It is noted, generally that higher levels of educational attainment lead to a more skilled and productive workforce, producing more efficiently a higher standard of goods and services, which in turn forms the basis for faster economic growth and rising living standards. Countries in all regions and of all development levels seek to ensure that basic education is of sufficiently good quality to prepare students adequately for vocational and further training. Average years of schooling for those aged 15–24 years in developing countries rose from 3.15 years in 1950 to over 8.5 years in 2014. Over that same period, average years of schooling for 15–24 year-olds in industrialized countries rose from almost seven years to over ten years. In 2014, the average number of years in school for girls reached 86 per cent of that for boys in developing countries and 98 per cent in advanced countries.

A wide distribution of educational attainment across society is a better indicator of future economic growth than a high average level. A country’s capacity to pick up new technologies and turn them to economic advantage is greater when its education and training system creates a broad base of adequately educated individuals able to continue learning throughout their careers. Literacy rates are a basic indicator of education coverage and vary widely across the countries. A low literacy rate signals an education system
that is not preparing society as a whole for further learning and productive work. It is increasingly acknowledged that training and skill development, whether in schools or elsewhere, is an essential complement to general education in equipping people to grasp opportunities in the world of work.

In the post-1991 period, the Indian economy has grown at an average rate of 7 per cent, an impressive rate considering the past performance. Employment opportunities have increased, though it has not been commensurate with the growth of labour force. Trend in employment at the sectoral level shows that the organized sector, which provides maximum security to the labour has witnessed only a marginal increase in employment in the 1990s, that too because of growing private sector. Hence, the burden of employing ever-growing labour force falls on the unorganised sector. The performance of rural and urban informal sector has however been different; this can be accessed from the fact that urban employment in the recent decades has grown at a rate of more than 2 per cent; while its rural counterpart at merely 0.5 per cent. This lop-sided growth of informal sector has caused several problems like that of migration from rural to nearby urban centres. This indicates a very volatile and less diversified employment condition in the rural areas of the country. Also, in developing economies, one cannot expect the production and employment structure to move at the same pace. There it seems· to be a general rule that employment structure changes slowly and gradually, particularly so in rural areas. Consequently, diversifying the
employment structure by increasing rural non-agricultural activities is often suggested and adopted as a policy measure to speed up the development process in these countries.

When a rural economy diversifies, the workers may rise in status either as self-employed workers or as regular employees. At the same time, it is also possible that their status may be lowered to that of casual wage earners. While in most developed nations workers move to regular jobs or become self-employed, in developing countries like India, they move to the less advantageous position of casual labourers. Thus in India, though there occurred a progressive shift of workers to non-agriculture, it has also been characterised by increased casualness of workers.

In India, the share of primary sector in GDP has declined at a faster rate compared to its workforce share. The former has come down from 56.7 per cent in 1950-51 to 26.2 per cent in 2000-01 and then to 14.9 per cent in 2014-15, while the latter has declined from 78.1 per cent in 1983 to 72 per cent in 1999-2000 and further down to 48.9 per cent in 2011-12. During this period, the workforce share of secondary sector has gone up from 9.4 per cent to 12 per cent and then to 24.3 per cent whereas its share in GDP has increased from 13.7 per cent in 1950-51 to 23.6 per cent in 2014-15. The share of agricultural employment among rural males stood at 59.4 per cent in 2011-12 and 74.9 per cent among females, while in the urban areas, dependence on agriculture was 5.6 per cent and 10.9 per cent among the male and female
workers respectively in 2011-12. The shift towards non-agricultural employment in rural areas is neither steady over the time-periods nor uniform across regions since different factors are at play in different regions in the process of diversification towards rural non-agricultural employment.

