

Impact of Employment and Education on Women Economic Status: A Theoretical Review

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Abstract: This study contains the findings on the manner the educated woman has embarked their journey education towards the occupation and profession. This study examines the extent to which women's education affects long-term economic growth. In addition, its emphasis on future employment prospects for educated women to improve their economic status. The goal of this study is to look into the economic status of women, especially as it relates to education and work. According to the study, women's empowerment in decision-making, control over resources, and voice are strongly positively correlated with employment and education. Women who are educated are more likely to get job, which in turn helps them become economically independent and powerful and empowers them. Research findings will definitely help the future researchers to understand influence of education and employment on women economics status to improve their ability to make strategic life choice to achieve the desired ability for self and to members of family. The study will help the government policymakers to make better policy for the upcoming generation and the current employed women.

Keywords: *Education, Employment, Economic Growth, Empowerment, Decision -making.*

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Introduction

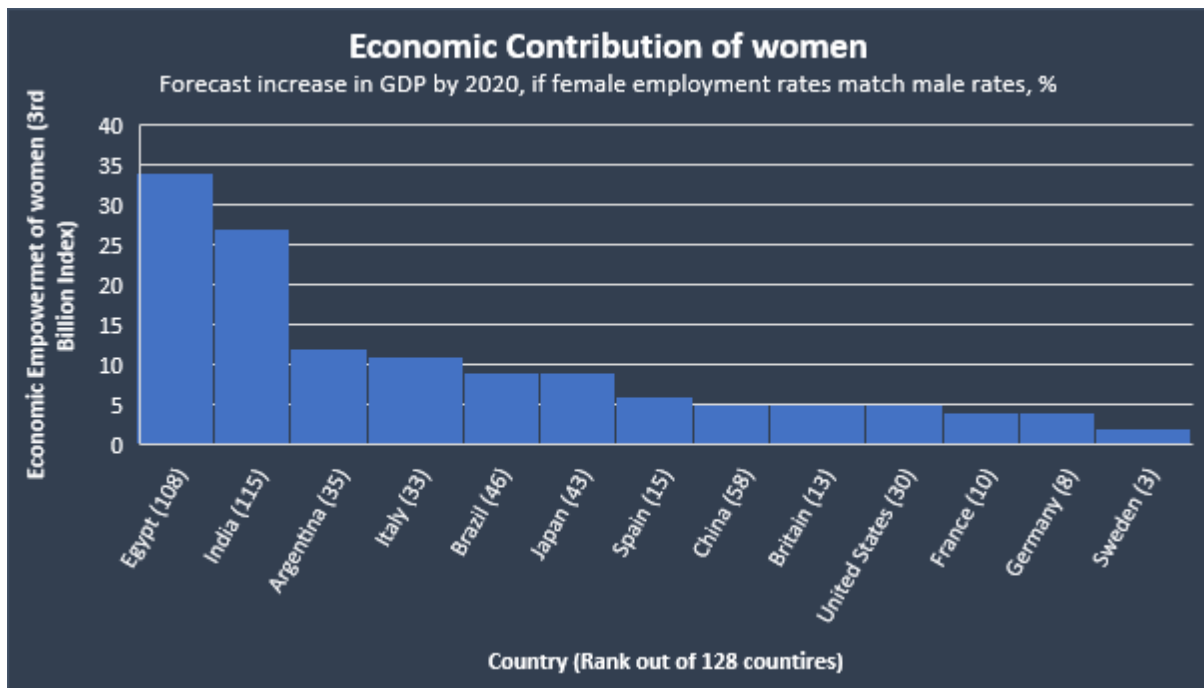
Both men and women are like two sides of the coin and run equally like two wheels of the society. So, both are important element of the growth and development in the country thus require equal opportunity in the education. If anyone of both goes downside, social progress is not possible. The Women workforce has been playing a very significant role in the expansion and growth of the Indian economy, and is now a force to reckon with. Over the years their contribution has been increasing - vindicating the hypothesis of leading feminists that women are second to none in the world.

Women's participation in work is an indicator of their status in a society. Where women's work participation rates are relatively low, it is safe to say that the surrounding society isn't giving women the capacities, opportunities and freedom to engage in productive work, nor recognizing the vast amount of work performed by women as unpaid labor.

