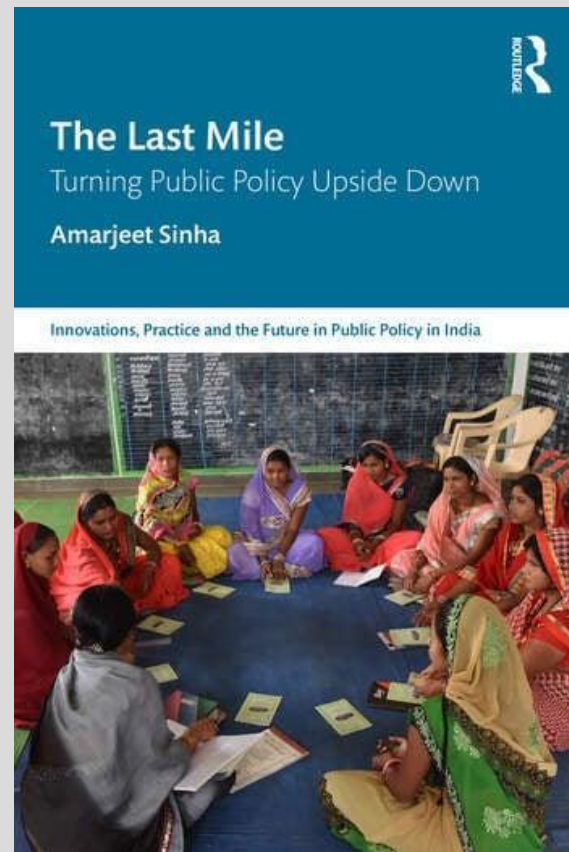


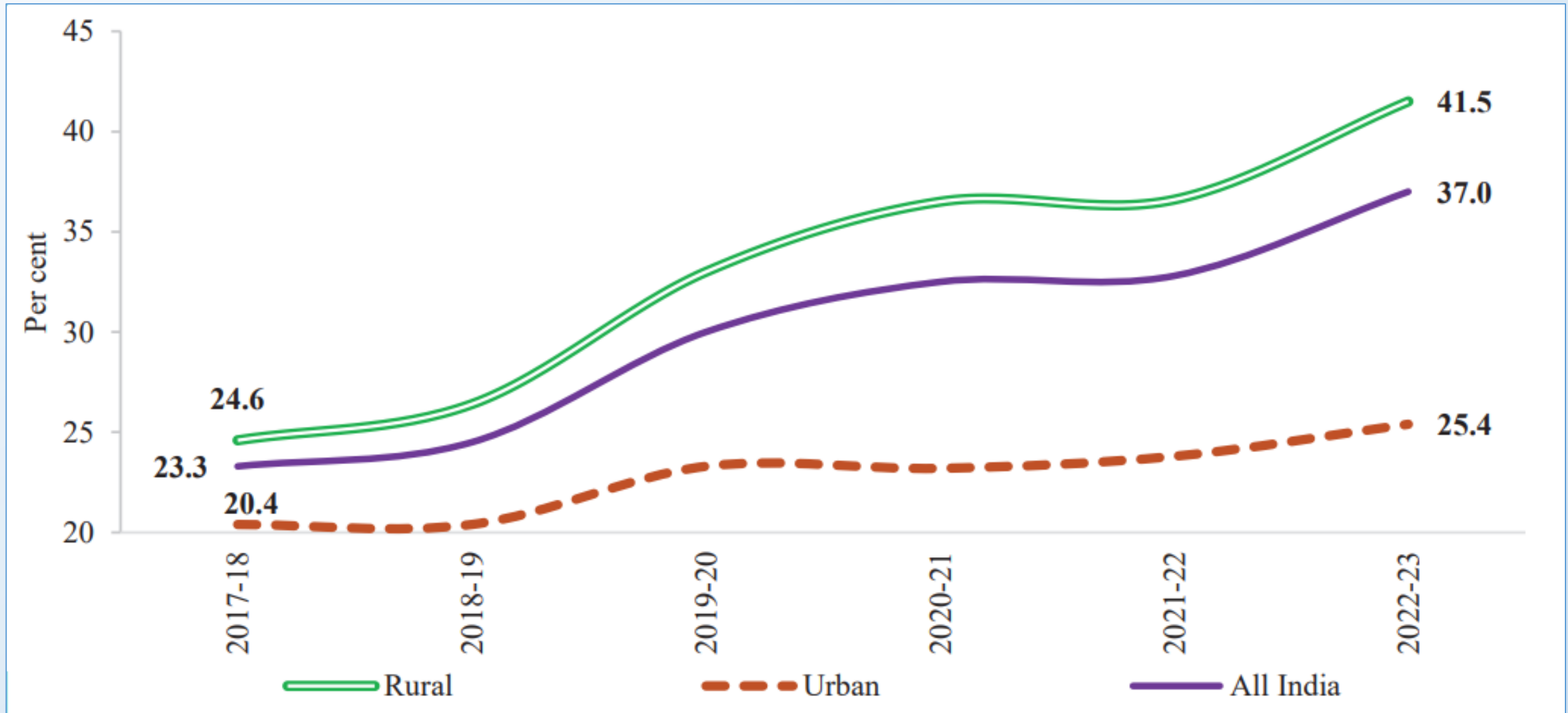
# Understanding Trends in Female Labour Force Participation Rates in Rural India

Amarjeet Sinha

9 October 2025



# Rural India drive the rise in female LFPR



Source : PLFS Reports, NSO

Note : for usual status, 15 years and above

# AN INDIA FOR ALL



**SOCIAL CAPITAL OF WOMEN SHGs  
AND PARTNERSHIPS WITH PRIs**

# Female Labour Force Participation Rate 2021-22

| 5 Best Performing States |      | 5 States with Lower Share |      |
|--------------------------|------|---------------------------|------|
| State                    | In % | State                     | In % |
| Himachal Pradesh         | 66.1 | Bihar                     | 10.2 |
| Sikkim                   | 57.8 | Haryana                   | 19.1 |
| Chhattisgarh             | 51.6 | Goa                       | 20.7 |
| Nagaland                 | 51.5 | Manipur                   | 23.4 |
| Meghalaya                | 50.2 | Punjab                    | 24.0 |

# Progress Under SHG Bank Linkage 2023 - 24

| 5 Best Performing States |             |                                   | 5 States with lower disbursement |             |                                   |
|--------------------------|-------------|-----------------------------------|----------------------------------|-------------|-----------------------------------|
| State                    | Achievement |                                   | State                            | Achievement |                                   |
|                          | Total SHGs  | Total Disbursement Amt. (In Cr. ) |                                  | Total SHGs  | Total Disbursement Amt. (In Cr. ) |
| Andhra Pradesh           | 784343      | 64360.76                          | Manipur                          | 1698        | 27.14                             |
| Karnataka                | 907736      | 25800.86                          | Nagaland                         | 1131        | 32.62                             |
| West Bengal              | 829166      | 22108.89                          | Sikkim                           | 1500        | 47.02                             |
| Telangana                | 287345      | 18503.84                          | Arunachal Pradesh                | 2043        | 55.98                             |
| Tamil Nadu               | 242392      | 15638.64                          | Mizoram                          | 1902        | 58.85                             |

