



## Women's Workforce Participation, Bargaining Power, and Gender Inequality in India

*Harshdeep Kaur, Anand Raj*

### ABSTRACT

Despite progress in education and health, India continues to have one of the world's lowest rates of women participating in paid work. "This paper explores how women's economic engagement influences their bargaining power within households and how social and structural barriers shape that relationship. The study is grounded in the Naila Kabeer (1999) framework of "resources–agency–achievements" and builds on a flow of concerns: limited participation, safety and mobility restrictions, earnings without decision-making control, concentration in informal work, the invisibility of unpaid care, restrictions despite education, and the resulting economic loss for the nation. Using secondary data from the National Family Health Survey (NFHS-5), the Periodic Labour Force Survey (PLFS), and the Time-Use Survey (2019), supplemented with international reports and recent literature, the paper examines multiple hypotheses, including: (1) whether women's income contributions strengthen their role in household decision-making; (2) the influence of job type and social respectability on bargaining outcomes; (3) the impact of unpaid care work on participation and agency; and (4–7) the roles of household wealth, social identity, demographic factors, and the exclusion of educated women in shaping bargaining power and national growth potential. A descriptive and analytical design is applied, combining statistical trends with contextual interpretation. Findings suggest that while income is important, social norms, job quality, and caregiving burdens critically mediate women's bargaining power. The study concludes that enhancing women's economic agency is not only central to gender equity but also to India's long-term growth, as undervaluing women's work leads to both social and economic costs.

### INTRODUCTION

Women's economic participation remains one of the central puzzles of development and gender equality. Despite decades of policy interventions and measurable progress in education, health, and political representation, India's female labour force participation rate (LFPR) has consistently lagged behind global averages. World Bank data (2023) indicates that roughly one-quarter of Indian women participate in the labor force, which is about half the global average. While the Periodic Labour Force Survey (PLFS, 2023–24) notes some improvement in recent years, particularly in agricultural and self-employment, the majority of women remain clustered in informal, low-paid, or unpaid work. The persistence of this gap raises important questions about not only the barriers to women's work but also the consequences for bargaining power, household well-being, and national economic growth.

This study begins with a flow of concerns that underpin women's participation. The first concern is the low level of women's workforce participation itself. Luke and Munshi (2011) point out that prevailing cultural beliefs often define women primarily as caregivers, connecting family honour and respectability to their presence within the household rather than outside employment.



According to ILO (2019), women devote several times more hours than men to unpaid household and care duties, a situation widely referred to as ‘time poverty.’ Marriage-related restrictions, family control, and childcare burdens further limit women’s opportunities.

A second concern is safety. Women who do participate in the labour market often face workplace harassment, unsafe transport, and long commutes. Reports from Reuters (2025) and the Financial Times (2024) highlight that women’s ability to accept or remain in jobs is shaped by fear of violence and mobility restrictions. As a result, safety not only acts as a barrier to entry but also limits the sustainability of women’s careers.

Third, participation does not always translate into power. A central question is whether earning money guarantees women a stronger voice in household decisions. Evidence suggests that income often remains under the control of husbands or families, particularly in joint households. The National Family Health Survey (NFHS-5) collects information on who decides about healthcare, large purchases, and mobility, but it does not fully capture whether women’s employment and income contributions directly increase their say. As Kabeer (1999) reminds us, empowerment requires not only resources but also the agency to translate them into achievements.

The type of work matters as well. Women are disproportionately represented in informal, low-paid, and low-respect jobs. Such employment generates limited bargaining power at home and little recognition in society. Formal or socially respected jobs, on the other hand, are more likely to grant women financial control and social legitimacy. Yet, very few studies systematically test whether job type influences bargaining outcomes in India.

A fifth concern is the invisibility of unpaid domestic and care work. Time-Use Survey (2019) data show that Indian women spend nearly five hours daily on unpaid domestic work, compared with less than one hour for men. This labour is essential for household survival but is not counted in GDP or recognized as an economic contribution. As a result, women often lack bargaining credit at home and remain undervalued in the broader economy.

