



Women's Falling Participation in the Labour Force in India: A Ground Level Investigation into Factors and Obstacles

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Acknowledgement

We would like to take this opportunity to acknowledge various individuals and institutions who supported us in this project and express our heartfelt and sincere gratitude to them. Foremost, we will be ever thankful to the National Human Rights Commission (NHRC) for considering our proposal and giving us generous support for this project. We are deeply obliged to the NHRC team for their constant support and guidance throughout this project. We also thank Prof. G Sundar, Director, BITS Pilani, Hyderabad Campus, for his constant encouragement. The Department of Economics & Finance, SRCD & Accounts section of our institution was ever willing to help us with the project, and we thank them for the same. Ms. Shreya Giri, Research Associate for this project, contributed to the project, and her efforts are gratefully acknowledged. We also want to thank the respondents who patiently gave their valuable time and information for our survey.

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This research project was sponsored under the Research Scheme of National Human Rights Commission, India. While due care has been exercised to prepare the report using the data from various sources, NHRC does not confirm the authenticity of data and accuracy of methodology to prepare the report. NHRC shall not be held responsible for findings or opinions expressed in the document; this responsibility completely rests with the researcher(s).

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1. Introduction:

Indian economy has made tremendous progress during the last few decades. The progress has not only changed the economic scenario, but a phenomenal transformation is also evident in terms of culture and society. These changes have also revived the demographic and the socio-economic status of women. Their lifestyle has changed from being primarily concentrated on household chores to one in which they are actively contributing to the economic activities. Women are now significantly contributing towards the growth of the economy, and their role as leaders, entrepreneurs and innovators is becoming pronounced. Despite their huge contribution to the economy, the gains for them are not equal to those of men, especially when considering the country's rising standard of living.

To complicate the issue further, in recent years, there has been a decline in women's labour-force participation, which has drawn the attention of academicians and policymakers alike. The declining female labour force participation rate (LFPR) is a matter of concern not only for India but also for several other developing countries as the male population participation rates exceed that of women by about 50 per cent in the Middle East and North Africa (MENA) and South Asian regions. The gender gap in labour force participation is the highest in these regions. This might be due to the social attitudes towards women in the region (Gaddis and Klasen, 2014). Moreover, India's female participation rate lags below other countries. In 1994, India ranked 68th out of 83 countries for female participation and in 2012, it ranked 84th out of 87 countries (Kapsos et al., 2014). This is rather confounding in a nation with such a significant demographic advantage in terms of its labour force. However, the drop in women's labour market participation must be evaluated in the context a longer-run context of low and stagnant female participation rates, as India has lagged in the women's labour force participation for long (Kapsos et al., 2014). This has occurred against the backdrop of improvements in women's education and health status, falling fertility rates, improvements in infrastructure, in terms of higher electrification, and better access to cleaner fuels and water.

The pattern of labour-force participation as examined by Goldin (1994), Fatima and Sultana (2009), Kahn (2007), and Gaddis and Klasen (2014) in comparison with the economic growth should be "U- shaped". That is, the female Labour Force Participation Rate (LFPR) is high in countries with low per capita income, high in countries with high per capita income, and low in middle-income nations (based on per capita GDP on PPP). Based on the U-shaped analysis, it is estimated that India's per-capita Gross National Income (GNI) was approximately \$301.7

(at US\$ 2015) in the year 1960. This number climbed to \$526.9 and \$750.9 over the period of 1990–2000, respectively, by the year 2018, it had become \$1893.7 (at US\$ 2015). It is believed that the female LFPR will rise, with improvements in income and structural transformation. Given that there are positive impacts (empowerment and higher welfare) on women's employment empowerment, not only at an individual level, but also at household, and societal levels, the declining women's participation in the country's labour force is a cause of concern and the issues continue to warrant academic investigation.

India has been pursuing a goal of inclusive growth. The governments at the Central as well as State, have taken a number of steps to ensure that the fruits of economic development are accessible to everyone. Against this backdrop, the reduction of women's participation in labour is a cause of concern. While there are plenty of studies in the Indian context that have used large scale, nationally representative data measured by National Statistical Services (NSS) (Kapsos et al., 2014, Kapur et al., 2021, Desai, 2017), some of the recent studies used the India Human Development Survey (IHDS) (Desai and Joshi, 2019, Sarkar et al., 2019) to study these issues and uncover the reasons behind the declining trend. The microdata studies focusing on women's perspectives on the issue are few and sporadic in India. However, India's per capita income is rising and structural transformation is accelerating, thus, it is crucial to determine if female LFPR will continue to decline and discover the trend at the micro level. As field-based studies are lacking in the field, it becomes important to gain insights into the factors that are leading to this peculiar phenomenon.

Our project aims to fill this gap in the literature by adopting a participatory approach to understand women's perspectives on employment in three different states namely, Bihar, Madhya Pradesh and Telangana. The study discusses the various reasons why women do not join the labour force even when they have proper education and skills and considers both urban and rural areas. In order to get a wide range of perspectives, the study considers a sample of women from a variety of socioeconomic backgrounds. This could provide the much-needed insight on the challenges and the contributing variables that prevent women living in rural areas from participating in agricultural and other related activities, and those in urban areas from participating in the industrial and services sector. This report seeks to investigate the following research questions:

1. Why women, especially those with education and skills, do not join the labour force in urban areas and understand whether the impediments are structural or societal or

voluntary? We will focus on women with skills suited for service sector and industrial sector separately.

2. What are the factors that lead to women dropping out from the labour force in urban settings? We will include women from different socio-economic background in our sample to gather varied views on the issue.
3. What are the issues that are discouraging women in rural areas from participating in agricultural and related activities? Here, also we will ensure to include women with varied social and economic characteristics.
4. What are the factors that lead women in rural areas to drop out of the agriculture and related activities?

The remainder of the report is divided into sections as follows: literature review, methodology, results, and discussion and conclusion. In Section 2, the conceptual underpinning connected to the factors and challenges resulting in women's labour force participation in international and national scenarios respectively is explored as a literature review. The third section presents a brief discussion of the methodology that describes how the study moves forward to analyse the declining rate of women's participation in the labour force. After that, the results of the project and a discussion of it can be found in Section 4, and then the conclusion can be found in Section 5.

2. Literature Review

Women's labour force participation (LFP) has occupied a special status among academicians and policymakers alike. Higher women's labour force participation and gender equality in employment have been found to have a positive impact on economic growth (Klasen, 1999; Kabeer & Natali, 2013; Tsani, 2013). Moreover, gender gaps in employment are related to the reduction in economic growth (Young, 1995; Klasen & Lamanna, 2009; World Bank 2011). Employment and wages affect women's and children's bargaining power and well-being (Anderson and Eswaran 2009; Qian 2008). The employment level of women has also been found to be positively related to their empowerment (Erman et al., 2002; Pankaj & Tankha, 2010). It has also been shown that employment of women is related to better health outcomes (Ross & Mirowsky, 1995). Given the far-reaching consequences of women's labour force participation, a rich literature has developed looking into the history of women's labour, the status of women's employment in various countries and the factors which encourage and discourage women from joining the labour market. In the next two sections, we review the international and national studies which have focused on this subject.

2.1. International Status:

Even at the global level, women's employment is a major policy issue. The United Nations, Sustainable Development Goals (2030), have a dedicated objective “to achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value”. However, gender equality in employment remains far from realized. The International Labour Organization (ILO), 2018, stated that on average women were less likely to be part of the labour market as compared to men, with the global labour force participation of women at 48.5% as against 75% for men. Further, it stated that the women are at higher risk of being in “vulnerable employment” covering self-employed and family-owned enterprises which further translates to a weaker social-security net for these women in the face of informal employment. The World Economic Forum, 2019, also highlighted that participation of women in the labour force showed stagnation, with wide gaps in financial opportunities. They found that on average at the global level, there was a wage gap of 40% between men and women showing women remain at a disadvantage. They also mentioned that access for women to credit, assets like land

and finance remained much less compared to men dampening their chances of economic advancement. Their rather sombre prediction is that it will take 257 years to close the gender gap in economic participation. In the developed world, women's participation in the labour market is sufficiently high. In some developed countries (USA, Great Britain and France), women's participation in the labour force traced an S curve over time. In the case of the US, white women's labour participation grew by 1% per decade till 1920 from a base of 2% in 1880, with a slight acceleration from 1920 to 1950 with a decadal growth of 4.9% and then grew very rapidly from 1950 to 1990 at a whooping rate of 12.9% (Fernández, 2013).

It has been a general observation among researchers that while female labour force participation has increased considerably in developed countries, there has been a decline in developing countries. The remarkable work of Mincer (1962) and Cain (1966) on the economic analysis of female labour force participation attracted the attention of researchers towards the issue. Pampel and Tanaka (1986), Psacharopoulos and Tzannatos (1989), Kottis (1990), Goldin (1995), and Belke and Bolat (2016), are a few who have worked on the U-shaped hypothesis among others.

Using the United States data, Goldin (1995) found that at the initial stages of economic growth female labour force participation falls but starts rising after that. Belke and Bolat (2016) empirically tested the relationship between female labour force participation and economic development in a panel of developed and developing countries. Using the fixed effect and system GMM technique they validated the U-shaped hypothesis in developing countries. Tansel (2001) analyzed the U-shaped hypothesis between female participation in the labour force and economic development using the time series data of Turkey. The results affirm the U-shaped hypothesis. Further, Psacharopoulos and Tzannatos, 1989 based on data from 136 countries from the early 1980s found evidence for a U-shaped curve and argued that as countries industrialized, the women's labour force participation declined as opportunities in the agriculture sector dwindled and did not get replaced equally by industrial sector. This coupled with a migration to cities, and rising incomes led to lower pressure on women to join the workforce. However, later with more opportunities in the industrial and service sectors, women's employment picks-up. But they also argued that not all the countries have followed the U-shaped curve. Durand (2015) confirmed that the U-shaped hypothesis is not the only general pattern of female participation rates in developing countries. Standing (1999) argues about the complexity of determinants of female participation rate in the labour force. Further, Steel (1981) examined the U-shaped pattern in Ghana during 1960s, but the examination did

not confirm the U-shaped pattern. These researchers are among the few who do not support the U-shaped hypothesis.

Internationally, the literature has identified factors associated with higher female labour force participation including cheaper childcare (Lokshin et al., 1999), education (Psacharopoulos and Tzannatos, 1989), ownership of household appliances (Coen-Pirani et al., 2010), co-habitation with parents/parents in law (Sasaki, 2002), ‘women-friendly’ public policies (Stadelmann-Steffen, 2008). A study by Hosney and Hassan (2016) did a comparative study of Egypt and Germany for the factors influencing female labour force participation. They found that educational attainment positively affects female participation in the labour market. Along with this, the study found that there are several factors that affect female labour force participation positively such as years of schooling, age etc., while the negative factors influencing participation include, being a married woman, the number of children and whether they are living in urban or rural areas, etc. A study by Verick (2014) discusses the quality of jobs for female participation in the labour force. The study also highlights the importance of secondary and higher education in this context. Klasen (2017) discusses the important factors in influencing female labour force participation in the labour market. The study mentions that the type of growth strategy, elaborated job opportunities, prevailing societal norms regarding working women, direct and indirect restrictions for female participation in the labour force etc., all contribute as the influencing factors for the labour force participation. Tzannatos (1999) study suggests that gender differentials in developing economies are narrowing faster than the industrially advanced economies. The paper also emphasizes the role of public policy and suggests that growth is an important factor. Coming to the obstructions, a number of studies highlight that cultural and structural issues are responsible for a low level of participation of women in the labour market (Rutledge et al. 2011).

2.2. National Status:

The decline in women’s labour force participation has been a national concern. The official statistics have shown a decline from 45.2% in 1993-1994 to 25.3% in 2017-18, with the decline being more pronounced in rural areas (52.1% in 1993-14 to 26.6% in 2017-18) as compared to urban areas (25.1% in 1993-94 to 22.3% in 2017-18 (GoI, 2020)). It goes on to state that female to male labour force participation rate has dropped from a high of 0.51 in 1993-14 to 0.32 in 2017-18, with rural areas once again showing a sharper drop as compared to urban areas (0.58 to 0.33 in former and 0.30 to 0.28 in latter in the same period). Dubey et

al., (2017) using the data from 1983 to 2011 stated that there has been a long-term decline in women's participation. Low female employment can negatively impact economies and individual enterprises' potential, as well as undermine women's empowerment, and thus is a matter of concern.

There is a rich strand of literature which corroborates the decline in women's labour in India. The studies have utilized the existing databases to gain insights into this conundrum and the explanations have ranged from India following U-shaped female labour force participation vis-à-vis economic development, where women voluntarily withdraw from the labour force as economic growth increases to structural issues impeding women's participation in labour markets as also job market frictions and lack of appropriate jobs for women (Lahoti et al., 2013). For women belonging to low-income urban households, there are issues related to mobility owing to the high cost of transportation (Anand and Tiwari, 2006). Further studies indicated that access to roads and frequent bus services, that is, transportation infrastructure, increases farm as well as non-farm employment among women. (Lei, Desai, Vanneman, 2019). Increasing use of machines for farm activities and higher employment of capital in manufacturing in the backdrop of low levels of skilling and education of women and higher real wages in rural areas leading to negative income substitution were identified as impediments to women's employment (Mehrotra and Parida, 2017).

N. Srivastava & R. Srivastava (2010) in their studies emphasized that women's education is the most important determinant of better-quality non-agricultural work and women's autonomy, measured in terms of control over land, mobility, and a willingness to join self-help groups, enables them to move into non-agricultural jobs. It has been argued that insufficient growth in labour-intensive manufacturing and service firms (Sarkar, 2019) and lack of integration of educated women into formal employment (Mahapatra, 2019) are the factors behind low female employment. Ghai (2018) also argued that the non-availability of job opportunities within their vicinity, as well as greater job growth in the informal sector which women with medium education levels are reluctant to enter due to work conditions or stigmas, may be a factor. The types of jobs that are considered less risky and safety in the workplace, are preferred by women. For example, government and desk jobs are preferred, while private sector and field jobs are seen as posing a greater risk to women's sexual safety and

respectability. “*Suspicious husbands also prefer to keep their wives at home*¹” (Kaur, 2021). Datta et al, 2020 in their studies indicated that women with a spouse working in white-collar jobs in regions with a high share of blue-collar jobs reveal lower women participation. Showing the effect of stigma, often called a “status trap” attached to married women. However, they also find a positive effect of an increase in an index of white-collar job growth (structure) on married women’s LFP. Further, research indicates that rising household income and spouse education often termed by sociologists as “marrying money” (Sarkar 2019) and falling selectivity of highly educated women (Klasen & Pieters, 2015) leads to less labour participation among urban women. In addition to these factors, various social & cultural issues that restrict women from working outside the home have been highlighted in research. Living in a Joint family affects non-farm employment for married women in rural India, with a high impact on younger women, families with high social status and those residing in Northern India (Dhanraj & Mahhambare, 2019). A further study conducted by Das (2017) tested the impact of other household members on employment and concluded that women living in a household with older children and women over the age of 50 are positively associated with women's employment whereas having a young child in the home depresses mothers' employment. “*Efforts at ensuring that children do well are a big reason why educated married women stay home*²” (Kaur, 2021). Social structure characterized by a complex caste/religious system (Mehrotra and Parida, 2017), and family prestige issues regarding women working outside the home (Klasen et al, 2013) with patriarchal controls likely stronger in educated families (Mehrotra and Parida, 2017) leading to significant social restrictions that prevent women from entering and then staying in employment. The location of residence is decided by male family members and women are required to take up work nearby to balance household chores with jobs (Mitra, 2005). This follows from women being allowed to work only if it does not interfere with domestic responsibilities (Ghai, 2018) often terms as “marriage” and “motherhood” penalties. Paula Kantor (2009), in his study in the informal sector at Lucknow, concluded that social norms and responsibilities for reproductive work led to constrained inclusion in the labour market. Shahnaz and Praveen (2020) in their study focused on the issue of spatial regularity in the distribution of female work participation in relation to female concentration in the Sehore Municipal Council (Sehore M.C.), of Madhya Pradesh. They found that there was

¹ <https://www.livemint.com/opinion/online-views/the-role-of-family-aspirations-in-women-leaving-the-labour-force-11610899796918.html>

² <https://www.livemint.com/opinion/online-views/the-role-of-family-aspirations-in-women-leaving-the-labour-force-11610899796918.html>

an absence of spatial regularity, probably due to the lack of economic opportunities for women in Sehore M.C. as well as accessibility and availability to jobs due to social factors and regional economic constraints. Other determinants include lack of infrastructure & compliance with labour law like, discrimination at the workplace especially in wages (Srivastava and Srivastava, 2010) and no provision of social security benefits. 55% of regular female workers in service sectors do not receive any social security like PF/ pension (ILO, 2014). The complete absence of paid employment opportunities is likely to be the most important factor constraining urban women's participation in the labour market in India (Thomas, 2012, ILO Asia-Pacific Working Paper Series). GoI (2020) further discussed low achievement in education and skills as the reason behind the increasing proportion of women engaged in domestic duties.

A study by Sanghi, Srija and Vijay (2015), using the NSSO data, did a trend analysis to find out the effect of education, income level and gender gap on low female participation in rural India. They came up with the conclusion that an increase in income level is partially responsible for low female participation as women do not find appropriate jobs as per their preferences, so the creation of appropriate opportunities can bring this missing labour force back to work to a larger extent. Another study by Abraham (2013) using the NSSO data finds that participation of women in rural and urban India has been declining continuously at least since 1972-73 and the quest for social status, mobility issues, and rising income levels seem to be major factors for this trend. Education is not found to be responsible for such low participation as it empowers them, but it doesn't have any effect on female autonomy. A study by Kala (1976) on female participation in farm work in Central Kerala tries to find out the constraints faced by the female community to join the labour force and the major contributor is found to be lack of appropriate opportunities. Goldin (1994) analysed the linkage between economic development and female participation rate and found that it followed a U-shaped pattern. The downward portion of the curve is due to a strong income effect which dominates over the substitution effect and women's participation in the labour force increases at the higher stages of economic development. This happens because their social, legal, and political status and also their education level improves with economic development.

Apart from reviewing studies based on secondary data, a review of the literature was conducted to examine studies that were based on primary household surveys, that would match with our research objectives. Very few studies were identified. For example, Deshpande & Kabeer (2019) conducted a large household survey in seven districts of West Bengal and concluded that being primarily responsible for domestic chores lowers the probability of

“working” for women. However, studies document that for women, being out of paid work is not synonymous with care or domestic work, as they are involved in expenditure-saving activities, especially educated, and married women with primary responsibility for childcare.

Similarly, Kandari, Bahuguna & Rukmani (2018) conducted a gender-based comparative analysis of workers' participation in the agriculture development block Sahasapur, in rural areas of Uttarakhand and found that women's participation rate was high during pre-harvest agricultural activities, however, men's participation was more in post-harvest agricultural activities as that require decision making, thereby requiring policy-makers to recognize the role of females in agriculture as a farmer and to empower them to the extent that they equally participate in decision-making process.

Further, the literature survey indicated that there are a few studies that looked for the impact of various interventions to bring change in attitudes towards various cultural, social or gendered norms that are considered responsible for low women participation. Madeline McKelway (2019) uses a multi-stage field experiment in six villages of rural UP, India to investigate the impact of generalized self-efficacy (GSE) on women's tendency to overcome various constraints of employment, implemented GSE enhancement interventions and studied the impact of the intervention among the controlled and experimental group. The result indicated that the GSE intervention increases women's employment. Similarly, Dean and Jayachandran (2019) used two interventions to bring change in the attitudes of the families of those women working in kindergarten schools in rural villages of South Karnataka and were successful in promoting employment opportunities to them. Sarkar, Sahoo and Klasen (2019) highlighted that though a rise in household income or wealth reduces entry and increases exit of women, a rural workfare program significantly reduces women's exit from the labour force. These studies emphasise the importance of community-level change and social mobilization to bring positive behavioural change among the rural population.

A critical review of the previous studies indicated that most of the studies were based on secondary data with very few focusing on primary household surveys. Even a few of the primary studies conducted so far were targeted at women belonging to a small number of districts or villages of a specific state namely MP, Kerala, and UP. However, a multistate comparison of the reason behind the low female participation rate was lacking. At the same time, it was observed that most of the studies analysed and compared socio-demographic factors such as income level, type of jobs, and sectors among the working women, however

study comparing and identifying the differential factors behind low participation rates among three important strata of women namely, who joined but later exit out from the labour market (drop out), who never joined the job (never joined) and /or who are currently working (working class) were scarce. Further, previous literature indicated that there are fewer studies that focused on attitudes, norms, and beliefs of the women as well as the family members, which could probably contribute to a low participation rate, especially in a socially dominated collectivistic country like India. Understanding the attitude of the family members towards working women, self-assessment of women towards mapping their skill with the job, and their view on work-life balance and empowerment may help in better understanding the cause of the problem. At the same time, understanding the perspective of various stakeholders such as social workers, teachers, Sarpanch (Pradhan), ASHA workers, and NGOs to understand the root cause will help in providing a holistic view of the issues, challenges and determinants of lower participation rate. The report has the following objectives:

1. By focusing on women's perspective, we intend to understand the factor which are responsible for holding them back from joining the labour force in the country.
2. We will also understand the factors which lead to women dropping from the work force by including the women who worked previously but dropped out of the force later.
3. Since different dynamics and factors may be play in urban and rural areas, our study will cover the women belonging to these two different areas. Hence, the objective is to compare the employment related aspects for women in urban and rural areas. We will also include women from different socio-economic backgrounds and categories like age, social and cultural background (SC/ST, OBC, minorities, etc.), educational level, class, formal and informal sector etc., in our sample to gather varied views on the issue.

With the aim to fill these gaps, this study aims to deep dive into the causes of lower women participation rates using multistate, multiphase, and multistakeholder perspectives so that the right policy and interventions can be recommended for the identified problem.

3. Research Design & Methodology:

3.1. Sampling

The female labour participation has been falling over the years in India. Comparing the latest round of periodic labour force data for 2018-19 with the 2013-14 E&U surveys of Labour Bureau, it can be observed that Bihar, Madhya Pradesh, and Telangana are among the major states in northern, central, and southern regions, respectively, where female working population ratios have fallen significantly between 2013-14 and 2018-19 (Table 3.1).

Table 3.1: Female working population ratio for the states selected for study (in per cent)		
<i>States</i>	<i>2013-14</i>	<i>2018-19</i>
Bihar	16.7	4.2
Madhya Pradesh	34.0	27.5
Telangana	52.1	35.2
All India	29.6	23.3

Source: 2013-14 E&U surveys of Labour Bureau and PLFS Annual Report for 2018-19 released in 2020

This study, thus, focuses on Bihar, Madhya Pradesh and Telangana. The geographical location of these states in northern, central and southern parts of the country gave us an opportunity to identify the local social norms and customs at play behind low female participation in the labour markets and also ensure a better regional representation. Also, it is interesting to note that Bihar and Madhya Pradesh had low per capita net state domestic product of Rs. 31, 287 and Rs. 59,929 (at constant 2011-12 prices), respectively in 2019-20. On the other hand, Telangana had a high per capita net state domestic product of Rs. 1,53,927 (at constant 2011-12 prices) in 2019-20 making them a good case for comparison. The analysis of data collected from field surveys might help in suggesting better policy interventions.

According to the Census 2011, the total female populations of Bihar, Madhya Pradesh and Telangana are 49,619,290, 34,9,84,645 and 1,73,92,041 respectively. With a margin of error of 5% and a confidence level of 95%, the minimum recommended sample size in all three states is 385. This study surveyed 500 females in each of the states, making the total sample to be 1,500. We analysed the reasons for falling female working population ratios for both rural and urban areas. So, for each state, a minimum sample size of 500, has been divided equally, that is, 250 in rural areas and 250 in urban areas. For both rural and urban areas, two districts each were selected, one district with the highest female working population ratio in the state and the other with the lowest female working population ratio. In each district, 125 women

were interviewed (Table 3.2). A total of 125 women were surveyed in each of these districts making the total sample size to be 1500. Purposive sampling techniques were adopted for identifying non-working females, i.e., the women who have never worked or dropped out of the labour force.

Table 3.2: Districts selected for the sample for the study			
<i>States</i>	<i>Bihar</i>	<i>Madhya Pradesh</i>	<i>Telangana</i>
<i>Rural</i>			
Highest FWPR	Supaul	Jhabua	Karimnagar
Lowest FWPR	Sitamarhi	Gwalior	Warangal
<i>Urban</i>			
Highest FWPR	Nalanda	Barwani	Karimnagar
Lowest ratio	Pashchim	Bhind	Hyderabad

Source: 4th EUS Survey, 2015; Census 2011; Annual Health Survey, Fact Sheet, MP 2012-13, Annual Health Survey, Fact Sheet, Bihar 2011-12

Notes: FWPR - Female working population ratio

Further, stratified/purposive sampling was adopted to ensure that women belonging to different categories like age, social and cultural background (SC/ST, OBC, minorities, etc.), educational level, class, formal and informal sector etc were included in our sample, to gain further insights into the problem. It must also be highlighted that along with the coverage of the women respondents, the study also includes interviews and discussions with other important stakeholders including the family head/members of the women's household among others who influence the women's decision to participate in the labour force.

3.2. Methodology

The study was broadly divided into two phases. In the first phase of the study, focus group discussions were conducted among women and other stakeholders to identify the main antecedents of women's employment. This has also been supplemented with a thorough literature review to identify the factors mentioned in the studies behind the low women participation in the labour force. The inputs from these were used to design the structured questionnaires. The study also included some open-ended questions to elicit the views and opinions of the women and stakeholders on the matter.

In the second phase, field surveys were carried out in three states to collect primary data. The study also carried out focus group discussions with women. Along with the survey of the women, our study included interviews and discussions with other important stakeholders including the family head/members/husbands of the women who influence women's decision to participate in the labour force.

4. Sample description and characteristics:

4.1. Sample Profile

4.1.1. Women working status by state

The primary survey was conducted in 3 states and from each state around 500 females were selected according to their working status. So, our total sample worked out to be around 1510. Thus, out of 1510 females covered by us around 33.4% per cent had never worked, 33.4% per cent were females who dropped out from work and the other 33.2% were currently working (Table: 4.1).

Table 4.1: Distribution of women's working status by states				
State/ Job-status	Never worked	Drop-outs	Working	Total
Bihar	167	168	167	502
MP	169	168	168	505
Telangana	168	168	166	502
Total	504	504	502	1510

Source: Field Survey

4.1.2. Women working status by districts

As explained in last chapter, we selected 4 districts from each state (3 in Telangana, for explanation see section 3.1). The distribution of the sample by working status across these districts is given in table 4.2.

Table 4.2: Distribution of women's working status by state and districts					
State and districts/ Job status		Never worked	Drop-outs	Working	Total
Bihar	Supaul	41	42	42	125
	Nalanda	42	42	41	125
	P. Champaran	42	42	42	126
	Sitamarhi	42	42	42	126
	Total	167	168	167	502
MP	Gwalior	43	42	40	125
	Bhind	42	41	41	124
	Badwani	42	40	43	125
	Jhabua	42	45	44	131
	Total	169	168	168	505
Telangana	Karim Nagar	84	84	82	250
	Warangal	42	42	42	126
	Hyderabad	42	42	42	126
	Total	168	168	166	502

Total	504	504	502	1,510
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Source: Field Survey

4.1.3. Women working status by area

Since the issue of women's employment is complex, we also ensured that our sample had equal representation from rural and urban areas of these states. The urban and rural distribution of the sample is presented in table 4.3.

