

The Last Mile

Turning Public Policy Upside Down

Amarjeet Sinha

Innovations, Practice and the Future in Public Policy in India

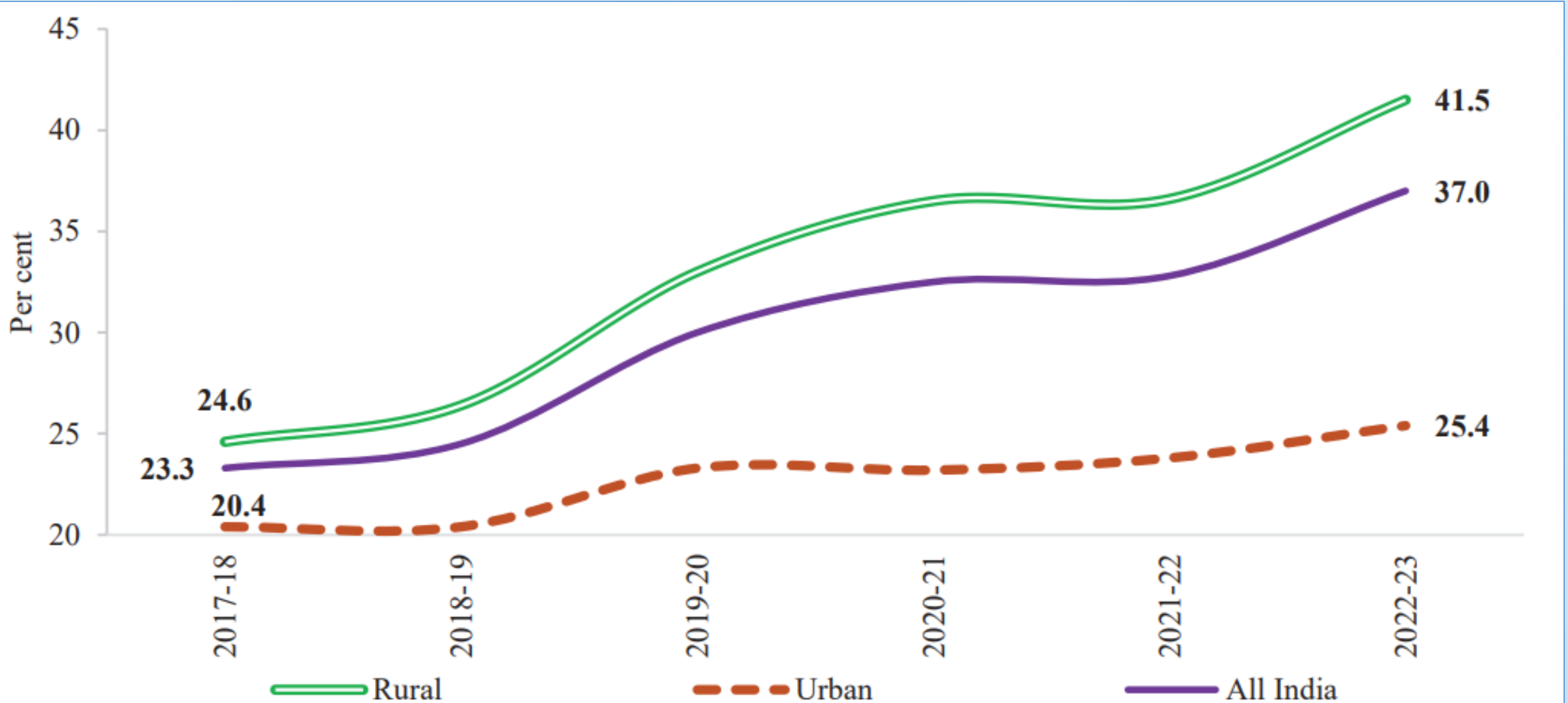


Understanding Trends in Female labour Force Participation Rates in Rural India

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

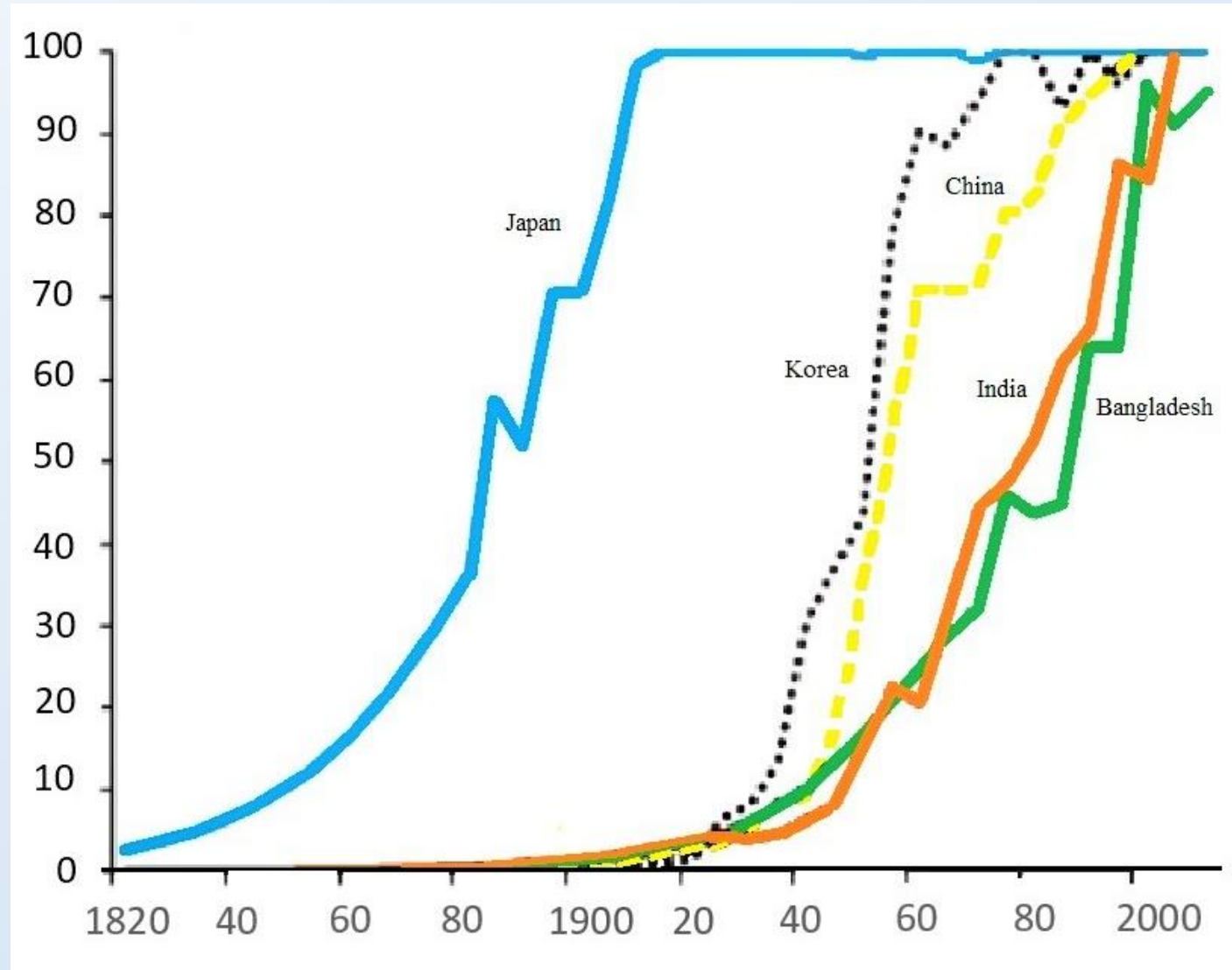
Participation of Women Under MGNREGS 2022 – 23

