Determinants of Muslim Female Participation in the Labour Force

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Abstract

The relationship between women and the labour market is not straightforward; instead, it is much more complex, and involves a lot of invisible forces operating and hence influencing women's participation. Among these, religion has a significant impact in women's decision to participate in the labour market. The aim of this paper was to identify the determinants of female participation rate; especially, Muslim females and to find out how significant religion was in influencing their participation in the labour market. The logistic regression analysis revealed that the religion variable had a highly significant impact on women's participation, with a negative impact on Muslim women's participation. There were other variables also, which significantly influenced women's decisions. However, the impact of these variables was felt differently on women's participation when they were observed through the lens of their respective religions.

Keywords: determinants, female labour force participation rate, labour market, logistic regression, Muslim women, religion

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n the basic neo-classical theory, labour supply decision and labour force participation is dependent on labour - leisure choice model. It basically predicts that as wages increase, labour supply will increase because of substitution effect. A substitution effect makes the opportunity cost of leisure more costly; whereas, the income effect allows workers to take more time off. Thus, a decision to work depends on remuneration, other nonlabour income, and tastes. Later on, Becker (1965) further expanded the labour-leisure model to include household production as well. This approach looked at the household like a firm in which households allocated resources to produce consumption goods. This increases the utility of the household members. Thus, as a result, the decision to enter the labour market became a relatively more complex function of maximizing utility between the trade-off of income, leisure, and household production. This leads to division of labour where one member focuses on earning income; whereas, others focus on household production. Throughout the world, this division of labour is based on gender, with men focussing on earning income and women on household production. This division can also be attributed to men being stronger and better suited for labour intensive work, but as a society progresses, the need of physical attributes loses importance and mental attributes gain importance. Furthermore, this gender based division of labour is also due to taste with women preferring childbearing to work (Mincer, 1962). These tastes develop because of social factors like religion, culture, etc.

Akerlof and Kranton (2000) defined how identifying with a social category affected tastes and behaviour by including utility in the model. In a model, if a person deviated from one's identity, it lowered the utility. They elaborated with an example saying that: a woman belongs to a particular religion, and that religion doesn't allow her to take part in wage labour, then that woman's utility decreases with entering the labour force because of her

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identification with that religion. Also, the identity affects others as well. Notions of identity can evolve over time. Thus, it can be inferred that the decision to enter the labour market is not just a function of labour, leisure, and income, but is a much more complex function for women involving utility maximizing choices based on income, leisure, household production, and identity.

Literature Review and Objectives

Numerous scholars have talked about the determinants of female participation in the labour market using descriptive and econometric analysis. Saikia and Goswami (2013) found that females were most disadvantaged in the rural labour market as observed by their low WPR, higher unemployment rates, lower employment growth, low level of diversification into NFS, and higher casualization index. Srivastava and Srivastava (2010) in their analysis of the determinants of female employment in the rural market observed that high participation in the workforce doesn't mean high welfare. However, when participation is accompanied by education and assets, then it leads to better employment outcomes. Apart from inherent disadvantages in the patriarchal structure, caste, access to assets and other resources, low level of education and skills also proved detrimental to women workers. They also found that being a Muslim woman reduced the WPR by almost half of the national rate. They carried out separate logistic regression analysis in order to know the determinants by type of employment. On the basis of it, they concluded that women who had low level of autonomy and education and whose households operated land were concentrated in self-employment; whereas, those who lacked land and had a high degree of mobility were concentrated in casual wage work in agriculture. On the other hand, high levels of education, autonomy, mobility, and willingness to join SHGs enabled women to move into non-agricultural jobs.

