

Research Article

Economic Empowerment of Women in 11th Five-year Plan

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ABSTRACT

India is the second highest populated country of the world, it has nearly 1.23 billion of population, in which 48.5% are females and the rest are males. In Indian society, the major disguised contributor women, are neglected. Although government has worked towards the economic empowerment of women but the results are not very impactful. This paper is an analysis of the factors of economic empowerment of women at pre and post 11th five-year plan of the Planning Commission. This paper discusses labour force participation ratio, employment and wages, land rights, skill development, financial inclusion and government's plan for the economic empowerment of women. In this paper government's initiative towards the economic empowerment of women in unorganised sector, their financial inclusion, their land rights and their skill development has been discussed.

Keywords: Employment, Government plan, Labour force participation, Land rights, Skill development, Wage level

Abbreviations

NSSO	:	National Sample Survey Organization
NCEUS	:	National Commission for Enterprises in the Unorganised Sector
GOI	:	Government of India
MoSPI	:	Ministry of Statistics and Program Implementation

GGGI	:	Global Gender Gap Index
CSO	:	Central Statistical Organisation
DAC	:	Department of Agriculture and Cooperation
WCD	:	Women and Child Development Division
PCI	:	Planning Commission of India
WB	:	World Bank
IMF	:	International Monetary Fund
NABARD	:	National Agricultural Bank for Rural Development
CWS	:	Current Weekly Status
SHGs	:	Self-help group
LFPR	:	Labour force participation ratio
WPR	:	Worker participation ratio
FYP	:	Five-year plan
CPI	:	Consumer price index
ICRW	:	International Centre for Research on Women
ICAR	:	Indian Council for Agricultural Research
NHFS	:	National Health and Family Survey
DRWA	:	Directorate of Research on Women in Agriculture
UPS	:	Usual Principal Status
UPSS	:	Usual Principal and Subsidiary Status
NLRM	:	National Labour Renewal Mission
RMK	:	<i>Rashtriya Mahila Kosh</i>

INTRODUCTION

It's widely known that economic empowerment of women is essential, both to realise women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and social welfare. The empowered women contribute more to their family, society and nation. According to International Centre for Research on Women, a woman is economically empowered when she has capability to succeed and power to make and act on economic policies and decisions.

Thus For the growth of the nation we have to be inclusive, we have to ensure their equal right, equal opportunity, well-being, economic development and participation in economic activities, of entire 48% of women population. The 11th plan approaches the economic empowerment of women by ensuring social security and tries to cover the problem and issues regarding wages, leave, pension, work conditions, housing, health benefits, maternity benefits, safety childcare, and occupational health, and complaints committee for sexual harassment. GOI has planned to ensure effective and independent land right of rural women and for that it amended Hindu succession act-2005 but more to done still.

Although women are decent contributors to our growing economy but double burden of work (unrecognised household work and low pay in recognised work) and various rudimentary social norms have led to decline in their educational and technical skills, resulting in low work participation rate moreover men have started migrating from agriculture due to various push and pull factors and this migration has caused an increasing ‘feminisation of agriculture’.

In 2004–2005, 66.5% rural males were involved in agricultural activities while 83.3% rural females were involved in agricultural activities. Here, we can see the huge gap between rural male and female participation in agricultural sector. After much effort of the government, at the eve of 11th five-year plan (FYP) (2011–12), 74.9% rural females were in agricultural activities but it was 15.5% higher than rural male participation in agricultural activities.

As far as sectorial distribution of women workforce is concerned, as per 2011 Census, 41.1% females are agricultural labourer, 5.7% are household industry workers, 24.8% are cultivators and 29.2% are engaged in other work. In 2011, a total of 20.5% women were employed in organised sector with 18.1% working in public sector and 24.3% working in the private sector (NSSO 68th Round 2011–12) Manufacturing sector occupies the first place for women employment in organised sector with 9.7 lakh employees. The second and third places are held by social, private and community services (0.85 million women employees) and agriculture, fishing, forestry and hunting (0.43 million women employees). From 2004–2005 to 2011–2012, women’s labour force participation has decreased substantially from 33.3% to 25.3% in rural areas and from 17.8% to 15.5% in urban areas (NSSO 68th Round 2011–12).

In 2011–2012, the average wages received by rural females and males were (age group 15–59 years) Rs. 201.56 per day and 322.289 per day respectively, and for urban females and males it was Rs. 366.15 and Rs. 469.87, respectively, (NSSO 68th Round 2011–12).

