

FEMALE LABOUR FORCE PARTICIPATION IN INDIA, 2017-2020: APPROACH TOWARDS SUSTAINABLE DEVELOPMENT

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Abstract

Sustainable development ensures the gender equality through women's full participation in every sphere of the economy. In case of India, female labour force participation (FLFP) was steadily declining since 1970 which makes difficult to achieve the goal of SDG 8 by 2030. In this regard, the present paper tries to examine and critically evaluate the perspectives of female employment in India under NIC and NCO classification by using latest periodic labour force survey report, government of India since 2017 to 2020. Result suggests that even though the female labour force participation in India is rising over the period from 2017 to 2020, but still the female participation rate is underprivileged as compared to male counterpart. Despite this, the rural-urban difference in participation of labor market is enormous. It means there is a mile to go to achieve sustainable development.

Keyword: Employment, Female labour force, India, SDG, NIC, NCO

1. Introduction

Women have a pivotal role in environmental management and development in which their full participation is crucial to attain sustainable development (Principle 20, Rio Declaration). However, almost 50 per cent population of the world are women and they are considered as the utmost vulnerable sections of the society and all powers are transferred towards men. It defines the kind of inequality among the men and women. But when the sustainable development comes, it ensures the equality of men and women (SDG goal 5) in every sphere of the economy. According to the United Nation sustainable development goal 5, **Achieve gender equality and empower all women and girls**. Likewise, in the Indian constitution gender equality placed in the fundamental right as well as directive principles. Article 15 of the Indian constitution **prohibits the discrimination on the ground of sex**. It means, the empowerment of women and girls are playing a pivotal role in the sense for achieving the sustainable development.

To empower them, the United Nation Conference on Environment and Development (UNCED) in 1992 gave emphasis on women's full participation in every part of the economy and their contribution towards sustainable development. In addition to the above statement, principle 20 of the Rio declaration and chapter 24 enabled Global Action for Women towards Sustainable and Equitable Development of agenda 21 make promise to build up the position of women (Warth and Koparanova 2012).

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Even the sustainable development goals SDG 8 targets *promote sustained, inclusive, and sustainable economic growth, full and productive employment and decent work for all* to be achieved by 2030.

To increase the standard of living, employment is the way to move forward, and women should play a crucial role in the sense for achieving sustainable development.

In India, since independence, employment has been the primary objective among the policy makers in which each five-year plan has targeted to increase the employment along with growth. However, the growth rate has started rising but the employment has declined periodically. On an average, the employment growth has grown at the rate of 2 percent per annum up to four decades since 1972 when employment unemployment survey has started (Papola and Sahu 2012). The growth rate of employment was 2.44 percent in 1972-1983 which has further decreased to 2.02 percent during the next ten years from 1983. Likewise, the growth rate again shrunk to 1.84 percent in the subsequent ten year from 1993 to 2004-05, and even after 2004-05 it has again decreased.

However, out of this employment, the female labour force participation (FLFP) was steadily declining since 1970 in both the rural as well as urban India (Mehrotra et al 2017, Abraham 2017, Mehrotra et al 2012). When the employment has started declining throughout the years then it is obvious that female employment had to suffer too. The trend suggested that the overall female participation rate had deteriorated from 34 percent in 1999 to 27 percent in 2011 with a 7-percentage point decline. As far as the rural and urban areas concerns, in 1993, the FLFP of India was at 33.1 and 16.5 percent in rural and urban areas respectively, which had decreased to 25.3 and 15.5 percent in 2011 in both areas, respectively.

If we compare the FLFP with male counterpart, then it is evident that the male labour force participation is twice of the FLFP. The FLFP is increasing gradually from 17.5 percent in 2017-18 to 25.1 percent in 2020-21. Out of which, the employment ratio of female is also increasing from 16.5 percent to 24.2 percent in 2020-21. More labour is coming from rural areas as compared to urban areas. In 2020-21, almost 120 million female population are coming from rural areas for searching new job than 41 million in urban areas. Although, the rising number of female employments is the positive sign for the economy, but the required number of female employments has not achieved yet. However, government of India is also encouraging to participate more and more female by enacting the different scheme i.e., minimum wage act 1948, equal remuneration act 1976, maternal benefit act 2017, national career service (NCS) project etc. But the number of females is rising at a diminishing rate than male counterpart. That is the main problem of concern to think about.

The main reason behind the lower female labour force participations in India are social, cultural, and economic constraints. The social constraint depends on the different blind believe that women cannot work in outside the home, etc. rather they will engage in household work, which is unpaid care giving work to children, older etc. Similarly, the cultural constraint shows that India has a vast country which have different culture and tradition, it's mattered a lot in female employment. Likewise, economic constraint shows that significant percent of people of India has suffering the below poverty line

and they do not have land to stay and work as well. So, they must go different place to search any type of job there. So, these three bottlenecks are the main concerns about the female employment in India. Despite the above, no doubt the FLFP is increasing day by day but when we will think about the sustainable development perspective then it creates the mismatch and market failure type situation.

In this regard, this present paper tries to examine and evaluate the perspectives of female employment in India since 2017. More specifically, it will critically analyse the nature and pattern of employment for female under NIC and NCO classification and suggest future growth of employment for female which can fulfil the targeted goal set by SDG.

By considering the above objectives, the study has undertaken secondary data from 2017-18 - 2020-21, that includes the latest 4 annual periodic labour force survey (PLFS) surveys 2017-18, 2018-19, 2019-20, 2020-21 published by NSSO, government of India.

The study uses employment and unemployment of usual status (ps+ss) as the method is best suitable for comparison. This study has used the annual compound growth rate, percentage and average to measure the variables.