Table 4.3: Distribution of women working status by area				
<i>Area/Job-status</i>	<i>Never worked</i>	<i>Drop-outs</i>	<i>Working</i>	<i>Total</i>
Rural	252	255	252	759
Urban	252	249	249	750
Total	504	504	502	1,510

Source: Field Survey

4.2. Demographic, social, and economic characteristics

4.2.1. Women working status by age group

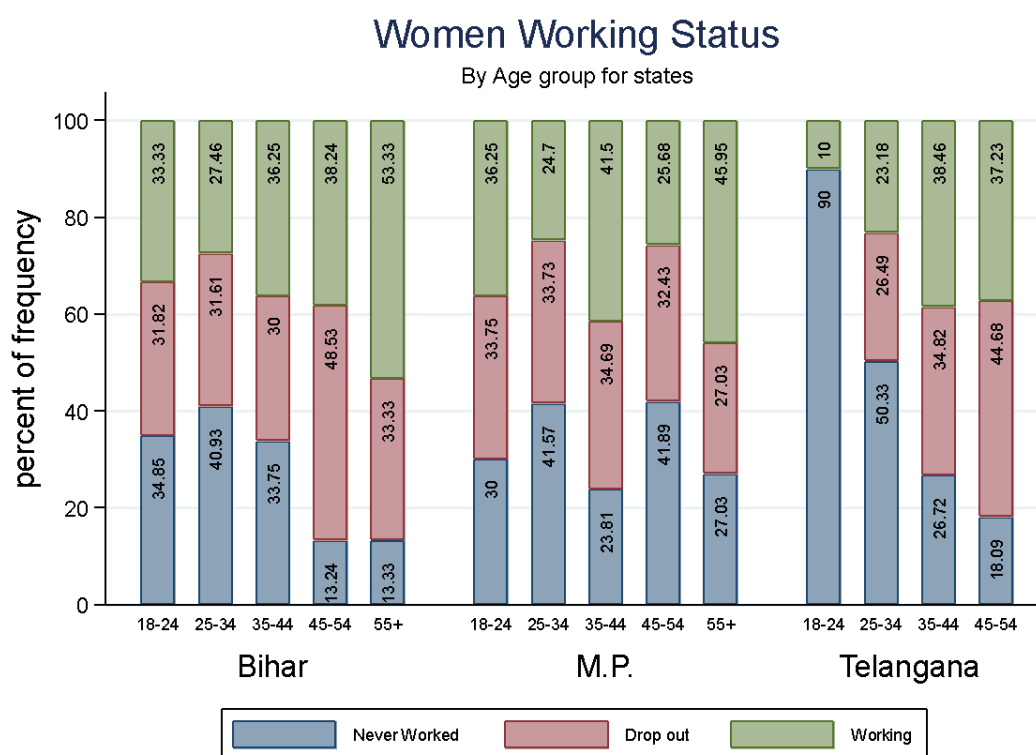
To understand the age-related factors behind the women's labour issues, we included women from different age cohorts in our study. If we look at the age-wise composition of the sample, the highest proportion was found among the age group of 35-44 (36.78 per cent) and it was followed by the age group between 25-34 years (34 per cent). The proportion of the population in the age group 25-34 is higher in the category "never worked" (44.44 per cent) as compared to "working" (25.75 per cent). But the proportion of individuals in the age group of 35-44 for the category "working" is greater (42.91 per cent) as compared to that of "never worked" (30.75 per cent) (Table 4.4).

Table 4.4.: Distribution of women working status by age group (in per cent)				
<i>Age Group (years) / Job-status</i>	<i>Never worked</i>	<i>Drop-outs</i>	<i>Working</i>	<i>Total</i>
18-24	11.11	9.52	10.38	10.34
25-34	44.44	31.15	25.75	33.80
35-44	30.75	36.71	42.91	36.78
45-54	11.31	19.64	15.97	15.64
55 and above	2.38	2.98	4.99	3.45

Source: Field survey

The employment status of women in Bihar, MP, and Telangana across the different age cohorts in our sample is shown clearly and concisely in figure 1.

Figure 1: Distribution of women's working status by age group in different states



Source: Field survey

4.2.2. Women's working status by their marital status

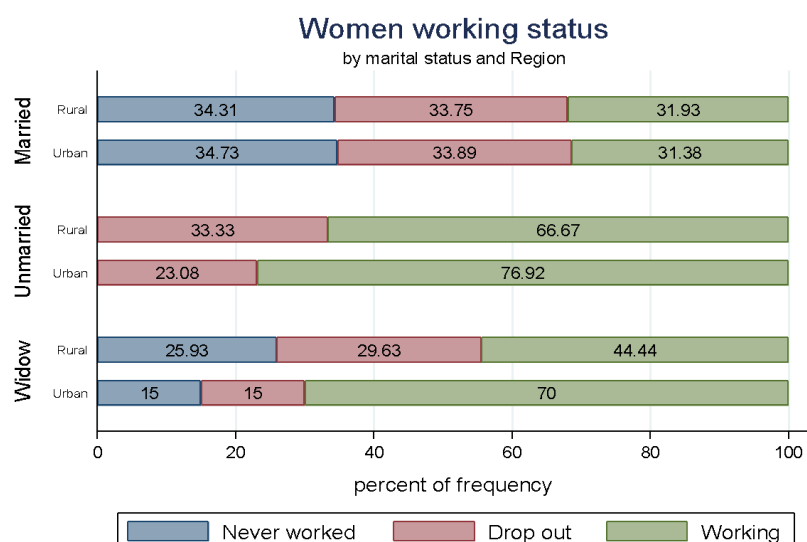
As the women's marital status can have important bearing on her domestic workload and support, the women with varied marital backgrounds were included in the study. The distribution of their working status over the marital status is given in table 4.5.

Table 4.5: Distribution of women's working status by their marital status (per cent)			
Working status/Marital Status	Never worked	Drop-outs	Working
Married	34.5	33.8	31.7
Unmarried	-	29.03	70.97
Widow	21.28	23.4	55.32

Source: Field survey

The area wise variation is present in figure 2. In urban and rural areas, the percentage of women who are employed is the same for married and unmarried women, while the percentage of widowed women who are employed is significantly greater in urban areas (70% likely to be working compared to 44.44% in rural areas).

Figure 2: Distribution of women's working status by marital status and area



Source: Field survey

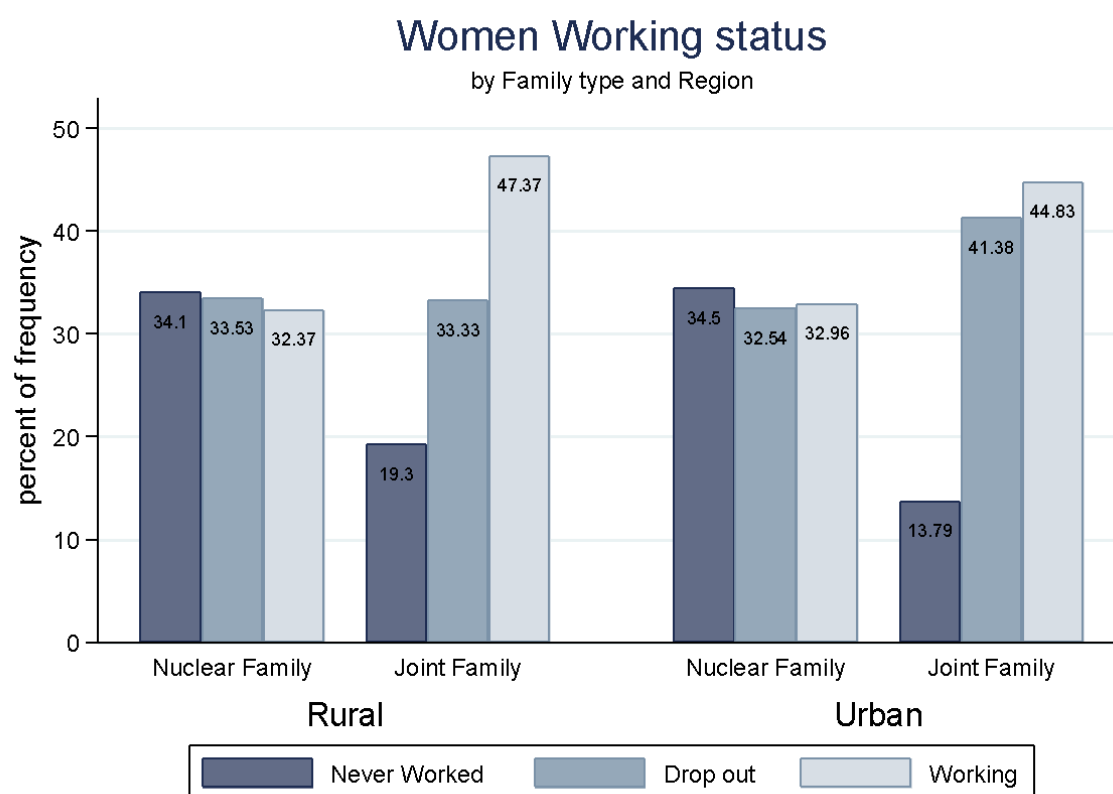
4.2.3. Women's working status by size of the family

The average family sizes of 3 and 4 were common among the female respondents surveyed (Table 4.6).

Table 4.6: Distribution of women's working status by size of the family (per cent)				
Family size/job status	Never worked	Drop-outs	Working	Total
2 or less	11.70	12.75	12.40	12.40
3	35.32	22.51	22.00	26.63
4	28.17	42.43	39.00	36.52
5	16.27	15.54	16.40	16.07
6 or more	8.54	6.78	10.20	8.49

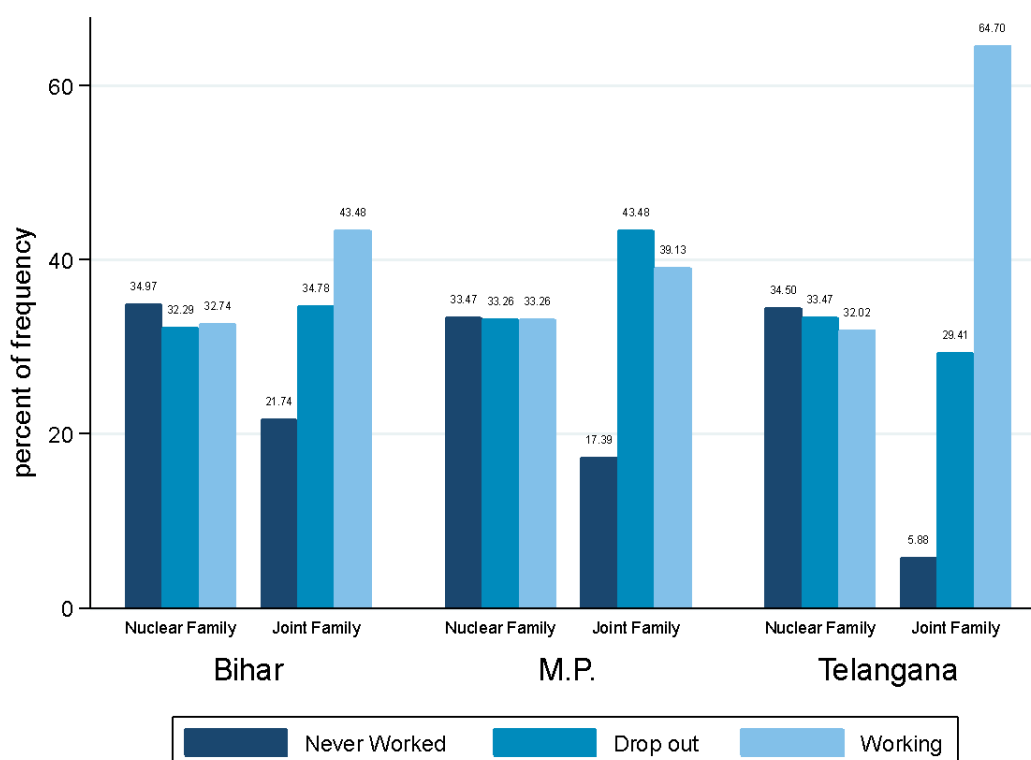
Source: Field survey

Figure 3: Distribution of Women's Working Status by Family type and region



Source: Field survey

Figure 4: Distribution of Women's Working Status by Family type in different districts



Source: Field survey

4.2.4. Women's working status by social group and Family type

The composition of households by social group and family type is given in Table 4.7. It revealed that there is no difference in the percentage of women currently working among different social groups. Women living in a joint family are more likely to be working as compared to women in a nuclear family (Table 4.7). The women in a nuclear family have no differences in job status across both rural and urban regions, but the women in a joint family are more likely to be working in the past or present (Figure 3).

Table 4.7: Distribution of women's working status by social group and family type (in per cent)				
Socio-economic variables/ Job Status		Never Joined	Drop-out	Working
Social Group	General	37.63	29.31	33.06
	OBC	29.94	39.36	30.70
	SC	36.73	22.91	40.36
	ST	28.74	39.08	32.18
Family Type	Nuclear	34.30	33.03	32.67
	Joint	17.44	36.05	46.51

Source: Field survey

4.2.5. Women working status by religion

Table 4.8: Distribution of women's working status by religion (in per cent)			
Religion/ Job-status	Never worked	Drop-out	Working
Hindu	31.98	34.24	33.78
Muslim	46.01	25.77	28.22

Source: Field survey

Approximately 88.6 per cent of the families who took part in the study identified as Hindu, while 10.68 per cent identified as Muslim. The significance of the other communities was almost negligible. Overall, 33.2 per cent of females were currently working in the total population. It has been observed that the working situation of Hindus and Muslims does not differ significantly from one another, on average (Table 4.8).

4.2.6. Women's working status by their Educational Characteristics

Table 4.9: Distribution of women's working status by their educational characteristics (per cent)			
Education / Job-status	Never worked	drop-out	Working
Illiterate	50.55	15.38	34.07
Primary	37.24	36.55	26.21
Secondary	38.86	32.31	28.82
Senior secondary	30.70	30.70	38.61
Graduation	15.68	42.37	41.95
Post-graduation	9.68	48.39	41.94
Diploma	0	57.14	42.86

Source: Field survey

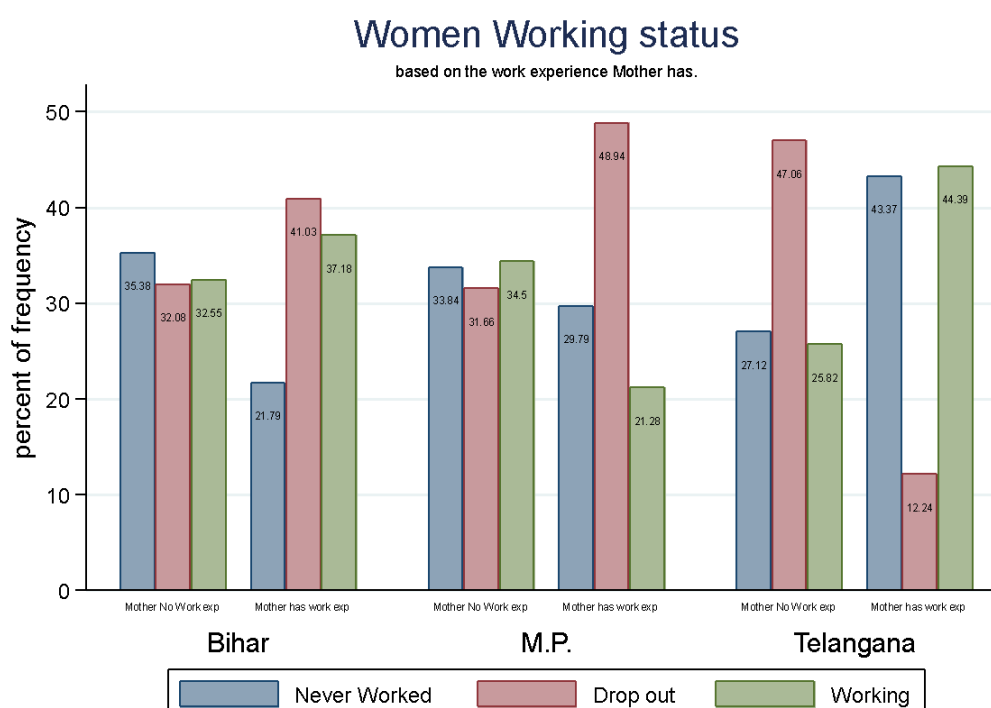
Table 4.9 shows the educational qualifications of the women and their job status. The level of illiteracy was higher among the never-worked women (50.55 per cent). It is noticeable that education up to the secondary level was high in the never-worked women (37.24% and 38.86% respectively), this was followed by dropped-out women with 36.55% and 32.31% in primary and secondary education respectively. A higher level of education pertains to a higher percentage of working women - 38.61% at the senior secondary level, 41.95% at the graduation level and 41.94% at the post-graduation level. However, a stagnation in working status is noted after attaining graduation.

Table 4.10: Distribution of women's working status by job status of father and mother (in per cent)			
Parent's job status/ Job-status	Never	drop-out	Working
Father: Working/ formerly worked	67.40	64.30	65.00
Mother: Working/ formerly worked	23.03	16.02	25.15

Source: Field survey

The survey reveals a substantial majority of women in the sample whose fathers possess work experience, while the percentage of women with employed mothers is comparatively lower. The table underscores the observation that there is minimal variation in the diverse job statuses of women, irrespective of whether their fathers or mothers have work experience.

Figure 6: Distribution of Women's Working Status by job status of the mother



Source: Field survey

4.2.7. Average household income and expenditure

As far the average monthly income and expenditure at household level are concerned, the working women reported higher averages than the women who had never worked or dropped out. This is on expected lines due to contribution of working women towards household finances.

Table 4.11: Average household income and expenditure

<i>Variable/Work status</i>	<i>Never worked</i>	<i>Drop-outs</i>	<i>Working</i>
Average Monthly income (Rs.)	14694	14961	20339
Average Monthly expenditure (Rs.)	10833	11194	12565

Source: Field survey

4.2.8. Women's working status by household income:

Table 4.12: Household income by work status (in per cent)			
<i>Income group/ Job-status</i>	<i>Never worked</i>	<i>Drop-out</i>	<i>Working</i>
Below Rs. 10,000	42.53	42.08	15.38
Rs. 10,000 – Rs. 20,000	37.89	35.82	26.29
Rs. 20,000 and above	19.14	23.68	57.18

Source: Field survey

The size of family income by different income groups is highlighted with the help of the above table. 57.18 per cent of women with a household income of 20 thousand and above belong to job status of currently working. This indicates that working women possibly play a role in contributing to the household income.

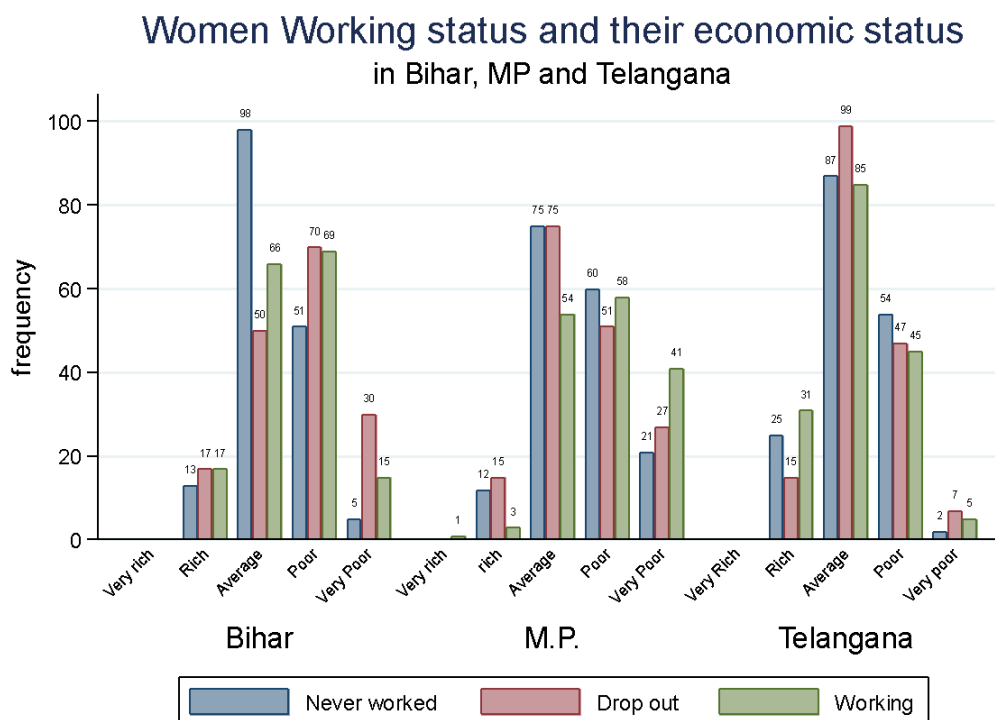
4.2.9. Distribution of women's working status by household expenditure

Table 4.13: Household expenditure by work status (in per cent)				
<i>Income group/ Job-status</i>	<i>Never worked</i>	<i>drop-out</i>	<i>Working</i>	<i>Total</i>
Below Rs. 10,000	40.08	37.40	22.52	100.00
Rs. 10,000 – Rs. 20,000	31.01	32.32	36.67	100.00
Rs. 20,000 and above	23.36	24.30	52.34	100.00

Source: Field survey

The distribution of households by size of expenditure is described in Table 4.13. A similar pattern to table 4.12 can be observed. The proportion of women currently working is the highest (52.34 per cent) for those with a monthly household expenditure of 20 thousand and above.

Figure 7: Distribution of Women's Working Status according to their economic status in Bihar, MP and Telangana



Source: Field survey

4.2.10. Women's Working Status and their economic status:

Table 4.14: Distribution of women's working status and their economic status (per cent)			
<i>Economic status/ Job- status</i>	<i>Never worked</i>	<i>Drop-out</i>	<i>Working</i>
Rich	33.78	31.76	34.46
Average	37.74	32.51	29.75
Poor	32.67	33.27	34.06
Very Poor	18.3	41.83	39.87

Source: Field survey

Table 4.14 describes the economic status of the respondents. Overall, 46 per cent of persons were stated to be in the “average” category regarding their economic status. On the whole, the economic status among never worked, drop-out and working women did not have much variation as seen above.

4.3. Summary

A discussion of women's labour force participation rates is important because changes in labour force participation decisions have significant and far-reaching effects on the economy. Its influence on the size and composition of the total labour force affects both growth

and unemployment rates. In the Indian context, women's economic involvement is responsive to economic stimuli, with their labour-force participation increasing during times of economic distress. Given the fact that women are burdened with family duties, they tend to take on part-time or informal occupations, which is exacerbated by their lower levels of education and skills.

An age-specific workforce participation has been observed wherein the majority of women at the child-rearing age (25-34) fall into the never-joined and drop-out category. This may be driven by family planning decisions. As women were denied maternity leave, the increased responsibility of the household after marriage led to a gap in the early stages of their careers. Overall, 95% of women respondents were married and there was not much variation in the job status of married women, but a majority of unmarried and widowed women were found to be working. The family size of 3 and 4 were common among the female respondents surveyed, a majority of women with 4 members in the household were working.

The family type plays an important role. In a joint family, nearly 50% of women were working, as they were supported in carrying out household activities and in meeting the financial needs of the family. The sample survey had respondents mostly from Hindu and Muslim women. Out of which there is no difference in the job status of Hindu women, but 46% of women were found to have never joined the workforce. The level of education was found more likely to be J-shaped as illiterates have a higher percentage of women working compared to literates with a secondary level of education. Consequently, the increase in the level of education leads to the rise in the percentage of working women.

Women with mothers previously or currently working have a higher likelihood of currently working. The average monthly income and expenditure of the working women are higher as compared to never-joined and drop-out women as the salary of those working is added to the contribution of household income and expenditure.

Therefore, from the analysis of the demographic background of the respondents it becomes clear that in the Indian context, women's workforce participation is a response to financial stimuli such as the existence of support from family during times of financial distress. And again, women burdened with more household responsibilities are less likely to be in the labour force.

5. Female Labour force participation rate – Analysis of sample data

5.1 Financial and economic details:

A look at Table 5.1 reveals the fact that the condition of working women is far from satisfactory, whether we look at the average value of land holdings, average monthly income or expenditure. Table 5.1 along with Table 5.2, also describes the housing condition of the sample. We found that nearly 93 per cent of women respondents live in their own households, and there is a small difference among the women with different job statuses. The percentage of women who live in their own household is marginally higher in the never-working and drop-out groups compared to the working group. Working women found themselves in houses with worse conditions than the never-working and drop-out groups. About 78 per cent of houses

Table 5.1: Economic indicators			
<i>Variables/Work status</i>	<i>Never</i>	<i>Drop-outs</i>	<i>Working</i>
<i>Socio-economic indicators</i>			
Average value of the land holding (Rs. Lakh)	12.7	15.8	18.5
Average Monthly income (Rs.)	14694	14961	20339
Average Monthly expenditure (Rs.)	10833	11194	12565
<i>Basic Amenities of household (in per cent)</i>			
Households with own house	91.45	97.61	89.22
Households living in pucca house	77.93	76.74	65.40
Availability of sanitation facilities	87.08	85.29	87.03
Electrified households	97.42	99.40	98.60

Source: Field survey

were pucca for the never-working and drop-out women and only 65 per cent of pucca houses were found among working women. The percentage of households with toilet facilities within the house was 86 per cent. There was not much difference among the women with different job statuses. A separate kitchen facility was available for 70 per cent of the households, 77 per cent of the women who dropped out from work have a separate kitchen, while this percentage is lower for women who never joined the work and the women currently working. The majority of households in the sample were found to be electrified and there is not much variation among the women from different job statuses. Moreover, the majority of households were living in houses with two rooms.

From the details discussed in the tables below, the women having access to better household conditions/ living conditions are less likely to be currently participating in the workforce.

