

Women Workforce Participation and their Economic Empowerment: A Study on Nadia District of West Bengal, India

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Abstract: The paper is an endeavor to explore the determinants of ladies work power cooperation (WWFP) in labor advertises exactly in India. Amid most recent two decades Indian economy has developed by tasteful rates and at present India has a place with the quickest developing nations over the globe. However, work showcase in India displays distinctive striking attributes like low rate of WWFP, extensive offer of the two people working in casual part, territorial inconsistencies in WWFP and so forth. Utilizing field review information gathered from Nadia locale of West Bengal, which gains some financial and political attributes significant to our investigation, we build up a model thinking about that claim qualities of ladies and their family units, strengthening, and some endogenous covariates are the conceivable determinants of WWFP on the premise existing writing. Our experimental discoveries, by applying two-arrange least square strategy pursued by Probit relapse as the suitable econometric devices, suggest that our considered factors are critical determinants of WWFP, and various approach activities taken by nearby, state and local governments can help ladies monetary support in India.

Index Terms - Women, Workforce, Empowerment, Probit Regression

I. INTRODUCTION

Women empowerment is a contemporary issue for creating nations like India these days. Empowerment as a multidimensional procedure including political, social, financial and legitimate empowerment encourages one to deal with their lives by bringing issues to light. The term 'empowerment' signifies the way toward expanding the advantages and capacities of people or gatherings to settle on purposive decisions for changing those into foreseen acts and their weighty aftereffects (Chakrabarti and Biswas, 2008). Empowerment implies having over and access to assets that help them to expand their independence and improve their autonomous rights. Monetary improvement depends on human asset development. In HR the commitment of women is significant. Advancement of Indian economy can't be conceivable without women empowerment, where women work cooperation is a noteworthy strategy remedy. Observational proof proposes that cash in the hands of mother benefits youngsters. Engaging women benefits youngsters, which at last lead to progressively human capital collection and development.

As per the United Nations Millennium Campaign, women work 66% of the working long stretches of world, as developing sustenance, cooking, mindful youngsters and senior man, keeping up house and so forth which are generally agreed as unpleasant employments without pay. In any case, we see women face various limitations in the investment of work; because of which, women work interest rate falls, bringing down financial empowerment of women and thusly turned out to be a hindrance to monetary improvement of the nation. We can say women's investment in salary creating exercises will prompt women empowerment for approaching assets and women can improve their bartering position, in this way permitting more noteworthy command over choices and decision making. In the event that a lady has pay of her own, she will have a more prominent capacity to deal with herself and is in this way less reliant on her significant other or others for survival. Her capacity to consult inside the family unit should increment not just on the grounds that she has more to offer to the family obligations yet in addition that she has an improved fallback position. More noteworthy dealing power in families has been viewed as engaging the more fragile partners as it manages women a more prominent authority over her and her family's life enabling them to take an interest in the open circle, interface with a more extensive system of people, etc.

Other than this current, women's commitment to their family-procuring enhances women's empowerment and diminishes aggressive behaviour at home destined on them. In this manner, working is a ticket to monetary security, which has the capability of expanding their independence and significance in the residential circle just as in the nation. The universe of mankind has two wings; one being the lady and other man. Until both of the wings get similarly thrived; the flying creature can't fly. Empowerment of women through work-interest is especially basic to accomplish practical improvement. The News of Bernard Van Leer Foundation guessed that there can be no faultless extension without the headway of women, since it is women who contribute the most for childhood of their kids. Expanded rate women investment in the work advertises is a standout amongst the most significant instruments of monetary advancement of the created nations. Since 1900, the support rate has been expanded from the exceptionally low dimension of 4 percent to over 70 percent in 2000. Mechanical improvement, narrowing sexual orientation disparity and basic changes are the fundamental components in charge of the progression of women interest in financial exercises.

Women's own attributes, family qualities and their empowerment markers are the potential illustrative factors for our examination. Women's very own attributes incorporate age, instructive blessings and conjugal status; though family measure, working individuals inside family, gift of machines, co-occupants and per-capita family pay are arranged as family qualities having home apparatuses and co-inhabitants that are appeared to be endogenous for causing one-sided and conflicting outcomes because of invert causality. Further properties of area, for example, provincial, urban, region are likewise utilized as determinants of women work-power investment (WWFP). The fundamental goal of our paper is to distinguish the components which dishearten or urge women to take an interest in the work power inside the investigation region. The remainder of the paper is organized as pursues. The audit of writing has been reported in next segment pursued by the speculations and model definition. In the wake of talking about the econometric philosophy and information source, we have dissected exact discoveries. Last area finishes up the paper.