In Tamil Nadu, the share of NSDP has declined from 27.2 per cent in 1983-84 to 7.81 per cent in 2014-15. In the case of secondary sector, the share has declined from 32.1 per cent to 28.54 per cent in the same period, while the share of tertiary sector has increased from 40.7 per cent to to 63.66 per cent. However, at the end of 2011-12, 51.6 per cent of the rural males were depending on the primary sector, which was 50.59 per cent among the rural females, but only 9.19 per cent of the males and 14.34 per cent of the females in the urban areas were dependent on this sector. Similarly, the share of secondary sector in employment was 25.79 per cent, 39.47 per cent, 46.73 per cent and 41.04 per cent in the case of rural males and females and urban males and urban females respectively. This clearly indicates a great deal of employment diversification between the two genders and also the two regions in Tamil Nadu during 2011-12.

The literacy level of the female population too has gone up in India, along with the growth of the economy. In the rural areas, female literacy rate has moved up from 11 per cent in 1961 to 58.75 per cent in 2011, which has pushed down the gender gap from 26.49 per cent to 19.82 per cent in the same period. In the urban areas, female literacy rate has gone up from 43.75
per cent to 79.92 per cent between 1961 and 2011 and gender gap has declined from 27.02 per cent to 9.75 per cent in that period.

In the case of Tamil Nadu, female literacy rate has moved up from 21.06 per cent in 1961 to 73.86 per cent in 2011, vis-a-vis 51.59 per cent to 86.81 per cent among males in the same period (Government of India, 2011). This suggests that while there has been perceptible rise in the literacy rate of the female population, there is regional disparity, since the urban literacy rate has been higher than that of the rural literacy rate, and while gender gap has come down, it still exists in both areas.

There are linkages between the agricultural and non-agricultural sector and they explain the factors influencing employment diversification. The growth of the agricultural sector itself creates both forward and backward linkage effects between the two sectors. Both these linkages can generate rural non-agricultural employment. But this can happen only if the agro-processing industry is located in the rural areas in the case of forward linkages, and in the case of backward linkages, all those industries which manufacture agricultural inputs are rurally located. Moreover, it is also necessary that the rate of agricultural growth is sufficiently higher to augment such linkages.

Diversification of employment opportunities directly depends not only on the growth of different sectors in the economy, but also and more importantly on the educational attainment of the workforce. An educated workforce creates growth opportunities in a sector and also that of the economy and this leads to
diversification of employment. On the other hand, policies pursued by the Government directly enable or disable growth of a sector and it plays a crucial role in the extent of employment generation in the economy. Even after 70 years of planned development, at the all-India level, more than 70 per cent of the rural female workforce depends on the primary sector for its livelihood and income, which is more than 50 per cent in Tamil Nadu.

While the Government has introduced many schemes and programmes for improving the educational opportunities in the country, still there is a gender gap and this inequality is reflected in the neglect of the female population from the development mainstream. The extent of marginalisation and informalisation of employment is quite high among females compared to that of males and hence, the former are associated more with low quality and low paid jobs. This indicates that there is a direct link between educational attainment and the extent of employment diversification in the workforce in the economy, which is especially true among the female population. Thus, it is quite important to understand the pattern and the level of education attainment among women and the extent of employment diversification that is taking place among them.

Over the years, various Governments have taken different measures to augment employment opportunities in different sectors and in the whole economy. Faster economic growth in itself is an important facilitator in increasing the demand for education and also in diversifying employment opportunities. However, in India, the policies pursued by the Government has
not increased the growth momentum of the secondary sector to a sufficient level and hence, still a great majority of the population, especially the rural females are compelled to depend on the agricultural sector. Thus, there is a huge amount of underemployment and disguised unemployment, which has pushed the real wage rate down and a greater burden of this, is borne by the female workforce. It is also to be noted that those who have attained better educational qualification has managed to break this vicious circle and could seek better employment opportunities in the non-agricultural sector. This underscores the fact that educational attainment directly influences the ability to move from the agricultural sector to the non-agricultural sector or to diversify employment opportunities. This hypothesis needs to be probed in detail in order to throw more light on the nature and extent of the relationship between educational attainment and the diversification of employment opportunities at the micro level, which can be used for better policy making.