The result and discussion of this paper is organised into three sections. **Section 1** analyses condition of labour force participation rate during pre and post 11th FYP in India. **Section 2** discusses condition of women’s employment in various sectors, wages of employed females and condition of women in unorganised services sector, pre and post the 11th FYP. **Section 3** discusses their land rights, skill development and financial inclusion and discusses the government plan for the economic empowerment of women.

METHODOLOGY

This paper comprises a hybrid research approach, through which I have tried elucidate the economic empowerment of women. In this research, I have taken data from the various government departments, Surveys by NSSO, Central

Statistical Organisation, National Health and Family Survey, World Bank, International Monetary Fund, National Agricultural Bank for Rural Development (NABARD) and Planning Commission of India (PCI).

Research Objective: This paper speculates the economic empowerment of women as it was targeted in 11th FYP. In this paper, data have derived from latest NSSO 68th round, which depicts the result of implemented programmes for economic empowerment of women in the starting of 11th FYP.

In the 11th FYP it was targeted that government will tend towards the increment of Women labour force participation ratio (WLFPR), women supported self-help groups (SHGs) their social security and reduction in male-female wage gap. Moreover, in plan document there is special mention of agricultural women, their land rights and agricultural capacities.

Data Collection: To understand women's labour force participation, their wages, category of employment, skill development and financial inclusion this paper analyses data from large-scale national survey. It draws data from the NSS, NFHS, Labour and Employment Division of the Planning Commission, annual survey by Directorate of Research on Women in Agriculture conducted by the Indian Council for Agricultural Research, as well as other sources of information such as the annual report of Ministry of Labour and Employment, New Delhi and National Income Data from Central Statistical Organization.

For the argument building, I interviewed many experts from PCI, Ministry of Statistics and Program Implementation, Department of Financial Services, Ministry of Finance (DFS, MoF).

Data Analysis: For data analysis, I have used simple calculation techniques and for deriving data from NSS surveys I have used SPSS16.0 and MS Excel for data analysis. Help of Research officers and Young Professionals at Planning Commission was taken.

RESULT AND DISCUSSIONS

Section 1

Labour Force Participation Rate¹ of Women in India (2004-05 to 2011-12)

Labour force participation rate of women in India has significantly decreased from 25.6% (2004-05) to 20.4% (2011-12). Behind this decline, many reasons have been given.

¹(Labour force participation ratio (LFPR) is defined as the number of persons/person-days in the labour force per 1000 persons/person-days)

$$\frac{\text{Number of employed person} + \text{number of total unemployed person}}{\text{Total population}} \times 1000$$

The rising participation in education of women has led to a decline in LFPR of Women (Rangarajan, Kaul and Seema 2011) but on other hand females are opting out from labour market due to discrepancy in wages and lack of equal opportunity and this being a reason of declining LFPR (Raveendran and Kannan 2012). There is another phenomena cited by authors that this LFPR decline might be reversal of exceptional increase in FLFPR caused by agrarian distress during 1999-2000 to 2004-05.

Most of women are involved in agriculture, lack of job and wage gap and discrimination at workplace can be the reason, apart from this .After 2004-05, it has also been observed that when male employment increased (through MGNREGA) female opted out from the job market as their household income increased, the reason behind this was patriarchy.

India has one of the lowest labour force participation rates for women among the BRICS nations (Saha, 2017). It is even less than Somalia (37%). In India, vicious cycle of poverty usually leads to greater LFPR, but since 2004-05 it has declined (Figure 1 and Table 1) and this has led to de-feminization of Labour force however, t data on rural female LFPR depicts feminization of agriculture (Garikipati, 2006).

Table 1: Labour force participation in women (per 1,000 women)

Category/Survey Year	2004–2005	2011–2012
Rural female	333	253
Urban female	178	155

Source: Computed from NSSO various rounds (64th, 66th, 68th round)