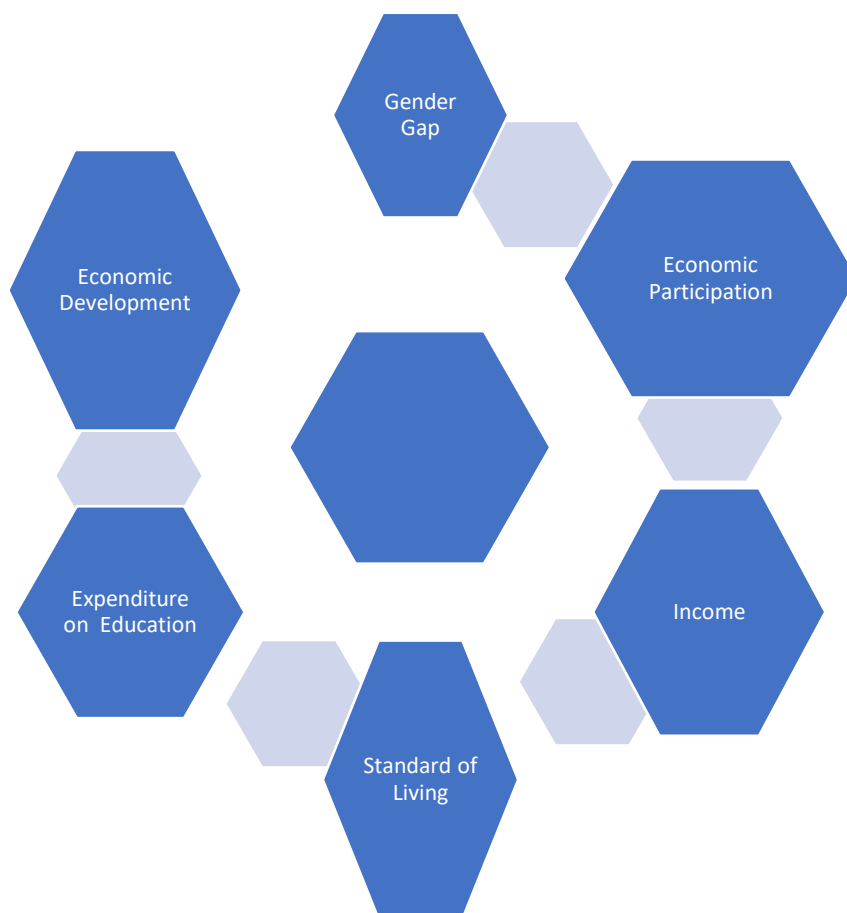
Sectoral and occupational aspects on employment, NIC and NCO classification has been considered for the analysis. Under NIC-2008, industries have been categorised into Agriculture, Mining & Quarrying, Manufacturing, Electricity, water etc., Construction, Trade, hotel & restaurant, Transport, storage & communication, and other services. According to the National Classification of Occupation (NCO)-2004, occupations are classified as Legislator, senior officials, managers, Professionals, Technicians and associate professionals, Clerks, Service workers and shop & market sales workers, Skilled agricultural and fishery workers, Craft and related trades workers, Plant and machine operators and assemblers, Elementary education.

The overall paper has been organised under four parts including introduction in the first section. Subsequently, the second part discusses about the literature on female employment. Third section analyse trends of female labour force participation by area, industry, occupation and nature perspective. The conclusion and policy suggestion are in the fourth part of this study.

2. Literature Review

Theoretical Framework

Figure 1 explains about the theoretical linkage between the gender gap and the economic growth in relation to sustainable development of the economy. Initially an economy will face the gender gap in both rural as well as urban sector. As the economy in the stage of hunger, illiteracy, social and religious practices etc. So, society will not permit to the women to work outside. The next stage is coming about the economic participation of the male people in the economy. It means, the employment in different sector will increase. As a result, it will increase the income of the people. They will adopt the high standard of living by looking their neighbors. They can increase their consumption habits and other spendings.

Figure 1.

Accordingly, they will spend more on education and health, as it is the necessary requirement to living a healthy lifestyle. Which will increase the economic development of the people. The spending in education will help to reduce the gender gap. Education is the main driving force to change the mind setup of the people from the traditional narrow thinking to modern broad thinking, Consequently, the economy will achieve remarkable progress by increasing employment as well as GDP. As a result, society will move towards the path of sustainable development by increasing female participation in different activities.

Empirical Literature

Srija and Vijay (2021) have analysed the female labour force participation in India through time use survey (2019) and the PLFS data 2018. This study found that whatever the literacy rate of women, the load of unpaid caregiving activities and domestic activities has severe impact on female labour force participation rate of India. Sundari

(2020) has debated regarding the structural changes and quality of women's labor. The author found that women's participation in labor market depends on non-economic factors. Moreover, agriculture plays an important role in giving employment to women and the study disclose that the quality of women's labor is miserable. Another study has analysed the declining the female labour force participation in India through using the data from NSSO and the India human development survey 2004-05 and 2011-12.

The study found that there is a relatively small proportion of decline in female labour force participation. And the government policies such as MGNREGS and better transportation enhances the work force participation of women (Desai and Joshi 2019). Another study talks about declining female labour force participation in India. This study found that the structural transformation and use of machine-made equipment, result there is decrease in the demand of female labour due to less skill and education (Mehrotra and Parida 2017).

Another study on the reason of declining the female participation in labour market found that there is both demand and supply side effect that have come up with to this stagnation. The supply side factors show that jump up the household income and husband's education affect a lot. Similarly, in demand side factors shows that the sectors are giving less importance to female employment that led to decrease the female participation in labour market (Klasen and Pieters 2015). Psacharopoulos and Tzannatos (1989) discusses regarding the female labour force participation in international ground. This study found that in the process of transformation from agrarian to industrial economy initially the female participation in labour market decreases and increases after the critical level of development achieved.

3. Changes in Nature of Female Employment

Indian economy is one leading economies of southern Asia part. The total population of India is 1363 million, out of which 700 million are male and 662 million are female. On an around 24 percent population are female work force out of total female population. The evaluations based on PLFS 2020-21 latest round shows that nearly 160 million female population are working under workforce. Similarly, almost 165 million of population are prevailing in labour force.

Table-1 Total Employment Trend in India (In Million)

Total Employment Trend in India (In Million)			
Year	Work Force(WF) (Overall)	Work Force(WF) (Male)	Work Force(WF) (Female)
2020-21	541.52	383.97	160.01
2019-20	514.25	373.05	142.59
2018-19	470.13	358.16	113.87
2017-18	457.15	353.00	105.58

Source- Same as Figure No- 1

Table-2 Growth Rate of Total Employment (%)

Growth Rate of Total Employment (%)			
Year	Work Force(WF) (Overall)	Work Force(WF) (Male)	Work Force(WF) (Female)
2020-21	5.30	2.93	12.21
2019-20	9.38	4.16	25.22
2018-19	2.84	1.46	7.85

Source- Same as Figure No- 1

The total employment reflects through the workforce participation of the country, which shows in the table 1 and 2. The data is showing slightly improvement in the overall employment levels of the country. In 2017-18 the overall workforce participation stood at 457.15 million which further touched to 541.52 million in 2020-21. If we compare the male and female workforce participation, then male population is more than twice of the female counterpart. The male participation in 2020-21 observed to at 383.97 million as compared to 160 million participations of female. In the year 2019-20, the growth rate of the employment has increased significantly. In contrast, due to covid-19 pandemic the growth rate of overall employment had decreased drastically from 9.38 percent to 5.30 percent in 2020-21. The male and female employment had increased from 2017-18 up to 2019-20, then it starts falling.

