	7.2	7.0
Jammu & Kashmir	45.2	62.6	64.3	3.9	12.8
Punjab	55.7	84.8	30.5	7.4	9.5
Rajasthan	57.3	55.0	32.6	10.7	26.4
Uttaranchal	56.6	70.4	29.1	7.1	16.6
<b>Central</b>					
Chhattisgarh	44.2	55.6	30.7	8.0	30.2
Madhya Pradesh	40.9	49.8	38.2	10.0	30.8
Uttar Pradesh	49.7	50.1	52.0	8.3	23.1
<b>East</b>					
Bihar	40.4	33.4	50.7	19.4	27.3
Jharkhand	33.3	36.8	25.7	16.9	40.2
Orissa	43.6	60.8	38.8	14.1	24.8
West Bengal	43.9	56.9	43.2	15.4	22.3
<b>Northeast</b>					
Arunachal Pradesh	21.3	56.7	39.2	5.5	27.5
Assam	39.1	56.6	44.8	10.2	22.1
Manipur	70.1	73.2	85.9	24.1	4.4
Meghalaya	37.7	56.4	34.0	6.5	32.2
Mizoram	72.2	83.3	44.1	4.8	8.2
Nagaland	38.6	61.9	37.9	4.8	24.4
Sikkim	30.4	66.0	24.6	21.8	21.0
Tripura	45.6	73.3	26.6	1.3	18.5
<b>West</b>					
Goa	70.9	85.9	43.8	26.4	5.6
Gujarat	59.0	69.5	45.6	17.6	15.3
Maharashtra	68.0	76.3	48.8	23.3	10.5
<b>South</b>					
Andhra Pradesh	51.6	78.4	21.3	54.2	8.4
Karnataka	59.1	80.4	57.4	38.3	7.8
Kerala	87.6	80.7	49.1	35.6	1.7
Tamil Nadu	67.8	83.9	63.1	31.1	5.1

Pradesh to a high of 72 percent in Mizoram and 88 percent in Kerala. Radio listening among both women and men is most common in Manipur; however, radio listening is least common in Jharkhand for women and in Andhra Pradesh for men. In general, going to the cinema to watch movies is not common among women. This proportion is highest for women, at 18 percent, in Manipur and Andhra Pradesh; and in only three other states (Delhi, Sikkim, and Karnataka) is this proportion 10 percent or higher. By contrast, in Andhra Pradesh, more than half of the men (54 percent) say that they visit the cinema hall or theatre at least once a month to see a movie, and this proportion is 30 percent or more for men in Karnataka, Kerala, and Tamil Nadu. Going to the cinema is also relatively more common among men in Manipur, Sikkim, Goa, and Maharashtra (22-26 percent).

The overall pattern of exposure to media in India by sex, background characteristics, and state, shows great variation in access to different types of media, as well as to any media.

It also shows the much greater penetration of television than any other form of media in most states and for most groups of the population. The large gender and socioeconomic differentials in any media exposure and in exposure to different types of media need to be taken into consideration when IEC health or other strategies are being planned.

### **3.5 EMPLOYMENT STATUS**

The ability of a country's economy to provide gainful employment to its population is an important aspect of the country's level of development. Paid employment of women, in particular, has been recognized as important for achieving the goal of population stabilization in India (Ministry of Health and Family Welfare, 2000). However, the empowering effects of employment for women in particular are likely to depend on their occupation, the continuity of their workforce participation, and whether they earn income.

NFHS-3 asked women and men several questions regarding their labour force participation through a sequence of questions. First women and men were asked if they had done any work in the seven days preceding the survey. In order to minimize under-reporting of women's work, women were asked an additional question to probe for informal work participation in the past seven days. Persons found to be not employed in the past seven days were asked if they were employed at any time in the 12 months preceding the survey. Employed persons were then asked about their occupation and about the type of payment they received for the work. Employed women were asked additional questions regarding who they were working for (for a family member; for someone else; or self-employed), their place of work (at home or away from home), and the continuity of their work (throughout the year; seasonal/part of the year; or once in a while).

Table 3.7.1 and 3.7.2 give the percent distributions of women and men by employment status, according to background characteristics. Currently employed persons are persons who were employed in the seven days preceding the survey and include those who did not work in the past seven days but who were absent from their regular work due to illness, leave, or any other such reason. Overall, 36 percent of women and 85 percent of men age 15-49 were currently employed. An additional 7 percent of women and 3 percent of men were not currently employed but were employed sometime in the 12 months preceding the survey. These data show that women are about half as likely as men in India to be employed.

