

# WOMEN'S PARTICIPATION IN WORKFORCE: A COMPARATIVE STUDY OF TEACHERS AND BANK EMPLOYEES.

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## Abstract

Women are most important resource in the development of the country as it that comprising of half of the world's population is not fully harnessed as a human resource. Any society cannot develop so much if its 50 % population which is women not participates in the labor market. The labor force participation rate is a measure of the proportion of a country's working age population that engages actively in the labor market, either by working or by looking for work. Today, the state has accepted women's empowerment, and women as active agents participating in their own development. Most of the countries now recognize the need for gender justice and equality. Women can change the nature of power rather than power change the nature of women. The Female Labor Force Participation rate for India remains abysmally low at around 27 % when the male labor force participation rate is 79.9%. The surprising part is that FLFP was 33.9 % in 2005 and has declined ever since. Clearly, the economic progress in India has not permeated to women, at least when you use FLFP as a proxy for women's economic progress. What is more astounding is that the FLFP for a country with similarly large population – China– is 64% and for the USA, a democracy like India, is 56.3% (World Bank, 2017). This study highlights different studies, and different factors which impact the participation of the women in the workforce such as demographic factors like age, caste, education, marriage. The main objective of the paper is to discuss Education as an important factor to participate in the participation also what are various trends which affects participation in workforce, reasons for the decreasing participation of the women in the workforce.

**Keywords:** Women, human resource, labor force participation rate, gender justice, demographic factors.

## INTRODUCTION

Earlier women have wider responsibility to play as home makers. They play dynamic role in their home activities as wives and mothers responsible for the development of their children and home makers in charge of the operations of their homes. But with the increase in educational facilities they have gradually started taking employment outside the home. They carry double burden of job and household work. Majority of the women are employed in industries and social organization like schools, Banks, Colleges, hospitals. Due to new economic, dynamic and political scenario their roles are changing and getting a better position and justice. Their attitude towards employment, marital status and maternal status affect their mental health also. After Independence with the rapid increase in industrialization and urbanization on the one hand and the increase in poverty and unemployment on the other, women's lifestyles are undergoing significant change. The constitution of Independent India declared that there should be no discrimination against the employment of women; this also created major opportunity for employment. Married women are coming out of the four walls of their home to seek gainful employment. As married women hold a job it increases the burden of responsibility, physical labor, financial responsibility and creates feeling of guilt for divided loyalties between work place and home that reduces the time for her. Job satisfaction for working women's great importance to the family, society and employer. It helps the perceptible change in the mindset of working women and the employer to change its policy for consequent productivity and enhances job satisfaction. The extent of job satisfaction among women in an important aspect of their labor market experience for it may signify the degree to which they have made a successful accommodation to the world of work. The issue is especially important in the case of women in their thirties and forties because the children of those in this age group are generally of school age and decreasing home responsibilities allow considerable re-entry into the workforce. Workforce may be inhibited by special labor market problems that frequently confront such women. Conflicting responsibilities at home and at work, readjustment problems occasioned by long absences from the workforce or sex-discrimination by employers. A clearer understanding of the forces that shape the job satisfaction of

these women promise a better insight into the process of labor market accommodation among women particularly as they re-enter the work-force. Women can change the nature of power rather than power change the nature of women. Women try to devote most of their time for maintaining their living standard with the help of earnings through employment in urban areas. India today has lower levels of women's workforce participation than many countries in Sub-Saharan Africa, Middle East. India ranks 127<sup>th</sup> on the global gender gap Index. Over the last decade, women's participation in the labor force has seen a dramatic decline. Latest government statistics suggest that women's labor force participation rate fell from 29.4% in 2004-15 to 22.5% in 2011-12. Women's Labor Force Participation Varies across Countries in Australia, women's labor force participation rate stood at 61.1% in 2019 in Canada over half (61.3%) of women participated in the labor force in 2018. The main aim of the paper is to understand the vast review of literature related to women participation in workforce and in teaching and banking sectors.

