# FEMALE LABOUR FORCE PARTICIPATION

#### 1. Introduction

#### 1.1 Definition

The Labour Force Participation Rate (LFPR) is defined as the proportion of the working-age population (typically aged 16-64) that is either currently employed or actively seeking employment. Individuals who are not part of the workforce, such as full-time students, homemakers, or those over the age of 64, are excluded from this measure.

LFPR is a key metric used to assess the economic engagement of a population, particularly in times of economic downturn or recession, when employment data becomes crucial. This metric highlights the number of people actively involved in the labour market, providing insights into economic health and the distribution of work within a society. However, it does not account for those who are not looking for a job, such as students, homemakers, or retirees.

Female Labour Force Participation (FLFP) specifically refers to the proportion of women in the working-age population who are employed or actively seeking employment.

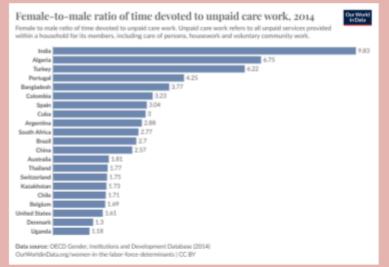
#### 1.2 A Crucial Disclaimer

It is important to note that FLFP has certain limitations. Traditional labour force metrics, including FLFP, typically overlook unpaid domestic work, caregiving, and other informal work that predominantly falls to women. These activities, while essential for the functioning of households and economies, are not captured in conventional measures of employment. As a result, FLFP can underrepresent the full scope of women's contributions.

For example, if we look at it through a Marxian framework, household labour is seen as crucial for social reproduction—the unpaid work that ensures individuals are able to

engage in formal economic activities. This form of labour, although vital, is often excluded from economic calculations like FLFP or GDP, leading to a devaluation of women's roles in both the economy and society. By excluding such critical work from official metrics, we perpetuate gender inequality and fail to acknowledge the full extent of women's economic contributions.

# Food for thought 💭



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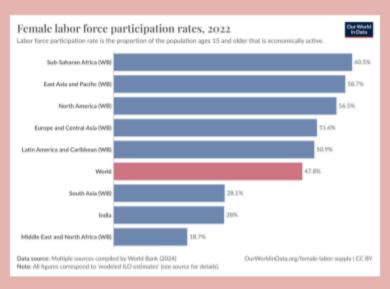
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These may be three different graphs but there's an underlying theme connecting the three. The data indicates that India has a high female-to-male ratio of unpaid care work (9.83) and widespread societal agreement that men should be prioritized for jobs when scarce (84%). This suggests problematic gender norms that likely contribute to India's low female labour force participation rate of 28%, significantly below the global average of 47.8%.



# 2. Factors affecting FLFP

#### 2.1 Generational Wealth and Social Aspirations

The economic background heavily determines the career path that the women of the family choose to follow. Even within richer families, there is a difference between people born into multi-generational wealth, versus those that have very recently risen into the middle or upper class. Old-money families may have a more relaxed mindset, and may not necessarily encourage the women in the family to pursue higher education and try to earn their own money, as they are already backed by generations worth of wealth. These families may also adhere to traditional gender norms. However, on the other hand, generational wealth also provides more opportunities, which again may prove to be a positive factor.

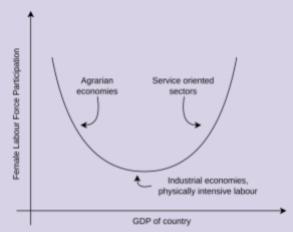
New-money families have a different mindset. They often display strong aspirations for upward mobility. In such families, women may be encouraged to pursue higher education and enter the workforce, not out of financial necessity but as part of a broader desire for social status and personal growth. These families often want to break the stigma, move away from rigid norms, and prioritize individual achievement, contributing to an increase in FLFP.

FLFP correlates inversely with generational wealth in traditional, patriarchal societies, but increases when wealth is accompanied by access to education, modern aspirations and structural workplace improvements. Low-income families see higher FLFP, but this is driven by economic necessity.

