EDUCATION ATTAINMENT AND WORK FORCE PARTICIPATION OF WOMEN IN INDIA: AN EMPIRICAL ANALYSIS ON EDUCATED NON-WORKING WOMEN OF BENGALURU

PROJECT REPORT SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS OF MASTERS OF ARTS (ECONOMICS)

SUBMITTED BY

K K BHAGYALAKSHMI

REGISTER NO: M19EC05

MOUNT CARMEL COLLEGE

(AUTONOMOUS)

BANGALORE- 560052

DECLARATION

This is to state that the study titled "EDUCATION ATTAINMENT AND WORK FORCE PARTICIPATION OF WOMEN IN INDIA: AN EMPIRICAL ANALYSIS ON EDUCATED NON-WORKING WOMEN OF BENGALURU" is based on the original work carried out by me under the supervision of Ms. Tania Mukherjee.

This report is submitted in partial fulfilment of the requirements for the award of M.A Economics of Mount Carmel College.

This has not formed the basis for the award of any other Degree/ Diploma by any University or Institution.

Register No: M19EC05   **K K BHAGYALAKSHMI**

Date:

Place: Bangalore

CERTIFICATE BY PRINCIPAL

This is to certify that this dissertation is based on an original study conducted by **K K Bhagyalakshmi** under my guidance and supervision, in partial fulfilment of the requirement of Masters of Arts in Economics Degree of Mount Carmel College, Bangalore.

This has not formed the basis for award of any other Degree or Diploma by any University or Institution.

Place: Bangalore   **Dr. Sr. Arpana**

Date: **Principal**

                                                                                  Mount Carmel College

CERTIFICATE BY GUIDE

This is to certify that this dissertation is based on an original study conducted by **K K Bhagyalakshmi** under my guidance and supervision, in partial fulfilment of the requirement of **Masters of Arts in Economics Degree** of Mount Carmel College Autonomous, Bangalore.

This has not formed the basis for award of any other Degree or Diploma by any University or Institution.

Dr Anjana Mani   Place: Bangalore

Associate Professor & Head of the Department   Date:

Department of Economics Mount Carmel College

Guide   Place: Bangalore

Tania Mukherjee   Date:

Assistant Professor, Department of Economics

Mount Carmel College Autonomous

<u>ACKNOWLEDGEMENTS</u>

Place: Bengaluru   **K K Bhagyalakshmi**

TABLE OF CONTENTS

LIST OF GRAPHS

LIST OF TABLES

ABBREVIATIONS USED

GDP	Gross Domestic Product
LAC	Latin America and the Caribbean
AISHE	All India Survey on Higher Education
NSS	National Student Survey
NCERT	National Council of Educational Research and Training
SRS	Sample Registration System
STEM	Science Technology Engineering and Mathematics
CTI	Centre for Talent Innovation
ORF	Observer Research Foundation
WEF	World Economic Forum
OECD	Organisation for Economic Co-operation and Development
MoE	Ministry of Education
ILO	International Labour Organisation
UN DESA	United Nations Department of Economic and Social Affairs
TCB	The Clothing Bank
FLFP	Female Labour Force Participation

ABSTRACT

Although there is an increase in the female enrolments in the higher education institutions, we see that there is low female representation in the labour force. This could be due to various socio-economic reasons or structural reasons or both. In order to increase female labour force participation rates in India, we need to address the issue sooner so that the women, who have the potential, could join the labour force and contribute to the nation's economy. The study presents the scenario relating to low representation of women in India and the world. To have a better understanding of the situation, a case study was conducted in Bengaluru to analyse the conditions pertaining to female non-working graduates.

CHAPTER 1

INTRODUCTION

Chapter 1

INTRODUCTION

1.1 Overview of the Study

There has been a decrease in female labour force participation rates in India over the years despite having an increased female enrolment in higher education. The important question that arises is about why women are opting out of workforce despite having education and potential to earn wages and contribute to her family's income as well as to the nation's GDP. The reason for this could be structural or socio-economic or both. Some of the main reasons for this is increased family responsibilities, stereotypical thinking, male dominance, etc. Women mostly are engaged in the house responsibilities that does not get any monetary recognition, thus, increasing her unpaid work burden. As per an article, 95 percent of women in our country are engaged in unpaid work. (Mallick, DownToEarth, 2019)

Traditional thinking about women's image as natural caregiver makes her take up responsibilities at home and take care of children. This is reflected by the fact that there is no mandatory rule regarding paternity leave for fathers in India although rising a child is a joint responsibility. Most of the women in India are employed in the unorganized sector that do not have proper rules. Hence, they are not having any advantage regarding paid maternity leaves, sick leaves, etc. This forces women to drop out of workforce.

There is a disparity in wages earned by men and women in India. In 2019, it was found that women earn 19 percent lesser than that of men. (Chakraborty, mint, 2019). Such realities discourage women to participate in the workforce.

Male dominance at home and work places is another problem that women have to face. Her choices are largely influenced by members of her family- be it at parents' house or at in-laws'. Thus, seeking permission and breaking out of stereotypical thinking is often frustrating for women. All these make her not to take part in the labour force.

In this chapter, we shall see various facts and figures on status of women in India and world, and various other factors that influence the work participation rates of women with higher education in India.

1.2 Scenario at the World Level:

How far are we from a world that treats women on par with men? ("Breaking barriers: the path to equality",2021)

- Out of 190 countries, there are 15 countries that still put restrictions on women to travel outside for the sake of her job or run errands. In the recent times, Saudi Arabia and the UAE are the countries to remove legal restrictions on women that want to travel outside their home. ("Breaking barriers: the path to equality",2021)

- 19 countries in the world restrict a woman's ability in getting a job similar to a man. In 72 countries, women are restricted from working in the same industries as that of a man and 52 countries do not allow women to work in the dangerous work where a man can. ("Breaking barriers: the path to equality",2021)
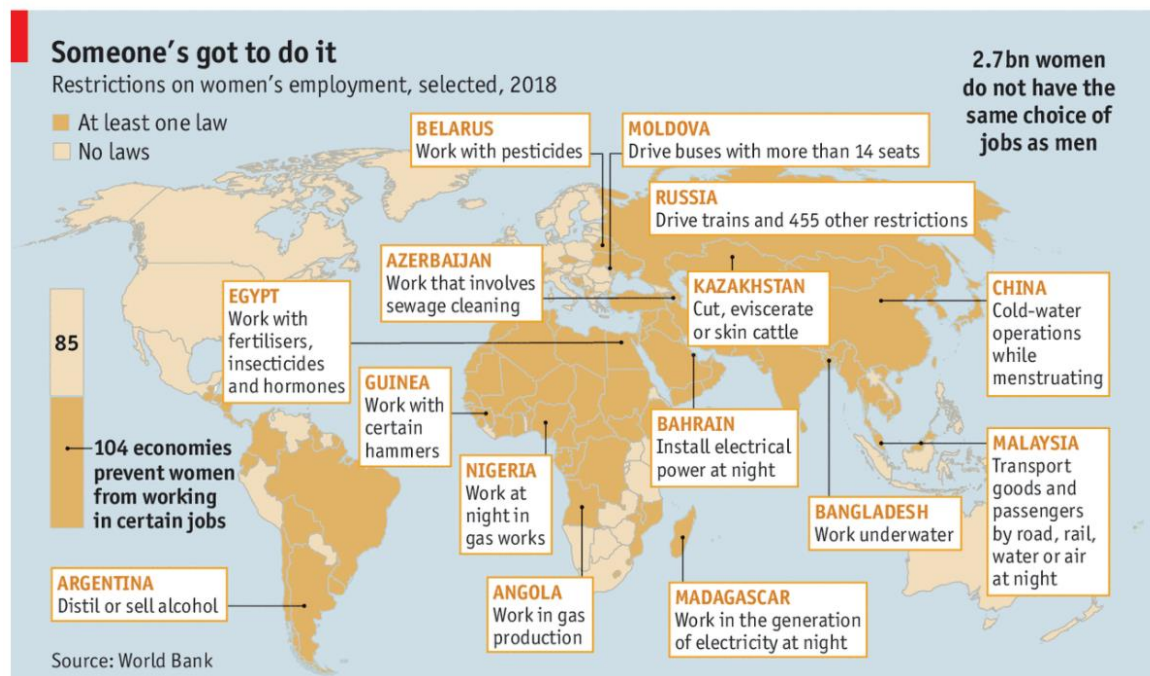
Source: Economist.com

- In 31 countries, employers can discriminate an employee because of his/her gender. But there is a huge progress made as there were only 6 countries in 1971 that addressed gender-based discrimination in employment as compared to 159 countries in 2021. ("Breaking barriers: the path to equality",2021)

- In 49 countries, there is no protection of employees from sexual harassment in their employment. Yet, there is some progress made as there were comparatively 36 countries more in 2010. ("Breaking barriers: the path to equality",2021)

- 100 countries in the world do that have any laws making equal pay a mandatory rule. ("Breaking barriers: the path to equality",2021)

- In 38 countries in the world, one could lose job if she gets pregnant. However, 117 countries, constituting 62 percent of all countries, have made at least 14 weeks of paid maternity leave mandatory. ("Breaking barriers: the path to equality",2021)

- There are 66 countries where women retire earlier than men. This means women make lesser contributions because of lack of fair laws, and would have saved lesser than men for their retired life. On the contrary, there are 124 countries that have equal retirement ages and women get full pension benefits. ("Breaking barriers: the path to equality",2021)

If all the legal barriers were taken off, women can contribute a lot to the society. Globally, $12 trillion GDP potential could be attained by 2025 by focusing on gender equality. ("Breaking barriers: the path to equality",2021)

In Latin America and the Caribbean (LAC), female labour force participation rates increased by 15 percent from 2000 to 2010, while there was a 30 percent decline in extreme poverty due to female labour market income in the same period. (THE WORLD BANK)

1.3 Scenario at India Level:

The GDP per capita of India was US$ 367.56 in 1990 and rose to US$ 2099.59 in 2019, whereas female labour force participation fell from 30.27 to 20.79 from 1990 to 2019. In 2019, male labour force participation rate was 75.92. The female labour force participation in the world was 47.29 in 2019. This clearly shows that there is a huge gender disparity in India which needs to be addressed. (Various World Development Indicator)

Of all the graduates in 2018-2019, women represent 53.0 percent of the undergraduate degree holders, 69.6 percent MPhil holders, and 41.8 percent PhD holders. (AISHE, 2018-19) Thus, there is a good representation of women in higher education. Yet, it seems to be a long way to close gender disparity among workforce in India.

Budget allocated to education sector in FY21 has been Rs 99,311.52 crore which is an increase of five percent from the previous year. Department of Higher Education alone receives an allocation of Rs 39,466.52 crore. Skill development ministry and its various programmes receives an allocation of Rs 3,002.21 crore in FY21, while it got only Rs 2,531.04 crore in FY20. (Expenditure Budget, 2020-21)

It implies that there is enough representation of women in higher education and at the same time, the state is contributing to help youth gain better quality of education. Yet, the number of women in the labour force is sinking and this has a lot of socio-economic reasons that has pulled down their participation rates in work force.

As per National Sample Survey (NSS) in 2011 around one-third of women who are mainly involved in household work say that they would like to work outside. The same is expressed by around half of educated women in rural India. (Pande, 2018)

IMF chief Christine Lagarde mentioned that according to a research conducted by IMF, Indian economy will be boosted by 27 percent if women's participation is brought on par with that of men. India can add US$ 1.97 trillion to nation's GDP by 2028 if it closes the skill gap, says a project taken up by World Economic Forum.

In many rural parts of the country, husbands are looked down upon or considered inefficient if their wives are seen working outside. (Hanna, 2019)

As per a study by a non-profit Action Aid, NCERT textbooks were having gender stereotypes as they showcased women to be performing the traditional roles of wives and mothers. The books showed women in domestic roles, having very few women-centric stories and highlighting them to be kind rather than strong and courageous. Public sphere was more engaged by men. There is stereotyping with respect to the dresses girls wear and the games they engage themselves with.

In India, mean age at effective marriage in 2018 is 22.3, with 21.8 in rural and 23.4 in urban areas. In Karnataka, the mean age is 22.6, with 21.9 in rural areas and 23.7 being in urban areas. (SRS Statistical Report, 2018)

Although, women have outnumbered men in many postgraduate courses, their enrolment is rather low in the professional and technical courses like Engineering, law and management programmes.

On the other hand, around 43 percent of STEM graduates in India are women (highest in the world) while only 14 percent of STEM jobs are engaged by women as most of the graduates choose another career to continue or they end up not working outside.

The sex ratio at birth in India in 2016-18 is 899 females per 1000 male, while the same in rural India is 900 and 897 in urban India. The highest of the same is seen in Chhattisgarh with 958 and the least in Uttarakhand (840). In Karnataka, sex ratio at birth is 924, with 949 in rural areas and 881 in urban areas. (SRS Statistical Report, 2018)

According to a study conducted by Center for Talent Innovation (CTI) titled 'On Ramps and Up Ramps India', 36 percent of Indian women will take a break from work and stay out of work for an average of 11 months, which is lesser as compared to the US and Germany. Out

of 36 percent women, 91 percent wish to come back to work and only 58 percent will be in a position to take up a full-time employment. But 72 percent do not wish to return to their previous employer. The same study reveals that unlike most part of the world, majority of Indian women take break from their career to take care of elders. This constitutes to almost 80 percent of the women who participated in the survey. This reflects the fact that while a lot has been going on with respect to maternity leave and child-care, very little focus is given to looking after the elderly

As per The Maternity Benefit (Amendment) Act, 2017 women are entitled for 26 weeks of paid leave. Whereas Central Government male employees are given 15 days of Paternity leave. This is not compulsory for private sectors. The short or absence of paternity leave reflects the thinking that women are the primary caregivers.

As per an article, men usually worry of being left behind in their work places or get affected by the stereotypes about a father's role in the family. Hence, they don't avail Paternity leave benefits. Even if they do so, its lesser than what is offered to them at their work places.

India is one of the 92 countries that do not have a policy regarding paternity leave, while South Korea provides 53 weeks of paternity leave. (Statista, 2017)

Around 79 percent male employees expressed that their organisation had not put in efforts to make their male employees comfortable to avail paternity leave benefits. Further, only 15 percent of the surveyed men told they had availed paternity leave benefits at any point of time with varying duration from a day to a month, and none above that. 55 percent men said that they had to use their regular paid leaves for their paternity break and 15 percent took unpaid leaves. (TimesJobs Bureau, 2017)

Many are not aware of the protective measures that are available to protect them at their workplaces. As per a survey, 84 percent of companies surveyed notified that they were not aware of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013.

In 2018, a research conducted by ORF-WEF reveals that 36 percent of the companies that were surveyed prefer employing men and thus, they were not looking forward to hiring more of female employees.

As per LinkedIn Opportunity Index, 2021, 85 percent of Indian women expressed that they had missed out on a raise/ promotion or job offer due to their gender. The article also says that 37 percent women got lesser opportunities than men and 25 percent men agreed to this claim. While, 37 percent women said they are paid lesser than men, 21 percent of men agreed to it. 71 percent of working women and 77 percent of working mothers expressed that career progress is often affected by responsibilities of their family, and 63 percent of working women and 69 percent of working mothers told that they faced discrimination at work due to them having household or family responsibility.

According to a research, it has been observed that economic independence of women falls if the time spent on unpaid work goes up. (ORF, 2019)

As per The Global Gender Gap Index 2021, India ranks 114 in the subindex 'Educational Attainment' with a score of 0.962. (World Economic Forum, 2021)
Women face discrimination in workplace. If there's any success in male gender-typed tasks, men get the credits although it was the combined efforts of both men and women involved. On the other hand, women get the blame if there's any short-comings in the combined work done. (WEF, 2019)

Despite the fact that majority of women don't work outside, she still contributes to her family's well-being and thus she contributes to the nation indirectly. But, these kinds of work

are unaccounted and often unrecognised in nature. As per OECD reports, Indian men (age group 15-64 years) spend 51.8 minutes of unpaid work a day, whereas an Indian woman (age group 15-64 years) spends 351.9 minutes of unpaid work per day. On the other hand, the total time spent by a man (age group 15-64 years) in India is 442.3 minutes in a day while a woman (age group 15-64 years) spends 536.6 minutes in a day. (OECD.Stat, 2021)

The following tables shows the average time that a participant spends in a day in unpaid activities and paid activities

Table 1.1: Time Spent In Following Activity (In Minutes) In Rural India

(Rural India) Time Spent In Following Activity (In Minutes)	Age Groups			
	15-59 years		60 and above	
	Female	Male	Female	Male
Unpaid activities	400	166	299	200
Paid activities	317	422	293	364

Source: Time Use Survey, 2019

Table 1.2: Time Spent In Following Activity (In Minutes) In Urban India

(Urban India) Time Spent In Following Activity (In Minutes)	Age Groups			
	15-59 years		60 and above	
	Female	Male	Female	Male
Unpaid activities	357	108	259	130
Paid activities	371	490	327	442

Source: Time Use Survey, 2019

Table 1.3: Time Spent In Following Activity (In Minutes) In Rural And Urban (Combined) India

(Both Rural and Urban India) Time spent in following activity (in minutes)	Age Groups			
	15-59 years		60 and above	
	Female	Male	Female	Male
Unpaid activities	388	151	287	183
Paid activities	332	445	300	383

Source: Time Use Survey, 2019

As we see, on an average, women spend more time in unpaid work regardless of age or area. This means that the contribution of women is significantly more, but it often goes unrecognised and is not monetarily valued.

As per another survey, nearly 40 percent men express their opinion that married women need not engage in employment outside home if their partners are providing a decent living. (ORF, 2019)

Among rural educated women, the main challenge they face is the lack of freedom to go around and to get help in looking after their children. (ORF, 2019)

In urban areas, many educated men expect their partners to be at home once they return from office. (ORF, 2019)

Due to increased literacy rates, there has been an increase in qualified female workers but there is no equivalent increase in the white-collar jobs to absorb the given potential female workers. This is because the job creation has been more in the informal sector. Hence, there is a mis-match between the demand for the appropriate jobs and the supply of the same. (Outlook India, 2021)

On the contrary, there aren't right amount of people with required skills to recruit to the jobs that are available at present. As per a report in 2019, 53 percent of businesses in India were not able to recruit candidates to the available positions as they lacked the required skills. (Outlook India, 2021)

1.4 Conclusion

Thus, in this chapter we have seen certain facts and examples that reflects the present condition of non-working women at national and global level. In the further chapters we try to gain more insights regarding the same and try to come up with various results and suggestions that could possibly improve the employment of educated women in India.

In the next chapter we look into the statement of problem, review of literature, scope of the study, objectives, hypothesis, data and methodology, limitations of the study and overview of chapters.

CHAPTER 2

DESIGN OF THE STUDY

Chapter 2

DESIGN OF THE STUDY

2.1 Introduction

It is essential for all the citizens of a nation to join hands and work towards the progress of the economy. Hence, high representation of both men and women will fasten the process towards this goal. Even though this is an old idea, the implementation of the same has not been done in the years. Hence, there is a huge difference between the participation of men and women in India. The study attempts to learn why few of the female graduates are not in the work force although they have the potential to contribute huge to the society.

This chapter specifies the details of the objectives, methodology and review of literature that gives a direction to start the study.