## REVIEW OF LITERATURE

### (1) Studies based on Education as a factor.

Mammen and paxsun (2000) study that how women's work participation rate changes with economic development of country. He also founds that women's education is the most important factor of female workforce participation rate. He further discussed that women's health status improves with development of mortality rate and education level. In a similar study, Edward .B (2014) he examined in the study that Health survey 2006 to examine the relationship between female education and Women's labor force participation and fertility rates for Uganda. He examined further in his studies about results estimated from hypothesis shows that female education especially at the secondary and post-secondary school levels, reduced female fertility and increases the likelihood of females being engaged in the labor force. He also finds in his studies that reducing total fertility is expected to play an important role in achieving both the National development goals contained in the National development plan, and the Millennium Development goals. Also, Faridi and Rashid (2014) they attempts to determine the factors that affect educated women's decision to participate in the labor force. They finds in their study that based on a field survey conducted in the district of Multan finds that there are some factors have a positive and effective impact on women's decision to work. In the same line of thought, Mishra and Gupta (2011) they discussed in their study found that women education empowers the family and drives the economic growth of a nation. Also they examined in their study those development policies in women education like education and reservations. They also explored in their study that most recent National reports, in 2011, 45.9 percent of all enrolled undergraduates were women and 40.5 percent of all enrolled PHD scholars were women. They also showed in their studies that 61.25 percent among urban females with graduate degrees or higher were attending to domestic duties. They also explain in their study that the role of Social status and resident neighborhood as factor of women labor force participation. They further explained in their study that high social status which is calculated using social consumption as a proxy pushes women in salaried professions out of labor force and pulls women at waged labor levels into the labor force. Another study study by, Totouom et al.(2018) they examined in their study that if education can be an effective tool in achieving gender equality in labor force participation in Cameroon. They used multinomial and binary logit models for their study. The findings shed light on the negative impact of being a woman on the probability of getting a job. They also show that education and the interaction term between gender and education has a positive and statistically impact on the probability of working in the public and the formal private sectors. In a similar study, Geeta and Unni (2001) they examined in their study that education responsible for difference labor market outcomes of women and men in urban India. They further analyzed from the study that women do suffer high levels of wage discrimination in the Indian urban labor market and also with education there will be some reduction in discrimination of wages. The findings show that the women's with low levels of education get lowers wages and vice-versa. They lastly find that for both men and women returns to education rise with education level. Also in another study, Das and Visaria (2011) they examined in their study and shows significant and positive returns to education in the labor market among women in the India. They show that female labor force participation is low and declining. They further discussed in their study that marriages in India are predominantly characterized by economic homogeny which also have its positive impacts on returns. Their regression analysis shows that return to education measured in terms of per-capita household consumption in the marital home is significant and positive. In same line of thought, Kapsos et al.(2016) discussed that in India female labor force participation and education followed U-shaped pattern, with the lowest participation rates experienced by women with secondary schooling.

### (2) Studies based on Socio-Economic factors.

Naqvi and Shahnaz (2002) have analyzed the effects of various demographic, socio-economic factors on women's participation in labor market. They regressed through probit and multinomial logit model to estimate the parameters. Their findings indicate that female marital status, primary education, no of children and female headed households are inversely related with female participation in workforce. In similar study, Miah and Mizan (1992) they examined in their study of relationship between women's labour force participation and

fertility. They find that women's modern and traditional occupation as well as higher and secondary education lowers their fertility rates significantly. Independent variables such as age, religion, practice of family planning and husband occupation have positive effects on fertility. Also, Sahoo and Mohanty (1978) made an attempt to study the inter-district variation in female workforce participation in Orissa on the basis of data from 1971 census. They applied the correlation coefficient of female participation rate with various variables such as Male population, people from scheduled caste/tribes, education.