Review of the studies has shown the extent of gender disparity in employment conditions and also the difficulty that the women face in balancing their home – work balance. It is also to be noted that not many attempts have been made to examine the link between educational level of the female population and its role on the nature and pattern of their employment and income, particularly in India, during the post-liberalization period. Moreover, the studies have not conclusively established the role of educational discrepancy in the differences in employment conditions and income between the male and
Since, education plays the most crucial role in reducing the existing gender disparity, it is all the more important to examine the role of educational attainment in the extent of employment diversification among women. The present study makes an attempt to fill this void with the help of primary data.

In this context, the basic premise of the study is: to examine the extent of educational attainment and diversification of employment opportunities among women. The specific objectives are: to understand the extent of educational attainment of women at the macro level; to examine the degree of employment diversification among women at the macro level; to study the societal characteristics of the sample respondents in the study area; to analyse the level of educational attainment among various segments of the sample respondents; to examine the pattern of employment among the different groups of the sample respondents; and to trace the link between educational attainment and employment diversification among the sample respondents in the study area.

**FINDINGS OF THE STUDY**

Analysis of the primary data shows that in the case of Poonamallee taluk, 48.1 percent belong to age group of upto 30 years, which is 52.8 percent in Pallipattu taluk and thus, a greater proportion of the latter is younger compared to the former.
The general educational levels of the respondents are high, since Tiruvallur taluk is a highly literate one. However, the educational levels of those who belong to Poonamallee are considerably higher compared to that of those who belong to Pallipattu taluk, since the illiteracy level is 8.5 percent in Poonamallee, but 12.4 percent in Pallipattu, while 29.2 percent of the former have degree and above qualifications, which is only 22 percent in the latter.

The share of those who belong to the OC and SC and ST communities is quite higher in Poonamallee taluk than in Pallipattu taluk, while the proportion of those who belong to the BC and MBC communities is higher in the latter than that of the former. This also underscores the fact that in both taluks, the proportion of those who belong to the SC and ST communities is quite high, which is much higher in Poonamallee taluk.

The area-wise distribution of the respondents on the basis of their type of house suggests that the share of those who reside in tiled houses is less in Poonamallee taluk than in the case of Pallipattu taluk, while the percentage of those who reside in multi storied houses is markedly higher in the former than that of the latter and the percentage of those who live in single storey houses is mostly similar in the two taluks. This suggests not only the differing living conditions the respondents in the two taluks, but also the fact that those who reside in Poonamallee have a better living condition vis-a-vis Pallipattu taluk.

In Poonamallee taluk, more than 63 percent of the respondents have four or lesser members, which are 56.4 percent in Pallipattu taluk, and thus,
the percentage of those who have five or more members is 36.9 in the former and 43.6 percent in the latter. This underscores the fact that the family size is quite larger in the rural based Pallipattu taluk than that of the urban based Poonamallee taluk, which is the outcome of their joint family type of living.

The type of occupation of the sample respondents differ markedly, since the proportion of those who are engaged in agriculture is markedly higher in Pallipattu than in the case of Poonamallee; while the percentage of those who are in all other occupations is higher in the latter than that of the former. Also, in Pallipattu taluk, none of them is engaged as professionals. This also underscores the fact that the urban area provides more diversified employment opportunities to women than the rural areas.

The educational levels of the spouses of the respondents suggest that they are quite higher than that of the respondents, since the proportion of literates and graduates is markedly higher. However, in this case also, the educational levels of those who belong to Poonamallee taluk are considerably higher than that of those who reside in Pallipattu taluk.

The area-wise type of employment of the respondents’ spouses suggests that it differs quite considerably from that of the respondents, since all of them are employed and the share of those who are in agriculture and as unskilled workers is less among the spouses. On the other hand, a greater percentage of them are employed in the Government sector and also as skilled workers. However, the proportion of those who are in agriculture and also in
business is higher in Pallipattu taluk than in Poonamallee taluk, while the percentage of those who are in the Government, skilled workers and professionals is higher in the latter than that of the former.