# **U-Shaped Relation**

Research shows that female labour force participation follows a U-shaped trajectory as countries develop economically. Countries with a lower GDP, are typically agrarian economies. Women are significantly involved in the labour force, usually as unpaid workers on farms or in household businesses. Even though their work is physically intensive, they are driven by necessity. The work is rooted in subsistence farming, and there is little distinction between domestic and productive work. Children, usually girls, are forced to work as young as possible to boost the family income. In such situations, education is not a priority, but if at all the children go to school, the daughter is a lot likelier to drop out sooner. Social stigma and cultural restrictions are present, but ensuring basic survival overrides them.

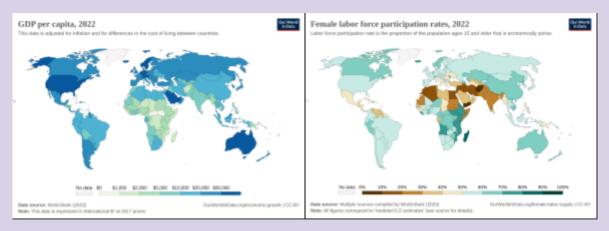
As economies grow and household incomes rise, the FLFP often declines. This is influenced by several factors. With higher incomes, families do not need to rely on the women in their household earning, which allows them to retreat into domestic roles. The cost of living is not high enough to necessitate dual-income families, and social norms that view women as primary caregivers further reinforce this trend. This phenomenon is pretty evident in middle-income countries like India where married women are discouraged from working, and traditional gender roles expect them to look after their households and children.



U-Shaped relation between the GDP and FLFP

On the right side of the U-curve, which represents high-income

nations, structural changes over decades have made workplaces more accessible and inclusive. Most of the jobs are part of service-oriented sectors which often require less physical labour and lower working hours. These societies often have increased access to education for women, and progressive shifts in social norms. Due to higher living costs, dual-income households become a necessity, and women find more opportunities to participate in the labour market. Additionally, policy changes such as childcare support and flexible working arrangements help boost the FLFP.



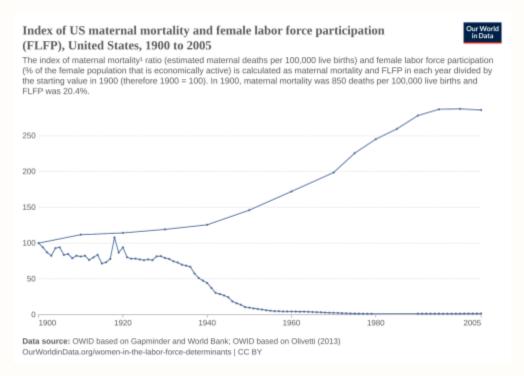
FLFP peaks in both high-income and low-income nations

#### 2.2 Health and Maternal Well-being

Health is a critical determinant of female labour force participation, especially in physically intensive sectors. Limited access to healthcare disproportionately affects women, particularly in low-income households and limits their ability to engage in economic activities.

Women in low-income countries often have to partake in physically demanding jobs such as agriculture or domestic labour. Chronic illnesses, malnutrition and poor overall health can make it impossible for women to perform these tasks effectively. Additionally, in cases of poverty, in families, men's health is prioritized.

Maternal health is a particularly significant factor. Oftentimes, complications from childbirth can lead to long-lasting effects which permanently hinder the woman's ability to join the workforce. Additionally, places with high fertility rates see lower levels of FLFP as women typically leave the workforce for childcare responsibilities. It has an inverse effect on men's labour force participation as they are forced to work more to be able to sustain their growing families.



Correlation between Maternal mortality and FLFP

Maternal mortality can be used as a proxy measure for the overall health and well-being of women. It represents their access to healthcare, their nutritional status during pregnancy and the availability of institutional support. Maternal mortality relates to the death of women during, or shortly after pregnancy. Based on a study conducted using data collected by Gapminder and the World Bank, a negative correlation was observed between access to healthcare and female labour force participation. Along similar lines, maternal deaths are inversely proportional to the FLFP.