Table- 3 Female Employment in Rural and Urban India (in million)

Female Employment in Rural and Urban India (in million)		
Year	Work Force (WF) (Rural)	Work Force (WF) (Urban)
2020-21	118.10	38.31
2019-20	103.96	37.11
2018-19	81.80	31.39
2017-18	74.87	30.12

Source- Same as Figure No- 1

Table-4 Growth rate of Female Employment in Rural and Urban India (%)

Growth rate of Female Employment in Rural and Urban India (%)		
Year	Work Force(WF) (Rural)	Work Force(WF) (Urban)
2020-21	13.60	3.23
2019-20	27.100	18.24
2018-19	9.26	4.23

Source- Same as Figure No- 1

The region wise differentiation among the female employment participation is shown in the table 3 and 4. The rural female participation rate in labour market is more than double as compared to the urban female participation. In rural sector agriculture is the only option available for worker. However, almost more than 80 percent of the population of India belong to marginal land holders/landless farmers. Thus, it is one of the primary

reasons of increasing the workforce participation in the labour market from rural sector. In 2020-21, the rural female labour force was around 118 million as compared to 38 million in urban sector. Similarly, both rural and urban population grows faster in the year 2019-20. It observed at 27 percent in rural and 18 percent in urban areas. However, due to covid-19 restriction it had reduced to 13.6 and 3.23 million, respectively.

Table -5 Worker Population Ratio (%)

Worker Population Ratio (%)					
YEAR		Rural		Urban	
	Age	Male	Female	Male	Female
2020-21	15-29 Years	53.6	20.2	49.2	14.3
	15 Years and Above	75.1	35.8	70	21.2
	All Ages	54.9	27.1	54.9	17
2019-20		Rural		Urban	
	Age	Male	Female	Male	Female
	15-29 Years	52.5	18.6	47.7	15.2
2018-19	15 Years and Above	74.4	32.2	69.9	21.3
	All Ages	53.8	24	54.1	16.8
2017-18		Rural		Urban	
	Age	Male	Female	Male	Female
	15-29 Years	49.1	13.6	47.6	12.7
2016-17	15 Years and Above	72.2	25.5	68.6	18.4
	All Ages	52.1	19	52.7	14.5
2015-16		Rural		Urban	
	Age	Male	Female	Male	Female
	15-29 Years	48.6	13.8	47.6	12.8
2014-15	15 Years and Above	72	23.7	69.3	18.2
	All Ages	51.7	17.5	53	14.2

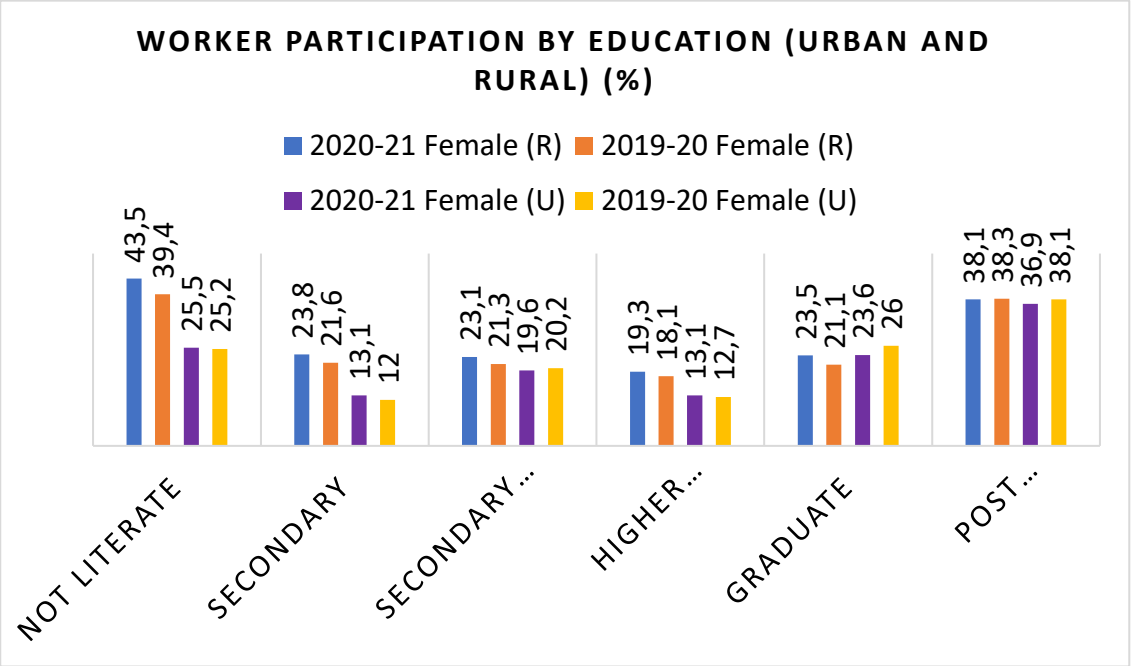
Source- Same as Figure No- 1

Worker population ratio shows that the percentage of person employed out of total population, it displays in the table 5. The male person employment is twice than female population in all the age group. But in specific the female population is working as less than thrice times as compared to male population of the 15-29 years age groups. In 2020-21, 15-29 age group male population employment stood at 53.6 percent as compared to female's 20.2 percent in rural areas.

Similarly, in the urban areas of the same age group the male population employment stayed 49.2 percent while 14.3 percent of the female population was employed. As compared to the above 4 years, all the age groups of rural and urban population are rising slightly. The working population occupies the first position in the employment. In 2020-21, the working age population was 75 percent male and 35.8 percent female from rural areas while 70 percent male and 21 percent female from urban areas had employed. The

urban female population had significantly less number employment as compared to rural female over the years. The urban standard of living is higher compared to rural. It is one of the reasons of declining the female population in employment over the period in urban areas.