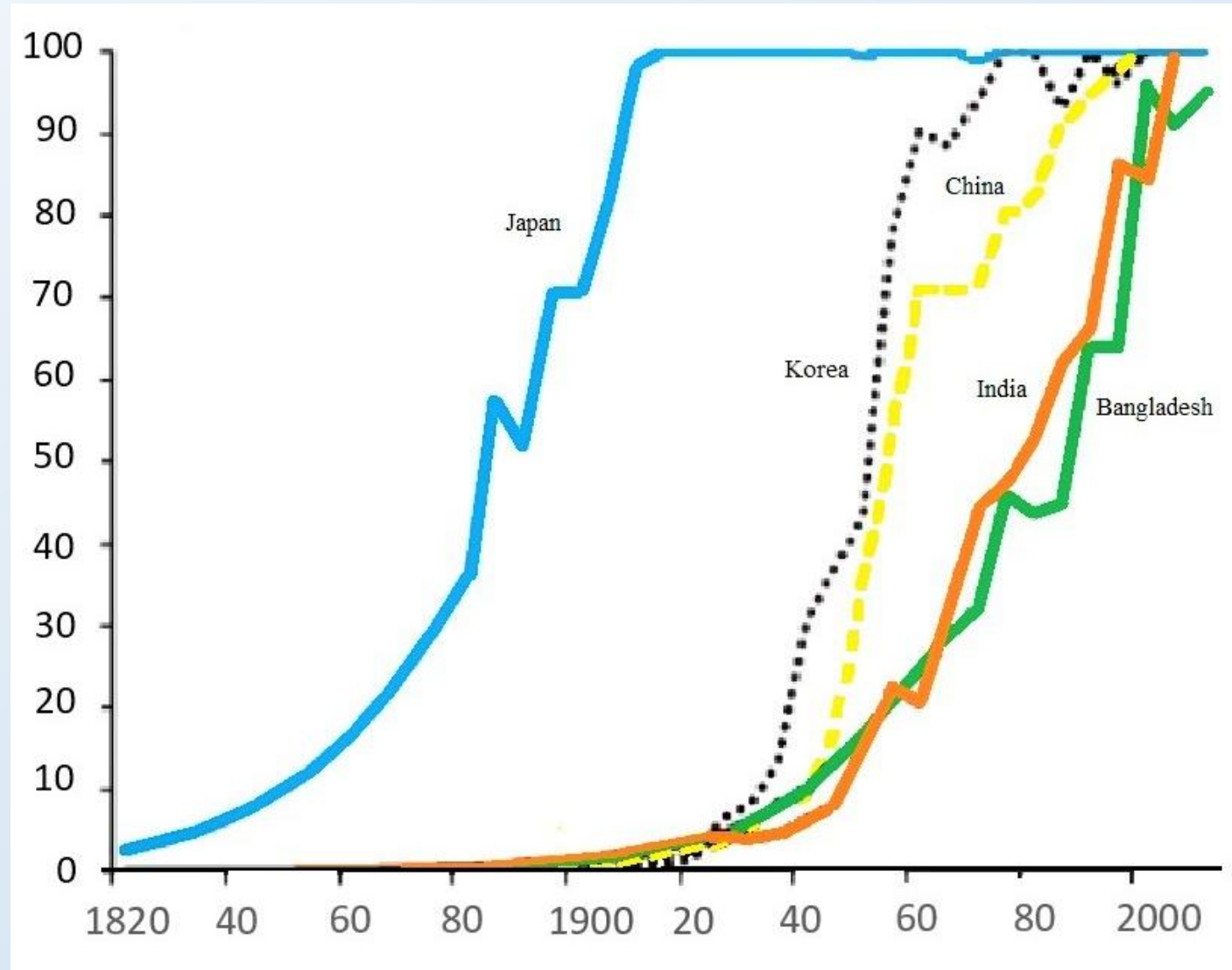
# Participation of Women Under MGNREGS 2022 – 23

| 5 Best Performing States |       | 5 State with lower women's participation |       |
|--------------------------|-------|------------------------------------------|-------|
| State                    | In %  | State                                    | In %  |
| Kerala                   | 89.82 | Jammu and Kashmir                        | 30.67 |
| Tamil Nadu               | 86.41 | Uttar Pradesh                            | 37.75 |
| Goa                      | 78.4  | Madhya Pradesh                           | 41.77 |
| Rajasthan                | 68.17 | Nagaland                                 | 42.91 |
| Punjab                   | 66.55 | Maharashtra                              | 44.73 |

# Nine Challenges for Inclusion

- Income of the bottom quantiles – Wages of Dignity.
- Semi skilled and Skilled Employment - Productivity.
- Lower Female Labour Force Participation Rates.
- Learning Outcomes in Schools - Employability
- Improved child nutrition
- Health Care indicators
- Life of dignity for urban working class
- Green growth, low AQI, Climate Resilient Agriculture
- Nano to Micro, small and medium Enterprises – Credit access.

**Female primary  
school enrollment, %**



**India fell behind in educating girls.**

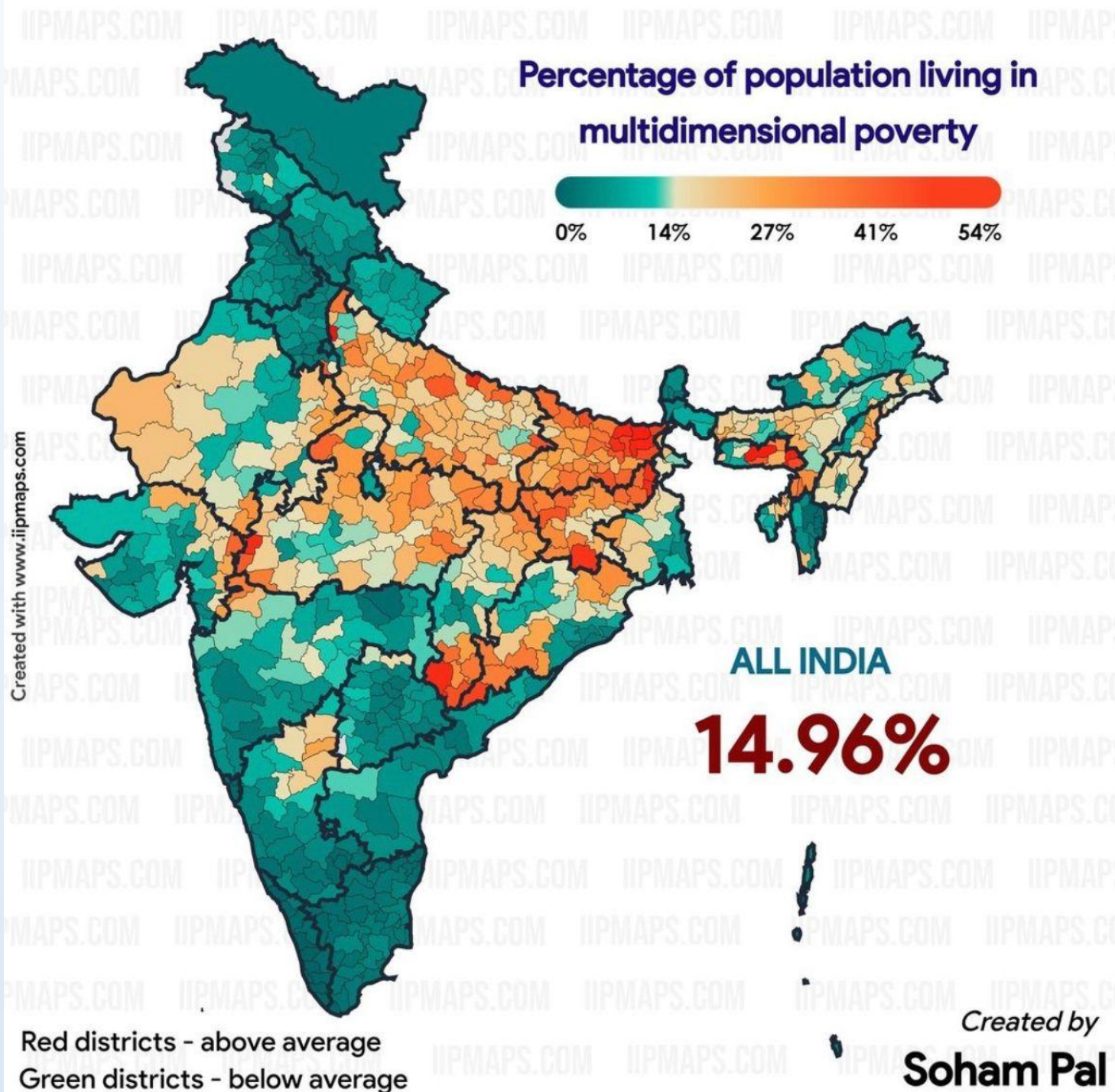
# Poverty Reduction – Lessons from Southern States