II. LITERATURE SURVEY

The reasonable sex, collectively recognized, is the most significant factor in the present financial empowerment. In spite of the fact that sex biasness and racial theorization wins to the fore, however it can say without a doubt that cooperation of lady as determinants in labor advertise is anything but an uncommon wonder. Women from every one of the areas of the world can embody to it. The current writing in our picked zone is immense. Moghadam (1990) in his praised work, "Determinants of Female Labor Force Participation in the Middle East and North Africa" has appeared methodological portrayals the variety of 'women's positions, greatness and work chances to their group, societal doctrines, and the broad social requirements. He has delineated in this paper, similar to Beauvoir in *The Second Sex*, that sexual orientation is only a social build and since 1960s more women have joined salaried occupation; and how the simultaneous assignment of women in the general public both in private and open circle admirably tried by discrete women's associations kept watchfulness on the state, improvement professionals, and social organizations is additionally a symbol of magnificence in his paper. Connelly (1992), in her exploration ponder, "The Effect of Child Care Costs on Married Women's Labor Force Participation", assesses the huge pretended by kid care costs in women's Labor Force Participation. Cameron, Malcolm and Worswick (2001), in their exploration ponder "Training and Labor Market Participation of Women in Asia: Evidence from Five Countries", investigated that female instruction is the most important thing in the world of their work power interest. They have broke down women instruction and its effect on their work power investment in five creating nations in Asia, Sri Lanka, Philippines, Thailand, Indonesia and Korea. Rahman and Islam (2013) catch that society, its traditions and the social tightening influences are in charge of the lower rate of women work power support in India. They also see society and condition as the real obstacles to Women's work power cooperation.

An examination by the Asian Development Bank (ADB) and ILO (2011) embodied the work advertise situation in Asian nations particularly featuring the influence of the worldwide monetary catastrophe, which drenched the business economies since 2008. The investigation sees that WWFR in South Asia characteristic the norm of female cooperation as an 'auxiliary worker' inside household region are at the center of less commendable employments taken up by women. In Bangladesh, women's unceremonious occupation as a small amount of their non-rural administration was 91.3 as identified with 88, 68 and 57 in India, Indonesia and Philippines. Rahman (2006) reviewed the determinants of LFPR on the establishment of 2003 LFS information that gained the unfortunate impact of essential and optional instruction, the head's training and being hitched. The results are pervaded with limitation since it is grounded on 2003 LFS having endless shortages.

Bricklayer (1998) planned on forthcoming segments of urban families in Pakistan, India, Malaysia, Thailand and the Philippines, concerning women empowerment. They brought up that social milieu has an undeviating and circumlocutory end result on women's budgetary stature. Malhotra and Mather (1997) estimated on women empowerment in Sri Lanka and the indications of empowerment were women's take in local basic leadership and ownership over money related stuffs. Oneself deciding factors are women and spouse's enlightenment, sharing in compensated employment, family development. The end, thusly is, work for repayment and instruction increase decision making contribution to budgetary, however not in people in general and administrative issues in the family unit tasks. Drain and Sitaram (2002) got to the meaningful part that smaller scale credit has flourished in socially enabling women where budgetary empowerment couldn't be promising because of their deficiency of information and observation about business.

Puhazhendhi and Satyasai (2001), in their examination think about, propounded that SHGs have been persuasive in monetary and social empowerment of the rural benefits. Various discoveries bear confirmation that the speeding up of SHGs in India and stipulation of miniaturized scale credit to them by banks and microfinance associations has affected in recovering their commitment in the public eye and in power. Gibb (2008) has denoted that small scale credit has confined in enabling women as this enslaved order couldn't change her standard residential undertaking and couldn't lay load over monetary controls. Proportionate constituents of empowerment are incorporated into the eight pointers by Hashemi, Schuler and Riley (1996), like portability, budgetary security, capacity to make little buys, capacity to make bigger buys, association in real choices, relative opportunity from mastery by the family, political and lawful mindfulness, and inclusion in political crusading and challenges. Instruction, undeniably contended, has been one of the signs of empowerment (Malhotra and Mather, 1997). Page and Czuba (1999) grouped empowerment as a multi-dimensional social practice that encourages individuals to grow residency over their own lives, a proclamation that develops direction in individuals for use in their very own reality, their populace and in their milieu, by performing on issues they consider to be of basic noteworthiness.