Figure-1 Worker Participation by Education (Urban and Rural (%))



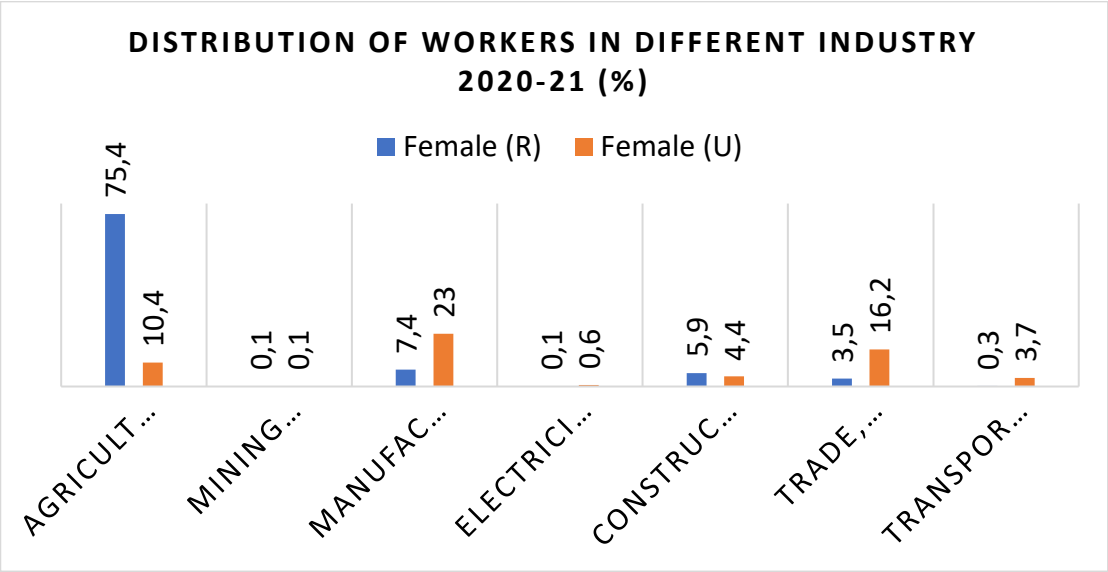
Source- Same as Figure No- 1

The worker participation ratio by education has shown in the figure 1. On an average, the number of rural female employment have increased dramatically as compared to the urban counterpart in both the years in all the education area except the female from postgraduate education. The post graduate employment in both the years are almost same in both rural and urban areas. Those are not literate rural female; they are getting highest number of employments in both the years.

On the one hand, rural females are basically from poor backgrounds, on the other hand, the urban females are belonging to rich classes. The standard of living of urban females are already high. Rural females cannot afford the education fees while the urban females can prefer to do higher education. So, this is the prominent reason of growing higher employment from rural areas compared to urban. The lowest level of employment is from higher secondary education in both the rural and urban areas.

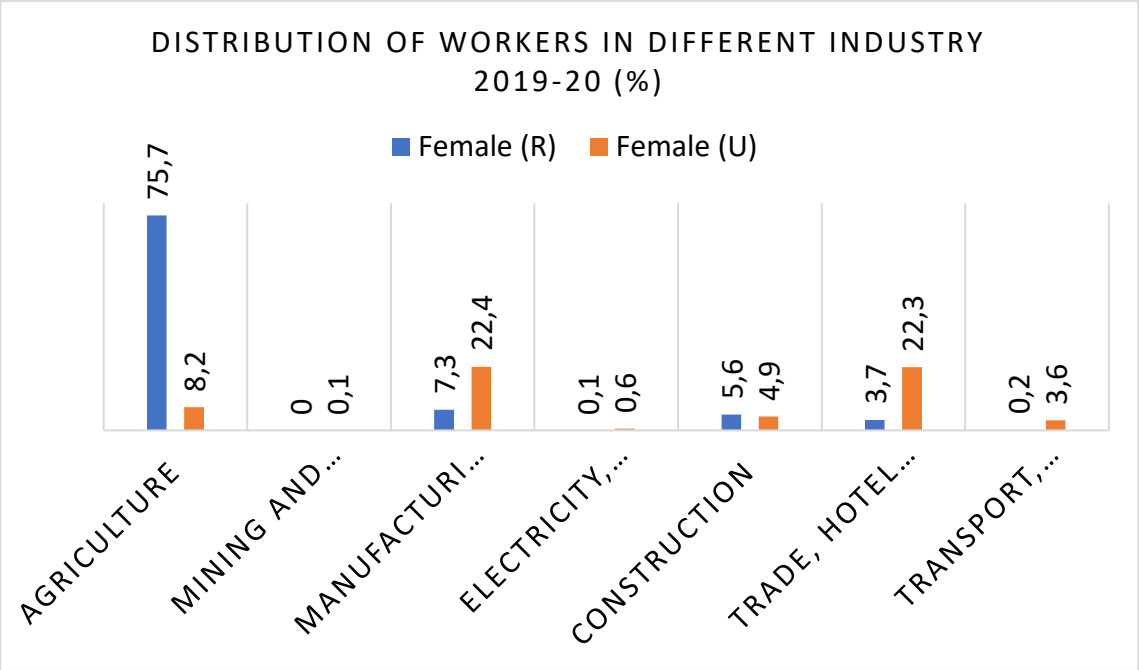
The figure 2 and 3 shows the distribution of workers from different industry 2019-20 and 2020-21. To classify the different industries the National Industrial Classification (NIC) 2008 has used.

Figure-2 Distribution of Workers in Different Industry 2020-21 (%)



Source- Same as Figure No- 1

Figure-3 Distribution of Workers in Different Industry 2019-20 (%)