#### 2.3 Impact of Family Roles and Policies

#### 2.3.1 Family Roles and Cultural Influences

In many societies, cultural norms assign distinct roles to men and women, often designating men as the primary breadwinners and women as caregivers. These norms, deeply rooted in tradition, discourage women from seeking employment by portraying their work as secondary or unnecessary. From a young age, girls are often steered toward domestic responsibilities, while boys enjoy greater freedom to focus on education and career aspirations.

Women who deviate from traditional roles by pursuing careers may encounter social stigma. In more conservative societies, they are sometimes perceived as neglecting family duties or prioritizing personal ambition over household responsibilities. This social pressure can dissuade women from entering the workforce or lead them to exit it upon marriage or childbirth.

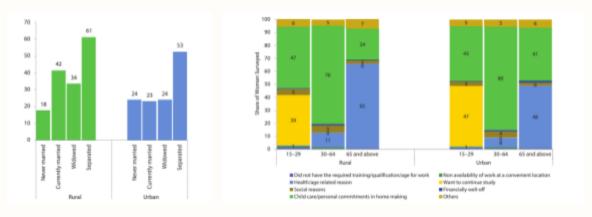
Marriage and motherhood further shape women's employment choices. Early marriage, societal expectations around childbearing, and caregiving obligations significantly limit women's educational and career opportunities. In some cultures, women are expected to stop working entirely after marriage or the birth of a child, as their primary role is seen as managing the family.

Family structures also influence women's ability to work. In extended families, the presence of relatives like grandparents can ease the burden of childcare, facilitating women's participation in the workforce. Conversely, these structures can increase household responsibilities, as women may be expected to care for elderly relatives as

well. In nuclear families, the lack of additional household support makes it challenging for women to balance work and family responsibilities.

In addition, when it comes to inheriting family businesses or wealth, it is often the sons who are groomed and involved in the process from an early age, ultimately receiving control of the business. Daughters, in most cases, are overlooked in these matters. This reflects traditional gender expectations that prioritize male involvement in business and leadership roles, while women are excluded from decision-making processes that shape family wealth and enterprise.

Sexual harassment in workplaces is another significant barrier that discourages women from joining or remaining in the workforce. In many cases, women who experience harassment feel unsafe or unsupported, which can lead to stress, anxiety, and even career abandonment. This environment of fear and hostility makes family members more hesitant to encourage women to pursue careers, as they may worry about their safety and well-being in such work environments.



The images analyze FLFP in India (2021–2022), focusing on marital status and reasons for non-participation. The first chart shows that separated women have the higher labor force participation in both rural and urban area compared to currently married women. The second chart explores barriers to participation across age groups, such as childcare and homemaking responsibilities dominating for younger women, while health and age-related factors become significant for older women. These patterns differ between rural and urban areas, reflecting diverse socio-economic dynamics.

#### 2.3.2 Policies Supporting Female Labour Force Participation

To address the social and cultural barriers women face, several policies have been implemented:

#### Maternity Leave:

Paid maternity leave ensures women can recover from childbirth while maintaining financial stability and job security. This support encourages women to return to the workforce without fear of losing their positions or income.

#### Parental Leave:

Shared parental leave enables fathers to take on caregiving responsibilities, promoting gender equality at home and in the workplace. By redistributing childcare duties, this policy eases the disproportionate burden on mothers, allowing them to focus on their careers.

#### Flexible Work Arrangements:

Options like part-time roles, remote work, or phased return-to-work programs help women juggle family and employment responsibilities. These arrangements are especially beneficial during periods of heightened family commitments.

# **Regulated Working Hours:**

Policies limiting excessive work hours or night shifts create a more manageable work-life balance, allowing women to meet household and professional demands effectively.

