

Original Research Article

Effect of socio-economic aspects on women work force participation level in West Bengal, India.

Abstract:

The participation of women in the workforce is crucial for the growth and development of an economy. Women contribute a significant portion of the total workforce, accounting for forty per cent. In rural India, the participation of women in the workforce is an important factor in bringing about social change. This has had a positive impact on women's empowerment and financial inclusion, as well as the overall living standards of their families. However, due to differences in cultural norms, the acceptability of women's working status varies across different regions in India.

To shed light on this issue, the present study has been conducted in West Bengal state of India. Considering the regions defined by the NSSO, the study focused on five districts, one from each region, and interviewed 400 women engaged in economic activities. The results revealed that there are significant differences in livelihood opportunities across the regions. Education level is found to be a key factor in determining occupational status, job satisfaction, and decision-making power. Moreover, service is the most acceptable working status for family members of respondents.

However, the study also finds that long working hours and location of work have significant impact on the acceptance level of women's working status. Socio-cultural issues are the major predictors of women's working status. To increase women's participation in the workforce and improve their working status, it is important to provide diversified working opportunities, develop need-based skills, and increase social awareness.

Keywords: Women workforce; Social acceptance; Working status; Job satisfaction; Livelihood

Introduction:

Women in the workforce participation level significantly contributes to the economic development of a country. Economic empowerment of women means their substantive contribution to the job market, accessibility over productive resources, increase voice and meaningful participation in the decision-making process (UN Women,2018). Women contribute 40 per cent of the workforce worldwide. One of the major reasons for that is the increasing education status of women. In many countries, women have less say on household resources and decision-making (Revenga and Shetty, 2012).In a country like India it has been evident that when women control more household income, the children of those families were benefited through more spending on food and education (World Bank,2011). Women have been subordinated during the process of economic development that's why the potentiality of this workforce has never been realized (Parasuram and Somiya,2016). In the present scenario social equality with gender sensitization, and women's economic participation is major agenda towards national development. Sometimes in a poor economic situation, a high level of poverty plays a major push factor towards women in workforce participation level (Abraham,2009). Women tend to engage in low-productive, less-

paid jobs (ILO, 2011). A large section of women entered the job market in undesired situations and had less access to satisfactory job roles. The family status of women has also an important factor for working women. A study based on NSSO data revealed that workforce participation of women is negatively influenced by the number of young children in the rural household (Dasgupta and Golder,2005). Cultural and social factors of women restricted their operation and workforce participation level. It has also been observed that high social status has a negative impact on women's work participation in India (Klasen and Pieters,2012). The role of women as caregivers to the family and unpaid household activities is widely accepted by society. The location of the residents, distance of the job location, and shift timings are also crucial and sensitive factors for women engaged in economic activities. In a large section of Indian households, small-scale business activities based on household are well accepted by the family members. The region-specific social impact on women's workforce participation and working condition are very important measures to identify the present obstacles. The present study tried to identify the location-specific situation and social impact of working women in rural West Bengal.

Methodology:

The study was conducted in five regions of West Bengal as classified by National Sample Survey Organization, India. One district from each region i.e. Darjeeling from the Himalayan region, Malda from the Eastern region, Hooghly from the Central region, Jhargram from the Western region and North 24 Parganas from the southern region were selected randomly for the study. From each district, two Blocks were also selected randomly as study locations. Randomly selected 80 respondents from two Gram Panchayats from each study block were considered as study samples. A total of 400 adult women engaged in any economic activities were considered as samples for the study. Considering a 95 % confidence interval and 5 % margin of error and an alpha value of 1.96 with a population proportion for women 50 %, the estimated sample size was 385. Reducing the data collection error further 15 samples were added to make it 400. Data was collected with the help of pre-tested semi-structured interview schedules from the willing eligible respondents after taking proper consent. During the construction of the data collection tool, the objective of the study was taken into consideration. Different variables like age, marital status, occupation, Income per month, and income share to household expenses were included as predictors. Also, different variables related to job satisfaction, social aspects were considered as important issues. The data was tabulated after a validation check at the field level. Percentage analysis and non-parametric tests like the Kruskal Wallis chi-square test were performed to calculate the effect of different socio-economic variables on job satisfaction and acceptance of working status by their family.