In the era of globalization, the role of Indian women at home and work has taken a multifaceted dimension. India being one of the fastest growing economies, the contribution of women is

growing at a steady pace. Most Indian women by and large undertake "productive work" only under the economic compulsion. Most of the women are found to be employed in agricultural activities and in the unorganized sector, the employment of women is high in certain works such as part time helpers in households, construction centers, tanneries, match box etc. A central driver of economic growth over the past century has been the increased role of women.

This empowerment comes in many forms: increased female labor force participation, reduced discrimination and wage differentials that encourage greater effort, and improved advancement practices that promote talented women into leadership and managerial roles. Empowerment of women need to begin with her participation in different spheres of life. Education is a great determinant in this regard. To achieve empowerment, women have to be educated to be aware of their rights and privileges in a modern society. It is education which can bring about awareness in them related to their social status, injustice and differentiation meted out to them. (Jaswinder, 30 AUG2021)



Source: Booz & Company

Women Empowerment

Women's empowerment equips and allows women to make life-determining decisions through the different societal problems. (Bayeh, January 2016) They may have the opportunity to re-define gender roles or other such roles, which allow them more freedom to pursue desired goals. (Kabeer, 2005). Women's empowerment has become a significant topic of discussion in development and economics. Economic empowerment allows women to control and benefit from resources, assets, and income. It also aids the ability to manage risk and improve women's well-being. (Oxfam (Forthcoming)) While often interchangeably used, the more comprehensive concept of gender empowerment concerns people of any gender, stressing the distinction between biological and gender as a role. Women empowerment helps boost women's status through literacy, education, training and awareness creation. (LOPEZ, 2013). Nations, businesses, communities and groups may benefit from implementing programs and policies that adopt the notion of female empowerment. (Deneulin & Shahani, 2009) Women's empowerment enhances the quality and the quantity of human resources available for development. (Gupta & Yesudian, 2006) Empowerment is one of the main procedural concerns when addressing human rights and development. Several principles define women's empowerment, such as, for one to be empowered, one must come from a position of disempowerment. They must acquire empowerment rather than have it given to them by an external party. Other studies have found that empowerment definitions entail people having the capability to make important decisions in their lives while also being able to act on them. Empowerment and disempowerment are relative to each other at a previous time; empowerment is a process rather than a product. (Mosedale, March 12005)

Economic Empowerment

Strengthening women's access to property inheritance and land rights is another method used to economically empower women. This would allow them better means of asset accumulation, capital, and bargaining power needed to

address gender inequalities. Often, women in developing and underdeveloped countries are legally restricted from their land on the sole basis of gender. (Duflo, 2012) Having a right to their land gives women a sort of bargaining power that they would not normally have; they gain more opportunities for economic independence and formal financial institutions. Race has an integral impact on women's empowerment in areas such as employment. Employment can help create empowerment for women. Many scholars suggest that when we discuss women's empowerment, discussing the different barriers that underprivileged women face, which make it more difficult for them to obtain empowerment in society, is important when examining the impact of race in connection to employment. Significantly examining how opportunities are structured by gender, race, and class can transpire social change. Work opportunities and the work environment can create empowerment for women. Empowerment in the workplace can positively affect job satisfaction and performance, having equality in the workplace can greatly increase the sense of empowerment. (Carr, FEB 2011). Microfinance institutions aim to empower women in their community by giving them access to loans that have low-interest rates without the requirement of collateral. More specifically, they (micro-finance institutions) aim to give microcredit to women who want to be entrepreneurs. (Geleta, 2014).

Benefits of economic empowerment

- **Women's economic empowerment is central to realizing women's rights and gender equality.** Women's economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions.
- **Empowering women in the economy and closing gender gaps in the world of work are key to achieving**

the 2030 Agenda for Sustainable Development. (UN Secretary General's High Level Panel on Women's Economic Empowerment, Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment)

- **When more women work, economies grow.** Women's economic empowerment boosts productivity, increases economic diversification and income equality in addition to other positive development outcomes. (FUND, 2018)
- **Increasing women's and girls' educational attainment contributes to women's economic empowerment and more inclusive economic growth.** Education, upskilling and re-skilling over the life course – specially to keep pace with rapid technological and digital transformations affecting jobs—are critical for women's and girl's health and wellbeing, as well as their income-generation opportunities and participation in the formal labour market. Increased educational attainment accounts for about 50 per cent of the economic growth in OECD countries over the past 50 years. (Centre, 2012)
- **Women's economic equality is good for business.** Companies greatly benefit from increasing employment and leadership opportunities for women, which is shown to increase organizational effectiveness and growth. It is estimated that companies with three or more women in senior management functions score higher in all dimensions of organizational performance (company, 2018)