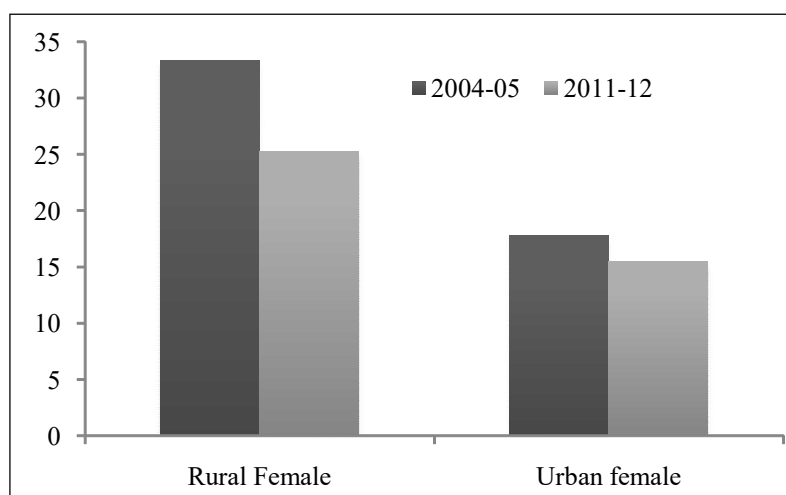


Figure 1: Trend of LFPR in women (in percentage)

Source: Computed from NSSO various round (64th, 66th, 68th rounds).

The trend of female labour force participation (LFPR) has seen a drastic decline post 2004-05, although it increased marginally in 2011-12, but it was still lower than, that in 2004-05.

This decline in participation of females in the labour force, especially in rural areas, has been dubbed as “de-feminization” and this decline has happened due to changing fertility decision of households (Bhalla n.d.) and earlier when per capita income was less, they adopted hoarding tendency but after increased well-being they switched it with targeting (Ray, 1998).

Section 2

Employment and Wages of Women (Pre and Post 11th Five-year Plan)

Employment

On the basis of classical breakdown, Indian employment system is classified into three sectors – primary, secondary and tertiary, on the basis of ownership it is again divided into three parts – public, private and social. Indian females comprise 48.5% of national population but only 95.39 million (NSSO, 68th Round 2011–2012) are considered for work or are called workers (share in total men and women workers). Out of these 95.39 million female workers, 55.55 million workers in primary sector, 17.47 million workers in secondary sector, 21.15 million workers in tertiary sector (Table 2) and 1.22 million’s work is unknown. On the other hand, there are 339.25 million male workers in India which consists of 142.96 million working in primary sector, 86.53 million in secondary and 106.87 million in tertiary sector. There has been a significant decline in number of rural and urban female workers in the primary sector. In the year 2004–2005, there were 74.11 million rural females employed in primary sector, but till 2011–2012 it became 53.69 million, and in urban areas 3.22 million women were employed (2004–2005) but in 2011–2012, it became 1.86 million (Table 3).

Table 2: Workers in different sectors (Million UPS)

Sectors	Primary		Secondary		Tertiary	
	2004-2005	2011-2012	2004-2005	2011-2012	2004-2005	2011-2012
Rural male	141.73	136.42	42.72	49.22	40.72	42.74
Rural female	74.11	53.69	9.83	9.84	6.81	7.38
Urban male	5.37	5.99	31.37	37.76	54.02	64.13
Urban female	3.22	1.86	6.28	7.63	11.34	13.77
Total worker	224.43	197.96	90.2	104.45	112.89	128.02

Source: Computed from NSSO, Employment and Unemployment survey, various rounds; calculation methodology Abhishek Shaw, EPW July 2013.

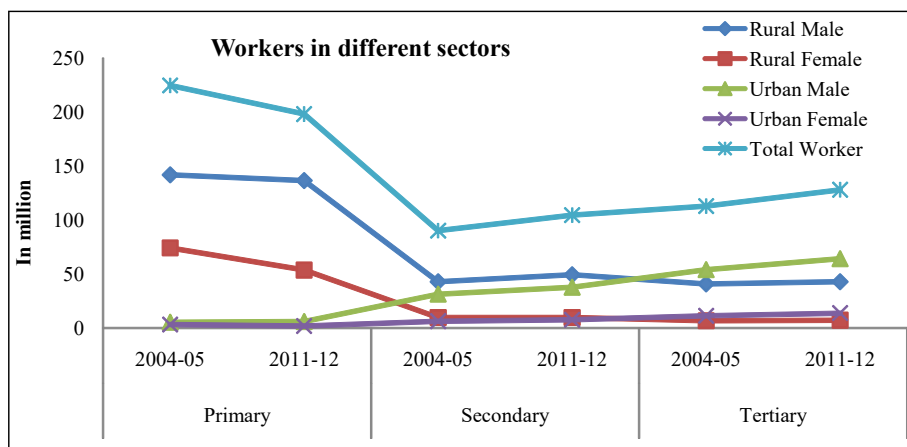


Figure 2: Trend of worker in different sector (million)

Source: Computed from NSSO, Employment and Unemployment survey, various rounds; calculation methodology Abhishek Shaw, EPW July 2013.