- High adolescent girls participation in Higher Secondary/Higher Education.
- Decline in Fertility.
- Improvement in health care services.
- Formation of Women SHGs.
- Livelihood diversification through Skills.
- Bank linkage for SHGs.



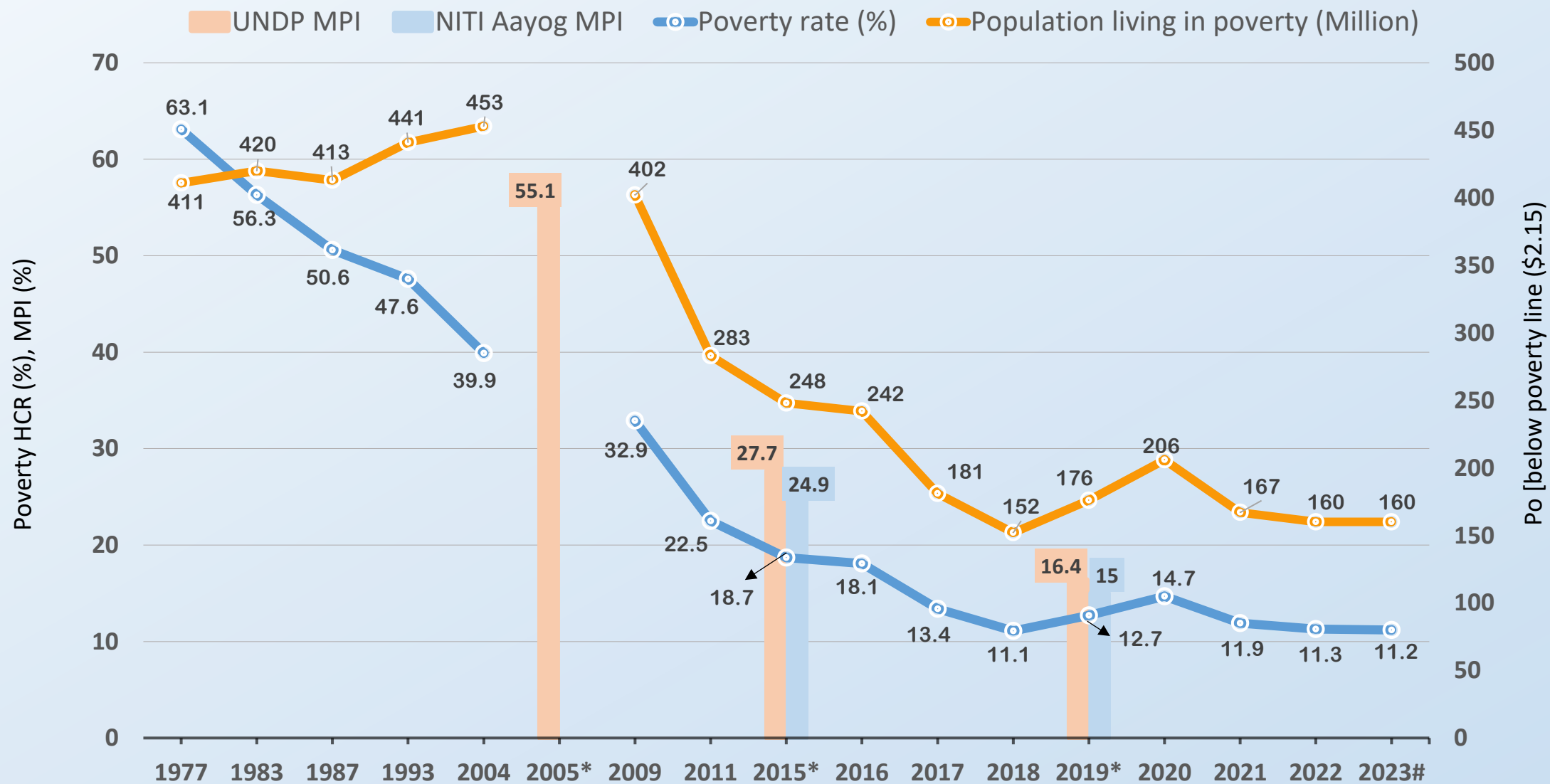
**Transforming Rural India**

**It is now happening in Northern, Eastern, Western & NE States – DAY-NRLM is the Way Forward.**



There is a relationship  
between Poverty and  
Kuposhan. Poorer  
Quintiles suffer more.