5.1.1. Women's working status by their housing condition:

Table 5.2: Distribution of women's working status by their housing condition (in per cent)				
	Never worked	drop-out	Working	Total
Housing Status				
Owned	91.45	97.61	89.22	92.77
Rented	8.55	2.39	10.78	7.23
Total	100.00	100.00	100.00	100.00
Type of House				
Pucca	77.93	76.74	65.40	73.37
Semi-Pucca	21.67	21.07	30.60	24.44
Kutchra	0.40	2.19	4.00	2.19
Total	100.00	100.00	100.00	100.00
Sanitation Facility				
In House	87.08	85.29	87.03	86.46
Outside House	12.92	14.71	12.97	13.54
Total	100.00	100.00	100.00	100.00
Kitchen Facility				
Separate Kitchen	65.61	77.14	68.46	70.40
No separate Kitchen	34.39	22.86	31.54	29.60

Total	100.00	100.00	100.00	100.00
Electrification				
Yes	97.61	99.40	98.60	98.54
No	2.39	0.60	1.40	1.46
Total	100.00	100.00	100.00	100.00
Number of rooms				
One	14.31	5.96	7.58	9.29
Two	39.36	51.69	49.50	46.85
Three	29.03	31.21	29.34	29.86
Four	14.31	10.34	11.98	12.21
Five and above	2.98	0.80	1.60	1.79
Total	100.00	100.00	100.00	100.00
Source: Field survey				

5.2 Educational Background

5.2.1. Women with different job status and their educational background:

Table 5.3: Percentage of Women with different job status and their educational background				
Educational Background indicators/Job status	Never worked	drop-out	Working	Total
Percentage of women who studied vocational/technical courses	1.89	32.70	65.41	100.00
Percentage of women who benefitted a job from studying Vocational/technical courses	0.00	27.14	72.86	100.00

Percentage of women who discontinued education	38.55	30.59	30.86	100.00
Percentage of women who stayed away from home while studying	2.98	41.67	55.36	100.00
Source: Field survey				

The above table shows the educational characteristics of the women by their job status. Facts highlight that apart from formal education, nearly 10 per cent of women studied vocational/technical courses. It is noticeable that 65 percentage of the women who studied vocational/technical courses are currently working. The percentage of women who discontinued is higher in the case of never worked women (38.55%). Women who stayed away from home at any level are more likely to be currently working.

5.3. Involvement in Household Activities

<i>Table 5.4: Percentage of Women with different job status and their household activities</i>				
	Never worked	drop-out	Working	Total
percentage of women involved in household activities	33.47	33.20	33.33	100
Percentage of women without a maid	34.71	30.85	34.44	100
Percentage of women without cook	34.43	31.42	34.15	100
Source: Field survey				

The above table represents the involvement of women with different working statuses in household activities. The percentages across job statuses for women involved in household activities, and women engaged in household work without a maid or cook are almost identical. There is not much variation in the involvement of women in household activities irrespective of their job status or the absence of hired household help.

Figure 8: Household activities help from husband

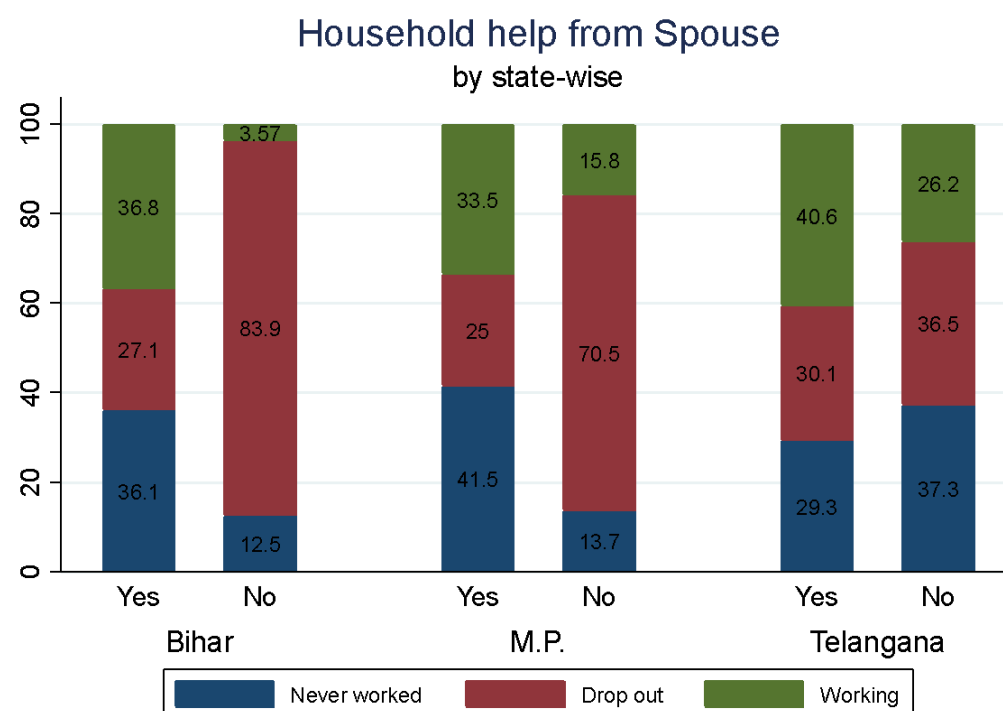
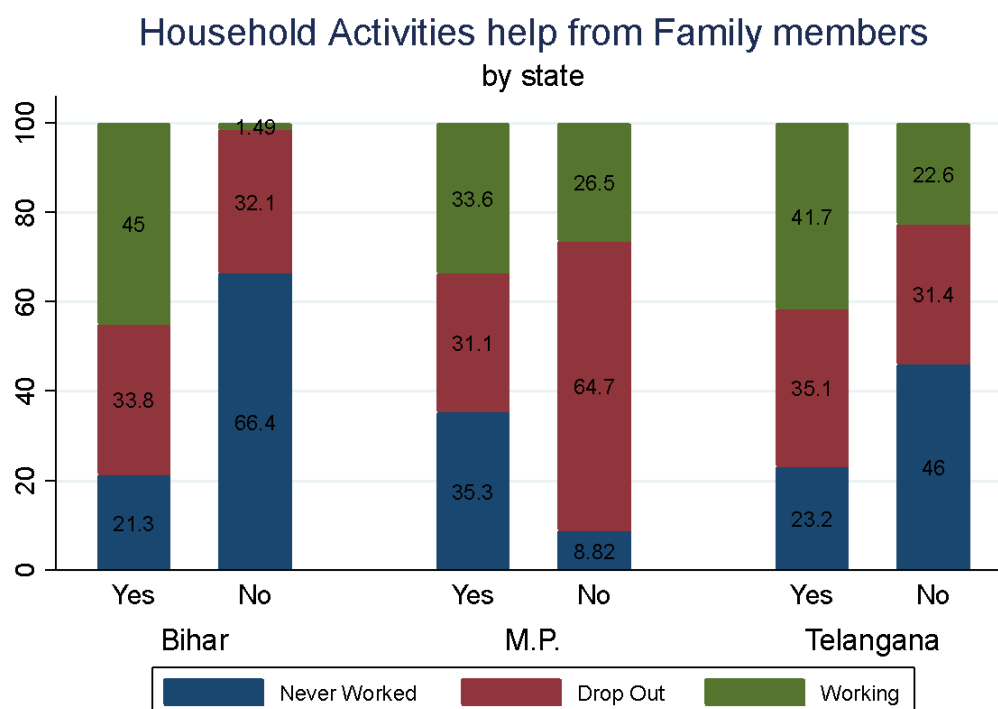
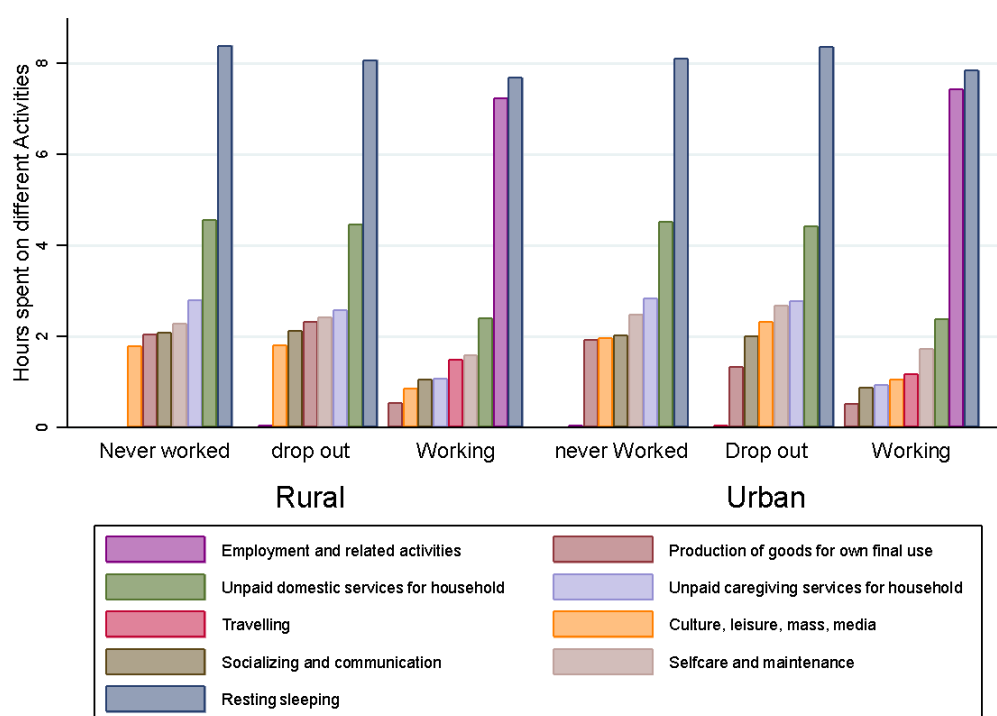


Figure 9: Household activities help from family members



Figures 7 and 8, show the percentage divide among women of different job statuses from different states receiving help from their spouses and family members respectively, for completion of the daily household activities. In all three states, it is noticeable that the women who receive considerable help from their spouses and family members are currently working while those who do not tend to either drop-out or never-work. Thus, the women receiving help from family members and spouses can better participate in the workforce compared to those who do not receive it.

Figure 10: Hours spent on different activities in a typical day by women based on their job status



The above figure shows hours spent by women with different job statuses in urban and rural areas. It reveals that the women currently in work spent less time in domestic and other activities in both rural and urban areas. That is, women who are working currently are not able to dedicate their time to other activities as they spend most of their time at work. On average, working women spend more than 1 hour in travel in both rural and urban areas. The women who never worked and drop-out, spend more time on unpaid domestic and caregiving services within the household. The women who never worked and dropped out were able to spread their time equally on other activities comparatively.

5.4. Financial Profile

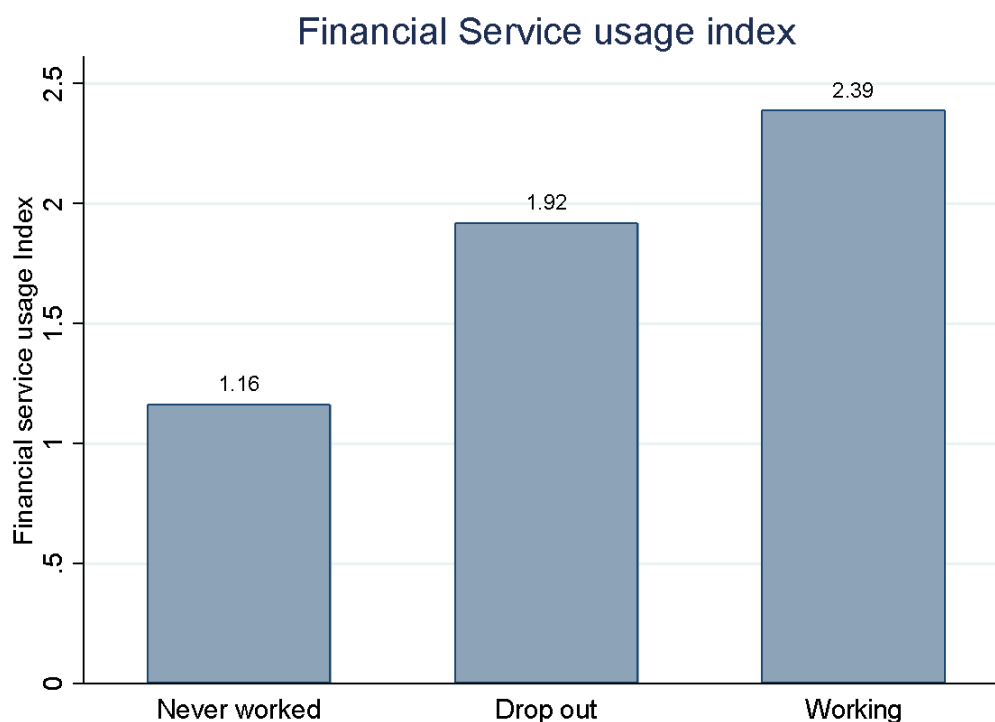
5.4.1. Financial inclusion:

Table 5.5: Financial Inclusion Indicators				
Indicators/ Job status	Never worked	drop-out	Working	Total
Percentage of women with savings accounts	33.06	32.85	34.10	100.00
Percentage of women know to operate the account	29.96	32.03	38.01	100.00
Percentage of women with ATM card	27.45	36.73	35.82	100.00
Percentage of women who use ATM card to withdraw cash	15.60	34.47	49.93	100.00
Percentage of women who use ATM card to make transactions	17.16	40.68	42.16	100.00
Percentage of women who use mobile wallets	5.81	41.28	52.91	100.00
Percentage of women who use internet banking	4.76	41.27	53.97	100.00
Source: Field Survey				

Table 5.5 shows the financial inclusion of the women respondents according to their job status. We find that the percentage of women with a savings account, and ATM card similar among the job statuses. However, the usage of ATM cards, mobile wallets and internet banking is higher among the working group of women in comparison to the other groups. Noticeably, the women who never worked are falling behind when it comes to the usage of financial services.

5.4.2. Women with different job status and their financial service usage:

Figure 11: Financial Service usage index for women with different job status.

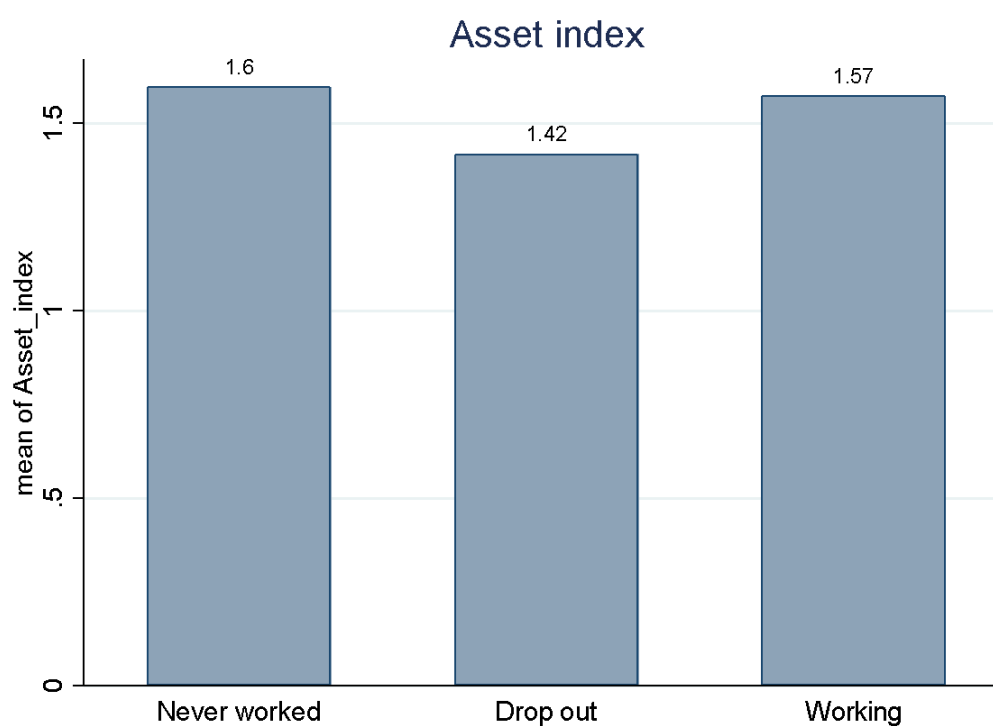


From the above figure (Figure 11) it is clear that in the sample studied, there is little variation in the accessibility to financial services for women in different job statuses. This shows the greater reach of financial products. Therefore, we turn to the usage of financial services among women in different job statuses. We constructed an index that explains the capability of women in using financial services like ATMs to withdraw cash and make transactions, mobile wallets for payments, and their knowledge of using internet banking and bank account operations. From the above figure, it is evident that working women have higher usage of financial services in comparison to women who never worked and dropped out.

5.4.3. Women with different job status having personal assets

Table 5.6: Percentage of Women with different job status having the following assets			
Asset/Job status	Never worked	drop-out	Working
Jewellery	95.40	89.80	86.23
House/Flat	14.00	21.16	24.95
Land	14.00	17.56	9.78
Savings	37.60	14.37	36.73
Source: Field survey			

Figure 12: Financial asset index for women with different job status.



5.5. Attitude towards women and their working

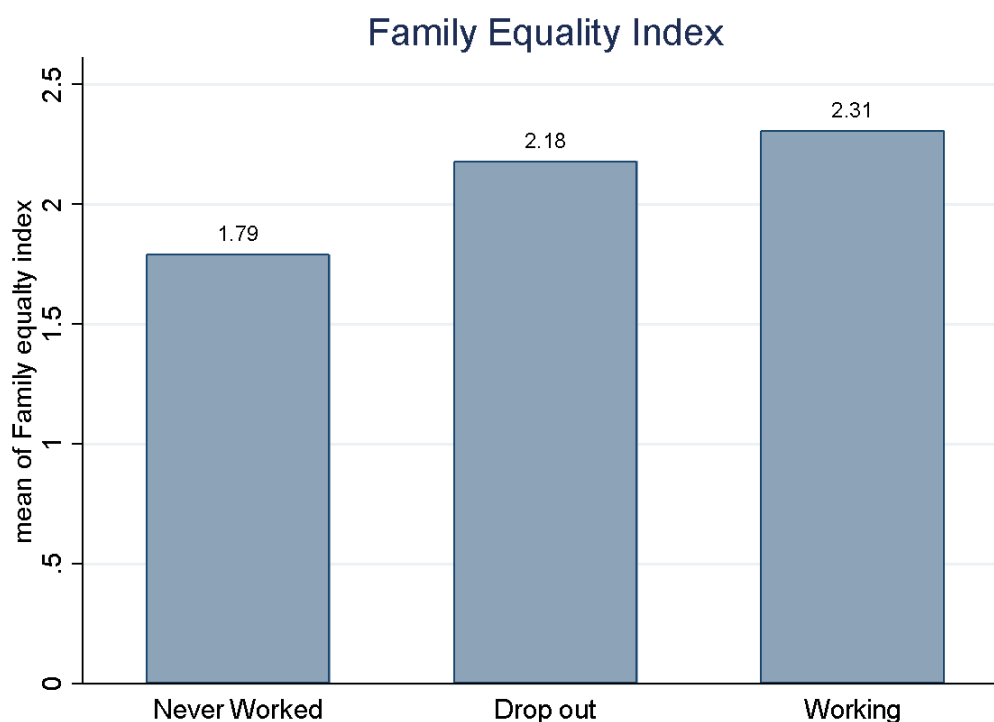
5.5.1. Women with different job statuses, the support received from the family:

Table 5.7: Percentage of Women with different job statuses, and the support received from the family				
	Never worked	drop-out	Working	Total
Percentage of women with supportive parental family	24.84	36.64	38.52	100.00
Percentage of women with supportive in-law family	25.34	34.80	39.86	100.00
Source: Field survey				

The support received for women to work is higher for working women from both their parental and in-law families, this might encourage the women to actively participate in the workforce.

The equality index was created from the perspective of the treatment of women within the family to find its impact on the job status of women. The index considered the dimensions of whether women in their family had worked, if the general treatment towards girls in the household is similar to that of the boys and if education is encouraged for girls as much as boys in the family. The family equality index (Figure 12) created with the above dimensions shows that the women currently working have a higher average of the index than the women who never joined the workforce and the women who dropped out. It is clearly evident that equality for women within the family plays an important role in determining their job status.

Figure 13: Family Equality Index for women with different job status



5.5.2. Women with different job status and their willingness to support:

Table 5.8: Percentage of Women with different job statuses ready to support				
	Never worked	drop-out	Working	Total
Percentage of women who support their daughter to work	30.19	34.28	35.54	100.00
Percentage of women who support their daughter-in-law to work	29.45	33.54	37.01	100.00
Source: Field survey				

This table shows the women from different job statuses likely to support their daughter/ daughter-in-law to work. As can be expected 35-37 per cent of women currently working are likely to support their daughter/ daughter-in-law to work. This was closely followed by drop-

out women (33-34 per cent) compared to the lower level of support (29-30 per cent) shown by women who never joined the labour force.

5.5.3. Women's perspective of working and their household responsibilities:

Table 5.9: Percentage of Women's perspective of working and their household responsibilities

	Never worked	drop-out	Working	Total
Percentage of women think that working women are not able to take care of household	49.24	26.20	24.56	100.00
Percentage of women think that working girls find it difficult to get married	48.39	27.82	23.79	100.00
Percentage of women think that women should work even if their husband is earning well	25.07	35.66	39.28	100.00
Percentage of women think that women should work even if they belong to rich families	25.99	36.36	37.65	100.00
Source: Field survey				

The majority of the women from never joined the workforce (about 49 per cent) think that working women will not be able to manage the household. They are also of the notion that it is difficult for a working woman to get married. However, this perception is lower for working women (about 24 per cent). The majority of the women who are working, followed by those in the drop-out category consider that women should work even if their spouses are earning well (39.28% and 35.66% respectively). Similarly, there is a belief that women should work despite a rich family background (37.65% and 36.36% respectively).

5.6. Mobility

5.6.1. The mobility of women according to their job status

Table 5.10: Indicators regarding the mobility of women according to their job status				
	Never worked	drop-out	Working	Total
Percentage of women who know how to drive	9.22	43.69	47.09	100.00
Percentage of women who take permission before travelling	36.53	33.62	29.85	100.00
Source: Field survey				

The above table indicates that the women currently working and followed up by those who dropped-out can drive (47.09% and 43.69% respectively) in comparison to the never worked women. And when obtaining permissions before travelling is concerned, a higher proportion of women who never worked (36.53%) do so. This is observed to be lower in the case of working women (29.85%).

5.6.2. Women's Safety when they travel:

Table 5.11: Women's safety while travelling according to their job status (in per cent)				
Safety/Job Status	Never	drop-out	Working	Total
Always Safe	30.56	37.45	26.95	31.65
Mostly Safe	47.82	56.97	50.70	51.82
Rarely Safe	6.75	5.58	13.37	8.56
Never Safe	14.88	0.00	8.98	7.96

Source: Field survey

While the majority of women find it safe to travel, the percentage is slightly higher for women who never joined the workforce than the working women. One of the reasons for the same may be that those who are not part of the workforce are less likely to go out often and avoid travelling at night when compared to the women currently working.

5.6.3. Travelling and public transport usage pattern of women:

Table 5.12: Travelling pattern of women according to their job status (in per cent)				
Travel pattern/Job Status	Never worked	drop-out	Working	Total
Frequently travel alone	2.18	15.54	73.45	30.33
Occasionally travel alone	35.52	49.20	23.95	36.23
Rarely travel alone	53.97	20.32	2.59	25.68
Never travel alone	8.33	14.94	0.00	7.76

Source: Field survey

Table 5.13: Women's Public Transport Usage Pattern according to their job status (per cent)				
Public Transport usage/Job Status	Never worked	drop-out	Working	Total
Never	6.16	3.79	0.20	3.40
Yes, but never alone	42.94	34.53	19.60	32.42
yes, alone with permission	40.95	50.70	36.36	42.70
yes, alone without permission	9.94	10.98	43.84	21.48

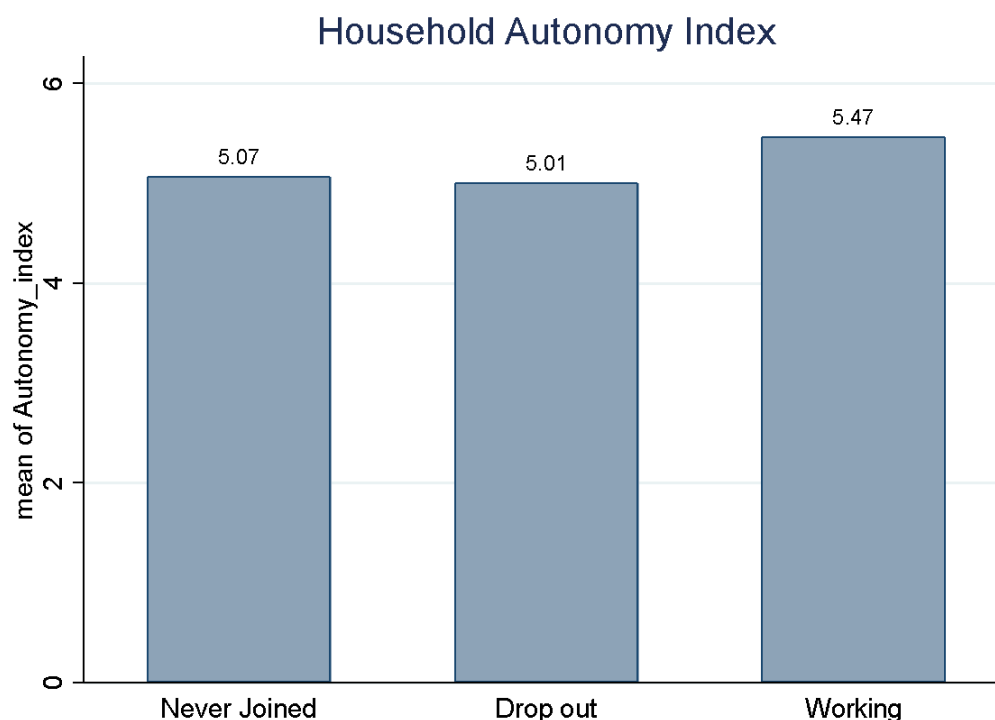
Source: Field survey

The above table describes the general travel pattern in public transport for women with different job statuses. It is evident that the women currently working are more likely to travel alone and nearly 43.84% of women working travelling alone do not seek permission. This shows that the women who work are more likely to be independent in their travel decisions.

5.7. Autonomy and awareness

5.7.1. Household Autonomy Index for women with different job status

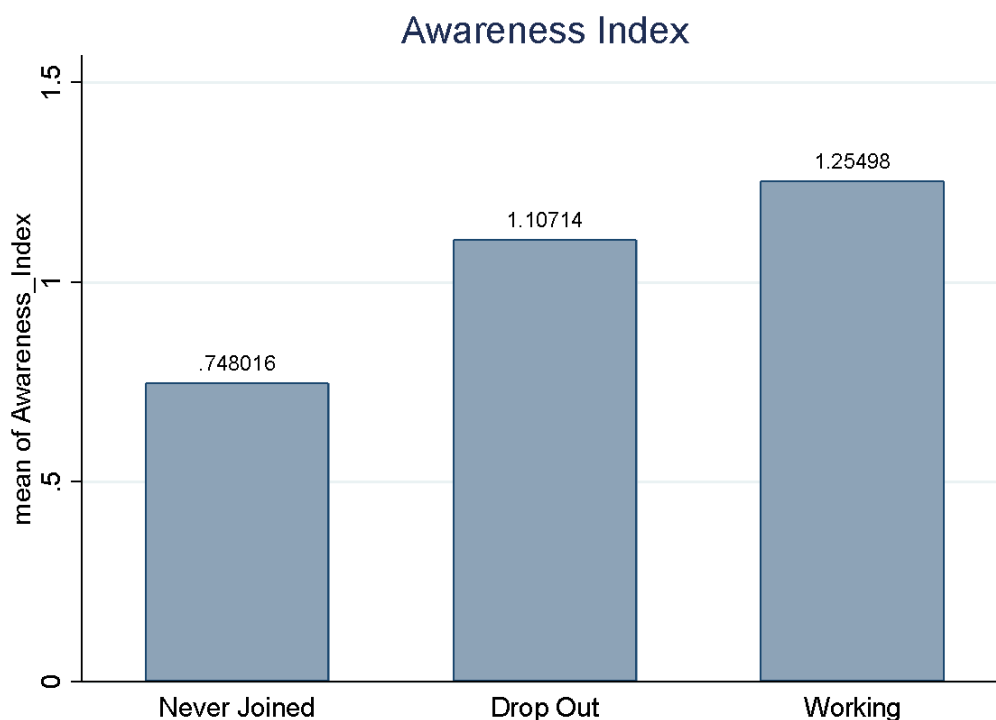
Figure 14: Household Autonomy Index for women with different job status



The above graph represents the average autonomy index for women in different job statuses. The autonomy index measures the level of autonomy the women enjoy within the household. The index was created using some important dimensions regarding the women's role in the daily, financial, and family decisions, the usage of their income independently and making purchases or selling of assets on their own. The value of the index ranges from 0 to 6. The average index value for never working and dropping out was similar at 5 and for the women working, a slightly higher average of 5.5 is observed.

