Research Article

Determinants of Women's Employment in Haryana: A Confirmatory Factor Analysis

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Abstract

Using Confirmatory factors analysis this paper analyses determinants of female employment in Haryana. The determinants are classified as reasons to enter employment and barriers to employment. Our analysis shows that the economic factors, education and employment of family members, education and women's self-satisfaction push their entry into employment. Whereas socio-cultural factors like marriage, care work, family responsibility and absence in decision making prevent women from getting into employment. The paper suggests that in order to increase women's employment Government should take necessary steps. The most important being regular surveys to have authentic data on women's employment.
Keywords: Confirmatory Factor Analysis, Women, Employment and Determinants.

1. Introduction

It is well established fact that Haryana is among the most developed and prosperous states of India but, the fruits of development have not been evenly distributed between men and women. It is true that Female labour has been an important segment of the workforce, but at the same time, it is also true that in Haryana women remain lesser active participants in the labour market and supply significantly fewer hours of work than men. The greater participation of women in labour market can help in higher economic growth and women can only be participant and beneficiary of development process if they are integrated into labour market through paid employment. However, it is not as simple as it seems to be. There are number of factors that determine women's employment. Various studies suggest that the decision to participate in the labour force is influenced by women's individual preferences and/or those of her household, family circumstances, and the socially acceptable opportunities available in the job market. The important determinants of participation for women can be education, family income, socio-economic and cultural factors, access to resources (skills and capital) and infrastructure.

Economic development and women's economic activity have a U-shaped relationship

(Goldin 1994; Tansel 2002; Fatima and Sultana 2009; Kottis 1990). Female labour force participation has been hypothesized to decline initially with economic development; this is argued as being reflective of the structural shifts in the economy, changing influence of income and substitution effects, and an increase in education levels of women in the population (Goldin 1994). This would particularly play out when men's economic opportunities are expanding and there is a rise in their wage rates thus making it feasible for women to concentrate her energies in the reproductive sphere (Rangarajan & Kaul, 2011). Analysing 1999-2000 NSS data using logistical regression models, Olsen and Mehta (2006) find a U curve for employment by female educational status with illiterate and poorly educated women as well as those with university degrees, more likely to work than middle educated women. The authors suggest that these results are driven by increasing household incomes and cultural norms, resulting in a 'housewifesation' process for certain groups of women.

The present paper is an attempt to analyse the reasons and barriers to women's employment in Haryana. The Paper is divided into 4 sections. Section following introduction explains methodology. Section 3 gives determinants of women's employment in Haryana and final section concludes the paper.

2. Methodology

The methodology employed in this paper deals in explaining source of data and confirmatory factor analysis used in this paper.

Source data

The data used in this paper is primary data generated through questionnaires filled by women employees working in different sectors in Haryana**.** To select a representative sample of employed women in Haryana we have used simple Random Sampling (to select districts) and purposive random sampling (to select employed women).

There are six administrative divisions in Haryana comprising 22 districts. The division wise break up of districts is as under:

1.   Ambala Division: Ambala, Panchkula, Kurukshetra and Yamunanagar.

2.   Faridabad Division: Faridabad and Palwal

3.   Karnal Division: Karnal, Kaithal and Panipat

4.   Rohtak Division: Rohtak, Jhajjar, Sonipat, Charkhi Dadri and Bhiwani

5.   Hisar Division: Hisar, Fatehabad, Jind and Sirsa.

6.   Gurugram Division: Gurugram (now Gurugram), Mahendergarh, Mewat, and   Rewari.

We have randomly selected one district from each division. The selected districts are Ambala, Faridabad, Karnal, Rohtak, Sirsa and Rewari. From each of these districts 50 employed women were purposively randomly selected. In this manner a   total of 300 respondents were surveyed for gathering information on determinants of women employment in Haryana.

Confirmatory Factor Analysis (CFA)

Using AMOS 20, CFA has been applied to find out the Determinants of Women's employment. The purpose of CFA is to check for the appropriateness of the known constructs

in our target respondents. Hence, our paper checks the following:

(i)   Construct/Convergent Reliability (CR)

The Construct/Convergent Reliability is calculated as

$$CR = \frac{(\text{Sum of Standardized Loading})^2}{(\text{Sum of Standardized loadings})^2 + (\text{Sum of indicator Measurement Error})}$$

Recommended cut off criterion for construct reliability is 0.7.

(ii) Average Variance Extracted (AVE)

Average Variance Extracted (AVE) by each construct is calculated by using the following formula:

$$AVE = \frac{\text{Sum of the Squared Standardized Loadings}}{(\text{Sum of the Squared Standardized Loadings}) + (\text{Sum of the Indicator Measurement Error})}$$

AVE of all constructs is calculated accordingly. Recommended AVE cut off criterion for all constructs is 0.5.

(iii) Model Fit Assessment

Model fit refers to how well our proposed model accounts for the correlations between variables in the data set. Following fit statistics are used to assess the overall model fitness:

(a) χ^2 Test Statistics

$$(\chi)_i^2 = \frac{(o_i - E_i)^2}{E_i}$$

Where O_i = is the ith observed frequency

$\quad\quad$ i = 1 to k

$\quad\quad$ E_i = Expected Frequency.