The analysis indicates that the earning capacity of the sample respondents in general is low, since a greater share of them earns less than Rs. 2 lakhs per annum. For instance, 31.9 percent of the respondents who belong to Poonamallee taluk earn less than Rs. 2 lakhs per annum, which is 61.6 percent in the latter.

This arises due to the fact that the proportion of those who are engaged as agricultural labourers and unskilled workers among the respondents and their spouses are higher in Pallipattu taluk than in the case of Poonamallee taluk. Also, among spouses, a greater share of them is employed as Government employees and professionals in Poonamallee than in Pallipattu taluk.

The contribution made by other members of the households has pushed up the annual income, since the proportion of households that come under the higher income slabs is higher. However, the difference between the two taluks in the income level still persists, as 79.6 percent of the households that reside in Poonamallee taluk earn more than Rs. 2 lakhs per annum, which is only 56 percent in the case of Pallipattu taluk.

Among those who reside in Poonamallee taluk, 59.2 percent spend more than Rs. 3500 as their monthly food expenditure, which is 34.8 percent in
Pallipattu taluk, which again suggests that as in the case of income, spending capacity of those who reside in Poonamallee taluk is higher than that of those who are located in Pallipattu taluk.

The area-wise non-food expenditure incurred by the sample respondents suggests that in general, all of them spend more for their non-food requirements than for food. However, in this case also, those who reside in Poonamallee taluk spend more compared to their counterparts who are located in Pallipattu taluk.

The economic conditions of the respondents who belong to Poonamallee taluk is quite better off compared to that of those who reside in Pallipattu taluk, since 68.1 percent of the former possess asset worth of more than Rs. 5 lakhs, which is only 44.8 percent among the latter.

The proportion of the respondents who depend on the service sector is the highest overall with around half of them are employed in this sector, while the proportion of industry is less than one-fourth. However, in Poonamallee taluk, which is more urban based, dependence on service sector is more than 63 percent and hence, only around 7 percent of the employment is contributed by agriculture, while more than 47 percent of the respondents who belong to Pallipattu taluk depend on agriculture, and the share of industry is only 17 percent. Hence, industry and service sectors dominate in Poonamallee taluk, it is agriculture and service sectors in the case of Pallipattu taluk.
Age level-wise, the share of those who depend on agriculture goes up along with their age level, while that of industries decline. Hence, older respondents, among whom illiterates and less literates is higher, depend more on agriculture, while the younger respondents with better skills are able to move to industries. Similarly, the proportion of those who are engaged in services is also higher among the younger respondents.

In the study area, among those who have degree level or above qualifications, none of them depends on agriculture, while in the case of illiterates, all of them are engaged in agriculture. This clearly indicates the fact that illiterates and less literates are forced to depend more on agriculture, while those with better education could move over to industries or services sector. This underscores the presence of a relationship between the level of education and the sector of employment among the sample respondents.

Community-wise, dependence on agriculture is higher among the MBC and SC and ST respondents compared to that of the OC and BC respondents, while the share of those who are employed in the industries is higher among the latter than that of the former. However, a greater share of the MBC and SC and ST respondents are also found in the services sector, since many of them are engaged as housemaids, petty shop owners, street or road side vendors and others.

Area-wise, the share of those who are engaged in the construction sector, petty shops, household industry and hotels/offices/shops is higher in
Poonamallee taluk than that of Pallipattu taluk, while the proportion of those who are engaged in agriculture, livestock and housemaids is higher in the rural based Pallipattu taluk than that of the urban based Poonamallee taluk. This brings out the fact that the possibility for employment diversification is more in the urban area than in the case of the rural area, and thus people are forced to depend more on agriculture or allied activities.

The proportion of those who are engaged as part time and seasonal workers is higher in Pallipattu taluk (66.8 percent) compared to Poonamallee taluk (14.6 percent) and thus, those who are employed as temporary and permanent workers is quite higher in the latter (85.4 percent) than in the case of the former (33.2 percent).