5.7.2. Awareness Index for women with different job status

Figure 15: Awareness Index for women with different job status



The awareness index was created by considering three important dimensions of awareness for women, that is, the usage of technology, general knowledge and awareness about sexual harassment. The factors considered for the measurement of the same are the usage of the internet, following news regularly and the awareness about the POSH act for the prevention of sexual harassment in the workplace. The value of the index ranges from 0 to 3, the average value of the index is much lower for the women who never joined the workforce, and the index value is better for drop-out and working women.

5.8. Summary:

The present chapter provides an analysis of factors that are responsible for the job status of women. The study analysed the characteristics of various factors for women across three different job statuses.

The Housing condition of women showed that women having access to better household/ living conditions are less likely to be currently participating in the workforce. While analysing the educational background of women it is found that women who had vocational or technical courses related to the job have a higher chance to be in the workforce and currently employed. Therefore, along with the improvement in the level of formal education among women, they

should also be provided with vocational/technical courses that will enable them to gain job-ready skills. Among the women who stayed away from home during their studies, only 3% were found to have never joined the workforce and a much higher percentage (55 per cent) were currently working. This emphasizes the role of early exposure to different places during one's studies in influencing the willingness to migrate to different places for work. Thus, enhancing access to decent jobs in distant places.

Irrespective of the job status, the involvement of women in household activities is the same. However, a higher percentage of working women receive support from their family members and spouses for carrying out household activities. In rural and urban regions, working women spent less time on household and other chores. That is, working women spend most of their time working and cannot devote time to other activities. Their travel to the workplace takes working women an average, of over an hour. Women who never worked and dropped out spend more time on household chores and caregiving. Unlike working women, dropouts might divide their time equally between different household activities.

The accessibility of financial products among women in different job statuses is almost equal; this shows the greater reach of financial products to women in the economy. However, the usage of financial services is very low among women who never joined the workforce, owing to the fact that financial responsibility is always under the purview of the male head of the family. Only when women start working does the need for and understanding of financial services arise. The index we created also depicts the same with a value of 1.16 for never joined and 2.39 for working women. Women who never worked have the same level of personal asset holdings in comparison with working women.

Working women receive more encouragement to pursue a career from both their parents and their spouse's family, which may inspire them to take an active role in the labour force. The index that was established to measure family equality reveals that women who are actively employed have a higher average than women who never entered the workforce or who drop-out. It is undeniably true that women's status in the workforce is strongly influenced by the support, encouragement and equality in the family.

A higher percentage of currently working women, were likely to support their daughter and daughters-in-law to join the workforce. When considering the perception of women respondents on working and household participation of women, the majority of the never worked think that working women find it difficult to manage household activities and believe

that it is more challenging for working women to get married. But a small percentage of never-worked women believe that women should work despite the income of their husbands and the economic status of the household. This shows the perception of women about the women working in the job plays a significant role in deciding their job status.

Compared to never worked women, a higher percentage of working and dropout women can drive. Taking permissions before travel is higher for women who never worked (36.53%) than working women (29.85%). Nearly, 51 per cent of women find it mostly safe to travel. Among these, a higher percentage of those who never worked, find it always safe as they rarely travel alone on both public and private transport. The working women always travel alone, and they mostly do not seek permission to travel.

Lastly, working women scored higher on both the autonomy and awareness index, while women who had never joined the labour force and those who dropped out, fared worse in comparison.

6. Female Labour force participation rate – determinants, contributions, and constraints

This chapter proceeds to analyse the reasons behind the women's labour choices according to their job status.

6.1. Women never joined into the workforce

We first focus on the women who never joined the workforce.

6.1.1. Awareness about the government employment schemes and programmes.

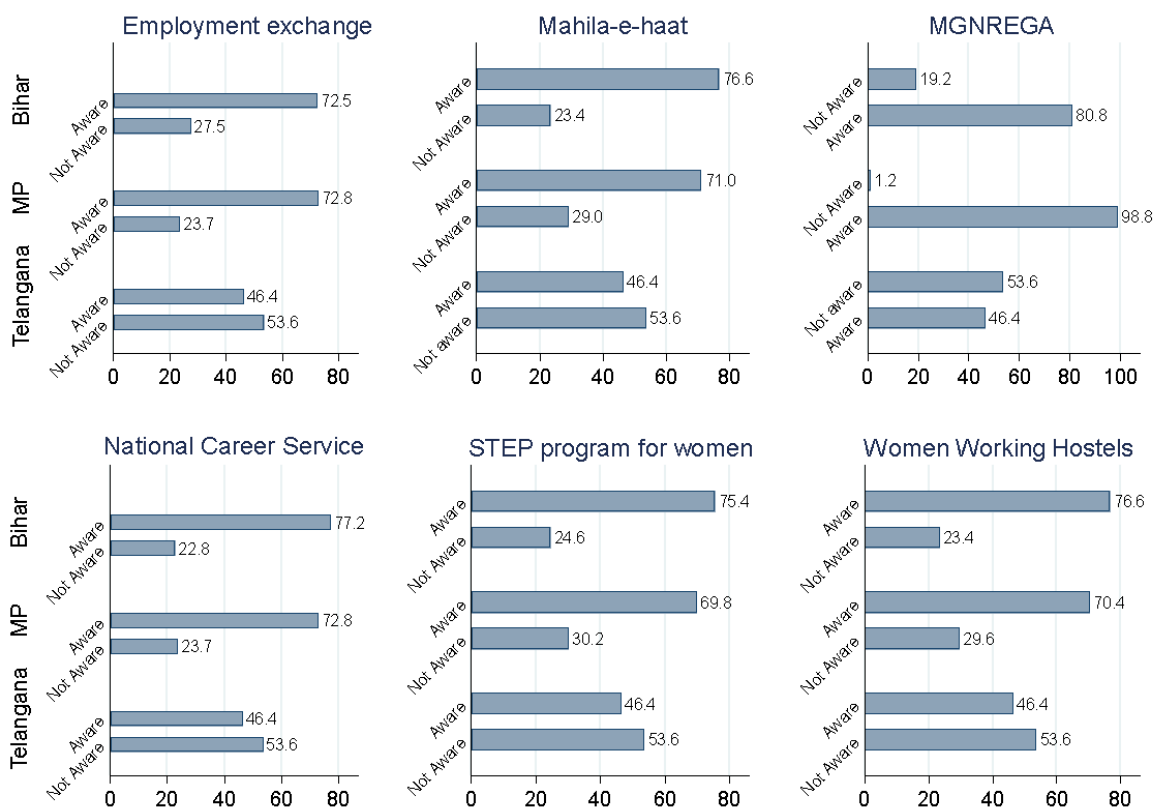
The survey was conducted in three states of India, namely, Bihar, Madhya Pradesh, and Telangana. The questionnaire caters to the category of women who never joined the workforce. Out of 504, 166 women were surveyed from Bihar, 169 from Madhya Pradesh and 168 from Telangana. Within the sample of 166 women from Bihar, 22% of the women showed interest in joining the workforce while the rest of them were not interested. In the case of Madhya Pradesh, 13% of the women wanted to join the workforce. In the case of Telangana, 20% of the respondents showed interest in joining the workforce. Overall, only 18% of the respondents were interested in joining the workforce.

Furthermore, we enquired if women benefitted from any central/ state government employment related scheme/ schemes. We found that about 84% of them did not, with the rest of them unaware of such schemes. Since they are not even aware of the schemes, they have not reaped any benefits.

Around 1% of the respondents seem to be registered under the National Career Services while 65% did not register and the rest were not aware of the scheme. Further, 99% don't have employment exchange cards and the rest of them are not aware of its existence. In the case of the Support to Training and Employment Program for women (STEP), 66% of the respondents were not registered while the rest were simply unaware of the scheme. A similar type of response is visible for other schemes like Mahila-e-haat, Women working hostels, MGNREGA etc.

The below figure shows the awareness of various employment schemes and programmes by the government among the never-worked category of women from the three different states surveyed.

Figure 16: Awareness about the government employment schemes and programmes



There is a difference in awareness of schemes among women between the southern state of Telangana and the northern states of M.P. and Bihar. Nearly 72% of women in Bihar and M.P. were aware of employment exchanges compared to only 46% of women in Telangana. This trend is visible in almost all government employment schemes. The majority of women are aware of the government employment schemes; Mahila-e-haat, National Career Service, STEP program, and Women Working Hostels in Bihar and M.P. The MGNREGA scheme is the most popular scheme out of all the schemes included in the surveys. 98.8% of women are aware of the MGNREGA scheme in M.P. and 80.8% are aware in Bihar. In Telangana, the majority of women are not aware of any of the schemes. Even for MGNREGA, the majority 53.6% of women surveyed in Telangana are not aware of this prominent scheme. Moreover, women in Bihar are the most aware of government employment schemes. They show the highest awareness of schemes like Mahila-e-haat, the National Career Service, the STEP

program, and Women Working Hostels, while MGNREGA is popular among women in M.P. (only 1.2% were not aware of the scheme). For employment exchanges, there is a negligible difference in awareness.

6.1.2. Factors responsible for not joining the labour force:

Out of the responses collected from the women who never joined the workforce, an equal proportion of women were surveyed from rural and urban areas. In rural areas, 82.94 per cent of the women were against the idea of joining the workforce. Similarly, in urban areas, 79.76 per cent of the women were sure of not joining the workforce. There the study proceeds to analyse the reasons for not joining the workforce and identifies some important factors affecting women's participation in the labour market, the most important one being scarcity of time, owing to the burden of household duties.

Table 6.1: Personal and family constraints (per cent)			
Factors /Area	Total	Rural	Urban
Health Issue	5.62	8.61	2.49
My family members discourage me from joining the workforce	49.5	48.33	50.75
Do not get time due to household chores	99.3	98.56	100

Source: Field survey

From the above table, one of the main reasons for the women to not participate is that they need to be actively involved in the household chores. Moreover, they actively face discouragement from their family members. Nearly all the women surveyed (99.27%) said that they did not get time to go to work due to the burden of household chores. A similar sentiment was observed for women from both rural and urban areas. Women in Indian households are responsible for most of the household chores like cleaning, cooking and taking care of children and elders. This leaves them with no time to seek employment opportunities. About half of the women surveyed 49.51% have claimed that their families discourage them from going to work. Women are expected to run the household and men are expected to work, suggesting household chores to be the biggest obstacle to the labour force participation of women. While a small number of women 5.62% have stated that health issues prevent them from joining the labour force, overall, it is evident that the traditional family roles and duties of women are mainly responsible for hindering the employment prospects of women.

Table 6.2: Accessibility constraints faced by women in joining the labour force (in per cent)

Constraints/Areas	Total	Rural	Urban
Unavailability of a job near my place	51.71	54.55	48.76
Unavailability of “decent/good jobs” near my place	56.48	52.15	60.70
Unavailability of a “job” that matches with my “skills” & “education”	48.17	40.19	56.29
Unavailability of a “decent job” that is matching with my family status	47.43	36.36	58.71

Source: Field Study

The above table 6.2 suggests that women are deprived of participating in the labour force due to not being able to find a job. The accessibility of a job in nearby places given the skills and education they received, proves to be a challenge. Nearly 50 per cent of women with relevant skill sets are not entering the labour market as they could not find a job that matched their needs. 51.71 per cent of women surveyed cannot find jobs close to their residence. Concerns about travel and safety may make women hesitant to travel long distances for employment. Women are also concerned about finding decent/good jobs due to personal or societal values. 56.48 per cent of women are unable to find such jobs and choose to remain unemployed. 48.17 per cent of women said that they are unable to find jobs that match their skill sets and education. Due to a supply-demand mismatch in the labour market, educational qualifications may not always match the skills needed for jobs. It is also found that 47.43 per cent of women give importance to family status as they want to find jobs that match their perceived status, accepting unemployment as the alternative. Nearly 50 per cent of women claim that accessibility constraints significantly affect their labour force participation. Similar types of statistics are visible in the rural and urban contexts as well.

Table 6.3: Mobility constraints faced by women in joining the labour force (in percent)

Factors/Proportion	Total
Long Distance between my home and job area	27.56
Inadequate, unsafe, or expensive travelling options	20
Unavailability of paved road from home to job	10.73
Unavailability of bus services /commute facility from home to job	18.29

Source: Field Study

Table 6.3, shows that the majority of the women not working are not very concerned about the commuting facility available for them. The other factors mentioned above play a major role. 27.56 per cent of women were not able to join work due to the workplace being too far from their residence. Women may also have issues in travelling far for work like poor public transport or a lack of personal vehicles. They might also find the opportunity cost of travelling for long distances too high. 20% of women do not join the labour force due to inadequate, unsafe or expensive travelling options. These may include bad connectivity of public transport, lack of women's safety in public transport, high costs of fuel etc. The unavailability of paved roads from home to the job and the sparsity of bus services are also reasons given by 10.73% and 18.29% of women respectively. Compared to personal and accessibility constraints, mobility constraints have a lesser weightage in affecting the labour force participation of women. Although, for rural women, the mobility constraints have some considerable impact, in the urban case, it is negligible.

Table 6.4: Workplace constraints (in percent)	
Factors	Responses
Insecurity at workplace	41.71
Long working hours at the workplace	31.22
Inappropriate or late working hours at the workplace	34.88
Unavailability of day-care or Creche Facility	33.17

Source: Field Survey

Though women and men work in the same environment, the facilities required by both are not the same. The above table shows that factors like security (41.71 per cent), long working hours (31.22 per cent), late working hours (34.88 per cent) and unavailability of day-care for children (33.27) are responsible for keeping women out of the workforce. The factors like unavailability of the day-care facility impede women from joining the workforce, during the earlier stages of their careers and later, they stay out of the workforce entirely. It is seen that workplace amenities and environment are important factors affecting the labour force participation of women. Nearly 41% of women feel unsafe in the workplace. Late working hours are also a reason cited by women. Women prefer short working hours because they usually have to take care of household chores after or before work. Late working hours are also an issue due to concerns for safety and availability of transport. Lastly, new mothers not only need adequate maternity leave but also require day-care facilities. Some women may not have family support to raise children or the financial capability to hire help. 33% of women cite this reason for dropping out of the workforce.

Table 6.5: Factor responsible for not joining the Workforce (in per cent)

Factor responsible for not joining the Workforce/ Place of Residence	Bihar		M.P.		Telangana	
	Rural	Urban	Rural	Urban	Rural	Urban
Insecurity at workplace	51.56	34.85	18.67	20.69	38.57	89.23
Long working hours	17.19	3.03	6.67	20.69	42.86	84.61
Late working hours	54.69	42.42	8.00	17.93	70.00	7.69
Unavailability of daycare	39.06	13.64	21.33	31.72	61.43	27.69

Table 6.5 exhibits the state-wise reasons. It is evident that in Bihar security at the workplace and late working hours are the two major reasons for women not joining the workforce both in the rural and urban areas. In the state of Madhya Pradesh, again, the lack of security at the workplace and unavailability of daycare services are major reasons to some extent, in both rural and urban areas. Further, in Telangana, the most dominating factor is the unavailability of daycare and late working hours in rural areas. Insecurity at the workplace and long working hours are the two major reasons.

And apart from the constraints discussed above the non-availability of the proper skill/education to work for women still serves as a hindrance in entering the job market.

6.1.3. Factors that will help to join the labour force

Table 6.6: Factors that will help to join the labour force (In per cent)	
Factors	Total
Acquire more skills	65.67
Availability of more jobs matching with your skills	72.22
Availability of jobs near your residence	65.87
Better salaries/incomes	70.38
Better transport facilities	64.88

More support from family	72.02
Availability of good day-care centres to take care of children	50.60
Availability of good and reliable maids, nannies, cooks	48.02
Family members contributing to household work	66.27

Source: Field Survey

Table 6.7: Factors to encourage participation in workforce across States and Regions (in percent)						
Factors/States and Area	Bihar		M.P.		Telangana	
	Rural	Urban	Rural	Urban	Rural	Urban
Acquire more skills	95.18	97.62	36.47	29.76	82.14	53.57
Availability of more jobs matching your skills	92.77	97.62	32.94	39.29	83.33	88.09
Availability of more jobs nearby	96.38	97.62	10.59	22.62	79.76	89.29
Better Salaries	97.59	97.62	18.82	33.33	78.57	96.43
Better Transport	98.79	97.62	10.59	20.24	80.95	82.14

Source: Field Survey

The table above shows state-wise differences along with the rural and urban responses. It is evident that across all states, Bihar exhibits the highest proportions of women agreeing to participate in the workforce across all dimensions (opportunity for skill upgradation, availability of jobs matching the respondent's skills, jobs closer to the house, better salaries and better transport facilities). Whereas, M.P. witnesses the lowest willingness to participate in the workforce when considering the factors illustrated in Table 6.7.

Overall 72.02% of the respondents in total from all the states agreed to join the workforce if they get greater support from their families. Personal and family constraints are the biggest obstacles to women's participation in the workplace. With adequate support from family to carry out household chores, raise children or when provided with financial help for education, women are likely to join the workforce. 50.60% of the women seem to be worried about their children and said that they would join the workforce if better child-care facilities were provided at their workplace. Day-care facilities for women employees will increase the probability of new mothers seeking jobs. 48.02% of the respondents look for good maids/nannies and cooks and wish to join the workforce if household help is available. The availability of affordable help for household chores and raising children can motivate women to join the workforce. 66.27% of the respondents look for family support and agree to join the workforce if family members start contributing towards household chores. This is not surprising because nearly all the women stated that household chores leave them with no time for work.

6.1.4. Factors responsible for not joining the workforce ever

Table 6.8: Factors responsible for not joining the workforce ever (in per cent)	
Good financial condition, husband/family have enough money	5.71
Value domestic life over working life	93.10
Health not allowing	5.48
Women don't work in the family	75.48

Table 6.8 shows the factors responsible for never joining the workforce. It is evident that 93.10 per cent of women value their domestic life more than their work life and a maximum number of them are not allowed to work. Since only 5.71% of the women responded that they have good financial condition, it can be said that many other factors affect their decision. This could be a lack of motivation and the internal and external environment. In the context of variation among states and also in terms of rural and urban areas, the responses are almost similar as the maximum number of women are not interested in joining the workforce as they have good financial conditions and value domestic life more than work. Health is an impediment for only a few of the women while, half of the women don't prefer to work because they are not allowed to work in their family

Only about 6% of women do not work because of good financial conditions and support from spouses. This shows that there is willingness to work among women even though financial conditions are good. However, 93.1% of women value domestic life over working life. They are willing to sacrifice employment opportunities for household chores, children and family values. This probably is the biggest reason for women not joining the workforce. A small percentage of women said that their poor health does not allow them to work. A big percentage (75.48%) of women do not work at all. Most families are dependent on men for financial support and women for household support.

6.2. Women dropped out from their work

There are many women who join workforce but eventually drop out of it due to several reasons. In this section, we analyse the various issues faced by these women.

6.2.1. Factors responsible for dropping out of the workforce

The factors responsible for dropping out of the labour force - issues related to the workplace, family issues, transportation issues, and health/personal issues. The women interviewed in our study also listed varied reasons for dropping out (Table 6.9 to table 6.12). As seen from table 6.9, very few women dropped out due to transportation issues. No women from M.P. cited transportation issues for dropping out. However, 45.24% of urban women dropped out of the labour force due to transportation issues. Lower wages, payment discrepancy with males, unavailability of crèche, high burden of household responsibilities, and preferring household duties to overwork are the top reasons for dropping out. 15% of the women cited health issues for dropping out. Health issues cited were weak health conditions, stomach problems, knee and leg pains, waist pain, gynaecological problems, migraine, heart and lung issues, thyroid problems, diabetes, blood pressure issues, liver problems, COVID, etc. Other reasons cited for dropping out were marriage, lockdown, COVID, shutting down of factory, termination of contract etc.

Table 6.9: Percentage of women dropouts due to Transportation Issues

Reasons of Dropout	Bihar			M.P.			Telangana			All 3 states		
	Tot al	Ru ral	Urb an	Tot al	Ru ral	Urb an	Tot al	Ru ral	Urb an	Tot al	Ru ral	Urb an
No proper transport mode- Inadequate bus service, taxis etc.	5.36	10.71	0.00	0.00	0.00	0.00	25.00	4.76	45.24	10.12	5.10	15.26
Too much money spent on travelling	1.79	3.57	0.00	0.00	0.00	0.00	37.50	0.00	0.75	13.10	1.18	25.30
Too much time spent on travelling	2.98	5.95	0.00	0.00	0.00	0.00	41.07	26.19	55.95	14.68	10.59	18.88

Unsafe conditions during travel	2.3	4.7		0.0	0.0		55.	30.	80.9	19.	11.	27.3
	8	6	0.00	0	0	0.00	95	95	5	44	76	1

Within the criteria of transport, in Bihar, the lack of proper transportation modes seems to be a significant issue. However, the percentage of women dropping out of work due to transportation issues is quite low, not exceeding 3% (except for no proper transport mode). In the case of Bihar, the problem is mainly prevalent in rural areas. The scenario is completely different in Telangana. 55% of women surveyed in Telangana dropped out of work due to unsafe travel conditions. A high percentage of women also dropped out due to long travel time (41.07%) or expensive travel (37.5%). No proper transport mode was also given as a reason by 25% of women in Telangana. Transportation issues seem to be prominent in Telangana, significantly affecting the percentage of women dropouts. Overall, in all three states, 19.44% of women stated the reason as unsafe travelling conditions for dropping out of work. However, most of these women are from Telangana. Time spent on travelling was given as a reason by 14.68% of women, again most of the women are from the state of Telangana. In Telangana, the high rates of drop-out due to transportation issues are mostly for the urban areas.

Table 6.10: Percentage of women dropouts due to Issues Related to Workplace

Reasons of Dropout	Bihar			M.P.			Telangana			All 3 states		
	T	R	U	T	R	U	T	R	U	T	R	U
Lower salaries/wages than expected	63.7	80.9	46.4	60.71	75.9	44.4	90.5	80.9	100	71.6	79.2	63.9
Lower salaries/wages than males' colleagues/worker	64.9	77.4	52.4	49.40	63.2	34.6	97.6	96.4	98.8	70.6	78.8	62.2
Rude behaviour/ misbehaviour from superiors/employers/colleagues	11.9	7.1	16.7	7.1	4.6	9.9	18.4	25.0	11.9	12.5	12.2	12.8
Unsatisfied with the quality of job/work	17.3	16.7	17.9	20.2	17.2	23.5	48.2	61.9	34.5	28.6	31.8	25.3
No support encouragement from superiors/ employee	14.9	29.8	0.0	5.9	5.7	6.2	51.8	55.9	47.6	24.2	30.2	18.1

No proper toilet facilities	12.5	1.2	23.8	6.5	3.4	9.9	1.2	0.0	2.4	6.7	1.6	12.0
Fear of sexual/ workplace harassment	1.8	1.2	2.4	0.6	0.0	1.2	0.0	0.0	0.0	0.8	0.4	1.2
No respect at work	18.4	10.7	26.2	4.8	2.3	7.4	48.8	52.4	45.2	24.0	21.6	26.5
No maternity leave, paid leaves or benefits	39.3	50.0	28.6	45.2	77.0	11.1	53.6	7.1	100	46.0	45.1	47.0
No Creche Facility	28.6	45.2	11.9	54.2	88.5	17.3	72.0	44.0	100	51.6	59.6	43.4

Workplace factors are found to influence dropout rates more than transportation issues. Almost 72% of women dropped out of work due to lower-than-expected salaries. 90.48% of women in Telangana have provided this as the reason for drop-outs. Moreover, this cause was cited by 100% of the urban women and 81% of rural women in Telangana. The majority of women in Bihar (63.69%) and M.P. (60.71%) have also stated this to be the reason; the percentage was higher for the rural women in both states. This is the biggest cause for dropouts in M.P., especially for rural women. This could imply that salary expectations of women in Telangana are higher or salaries are generally lower in Telangana. Around 70% of women said that wage discrimination or receiving lower salaries than male colleagues were the reason behind their dropping out. This seems to be the biggest reason behind women dropping out in Telangana (97.62%; more or less same for both rural and urban areas) and Bihar (64.88%; higher for rural areas- 77.38%). Approximately half of the women surveyed dropped out due to a lack of crèche facilities in the workplace. 72.02% of women in Telangana dropped out due to this reason and notably, 100% of urban women in Telangana stated this to be the cause for dropping out. However, only 28.57% of women in Bihar dropped out because of this (however, 45.24% of rural women in Bihar cited this issue). Another important factor is the lack of maternity leave, paid leaves or benefits. 46.03% of women dropped out due to a lack of these basic perks. Again, it is clear that more women in Telangana (53.57%) as compared to Bihar (39.29%) and M.P. (45.24%) have sighted this issue as a reason for dropping out. 100% of the urban women in Telangana cited this issue, though this reason was cited by more rural women as compared to urban women in the other two states. Like the lack of crèche facility, this reason is also stated by a lower percentage of women (39.29%) in Bihar. Other workplace issues include rude behaviour by colleagues and superiors, no job satisfaction, lack of support from superiors and lack of respect at work. A higher percentage of women in Telangana have stated these reasons compared to Bihar and M.P. 48.81% of women in Telangana have dropped out

due to lack of respect, whereas only 4.76% of women dropped out due to this reason in M.P. Similarly, 51.79% of women in Telangana have dropped out due to lack of support, whereas only 5.95% of women dropped out due to this reason in M.P. Only 6.75% of women dropped out due to a lack of proper washroom facilities. The percentage of women in Telangana is only 1.19% compared to that of Bihar (12.5%) and M.P. (6.55%). Fear of sexual harassment in the workplace has not caused many women to drop out. No women in Telangana dropped out due to fear of harassment.