#### **Job Security Protections:**

Safeguards against job loss during pregnancy or family leave empower women to prioritize their health and family without fear of financial instability.

#### **Ensuring Safe Workplace Environment:**

Anti-harassment policies in the workplace, including clear regulations and reporting systems ensure women's safety and well-being.

#### Double Burden Phenomenon

The double burden describes the dual workload faced by individuals who engage in both paid employment and unpaid domestic labour. Popularized by Arlie Hochschild's book The Second Shift, this phenomenon disproportionately affects women in dual-income households, where they often spend significantly more time on household chores and caregiving tasks compared to men. These responsibilities include child rearing, elderly care, and other domestic duties, and are shaped by deeply ingrained societal norms regarding gender roles, as mentioned previously.

Despite women's growing presence in the workforce, persistent labour market inequalities amplify the double burden. Women are overrepresented in informal work, which is precarious and characterized by low wages, limited benefits, and an absence of social protections. Even within the formal sector, structural barriers such as occupational segregation and the "glass ceiling" restrict women's economic opportunities:

- Horizontal segregation limits women to specific sectors or roles traditionally deemed "female".
- Vertical segregation confines women to lower ranks within organizations, preventing upward mobility into leadership positions.

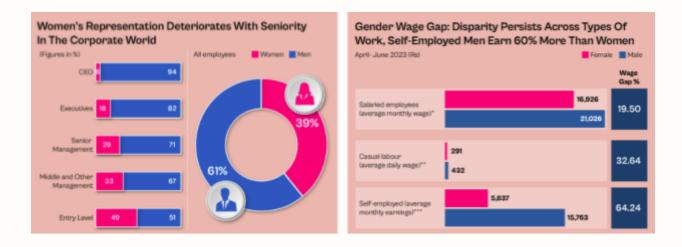
#### Fun fact 💡



The introduction of free bus rides for women in states like Delhi, Tamil Nadu, Karnataka, Kerala, Telangana, and Punjab directly supports women's socio-economic participation by making transportation more affordable and accessible. This initiative enables women to access employment, education, and healthcare, reducing financial and logistical barriers, empowering them to balance work and domestic responsibilities, fostering economic independence and advancing gender equality.

#### 2.4 Wage Disparities in the Labour Market

Another critical issue in labour market equity is the gender wage gap, defined as the difference between wages earned by men and women. Worldwide, women only make 77 cents for every dollar earned by men. So, there's a lifetime of income inequality between men and women and more women are retiring into poverty.



The gender wage gap is influenced by a range of factors:

- Women's limited access to education and skill development opportunities.
- Gender-specific constraints on labour market mobility.
- High involvement in part-time or temporary work, which often offers lower wages and fewer benefits.
- A lack of organized bargaining power for women in many sectors.

Another barrier to equitable participation is **tokenism**, particularly in male-dominated industries. In such sectors, women are often hired symbolically to fulfil diversity targets. However, their roles may be restricted to non-critical projects or sidelined in decision-making processes, limiting their impact and perpetuating gender inequalities in wages and career advancement.

These disparities are further exacerbated by occupational segregation, with women predominantly occupying lower-paid sectors and positions. Addressing these inequalities and ensuring meaningful participation for women in all roles remain pressing challenges for achieving labour market fairness.

#### 2.5 The Problem Surrounding Financial Independence

Despite progress in financial inclusion, significant gender disparities persist in India. According to the National Statistical Office's (NSO) latest "Men and Women" report, only 20.8% of the total value of bank deposits belong to women, even though 36.4% of all bank accounts, equivalent to 917.7 million accounts, are held by women. This stark disparity highlights the limited financial autonomy of women in India and reflects broader societal and economic inequalities.

Although women own a significant number of bank accounts, many of these accounts may serve formal purposes—such as receiving government subsidies or fulfilling family requirements—without granting them full control over or access to the funds. This limited participation in household financial decisions perpetuates economic dependency and restricts women's ability to build financial security.