### **(3) Studies based on the participation of women in the workforce and their contribution towards the economy.**

Pande et al. (2016) they analyzed from their study that despite being Indian women wish to join labor force in higher proportion but they are lagging behind in adequate skills, moreover social norms limiting their mobility. Women who work apart from agriculture are normally associated in informal sector and home-based occupation. Also in the same line of thought, Srivastava and Srivastava (2010) they focused on their study that large scale surveys shows that women's participation in rural areas is quite increasing and women's are largely employed as self employed or employed as casual labour in agriculture. They face discrimination regarding job availability, and they get mainly low-paying jobs. They further analyzed in the study that higher work participation should be given better outcomes when accompanied by higher education. For women in the labor force education is the most important factor of better quality non-agriculture work. They lastly finds that women's freedom is measured in terms of control over land mobility and willingness to join self-help groups force them to move into non-agricultural jobs. In the same line of thought, Sen and Sen (1985) they examines in their paper about the two main hypothesis (i) participation in the traditionally defined labor force. (ii) Domestic work plus activities such as fuel collection, animal care etc. They lastly said that family structure variables such as overall household size, dependency ratio or the presence of nuclear versus joint families are not the important variable affecting women's labor force participation. Also, Banerjee and Raju (2009) they analyzed from the study about changing of different work opportunities of migrant women and the different opportunities available to them. Another study done by, Cooke (2010) in their study examines the pattern of women's employment in four Asian economies China, India, Japan and South-Korea. He further illuminates the various characteristics of political regimes, institutional arrangements and societal values are manifested in the employment system and human resource of each country. Also various social, cultural, institutional factors affect women's work participation. He concludes that women's employment through the comparison of four major Asian countries which remains under explored. In similar way, Dua (2018) in her study analyzed that country's economic development depends on female work participation rate as women contain at least 50% of the population of the country. The increasing women's participation has increases their growth rate and development in the country.

Another study was done by, Manel and Perera (2017) in their study found that work force participation in the informal sector for the implementation of various opportunities and various policy programs in the country. They explain further that the informal sector has become a major sector of most employment of female workers in non-agricultural sector in urban population in Colombo district. Also they explore the various socio-economic and demographic factors affecting participation of women in informal sector of the urban settlement communities in Colombo district. The primary data was collected from cross-sectional sample survey, from urban areas in Colombo municipal council area and the sample were collected from 222 females using random sampling technique. For further analysis and to fulfill the objective of both descriptive and logistic regression methods were applied for the data analysis. They find that low level of education is one of the important determinants of women's participation in labor market. They conclude in the last about the most women of the urban communities have faced environmental factors and poverty, lack of awareness and encouragement to the education and other skills, lack of resources and facilities to start an own business. One more study done by, Godara and Varsha (2017) analyzed in their study that women have main leading role in work force participation rate in agriculture sector. They also mentioned that women's participation has been very high in all types of farm activities. Women's work participation is more but their participation in decision making related to farm activities was very low. Also if more women are active participation in decision making is essential for fast agricultural growth in rural areas of the country. But many social and economic factors affect the participation of women in labor market. For collecting data a sample of 300 farm women from two blocks of Jind were selected through Random sampling method. Multiple regression models have been used to analyze the factors affecting women contribution in agricultural sector. They concluded those important variables like age, education, income, and farm-size and no of male workers in the family played a statistically important role in decision-making. In similar study, Pandey and Kumari (2012) in their study find that women are playing an important role in economic development. They mentioned that women's participation in industries, services and in agricultural activities & their contribution towards the GDP plays a major role in the economy. But the women lag behind in getting better job opportunities. In their study they use data from different rounds of NSS. Their analysis depicts that women workforce and labor force participation has reduced in recent years and the gap between female and male work participation ratio has increased in India. They further analyzed from the study that in developed southern states of India because of educated society and freedom of women in

