Conclusion
CONCLUSION

After foregoing detailed discussion certain conclusions are drawn. An analysis of trends in literacy rate over the period 1971-2001 in Bihar shows little improvement since 1971. The literacy rate in India was as low as 34.5 per cent for the age group 5 plus in 1971, it has now almost doubled to 64.8 per cent for the age group 7 plus in 2001. In Bihar it was only 23.17 per cent in 1971 and it too has now doubled to 47 per cent in 2001. In 1981 census the general literacy rate was 43.6 per cent in India, whereas Bihar accounted for 29.56 per cent. At the national level, the literacy rate of population aged 7 and above has improved from 52.2 per cent in 1991 to 64.8 per cent in 2001, and that of Bihar, it is 37.49 per cent in 1991 to 47 per cent in 2001. In 1971 male literacy rate was 46 per cent in the country and 35.86 per cent in Bihar state. The male literacy rate made a progress from 43.07 per cent in 1981 to 51.37 per cent in 1991 in Bihar, whereas in the country as a whole it was 65.4 per cent (in 1981) and 4.1 per cent in 1991. In Bihar the steady growth in male literacy rate (8.3 per cent) was observed, in 1991 which was slightly higher than the country average (7.7 per cent points). It was almost constant in Bihar in 2001 while an improvement of about 4 per cent points was recorded for India. A similar rising trend of female literacy (but in small count) was observed during 1971 to 2001. In 1971, female literacy rate in Bihar was 9.86 per cent which was almost half of the national average of 22 per cent. The rate again increased to 29.8 per cent in India and only 15.20 per cent in Bihar during the census year 1981. The female literacy rate in India in 2001 was 53.7 per cent; it was as low as 39.3 per cent in 1991. In Bihar it was recorded to be 33.12 per cent in 2001 and 21.99 per cent in 1991.

It needs no reiteration that female literacy is the key to all aspects of development. An examination of the gender gap in literacy rates for 2001 reveals that at the national level it is recorded to be 21.6 per cent whereas for Bihar it accounts for 26.56 per cent. The gender gap in the state Bihar being in
the range of 21.08 to 32.49 per cent in Bhagalpur and Bhojpur respectively. The western margin is occupied by the districts of high (above 28.84 per cent) gender gap in literacy rate. However common features remained in almost all the districts of the state is that the gender gap in literacy rate has slightly reduced with the increase of female literacy rate. The values of the index of gender disparity in literacy rates for all the districts of the study area are considered. The value of gender disparity varies between 16.88 per cent in Patna and 39.83 per cent in Supaul and for the state it is 36.62 per cent. Districtwise values of the index of disparity indicate that only in few districts gender disparity in literacy has narrowed down.

Primary level of female education is marked with regional variations in 1971. It varies between 21.83 per cent in Sheohar and 32.31 per cent in Supaul with an average of 24.15 per cent for the region. Middle level education of female is slightly different with that of primary education as it ranges from 16.33 per cent in Jehanabad to 25.28 per cent in Nalanda with an average of 22.27 per cent. This range is reduced to 2.60 - 5.37 per cent in case of high school and intermediate levels of education. The share of female population is very small in proportion in technical and non-technical education (0.02 -0.16 per cent). The districtwise distribution of graduates and above degree varies from 0.40 to 1.70 per cent with a maximum of 1.67 per cent in Nalanda and a minimum of 0.32 per cent in Supaul giving an average of 1.03 per cent for the study region. It may be noted that with few exception, primary education tends to increase form north-east and north-central part to southern part. Middle education and high school and intermediate tend to increase gradually from west to east. Almost whole of the southern districts are under high technical and non-technical education. Graduate and above education reflects low level of education in north-eastern districts.