2.2 Statement of the Problem

Although there has been an increase in enrolment of women in higher education, we still see low participation rates of women in the labour force. Some of the reasons for this could be family responsibilities, spouse's job being transferable, parents or in-laws did not allow, inadequate availability of jobs, lack of safety policy, lack of flexibility in timing, etc. These contribute for low participation rates of educated females. Thus, a case study is being conducted to study the causes and the extent of impact of educated women not seeking for employment in Bengaluru.

2.3 Review of Literature

Routray (2016) in the paper "A critical analysis of the "gendered unemployment" among educated women in India" pointed out the stream opted by women reflects less of the

individual choice and is influenced more by social and cultural stereotyping. Women are seen to be selecting streams that are considered to be an extension of the role played in household activities such as humanities, health, education, etc. The study also states that there is higher gender pay gap when it comes to more educated women, and it further increases as and when they progress in their careers.

When it comes to a woman's career, her behaviour and aspiration is largely affected due to expectations, values and social traditions. Spending money on a woman's marriage is considered a better investment than investing in her higher education. As marriage age of women is traditionally earlier, they are in a position of disadvantage as they have few years to build a direction for their career.

"A Study of Unemployment Among Female Graduates in Pune City" (2002) points out that many women are compelled to perform domestic chores after returning from work, thus domestic responsibilities add on as a double burden to them. This double burden is mostly in case of married women. Most of the women had the opinion that they have to be paid by considering their skills and abilities and not just by mere qualification as they had gained a lot of knowledge by attending additional courses. They also said that they were underpaid when compared with their male colleagues. Nearly three-fourth of the respondents felt that the present educational system needed to undergo a lot of changes, add new courses, conduct trainings, etc. to overcome these challenges. Due to the need for mothers to be working, especially from middle-class families to support financially, a lot of creches have come up and increasing number of mothers are taking help from the older women in family or domestic helpers to raise their children.

Valliami and Savithiri (2020) in their paper "The Problem of Unemployment among the Educated Women in Nagapattinam" pointed out that unemployed women face more challenges in securing suitable employment than unemployed men as they tend to remain unemployed for a longer period of time. In a lot of cases, women take up job that is inferior

to that of men despite them having inferior or similar levels of education facing "Status frustration".

The study shows that higher the education, the higher will be the waiting period for seeking job, as period was higher for the one's with a postgraduation degree. The study reveals that the respondents had an opinion that unemployment among the educated will lead to increase in the competition to the available jobs, increase in number of job searchers and cause them to bring down their acceptance levels. Respondents felt that recommendations and political influence, caste preference, problem of seniority, bribery, etc. were the reasons for them to not find a job sooner.

Chatterjee, Desai and Vanneman (2018) in their paper "Indian Paradox: Rising Education, Declining Women's Employment" found that there is a close relationship between married woman's education and her husband's education and so is with her family's income, as each additional year of her education gives proportional rise to her family's income. There is a negative relation between women's job participation and her family income. The study finds out that Adivasis and Dalits, despite having similar levels of education and family income as that of upper castes, are more likely to be employed.

Dhingra (2020) in the paper "The Study of Socio-Economic Perspectives of Educated Unemployed Women and Its Impact on Their Life (With Reference to Rajasthan)" found that variables that do not allow women to work actually have a positive impact on them, which means that these variables like male dominance, family burden, in-laws' pressure, etc. make women not go for employment or quit their jobs. However, these also gives rise to negative effects like loneliness and depression.

Sebastian and Navaneetham (2008) in their paper "Gender, Education and Work: Determinants of Women's Employment in Kerala" found that determinants like education, marital status, age, place of residence, economic status and husband's employment had a significant role in determining where women will take up employment options. The study hints out the importance of having skill-oriented education for taking up better quality jobs as women with professional courses or diploma had better chances of getting jobs than women with secondary or higher secondary level of education.

When it comes to the age of women, the employment was seen to be higher in older women. The quality of jobs available in rural areas do not fit well to the educated women, as educated unemployment among women is higher in rural area than in urban area. The study also found that upward movement of women is not smooth as they are employed in narrower range of jobs than men, whose spread across jobs are wide and thus do not crowd in any field. There was a significant positive relationship between women seeking employment and husband's nature of work. This means that wives of those husbands who had a high-status job had more probability to enter work force. Whereas, husband's education did not have much influence on wives entering workforce.

Anandan and Anchayil (2009) in their paper "Increasing Level of Education and Falling Labour Force Participation of Women in the Context of Kerala, India" points out that the enrolment of women in professional courses like engineering and Industrial Training Institutes were very low. There is overwhelming number when it comes to fields like paramedical, teaching, etc. Courses like dressmaking, tailoring and beautician, secretarial practice, etc. saw a strong gender bias as large number of women had opted these courses.

One of the reasons for women not enrolling in institutions with better quality could be due to the fact that the violence against women have significantly increased from 1991 to 2004. Thus, the enrolment in such professional colleges is low as girl students are not sent far away from homes for the sake of education.

Sharma and Saha (2015) in their paper "Female Employment Trends in India: A Disaggregated Analysis" said the work participation rate for urban female (graduate and above) has reduced significantly suggesting that women opting to work are less educated and are looking for jobs that require less education and skills. Even in the case of rural women, WPR is less for educated females than that of illiterate women, and has been reducing over time.

Devi (2002) in her paper "Education, Employment, and Job Preference of Women in Kerala: A micro-level case study" points out that working women spend less on them and more on the family and proportionate contribution to family wellbeing is more from women's income then from husband's income. Women employment also gives women the significant role in decision-making in the house. Employed women face the problem of 'double burden' as they work for 11-14 hours a day managing outside work and domestic chores, whereas, unemployed women only had to work for 5 hours. There was a negative correlation between women's employment and the family's income, so she would seek employment if her family's financial position is not sound.

Ghai (2018) in the paper "The Anomaly of Women's Work and Education in India" pointed out with various references that many women study further not because of their employment opportunities, but because to enhance their marriage proposals. Patriarchy and social norms keep women out of labour force as they usually get an option whether to work or not. While, men are expected to be the breadwinner for the family. Even if the women want to work, she can do it to support her family financially but without compromising the responsibilities at home. An analysis for different states shows that there was a positive correlation between levels of patriarchy and number of women out of labour force. Since educated women are usually married to men who are already having well-paid jobs, they tend to remain unemployed as the

they do not face financial constraint. Moreover, since formal sector jobs are in scarce, educated women opt to be unemployed instead being underpaid.

Ray, Mukherjee and Majumder (2019) in their paper "Unemployment Among Educated Youth Implications for India's Demographic Dividend" stated that due to long period of unemployment, youth tend to forget the skills and knowledge gained in their education period. Thus, due to this deskilling they tend to be low-productive workers, and eventually, especially women, withdraw from the labour force.

Singh, Aggarwal and Jain (2020) in their paper "Education and Unemployment in Rural and Urban Kerala" found that the correlation between education and unemployment for rural women is much less than the correlation for rural men. This reflects that the job opportunities for women is very low and that attending higher education does not promise a job for women in rural area. When it comes to urban women, the correlation is still less, suggesting that women have salary expectations to be on par with their education and rather choose to be unemployed than go for an under-paid job. However, the correlation value improved over few years suggesting that there was a decrease in the unemployment rate with an increase in the urban educated women.

Mitra and Verick (2013) in their paper "Youth employment and unemployment: An Indian perspective" pointed out to the fact that women may join the work force after their marriage and reproductive age is false as the worker population ratio has come down for the age group of 30-34 in both rural and urban areas.

Bairagya (2015) in the paper "Socio-Economic Determinants of Educated Unemployment in India" pointed out that educated unemployment is higher in developing countries than the developed ones. But within India, developed states have higher levels of educated unemployment than the developing or underdeveloped states. One of the reasons could be that the number of educated people is rather high in the developed regions. Irrespective of the level of development, educated unemployment is higher than the unemployment among the uneducated in all the regions. In the developed countries, rate of unemployment is inversely proportional to the education level. Whereas, in developing countries like India, rate of unemployment is directly proportional to the education level. The reasons for this could be skill mismatch, poor absorption of graduates into the markets, or low demand.

2.4 Scope of the Study

Although there is enough number of higher education enrolments of women, the labour force participation rate of women is lesser than half of the global average (World Bank, 2021). Hence, to realise the hidden potential among the women, right causes should be known so that proper solutions can be brought that will help India realise a better growth rate.

2.5 Objectives of the Study

1. To analyse various socio-economic causes among female graduates for not seeking jobs.
2. To observe the extent of effect in different socio-economic groups as women are not working outside.

2.6 Hypothesis of the Study

1. H_0: There is no significant relation between respondents looking for job and them having children above 18 years.

   H_1: There is a significant relation between respondents looking for job and them having children above 18 years.

2. H_0: There is no significant relation between respondents looking for job at present and their household income

   H_1: There is a significant relation between respondents looking for job at present and their household income

2.7 Data and Methodology

Both primary and secondary data is used in the analysis. The primary data includes a well-framed questionnaire. The sample size for the same is 102 and surveys non-working female graduates living in Bengaluru. The secondary data is taken from All India Survey on Higher Education report, Dept. of Higher Education, MoE, Various World Development Indicators and expenditure budget related to higher education. The statistical tools used for the analysis is percentage analysis, chi-square testing, comparative analysis, trend analysis, logistic regression, etc. backed with visualisation (wherever possible).

2.8 Limitations of the Study

1. The primary data collected includes female graduates of Bengaluru only.
2. The area of educated unemployment is a vast area, and only few variables are considered in the analysis of the situation.

2.9 Overview of the Chapter

Chapter 1: Introduction

Chapter 2: Design of the study

● Statement of the problem

● Review of literature

● Scope of the study

● Objectives

● hypothesis

● Data and methodology

● Limitations of the study

Chapter 3: Education and Employment or Unemployment of Women in India

Chapter 4: Analysis and Interpretation of Primary Data

Chapter 5: Summary of Findings, Suggestions and Conclusions

Chapter *3*

EDUCATION AND EMPLOYMENT OR UNEMPLOYMENT OF WOMEN IN INDIA

Chapter 3

Education and Employment or Unemployment of Women in India

3.1 Introduction

This particular chapter contains the status of various indicators relating to education and employment or unemployment female in India. This chapter is based on secondary data from All India Survey on Higher Education 2018-19, Budget allocated to Higher Education in India from IndiaSpend, 2019 (originally from Union Budget) and various world development indicators.

Indicators consists of total female enrolments in higher education institutes, Budget allocated to Higher Education in India, Female Labour force participation rate (% of female population ages 15+), Female Unemployment in India (% of female labour force), Ratio of female to male labour force participation rate (%) and Female unemployment with advanced education (% of female labour force with advanced education).

Further, we also look at the reasons for low participation of educated women in work force.

3.2 Trends in Various Indicators Related to Education

3.2.1 Total Female Enrolments in Higher Education Institutes in India

Table 3.1: Female and Total Enrolment in Higher Education Institutes

Year	Student Enrolment in Higher Education Institutes		
	Female	**Total**	**Percentage**
2010	12033190	27499749	43.76%
2011	13010858	29184331	44.58%
2012	13535123	30152417	44.89%
2013	14840840	32336234	45.90%
2014	15723018	34211637	45.96%
2015	15990058	34584781	46.23%
2016	16725310	35705905	46.84%
2017	17437703	36642378	47.59%
2018	18189500	37399388	48.64%

Source: AISHE 2018-19

Author's calculation on secondary data using excel

As we can see in the above table that total number of students enrolled has increased every year, so does the data related to the female enrolment in higher education institutes. Further, we see that the proportion of female enrolments has been greater than male enrolments over the years as the percentage of female to total enrolment has been increasing since the year 2010.

This is a very good sign indicating that scenario related to female education in terms of female enrolments in higher education has been increasing over the years.

3.2.2 Total Female Enrolments in Undergraduate Courses in India

Table 3.2: Female and Total Student Enrolment in Under Graduate in India

Year	Student Enrolment in Under Graduate		
	Female	**Total**	**Percentage**
2010	9854749	21972260	44.85%
2011	10562437	23174950	45.58%
2012	10971513	23890309	45.92%
2013	11925891	25500325	46.77%
2014	12705120	27172346	46.76%
2015	12808847	27420450	46.71%
2016	13414288	28348197	47.32%
2017	13964046	29016350	48.12%
2018	14625729	29829075	49.03%

Source: AISHE, 2018-19

Author's calculation on secondary data using excel

The above shows the student enrolment in under graduate courses in India.

We see that every year there is an increase in the female as well as the total student enrolment in the undergraduate courses. However, if we look into the proportion of female to total enrolments in the under graduate level, there is a slight decrease in the year 2014 and in the year 2015. In all the other years, there is an increase in the proportion of female to male enrolments in the under graduate level.

Thus, the representation of women in the higher education at the national level is satisfactory. This will help women gain the required knowledge and opens up opportunities that will help them.

3.2.3 Total Female Enrolments in Higher Education Institutes in Karnataka

Table 3.3: Female and Total Enrolments in Higher Education Institutes in Karnataka

Year	Female Enrolment in Higher Education Institutes	Total Enrolments in Higher Education Institutes	Percentage
2010	827710	1793043	46.16%
2011	812876	1760964	46.16%
2012	873555	1859579	46.98%
2013	904276	1902186	47.54%
2014	910658	1896905	48.01%
2015	899568	1857946	48.42%
2016	917218	1871294	49.02%
2017	972463	1943856	50.03%
2018	995077	1988494	50.04%

Source: AISHE, 2018-19

Author's calculation on secondary data using excel

The above table shows that

- There has been a decrease in the female as well as the total enrolments in the higher education institutes in the years 2011 and 2015.
- There was decline in the total enrolments in the year 2014 while the female enrolments were increasing in the same year.
- During all other years, there is an improvement in both female as well as total enrolments in the higher education institutes.
- Further, the percentage of female to total enrolments have been either the same or steadily improving.

This is a good sign of improvement in the state of Karnataka, as more and more women are opting to choose higher education.

3.2.4 Budget Allocated to Higher Education in India

Graph 3.1: Budget Allocation for Higher Education as Percentage of Total Budget
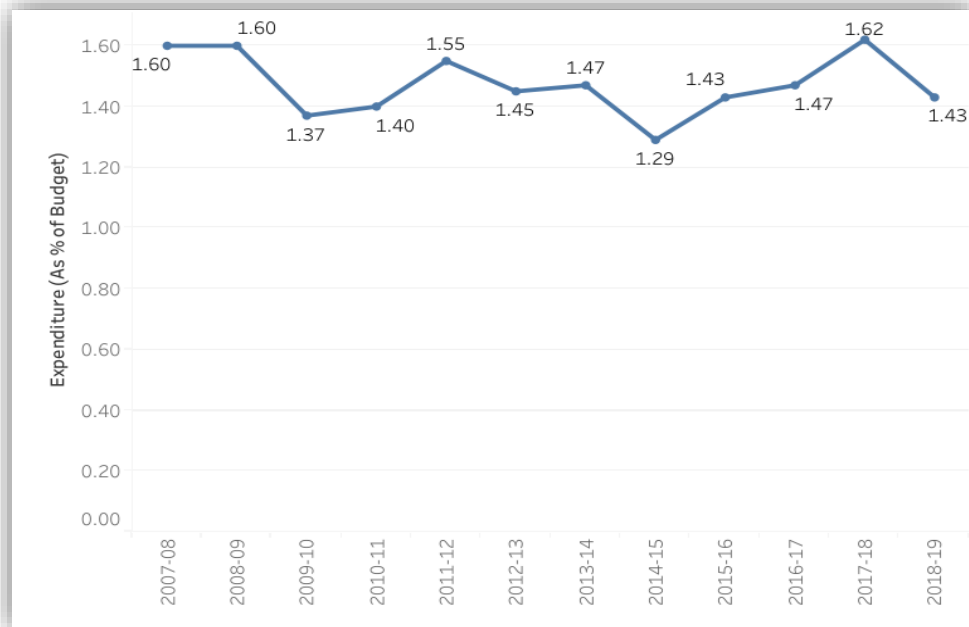
Source: IndiaSpend, 2019 originally from Union Budget

18 percent of the country's population falls under the age brackets of 15 to 24 years, which is the highest in the world (The World Population Prospects, UN DESA, 2017). But there is not much improvement in the percentage of budget allocated to the higher education in India.

Moreover, a large percentage of this goes to the premier institutions of the country. This leaves a smaller percentage to the rest of the youth that are in their higher education.

This calls for more focus on allocation so that there are improvements in the quality of education and thus, skills and knowledge of the individual can increase. This will open up more opportunities for them.

3.3 Trends in Various Indicators Related to Employment and Unemployment

3.3.1 Female Labour Force Participation rate (% of Female Population Ages 15+) (Modelled ILO Estimate)

Graph 3.2: Female Labour Force Participation Rate From 2010-2017 (in %)
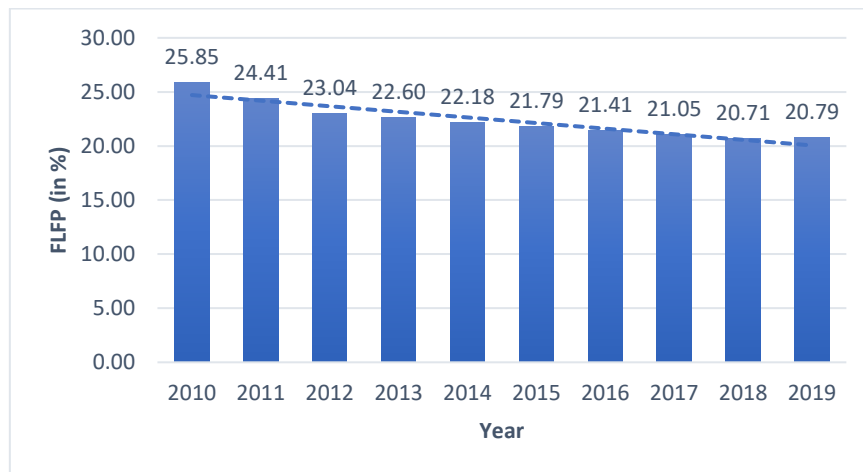
Source: World Development Indicators

Author's calculation on secondary data using excel

As seen in the above graph, the female labour force participation rates have been continuously declining. There could be many socio- economic factors that effect the participation rates of women. Some of them are educational attainment, marriage age being low, stereotypes, responsibilities at home, protection at work place, etc. Thus, these issues must be addressed so the participation rates of women raise in order to make better progress in the country's GDP.