decision-making women's participation in regular jobs is high compared to northern states of India. Also they revealed that women's participation is higher in urban areas than in rural areas. Another study was done by, Kispotta et al.(2016) analyzed from their study that agriculture is the main occupation of the people as 70% of people are dependent on agriculture and allied activities in rural areas in India. While in India, female work participation has been changing over time in general and rural female work force participation rate has increased in particular. They discussed that the results from National sample survey 68<sup>th</sup> round, that workforce participation ratio for females in rural sector was 24.8 in 2011-12 while that for male it was 54.3, in urban areas it was 14.7 for females and 54.6 for males. Lastly, concluded that in Chhattisgarh total female workers are increasing as compared to the total male workers indicating increase in women work force participation rate in agricultural activities as compared to male members. In same line of thought, Sackey (2005) he study that to participate in the labor market or not to participate appears to be an issue of survival for women in the Ghanaian economy. He also mentions in his study that parallel to the rising trend in female labor force participation rates, there has been a tendency towards a decline in fertility. He used data from the Ghana living standards surveys with demographically enriched information to estimate female labor force participation and fertility models. He finds in his study that female schooling matters in both urban and rural localities both primary and post-primary schooling levels exert significant positive impact on women's labor market participation and have an opposite effect on fertility. He further mentioned in his studies that rising education level is the key mechanisms for enhancing female human capital and productive employment with favorable impacts on perceptions of ideal family size and fertility preferences. Similarly, Tansel (2002) examined in his study that female labor force participation rate has U shaped relationship with the process of economic development. He finds time series evidence on female labor force participation rates in turkey female labor force participation and also find various determinants that affect female labor force participation. He used time series data to show the declining female labor force participation. The results show the U-shaped of economic development. He analyzed that unemployment has negative effect on women's labor force participation rate also the impact of education has positive effect. Also in same line of thought, Olsen and Mehta (2006) they discussed that labor force participation of female in India responds to economic, social, cultural and demographic mechanisms. Men's official labor force participation stood at 85% and women's at 35%.The statistics reveals a U curve of female employment by education levels. They also discussed in their study that women in the Muslim cultural group do more extra-domestic work than women in other cultural groups. Another study was done by, Swati Dutta(2011) discussed in his studies that the impact and nature of female unpaid work in the context of rural households in India. The author in his studies finds the relationship between land ownership and the extent of domestic duties performed by females, adjusted by family size in rural agricultural households. The study uses data of 2011-12 and finds in their study of relationship between landownership and domestic duties performed by females. She also finds in their study that empirical results suggests that there is a greater probability of more women workers getting involved in unpaid work as the landownership size of the household increases. She further finds in their study that the proportion of rural women engaged in domestic duties is 34% and the majority of them want to work either in a regular or part time basis as well as be able to attend to domestic duties. Another study was done by, Srivastava and Srivastava (2010) shows that rural women's employment has grown from the last decades and women's are employed as casual labor in agriculture. They also show that women face various types of discrimination through low paying jobs. In same line of thought, Moore (2017) they found in their study that using a nationally representative household survey, we will take into consideration five descriptive facts about female labor force participation in India that help identify constraints to higher participation. Firstly there is significant demand for jobs by women currently not in the labor force. Secondly, willing female non-workers difficulty matching to jobs. Thirdly, obtaining vocational training is corrected with a higher likelihood of working among women. Fourthly, women are more likely to be working in sectors where the gender wage gap and unexplained wage gap is higher. Finally, female friendly policies including quotas are related with higher female participation in some sectors. In same line of thought, Mehrotra .S (2015) he finds in his study that factors responsible for low female labor force participation rate in India. These are increased attendance in education, declining child labor higher household income levels, structural shift away from agricultural employment increased mechanization of agriculture were some of the factors during female employment trends. He also founds that the others factors that are structural in nature that explain the low women's participation in economic activities, the unpaid non-economic work burden, the lack of measurement between domestic duties and contributing family work, poor skill training, lack of support for entrepreneurs, occupational segregation and informality of work and challenges at the workplace. Another study was done by, Das et al. (2016) they analyzed from 20 years data from Indonesia's labor force survey to study trends in female labor force participation. They finds in their study that younger women in urban areas have increased their labor force participation in recent years through wage employment while younger women in rural areas have reduced their labor force participation and by opting out of informal unpaid employment. They further finds in their study that wage jobs are more desirable than other types of work and many women exit wage work due to family and child constraints. In the same line of thought, Beatrice (2017) he found in his study that Malaysia experienced rapid economic growth and an increased standard of living between 1970 and 2010.He also found that female educational attainment