The world of work

- **Gender differences in laws affect both developing and developed economies, and women in all regions.** Globally, over 2.7 billion women are legally restricted from having the same choice of jobs as men. Of 189 economies assessed in 2018, 104 economies still have laws preventing women from working in specific jobs, 59 economies have no laws on sexual harassment in the workplace, and in 18 economies, husbands can legally prevent their wives from working. (Bank, 2018)
- **Women remain less likely to participate in the labour market than men around the world.** Labour force participation rate for women aged 25-54 is 63 per cent compared to 94 per cent for men (UN, UN Women. Turning Promises into Action: Gender Equality in the 2030 Agenda for Sustainable Development, 2018).
- **Women are over-represented in informal and vulnerable employment.** From the latest available data, the share of women in informal employment in developing countries was 4.6 percentage points higher than that of men, when including agricultural workers, and 7.8 percentage points higher when excluding them. (ILO, Women and men in the informal economy: A statistical picture. Third edition, 30 April 2018)
- **Globally, women are paid less than men.** The gender wage gap is estimated to be 23 per cent. This means that women earn 77 per cent of what men earn, though these figures understate the real extent of gender pay gaps,

particularly in developing countries where informal self-employment is prevalent. (UN, UN Women. Turning Promises into Action: Gender Equality in the 2030 Agenda for Sustainable Development, 2018) .

- **Women bear disproportionate responsibility for unpaid care and domestic work.** Women tend to spend around 2.5 times more time on unpaid care and domestic work than men. (ILO, World Employment and Social Outlook: Trends for women 2017, 2017) The amount of time devoted to unpaid care work is negatively correlated with female labour force participation. (Unpaid Care Work., 2014)
- **Unpaid care work is essential to the functioning of the economy, but often goes uncounted and unrecognized.** (Elson, 1999) It is estimated that if women's unpaid work were assigned a monetary value, it would constitute between 10 per cent and 39 per cent of GDP. (UNRISD, 2010)
- **Women are still less likely to have access to social protection.** Gender inequalities in employment and job quality result in gender gaps in access to social protection acquired through employment, such as pensions, unemployment benefits or maternity protection. Globally, an estimated nearly 40 per cent of women in wage employment do not have access to social protection. (ILO, Women at Work: Trends 2016, 2016). Women are less likely than men to have access to financial institutions or have a bank account. While 65 per cent of men report having an account at a formal financial institution, only 58 per cent of women do worldwide. (others, 2015)
- **Women are less likely to be entrepreneurs and face more disadvantages starting businesses:** In 40% of economies, women's early stage entrepreneurial activity is half or less than half of that of men's. (REPORT, 2017)

Political Empowerment

Political empowerment supports creating policies that best support gender equality and agency for women in both the public and private spheres. Methods that have been suggested are to create affirmative action policies that have a quota for the number of women in policy making and parliament positions. (Duflo, "Women Empowerment and Economic Development"., 2012). Further recommendations have been made to increase women's rights to vote, voice opinions, and the ability to run for office with a fair chance of being elected. (Deneulin & Shahani, 2009) Because women are typically associated with child care and domestic responsibilities in the home, they have less time dedicated to entering the labor market and running their businesses. Policies that increase their bargaining power in the household would include policies that account for cases of divorce, policies for better welfare for women, and policies that give women control over resources (such as property rights). (Duflo, "Women Empowerment and Economic Development"., 2012) However, participation is not limited to the realm of politics. It can include participation in the household, in schools, and thfor oneself. Some theorists believe that women bargaining power and agency in the household must be achieved before they can move on to broader

political participation. (Nussbaum, 2000). According to United Nations Development Programme (UNDP), to increase the participation of women in politics:

- Incorporating statement on gender equality into policy
- Having a quota for women's involvement and election
- Establishing goals for female representation
- Increase the number of female candidates and train them
- Increase women's presence in the campaign through greater media exposure

There are many more ways in planning and development.