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.

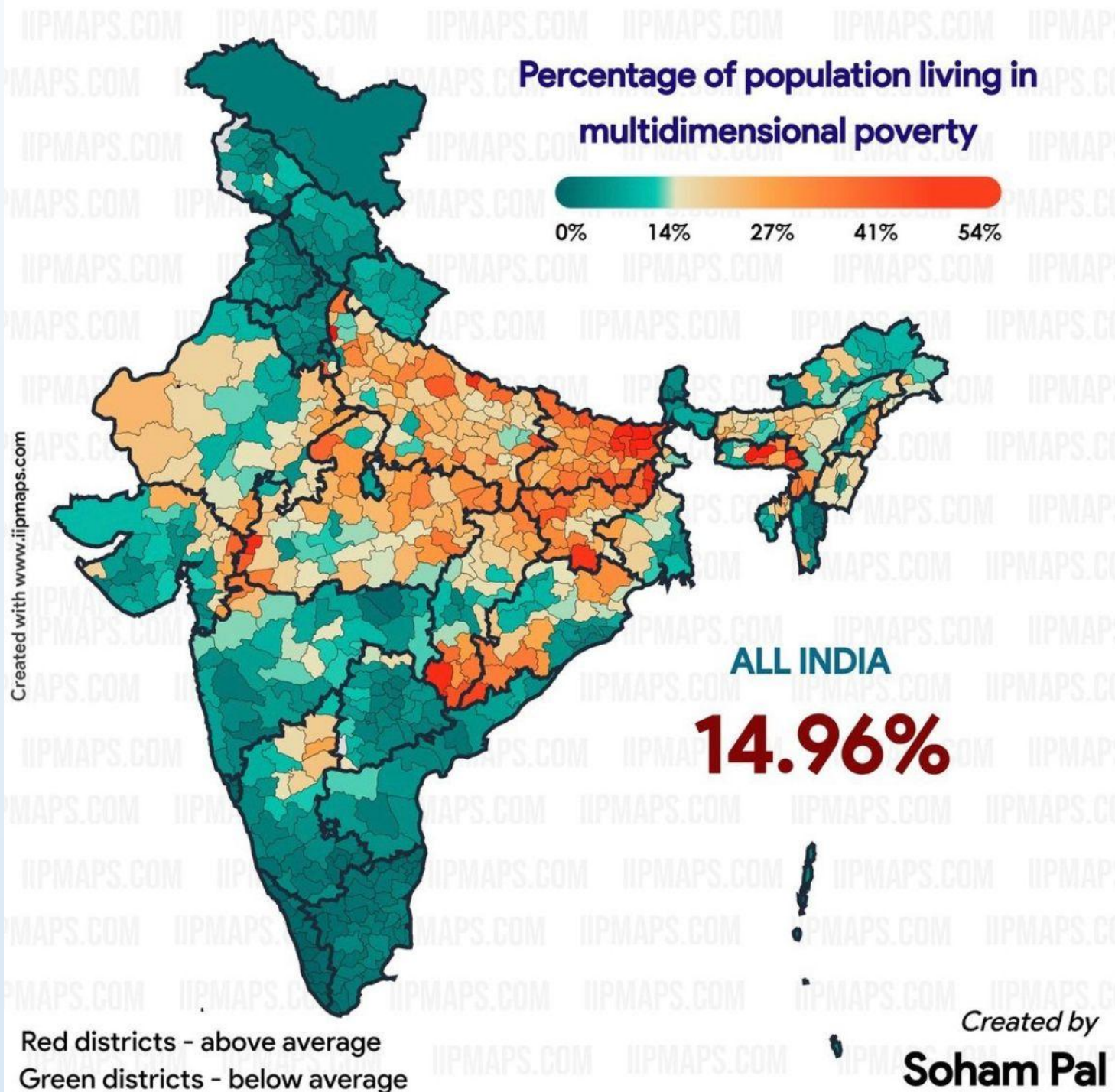
Poverty Reduction – Lessons from Southern States

- 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.