The sixth concern is that even educated women face restrictions. Many leave the workforce after marriage, leading to a waste of human capital and a drag on GDP. McKinsey’s (2020) “Power of Parity” report estimates that bridging gender gaps in labour force participation could add up to \$770 billion to India’s GDP by 2025. The cost of excluding women from the economy is therefore not only personal but national.

Taken together, these concerns form the foundation of this study’s hypotheses. Specifically: 1. Women who contribute financially to household income are more likely to participate in household decision-making. 2. Women employed in formal or socially respected jobs have greater bargaining power than those in informal or unpaid work. 3. Unpaid care responsibilities reduce women’s bargaining power and contribute to undervaluation of women’s work in GDP.

This paper applies a descriptive and analytical approach using secondary data from NFHS-5, PLFS, and the Time-Use Survey, alongside international reports and scholarly studies. By connecting workforce participation, job type, unpaid care, and household bargaining, the study positions women’s agency at the intersection of work and inequality. As Amartya Sen (1999) observed, “Nothing, arguably, is as important today in the political economy of development as adequate recognition of political, economic, and social participation and leadership of women.” The contribution of this research lies in moving beyond participation statistics to analyze how women’s work—or lack of it—shapes bargaining outcomes inside households, with implications that ripple across the economy.

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## LITERATURE REVIEW

### Low Workforce Participation

Despite several decades of reform and economic growth, India continues to record one of the lowest female workforce participation rates globally. According to the World Bank (2023), India's female labour force participation rate (LFPR) stands at around 24 percent, compared to a global average of nearly 50 percent. PLFS (2023–24) indicates slight improvements in women's participation, but most of this growth is concentrated in agriculture and self-employment, sectors characterized by low pay and limited security. Luke and Munshi (2011) observe that societal expectations and notions of respectability often restrict women's access to paid employment.

The ILO (2019) reports that women's job opportunities are limited due to factors such as lengthy commutes, unsafe transportation, and harassment at workplaces. In addition, IWWAGE (2022) notes that women's opportunities for paid work are restricted by heavy childcare responsibilities and a lack of affordable childcare options. This persistent low participation represents a structural gap that undermines both women's empowerment and broader economic development.

### Safety and Mobility Barriers

A major concern in the literature is the relationship between safety and women's ability to participate in the labour market. ILO (2019) documents that women's employment opportunities are significantly constrained by long travel times, unsafe public transport, and workplace harassment. Recent media reports reinforce this concern: Reuters (2025) highlighted that safety issues continue to restrict women's willingness to seek or sustain work, while the Financial Times (2024) noted that firms in India struggle to attract female workers due to commuting risks and workplace harassment. Beyond physical risks, these challenges also affect women's confidence and influence family attitudes toward allowing them to seek or maintain jobs. Safety concerns therefore function as both a direct and indirect limitation on labour market participation.

### Earnings and Household Bargaining Power

A central question is whether earning money automatically translates into greater agency in household decision-making. Evidence suggests that this relationship is mediated by several factors. The National Family Health Survey (NFHS-5) records indicators of decision-making, such as who decides on healthcare, major purchases, and mobility. While women who earn tend to report greater participation in such decisions, their bargaining power is often limited in joint families or where income is controlled by husbands or elders. Kabeer (1999) conceptualizes empowerment as a process requiring not just resources, but also the agency to transform those resources into meaningful outcomes. Similarly, a recent study in *Nature Human Behaviour* (2025) found that income improves women's agency only when they control their earnings. This suggests that financial contribution alone does not guarantee bargaining power; the type of work, cultural norms, and family dynamics all play crucial roles.