In, 2004–2005 there has been significant decline in the number of rural females under primary sector (agriculture, mining and quarrying) of employment. In 2004–2005, there were 74.11 million rural females working in primary sector, but in 2011–2012 it became 53.69 million, which is a drastic decline. In urban areas, there were very few employed female workers but there was also significant decline in their number. In 2004–2005, there were 3.22 million urban females who were employed in primary sector (agriculture, mining and quarrying), but after 5 years that is in 2011–2012 it became 1.86 million (Figure 2).

In secondary sector, participation of rural females have declined in 2009–2010, but in 2011–2012 it increased by 1.03 million which is a sign of development, we can also see a small increase in number of urban female workers from 2004–2005 to 2011–2012 (Table 2). In tertiary sector, also, we can see a little increase. This increasing employment of women in the primary and tertiary sectors provide a support for economic empowerment of women in the 11th FYP, and this increase shows that there has been development in skill, and this skill development helps in breaking gender stereotypes.

Status of Employment

Self-employed, Regular Wage Employed and Casual Wage Worker: There has been a significant decline in the percentage of self-employed people; in 2004–2005, there was 58.1% of rural male who were self-employed, but in 2009–2010, it became 53.5%, and in 2011–2012, it increased by 1% (became 54.5%), in rural females (in 2004–2005 to 2009–2010) there has been a decline in the number of self-employed female, but in 2011–2012 it has increased. In 2004–2005 there was

63.7% rural female who were self-employed and in 2009–2010 it became 55.7%, and in 2011–2012 it increased and reached at 59.3%.

On the other hand, there is less percentage of regular wage/salaried employees in rural areas in comparison to urban areas. In rural (both males and females) from 2004–2005 to 2011–2012, the average percentage of regular wage/salaried employed people remained at 6.86%, but in urban areas (males and females) it was five times greater than rural areas (Table 3), which can't be welcomed.

Table 3: Percentage of workers according to UPSS approach by Broad Employment status

Category/ Survey Year	2004–2005			2009–2010			2011–2012		
	SE	RW/Sal. E	CL	SE	RW/Sal. E	CL	SE	RW/Sal. E	CL
Rural male	58.1	9.0	32.9	53.5	8.5	38.0	54.5	10.0	35.5
Rural female	63.7	3.7	32.6	55.7	4.4	39.9	59.3	5.6	35.1
Urban female	47.7	35.6	16.7	41.1	39.3	19.6	42.8	42.8	14.3
Urban male	44.8	40.6	14.6	41.1	41.9	17.0	41.7	43.4	14.9

SE = self-employed, RW/Sal. E = regular wage/salaried employees, CL = casual labour.

Source: Computed from National Sample Survey office Ministry of Statistics and Programme Implementation, Employment and Unemployment Survey (NSS Round 64th 66th and 68th)

In 2004–2005, there were nearly 32% rural people who were employed as casual labour, and in 2009–2010 there has been increase of 5% (39% casual labour) in the number of casually employed people, but in 2011–2012 it declined by 4%. If we compare this rural data with urban data, we find that in 2004–2005 only 16.7% of urban females were employed as casual labour which was one-third of rural females.

Wages Received by Regular Wage Employees in Various Sectors

‘Wage’ is remuneration which is paid to workers for their work done and according to *Benham*, ‘Wages are a sum of money paid under contract by an employer to a worker for the services rendered’. The gender discrimination among women is more identified in terms of wage rate differentials in developing as well as developed countries (Collier, 1994). It has been experienced that there remains discrepancy in wage payment between men and women regardless of economic condition of country (Reilly and Newell, 2001), the reason behind this can be oriented from culture and social system of particular country.

There have been myriad of studies which were meant to explain the wage discrimination in labour market but most of these studies failed to address the normative framework for the wage determination thus several challenges still exists regarding wage inequalities and discrimination (Javeed and Manuhaar, 2013).

Indian females comprises 48.6% of the national population and they have significant role in society as well as in economy, but they are being ignored by patriarchal nature of society and they are being treated as ‘a source of cheap and secondary labour that can be hired and fired to suit the requirements of the employer’. Due to the continuous agitation of women empowerment group government emphasised on the empowerment of women and in result it has improved significantly, but it can’t be said that the problem is solved completely (Commission, Midterm Appraisal of eleventh Five year plan, 2009).

According to NSSO 68th round, there are nearly 95.39 million working females in various sectors. They are involved in various categories of work based on their educational and vocational training. As per various rounds of NSSO, there are significant wage differences among rural and urban population.