Kabeer (1999) has tried to set up the measures of the benefits of working women, by utilizing three-dimensional hypothetical diagram establishing (a) the 'assets' as a bit of pre-imperatives of empowerment, (b) the 'organization' as a normal for movement; and ultimately (c) the 'accomplishments' as a parameter of ends. The examination clarifies that the most conceivable pointers for empowerment of women are family constitution, matrimonial advantages, money related independence, freedom of development, and deep rooted comprehension of business sharing in the contemporary part. Against this background we can contend that countless and observational works have done both in broadly and comprehensively focusing on women's interest in labor advertise with fundamental spotlight on women empowerment and the related issues. Our investigation endeavors to decide the interests of women in labor showcase exactly in India based on essential information gathered from Nadia locale of West Bengal as our contextual analysis zone.

III. DATA AND METHODOLOGY

The hypothetical establishment prompts the accompanying arrangement of determinants of women work power support (WWFP). The women's own and the family's attributes assume a significant job in deciding women cooperation in the work power. The women's attributes, for example, instructive gifts, conjugal status, and age alongside the family qualities demonstrated by family size, and area of the family will be considered as potential determinants of women work power interest. Sexual orientation empowerment (intermediary by fixed resources enrichments) and introduction to work sparing innovation, estimated by the presence of home apparatuses, will likewise be considered as informative factors.

The primary target of the investigation is to recognize the variables that dishearten or energize women work power cooperation in the work advertise over the examination territory. In this way, the exploration question leads towards the development of the accompanying fundamental two speculations:

Hypothesis 1: Own attributes of women don't have any effect on women to take an interest in the work showcase.

Hypothesis 2: Characteristics of family unit have no effect on women work power support in the work showcase.

The objective of the examination is to investigate the variables that decide women work power cooperation. Women's very own and family unit qualities, and women's empowerment markers are the potential illustrative factors during the time spent assurance of women work power support. Probit model with endogenous covariate will be assessed by utilizing two-organize least square procedure.

The diverse investigations of women work power support in labour advertise regularly experience an examination issue where a reliant variable of the basic model isn't straightforwardly watched. Genuine esteem watched might be subject to the estimations of different factors or on the other hand may watch a variable that takes on qualities identified with hidden imperceptibly subordinate factors. For these models, customary least squares or standard monetary estimators are not proper due to constraint or subjective nature of the watched ward variable. The aggregate family unit conduct gives the accompanying detail to the assurance of work supply choice of the women:

$$WWFP = WWFP(WC, HC, P, E)$$

Where,

WWFP = Women work force participation,

WC = Own characteristics of women,

HC = Characteristics of household,

P = Proxy variables for women's empowerment, and

E = Endogenous covariates (here these are home appliances and co-residence).

Here, WWFP is the outcome variable, WC and HC are the control variables, whereas P is the variables of interest.

The effect of home appliances, co-residence and marriage on labour force participation has been evaluated by Instrumental Variable approach in order to overcome the problem of endogeneity. The reverse causation could lead to incorrect conclusion due to correlation between endogenous covariates and participation. Causality may run in opposite direction only, that is, increase in labour force participation leads towards change in home appliances, and vice versa. Ownership of home appliances is potentially endogenous variables. Causation may operate in the reverse direction, from dependent to independent. Specifically, if the woman's participation in the labour market leads to an increase in ownership of home appliances, then the standard Probit estimates will be biased.

Household home appliances have been instrumented by the average women's ownership of home appliances in the district. Women's age, marital status, education level were considered as her own characteristics which are all exogenous variables. The household characteristics include the per capita income of household, family size, family type (whether the family is joint or nuclear), location (rural/urban dummy), agricultural or non-agricultural household, woman headed household and level of education of the head of the family.