3.3.2 Female Unemployment in India (% of Female Labour Force) (Modelled ILO Estimate)

Graph 3.3: Female Unemployment in India (% of Female Labour Force)
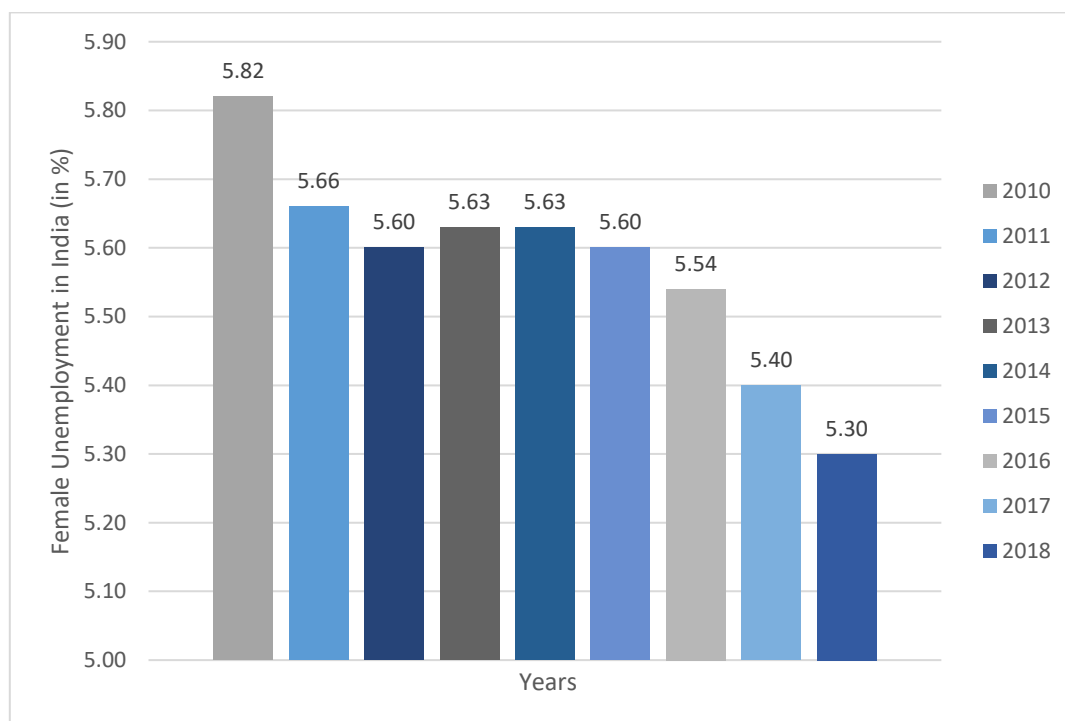
Source: World Development Indicator

Author's calculation on secondary data using excel

The above graph represents female unemployment rate in India from the year 2010 to 2018.

We can conclude the following by looking at the above graph:

- Although there is a slight decrease in the unemployment rate from 2010 to 2018, the number is still above 5 percent and has been slightly stagnant.
- The unemployment rate decreased 2010 to 2012.
- The unemployment rate had increased by 0.03 percent in the year 2013 as compared to its previous year.
- It remained constant in the year 2014 as compared to its previous year.
- In further years, there has been a slight decline in the unemployment rate among women.

As seen in the previous graph related to FLFP in India, we see there was a decline there too. This means that more and more women have been dropping out of the workforce over the years. Bringing them back to the labour force is critical to the nation's economy and thus various measures related to female employment is crucial for the economy to thrive.

3.3.3 Ratio of Female to Male Labour Force Participation Rate (%) (Modelled ILO Estimate)

Graph 3.4: Ratio of Female to Male Labour Force Participation (in %)
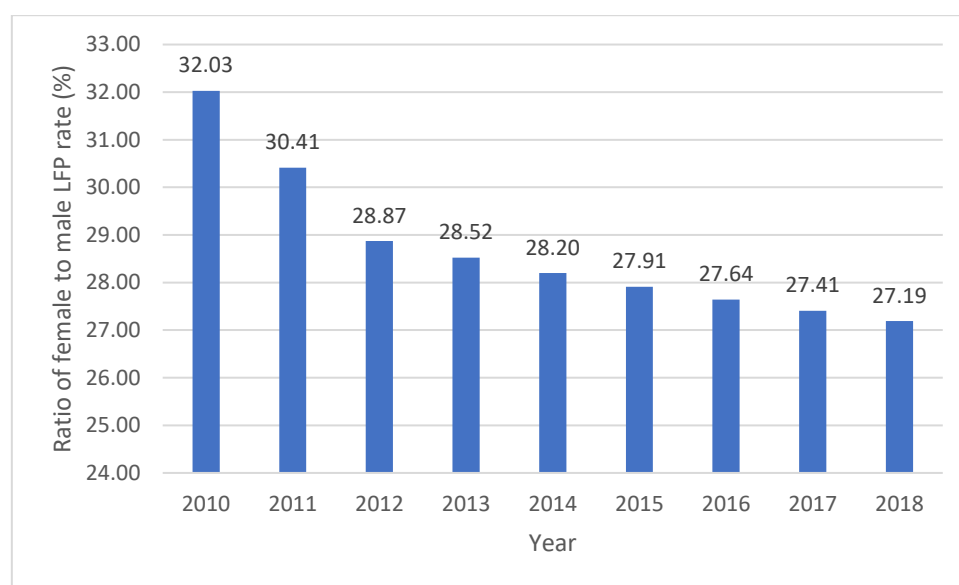
Source: World Development Indicators

Author's calculation on secondary data using excel

The above graph shows the ratio of female to male labour force participation rates from the year 2010 to 2018. As we see, the ratio has been continuously declining over the stated years. The decline was comparatively sharp initially and the differences gradually reduced. Yet, this is an alarming trend indicating that proportion of female has been lesser than male over the years and the representation has been coming down slowly.

All these indicate that the country needs to act rather quickly to rectify the unbalanced representation of women in the labour force.

3.3.4 Unemployment with Advanced Education, Female (% Of Female Labour Force with Advanced Education)

Graph 3.5: Female Unemployment with Advanced Education (Percentage of Female Labour Force with Advance Education)
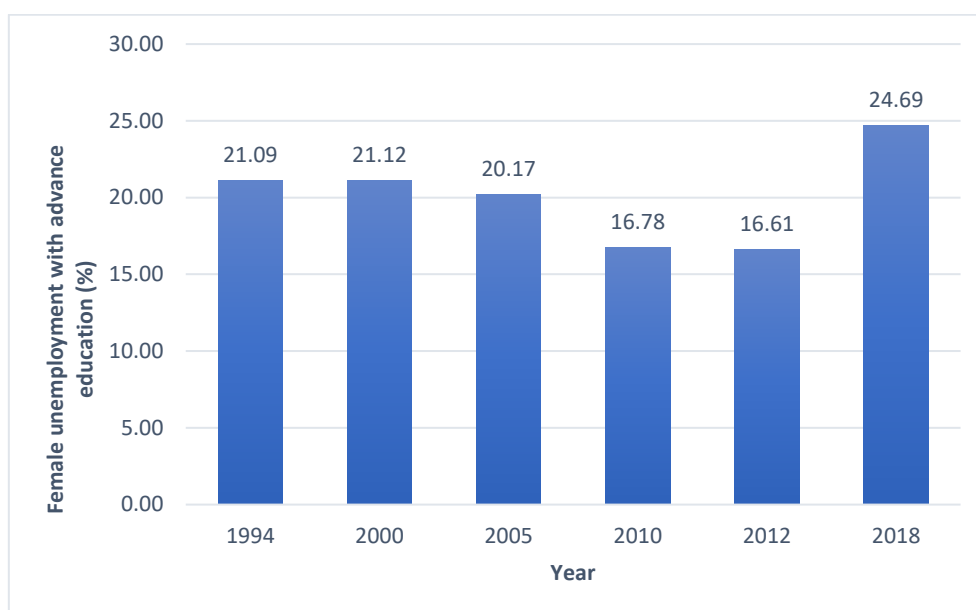
Source: World Development Indicators

Author's calculation on secondary data using excel

The above graph shows the percentage of female labour force with advanced education.

The following is observed in the graph:

- From 1994 to 2000 there was a slight increase in the percentage of female unemployment with advanced education.
- Since 2000, the percentage of female unemployment with advanced education has been decreasing over the years. This is a good sign as the unemployment rates have been coming down on an average over the years till 2012.

- But we see a rise in the female unemployment among women with higher education in next five years. This is not a good sign as more and more women are now out of workforce.

In overall, there is an upward trend in unemployment rates especially in the past few years. This means that there could be skill mismatch among women with higher education along with various socio-economic factors. There needs to be correction of the same in order to bring women with potential earning capacity into the work force.

3.4 Reasons for Low Participation of Educated Women in Workforce.

Lack of Flexible Timing: Many women find it difficult to manage their jobs as they have an additional burden of house responsibilities. This forces them to drop out of workforce. If flexible timings are offered, more women will enter work force due to increased convenience.

Child-Care Centres and Crèche Facilities: Women often leave behind their employment as there would be no one to look after her child. Lack of trust in the existing child-care centres and crèche facilities makes them not utilise the available services.

Elderly Care: Apart from children, many women have to drop off the employment as they have to take care of their elderly.

Skill-Oriented Courses: Despite high enrolments in higher education, there is mismatch in skills which makes it difficult in getting jobs. Hence, skills must be improved and job-oriented courses must be provided for all.

Lack of Maternity Benefit in Unorganised Sector: 26 weeks of paid leave is mandated by the Government, but this is for organised sector. But in reality, many women are employed in the unorganised sector. This means that the benefit does not reach to the maximum. Hence, women drop off the labour force due to inconvenience.

Paternity Leave: There's only 2 weeks of paternity leave for the central government employees, while private companies decide the duration on their own. Attention must be given to make more and more fathers get the benefit as raising a child is a combined effort and it also helps women focus on getting back to employment.

Protective Measures for Women: Many women as well as companies do not know about the measures offered by government in order to protect the female employers. This makes them reluctant in making decisions as they are unaware and afraid.

Unpaid Work: Many women's contribution goes unnoticed as her job does not get any monetary values. But, in reality she spends significant amount of time doing many chores.

Inadequate Job Availability: On one hand there is skill mismatch, and on the other hand there isn't the suitable jobs to absorb the increasing youth entering the labour force every year.

Male Dominance: Although rules make it mandatory to treat male and female workers the same, there still exists the problem of male dominance in work place. Women miss out on opportunities due to their gender.

Gender- Biased Language or Upbringing: Often without realising we face a lot of gender-biased language or upbringings which effects the way one thinks in various situations. This makes them talk or make decisions a certain way that may be unfair for women affecting her performance or choices in life.

Stereotypes: Certain notions or stereotypical thinking make less choices available for women. At times, this makes it difficult for her to go for employment.

Migration: Women whose husbands have transferable jobs move often and due to this, they cannot establish a stable career and are often seen not joining the workforce.

3.4: Conclusion

Thus, in this chapter we saw the trends in various indicators relating to female enrolments in higher education, budget allocated to higher education in India and trends in various world development indicators relating to female labour force participation in India. Further, we also understood various reasons relating to low labour force participation of educated women in India.

Chapter 4

DATA ANALYSIS AND INTERPRETATION

Chapter 4

Data Analysis and Interpretation

4.1 Introduction

The following chapter includes various analysis pertaining to the primary data. Primary data consists 102 female non-working graduates from the city Bengaluru. The data was collected through a questionnaire method. Various graphs, tables and tools are being used to analyse the primary data.

4.2 Objectives

1. To analyse various socio-economic causes among female graduates for not seeking jobs.
2. To observe the extent of effect in different socio-economic groups as women are not working outside.

4.3 Hypothesis

1. H_0: There is no significant relation between respondents looking for job and them having children above 18 years.

   H_1: There is a significant relation between respondents looking for job and them having children above 18 years.

2. H_0: There is no significant relation between respondents looking for job at present and their household income

    H_1: There is a significant relation between respondents looking for job at present and their household income

4.4 Analysis

Graph 4.1: Distribution of Age of the Respondents
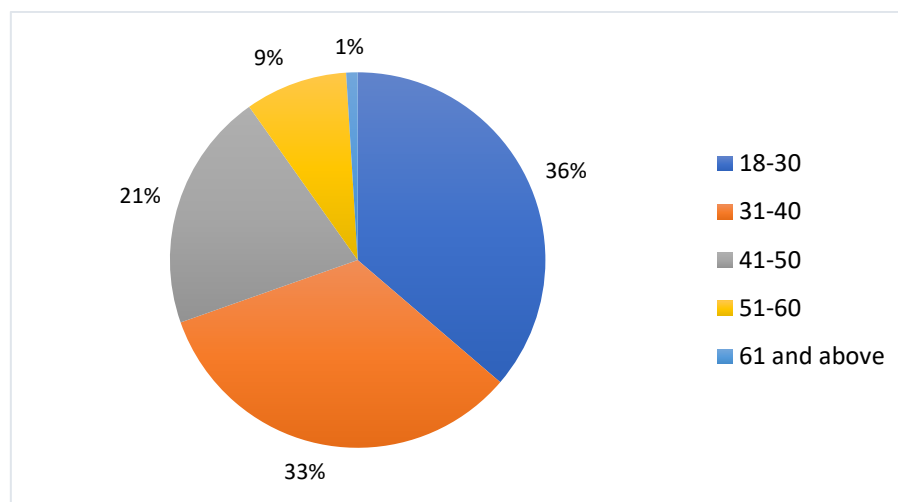
Source: Collated from field work

Author's calculation on primary data using excel

The survey involves 102 respondents of which 36 percent belong to the age group of 18-30, 33 percent of the respondents belong to the age of 31-40, 21 percent of them fall under the age of 41-50 and the rest 10 percent are above 51 years. Thus, the sample consists of maximum of youngest age group, followed by the second youngest age group and so on.

Graph 4.2: Distribution of Respondents by Religion
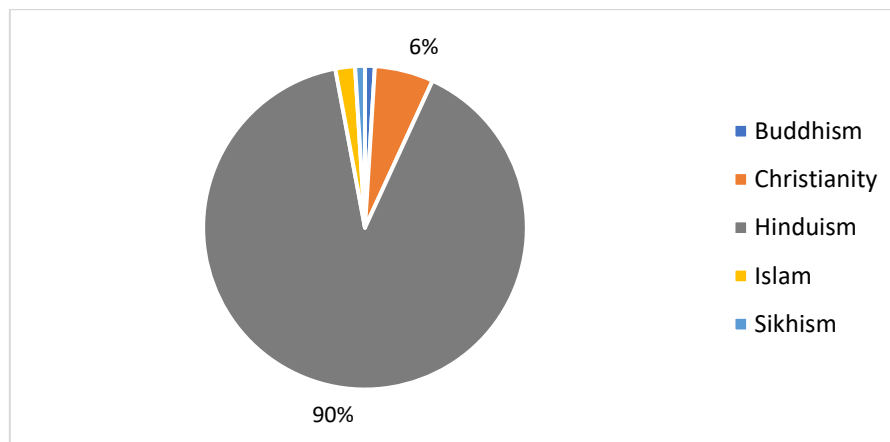
Source: Collated from field work

Author's calculation on primary data using excel

90 percent of the respondents belong to Hinduism, 6 percent belong to Christianity and the rest 4 percent belong to other religion like Islam, Buddhism, and Sikhism.

Graph 4.3: Distribution of Respondents by Caste

Source: Collated from field work

Author's calculation on primary data using excel

73 percent of the respondents are from General category, 20 percent belong to OBC and the rest 7 percent belong to Scheduled Castes or Scheduled Tribes.

Graph 4.4: Distribution of Respondents by Undergraduate Degree They Hold

Source: Collated from field work

Author's calculation on primary data using excel

Of all the respondents, 32 percent hold a BSc degree, 29 percent hold a BA degree, 20 percent have a BCom degree, 9 percent have an Engineering degree, 6 percent hold BBA degree, 2 percent hold BCA degree and 2 percent hold an MBBS degree.

36 of the respondents have at least one postgraduate degree where 3 of them have dual postgraduate degree and one of them have triple postgraduate degree. One of the respondents holds a PhD.

Graph 4.5: Household Income of the Respondents (Per Month) (in Rupees)
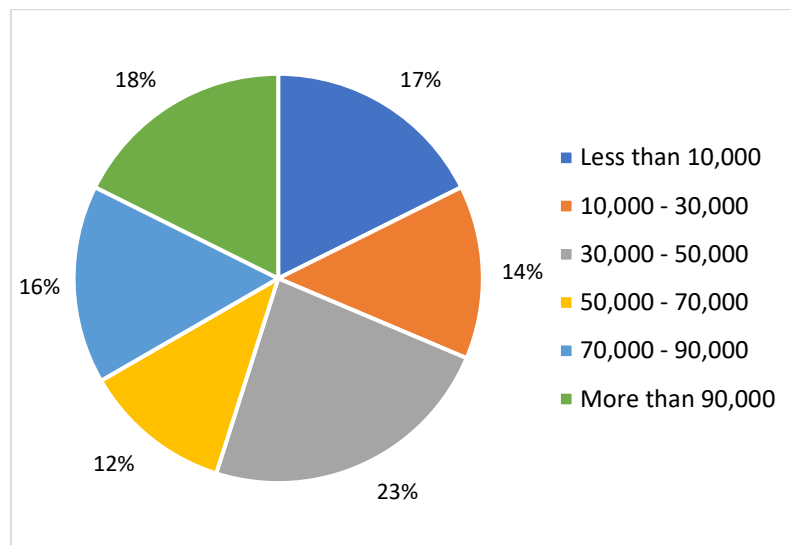
Source: Collated from field work

Author's calculation on primary data using excel

17 percent of the respondents have a household income of less than Rs 10,000 per month, 14 percent have Rs 10,000 to Rs 30,000 as their household income, 23 percent have Rs 30,000 to Rs 50,000 as their household income, 12 percent have Rs 50,000 to Rs 70,000, 16 percent have Rs 70,000 to Rs 90,000 as their household income and 18 percent have household income of more than Rs 90,000. Thus, maximum of the respondents have an household income of Rs 30,000 to Rs 50,000.

Graph 4.6: Marital Status of Respondents
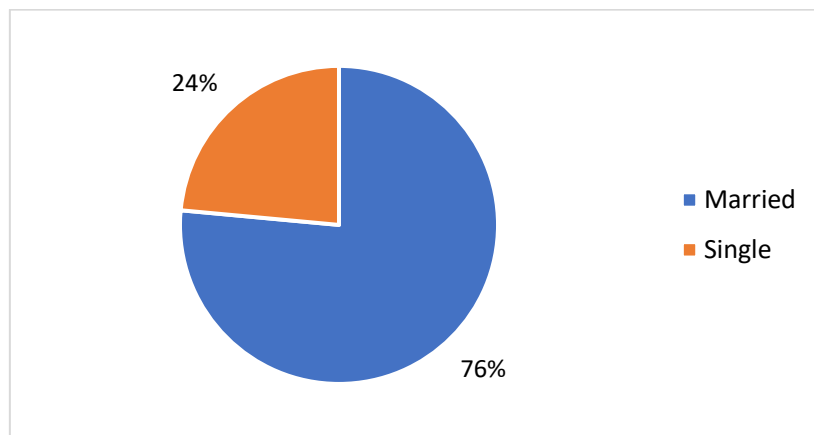
Source: Collated from field work

Author's calculation on primary data using excel

Of all the respondents, 76 percent were married and the rest 24 percent were single.