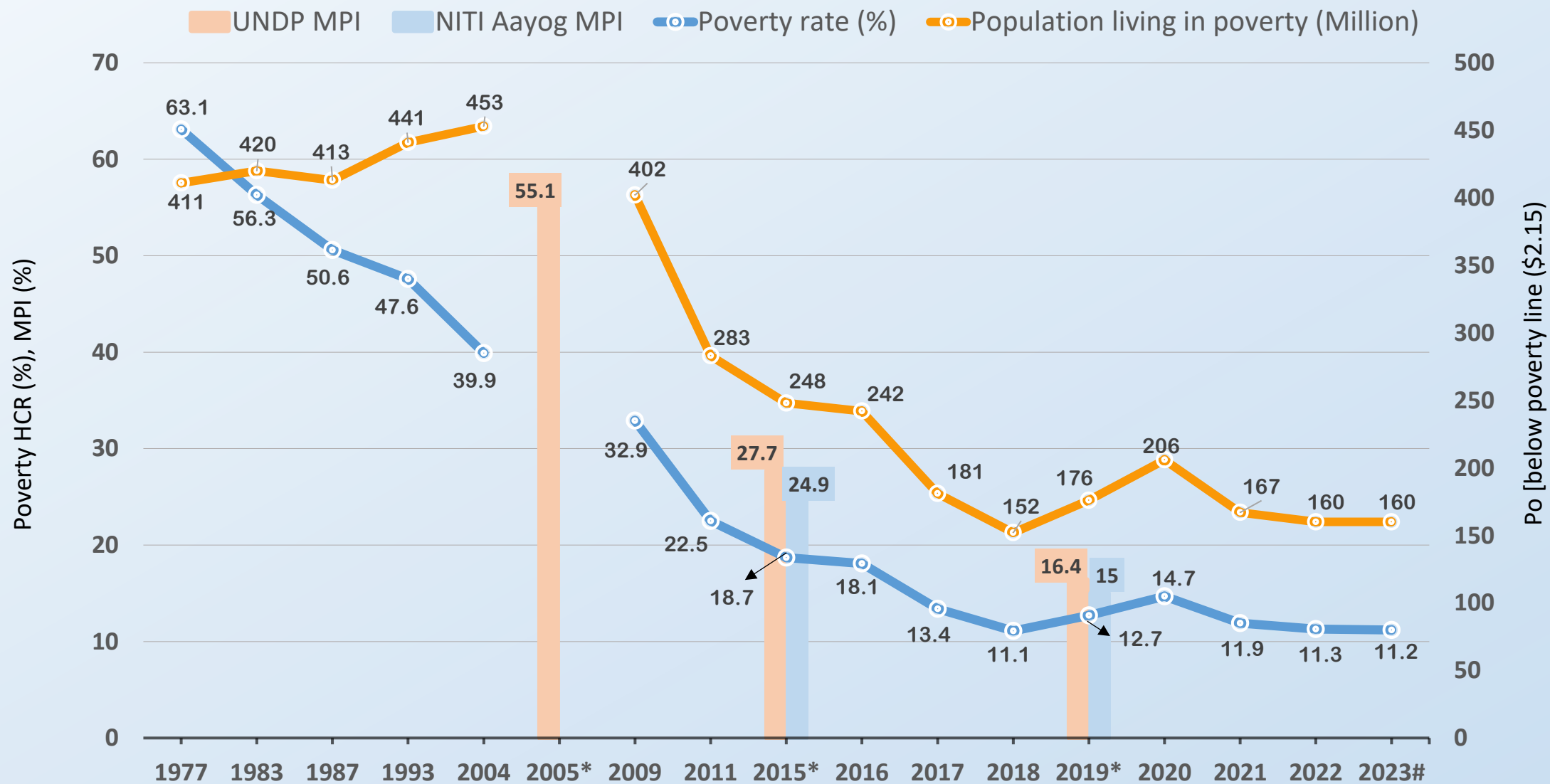
Transforming Rural India

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.

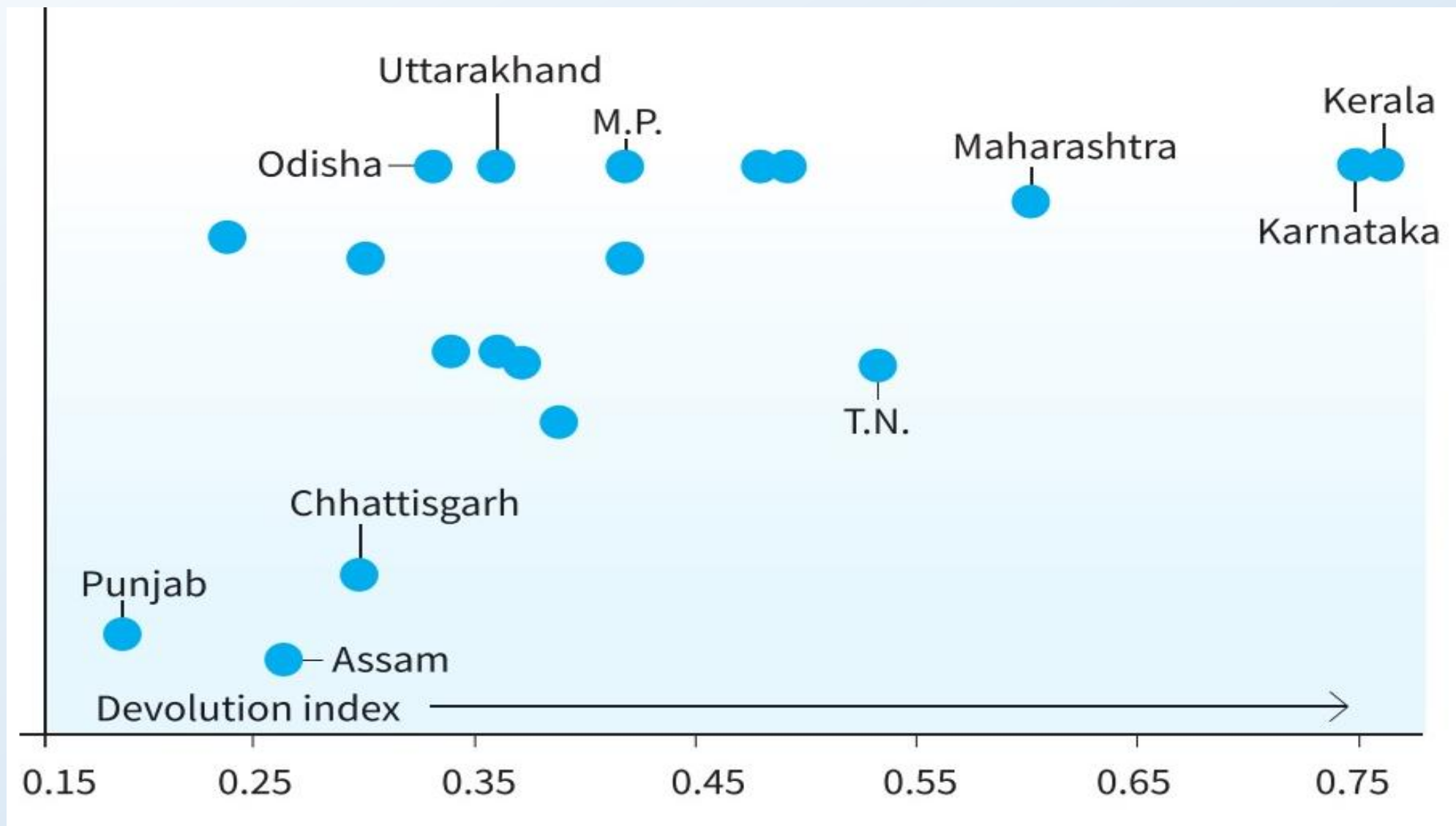
INCOME POVERTY AND MULTI-DIMENSIONAL POVERTY



