Community Without Capital

Religious Community, Caste, and the Structure of Work in India

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Abstract

When a religious minority is kept out of regular salaried jobs, does its own community shape where its members end up instead? Using seven pooled rounds of the Periodic Labour Force Survey, we show that Muslim men excluded from regular salaried work move into own-account household enterprise, and that this enterprise carries the signature a religious-community account predicts: non-farm, concentrated in retail trade, apparel and textile crafts and transport, as strong in towns as in villages, and for women taking the home-based own-account form. Reading this requires a comparison group facing the same exclusion without the same community organization, and Scheduled Castes supply one, holding regular jobs at almost identical rates yet departing in the opposite direction. Conditional on education, age, location and household resources, Scheduled-Caste men have about three and a half times the odds of casual work and roughly half the odds of running an enterprise, while Muslims are more likely to run one. Scheduled-Caste disadvantage is instead one of occupational rank: reservation has widened access, and conditionally Scheduled-Caste men are more likely than comparable upper-caste men to hold a regular job, but those jobs are twice as likely to be elementary occupations, and Scheduled Castes are the only group for whom moving from private to public employment does not reduce the elementary share at all. Muslims reach nearly the same regular earnings by the opposite route, better occupational grade but the lowest social-security coverage of any group. We measure self-employment both including and excluding unpaid family labour (UFL) throughout, and the contrast survives every control, all seven rounds, and every education stratum.

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1. Introduction

When a community is shut out of the best jobs an economy offers, where its members go instead is not determined by the exclusion alone. It also depends on what the community itself can supply: a trade, a customer base, an apprenticeship, norms about which work is acceptable for whom. India's Muslims, the largest religious minority at roughly a seventh of the population, are among the most self-employed workers in the country and among the least likely to hold a regular salaried job. Their exclusion from regular work is well documented. The Sachar Committee found Muslims starkly under-represented in salaried and public employment (Government of India 2006). A correspondence study found Muslim names drew significantly fewer callbacks than equivalent Hindu names (Thorat and Attewell 2007). Less is known about where the exclusion leads. This paper asks whether Muslim self-employment carries the marks of religious-community economic organization, and uses a second excluded community, India's Scheduled Castes, to separate what is specific to community structure from what any excluded group would do. A parallel literature asks the same question of caste directly: Scheduled Castes are starkly under-represented in enterprise ownership (Iyer et al. 2013), and their small businesses draw markedly less on external finance than others' do (Deshpande and Sharma 2016). We bring the two literatures together in one design.

The starting observation is stark and, once seen, hard to unsee.[1] Among employed men, Muslim and Hindu-SC workers hold regular salaried jobs at almost the same low rate. About 20.1 per cent of Muslim men hold one; 20.6 per cent of Hindu-SC men do. Both rates sit well below the upper-caste Hindu figure. Yet the two groups occupy very different positions among the non-regular employed. Muslim men are far more likely to be own-account workers (42.6 versus 32.9 per cent) and far less likely to be casual wage labourers (27.2 versus 38.8 per cent). Facing a comparable barrier to regular employment, Muslims leave through the door marked self-employment. Scheduled Castes leave through the door marked casual labour. That divergence, holding the degree of exclusion from regular work roughly fixed by comparison, is the fact the paper documents and interprets.

The method is the comparison design: where two communities face similar exclusion and depart from it in opposite directions, the economic signature of community structure can be read from the organisation of work alone, without any measure of belief, observance,

[1] All figures cited in this section are our own tabulations from the pooled PLFS sample described in Section 4, unless another source is named; they are the unconditional versions of the results reported in full in Section 5.

or networks. The caution comes from Indian Buddhists, a population produced by twentieth-century conversion out of Hinduism by Scheduled-Caste Hindus, mostly of the Mahar caste: on the margins where the Scheduled-Caste pattern is most distinctive, Buddhist men track it closely rather than resembling any religious minority. A change of religious affiliation did not move a community within the structure of work. Coefficients on religion dummies can absorb inherited social position and be mistaken for the effect of religion itself. The Periodic Labour Force Survey records religion and caste as classificatory variables and observes neither religiosity nor community networks directly. Our evidence is therefore about the shape of the outcome. We test whether employment takes the form that community-based enterprise predicts, and it does. We document that pattern and its theoretical signature; we do not claim to identify the mechanism causally.

Two features of the design deserve emphasis at the outset. The first is what the Scheduled-Caste comparison is for. A single group's concentration in self-employment is hard to interpret on its own: it could reflect discrimination, preference, capital endowments, or sheer necessity, and every one of those readings fits the raw number equally well. What makes the Muslim pattern legible is a second community that faces a comparable barrier at the same door and then goes somewhere else entirely. The comparison strips away everything common to exclusion and leaves what is specific to each community, and the fact that Muslims and Scheduled Castes hold regular jobs at almost exactly the same rate is what makes the pairing usable. Because that comparison has to carry real weight, much of the paper's descriptive work is Scheduled-Caste work, and we draw conclusions about Scheduled-Caste disadvantage where the evidence supports them. The second feature is the careful treatment of self-employment itself. In India a large share of measured "self-employment", especially among women, is unpaid family labour (UFL), not genuine enterprise. We therefore measure self-employment two ways throughout, once including UFL and once excluding it, and decompose it into own-account workers, employers who hire labour, and unpaid family helpers. The distinction turns out to matter for interpretation but not for the central contrast, which survives the exclusion of UFL intact.

We then ask the question that organises the reading of these facts: does the Muslim self-employment pattern look like a network-based community-enterprise "pull", in the tradition of the sociology of middleman minorities (Bonacich 1973), or like a "push" out of closed formal jobs, in the tradition of taste-based and statistical discrimination (Becker 1957)? The two accounts are not mutually exclusive, and the data support a specific synthesis. In level, the Muslim response has the marks of push and necessity. Self-employment is overwhelmingly own-account rather than employer: only 6.9 per cent of Muslim enterprise self-employed hire any labour, against 12.1 per cent for

Hindu-Forward. Muslim self-employment earnings are modest, below the upper-caste Hindu benchmark. It is not a thriving employer class. But in form the response is community-specific and enterprise-oriented, in a way generic exclusion cannot produce. Muslim self-employment is non-farm, and concentrated in retail trade, apparel and textile crafts, and transport, the classic trader-artisan niches. Muslim men are the most concentrated of any group in craft and trade occupations (18.1 per cent, against 14.6 for Hindu-SC). It is nearly as strong in towns as in villages, whereas Scheduled-Caste enterprise collapses in urban areas as that group shifts into urban casual work. And for Muslim women it takes the form of home-based own-account work, not casual labour. That is the reverse of the Scheduled-Caste pattern.

The Scheduled-Caste side of the contrast has an equally specific signature. It is a signature of occupational rank, not of enterprise. Scheduled-Caste men are heavily concentrated in elementary occupations, 36.3 per cent against 10.8 per cent for Hindu-Forward men, the largest such concentration of any group. That disadvantage reaches inside regular employment as well: among men who do hold regular salaried jobs, 20.7 per cent of Scheduled-Caste workers are in elementary occupations, against 9.9 per cent of Hindu-Forward and 11 per cent of Muslim regular workers. Reservation has widened Scheduled-Caste access to regular public employment (Kumar et al. 2020), but the regular jobs so reached sit disproportionately at the bottom of the occupational ladder. Exclusion for Scheduled Castes therefore operates twice: at the door of regular work, and again in the grade of the regular work obtained.

These regularities are not fragile. The contrast is stable across all seven survey rounds from 2017-18 to 2023-24. It holds within every education stratum, from the non-literate to graduates, so it is not an artefact of educational composition. Taken together, the picture is of a durable, structural sorting: the same exclusion from regular work produces wage labour for one community and own-account enterprise for another.

The paper makes three contributions. First, it reframes the labour-market disadvantage of Scheduled Castes and Muslims, usually studied through wage gaps and hiring discrimination, as a question about the composition of work: the concentration of one community in casual and elementary labour and of the other in low-capital own-account enterprise. Second, it introduces the Scheduled-Caste-versus-Muslim comparison as a device that isolates the community-specific component of the response to exclusion, and supplies the population-representative national estimate of Scheduled-Caste self-employment that the Dalit-entrepreneurship literature has lacked. Third, it traces the wage-labour side of the contrast to caste's own scriptural history of hereditary, sanction-enforced occupation and the landlessness it produced, and corroborates the resulting collateral gap with household evidence on land and credit.

2. Literature Review

2.1. Middleman minorities and ethnic enterprise

The theory this paper leans on most is the sociology of middleman minorities (Bonacich 1973). Middleman minorities are groups concentrated in trade, brokerage, and intermediary crafts, sustained by internal solidarity, thrift, and dense within-group ties, and often occupying a niche between producers and consumers or between elites and masses. The classic cases, such as trading minorities in Southeast Asia, East Africa, and pre-war Europe, share a pattern of over-representation in retail, wholesale, moneylending, and portable crafts, and of family firms drawing on community labour and capital. The theory connects this occupational profile to the group's social position: exclusion from land and from elite institutions, combined with strong internal organisation, channels economic activity into mobile, self-financed trade and artisanal work.

Bonacich describes the pattern; the economics of religion asks what sustains it. In Iannaccone's club-good model (Iannaccone 1992), a religious group is a collective producing goods its members cannot buy on a market, and its costly requirements and social boundaries screen out free-riders, which raises the value of belonging for those who stay. Applied here, the model suggests a community can transmit things a market will not supply an excluded minority: a trade, an apprenticeship, a customer base, and norms about which work is acceptable for whom.