Digital skills enhance political empowerment

Digital skills can facilitate women's engagement with local government and increase their decision-making power in their communities. The Women-gov project in Brazil and India, for instance, has helped women improve their understanding of and communication with local government via ICTs. (UNESCO EQUAL Skill coalition, 2019) In Brazil, the project trained female community leaders to access and utilize online data on government health services to better respond to public health concerns in their communities. In India, the project worked with women's collectives to establish women-run, internet-connected community information centres to facilitate applications for government assistance (including welfare and entitlements), which in turn improved linkages between the collectives, local authorities and public institutions. (Romeo, 2016). Women with digital skills are better able to make their voices heard on local issues and influence the outcome of decisions that affect themselves and their communities. Digital skills can also empower women to participate in political movements. (UNESCO EQUAL Skill coalition, 2019) For instance, the anonymity of ICTs may allow some women to avoid limitations on freedom of speech in repressive societies, while collective mobilization through online networks can enable women to campaign on gender-based issues. (Romeo, 2016). According to the Food and Agriculture Organization, there are seven success factors to empowering rural women through ICTs:

1. Adapt content so that it is meaningful for them.
2. Create a safe environment for them to share and learn.
3. Be gender-sensitive
4. Provide them with access and tools for sharing
5. Build partnerships
6. Provide the right blend of technologies.
7. Ensure sustainability

The regulatory role of governments (at local, national, regional, and international levels) is crucial in addressing infrastructural barriers, harmonizing and making the regulatory environment inclusive and gender-responsive, and in protecting all stakeholders from fraud and crime. (FAO, Gender-responsive digitalization ;A critical component of the COVID-19 response in Africa, 2021). In India, the sex ratio had gradually fallen from 946

in 1951 to 926 in 1991, except for 934 in 1981. From 1991 onwards, there is a consistent improvement in the sex ratio. It improved from 926 in 1991 to 945 in 2021. The figures for 2021 are projections by the technical group. If we look at the data about the annual exponential growth rate of population for males and females, the growth rate for males increased from 1.24 in 1951 to 2.27 in 1971, after which the growth rate has fallen to 1.07 in 2021. In the case of females, the growth rate rose from 1.26 in 1951 to 2.23 in 1981, with a subsequent decline to 1.10 in 2021. It is not plausible to deduce whether the latest improvements in sex ratio are due to the initiatives of the government promoting gender equality or due to these unequal growth rates.

Further, the sex ratio is not uniform across different age groups. In 2011, the sex ratio for the old age group (60+) is way higher at 1033, than the sex ratio of 908 for the 0-19 group. The sex ratio for the economically active age group (15-59) is 944, which is approximately the same as the overall sex ratio. Across the states, only Bihar and Gujarat reported negative performance, while the North-Eastern states reported a significant improvement in the 10 years from 2001 to 2011. (Muthyanolla, April 19,2022).

Women Education

Women education is a big opportunity for India to be developed socially and economically. Educated women are the weapons who yield positive impact on the Indian society through their contribution at home and professional fields. They are the reason of improved economy in the country as well as society. An educated woman has capability to handle her home and professional life. They can effectively contribute in controlling the population of India as they would like to marry at a later age in comparison to the uneducated woman. India is considered as one of the world's greatest democracies and has also surpassed China as the world's fastest growing economy in the financial quarter of October-December 2018; an achievement only made possible through ensuring education for all and gender equality. Promoting women education and ensuring female literacy have been the major factors behind India's success. The statistics reveal an unprecedented growth in development and women education in the past few decades- India is progressing fast towards her never seen before socio economic development as more and more Indian women are becoming part of its economy; through, their education and empowerment.

Factors affecting the women education in India

- Forced to follow orders of elders in family whether at home of parents or parents-in-law
- Undernourishment and malnutrition of the girl child
- Sexual harassment and abuse at early age
- Lower socio-economic status of parents
- Infections and low immunity power at childhood
- So many social restrictions and taboo in their life
- Allowed to get only limited education (KHAIR, Vol. 7, Issue: 3, March: 2019)