In some cultural contexts, social resistance to women's financial independence further compounds the issue. The perception that financial autonomy could disrupt traditional family power dynamics often discourages women from exercising control over their earnings, even when they are employed.

Policies such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) have played a crucial role in addressing financial and economic inequalities for women, particularly in rural areas.

#### • Income Security and Financial Independence

It guarantees 100 days of wage employment, ensuring a stable income for women. This enhances economic independence, enabling women to contribute meaningfully to household decisions and invest in family welfare.

#### Gender Parity in Employment

Female participation in MGNREGA is consistently high, exceeding 50% in many states, promoting inclusivity and gender parity. By fostering social empowerment, the program challenges traditional gender roles and stereotypes, creating space for women in the workforce.

#### Local Employment Opportunities

By offering employment within villages, MGNREGA reduces the need for migration, making it easier for women to balance paid work and caregiving responsibilities. Income stability through MGNREGA also discourages male migration, facilitating more shared household responsibilities.

#### Impact on Family Dynamics

Women's earnings through MGNREGA strengthen their voice in household decision-making processes. The program encourages a gradual shift in gender norms, fostering broader acceptance of women as income earners and contributors to the household economy.

Participating in this program boosts women's experience and employability, opening the door to future work opportunities.

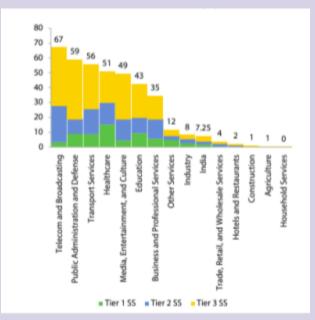
# Social Security Benefits for Women Workers in India

In India, social security (SS) benefits for women workers are categorized into three tiers based on the extent of coverage:

- 1. **Tier 1 SS**: Offers only one type of benefit (either pension, gratuity, or healthcare).
- 2. **Tier 2 SS**: Provides two types of benefits out of the three.
- 3. **Tier 3 SS**: Covers all three benefits—pension, gratuity, and healthcare.

On average, only 7% of women workers in India receive any form of social security benefits. Among these, 24% receive Tier 1 SS benefits, 29% receive Tier 2 SS benefits, and 47% receive Tier 3 SS benefits. Despite Tier 3 SS, which provides comprehensive benefits, being the most common package across industries, the overall proportion of women receiving social security remains alarmingly low.

This disparity is largely due to the fact that most women in India participate in the informal sector, which lacks formal contracts and labour rights. Unlike the service sector, which includes industries such as telecommunications, media, public administration, healthcare, business services, and education, and offers better access to social security, the informal sector provides little to no protection. Women in agriculture, for example, have virtually no social security coverage, while those in manufacturing perform only marginally better than the national average.



Share of Employed Women Receiving at Least One Social Security Benefit, 2021-22 (%)

The dominance of informal employment significantly restricts women's access to social security, leaving them vulnerable to economic risks such as illness, old age, or financial distress.

# **Religious Beliefs and Community Norms**

Religious beliefs often shape societal norms and influence gender roles, affecting women's rights and opportunities. In many cultures, religious teachings have been interpreted in ways that limit women's autonomy and economic participation. For example, traditional Jewish values highlight the role of women as caretakers of the family, where their worth is tied to nurturing their family's physical and spiritual well-being. Similarly, in certain interpretations of Islam, women have historically been expected to be obedient to male authority figures, which often restricts their personal and economic freedoms.

In Buddhism, historical narratives suggested that women could not attain enlightenment or leadership roles, reinforcing gender inequality within religious communities. Hindu traditions, too, have perpetuated gender discrimination through practices like dowry and inheritance laws, where sons are favoured over daughters. These religious and cultural norms contribute to systemic gender inequalities, limiting women's access to education, property, and decision-making roles.