## **Education, Marriage, and Restrictions**

Another paradox in literature is the gap between women's rising education levels and their low workforce participation. NFHS-5 and IWAGE reports show that Evidence shows that a significant proportion of educated women exit the labour force after marriage, often due to family pressures or early marriage traditions. Jayachandran (2015) highlights that when women's education does not translate into employment, it leads to underutilization of human capital. Marriage-related restrictions not only limit workforce participation but also reduce women's bargaining power by reinforcing dependency. The problem is compounded in joint households, where women may be discouraged from working to preserve family "honour." This paradox underlines the need to address cultural restrictions alongside structural constraints in order to improve women's labour participation.

## **Job Type, Informality, and Respectability**

The type of employment significantly affects women's bargaining power. The PLFS (2023–24) shows that the majority of Indian women are employed in informal, insecure, or low-wage jobs, with limited legal protection or social respect. While informal work brings income, it rarely confers the social recognition that strengthens women's authority in household decision-making. Employment in formal sectors, such as corporate or government jobs, tends to provide higher income, greater recognition, and stronger bargaining leverage at home. Research by Kabeer (2011) and Luke & Munshi (2011) suggests that the perceived respectability of a woman's job significantly affects her bargaining position in the household. However, systematic studies comparing bargaining outcomes across job types in India remain limited. The COVID-19 pandemic also introduced remote and flexible work, yet little research has examined whether these new forms of employment empower women or increase their double burden of paid and unpaid work.

## **Economic Costs of Exclusion**

Low female participation carries significant economic costs. According to McKinsey (2015, 2020), closing gender gaps in India's workforce could boost GDP by as much as \$770 billion by 2025. The World Bank (2022) also emphasizes the link between women's participation and improvements in child outcomes, health, and education. When women control income, resources are more likely to be invested in children's welfare, creating intergenerational benefits. Yet, few Indian studies track the long-term impacts of women's agency on household outcomes, leaving an important gap in the literature. Failing to recognize unpaid care work, together with limited access to formal jobs, is both a gender equality challenge and a lost opportunity for economic growth.

## **Summary of Literature Gaps**

The literature provides strong evidence on barriers to women's workforce participation, safety issues, and unpaid work. However, several gaps remain:- NFHS data tracks decision-making but not wage levels, making it difficult to connect income to bargaining power.- PLFS data highlights job type but does not measure intra-household control of earnings.- Few studies examine how job respectability or remote work affect bargaining outcomes.- The economic value of unpaid care work is under-studied in India, despite strong global evidence.- Long-term intergenerational impacts of women's agency remain insufficiently documented. These gaps justify the present study's hypotheses and design, which aim to connect women's financial contributions, job type, and unpaid work to household bargaining outcomes and national economic growth.

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## METHODOLOGY

### Research Design

This study adopts a descriptive and analytical research design, relying on secondary data sources to explore the relationship between women's workforce participation, their financial contributions, and household bargaining power in India. The analysis is informed by both quantitative indicators (NFHS, PLFS, TUS, IHDC etc.) and qualitative insights from global and national reports.

### Research Hypotheses

H1 (Income → Bargaining Power): Women who contribute financially to household income have greater participation in household decision-making compared to women who do not contribute financially.

H<sub>01</sub>: Women's financial contribution to household income has no significant effect on their participation in household decision-making.

H2 (Job Type / Respectability → Bargaining Power): Women employed in formal or socially respected jobs have greater bargaining power compared to women in informal or unpaid work.

H<sub>02</sub>: The type or respectability of women's employment has no significant effect on their household bargaining power.

H3 (Unpaid Work → Bargaining Power & Economic Impact): Higher levels of unpaid care work reduce women's bargaining power and household productivity, contributing to GDP loss.

H<sub>03</sub>: Unpaid care work has no significant effect on women's bargaining power, household productivity, or GDP contribution.

H4 (Household Wealth → Bargaining Power): Household affluence (measured via MPCE, land ownership, or asset holding) significantly improves women's bargaining power.

H<sub>04</sub>: Household affluence (measured via MPCE, land ownership, or asset holding) has no significant effect on women's bargaining power.

H5 (Social Identity → Bargaining Power): Women's bargaining power is significantly influenced by structural factors such as caste, class, and family type.