Age level-wise, the share of part time workers is higher among those who are less than 30 years (58.2 percent); the proportion of seasonal employment is higher among those who are above 30 years (65.7 percent); temporary workers is also higher among the younger respondents (56.6 percent), while the share of permanent workers is mostly similar between the younger (48 percent) and the older respondents (52 percent).

Educational level-wise, the share of part time workers is higher among those who are illiterate and literate upto the high school (60.2 percent) than among others; all the seasonal workers also come under this segment; while the percentage of temporary and permanent workers is higher among those who literate upto the higher secondary level or with higher qualifications. This
clearly indicates the fact that better educational qualifications enable people to move out from part time and seasonal jobs to temporary and permanent employment. Even temporary jobs provide more regular employment, since jobs are now provided on temporary, contract and casual basis.

Community-wise, majority of the OC and BC respondents are engaged as temporary and permanent employment (84.6 percent and 84.2 percent respectively), while in the case of MBC and SC and ST respondents, the share is 50 percent and 33.5 percent respectively. Hence, dependence on part time and seasonal jobs is higher among the marginalised sections, mainly due to low level of education and lack of employable skills.

Among the 510 sample respondents, 25.9 percent take part in the national rural employment guarantee programme (MGNREGP), and all of them belong to Pallipattu taluk.

Age level-wise, the rate of participation in MGNREGP increases along with their age level and vice versa. For instance, it goes up from 6.8 percent among those who come in the age group of 19-25, which goes up to 23.5 percent, 31.8 percent and 37.9 percent in the successive age groups. Hence, the older respondents, with more illiteracy are forced to seek the support from this Government programme in order to boost up their employment condition.

The degree of participation in MGNREGP declines along with the increase in the educational levels of the sample respondents. For instance, among those who are illiterate and literate upto the middle school level, all of
them take part, while it is 15.2 percent, 3.6 percent and nil among those who have higher levels of education. This underscores the fact that the Government programme is highly beneficial to the most vulnerable in the labour market.

The level of participation in MGNREGP is quite higher among the marginalised sections of the society like the MBC and SC and ST communities than in the case of others. And, in fact, none of the OC community takes part in this programme. This underscores the vulnerability of the former and also the inevitability of the affirmative measures to be taken by the Government for such segments.

Among the total respondents, 45.7 percent are employed for upto 200 days including their participation in MGNREGP, which is 38.5 percent in Poonamallee taluk and 53.2 percent in Pallipattu taluk; on the other hand, 54.3 percent of the overall respondents could find employment for more than 200 days in the previous year, which is 61.5 percent and 46.8 percent in Poonamallee and Pallipattu taluks respectively. This underscores the fact that with greater diversification of employment, the urban based respondents in Poonamallee taluk could find employment far more regularly than in the case of those who are located in the rural based Pallipattu taluk. In the latter, there is greater dependence on agriculture and allied activities and thus, most of them are employed as part time or seasonal workers, which reduces their number of days of employment.
The number of days employed by the respondents varies inversely with their age levels. For instance, among those who are in the age group of 19-25, 64 percent are employed for more than 200 days in the previous year, which is 58.1 percent, 52 percent and 43.5 percent in the successive higher age groups. Greater dependence on agriculture and part time nature of jobs among the older respondents is the reason for less number of days employed among them.

There is a strong relationship between educational level and the number of days employed by the respondents. Among those who are illiterate, none of them could find employment for more than 200 days, while in the case of those who are literate upto the higher secondary level, 31 percent come under the category of less than 200 days of employment, and in the case of graduates, only 23.7 percent belong to this segment. Thus, education certainly increases the possibility of regularity of employment.

Community-wise, among the OC respondents, 80.8 percent are employed for more than 200 days, which is 63.5 percent, 45.2 percent and 40.3 percent among the BC, MBC and SC and ST respondents respectively. Thus, the possibility of finding more regular employment is considerably less among the vulnerable sections of the society, even with their participation in the Government programme.