Results and discussion:

Variable	Category	Central plains	Western plains	Himalayan Region	Southern plains	Eastern plains	All regions
Acceptance the working status by family	Not accepted	3.75	0	0	0	0	0.75
Questioned by someone about	Questioned	8.75	15	28.75	15	0	3.5

working status							
Questioned by Someone about occupation	Questioned	10	6.25	7.5	10	2.5	7.25
Is Working location cause of concern for family	No	100	62.5	97.5	96.25	97.5	90.75
	yes	0	37.5	2.5	3.75	2.5	9.25
Is working time cause of concern for family	no	91.25	65	95	91.25	97.5	88
	yes	8.75	35	5	8.75	2.5	12
Face restriction from anyone	yes	2.5	5	0	5	5	3.5
Years of working	Upto 3	37.5	5	23.75	30	1.25	19.5
	4-6 years	33.75	30	31.25	32.5	20	29.5
	7-10 years	16.25	35	31.25	20	35	27.5
	11-14years	5	13.75	5	5	7.5	7.25
	15-20years	5	12.5	6.25	6.25	32.5	12.5
	21-25 years	2.5	3.75	2.5	2.5	2.5	2.75
	above 25 years	0	0	0	3.75	1.25	1
Respected by others	No	32.5	31.25	16.25	17.5	33.75	26.25
	yes	67.5	68.75	83.75	82.5	66.25	73.75
Self-satisfaction	No	18.75	13.75	2.5	36.25	18.75	18
	Yes	81.25	86.25	97.5	63.75	81.25	82
Thinking of quitting job	No	90	91.25	95	91.25	91.25	91.75
	Yes	10	8.75	5	8.75	8.75	8.25

In this study, it is found that most of the families accept the working status of their female family members. A few women (3.25%) of the Central Region confess that their family could not accept their working status. In all the region except the eastern plains, some percentage of women face questions about their working status multiple times (8.75% in Central Region, 15% in Western Region, 28.75% in the Himalayan Region, 15% in the Southern region). In every region, very few percentages of women were questioned about their occupation, mainly their working types and also work culture were queried by society at different times in their life. Maximum of the women (100% and 91.25% in the Central Region, 97.5% and 95% in the Himalayan Region, 96.25% and 91.25% in the southern region and 97.5% in the eastern region) replied that their working location and working hours are not cause of concern to their family. In the Western Region, only 37.5% and 35% of women answered that their place of work and working time is of concern to their families. Very few percentages of women Central Region (2.5%) and 5% in each from Western, Southern and Eastern regions are inhibited from working. Around 30%-33% of women

in each region have work experience of 4-6 years. 83.75% and 82.5% of respondents in the Himalayan Region and Southern plains respectively said that they get respect from others as they are involved in economic activities. But the percentage is quite less in Central Region (67.5%), Western Region (68.75%) and Eastern region (66.25%). Around 80% -90% of the respondents of all regions except the Southern region (63.75%) are self-satisfied with their working status and they don't think of leaving their jobs and working status.

Only 3 cases were found where family members do not accept the jobs of respondents. The main reason is poor pay and heavy workload, and in one case, the in-laws are not happy with the working status of their daughter-in-law. It was established that the age of the female defendants in all three cases is 18-30 years.

Only in the Western region, few respondents said that their work and working hours are a concern for their families. This may be due to the local security of their workplace. On the other hand, long working hours can interfere with family life or responsibilities that family members hardly accept. Therefore, these may be some of the reasons why respondents have limitations in their work. Some respondents answered with similar conditions in the Western, Southern and Eastern regions and less in the Central region. In the central region, the average education is high and a large section of the respondents are service holders. But in other fields, women engaged in different occupations. From this observation, it can be said that service as an occupation is more acceptable to the family than any other profession. The same can happen in the Himalayan region. But another factor that can be considered alarming about this region is that the livelihood opportunities are less compared to other study areas.

Very few women consider leaving their current job. There are many reasons behind this. Bad salary, long working hours, high work stress compared to the salary, looking for better alternatives and also the age of the respondents are major reasons behind this. Desai et al. (2011) found that women working in locality can avail home-based work were more satisfied with their working status.