However, Sharma and Nagaich (2014) observed that increase in women's literacy rate did not lead to significant impact on improvement in the sex ratio and women's work participation. Also, Rahman and Islam (2013) in their analysis of employment among Bangladeshi women asserted that poverty, lack of assets, and being a household head raised their participation in paid employment; whereas, having a small child, more assets, and husband's education reduced the same. They further observed that self-employment was positively influenced by education and assets, and was negatively influenced by having a small child, and a number of male earners. They further identified the barriers to women's employment, which included access to resources, demand of women time arising out of engagement in domestic duties, failure of market and institutions in promoting equal treatment, and various social norms that were a hindrance to women's employment. Furthermore, Sorsa (2015) identified a few more determinants that affected women's employment in India. It was found that social and cultural factors were the driving forces behind women's low labour force participation, but apart from them, their proxies for variables of infrastructure, stages of development, and banking services also influenced low labour force participation of females in India. It was also observed that the impact of these social and cultural factors was strong in urban areas relative to rural areas, but the results become unclear over time. Further, Muslim women were found to have consistently lower probability of taking employment; whereas, Christians in urban areas had a positive influence on employment.

Psacharopoulos and Tzannatos (1987, 1989) asserted that with no other controls, religious affiliations explained one-third of difference in female labour force participation across countries. Also, O'Neil and Bilgin (2013) in their analysis on Turkish women highlighted that religion did not have a direct impact on women's choice to work, but instead, had an indirect one wherein it supported patriarchal mentalities, which define women first and foremost as mothers and caregivers. Heineck (2004) found that the religion/faith strictness on women's employment, and the spouse's attachment to the faith affected married women's labour force participation.

All the above literature highlights, in one way or the other, the major determinants of female participation in the labour market. It also highlights the importance of socio - cultural variables apart from economic variables in influencing the women's participation. It can be observed from the above literature that the relationship between

women and the labour market is not straightforward; instead, it is much more complex and involves a lot of invisible forces operating and hence, influencing women's participation. Bearing this in mind, the objectives of this study are:

- \$\triangle\$ To identify the determinants of women's participation rate and how significant religion is in influencing their participation in the labour market.
- \$\triangle\$ To identify the determinants of Muslim, Hindu, and Christian female participation rate.
- \$\triangle\$ To examine the determinants of Muslim female work participation in general by type of employment (selfemployment, casual labour, regular, and salaried).

Data Source and Methodology

In order to achieve the above objectives, the unit level data provided by the latest NSSO round (68th), "Employment and unemployment situation in India" of the year 2011-2012 was utilized. With the help of this data, an econometric analysis was carried out by using logistic regression models. The working age group of 15 -59 years is considered for the models.

Logistic regression model was developed by a statistician D. R. Cox in the year 1958. It is used to predict models when the dependent variable is qualitative. Thus, it is used in estimating the parameters of a qualitative response model. Logistic regression measures the relationship between the categorical dependent variable and one or more independent variables by estimating probabilities and the probabilities are modeled by a logistic function. It is different from a multiple regression model because one predicts the average value of a dependent variable for given values of independent variable using a regression line. However, in logistic regression, our interest is to predict the probability that a particular characteristic is present. Hence, we do not predict whether Y=1 or 0, but we predict the probability that Y=1 given the values of independent variable. The model is apt for the analysis because it allows me to use both discrete and continuous variables as independent variables. This would enable me to bring in all types of social, cultural, and economic variables which would represent both household and individual characteristics.

In order achieve the above objectives, eight models have been created with the following dependent variables:

- (1) Female in labour force = 1 and female not in labour force = 0.
- (2) Muslim female in labour force = 1 and Muslim female not in labour force = 0.
- (3) Hindu female in labour force = 1 and Hindu female not in labour force = 0.
- (4) Christian female in labour force = 1 and Christian female not in labour force = 0.
- (5) Muslim female as self employed = 1, non workers = 0.
- (6) Muslim female as regular worker = 1, non workers = 0.
- (7) Muslim female as self employed in non-agriculture = 1 and employed as self employed in agriculture, regular, and casual worker = 0.
- (8) Muslim female employed as regular worker = 1 and employed as self-employed and casual worker = 0.

The independent variables used in the analysis depict both household and individual characteristics. These are region, religion, marital status, social group, land owned, quintiles of monthly per capita consumption expenditure, education, age-group, sector, female headed household, household principal industrial structure, and household size. Apart from household size, all others are taken as qualitative variables.