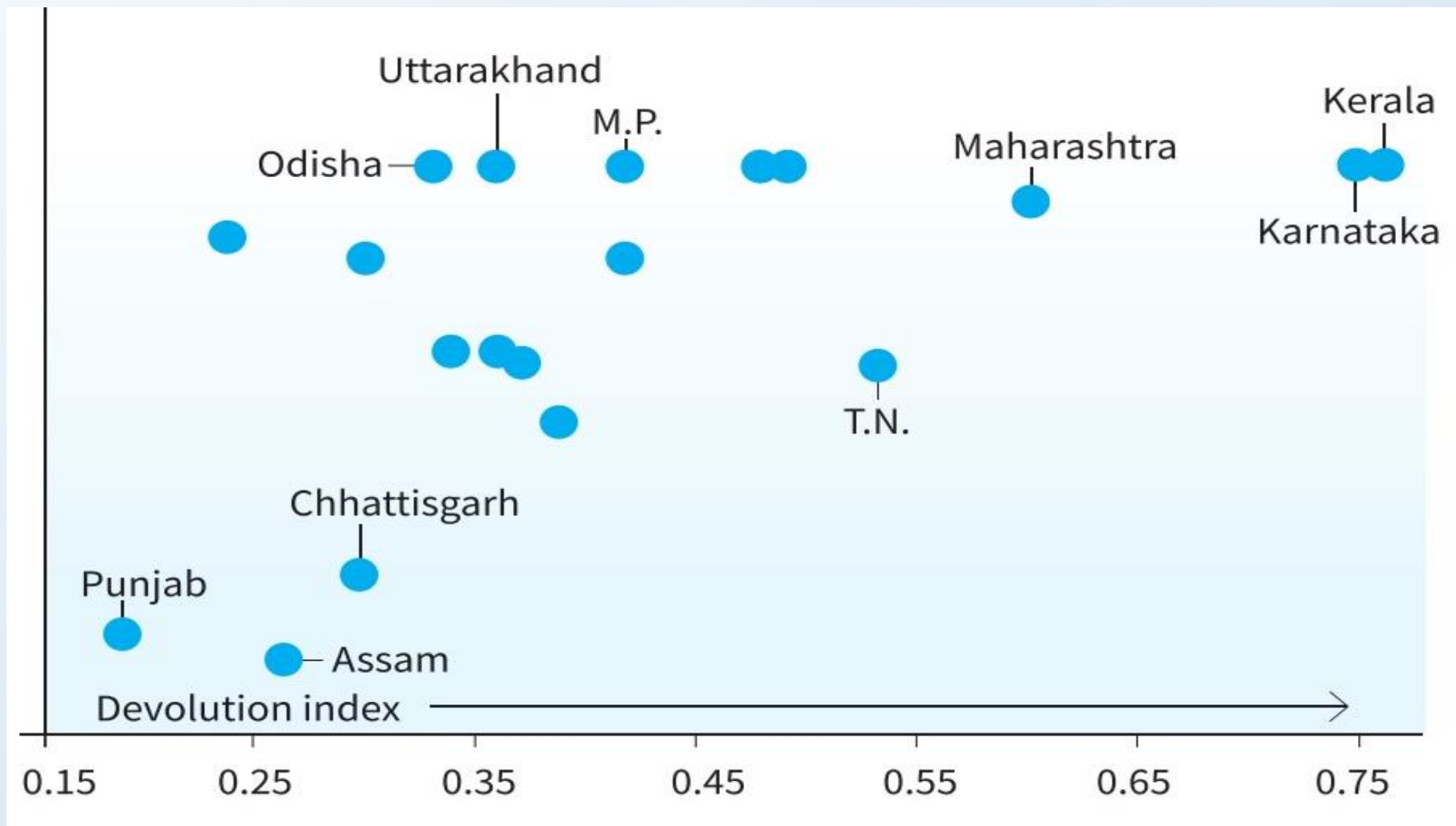
# INCOME POVERTY AND MULTI-DIMENSIONAL POVERTY



Source: World Bank, UNDP, NITI Aayog; \*MPI data are for the years 2005-06, 2015-16 and 2019-21; #World Bank forecasts

# Head-Count Ratios of Poverty NCAER 2024

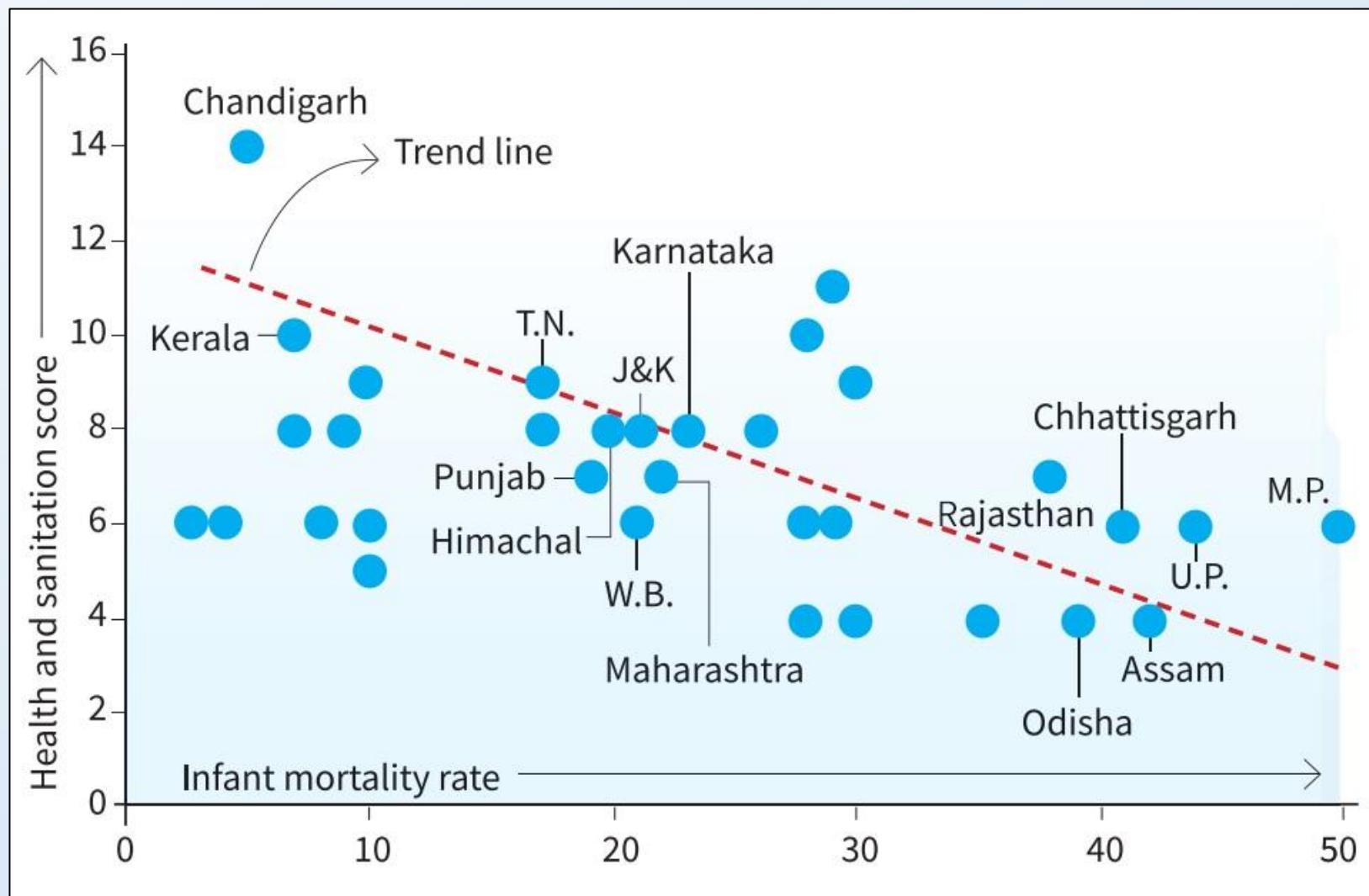
|       |            | 2004-2005 | 2011-2012 | 2022-24 |
|-------|------------|-----------|-----------|---------|
|       |            | HCR       | HCR       | HCR     |
| Rural | Poor       | 42.5      | 24.8      | 8.6     |
|       | Vulnerable | 41.5      | 47.7      | 37.5    |
|       | Non Poor   | 16.1      | 27.5      | 54.0    |
| Urban | Poor       | 27.9      | 13.4      | 8.4     |
|       | Vulnerable | 43.0      | 42.1      | 37.2    |
|       | Non Poor   | 29.1      | 44.5      | 54.4    |
| Total | Poor       | 38.6      | 21.2      | 8.5     |
|       | Vulnerable | 41.9      | 45.9      | 37.4    |
|       | Non Poor   | 19.6      | 32.9      | 54.1    |



## Devolution Index 2016 – MoPR

# Emerging Models of Decentralization

- Tamil Nadu – Village Poverty Reduction Committee – Participatory Identification of the Poor.
- Bihar – Ward level Committee ( not Gram Panchayat level) to implement Ghar ghar nal se jal. Role of women's collectives (Jeevika) in accountability.
- Rural Livelihood Mission led - PRI-SHG Partnership Framework 2018.
- Punjab – Role of ex-pats – contribution for local action.
- West Bengal – Capacity Building for larger role in management.
- National - Gram Panchayat Development Plan – Sabki Yojana Sabka Vikas.
- Assam – Village Development Plans.
- Meghalaya – Village Employment Committee as coordinator.
- Sikkim – Village level community/ women's collectives.