Graph 4.7: Type of Family
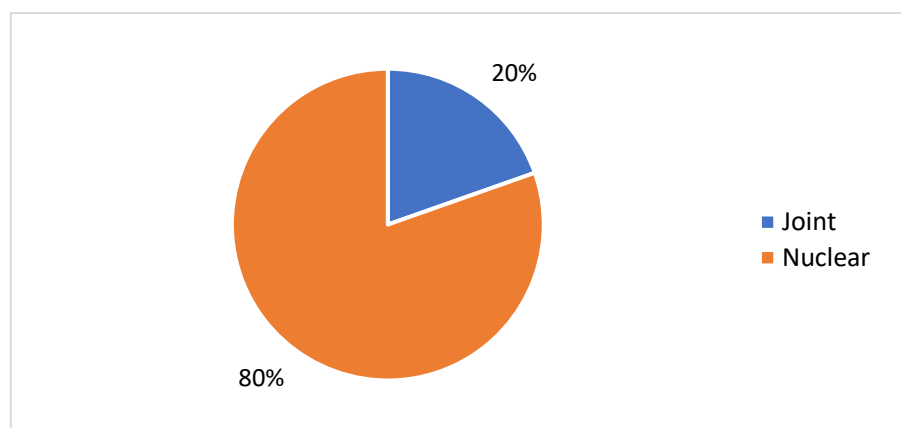
Source: Collated from field work

Author's calculation on primary data using excel

20 percent of the respondents belong to a joint family while 80 percent of the respondents are from nuclear families.
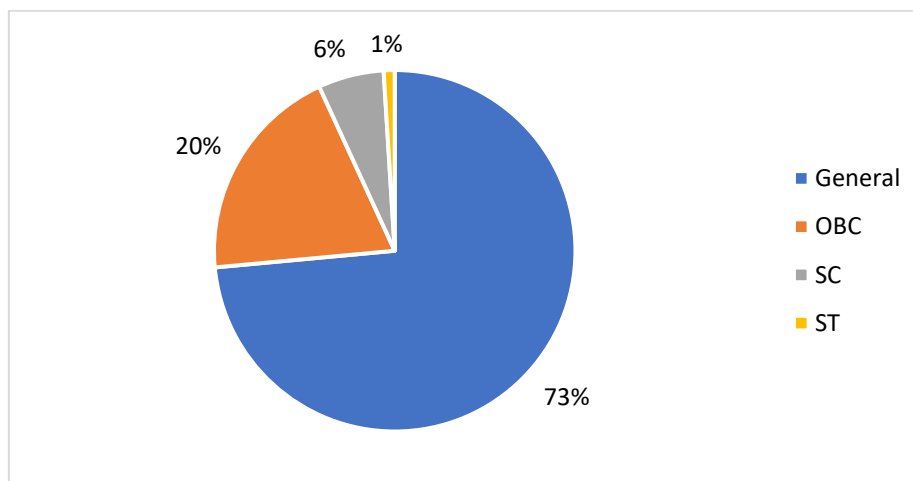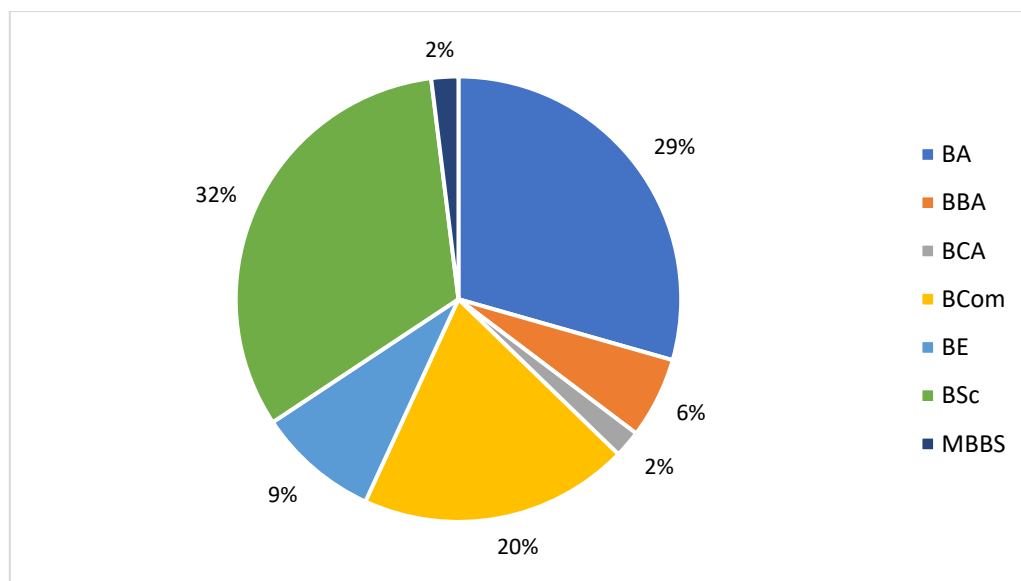
Graph 4.8: Number of Family Members
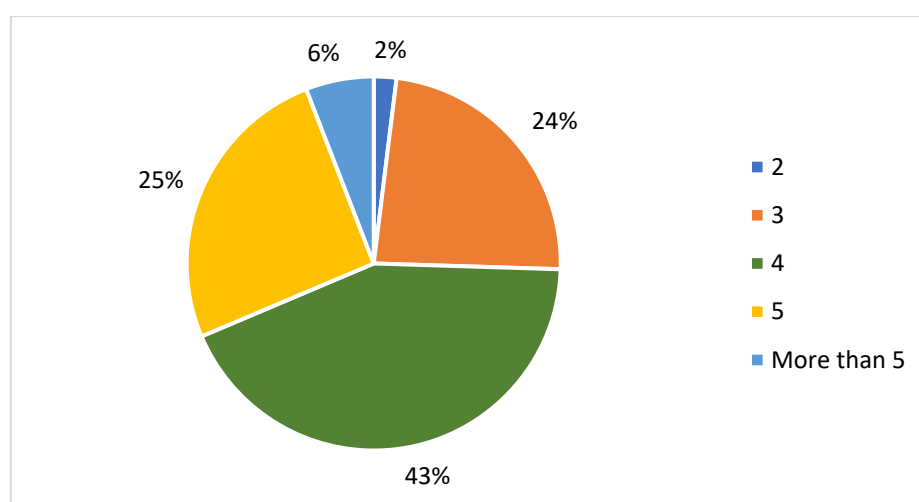
Source: Collated from field work

Author's calculation on primary data using excel

2 percent of the respondents are from a family of two, 24 percent of the respondents are from a family of three, 43 percent are from a family of four, 25 percent are from a family of five and the rest 6 percent have more than five family members.

Table 4.1: Number of Children Below the Age of 18 Years

The following is the distribution of number of children (aged below 18 years) a married respondent has:

No. of Children Below 18 Years	Number of Respondents
0	21
1	37
2	20
Total	**78**

Source: Collated from field work

Author's calculation on primary data using excel

21 respondents do not have any children below the age of 18 years. 37 respondents have one child below the age of 18 years and 20 respondents have two children below the age of 18 years.

Table 4.2: Number of Children Above the Age Of 18 Years

The following is the distribution of number of children (aged above 18 years) a married respondent has.

No. of Children Above 18 Years	Number of Respondents
0	51
1	14
2	13
Total	**78**

Source: Collated from field work

Author's calculation on primary data using excel

51 respondents do not have any children above the age of 18 years. 17 respondents have one child above the age of 18 years and 13 respondents have two children above the age of 18 years.

Table 4.3: Number of Family Members Above the Age of 60 Years

The following is the number of family members present in each of the respondents' families that are above 60 years.

Family Members Above 60 Years	Number of Respondents
0	54
1	25
2	19
3 or more	4
Total	**102**

Source: Collated from field work

Author's calculation on primary data using excel

There are 54 respondents who do not have any one aged above 60 years. 25 respondents have one family member that is aged above 60 years. 19 respondents have two of the family members that are above 60 years and 4 respondents have three or more family members that are above 60 years of age.

Graph 4.9: Respondents Who Looked for a Job After Completion of Their Degree
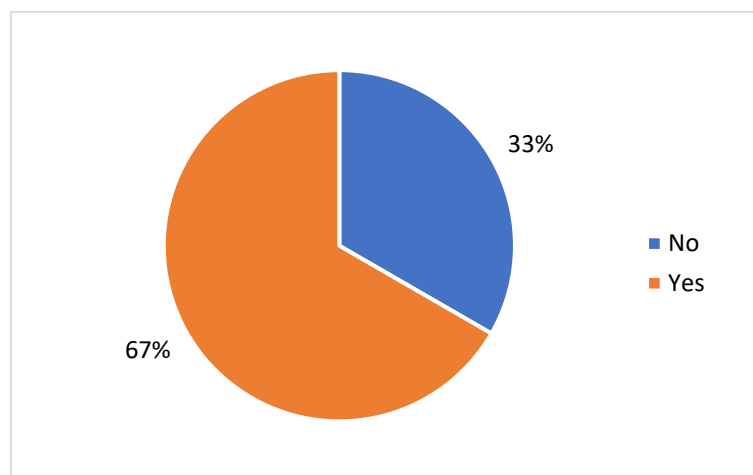
Source: Collated from field work

Author's calculation on primary data using excel

As per the survey conducted, 67 percent of the women looked for the job after completion of the degree, while 33 percent did not look for the job.

Graph 4.10: Personal Income (Average) of Respondents if Working Earlier (in Rupees)
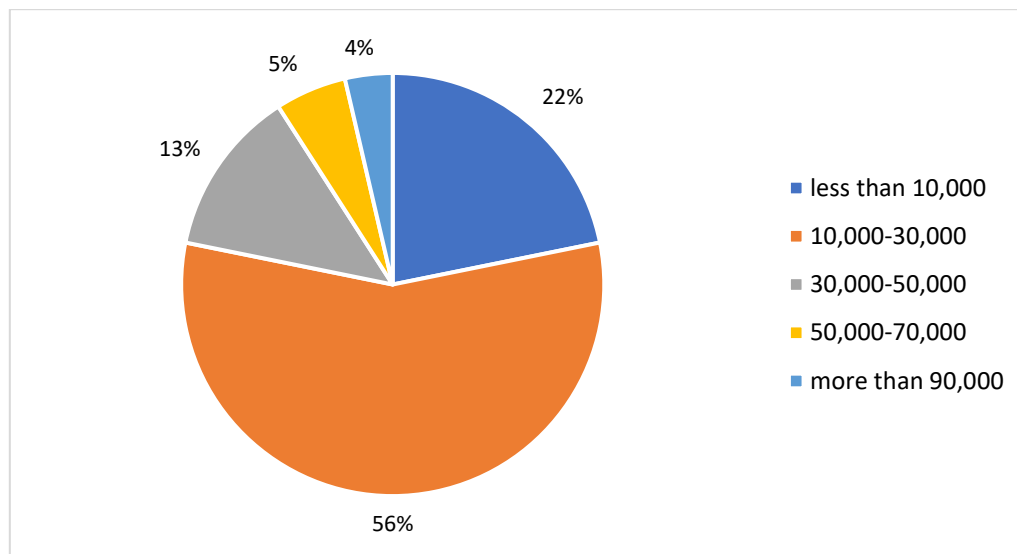
Source: Collated from field work

Author's calculation on primary data using excel

Of all the 55 respondents who had worked earlier at any point of time, 22 percent were working for an average salary of less than Rs 10,000, 56 percent worked for Rs 10,000 to Rs 30,000, 13 percent received an average salary of Rs 30,000 to Rs 50,000 and the rest 9 percent received a salary of more than Rs 50,000. Thus, a maximum of the respondents received a monthly salary of Rs 10,000 to Rs 30,000. And the second major portion of the respondents received less than Rs 10,000 as their monthly average income. Often, for a person who has at least undergraduate degree, this income is less.

Graph 4.11: Respondents Who Are Currently Looking for a Job
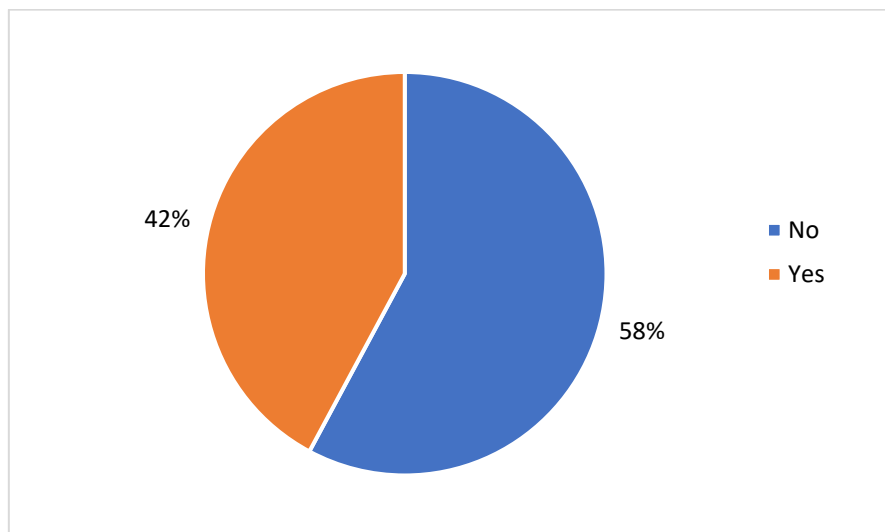
Source: Collated from field work

Author's calculation on primary data using excel

Further, 58 percent said they are currently not looking for the job while 42 percent said that they are currently looking for a job.

We see that the percentage of women that are looking for job at present as compared to the past (after completion of the degree) has come down. This could be due to several reasons. The following analysis will make an attempt to find few of the factors responsible for this decline in job search.

Graph 4.12: Reasons for Looking for Employment (Multiple Options Could Be Selected)
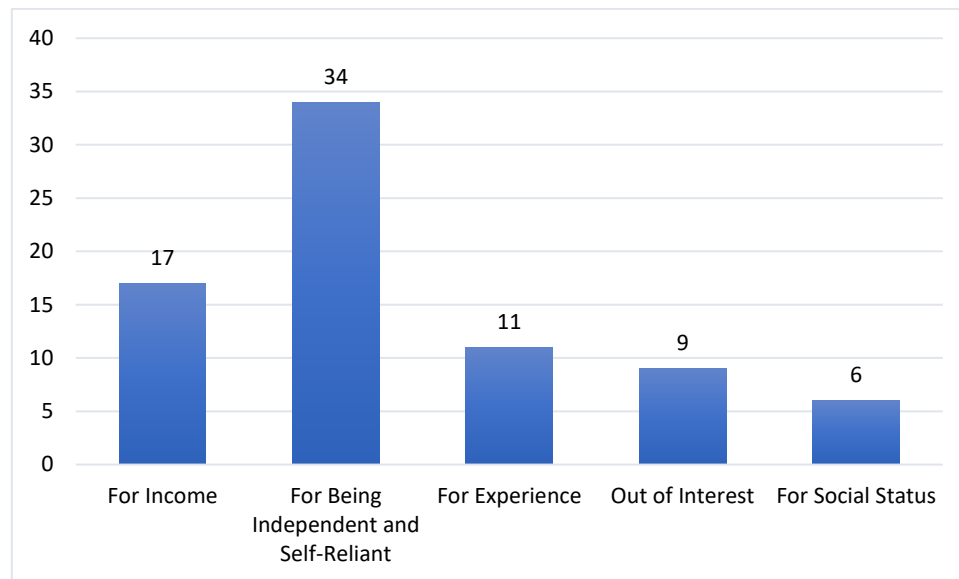
Source: Collated from field work

Author's calculation on primary data using excel

Respondents could select multiple options and the graph is in absolute numbers.

Out of 43 people who are currently looking for employment, 34 was to be independent and self-reliant. 17 are looking for a job for income, 11 are looking for a job for experience, 9 are looking for a job out of interest and 6 for social status.

Thus, majority of women wanted to seek employment so that they can be independent and self-reliant.

Graph 4.13: Encouragement by Respondents' Families in Looking for Employment

Source: Collated from field work

Author's calculation on primary data using excel

Out of 43 respondents who are currently looking for a job, 68 percent were encouraged by their families to look for a job, 9 percent said that they were not encouraged by their family members to look for a job while 23 percent said they received encouragement only sometimes.

Graph 4.14: Opinion of Respondents if they were Paid as Per Their Qualification and Expectation (If Working Earlier)

Source: Collated from field work

Author's calculation on primary data using excel

Out of the respondents who had worked earlier, 60 percent said they were paid as per their qualification and expected, 38 percent said they were underpaid while 2 percent respondents said they were overpaid.

Graph 4.15: Total period of Time Employed After Graduation (If Working Earlier)

Source: Collated from field work

Author's calculation on primary data using excel

Out of 55 people who have worked earlier, the time period of employment is as above. 45 percent were employed for less than two years, 31 percent were employed for 2-5 years, 15 percent were employed for 5-10 years, 7 percent for 10-15 years and 2 percent for more than 15 years.

Graph 4.16: Number of Years Respondents Have Been Non-Working After Their Last Job (If Working Earlier)
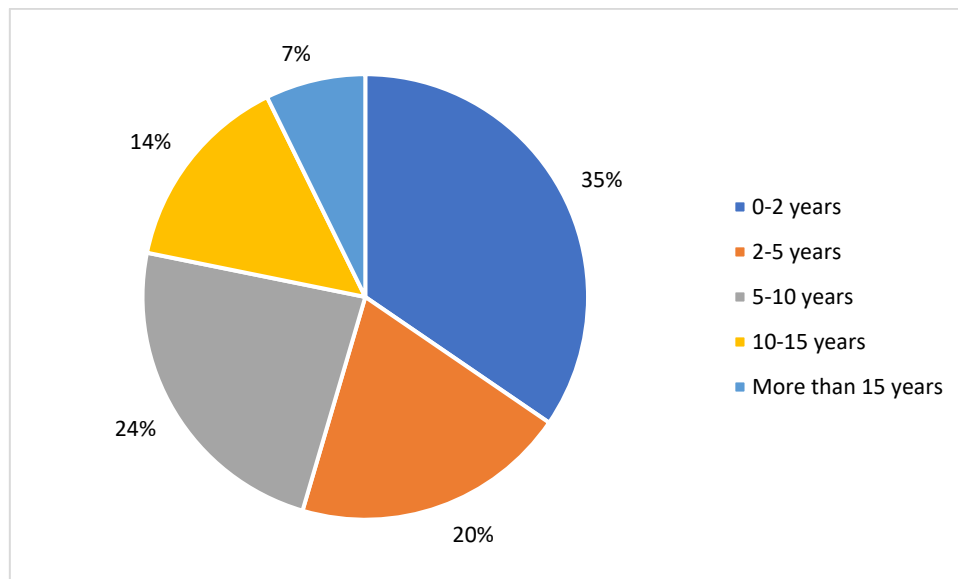
Source: Collated from field work

Author's calculation on primary data using excel

Out of 55 people who have worked earlier, the time period they have been non-working since their last job is as above. 35 percent said it's been less than two years since their last job, 20 percent were non-working for 2-5 years, 24 percent said it's been 5-10 years, 14 percent said they have been non-working for 10-15 years and 7 percent women said they were not working outside for more than 15 years.