#### 2.6 Impact of Digitalization

The digitalization of jobs has brought several benefits, particularly for female labour force participation (FLFP) in India, though the impact remains nuanced and context-dependent. Societal norms, infrastructure, and the nature of the economy play a significant role in shaping outcomes. For women balancing caregiving responsibilities,

digital jobs enable remote work or flexible hours, offering a viable way to participate in the workforce. Online platforms and gig economy jobs, such as those on Etsy, Amazon, or social media marketing, often have lower entry barriers, providing opportunities for women in both urban and rural areas to engage in economic activities.

#### **PMGDISHA Scheme**

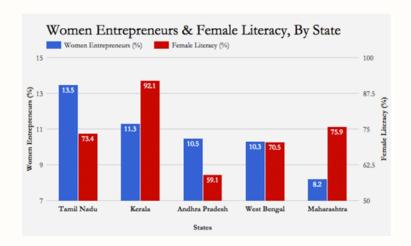
Rural women to be provided with digitization training including:

- Operating Digital Devices
- Intro to the Internet & Applications
- In 22 different languages to cater to the masses

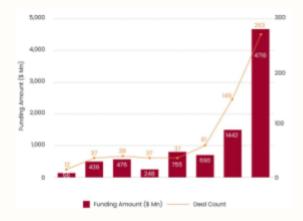
Out of 7.35 Cr registrants, 6.39 Cr were trained and 4.78 Cr were certified by this scheme.

Government initiatives such as Digital India, Skill India, and PMGDISHA have aimed to enhance digital literacy across the country, with a specific focus on rural areas and women. These programs strive to bridge the digital divide and equip women with the skills necessary to leverage digital technologies for economic empowerment.

#### 2.6.1 Involvement of Women in Entrepreneurship



Currently, women make up only 14% of the total entrepreneurs, and just 2% of women entrepreneurs successfully raise capital. This highlights the significant gender gap in entrepreneurship and access to financial resources. However, targeted programs like Amazon Saheli are helping address these challenges by offering subsidized referral fees, personalized training on entering e-commerce markets, and management support to empower women entrepreneurs. As of May 15, 2023, data from the Department for Promotion of Industry and Internal Trade (DPIIT) shows that there are 3,644 women-led startups in the Personal and Home Care, Food and Beverages, and Fashion sectors. This accounts for approximately 52% of all startups in these industries. The growth in women-led startups in these Direct-to-Consumer (D2C) sectors has been remarkable, increasing by over 2,700% from just 130 in 2017 to 3,644 in 2023. This surge underscores the potential of women entrepreneurs when provided with the right support and opportunities.



Total funding for women-led startups crossed \$9.4B by 2021

Platforms like Urban Company and Zomato have created employment opportunities for women in urban settings, although challenges such as safety concerns and lack of social benefits persist, leading to a relatively low number of female delivery personnel or drivers.

With more women having their own bank accounts, they are now able to avail themselves of Direct Benefit Transfers (DBTs) from government schemes and policies. Additionally, the wave of digitalization has seen the rise of the Self-Help Groups (SHG) model, regulated and tracked through online platforms. This financial autonomy empowers women to invest in education, healthcare, and entrepreneurship initiatives. Furthermore, the digitalization of SHGs has facilitated better access to credit and financial services, enabling women to start their own businesses.

#### 2.6.2 Challenges faced

Despite these advancements, significant challenges remain. Many women, especially in rural areas, lack access to the internet, smartphones, and the requisite digital skills. According to UNICEF, only 41% of women in developing countries have access to the internet compared to 53% of men. Women are also 20% less likely to own a smartphone and often rely on borrowing devices from male family members. Furthermore, boys are 1.5 times more likely to own a mobile phone and 1.8 times more likely to own a smartphone than girls.