Table 6.11: Percentage of women dropouts due to Family Issues

Reasons of Dropout	Bihar			M.P.			Telangana			All 3 states		
	T	R	U	T	R	U	T	R	U	T	R	U
Family not supportive of women working	20.8	20.2	21.4	29.2	26.4	32.1	60.1	70.2	50.0	36.7	38.8	34.5
Too much burden of household responsibilities	47.6	44.0	51.2	58.3	56.3	60.5	84.5	71.4	97.6	63.5	57.2	69.9
Childbirth or rearing duties	25.0	30.9	19.0	35.1	41.4	28.4	62.5	75.0	50	40.9	49.0	32.5
Domestic discord/fights interfering with work	4.2	4.8	3.6	5.9	1.1	11.1	60.7	40.5	80.9	23.6	15.3	32.1
Arriving late or too many leaves or not being able to overtime due to domestic work	11.3	11.9	10.7	11.9	6.9	17.3	58.3	34.5	82.1	27.2	17.6	36.9
Unavailability of maids/domestic help	27.4	30.9	23.8	16.7	18.4	14.8	41.1	16.7	65.5	28.3	21.96	35.0
Family/husband take all the money, so no point of working	10.7	14.3	7.1	1.8	0.0	3.7	41.7	32.1	51.2	18.1	15.3	20.9

Women are also dropping out due to family issues. 63.49% dropped out due to the huge burden of household responsibilities, 40.87% dropped out due to childbirth or rearing duties, and 36.71% dropped out due to lack of family support. These three are the biggest family-related reasons for women to drop-out. In all three states, the biggest reason for dropping out is the burden of household responsibilities. Other family issues are unavailability of domestic help (28.37%), needing too many leaves due to domestic work (27.18%), domestic discord (23.61%), and lack of control over earned money (18.06%). Again, for all family-related issues, a higher percentage of women in Telangana have stated these as reasons when compared with women in Bihar and M.P. While 60.71% of women in Telangana dropped out due to domestic discord, only 4.17% of women in Bihar and 5.95% of women in M.P. dropped out due to this reason. The difference is very prominent for the issue of the family/husband taking all the money. 41.67% of women in Telangana stated this reason for dropping out. Only 1.79% of women in M.P. have stated this issue as a reason for dropping out. Only about 11% of women in Bihar and M.P. said that they dropped out because of arriving late for work or requiring too many leaves due to domestic work. Whereas 58.33% of women in Telangana dropped out due to this issue. Family issues as a reason for dropout are higher in Telangana as compared to the other two states. In Telangana, a higher proportion of urban women cite all the issues as reasons for dropout compared to rural women (except in the case of childbirth and child-rearing activities, which are cited by rural women more).

Table 6.12: Percentage of women dropouts due to Health/Personal Issues

Reasons of Dropout	Bihar			M.P.			Telangana			All 3 states		
	T	R	U	T	R	U	T	R	U	T	R	U
Health problems	10.7	14.3	7.14	25.6	28.7	22.2	10.1	9.5	10.7	15.5	17.6	13.2
Lost interest in working	21.4	20.2	22.62	18.4	14.9	22.2	53.6	50.0	57.1	31.1	28.2	34.1
Work not in sync with the skills	7.7	4.8	10.71	7.1	8.0	6.2	67.3	35.7	98.8	27.4	16.1	39.0
Prefer household duties to employment	36.3	47.6	25.00	56.5	70.1	42.0	97.0	98.8	95.2	63.3	72.2	54.2

Prefer personal time and leisure over employment	47.6	50.0	45.24	32.1	41.4	22.2	51.2	51.2	51.2	43.6	47.4	39.8
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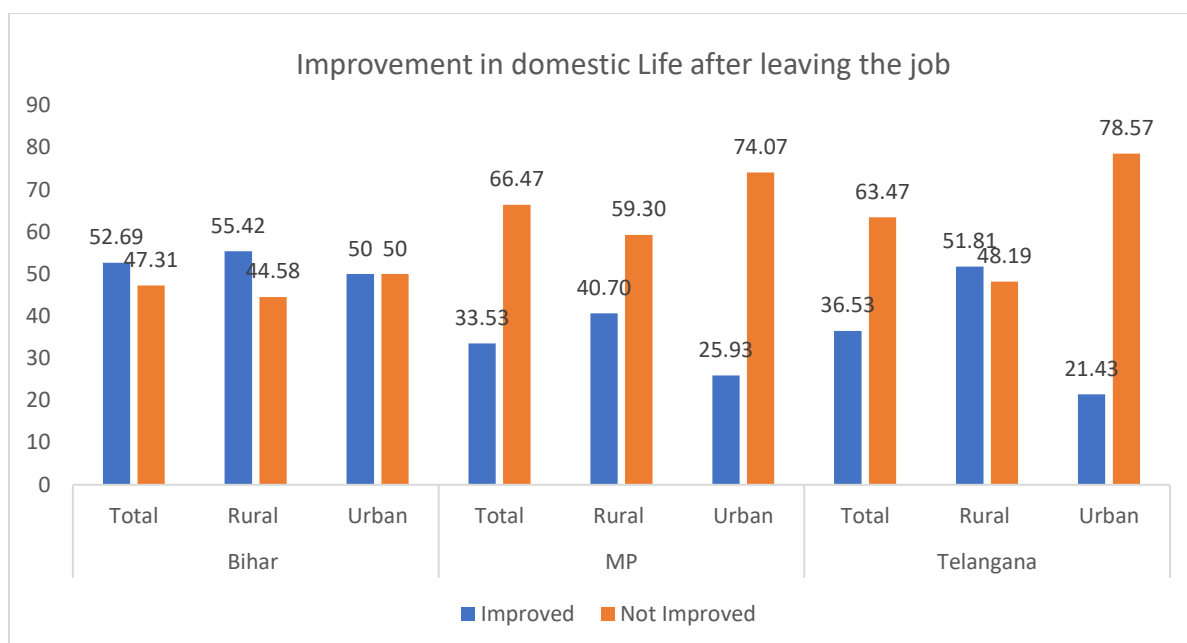
The biggest personal issue that women of all three states have stated as a reason for dropping out is their preference to engage in household duties over employment. 97.02% of women in Telangana said they prefer to do household duties compared to only 36.31% in Bihar (higher for rural women in Bihar). The second biggest reason for dropping out is losing interest in work. 53.57% of women in Telangana, 21.43% of women in Bihar and 18.45% of women in M.P. claim that they have lost interest in working. Employment not being in sync with their skills is the second biggest reason in Telangana stated by 67.26% of women, and this reason is especially true for urban women (98.81%). This does not affect women dropouts significantly in Bihar (7.74%) and M.P. (7.14%). Nearly 15% of women suffer from health issues that force them to drop out. The percentage of women facing health problems is highest in M.P. (25.6%).

6.2.2. Condition after dropping out:

83.43% of surveyed women feel that their out-of-employment life as compared to earlier working life is almost the same (Bihar: 90.36%, M.P: 77.38%, Telangana: 82.63%). 40.92% of the women felt that their domestic life improved after dropping out whereas 59.08% of women did not believe so. As seen in the subsequent figure, we can see that in Bihar, 52.7% of the women felt that their domestic life improved after dropping out, whereas 66.47% and 63.47% of women in M.P. and Telangana felt that their domestic life did not improve after dropping out.

Though the percentages are similar in rural and urban areas in Bihar, more urban women in M.P. and Telangana said that their lives did not improve after leaving the job.

Figure 17: Improvement of Domestic Life after leaving the job

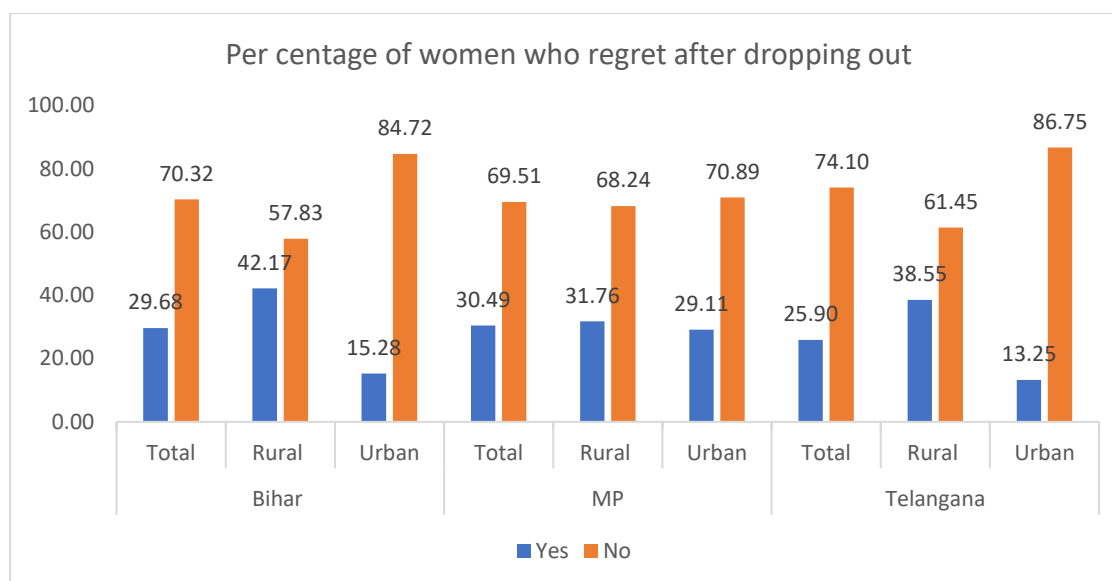


Source: Field Survey

55.02% of the women felt that their household was running very well after they dropped out, 38.04% felt it was the same as before and only 6.94% felt that the condition of the household worsened. 67.7% and 67.26% of the women in Bihar and Telangana respectively felt that their household was running very well after they dropped out whereas 64.05% of the women in M.P. felt it was the same.

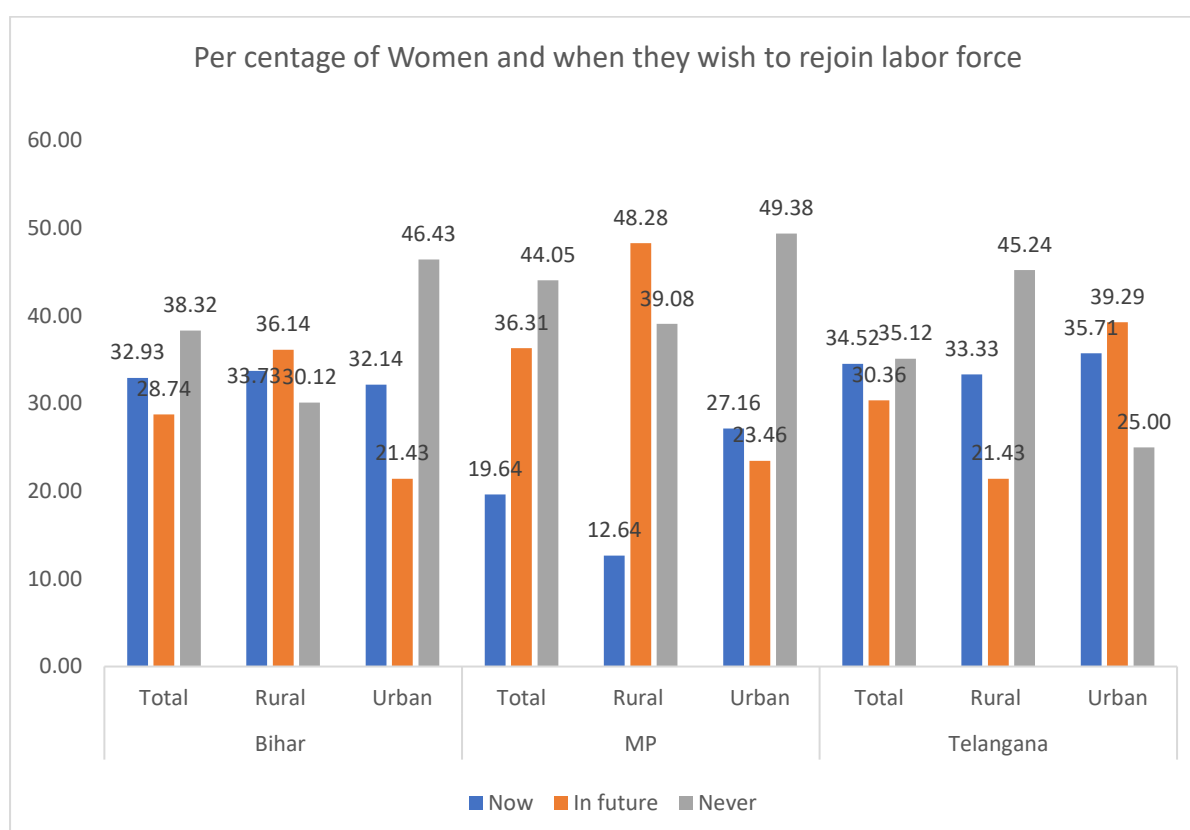
71.34% of the women did not have any regrets about leaving the labour force (Bihar: 70.32%, M.P: 69.51%, Telangana: 74.89%) and 28.66% had regrets. In Bihar, a greater proportion of urban women (84.72%) don't regret their decision to drop out, compared to those in rural areas (57.83%). The result is the similar for Telangana (rural 61.45%, urban 86.75%). In M.P. the percentages are almost similar for both rural and urban areas. Most of the women after quitting the workforce spent their time doing household work, caring for children, and spending time with family.

Figure 18: Percentage of women who regret after dropping out



6.2.3. Attempt to rejoin the workforce:

Figure 19: Percentage of Women and when they wish to rejoin the labour force



The above figure shows the percentage of women and when they wish to join the labour force. 29.03% of the women want to join the labour force now (Bihar: 32.9%, M.P: 19.64%,

Telangana: 34.52%). According to these women, they had started looking for jobs immediately after termination or after the lockdown due to COVID. Some of them are looking for jobs for 1-3 years. According to them, they were not successful in joining jobs because of the unavailability of good jobs, odd job hours, lack of availability of permanent jobs, unavailability of support from the government towards women's employment, high burden of household work, unsupportive family, and ill health.

31.81% of women wish to join the labour force in the future (Bihar: 28.74%, M.P: 36.31%, Telangana: 30.36%). Some of them wish to join within a year or else after 1 or 2 years. Most of them are not sure about the time of their return to the labour force. To get a job, they have to search for suitable jobs: apply both offline and online, study and update their skills, and inquire about jobs from family, friends, relatives, and neighbours. A significant percentage of rural women in M.P. want to join the labour force in the future (48.28%). 39.17% of women never wish to join the labour force (Bihar: 38.32%, M.P: 44.05%, Telangana: 35.12%). Most of the urban women in Bihar (46.43%) and M.P. (49.38%) do not want to join the labour force again, ever. And, this is also true for most women in rural Telangana (45.24%).

6.2.4. Factor responsible for not rejoining the labour force

Table 6.13: Factors for not re-joining work (in per cent)												
Factors/ State	Bihar			M.P.			Telangana			Total		
	T	R	U	T	R	U	T	R	U	T	R	U
Health issues	21	32	14	49	55	45	31	13	62	34	32	36
Unavailability of jobs nearby	66	84	55	71	67	75	83	92	67	73	81	65
Unavailability of decent/good jobs near my place	79	92	71	44	55	35	86	79	*	68	74	63
Unavailability of jobs matching with skills and education	49	84	29	41	52	33	86	79	*	57	71	45
Unavailability of decent jobs matching with my family status	36	60	21	33	42	25	78	66	*	47	56	39
Long distance between my home and job area	10	16	7	27	27	28	51	24	*	29	23	34
Inadequate, unsafe, or expensive travelling options	10	20	5	4	3	5	31	11	67	14	10	17
Unavailability of paved road from home to job	12	24	5	3	0	5	34	5	86	15	8	21
Unavailability of transportation from home to job	28	76	0	3	0	5	29	16	52	19	26	13
Family members discourage from joining workforce	33	0	52	30	24	35	66	66	67	42	34	49

Insecurity at workplace	12	32	0	11	6	15	46	53	33	22	31	13
Long working hours	27	20	31	38	33	43	42	32	62	36	29	42
Inappropriate/late working hours	24	28	21	15	15	15	44	16	95	27	19	34
Unavailability of day-care creche facility	51	40	57	8	3	13	54	29	*	36	23	49
Don't get time due to household chores	*	*	*	90	91	90	93	89	*	94	93	96

Source: Field survey

Note: T-total; R-rural; U-urban; *-100

The biggest factor responsible for women not rejoining the workforce is the lack of time due to household chores as seen in Table 6.13. All the women surveyed in Bihar have stated this reason for not rejoining the workforce. More than 90% of women in M.P. and Telangana (100% of urban women in Telangana) have also stated this to be the reason. The second biggest factor is the unavailability of jobs nearby. A greater percentage of women in Telangana (83.05%) face this issue compared to women in Bihar (65.67%) and M.P. (71.23%). This reason was cited by a higher proportion of urban women in M.P. but in the case of Bihar and Telangana, this was cited most by rural women.

Overall, the third biggest factor is the unavailable of decent/good jobs nearby. This is actually the second biggest reason stated by women in Telangana (86.44%) and Bihar (79.1%). The same percentage of women (86.44%) in Telangana said that the unavailability of jobs matching their skills and education stops women from re-joining the workforce. 100% of the urban women in Telangana cited the above two reasons, though more rural women cited these reasons in the other two states. Other factors responsible are health issues, unavailability of decent job matching family status, long distance between home and job, poor travelling options, unavailability of paved roads, unavailability of commute facility, discouragement by family members, insecurity at the workplace, long working hours, inappropriate working hours, and lack of daycare facility. A greater percentage of women in Telangana face these issues compared to women in Bihar and M.P., and the percentages are higher for urban women. Lack of crèche facilities affects only 8.22% of women in M.P. but 50.75% of women in Bihar and 54.24% of women in Telangana; this was cited as a reason by 100% of urban women in Telangana. Very few women have said that the unavailability of paved roads and unavailability of commute facilities are responsible for not rejoining the workforce in Bihar and M.P., whereas 33.9% cited this reason in Telangana (and all these were urban women- 100%).

6.2.5. Factors that will help interested women in re-joining the labour force

306 women out of the total sample said that they wished to join the labour force in the present or the future (Bihar: 103, M.P: 94, Telangana: 109). The factors which might facilitate them to re-join the labour force are given in Table 6.14. The top enabling factors are - getting more support from family members in household activities, jobs with better salaries, acquiring more skills, and the availability of jobs matching the skills of women. Interestingly, better transport facilities and the availability of good day-cares have emerged as important factors for Bihar and Telangana but not for Madhya Pradesh.

Table 6.14: Factors that will help women to re-join the workforce (in per cent)												
<i>Factors /State</i>	<i>Bihar</i>			<i>M.P.</i>			<i>Telangana</i>			<i>Total</i>		
	<i>T</i>	<i>R</i>	<i>U</i>	<i>T</i>	<i>R</i>	<i>U</i>	<i>T</i>	<i>R</i>	<i>U</i>	<i>T</i>	<i>R</i>	<i>U</i>
Acquire more skills	79	88	67	62	64	59	80	85	76	74	79	69
Availability of more jobs matching with skills	93	*	84	84	91	76	59	63	56	78	86	70
Availability of jobs near your residence	81	76	87	72	70	76	49	54	44	67	68	66
Better salaries/incomes	94	98	89	84	87	80	85	67	98	88	85	91
Better transport facilities	73	81	62	15	9	22	83	63	97	59	52	66
More support from family	64	69	58	52	51	54	83	61	*	67	61	75
Availability of good day-care centres to take care of children	66	74	56	20	19	22	74	39	*	55	45	65
Availability of good and reliable maids, nannies, cooks	57	60	53	18	19	17	65	22	97	48	35	62
Family members contributing to household work	81	78	84	80	77	83	94	85	*	85	80	91

Source: Field survey

Note: T-total; R-rural; U-urban; *-100

Overall, the biggest factors that will help women rejoin the workforce are better salaries (87.91%) and help from family members in household work (84.97%). In Telangana, family members contributing to household work is the biggest factor (93.58%; cited by 100% of urban women). In Bihar, however, the biggest factors cited by women are better salaries (94.17%) and availability of jobs matching their skills (93.2%; cited by 100% rural women). This is also the case in M.P., 84.04% percentage of women cite both better salaries and the availability of jobs. In Telangana, only 58.72% of women cited the factor of availability of jobs matching their skills. More than half a percentage of the women have cited all factors in Bihar and Telangana. This is true for both rural and urban areas in both states (except for the availability of nannies and day-cares, for which all urban women cited the reason compared to few rural women). Only the factor of availability of jobs near residence is cited by 48.62% of women in

Telangana. In M.P., less than half the percentage of women have cited the factors of better transport facilities (14.89%), availability of good day-care centers (20.21%) and availability of good and reliable help (18.09%). Whereas, the percentage of women citing these factors is high in both Bihar and Telangana. For example, 82.57% of women in Telangana and 72.82% of women in Bihar cite the factor of better transport facilities. 73.86% of all women surveyed recognize that they need to acquire more skills to rejoin the workforce.

6.2.6. Factor responsible for not rejoining the labour force ever (only for the respondent who will never join the workforce):

199 women said they are sure they won't join the labour force again (Bihar: 67, M.P: 73, Telangana: 59) i.e., 39.6% of the women are sure of not rejoining the labour force again (Bihar: 40.1%, M.P: 43.5%, Telangana: 35.3%). The reasons cited by them for not joining back ever are given in Table 6.15. The top reason for not joining back ever is that they value domestic life more than working life.

Table 6.15: Percentage of women citing different reasons for not re-joining the workforce												
Factors/ State and area	Bihar			M.P.			Telangana			Total		
	T	R	U	T	R	U	T	R	U	T	R	U
Good financial condition	25	8	36	19	6	30	15	11	24	20	8	31
Value domestic life over working life	91	*	86	93	88	98	98	97	*	94	95	93
Health not allowing	24	28	21	38	45	33	14	13	14	26	28	24
Women don't work in family	31	28	33	27	27	28	58	58	57	38	40	36

Source: Field Survey

Note: T-total; R-rural; U-urban; *-100

Majority of the women who will never re-join the workforce gave the reason that they value domestic life over working life. This is similar to the case of women never joining the workforce. This factor is the biggest reason in all three states. A significant proportion of women stated poor health as a reason for not re-joining the workforce ever. The percentages are higher in M.P. (especially for rural women). The good financial conditions, i.e., family or husband having comfortable finances was cited more by the urban women than their rural counterparts.

6.2.7. Attitude of family members towards your job:

Overall family members, including husband, parents and in-laws, are supportive of the job of the woman. Results are similar for Bihar and Madhya Pradesh where most of the family members are supportive. But for Telangana, we see that about 46% of women's husbands are unsupportive or indifferent, about 42% of women's parents are unsupportive or indifferent, and, about 59% of women's in-laws are unsupportive or indifferent. The same result was obtained for Telangana from Table 6.10 too where this unsupportive attitude is a deterrent factor of not joining back. 100% of urban women in Bihar said that their husbands and in-laws were supportive, and 98.9% of the urban women in Bihar said that their parents were supportive too.

Table 6.16: Attitudes of women's family members toward their jobs (in per cent)					
Attitude/State		Bihar	M.P.	Telangana	Total
Husband's attitude	Supportive	91.6	85.1	52.3	76.3
	Unsupportive	5.9	9.5	35.1	16.8
	Indifferent	0.6	2.9	11.9	5.1
Parent's attitude	Supportive	95.8	96.4	58.3	83.5
	Unsupportive	3.5	1.7	33.9	13.1
	Indifferent	0	1.7	7.1	2.9
In-law's attitude	Supportive	89.2	86.3	41.0	72.2
	Unsupportive	8.3	7.1	44.6	20.0
	Indifferent	0	4.1	13.6	5.9

Source: Field study

About 24% of the women said they are not working due to their family status (Bihar: 12.5%, M.P: 21.43%, Telangana: 40.48%). This was said mostly by rural women as compared to urban women. The figures are high for Telangana, and this was indicated in Table 6.14 as a factor inhibiting joining back into the labour force. Only 11.3% of the women said that they did not need to earn as their husbands earn enough to run the household (Bihar: 3.6%, M.P: 9.5%, Telangana: 20.8%). In the case of Telangana, this is said mostly by rural women. 15.5% of the women said that when they were working, there was opposition from their family members (Bihar: 5.95%, M.P: 3.6%, Telangana: 36.9%). From the data we can see that compared to Bihar and Madhya Pradesh, the family members of the women in Telangana are relatively unsupportive towards the job of women and think of the family status more (especially true for urban women in Telangana).

6.3. Women Currently working

The last job's working details of the women who are currently working are given below:

Table 6.17: No. of years worked (in per cent)			
Years/Area	Rural	Urban	Total
Less than 1 year	4.3	1.2	2.8
1-3 years	25.8	38.9	32.3
4-10 years	59.1	44.5	51.9
More than 10 years	10.7	15.2	12.9

Source: Field survey

Most of the women currently working are working for a long period, and most of them got their job through their searching for it or through family or friends. The work details of the working women from their last job are given in Table 6.18. From the table, we observed that most of the women across rural and urban areas are working in non-seasonal jobs, and more than half of them receive their salary in the non-cash format every month. Permanent jobs are less in the rural areas than in urban areas. Even though social security benefits and paid leaves are available to around 40-50% of the working respondents, the availability of paid maternity leaves and creche facilities is almost non-existent in rural and urban areas. Women's chances of getting promoted to a higher position are also relatively low. Also, working women from rural areas have to travel a lot longer to reach their workplace relative to their urban counterparts.

Table 6.18: Work Details of Working Women (In per cent)				
Work Details/Area		Rural	Urban	Total
Nature of job	Seasonal	2.4	0.4	1.4
	Non-Seasonal	97.6	99.6	98.6
Average Monthly Salary (Rs)		8,499	8,431	8,567
Daily wage rate for daily workers (average in Rs)		316.7	345.8	329.6
Percentage of salary saved		6.2	7.8	7.0
Mode of Payment	Cash	41.7	41.4	41.5
	Cheque/ Digital payment	58.3	58.6	58.5
Frequency of payments	Daily	6.0	8.4	7.2
	Weekly	3.6	2.8	3.2
	Monthly	90.1	88.8	89.4
Nature of job	Permanent	33.7	43.8	38.7
	Temporary (contractual)	12.7	9.2	11.0
	Temporary (non-contractual)	53.6	47.0	50.3
For temporary, type of contract	Written	46.9	59.1	51.9
	Verbal	53.1	40.9	48.2
Availability of social security benefits		49.6	41.4	45.5
Availability of paid leave		53.2	45.0	49.1
Availability of paid maternity leave		4.4	6.0	5.2

Availability of Creche Facility		2.0	0.4	1.2
Women get promoted at higher levels at their workplace		26.6	14.1	20.4
Women part of the decision-making process at their workplace		41.7	48.2	44.9
Workplace Distance from residence	0-1 Km	10.7	26.5	18.6
	1-3 Km	32.5	34.5	33.5
	More than 3 Km	56.8	38.9	48.0

Source: Field survey

Table 6.19 highlights the difference between the job profiles of the women working and those who had dropped out of the workforce. From the table, we observed that, on average, the monthly salary was lower for the women who have dropped out of the workforce. Also, the percentage of women with permanent jobs was higher for women still part of the workforce.