Variables	Category	Central plains	Western plains	Himalayan Region	Southern plains	Eastern plains	All regions
Spend money for	—	93.8	90	58.8	5	15	52.5

herself							
Spend money for Family	—	88.75	90	83.75	97.5	87.5	89.5
Spend money for savings	—	76.25	11.25	23.75	5	8.75	25
Spend money to support child expenses	—	47.5	76.25	58.75	18.75	12.5	42.75
Spend money for child education	—	37.5	48.75	47.5	13.75	35	36.5
Spend money for health	—	47.5	56.25	36.25	7.5	0	29.5
Spend money for household	—	95	87.5	50	82.5	85	80
Spend money for elders' treatment	—	22.5	21.25	12.5	7.5	1.25	13
Spend money for loan repayment	—	17.5	5	5	6.25	6.25	8
Spend money for others	—	18.75	28.75	27.5	2.5	0	15.5
Who decide on spending money	Self	82.5	10	46.25	82.5	87.5	61.75
	Husband	16.25	80	46.25	17.5	7.5	33.5
	Father	1.25	5	7.5	0	1.25	3
	Other family members	0	5	0	0	3.75	1.75

Most of the women in Central (93.8%) and Western Region (90%) spend their earnings for their own purposes but only 5% and 15% of the respondents of Southern and Eastern plains do the same. Around 90% of respondents from all regions spend their earnings on their families. Respondents from the Central region have a good number of savings (76.25%) whereas very few respondents from other regions (11.25% in Western Region, 23.75% in the Himalayan Region, 5% in the Southern plains and 8.75% in eastern plains) save their earnings. 37.5% in Central Region, 48.75% in Western Region, 47.5% in the Himalayan Region and 35% in the Eastern region bear the expenses of children's education whereas only 13.75% of women in the southern region do the same. Except the Eastern region, few respondents from the other regions—only 7.5%—spend their income on health care. In all regions, the majority of women (85% in the eastern region, 95% in the central region, 87.5% in the western region) are responsible for paying household bills. Only in the Himalayan region (50%) is the percentage lower than in the other

regions. In the Central Region, 22.5% of respondents, 21.25% in the Western Region, 12.5% in the Himalayan Region, 7.5% of women, and only 1.5% of women in the Eastern Region spend their income on the care of elderly family members. Few respondents reported having any expenses other than paying off loans. According to the report, women make the majority of decisions on how to spend their income in the Central Region (82.5%), Western Region (82.5%), and Eastern Region (87.5%). However, 80% and 46.25% of respondents from the Western and Himalayan regions, respectively, claimed that their spouses chose how to spend the money they make. Very few respondents said that their father or family members do the same.

In most of the cases, it is found that the earnings of women in all the regions spend on their families but in the Central region, the respondents spend money on themselves and savings also. As most of the respondents of this region are service holders their income level is high and they can bear both household expenses and self expenses and also can save money. In the majority of situations, it is discovered that women's wages in every region are spent on their families, but in the Central Region, the respondents spend money on themselves as well as savings. As employees, the majority of the responders in this area have high-income levels, can manage both home and personal costs, and can save money. In addition, women are more empowered in this area and have greater control over their personal spending. The participation of women in economic activities and their ability to contribute financially to the family can significantly increase their role in household decision-making (Handi,2000). Therefore, this may be the origin of the observation. However, in the Western Region, women frequently provide their income to their families to meet up their financial needs. They have to bear all the expenses of the family along with savings, Children's education, health issues and many more.

It has been found that in most of the cases of the Western Region, husbands are the decision makers of the expenses though the women are the primary bread earner of the family. The reason behind it may be the low women empowerment level of the region. Moreover, the social structure and culture differ from region to region which affects women's empowerment as well as decision-making power. Women's education, gender awareness, income level and occupation status significantly contribute to household decision-making (Sultana,2011).