We are careful about how far this goes. The club-good account is often read as a story about credit, and our evidence does not support that reading. Muslim households borrow from formal sources at almost exactly the Scheduled-Caste rate, report the lowest membership of any group in the associations that carry credit and trade, and only 6.9 per cent of Muslim enterprise self-employed hire any labour. The Sachar Committee documents the same exclusion from bank credit (Government of India 2006). What the data are consistent with is narrower: not a community that supplies capital, but one that supplies a trade requiring little of it.

For our purposes the value of this literature is that it makes a precise, falsifiable prediction about industrial and occupational form. A community-enterprise response to exclusion should be non-farm. It should concentrate in trade and portable crafts, not spread evenly across sectors. We test that prediction directly in Sections 5.3 and 5.5, and it is the only theoretical claim in the paper for which the data provide a sharp test. PLFS observes neither religiosity nor networks, so our test is indirect: we ask whether employment takes the shape the theory predicts, not whether the theorised mechanism is present in the data, and the answer to the question we can ask is yes.

2.2. Discrimination and occupational sorting

Group differences in labour-market outcomes are the domain of the economics of discrimination. In the taste-based model (Becker 1957), employers, workers, or customers with a distaste for a group exclude its members from parts of the market. A standard implication, developed in the literature on ethnic and immigrant enterprise, is that excluded groups sort into self-employment: unable to obtain wage jobs on equal terms, they work for themselves. Statistical discrimination, in which employers use group membership as a proxy for hard-to-observe productivity, produces similar exclusion and similar sorting. What neither model predicts on its own is why two groups facing similar exclusion would sort into different alternatives, a gap we return to in Section 3.

2.3. Caste, religion, and the Indian labour market

Indian research on labour-market disadvantage has concentrated on caste. We use "caste" throughout in the survey sense PLFS records it, the constitutional categories Scheduled Caste, Scheduled Tribe, and Other Backward Class, not *jati*, the thousands of endogamous sub-groups these categories are built from and that PLFS does not identify. Field experiments and expectation studies document discrimination at the hiring stage of private formal employment. A correspondence study sending matched applications under upper-caste Hindu, Dalit, and Muslim names found that both Dalit and Muslim applicants were significantly less likely to be called for interview than equivalently qualified upper-caste applicants (Thorat and Attewell 2007), and a companion study traced how caste shapes the transition from elite universities into private-sector jobs (Deshpande and Newman 2007). Wage-decomposition work on regular urban workers attributes a large unexplained component to the SC/ST earnings gap (Madheswaran and Attewell 2007), while other research finds long-run convergence in caste-based education and occupation mobility (Hnatkovska et al. 2013). On religion the evidence is thinner. The Sachar Committee established the breadth of Muslim disadvantage, including strikingly low representation in salaried and public employment (Government of India 2006). Recent decomposition work on regular salaried men finds that Muslims carry the largest raw wage gap of the socio-religious groups studied, but the smallest share of it attributable to unexplained treatment: the gap is driven mainly by differences in endowments such as education and job characteristics, not by unequal pay within the job (Bera et al. 2025). That finding fits the reframing this paper proposes. If Muslim disadvantage inside regular employment is largely compositional, and not a matter of unequal treatment on the job, the channel worth examining is not wages within regular work but the route into it, and into work more broadly, which is where this paper looks instead. We complement this literature by shifting attention from wages within regular jobs to the composition of work outside them, and by using the caste groups not only as

an object of study but as a comparison that isolates the community-specific response.

A separate and thinner literature asks the same composition question of caste directly: not what SC/ST workers earn in regular jobs, but whether they own enterprises at all. Using the Economic Census, Iyer et al. (2013) show Scheduled Castes and Tribes are starkly under-represented in enterprise ownership relative to their population share, and Deshpande and Sharma (2016), using household survey data, find that SC/ST-owned small businesses are smaller, lean more on unpaid family labour, and draw markedly less on external finance than businesses owned by other groups, an earnings gap that is roughly half unexplained by business characteristics. Kapur et al. (2010)'s survey of Dalit households in two Uttar Pradesh districts documents real self-reported economic gains since 1990 but is not population-representative, and the Dalit Indian Chamber of Commerce and Industry (DICCI), the clearest institutional face of the "Dalit capitalism" thesis, is by construction a self-selected sample of Dalits who have already succeeded in business. A population-representative national estimate of Scheduled-Caste self-employment, set against a comparably disadvantaged group that responds differently, of the kind we construct below, is not available elsewhere in this literature.

It is worth stating plainly what this sorting is and is not. The concentration of Scheduled Castes in casual wage labour, and their thin presence in own-account enterprise, is not the efficient outcome of a market matching workers to the activities they are best suited for. It is what is left of a social system that assigned occupation by birth and denied the assets that enterprise requires. Cassan et al. (2021), estimating a Roy model of occupational choice on Indian data, find precisely this: workers are over-represented in their caste's traditional occupations and under-represented in occupations socially above or below them, so that caste identity, not comparative advantage, does much of the allocative work. Their counterfactual gains in aggregate output from removing the distortion are modest, and sometimes negative, because caste networks also transmit skill across generations; we therefore take from them the allocative claim, that talent is being matched to occupation by inherited social position, not by aptitude. We make no claim about the growth cost of caste.

2.4. Historical roots: scriptural occupational fixity and the caste wealth gap

The occupational sorting this paper measures across religion is a labour-market pattern; the occupational sorting of caste has a documented origin in caste's own foundational texts. The dharmashastra literature, conventionally dated to roughly 200 BCE-200 CE, assigns each of the four varnas a fixed, hereditary occupation: teaching and sacrifice for Brahmins, protection for Kshatriyas, trade, animal husbandry, and agriculture for Vaishyas, and, for Shudras, only the service of the other three (Manu et al. 1991, I.87–91). The assignment was not advisory, and it was not a division of tasks in the

way a modern firm divides tasks among workers who can in principle move between them. It was a division of persons: occupation attached to birth, not to training, aptitude, or choice, and it attached for life and for every descendant. A son born to a family assigned to service could not, by ability or effort, become a trader or a priest; the assignment travelled down the generations with the family itself. There was, by design, no occupational mobility, and the system supplied its own enforcement instead of relying on custom alone. The same text prescribes graduated corporal punishment for a Shudra who crosses the occupational and status boundary it sets: the tongue cut out for insulting a twice-born[2] with gross language, a red-hot iron nail driven into the mouth for naming a twice-born's caste with contempt, and boiling oil poured into the mouth and ears for presuming to instruct a Brahmin in his own duty (Manu et al. 1991, VIII.270–272). These are not penalties for a property crime or a personal insult in the ordinary sense; they are penalties for a Shudra acting, even verbally, as though the occupational and educational boundary did not bind him. Ambedkar's reading of this material is the reference point for how the economics literature has come to understand it: caste is not a division of labour, which any complex economy needs, but a division of labourers. Occupation was assigned by birth, not aptitude or inclination, and enforced by a graded scheme of sanction, not by market allocation (Ambedkar 1936).

The channel from that history to the results below is direct. Centuries of hereditarily assigned, sanction-enforced occupation excluded Shudra and untouchable communities from landholding and accumulated trade capital, precisely the asset base that both formal and informal credit markets require as collateral from a prospective enterprise owner. The contemporary evidence on Dalit entrepreneurship reads as a continuation of that exclusion, not an independent finding: the same population that Iyer et al. (2013) show is starkly under-represented in enterprise ownership, and whose businesses Deshpande and Sharma (2016) show survive on family labour with markedly less external finance than other groups', is the population this paper finds sorted into casual wage labour, work that requires no capital at all. Muslims disproportionately reach instead for own-account enterprise.

Table 7 gives this channel a direct, if dated, empirical check. We use the India Human Development Survey (IHDS-II, 2011-12; Desai and Vanneman (2018)), a nationally representative household survey of 42,152 households that, unlike PLFS, records land ownership, household loans and their source, and membership in a caste or community association, three components of exactly the collateral-and-network channel the paper's

[2] "Twice-born" refers to the three varnas ranked above the Shudra: Brahmin, Kshatriya, and Vaishya. Their male members underwent an initiation ceremony (*upanayana*) that counted as a second, ritual birth, and it is this rite that gives the term its name. Shudras and those outside the varna order altogether were barred from it. The word therefore marks exactly the line that the punishments described here exist to defend.

argument rests on. IHDS-II predates our 2017-24 PLFS window and is a household- rather than a person-level survey. For that reason we report it as a separate, earlier-period exhibit instead of pooling it with the PLFS results; it should be read as corroboration of the mechanism, not as evidence with the same standing as the paper's main results.

The IHDS numbers sharpen the collateral story. They do more than simply confirm it. Muslim and Hindu-SC households report almost the same, low rate of formal-source borrowing, roughly a third of borrowers, far below Hindu-Forward households' rate; on agricultural land ownership, Muslim households are if anything the least landed of the groups shown. Formal credit exclusion, in other words, is not asymmetric between the two communities this paper compares; it is a shared constraint, consistent with the paper's push framing. The final column, on community-association membership, points the same way but should be read with care. Muslim households report membership at a somewhat higher rate than Hindu-SC households, but the gap is a few percentage points on a low base, we report no standard errors on it, and the question asks about a "caste association", a category that means something different, and probably something narrower, for a Muslim household than for a Hindu one. We therefore treat it as suggestive and rest no part of the argument on it. What the table does support firmly is the first half of the claim: the two groups face a similar wall around formal capital.

Splitting association membership into ties within one's own caste and ties across communities is more informative than the single figure. On within-caste association the two groups are close, and both are low. On association across communities, the bodies that actually carry credit and trade, self-help groups, credit and savings groups, cooperatives, unions and business associations, Scheduled-Caste households report the highest membership of the five groups and Muslim households the lowest. This cuts against a simple reading in which Muslim enterprise rests on denser formal associational life; whatever supports it is not captured by membership of a registered body. It is also a reminder that self-help-group and microcredit programmes have been targeted at Scheduled-Caste households for two decades, so this column partly measures programme reach, not organic network density. We therefore read the associational columns as descriptive context and rest no part of the argument on them. A group with little inherited wealth and no collateral to offer a lender does not choose self-employment as freely as a group with a trading tradition behind it; it takes the door that requires nothing but the ability to show up.