Graph 4.17: Respondents' Opinion If Women Are Paid on Par with Men Despite Having Equal Skills and Qualification as Men
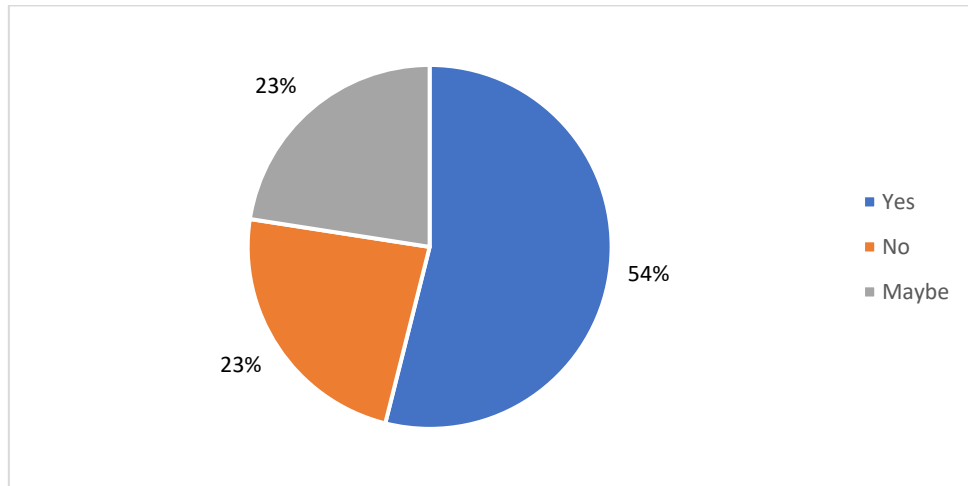
Source: Collated from field work

Author's calculation on primary data using excel

54 percent of women in the survey said that women are paid on par with men, who have equal skills and qualification as men, while 26 percent disagreed to it. Another 23 percent of women were not sure about the situation.

Graph 4.18: Respondents Opinion on whether the Courses They Studied is on Par with the Job Requirements of Present Day
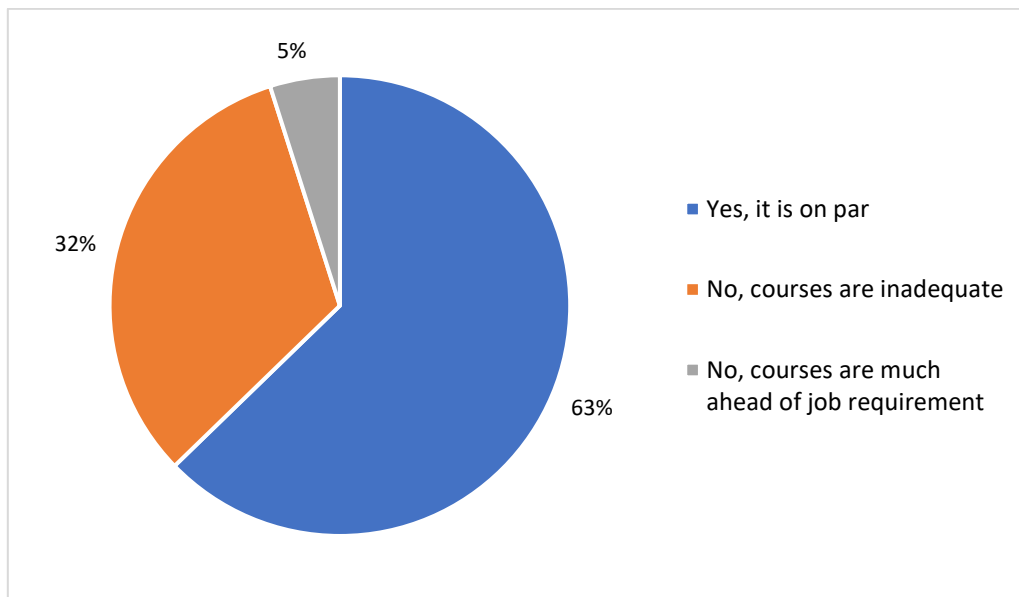
Source: Collated from field work

Author's calculation on primary data using excel

63 percent of the respondents think that the courses they studied is on par with the job requirements, 32 percent feel that courses were inadequate while 5 percent of women felt that courses were much ahead of job requirements.

Graph 4.19: Mode of Transport Used To Reach Work Place (If Working Earlier) (Multiple Options Could Be Selected)
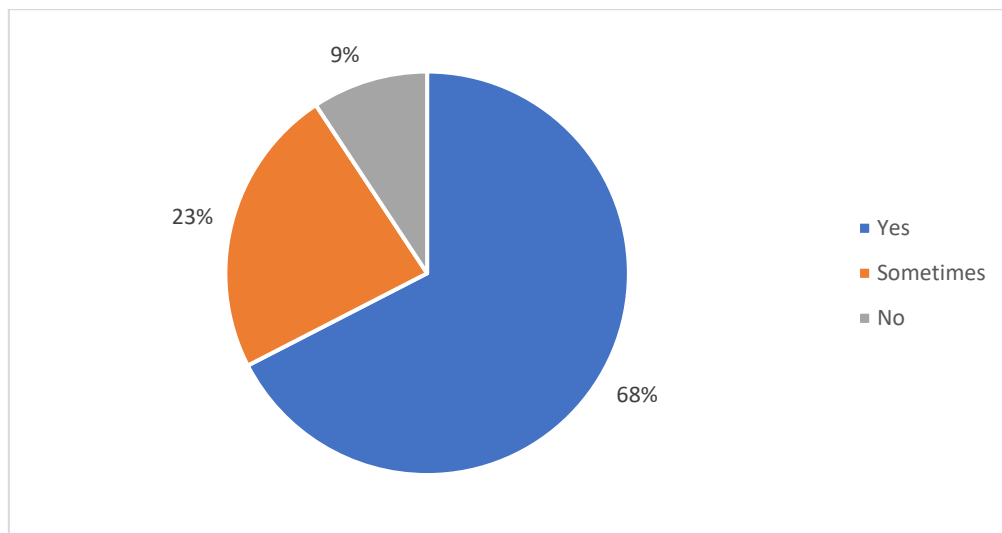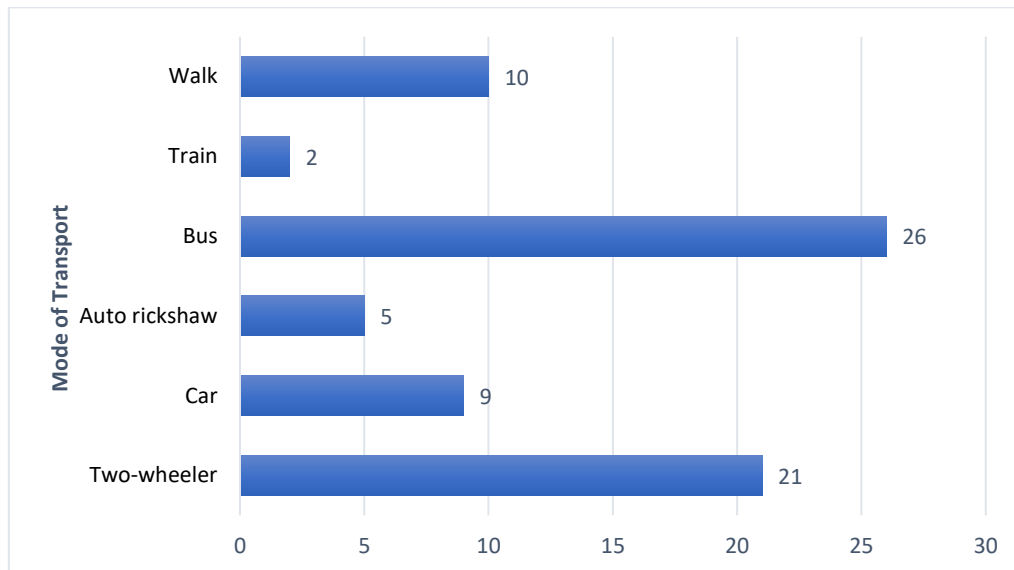

Source: Collated from field work

Author's calculation on primary data using excel

Respondents could select multiple options and the graph is in absolute numbers.

Out of 55 respondents who had worked earlier, there were 10 women who walked to reach their work place. 2 travelled through train, 26 through the bus, 5 took rickshaw, 9 used car and 21 used their two-wheelers as one of the modes of travel to reach their workplace.

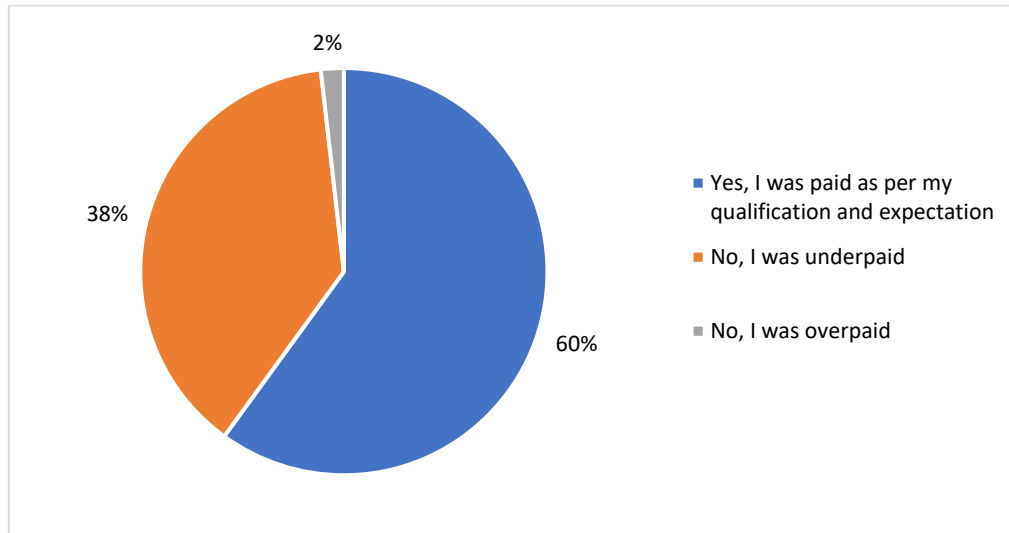**Graph 4.20: Number of Hours Spent Commuting in A Day (If You Were Working Earlier)**
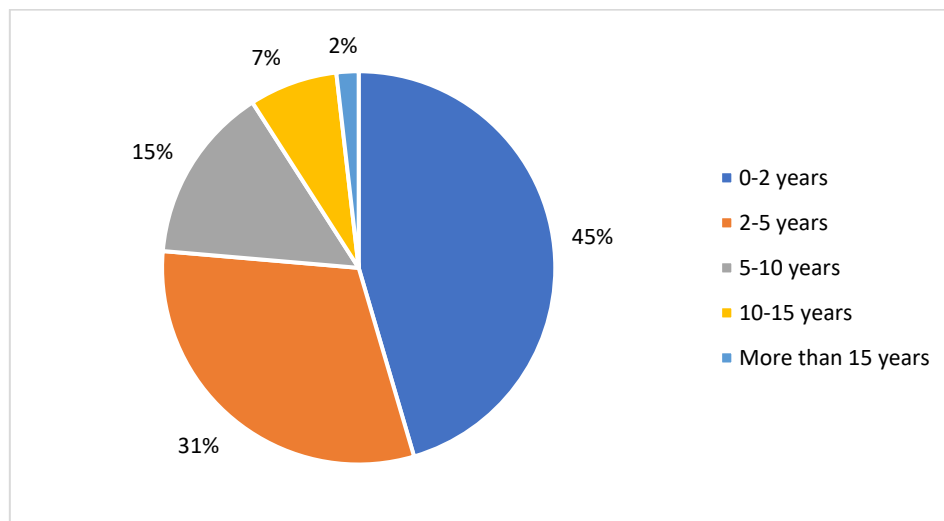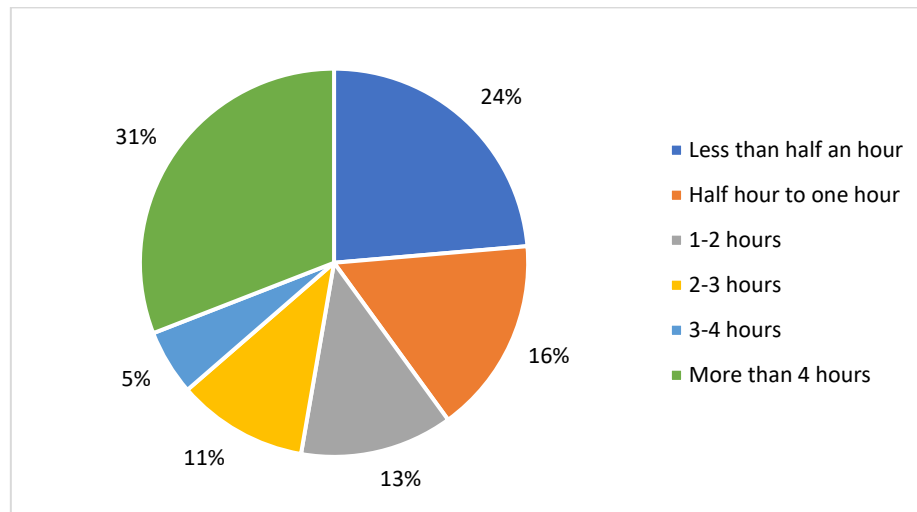

Source: Collated from field work

Author's calculation on primary data using excel

Out of 55 respondents who had worked earlier, 24 percent respondents spent less than half an hour in commuting, 16 percent spent half hour to one hour, 13 percent spent 1-2 hours, 11 percent spent 2-3 hours, 5 percent spent 3-4 hours and 31 percent spent more than 4 hours.

Graph 4.21: Difficulties Faced by The Respondents in Getting A Job (Multiple Options Could Be Selected)
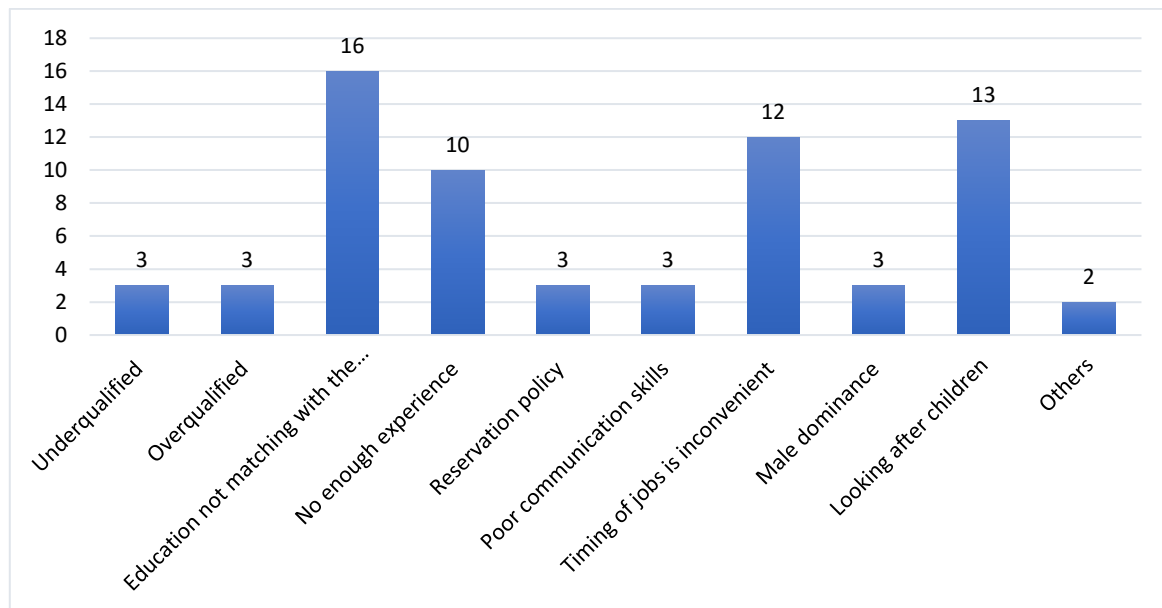
Source: Collated from field work

Author's calculation on primary data using excel

Respondents could select multiple options and the graph is in absolute numbers.

The above shows the difficulties faced by respondents in getting a job. Out of the respondents that were looking for a job presently, 16 felt that their education was not matching with the skills required. 13 said looking after children, 12 said timing of job is inconvenient, while 10 said they do not have enough experience.

Graph 4.22: Respondents' Salary Payment Status During Their Pregnancy (If Working During Pregnancy)
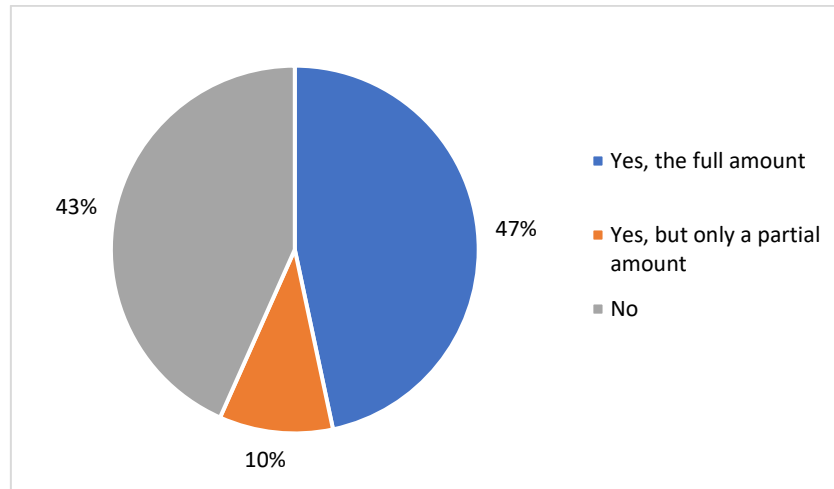
Source: Collated from field work

Author's calculation on primary data using excel

Out of respondents who were working during their pregnancy, 47 percent said they were paid by full amount, 10 percent said they were paid only partial amount and 43 percent women said they were not paid during pregnancy.

OBJECTIVE 1: To Analyse Various Causes Among Female Graduates for Not Seeking Jobs.

Graph 4.23: Reasons for Not Working at Present (Multiple Options Could Be Selected)
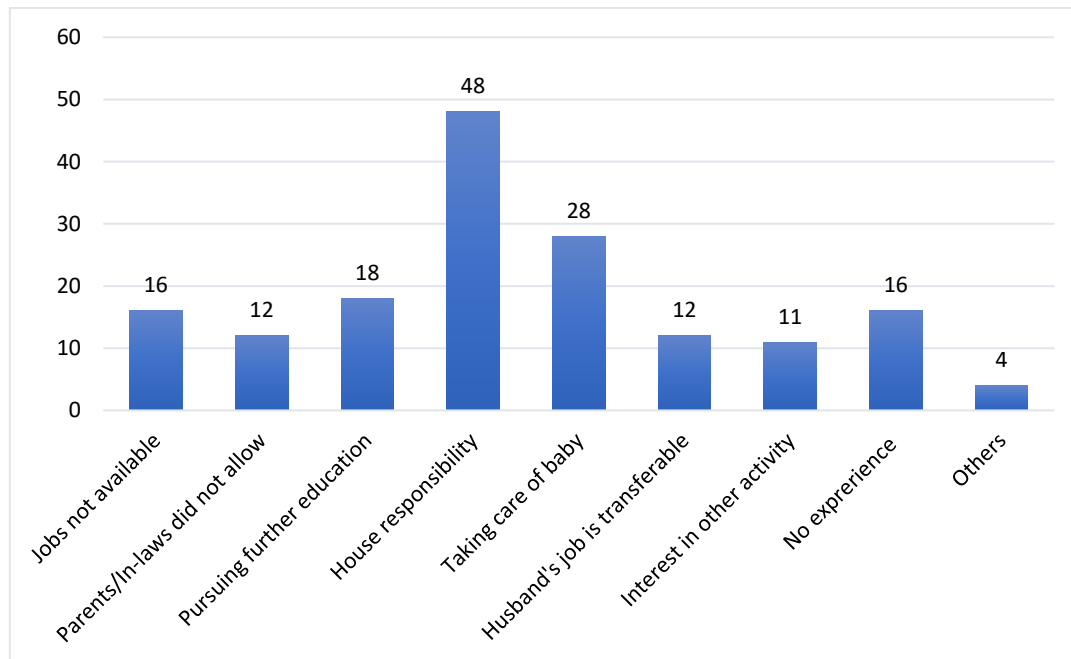
Source: Collated from field work

Author's calculation on primary data using excel

Respondents could select multiple options and the graph is in absolute numbers.