- (1) Region and Sector: Region determines cropping pattern, land distribution, history of labour movements, cultural values, tradition, level of development, etc. Sector determines amenities and opportunities available to women. All these factors influence employment among women. Some studies argue that region and not religion is the important predictor of women's status (Das, 2004). So, in order to capture the regional affect, the states of India are divided into six regions. These are: the Northern region includes Jammu & Kashmir, Himachal Pradesh, Punjab, Uttarakhand, Haryana; Central region includes Delhi, Rajasthan, Uttar Pradesh, Bihar, Madhya Pradesh; North Eastern region includes Arunachal Pradesh, Manipur, Tripura, Meghalaya, Assam; Eastern region includes West Bengal, Jharkhand, Odisha, Chhattisgarh; Western region includes Gujarat, Maharashtra, Goa; and the Southern region includes Andhra Pradesh, Telangana, Karnataka, Kerala, and Tamil Nadu.
- **(2) Religion and Social Group:** Social institutions in India have a strong influence on women's participation. Religion and social group are the proxies to capture the social norms and attitude towards women's work. These are important factors as they govern women's sexuality, education, right to property, participation in economic activity, freedom of movement, social circle, and public opinion.
- (3) Marital Status and Household Size: These variables are included to capture family obligations of women as these are likely to act as a barrier in women's employment. Increase in household size is likely to increase the amount of domestic work as well as it may also lead to an increase in household income or a reduction in per capita income. Both of these have an adverse impact on women's participation.
- (4) Land Owned and Quintiles of Monthly per Capita Consumption Expenditure: These are household variables depicting economic condition of a household. They are included to capture the financial condition of the household to which the women belong as a woman belonging to a financially sound household is less likely to participate in the labour market. The monthly per capita expenditure (MPCE) is taken as a proxy to household income variable as household income is not provided by NSSO. The MPCE is divided into five quintiles (poorest, poor, middle, rich, and richest) and is taken as a discrete variable.
- **(5) Education:** It is considered to have a positive affect on employment. The level of education determines the type of employment a women can get into. The variable is an indicator of work orientation as well as an indicator of empowerment.
- **(6) Age Group:** This variable is considered taking into account the impact of women's life cycle which involves education, marriage, reproduction, and the resultant division of labour. All these stages of a woman's life have a strong influence on her decision to participate in the labour market.
- (7) Household's Principal Occupation: It determines not only the socioeconomic status of the household, but also the attitude prevailing in the household.
- **(8) Female Headed Household :** It is an indicator of empowerment and the decision making power of women in the household. It is considered to have a positive effect on women's employment.

Analysis and Results

Empirical analysis as per logistic regression results are depicted in the Table 1.

Table 1. Results of Logistic Regression

	Model-1	Model-2	Model-3	Model-4
Usual Status	Female in labour force = 1 and female not in labour force = 0	Muslim female in labour force = 1 and Muslim female not in labour force = 0	Hindu female in labour force = 1 and Hindu female not in labour force = 0	Christian Female in labour force = 1 and Christian female not in labour force = 0
Independent Variables	Odds Ratio	Odds Ratio	Odds Ratio	Odds Ratio
Region (Reference - Northern)				
North - East	0.62 ***	0.63***	0.48***	2.25*
Central	0.39 ***	0.63***	0.32***	0.79
East	0.61 ***	0.70***	0.51***	2.85**
West	1.00	0.99	0.90***	2.43**
South	0.78***	0.70***	0.74***	1.76
Household Size	0.95***	0.94***	0.95***	0.99
Marital Status (Reference - Unmarried)				
Married	1.23 ***	0.78***	1.33***	1.18**
Widowed	1.98 ***	1.31**	2.08***	2.24
Divorced or Separated	3.44 ***	1.91***	3.95***	3.85
Backward (Reference-Yes)				
No	0.73 ***	0.9**	0.74***	0.72***
Religion (Reference-Hindu)				
Muslim	0.62***			
Christian	1.92 ***			
Others	1.17 ***			
Age Group (Reference - 45-59)				
15-29	0.80***	0.92	0.82***	0.51***
30-44	1.34***	1.30***	1.37***	1.06
Education (Reference-Illiterate)				
Literate and up to Primary	0.72***	0.77***	0.67***	1.64***
Middle	0.53***	0.56***	0.49***	1.12
Secondary	0.42***	0.47***	0.38***	0.97
Graduate and above	1.37***	1.95***	1.23***	4.30***
Certificate/Diploma	1.81***	2.37***	1.62***	5.06***
Land Owned (Reference-Landless)				
0-0.4 Hectares	0.879	1.01	0.84*	0.82
0.4-1 Hectares	1.27***	1.09	1.28***	1.00
1-2 Hectares	1.30***	1.52	1.26**	1.07
2-4 Hectares	1.17*	1.20	1.15	0.83
4 above	1.23**	1.60	1.20*	1.18
Sector (Reference-Rural)				
	Model-1	Model-2	Model-3	Model-4
Urban	0.58***	0.59***	0.51***	0.67***