In rural India, digitalization efforts such as mobile-based agricultural advisories have the potential to increase productivity but have not directly translated into higher FLFP. Cultural restrictions and limited ownership of resources like land and smartphones hinder women's participation in these initiatives. Similarly, while digitalization creates new employment opportunities, it also automates traditional jobs in sectors like textiles and agriculture, disproportionately affecting women employed in these fields. The report 'Hybrid Models and Women's Work in India' by IWWAGE highlights several challenges women face with hybrid work models. About one-third of women who found it hard to keep up with new technology were from tech-focused industries, showing that rapid technological changes can create difficulties for women in these fields.

For women living in smaller towns and non-metropolitan areas, a lack of proper resources at home, like reliable internet and good workspaces, makes it harder for them to adapt to hybrid work. This gap between home and workplace resources puts them at

a disadvantage. Half of the women working in hybrid setups felt that these models hurt their chances of getting promotions. Working partly from home can reduce visibility and networking opportunities, which are important for career growth. This shows the need for better workplace policies to support women in hybrid roles.

The benefits of digitalization for FLFP are most visible in urban, tech-savvy, and progressive sectors, while traditional and informal sectors, where a significant portion of Indian women work, remain largely unaffected or negatively impacted. Structural barriers such as the male-dominated nature of software development—where women comprise only 15% of software designers—also limit the potential gains of digitalization for women.

Additionally, patriarchal norms often treat women as secondary, restricting their access to digital technologies due to perceptions of the internet as a threat to the traditional social order.

To make digitalization more beneficial for women's participation in the workforce,

#### Food for thought 💭

Gendered perceptions of labour often lead to disparities in how different types of work are valued.

Household cooking, traditionally seen as a woman's responsibility, is undervalued, unpaid, and considered a natural duty. In contrast, cooking in professional settings, like high-end restaurants, is viewed as a skilled, prestigious profession, with men typically occupying the higher-paid roles. This shift underscores how the same task is valued differently based on gender, with work traditionally associated with women being devalued, while the same work done by men in a professional context is seen as highly skilled and well-compensated.

it is important to solve the challenges they face. Women, especially in rural areas, need affordable internet and easy access to devices like smartphones. Encouraging more women to study science, technology, engineering, and mathematics (STEM) will help them get ready for jobs in the digital economy. Steps should also be taken to improve safety, offer social benefits, and address cultural barriers like gender norms to ensure fair opportunities for women.

If problems like poor infrastructure, cultural barriers, and unequal access to technology continue, digitalization could make existing inequalities worse instead of fixing them. To create a truly fair digital economy, we need a complete approach that includes improvements in technology, education, and society.

#### 2.7 Impact of Education

Education plays a key role in influencing FLFP. Higher levels of education equip women with the skills and qualifications needed to access better-paying and more secure jobs, particularly in sectors like technology, healthcare, and education. Educated women are more likely to participate in the workforce and remain employed consistently, as they can take advantage of opportunities in a rapidly changing job market. Education not only impacts women's employability but also positively influences their decision-making abilities, financial independence, and overall societal status, creating a ripple effect that benefits families and communities.

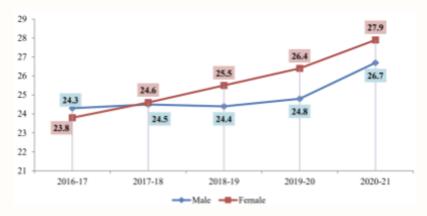
The percentage of female enrolment to total enrolment has increased from 45% in 2014-15 to around 49% in 2020-21. Gender Parity Index (GPI), the ratio of female Gross Enrollment Ratio (GER) to male GER, has increased from 1 in 2017-18 to 1.05 in 2020-21. Female GER has overtaken Male GER since 2017-18.