**Better Health and Sanitation Scores  
Higher the Devolution Index**

# Rural Monthly Per Capita Consumption 2022-23

| 5 Best Performing States |                   | 5 States with lower MPCE |                   |
|--------------------------|-------------------|--------------------------|-------------------|
| State                    | Avg. MPCE (In Rs) | State                    | Avg. MPCE (In Rs) |
| Sikkim                   | 7,787             | Chhattisgarh             | 2,575             |
| Goa                      | 7,388             | Jharkhand                | 2,796             |
| Kerala                   | 5,960             | Odisha                   | 2,996             |
| Himachal Pradesh         | 5,573             | Madhya Pradesh           | 3,158             |
| Tamil Nadu               | 5,457             | Uttar Pradesh            | 3,277             |

# Average MPCE (Rs.) across fractile classes in 2022-23: All-India

| Fractile class of MPCE | Average MPCE (Rs.) |       |
|------------------------|--------------------|-------|
|                        | Rural              | Urban |
| 0-5%                   | 1373               | 2001  |
| 5-10%                  | 1782               | 2607  |
| 10-20%                 | 2112               | 3157  |
| 20-30%                 | 2454               | 3762  |
| 30-40%                 | 2768               | 4348  |
| 40-50%                 | 3094               | 4963  |
| All Classes            | 3773               | 6459  |

# Multi Dimensional Poverty 2023

| 5 Best Performing States |       | 5 States with high MDP |        |
|--------------------------|-------|------------------------|--------|
| State                    | % MDP | State                  | % MDP  |
| Kerala                   | 0.55% | Bihar                  | 33.76% |
| Goa                      | 0.84% | Jharkhand              | 28.81% |
| Tamil Nadu               | 2.20% | Meghalaya              | 27.79% |
| Sikkim                   | 2.60% | Uttar Pradesh          | 22.93% |
| Punjab                   | 4.75% | Madhya Pradesh         | 20.63% |