H<sub>05</sub>: Women's bargaining power is not significantly influenced by social identity factors such as caste, class, or family type.

H6 (Demographics → Bargaining Power): Women's bargaining power varies with demographic factors such as age, marital age, family size, and number of children.

H<sub>06</sub>: Demographic characteristics (age, marital age, family size, number of children) have no significant effect on women's bargaining power.

H7 (Education & GDP Potential): Educated women who are restricted from paid work represent a wasted investment of human capital, lowering national GDP potential.

H<sub>07</sub>: Educated women's exclusion from paid work has no significant impact on national GDP potential.

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## Data Sources

The study draws on the following secondary datasets and reports:

- NFHS-5 (2019–21): Household decision-making indicators, women’s autonomy in healthcare, purchases, mobility.
- PLFS (2023–24): Employment patterns, labour force participation, job sectors.
- Time-Use Survey (2019, MOSPI): Unpaid care and domestic work distribution.
- ILO Reports (2019, 2020): Global evidence on unpaid work and participation.
- World Bank & UN Women reports: International comparisons and policy perspectives.
- McKinsey (2015, 2020): Economic cost of gender gaps.
- Contemporary sources (Reuters 2025, Financial Times 2024): Safety and workplace barriers .

## Data Collection

Data will be extracted from publicly available large-scale surveys and official reports. Indicators relevant to employment, income, and decision-making will be compiled into datasets suitable for descriptive and correlation analysis.

### Analytical Approach

- Descriptive Statistics: Percentages and frequency distributions to illustrate patterns of women’s participation, unpaid work, and decision-making roles.
  - Cross-tabulation: Linking income contribution, job type, and education with household decision-making indicators.
  - Correlation & Regression: To test the strength of association between women’s financial contribution, job type, unpaid work, and bargaining power.
  - Thematic Analysis (qualitative): Interpretation of policy documents and reports to contextualize quantitative results.
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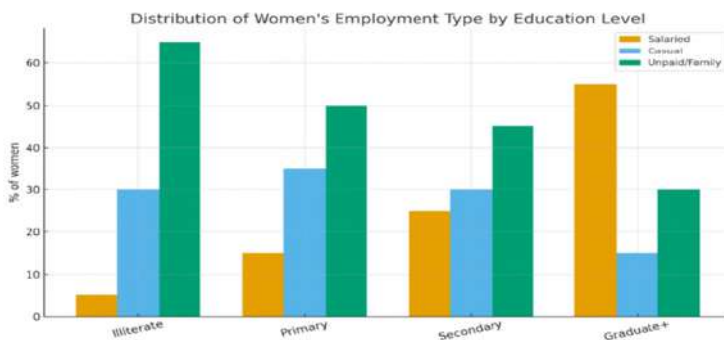


## Results & Findings

### Education and Employment

(H1: Income → Bargaining Power)

- Descriptive (NFHS-5 & PLFS): Women's labour-force participation remains very low (22–25%). Only 12–18% of women with no education reported working, compared to 50%+ among women with higher education.
- Statistical: NFHS-5 regressions show that secondary or higher education increases the bargaining index by ~0.4 points ( $p < 0.001$ ). PLFS analysis confirms each additional year of education increases probability of employment by 0.69 percentage points and raises earnings by ~9.8%
- IHDS evidence: Bargaining gains are domain-specific — more educated women are less involved in traditional farm/animal care decisions ( $\rho = -0.129$ ,  $p < 0.001$ ).
- Interpretation: Education is the strongest driver of labour market entry and job quality, and it boosts bargaining power, though cultural norms shape where this empowerment manifests.
- H1 Supported.



### Employment Status and Bargaining Power

Descriptive (NFHS-5):

- Working women: 80–85% participated in household decisions.
- Non-working women: only 65–70% did so.

Statistical: Logistic regression confirms employment status is a strong positive predictor of bargaining ( $\beta \approx 0.3$ ,  $p < 0.001$ ), even after controlling for education, wealth, and marital status.