Educational level-wise annual income of the sample respondents indicates that among the illiterates, all of them earn only upto Rs. 1 lakh per
annum, in the case of those who are literate upto the middle school level, none of them earns more than Rs. 2 lakhs, while 41.4 percent of those who are literate upto the high school level come under this income category, which goes upto 70.4 percent and 86.5 percent in the higher levels of education. This clearly underscores the presence of a strong relationship between educational levels of the sample respondents and their earning capacity.

Community-wise, among the OC respondents, 88.5 percent earn more than Rs. 2 lakhs per annum, which is 66.9 percent, 37.6 percent and 29.2 percent among the BC, MBC and SC and ST communities respectively. This suggests that the earning capacity of the OC and BC respondents is quite higher compared to that of those who belong to the MBC and SC and ST respondents, which is the outcome of the differing levels of educational attainment among them.

The share of the illiterate and literate upto the middle school level is quite high among the fathers compared to the respondents and vice versa in the case of literate upto the higher secondary level and degree level qualification.

Moreover, it is also to be noted that there is a link between the father’s levels of education with that of the respondents. For instance, out of the 78 illiterate fathers, only five (6.4 percent) have gone upto the level of completing a degree, while 53 (67.9 percent) respondents themselves are illiterate; on the other hand, out of the 93 fathers who have degree level or above qualifications,
none of their daughters is either illiterate or literate up to the middle school level. This clearly suggests that with better education, fathers tend to provide similarly better education to their daughters as well.

The educational levels of mothers are worse not only than that of the respondents, but also that of fathers’. More than one-fourth of the mothers are illiterate, which was only around 15 percent in the case of fathers. However, it is to be noted that educated mothers play a greater role in providing better education to their daughters. For instance, out of the 52 mothers who have degree level or above qualifications, all of them made their daughters too to become graduates; also, out of the 129 mothers who are illiterate, 11 have made their daughters to become graduates. This unequivocally brings out the fact that with mothers’ education plays a far more important role in their daughters’ education compared to that of their fathers.

The opinions of the respondents indicate that educating their children, to increase the income level of the household, to make use of their education and to repay household debts are the major purposes for which they have entered the labour market.

In the case of Poonamallee taluk, the top three purposes for which the respondents are employed are: to make use of their education, to increase their household income and to make use of their free time; on the other hand, in the case of Pallipattu taluk, the top three purposes are: only source of household income, to repay household debts and to increase household
income. Hence, the rural households with low level of education and poor nature of employment are not able to meet their requirements and thus, female members are forced to contribute their might to the economic conditions of their households, which is not the case in the urban based Poonamallee taluk.

Among the sample respondents, the proportion of respondents who have attained their desired level of education is less than that of those who could not. And area-wise, the share of those who could not attain their desired level of education is much greater in the rural based Pallipattu taluk than in the case of the urban Poonamallee taluk, which suggests that educational attainment is severely hampered for the female children for various reasons and much so in the rural areas.

The foremost reasons that made the respondents to discontinue their education are that they have to travel long distance to pursue their education, financial condition of the household, brothers were sent for higher education and parents did not allow them to continue their education. Hence, both socio-economic factors are at play which is detrimental to the educational attainment of the respondents.

The respondents clearly opine that education plays an important role in providing better awareness about the society, more respect among the family members, leads to better employment and income and also helps in providing better education to their children.
The multi-variate regression model indicates the fact that those who reside in Poonamallee earn more than those who are located in Pallipattu taluk and it is higher by 0.621 units; the older respondents earn less than the younger respondents and it is lesser by 0.327 units; education also influences the earning capacity in a positive manner and those who are literate better also earn more by 0.862 units; those who belong to the OC and BC communities who have better education compared to the reference category are able to earn more by 0.421 units; those who are employed as temporary and permanent workers can more by 0.589 units vis-a-vis those who are in part time and seasonal employment.

Hence, among the independent factors, the most important factors that influence the earning capacity of the respondents are: educational level, number of days employed, area of the respondents, nature of employment, community and age level in the descending order.