The reasons for not working at present is as shown above. 48 respondents said it was because of house responsibility, 28 said they were looking after the baby, 18 women said they were pursuing further education, 16 said not enough jobs were available, another 16 said there isn't enough experience, etc. 11 women said they had interest in other activities like dancing, investing in art, sketching, music, tailoring etc.

Thus, maximum number of women said that they didn't seek employment due to house responsibility. Another major reason is that women are looking after their babies.

HYPOTHESIS TESTING

1. **To Check If There Is Any Relation Between Respondents Looking for Job and Them Having Children Above 18 Years.**

Consider the null hypothesis,

H_0: There is no significant relation between respondents looking for job and them having children above 18 years.

H_1: There is a significant relation between respondents looking for job and them having children above 18 years.

Table 4.4: Respondents Looking for Job and Them Having Children Above 18 Years.

OBSERVED VALUES	Are you currently looking for a job		
Number of children above 18 years	No	Yes	Total
0	25	26	**51**
1	12	2	**14**
2	11	2	**13**
Total	**48**	**30**	**78**

EXPECTED VALUES	Are you currently looking for a job		
Number of children above 18 years	No	Yes	Total
0	31.38461538	19.61538462	**51**
1	8.615384615	5.384615385	**14**
2	8	5	**13**
Total	**48**	**30**	**78**

p- value	0.00760042
Level of significance	0.05

Source: Collated from field work

Author's calculation on primary data using excel

Since the p-value is less than the level of significance, we reject the null hypothesis and accept the alternative hypothesis.

Thus, **there exists a significant relationship** between respondents looking for a job and them having children above 18 years.

2. **To Check If There Is Any Relation Between Respondents Looking For Job At Present And Their Household Income**

Consider the null hypothesis,

H_0: There is no significant relation between respondents looking for job at present and their household income

H_1: There is a significant relation between respondents looking for job at present and their household income

Table 4.5: Respondents Looking for Job at Present and Their Household Income

	Are you currently looking for a job		
Household Income (per month)	**No**	**Yes**	**Total**
Less than 10,000	10	8	18
10,000 - 30,000	7	7	14
30,000 - 50,000	15	9	24
50,000 - 70,000	5	7	12
70,000 - 90,000	10	6	16
More than 90,000	12	6	18
Total	**59**	**43**	**102**

	Are you currently looking for a job		
Household Income (per month)	No	Yes	Total
Less than 10,000	10.41176471	7.588235294	18
10,000 - 30,000	8.098039216	5.901960784	14
30,000 - 50,000	13.88235294	10.11764706	24
50,000 - 70,000	6.941176471	5.058823529	12
70,000 - 90,000	9.254901961	6.745098039	16
More than 90,000	10.41176471	7.588235294	18
Total	59	43	102

p- value	0.75985
Level of significance	0.05

Source: Collated from field work

Author's calculation on primary data using excel

Since the p-value is greater than the level of significance, we accept the null hypothesis.

Thus, **there is no significant relationship** between respondents looking for a job at present and their household income.

LOGISTIC REGRESSION

1. **Logistic Regression Was Performed to Study If Respondents Looking for A Job in The Past Was Dependent on Their Religion, Caste and The Undergraduate Degree They Hold.**

Dependent variable: If the respondents looked for a job in the past after completion of their degree. The answer of this question takes binary form, that is, yes or no

Independent variable: Religion, Caste and type of Undergraduate degree they hold.

Thus, the formula is

Did you look for a job in the past depends on **Religion, Caste, Undergraduate degree**

The formula on R is as follows:

model_Logit1<-glm(prev_job~UG+Caste+Religion,Logit1, family='binomial')

summary(model_Logit1)

The summary of the logistic regression is as follows:

Table 4.6: Summary of First Logistic Regression

Coefficients:				
	Estimate	Std. Error	z value	Pr(>|z|)
(Intercept)	16.7126	3956.1805	0.004	0.99663
UGBBA	18.4029	1592.3698	0.012	0.99078
UGBCA	18.5470	3956.1804	0.005	0.99626
UGBCom	1.9078	0.7258	2.628	0.00858 **
UGBE	1.9895	0.9597	2.073	0.03816 *
UGBSc	1.7766	0.5995	2.963	0.00304 **
UGMBBS	17.9129	3956.1803	0.005	0.99639
CasteOBC	-0.6341	0.6511	-0.974	0.33013
CasteSC	-0.9231	1.0602	-0.871	0.38390
CasteST	-0.6341	5594.8839	0.000	0.99991
ReligionChristianity	-17.9427	3956.1805	-0.005	0.99638

ReligionHinduism	-17.0594	3956.1805	-0.004	0.99656
ReligionIslam	-18.6204	3956.1808	-0.005	0.99624
ReligionSikhism	-52.1916	6852.3054	-0.008	0.99392

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1 (for reference)

Source: Collated from field work

Author's calculation on primary data using R software

As we see from the above result,

p-value < 0.01 for BCom and BSc

Hence, Degrees BCom and BSc is significant at 1 percent level of significance.

p-value < 0.05 for BE

Hence, degree BE is significant at 5 percent level of significance.

Further, the estimates of all three degrees are positive, hence they are more likely to have looked for the job after competition of their degree.

Thus, women who hold BCom, BSc and BE are more likely to have looked for the job in the past after completion of their degrees.

2. **Logistic Regression Was Performed to Study If Respondents Looking for A Job at Present Is Dependent on Their Religion, Caste and The Undergraduate Degree They Hold.**

Dependent variable: If the respondents looked for a job in the past after completion of their degree. The answer of this question takes binary form, that is, yes or no

Independent variable: Age, Religion, Caste, type of Undergraduate degree they hold, Household income, Marital Status, Type of Family (Joint/ Nuclear), Number of family members, if respondents are encouraged by their family, if respondents were paid as per their qualification (if working earlier), if courses are on par with their job requirements, whether their personal needs are fulfilled, who takes decisions w.r.t finance, and who takes decisions w.r.t children

Thus, the formula is

Are you currently looking for a job depends on **Age, Religion, Caste, type of Undergraduate degree they hold, Household income, Marital Status, Type of Family (Joint/ Nuclear), Number of family members, if respondents are encouraged by their family, if respondents were paid as per their qualification (if working earlier), if courses are on par with their job requirements, whether their personal needs are fulfilled, who takes decisions w.r.t finance, and who takes decisions w.r.t children.**

The formula on R is as follows:

model_Logit2<-
glm(present_job~Age+Religion+Caste+UG+Income+Marital_Status+TypeofFamily+family_members+encouraged+paidasperqualification+courses_on_par+personal_needs+decisions_finance+decisions_children,Logit2, family='binomial')

summary(model_Logit2)

The summary of the logistic regression is as follows:

Table 4.7: Summary of Second Logistic Regression

	Estimate	Std. Error	z value	Pr(>|z|)
(Intercept)	8.501e+01	4.032e+04	0.002	0.9983
Age31-40	-3.844e+00	2.563e+00	-1.500	0.1337
Age41-50	**-6.391e+00**	**2.901e+00**	**-2.203**	**0.0276 ***
Age51-60	-4.859e+01	3.319e+03	-0.015	0.9883
Age61 and above	2.755e+00	1.773e+04	0.000	0.9999
ReligionChristianity	-7.922e+00	1.773e+04	0.000	0.9996
ReligionHinduism	-1.964e+01	1.773e+04	-0.001	0.9991
ReligionIslam	-5.815e+00	2.052e+04	0.000	0.9998
ReligionSikhism	-4.739e+01	3.071e+04	-0.002	0.9988
CasteOBC	**7.429e+00**	**3.054e+00**	**2.433**	**0.0150 ***
CasteSC	5.220e+00	1.401e+01	0.373	0.7095
CasteST	1.804e+01	2.507e+04	0.001	0.9994
UGBBA	-2.409e+00	1.669e+01	-0.144	0.8853
UGBCA	-4.293e+01	1.773e+04	-0.002	0.9981
UGBCom	**-6.847e+00**	**3.115e+00**	**-2.198**	**0.0279 ***
UGBE	2.603e+00	2.765e+00	0.942	0.3464
UGBSc	-4.584e-01	1.715e+00	-0.267	0.7893
UGMBBS	3.619e+01	1.773e+04	0.002	0.9984
Income30,000 - 50,000	-1.943e+00	2.224e+00	-0.874	0.3823
Income50,000 - 70,000	**1.376e+01**	**7.153e+00**	**1.923**	**0.0545 .**
Income70,000 - 90,000	**-9.681e+00**	**3.818e+00**	**-2.536**	**0.0112 ***
IncomeLess than 10,000	**-5.393e+00**	**2.913e+00**	**-1.852**	**0.0641 .**
IncomeMore than 90,000	-1.515e+00	2.424e+00	-0.625	0.5319
Marital_StatusSingle	1.345e+01	3.667e+03	0.004	0.9971
TypeofFamilyNuclear	3.088e-01	2.308e+00	0.134	0.8936
family_members	**-2.493e+00**	**1.251e+00**	**-1.992**	**0.0464 ***
encouragedNot Applicable	-1.051e+01	5.649e+00	-1.860	0.0628
encouragedSometimes	6.277e+00	4.795e+00	1.309	0.1905
encouragedYes	**1.010e+01**	**4.405e+00**	**2.292**	**0.0219 ***
paidasperqualificationNo, I was underpaid	-3.127e+01	1.773e+04	-0.002	0.9986
paidasperqualificationNot Applicable	-2.838e+01	1.773e+04	-0.002	0.9987
paidasperqualificationYes	-2.513e+01	1.773e+04	-0.001	0.9989
courses_on_parNo, courses are much ahead	-2.627e+01	5.367e+03	-0.005	0.9961
courses_on_parYes, it is on par	9.529e-02	2.412e+00	0.040	0.9685
personal_needsRarely	1.314e+00	1.811e+04	0.000	0.9999

personal_needsYes, but only sometimes	2.186e-01	1.811e+04	0.000	1.0000
personal_needsYes, they are always fulfilled	-7.441e+00	1.811e+04	0.000	0.9997
decisions_financeFather	-2.099e+01	1.773e+04	-0.001	0.9991
decisions_financeJoint Decision	-2.966e+01	1.773e+04	-0.002	0.9987
decisions_financeMother	-2.257e+01	2.507e+04	-0.001	0.9993
decisions_financeMy partner	-2.164e+01	1.773e+04	-0.001	0.9990
decisions_financeMyself	-1.875e+01	1.773e+04	-0.001	0.9992
decisions_financeparents	-9.962e+00	2.507e+04	0.000	0.9997
decisions_financeParents	-1.638e+01	1.773e+04	-0.001	0.9993
decisions_childrenHusband	1.208e+01	2.534e+04	0.000	0.9996
decisions_childrenJoint decision	4.643e+00	1.811e+04	0.000	0.9998
decisions_childrenMy partner	2.808e-01	1.811e+04	0.000	1.0000
decisions_childrenMyself	3.661e+00	1.811e+04	0.000	0.9998
decisions_childrenNot Applicable	-3.124e+01	1.773e+04	-0.002	0.9986

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1 (for reference)

Source: Collated from field work

Author's calculation on primary data using R

As we see from the above result,

p-value < 0.05 for age groups 41- 50, Caste OBC, BCom degree, income bracket of 70,000-90,000, number of family members and respondents who are encouraged by their family members.

Hence, these factors are significant at 5 percent level of significance.

p-value < 0.1 for income bracket 50,000-70,000 and less than 10,000.

Hence, these factors are significant at 10 percent level of significance.

Further, age groups 41- 50, BCom degree, income bracket of 70,000-90,000, income bracket less than 10,000 and number of family members have negative estimates. Which means that these women are less likely to look for a job in present.

Factors like OBC Caste, respondents who are encouraged by their family members and income bracket Rs 50,000-70,000 have positive estimates. These women are more likely to look for a job at present.

Thus, Women in age groups 41- 50, holding BCom degree, having household income bracket of Rs 70,000-90,000, less than Rs 10,000 and a greater number of family members are less likely to look for a job at present. On the other hand, women belonging to OBC Caste, who are encouraged by their family members and have income bracket Rs 50,000-70,000 and more likely to look for a job in the present.

Objective 2: To Observe the Extent of Effect in Different Socio-Economic Groups as Women Are Not Working Outside.

Graph 4.24: Major Decision Maker in Respondents' Families with Respect to Finance
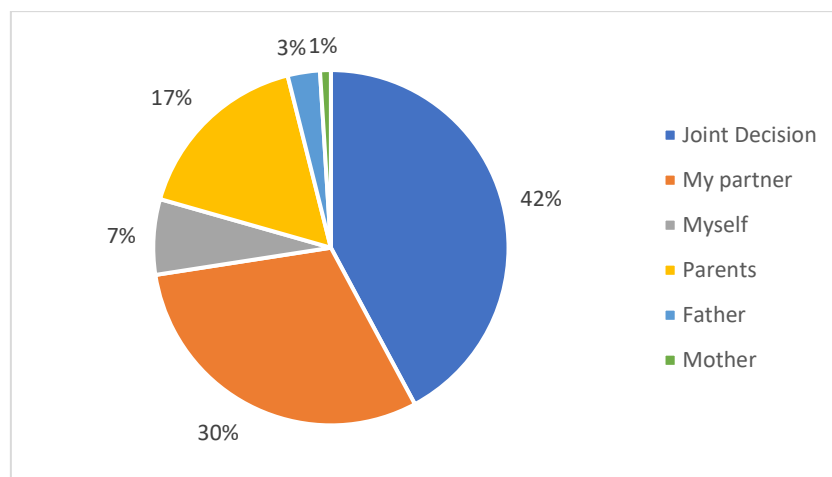
Source: Collated from field work

Author's calculation on primary data using excel

The above chart shows who is the major decision maker in the respondents' family with respect to finance. 42 percent respondents said it's the joint decision, 30 percent said their partner while 7 percent said it was themselves. On the other hand, 17 percent said their parents, 3 percent said their fathers while 1 percent said it was their mother who decided about finance.

Graph 4.25: Major Decision Maker in Respondents' Families with Respect to Children
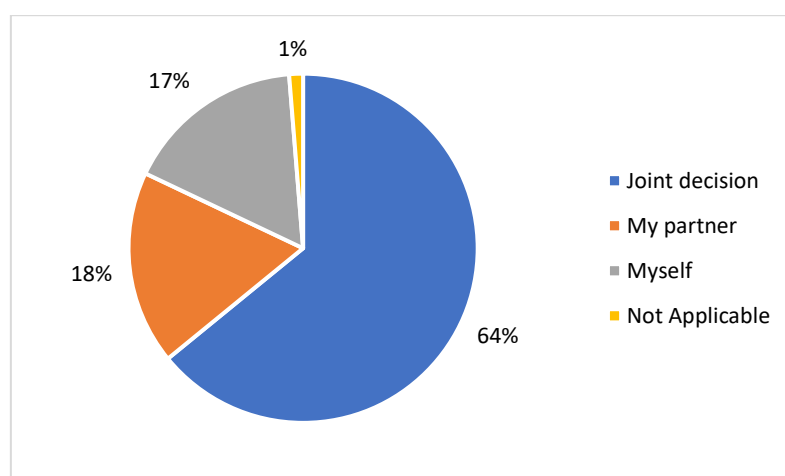
Source: Collated from field work

Author's calculation on primary data using excel

This data is pertaining to married women. The above chart shows who is the major decision maker in the respondents' family with respect to children and includes responses from married women only. 64 percent said it was a joint decision, 18 percent said it was her partner who was the major decision maker while 17 percent said she herself took decisions.

Graph 4.26: Nature of Effect on The Respondent or Her Family Since She Is Not Working Outside (Multiple Options Could Be Selected)
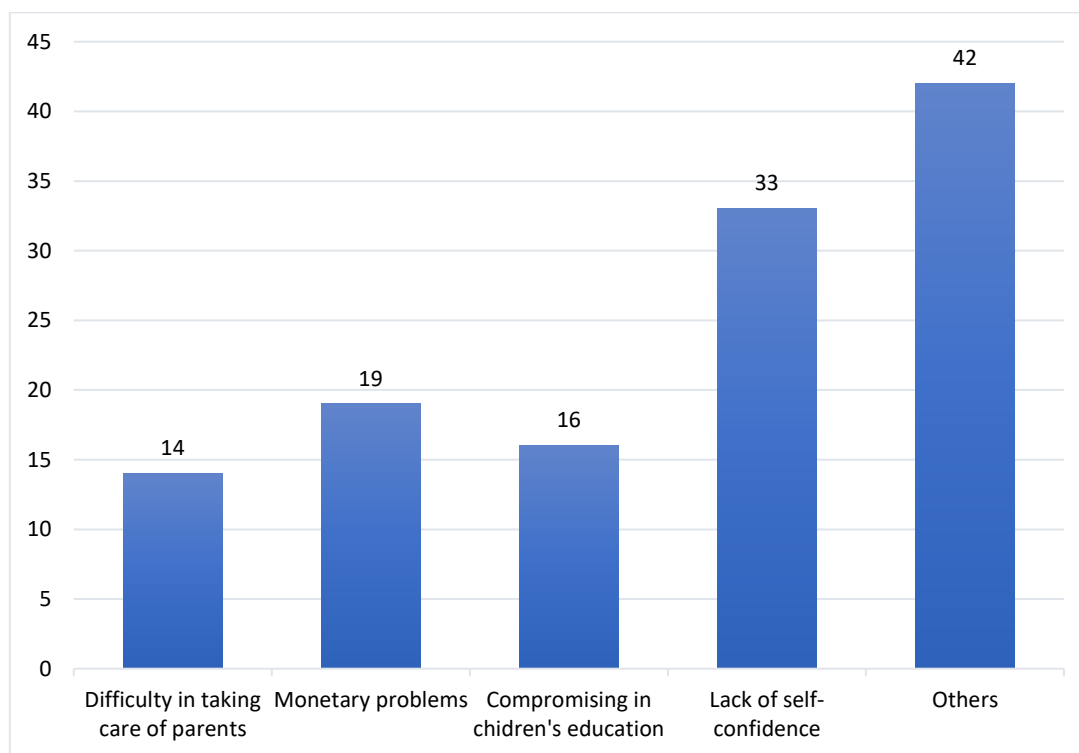
Source: Collated from field work

Author's calculation on primary data using excel

Respondents could select multiple options and the graph is in absolute numbers.

The above graph represents the nature of effect on the respondent or her family due to her not seeking job outside. 14 women said they faced difficulty in looking after their parents, 19 faced monetary problems, 16 had to compromise in children's education while 33 said they lacked self-confidence.