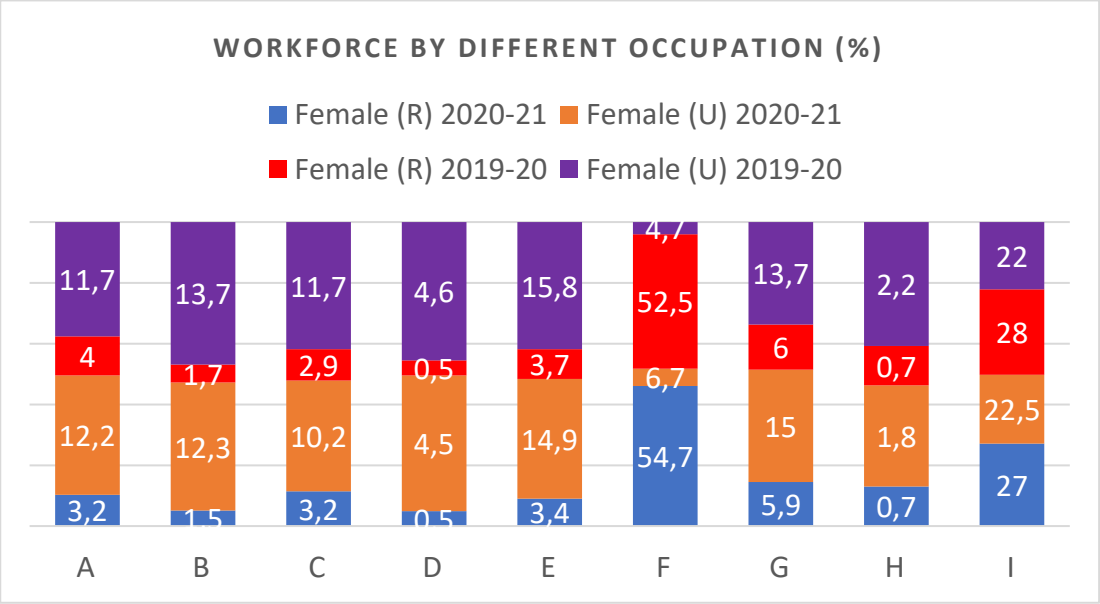


Source- Same as Figure No- 1

The agriculture sector provides the largest number of rural female employment in both the years. Urban sector basically deals with the secondary and tertiary sector. Moreover, the females from urban sector have got employment in manufacturing and trade, hotel and restaurant sector. In 2019-20, 22.4 and 22.3 percent number of females had employed in manufacturing industry and trade, hotel and restaurant, but it had slightly decreased to 23 and 16 percent in 2020-21 respectively. In addition to that, urban females also prefer transport, storage and communication services, construction services to get employment. However, rural sector females only prefer agriculture and very rarely preferred to manufacturing, construction, trade, hotel and restaurant etc.

NOTE- A- Legislators, Senior officials, and Managers, B- Professionals, C- Technicians and Associate professionals, D- Clerks, E- Service Workers, and Shop and Market Sales Workers, F- Skilled agricultural and fishery workers, G- Craft and related trades workers, H- Plant and machine operators and assemblers, I- Elementary occupations.

Figure 4- Workforce by Different Occupation (%)



Source- Same as Figure No- 1

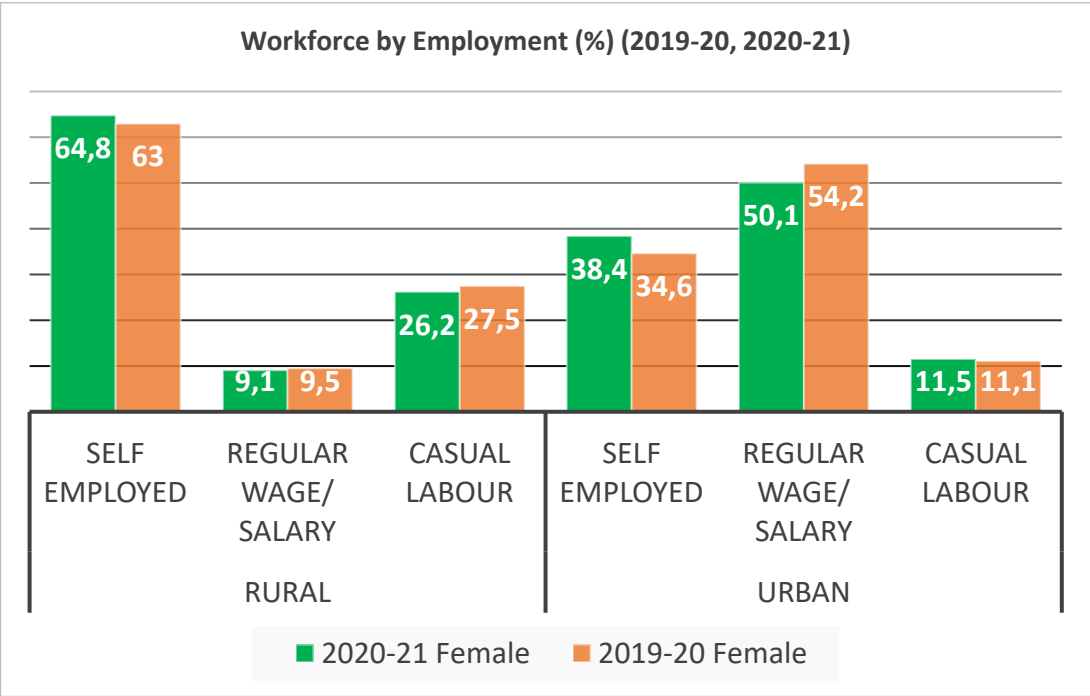
The workforce by different occupation is shown in figure 4. The different occupation wise classification has done by National Classification of Occupation (NCO) 2004) occupation division. The significant number of females from rural areas were placed in skilled agricultural and fishery workers sector as compared to urban female in the same year. Rural females were getting second highest employment in elementary sector that 28 and 27 in 2019-20 and 2020-21 respectively.

In all the sector except skilled agricultural and fishery workers sector rural female were getting lesser employment than urban female in both the year. Urban female employment was getting the highest employment in elementary occupation i.e., 22 and 22.5 percent

followed by second highest employment in service workers and shop and market Sales workers sector i.e., 15.8 and 14.9 percent in 2019-20 and 2020-21 respectively. In elementary occupation sector, both rural and urban female had got the highest number of employments in both the years.

Urban females were getting very less employment in the clerk job, as it is 0.5 percent. In 2019-20, 4 percent rural female population and 11.7 percent urban female population had got employment as legislators, senior officials, and managers. Similarly in 2020-21, the rural female employment slightly decreased to 3.2 percent and urban female employment to some extent increase to 12.2 percent in the same post.