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

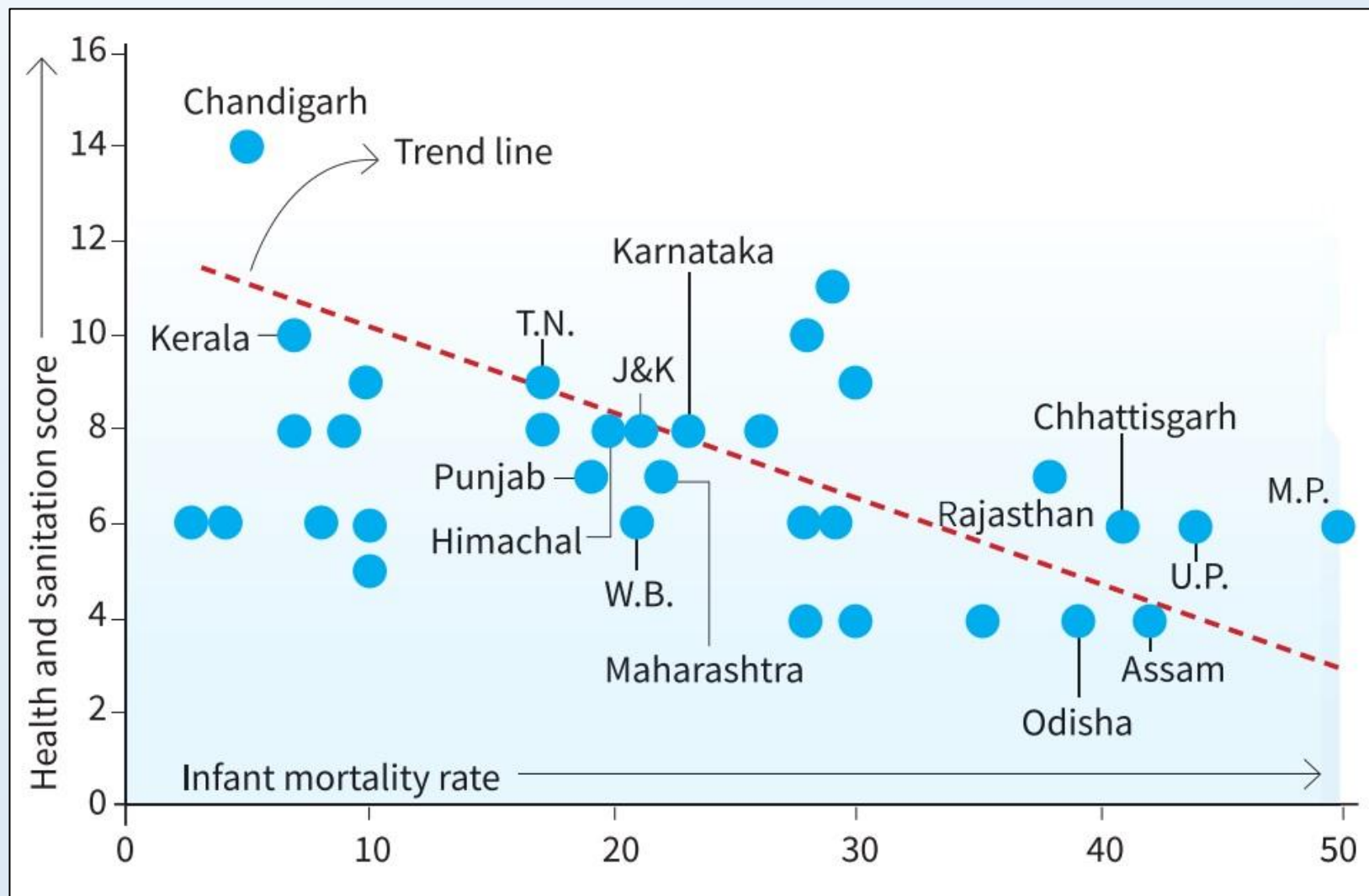
		2004-2005	2011-2012	2022-24
		HCR	HCR	HCR
Rural	Poor	42.5	24.8	8.6
	Vulnerable	41.5	47.7	37.5
	Non Poor	16.1	27.5	54.0
Urban	Poor	27.9	13.4	8.4
	Vulnerable	43.0	42.1	37.2
	Non Poor	29.1	44.5	54.4
Total	Poor	38.6	21.2	8.5
	Vulnerable	41.9	45.9	37.4
	Non Poor	19.6	32.9	54.1