Table 3: Region wise percentage of family impacted by working women							
Variables	Category	Central plains	Western plains	Himalayan Region	Southern plains	Eastern plains	All regions
Taking care of children	Husband	8.75	8.75	7.5	23.75	5	19.5
	mother	6.25	1.25	13.75	1.25	1.25	4.75
	Mother-in-law	28.75	55	43.75	18.75	25	34.25
	Other family members	31.25	65	21.25	38.75	50	41.25
	Maid	3.75	1.25	2.5	0	2.5	2
Doing household work	Husband	8.75	46.25	12.5	15	6.25	17.75
	mother	31.25	6.25	35	7.5	11.25	18.25
	Mother-in-law	26.25	62.5	37.5	17.5	28.75	34.5
	Other family members	41.25	68.75	26.25	55	51.25	48.5
	Maid	5	1.25	2.5	0	2.5	2.25
Total time spend in household work	0-3 hours	20	20	7.5	6.25	25	15.75
	4-7Hours	40	75	57.5	35	71.25	55.75
	8-11 hours	33.75	5	21.25	48.75	3.75	22.5
	above 11 hours	6.25	0	13.75	10	0	6
Observed unsatisfied family members	Never	88.75	85	68.75	88.75	18.75	70
	Rarely	6.25	5	17.5	6.25	40	15
	Sometimes	3.75	8.75	13.75	2.5	28.75	11.5
	Often	1.25	1.25	0	0	11.25	2.75
	Always	0	0	0	2.5	1.25	0.75
Facing difficulties to balance work and household duties	Never	76.25	72.5	11.25	66.25	10	47.25
	Rarely	16.25	3.75	7.5	3.75	38.75	14
	Sometimes	5	21.25	78.75	22.5	30	31.5
	Often	1.25	2.5	2.5	5	20	6.25
	Always	1.25	0	0	2.5	1.25	1

In the Central Region, the percentages of respondents who rely on their mother-in-law and other family members for child care are 28.75% and 31.25%, respectively, while in the Western Region, the numbers are 55% and 65%, and in the Himalayan Region, they are 43.75% and 21.25%. In contrast to other regions, a greater percentage of Southern Plains respondents (23.75%) said that their spouses look after the kids when they are away. For the care of their children, 50% of respondents from the Eastern plain rely on another family member. Mother, mother-in-law, and other family members assist the respondents in the majority of the region by taking care of the domestic chores when they are away. Compared to other regions, just 46.25% of women in the Western Region said that their husbands do the household duties. In all areas, the majority of women (40% in Central, 75% in Western, 57.5% in Himalayan, 35% in Southern, and 71.25% in Eastern) dedicate 4–7 hours each day to domestic chores. Between 8 and 11 hours are spent on household tasks by 33.75% of respondents in the Central Region and 48.75% of respondents in the Southern Region. In the Himalayan Region and the Southern Region, respectively, 13.75% and 10% of respondents spend more than 11 hours on the same. 88.75%, 85% and 88.75% of women in Central Region, Western Region and Southern region respectively said that they never noticed their family member to be unsatisfied due to their job. But in Himalayan Region the percentage is less (68.75%) and in eastern region the percentage is very poor (18.75%). In Eastern and Himalayan Region 40% and 17.5% women respectively said that they rarely observe their family members unsatisfied with their work. Only 2.5% and 1.25% of respondents, respectively, in the Southern and Eastern regions said that their family members never seem to be happy with their jobs. In the Central Region (76.25%), Western Region (72.5%), and Southern Region (66.25%), the majority of women never had any trouble juggling their job and domestic responsibilities. However, the Himalayan Region (11.25%) and Eastern Region (10%) have relatively low percentages. 38.75% respondents of Eastern region face difficulties rarely and 78.75% women in Himalayan Region sometimes face difficulties to balance their work and family. 1.25% women in Central Region, 2.5% women in Southern plains and 1.25% women in Eastern plains said that they always face problems to balance work and household duties.

The majority of research participants are married and reside at their in-laws' homes. So, it only seems sense that their spouse, mother-in-law, other in-laws, or occasionally a maid, handle the children's care and home chores. Husbands are often employed, hence they are unable to perform

the aforementioned tasks. As a result, it is discovered that in the majority of situations across all areas, mother-in-laws and other family members are the ones who take care of their children and handle domestic responsibilities. In the few instances where responders come from nuclear families, maids also assist them. However, the study's proportion is quite low because combined families make up the majority of respondents. It is also possible to state that this kind of culture or the availability of maids is fairly uncommon in rural places. Apart from that, these women must spend the remainder of their time caring for children or performing home chores. With the exception of the eastern area, most of the families are cooperative and supportive, and respondents have not experienced any issues juggling work and family obligations.