The present study examines the cross sectional household data from Nadia district of West Bengal and employs limited dependent variable models to determine the effect of various socioeconomic and demographic variables on the labour force participation of women. Specifically, the connection between empowerment and labour force participation has been analysed. Naqvi and Shahnaz (2002) and Ejaz (2006) have discussed the decision making empowerment issue but did not consider the issue of endogeneity. It is thus proposed to use the estimation in order to address the concerns of endogeneity between the variables in the model.

The relationship between women labour force participation and women empowerment is estimated with Probit model. Because of the potential endogeneity of women's empowerment, the Probit model has been estimated with instrumental variables. Though relatively easy to interpret, the linear probability model has drawbacks. One disadvantage is that fitted probabilities can be negative or greater than one. Another disadvantage is that the partial effect of any explanatory variable is constant. Therefore, to bypass these limitations, more sophisticated binary choice models, such as Probit, are sometimes preferred. For two reasons; one, that the predicted probabilities are bound between 0 and 1 and the other, the estimated co-efficient is effect change in Z for a unit change in X.

Two-Stage Least Square (2SLS)

The error term ϵ_i is correlated with the coefficients of interest i.e. β and δ in the Ordinary Least Square (OLS) equation of labour supply. The OLS estimates of β and δ would be biased as the OLS estimates are upward and downward biased depending on whether the ϵ_i is positively or negatively correlated to endogenous covariate P. To avoid the correlation between error term and the endogenous variables like co-residence and home appliances two stage least square method (2SLS) is used. To address the endogeneity problem of co-residence and home appliances, we use an instrumental variable approach. An ideal instrument should be correlated with endogenous variable but uncorrelated with all other factors that determine labour force participation of women. With such instruments, a two stage least squares (2SLS) approach has been applied. The first stage co residence and home appliances equations uses ordinary least squares to predict their respective probabilities. Using the predicted probability of each endogenous covariate, we estimate the labour supply equation in the second stage.

Probit Model with Instrumental Variables

The Probit estimation is based on an underlying latent variable model of WWFP:

$$WWFP = \alpha + P_i \beta + E_i \delta^* + X_i \gamma + \epsilon_i \quad (1)$$

In the Probit model, the dependent variable, WWFP is a binary choice variable that can take only two values: 1 if the woman is either currently working in labour market or looking for work and 0 if she does not. Non-linear maximum likelihood function for the normal probability (Probit) model has been estimated where WWFP is a function of several explanatory variables, P_i is the vector of proxy variables for women's empowerment indicators, E_i is the vector of endogenous covariates, and X_i is a vector of exogenous variables pertaining to women's specific and household-level characteristics leading to the woman's decision to be involved in formal economic activity. The Probit model was estimated by 2SLS process and instrumental variable techniques.

For notational purposes, consider the following:

$$WWFP = b_0 * (Y) + \epsilon_i \quad Y = (1, P, E, X)$$

The model allows the possibility for the elements of Y_i may be correlated with the error term ϵ_i . Here, we consider E as potentially correlated with ϵ_i , if $E(\epsilon_i, \epsilon_i) \neq 0$. If endogeneity is present, then results can be biased and inconsistent. To mitigate potential endogeneity issues, let Z_i represent the vector of instrument such as, gender of the first child, proximity to clinic and contraceptive use, average ownership of home appliances in the district, and housing information and where each instrument is a

continuous variable. Lack of availability of data, the subjectivity inherent in assessing processes, and the shifts in relevance of indicators over time has posed the major methodological encounters in determining the procedure of women's empowerment, comprising the usage of direct dealings as opposed to proxy indicators. However, some authors who have made efforts at empirically formative empowerment have contended that as a development, it cannot be restrained unswervingly, but only through proxies (Ackerly, 1995). Women's empowerment cannot be measured, therefore, it will be proxied by the ownership of current assets and gender wage gap.

The present research work entirely depends on the primary data. The primary data is collected from different rural and urban areas of four sub-divisions named Krishnagar Sadar, Ranaghat, Kalyani and Tehatta of Nadia District of West Bengal in India. There is a very few research work on the present issue in Nadia district, which displays some unique socio-economic and political scenario, which are more relevant to our study. That is why we have selected our research study area as Nadia district, which is a broader district and a vast of migrated population continuously happens in Nadia, and most of the populations remain poor, thus women are playing very important and significant socio-economic roles both in the rural and urban areas. Besides those most of the women in this area are participating in formal as well as informal labour market for their livelihood.