Household Head (Reference-Male)						
Female	2.23 ***	2.44***	2.34***	1.81***		
MPCE Class- (Reference-First)						
Second	1	1.04	0.98	1.28***		
Third	0.92***	0.83***	0.90***	1.50***		
Fourth	0.87***	0.84**	0.84***	1.30***		
Fifth (Highest)	0.77***	0.76***	0.76***	1.1		
Household Type (Reference-Self Employed in Agriculture)						
Self Employed (Non agriculture)	0.85***	0.91	0.87***	0.73***		
Regular Worker	0.88***	1.10*	0.95**	0.63***		
Casual Labourer	1.08***	1.02	1.18***	0.85*		
Others	0.21***	0.19***	0.18***	0.40***		
Constant	1.46	0.88	1.47***	0.38*		
No of Observations	128182	18636.00	94228	9392		

Note. $p^* < 0.05$, $p^{**} < 0.01$, $p^{***} < 0.001$

Model 1. Female in labour force = 1 and female not in labour force = 0.

Regional variable shows that the odds of being employed as compared to the Northern region decreases for all regions. It can be observed that the variable religion is highly significant and the odds in favour of Muslim women being in the labour force decrease in comparison to Hindu women; whereas, that for other minority religions increase. Also, the odds of older women is higher than the younger women and is highest for the women belonging to the 30 - 44 years age group. Also, it can be easily observed that odds in favour of employment decrease with increase in school level education as compared to the illiterate category. However, they increase with college level education and diploma certificate. Thus, it can be observed that employment and education follows a U-shaped pattern. On the other hand, it can be seen that with an increase in income, the odds in favour of being employed decrease. The odds of a woman being employed increase around 120% if she belongs to a female-headed household and decrease if she is from the urban area. The odds for a woman being employed decrease if she belongs to self-employed in non-agriculture and regular workers household as compared to self-employed in agriculture household, but the odds of being employed increase for women belonging to casual labour household. Land possessed is found to be a very strong determinant of women's participation, with participation increasing with an increase in landholding.

Thus, the positive determinants of female participation are having land, belonging to a female headed household, being an older woman, being a Christian as opposed to being Hindu, being from a backward caste, being married or ever married, and belonging to a casual labour household.

Model 2. Muslim female in labour force = 1 and Muslim female not in labour force = 0.

Now, if we look at the determinants of participation in the labour force for Muslim females, one observes in comparison to the Northern region, the odds of Muslim women's participation for all other regions. Further, by looking at the marital status, one observes that odds of married women participating in the workforce decrease in comparison to non-married women; whereas, that for divorced and separated increase. In case of Muslim women, the odds are high for women if they belong to younger age groups as compared to older age groups. For

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Muslim women, the land holding variable is not found significant with Muslim female participation in the labour force. In case of Muslim women also, the odds decrease with an increase in income and are lowest for the high income category. In case of education, college level and diploma education significantly increase the odds in favour of employment; whereas, in case of education upto school level, the odds in favour of employment decrease. The odds are 144% higher for women belonging to female-headed households, and lower for urban areas. In case of social group, the odds in favour of employment are low for non-backward classes as opposed to backward classes. Also, the odds of women belonging to regular worker household increase as opposed to the self-employed in agricultural households. Other household type does not have a significant impact on Muslim female participation.