The current employment of women increases with age from 27 percent for women age 15-19 to 46 percent for women age 35-39 and then falls to 41 percent for women in the oldest age group. For men, by contrast, the percentage employed increases from 47 percent in the age group 15-19 to 96-97 percent for men age 30 and above. Notably, almost half of even the adolescent men (age 15-19) are employed.

Table 3.7.1 Employment status: Women

Percent distribution of women age 15-49 by employment status, according to background characteristics, India, 2005-06

Background characteristic	Employed in the 12 months preceding the survey		Not employed in the 12 months preceding the survey	Total	Number of women
	Currently employed <sup>1</sup>	Not currently employed			
<b>Age</b>					
15-19	26.6	6.8	66.6	100.0	24,811
20-24	28.0	6.7	65.2	100.0	22,779
25-29	36.3	6.4	57.3	100.0	20,417
30-34	42.9	6.6	50.4	100.0	17,656
35-39	45.7	6.1	48.2	100.0	15,866
40-44	45.0	6.5	48.5	100.0	13,049
45-49	41.4	6.0	52.6	100.0	9,807
<b>Residence</b>					
Urban	27.0	2.3	70.7	100.0	40,817
Rural	40.8	8.6	50.6	100.0	83,568
<b>Education</b>					
No education	47.3	9.7	43.0	100.0	50,487
<5 years complete	41.3	7.5	51.2	100.0	9,918
5-7 years complete	33.2	5.2	61.5	100.0	18,820
8-9 years complete	24.0	4.4	71.7	100.0	17,383
10-11 years complete	19.5	2.8	77.7	100.0	12,887
12 or more years complete	28.4	2.6	69.0	100.0	14,882
<b>Marital status</b>					
Never married	31.4	5.4	63.2	100.0	25,462
Currently married	36.0	6.8	57.2	100.0	93,089
Widowed/divorced/ separated/deserted	62.8	6.1	31.1	100.0	5,834
<b>Number of living children</b>					
0	31.1	6.1	62.8	100.0	36,450
1-2	33.8	5.6	60.6	100.0	43,482
3-4	42.9	7.2	49.9	100.0	32,994
5+	43.2	9.4	47.3	100.0	11,459
<b>Wealth index</b>					
Lowest	47.7	14.7	37.6	100.0	21,718
Second	45.5	8.9	45.6	100.0	23,616
Middle	41.4	5.8	52.7	100.0	25,088
Fourth	30.0	3.4	66.5	100.0	26,106
Highest	20.8	1.7	77.5	100.0	27,856
Total	36.3	6.5	57.2	100.0	124,385

Note: Total includes women with missing information on education, who are not shown separately.

<sup>1</sup> 'Currently employed' is defined as having done work in the past seven days. Includes persons who did not work in the past seven days but who are regularly employed and were absent from work for leave, illness, vacation, or any other such reasons.

Men's employment varies little by urban-rural residence (83-86 percent); however, only 27 percent of urban women are employed, compared with 41 percent of rural women. The proportion employed among both women and men tends to decline with education, increasing somewhat only for those with at least 12 complete years of education. This generally negative association of education with employment is to be expected because the more educated tend to be younger and employment increases with age. In keeping with the age-employment association, never married women and men are less likely than their married counterparts to be employed and women and men with no children are less likely to be employed than those with children. Employment of women declines sharply with the wealth index from 48 percent among women in the lowest wealth quintile to 21 percent among

**Table 3.7.2 Employment status: Men**  
Percent distribution of men age 15-49 by employment status, according to background characteristics, India, 2005-06