Women and Their Role in Economic Development

Giving women greater economic empowerment means enabling women to increase their right to economic resources and their control over meaningful decisions that benefit themselves, their households and their communities. These include the right to control their own time, their income and access to participation in existing markets equally. Greater empowerment improves their

well-being and economic status. Empowering more women to work, results in better growth of third-world economies. This is because women's economic empowerment, increases economic diversification, boosts productivity and income equality, resulting in other positive development outcomes. As a study from the IMF shows, policies that improve access to educational opportunities and finance for women can contribute to a reduction in inequality and an increase in economic growth for the developing country. Providing women and girls with more educational opportunities contributes to: "reductions in fertility rates and increases in labour force participation rates, and in which thereby better quality of human capital of the future economy and generations." However, poverty decreases when more women and girls are educated. This is because with basic education, a woman is more likely to obtain a job and earn a higher wage since one percentage point increase in female education raises the average level of GDP by 0.37 percentage points. It's not only about women earning higher wages, women also benefit their families and communities as they are often more likely to spend money on things that support their children, the household. This then improves the chances of their family to achieve health and prosperity. Giving girls equal access to education and opportunities, enables them to eventually grow into educated, resilient women able to take on leadership roles in their countries, resulting in significant positive developmental outcomes for that country. This in turn helps to speed up the reduction in gender inequality, as having more women in leadership roles, means they develop policies that will increase support for women and girls. For example, President Ellen Johnson Sirleaf of Liberia, Africa's first female president, advocated the safety of women, empowerment of women, and women's rights to participation in peace-building work. In countries such as Rwanda, an increase in the number of female politician and lawmakers has furthered gender equality by implementing reproductive rights and equal land rights for women, which has helped increase investments in land by 18 percentage points, twice the level observed for men. They have also established gender desks at police stations to help women who face domestic violence and other forms of violence. Women are crucial to the economic development of countries. By empowering women through policies such as greater access to educational opportunities and finance, this results in better economic development for everyone as women with economic resources and control over meaningful decisions tend not only to benefit themselves but also their households and communities. Women's equality is vital to increasing sustainable economic growth in developing countries, in order to empower more women and girls, there needs to be better access to education, health and opportunities in the labour market. (Abdi, 28 august 2019) Despite the women-centric initiatives in the country, only 14 percent of the total 280,000 scientists, engineers, and technologists in research development institutions in India are women. When it comes to each of such workspaces, the tables turn from that of the higher educational institutes and the position holders in both private and public workspaces (both corporate and governmental) are largely men. The employment to population percentage in India according to the World Bank data is 72.2 percent for males and 25 percent for females. India, sadly, is a paradox wherein it does have more female graduates but no working women or researchers. The COVID-19 pandemic has only catalysed the gender gap in the employment sector. With millions losing their jobs due to global lockdowns, the female unemployment percentage rose in 2020 to 5.5 as seen in 2013 according to World Bank data. During the pandemic, women who worked in the informal sector as house-

help and daily wage workers thus faced the brunt of unemployment. Many research studies have showcased declining rates in Indian women's labour force participation over recent years, irrespective of the pandemic period. The fact that female literacy and female employment share a U-shaped relationship has only recently been talked about and considered as one of the factors why the rates decline. The recent rise in levels of women's education has put a great number of women in the lowest part of the U-curve.

Causes for the Gender Gap

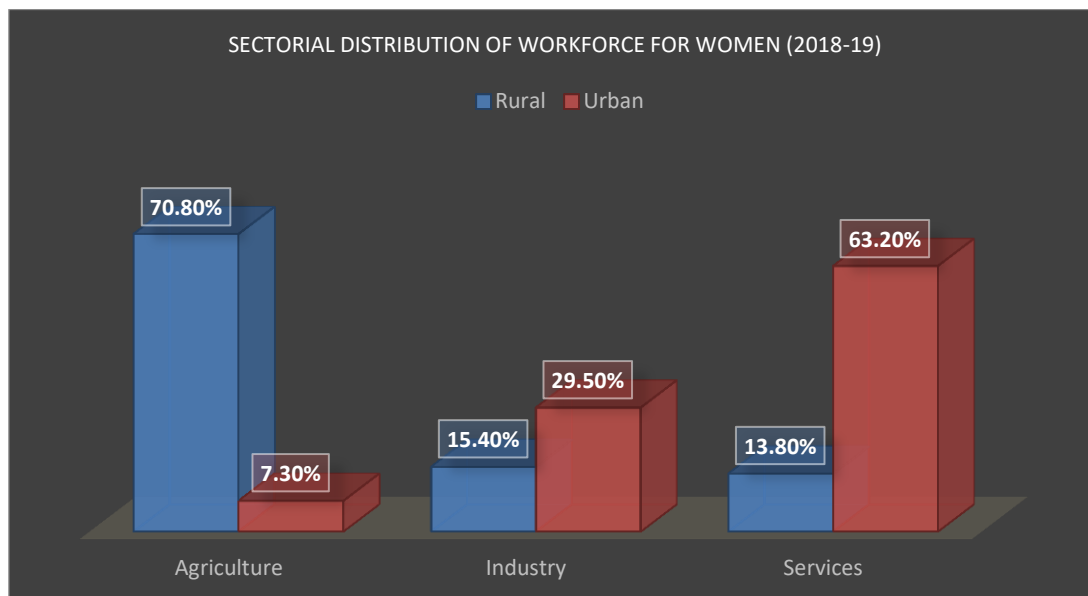
This gender disparity is a result of varied underlying causes, which can be classified into three (dependent) areas: Society, private sector, and government. The rooted patriarchal mindset and intolerance towards women in society has created the largest obstacle for women to succeed; unhealthy practices in private sector jobs like unequal opportunities and distribution of work and those in the public sector like asking personal questions to female candidates discourage women from entering the workspace; and the lack in proper execution of gender-friendly policies fuel the increasing gender gap in employment. Problems such as lesser employment opportunities for women, discrimination at workplaces, the lack of safety and security, unequal wages for the same work, instances of bullying and harassment by male counterparts interlink the three areas and furthermore exacerbate the concern. A cause that is one of the major hindrances in women entering workspaces and is yet least talked about is the prejudice of society as well as employers. As most workspaces are discriminatory in nature, women have largely turned towards the option of entrepreneurship, and also creating safe spaces for fellow women (largely of women and by women).