Thus, the positive determinants of female participation are belonging to a female headed household, being an older woman, being from backward caste, being divorced/widow, being higher educated, and belonging to a regular worker household.

Model 3. Hindu Female in labour force = 1 and Hindu female not in labour force = 0.

In case of Hindu religion also, it is observed that the odds in favour of participation decrease as compared with the Northern region. Also, the odds are high for married and ever married relative to unmarried. Also, in case of Hindus, the odds decrease if women belong to upper caste and increase if the women are from older age groups. The impact of education decreases women's participation at the school level, but increases the odds in favour of participation at the higher-education level. Land holding has a positive impact on Hindu women's participation, but income has a negative impact, with participation decreasing with an increase in income. Also, it is observed that the odds increase if women belonged to casual labour household but decrease for all other types of households relative to self-employed in agriculture households.

Thus, the positive determinants of female participation are having land, belonging to a female headed household, being an older woman, being from backward caste, being married or ever married, being higher educated, and belonging to casual labour household.

Model 4. Christian female in labour force = 1 and Christian female not in labour force = 0.

In case of Christian religion also, it is observed that the odds in favour of participation increase if women belonged to Western, Eastern, and North Eastern regions; whereas, in case of other regions, it remains insignificant as compared with the Northern region. Also, the odds are high for married and ever married relative to unmarried women. Also, in case of Christians, the odds decrease if women belonged to upper caste and increase if the women were from older age groups. The impact of education increases the odds in favour of participation at primary and higher-education levels. Income has a positive impact on participation.

Thus, the positive determinants of female participation belonging to Eastern, Western, and North Eastern regions as opposed to Northern region are: belonging to a female headed household, being an older woman, being from backward caste, being married or ever married, being primary and higher educated, and increasing income.

Empirical analysis as per logistic regression results are depicted in the Table 2.

Model 5. Muslim female as self employed = 1, non workers = 0.

It can be observed that the odds in favour of self-employment relative to not being a worker decrease in case of all regions as compared to the Northern region. However, it is found that odds are high of being self-employed for divorce or separated category and older age groups as compared to unmarried and younger age groups. In case of education, the odds decrease with an increase in education as compared to illiterate category, and in case of income also, the participation decreases at higher-income categories. However, in case of land owned, the odds increase with an increase in land holding as compared to the landless category, and the odds are the highest for the highest category. Also, by looking at the household type, it is found that the odds of participation in self-employment decrease for all other household types as compared to self-employed in agriculture. The odds are also high if the household is female headed, but decrease if it is from the urban area.

Hence, the positive determinants of self-employment are: have landholdings, being self-employed, having a female headed household, being older, and being separated.

Model 6. Muslim females as regular worker = 1, non workers = 0.

The odds are high for widowed as compared to the unmarried and for older age groups as compared to younger age groups. The odds increase with an increase in education and are highest at the higher education level. Participation is not significantly affected by income with the exception of highest income, where it declines. Also, by looking at the household type, it is found that the odds of participation in regular employment are high for regular worker and other labour household, and low for other household types as compared to self-employed in

Table 2. Results of Logistic Regression

	Model-5	Model-6	Model-7	Model-8
Usual status	Muslim Female as Self Employed = 1; Non Workers = 0	Muslim Female as Regular Worker = 1; Non Workers = 0	Muslim Female as Self Employed in Non-Agriculture = 1; Other worker = 0	Muslim Female Employed as Regular Worker = 1 and Other Worker = 0
	Odds Ratio	Odds Ratio	Odds Ratio	Odds Ratio
Region (Reference - Northern)				
North - East	0.43***	0.62**	1.70***	1.37
Central	0.58***	0.71**	5.25***	1.06
East	0.62***	1.27	8.13***	2.71***
West	0.71***	0.99	2.88***	1.35
South	0.38***	1.15	2.57***	2.13***
Household Size	0.94***	0.92***	1.01	1.02
Marital Status (Reference - Unmarried)				
Married	0.86**	0.71**	0.45***	0.8
Widowed	1.07	3.09***	0.39***	2.53***
Divorced	1.58*	1.45	0.39**	0.99
Backward (Reference-Yes)				
No	0.88**	0.93	1.42***	0.96
Age Group (Reference - 45-59)				
15-29	0.96	0.47***	1.34**	0.75
30-44	1.20***	1.42**	1.03	1.25
Education (Reference-Illiterate)				
Literate and up to Primary	0.78***	1.46**	1.31**	1.56**
Middle	0.54***	1.90***	1.37**	2.41***