Background characteristic	Employed in the 12 months preceding the survey		Not employed in the 12 months preceding the survey	Missing	Total	Number of men
	Currently employed <sup>1</sup>	Not currently employed				
<b>Age</b>						
15-19	47.4	3.0	49.5	0.1	100.0	13,008
20-24	81.6	3.2	15.1	0.1	100.0	11,989
25-29	94.0	2.4	3.6	0.1	100.0	10,854
30-34	96.6	2.4	1.0	0.0	100.0	9,744
35-39	97.0	2.0	1.0	0.0	100.0	9,302
40-44	96.9	1.6	1.4	0.0	100.0	8,105
45-49	96.4	2.0	1.6	0.0	100.0	6,750
<b>Residence</b>						
Urban	82.5	1.5	16.0	0.1	100.0	25,504
Rural	85.7	3.1	11.2	0.0	100.0	44,247
<b>Education</b>						
No education	96.1	2.5	1.4	0.0	100.0	12,571
<5 years complete	94.4	3.1	2.4	0.1	100.0	7,109
5-7 years complete	90.9	2.7	6.3	0.0	100.0	11,523
8-9 years complete	79.4	2.7	17.9	0.1	100.0	14,398
10-11 years complete	72.7	2.0	25.2	0.1	100.0	10,380
12 or more years complete	77.7	2.0	20.2	0.1	100.0	13,754
<b>Marital status</b>						
Never married	63.4	2.9	33.6	0.1	100.0	25,307
Currently married	96.6	2.2	1.2	0.0	100.0	43,501
Widowed/divorced/ separated/deserted	94.3	2.3	3.4	0.0	100.0	942
<b>Number of living children</b>						
0	68.7	3.0	28.2	0.1	100.0	30,608
1-2	97.1	1.8	1.1	0.0	100.0	20,187
3-4	97.0	1.9	1.1	0.0	100.0	14,207
5+	95.6	3.6	0.8	0.1	100.0	4,748
<b>Wealth index</b>						
Lowest	89.4	4.4	6.1	0.1	100.0	11,031
Second	88.2	3.0	8.8	0.0	100.0	12,666
Middle	86.2	2.3	11.5	0.0	100.0	14,301
Fourth	83.9	2.0	14.1	0.0	100.0	15,493
Highest	77.5	1.3	21.1	0.1	100.0	16,260
Total age 15-49	84.5	2.5	13.0	0.1	100.0	69,751
Age 50-54	94.3	2.2	3.5	0.0	100.0	4,618
Total age 15-54	85.1	2.5	12.4	0.1	100.0	74,369

Note: Total includes men with missing information on education, who are not shown separately.  
<sup>1</sup> 'Currently employed' is defined as having done work in the past seven days. Includes persons who did not work in the past seven days but who are regularly employed and were absent from work for leave, illness, vacation, or any other such reasons.

women in the highest wealth quintile. For men, although current employment does decline with wealth, the decline is relatively small: 89 percent of men in the lowest wealth quintile are employed, compared with 78 percent in the highest wealth quintile.

Table 3.8 shows information on the employment status of women and men by state. Current employment among women varies from a low of 21 percent in Punjab and 22-24 percent in Delhi, Assam, Haryana, and Bihar to 50 percent or higher in Andhra Pradesh (50 percent), Chhattisgarh (52 percent), Arunachal Pradesh (56 percent), and Manipur (59 percent). Current employment of men varies much less by state than current employment for

Table 3.8 Employment status of women and men by state

Percent distribution of women and men age 15-49 by employment status, according to state, India, 2005-06

State	Women				Men				
	Employed in the 12 months preceding the survey		Not employed in the 12 months preceding the survey	Total	Employed in the 12 months preceding the survey		Not employed in the 12 months preceding the survey	Missing	Total
	Currently employed <sup>1</sup>	Not currently employed			Currently employed <sup>1</sup>	Not currently employed			
<b>India</b>	36.3	6.5	57.2	100.0	84.5	2.5	13.0	0.1	100.0
<b>North</b>									
Delhi	22.1	0.7	77.1	100.0	79.6	1.2	19.2	0.0	100.0
Haryana	23.1	5.2	71.7	100.0	83.7	1.2	15.1	0.0	100.0
Himachal Pradesh	28.3	1.4	70.1	100.0	70.7	2.9	26.0	0.4	100.0
Jammu & Kashmir	36.9	1.8	61.3	100.0	76.6	1.8	21.3	0.3	100.0
Punjab	20.9	3.9	75.2	100.0	85.6	0.6	13.6	0.1	100.0
Rajasthan	46.0	9.4	44.6	100.0	82.6	2.5	14.9	0.0	100.0
Uttaranchal	42.0	2.8	55.2	100.0	79.5	2.2	18.2	0.1	100.0
<b>Central</b>									
Chhattisgarh	51.7	17.5	30.9	100.0	85.0	6.2	8.7	0.0	100.0
Madhya Pradesh	40.4	13.6	46.0	100.0	83.4	3.8	12.8	0.0	100.0
Uttar Pradesh	28.1	6.0	65.8	100.0	82.5	3.4	14.1	0.1	100.0
<b>East</b>									
Bihar	23.5	10.6	66.0	100.0	78.6	5.0	16.3	0.0	100.0
Jharkhand	29.2	27.7	43.2	100.0	77.7	7.7	14.6	0.0	100.0
Orissa	28.6	8.3	63.1	100.0	86.7	2.6	10.4	0.4	100.0
West Bengal	31.8	3.3	64.9	100.0	88.8	1.1	10.0	0.0	100.0
<b>Northeast</b>									
Arunachal Pradesh	56.0	16.7	27.3	100.0	81.5	3.3	15.0	0.2	100.0
Assam	22.5	7.2	70.2	100.0	80.8	3.1	15.9	0.3	100.0
Manipur	59.2	4.8	35.9	100.0	78.1	3.9	18.0	0.0	100.0
Meghalaya	33.7	7.5	58.8	100.0	76.8	2.9	20.3	0.0	100.0
Mizoram	40.2	5.4	54.4	100.0	84.1	3.4	12.3	0.2	100.0
Nagaland	41.6	4.2	54.1	100.0	76.9	1.1	22.0	0.0	100.0
Sikkim	26.8	4.5	68.7	100.0	82.2	2.8	15.0	0.0	100.0
Tripura	30.3	1.8	67.9	100.0	84.2	2.5	13.3	0.0	100.0
<b>West</b>									
Goa	34.7	4.0	61.4	100.0	81.8	2.4	15.8	0.0	100.0
Gujarat	49.1	3.9	47.0	100.0	91.4	1.1	7.5	0.0	100.0
Maharashtra	45.5	2.8	51.7	100.0	84.2	2.3	13.4	0.1	100.0
<b>South</b>									
Andhra Pradesh	49.6	2.5	47.8	100.0	87.5	0.8	11.7	0.0	100.0
Karnataka	40.2	6.1	53.7	100.0	89.3	1.1	9.6	0.0	100.0
Kerala	27.9	2.4	69.7	100.0	84.4	2.4	13.2	0.0	100.0
Tamil Nadu	46.2	3.6	50.2	100.0	86.4	0.9	12.6	0.0	100.0