For this purpose questionnaires have been prepared to collect necessary information about the women of the above areas. In this research work we have used stratified random sampling technique to collect the primary data as well as for testing different hypotheses. To understand the nature and consequences of women empowerment and participation of women as workers in the labour market a primary survey has been conducted from October, 2014 to April, 2015 covering 654 women workers engaged in formal as well as informal sectors from Nadia district of West Bengal as our case study area. The data have been collected by almost equal share both from rural and urban areas through a mix of exit interviews, door-to-door surveys and random interviews in different SHGs and micro and small firms. The sample was selected using a stratified random sampling technique. The entire population was stratified basically on the basis of their income, caste, age group, occupation, level of education, living area, working area, religion as different kinds of socio-economic categories.

IV. EMPIRICAL FINDINGS

In the first stage, simple OLS regression equations have been regressed for each of the endogenous covariates by using instrumental variables along with the control variables. It leads to Probit estimation procedure in the second stage in which the predicted values from first stage along with the other control and proxy variables are used to determine the WWFP. As per the literature, endogenous covariates are those variables that are supposed to have a causal relationship with WWFP. Woman's co-residence with parents or in-laws, and ownership of home appliances are identified as the endogenous covariates, which need to be corrected by using the instrumental variables technique. These instruments are selected in the manner that they have direct impact on the endogenous covariates, but do not have any direct link with WWFP. Average ownership of appliances in the locality is as an instrument for home appliances and housing information is used as instrument for co-residence.

The results show that the labour force participation has a significant and inverse relationship with the nuclear family, as well as the child-woman ratio (CWR). If the women live in a joint family then the family allows her to share a burden of work at home with parents or in laws, then the probability of her WWFP is greater, but if she is residing in the nuclear family she is unable to manage both household and office work together. Therefore nuclear family is an important determinant of WWFP, and it is also a constraint of WWFP. The result shows a positive relationship has been found with marital status, dependency ratio and literacy rates but this positive relationship with marital status is in contrast to most of the earlier studies. Interesting observations is the presence of a male member in the household reduces the likelihood of women participation in the labour force.

Presence of other women in the house increases the probability that a woman will work. Women labour participation is positively related to an increase in expected earnings, wages and level of education. Age, education attainment and marital status have significant and positive effects on WWFP. The greater the probability of woman belonging to nuclear family and having access to a vehicle, the more likely she is to participate in economic activities whereas a large number of children and availability of home appliances reduces the probability of WWFP. Besides the above factors, the labour-force participation decision of women is inversely related to the socio-economic status of the family, such as ownership of durables.

Our empirical findings say that schooling after intermediate increases the probability of women to participate in the labour market whereas the less educated are discouraged to enter in the labour market. The household factors like higher income per capita increases the probability of women to work. Living in a joint family, increase the possibility of women to participate in economic activities. Higher number of family members in the household increases the probability of a woman to participate in the labour market but as the number increases above fifteen, the situation gets reversed. Being involved in child care activities and having facilities of home appliances, a woman is less likely to participate in the economic activities. One of the interesting results of this analysis is that married women are subject to higher discrimination relative to unmarried women. These results point toward the fact that women of different marital status are not treated equally in the labour market. The women's empowerment indicators reveal that lower the empowerment lesser will be the likelihood of women to take part in economic activities.

Table 1: First Stage Regression Results

Variables	Coefficients	Standard Errors
Age	0.3100*	0.005
Age ²	-0.0030*	0
Education	0.0310*	0.004
Education ²	-0.001	0
Family Size	0.9900*	0.004
Family Size ²	-0.0260*	0
Working People	-0.1910*	0.004
N WWFP	-0.4130*	0.023
Women Head HH	0.5490*	0.034
Nuclear*Urban	-0.1710*	0.015

Nuclear	2.6120*	0.015
Home Appliances	-0.0370*	0.004
Urban Area	-0.3260*	0.053
Rural Area	-0.1080*	0.036