Secondary	0.33***	4.11***	0.81	10.25***
Graduate and above	0.33***	31.03***	0.02***	69.05***
Certificate/Diploma	0.27**	46.46***	0.05 ***	57.90***
Land owned (Reference-Landless)				
0-0.4 Hectares	1.12	0.46*	3.31**	0.20***
0.4-1 Hectares	1.34	0.35**	1.14	0.12***
1-2 Hectares	1.94*	0.62	0.51	0.19***
2-4 Hectares	1.42	0.52	0.59	0.23**
4 above	2.31**	0.44	0.16**	0.20**
	Model-5	Model-6	Model-7	Model-8
Sector (Reference-Rural)				
Urban	0.58***	1.18	4.47***	3.07***
Household Head (Reference-Male)				
Female	2.58***	2.94***	0.87	1.28
MPCE Class- (Reference-First)				
Second	1.05	0.84	0.97	1.03
Third	0.80***	0.77	1.03	1.35
Fourth	0.87*	0.79	0.87	1.15
Fifth (Highest)	0.84*	0.68*	0.92	1.53*
Household Type (Reference-Self Employed	in Agriculture)			
Self Employed (Non Agriculture)	0.86**	0.9	2.44***	1.57*
Regular Worker	0.71***	3.88***	0.35***	9.16***
Casual Labourer	0.62***	1.31	0.47***	2.03***
Others	0.14***	0.25***	0.45*	3.78***
Constant	0.73	0.02***	0.05***	0.02***
No. of Observations	17463	16749	3615	3615

Note. p * < .05, p ** < .01, p *** < .001.

agriculture. The odds are also high if the household is female headed, and if it is from urban areas.

The positive determinants for regular workers as compared to non-workers are: increase in education, belonging to regular worker and casual labour household, being from female headed household, being widowed, and belonging to urban area.

Model 7. Muslim female as self employed in non-agriculture = 1, and other worker = 0.

Looking at the determinants of self-employment in non-agriculture relative to other workers, one observes that for Muslim women, the odds in favour of being self-employed in non-agriculture increase for all regions as compared to the Northern region and the highest is observed in the Eastern region. The odds decrease for married and ever married as compared to never married category; whereas, the odds increase in favour of younger women in comparison to older women. Also, the odds in favour of self-employed in non-agriculture are found to be higher for low levels of school education but decline at higher levels as compared to the illiterate category. The odds for self-employed are high in case of marginal land holdings and decline for larger land holdings in comparison to landless households. The odds are also very high for households belonging to urban areas and increase if the type of household is non agriculture; whereas, it declines for other household types.

The positive determinants for self-employment in non-agriculture as compared to other workers belonging to any region are: low levels of school education, belonging to urban area, self-employed in non-agriculture household, being from a higher caste, and unmarried. Household size, income, and female headed household does not have any significant impact on Muslim female participation in self-employment in non-agriculture relative to other workers.

Model 8. Muslim females employed as regular worker = 1, and other worker = 0.

In case of regular workers, the odds can be expected to increase with an increase in level of education and are very high for higher education and diploma category. The odds decrease with an increase in land holdings as compared to the landless categories. The odds of being in regular employment increase if the women belonged to urban areas and a female-headed household. In case of income, the odds increase for the highest income category and are not affected by other categories in comparison to the lowest-income category. The odds are high for Southern and Eastern regions, but all other regions are insignificant.

The positive determinants for regular employment as compared to other workers are: increase in education, high income, being from urban area, female headed household, being widowed, and belonging to Southern and Eastern regions.

Discussion

The regression results bring out a number of interesting relationships of households and individual variables with a women's decision to participate in the labour market. The religion variable observed shows that it has a highly significant impact on women's participation with a negative impact on Muslim women's participation, but there are other variables also, which significantly influence women's decisions. However, the impact of these variables was felt differently on women's participation when they are observed through the lens of respective religions.