2.5. Self-employment and informality in India

A large share of Indian employment is self-employment, and most of it is own-account, not employer, activity, concentrated in agriculture, petty trade, and household manufactur-

ing. Self-employment in this setting is heterogeneous: it spans genuine entrepreneurship, disguised unemployment, and subsistence family work. The literature on informality stresses that the self-employed and casual workers together make up the overwhelmingly informal base of the labour market, without contracts or social security. Two measurement points from this literature shape our analysis. First, unpaid family labour is a large and largely female component of measured self-employment and must be separated from genuine own-enterprise. Second, the distinction between own-account workers and employers is the standard way to separate necessity self-employment from opportunity self-employment. We build both distinctions into the analysis and connect them to the pull-versus-push question.

3. Conceptual framework and hypotheses

Consider a worker who cannot obtain a regular salaried job, either because such jobs are rationed and the worker is at the back of the queue, or because employers discriminate against the worker's group. The worker must choose among the remaining options: casual wage labour, own-account self-employment, employer self-employment, or unpaid work in a family enterprise. Two accounts describe how the choice is made.

Pull. A community endowed with enterprise networks and capital finds self-employment attractive on its own terms. Co-religionist ties supply credit, suppliers, customers, and apprenticeship; the excluded worker becomes a trader or an artisan, sometimes an employer, and self-employment earnings are competitive with what wage work would offer. Self-employment here is a positive choice, and its industrial form bears the imprint of the community's traditional niches.

Push. Exclusion forces a residual choice among poor options, and the worker takes whatever requires the least capital and the fewest contacts. For the landless and network-poor, that is casual wage labour, which requires nothing but the ability to show up. For those with a little capital, a tool, a stall, or an inherited trade, it is own-account subsistence enterprise. Under pure push, self-employment is a distress residual: own-account, not employer, low-earning, and undertaken because nothing better is available. Caste-network economics gives this landless, network-poor case its own mechanism instead of treating it as a residual: Munshi and Rosenzweig's (Munshi and Rosenzweig 2006) Bombay evidence shows working-class caste networks channel their members, through schooling choice, toward the traditional, blue-collar occupations the network has historical information and job-referral advantages in, and away from the newer, white-collar tracks in which the network offers no comparable placement support. A caste without a trading or artisanal tradition has, by the same logic, no comparable placement advantage in enterprise either, so its network reproduces a wage-labour history even where an individual member might otherwise attempt self-employment.

The two accounts are not mutually exclusive, and the interesting empirical question is which margins each governs, a gap neither the taste-based nor the statistical model of discrimination resolves on its own (Section 2.2): both predict exclusion from regular work, neither predicts what an excluded group does instead. Our central conjecture is that push governs the level of self-employment, common to all excluded groups, while community capacity governs its form, specific to each group. A community with an enterprise tradition converts exclusion into own-account trade and crafts; a community without one converts the same exclusion into wage labour. We concentrate the paper's design around two hypotheses, and treat every other empirical result, on necessity

versus opportunity, unpaid family labour, gender, durability, and education, as evidence bearing on these two, not as separate claims in their own right.

- **H1 (differential response).** Conditional on regular-job access, Scheduled Castes sort into casual wage labour and away from enterprise, while the comparison group moves in the opposite direction, and the contrast survives controls for education, age, location, and household resources. It is the paper's central, load-bearing claim: the Scheduled-Caste destination is not what exclusion alone produces, because a comparably excluded community does not arrive there.
- **H2 (the Scheduled-Caste signature).** If community capacity, and not merely the degree of exclusion, governs where an excluded group ends up, the Scheduled-Caste position should carry a recognisable signature of its own: concentration in elementary and casual work, absence from the capital-requiring margins of self-employment, and low occupational grade even inside regular salaried employment. The Muslim comparison should show the opposite signature, recognisably trader-artisan work, non-farm, concentrated in trade and craft occupations, and surviving in towns rather than fading there. Both should hold for women as well as men and persist across the seven rounds and across education levels. H2 fails if these signatures do not appear, not if any single facet of one is absent.

4. Data and measurement

Source and sample. We pool the unit-level Periodic Labour Force Survey (PLFS) for 2017-18 through 2023-24, seven consecutive July-to-June rounds. The PLFS is conducted by the National Statistical Office of the Ministry of Statistics and Programme Implementation (MoSPI) and, since it replaced the quinquennial Employment and Unemployment Survey in 2017-18, it has been the first Indian survey to report employment structure annually with the detail on self-employment that this paper needs: the split between own-account work, employers who hire labour, and unpaid family helpers, together with earnings for each. We use the Visit-1 files and the Usual Principal and Subsidiary Status (UPSS), the standard basis for annual employment structure in India, under which a person is classified by the activity pursued for the major part of the preceding year, with a subsidiary activity recorded as well. The analytic sample is all persons aged 15 and above with a known activity status, excluding the small transgender category, weighted throughout by the PLFS annual multipliers.

Employment type. Employment divides into three positions: regular salaried work, casual wage labour, and self-employment. Self-employment in turn divides into three: employers, who run an enterprise and hire labour; own-account workers, who run an enterprise without hired labour; and unpaid family helpers, who work in a household enterprise without wages. All three of the latter fall under self-employment, and it is the composition of that category, not its size alone, that carries the argument. We report self-employment two ways: including unpaid family labour (UFL), which covers all three, and enterprise self-employment, which covers employers and own-account workers only.

Socio-religious groups. We cross religion with caste into groups anchored on the key comparison: Hindu-Forward (the reference), Hindu-OBC, Hindu-SC, Hindu-ST, Muslim, and the smaller Christian, Sikh, Buddhist, and Other groups. Muslims are treated as a single group, not split by caste, since the corresponding cells are too thin to support a religion-by-caste split.

Earnings, industry, and occupation. Earnings are expressed in constant 2017-18 rupees. The deflator is the all-India CPI-Combined series (base 2012 = 100), averaged over the July-to-June span of each PLFS round, giving a single index value per round that is applied to every worker in that round. It is therefore a national annual deflator: it varies by survey year but not by month or quarter of interview, not between rural and urban areas, and not across states.[3] We use the monthly earnings of self-employed

[3]Three consequences follow, of which only the third matters for our results. Within-year timing is averaged away, but since all groups are sampled in every quarter by design this introduces noise rather

workers, the monthly earnings of regular salaried workers, and the daily wage of casual workers, each filtered on the current-weekly-status activity to which the earnings pertain. Industry is classified by the National Industrial Classification 2008 at the broad-sector and two-digit levels, and occupation by the National Classification of Occupations 2015 at the one-digit level. Because women's selection into paid work differs sharply across groups and is itself part of the story, all earnings comparisons are reported for men, while employment composition is reported for men and women separately.

Summary statistics. Table 1 reports the composition of the key groups on the main covariates, together with their distribution across the three employment positions. The groups differ substantially in education, urban residence, and household resources, differences that the conditional models in Section 5.9 hold constant.

Table 1: Summary statistics by socio-religious group. Persons 15+, weighted, pooled across all seven PLFS rounds 2017-18 to 2023-24. Age, education, marital status, and urban residence are covariates entering the regressions of Section 5.9, which also control for log per-capita household expenditure and are estimated on employed men. The final three columns are shares of the employed and sum to 100; self-employment there includes unpaid family labour.

								Position among employed			
Group	N	Age	Urban %	Grad+ %	Not lit. %	Married %	Female %	HH size	Regular %	Casual %	Self-emp %
Hindu-Forward	466,508	40.6	45.1	21.8	13.1	67.1	49.4	4.6	33.3	9.2	57.4
Hindu-OBC	721,598	38.6	27.5	11.2	24.4	67.3	49.8	4.9	20.5	19.6	59.9
Hindu-SC	345,491	37.2	22.9	7.3	31.0	66.8	49.6	4.8	19.6	37.2	43.2
Hindu-ST	159,422	36.9	10.5	4.6	36.8	68.2	50.0	5.0	11.7	30.5	57.7
Muslim	309,343	36.0	36.1	6.3	28.0	67.6	50.2	5.3	18.8	24.2	56.9
Christian	157,874	40.5	37.2	15.5	13.5	64.1	51.5	4.4	29.7	21.6	48.7
Sikh	48,035	40.1	25.3	10.8	21.2	65.2	49.0	4.9	26.5	24.1	49.4
Buddhist	24,692	39.3	35.3	11.7	19.6	64.1	49.6	4.6	26.2	42.5	31.3
Other	23,303	39.5	43.5	21.7	18.6	65.1	49.4	5.0	21.1	15.3	63.6

than bias. The deflator also cancels exactly wherever we report a ratio of two earnings measures for the same worker-year, as in the self-employment-to-regular ratio of Table 8, so that column is invariant to the choice of index. The third consequence is spatial, and groups differ in where they live: 36.1 per cent of Muslims are urban against 22.9 per cent of Scheduled Castes. Appendix 9.1 re-deflates regular earnings by a state-and-sector-specific index for the two rounds where such data are available and finds the Scheduled-Caste to Muslim earnings ratio essentially unchanged. That exercise addresses differential inflation across states and sectors; it does not address differences in the level of prices between states, which a consumer price index cannot measure and which would require a spatial price index. The conditional estimates are insulated from both, since every regression carries state fixed effects and an urban indicator.