Women's promotion chances were also higher for those still part of the workforce. Apart from the above difference, the distance to the workforce was higher for the women who have dropped out of the workforce.

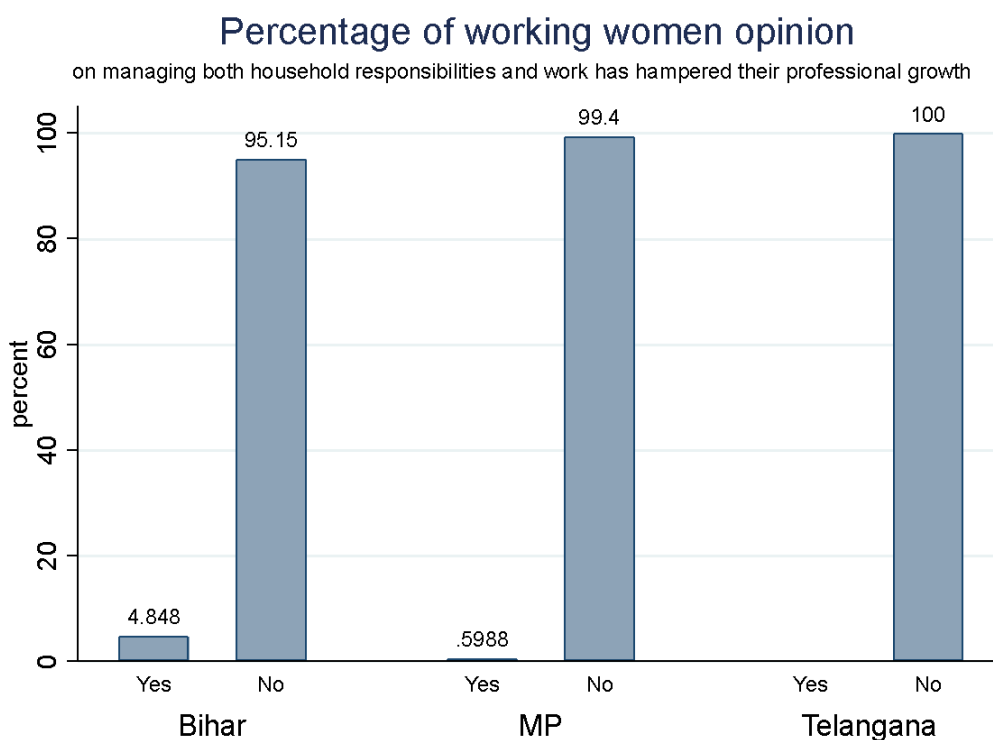
Table 6.19: Work Details of Working Women vs Dropouts

Work Details/ Place of Residence		Rural		Urban		Total	
		Wor king	Dro pout	Wor king	Dro pout	Wor king	Dro pout
Average Monthly Salary (Rs)		8499.4	6504.1	8431.2	6996.7	8567.8	6748.9
Mode of Payment (in per cent)	Cash	41.7	43.7	41.4	39.1	41.5	41.4
	Cheque/ Digital payment/ Account	58.3	56.3	58.6	60.9	58.5	58.6
Frequency of payments (in per cent)	Daily	6.0	4.3	8.4	1.6	7.2	3.0
	Weekly	3.6	4.3	2.8	0.8	3.2	2.6
	Monthly	90.1	90.6	88.8	97.6	89.4	94.0
Nature of job (in per cent)	Permanent	33.7	25.2	43.8	26.6	38.7	25.9
	Temporary (contractual)	12.7	25.2	9.2	39.9	11.0	32.5
	Temporary (non-contractual)	53.6	49.6	47.0	33.5	50.3	41.6

For temporary, type of contract (in per cent)	Written	46.9	66.7	59.1	22.5	51.9	39.8
	Verbal	53.1	33.3	40.9	77.6	48.2	60.3
Women get promoted at higher levels at their workplace (in per cent)		26.6	1.2	14.1	6.9	20.4	4.0
Women part of the decision-making process at their workplace (in per cent)		41.7	46.3	48.2	41.9	44.9	44.1
Workplace Distance from residence (in per cent)	0-1 Km	10.7	1.6	26.5	21.4	18.6	11.4
	1-3 Km	32.5	34.4	34.5	34.3	33.5	34.1
	More than 3 Km	56.8	64	38.9	44.3	48	54.5

Though the circumstances influence women to be either employed or drop out from the workforce, some factors keep women from engaging in the labour market of the economy, this section discusses the factors determining women's participation in the labour force and the hardships faced by them as recorded by the never joined and drop out women. The foremost hardship is to maintain a balance between family and work life.

Figure 20: Percentage of working women's opinion- 'on managing both household responsibilities and work has hampered their professional growth'



Almost all working women surveyed said no when asked if managing both household responsibilities and work has hampered their professional growth. In Bihar, only 4.8% of working women answered affirmatively. In M.P. (0.59%) and Telangana (0), the percentage of women who answered in the affirmative is almost negligible. The main reasons for women to take a break from work are, during their maternity and childbirth, and when taking care of the child.

6.3.1. Issues faced by working women

Around 30% of women in Telangana consider travelling unsafe, 8.4% consider time spent on transport as a problem, 11.45% claim money spent on transport as a major issue while 18.5% consider there is no proper mode of transport. In the case of M.P., 10.2% claim no proper mode of transport, 6.1% feel too much money is spent on transport, 6% claim time as an issue & only 1.2% considered safety. Of women working in Bihar, 9% consider time as the issue, 5.2% cite money as the concern & 5.4% cite the mode of transport as the issue.

Table 6.20: Transport issues faced by working women (in per cent)

<i>Issues/State</i>	<i>Bihar</i>	<i>M.P.</i>	<i>Telangana</i>	<i>Total</i>
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No proper mode of transport	5.3	10.1	18.0	11.1
Too much money on transport	3.5	5.3	11.4	6.7
Too much spent in commuting	8.9	6.5	8.4	8.0
Unsafe	0.0	1.1	30.7	10.5

Source: Field survey

A Higher percentage of working women in Telangana seem to be facing transport issues when compared to working women in Bihar or M.P. Unsafe travel is the biggest transport issue in Telangana. Whereas, it is hardly an issue in M.P. and Bihar. No working woman from Bihar and only 1.19% of women in M.P. consider travelling unsafe. 10.12% of working women in M.P. face the issue of no proper mode of transport, and only 5.39% of working women face this issue in Bihar. Overall, 11.18% of all working women have claimed that no proper mode of transport is an issue and 8% stated that the time of travel is long. Working women in Telangana (11.45%) pay too much money for transport. Whereas, only 3.59% of working women in Bihar and 5.36% of working women in M.P. face the issue of costly transport.

Issues- Belief in gender discrimination.

When queried about their belief in gender disadvantage, the result indicated that women working in M.P. perceive the highest amount of discrimination, followed by Bihar and least by Telangana. Approx. 85% of women working in M.P. feel that they are paid less than their expectations, followed by Bihar (71.6%) and then Telangana (60.11%). In the same view, 68.5% of women in M.P. perceive they are paid less than male colleagues, 54.9% of women in Bihar followed by 41.9% of women in Telangana feel the same. Approx. 85% of women working in M.P. experience not being respected at their workplace, followed by 16.6% in Telangana. The surprising result is that 30.2% of women working in Telangana are unsatisfied with the quality of their jobs, followed by 19.8% in M.P. and Bihar (6.1%). Further, women in all the 3 states claim to experience the least misbehaviour from colleagues/employers or their supervisors.

Table 6.21: Issues- Belief in gender discrimination (in per cent)

	Bihar	M.P.	Telangana	Total
Low Salary than expected	69.4	84.5	60.8	71.6
Low salary than males	53.2	67.2	40.9	53.8

Rude behaviour	0.6	1.1	7.2	2.9
Bad quality job	5.9	19.6	29.5	18.3
No encouragement	0.6	11.3	58.4	23.3
No toilet	0.0	10.7	13.8	8.1
Fear of harassment	0.0	0.6	1.2	0.6
No respect	0.0	0.6	1.2	0.6
No maternity or paid sick leaves	73.0	36.3	63.8	57.6
No day-care/creche facility	100.0	39.0	51.2	63.5

A very negligible percentage of working women (0.6%) have said that they fear harassment and get no respect from colleagues. In Bihar, no working women have mentioned these issues. While no working women in Bihar have faced the problem of lack of toilets, 10.71% of working women in M.P. and 13.86% of working women in Telangana face this problem. Another big issue faced by working women is the lack of day-care or crèche facilities. All working women surveyed in M.P. have claimed that they face this issue. Working women need day-care facilities after their maternal leave to take care of children especially if they do not have family support. 72.05% of working women in M.P. do not get maternity or paid sick leave. The percentage of working women in Bihar facing this issue is only 36.31% while for Telangana, it is 63.86%. Overall, it is seen that the majority of all working women face issues related to child care. A huge percentage of women (58.42%) in Telangana are not encouraged to work. This shows discrimination towards women. However, this percentage is relatively low in M.P. (0.60%) and Bihar (11.31%).

Domestic/Family issues while working

Childbirth and taking care of children are the biggest domestic challenges experienced by women in all 3 states. Among the

While working 76.3% in Bihar, 70.31% in M.P. and approx. 19.8% in Telangana experience this major domestic issue. The next biggest issue identified is experiencing excessive family responsibilities with data indicating 48.1% of women in Telangana, and

31.3% in M.P. whereas 16.2% of women in Bihar experience it while working. 70.9% of women in Telangana, 19.8% in Bihar as well as 8% of women in M.P. claim domestic work to be the reason for arriving late to the office, applying for too many leaves or being unable to do overtime work.

Table 6.22: Domestic/Family issues while working (in per cent)				
	Bihar	M.P.	Telangana	Total
Non supportive family	0	16.0	42.1	19.3
Too much family burden	16.1	30.9	48.1	31.7
Childbirth	46.1	39.8	19.8	35.3
Domestic Fight	0	2.3	13.8	5.3
Problem in working due to family	19.7	7.7	40.9	22.7
Unavailability of maids	1.2	4.7	14.4	6.7
Family takes all money	0	0	46.3	15.3

In Bihar, no working women face the challenges of lack of family support, domestic fights and family taking all their earnings. Similarly, no working woman in M.P. faces the problem of the family taking their earnings. But, 46.39% of working women in Telangana have claimed that their families take all their income. There is a huge contrast regarding this challenge between Telangana and the other states. Domestic fights (5.39%) seem to be the least prominent challenge among working women. It is a more prominent challenge in Telangana, with 13.86% of women citing this issue. 40.96% of working women in Telangana face the issue of family having a problem with their working. Only 7.74% of working women in M.P. and 19.76% in Bihar have cited this issue. Overall, the figures suggest that working women in Telangana face more family issues, especially having a non-supportive family, excessive family burden, domestic fights, unavailability of maids and families taking all their money. Nearly 15% of working women in Telangana claim that they face the problem of unavailability of maids. The percentage of working women citing this issue is low in M.P. (4.76%) and Bihar (1.2%). This is hardly surprising, as many working women in Telangana have non-supportive families and face excessive family burdens.

Health/personal issues while working

33.9% of women in Telangana prefer household duties, 32.7% prefer personal time over work, 22.7% have less interest in work & around 11.75%, considered that their work is not aligned with their skills. On the other hand, women both in M.P. and Bihar experience less of such issues.

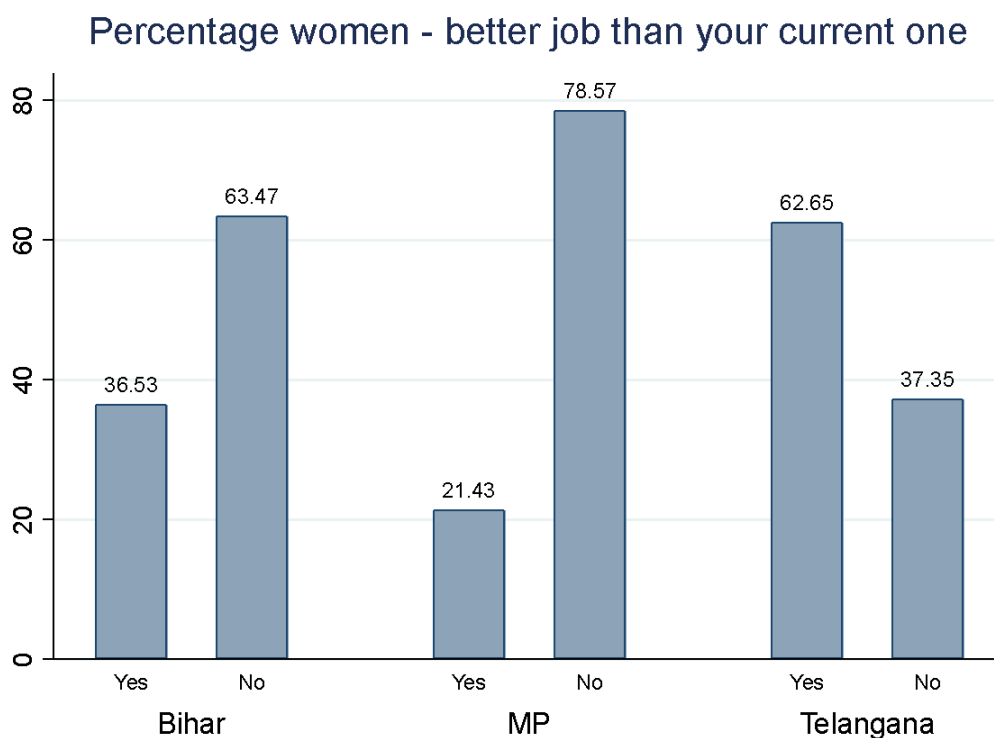
Table 6.23: Health/personal issues while working (per cent)				
Issues/State	Bihar	M.P.	Telangana	Total
Suffered from health problems	0	0.6	3.0	1.2
Lost interest	0	0.6	22.2	7.5
Work not in sync with skills	1.2	1.7	11.4	4.7
Prefer household duties	0	2.9	33.1	11.9
Prefer personal time over work	0	4.1	31.9	11.9

Source: Field survey

Working women in Bihar hardly seem to face any personal issues. The only personal issue they face is work not being in sync with their skills (1.2%). Again, working women in Telangana face the most personal issues. A significant percentage of working women in Telangana prefer to do household duties (33.13%) and prefer personal time over work (31.93%). Surprisingly 22.29% of working women in Telangana claim to have lost interest in work. Almost no working women in Bihar and M.P. have lost interest in work. Health problems do not seem to be a big issue for working women. Compared to family issues or issues at the workplace, personal issues are not very prominent.

6.3.2. Self-assessment of career and work life balance:

Figure 21: Percentage of women- 'better job than your current one'



When asked if they could get a better job than their current one, the majority of working women in Bihar (63.47%) and M.P. (78.57%) said no. However, the majority of the working women in Telangana (62.65%) felt that they could secure a better job.

- Women working in Telangana considered support from family members (90.9%) acquiring more skills (82.5%) and support from family (80.1%) as top factors that would have helped them to get better jobs.
- Women working in Madhya Pradesh consider the availability of more jobs (77.5%); acquiring more skills (32.7%) and job availability in residence would have helped them to get a better job.
- However, women working in Bihar accepted that all the factors equally would have contributed to getting better jobs.

Table 6.24: Factors leading to better job opportunity (per cent)

Factors/States	Bihar	M.P.	Telangana	Total
More Skills	36.5	32.7	82.5	50.5

More jobs Availability	36.5	32.1	77.1	48.5
Jobs near residence	36.5	26.7	60.8	41.3
better transport	36.5	4.7	51.2	30.7
More support from family	36.5	20.2	80.1	45.5
Good daycare centres	36.5	7.1	40.9	28.1
Good reliable maids	36.5	4.1	39.7	26.7
Family members helping in household	36.5	20.9	90.9	49.4

Source: Field Survey

The biggest factors that can help women get better jobs are more skills (50%), help from family members in the household (49.4%), and availability of more jobs (48.5%). As much as 82% of working women in Telangana give importance to skill building as a way to get better jobs. 90.96% of working women in Telangana feel that they can get better jobs if family members help with household duties. Whereas only 36.53% of working women in Bihar and 20.96% in M.P. feel the same. Since more percentage of working women in Telangana said that they face too much family burden, this result is obvious. Also, since nearly 40% of working women in Telangana claimed to have non-supportive families, it is logical that 80.12% of working women in Telangana feel that more support from families will help them get better employment. A very small percentage of working women in M.P. feels that better transport (4.76%), good daycare centers (7.14%) and good reliable maids (4.17%) will help them get better jobs.

6.3.3. The government employment schemes and programmes

Table 6.25: The government employment schemes and programmes (in per cent)					
Scheme/State		Bihar	M.P.	Telangana	Total
National Career Service	Registered	0.0	0.6	13.8	4.7
	Not registered	95.8	75.6	85.5	85.6
	Unaware	4.1	23.8	0.6	9.5
Employment exchange	Registered	20.9	0.0	15.0	11.9
	Not registered	76.6	85.1	84.9	82.2
	Unaware	2.4	14.8	0.0	5.7
Support to Training & Employment Programme for	Registered	0.0	0.0	38.5	12.7
	Not registered	98.2	86.9	59.0	81.4
	Unaware	1.8	13.1	2.4	5.7
Women Working Hostels	Registered	0.0	0.0	10.8	3.5
	Not registered	97.0	96.9	81.9	88.6
	Unaware	2.9	13.1	7.2	7.7
Mahila-e-haat	Registered	0.6	0.0	33.7	11.3
	Not registered	95.2	77.7	63.2	78.8
	Unaware	4.1	22.0	3.0	9.7

Source: Field survey

The above table shows the popularity of different government employment schemes and programmes among working women. The various schemes included in the survey are the National Career Service, Employment Exchanges, STEP programme, women working hostels and Mahila-e-haat. The registration rates in all the schemes seem to be quite low. The most popular scheme among working women seems to be the STEP programme because 12.77% of working women are registered under this programme. Absolutely no working woman surveyed from Bihar or M.P. is registered under this scheme. However, 38.55% of working women in Telangana are registered under this scheme. It can also be deduced from the figures that most women are aware of these schemes, but choose not to register. The percentages of working women not aware of schemes are pretty low in Bihar and Telangana. The percentage of working women not aware of schemes is higher in M.P., 23.81% of working women in M.P. are not aware of National Career Services and 22.02% are not aware of Mahila-e-haat. No working women from Bihar and M.P. are registered in women working hostels. This is the least preferred scheme among all working women. Compared to Bihar and M.P., working women in Telangana register in more government employment schemes. This is true for all the schemes included in the survey. Although women might be aware of government schemes, they do not register and prefer to find employment through other means.

6.3.4. Attitude of family members towards working women

The support of family towards the working women is very important as it encourages them to continue working without stressing about the conflicts surrounding their employment at home. Almost all working women in our study were supported by family, spouse and in-laws (Table 6.26). This support has enabled them to find jobs and not drop out. However, support from in-laws is a slightly less in M.P. compared to Bihar and Telangana for our sample.

Table 6.26: Attitude of family members towards working women (in per cent)				
Attitude/State	Bihar	M.P.	Telangana	Total
Supportive husband	100.0	99.2	100.0	99.7
Supportive family	100.0	97.5	99.4	99.0
Supportive in-laws if married	98.7	92.6	99.4	97.0

Source: Field survey

6.4. Summary

This chapter analyses the various reasons for women to never join, drop out or work in the economy. The study in this chapter proceeds with analysing the factors responsible for

women not joining the workforce and dropping out. Then examines the issues faced by the working women. Furthermore, the constraints for the never worked and drop-out women to not join the workforce are explored. Finally, the determinants or the conditions necessary to improve the female labour force participation from never joining, and dropping out to engaging in work and the requirements for working women to advance in their careers are considered.

The role of factors influencing women to not join the workforce has been analysed in many dimensions viz-a-viz, accessibility of job, family support, mobility, and workplace nature. We also delve into factors that can influence them to never join the workforce and the constraints that contribute to them never joining. From this analysis, it is clear that there is a lack of awareness about the government schemes and programs that encourage women's employment (The state of Telangana has less awareness among never-joined women as compared to the states of Bihar and M.P.), therefore the programs/schemes aimed at helping women to find employment is not fully beneficial.

Almost all women find it difficult to allocate time for work given the burden of household duties. More than 50% of women reported that they were discouraged by their family members to join work. Apart from the restrictions from family, there is a lack of accessibility to good jobs meeting their requirements (i.e., lack of job close to their residence, a job matching their skills and education, and a decent job matching their family status). Mobility is the least important factor, as they have no proper access to jobs and the never-joined women do not consider it to be a major constraint. Nearly 30-40 per cent of the women feel that the nature of the workplace like insecurity at work, long working hours, inappropriate timing and the unavailability of day-care for their children to be prominent issues.

Again, these constraints are related to the fact that women were unable to effectively manage their household responsibilities. This clearly shows that when there arises a trade-off between work and household responsibilities, women were ready to give up their work life for the household. This becomes one of the strongest reasons for women to choose not to join the workforce even in the future i.e., the majority of women tend to value domestic life over working life. The conditions of never-joined women can be improved when they are morally supported by the family and assisted in household activities. The accessibility of jobs should also be improved, with importance given to proper transport facilities.

7. COMPARATIVE ANALYSIS – Never-joined, Drop-out and Working Women.

In this section, the responses of women regarding different employment-related factors are compared for three work statuses.

7.1. Factors that lead to the betterment of their positions

When asked about factors that would lead to the betterment of their positions, the most common factors cited by women who never joined the workforce were the availability of jobs matching their skills, greater support from family, and family contribution to household work (Table 7.1). The factors most cited by women who dropped out and working women are family members contributing to household work, availability of jobs matching their skills and acquiring more skills.

Table 7.1: Factors helpful in betterment of professional positions (in per cent)

<i>Factors/Work status</i>	<i>Never joined</i>	<i>Drop-out</i>	<i>Working</i>
Acquiring more skills	65.6	73.8	50.5
Availability of jobs matching with your skills	72.2	78.1	48.5
Availability of jobs near your residence	65.8	66.6	41.3
Better transport facilities	64.8	58.5	30.7
Greater support from family	72.0	67.3	45.5
Availability of good day-care centres	50.6	54.9	28.1
Availability of reliable maids, nannies, cooks	48.0	48.0	26.7
Family contributing to household work	66.2	84.9	49.4

Source: Field survey

Women who never joined the workforce feel that the availability of more jobs (72.22%) that match their skills is the most important factor in improving their positions. 78.1% of drop-out women and nearly half of the working women (48.5%) also stated that this as a factor for the betterment of their status. Most of the women who dropped out (84.97%) feel that if family members contribute to household work, it will better their professional position. It is likely that these women dropped out from work because of the excessive burden of household work. 66.27% of women who never joined and 49.40% of working women also feel the same. For women already working, 50% feel that acquiring more skills is beneficial for their growth. Better skills will help them get better pay or better jobs. 65.67% of women who never joined and 73.86% of dropouts also feel that acquiring more skills is important for the betterment of

their positions. Overall, most women recognize the importance of skills in gaining employment or getting better jobs. A good percentage of women who never joined (72.02%) claimed that more support from family would enable them to get employment. Women are not encouraged to join the workforce due to a lack of family support. 67.32% of dropout women and 45.51% of working women stated this factor will improve their situations.

Availability of jobs near residence is also an important factor cited by 65.87% of never-joined women, 66.67% of dropout women, and 41.32% of working women. Women face issues during travel. Long commute hours, unsafe travel, lack of proper transportation mode or high cost of travel are longstanding concerns. This is most likely why 64.88% of women who never joined, 58.5% of dropouts, and 30.74% of working women feel that better transport facilities would lead to the betterment of their positions. Even though most working women face issues related to child care, only 28.14% of working women feel that the availability of good daycare centres will improve their positions. Compared to them, half of the women who never joined (50.6%) and 54.90% of dropout women said that the availability of daycare centres will help them better their position or get employment. The percentage is slightly higher for dropout women because many women drop-out due to a lack of support to take care of children. The majority of women have not given importance to the availability of good and reliable household help. Only 26.75% of working women, 48.02% of women who never joined, and 48.04% of dropout women have cited this as a factor.

7.2. Comparison of the work details between drop-out and working:

Table 7.2: Differences in job features for working and dropped-out women (in per cent)			
Features/Work status		Drop-out	Working
Type of payment	Cash	41.4	41.5
	Digital Payment	58.5	58.4
Frequency of Payment	Daily	2.9	7.1
	Weekly	2.5	3.1
	Monthly	94.0	89.4
	Others	0.4	0.2
Nature of Job	Permanent	25.9	38.7
	Temporary (contractual)	32.4	10.9
	Temporary (non-contractual)	41.6	50.3
	Before Marriage	26.5	3.7
	After Marriage before Kids	26.1	11.9

Joined labour force	After Having Kids	47.3	84.3
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Source: Field survey

Table 7.2 shows the comparison between drop-out women and working women regarding various work factors. Regarding payments, there is no real difference between dropout women and working women. More than half of dropout women (58.57%) and working women (58.48%) received digital payments. The rest of the women (41.43% of dropouts and 41.52% of working women) received payment in cash. A high majority of women received their payment monthly. 94.02% of dropout women were paid monthly, 2.59% were paid weekly and 2.99% were paid daily. Of working women, 89.42% are paid monthly, 3.19% are paid weekly and 7.19% of women are paid daily. There are more daily-wage working women than daily-wage women workers who dropped out.

From the figures, it is clear that most women currently work or worked in temporary jobs. Half of the working women (50.3%) work temporary non-contractual jobs. These jobs typically do not have any job security and tend to pay less. 10.98% are working in temporary but contractual jobs, these jobs provide relatively better job security for women. Among women who dropped out, 41.63% were employed in temporary non-contractual jobs and 32.47% were employed in temporary contractual jobs. Only 38.73% of working women have permanent jobs and 25.9% of dropout women had permanent jobs.

Table 7.3: Features of jobs of working and dropped-out women (in per cent)

<i>Features/Work status</i>	<i>Drop-out</i>	<i>Working</i>
Seasonal job	1.2	1.4
Social Security benefits	60.7	45.5
Availability of leave	59.9	49.1
Availability of paid maternity leave	0.0	5.1
Availability of good day-care centres	0.0	1.2
Women get promoted at higher levels in workplace	3.9	20.3
Women part of the decision-making process in workplace	44.1	44.9
Average monthly salary (In rupees)	6,749	8,499
Average percentage of salary saved	0.06	0.07

Source: Field survey

In Table 7.3, some more work details are compared. Speaking of the nature of the job, a very small percentage of working women (1.4%) work seasonal jobs. Only 1.21% of drop-out women worked seasonal jobs. Surprisingly, 60.76% of women who dropped out received social security benefits. Only 45.51% of working women said that they receive social security benefits. Social security benefits include pension, health insurance, etc. Almost half of working

women (49.1%) can avail leave for various reasons. 59.96% of dropped-out women also received the benefit of leaves. All women who dropped out said that they did not have any paid maternity leave. They also did not have good daycare centres to take care of their children. These two factors provide strong reasons for women dropping out of the workforce. Lack of paid maternity leave is the reason for nearly 84% of women joining work only after having kids. Hardly 5.19% of working women have the benefit of paid maternity leave and only 1.2% said there is availability of good daycare centres. Only about 4% of women who dropped out claimed that they had been promoted at work. Whereas, 20.36% of working women got promoted. 44.11% of dropout women and 44.91% of working women were part of the decision-making process at their workplace. This is less than half the number of women surveyed. It shows a lack of representation of women in leadership. The average monthly salary of working women (₹8,499.36) is higher than that of dropped-out women (₹6,748.87). The savings rate among both categories of women is very poor. Working women manage to save only 0.07% of their salary. Dropped-out women, while they were earning could save hardly 0.06% of their income.