(b) Comparative Fit Index (CFI)

$$CFI = 1 - \frac{(x^2 - df)\ \text{default model}}{(x^2 - df)\ \text{null model}}$$

OR

$$= 1 - \frac{(x^2 - df)\ \text{null model} - (x^2 - df)\ \text{default model}}{(x^2 - df)\ \text{null model}}$$

(c) Goodness of Fit Index (GFI)

$$GFI = 1 - \frac{C_{res}}{}$$

$$C_{tot}$$

Where C_{res} = Sum of squared covariance residuals

C_{tot} = Total sum of squares in the data matrix

(d) Root Mean Square Error of Approximation (RMSEA)

$$\text{RMSEA} = \sqrt{\left(\frac{\chi 2}{df}-1\right)/(N-1)}$$

$$= \sqrt{\frac{\chi 2 - df}{df\,(N-1)}}$$

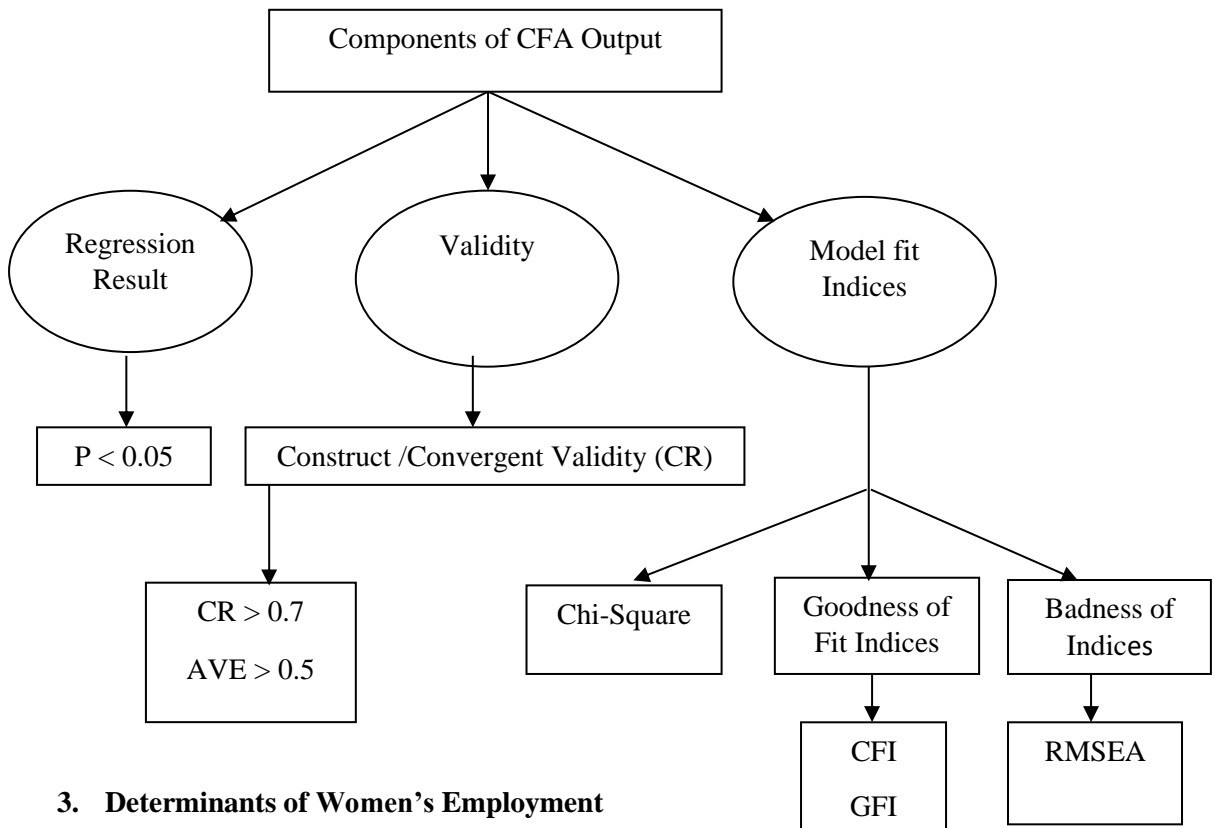Recommended cut of criteria for all fit indices are as follows:

Table 1: Model Fit Indices

Fit index	Values	Model Fitness
CFI (COMPARATIVE FIT INDICES)	<0.80	Unacceptable
	0.80 to 0.90	Acceptable
	> 0.90	Good
GFI (GOODNESS FIT INDICES)	< 0.80	Unacceptable
	0.80 to .90	Acceptable
	> 0.90	Good
RMSEA (ROOT MEAN SQUARE ERROR OF APPROXIMATION)	< 0.08	Unacceptable
	< 0.10	Acceptable
	>0.10	Good

Source: Hu and Bentler (1999)