Female education at primary level is recorded to be 21.99 per cent for the state in 1981 with interdistrict variations of 16.51 per cent and 29.72 per cent in Patna and Kaimur respectively. In terms of middle education
interdistrict range of variations is from 16.57 per cent in Aurangabad to 26.16 per cent in Supaul. Female education at high school and intermediate level shows a tremendous increase by +0.5.77 per points during 1971-1981. One of the remarkable features of technical and non-technical education is that not a single district records a negative shift. It may be noted that high proportion of females in primary education is observed on the southern margin, it gradually declines towards north. In the west low proportion of middle and high school and intermediate, technical and non-technical educations are observed they tend to increase eastward in Bihar. Majority of districts reflect medium proportion of graduate and above education in the study region.

The percentage of female in primary education in 1991 increased to 4.28 per cent points over the previous census year of 1981, it accounted for 26.20 per cent in 1991 and it ranges from 20.01 per cent in Patna to 35.28 per cent in Nawada. A gain of 4.93 per cent points is recorded under middle education. It varies between 20.65 to 33.53 per cent giving the state average of 26.93 per cent. An improvement of 5.14 per cent points is recorded in Bihar during 1981-1991 under the high school and intermediate level of education. It ranges from a maximum of 21.67 per cent in Patna and a minimum of 9.69 per cent in Kishanganj. The shift and share in technical and non-technical education is less than 1.0 per cent. It is noticed that western margin districts display high proportion of female primary education. Middle and high school and intermediate levels of education are observed to be high in north-eastern districts which gradually decrease towards west. Almost similar pattern is observed in respect of technical and non-technical, and graduate and above education with concentration of high proportion districts in north.

As regards the improvement in primary level of education all the districts have registered positive increase of 4.41 per cent points during 1991-2001. The districtwise variation extends from 27.36 per cent in Kishanganj to 35.32 per cent in Bhojpur marked with an average of 30.61 per cent for Bihar. In middle education there is a drastic reduction of about half from 26.93 per
cent in 1991 to 13.17 per cent in 2001. High school and intermediate level of education varies considerably across the districts from 9.99 per cent in Kishanganj to 25.06 per cent in Munger. A very low rise of 0.75 per cent point from 16 per cent in 1991 is noticed at this level of education. The proposition of share at technical and non-technical education remained almost similar with a variation of 0.01 to 0.45 per cent. The percentage of female graduates and above education has come down to 0.08 per cent. Regional pattern of distribution of primary education is marked by high rates in south and south-western districts which tend to decline towards north-eastern part of Bihar. Middle education for females is observed to be high in south-eastern and western districts. In high school and intermediate education the central districts reflect high proportion.

The testing of simple linear correlation between female educational status and each of the individual variables show that the coefficients of correlation of two variables i.e., gender gap and per capita income have recorded a highly significant degree of relationship with primary level of female education. Variable gender gap has direct relationship whereas per capita income has inverse relationships with primary occupation. Literacy rate, female literacy rate and household size have high degree of relationship with middle level education of female. Against these three positive correlated variables there are two variables which are found to have negative correlation. They are employment rate and female employment rate. Significant association occurs between high school and intermediate levels of female education and eight independent variables. Six variables out of them namely number of middle school per lakh population, literacy rate, female literacy rate, and number of registered factory per lakh population, percentage of urban female population, and percentage of urban population are found to have direct relationship with high school and intermediate education. Whereas number of family welfare centre per lakh population and percentage of muslim population are inversely related. Among the thirty variables only five variables are
significant at 1 per cent level in their relationships with the female technical and non-technical education. They are gender gap in literacy rate, per capita income in Rs., percentage of urban female population, percentage of urban population and population density. Except the first variable all the four bear positive relationship with female technical and non-technical education. The variables which have positive correlation and well above the confidence limit with graduates and above education are number of hospital/dispensaries per lakh population, number of registered factories per lakh population, per capita income in Rs., percentage of female urban population, percentage of urban population, population density, and percentage of female workers in tertiary occupations. Two variables i.e., gender gap in literacy rate and number of family welfare centre per lakh population are found to have negative correlation.