# Per Capita Income 2022-23

## 5 Best Performing States

## 5 States with lower Per capita income

**State**

**In Rs.**

**State**

**In Rs.**

**Sikkim**

5,19,964

**Bihar**

54,111

**Delhi**

4,44,768

**Uttar Pradesh**

83,565

**Telangana**

3,12,398

**Jharkhand**

91,874

**Karnataka**

3,01,673

**Meghalaya**

1,12,737

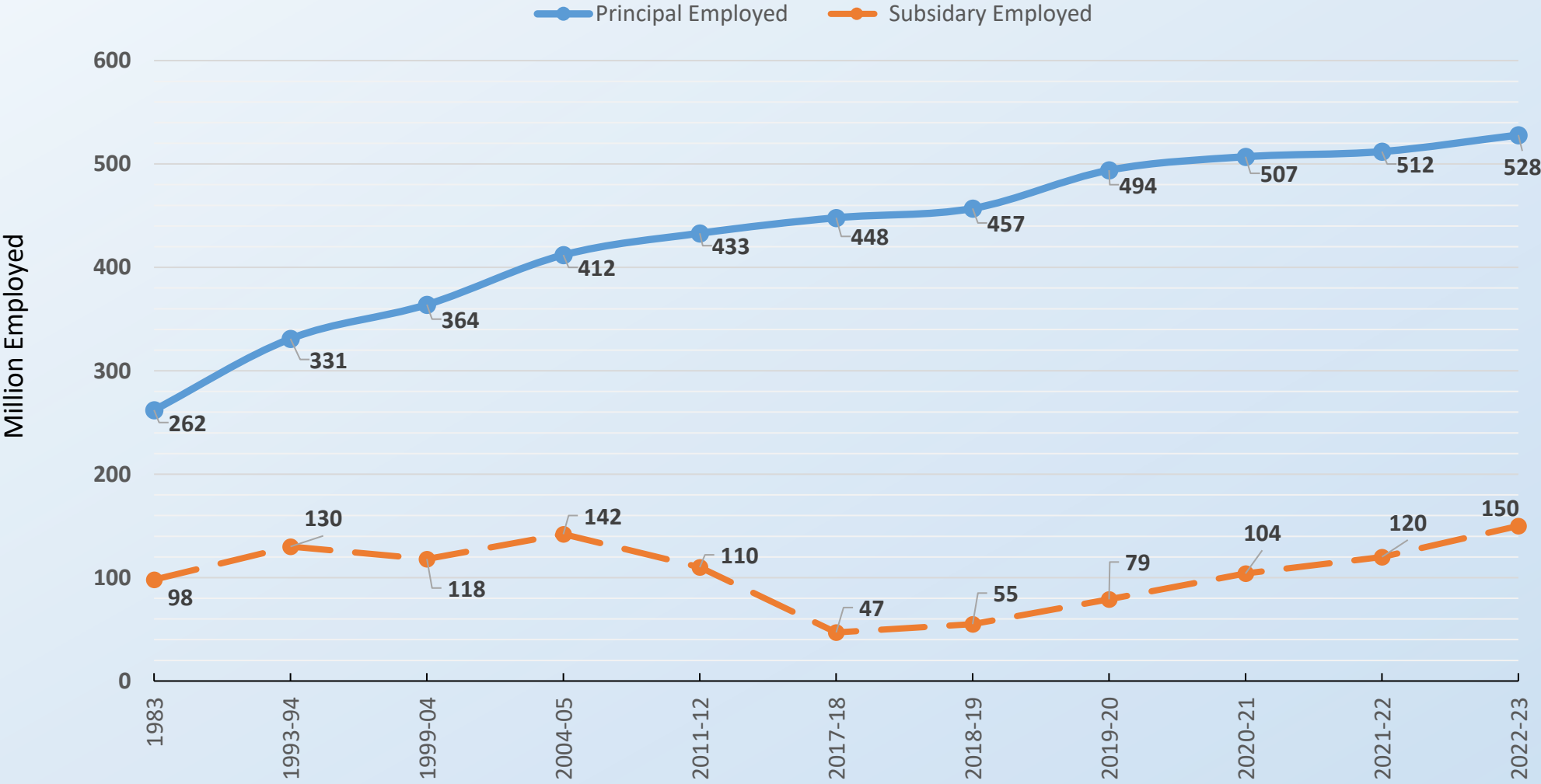
**Haryana**

2,96,685

**Assam**

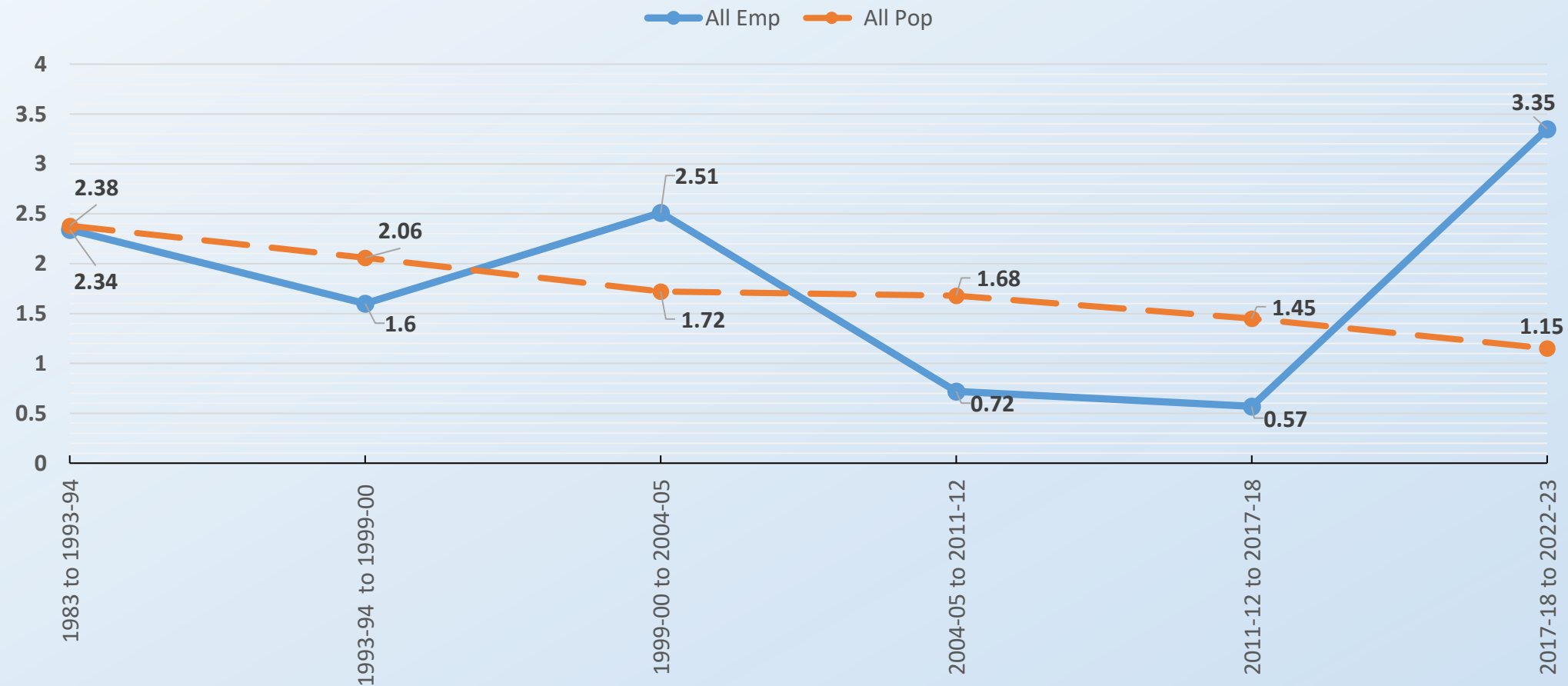
1,18,504

# EMPLOYMENT GROWTH SINCE 1983



Source: Laveesh Bhandari & Amaresh Dubey (2024)

# ANNUALISED GROWTH OF POPULATION & EMPLOYMENT



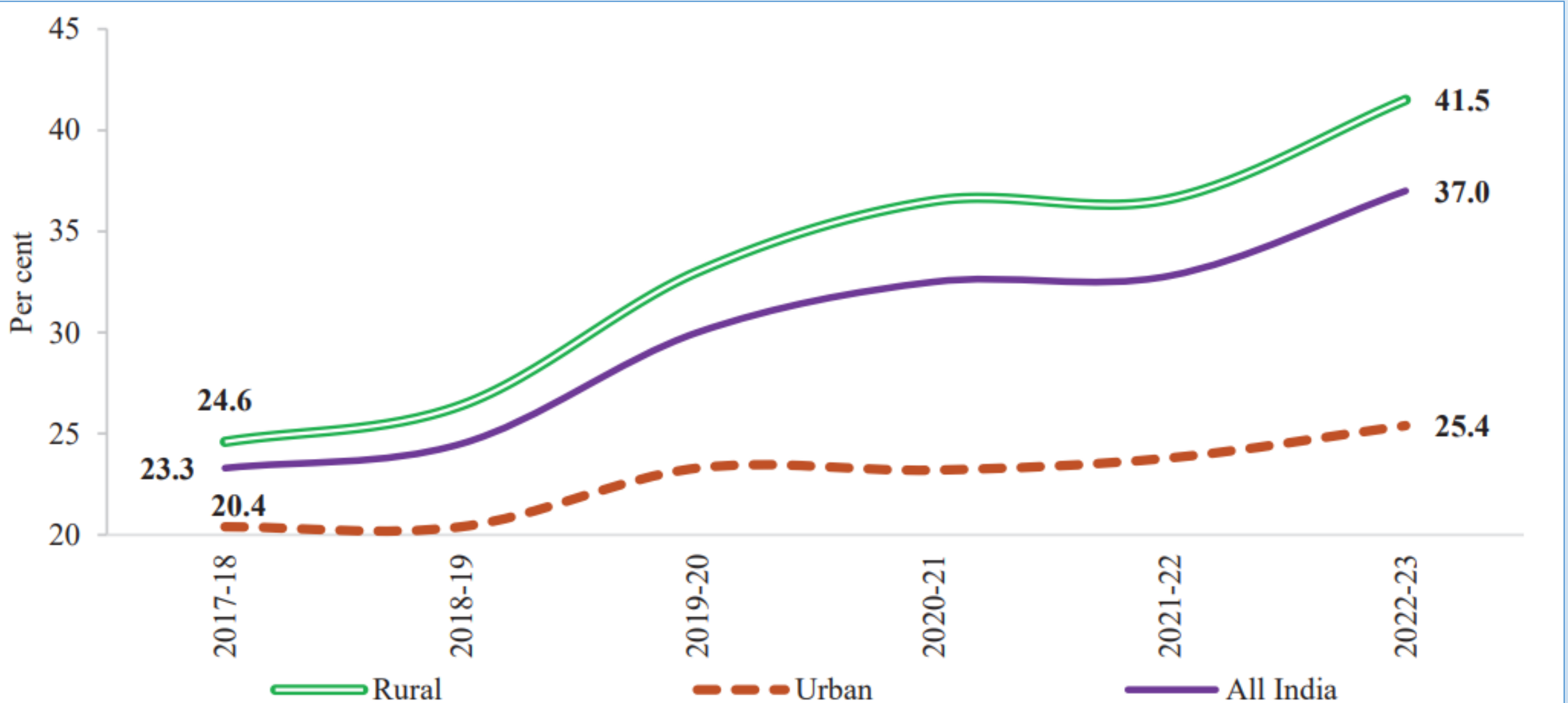
Source: Laveesh Bhandari & Amaresh Dubey (2024)

# Female Labour Force Participation Rate

| Survey Period | Rural  | Urban  | Rural + Urban |        |
|---------------|--------|--------|---------------|--------|
|               | Female | Female | Male          | Female |
| 2022-23       | 41.5   | 25.4   | 78.5          | 37.0   |
| 2021-22       | 36.6   | 23.8   | 77.2          | 32.8   |
| 2020-21       | 36.5   | 23.2   | 77.0          | 32.5   |
| 2019-20       | 33.0   | 23.3   | 76.8          | 30.0   |
| 2018-19       | 26.4   | 20.4   | 75.5          | 24.5   |
| 2017-18       | 24.6   | 20.4   | 75.8          | 23.3   |