As we applied CFA the following components of CFA output are achieved

Figure-1


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                    ┌─────────────────────────────┐
                    │   Components of CFA Output   │
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Components of CFA Output

Regression Result

Validity

Model fit Indices

$P < 0.05$

Construct /Convergent Validity (CR)

CR > 0.7

AVE > 0.5

Chi-Square
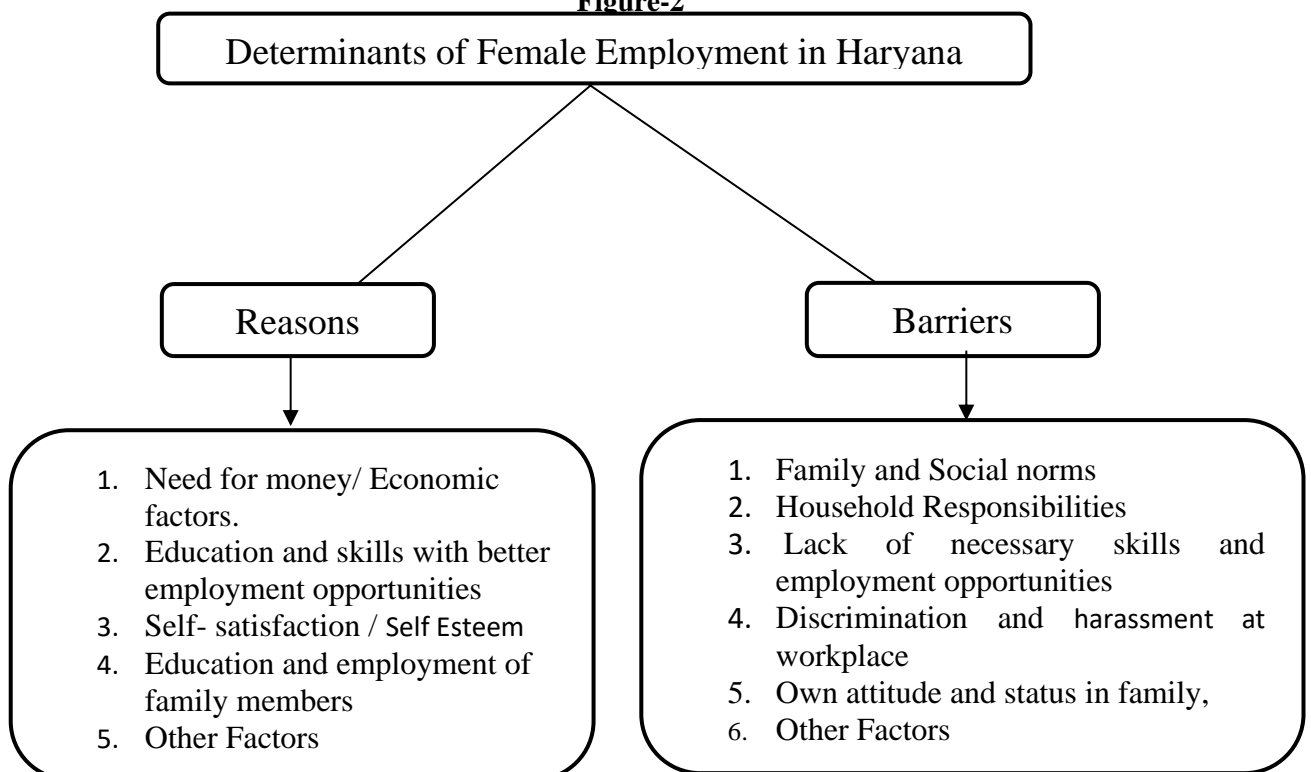
Goodness of Fit Indices

Badness of Indices

CFI

GFI

RMSEA

3. Determinants of Women's Employment

We have classified determinants of women's employment in Haryana into two parts. (i) Reasons and (ii) Barriers. Reasons push women in employment and barriers pull women out of the employment or restrict their entry into employment. Based on the Statements given in Annexure Table-1 and 2 we have combined statement into reasons and barriers under different headings. These have been shown in Figure -2

Figure-2

Determinants of Female Employment in Haryana

Reasons

Barriers

1. Need for money/ Economic factors.
2. Education and skills with better employment opportunities
3. Self- satisfaction / Self Esteem
4. Education and employment of family members
5. Other Factors

1. Family and Social norms
2. Household Responsibilities
3. Lack of necessary skills and employment opportunities
4. Discrimination and harassment at workplace
5. Own attitude and status in family,
6. Other Factors

Reasons for Women's Employment

The reasons responsible for women's employment are summarised in Table 2 and Figure-3. We extracted five factors namely (i) Need for money/ Economic factors (ii) Education and skills with better employment opportunities (iii) Self- satisfaction / Self Esteem (iv) Education and employment of family members and (v) Other Factors. For all these factors the reliability test showed the adequate levels of internal consistency reliability with alpha value well above the suggested cut of 0.7. The average variance extracted (AVE) of each construct were higher than the suggested value of 0.5, signifying more than half of variances in constructs are clarified by their equivalent measures.