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

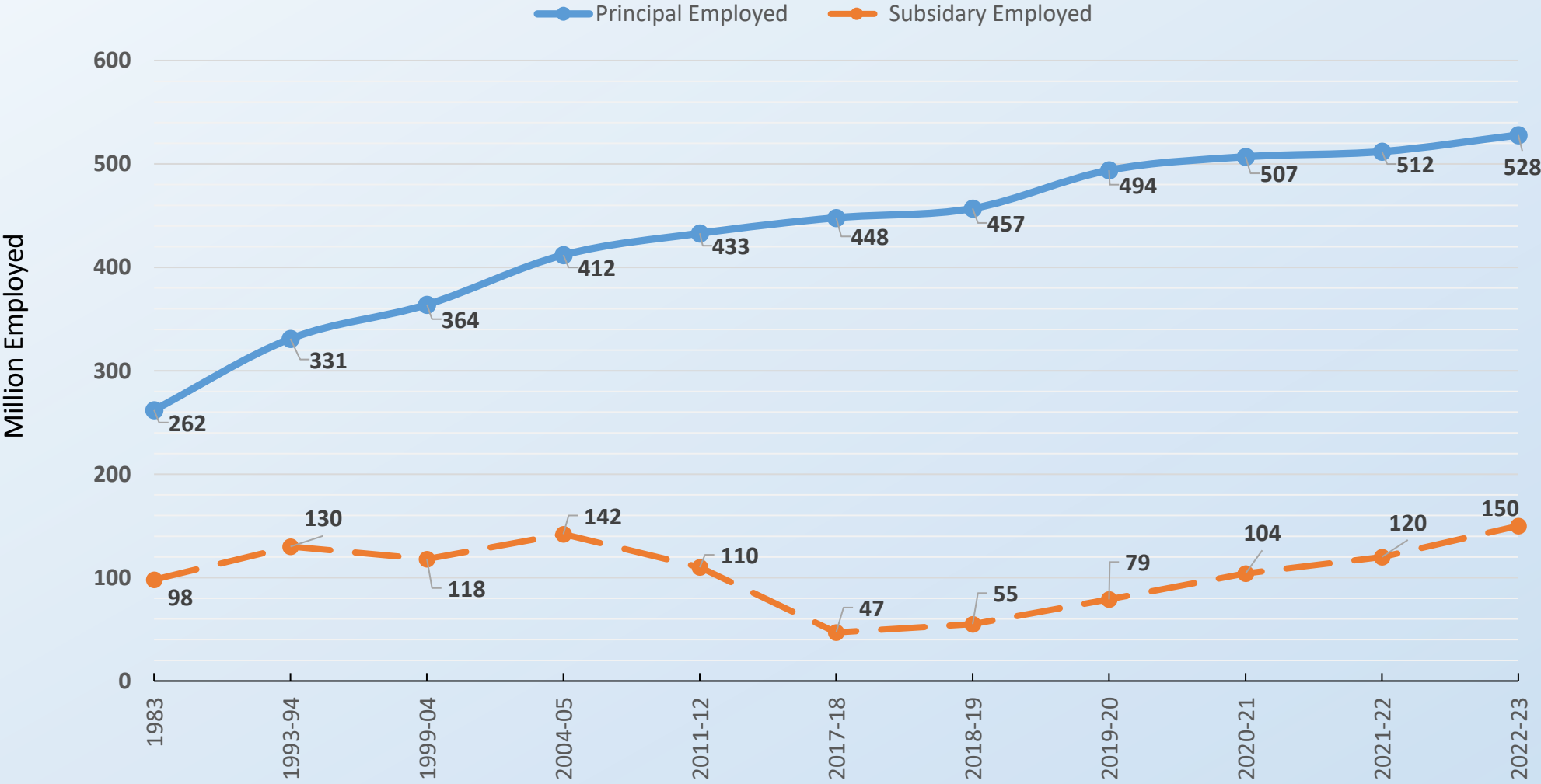
Haryana

2,96,685

Assam

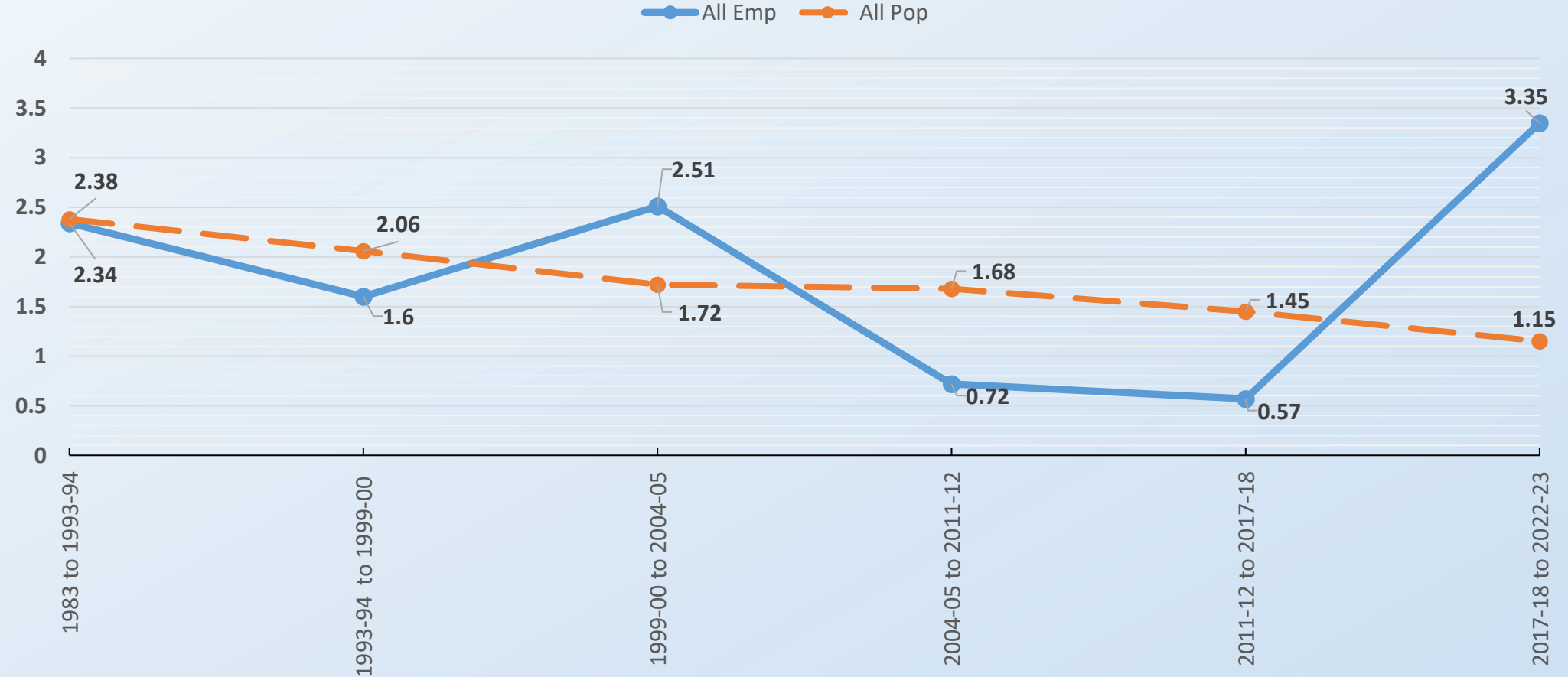
1,18,504

EMPLOYMENT GROWTH SINCE 1983