Table 4: Effect of socio-economic variables on job satisfaction level and acceptance of working status by their family

Variable	Category	Job satisfaction level	Acceptance of working status
Region	Central Region	15.89	5.6625
	Western Region	14.13	5.0125
	Himalayan Region	12.9	5.5625
	Southern region	13.18	5.575
	Eastern region	14.45	5.875
Chi-Square		73.153	47.641
df		4	4
Asymp. Sig.		0.000	0.000
Age	18-30 years	14.6939	5.3878
	31-40 years	13.9777	5.581
	41-50years	13.98	5.53
	51-60years	13.1739	5.8696
Chi-Square		11.128	6.246
df		3	3
Asymp. Sig.		0.011	0.1
Marital status	Unmarried	15.1754	5.5614
	Presently married	14	5.5495
	Divorced	15.2	4.8
	Widow	12.8	5.48
Chi-Square		20.306	1.953
df		3	3
Asymp. Sig.		0.000	0.582
Caste	General	14.8489	5.6763
	OBC	13.5833	5.3056

	SC	13.6712	5.6027
	ST	14.0698	5.2558
Chi-Square		17.024	16.261
df		3	3
Asymp. Sig.		0.001	0.001
Education	Illiterate	11.8824	5.7647
	Can read only	13.8	5.9
	Can read and write only	13	5.7925
	Primary	12.869	5.4048
	Secondary	14.5	5.3939
	Higher secondary	14.9608	5.5392
	Graduate and above	15.4412	5.5294
Chi-Square		84.231	7.858
df		6	6
Asymp. Sig.		0.000	0.249
Occupation	Service	14.8477	5.5894
	Business	14.1778	5.5111
	Agriculture and animal husbandry	13.4054	5.2973
	Labour	13.314	5.6047
	Professionals	13.4444	5.4722
Chi-Square		30.922	1.041
df		4	4
Asymp. Sig.		0.000	0.904
Income per month	Upto 2000	12.29	5.8158
	2001-5000	13.92	5.5189
	5001-8000	13.96	5.3889
	8001-15000	14.43	5.6204
	15001-25000	16.57	5.3478
	25001-40000	14.29	5.5238
	Above 40000	14.71	5.5714
Chi-Square		42.979	8.425
df		6	6
Asymp. Sig.		0.000	0.209

Table 4 describes that different socio-economic variables have significant impact on job satisfaction levels and acceptance of working status by society. The job satisfaction level and working status acceptability among the five religions under study have significantly different.

It has been found that the respondents of the Central region are significantly more satisfied with their job profile compared to the other three regions.

But in the Eastern region, the respondents have more acceptance levels than other regions.

Most of the respondents of the Central region are service holders and earn well. As a result, they are satisfied with their job. But the acceptance of the working status of women by their families is high in the Eastern region. In most cases, women are the main earning person of the family and they raise their family by supporting them financially. So sometimes the family has no choice but to accept their working status.

Age, marital status, caste, education, occupation and income per month have significant ($p < 0.05$) effects on job satisfaction levels. Whereas only caste has significantly determined acceptance of working status by the family. It seems that young women are more satisfied with their present working status than elders. They are more educated and empowered, and they can choose their profession as per their wish. So, they are more satisfied with their job than the aged respondents. That's why the higher education group associated positively with job satisfaction level. Education is the most powerful instrument towards the development of women in society. Education also improves the status of women in their families (Kumar, 2014). Unmarried and divorced respondents are significantly more satisfied with their job than other respondents. Unmarried and divorced women can choose the work they like to engage in without any restrictions imposed on them, they mostly enjoyed the profession as a part of their life. In a study, it has found that job satisfaction levels are influenced by marital status. Good marital relationships induced high satisfaction levels whereas disturbed marital life also cause dissatisfaction (Roger and May, 2004). So it can be stated that single women or divorced women are out of the bindings of that kind of family-level discord.

The women belonging to the general category are more satisfied with their job compared to others. The working status of general and scheduled caste women has more acceptance level than others. Most of the respondents in the study are from the SC category. Caste has a clear pattern in the work participation market of India as well as the study area. The upper caste has low work participation rate than the lower caste (Datta et al., 2020). Work participation rate in general caste women is more in service sectors whereas most of the women from Scheduled caste and Scheduled Tribe castes are involved in the labour market. That is one of the reasons for satisfaction level and working status acceptance level of general women are more than other castes. Women who are service holders are most satisfied with their working status followed by business holders. Women engaged in regular service enjoyed official designation and get more respect in society. Their income level is also higher compared to others. So, they are more satisfied with their job than other respondents. The women who are business holders also satisfied with their job. One of the reasons behind this may be, it is an independent profession and they can decide on their own. It is found that the respondents who earn 15001-25000 are more satisfied with their job. Income is one of the main things, which satisfy the people. So higher income means more satisfaction

level. But sometimes more income means more work pressure which is not meet the job satisfaction level of the respondents. As a result, the above section of respondents is more satisfied than the higher income groups.