(i) **Need for money/ Economic factors**: The Economic factors consists of six measurement items/variables (V_1, V_6, V_7, V_{21}, V_{22} and V_{23}) but due to low factor loadings V_{22} and V_{23} were dropped. Remaining variable V_1(0.97), V_{21} (0.98), V_6(0.98) and V_7(0.98) showed acceptable values of loadings. Economic factors emerged as the major factor not only fulfilling condition criteria (CR>AVE) but with the high CR value of 0.98 and AVE of 0.95.

(ii) **Education and skills with better employment opportunities:**

To get employment, education and skill are the prerequisites. The education and skills increase the possibility of getting employment. Under the second factor, education and skills with better employment opportunities five variables (V_2, V_3, V_{10}, V_{18}, and V_{19}) were included for CFA. We dropped V_{10}, V_{18}, and V_{19} due to low factor loadings. The factor, shift from rural to urban sector with urban sector having more employment opportunities, is found major factor with V_2(1.20). Another variable V_3 (0.60) showed acceptable values of loadings. The value of CR (0.91) and AVE (0.86) fulfilled the acceptance cut of criterion.

(iii) **Self- satisfaction / Self Esteem**: The third factor, self-satisfaction / self-esteem, consisted of four measurement items (V_5, V_{17}, V_{20}, and V_{24}). For model improvement item V_5 is eliminated based on low factor loading. Both V_{17}, and V_{20} have factor loading of 0.96 and V_{24} has 0.92. This factor shows acceptable value of $p<0.001$, CR=0.96 and AVE=0.89.

(iv) **Education and employment of family members**

The education and employment of family members play a major role in employment of girls/ women. This factor included four measurement variables (V_8, V_9, V_{12}, and V_{14}). All the variables have same factor loading (0.99). Under this factor no item is dropped. The education and employment of family members emerged as the major factor not only fulfilling condition criteria (CR>AVE) but with the highest CR value of 0.99 and AVE of 0.97.

(v) **Other Factors**

Under other factors we included V_4, V_{11}, V_{13}, and V_{16} for CFA. However, we dropped V_4 and V_{13}. Under this factor, education has the highest factor loading (1.02) followed by family support (0.95). For this factor also CR and AVE have acceptable values ($p<0.001$, CR=0.97, AVE=0.96) much above the suggested cut of criterion.

Table -2: CFA Results of the Reasons which make women work.

Factor No.	Factor Name	Scale Items	Statements	P Value	Beta (β)	Beta^2 (β^2)	Measurement Error ($1-\beta^2$)	Construct/ Composite Reliability (CR)	Average Variance Explained (AVE)
1	Economic Factors	V_1	Poor economic condition forced me to work.	* * *	0.97	0.94	0.06	0.98	0.95
		V_{21}	No one in my family has a job so I have to work for my family.	* * *	0.98	0.96	0.04		
		V_6	My husband does not work so I have to work.	* * *	0.98	0.96	0.04		
		V_7	Wages/ Salary of my husband is not sufficient to meet our needs.	* * *	0.98	0.97	0.03		
2	Education / Skill With better Employment Opportunities	V_3	There have been better employment opportunities for me.	* * *	0.60	0.36	0.64	0.91	0.86
		V_2	I have shifted from rural to urban area and employment opportunities are more	* * *	1.20	1.37	0.37		
3	Self-Satisfaction	V_{17}	I have my own career goals, so I am working.	* * *	0.96	0.92	0.08	0.96	0.89
		V_{20}	I wanted to have my own identity	* * *	0.96	0.93	0.07		
		V_{24}	Employed women are more confident and have respect	* * *	0.92	0.84	0.16		
4	Education/Employment of Family Members	V_8	I work for family business, so it is better if family members work.	* * *	0.99	0.97	0.03	0.99	0.97
		V_9	Everyone in my family works, so I thought I should also work.	* * *	0.99	0.97	0.03		
		V_{12}	Higher socio- economic status of my	* * *	0.99	0.98	0.02		

			husband promoted my employment; as it						
		V_{14}	My mother is working and since childhood I wanted to work.	* * *	0.99	0.98	0.02		
5	Other Factors	V_{11}	Education facilitated my entry into the modern sector.	* * *	1.02	1.03	0.03	0.97	0.96
		V_{16}	My family support got me into employment.	* * *	0.95	0.90	0.10		