5. Results

5.1. Two destinations out of regular work

Table 2 reports the employment structure of the employed by group, with self-employment shown both including and excluding UFL. The pattern is the paper's central fact. Scheduled Castes and Muslims alike have low regular-salaried shares. But Scheduled Castes reach their position through casual wage labour, while Muslims reach theirs through own-account enterprise. The cleanest comparison is Hindu-SC versus Muslim men, who hold regular jobs at nearly the same rate (20.6 and 20.1 per cent) yet differ by more than ten percentage points in casual work and in own-account work, in opposite directions. Hindu-SC men have both the highest casual share and among the lowest own-account shares in the table, the two facts that together define the Scheduled-Caste position in the labour market. The final two columns show that excluding UFL leaves the contrast intact, supporting H2: the Muslim pattern is enterprise, not family subsistence helping.

Table 2: Employment structure by socio-religious group (per cent of employed, UPSS, men and women aged 15+, pooled 2017-18 to 2023-24). The first five columns are mutually exclusive positions and sum to 100. Casual wage labour is a separate position and is not part of self-employment. The final two columns are not additional categories: they aggregate the self-employment columns, either including unpaid family helpers (own-account + employer + helper) or excluding them (own-account + employer). SE = self-employment; UFL = unpaid family labour.

Group	N	Regular	Casual	Own-acct	Employer	Unpaid helper	SE incl. UFL	SE excl. UFL
Hindu-Forward	221,341	33.3	9.2	38.2	4.6	14.6	57.4	42.9
Hindu-OBC	375,758	20.5	19.6	38.3	2.5	19.2	59.9	40.8
Hindu-SC	182,200	19.6	37.2	29.6	1.3	12.3	43.2	30.9
Hindu-ST	96,531	11.7	30.5	29.9	0.8	27.1	57.7	30.7
Muslim	141,592	18.8	24.2	42.9	2.6	11.5	56.9	45.5
Christian	80,488	29.7	21.6	31.6	3.5	13.6	48.7	35.1
Sikh	22,460	26.5	24.1	33.7	4.9	10.9	49.4	38.6
Buddhist	13,734	26.2	42.5	21.6	0.9	8.8	31.3	22.5
Other	11,695	21.1	15.3	37.3	4.5	21.7	63.6	41.8

5.2. Opportunity or necessity, and at what price? Employer share and relative earnings

Table 8 combines two tests of whether Muslim self-employment looks like a prosperous community-enterprise pull: the employer share of enterprise self-employment, the standard opportunity-versus-necessity indicator, and the self-employment-to-regular earnings ratio, which asks how costly self-employment is relative to the regular job a worker cannot get. If Muslim self-employment reflected a prosperous pull, we would

expect a substantial fraction of Muslim enterprise self-employed to be employers hiring labour, and self-employment earnings well below regular earnings would not matter much because the pull would not be about earnings levels. Neither holds cleanly. Only 6.9 per cent of Muslim enterprise self-employed hire any labour, against 12.1 per cent for Hindu-Forward, so in level Muslim self-employment looks like necessity, not a prosperous employer class, consistent with H2 and the push reading; the employer share is low for all the excluded groups, and what distinguishes Muslims is not that they are employers but that their own-account activity is enterprise, not wage labour. Yet the self-employment-to-regular ratio for Muslims is 0.86, the highest among the groups most excluded from regular work, because Muslim regular earnings are the lowest of any group. (The only higher ratio in the table belongs to Sikhs, at 1.16, whose self-employment in prosperous farming and trade is a genuine pull case rather than a response to exclusion.) The regular jobs Muslims can reach pay little more than their own enterprise, so self-employment is not the steep step down it is for Scheduled Castes, whose ratio is far below one. This tempers a pure-push reading: given how poorly their accessible regular jobs pay, own-account enterprise is a relatively rational destination for Muslims, not simply a distress residual, consistent with a world in which exclusion pushes Muslims out of regular work, but the low return to the regular jobs they can reach, together with a community-enterprise option, makes self-employment the sensible margin.

5.3. Occupation: elementary labour and the trader-artisan niche

Occupation gives the sharpest single view of the Scheduled-Caste position, and the comparison earns its place here, because the middleman-minority account makes a falsifiable prediction about what an excluded community with enterprise capacity should look like occupationally. Table 3 reports the distribution of employed men across the nine one-digit NCO-2015 occupation groups.

The Scheduled-Caste signature is elementary labour. 36.3 per cent of Hindu-SC men work in elementary occupations, the residual category of unskilled manual work, against 10.8 per cent of Hindu-Forward men, the largest concentration in the table and the occupational counterpart of the casual-labour share in Table 2. At the other end, among the three anchor groups this paper compares, Hindu-SC men are the least represented in managerial and professional work, well below both Hindu-Forward and Muslim men.[4] Exclusion, for Scheduled Castes, is not only from particular positions but from occupational rank as such.

[4]Hindu-ST men, shown in Table 3 for completeness, are lower still on this measure. The claim in the text is scoped to the paper's own three-group comparison and does not extend to Hindu-ST, which this paper does not otherwise discuss.

The comparison shows that this is not what exclusion mechanically produces. Muslim men, excluded from regular work at the same rate, sit at 24.4 per cent in elementary occupations, much closer to the upper-caste figure than to the Scheduled-Caste one, and instead lead every group in craft and trade occupations at 18.1 per cent against 14.6 per cent for Hindu-SC. They are second only to Hindu-Forward men in service and sales, 13.7 against 8.6 per cent, so craft and sales together absorb about a third of employed Muslim men, and they are the least agricultural of the five groups. That is the profile Bonacich (1973) describes, mobile self-financed trade and portable crafts, not land. The comparison isolates what needs explaining on the Scheduled-Caste side: not that an excluded group does poorly, but that this excluded group is absent from the artisanal and trading niches that another one occupies.

Table 3: Occupational distribution of employed men, NCO-2015 one-digit groups (per cent within group, weighted). Pooled across all seven PLFS rounds, 2017-18 to 2023-24, not a single year. Columns sum to 100 up to rounding and a negligible unclassified residual.

Occupation	Hindu-Forward	Hindu-OBC	Hindu-SC	Hindu-ST	Muslim
1 Managers	12.7	7.4	4.1	2.5	8.7
2 Professionals	8.9	3.9	2.5	1.6	3.0
3 Technicians	4.9	2.8	2.1	1.4	2.0
4 Clerks	3.8	2.1	1.7	1.1	1.2
5 Service and sales	14.3	11.3	8.6	4.8	13.7
6 Skilled agricultural	28.4	35.0	23.3	44.8	20.0
7 Craft and trades	8.7	12.0	14.6	7.7	18.1
8 Plant and machine operators	7.4	7.4	6.8	5.0	8.9
9 Elementary occupations	10.8	18.0	36.3	31.0	24.4

The same divide appears inside regular salaried employment, and this is where the Scheduled-Caste disadvantage is least visible in headline statistics. Among men who hold regular jobs, 20.7 per cent of Hindu-SC workers are in elementary occupations, roughly twice the Hindu-Forward figure of 9.9 per cent and the Muslim figure of 11 per cent. The next section takes this apart.

5.4. What kind of regular job?

Section 5.9 will show that, conditional on education, age, location, and household resources, Scheduled-Caste men are more likely than comparable upper-caste men to hold a regular salaried job. Reservation is the obvious reason, and it is real (Kumar et al. 2020). But a headcount of regular employment counts jobs without grading them, and once graded the Scheduled-Caste position looks very different. Table 9 describes what a regular job consists of for each group.

Three features stand out, and they separate the two groups sharply. Scheduled-Caste men hold the highest public-sector share of any Hindu group, 26 per cent against 23.3

for Hindu-Forward men, which is reservation visible in the data. Muslim men hold the lowest, 16.2 per cent, and carry among the worst terms in the table: 76.3 per cent without a written contract, a share exceeded only by Sikh men, and 69.2 per cent without social security, the highest of any group. And the elementary concentration is specifically a Scheduled-Caste phenomenon. It is not a general feature of disadvantage: Muslim regular workers sit at 11 per cent, close to the Hindu-Forward 9.9. Whatever depresses Muslim regular employment, it is not occupational grade.

Table 4 splits regular jobs by public and private and asks what share of each is elementary. It contains the strongest single fact in this section.

Table 4: Elementary-occupation share and pay within regular salaried work, by public and private sector, men (weighted, pooled 2017-18 to 2023-24; constant 2017-18 rupees). For every group except Scheduled Castes, moving from private to public employment sharply reduces the elementary share.

Group	Elementary %, private	Elementary %, public	Real Rs/mo, private	Real Rs/mo, public
Hindu-Forward	11.1	5.2	16,860	30,935
Hindu-OBC	12.4	7.0	12,862	26,026
Hindu-SC	20.6	20.2	10,396	22,735
Muslim	11.9	5.0	10,745	24,786

For every group other than Scheduled Castes, a public-sector job is a step up the occupational ladder as well as the pay scale. The elementary share falls from 11.1 to 5.2 per cent for Hindu-Forward men, from 12.4 to 7 for Hindu-OBC men, and from 11.9 to 5 for Muslim men, roughly halving or better in each case. For Scheduled-Caste men it does not move at all: 20.6 per cent in private employment, 20.2 per cent in public. Scheduled Castes are the only group for whom entering public employment is not also entering better-graded work.

This is not because public employment fails to reward them. Scheduled-Caste men earn 22,735 rupees a month in public regular jobs against 10,396 in private ones, a premium of well over two to one, comfortably larger than Hindu-Forward's or Hindu-OBC's and in the same range as the premium Muslim men see in public jobs. Reservation is delivering pay and security. What it is not delivering is occupational rank.