Empowerment: The way forward

India's GDP growth rate can climb above 9 percent if women were given an equitable share of jobs according to a World Bank Commentary. According to the same, it can even boost the nation's growth by 1.5 percent points annually if 50 percent of women could join the workforce. The 2018 McKinsey Global Institute report states that India could add up to US\$ 770 billion to its GDP—more than 18 percent—via advances in gender parity in work and society. While the pandemic has done more damage by accelerating the issue and increasing female unemployment across sectors, according to the World Economic Forum Gender Gap Report, 2022, it will take 132 years to eliminate the prevailing gender gap in the workforce, globally. India ranks 135th in the Global Gender Gap Index in 2022. This is concerning and needs the attention of governments, corporate spaces as well as society at large. The report suggests, "a comprehensive approach to improving labour market outcomes for women through improving access to and relevance of education and training programs, skills development, access to childcare, maternity protection, and provision of safe and accessible transport, along with the promotion of a pattern of growth that creates job opportunities." At a governmental level, a gender-inclusive employment guarantee scheme can help women come forward and avail job opportunities on a greater level. A very important aspect of voicing for the female labour workforce is to ensure that the workspaces are female-friendly, possess good hygienic conditions, secure facilities, and safe transport mechanisms, thus, paving a way towards upskilling and reskilling pathways in order to fulfil the needs of the changing employment markets. A very important aspect of voicing for the female labour workforce is to ensure that

the workspaces are female-friendly, possess good hygienic conditions, secure facilities, and safe transport mechanisms, thus, paving a way towards upskilling and reskilling pathways in order to fulfil the needs of the changing employment markets. At a governmental level, a gender-inclusive employment guarantee scheme can help women come forward and avail job opportunities on a greater level. The pandemic has hit the urban informal

workforce and majorly women due to the livelihood crisis. Schemes such as The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Mukhya Mantri Shahri Ajeevika Guarantee Yojana and ‘Mukhyamantri Karma Tatpara Programme (Odisha)’ can be made more gender-inclusive to ensure the entry of more women into the workforce. (SAMANT, JAN O3 2023)



Source: Report on “Working or not: What determines women’s labour force participation in India?” by IWWAGE

Conclusion

A progressive outlook from the end of society, the government supporting the cause by framing and correctly implementing gender-inclusive policies, and employers giving their best in creating inclusive and safe workplaces—both private and public—can together take us towards achieving gender parity. Society at large needs to redefine and deconstruct the perspectives towards a working woman. The narratives that women should be the care-givers and home-makers should cease to exist. Bridging the gender gap in employment is thus not only the responsibility of one single stakeholder. Considering that the causes are due to flaws on multiple grounds, the solutions too need to come up collaboratively from the society, the private sector, and the government. Thus, collaboration is the only way to make some progress and move forward. A progressive outlook from the end of society, the government supporting the cause by framing and correctly implementing gender-inclusive policies, and employers giving their best in creating inclusive and safe workplaces—both private and public—can together take us towards achieving gender parity.

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