Source: Primary Survey

Note- *** $P < 0.001$,

$\quad$ * $P < 0.01$, * $P < 0.05$

Figure-3 :Path Diagram for Reasons of Women's Employment
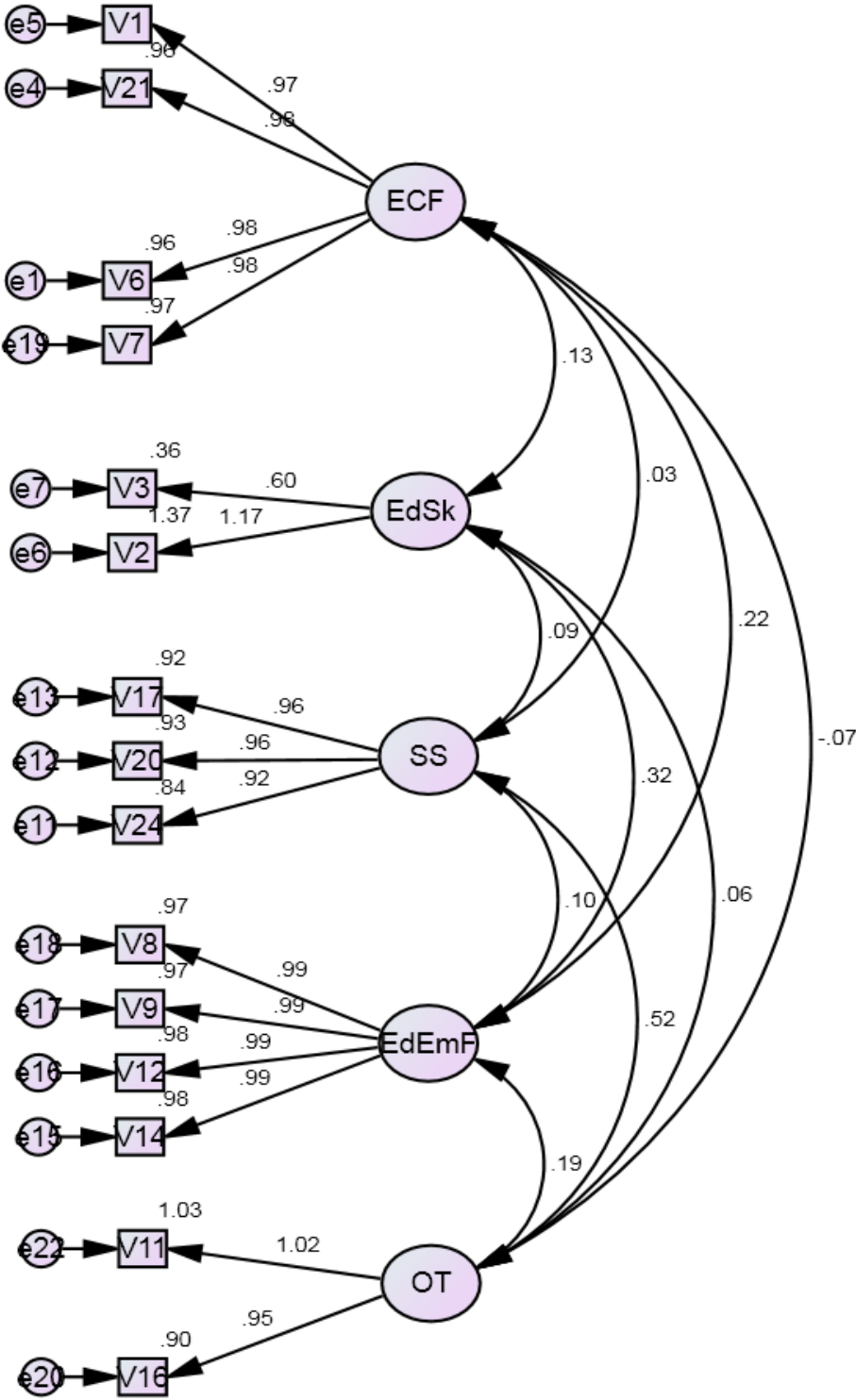
ECF (Need for money/ Economic factors), EdSk(Education and skills with better employment opportunities),SS(Self- satisfaction / Self Esteem), EdEmF (Education and employment of family members),OT(Other Factors)

After establishment of reliability and validity of constructs we checked model fit indices. Table-4 reports the overall model fitness of reasons for women's employment. According to overall model fit indices all values confirmed a good fit with data. Due to low factor loadings, the initial model was revised based on the modification indices in the results. The overall fit indices for the initially proposed model presented an unacceptable fit with the data (CMIN/df= 3.7, CFI=0.92, GFI=0.80 and RMSEA=0.09). Then we removed eight measurement items with low factor loadings. Removing the items did not significantly affect reliability and validity of the construct but improved the overall model fitness values. The final measurement model consisted of 5 constructs and 15 measurement items and its values presented a very good fit with the data (CMIN/df=2. 1, CFI=0.98, GFI=0.92 and RMSEA=0.06).

TABLE -4

Summary Statistics of Model Fitness of Reasons For Women's Employment

	NO. OF ITEM	CMIN/DL	CFI	GFI	RMSEA	REMRAI
Initial Model Results	24	3.7***	0.92***	0.80***	0.09**	After elimination of items V_{22}, V_{23}, V_{19}, V_{18}, V_{10}, V_4, V_5, V_{13}, V_{15}, , Model fit improved
Refined Model Results	15	2.1*	0.98*	0.92*	0.06*	

* Indicates fit is Good.