8. VIEWS OF STAKEHOLDERS

It is important to understand the stakeholder's perspective to gain a holistic view of the issues related to lower female labour participation. Hence, in this chapter, the study aimed to undergo in depth interviews among 119 stakeholders working in various domains such as Social workers, Anganwadi workers, government teachers, Sarpanch, project directors in NGOs etc. A total of 55.46 % male participants and 44.53 % female participants were approached.

In order to better understand as well as compare the views, attitudes, perceptions and suggestions (if any) from various stakeholders, it was decided to divide the stakeholders interviewed into three major categories namely: 1) those directly interacting with the female labours such as social workers, government teachers, Anganwadi, ASHA workers, Sahaikya, and doctors from primary health centers, 2) representative of government bodies such as Sarpanch, Ward members, local leaders, Panchayat heads, and Block development officers and thirdly, 3) working in various NGO's as project directors, program manager, coordinators, managers etc.

It was argued that views and suggestions would be probably different in these three categories as they belong to three different cohorts, with category 1, directly experiencing or observing the issues related to lower female participation rate; category 2 will speak more from a policy /administrative perspective and category 3 from a societal perspective. 69 respondents belonged to category 1, 31 from category 2 and 19 from category 3.

Responses to each of the questions queried during interviews were analysed, acknowledging the fact that all 119 stakeholders gave generic views along with views that were considered most important by the respondents belonging to the 3 categories.

8.1 Stakeholders views on Working women and earning:

All the stakeholders acknowledged that the women working contribute towards the positive development of the family, economy, and the children of the next generation. A Pvt doctor from Gwalior on being asked about his view on working women and their earning, stated that *“Good thought. All they are capable to do any types of work”*. Most of the stakeholders echoed and possessed similar view that women should earn because it will provide the women with self-confidence, empowerment and contribute towards the financial development of the family.

A Aaganwadi worker mentioned that, “ *Women are doing work to live with dignity in the society and to remove financial problems*”. A social worker from Sitamari quoted, “*Middle-class incomes have risen due to contribution of women*”. “*Without women’s earnings, the middle class would not be developed*”, quoted by a social worker from Bihar Saraif. Further they reinforced that working of women leads to betterment of the children's future as money plays an important role in the financial stability of the middle-class family in India. Social worker from Jhabau stated that, “*They keep their child in well maintained and meet the needs of their family*”. A ASHA worker from Bihar Sarif quoted, “*Without women’s earnings, the middle class would not be developed*”. Apart from the above considerations, there were some views that women should participate in the labour force as they are equally educated and skilled as men in the economy. Govt School teacher, from Bind said, “*Women are capable to do work in every sector.*” All the 3 categories whether it was stakeholder directly dealing with women (category 1), or Government bodies (category 2) or NGO’s representative (category 3) all echoed similar views towards the working women and there were no significant differences in their views. Few Quotes to reinforce the themes that were derived are mentioned below

“ *Women think that they should be financially good for the family, send their children to study abroad, do business and live with dignity in the society*”[1] ; “*It is true that progress in terms of gender equality is uneven, but the proponents of the argument that women are taking over the world at work*”[2] ; “*The bottom line is that without women's increased employment and earnings, the middle class would not have prospered in recent decades.*”[3]”

8.2. Reasons for the recent decline in women's workforce participation

The reasons have been quoted on various grounds, to summarize the views, the majority held the belief that less support from the family could encourage women to participate in work outside the house. Though few of the women possess the education or skills that are required for the job, balancing both the household work and the job becomes difficult. The pressure of the “double work syndrome” whereby managing the job demands as well as heavy household chores becomes very difficult at times, especially in the Indian context where responsibilities to look after the household chores are expected of women. At the same time, it was quoted that there is a lack of jobs for women outside the agriculture sector. Some of the other reasons are the absence of a comprehensive and rational policy for women's emancipation through education and training along with an appraisal of the gender gap in the payment.

Respondents belonging to category 1 claimed that lack of jobs, suitable job opportunities especially post-COVID, family restrictions, and lack of family support especially to work outside were major reasons for the recent decline in women's workforce participation. Some of the statements captured from male as well as female stakeholders are illustrated below, that captures the main reason behind declining women participation in recent time .

“The main reason for this is that their family members prevent them from going out of the house”., a teacher from Gwalior

“Many families forbid women to go out and work”, a Shayika from Barwani

“Lack of work and their families are not interested in getting women to work”., as quoted by social male worker from Gwalior

“The reason for this is Covid -19 due to which there is lack of work and they are not getting work.”, an Anganwadi worker from Bihar Sarif

“Lack of work and some families are not interested”, a Ward member from Bind

Category 2 quoted scarcity of women-dominated occupations, fewer benefits, long working hours, lower wages and heavy responsibilities at home as the major reasons for the recent decline. Few quotes are displayed below which captured the abovementioned theme from government representatives :

“Women wage labourers are paid very little for the work they do, doing labor intensive work”., DSRC from Karimnagar

“It is said that women have been given a chance in every matter, but they say that only certain tasks should be restricted to women”, Female, Land surveyor from Warangal

“Low participation of women in the labor force in India is attributed to the lack of employment opportunities, rising education levels and household incomes, and problems in measurement, such as under-reporting of women works” , Person from Koti

“Highly educated Indian women still bear the primary responsibility for raising children and managing the home.”, Cluster coordinator from Upal

Category 3 considered the absence of comprehensive policies related to training, education and lack of awareness towards job opportunities as the major barrier for the recent decline apart from the low wage rates. It was observed that most of the representatives of NGOs echoed the importance of proper implementation of the prevailing policies so that, it reaches the bottom of the pyramid. Few quotes are

“The decline has occurred due to several factors: Absence of comprehensive and rational policy for women's emancipation through education, training and access”, NGO (SREE EDUCATIONAL SOCIETY FOR GIRLS) worker.

“No matter how many new schemes have been introduced by the government, development is not happening because the people who are supposed to be at the lower levels have not received any scheme in full”, Project director of MASS ABHYUDAYA ORGANISATION

“Women's participation in the labor market varies greatly across countries, reflecting differences in economic growth, social norms, education levels, fertility rates, and access to childcare and other supportive services. The relationship between female labor force participation and these factors is complex.”, Female president of MAMIDIPUDI RANGAYA FOUNDATION

8.3. Efforts needed from the government to reverse the decreasing trend.

Overall, the stakeholders put forward that there are a lot of prevailing schemes that could encourage women's participation in the labour market, however, the utilization of those schemes/programmes has not yet reached the women, with most of the women unaware of various schemes and policies. There should to betterment in the implementation of the schemes and the women should to given more vocational and job-oriented training to capably adapt to the competitive labour market. However, few were very happy with the various govt support they received for job opportunities. As quoted , *“Governments are very supportive for the development of women, introducing new schemes, encouraging girls' education, providing job opportunities”; “In the villages, income is provided through employment guarantee for 80 days every year.”*

Category 1 suggested that the government should provide more job-oriented courses, self-employment opportunities, skill training, and women-supportive schemes especially related to employment. Introducing incentives along with wages, paid leave and increasing the number

of industries in order to provide employment for women, especially near the villages/rural areas is essential. Few statements that were captured includes : *“Need to be changed in labor regulations”* ; *“Should launched comprehensive policy for women’s employment”* ; *“Should provide the flexibilities take time off to care for their family.”*; *““Should create more opportunities”*; *“Should groom them to self employment”*;

Respondents representing government bodies (category 2) suggested that the government should promote gender equality policies, promote female-friendly workplace policies and job-oriented courses through the education system or provide vocational training programs. Few statements were, *“Decentralization can be a way of improving access to services, tailoring government actions to private needs, and increasing the opportunities for state-society”*; *“Should promote female-friendly workplace policies”*.

Category 3 voiced that there are a lot of schemes available, however, there is a lack of execution and implementation, with various schemes not reaching the ground, grassroots level. Some of their voices are , *“The largest number of females are not getting the benefits of govt's schemes”*.; *“No matter how many new schemes have been introduced by the government, development is not happening because the people who are supposed to be at the lower levels have not received any scheme in full.”*, *“In any state and in any country, governments are undertaking many schemes related to women. But many schemes are being misused without reaching the end”*; *“According to the current trend, if there are no contacts of politicians, if bribes are not given, there is a situation where government jobs are not available and those who are qualified and talented are not given jobs.”*.

8.4. Efforts needed from the women themselves to reverse the decreasing trend.

The majority of the stakeholders are of the view that there are a lot of changes from women themselves, in competing with men in terms of education, and jobs. There is collaborative decision from both the men and women in all matters related to family needs. Though there are a lot of changes that women put forth to participate in the workforce, the percentage of women adopting to the change is small. Women should therefore consider being open to travelling to places where there is better job opportunity.

Category 1 suggested that women should upgrade their work skills, attend technical as well as business training programs, boost self-confidence and join self-help groups to start self-employment. Some of the statements expressed by various stakeholders are , *“They can also*

work in their homes or villages by forming groups among themselves”; “They should boost their confidence and prepare themselves to do the work.”; “Should promote themselves for better paying jobs and try to get new work.” ; “They should move towards male dominated jobs”.

Category 2 suggested that women should look for college-level education and self-employment opportunities. Few quotes from government representatives suggested for women to reverse trends includes , *“A lot of changes are coming in all the women, competing with men in terms of education, job, and all matters related to family needs, both men and women should take many decisions together.”; “They should acquire highest education and skills” ; “Women should aware from the skill training program.”; “Women should be trained to work in male dominated work such as carpentry, electricals, and metal fabrication.”; “ Try to get credit and self employment opportunities”.*

Respondents from NGOs suggested that women should be ready to migrate to new places for jobs, be ready to educate female children at home and show self-reliance and patience. Illustrations that lead to abovementioned themes are , *“There has been a change in the attitude of women and in some cases they are left with impatience as they cannot do anything in emergency situations, Sarvodya Youth Organization “ ; “There has been a change in women's affairs, but a change must be made in bringing up female children in their families.” ; “They should be interested in working outside.”, “They should increase professional networks”.*

8.5. Efforts needed from the NGOs/ Civil society to reverse the decreasing trend.

The NGOs and civil societies tend to be engaged in a lot of awareness programs and workshops that would uplift the position of women in society. But still, there should be more of an increase in focus on educating men to bring smooth changes in the women labour force participation. Additionally, women should be taught life skills and job-ready skills to get employed.

Respondents such as social workers, ASHA workers and Anganwadi workers (category 1) suggested that NGOs/ or civil societies should actively be involved in promoting and creating awareness of the importance of education and employment among women, bringing attention to gender discrimination in the workplace, emphasizing the need for equal opportunity, equal wage and equal rights for women. Few excerpts are

“Make women aware to get education and employment”; “Should provide the protection of women against sexual harassment at workplace”; “Should aware them in respect of job oriented courses”; “

Category 2 would like NGOs to set up women's job counselling centers where job-related information could be provided. At the same time, they wish that a redressal/grievance committee could be set up for them to reverse the decreasing labour participation trend. As few quoted : *“Should provide the job related informations in rural areas”; “There has been a change in women's affairs, but a change must be made in bringing up female children in their families”;*

Category 3, namely respondents who themselves belong to NGOs voiced that patriarchal and inbuilt social norms/beliefs should be changed, male member should be made aware the importance of gender equity and it should be reinforced that women should focus on teamwork. Few excerpts are , *“According to the changing methods, many voluntary organizations organize meetings and give training to women to change their attitude and provide employment opportunities to them”- Sree education society of India ; “It is not enough for the currently functioning organizations to educate only women, men should also be educated that both men and women are equal”- Mass Foundation”; “As discussed so far, the trend of women should change, government and non-government organizations are supporting them in the form of women's groups to live independently”-Action for child for girls . “For any work, there should be people who know our strengths and weaknesses and encourage us to move forward, so many societies are helping women, by doing that, women in the society will develop”-., Rudramdevi Mahila Mandal*

8.6. Efforts needed from the employers to reverse the decreasing trend.

The views of stakeholders are very diverse when asked about the employers’ role in reversing the trend. Since many aspects need to be improved from the employer’s end that could benefit women in participating in the workforce. Women need to be provided with proper promotion, equality in payment and facilities that could encourage women to work. Some of the stakeholders put forward the suggestion that there should be some compulsory reservations for women candidates in every firm.

On further analysing the response from the three categories, it was observed that group 1 suggested that employers increase the number of female workers (increase diversity ratio),

reservation for eligible women (diversity inclusion), promote equal wages for men & women, support mechanisms to fulfil women's individual needs. Few excerpts are :

"If the employees of any organization follow the rules and regulations responsibly, there will be no problems, if the rules and regulations are not followed, there will be many problems.";
"At least 50% of the posts should be provided for women". "Should provide work to them according to their ability"; "Should give women the culture and support"; "Should progress on gender equality at work"; "Should provide equality and fairness in women working condition".

Group 2 voiced that employers should increase female intake, provide women's own choice of work and focus on women-retention policy at the workplace. Few illustrations includes:

"The employers should increase in number of female workers and make them fit to work by giving them good training internally.", "The employers understand what women need";
Should provide a better work-life balance by going beyond policies"

Category 3, once again reinforced that employers should opt for compulsory reservation for women in every firm and promote teamwork among female workforces. *"Every company owner should give some percentage of reservation for eligible women", "Teamwork is essential for any task to be completed, be it in the family or in the society". "Should increase the percentage and have some reserved quota for them."*

8.7. Reasons for women never joining the workforce.

The reasons that are quoted by the stakeholders on this view is that women lack the skills required for the work, this might be due to a lack of financial support from the family to pursue education and training. Family restrictions, job opportunities that are away from home, lack of time due to heavy household chores and no job opportunities based on their skill were some of the reasons for women never joining the workforce. All three categories echoed the same reasons with not much differences in their view. Some Quotes as follows:

"Women's lack of access to higher education" ; "They are excluded due to not getting the high status occupation"; "Women want to get a job related to their education and get a higher salary"; "Not being able to come out of the house even if you want to work, not getting a job according to your education, lack of investment for those doing business"; "Those who care

about family traditions and customs are capable of doing a job but they are unable to come out and do it.”

Further, all the 3 categories suggested that the family members need to encourage women, just like their male counterparts, to increase their workforce participation rate. The women should be supported to learn more, start their own businesses and migrate to places where they have better job accessibility. Some suggestions provided includes : *“Need to be provided childcare facilities and care homes for the elderly”*; *“Provide vocational training to suit the rapidly changing .”*; *“Need to be reduced the burden on women with regard to unpaid care and work”*.

8.8. Reasons for dropout and efforts needed to stop women dropping out from the workforce and encourage them to re-join:

All three categories responded similarly. Women are dropping out of the workforce due to lack of job opportunities, lower pay scales and higher job pressure. Health issues, marriage, motherhood, opting to continue their education, lack of support with the household chores, and unaffordability to be separated from the family for work were also quoted as few of the reasons for the dropout. Few Excerpts are :

“Due to health issues and having small children, the caretakers or women are unable to go out and do work” ; *“ Those who do not take much effort are quitting their jobs because they cannot bear the pressure from the higher officials”* ; *“Lack of employment, lack of work, high work pressure and low wages. They should be given good salary according to their works.”* ; *“Home and family responsibilities and lack of works. Should provide the suitable opportunities for them.”* ; *“Less job, less salary and less of skills.”* ; *“Lack of job, fear of sexual harassment, exploitation by the seniors”* ; *“Lack of employment, lack of work, They should be given good salary according to their works.”*

8.9. Issues faced by the working women and ways to change:

Though there have been many improvements that have led to women working in different sectors of the economy still there are issues faced by them. There was no significant difference in responses from these three categories with respect to issues faced by working women in the workplace. Some of the issues mentioned by all three categories were lack of proper transportation facilities, a lot of household chores, health problems due to increased pressure

in work, less payment, sexual harassment, non-inclusive behaviour at the workplace and lack of recognition for the work done.

“Responsibility for household chores and family restrictions.”; “Lack of time due to heavy burden on household chores.”; “Women are facing the restrictions on their movement to the work place”; “Fear of sexual harassment, exploitation by the seniors”; “They are facing no inclusive behaviors at workplace”; “Low salary and high work burden”; “Misbehavior of colleagues and senior officials”. “Work stress is causing many health problems. If they go to the hospital, it will cost more, so they need to be raised and given more mental comfort”.

Providing better commuting facilities, family support for sharing household chores, and establishing women-supportive committees will help in resolving the issues faced by them. As quoted, *“Proper facility should be provided for commuting from home to workplace”*. Proper addressing of those issues in the work environment for women would lead to an improvement in their career and also might attract other women to participate in the workforce

8.10. Conclusion

Overall, every stakeholder agreed to the fact that working women not only contribute towards the positive development of the family, economy, and the children of the next generation but also enhance their own self-esteem. Reasons for “never joining” the workforce were mainly due to family restrictions, lack of education and lack of job opportunities at the nearby places. Reasons for “drop out” were mainly due to the challenges or hurdles faced in the ability to work without difficulty. These include the lack of reliable daycare, health issues, motherhood, marriage, stressful jobs, fear of sexual harassment etc. Issues faced by “working women” were mostly operational or management-related issues such as lack of transportation facilities, non-inclusive behaviour at the workplace, low salary, lack of recognition etc. Though the reasons for the recent decline were attributed to three major factors namely lack of support from family (such as no helping hand for household chores), job characteristics (long working hours, low wage, lack of benefit) and the lack of comprehensive policies pertaining to training, and education, it was observed that workers (category 1) focussed more on family issues, representative of governments (category 2) on non-conducive job characteristics whereas the NGOs on the lack of comprehensive policies. Further, it was observed that most of the stakeholders are aware of the fact that there are various jobs-related policies provided by the government, however, they were worried about the fact that it was

not implemented properly with various schemes not reaching the target women. Various stakeholders suggested that employers should increase female intake, and provide equal compensation, and equal rights at the workplace, with few suggesting compulsory reservations for women at the workplace to reverse the decreasing trend. NGOs and civil societies should help in promoting awareness towards the importance of education, and provide job counselling centers, and grievance committees in order to reverse the decreasing trend. Lastly, the women themselves should upgrade their work skills, attend technical as well as business training programs, boost self-confidence, and look for self-employment opportunities to reverse the trend.

9. Rural and Urban Analysis

The chapter seeks to understand the impediments to female labour force participation across rural and urban area. To do so, various issues faced by working women, and factors responsible for women deciding to drop out or never join the workforce are explored. Variations across job status (working, dropout and never joined) and regions (urban and rural) are examined and issues/factors affecting employment are contrasted to gain an understanding of the heterogeneity in women's labour force. A description of women's work along the different categories considered as well as a self-assessment of a woman's working life and career are also given.

Table 9.1 provides the job description of working and dropped-out women in urban and rural settings. Among the working women, those in urban regions save a higher percentage of their salary (7.8%) than those in rural regions who save 6.22% of their salary. Among the dropped-out women, those in rural areas save a larger percentage of their salary (6.47% as opposed to the 4.75% in urban areas). The percentage of women using cash or cheque/digital payment is homogenous across regions (urban or rural) and job status (working or dropped out). A higher percentage of working and dropped-out women use cheque/digital payments than cash in both urban and rural regions. This shows a potential transition towards digital cashless systems. Women in rural areas are more likely to be engaged in temporary non-contractual work regardless of their job status (53.57% of working and 49.61% of dropped-out rural women are employed in temporary non-contractual work). Only 9.24% of urban working women are engaged in temporary contractual work, this number climbs to 39.22% for urban women who have dropped out of the labour force. The presence of a written contract for a temporary/ contractual job is relatively low among urban women who dropped out of the workforce (with only 22.45% having such a contract). On the other hand, rural women who have dropped out encompass the largest percentage (66.67%) of women with a written contract for temporary jobs. Similarly, the highest percentage (64.17%) of women to received social security benefits were rural women who had dropped out of the labour force. The lowest percentage (41.37%) to receive the benefits were urban working women.

Other than urban working women (for whom 44.98% were given paid leave options), the majority of women belonging to other categories were given the option for paid leave (53.17% of rural working women, 57.09% of rural dropped-out women and 62.9% of urban dropped-out women could avail paid leave). The percentage of women offered paid maternity

leave is severely low. Only 4.37% of rural working women and 6.02% of urban working women could take paid maternity leave and none of the dropped women had an option to do so. This indicates severe constraints in the workplace for women and impedes their ability to remain in the workforce. For those who were given the option of paid maternity leave, urban women could utilize leave for longer periods. The possibility of promotion was also found to be of concern. Only 1.19% of rural and 6.85% of urban women who had dropped were promoted at higher levels. Even among working women just about 14% of urban and 27% of rural women got promotions at higher levels.

A considerable (although below average) percentage of women (about 42%-48%) were found to be a part of the decision-making process irrespective of job status and region. A higher percentage of rural working women (38.09%) compared to other categories had to travel more than 5 km. Among rural and urban dropped-out women, the largest percentage had to travel 2-5 km (78.09% and 42.91% of rural and urban respectively). Similarly, the majority of rural working women (39.2%) had to travel 2-5 km. The majority of urban working women (46.99%) had to travel the least (less than 2 km) compared to other categories of women. The main mode of transportation used by women of all categories is auto/rickshaw. There are variations among the second most used transport, bus is preferred for rural working women, while urban working and dropped-out women prefer walking. This might be because out of all categories, rural working women are more likely to travel distances greater than 5 km.

Table 9.1: Job Description (in per cent)

Description		Working Women		Dropout	
		Rural	Urban	Rural	Urban
Seasonal job		2.38	0.40	2.41	0.40
Percentage salary saved		6.22	7.80	6.47	4.75
Mode of payment	Cash	41.67	41.37	43.7	39.11
	Cheque/ Digital payment/ Account	58.33	58.63	56.30	60.89
	Daily/ Weekly	9.52	11.24	8.66	2.42

Frequency of payments	Monthly	90.08	88.76	90.55	97.58
Nature of job	Permanent	33.73	43.78	25.20	26.61
	Temporary (contractual)	12.70	9.24	25.20	39.92
	Temporary (non-contractual)	53.57	46.99	49.61	33.47
Written contract for temporary/ contractual job		46.88	59.09	66.67	22.45
Social security benefits		49.6	41.37	64.17	57.26
Paid leave		53.17	44.98	57.09	62.9
Paid maternity leave		4.37	6.02	NO	NO
Creche Facility		1.98	0.40	NO	
At workplace: Women get promoted at higher level		26.59	14.06	1.19	6.85
At workplace: Women part of the decision-making process		41.67	48.19	46.25	41.94
Workplace Distance from residence	Upto 2 Km	22.62	46.99	9.16	41.70
	2-5 Km	39.29	40.96	78.09	42.91
	More than 5 Km	38.09	12.05	13.15	15.79

The issues faced by working women and the factors responsible for dropping out for urban and rural women are provided in Table 9.2. An interesting pattern is observed for transport-related issues. A higher percentage of women in rural areas find transport-related issues an impediment to work compared to those in urban areas. 20.63% cite inadequate mode of transport to be an issue in rural areas as opposed to 1.61% of urban women who find it a problem. Similarly, 11.9%, 13.55% and 20.24% of rural women (in contrast to 1.61%, 2.41% and 0.8% of urban ones) state the cost of travelling, time spent travelling and unsafe travel conditions respectively as hindrances to work. On the other hand, a larger percentage of urban

women feel transport to be a factor in dropping out compared to their rural counterparts. For instance, 15.32% (5.16%), 25.3% (1.19%), 18.88% (10.71%), and 27.31% (11.9%) of urban (rural) women feel inadequate mode of transport, the cost of travel, time spent travelling and unsafe travel conditions respectively, to be the reasons for dropping out.

A majority of both urban and rural women cite lower-than-expected wages to be a concern while working as well as a factor for dropping out. Additionally, about 79% of rural women express wages lower than male workers to be a factor responsible for dropping out, while about 62% of urban women cite this to be the reason. Among working women, the issue of wages lower than male workers affects a higher percentage of urban women (about 59%) compared to rural women (about 48%). Misbehaviour at the workplace, unsatisfactory quality of work and the lack of respect at work are factors that influence a larger proportion of rural and urban women to drop out of the labour market, compared to being cited as issues faced by women (rural and urban) who are working. The absence of toilet facilities is a more prominent issue for urban working women (12.85% find it a problem) than rural ones (3.57% find it to be an issue). The same factor also influences larger drop-out rates among urban women (12.05% state it to be a factor) than rural ones (only 1.59% find it to be a factor responsible for dropping out). The fear of harassment is another factor that affects a higher percentage of urban working and dropped-out women compared to rural women. However, the percentage of women (urban and rural) citing harassment to be an issue while working or a reason for dropping out is small (less than 2%).

A large percentage of women, especially working ones find the absence of maternity/paid leaves or benefits to be a problem. The unavailability of creche facilities hinders a large proportion of working women and is given by a high percentage of women as a reason for deciding to drop out. The absence of creche facilities is an issue, particularly for rural women, 81.75% find it to be an issue while working and 60.08% dropped out of the workforce due to this reason. A similar percentage of women (about 22%- 26%) cite the lack of support and encouragement from superiors as an issue faced during work and a reason for dropping out.

Family-related issues specifically, family not being supportive, the presence of household responsibilities, childbirth or rearing duties, domestic discords, and the unavailability of domestic help are reasons stated by a higher proportion of urban and rural women in their decision to drop out of the workforce, compared to being issues cited by

working women. A larger percentage of women in rural areas (27.38%) feel their family is not supportive while working as opposed to women in urban areas (11.24%). A similar pattern is observed among dropped-out women where 39.14% (34.54%) of rural (urban) women provide a lack of family support as a reason for leaving the workforce. Within family-related issues, household responsibility is given to the main reason among urban (about 70% state this factor) and rural women (about 58% cite the factor) for dropping out of the labour force. The main issue faced by working women in rural and urban areas is childbirth and rearing duties (approximately 40% and 30% find it to be a problem in rural and urban areas respectively). Only 1.2% of urban working women cite domestic discord as an issue, and about 9.52% of rural working women state domestic discords as well as lack of control over earned money to be impediments. Within family-related issues, Domestic discord and lack of control over earned money are also the factors least mentioned by rural dropped-out women (15.42%), as reasons for their decision while, for urban dropped-out women (20.97%), the lack of control over earned money is the least cited reason.

Losing interest in work, work not being in sync with their skills, preference for household duties, and preference for personal time and leisure influence a larger percentage of women (urban and rural) in their decision to drop out than pose issues to working women. The preference for household duties is an important factor for women deciding to drop out as 71.54% of rural and 55.42% of urban women considered this as a reason behind their decision. Loss of interest in working considerably affects drop-outs among urban (with 34.14% stating this reason) and rural (28.57% cite this as a reason) women. In contrast, merely 9.22% of rural and 5.22% of urban working women face this problem. Only about 2% of urban working women face the issue of work not being in sync with their skills, while this number grows to about 39% for urban drop-out women who based their decision to leave the workforce on this factor.