Figure 5 Workforce by Employment (%) (2019-20, 2020-21)

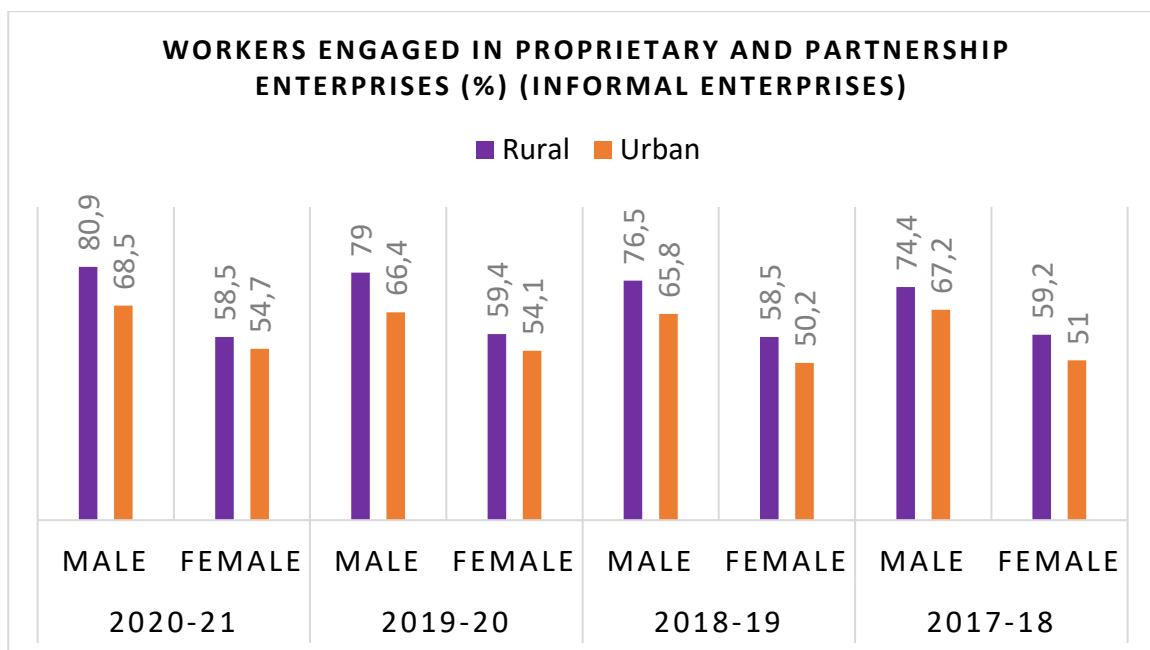


Source- Same as Figure No- 1

The workforce by employment is shown in figure 5. Significant number of rural females were getting engage in self-employment in both the years. There were a smaller number of female labours from rural sector was getting employment in regular wage/salary and in casual labour from urban sector in both the years.

Whereas, almost 26 percent female labours were getting employment as casual labour. Nearly, 50 percent of the urban female was got engaged in regular wage/ salary, as the urban sector focusing to secondary and tertiary jobs. In urban sector there are only 38 percent female had chosen for self-employment in 2020-21, which stood 34 percent in 2019-20.

Figure 6- Workers Engaged in Proprietary and Partnership Enterprises (%) (Informal Enterprises)

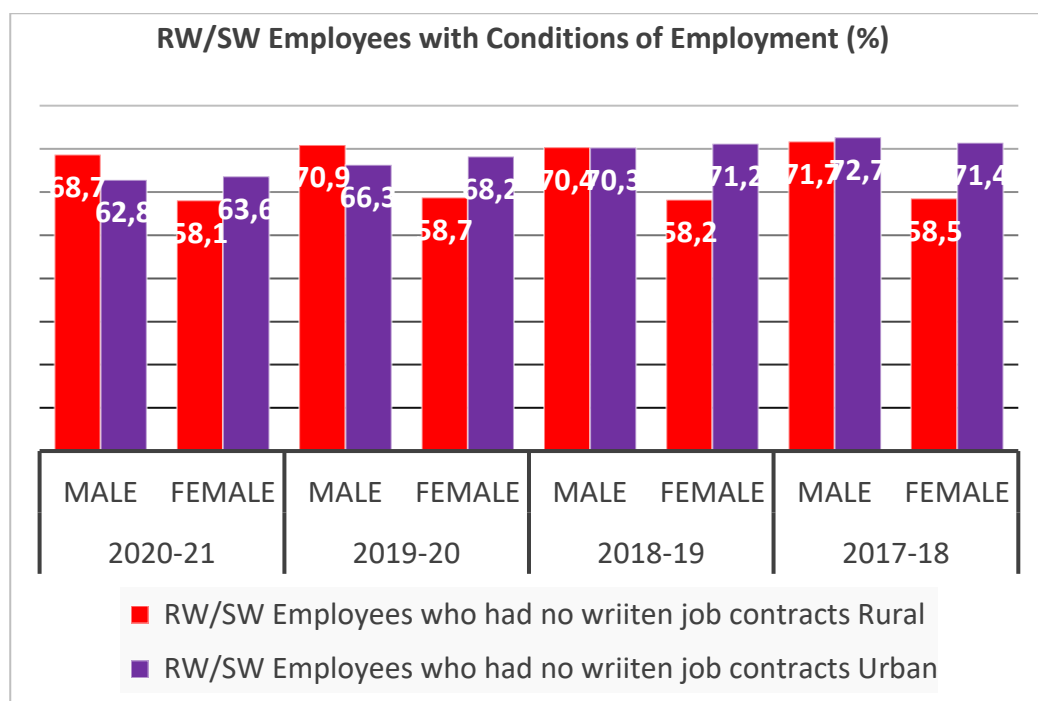


Source- Same as Figure No- 1

Workers engaged in informal enterprises is shown in figure 6. The informal enterprises are household enterprises owned and operated by employers, either alone or in partnership with members of the same or other households, which employ one or more employees on a continuous basis. It includes all the non-registered enterprises. Significant number of males from rural areas were getting employment in this sector over the period of time. Female labourers were getting quite lesser employment than male counterpart in this sector. Urban females are basically focusing towards the employment in manufacturing sector, their standard of living is very high. It is the reason of comparatively low employment in this sector. In 2017, the rural female employment was 59.2 percent which was 58.5 in 2020-21. Here, the level of employment male as well as female in both rural and urban areas is almost same over the period of time.