has also increased substantially and the fertility rate is declined. He further states that goal of the Malaysian country to increase rate of female labor participation from 57% by the year 2020. Similarly, Atieno (2010) he discussed in his paper that effect of the global economic crisis on the allocation of females in the Kenyan labor market. He studies that most women are occupied in the non-formal sectors of unpaid family work, informal sector and agriculture. He further highlighted in his study that education is important in moving women from the non-formal sectors of the labor market, the gender variable is still important in restricting women's access to better paying sectors. He further finds that women are concentrated in the non-formal sectors of the labor market and the gender variable is still important in restricting women's access to better paying sectors. He further finds that women are concentrated in the non-formal sectors of the labor market and women are more likely to be in the non-paying occupations like unpaid family work compared to the income earning occupations like informal sector self employment. Also another study was done by, Ashapura Baruah (2016) she examined in her paper about the employment of women in rural Punjab for the period 1993-94 to 2011-12. She has used NSS round 2009-10 data, National classification of occupation 1968, NCO 2004 and examines participation rates and analyze occupational pattern among rural women in the context of growth and structural change in the Punjab economy. She further finds in her studies that structural changes has neither improved labor market participation nor quality of employment among rural women during the last two decades. And also finds that the caste attributes further intensifies such downward trend making SC women worse off in terms of occupational outcomes.

#### **(4) Studies based on decreasing participation of women in workforce.**

Sarkar and Klasen et al. (2017) analyzed employment transition of women working in India. They studied the puzzling issue of low labor force participation despite of strong growth; decline in fertility rate and with rise in female education. They studied further using national panel data set that women are less participating in labor force and there drop rate is increasing at alarming rate. Also they found that with increase in income of the other member of the family women's more chances increase from exit from labor market. Lastly, they reveal about the caste and religion and various cultural and economic factors explain the declining workforce participation of women in India. They also mention various individual and household level factors of women's employment transitions. Another study was done by, Naidu (2016) explained in their studies that declining female labor force participation in India alongside high economic growth is puzzling. She also states that increasing educational enrolment and higher household incomes have been offered as hypotheses to explain the decline in women's participation in work force. Similarly, Lahoti and Swaminathan (2013) examined in their study that India has experienced steady economic growth and declines in women's labor force participation rate. They explore the relationship between development and women's labor force participation from 1983-94 to 2011-12. They analyzed from the study that at the state level there is no systematic U-shaped relationship between level of domestic product and Women's labor force participation. Another study was done by, Eswaran et al. (2013) in their study finds that ratio of women's market work to men's declines as we move up the caste hierarchy. They also analyzed that this ratio falls as family wealth rises and declines is steeper for the higher castes. In similar study, Mathew.S.S (2015) he studied that India's female employment and labor force participation have been declining since the mid 2000s. He also studied that the period between 2004-12 saw from its traditional patterns of high labor force participation and shifts towards the low rates of female participation observed by all India level by household income level, age-group, level of education and occupational category. He further finds that those dropping from labor force are young, educated women qualified for professional occupations, suggesting a discouragement effect exacerbated by widening gender pay differentials in top occupations. Another study was done by, Mehrotra et al. (2017) they studied in their study that recent fall in female labor force participation and its Socio-economic factors impact in India. To explore both micro-macro level factors which determine female labor force participation rate. They also discussed about the sub-sectors with manufacturing and service sectors that could create jobs for the new female job aspirants and those older women displaced from agriculture in recent years. They using both macro-level and household survey (NSS) data they find that in the process of structural transformation has pushed a large no of females out of agriculture. Similarly, Neff et al. (2012) they studied between 2004-05 and 2009-10 there was a sharp fall in female labor force participation in rural India. They find in their study that more women in rural areas are now pursuing higher education and are not available for work and there household incomes are rising quickly enough that there is a tendency for women to withdraw from the labor force to attend the domestic duties. They further studied that employment opportunities for women are decreasing and also social and cultural factors may be interacting with these three factors and amplifying their effects. Similarly, Dasgupta and Verick (2016) analyzed from their study that in India there were four key factors which were responsible for declining in female labor force participation rate during recent years; (i) rising enrolment in secondary schooling (ii) increase in household incomes, which pulled women out of the agricultural labor (iii) mis measurement of women's participation in the labor force and (iv) the lack of employment opportunities for women in the non-farm sector. Indian women with a graduate education have a 30% higher chance of being in regular salaried work in rural areas, and 20% higher probability in the case of urban areas in comparison to illiterate women. Another study done by Vanneman et.al (2018) analyzed from their study that theories of

human capital suggests that with more education women acquire greater skills and their earning increase resulting in higher labour force participation. They further finds that India's women's education has a U-shaped relationship with labour force participation and also decline at moderate level of education may be due to an income effect and women's with more education marry into richer families that enable them to withdraw from labour force.