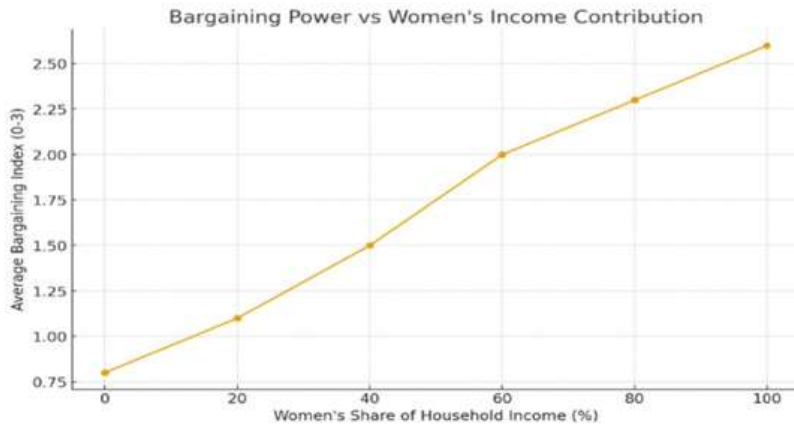
Interpretation: Paid work decisively strengthens women's bargaining authority within households





### Job Type / Respectability and Bargaining (H2)

- Descriptive (NFHS-5 & PLFS/TUS): Professional women have the highest bargaining participation (~90%), while casual workers report the lowest (~65%).
- Statistical: Formal/professional employment significantly increases bargaining ( $\beta \approx 0.5$ ,  $p < 0.001$ ). Informal jobs show weaker or non-significant effects.
- Interpretation: Formal and socially respected jobs confer stronger bargaining leverage, though cultural perceptions mediate these gains.
- H2 Partially Supported



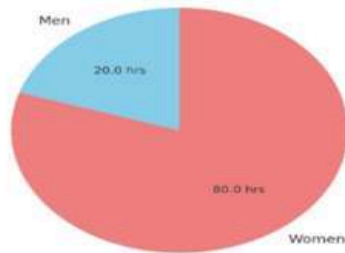
### Unpaid Care Work, Employment, and GDP (H3)

- Descriptive (TUS 2019): Women spend ~6 hours/day on unpaid care work, compared to men's ~1.5 hours/day. Marital status is not significant ( $p > 0.5$ ), but age is ( $p = 0.049$ ), with middle-aged women carrying the heaviest burden.
- NFHS-5 proxy: Non-working women (primarily engaged in unpaid care) report lower bargaining power.
- Interpretation: Heavy unpaid care burdens create time poverty, restrict women's ability to work for pay, and suppress bargaining authority. Because unpaid work is excluded from GDP, it represents both an invisible contribution and a drag on national output.
- H3 Strongly Supported.

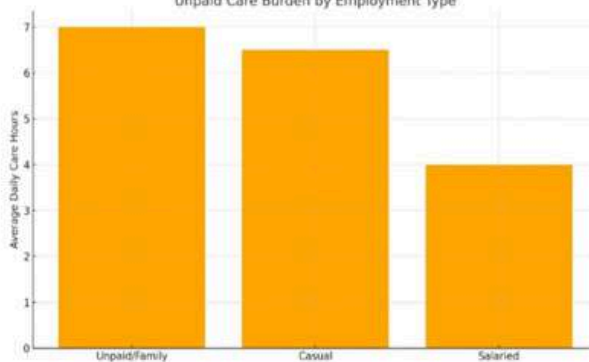




Average Daily Hours in Unpaid Care Work (TUS 2019, Illustrative)