Table 4 reveals facts regarding the wage by the level of education. In 2004–2005 illiterate rural females were getting only Rs. 35.7 per day but in same year illiterate rural males were receiving Rs. 72.5 per day which is nearly twice of the female wage in that year. In between 2009–2010 and 2011–2012, there has been increase in the payment of illiterate rural female, but this rate of increase was very low (Rs. 11.92/year). On the other hand, the rate of increase of illiterate rural males, was at Rs. 19.32/year, moreover, the annual increment rate of urban illiterate males was higher (Rs. 25.5/day) than both rural males and females.

In all category of education, rural females were getting lowest wage. In 2011–2012, rural females were receiving only Rs. 201.5 per day but rural males, urban males and urban females were receiving Rs. 322.28, Rs. 469.87 and Rs. 366.15 per day, respectively, which shows the wage gap between rural females and urban male, female and rural males. Rural females who have diploma/certificate (category of education) are getting better wages than urban females, but rural females who have graduate and above level of education are getting much lower than urban females (Table 4). The reason behind the wage gap between rural and urban is due to higher opportunities and demand of work but male-female wage discrimination is result of rudimentary socio-cultural construct.

Eleventh FYP aims at high percentage of regular/wage salaried and decline in casual labour but facts are opposite. In 2004–2005, there were nearly 63.7% and 47.7% rural and urban females respectively, who were self-employed, but in 2009–2010 it became 55.7% and 41.1%, respectively, which is comparably better than year 2004–2005, but in 2011–2012 it became 59.3% and 42.8%, respectively, which can’t be welcomed. Although there has been increase in self-employed women moreover a little increase in regular/salaried employed women (Table 4). In 2004–2005, there were nearly 32.6% and 16.7% rural and urban females who were working as casual labour. And in 2011–2012, it was 35.1% and 14.3% which is not a desirable change, as it was targeted in 11th FYP.

Table 4: Average wage (INR/day) received by regular wage employees of age 15–59 years for different education levels (NSSO various rounds)

Category	Rural Males		Rural Females		Urban Males		Urban Females	
	2004–2005	2011–2012	2004–2005	2011–2012	2004–2005	2011–2012	2004–2005	2011–2012
Not literate	72.5	174.37	35.7	89.31	98.8	207.65	48.7	123.43
Literate up to primary	98.6	202.48	97.8	104.27	111.4	237.24	64.8	132.81
Sec./Higher Sec.	158.0	319.46	100.2	179.98	182.6	358.51	150.4	306.96
Diploma/certificate	214	450.31	200.4	428.66	274.9	524.33	237.0	391.43
Graduate and above	270.0	550.23	172.7	377.85	366.8	805.52	269	609.69
All	144.9	322.28	85.5	201.56	203.3	469.87	153.2	366.15

Source: NSSO various rounds Employment and unemployment survey Ministry of Statistics and Program Implementation Govt. of India (GOI).

During 11th FYP, there has been increase in wages of women, but in comparison with males it is insignificant and the gap nearly remained the same (Table 4).

Women in Government Sector: As mentioned in 11th FYP that there should be increase in the employment in service sector and there has been a little increase in the number of jobs in state government and local bodies under government sector in year 2009–2010 and 2011–2012, which is an achievement of 11th FYP. As per 11th FYP, there has been increase in the number of female employees in government and local bodies (Table 5).

Women in Unorganised Sector

In the informal economy, women are accounted for 32% of workforce, including agriculture and 20% of the non-agricultural workforce. Unorganised sector of country has nearly 118 million women; most of them are uneducated and unskilled. The unorganised comprises 97% of the total women workers in India. The informal

Table 5: Women in Government sector (million)

Year	Central Government		State Government		Local Bodies		Total (Million)	
	Female (Female %)**	Total* (Million)	Female (Female %)	Total (Million)	Female (Female %)	Total (Million)	Female (Female %)	Total (Million)
2004-2005	0.25(8.25)	3.03	1.46(20.22)	7.22	0.58(27.23)	2.13	2.29(18.5)	12.38
2009-2010	0.23(9.01)	2.55	1.60(21.76)	7.35	0.612(29.42)	2.08	2.442(20.38)	11.98
2010-2011	0.24(9.75)	2.46	1.65(22.88)	7.21	0.611(29.80)	2.05	2.501(21.33)	11.72

Source: Computed from the annual report on labour and Employment, Ministry of Labour and Employment GOI.