Graph 4.27: Respondents' Opinion on Whether They Are Able to Fulfil Their Personal Needs
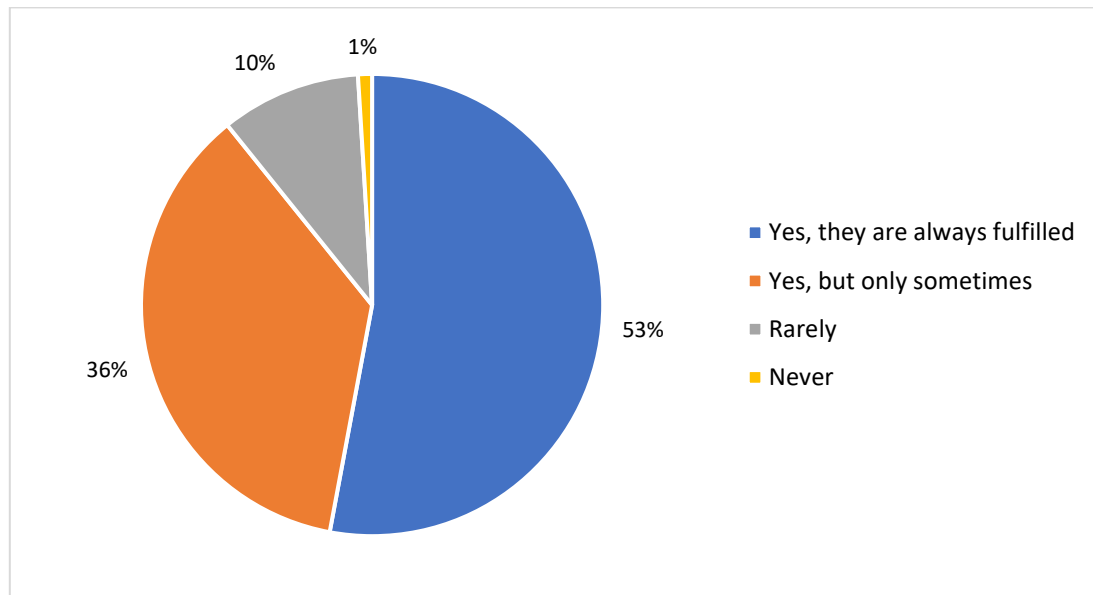
Source: Collated from field work

Author's calculation on primary data using excel

Out of the respondents in the survey, 53 percent said their personal needs were always fulfilled, 36 percent said their needs were fulfilled only sometimes, 10 percent said their needs are fulfilled rarely while 1 percent said their personal needs are never fulfilled.

Table 4.8: Two-Way Analysis Between Respondents' Household Income and Whether They Are Able to Fulfil Their Personal Needs.

Household Income	Respondents' Opinion If They Are Able to Fulfil Never Personal Needs				
	Never	Rarely	Yes, but only sometimes	Yes, they are always fulfilled	Total
Less than 10,000		1	7	6	**14**
10,000 - 30,000		4	9	11	**24**
30,000 - 50,000		1	5	6	**12**
50,000 - 70,000		1	7	8	**16**
70,000 - 90,000	1	1	4	12	**18**
More than 90,000		2	5	11	**18**
Total	**1**	**10**	**37**	**54**	**102**

Source: Collated from field work

Author's calculation on primary data using excel

Considering the above analysis, we see that 11 women who said their needs are always fulfilled have more than Rs 90,000 as their household income, 12 have Rs 70,000 to Rs 90,000 as their household income. 7 women who said their needs are fulfilled sometimes fall in the income bracket of less than Rs 10,000 while another 7 come in Rs 50,000 to Rs 70,000. 4 women whose needs are rarely fulfilled have Rs 10,000 to Rs 30,000 as their household income and one woman who said her personal needs are never fulfilled has Rs 70,000 to Rs 90,000 as their household income.

Table 4.9: Two-Way Analysis of Respondents' Household Income and Whether They Face Monetary Problems.

Household Income (in Rupess)	Respondents' Opinion If They Face Monetary Problems		
	No	Yes	Total
10,000 - 30,000	10	4	14
30,000 - 50,000	17	7	24
50,000 - 70,000	12	0	12
70,000 - 90,000	11	5	16
Less than 10,000	16	2	18
More than 90,000	17	1	18
Total	**83**	**19**	**102**

Source: Collated from field work

Author's calculation on primary data using excel

As we can see, 7 women who faced monetary problems have Rs 30,000 to Rs 50,000 as their household income and 5 women had Rs 70,000 to Rs 90,000 as their household income. On the other hand, 17 women who didn't face monetary problems fall in the household income of more than Rs 90,000. Another 17 have Rs 30,000 to Rs 50,000 and 16 women had less than Rs 10,000 as their household income.

Table 4.10: Two-Way Analysis of Respondents' Household Income and If They Have to Compromise with Their Children's Education

Household Income (In Rs)	Respondents Who Have to Compromise Their Children's Education		Total
	No	Yes	
10,000 - 30,000	8	3	11
30,000 - 50,000	16	2	18
50,000 - 70,000	7	2	9
70,000 - 90,000	11	3	14
Less than 10,000	13	4	17
More than 90,000	8	1	9
Total	63	15	78

Source: Collated from field work

Author's calculation on primary data using excel

The analysis includes responses from married women only. The above analysis shows that 4 out of 15 women who have to compromise in their children's education have a household income of less than Rs 10,000. On the other hand, 16 out of 63 women who said that they don't have to compromise have a household income of Rs 30,000 to Rs 50,000. 13 women have household income of less than Rs 10,000 and 11 have a household income of Rs 70,000 to Rs 90,000.

Graph 4.28: Ways to Enhance the Job Opportunities for Women (Multiple Options Could Be Selected)
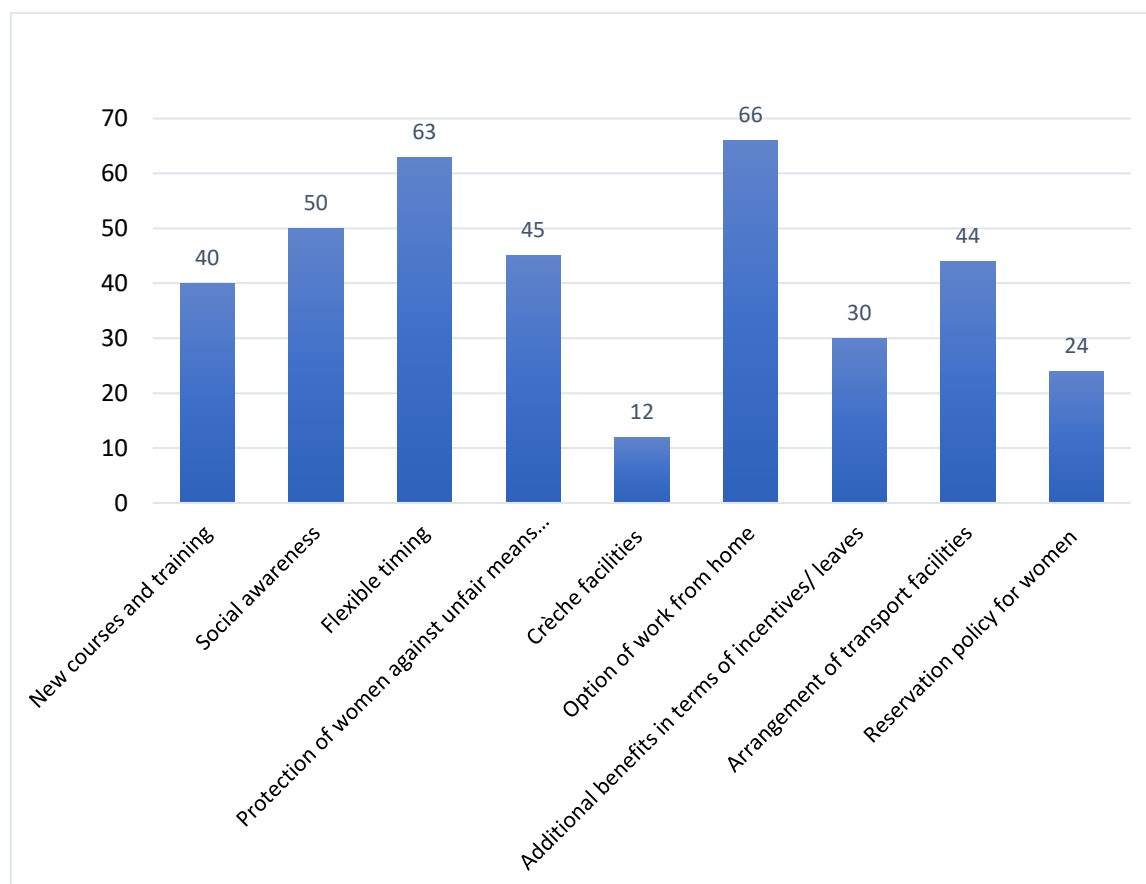
Source: Collated from field work

Author's calculation on primary data using excel

Respondents could select multiple options and the graph is in absolute numbers.

The above chart shows the various ways that could be adopted to enhance the job opportunities for women. 66 women said there should be availability of work from home option, 63 said there should be flexible timing, 50 said there needs to be more social awareness, 45 said women should be getting protection against the unfair means and/ or harassment, 44 women said there needs to be arrangement of transport facilities, 40 women said there needs to be new courses and training, etc.

4.4 Conclusion

In this chapter we analysed various causes that has kept women out of work force and the effects they face as a result of this. We conducted chi square test, logistic regression, two-way analysis and percentage analysis along with graphical representation to understand the scenario by the responses collected from female non-working graduates in Bengaluru.

Chapter 5

**SUMMARY OF FINDINGS, SUGGESTIONS AND
CONCLUSION**

Chapter 5

Summary of Findings, Suggestions and Conclusion

5.1 Findings

There is an increase in female and total number of students enrolled in higher education institutes, however the proportion of female enrolments is higher than that of male. 43.76 percent enrolments in higher education institutes in 2010 were female, which increased to 48.64 percent in 2018. (AISHE 2018-19)

Looking at the enrolments in undergraduate level in India, the proportion of female to total enrolments in the under graduate level slightly decreased in the year 2014 and 2015. However, in the other years the proportion increased. This shows that representation of female students in higher education has been satisfactorily improving over the years. 44.85 percent enrolments in undergraduate courses in 2010 were female, which increased to 49.03 percent in 2018. (AISHE 2018-19)

In the state of Karnataka, the percentage of female to total enrolments have been either the same or steadily improving. However, there was a decrease in the female as well as the total enrolments in the higher education institutes in the years 2011 and 2015 and decline in the total enrolments in the year 2014 while the female enrolments were increasing in the same year. 46.16 percent enrolments in higher education institutes in 2010 were female, which increased to 50.04 percent in 2018. (AISHE 2018-19)

There is not much improvement in the percentage of budget allocated to the higher education in India although the country has highest number of people falling in the age brackets of 15 to 24 years. Moreover, the budget is not equally distributed to all institutes as a major portion goes to only premium institutes which constitutes a small percentage of total number of higher institutes in India.

The female labour force participation rates have been continuously declining with 25.85 percent in 2010 to 20.79 percent in 2019. (World Development Indicators)

The female unemployment rate in India from the year 2010 to 2018 has seen a slight decrease from 5.82 percent in 2010 to 5.30 percent in 2018, however there was a slight increase in 2013 as compared to its previous years. (World Development Indicators)

The ratio of female to male labour force participation rates from the year 2010 to 2018 has been continuously declining over the stated years with 32.03 percent in 2010 to 27.19 percent in 2018. (World Development Indicators)

There is an upward trend in unemployment rates among female with advanced education from 21.09 percent in 1994 to 24.69 percent in 2018, while slight decrease in the years from 2000 to 2012. (World Development Indicators)

Education Attainment and Work Force Participation of Women in India: An Empirical Analysis on Educated Non-Working Women of Bengaluru

The survey involves 102 respondents of which 36 percent belong to the age group of 18-30, 33 percent of the respondents belong to the age of 31-40 and so on. Thus, the sample consists of maximum of youngest age group, followed by the second youngest age group and so on.

90 percent of the respondents belong to Hinduism while 73 percent of the respondents are from General category. 32 percent hold a BSc degree, 36 of the respondents have at least one postgraduate degree,3 have dual postgraduate degree, one has triple postgraduate degree and one with a PhD.

Maximum of the respondents (23 percent) have a household income of Rs 30,000 to Rs 50,000. 76 percent were married and 80 percent of the respondents are from nuclear families.

67 percent of the women looked for the job after completion of the degree and 42 percent said that they are currently looking for a job.

Of 55 respondents who had worked earlier at any point of time, 56 percent worked for Rs 10,000 to Rs 30,000.

Out of 43 people who are currently looking for employment, 34 wanted to be independent and self-reliant. 68 percent were encouraged by their families to look for a job and 9 percent

were not encouraged. 60 percent said they were paid as per their qualification and expected and 38 percent said they were underpaid. 45 percent were employed for less than two years and 35 percent said it's been less than two years since they have been non-working after their last job. 26 respondents travelled through the bus and 31 percent spent more than 4 hours on commuting.

54 percent of women in the survey said that women are paid on par with men, who have equal skills and qualification as men, while 26 percent disagreed to it. 63 percent of the respondents think that the courses they studied is on par with the job requirements, 32 percent feel that courses were inadequate.

Out of the respondents that were looking for a job presently, 16 felt that their education was not matching with the skills required, 13 said they are looking after children and 12 said timing of job is inconvenient.

Out of respondents who were working during their pregnancy, 47 percent said they were paid by full amount, 10 percent said they were paid only partial amount and 43 percent women said they were not paid during pregnancy.

48 respondents said it was because of house responsibility, 28 said they were looking after the baby, 18 women said they were pursuing further education, and because of these reasons they are not working outside at present.

In chi square analysis, we saw that there exists a significant relationship between respondents looking for a job and them having children above 18 years. On the other hand, there is no significant relationship between respondents looking for a job at present and their household income

Based on a logistic regression, women who hold BCom, BSc and BE are more likely to have looked for the job in the past after completion of their degrees.

Further, Women in age groups 41- 50, holding BCom degree, having household income bracket of Rs 70,000-90,000, less than Rs 10,000 and a greater number of family members are less likely to look for a job at present. On the other hand, women belonging to OBC Caste, who are encouraged by their family members and have income bracket Rs 50,000-70,000 and more likely to look for a job in the present.

When it comes taking decisions respect to finance, 42 percent respondents said it's the joint decision, 30 percent said their partner makes decisions. 17 percent unmarried women said their parents take join decision with respect to finance.

When asked who is the major decision maker with respect to children. 64 percent of married women said it was a joint decision, 18 percent said it was her partner who was the major decision maker while 17 percent said she herself took decisions.

14 women said they faced difficulty in looking after their parents, 19 faced monetary problems, 16 had to compromise in children's education while 33 said they lacked self-confidence.

53 percent said their personal needs were always fulfilled, 36 percent said needs were fulfilled only sometimes, 10 percent said their needs are fulfilled rarely while 1 percent said their personal needs are never fulfilled.

Considering the above analysis, we see that 11 women who said their needs are always fulfilled have more than Rs 90,000 as their household income, 12 have Rs 70,000 to Rs 90,000 as their household income. 7 women who said their needs are fulfilled sometimes fall in the income bracket of less than Rs 10,000 while another 7 come in Rs 50,000 to Rs 70,000. 4 women whose needs are rarely fulfilled have Rs 10,000 to Rs 30,000 as their household income and one woman who said her personal needs are never fulfilled has Rs 70,000 to Rs 90,000 as their household income.

As we can see, 7 women who faced monetary problems have Rs 30,000 to Rs 50,000 as their household income and 5 women had Rs 70,000 to Rs 90,000 as their household income. On the other hand, 17 women who didn't face monetary problems fall in the household income of more than Rs 90,000. Another 17 have Rs 30,000 to Rs 50,000 and 16 women had less than Rs 10,000 as their household income.

The above analysis shows that 4 out of 15 women who have to compromise in their children's education have a household income of less than Rs 10,000. On the other hand, 16 out of 63 women who said that they don't have to compromise have a household income of Rs 30,000 to Rs 50,000. 13 women have household income of less than Rs 10,000 and 11 have a household income of Rs 70,000 to Rs 90,000.

In order to enhance the job opportunities for women, 66 women said there should be availability of work from home option, 63 said there should be flexible timing and 50 said there needs to be more social awareness.

5.2 Unique Measures Taken in The World to Improve Female Labour Force Participation Rate

Child-Care Facilities

As per a study in Rio de Janeiro, Brazil, the employment rate of mothers increased from 9 percent to 17 percent. This number includes those who were not in the labour force before the child-care facilities were available to them. This also reduces the responsibilities on older sisters that usually take care of their younger siblings, thus allowing them to improve in their education attainment. (Ghai, Business Line, 2019)

New Approach to Child-Care

'Praveshdwar home-based childcare programme' of Government of Nepal is a community-based child-care approach where mothers form groups of six and took turns in looking after children below the age of three years. (Ghai, Business Line, 2019)

The Role Of 6 Crucial Words

Zurich, a UK-based insurance company added the following six words to its advertising: part-time, full-time, job share or flexible working. As a result, there was an increase of 16 percent of women applying for jobs and around 20 percent rise in women applying for the management roles. Further, there was an increase of 33 percent of the number of female recruits that reflected the success of the initiative. (Zurich, 2020)

The Clothing Bank- Empowerment Through Self-Employment

The Clothing Bank, based in South Africa, focuses on empowering the unemployed mothers and encourage to start their fashion business. In the year 2018-19, TCB supported 832 women and they made a profit of around R38,9 million. Ten years since its inception, 3663 women were recruited and R156.5m profits have been made.

Parental Leave Policies

These policies provide long paid leaves for both parents and thus focuses on equal sharing of burden among both parents in raising a child. These policies help women return to their work place while her partner can take charge at home. Some of the countries that follow such policies are Finland, Norway and Sweden are among few countries that follow these policies. "If India could get female employment up to the same rate as Sweden (69%) it could potentially generate an extra $7 trillion – approximately 79% of India's GDP" said the WEF report. (Smith, Culture Trip, 2019)

5.3 Suggestions:

- Encourage employment sectors to offer flexible timings if nature of work permits.
- In many countries, there has been an increase in FLFP as they would have planned more on Child-care centres and Crèche facilities. India too should bring up more of such facilities.
- Focus on elderly care facilities should be encouraged in our country so that women don't have to stay back at home to look after them.
- Need of more skill-oriented courses so that graduates are employment-ready.
- More measures to be taken so that women from unorganised sector get maternity leave benefits.
- Mandate Paternity leave for significant duration in all sectors.
- More awareness about the protective measure offered by the government for female employees.
- Creation of more jobs important in order to bring down the unemployment rates.

- Crucial to take measures to bring down the male dominance. This could be done by making recruitment of certain number of women mandatory.
- More gender-neutral language to be used in schools, mass media, etc.

5.4 Scope for Further Studies

The study considers only few variables relating to education and employment and unemployment in India. There are many other factors that could be taken up for study like migration, etc. that has an impact on educated women not seeking employment. There could be comparative studies among various countries or between various states in India.