*, **, *** indicate significance at 1%, 5% and 10% level respectively

From Table 1, we find that the predicted or fitted values from each of the first stage regression is used as exogenous variable along with other explanatory variables classified in women’s own and household characteristics categories and proxy variables of women’s empowerment. The two stage least square regression (2SLS) has been estimated using binary variable, WWFP (a dummy variable; including working women = 1, and non-working women = 0). Estimated parameters and probability derivatives or marginal effects of Probit model are reported in Table 2. Here, the explanatory variables are classified into four categories i.e. Women’s own characteristics, household characteristics, the proxy variables for women’s empowerment and the endogenous covariates. Women’s own characteristics include age and age-squared. As age increases, after a certain optimal level, its relationship with WWFP starts becoming negative. Age and education both are conventional variables. Age of the women is positively related to work force participation.

Table 2: Probit Results of Women Work Force Participation

Explanatory Variables	Family with Informal Activities			Family with Formal Activities		
	Coefficients	Marginal effects	Standard Error	Coefficients	Marginal effects	Standard Error
Age	0.1043	0.0038	(0.000)*	0.1067	0.0003	(0.000)*
Age²	-0.0012	0	(0.000)*	-0.0013	0	(0.000)*
Education	0.0904	-0.0033	(0.000)*	0.1077	-0.0003	(0.000)*
Education²	0.0037	0.0001	(0.000)*	0.0031	0	(0.000)*
Marital Status	-0.3038	-0.0127	(0.002)*	-0.291	-0.0009	(0.000)*
Household size	0.0979	0.0036	(0.000)*	0.0345	0.0001	(0.000)*
Household size²	-0.0031	-0.0001	(0.000)*	-0.0019	0	(0.000)*
Income	0.671	0.0247	(0.003)*	0.949	0.0023	(0.001)*
Household with Primary Activities	1.3482	0.1094	(0.011)*	3.0951	0.1742	(0.020)*
Women Headed HH	-0.0189	-0.0007	(0.002)*	0.8617	0.0086	(0.002)*
Residential status	0.3403	0.0087	(0.002)*	0.5002	0.0006	(0.000)*
Location	-0.3472	-0.0134	(0.005)*	-0.1375	-0.0003	(0.000)*
labour saving appliances hat	-0.3333	-0.0122	(0.002)*	0.059	0.0001	(0.000)*
labour saving appliances hat²	0.0224	0.0008	(0.000)*	-0.0113	0	(0.000)*
Luxurious appliances hat	-0.0974	-0.0036	(0.001)*	-0.1317	-0.0003	(0.000)*
Luxurious app hat²	0.2507	0.0092	(0.002)*	0.2612	0.0006	(0.000)*
Co-Residence hat	4.3161	0.1586	(0.024)*	0.4846	0.0012	(0.003)*
Constant	-7.6637	-	-	-6.9461	-	-
Observations		331			323	

Note: *, **, *** indicate significance at 1%, 5% and 10% level respectively. Standard errors are in parenthesis

In Table 2, WWFP (women work force participation) with family with informal activities, coefficient of Explanatory Variable, i.e. Age is 0.1043 which is positive and for family with formal activity, coefficient of explanatory variable, age is 0.1067 which is positive which implies a direct relationship between WWFP and age of women worker. In this Table 2, the coefficient of Age Squared is negative for WWFP with informal activities and formal activities, which implies after a certain age, increase in age reduces the likelihood to participate in the labour market. The variable of education measured by years of schooling completed is taken in level as well as variable, Education, Squared. The Coefficient of education level and squared of education implies that an increase in education of twelve years of schooling (Higher Secondary) increase the probability of women to participate in the labour market whereas the less educated (10th or below) are discouraged to enter the labour market.

The coefficient of marital status shows that married women are less likely to participate in the labour market compared to unmarried women because a married woman is less likely to work outside due to household responsibilities. Now, it is considered household characteristics. Household-characteristics include family size, household income per capita, agricultural household and dummy for rural and urban areas. Household income per capita has a positive and significant relationship with WWFP which shows higher the level of income, higher will be the probability to work. The coefficient of agricultural household is positive which shows that the women living in agricultural household have higher probability to participate compared to non-agricultural household.