In Bihar female employment conditions are very poor as compared to many parts of the country. The trends in employment since 1971 have all the time been changing in the country and the state. In 1971 the rate of employment was 33.3 per cent in India and 30.69 per cent in Bihar. The country accounted for a slight decline of 0.30 per cent point in employment rate in 1981 over the preceding decade, whereas the rate was found to be 1.68 per cent points in the state. In 1991 census, about 1.1 per cent points increase in employment rates was registered in the country which was relatively higher than the state average (0.12 per cent point). The overall employment elasticity declined by 3.7 per cent points to become 30.39 per cent in 2001 census in country, whereas in Bihar it was 25.37 per cent with a decline of 3.76 per cent points over the previous census. The magnitude and directions of male employment rates in 1971 both India and Bihar witnessed somewhat similar rates of 52 per cent and 51.85 per cent respectively. A decline in male employment rate during 1981 in both India and Bihar by 1 per cent point and 3.20 per cent point was observed. The country showed no change during 1991 but again there was a fall of 1.24 per cent point in Bihar to become 47.59 per
cent. In the recent census year 2001 India recorded 45.09 per cent with a sharp and noticeable decline of about 5.90 per cent points, whereas for the state the male employment rates continued the similar pattern of decline by 6.92 per cent points to become 40.49 per cent.

The proportion of female work participation shows a declining trend in the country and the state (Bihar). The percentage of female employment to the total population account for 14 per cent in India and 8.58 per cent in Bihar in 1971. The female employment rate in 1981 climbed up to 21 per cent in the country, on the contrary, a fall of 8.19 per cent was registered in Bihar. A slight increase in female employment rate was observed to be 0.78 per cent in 1991 (Bihar) but in India it came down to 5 per cent points. In 2001, the female employment rate of the country was registered to be 14.64 per cent and for the state 8.93 per cent. It was as low as 8.58 per cent in Bihar in 1971. It may be noted that high and medium proportions of female employment are observed in north-eastern and south-western parts. Low percentage is observed in north-central and western parts of the study area. Female employment in rural area accounts for 9.31 per cent with a variation of 5.26 per cent in Sitamarhi and 13.93 per cent in Madhubani. The high grade districts form two notable zones in north-east to south and south-central part. Low grade district occupy north-central and western parts. The interdistrict distribution of urban female employment varies from 3.31 per cent in Begusaria to 7.22 per cent in Supaul. It may be noted that the state is distinctly divided into two zones: one of medium percentage in western half and the other of low percentage in eastern half of the study area. Female employment rate is recorded to be 8.19 per cent in 1981. It varies from 2.49 per cent in Sitamarhi to 15.09 per cent in Supaul. The high proportion of female employment is observed in extreme north-east and in south-central parts. The medium grade appears in central and south-eastern part. All the western and north-central districts represent the low grade of female employment rate. The districts of high proportion of female employment in urban area are identified in north-western and central parts.
whereas medium proportion appears continuously in southern part. The northern margin, western margin district come under the low levels of female employment in urban areas. In 1991 female employment constitutes about 8.97 per cent and the range varies from 2.86 per cent in Sitamarhi to 19.4 per cent in Madhepura. The high proportion of female employment is observed in north-eastern and south central part. The districts of medium percentage concentrate in south-eastern and south-western part. A prominent region of low percentage is identified in north-central and western parts. Rural female employment rate recorded a slight increase of 0.88 per cent point to become 9.51 per cent. In urban areas it was 4.18 per cent with a meagre increase of 0.25 per cent point. In urban areas southern region is occupied by medium percentage and western margin districts reflect low grade of female employment. As per the census 2001, female employment rate in Bihar is 8.93 per. The distribution of female employment by districts varies from 4.35 per cent in Sheohar to 18.54 per cent in Madhepura. The pattern of distribution depicts that the high grade districts are confined in north-eastern and southern parts of the study area, whereas medium grade districts are aligned in the centre. A big region of low index is identified in the north-central and whole western part. The rural female employment rate in 2001 varies from 4.43 per cent in Sheohar to 19.09 per cent in Madhepura with the state average of 9.41 per cent. The urban female employment record 4.67 per cent with a narrow range of variations. It varies from 2.08 per cent in Kaimur to 8.74 per cent in Jehanabad. The districts of high grade appear in southern part, and medium grade in extreme north-eastern periphery and central part. Low female employment districts appear in south-western and north to east-central parts.