Source: Laveesh Bhandari & Amaresh Dubey (2024)

ANNUALISED GROWTH OF POPULATION & EMPLOYMENT



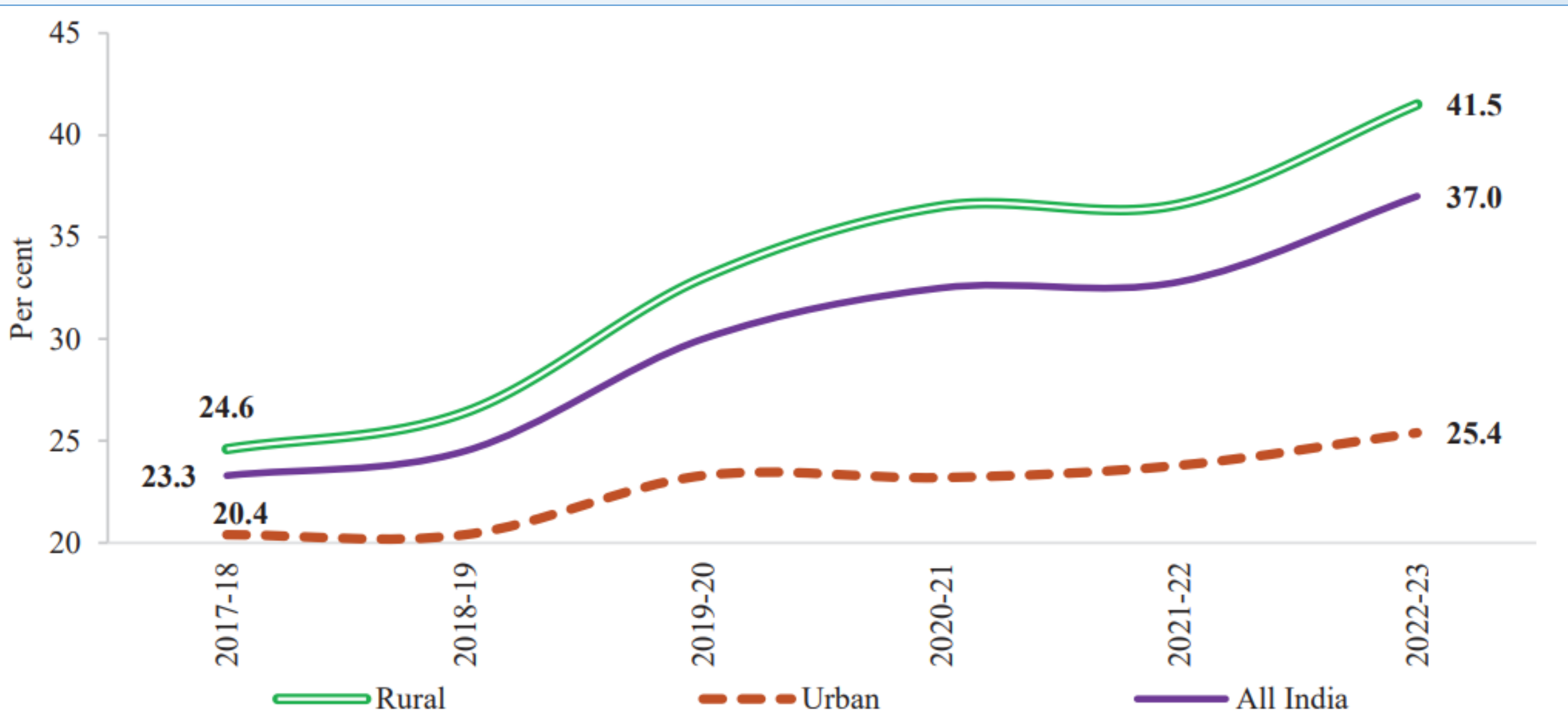
Source: Laveesh Bhandari & Amaresh Dubey (2024)