The industry composition shows where these jobs sit. Among public-sector regular men in elementary occupations, half of Scheduled-Caste workers are in public administration itself, against under three in ten Hindu-Forward workers: they are inside government offices, at the bottom of the administrative grades. Separately, Scheduled-Caste men account for a share of sanitation employment out of all proportion to their presence elsewhere in the public sector. Sewerage, waste collection, and building-cleaning services together absorb 3.1 per cent of Scheduled-Caste public regular men, against 0.4 per cent of Hindu-Forward men, a ratio of roughly eight to one; qualitative work on municipal

sanitation employment in Maharashtra reports a workforce drawn almost entirely from Scheduled Castes (Kadlak et al. 2019). Reserved public employment has admitted Scheduled Castes to the protected sector while reproducing inside it the occupational assignment described in Section 2.4.

The two groups therefore reach almost the same regular earnings, 13,593 rupees for Scheduled-Caste men and 13,010 for Muslim men, both far below the Hindu-Forward 20,102, by opposite routes. Scheduled Castes get better sector access at worse grade; Muslims get better grade at worse sector access, with markedly worse contracts and social security. The paper's central contrast reappears one level down, inside the protected segment itself.

5.5. Town and country

If Muslim self-employment were simply the agricultural own-account work common to rural India, it would fade in towns, as Scheduled-Caste enterprise does when that group moves into urban casual labour. It does not. In urban areas, where enterprise means trade and crafts, not farming, Muslim men remain enterprise self-employed at 40.7 per cent, far above urban Hindu-SC men at 26.6 per cent, while urban Muslim casual work (19.3 per cent) stays below urban Hindu-SC casual work (24.8 per cent). The community-enterprise pattern is if anything sharper in the urban setting, where it cannot be attributed to farming. This is direct support for the urban limb of H2.

5.6. Women and home-based enterprise

The gendered form of the pattern is striking. Among employed women, the Scheduled-Caste and Muslim profiles are mirror images. Hindu-SC women work heavily as casual labourers (33.6 per cent), while Muslim women who work are predominantly own-account workers (43.9 per cent) and only rarely casual labourers (12.8 per cent). Table 10 shows the full picture. The Muslim female pattern is consistent with community norms that favour home-based work, under which the enterprise available within the household, tailoring, food preparation, petty manufacture, and retail, absorbs women's labour while casual work outside the home is avoided, the gendered community-enterprise response of H2. It reinforces the male pattern instead of qualifying it.

Muslim women's concentration in own-account work holds in both rural and urban areas, and is if anything more pronounced in towns: own-account work among Muslim women runs 44 per cent rural versus 43.7 per cent urban, against Hindu-SC women's 22.2 per cent rural and 20.7 per cent urban, while Hindu-SC women's casual share stays high in both, 37.2 per cent rural and 17 per cent urban. The gendered community-enterprise pattern is thus not a rural phenomenon.

5.7. Persistence over time

Figure 1 tracks the own-account and casual shares of the three anchor groups across the seven rounds.[5] The contrast is remarkably stable. The Hindu-SC casual share stays well above the Muslim casual share in every year. The Muslim own-account share stays above both Hindu comparison groups throughout. There is no convergence and no cyclical reversal across a period that includes the pandemic shock of 2020-21. This durability, direct support for H2, is what one expects if the pattern reflects deep community structure rather than transient labour-market conditions.

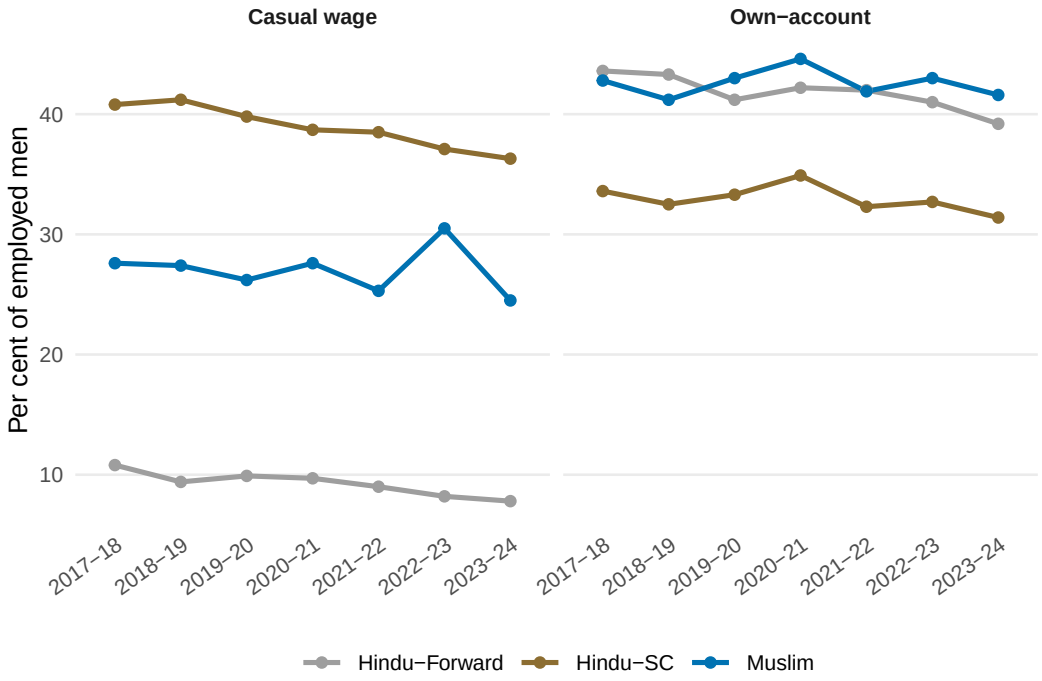


Figure 1: Own-account and casual-labour shares over time, men. The SC-Muslim contrast is stable across all seven rounds, including the pandemic year.

5.8. The split within education strata

A natural worry is that the SC-Muslim contrast simply reflects different educational distributions: perhaps Scheduled Castes are casual and Muslims self-employed because they differ in schooling. They do not. Table 11 in the appendix reports the split within every education stratum. In each one, from the non-literate to graduates, Hindu-SC men are more likely to be casual labourers and less likely to be enterprise self-employed than Muslim men. Among the non-literate the casual shares are 51.1 per cent for

[5]We plot own-account rather than total enterprise self-employment here. Combining own-account with employer status raises the Hindu-Forward line above the Muslim one, because Hindu-Forward men are much more often employers (Section 5.2), and that combination obscures the own-account contrast that is this paper's central claim. Table 2 reports both measures.

Hindu-SC men against 33.0 for Muslim men; among graduates they are 8.0 against 2.9, a ratio that if anything widens at the top of the education distribution. The sorting operates within education levels, not through them, which is why it survives the education controls in the conditional models below.

5.9. Conditional models

We ask two different conditional questions and use a different model for each, because neither answers the other's question.

The first is about **levels**: what are the odds that a Scheduled-Caste or Muslim man holds a regular job, or does casual work, or runs an enterprise, compared with an otherwise identical upper-caste Hindu man? For this we estimate a separate binary logit for each position y against all other positions:

$$\Pr(y_{ist} = 1) = \Lambda(\alpha + \beta\,\mathrm{SRG}_i + \mathbf{x}_i'\gamma + \delta_s + \tau_t)\,,$$

with Λ the logistic CDF, SRG_i socio-religious group relative to Hindu-Forward, $\mathbf{x}_i$ education, a quadratic in age, marital status, an urban indicator, and log per-capita household expenditure, and δ_s, τ_t state and year fixed effects. All models are estimated with the PLFS annual multipliers as survey weights. Weighting is the appropriate choice here because the quantities we report are descriptive population statements, not structural parameters (Solon et al. 2015), and because it keeps the regressions consistent with the weighted descriptive tables. The choice is not innocuous here, since weighted and unweighted estimates differ, which indicates effects that vary across the population in ways correlated with sampling probability. Standard errors are clustered at the primary sampling unit (PSU), the first-stage sampling unit of the PLFS design, which is the village in rural areas and the urban frame survey block in towns, and is the level at which households are actually drawn. Exponentiating a coefficient gives an odds ratio, so these models support statements of the form "Scheduled-Caste men have x times the odds of casual work".[6]

Table 5 answers the level question, and it overturns what the raw shares suggest. Scheduled-Caste men are more likely than comparable Hindu-Forward men to hold a regular salaried job, with 1.12 times the odds, while Muslim men are less likely, at 0.89. The two groups' nearly identical unconditional regular shares (20.6 and 20.1 per cent) therefore conceal opposite conditional positions. Reservation has done real work on the Scheduled-Caste side of that margin (Kumar et al. 2020); nothing comparable operates

[6]The reference category in each model is "every other position", which is a mixture, not a single alternative, so the four models are not mutually consistent in the way a single multinomial is. That is the price of being able to speak about each position in absolute terms, including regular work, and it is why we report the multinomial alongside them rather than instead of them.

Table 5: Binary logits of each employment position against all others, employed men (vs Hindu-Forward). Log-odds coefficients; exponentiate for odds ratios. Controls: education, age and age-squared, marital status, urban, log per-capita household expenditure; state and year fixed effects. PSU-clustered standard errors beneath each coefficient. Pooled across all seven PLFS rounds, 2017-18 to 2023-24. UFL = unpaid family labour. * p<0.05, ** p<0.01, *** p<0.001.