The regional variations in the patterns of distribution of female employment by major occupation groups are quite notable. The trends and patterns of distribution of primary occupations of females are characterized by a sharp decline from east to west and low in the centre. Secondary occupations are marked by a substantial increase from east to west and north to south.
Almost similar pattern is observed in all the decadal years in tertiary occupations with concentration of high percentage districts in the centre and low in the north-east and south central parts of study area.

Female employment in primary occupations is dominant both at the state and district level (1971). Female population engaged in primary occupations accounts for 93.37 per cent and is nowhere less than 90.31 per cent whereas its peak reaches up to 97.74 per cent. Agricultural labour (81.85 per cent) is the most conspicuous constituent of primary occupations followed by cultivation (11.18 per cent) and livestock, forestry, hunting, mining and quarrying (0.34 per cent). Employment in primary occupations by residence is very dissimilar. The bulk of female employment is reported in primary occupations in the rural areas. The rural females engaged in this occupation are just double (95.11 per cent) as compared to urban areas (44.3 per cent). The range of rural females, engaged in primary occupations varies between 92.16 per cent in Begusarai and 98.12 per cent in Supaul. A very wide range of regional variations is observed in primary occupations in urban areas. It varies between 19.82 per cent in Madhubani and 80.91 per cent in Supaul. Secondary occupations in the state in 1971 provide limited employment opportunities for females as it accounts only for 2.94 per cent. The interdistrict variations are between 1.13 per cent in Supaul and 5.77 per cent in Begusarai. Among the chief components of the secondary occupations household industry accounts for 2.87 per cent, constructional works 0.07 per cent. The interdistricts variations by residence in secondary occupations is relatively significant and notable. Rural female employment in secondary occupations is nearly one-fifth (2.69 per cent) of urban female employment (10.97 per cent). Among the 37 districts the range of variations is narrow in rural areas, as it runs from 1.06 per cent in Madhepura to 5.47 per cent in Begusarai, whereas relatively a wide range of variations (3.97 per cent in Supaul to 19.5 per cent in Bhagalpur) is observed in urban areas. Female employments in tertiary occupations account for 3.69 per cent with 0.97 per cent in trade and commerce, 0.10 per cent in transportation,
communications etc. and 2.62 per cent in services. The range of variations in tertiary occupations runs from 1.13 per cent in Supaul to 7.27 per cent in Nalanda. Employment of urban females in tertiary occupations is very significant, it is twenty times higher (44.73 per cent) than that of rural female employment (2.2 per cent). The rural range of variations (0.82 to 4.29 per cent) is much narrower than the urban (15.12 to 68.32 per cent).