<sup>1</sup> 'Currently employed' is defined as having done work in the past seven days. Includes persons who did not work in the past seven days but who are regularly employed and were absent from work for leave, illness, vacation, or any other such reasons.

women. Specifically, the percentage of men currently employed ranges from 71 percent in Himachal Pradesh to 91 percent in Gujarat. Men in every state are more likely than women to be employed and gender differentials are particularly large in states where women are least likely to be employed. In Punjab, for example, the proportion of men currently employed is four times the proportion of women currently employed.

Table 3.9 shows the occupational distribution of women and men employed in the 12 months preceding the survey by residence. The majority of employed women are agricultural workers (59 percent); whereas, no single occupation accounts for the majority of employed men. Over one-third of men are skilled or unskilled production workers and one-third are agricultural workers. Notably, however, similar proportions of employed women and men (7 percent, each) are in professional, technical, administrative, and managerial occupations.

The occupational distribution of women and men varies greatly by urban-rural residence. In rural areas, most employed women are either agricultural workers (73 percent) or skilled or unskilled production workers (18 percent); the rest of the occupations account for only 9 percent of rural employed women. Urban employed women have much greater occupational diversity. Thirty-six percent of urban employed women are skilled or unskilled production workers, 20 percent are service workers, 19 percent are in professional, technical, administrative, and managerial occupations, 11 percent are agricultural workers, and 9 percent are sales workers. For rural men, agricultural (49 percent), skilled and unskilled production (32 percent), and sales (9 percent) occupations account for most of the employed. For urban men, by contrast, skilled and unskilled production occupations are the most common (45 percent), followed by sales (23 percent), professional, technical, administrative, and managerial (12 percent), and service (8 percent) occupations. Notably, urban employed women are more likely than urban employed men to be in professional, technical, administrative, and managerial occupations.

**Table 3.9 Occupation**  
Percent distribution of women and men age 15-49 employed in the 12 months preceding the survey by occupation, according to residence, India, 2005-06

Occupation	Urban	Rural	Total
<b>WOMEN</b>			
Professional <sup>1</sup>	18.6	2.9	6.5
Sales worker	8.7	2.3	3.7
Service worker	20.2	2.9	6.8
Production worker <sup>2</sup>	35.9	18.2	22.1
Agricultural worker	10.6	72.7	58.7
Other worker	5.4	0.8	1.8
Missing	0.6	0.2	0.3
Total	100.0	100.0	100.0
Number of women	11,974	41,273	53,247
<b>MEN</b>			
Professional <sup>1</sup>	11.5	4.0	6.7
Sales worker	22.5	9.0	13.8
Service worker	8.3	3.5	5.2
Production worker <sup>2</sup>	45.2	31.9	36.6
Agricultural worker	4.9	49.0	33.4
Other worker	7.1	2.1	3.9
Missing	0.5	0.5	0.5
Total	100.0	100.0	100.0
Number of men	21,411	39,257	60,668

<sup>1</sup> Includes technical, administrative, and managerial occupations.  
<sup>2</sup> Includes skilled and unskilled manual occupations.