Group	Regular	Casual	Self-emp excl. UFL	Self-emp incl. UFL
Hindu-OBC	-0.028	0.448***	-0.047***	-0.090***
	(0.017)	(0.022)	(0.013)	(0.015)
Hindu-SC	0.112***	1.253***	-0.638***	-0.850***
	(0.019)	(0.023)	(0.017)	(0.017)
Hindu-ST	-0.133***	0.780***	-0.303***	-0.377***
	(0.030)	(0.031)	(0.021)	(0.024)
Muslim	-0.117**	0.601***	0.046*	-0.124***
	(0.036)	(0.037)	(0.018)	(0.019)
Christian	-0.001	0.604***	-0.200***	-0.238***
	(0.038)	(0.045)	(0.034)	(0.035)
Sikh	-0.238***	1.027***	-0.318***	-0.286***
	(0.048)	(0.057)	(0.039)	(0.047)
Buddhist	0.023	1.471***	-0.815***	-0.956***
	(0.073)	(0.064)	(0.060)	(0.062)
Other	-0.698***	0.448***	0.086	0.167**
	(0.077)	(0.091)	(0.052)	(0.062)

for Muslims, whose exclusion from regular work is understated, not overstated, by the raw comparison.

On the other positions the two groups diverge sharply. Scheduled-Caste men have 3.5 times the odds of casual wage labour, against 1.82 for Muslims, so the casual concentration that defines the Scheduled-Caste position survives every control we impose. On enterprise self-employment the signs reverse: Scheduled-Caste odds are 0.53, barely half those of comparable upper-caste men, while Muslim odds are 1.05. This is H1 in its most direct form: conditional on the same characteristics, one group is half as likely to run an enterprise and the other more likely.

The final row is the sharpest test of H2. Measured including unpaid family labour, Muslim odds of self-employment are 0.88, statistically indistinguishable from the upper-caste benchmark, because the Hindu-Forward reference group itself contains a great deal of unpaid family labour. Measured excluding it, Muslim odds rise to 1.05 and become strongly significant. Removing unpaid family labour sharpens the Muslim enterprise result. It does not dissolve it. That is precisely what the paper claims: the Muslim pattern is genuine own-enterprise, not family subsistence helping. For Scheduled Castes the movement runs the other way, from 0.43 including unpaid family labour to 0.53

excluding it, because Scheduled-Caste households are short of family enterprises for members to help in at all.

The second question is about **destination**: given that a man does not hold a regular job, where does he go instead? The five positions are mutually exclusive and exhaustive, so this is a multinomial logit. We estimate, pooling all seven PLFS rounds, for each employed man i in state s and year t:

$$\Pr(\text{pos}_{ist} = j) = \frac{\exp\big(\alpha_j + \beta_j \text{SRG}_i + \mathbf{x}_i'\gamma_j + \delta_{js} + \tau_{jt}\big)}{\sum_k \exp(\alpha_k + \beta_k \text{SRG}_i + \mathbf{x}_i'\gamma_k + \delta_{ks} + \tau_{kt})},$$

where j indexes the five positions and **regular salaried work is the base category**. Coefficients are therefore read as the log-odds of ending up in position j rather than in a regular salaried job, which is precisely the paper's question: given that a worker does not hold the protected job, where does he go instead? SRG_i is socio-religious group relative to Hindu-Forward; $\mathbf{x}_i$ is education, a quadratic in age, marital status, an urban indicator, and log per-capita household expenditure; δ_{js} and τ_{jt} are state and year fixed effects, allowed to differ across positions. Standard errors are clustered at the primary sampling unit, as above.

Table 6: Multinomial logit of employment position, employed men. Base category is regular salaried work, so each coefficient is the log-odds of that position rather than a regular job, relative to Hindu-Forward men. Controls: education, age and age-squared, marital status, urban, log per-capita household expenditure, state and year. PSU-clustered standard errors beneath each coefficient. Pooled across all seven PLFS rounds, 2017-18 to 2023-24. * p<0.05, ** p<0.01, *** p<0.001.

Group	Casual	Own-account	Employer	Helper
Hindu-OBC	0.458***	0.048**	-0.247***	-0.140***
	(0.025)	(0.017)	(0.033)	(0.028)
Hindu-SC	0.922***	-0.342***	-0.770***	-0.877***
	(0.027)	(0.021)	(0.046)	(0.035)
Hindu-ST	0.789***	0.029	-0.712***	-0.150***
	(0.039)	(0.031)	(0.081)	(0.044)
Muslim	0.638***	0.157***	0.117**	-0.426***
	(0.054)	(0.036)	(0.045)	(0.042)
Christian	0.568***	-0.041	-0.377***	-0.017
	(0.052)	(0.045)	(0.063)	(0.073)
Sikh	1.041***	-0.003	0.153	0.264**
	(0.064)	(0.051)	(0.091)	(0.096)
Buddhist	1.155***	-0.372***	-1.139***	-0.715***
	(0.086)	(0.083)	(0.169)	(0.123)
Other	0.954***	0.538***	0.726***	0.717***
	(0.108)	(0.074)	(0.110)	(0.117)

Table 6 tells the destination story in four steps.

A push shared by everyone. Every group carries a positive, significant casual coefficient. Relative to upper-caste Hindu men, every other community in India is more likely to be doing casual work than holding a regular job. That is the common condition from which the paper starts, and it is what a group-neutral account of discrimination predicts.

A push that falls much harder on Scheduled Castes. The magnitudes are not alike. The Scheduled-Caste casual coefficient of 0.922 corresponds to 2.51 times the odds of casual-rather-than-regular work, against 1.89 for Muslims, a push more than forty per cent larger in log-odds. Among the major Hindu and Muslim groups the Scheduled-Caste coefficient is the largest.

A destination that splits by sign: the paper's thesis in a single row. On own-account work Muslims are positive (0.157, 1.17 times the odds) and Scheduled Castes negative (-0.342, 0.71 times). The two groups do not differ in degree here; they differ in direction. Facing a comparable shortfall of regular jobs, one community moves into enterprise and the other moves away from it.

A gap that widens exactly where capital is needed. Employer status is the self-employment margin that requires hiring labour, and therefore capital. There the split is widest: Muslims at 0.117 and Scheduled Castes at -0.770, or 1.12 against 0.46 times the upper-caste odds. The more capital a destination demands, the further behind Scheduled Castes fall. The collateral argument of Section 2.4 shows up here as a coefficient.

Read across the row, the Scheduled-Caste pattern is stark: negative on all three self-employment margins and positive only on casual labour. Muslims are positive on two of the three. The most revealing of the three is the one easiest to overlook. Unpaid family helping requires no capital, no credit, and no customers; it requires only that somebody in the family owns an enterprise. Scheduled-Caste men have the most negative helper coefficient of any group (-0.877). It is not that Scheduled-Caste families run enterprises that relatives staff without pay. The enterprises are not there to be staffed.

Two groups outside the main comparison provide useful checks on this reading. Sikh and Buddhist men both carry casual coefficients above the Scheduled-Caste one, and the Buddhist case is instructive, not awkward, for reasons Section 6 takes up: the Buddhist profile tracks the Scheduled-Caste profile on the margins that matter, with the most negative employer coefficient of any group (-1.139 against the Scheduled-Caste -0.770) and a strongly negative own-account coefficient (-0.372 against -0.342). At the opposite end, the Other category, which is led by Jains, is positive on every margin including employer status (0.726). That is what a genuine prosperity-driven pull into enterprise looks like in these coefficients, and the Muslim numbers do not resemble it.

Muslim enterprise is positive but modest, and it sits alongside the low employer share and unremarkable earnings of Section 5.2. The contrast with the Jain-led group is what licenses reading the Muslim result as necessity that takes a community-specific form, rather than as prosperity.

As a further check, we re-estimate the own-account model adding controls one block at a time, from a bare group difference to the full specification. The Scheduled-Caste to Muslim gap does not shrink under controls; it widens, from 0.412 with group dummies alone to 0.614 once education, demographics, location and fixed effects are included. Composition differences were masking part of the divergence. They were not creating it.

6. Discussion

Both hypotheses are supported, and together they resolve the pull-versus-push question into a specific answer about the Scheduled-Caste position. Exclusion from regular work is shared with the Muslim comparison; that is the common condition, visible in their similar regular-salaried shares. But the destination is community-specific (H1), and the Scheduled-Caste signature H2 predicts appears on every margin we test: a signature of occupational rank, not of enterprise. the highest casual share of any group, the heaviest concentration in elementary occupations, absence from the capital-requiring margins of self-employment, and, inside regular salaried employment, a disproportionate presence in the lowest grades that public-sector entry does not correct. The comparison shows the alternative that was available and not taken. Muslim self-employment is necessity in level, overwhelmingly own-account with a low employer share and modest earnings, yet enterprise-oriented in form: non-farm, concentrated in trade and craft occupations, sustained in towns as much as in villages, gendered toward home-based own-account work for women, and genuine own-enterprise, not family subsistence helping, since excluding UFL does not dissolve it. Both patterns are durable, stable across seven rounds and present within every education stratum.

The reading that fits the whole body of evidence is a community-enterprise mechanism operating within an overall push. Muslims are pushed out of regular work much as Scheduled Castes are, but a tradition of trade and artisanal enterprise, together with the credit, custom, and apprenticeship such enterprise needs, and norms that make home-based own-account work feasible for women, channels that push into own-account enterprise instead of casual labour. Scheduled Castes, excluded from landholding and trade capital by a hereditary occupational order that Hindu scriptural law once enforced with graduated corporal punishment (Manu et al. 1991; Ambedkar 1936), and whose networks carry a wage-labour history rather than an enterprise one (Munshi and Rosenzweig 2006), are channelled into wage labour instead. It is the same asset-poverty that Iyer et al. (2013) and Deshpande and Sharma (2016) document in Scheduled-Caste enterprise ownership and financing today, and the same allocation by inherited position, not aptitude, that Cassan et al. (2021) estimate. This is the labour-market face of the middleman-minority account (Bonacich 1973): not that religion makes Muslims prosperous entrepreneurs, which the low employer share and modest earnings rule out, but that community structure shapes which road out of the closed formal sector a group takes.