Bihar during 1971-1981 registered a negative shift of 1.6 per cent points in favour of females in primary occupations. The proportion of female employment in this category is nowhere less than 79.27 per cent (in Patna) whereas its peak reaches up to 97.3 per cent (in Supaul). The change in primary occupations of rural areas of the state was maintained with a small negative shift of 0.94 per cent point during 1971-81. In urban areas a loss of about 3.57 per cent points in primary occupations was observed. Female employment in primary occupations by residence is also conspicuous. Rural females in primary occupations are double (94.17 per cent) as compared to urban areas (40.93 per cent). The interdistrict variations in urban females engaged in primary occupations show a very wide range of variations as it varies from 4.70 per cent in Muzaffarpur to 78.82 per cent in Nawada with state average of 40.73 per cent. The average change in secondary occupations in Bihar as a whole during 1971-81 is only 0.82 per cent point. The percentage of females employed in secondary occupations is only 3.76. There is a narrow range of variations among the districts as it varies from 1.24 per cent in Supaul to 6.04 per cent in Khagaria. Rural and urban female population displayed varying degree of change in the structure of female employment during 1971-81. The rural areas recorded a gain of 0.59 per cent point whereas the urban areas 3.06 per cent points. The distribution of female employment in secondary occupations by residence is also conspicuous. Female employment in secondary occupations in rural areas is less than one-fourth of the urban areas. Among the 37 districts the range of variations is also relatively narrow in rural areas than in urban areas. It varies from 1.11 per cent in Supaul to 6.11 per cent
in Sitamarhi in rural female population, whereas in urban female population the range varies from 5.28 in Nawada to 33.69 per cent in Nalanda. A small increase of 0.78 per cent point of total female employment in tertiary occupations was recorded during 1971-81 in Bihar. The pattern of gain and loss of females employed in tertiary occupations reveals that the proportions of females in this category has increased by as much as 7.43 per cent points in Patna and decreased by 3.89 per cent points in Nalanda. The general distribution by districts shows that the percentage of female employment in tertiary occupations varies from 1.46 per cent in Supaul to 14.70 per cent in Patna. During 1971-81 a very marginal increase (0.35 per cent point) in rural female employment in tertiary occupations was recorded in Bihar. Whereas the proportion of females in tertiary occupations recorded a very meagre gain of 0.51 per cent point in urban areas. The range of female employment in tertiary occupations by districts in rural areas is much narrower (1.05 per cent to 7.59 per cent) than the urban areas (15.9 per cent to 87.45 per cent) with state averages of 2.55 per cent and 45.24 per cent respectively.

The state is characterized by relatively high rate of female employment in primary occupations in 1991. It increased to 1.15 per cent points over the previous decade. About 92.92 per cent of the females were engaged in primary occupations. The interdistrict distribution shows wide range of variations as it varies between 81.37 per cent in Patna and 98.22 per cent in Madhepura. The proportion of females in both rural and urban areas increased by 1.01 and 6.15 per cent points. Female employment in primary occupations of rural areas is much higher (95.18 per cent) than the urban areas (46.88 per cent). The rural range of variation runs from 87.72 per cent in Begusaria to 98.11 per cent Supaul. The range of variations in urban areas is very wide as it varies between 10 and 88 per cent with a maximum of 87.51 per cent in Madhepura and a minimum of 10.27 per cent in Darbhanga, whereas state average accounts for 39.8 per cent. The state lost its share of females in secondary occupations by 1.18 per cent points during the decade 1981-91. The interdistrict variations
range from 0.63 per cent in Madhepura to 7.17 per cent in Begusarai with state average of 2.58 per cent. Female employment in secondary occupations in both rural and urban areas of the state during 1981-91 recorded a negative shift of 1.10 per cent points and 3.10 per cent points respectively. A marginal gain of 0.03 per cent point in female employment in tertiary occupations was recorded in the state. The highest gain of 3.01 per cent points was recorded in Kishanganj district. The percentage of female employment in tertiary occupations was 4.50 per cent in 1991. The interdistrict range of variations was between 1.15 per cent in Madhepura and 15.41 per cent in Patna. In tertiary occupations a meagre positive shift (0.35 per cent points) was found in rural areas, whereas 0.51 per cent point was observed in urban areas. Female employment in tertiary occupations was relatively higher (42.19 per cent) in urban area than the rural areas (2.64 per cent) for the state in 1991. The range of female employment in tertiary occupations in rural area was much narrower (0.83 per cent in Madhepura to 6.8 per cent in Sitamarhi) than the urban areas (10.53 per cent in Madhepura to 79.27 per cent in Darbhanga).