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

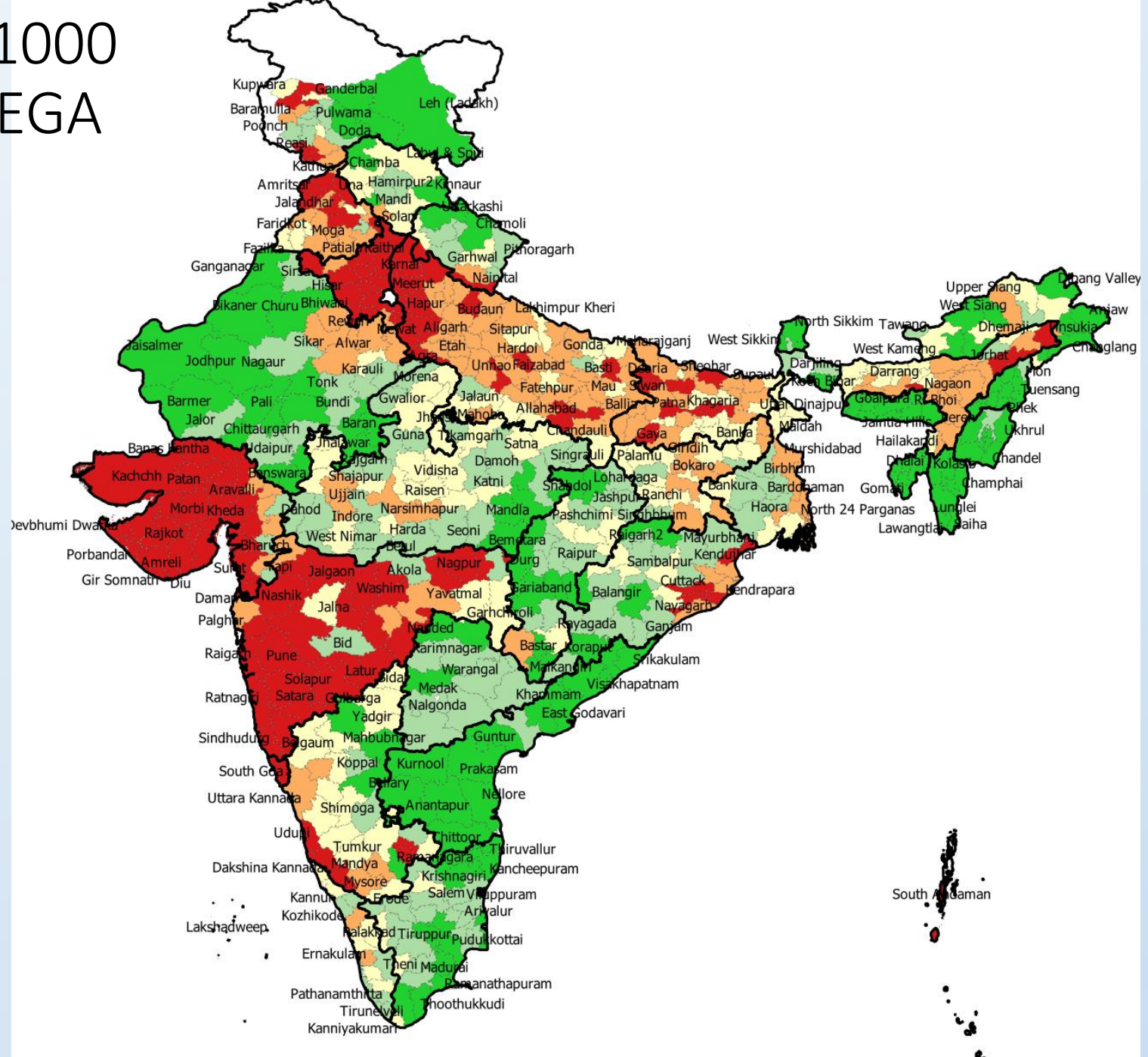
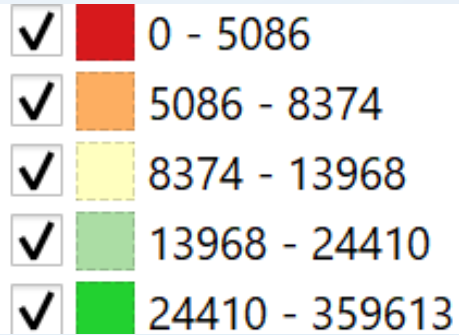


Source : PLFS Reports, NSO

Note : for usual status, 15 years and above

Mandays generated per 1000 population under MGNREGA

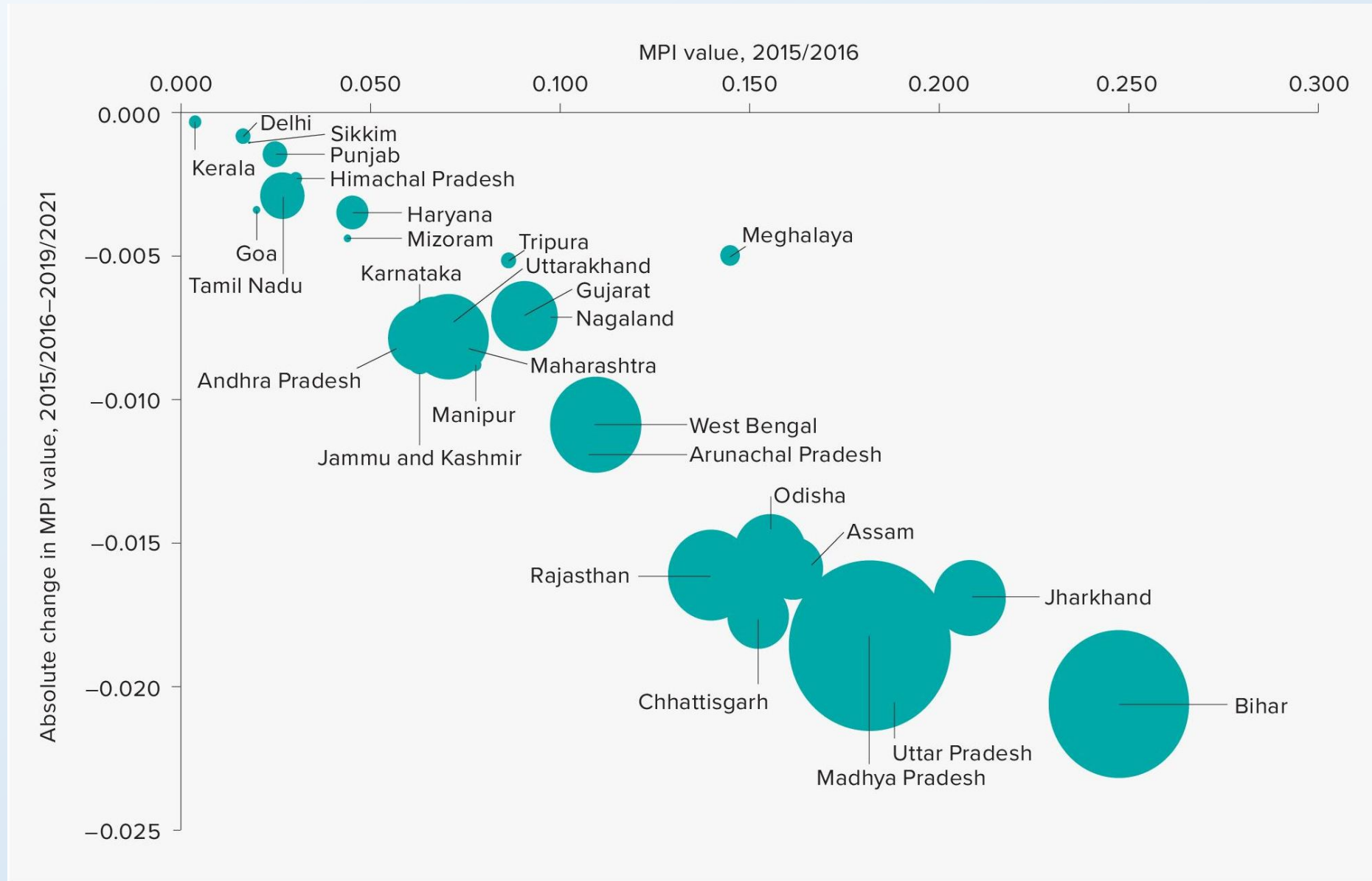
Mandays generated per 1000 rural population between April 2019- Dec 2022