Testing of hypotheses suggests that there is significant difference in the extent of educational attainment among the respondents.

The employment condition between those who reside in Poonamallee and Pallipattu taluks differ significantly, since the proportion of part time and seasonal workers is higher in the latter, while temporary and permanent workers is higher in the former.

There is significant association between educational level of the respondents and the extent of employment diversification. Those with better
education are employed as permanent or temporary workers, while others could find only part time or seasonal employment.

**SUGGESTIONS**

- The extent of employment diversification is quite restricted, especially among the rural women, which needs to be improved. This can be done by providing basic facilities in the rural areas in a better manner.

- Agriculture still holds key to rural development in India and thus, greater emphasis should be attached to the agricultural sector in terms of improving the irrigational facilities and in encouraging farmers to continue with their cultivation.

- Farmers need to be encouraged to diversify towards the cultivation of less water intensive crops such as horticulture and floriculture, in which demand is also greater.

- Greater emphasis can also be provided to improve the storage, marketing and information facilities in the rural areas.

- MGNREGP, though a necessary condition, it is not a sufficient condition in enabling the rural masses to overcome their poverty. It can be made more effective by increasing the number of days of employment and also the wage rate. Mainly, the wage rate under the programme needs to be indexed with inflation, since continuous rise in price level, has already eroded the real wage rate.
Efforts should be made to provide value-based education to the rural masses, with special emphasis on females. In the absence of land holding, educational endowment will certainly improve economic entitlements by providing greater opportunities in accessing better employment opportunities and income.

Skill acquisition among the rural people forms the basis of diversifying towards the non-agricultural sector and thus, more emphasis can be given to providing training in marketable skills like, tailoring, carpentry, electrician, and data entry operators for which the services of Self Help Groups can be tapped.

Globalisation and urbanisation has totally eroded the village-based cottage industries like pottery, mat weaving and coir industry. These should be revived with the help of SHGs and training in new products like manufacturing of paper bags, ethnic products and antique articles can be provided to the rural women. This will create more linkage effects between the agricultural and non-agricultural sector, which will boost the rural economy.

In the urban area too, facilities can be extended to improve the skill acquisition among the female population, which will reduce their dependence on unskilled nature of employment and will increase the possibility to move towards better quality and better income jobs.
Many segments of the female population, such as socially and economically and religious minorities still remain backward. Provision of education alone is capable of bringing them into the mainstream of economic development.

CONCLUSION

The economic reform measures unleashed by the Government in the last two decades have resulted in the faster growth of a few sectors, which are more urban and knowledge oriented. This has led to faster urbanisation of the country at the cost of the rural economy. This growth process requires better endowed people like those with higher education, higher capital and better skill possession. Thus, exacerbation of marginalisation is the inevitable outcome of this growth process, which has pushed the rural masses, women and SC and ST population out of the mainstream of economic development, since they are endowed with very low levels of education, little capital resources and hardly possess any skill. The Government has initiated many affirmative actions to make growth as much inclusive as possible, though lot of inequalities still persist.

The analysis made in this study has brought out the fact the extent of employment diversification differs between the rural and urban areas. Educational attainment also differs between the two areas, even though overall, the educational level of the female population is quite restricted, since many socio-economic and also household level factors act as barriers for their
educational attainment. In a patriarchal society like India, economic resources are diverted more towards boys and men, at the cost of girls and women. This reflected in their differing educational attainment and thus, in their employment and income opportunities. There are also intra-gender and inter-region differences among the respondents.

However, a vibrant agricultural sector is still capable of creating more cascading effects in the non-agricultural sector, by which the whole rural economy can develop. Also, the MGNREGP can be made more effective by way of increasing the number of days of employment and the wage rate to reduce the impact of marginalisation. Moreover, more efforts should be put in reducing the gender and regional gap in educational attainment among the female population. There is also a need for extending training in skill acquisition among the females, apart from strengthening the agro-based and cottage industries, and also the institutional credit mechanism in the rural areas, as they all play a very crucial role in the development of the economy.