Gross enrolment in Secondary Education

Gross enrolment in Higher Secondary Education

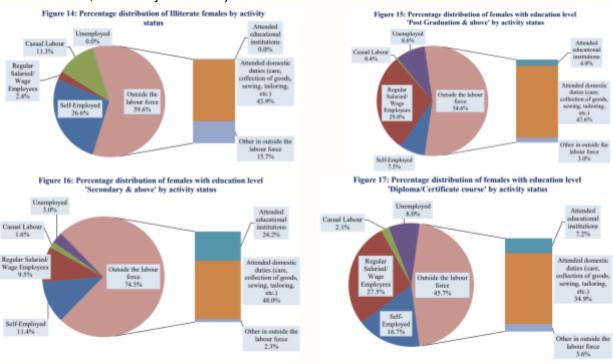
According to Andres et al. (2017), there is a curved relationship between education and participation which grows positively for low and very high levels of education but negatively for moderate levels of education (secondary and high school).



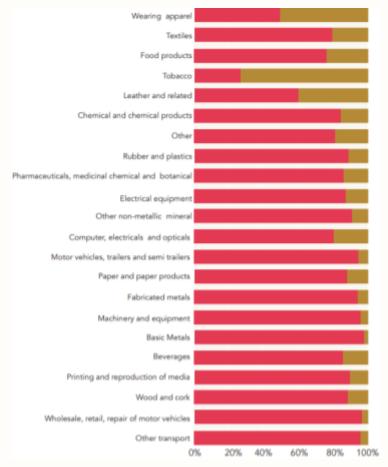
Gross enrolment in higher education

#### 2.7.1 Sectoral Differences with Differing Education Levels

Women with higher education are more likely to participate in formal and skill-intensive sectors such as technology, healthcare, education, and finance. These sectors offer higher wages, better working conditions, and career growth opportunities, making them attractive to educated women. In contrast, women with lower levels of education are predominantly employed in informal sectors like agriculture, domestic work, and small-scale manufacturing. These sectors often require minimal skills, provide irregular incomes, and lack job security or social benefits.



As seen in the above figures, a significant portion of women with higher education levels and diploma/certificate courses are employed as "Regular Salaried/wage employees". The proportion of illiterate women is highest in the self-employed category, mostly in the agriculture sector. The participation of women in the labour force is lowest in the middle level of education. This is perhaps due to the reason that a significant portion of women at secondary and above education levels are pursuing higher studies.



Share of Male and Female Workers in Major Industries in 2019-20

The percentage distribution of women attending domestic duties (care, collection of goods, sewing, tailoring, etc.) is higher than other activity statuses irrespective of education level.

Additionally, vocational training and skill development programs can help bridge the gap for women with lower educational attainment, enabling them to enter higher-paying sectors or start their own businesses.

### 3. Conclusion

Female labour force participation is influenced by a mix of economic, social, and structural factors. Our project showed how these factors shape opportunities for women and how supportive policies have helped overcome many long-standing challenges. Over time, there has been steady progress in encouraging women to join the workforce, reflecting positive changes in society and the economy.

However, this progress is, in many ways, kind of an illusion. The policies and measures introduced to improve female labour force participation have largely benefited sectors that were already relatively better off, such as the formal corporate and service sectors. These interventions have not been as effective in addressing the challenges faced by more vulnerable sectors like agriculture and other informal industries, where the majority of women are employed in a developing country like ours. Despite being critical to the economy, these struggling sectors continue to face issues such as low wages, lack of job security, and poor working conditions. To achieve genuine and inclusive progress, there must be a stronger focus on these neglected areas, with policies tailored to address their unique challenges and improve the conditions for women working in them.

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# **Contributions**

- 1. Introduction (Arghya)
- 2. Factors
  - a. Generational Wealth and Social Aspirations (Sanika)
  - b. Health and Maternal Well-being (Sanika)
  - c. Impact of Family Roles and Policies (Arghya, Anushka)
  - d. Wage Disparities in the Labour Market (Arghya, Anushka)
  - e. The Problem Surrounding Financial Independence (Arghya, Anushka)
  - f. Impact of Digitalization (Sarthak)
  - g. Impact of Education (Sarthak)
- 3. Conclusion (Anushka, Arghya)
- 4. References (Sanika, Sarthak)
- 5. Extras (Anushka, Arghya, Sanika, Sarthak)