5.5 Conclusion

We have seen various factors that cause women with higher education to opt out of work force. We also saw the various effects that women face in life as they are not working outside. The results relating to various factors like payment during pregnancy, payment for women in comparison with men, etc., show us that there is a need for sound policies to curb the biases and provide an equal opportunity for women. We need to come out of stereotypical thinking related to gender so that house responsibilities are equally shared among both genders and thus women are encouraged to seek employment outside.

In this era where we see rapid growth in various sectors, it is important for bringing up better representation of women to seek faster and better growth results. Hence, it is important to bridge the gap soon or else economy will not reach its best potential. This is possible by bringing changes in policies, increasing awareness and breaking stereotypical thinking.

Educated Non-Working Women: Causes and Impact Assessment (A Study with Reference to Bengaluru)

1. Name _____

2. Age
   - 18-30
   - 31-40
   - 41-50
   - 51-60
   - 61 and above

3. Religion
   - Hinduism
   - Islam
   - Christianity
   - Sikhism
   - Jainism
   - Buddhism
   - Others: Specify: _____

4. Caste
   - General
   - OBC
   - SC
   - ST
   - Others: Specify: _____

5. What undergraduate degree do you hold?
   - BSc
   - BCom
   - BA
   - BE
   - MBBS

- o BVSc
- o BDA
- o Others: Specify _____

6. Do you hold a master's degree? If yes, specify the degree: _____

7. Do you hold a PhD? _____

8. Household Income (per month):
   - o Less than 10,000
   - o 10,000-30,000
   - o 30,000-50,000
   - o 50,000-70,000
   - o 70,000-90,000
   - o More than 90,000

9. Marital status
   - o Single
   - o Married
   - o Separated
   - o Divorced
   - o Widow

10. Type of family
    - o Nuclear
    - o Joint
    - o Other: Specify: _____

11. How many members are there in your family?
    - o 1
    - o 2
    - o 3
    - o 4
    - o 5
    - o Others: Specify: _____

12. How many children do you have that are below 18 years?
    - o 0
    - o 1
    - o 2

- o 3
- o Others: Specify: _____

13. How many children do you have that are above 18 years?

- o 0
- o 1
- o 2
- o 3
- o Others: Specify: _____

14. How many members in your family are above 60 years?

- o 0
- o 1
- o 2
- o 3
- o Others: Specify: _____

15. Did you look for a job in the past after completion of your degree?

- o Yes
- o No

16. Are you currently looking for a job?

- o Yes
- o No

17. If you were working earlier, what was your personal income? (per month)

- o Not Applicable
- o Less than 10,000
- o 10,000-30,000
- o 30,000-50,000
- o 50,000-70,000
- o 70,000-90,000
- o More than 90,000

18. Why are you looking for employment? (Can select more than one option)

- o Not Applicable
- o For Income
- o For being independent and self-reliant

- For experience
- For social status
- Out of interest
- Others: Specify: _____

19. Are you encouraged by your family members to look for employment?
    - Not Applicable
    - Yes
    - No
    - Sometimes

20. If you were working earlier, were you paid as per your qualification and expectation?
    - Not applicable
    - Yes, I was paid as per my qualification and expectation
    - No, I was underpaid
    - No, I was overpaid

21. Total period of time employed after graduation?
    - Not applicable
    - 0-2 years
    - 2-5 years
    - 5-10 years
    - 10-15 years
    - More than 15 years

22. Since how many years have you been non-working after your last job?
    - Not applicable
    - 0-2 years
    - 2-5 years
    - 5-10 years
    - 10-15 years
    - More than 15 years

23. Reasons for not working outside at present? (Can select more than one option)
    - Jobs not available
    - Parents/In laws do not allow
    - Pursuing further education

- House responsibility
- Baby is too young, hence taking care of it
- Husband's job is transferable
- Interest in other activity
- No experience
- Others. Specify: _____

24. If you selected 'Interest in other activity' as the option in the above question, please mention what that interest is.

_____

25. Do you think women, having equal skills and qualification as men, are paid on par with men?
- Yes
- No
- Maybe
- Others: Specify: _____

26. Do you think the course you studied is on par with the job requirements of present day?
- Yes, it is on par
- No, courses are inadequate
- No, courses are much ahead of job requirement

27. Mode of transport to reach work place (if you were working earlier) (Can select more than one option):
- Not applicable
- Two-wheeler
- Car
- Auto rickshaw
- Bus
- Train
- Walk
- Others: Specify: _____

28. Number of hours spent commuting in a day (if you were working earlier):
- Not Applicable
- Less than half an hour

- Half hour to one hour
- 1-2 hours
- 2-3 hours
- 3-4 hours
- More than 4 hours

29. What are the difficulties faced by you in getting a job? (Can select more than one option)
   - Not Applicable
   - Underqualified
   - Overqualified
   - Education not matching with the skills required
   - No enough experience
   - Reservation policy
   - Poor communication skills
   - Timing of jobs is inconvenient
   - Male dominance
   - Poor performance in my degree/ other educational qualification
   - Harassment in work places
   - Looking after children
   - Others: specify: _____

30. Are you able to fulfilment your personal needs?
   - Yes, they are always fulfilled
   - Yes, but only sometimes
   - Rarely
   - Never

31. Were you paid when you were pregnant?
   - Not applicable
   - Yes, the full amount
   - Yes, but only a partial amount
   - No

32. Who takes major decisions in your family with respect to Finance?
   - Myself
   - My Partner
   - Joint Decision

o   Other: Specify: _____

33. Who takes major decisions in your family with respect to Children?

    o   Myself

    o   My Partner

    o   Joint Decision

    o   Other: Specify: _____

34. What is the nature of effect on you or your family since you are not working outside? (Can select more than one option)

    o   Difficulty in taking care of parents

    o   Monetary problems

    o   Compromising in children's education

    o   Lack of self confidence

    o   Others: Specify: _____

35. What should be the steps taken to enhance the job opportunities for women? (Can select more than one option)

    o   New courses and training

    o   Social awareness

    o   Flexible timing

    o   Protection of women against unfair means and/or harassment

    o   Crèche facilities

    o   Option of work from home

    o   Additional benefits in terms of incentives/ leaves

    o   Arrangement of transport facilities

    o   Reservation policy for women

    o   Others: specify: _____

BIBLIOGRAPHY

• (n.d.). Retrieved March 2021, from https://indianwomennetwork.in/why-indian-women-leave-the-workforce/

• A STUDY OF UNEMPLOYMENT AMONG FEMALE GRADUATES IN PUNE CITY. (2002). Study sponsored by Planning Commission, Govt. of India.

• Abousleiman, I. (2021, Feb). The World Bank. Retrieved April 2021, from https://www.worldbank.org/en/news/opinion/2021/02/24/gender-in-the-gcc-the-reform-agenda-continues

• Anandan, J., & Anchayil, A. (2009). Increasing Level of Education and Falling Labour Force Participation of Women in the Context of Kerala, India. SEMANTIC SCHOLAR.

• Bairagya, I. (2015). SOCIO-ECONOMIC DETERMINANTS OF EDUCATED UNEMPLOYMENT IN INDIA. The Institute for Social and Economic Change.

• Business Line. (2018, January). Retrieved March 2021, from https://www.thehindubusinessline.com/economy/india-must-focus-on-inclusion-of-women-in-its-economy-imf-chief/article10047956.ec

• BusinessLine. (2020, December). Retrieved March 2021, from https://www.thehindubusinessline.com/news/science/need-to-reduce-gender-gap-in-stem-jobs-in-india/article33324409.ece

• CATALYST. (2020, October). Retrieved January 2021, from https://www.catalyst.org/research/women-in-the-workforce-india/

• Chakraborty, N. (2019, Dec). livemint. Retrieved March 2021, from https://www.livemint.com/money/personal-finance/what-is-gender-pay-gap-and-why-is-it-so-wide-in-india-11575356633900.html

• Chatterjee, E., Desai, S., & Vanneman, R. (2018). Indian paradox: Rising education, declining womens' employment. Demographic Research, Vol 38.

• Chaudhry, S. (2020, June). Outlook. Retrieved March 2021, from https://www.outlookindia.com/website/story/opinion-is-education-the-reason-women-are-disappearing-from-indias-workforce/354485

•   Chaudhry, S. (2020, June). OutLook. Retrieved April 2021, from https://www.outlookindia.com/website/story/opinion-is-education-the-reason-women-are-disappearing-from-indias-workforce/354485

•   Desai, K. (2021, March). TimesofIndia. Retrieved April 2021, from https://timesofindia.indiatimes.com/home/sunday-times/85-of-indian-women-have-missed-out-on-raise-or-promotion-due-to-gender/articleshow/81286910.cms#:~:text=due%20to%20gender-,85%25%20of%20Indian%20women%20have%20missed%20out%20on,or%20promotion%20due%20

•   Dhingra, D. G. (2020). The Study Of Socio Economic Perspectives Of Educated Unemployed Women And Its Impact On Their Life (With Reference To Rajasthan). INTERNATIONAL JOURNAL OF SCIENTIFIC & TECHNOLOGY RESEARCH, VOLUME 9(ISSUE 01,).

•   Ghai, S. (2018). The Anomaly of Women's Work and Education in India. INDIAN COUNCIL FOR RESEARCH ON INTERNATIONAL ECONOMIC RELATIONS.

•   Ghai, S. (2019, January). Business Line. Retrieved March 2021, from https://www.thehindubusinessline.com/opinion/how-to-boost-womens-workforce-participation/article26104737.ece

•   Hanna, J. (2019, December). HARVARD BUSINESS SCHOOL. Retrieved March 2021, from https://hbswk.hbs.edu/item/taking-on-the-taboos-that-keep-women-out-of-indias-workforce

•   Helpline Law. (2021, February). Retrieved March 2021, from https://www.helplinelaw.com/family-law/MPBI1/maternity-leave-and-paternity-leave-benefits-in-india.html#:~:text=In%20India%2C%20the%20Central%20Government,of%20his%20wife%20and%20new

•   Joshi, S. (2020, February). Times of India. Retrieved March 2021, from https://timesofindia.indiatimes.com/india/meet-the-papas-who-got-took-paternity-leave/articleshow/69723008.cms

•   K.R., L. D. (2002). Education, Employment, and Job Preference of Women in Kerala: A micro-level case study.

•   KAUSHIK, A. (2017, June). TimesJobs Bureau. Retrieved March 2021, from https://content.timesjobs.com/exclusive-timesjobs-survey-paternity-leaves-are-off-limits-for-india-inc-employees/articleshow/59139973.cms

•   Mallick, S. (2019, March). Retrieved March 2021, from DownToEarth: https://www.downtoearth.org.in/news/economy/95-per-cent-women-in-india-involved-in-unpaid-labour-63517

•   McCarthy, N. (2017, June). Statistica. Retrieved April 2021, from https://www.statista.com/chart/9876/where-fathers-get-the-most-paid-parental-leave/#:~:text=Out%20of%20all%20OECD%20countries,they%20fear%20the%20career%20implications

•   Mitra, A., & Verick, S. (2013). Youth employment and unemployment: an Indian perspective. DWT for South Asia and Country Office for India.

•   OECD. (2021, April). Retrieved April 2021, from https://stats.oecd.org/index.aspx?queryid=54757

•   Pande, R. (2018, March). HARVARD Kennedy School. Retrieved March 2020, from https://epod.cid.harvard.edu/news/getting-indias-women-workforce-smart-approach#:~:text=In%20this%20article%2C%20Rohini%20Pande,interventions%20that%20address%20social%20norms

•   Pandey, A. (2018, October). iPleaders. Retrieved April 2021, from https://blog.ipleaders.in/paternity-leave-india/

•   Raman, S. (2019, January). IndiaSpend. Retrieved April 2021, from https://www.indiaspend.com/what-budget-2019-needs-to-do-to-boost-indias-flailing-higher-education-institutions/#:~:text=Government%20allocation%20for%20higher%20education,percentage%20points%2C%20to%201.43%25.&text=Capital%20expenditure%20for%20higher%20e

•   Ray, J., Mukherjee, D., & Majumder, R. (2019). UNEMPLOYMENT AMONG EDUCATED YOUTH IMPLICATIONS FOR INDIA'S DEMOGRAPHIC DIVIDEND. Journal of Economic & Social Development, Vol. - XV(No. 1).

• Routray, S. (2016, July). A critical analysis of the "gendered unemployment" among educated women in India. National Journal of Advanced Research, Volume 2(Issue 4). Retrieved January 2020

• SARASWATHY, M. (2020, February). moneycontrol. Retrieved March 2021, from https://www.moneycontrol.com/news/business/economy/budget-2020-education-sector-allocation-up-5-4892771.html

• SCHULZ, K., & CHAMSEDDINE, N. (2020, February). WORLD BANK BLOGS. Retrieved April 2021, from https://blogs.worldbank.org/developmenttalk/beyond-equal-pay

• Sebastian, A., & Navaneetham, K. (2008). Gender, Education and Work: Determinants of Women's Employment in Kerala.

• Sengupta, J. (2019, March). Observer Research Foundation. Retrieved March 2021, from https://www.orfonline.org/expert-speak/educated-unemployed-women-48737/

• SHARMA, A., & SAHA, S. (2015). Female Employment Trends in India: A Disaggregated Analysis. The NEHU Journal, Vol XIII(No. 2).

• Singh , A. K., Aggarwal, M., & Jain, P. (2020). Education and Unemployment in Rural and Urban Kerala.

• Smith, R. (2019, March). Culture Trip. Retrieved April 2021, from https://theculturetrip.com/europe/sweden/articles/the-5-countries-with-the-best-shared-parental-leave-policies/

• The Clothing Bank. (2020). Retrieved April 2021, from http://theclothingbank.org.za/track-record/

• The Economist. (2018, May). Retrieved March 2021, from https://www.economist.com/finance-and-economics/2018/05/26/labour-laws-in-104-countries-reserve-some-jobs-for-men-only?fsrc=scn/tw/te/bl/ed/labourlawsin104countriesreservesomejobsformenonlyneverdone

• (2012). THE EFFECT OF WOMEN'S ECONOMIC POWER in Latin America and the Caribbean. THE WORLD BANK.

• The Path to Equality. (2020). Retrieved April 2021, from The Path to Equality: https://thepathtoequality.org/

• The World Bank. (n.d.). Retrieved March 2021, from https://data.worldbank.org/indicator/NY.GDP.PCAP.CD?end=2019&locations=IN&start=1988

• The World Bank. (n.d.). Retrieved March 2021, from https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=IN

• The World Bank. (n.d.). Retrieved March 2021, from https://data.worldbank.org/indicator/SL.TLF.CACT.MA.ZS?locations=IN

• The World Bank. (n.d.). Retrieved March 2021, from https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS

• The World Bank. (n.d.). Retrieved March 2021, from https://data.worldbank.org/indicator/SL.UEM.TOTL.FE.ZS?locations=IN

• The World Bank. (n.d.). Retrieved March 2021, from https://data.worldbank.org/indicator/SL.TLF.CACT.FM.ZS?locations=IN

• The World Bank. (n.d.). Retrieved March 2021, from https://data.worldbank.org/indicator/SL.UEM.ADVN.FE.ZS?locations=IN

• Thomson, S. (2015, November). World Economic Forum. Retrieved March 2021, from https://www.weforum.org/agenda/2015/11/18-countries-where-women-need-their-husbands-permission-to-get-a-job/

• Toegel, I., & Lavanchy, M. (2019, March). World Economic Forum. Retrieved April 2021, from https://www.weforum.org/agenda/2019/03/beat-gender-stereotypes-learn-speak-up-and-react

• UNITED NATIONS. (2017, June). Retrieved March 2021, from https://www.un.org/development/desa/publications/world-population-prospects-the-2017-revision.html

• United Nations. (2020, October). Retrieved March 2021, from https://www.un.org/press/en/2020/ga12275.doc.htm

• Valliami, A., & Savithiri, D. (2020). The Problem of Unemployment among the Educated Women in Nagapattinam. International Journal of Advanced Engineering Research and Science, Vol 7(Issue 4).

•   Weber, L. (2013, June). THE WALL STREET JOURNAL. Retrieved March 2021, from https://www.wsj.com/articles/SB10001424127887324049504578541633708283670

•   Woetzel, J., Madgavkar, A., Ellingrud, K., Labaye, E., Devillard, S., Kutcher, E., . . . Krishnan, M. (2015, September). McKinsey & Company. Retrieved March 2021, from https://www.mckinsey.com/featured-insights/employment-and-growth/how-advancing-womens-equality-can-add-12-trillion-to-global-growth

•   ZURICH. (2020, November). Retrieved April 2021, from https://www.zurich.co.uk/en/about-us/media-centre/company-news/2020/zurich-sees-leap-in-women-applying-for-senior-roles-after-offering-all-jobs-as-flexible

Reports

- All India Survey on Higher Education 2018-19, Ministry of Higher Education
- Analysis of Budgeted Expenditure on Education 2015-16 to 2017-18, MoE, Government of India
- SAMPLE REGISTRATION SYSTEM BASELINE SURVEY 2014
- SAMPLE REGISTRATION SYSTEM STATISTICAL REPORT 2018
- Global Gender Gap Report 2021, World Economic Forum
- Time Use in India-2019, National Statistical Office

ORIGINALITY REPORT

Education Attainment and Work Force Participation of Women in India: An Empirical Analysis on Educated Non-Working Women of Bengaluru

ORIGINALITY REPORT

5%	**4**%	**2**%	**2**%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	lup.lub.lu.se Internet Source	<1%
2	Submitted to Open University of Mauritius Student Paper	<1%
3	www.socialworkfootprints.org Internet Source	<1%
4	www.un.org Internet Source	<1%
5	idoc.pub Internet Source	<1%
6	www.thehindubusinessline.com Internet Source	<1%
7	www.ideasforindia.in Internet Source	<1%
8	actionaid.org Internet Source	<1%

www.lakecountyohio.org

9   Internet Source   <1%

10   www.lambanet.ca
Internet Source   <1%

11   www.weforum.org
Internet Source   <1%

12   Siran Mukerji, Purnendu Tripathi, Anjana Anjana. "chapter 17 Leadership Dynamics in Higher Education Institutions in India", IGI Global, 2020
Publication   <1%

13   rdrr.io
Internet Source   <1%

14   "Work-Life Interface", Springer Science and Business Media LLC, 2021
Publication   <1%

15   core.ac.uk
Internet Source   <1%

16   ijmer.s3.amazonaws.com
Internet Source   <1%

17   www.journaledudev.in
Internet Source   <1%

18   Submitted to Brunel University
Student Paper   <1%

Submitted to Oxford Brookes University

| 19 | Student Paper | <1% |

| 20 | oro.open.ac.uk
Internet Source | <1% |

| 21 | www.aeaweb.org
Internet Source | <1% |

| 22 | www.moneycontrol.com
Internet Source | <1% |

| 23 | www.scribd.com
Internet Source | <1% |

| 24 | "Gender Equality", Springer Science and
Business Media LLC, 2021
Publication | <1% |

| 25 | Submitted to Australian Catholic University
Student Paper | <1% |

| 26 | Submitted to Bournemouth University
Student Paper | <1% |

| 27 | Submitted to University of Mauritius
Student Paper | <1% |

| 28 | datawrapper.dwcdn.net
Internet Source | <1% |

| 29 | scholarworks.gsu.edu
Internet Source | <1% |

Exclude quotes   Off   Exclude matches   < 20 words
Exclude bibliography   On