*Total number of employed employees in particular sector.

**Female % stands for female out of total employed people.

sector in the non-agriculture segment alone engaged 27 million women workers in India (Arjun Sengupta Committee, 2007).

The 11th FYP is concerned about the women who are in unorganised sector and need social security, which covers the issue of wage, leave, pension, housing, health benefits, maternity benefits, work conditions, complaints committee for sexual harassment, safety and occupational health.

For the social security of worker in unorganised sector, the unorganised Worker's Social Security Act, 2008 has been passed, and this act focuses towards the formation of social security board at central and state level which will work for formulation of concerned schemes, for workers in unorganised sector majorly women. And in continuation to this The *Rashtriya Swasthya Bima Yojana* was launched on 1 October 2007 for BPL families in the unorganised sector. In the restructuring of *Rashtriya Mahila Kosh* (RMK) there will be an increase in the availability of microcredit to women in the unorganised sector.

Section 3

Women's Land Rights, Their Financial Inclusion, Skill Development and Government Initiative for the Economic Empowerment of Women at Pre and Post 11th Five-year Plan

Financial Inclusion

Financial inclusion or inclusive financing is the delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society, in contrast to financial exclusion where those services are not available or affordable. Notwithstanding the widespread expansion of the banking sectors during last three decades, a sizeable proportion of household, especially in rural areas, remains outside the coverage of the formal banking system. When there is overall less financial inclusion of population then the situation of women in particular will be worsen. According to NFHS-3, in India, there are only 15.7% women who have bank accounts and according to *Nachiket Mor* Committee report in India only 36% people have universal electronic bank account (Mor 2013), but on 15 August 2014 Prime Minister Mr. Narendra Modi had launched Pradhan Mantri Jan Dhan Yojana which is one the biggest initiative of Government towards the financial inclusion. Under this scheme, in the first phase, every account holder will get a RuPay debit card and Rs. 5,000 overdraft facility and in second phase, a Rs. 100,000 accident insurance facility and a Rs. 30,000 life insurance will be provided (Mohan, 2014).

Under National Labour Renewal Mission there are women SHGs from which a woman can avail loans up to 3.0 lakhs at 7% per annum with an additional interest

subvention of 3% on repayment of loan in time, reducing the effective rate of interest to 4% to take up economic activities for their livelihoods. In 2011–2012, nearly 1.53 lakhs new registered women SHGs were functioning in addition to 2.07 lakhs, which were formed in 2009–2010. It is pertinent that 10 years ago only 971,182 women SHGs had been credit linked to banks. At the end of December 2013, 4,116,000 women SHGs had been provided credit and the outstanding amount of credit was 36,893 crore. In the continuation of economic empowerment of women, RMK was established with an aim to fulfil the credit needs of poor and asset less women in formal sector. *Bhartiya Mahila Bank* has been established in Financial Year 2014–2015 for the banking facilities to women.

Women's Land Rights

Safe and Secure right of land and other productive resources provide a base to build a equitable, sustainable and secure world. According to Food and Agricultural Organization of the United Nations only 10.9% of agricultural holding is headed by women in India. Till 2009–2010 there were no statistics of female headed household, but in 2009–2010 it came into light. In 2009–2010 there were 11.8% rural female headed households, and in 2011–2012, it got decreased slightly and reached at 11.5%; and there was nearly same situation in urban areas, in 2009–2010, nearly 11.6% of urban households were headed by females, in 2011–2012 it became 12.4%, which is a sign of development.

The 11th Plan targets a range of initiatives to enhance women's land access. It ensured direct transfers to them through land reforms, anti-poverty programmes and resettlement schemes. It included individual or group titles to women in all government land transfers, credit support to poor women to purchase or lease land, records and legal support for women's inheritance rights and incentives and subsidies on women owned land.

In the continuation of achieving the goal of 11th FYP, government did amendment in Hindu Succession Act, 1956 this act aimed to remove the gender discrimination which was present in the Hindu Succession Act, 1956. In the new amendment, Hindu Succession Act, 2005 daughters and sons have equal rights to obtain land from their parents. This act was both a legally and socially important move for women's rights to land ownership.