Table 3.10 shows the percent distributions of women age 15-49 employed in the 12 months preceding the survey by type of employer, continuity of employment, and type of earnings, and the percent distribution of men age 15-49 employed in the 12 months preceding the survey by type of earnings. The table also shows these distributions for women and men by type of occupation (agricultural and non-agricultural). Overall, 59 percent of women and 33 percent of men are in agricultural occupations.

Forty-four percent of all employed women work for a family member, and 15 percent are self employed. As expected, a majority of women doing agricultural work, work for a family member (58 percent) and the majority doing non-agricultural work are employed by non-family members (55 percent). Employed women are twice as likely to be self-employed if they are engaged in non-agricultural work (21 percent) than if they are engaged in agricultural work (11 percent). Three out of five employed women (60 percent) work throughout the year. The proportion working throughout the year is 78 percent among women doing non-agricultural work, compared with 46 percent doing agricultural work. Half of the women doing agricultural work are working seasonally. Notably, only 1 in 20 employed women work only occasionally.

Table 3.10 Type of employment			
Percent distribution of women age 15-49 employed in the 12 months preceding the survey by type of employer and continuity of employment, and percent distributions of women and men age 15-49 employed in the 12 months preceding the survey by type of earnings, according to the type of occupation (agricultural or non-agricultural), India, 2005-06			
Employment characteristic	Type of occupation		Total <sup>1</sup>
	Agricultural work	Non-agricultural work	
<b>WOMEN</b>			
<b>Type of employer</b>			
Employed by family member	58.3	24.6	44.4
Employed by non-family member	31.1	54.5	40.7
Self-employed	10.6	20.8	14.8
Missing	0.0	0.1	0.1
Total	100.0	100.0	100.0
<b>Continuity of employment</b>			
All year	46.3	78.3	59.5
Seasonal	49.7	14.9	35.4
Occasional	3.9	6.7	5.1
Missing	0.1	0.1	0.1
Total	100.0	100.0	100.0
<b>Type of earnings</b>			
Cash only	31.2	88.3	54.6
Cash and in-kind	17.0	5.4	12.3
In-kind only	17.2	1.2	10.6
Not paid	34.6	4.9	22.4
Missing	0.0	0.1	0.1
Total	100.0	100.0	100.0
Number of women	31,282	21,798	53,247
<b>MEN</b>			
<b>Type of earnings</b>			
Cash only	32.0	94.5	73.3
Cash and in-kind	44.4	3.8	17.4
In-kind only	9.5	0.3	3.4
Not paid	14.0	1.4	5.8
Missing	0.0	0.1	0.1
Total	100.0	100.0	100.0
Number of men	20,279	40,098	60,668

<sup>1</sup> Includes women/men with missing information on type of occupation who are not shown separately.

Fifty-five percent of employed women are paid only in cash and an additional 12 percent receive a combination of cash and in-kind payments for their work. Thus, 67 percent of employed women earn cash. More than one in five (22 percent) are not paid at all. The likelihood of being paid in cash varies greatly by the type of occupation. Eighty-eight percent of women in non-agricultural occupations are paid only in cash and an additional 5 percent are paid cash in part. By contrast, only 31 percent of women doing agricultural work are paid only in cash and another 17 percent receive cash and in-kind payments. Only 5 percent of women in non-agricultural occupations are not paid at all, compared with 35 percent in agricultural occupations.

In NFHS-3 employed men, like employed women were asked about the form of payment they receive for the work they do. Overall, 91 percent of employed men earn cash: 73 percent are paid only in cash and 17 percent receive both cash and in-kind payments.

Almost all men (98 percent) employed in non-agricultural work earn cash. In agricultural occupations, 44 percent of men receive a combination of cash and in-kind payments and only one-third receive only cash payments.

These data show that with regard to employment, women are doubly disadvantaged. Not only are women much less likely than men to be employed, when employed they are only 74 percent as likely as men to earn cash. The gender differential in cash earnings is much greater for those employed in agricultural work than in non-agricultural work, however. Whereas in urban areas, employed women are only marginally less likely than employed men to earn cash, in rural areas, employed women are only 63 percent as likely as employed men to earn cash.