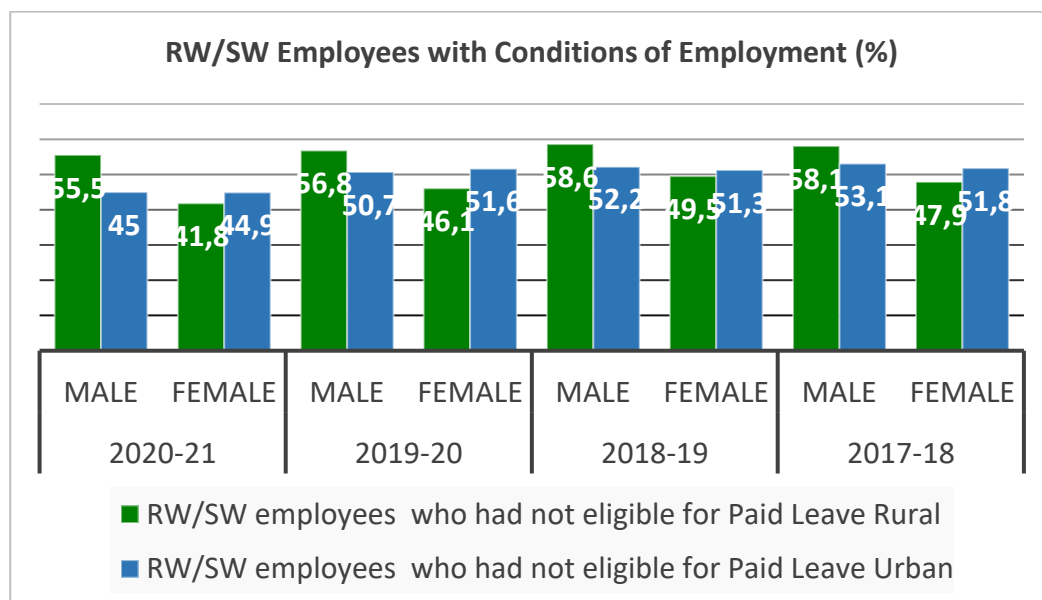
Regular wage/ salary employees with conditions of employment who had no written job contracts are shown in figure 7. They are working as without any agreement between the job seeker and job provider. These employees are from non-agriculture sector who had no written job contracts. In 2017-18, the urban female employment stood 71.4 percent which had decreased to 63.6 percent in 2020-21. Likewise in 2017-18, the rural female employment stayed 58.5 percent which had slightly decreased to 58.1 percent in 2020-21. In both rural and urban sector, the employment was slightly decreasing due to covid in the year 2020-21. In 2019-20, the rural and urban female employment remained 58.7 and 68.2 percent which had decreased to 58.1 and 63.6 percent. Similarly, in 2019-20, the rural and urban male employment stood 70.9 and 66.3 percent which had decreased to 68.7 and 62.8 percent.

Figure 7- RW/SE Employees with Conditions of Employment (%)



Source- Same as Figure No- 1

Figure 8- RW/SW Employees with Conditions of Employment (%)

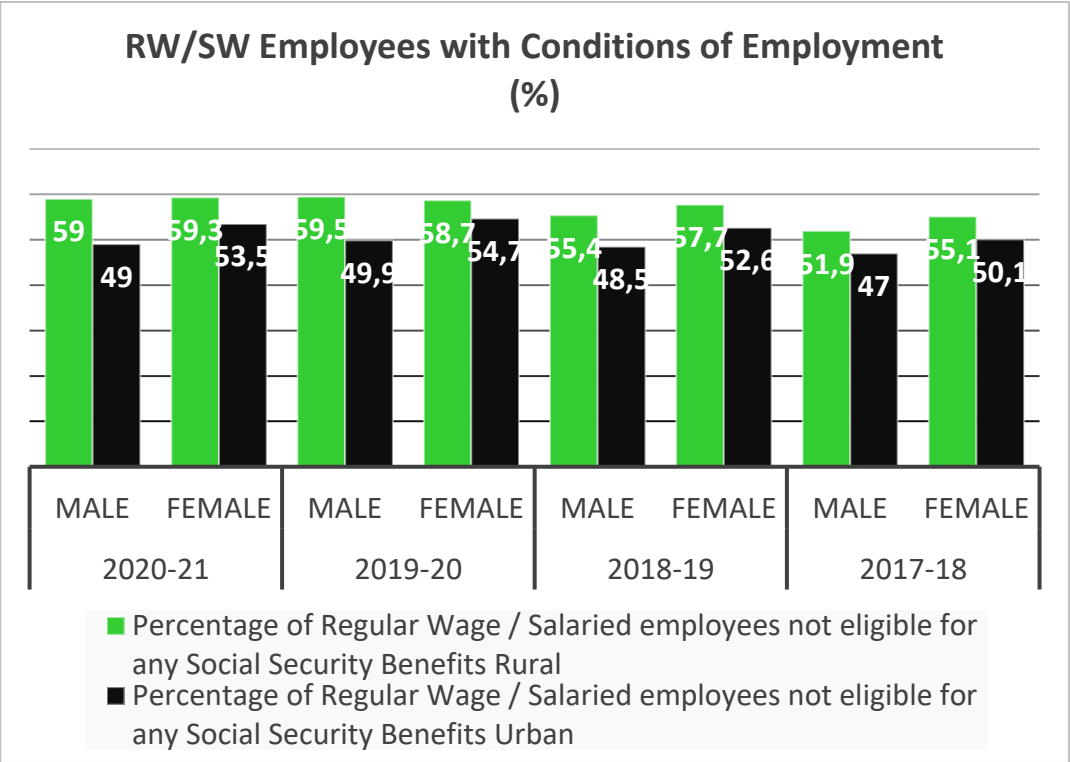


Source- Same as Figure No- 1

Regular wage/salary employees with conditions of employment who had not eligible for paid leave are shown in figure 8. The paid leave includes the leave on sickness, maternity

benefits and the leave which should not hamper their paid money, unlike conditional employment. The employment is fluctuating over the period of time. Due to covid-19 restriction in 2020-21, the female labour force employment had decreased from 46.1 and 51.6 percent and in 2019-20 it had 41.8 and 44.9 percent. If we compare the male female employment, then female was lesser employed to male. Urban female was employing more comparative to rural female. In 2020-21, the rural female employment rate stood at 41.8 percent comparative to 44.9 percent in urban employment.