** Indicates fit is Acceptable.

*** Indicates fit is unacceptable.

Barriers for Women's Employment

The barriers which stop women to work are summarised in Table-5 and Figure 4. For barriers we have extracted six factors namely (i) Family/ Social norms(ii) Household Responsibilities (iii) Lack of necessary skills (iv) Discrimination/ Harassment at workplace (v) Own attitude & Status in Family and (vi) Other Factors.

TABLE 5: CFA Result for the Barriers to Women's Employment

Factor No.	Factor Name	Scale Items	Statements	P Value	Beta (β)	Beta^2 (β^2)	Measurement Error ($1-\beta^2$)	Construct/ Composite Reliability (CR)	Average Variance Explained (AVE)
1	Family / Social Norms	V_1	Males/ Families do not want their women to work outside.	* * *	0.69	0.47	0.53	0.73	0.5
		V_3	In our society Husbands don't like their women to earn more.	* * *	0.83	0.68	0.32		
		V_5	Women who are working are not good mothers.	* * *	0.64	0.41	0.59		
2	Household Responsibilities	V_7	Employment brings conflict in family responsibilities.	* * *	0.88	0.78	0.22	0.94	0.8
		V_8	Irregular job hours in certain sectors prevent women to get jobs in those sectors.	* * *	0.92	0.85	0.15		
		V_{16}	Women do not go for employment because of childcare responsibilities.	* * *	0.91	0.83	0.17		
3	Lack of necessary Skill	V_6	Women find it hard to establish credibility.	* * *	0.66	0.44	0.56	0.76	0.5
		V_9	Women do not have adequate job knowledge.	* * *	0.71	0.51	0.49		
		V_{18}	Women do not have adequate skills.	* * *	0.67	0.45	0.55		
		V_{20}	Most of the employers need male workers.	* * *	0.66	0.36	0.64		
4	Discrimination/ Harassment at Workplace	V_4	Wages women get are not enough.	* * *	0.94	0.89	0.11	0.95	0.9
		V_{11}	Women lack support system at work.	* * *	0.94	0.88	0.12		
		V_{13}	Lack of transportation facility hinders women entry into workforce.	* * *	0.97	0.93	0.07		
5	Own attitude & Status in family	V_{26}	Women do not have freedom to decide for themselves	* * *	0.99	0.98	0.02	0.99	0.9
		V_{27}	If husband's salary is high women prefer to stay	* * *	0.99	0.97	0.03		

			home						
		V$_{28}$	Women do not have authority to decide for household.	* * *	0.99	0.98	0.02		
6	Other Factors	V$_{10}$	There is lack of role model in our society.	* * *	1.00	0.99	0.01	0.99	0.9
		V$_{12}$	Marriage is a barrier for women in getting employment.	* * *	0.97	0.94	0.06		

Source: Primary Survey

Note- *** $P < 0.001$,   * $P < 0.01$, * $P < 0.05$

Figure -4: Path Diagram for Barriers to Women's Employment
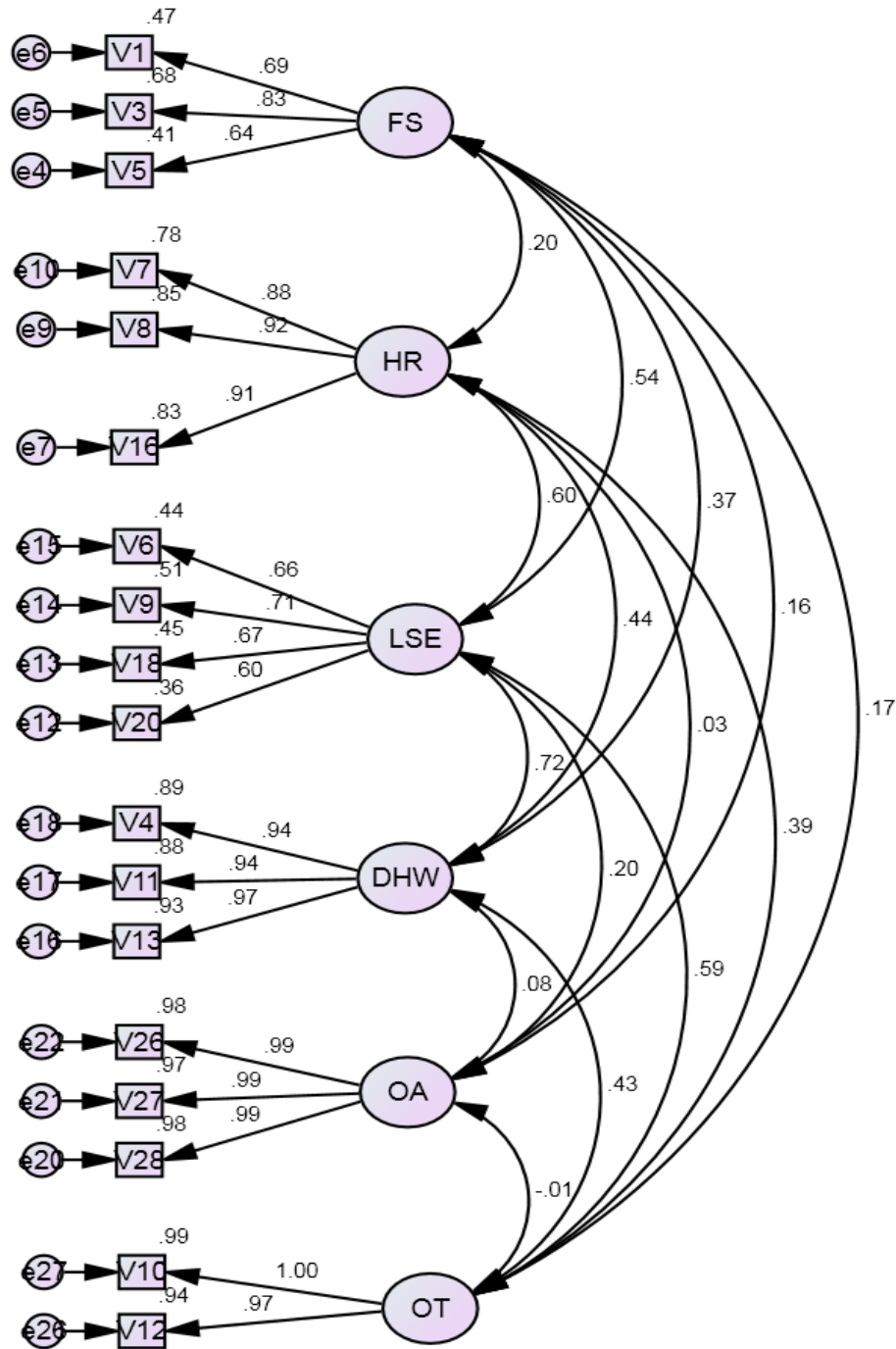
FS (Family and Social norms), HR (Household Responsibilities), LSE(Lack of necessary skills and employment opportunities), DHW (Discrimination and harassment at workplace), OA(Own attitude and status in family), OT (Other Factors)