#### **(5) Studies based on Trends of labor force participation.**

Arvind kumar (2017) explains the trends and patterns of women's employment in agricultural sector in India. He used data from 1993-1994 to 2011-12 from national sample survey. He estimates from both usual principal and subsidiary status and analyzed from their study about the shifting of people from agriculture to non – agriculture sector in both rural and urban areas. Also he mentioned about the female's share is increasing more in secondary and tertiary sector. He also shares about structural change in the economy which leads to decline in agriculture sector of male and female participation. Lastly the author reveals about that female employment has shown a continues decline in all sectors than their male counterparts. Another study was done by, Aditi et al.(2013) examined from their study that women in India are over-represented in certain occupations and about 26% women were engaged in elementary occupations, 19% women were associated with craft and related trade works and 11% women were working in sales and service along with technicians. They further said that only 7% women workers were in administrative, executive and managerial occupations. There is a clear separation of women in sectors that are characterized by low wages, long hours and informal working engagements. Even within the sectors where women dominate, they rarely hold upper managerial posts and key positions. Similarly, Mansor et al.(2012) they discussed in their study that there is an increasing trend in macro data of the labour force participation rate of elderly aged 55-64 years. They also showed in their study that increase of household's expenditure from increasing living costs and inadequate old-age income. Their study updates the trend using micro-level data for 1989, 1999, 2009, and 2012 assess the trend in the labor force of the elderly over time & to determine the socio-demographic factors influencing a trend. They further examined in their study that four rounds of data of Malaysian household's Income found that age, marital status, gender are statistically significant in influencing elderly decisions to continue working in old age. Another study done by, Rahman et al (2013) they reveal from the study that there exist a U-shaped relationship between economic growth and women's participation in the labor market but the study from Bangladesh does not support this argument. In fact in Bangladesh there has been an increase in female work force participation with the economic growth since the 1990s. They also highlighted in their study that Bangladesh has witnessed a substantial increase in female participation in intensive export-oriented industries in urban areas. The study also finds that the rapid expansion of micro-finance in rural areas has supported women's employment in poultry and livestock sector. They also shows in their study that the economy of Bangladesh as a whole and women's employment in urban areas seem to be too dependent on a single industry as other sectors are growing are either too small or are not employing women in large numbers in their industries. Also, Narayan (2016) in their studies seeks to present an overall picture of women's work in Haryana and compare the women's employment in rural and urban areas. The author analyses the trends and patterns of female employment in rural and urban areas in Haryana. He examines the gender gap in employment in both at state level and district levels. He also analysis the kind and quality of work done by female and makes comparable study of female employment with taking different factors like wages, education level, nature of employment. He further founds that women's participation is lower compared with national average. Women's average daily employment in factories in 2010 was 4.78 percent which is lower than 15.76 percent for all India level. He further finds that gender gap in wages /salaries for directly employed women workers from the period 1999-2000 to 2009-10 was Rs 231.90 which is 31.7% lowers than their men counterparts. He founds that in Haryana state the share of rural women in workforce is higher than in urban areas. But he also finds that their position in rural areas is much inferior then those working in urban areas. He mentioned further that most of them are working in low-paying agricultural works. In similar study, Maimuddin (2011) examined through his study the rate of work participation of women in Indian states based on census data of 2001. He analyzed from study that work force participation of women was 25.6 in India and they constitutes at least 48.27% of the total population. Also author mentioned that the educational condition of women has improved from the past-decades but their participation in work force is still declining. The hypothesis of the study is based on increasing women's participation in workforce and with educational development. He further mentioned that correlation matrix between occupational composition and educational development shows significant relationship. And the author comes out with findings that education is one of the reasons of increasing female workforce participation. They concluded that women with having primary education are engaging in agriculture sector. In similar study, Klasen (2017) examined the trends in women's labor force participation which has been found to be quite different and puzzling, rising strongly in latin America, while improvements were shown in Middle East and in South Asian countries of the world. Similarly, Sharma et.al(2015) analyzed from the study that the present study tries to reveal an overall picture of female employment in India ,type of employment, wage differentials, work participation, employment potentially .They further finds that women on

disadvantaged part makes appropriate recommendations for improving the employment potentialities of women in India.