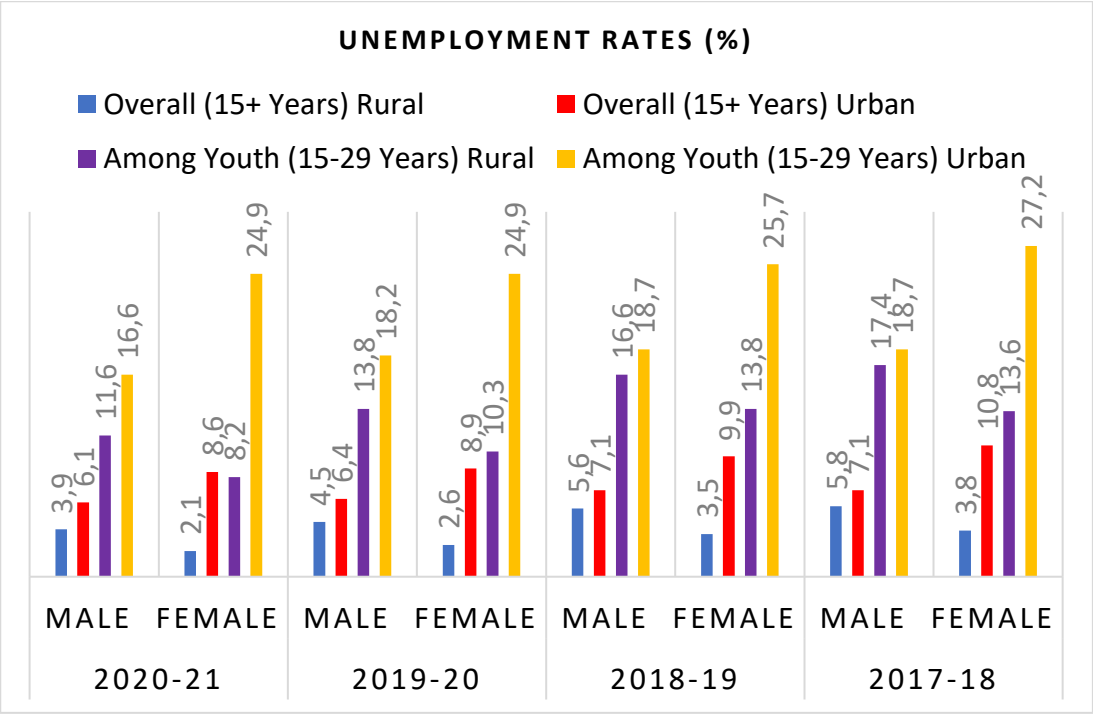
Figure 9- RW/SW Employees with Conditions of Employment (%)



Source- Same as Figure No- 1

Regular wage/salary employees with conditions of employment who had not eligible for any social security benefits are shown in figure 9. This includes the pension fund, health care and maternity benefits and other social security benefits etc. The employment of female in this sector is slightly increasing over the period of time. In 2017-18, the female employment stood at 50.1 and 55.1 percent which had increased to 53.5 and 59.3 percent in 2020-21 urban and rural respectively. In case of rural-urban comparison, rural female was getting more employment than urban female. The table shows that the both male and female both are working in the approximately equivalent percentage in this sector. In 2020-21, the male population was 49 percent in urban areas and in rural areas it remained at 59 percent which was slightly higher than female employment.

Figure 10- Unemployment Rates (%)



Source- Same as Figure No- 1

The unemployment data is shown in figure 10. In the above data, female unemployment was comparatively higher than the male population among the youth population in both rural and urban cases. In 2017-18, the female unemployment among youth stood at 27.2 and 13.6 it was decreased to 24.9 and 8.2 in 2020-21. Similarly, female unemployment overall female unemployment observed at 10.8 and 3.8 which decreased to 8.6 and 2.1 percent. However, the overall rural female unemployment is lower than the male counterpart over the years due to active job participation in different sector. But the overall urban female unemployment is quite higher than the male counterpart over the years. In 2020-21 the overall female unemployment was 8.6 percent compared to 6.1 percent of male unemployment. Among the 15+ urban male and female both group, there has been seeing that the highest number of unemployment was there. In overall rural group had got a smaller number of unemployed people.

4. Conclusion

Even though the female labor force participation in India is rising over the period of time, but still the rate has underperformed than the male counterpart, which hampers sustainable development. Despite this, the rural-urban difference in participation of labor market is enormous. The female unemployment rate is quite low as compared to male in rural areas only. In contrast, the female unemployment in urban areas is comparatively higher than male. However, among the younger female, unemployment rate has surpassed the male. The study also found that there is a linkage between the economic

class and participation rates. Most of the female population of rural areas are participating as agricultural laborer, casual laborer, helper, engage in own stat up, construction work and migrate to other states for different other occupations. Similarly, the female population of urban area are employing in different industrial hub, trade, hotel and restaurant etc. for their own convenience. Mostly, rural and urban female workers having the diploma/ certificate course and post-graduation course get highest number of employments in labour market. Likewise, the working age population get the inflated amount of employment as compared to another group. Besides that, the surge covid-19 pandemic affects abundantly to the labor market, it has increased the unemployment among the migrant as well as informal labor in the period of lockdown. However, as the female labour force participation is decreasing in comparison to male counterpart which clearly shows there is a mile to go to achieve sustainable development.

The reason of the low female participation rate is primarily taking the responsibility of care giving activity of children and elderly at home and less women opting for higher education outside the home due to societal issue. Secondly, there has not any latest revised version of protective measures for the working women's health taken by government of India besides the maternity benefits act 2017, labour code 2020, which arises the concern to think. Thirdly, the time of female labour force participation in work and on the other side, the societal factors matter a lot.

Government of India has taken various initiative through act to mitigate the unemployment rate for female such as section 19, section 22(2), section 27, section 66(1)b of factories act 1948, section 25 (Conditions of employment) of 1966 resolution, section 46(1)(b) of the mines act 1952, rule 53 of the contract labour act 1970, equal remuneration act 1976, maternity benefits act (Amendments) 2017 and labour codes 2020.

Moreover, government is also encouraging female to empower through different scheme by increasing the spending on gender budgeting from 1.53 lakh crore in 2021-22 to 1.71 lakh crore in 2022-23 financial year. In addition to that, government has also started different types of schemes to protect and empower the women under Mission Sakti i.e. Beti Bachao Beti Padhao, One stop center, women help line, Ujjawala, working women hostel, National creche scheme for the children of working mother, Pradhan Mantri Matru Vandana yojana, Nirbhaya scheme, Mahila police volunteer, Mahila Sakti Kendra, Swadhar Greh, Nari Sakti Puraskar etc. Despite those acts and schemes, the female employment has not reached the required level, which seems to be difficult to achieve the targeted sustainable development goal (Goal 5).

If Government encourage them to work by providing different cash incentives and help to encourage the Marginal Small Micro Enterprises (MSME) sector in which they can get employment in their own place as MSME sector is one type of sector in which almost all the women can get employment in their home place. Although, government has so many different schemes regarding the MSME credit facility i.e. Mudra Yojana scheme, Mahila Udyam Nidhi scheme, Annapurna scheme, Bhartiya Mahila Business bank loan scheme, Dena Sakti scheme, Cent Kalyani scheme, Udyogini scheme etc. but it still require a flexible environment in which women can get loan easily without any hesitation from the financial institution and getting better platform to facilitate appropriate

marketing facilities to their products. Lastly, a better environment like secure and safety measures in the workplace may increase the female labour force participation and reduce the gender gap.

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