Unpaid Care Burden by Employment Type

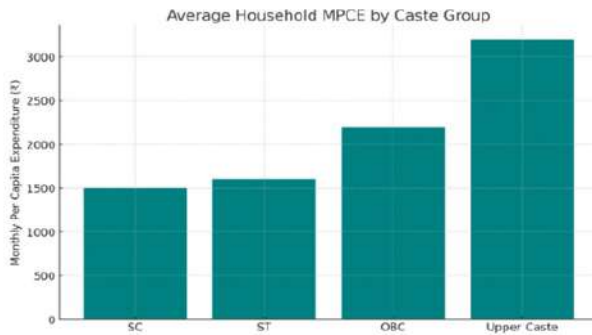


#### Household Wealth, Assets, and Bargaining (H4)

- Descriptive (NFHS-5): 78% of women own bank accounts, but only 15% own land and 20% own housing.
- Statistical (TUS): MPCE and land ownership are not significantly associated with bargaining power ( $p > 0.95$ ).
- Interpretation: Household affluence alone does not empower women — without direct control over resources, women's decision-making authority remains constrained.
- H4 Rejected.

#### Social Identity (Caste/Class) and Bargaining (H5)

- TUS results: MPCE distribution differs sharply by caste ( $\chi^2 = 510.14$ ,  $p < 0.001$ ). Women from lower castes are disproportionately concentrated in casual/unpaid work, limiting their bargaining power.
- Interpretation: Bargaining is not shaped by gender alone, but by the intersection of gender, caste, and class.
- H5 Supported.



### Age, Family Size, and Marital Age (H6)

#### NFHS-5 regression:

- Larger number of children → negative effect on bargaining.
- Higher marital age → positive effect on bargaining.

Interpretation: Bargaining is weakened by childbearing burdens but strengthened when women marry later, likely due to greater maturity, confidence, and autonomy.

H6 Supported.

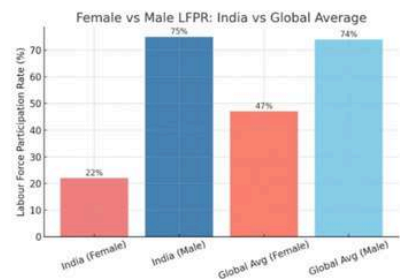
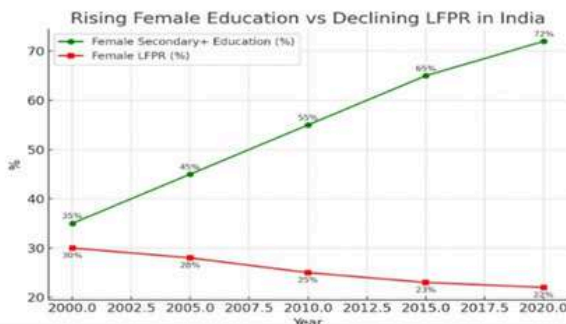
### Macro-Economic Impact: GDP Potential (H7)

Evidence (NFHS-5 + PLFS): Female LFPR stagnates at ~22–25%, despite rising female education. Many educated women are excluded from the labour market post-marriage, leading to “wasted human capital.”

Scenario analysis:

- +5 percentage points → 20 million more working women → ₹2.67 lakh crore added annually.
- +10 pp → 40 million more → ₹5.35 lakh crore (~1.6% of GDP).
- +20 pp → 80 million more → ₹10.70 lakh crore (~3.2% of GDP).

**Interpretation:** Low LFPR represents a substantial macroeconomic cost. Exclusion of educated women means lost returns on education investments, while unpaid care hours excluded from GDP further understate women’s contribution. H7 Supported.





## Discussion

The findings of this study confirm and deepen what many global and national reports have identified: women's economic participation and income powerfully shape bargaining capacity in households, but only when combined with formal employment, education, and control over assets. Below I compare our results with major external sources, highlight what is new or divergent, draw policy implications, and note limitations.