Source : PLFS 2022 - 23

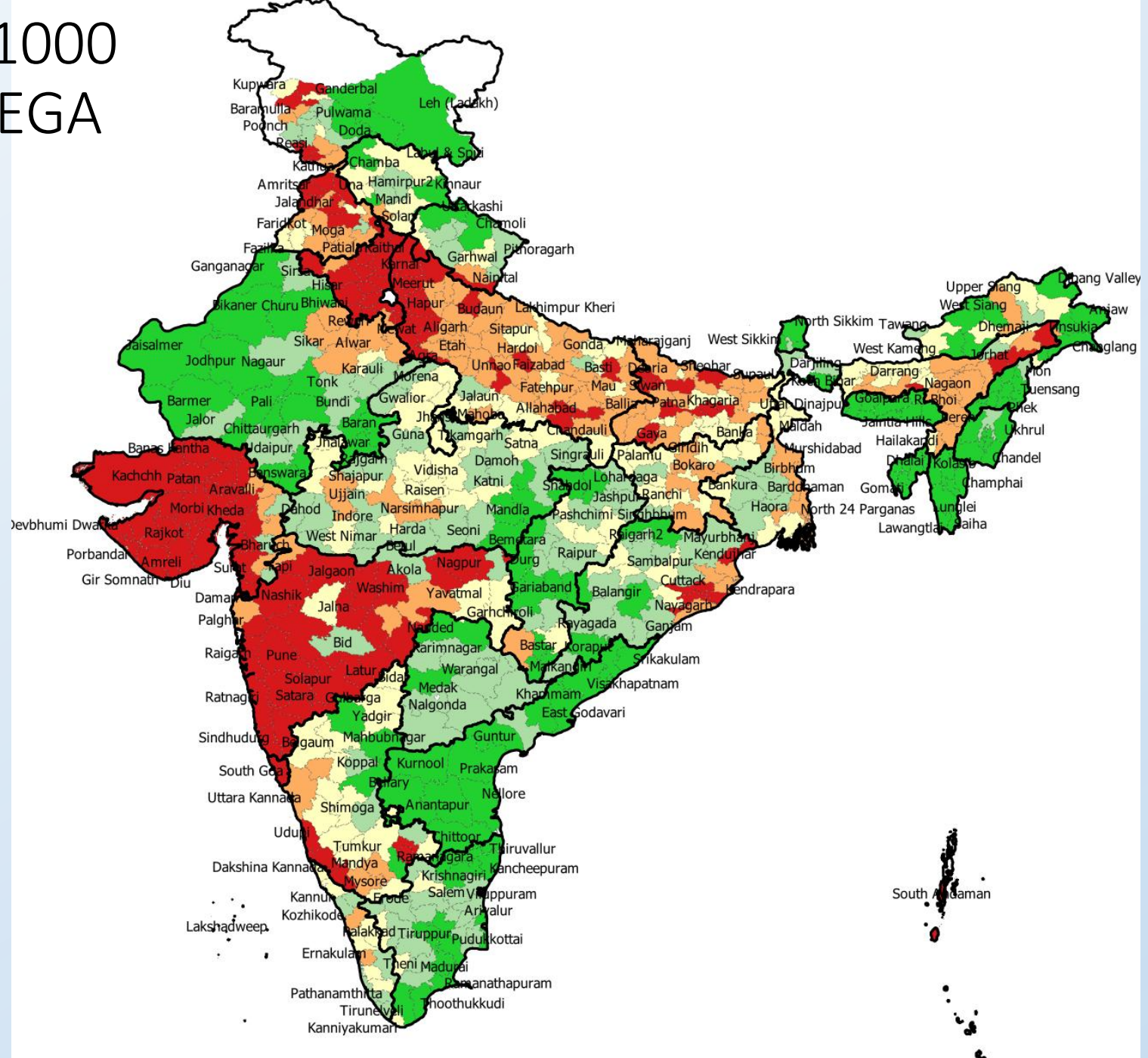
# Rural India drive the rise in female LFPR



Source : PLFS Reports, NSO

Note : for usual status, 15 years and above

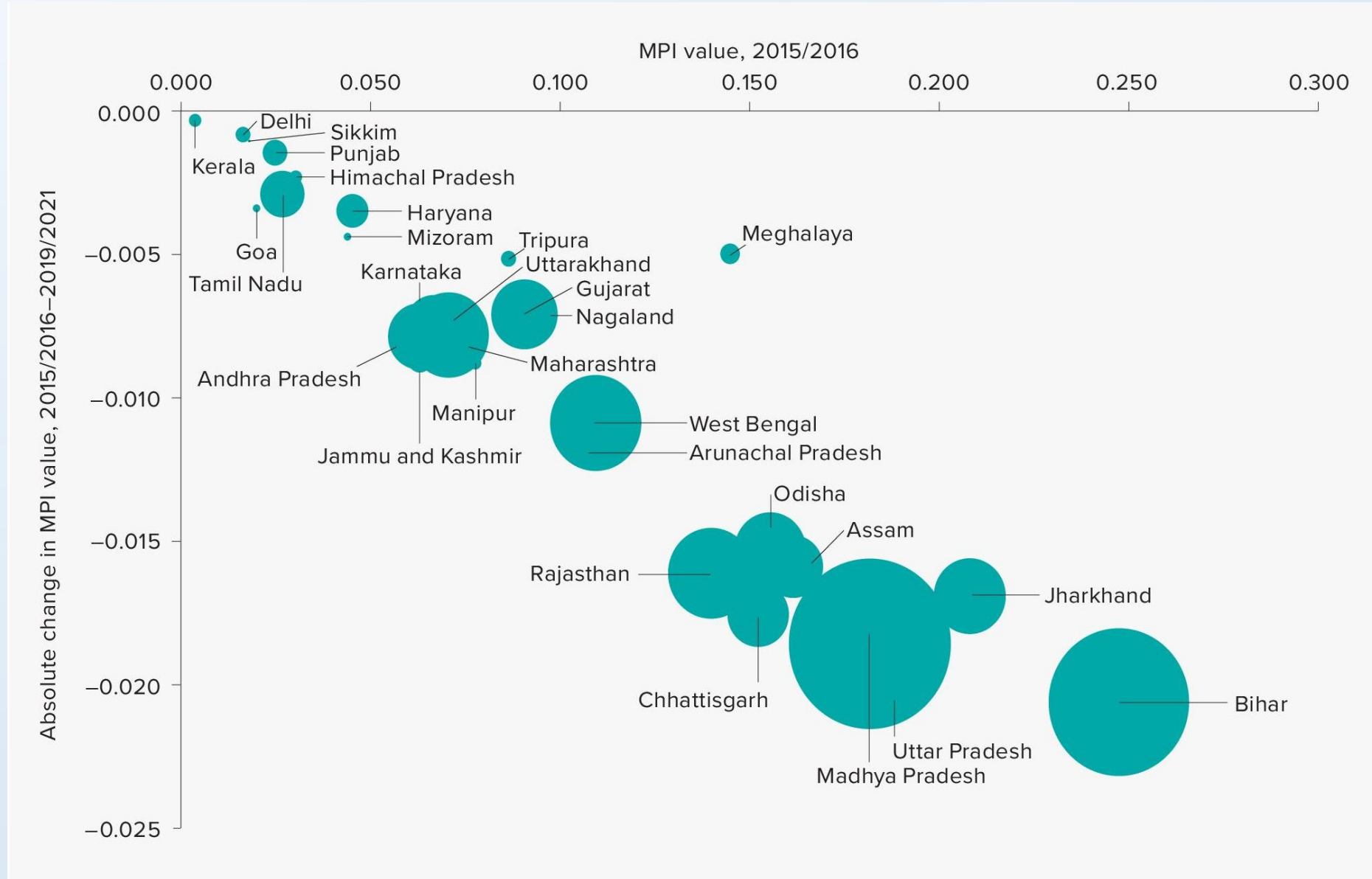
Mandays generated per 1000 rural population between April 2019- Dec 2022



# Indian Women are Working More. Wages?

- MGNREGS – 57 percent women wage earners.
- 94 percent in Kerala, 88 percent in Tamil Nadu.
- Individual Beneficiary Schemes – 90 days' work in PMAY G home.
- Income enhancing individual schemes – wells, ponds, animal sheds.
- DAYNRLM – from 25 million women in 2014 to 100 million in 2024.
- Rs. 8.06 lakh crore as loan with NPA only 1.6 percent. **Incomes??**
- Five Lakh Community Resource Persons – community cadre.
- Community Investment Fund – payment for services rendered.
- Women farmers in Sustainable Agriculture initiatives.