(i) Family/ Social norms

Family/ Social norms are something which cannot be taken care of by laws or government regulations. We have included six measurement items (V_1, V_3, V_5, V_{22}, V_{23} and V_{24}) under family/social norms. We dropped V_{22}, V_{23} and V_{24}. Among the remaining V_1, $V_{3\ and}$ V_5, V_3(In our society Husbands don't like their women to earn more) of 0.83 followed by V_1 (0.69) and V_5 (0.64). The factor fulfilled the acceptance criteria (p<0.001, CR=0.73, AVE=0.5).

(ii) Household Responsibilities

Women have all the burden of household responsibilities be it household chores or the caring or the child rearing. Under household responsibilities we included four measurement items (V_7, V_8, V_{15}, and V_{16}). Under this factor, variableV_8(The irregular /odd working hours) has highest factor loading (0.92), followed by V_{16}(childcare responsibility) and V_7(conflict due to women's work). We dropped V_{15}(being single parent) due to low factor loadings. The modified CFA output achieved the acceptable cut of criterion (p<0.001, CR=0.94, AVE= 0.8)

(iii) Lack of necessary skills and Employment Opportunities

As has been propagated by human capital theory and discrimination theory of segregation under lack of necessary skills we included V_6, $V_{9,}$ $V_{18,}$ $V_{20}$and V_{21} under lack of necessary skills and employment opportunities. Our analysis show that V_9(Lack of adequate job knowledge) has highest factor loading (0.71) followed by V_{18}(lack of adequate skills). Both V_6 and V_{20} have same factor loading of 0.66. The value CR=0.76 and AVE=0.5 at p<0.001 make this factor acceptable.

(iv) Discrimination/ Harassment at workplace

As shown in Table 5 and figure 4, three variables (V_4, V_{11} and V_{13}) have been loaded under this factor. The variable 'lack of transportation' attained highest loading (0.97) followed by insufficient wages and lack of support system at workplace (both factor loadings 0.94). All values (p<0.001, CR=0.95, AVE=0.9) achieved the suggested cut of criterion.

(v) Own attitude & Status in Family:

At times it is women's own attitude which acts as barrier for employment. This factor consists of four measurement items (V_{17}, V_{26}, V_{27} and V_{28}) for CFA. We had to drop V_{17} (Women lack attitude for work) due to low factor loadings. However, the items relating to status in the family V_{26}, V_{27} and V_{28} have the same factor loading of 0.99. This factor emerges as major barrier for women employment not because of factor loading but also because of highest value of CR (0.99) and AVE (0.9)

(vi) Other Factors

Other factors do not have highest value of CR with Own attitude & Status in Family. Among other factors initially V_{10}, V_{12}, V_{19} and V_{25} were included. However, for model improvement V_{19} and V_{25} were eliminated. Among other factors V_{10} (lack of role model) has highest loading of 1 followed by marriage.