Barring few districts almost all the districts recorded decline in its share in primary occupations during 1991-2001. This decline may be due to a near stagnation of job opportunities in agricultural sector, the available opportunities are being divided among a large number of populations and low rate of agricultural growth. Female employment in primary occupations is dominant both at the state and district level during 2001. It is nowhere less than 54.4 per cent (Jamui), whereas its peak reaches upto 95.76 per cent in Supaul. The female population displays varying degree of change in primary occupations by residence during 1991-2001. The proportion of females in both rural and urban areas records a decline of 6.43 per cent points and 17.94 per cent points respectively in primary occupations. The females engaged in primary occupations in rural areas are about three-times higher (88.75 per cent) than in urban areas (28.94 per cent). Here the range of variations is wide, it varies from 55.26 per cent in Jamui to 96.43 per cent in Purnia districts. The
percentage of urban females in primary occupations is considerably wide, it extends from 8 to 71 per cent. The maximum is recorded in Supaul (70.43 per cent) and minimum in Darbhanga (8.16 per cent) giving the state average of 28.94 per cent. Females in secondary occupations have shown an increase of 4.78 per cent points in the state. With the exception of Lakhisaria (4.83 per cent) and Sheikhpura (4.38 per cent), all the districts have recorded increase in its share. This rate of increase may be due to the decline in agriculture sectors which is indicative of shift from agriculture to other occupations and also may be by the variations in concept and definition in the census. Female employment in secondary occupations in the state ranks third (7.36 per cent) as far as the occupation groups are concerned. The distribution pattern shows a wide range of regional variations. Among the districts the percentage varies from 1.83 per cent in Purnia to 42.35 per cent in Jamui. The change in secondary occupations by residence is maintained with positive shift of 4.45 and 9.49 per cent points during 1991-2001. Almost all the districts have recorded an addition in their share in both areas. In rural areas the employment rate is less than one third of the urban areas. Among the districts the range of variations is relatively wide in rural areas as it varies from a minimum of 1.83 per cent in Purnia to a maximum of 42.35 per cent in Jamui with state average of 6.63 per cent. Secondary occupations are more developed in urban areas than in rural areas. It varies from a minimum of 7.15 per cent in Madhepura to a maximum of 54.64 per cent in Jamui giving an average of 20.42 per cent for the state. Tertiary occupations recorded a marginal increase (2.57 per cent points) of females during 1991-2001 in the state. Out of thirty-seven districts in the state, only three districts of Purnia (2.38 per cent points), Jamui (1.92 per cent points) and Banka (1.92 per cent points) lost their share. The increase may be due to growing and diversifying economy and spread of education and introduction of new technologies in different corners. The percentage of females engaged in tertiary occupations is 7.07 per cent in 2001. It varies with a maximum of 21.65 per cent in Patna and a minimum of 2.04 per cent in
Madhepura. The proportion of females in both rural and urban areas increased in tertiary occupations by 1.98 per cent points and 8.45 per cent points respectively. Females in tertiary occupations of the rural areas are very low (4.62 per cent) with a narrow range of variations (1.51-10.24 per cent). Urban females in tertiary occupations are more notable and significant than the rural. It is nearly ten times (50.64 per cent) higher in former than the latter case (4.62 per cent). The interdistrict variations run from 22 to 78 per cent with a minimum of 22.11 per cent in Jamui and a maximum of 77.19 per cent in Darbhanga.

The spatial distribution of female educational status vis-à-vis employment depicts that the range of variations in female employment is higher than that of female educational level. In the category of high level of female education and high level of employment only one district of Nalanda is observed. Medium grade of female education along with medium level of female employment in the centre comprises the districts of Madhubani, Saharsa, Khagaria, Begusarai and Banka. In the grade of low level of female education and employment, there are five districts, namely, Sitamarhi, Sheohar, Kishanganj, Gopalganj and Kaimur. The general pattern of female educational status with primary occupations is uneven all over the districts of the study area. The districts which reflect medium level of female education and medium level of females in primary occupations are Katihar, Khagaria, Banka, Vaishali, Saran, Kaimur, Aurangabad and Gaya. Only two districts of Muzaffarpur and Jamui reflect low level of employment in primary occupations along with low level of female education. In the grade of high level of female education and employment in secondary occupations only two districts of Nalanda and Bhagalpur are observed. Majority of districts lying in medium level of female education and employment in secondary occupations are observed in the north-central and southern parts. Low level of female employment in secondary occupations against low level of education are observed in north-western and north-eastern parts of the study area. Five south-western districts having high
levels of females in tertiary occupations are associated with high levels of female education. Saran, Saharsa, Khagaria, Katihar, Jehanabad and Aurangabad exhibit medium level of employment in tertiary occupations and education. North-eastern and north-western districts are associated with low level of education and employment in tertiary occupations. They are Paschim Champaran, Purba Champaran, Supaul, Araria, Madhepura and Jamui.