Region, when seen through the lens of religion, is found to have a different impact on women's participation. In case of Hindu and Muslim women, it is observed that the odds decrease for all regions compared to the Northern region, but in case of Christians, the odds increase in case of Western, Eastern, and North Eastern regions. Similarly, in case of marital status, it is observed that being married leads to a decline in the possibility of participation among Muslim women; whereas, in case of Hindus and Christians, it increases. On the other hand, if a woman belongs to upper caste, her odds decline for all religions, but for Muslims, these are relatively higher. In case of education, the returns to higher education are found to be high for women belonging to all religions, the returns being highest for Christians and Muslims. However, when we take income into consideration, the participation is seen to be declining with an increase in income for Hindus and Muslims. However, for Christians, the odds increase with an increase in income. Having a female household head increases the odds of participation significantly for all religions, with the highest increase observed in case of Muslim females. Also, landholding is found to have an insignificant or no impact on Christian and Muslim women's participation, but for Hindu women, landholding has a positive impact, but being urban has a negative impact.

The factors which drive Muslim women to self-employment are land holdings, which enable them to work as women farmers; whereas, for regular employment, an increase in the size of landholding reduces women's participation in the labour force. On the other hand, education and belonging to an urban area have a positive impact on women's participation in regular work; whereas, it has a negative impact on self-employment. Thus, it can be inferred that the factors which ensure better employment opportunities have a negative impact on women's self-employment, but the factors like land holdings, being older, no education, and increase in household size, which ensures being confined to the home, has a positive impact on women's participation in self-employment.

Since we are examining the outcomes on the basis of social, cultural, and economic factors, it can be noted that in rural areas, there is more work if the household of a woman has landholding. Again, active participation depends on the social and cultural factors which govern behavior both in and outside the household. This is the reason we observe more participation of Muslim women in self-employment as the role of religion is highly significant in influencing women's labor market decisions. There may be other influences also like structural factors, which may be the reason behind high concentration of Muslim women in self-employment.

On the other hand, choosing between better work, like self-employed in non-agriculture and regular work, it can be observed that if women are less educated, they are more likely to participate in self- employment as compared to other works; whereas, as expected, education increases the odds of participation in regular work. Single women and younger women are more likely to participate in self-employment as compared to others; whereas, widowed women are highly likely to participate in regular work. This is because lack of economic support on being widowed pushes them to search for better employment opportunities. Also, being from an urban area increases the chance to choose to be a regular worker or self-employed in the non-agriculture sector as compared to other workers because urban areas provide better and ample opportunities. It can be inferred that education is a crucial determinant where low levels of education lead to participation in self-employment in nonagricultural activities; whereas, higher education leads to regular employment. On the other hand, lack of education confines women to casual labour or self-employed in agriculture. Similarly, lack of adequate land prompts necessity driven women to take up self- employment in non-agriculture work.

Conclusion and Policy Implications

It can be observed from the above analysis that religion plays a significant role in women's decision to participate and has a negative influence on Muslim women's participation in the workforce. There are other factors as well which influence participation, but when these factors are observed through the lens of religion, their impact differs across religions. Thus, the effect of religion is both direct and indirect, and in turn, it helps in governing the determinants of participation as well as the type of work.

The policies designed for women must not be universal in nature and should be made by keeping into account the peculiarities of each religion. It should try to improve their standard of living and workforce participation rate by targeting each factor that has an influence on their decision to participate in the labour market. Promoting education at each level, increasing access to credit, developing skills for growth oriented industries, building skill development centres where there is low participation in the workforce are some of the ways in which government policies can help in improving female participation in the labour market.

Limitations of the Study and Scope for Further Research

The study is limited to the year 2011-2012 as data on employment for later years is not yet released by NSSO. Further, the study can be expanded to do an inter-temporal analysis by making use of past major rounds of NSSO on employment and unemployment situation in India. This would help in understanding how the situation of employment has changed over the years for women belonging to different religions and how other factors that influence women's participation in the labour force have altered with time.

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