Skill Development

Women face a multitude of barriers in accessing skills and productive employment, remaining on the job due to effect of globalisation or otherwise advancing to higher level jobs, as well as returning to the labour market after a period of absence spent, for example, in raising children. In India, net enrolment in vocational courses is very less (5.5 million per year) than China (90 million per year) and United

States of America (11.3 million per year). In India, nearly 93% of labour force is in unorganised sector and merely 2% of them are formally skilled. By way of comparison, 96% of the workers in South Korea receive formal skills training. This is 80% in Japan, 75% in Germany and 68% in the United Kingdom (UK). According to NSSO 66th round (2009–2010), 91.8% of rural male is unable to access any kind of vocational training (Table 7) and 29.2% rural males who are getting any kind of training is unable to use that training in any kind of employment either in self-employment or regular wage/salaried employment. According to NSSO 66th round, there are only 0.12% rural males out of all rural males who have technical education (Table 6). Out of these 0.12% rural males only 9.2%, 67.2% and 23.7% rural males have degree in technical education, diploma/certificate below graduate level and diploma/certificate graduate level and above, respectively. Eleventh FYP supports vocational training and also focuses on vocational training of women, but for 47.2% rural female out of all who received vocational training, this training was not helpful in any kind of work and in urban females it was at 32.4%. In 2009–2010, 96.1% rural and 93.4% urban females were not receiving any kind of vocational training (Table 7).

Skill development is one of the essential features of any economy. As per target of 11th FYP there has been significant decline in the number of skilled women in India. In 2004–2005, 0.15% rural males were receiving technical education but in spite of being growth target of eleventh FYP, in 2009–2010, there were only 0.12% person who had technical education. If we talk about the condition of females in 2009–2010 it was worse than 2004–2005 (Table 6). In 2004–2005, 87.1% rural males were unable to get technical education, but in 2009–2010, it increased by 4.7% and became 91.8% (Table 7).

Table 6: Number per 1,000 person of age 15 years and above having technical education and per 1,000 distribution of such person by level of technical education during 2009–2010

Category	Number per 1,000 of Person with Technical Education		Per 1,000 distribution by level of technical education					
			Degree in Technical Education		Diploma/ Certificate below Graduate Level		Diploma/ Certificate Graduate level and above	
	2009–2010	2004–2005	2009–2010	2004–2005	2009–2010	2004–2005	2009–2010	2004–2005
Rural male	12	15	92	67	672	733	237	200
Rural female	5	6	44	0	634	833	322	167
Urban male	65	73	229	178	507	548	264	275
Urban female	27	31	163	97	486	548	351	355

Source: Status of education and vocational training in India NSSO 66th round New Delhi.

Table 7: Per 1,000 distribution of person in the age group 15–59 years by status of vocational training received or being received (66th NSS)

Category	Receiving Formal Vocational Training		Received Vocational Training				Did not Receive Vocational Training	
			Formal		Non-formal			
	2009–2010	2004–2005	2009–2010	2004–2005	2009–2010	2004–2005	2009–2010	2004–2005
Rural male	5	10	11	15	64	95	918	871
Rural female	2	5	7	13	28	62	961	910
Urban male	12	33	42	52	90	92	856	817
Urban female	8	19	25	45	31	49	934	881

Source: Report on status of education and vocational training in India NSSO 66th and 61st round New Delhi.

Government Plan for Economic Empowerment of Women (towards the Goal of 11th Five-year Plan)

In country like India, women empowerment is highly challenging and it depends upon many factors such as location (whether she belongs to rural or urban area), educational status, her cast, class and religion and her age, but apart from these obstacles GOI and government in states are formulating best policies for the betterment of health, education, political participation and eradication of gender-based violence, discrimination at work place and wage differentials and the coverage of these policies are getting wider day by day. The following schemes are at present which are aimed at economic empowerment of women (Table 8).

Table 8: Government policies for the empowerment of women

S. No.	Policy Name	Date of launch
1.	National Mission for Empowerment of Women	2012
2.	Scheme for Gender Budgeting (XI Plan)	2007-12
3.	<i>Priyadarshini</i> (for SHGs)	2011
4.	The Indira Gandhi Matritva Sahyog Yojana Conditional Maternity Benefit plan	2010
5.	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG)	2010
6.	Support to Training and Employment Programme for Women (STEP)	2009
7.	Integrated Child Protection Scheme (ICPS)	2009-10
8.	<i>Dhanalakshmi</i>	2008
9.	<i>Ujjawala</i>	2007
10.	The Rajiv Gandhi National Crèche Scheme for Children of Working Mothers	2006
11.	Mother and Child Tracking System (MCTS)	2005
12.	<i>Rashtriya Mahila Kosh</i>	1993
13.	Integrated Child Development Services (ICDS)	1975
14.	Short Stay Homes	1969
15.	<i>Swadhar-Greh</i>	1969

Although government have invested huge amount of power and money in these schemes but there are significant gap between policy achievement in papers and ground reality. And according to global gender gap index observation in 2012, Indian government's work is not significant enough for its women and due to this the ranking of India remained at 113(in 2010 & 2011 out of 134 and 135 country, respectively). However, in 2012, its ranking improved from 113 in 2011 to 105 with a score of 0.644 in 2012, according to the recent report of the World Economic Forum.