## The poorest states in India saw the fastest absolute reduction in Multi-dimensional Poverty Index (MPI) value from 2015/2016 to 2019/2021



**Note:** The size of the bubble is proportional to the number of poor people in 2015/2016.

**Source:** Alkire, Kanagaratnam and Suppa 2022c.

# DAY-NRLM (2011 onwards)

## Rural Livelihood Mission at a Glance



**Over 100 Million  
members,  
10 Million SHGs**



**Bank Linkage of over Rs.  
10 Lakh Crore, 1, 55000 BC  
Sakhis, 43998 Bank Sakhis**



**24,520 Custom Hiring  
Centres, 600 products on  
Amazon, 1080 products on  
GEM Portal**



**17.6 Million women  
farmers (MKSP + SRLM  
AAP)**

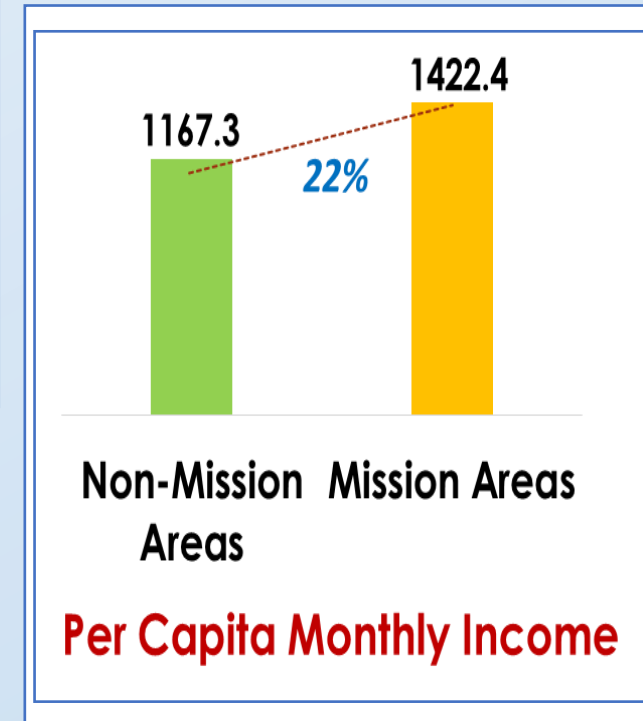
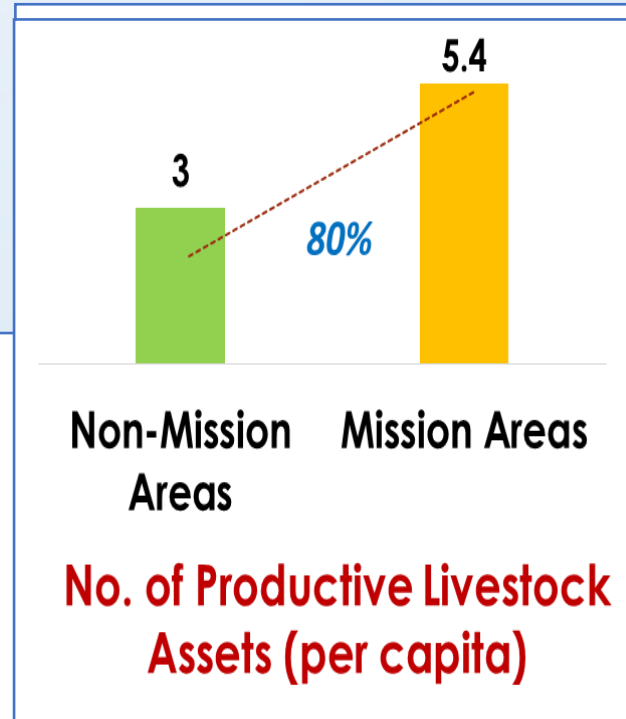
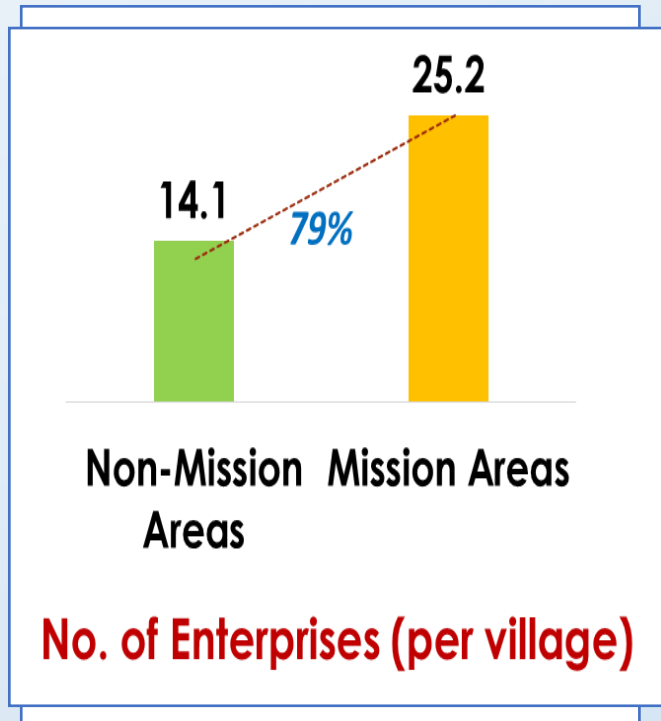


**2.08 lakh Enterprises  
under SVEP  
Over 3 lakh CRPs**



**2165 Vehicles run by  
women SHGs in difficult  
areas**

# 3 Important results DAY-NRLM – IRMA Study



# **SVEP – Successful Enterprises of the Poor**

- Start Up Village Enterprise programme under DAYNRLM 2014-15.
- 125 Blocks in 24 States; 2 lakh beneficiaries.
- Women's collectives and family members.
- End to end solution – living nothing to chance.
- Community Resource Persons for Enterprise.
- EDI Gandhi Nagar & Kudumsree as National Resource Organization.
- Higher Community Enterprise Fund.
- Market, on-line, costing, accounting, hand-holding.
- QCI Assessment – 99% in profit.

# Professionals/civil society partnerships

- **Making Sarkari ( governmental) asarkari ( impactful).**
- **Schools, health centres, Aanganwadis as Community Institutions.**
- **Professionals and hand holding by civil society needed.**
- **Need for institutionalizing this partnership – discontinuous at present.**
- **National Resource Organization model of National Rural Livelihood Mission as model for longer term partnerships at State level.**
- **National, State, District, Block Resource Persons.**
- **Institutionalizing new skill sets needed for quality outcomes.**



# Thank you