Table 9.2: Issues faced by working women and responsible for dropout (in per cent)				
Issues/ Factors	Issues faced by working women		Factor responsible for dropping out	
	Rural	Urban	Rural	Urban

Transport related Issues	Inadequate mode of transport	20.63	1.61	5.16	15.32
	Cost of travelling	11.9	1.61	1.19	25.3
	Time spent in travelling	13.55	2.41	10.71	18.88
	Unsafe travelling condition	20.24	0.8	11.9	27.31
Workplace related Issues	Lower wages than expected	71.03	72.29	79.84	63.86
	Lower wages than males' worker	48.41	59.44	79.45	62.25
	Misbehaviour from superiors/employers/colleagues	5.16	0.8	12.25	12.85
	Unsatisfactory quality of work	19.05	17.67	32.02	25.4
	Lack of support and encouragement from superiors	24.6	22.09	22.92	25.7
	Absence of toilet facilities	3.57	12.85	1.59	12.05
	Fear of sexual/workplace harassment	0	1.2	0.4	1.6
	Lack of respect at the work	8.76	7.66	21.74	26.61
	Absence of maternity leave, paid leaves or benefits	61.9	53.41	45.45	47.18
	Unavailability of creche facility	81.75	44.9	60.08	43.37
Family related Issues	Family not supportive	27.38	11.24	39.13	34.54
	Household responsibilities	37.7	25.7	58.11	69.88
	Childbirth or rearing duties	40.48	30.12	49.41	32.53
	Domestic discords	9.52	1.2	15.42	32.13
	Inconvenient timing	25	20.48	17.79	36.95
	Unavailability of domestic help	11.11	2.41	22.13	35.08

	No control over earned money	9.52	21.29	15.42	20.97
Lost interest in working		9.92	5.22	28.57	34.14
Work not in sync with the skills		7.54	2.01	16.21	38.96
Preference for household duties		7.74	16.47	71.54	55.42
Preference for personal time and leisure		13.49	10.44	47.83	39.76

According to the self-assessment of women (Table 9.3), both rural and urban women feel acquiring more skills (51.59% of rural and 49.4% of urban women), availability of jobs matching their skills (49.6% of rural and 47.39% of urban women), and family members contributing to household work (50.79% of rural and 47.98% of urban women) are the most prominent factors for securing a job. Despite rural working women stating the unavailability of daycare facilities to be an issue (Table 9.2), only 22.62% feel that the presence of good daycare centres would help to get a better job.

<i>Table 9.3: Self-assessment of career for working women (in per cent)</i>		
Factors for getting better job	Rural	Urban
Acquire more skills	51.59	49.4
Availability of more jobs matching with their skills	49.6	47.39
Availability of jobs near their residence	46.43	36.14
Better transport facilities	25	36.55
More support from family	44.44	46.59
Availability of good daycare centres	22.62	33.73
Availability of good and reliable maids, nannies, cooks	23.81	29.72
Family members contributing in household work	50.79	47.98

As far as the various government schemes are concerned, the National Career Service scheme has benefitted 9.14% of rural women (Table 9.4), however only 0.4% of urban women found it beneficial. Rural and urban women have benefitted from schemes like Employment

exchange card and Support to Training & Employment Programme for Women (STEP). Employment/Unemployment allowance/self-employment-related schemes have not helped women from either rural or urban areas.

<i>Table 9.4: Benefit from government schemes (in per cent)</i>		
Government schemes	Rural	Urban
Employment/ Unemployment allowance/ Self-employment related schemes	0	0
Skill training/ vocational training program	5.56	4.82
National Career Service	9.13	0.4
Employment exchange card	13.89	10.04
Support to Training & Employment Programme for Women (STEP)	10.32	15.26
Women Working Hostels	1.59	5.62
Mahila-e-haat	8.33	14.46

Table 9.5 lists the factors responsible for women not rejoining/ joining the workforce. Health issues are an important concern for women deciding not to rejoin the workforce (31.63% of rural and 26.21% of urban dropout women cite this reason). In contrast, health problems impede only 8.65% and 2.49% of women from joining the labour force. The unavailability of jobs near their place of residence (stated by 79.59% of rural and 65.05% of urban women) and the absence of decent/good jobs near their place of residence (mentioned by 72.45% of rural and 63.11% of urban women) are significant factors that influence rural and urban women to not rejoin the workforce. Additionally, these factors are also responsible for a considerable percentage of rural and urban women to never join the workforce. Other factors such as the absence of a job that matches their skills and education, and the unavailability of a “decent job” matching with family status are stated as a reason by 56.22% and 58.71% of urban women respectively, for never joining the workforce.

Inadequate, unsafe, or expensive travelling options are considered to be a factor in not rejoining the labour force by 10.1% of rural women, while this factor influences 22.49% of rural women to never join the workforce. For urban women, the aforementioned factor reveals an almost identical pattern in influencing women’s decision to join or rejoin. The unavailability of paved roads is cited as a factor by about 8% of rural women against not rejoining, although

about 16% of rural women find this to be the reason behind never joining the workforce. The opposite is observed for urban women, while 21.57% do not rejoin due to the absence of paved roads, the percentage decreases to 5.47% when influencing their decision to never join. About 13% of urban women state the unavailability of bus services /commute facilities as a factor in not rejoining while this number drops to about 3% when influencing their decision to never join.

There is a considerable variation in the factor – insecurity at the workplace being the reason to never join or rejoin among urban women. While 15.56% give this reason for not rejoining a larger, 48.26% mention this factor behind never rejoining. Long working hours impact a higher percentage of urban women’s decision to not join (40.8%) or rejoin (40.2%) compared to rural women (22.01% decide to not join and 30.3% decide to not rejoin based on this reason). Inappropriate or late working hours and the unavailability of creche facilities impact a greater percentage of rural women to never join as opposed to not rejoining the workforce. In contrast, these factors have the opposite effect on urban women, where, a higher percentage of urban women decide to not rejoin the workforce. Inadequacy of time due to household chores is cited as the reason to not join or rejoin irrespective of reason by a very percentage of women. Furthermore, 100% of urban women express this as the reason behind never joining the workforce.

<i>Table 9.5: Factors responsible for not rejoining/ joining the workforce (in per cent)</i>				
Factors	Dropout		Never Joined	
	Rural	Urban	Rural	Urban
Health issues	31.63	26.21	8.65	2.49
Unavailability of job near their place of residence	79.59	65.05	54.55	48.76
Unavailability of “decent/good jobs” near their place of residence	72.45	63.11	52.4	60.7
Unavailability of a “job” that matches with their “skills” & “education”	68.69	44.66	40.38	56.22
Unavailability of a “decent job” matching with family status	54.55	39.22	36.36	58.71
Long Distance travel	22.22	34.31	30.14	24.88

Inadequate, unsafe, or expensive travelling options	10.1	17.65	22.49	17.41
Unavailability of paved road	8.08	21.57	15.79	5.47
Unavailability of bus services /commute facility	25.25	12.75	32.54	3.48
No Family support	41.41	41.18	48.33	50.75
Insecurity at workplace	27.27	15.69	35.41	48.26
Long working hours	30.3	40.2	22.01	40.8
Inappropriate or late working hours	21.21	31.37	43.06	26.37
Unavailability of day-care or Creche Facility	24.24	47.06	40.19	25.87
No time due to household chores	90.9	96.08	98.56	100

Table 9.6 lists the factors that would help women to join the labour force. Acquiring more skills is more important for rural women than urban ones in helping them join or rejoin the workforce. 85.44% (69.44%) and 84.81% (64.68%) of dropout (never joined) rural women find the availability of a higher number of jobs matching their skills and better salaries respectively to be factors that will help them rejoin the workforce. About 91.84% of urban women state that better salaries and family members contributing to housework would be beneficial in rejoining the workforce. Compared to dropped-out women, better salaries and family members contributing to housework are not as motivating for never-joined women to join the workforce in both urban and rural regions.

There is a homogeneity across all categories of women when it comes to the availability of jobs near residence as a factor influencing the decision to join the labour force. A higher degree of family support is also a factor where women across all categories except dropout rural women, show a similar pattern. The percentage of rural women citing family support as a factor that would help them join the workforce rises from 60.13% for women who had dropped out to 71.03% for women who had never joined. The availability of day-care centres (cited by 65.99% and 55.56% of dropped-out and never-joined women respectively) and reliable maids, nannies, and cooks (62.59% and 53.57% of dropped-out and never-joined women respectively) are indicated by a higher percentage of urban women relative to rural ones to be beneficial factors in deciding to join or rejoin the workforce. Family members

contributing to household work help a greater percentage of dropped-out women (urban and rural) to rejoin the workforce than never-joined women join newly.

<i>Table 9.6: Factors that will help to join the labour force (in per cent)</i>				
Factors	Dropout		Never Joined	
	Rural	Urban	Rural	Urban
Acquire more skills	78.48	69.39	71.03	60.32
Availability of more jobs matching their skills	85.44	70.75	69.44	75
Availability of jobs near residence	67.09	66.67	61.9	69.84
Better salaries/incomes	84.81	91.84	64.68	76.1
Better transport facilities	51.27	67.12	63.1	66.67
More support from family	60.13	75.51	71.03	73.02
Availability of good day-care centres	44.94	65.99	45.63	55.56
Availability of good and reliable maids, nannies, cooks	34.81	62.59	42.46	53.57
Family members contributing to household work	79.11	91.84	69.44	63.1

The table below lists the factors responsible for influencing women's decision to not join the labour force ever after dropping out or initially never joining. In accordance with Table 9.2, where a higher percentage of dropped-out women relative to those working preferred domestic duties and personal time and leisure, Table 9.7 shows valuing domestic life over work to be the most cited factor for women across regions (urban and rural) and job status (dropout and never joined) to not join the labour force ever. More than 90% of women in each category state this as a reason influencing their decision not to enter the workforce.

Health condition influences a higher percentage of dropped-out women to not rejoin than in the case of never-joined women. Alternatively, a norm of women not working in the family is an important factor impacting women who had never joined to not enter the labour force. 96.11% (71.64%) of rural (urban) never-joined women cite this as a reason as opposed to only 39.18% (35.58%) of rural (urban) dropped-out women. A good financial condition affects a larger percentage of urban women (both dropped out and never joined) than their rural counterparts in not entering the workforce ever.

Table 9.7: Factor responsible for not joining the labour force ever (in per cent)				
Factors	Dropout		Never Joined	
	Rural	Urban	Rural	Urban
Good financial condition	8.25	30.77	0.56	11.44
Value domestic life over working life	93.81	92.31	100.00	91.54
Health condition	27.84	24.04	9.44	2.99
Women don't work in the family	39.18	35.58	96.11	71.64

In conclusion, the unavailability of creche facilities is a prominent issue as cited by the highest percentage of working women in rural areas. In urban areas, a majority of working women express wages lower wages than male workers to be a hurdle. Alternatively, household responsibility is cited by the majority of urban women to be the factor behind dropping out. In the case of rural dropped-out women, most of them find lower wages than male workers to be the reason for exiting the workforce. Thus, to lessen or eliminate issues faced by working women and potential factors that would result in them exiting the labour force, workplace and family-related issues, especially lower than expected wages, lower wages than male counterparts, the unavailability of daycare/creche facilities, and household responsibilities falling disproportionately on women need to be addressed.

The presence of jobs that match their skills, and better salaries (mainly for urban women) may encourage dropped-out women to rejoin and never-joined women to enter the workforce. The creation of “decent/good” jobs as well as jobs near the place of residence might reduce dropout rates. Less time spent on household chores and sharing of chores between family members would reduce the burden on women and help them join or rejoin the workforce. Notably, family norms where women do not work prevent them from ever entering the workforce especially if they have not worked before.

Preference for domestic life over working life is an important factor behind women choosing to drop out. This factor also plays a significant role in influencing a woman's decision to not enter the workforce ever after dropping out or initially never joining. The reason for this could be due to the unattractive nature of work. Addressing other factors like long, untimely working hours, provision of better transport, enhancements in pay, changing social norms etc. can change women's value of work.

10. CONCLUSION

India is a developing country with rising per-capita income and undergoing a major structural transformation with a huge growth potential. The potential to grow fast rests majorly on the efficient utilization of our resources. Labour is an essential resource which boosts economic growth. In this scenario participation in the labour force irrespective of gender becomes important. As seen in the existing literature, it's evident that the participation of women in the labour force has a significant effect on the economic growth of an economy. The present study undertakes the important issue of female labour force participation in India. The gender gap in employment is one of the major challenges to economic and social development of the country. With increased female employment, not only does national income increase but also the society develops. As evident in various studies, an earning mother has a positive effect on the health and education of their children and empowerment of the daughters, thus increasing the human capital of the economy, which is an important component of economic growth. Though there is a substantial literature on the consequences of falling labour force participation, the micro-level studies on the perspectives of women on impediments to employment are limited. So, to fill this gap in the literature the study adopted a participatory approach. The study collected primary data from a field survey from Bihar, Madhya Pradesh and Telangana, as these three states showed a decline in female labour force participation with a significant drop in the percentage of women actively participating in the labour force.

The present study aims at studying different possible factors that could affect female labour force participation. The study carried out a brief descriptive analysis from different dimensions vis-à-vis, household background, educational background, financial inclusion, mobility, autonomy, equality in the household and the general awareness of the women. Apart from the dimensions analysed, the perception of all three categories of women: never-joined, drop-out and working women were studied to analyse the employment impediments from the women's perspective.

The socio-economic and demographic features have a significant role in the workforce participation of women. It is evident that in our study that women's labour force participation is often a response to financial stimuli, such as supporting the family during times of financial hardship. Moreover, women with greater household responsibilities are more likely to participate in the labour force. Age-specific workforce participation indicates that the majority of women aged 25–34 embrace motherhood and are likely to leave the workforce as a result.

The lack of maternity leave, inadequate childcare facilities and post-marriage household responsibilities are major factors leading to career gap for women. The type of family plays an important role in determining career persistence. Nearly half of the women in the joint families were employed, as they were supported in household duties and the financial needs of the family.

The level of education was more likely to be J-shaped, with illiterates having a higher proportion of working women than those with a secondary education. After that, the percentage of the population that is employed rises as education levels increase. The percentage of working women is higher among those whose mothers have worked in the past or are still doing so. Due to working women's salaries being added to the contribution of household income and expenditure, the average monthly income and expenditure of working women are higher than those of the never joined and drop-out women.

The study looked at the characteristics of various factors for women in three different job positions. The major findings are listed below,

- Women with better housing conditions are less likely to work.
- Women who never worked and dropped out are more involved in housework and caregiving activities.
- Women with vocational or technical training are more likely to work and be employed. Therefore, along with improving women's formal education, they should be given vocational/technical courses to help them get jobs.
- This study shows that women who left their homes during their studies and thus, had early exposure to different places, were willing to migrate to work, increasing access to decent jobs in distant places.
- It is seen in the study that the presently working women received family and spousal support for household tasks. Working women did less housework in both rural and urban areas. That is, working women spent most of their time working and didn't devote time to other activities.
- Working women receive more encouragement to pursue a career from both their parents and their spouse's family, which may inspire them to take an active role in the labour force.
- Women's job status is strongly influenced by family support, encouragement, and equality.

- Working parents were more likely to encourage their daughters and daughters-in-law to work. The majority of women who never joined labour force were of the view that the working women struggle to manage household tasks and also working women find it harder to get married. This perception discouraged them to participate in the labour force. Very few of women who never joined labour force believed that women should work regardless of their husband's income and household's economic status. This shows that women's perceptions of working women affect their job status.
- The family equality index developed in this study shows that women who work have a higher average than those women who never joined and drop out from the workforce.
- Financial services are available and accessible to women in all categories. However, financial responsibility was usually left to the male head of the family, and women who never joined the workforce rarely used financial services. Financial services are used mostly by women who work. The financial service usage index created in this study shows the same, with a value of 1.16 for women who never-joined labour force and 2.39 for working women.
- Working and dropout women drive vehicles more than the women who never joined labour force. Working women spent over an hour commuting to their workplace. Travelling was considered safe by 51% of women interviewed. Since they rarely travel alone, a higher percentage of never-joined feel safe. Working women rarely ask permission to travel alone.
- An autonomy index has been created to gauge the women's domestic autonomy. The score was based on women's role in everyday, financial, and familial decisions, using their money independently, and buying and selling assets. The autonomy index for women who never joined labour force or dropped out averaged 5, while for working women this index averaged 5.5.
- The awareness index was used to measure women's awareness of technology, general knowledge, and sexual harassment awareness. Internet usage, news consumption, and awareness of the POSH act to combat workplace sexual harassment were used to measure the index. The index ranges from 0 to 3, with lower values for women who never joined and higher values for working women, followed by women who dropped out of labour force.

The latter part of the study analysed the factors from the perceptions of women according to their job status. The role of factors influencing women to not join the workforce, to drop out and the issues faced by currently working women has been analysed. Many dimensions such as accessibility of jobs, family support, mobility, and workplace environment can influence women who never joined labour force to start working, and those who dropped out to re-join the labour force.

The constraints faced by women who never worked or dropped out of labour force in joining the workforce were also shared during the interviews. The women who never joined were greatly discouraged by their families to join the workforce, and there was a lack of accessibility to jobs that met expectations. The environment of the workplace, mainly inappropriate working hours, and unavailability of day-care facilities were cited as important reasons for not being part of the labour force. These women also felt that adequate support from family in carrying out household chores might increase their chances of women participating in the workforce. Women who never joined the workforce, in many cases lacked the skills required for the jobs.

The women dropouts from the labour force highlighted several factors that were responsible for dropping out from the workforce. They were paid less than expected, less than their male colleagues and there was a lack of day-care/creche facilities available. The unavailability of these facilities for mothers was one of the factors that led to dropping out of the labour force. 40% of women felt that their domestic life had improved after dropping out of the workforce.

Women need a work environment in which they are considered equal to their male counterparts. The presence of facilities that support motherhood like maternity leaves, creche facilities etc., coupled with the provision of safe transportation are essential for women to consider joining or re-joining the workforce. Therefore, it is very important to examine the related factors that could create a work environment suitable for women.

From the analysis, it is found that women who had never worked most frequently cited the unavailability of sufficient jobs matching their skills, lack of family support, and lack of family support in household chores as deterrent factors for not joining the labour force. Women who dropped out of work and working women cite the support of family members in household work, availability of adequate jobs matching their skills, and the acquisition of additional skills as factors which would help them re-join or continue working. Many working women believe

that due to societal beliefs and norms, their condition at home and workplace is not going to improve.

From this analysis, it is found that awareness about the government schemes and programs for encouraging women's employment is lacking among the women who never joined labour force as compared to working women. The percentage of women who benefitted from these programs were much less than all the category of women, indicating that these programs were not able to fulfil their objectives. Policies like MNREGA, Mahila-e-haat etc., aim at increasing labour force participation or imparting skills. However, they could not fulfil the aim of increasing female labour force participation; maybe just the availability of the schemes won't help. A micro-level intervention at the household level, increasing awareness of all family members is required specially to change the perception of a working woman. An understanding that a woman when she works outside has to forego domestic household responsibilities is crucial. Cultural norms need to change with increased awareness. Similar to how, the families give support and respect to a male member who works outside, a female member, if she works outside deserves the same respect and support. Just the mere availability of schemes without increased awareness to break social shackles proves ineffective in tackling the problem.

Policies which might increase awareness among family members and provide employment opportunities after imparting skills will be a welcome change. Differential wages across genders need to be changed. And a focus on job creation in nearby areas is necessary.

The study finds that if a mother is educated and working, it trickles down to the next generation. That is, the daughter has a higher probability to be educated and working. This indicates the need for policies to educate and impart skills to women as it will automatically have positive effects for future generations. Women's empowerment, women's education and women's employment should be given equal significance while making any policy prescriptions for development.

It is also important to mention the limitations of this study. Since the study relied on the primary data collected from some districts of the three states, the generalisation of the results at the state or India level is neither correct, nor being claimed. The usual caveats of the external validity and representativeness of the finding from the field studies apply to this study as well. The findings and inferences of this study are non-causal. Second, the survey-based studies are susceptible to recall problems, cognitive bias and association issues among others.

11. POLICY RECOMMENDATIONS

The contribution of women in the labour force, is an important enabling factor in the development of the economy. Our study has found that there are several factors like lack of household support and proper jobs, wage differentials across genders, unconducive work environment, odd office hours, lack of transportation facilities, and the absence of institutional support to working mothers, which have resulted in the decline in female labour force participation in recent years in India. The experience of other developed countries show that women's labour contribution plays a very crucial role in economic ascent of the countries. It is pertinent that in India while formulating policies pertaining to the economic and social development of the country, the importance of incorporating women's empowerment and welfare into development plans should be recognized. The agenda for economic growth should include guidelines to ensure the inclusivity of women. A few of the recommendations, based upon are study, are presented below:

- i. ***Ensuring equal pay to women:*** The disparity between pay given to males and females was one of the most cited reasons for dropout for women in Telangana and rural women in M.P. and Bihar. While the legal framework in form of Equal Remuneration Act, 1976 and also, the article 39(d) under directive principles, calls for equal pay to women, the survey conducted under the study is suggestive of the disparities existing at the grassroot levels. This calls for more rigorous implementation of equal pay for equal work across genders in various fields. One of the ways to tackle this issue is that policy makers should put in place a grievance redressal framework which the women can safely and easily access to complaint against the wage discrimination by their employers. The offenders, then, can be punished according to the guidelines. Further, it is important to encourage women entrepreneurship and leadership in the established companies and business, so that gender considerations with respect to payments, salaries, perks and benefits are given due consideration. The mass media campaigns emphasizing that unequal pay to women is illegal in India will also help in raising unawareness among employers and employees on the issue.
- ii. ***Institutional support for childcare:*** Most of the never worked and drop-out women complained about the lack of good day-care centres or family support to take care of their children, which acted as a major obstacle for them to join labour force. This is despite the provisions of day-cares under the Maternity Benefit Act, 2017 and the

Factories Act of 1948. However, the provision of day-care facilities by the employers, even those in formal and organized sector, remain grossly inadequate. The situation in unorganized is even worse. The serious efforts are required by the central and state governments to ensure that employers provide this crucial facility. First of all, a robust database on the day-cares at the workplace should be maintained and the organizations not complying with the guidelines on creche facility should be nudged to provide this facility. The policy makers may also consider amending the act to penalize the employers who are not complying with the laid guidelines.

- iii. ***Gender equality in domestic work:*** A large burden of household duties was a frequent complaint raised by women who are not part of the labour force at present. In fact, even most of the working women surveyed in our study were also burdened by the domestic labour. The ideas around traditional roles of males as breadwinners and women as housemakers still leads to unequal distribution of domestic work with most of the women having higher load of household work than their male counterparts irrespective of their work status. The true women empowerment and emancipation will only come when the domestic load is also distributed fairly. However, bringing about the gender equality at household levels is a very challenging task requiring efforts and interventions at multiple level by various stakeholders. The incorporation of crucial subjects like home sciences, life sciences (communication, empathy and respect, emotional intelligence) right from the early schools to colleges will equip the next-generation adults to discharge their domestic duties and be gender-sensitive in their approach. This will also help in breaking the gender-stereotypes and will encourage even male children to learn the skills traditionally considered feminine and not generally taught at home to them like cooking, childcare etc. NGOs and civil societies can also play an important in spreading awareness by organizing talks, plays, seminars, sessions etc. challenging the domestic gender inequality and encouraging gender fair at household levels. The government sponsored mass media campaigns to promote more active participation by males in domestic roles can also help. The media, films, literature, soap operas have a wide reach and gender sensitivity in how males and females are portrayed in domestic set-ups will also nudge the society towards a more gender-fair set-up.
- iv. ***Provision of appropriate and sufficient leaves to women:*** Most dropped-out women complained about the lack and/or inadequacy of maternity leaves and paid-leaves at the workplace. While the Maternity Benefit Act, 2017 has a provision for six months of

maternity leave, it was found that many employers were not giving the same to women, discouraging them to work while planning a family. Most of the dropped-out women were also unsatisfied with the unavailability of enough paid leaves. As we discussed in the point above, women generally share a higher load of domestic responsibilities. It is true in case of many household emergencies as well, like caring for sick children and other members, domestic obligations like catering to guests, attending social functions etc., which forces many women to take leaves. In absence of proper provision of leaves, the women feel stressed, and many opt out of workforce. To address this crucial issue, it is very important that government maintain a strict supervision of employers to ensure that they are giving the employees, especially the women, all their due leaves. A grievance reporting and redressal system in this case too, can be very beneficial to the women, who must take the dire steps of resigning from work. Also, it is important to sensitize the employers regarding the leave provisions under various acts and guidelines to ensure women-friendly professional environment in both organized and unorganized sector.

- v. ***Adequate and efficient transport facilities:*** This study found that unavailability of adequate, reliable and safe transport facilities is also one of the factors that is responsible for women dropping out of the workforce. The problem cuts across urban and rural regions, pointing towards the fact that public transport is not able to cater to women's requirements. This requires improvements in the public transportation system to make the safe and convenient for women. First, it will require higher budget allocation from the governments at both central and state levels to increase the availability of public transport modes. Many cities have started the initiatives like free/subsidized travel for women, dedicated buses, train/metro coaches for women, presence of marshals in buses, locals, more CCTVs in the bus stations, train stations etc. Such initiatives need to be encouraged in other cities as well to make the public transports safe and secure for the women. Further, the car-pooling needs to be encouraged in cities like presently being done in cities like Bengaluru and Delhi.
- vi. ***Focus on women's skill development:*** A significant proportion of women dropping out of the workforce shared that they lacked the skills required for the existing jobs. This highlights the issue of mismatch between women's education and employers' requirements. While the government is emphasizing the skilling of workforce and encouraging it through various funded scheme, the women's inputs suggest that more efforts are required to close the supply-demand gap in the skilled workforce. First, the

awareness programme regarding various professional, technical and vocational training options should be started at the school level with special focus on girl students to enable them to opt for more market-oriented courses. The scholarships for girl students in various professional, technical and vocational courses will also encourage more women to opt for the courses in demand by the industry. The affordable and free online skill programs for working women will also be beneficial for them to upskill and the government can invest in development of such courses by reputed universities and making them available to the women.

- vii. ***Support to women for finding employment:*** Data revealed that 85.63% of women are not registered with the National Career Service, 82.44% are not registered with Employment Exchange, and 88.62% of women are unregistered with Women Working Hostels which points towards lack of awareness towards the employment opportunities. The government and employers from both public and private sectors may invest in making women more aware regarding the employment opportunities through awareness campaigns in schools and colleges.

In conclusion a comprehensive approach to women's issues in the workplace, society, and households is necessary to recognise women as important to economic growth and societal development. This holistic approach should entail eliminating the physical, mental, and financial obstacles to women's advancement in all areas. Such a strategy should equip women with the necessary skills, resources, and opportunities to achieve greater autonomy and economic independence.

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