The earnings evidence adds an important qualification to a purely negative reading of the Muslim pattern. Because the regular jobs Muslims can reach pay so little, their own

enterprise is not the steep step down that self-employment represents for Scheduled Castes. Own-account enterprise is, for Muslims, a relatively rational destination given the options, not merely a distress residual. This helps reconcile the observation that Muslim self-employment is necessity in level with the observation that it is genuine, non-farm enterprise in form. Necessity and community capacity are not in tension: exclusion sets the level, and community structure sets the form.

The findings also speak to how disadvantage should be measured for both groups. A literature that reads it primarily through unexplained wage gaps among regular workers captures only the part visible inside regular employment, where relatively few members of either group are found, and where, for Muslims specifically, the unexplained component turns out to be small precisely because the larger part of the disadvantage lies elsewhere (Bera et al. 2025). The larger part is expressed in the composition of work: for Muslims, the concentration of a whole community in low-capital own-account enterprise; for Scheduled Castes, the concentration in casual and elementary labour, and the low grade of even the regular jobs obtained. Both lie outside the reach of the contracts, social security, and stable earnings that good regular jobs provide, and neither is visible in a wage regression run on regular workers alone.

One mechanism we cannot pin down deserves explicit mention. The community capacity that supports Muslim enterprise may operate through supply and credit relationships among co-religionists, or through the intergenerational transmission of trades and tools within artisan and trading households. Both are consistent with the occupational and industrial concentration we observe, and both are community-specific in the required sense. Distinguishing them would require data on networks and enterprise histories that the PLFS does not contain, and is left to future work.

6.1. What this says about religion and economic life

The results carry an implication for the economics of religion that goes beyond the Indian case, and it is worth separating carefully from what they do not show.

The standard question in this field asks how religion changes economic behaviour: whether belief, observance, or membership alters saving, effort, fertility, trust, or occupational choice. Our data cannot address that question, and we do not pretend otherwise. The PLFS records religion as a classificatory variable, asks nothing about belief or practice, and observes no networks. What our data can address is a different and, we would argue, equally central question: whether religious community membership predicts the structure of a person's economic life once the usual determinants of that structure are held constant. On that question the answer is unambiguous. Two communities facing a comparable shortage of good jobs end up in systematically different kinds of work, and the difference is not explained by education, age, location, household

resources, state, or year.

The sharpest evidence on how religion enters this story is not the Muslim-Hindu comparison at all, but the position of Buddhists. India's Buddhist population is overwhelmingly the product of a single twentieth-century event: a mass conversion out of Hinduism, led by B. R. Ambedkar in 1956, by members of the Scheduled Castes, predominantly the Mahar caste of Maharashtra. Conversion changed their religion, not their Scheduled-Caste status. A 1990 amendment to the Constitution (Scheduled Castes) Order extended SC recognition to Buddhists, so these converts and their descendants remain Scheduled Castes in law, administratively identical to Hindu Scheduled Castes, while professing a different religion. If religious affiliation were doing independent work in the labour market, Buddhists should look like a religious minority. They do not. On the two self-employment margins where the Scheduled-Caste pattern is most distinctive, national estimates show Buddhist men tracking it closely. Both groups carry a strongly negative employer coefficient (Buddhist -1.139, Scheduled-Caste -0.770). Both carry a negative own-account coefficient (-0.372 against -0.342). A change of religion did not relocate this community on either margin.

A second, sharper check asks the same question of a different margin: not self-employment nationally, but regular employment within a single state, at the finest geography the data allow. Comparing Buddhist and Hindu Scheduled-Caste men within Maharashtra, the state holding almost all of India's Buddhist population, a raw comparison of regular salaried employment gives an odds ratio of 0.64 ($p<0.001$, n=8,568): converts look markedly less likely to hold a regular job. That is the number a regression with no geographic control finer than state would produce. Adding district and year fixed effects to that same sample reverses the sign. Once demographic and education controls are added as well, the coefficient is 1.11 and statistically indistinguishable from parity ($p=0.39$). The raw gap was not measuring what conversion did to a community. It was measuring where that community lives, since Buddhist and Hindu Scheduled Castes are distributed unevenly across Maharashtra's districts. A religion coefficient can absorb an entire settlement history before it measures anything about religion.

This has two consequences. The first is a caution for empirical work in this field. Religious categories in survey data frequently carry a social and economic history that is not religious in origin, and a coefficient on a religion dummy will absorb that history silently. The Buddhist case makes the point unusually cleanly, because the community's religious identity and its caste origin can be told apart: the religious label changed within living memory while the economic position did not, and what looked like an effect of the religious label turned out to be district composition. Any estimate that reads such a coefficient as the effect of religion, and not of the history the religious category happens to mark, risks attributing to belief what belongs to inherited social

position. In India this is not a marginal concern, since the Scheduled-Caste category is itself defined partly by religion in law.

The second consequence points the other way, and is the more constructive of the two. That religion is not doing independent work in the Buddhist case does not mean it does none in the Muslim case, and the contrast between them is informative. Buddhists carry a caste history and reproduce a caste pattern. Muslims, whose community structure was not built by the varna order and who were never subject to its occupational assignment, reproduce something else entirely: a trader-artisan profile that is non-farm, concentrated in craft and sales occupations, resilient in towns where it cannot be attributed to farming, sustained among women in home-based form, and stable across seven years. That is what a community-enterprise capacity looks like when observed only through the structure of work, and it is what Bonacich (1973) predicts for a minority excluded from land and from elite institutions but possessed of dense internal organisation.

The general lesson we would draw is methodological. The economic signature of a religious community can be read from the organisation of its work even where nothing about belief, observance, or networks is measured, provided one has a comparison group that faces similar exclusion and responds differently. The comparison is what does the identifying work, in a weak but useful sense: it strips out everything common to being excluded and leaves what is specific to each community. A single group's concentration in self-employment tells you almost nothing, since it is equally consistent with discrimination, preference, capital, and necessity. Two groups facing comparable exclusion and departing in opposite directions tell you a good deal more. That design is portable to any setting with two disadvantaged communities of different social origin, and it does not require a survey that asks about religion at all, beyond recording membership.

We are careful, finally, about the direction in which this cuts. Nothing here suggests that Muslim self-employment is an advantage. Its level is that of necessity, its employer share is low, its earnings are modest, and its persistence across seven years is a sign of blocked mobility, not of accumulation. The claim is narrower and, we think, more useful: exclusion determines how much of a community's work sits outside protected employment, while community structure determines what that work looks like. Religion, in this account, is not a cause of prosperity or of poverty. It is a set of inherited capacities and constraints that shapes which road out of a closed labour market a community can take.

7. Limitations

The design is descriptive, and its claims should be read accordingly. First, the estimates are conditional associations, not causal effects; the language of "push" and "pull" is interpretive, and the paper does not identify the mechanism by any exogenous variation. Second, the Scheduled-Caste-versus-Muslim comparison controls for the degree of exclusion only in the loose sense that the two groups have similar regular-job shares, not by design; residual differences in the nature of their exclusion could contribute to the divergent response. Third, PLFS records religion and caste as classificatory variables and observes neither religiosity nor community networks, so the community mechanism is inferred from the occupational and industrial form of employment, not measured directly; the scriptural material in Section 2.4 is historical context for a collateral gap the contemporary entrepreneurship literature independently documents (Iyer et al. 2013; Deshpande and Sharma 2016), not a measured causal chain in its own right. None of these caveats disturbs the central, robust fact the paper documents: the same exclusion from regular work yields wage labour for one community and enterprise for another.

8. Conclusion

India's Scheduled Castes are shut out of regular salaried employment, and when they are shut out they become casual labourers: concentrated in elementary occupations, absent from the capital-requiring margins of enterprise, and, where they do hold regular jobs, holding them in the lowest grades. The last of these is the finding we would most want carried forward, because it is the one the headline statistics hide. Reservation has worked on access, and conditional on education and resources Scheduled-Caste men are more likely than comparable upper-caste men to hold a regular job. But they are twice as likely to hold it in an elementary occupation, and they are the only group in India for whom moving from private into public employment does not improve occupational grade at all. Access has risen; grade has not followed.

The Muslim comparison is what establishes that this is a Scheduled-Caste pattern rather than a mechanical consequence of exclusion. Facing the same shortage of regular jobs, Muslims become own-account traders and artisans instead, and reach nearly identical regular earnings by the opposite route, better occupational grade with among the worst contracts and social security of any group. The contrast is visible in the raw composition of employment, survives controls for education, age, location, and household resources, and appears alike in earnings, occupation, industry, sector, gender, time, and education. Measured with or without UFL, it is a contrast in genuine own-enterprise, not in family subsistence work. Exclusion sets how much of a community's work sits outside protected employment; community structure sets what that work looks like.

For the study of Indian labour markets, the result suggests that the disadvantage of both groups is understated by analyses confined to wages within regular jobs. For Scheduled Castes, a headcount of regular employment flatters the position of a group that is conditionally more likely than comparable upper-caste men to hold such a job but disproportionately holds it in elementary grades; the reservation-driven gain in access has not been matched by a gain in grade. For Muslims, whose conditional odds of regular work are lower than the upper-caste benchmark, not higher, disadvantage is better captured by the concentration of the community in low-capital own-account enterprise than by any wage gap.