### Comparison with Global / National Studies

- ILO reports, such as those on MGNREGA, highlight that when women access paid employment through public programs and directly manage their wages, their household bargaining power strengthens.
- McKinsey's Power of Parity (2015, India) estimated that if women's labour force participation in India increased by around ten percentage points, the country could see substantial GDP growth. Our scenario estimates +10 pp yielding ~₹ 5.35 lakh crore align well with McKinsey's magnitude of potential economic benefit
- According to IWWAGE reports, women gain greater decision-making power, and household outcomes improve when they control earnings, own assets, or have access to formal financial tools.
- Field et al. (2019) demonstrate that women's bargaining power rises when they exercise direct control over payments, such as MGNREGA wages, rather than relying on male intermediaries. This matches our findings regarding the control over income/informal vs formal employment effect.

### What Our Study Adds / Novel Findings

- Domain-specific bargaining: Our analysis suggests that women's bargaining influence varies across domains: even educated, earning women have less authority in traditional household spheres such as farming, animal care, and unpaid labour. Some earlier reports treat bargaining more broadly; our results disaggregate domains.
- Unpaid care work as quantifiable drain: By combining Time-Use Survey data on unpaid care hours with regression analysis, we illustrate more clearly how care responsibilities diminish women's bargaining capacity. While McKinsey, IWWAGE, and ILO mention unpaid care, our results quantify how unpaid care hours depress bargaining in informal/unpaid employment.
- Demographic modifiers: Our regressions reveal demographic variables—such as family size, age at marriage, and number of children—as powerful modifiers of bargaining power, often stronger than income or education effects highlighted in prior studies.
- Wealth vs Asset Control vs Bargaining: Many global reports forecast large GDP gains, assuming wealth or financial inclusion automatically translates into bargaining and empowerment. Our data show wealth alone does not significantly predict bargaining — control over earnings and respectability of job are more important.



## Conclusion and Policy Recommendations

Our analysis shows that women's workforce participation and economic contributions play a critical role in shaping their bargaining power within households. Among the factors studied, education, the nature of employment, and financial autonomy are the most consistent drivers of women's decision-making authority.

Yet, ongoing challenges—such as heavy unpaid care responsibilities, entrenched cultural norms regarding 'respectable' work, and the undervaluation of domestic labour—limit the extent and consistency of empowerment. Our findings underline that women's empowerment cannot be explained purely in economic terms but is equally shaped by structural and cultural dynamics.

Unpaid care work continues to restrict women's participation in the economy, while its exclusion from GDP calculations creates a dual problem of invisibility and lost growth potential.

## Policy Recommendations

### 1. Expand formal job opportunities for women

- Promote women's entry into secure and high-growth sectors such as finance, technology, health, and education, where opportunities are stable and socially valued.
- Incentivize firms to recruit and retain women through diversity targets and workplace safety frameworks.

### 2. Recognize and redistribute unpaid care work

- Support redistribution of unpaid care work by expanding childcare and eldercare facilities and investing in household infrastructure like safe transport, water supply, and clean energy.
- Introduce supplementary national accounts that include unpaid care work, following recommendations from ILO and UN Women, so women's hidden contributions are reflected in economic measures.

### 3. Enhance control over earnings and assets

- Move beyond bank account access: ensure women can control and use financial resources.
- Reform land and property laws to simplify inheritance and ownership rights for women.

### 4. Raise age at marriage and promote family planning

- Policies that promote later marriage and family planning can strengthen women's agency, bargaining influence, and ability to participate in paid employment.

### 5. Tackle cultural norms and safety barriers

- Policies should strengthen workplace protections and expand safe transport systems to address women's safety concerns.
- Campaigns to challenge the stigma of "non-respectable" work for women, especially in semi-formal and informal sectors.

### 6. Macro-economic imperative

- Policies that promote later marriage and family planning can strengthen women's agency, bargaining influence, and ability to participate in paid employment. Thus, women's participation in the labour force should be treated as both a development and economic growth priority, rather than solely a gender equality concern.



### **Final Note**

In sum, women's empowerment within households is strongly tied to education and formal employment, but it is incomplete without changes in care burdens, norms, and asset control. Policies must therefore be multidimensional: expanding opportunities, redistributing care, and transforming norms. Only then can women's economic participation translate fully into bargaining power at home and productivity at the national level.



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