TABLE -6: CFA Result of the Barriers To Women's Employment

	NO. OF ITEM	CMIN/DL	CFI	GFI	RMSEA	REMRAI
Initial Model	28	4.05***	0.85***	0.76***	0.10***	After

Results						elimination of items
Refined Model Results	18	2.8*	0.9*	0.9*	0.9*	$V_{22,}$ $V_{23,}$ $V_{24,}$ $V_{15,}$ $V_{21,}$ $V_{14,}$ $V_{2,}$ $V_{17,}$ $V_{19,}$ $V_{25,}$ Model fit improved

* Indicates fit is Good

** Indicates fit is Acceptable.

*** Indicates fir is unacceptable.

Table-6 shows the overall model fitness of barriers to women's employment. The initially proposed model presented an unacceptable fit with the data (CMIN/df=4.05, CFI=0.8,5 GFI=0.76, RMSEA=0.10). Then we removed ten measurement items with low factor loadings. Removing the items did not significantly affect reliability and validity of the construct but improved the overall model fitness values. The final measurement model consisted of 6 constructs and 18 measurement items and its values presented a very good fit with the data (CMIN/df=2.8, CFI=0.9, GFI=0.9 and RMSEA=0.9).

4. Conclusion

Our analysis shows that the major reason for women to enter the employment are Poor economic conditions of family, Higher economic status of women, education, shift from rural to urban area and women's self determination to have her own identity and achieve career goals. There are factors which prevent the women to enter employment. These include the discrimination and harassment at the workplace in the form of low wages, no support from colleagues. Lack of transportation facilities is also a major barrier for women's employment. However, the major barriers are socio-cultural i.e. the marriage, care work, conflict in family responsibility, women's absence in decision making and lack of role models.

This calls for change in cultural attitude in Haryana. Along with change in attitude we need to have accurate and reliable sources of data. For this more surveys should be done. Government needs to expand public sector and should make arrangements for flexible working time. Government should support Projects for the vocational training and employment of women. In areas where jobs that women prefer are not available, women entrepreneurship should be encouraged.

To conclude, Government policies should have a dual objective of Women's labour force participation and quality of women's labour market opportunities, as these both contribute to economic growth. The economy as well as society will be benefited if barriers to women's economic participation are removed, because the government policies affecting women's participation in the labour market will have long-lasting effects.

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Appendix : Table 1

Label Table of Reasons of Female employment

Label	Statement
V_1	Poor economic condition forced me to work.
V_2	I have shifted from rural to urban area and employment opportunities are more in urban area.
V_3	There have been better employment opportunities for me.
V_4	The nature of job is part time; I get time for my children.
V_5	Women are given more importance in the family when they are employed.
V_6	My husband does not work so I have to work.
V_7	Wages/ Salary of my husband is not sufficient to meet our needs.
V_8	I work for family business so it is better if family members work.
V_9	Everyone in my family works, so I thought I should also work.
V_{10}	I am educated so I wanted to make use of my education.
V_{11}	Education facilitated my entry into the modern sector.
V_{12}	Higher socio- economic status of my husband promoted my employment as it is status /egalitarian attitude.
V_{13}	I live in joint family; I don't have anything to work at home so I am working outside.
V_{14}	My mother is working and since childhood I wanted to work.

V15	My mother is educated, and she always wanted me to work.
V16	My family support got me into employment.
V17	I have my own career goals so I am working.
V18	I had problem solving skills better than males.
V19	I had all the necessary skills for employment.
V20	I wanted to have my own identity
V21	No one in my family has a job so I have to work for my family.
V22	I want a financially secure future for my children.
V23	My family has taken a lot of loans.
V24	Employed women are more confident and have respect.

Appendix: Table 2

Label Table of Barriers to Female employment

Label	Statement
V1	Males/ Families do not want their women to work outside.
V2	Working environment is not safe for women in Haryana.
V3	In our society Husbands don't like their women to earn more.
V4	Wages women get are not enough.
V5	Women who are working are not good mothers.
V6	Women find it hard to establish credibility.
V7	Employment brings conflict in family responsibilities.
V8	Irregular job hours in certain sectors prevent women to get jobs in those sectors.
V9	Women do not have adequate job knowledge.
V10	There is lack of role model in our society.
V11	Women lack support system at work.
V12	Marriage is a barrier for women in getting employment.
V13	Lack of transportation facility hinders women entry into workforce.
V14	Sexual harassment is major reason for women not to work.
V15	Being single parent is barrier for women in entering job market.
V16	Women do not go for employment because of childcare responsibilities.
V17	Women lack attitude for work i.e they lack confidence and willingness.

V_{18} Women do not have adequate skills.

V_{19} Negative attitude of men stops women from working.

V_{20} Most of the employers need male workers.
V_{21} Large supply of male labour force has limited options for women.

V_{22} Societal norms on women in public sphere are barriers for women employment.

V_{23} Religious factors put hindrances for women to work.

V_{24} Women feel Male is bread winner.

V_{25} Women have to make many sacrifices to do job.

V_{26} Women do not have freedom to decide for themselves.

V_{27} If husband's salary is high women prefer to stay home.

V_{28} Women do not have authority to decide for household.