The simple association between female employment in major occupation groups (Y) and female educational status for 2001 have been computed and tested with the assumption that linear relationships existed in all the cases. The analysis of linear relationship between female educational status and structure of employment shows that only one variable i.e., literacy rate is significant at 1 per cent level and is negatively correlated with primary occupations. Urban females engaged in primary occupations (Y₁), and X₁ (literacy rate) are inversely related and significant at 1 per cent level. The association between female educational status and female employment in secondary occupations (Y₂) reveals that variables have weak or no significant correlation but they show the direction and magnitude of relationships. Literacy rate (X₁) and percentage of graduates and above education are positively related with the percentage of females engaged in tertiary occupations (Y₃). Among the variables used for rural population of females in tertiary occupations, literacy rate (X₁) and percentage of middle education (X₃) are found to have direct relationship.

The results report that the workers in cultivation (Y₁) has positive and significant relationship with primary education (X₂). Female literacy rate (X₁) shows inverse significant relationship with agricultural labours. The variables of significant degree of positive relationships with electricity, gas and water supply (Y₇) are female literacy rate (X₁), high school and intermediate education (X₄), and graduate and above education (X₆). The variables - literacy rate (X₁), high school and intermediate (X₄), and graduate and above education (X₆) have positive correlation with construction (Y₈). Wholesale and retail
trade ($Y_9$) exhibit positive relationship with female literacy rate ($X_1$) and is significant at 1 per cent level. Primary education ($X_2$), technical and non-technical education ($X_5$) are significant at 1 per cent level and former ($X_2$) is negatively related with occupations of hotel and restaurant ($Y_{10}$) and the latter ($X_5$) is positively related.

Transport storage and communication ($Y_{11}$) has positive significant degree of relationship with literacy rate ($X_1$), high school and intermediate levels of female education ($X_4$), and graduate and above education ($X_6$). Female literacy rate ($X_1$) and middle education ($X_3$) of females exhibit a significant degree of positive relationship with financial intermediation and real estate, renting and business activities ($Y_{12}$). Three variables — literacy rate ($X_1$), technical and non-technical education ($X_5$) and graduate and above ($X_6$) have high degree of relationships with public administration and defence, compulsory social security education; health and social work; other employed persons; extra territorial organisations and bodies and are significant at 1 per cent level.

Some notable suggestions are also given:

- Special attention must be paid to the training of educational planners, administrators and heads of institutions and moreover more women should be incorporated in planning.

- Women must be motivated to seek higher qualifications and skills and, on the other, facilities to be provided for them to do so.

- The rural areas, with poor infrastructure and social services, will not get the benefit of trained and educated youth, unless rural-urban disparities are reduced and determined measures are taken to promote diversification and dispersal on education and employment opportunities.

- Not only have additional employment opportunities to be generated by using the suitable structure of investment and production, but distributive justice must be done.
• Large variety of vocational courses particularly for girls, who do not intend to continue their general education beyond elementary or secondary stage should be introduced.

• Educated women should be encouraged to form co-operative societies to be controlled and run exclusively by themselves.

• Both formal and non-formal training, especially relevant to the market has to be organised to give the right direction to the women labour.

• Some researches at micro level should be done to understand the actual problems concerned with the present work which will be more helpful for the planners and decision makers.