CONCLUSION

India is one of the most populous countries of the world containing nearly 1.23 billion population, in which 48.5% are females and rest are males as we all know that women have significant role in the development of nation, but due to socio-cultural construct, women are unable to deliver their best. Although the 11th FYP supports the economic empowerment of women, but after 2004–2005 there has been significant decline in women's WPR and LFPR. Out of 48.5% of national population only 95.39 million (NSSO, 68th Round 2011–2012) are considered for work or are called as worker. Out of this 95.39 million of female worker, 55.55 million works in primary sector, 17.47 million works in secondary sector and 21.15 million works in tertiary sector and 1.22 million works in the other sector, which is not very promising.

As we can see in Table 4, the decline in the numbers of self-employed has a corresponding increase in the numbers of those who had casual work in the latter half of the decade. Both types of work are in the unorganised segment, so there is little change in terms of the quality of employment – both would involve informal employment. In terms of the quality of employment, the one welcome development has been the consistent rise in both the absolute number and the share of workforce of regular workers, throughout the decade. The increase over the decade was 17 million. This welcome development needs to be continued. The only downside about this increase, at least in the latter half of the decade, is that 96% of the jobs were picked up by men.

Eleventh FYP aimed at increasing the wages of females and it has achieved its goal. Before the beginning (2004–2005) of 11th FYP, rural females were earning only Rs. 85.5 (average) irrespective of their level of education, due to effort of government in 2011–2012 it became Rs. 201.56 which must be welcomed and for urban female also there has been significant increase in their wages (Table 5).

According to Nachiket Mor Committee report in India only 36% people have universal electronic bank account, which is a demoralising factor for the economic empowerment; and according to NFHS-3 only 15.7% women have bank account,

which is miserable. In the continuation of increasing the number of women's bank account, GOI has initiated Bhartiya Mahila Bank and RMK was established with an aim to fulfil the credit needs of poor and asset less women in formal sector. For economic empowerment of women, government has focused on SHGs which is a good initiative.

NSSO data reveals that there is less focus towards skill development, in 2004–2005, 0.15% rural males were receiving technical education but in 2009–2010 there were only 0.12% person who had technical education. If we talk about the condition of female we will get to know that in 2009–2010 it became highly miserable than in 2004–2005. In 2004–2005 87.1% rural male was unable to get technical education but in 2009–2010 it increased by 4.7% and became 91.8%.

RECOMMENDATIONS

In present day scenario, following policies can foster the economic empowerment of women:

1. In villages there should be training facilities as well as infrastructural support for women farmer so that they can increase their productivity.
2. All agricultural policies should be designed in consideration with women because in agricultural sector there are more women than men and government should ensure that they will have control over such as credit, water, forest, fuel, irrigation, information and training.
3. Women friendly agricultural technologies and Innovations.
4. General training programme along with vocational training programme like training of operating agricultural tools and basic knowledge of agriculture.
5. There should be special rules and regulation regarding corruption and malfunctioning in sectors which deal the employment, social security, services and welfare of women.
6. For the social security of women, there should be right to health and medical care, injury benefit during employment, group insurance scheme, maternity benefit, gratuity and pension benefits.
7. In every organisation/Institution (central, state, district *taluka*), there should be adequate number of females in governing body and along with this there should be complaint committee for sexual harassment.
8. All central and state government institution should start capacity building programme among women from SHGs, so that they can be employed at all levels like manufacturing, help desk work, engine driving, ticket collecting

and maintenance in Indian Railways and roadways because their capacity to employ is high.

9. The government and corporate sector should identify the sectors which have low gender ratio and lack of skilled personal, and through PPP model concerned ministry, NGOs, women focused SHGs and other big private enterprise should train them.
10. Hindu Succession Act, 1956 has been reformed in 2005, which has empowered women and provided equal right on agricultural land for women, but Muslimandtribal laws hasn't changed yet, so these laws should be changed accordingly for equal right and opportunities of women.
11. For the financial inclusion of women, more *Mahila Bank*, micro-credit banking, micro-insurance system for women and more number of SHGs.

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