For the economics of religion, the paper makes a narrower claim than the field usually entertains, and a more portable one. It cannot say what religion does to economic behaviour, since it observes no belief, no observance, and no networks. It can say that religious community membership predicts the organisation of work once the usual determinants are held fixed, and that the prediction is legible in the industrial and occupational form of self-employment, not in wages. Indian Buddhists supply the

cautionary half of that lesson: a community that changed its religion within living memory but not its caste origin reproduces the labour-market position of its origin, not of its faith, which is a warning about what a religion dummy silently absorbs. Muslims supply the constructive half, in a trader-artisan profile that is non-farm, craft- and trade-concentrated, urban-resilient, gendered toward home-based work, and stable across seven years. The general design is portable: where two communities face similar exclusion but leave it by different doors, the comparison strips out what is common to exclusion and leaves the imprint of community structure, even where the mechanism itself cannot be observed. What the two communities show, read together, is that exclusion from good jobs sets how much of a community's work sits outside protected employment, while the community's own economic organization sets what that work is: enterprise where there is a structure to sustain it, wage labour where there is not.

9. Appendix

9.1. Supporting tables

The tables below support arguments made in the main text. Table 7 gives the household evidence on land, credit and associational membership behind Section 2.4. Table 8 reports the employer share and relative earnings of enterprise self-employment discussed in Section 5.2. Table 9 gives the full composition of regular salaried employment underlying Section 5.4. Table 10 reports the employment structure of employed women referred to in Section 5.6. Table 11 reports the Scheduled-Caste versus Muslim split within each education stratum, supporting the durability claim in H2.

Table 7: Land, credit, and community association, IHDS-II 2011-12. Household weighted. Formal source: bank, NGO, credit group, government programme, self-help group, Kisan Credit Card, or PF/LIC, among households reporting a loan. Association within caste is the household's membership of a caste association (IHDS question 16.7). Association across communities is membership of any of four bodies whose membership is not defined by caste: a union or business association, a self-help group, a credit or savings group, or a cooperative (questions 16.3, 16.4, 16.5, 16.9).

Group	N	Own agri. land %	Any loan, 5yr %	Formal source, borrowers %	Assoc. within caste %	Assoc. across communities %
Hindu-Forward	9,212	47.2	48.7	54.2	8.3	26.4
Hindu-OBC	14,286	50.5	60.3	41.5	5.9	29.3
Hindu-SC	8,941	36.5	60.1	33.8	4.8	31.1
Hindu-ST	3,644	56.5	37.3	37.6	9.1	26.4
Muslim	4,843	30.1	51.4	32.7	7.6	21.5

Table 8: Composition and relative pay of enterprise self-employment, men. Weighted; earnings in constant 2017-18 rupees. A low employer share indicates necessity-type self-employment; SE/Regular near one means self-employment is not much worse-paid than a regular job.

Group	Enterprise SE (N)	Own-account %	Employer %	Self-emp Rs/mo	Regular Rs/mo	SE / Regular
Hindu-Forward	74,937	87.9	12.1	13,753	20,064	0.69
Hindu-OBC	120,814	93.1	6.9	10,520	15,520	0.68
Hindu-SC	43,976	95.1	4.9	8,759	13,549	0.65
Hindu-ST	26,111	97.1	2.9	7,566	14,318	0.53
Muslim	52,107	93.1	6.9	11,216	12,971	0.86
Christian	23,706	88.5	11.5	11,277	19,488	0.58
Sikh	6,633	84.6	15.4	17,815	15,294	1.16
Buddhist	3,479	95.0	5.0	9,879	16,237	0.61
Other	4,035	87.3	12.7	16,560	21,248	0.78

9.2. Robustness: state and sector price deflation

The paper deflates earnings by a single national CPI per round (Section 4). This appendix asks whether allowing the deflator to vary by state and by rural or urban sector changes the earnings comparison on which Section 5.4 rests.

Table 9: Composition of regular salaried employment, men. Weighted, pooled across all seven PLFS rounds 2017-18 to 2023-24; earnings in constant 2017-18 rupees. Public covers government, public-sector undertakings and public-limited enterprises. Elementary is NCO-2015 major group 9.

Group	N	Elementary %	High-skill %	Public %	No contract %	No soc. sec. %	Real Rs/mo
Hindu-Forward	62,691	9.9	37.3	23.3	59.0	42.3	20,102
Hindu-OBC	70,999	11.8	26.6	21.2	65.6	52.7	15,563
Hindu-SC	33,567	20.7	19.5	26.0	66.3	57.5	13,593
Hindu-ST	11,879	21.8	19.7	30.8	66.1	54.1	14,418
Muslim	28,297	11.0	19.9	16.2	76.3	69.2	13,010
Christian	16,534	8.9	39.4	34.2	53.8	39.5	19,561
Sikh	4,960	14.2	23.0	21.5	77.2	64.2	15,330
Buddhist	2,644	16.7	25.9	35.7	62.3	45.6	16,257
Other	2,133	10.1	40.5	22.8	62.5	45.0	21,388

Table 10: Employment structure of employed women by group (weighted, per cent).

Group	Regular	Casual	Own-account	Unpaid helper	SE excl. UFL
Hindu-Forward	30.3	9.1	27.6	31.8	28.7
Hindu-OBC	15.6	20.0	24.4	39.4	25.1
Hindu-SC	17.3	33.6	22.0	26.8	22.3
Hindu-ST	8.3	27.7	14.0	49.7	14.3
Muslim	13.9	12.8	43.9	28.9	44.5
Christian	31.3	18.4	22.9	26.3	24.1
Sikh	29.6	20.4	34.9	14.0	36.0
Buddhist	22.8	48.2	12.9	16.0	13.0
Other	17.4	12.2	25.7	43.9	26.5

Table 11: Enterprise self-employment and casual shares by education, Hindu-SC versus Muslim men (per cent of employed, weighted, pooled 2017-18 to 2023-24).

Education	SE Hindu-SC	SE Muslim	Casual Hindu-SC	Casual Muslim
Not literate	39.9	55.9	51.1	33.0
Up to primary	35.8	42.0	46.8	37.7
Middle/Secondary	33.3	45.2	37.4	23.4
Higher sec/Diploma	29.8	40.7	22.3	11.6
Graduate+	27.8	34.5	8.0	2.9

The exercise is possible for two of the seven rounds. The state-wise CPI series we could obtain covers 2017, 2018, 2023 and 2024, which spans 2017-18 and 2023-24 at eleven of twelve months each, but not 2019 through 2022; the MoSPI state-wise series for the intervening period is distributed through portals that require credentials we do not have, so the remaining five rounds cannot be treated this way here. For each of the two rounds we average the state-by-sector index over the round's months, and revalue every worker's nominal regular earnings at the national average price level for that round, so that the resulting figures are comparable across states and between rural and urban

areas within a round.

The adjustment barely moves anything. The Scheduled-Caste to Muslim earnings ratio goes from 1.099 to 1.101 in 2017-18 and from 1.039 to 1.040 in 2023-24, movements of less than a fifth of one per cent, and no group's mean shifts by more than about one per cent. The direction of what movement there is favours Scheduled Castes very slightly, as the geography of the two groups would lead one to expect, but the magnitude is negligible. We therefore retain the national deflator throughout.

Two limits of this check deserve statement. It covers the first and last rounds only, though those bracket the period and show the same result at both ends. More importantly, a consumer price index measures price change since its base year, not the level of prices in a place. This exercise therefore corrects for states and sectors having experienced different rates of inflation since 2012; it does not correct for Kerala being more expensive than Bihar in the first place. Establishing that would require a spatial price index, not a CPI, and we do not attempt it. What we can say is that the earnings comparisons in this paper are not artefacts of differential inflation, and that the conditional estimates, which carry state fixed effects and an urban indicator throughout, are insulated from spatial price variation of either kind.

9.3. Robustness: specification, age, and gender

Two checks address whether the main result is an artefact of the age range or is specific to men; the control-set check is reported in Section 5.9.

Table 12 re-estimates the employment-position models restricting the sample to prime-age men aged 25 to 54 (removing the youngest and oldest workers whose activity may be transitional), and separately reports the equivalent models for employed women. Both hold: the Scheduled-Caste casual result and the Muslim self-employment result are unchanged among prime-age men, and among women Hindu-SC casual work and Muslim own-account work are both significantly more likely than for comparable Hindu-Forward women, confirming H1 and H2 among women as well as men.

Table 12: Robustness (logit): prime-age men (25-54, columns 1-3) and employed women (columns 4-6), vs Hindu-Forward. Same controls and fixed effects as the main models.

	Prime-age men			Women		
	SE incl.UFL	SE excl.UFL	Casual	Own-acct	SE excl.UFL	Casual
Hindu-OBC	-0.076***	-0.033***	0.392***	0.023	0.006	0.543***
	(0.010)	(0.009)	(0.016)	(0.016)	(0.016)	(0.026)
Hindu-SC	-0.742***	-0.569***	1.080***	-0.230***	-0.255***	1.255***
	(0.012)	(0.011)	(0.016)	(0.018)	(0.018)	(0.027)
Hindu-ST	-0.293***	-0.233***	0.599***	-0.406***	-0.421***	0.638***
	(0.017)	(0.015)	(0.023)	(0.025)	(0.024)	(0.034)
Muslim	0.065***	0.168***	0.339***	0.667***	0.658***	0.194***
	(0.013)	(0.012)	(0.019)	(0.024)	(0.023)	(0.039)
Christian	-0.197***	-0.173***	0.354***	-0.202***	-0.203***	0.409***
	(0.021)	(0.021)	(0.031)	(0.031)	(0.030)	(0.047)
Sikh	-0.244***	-0.277***	0.900***	0.278***	0.264***	1.431***
	(0.033)	(0.031)	(0.040)	(0.049)	(0.048)	(0.087)
Buddhist	-0.404***	-0.297***	0.891***	-0.291***	-0.309***	1.259***
	(0.036)	(0.035)	(0.048)	(0.049)	(0.048)	(0.060)
Other	0.110**	0.090**	0.390***	0.133**	0.125*	0.627***
	(0.036)	(0.033)	(0.057)	(0.049)	(0.049)	(0.091)
Num.Obs.	582128	582128	582128	331469	331469	331469

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

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