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)**

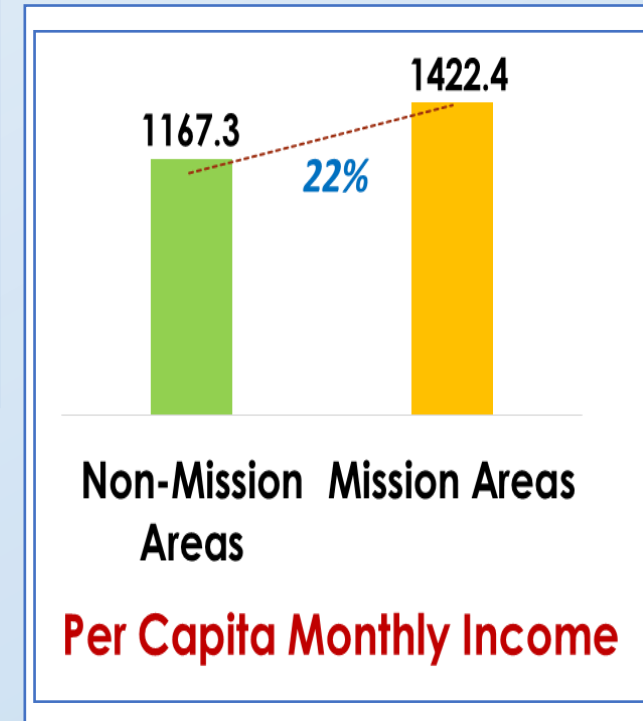
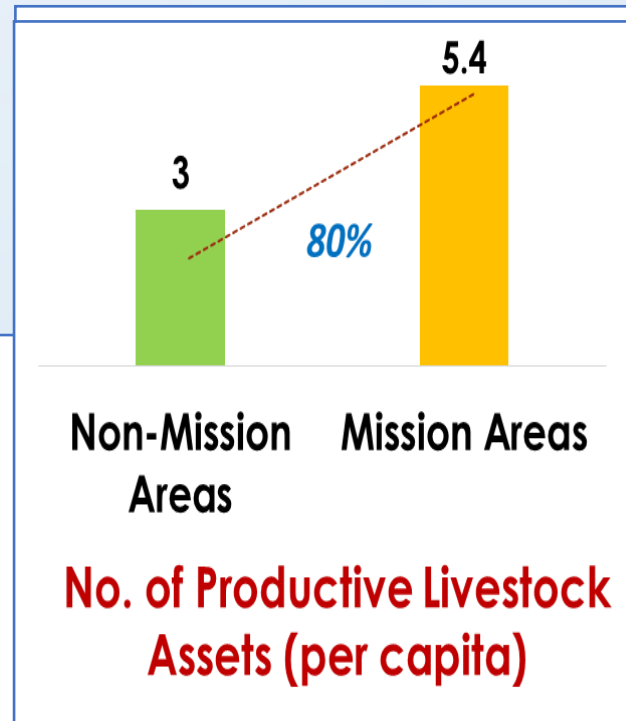
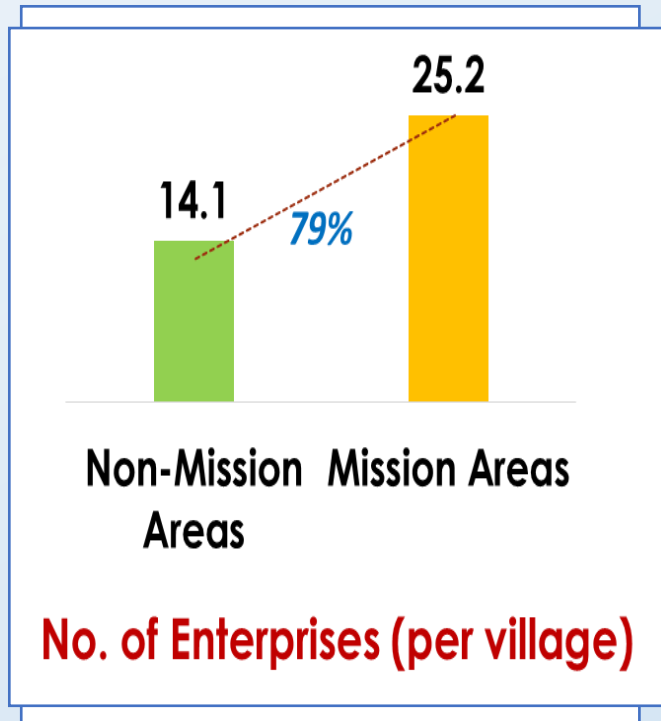


**2.08 lakh Enterprises
under SVEP
Over 3 lakh CRPs**



**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.**