#### **(6) Studies based on Socio-Economic factors**

Zaheer and Kaiser (2016) studied the different factors that affect the women's workforce participation in Pakistan. Different factors like population of female, the unemployment of female, the growth of the GDP of the country, the fertility rate of female and mortality rate are used to show whether these variables have a significant impact on female labor force participation rate or not. In similar study, Aly and Quisi (1996) studied the socio-economic factors that have an impact on Kuwaiti women's labor force participation decision. The decision of participation in the labor market was regressed by using a non-linear maximum likelihood function method for cumulative logistic probability function. Another study was done by, Adeyem (2016) analyzed in his study the impact of religion on female labor force participation in Nigeria using trends. The study shows the women's labor participation in Nigeria increased from 39.3% in 1990 to 48% in 2011. In the same line of thought, Mehta and Olsen (2006) they studied in their study that labor force participation in India responds to economic, social, cultural and demographic mechanisms. They found that men's labor force participation stood at 85% and women's at 35%. They also discussed in their study that women's participation had fallen since 1989 and had U curve relationship between female employment and education levels also shows that women's domestic and farming work can sometimes arguably be classified as self-employment. They further study that women in the Muslim cultural group do more extra domestic work and are active in work force participation. Another study was done by, Paul (2016) he examined in his study that domestic violence is recognized as a serious violation of women's basic rights and he also suggests that conventional economic models of domestic violence tells that higher labor force participation by women leads to a decrease in domestic violence. He used a sample of 69,704 married women aged 15-49 years from round 3 of the National Family Health Survey (NFHS) data (2005-06) for our analysis. He shows a relevant picture of positive association between women's labor force participation and physical as well as emotional abuse by husbands and also explained in his study that employed women are thus more exposed to intimate partner violence. He also focused in his study that there was not much evidence that domestic violence resulted from a larger control of household resources by working women. Another study done by, MD Evans et al. (1993) they examined in their study that the effects of Socio-economic development on women's labor force participation during the transition from agriculture to industry. They explore differences in women's labor force participation in Brazil by education, marital status, age and urban or rural residence. They used logistic regression and shows that the general level of women's labor force participation does not change with the level of development. They further focused on that highly educated women are more in labor force than the less educated women this difference is substantially greater than in post-Industrial societies. They discussed that single women are more likely to be in labor force than married women and Age level has a different curvilinear relationship to labor force participation and old are much less to participate in the labor market and rural women slightly more likely to be in labor force at all the levels of development. Also, Mafeez and Ahmad (2002) they examined in their studies that various socio-economic and demographic factors which influence the decision of educated married women about participating in the labor market. They find that based on the field survey conducted in the district of Mandi Bahaudin. They employed logit and probit models in order to empirically identify the effects of education level of husband and wife, women age, household structure, size household income and asset ownership and rural/urban residence on women's labor force participation. They further finds that the female's education level is strong and positive determinant of FLFP. Whereas they also founds that male labor force participation that monthly household income, numbers of workers in household income, number of workers in the household other than husband and wife and financial assets are significantly and inversely related to it. In same line of thought, Aurig and Scott (2012) they studied in their study that Socio-economic variables determine fertility behavior and women's labor force participation. They used multivariate linear regression to analyze the Socio-economic determinants of fertility and a binary logistic regression in order to investigate the effect of Socio-economic variables on women's labor force participation. They examined further that regression analysis are based on empirical data from the demographic and Health surveys in 1993, 1998, 2003, 2008 in the Philippines. They further focused in the study that secondary and higher education attainment of females and males is main factor of decline in fertility. At last they also find that among Philippines women with at least four children, the chances of labor participation declines. In similar study, Mueller.C and Schupp .J. (2015) they focused in their major factors influencing female labor force participation in Egypt and Germany. They also attempts to shed light on understanding if and how demographic factors the Egyptian FLFP in comparison with the German FLFP. They employed limited dependent variable technique, probit models utilized to determine which factors influence FLFP in both countries. They used cross-sectional analysis is conducted through the use of 2012 Egyptian labor market panel survey in collaboration with Egypt's central Agency for public mobilization and statistics and the 2012 German socio-economic panel. They further explain that indeed higher educational attainment increases the Egyptian female's predicted probability of participating in the labor market. They further studied that there are some factors affect FLFP in both countries some of which has positive influence as years of schooling and age while others have negative impact as being as married women,