The coefficient of family size with informal activities and with formal activities, indicate greater the number of family member in the household increases the probability of the women member to participate in the labour market as the family size increases above fifteen members, the probability of women to participate in the labour market becomes negative as the coefficient of family size squared is negative. It is because of the fact that due to lower income and large family, up to a certain level women are more likely to work as more income is needed. But a large number of people in the household would cause a higher work load

for women members, as they will be involved in preparing food, doing laundry and looking after the family member, so the turning point is fifteen and after that the association becomes negative.

In the first stage, the results of instrumental variable technique had shown an inverse relation between housing information and co-residence. The predicted variable co-residence has a positive and significant relationship with women work force participation. It suggests that living in joint family allows her to share a burden of work at home with parents or in law. On the other hand, if she is residing in the nuclear family, she is unable to manage both household and office work together. So, nuclear family is a constraint of WWFP.

The coefficient of level of predicted variable from labour saving appliances, is negative with respect to labour force participation but the square is positive indicating that the likelihood to participate increases when the number of labour saving appliances increase from seven. The category belongs to lower and middle class households where the appliances consist of basic necessities and durable goods. It is due to the fact that due to lower household income, a woman would move towards labour market to meet the household needs. In similar manner, the coefficient of level of time consuming or luxurious appliances shows a negative relationship and square of it is showing a positive relationship with WWFP. This variable is representative of upper class households, where the women spend more time utilizing the facilities at home to get access to more opportunities like education, health etc. Therefore being more competitive, she is more likely to an active participant of labour market activities. So, we can, for informal activities, negative relationship exists between labour saving appliances and WWFP, but a positive relation exists in formal activities. The turning points for overall Nadia district with informal activities, is 13 labour savings appliances and with formal activities is five. The coefficient of women headed household variable is negative for informal activities and positive for formal activities. As women is the head of house and she try to prefer paid jobs and reluctant to offer unpaid family helpers without any monetized benefits. In the urban areas, the monetized pay is preferred whereas in rural agricultural area women do support the family as unpaid helper.

V. CONCLUSION

This examination plans to distinguish the determinants and imperatives of women work power investment and financial empowerment of women. In the assurance of women work power support, the women's own and family unit's qualities assume a significant job. The women's attributes, for example, instructive blessings conjugal status and age, rank, religion alongside the family qualities by family measure family pay per capita, co-living arrangement, private status, and region of the family are viewed as the potential determinants of women work power interest.

In our observational discoveries the variable which demonstrates the positive connection between that variable and WWFP then those factors are treated as determinants of WWFP and those variable demonstrates the negative association with WWFP are treated as imperatives of WWFP. Thus, women's instruction level, age, position, religion conjugal status, family per-capita pay, co-home, family estimate, family structure is the significant determinant of WWFP. Then again, marriages, presence of youngsters, family unit and so on are requirements of WWFP. The determinants of monetary empowerment are financial, socio-statistic and women empowerment. These determinants are age, rank, religion, occupation, training, salary offer of the family unit, subordinate offer, conjugal status and furthermore the markers of women empowerment, for example basic leadership, opportunity of development savagery against women and versatility. The exactly tried factors which are decidedly identified with women financial empowerment are determinants of women's monetary empowerment and those are adversely related are called as limitations of women's monetary empowerment.

In end we can say, regardless of the presence of numerous determinants of women cooperation and women monetary empowerment, there exists a great deal of requirements of women support and women financial empowerment. Women in our investigation region have twofold weights and triple jobs and resulting work. Over-burden women have absence of access to and command over profitable assets and absence of access to formal monetary and specialized help. They have lower dimension of profitable limit and training. A guiding related hindrance to female interest even with the work troubles is their physical wellbeing. Looking at the dietary needs of women, frailty comes at the passage text style as it is legitimately connected with the physical versatility and profitability of women. Women likewise have the obligation of kid bearing and bosom encouraging which can abridge their interest. Along these lines expanding the entrance to adequate, sheltered and nourishing sustenance (particularly for pregnant, lactating women) has an enabling effect. Activities that enable women and support their investment in monetary undertakings should be educated by a surely knew thought of their central restraints. It is in this way, an essential to focus on their outstanding tasks at hand opposite their duties of propagation. The activities need to address the sexual orientation and care standards that overweight women with at the same time requests to guarantee creation, multiplication and care and their commitment in every circle.

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