Conclusion:

In rural West Bengal majority of the women in the workforce belong to the middle age group and they have family responsibilities. Most of their earnings are spent on their household expenditure. Maybe for this reason in most cases, the working status of women has been accepted by their family members. Due to the low empowerment level of the women of the Western region, it has found in most of the cases that though women are the bread-earner of the family, men are the decision maker of their earnings. Side by side it has been observed that educated women are preferred to be engaged in the service sector. They earn more than the other categories and tend to be more decision-making power in their family in all aspects. It can be concluded that educated women, high-income level and engaged in the service sector are more satisfied and have quite a high say in family-level decisions. Every occupation is important for society but side by side it is also important to make available the need-based job opportunities. Any sector can be improved by the effective participation level of its workers. It can happen when the worker socially and mentally accepts their working status. Underrated employment or social obstacles can negatively impact their participation level. Availability of employment opportunities considering social acceptance level, peripheral need can improve the women's participation level not only in quantity but also in quality issues. Side by side social awareness on the importance of women in the workforce participation should be encouraged to change the social views towards effective direction. Moreover, the region-based women's work participation level has significantly different in West Bengal. The underrated factors need to be considered during the planning and implementation of developmental programmes to reduce region-base disparity and effective availability of healthy women workforce.

References:

1. Abraham, V. 2009. "Employment growth in rural India: Distress driven?", *Economic and Political Weekly*, Vol. 44, No. 16, pp. 97–104.
2. Dasgupta, P.; Goldar, B. 2005. *Female labour supply in rural India: An econometric analysis*, Working Paper (New Delhi, Institute of Economic Growth)

3. Desai, M., Majumdar, B., Chakraborty, T. and Ghosh, K. (2011). The second shift: working women in India. *Gender in Management*, 26 (6), 432-450. <https://doi.org/10.1108/17542411111164920>
4. Dutta, A., Tanuka, E. and Mehta, B S. (2020). Education, Caste and Women's Work in India. *The Indian Journal of Labour Economics*, 63(2), 387-406.
5. Hadi, 2001. Effects of the Productive Role of Bangladeshi Women on Their Reproductive Decisions. *Asia-Pacific Population Journal.*, 16(4): 17-29. <http://www.unescap.org/esid/psis/population/journal/>
6. International Labour Organization (ILO), Asian Development Bank (ADB). 2011. Women and labour markets in Asia: Rebalancing for gender equality (Bangkok, ILO Regional office for Asia and the Pacific and ADB).
7. Klasen, S.; Pieters, J. 2012. Push or pull? Drivers of female labor force participation during India's economic boom, IZA Discussion Paper Series, Working Paper No. 6395 (Bonn, Institute for the Study of Labor).
8. Kumar, P N. (2014). Rural Women Empowerment in India. *Asian Journal of Multidisciplinary Studies*, 2(1), 75-79.
9. Parasuram, S and Somaiya, M (2016). Economic Empowerment of Women :Promoting Skills Development in Slum Areas. Study report sanctioned by Ministry of Women and Child Development. Govt. of India.
10. https://wcd.nic.in/sites/default/files/Final%20Report-TISS-%20Skill%20in%20slums_2.pdf accessed on 07.07.2023.
11. Ravenga, A. and Shetty, S. (2012). Empowering Women in Smart Economics. Gender Equity and Development. World Bank Report.
12. Rogers, S. J., & May, D. C. (2003). Spillover between marital quality and job satisfaction: Long-term patterns and gender differences. *Journal of Marriage and family*, 65(2), 482-495. DOI: <https://doi.org/10.1111/j.1741-3737.2003.00482.x>
13. Sultana, A. M. (2011). Factors effect on women autonomy and decision-making power within the household in rural communities. *Journal of Applied Sciences Research*, 7(1), 18-22.
14. UN Women (2018). Facts and Figures: Economic Empowerment. <https://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures>. Accessed on 07.07.2023.
15. World Bank, 2011, *World Development Report 2012: Gender Equality and Development* (Washington).