living in urban areas and number of children. Lastly, they mentioned that years of schooling has a higher marginal impact on Egyptian FLFP and age being married and no of children have a higher marginal effect on German FLFP. Similarly, Faridi et al (2009) they explained in their study that female from almost more than half of the total population in Pakistan play a very important role in the country. They focused on that present study explains various factors responsible for factors which affect the women work participation. They explain further educational attainments levels turn out to be significant determinant. They said that female labor force participation increase with increasing levels of education. The findings tell that female education is necessary for better employment opportunities. Another study done by, Motkuri et al. (2016) he studied the relationship between Income and female labor force participation rate is significant and U-shaped. He further shows in his study that FLFP is negatively associated with female wage rate, percentage of cultivator's households, percentage of child population below 15 years of age positively associated with sex ratio and percentage of SC/ST population in the region. He further highlighted that negative relationship with female wage rate which is prevailed in developed regions could be due to high opportunity cost with respect to women's participation in developed labor force participation in developed regions. Similarly, Ramadan et al.(2018) they discussed from the study that with female labor force participation and its determinants in the Egyptian society using the Egypt labor market panel survey. He studies the individual, household and community determinants of the Egyptians woman's decision to enter the labor market. They further try to find the answer of the question whether these determinants affecting her decision to be employed in the public sector or not once she entered the labor force. They then shows in their results that factors affecting women's labor force participation decision are not the same and may not play the same role for their decision concerning her employment status once they enter the labor market.

#### **(7) Studies based on Women's participation in the Banking Sector.**

Ramya and Raghurama (2013) they discussed in their study that nationalization of the Indian banking sector in 1969 served as the first major step to reduce gender discrimination against women in banking and insurance sectors and has provided opportunity for women empowerment. They showed in their study that technology has played a significant role in this change. Women's increasing literacy, growing economic pressure and desire to gain economic and social independence are pushing women folk to take up gainful career in Banks. They further finds that phenomenal growth of Banks has created massive employment opportunities for the educated women of our nation. Another study was done by Alawi-Al. AI (2016) he discussed her, in his study that the purpose of this study is to investigate the current status and the challenges of Bahraini women in the financial and banking sector, he showed in his work that this sector is in continuous growth and needs to invest in human resources properly to attract talents. The study presents how different factors affect the mainstreaming of women progressive to the top-level management. He also found in his study that both qualitative and quantitative methods in data collection were used. The study finds that 8% of women reached the Board of Directors and 45% of Bahraini women among the Bahraini workforce attained the position of CEO. He also finds in his study that the most significant factors affecting Bahraini women in the workplace were the need for women in leadership positions.

#### **(8) Studies based on Women's participation in the Teaching sector.**

Bacolod .P.M (2007) he analyzed in his study that using Roy model of Self-selection highlights how occupational differences in the returns to skill determine teacher quality. The study also finds the significance of increasing professional opportunities for women is affecting the decline in teaching quality. Another study was done by, Sankar et al.(2008) investigates the relationship between student learning outcomes and the availability of women teachers in Indian classroom. They also show from their study that male and female teachers differ in classroom management practices and how to increase student's learning ability. In the same line of thought, Corcoran et al.(2002) they find that teaching has become a female profession and employment opportunities for talented women's outside the teaching sector has declined.

### **CONCLUSION**

The participation of the women in the workforce has affected by various factors such as education, age, caste, marital status, their social economic status, income of the family, income of the spouse, Family wealth, no of children etc.

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