

The relationship between the status of female rights and economic growth in developing countries and how policymakers can help

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Abstract

Globally speaking, the social status of women is relatively low, especially in developing countries. Women face higher barriers than men to attending education, entering the job market, gaining equal wages, and becoming entrepreneurs. As essential economic participants, the status of female rights directly impacts the economy's growth and should have more attention paid to them. This essay investigates this issue with a particular focus on developing countries, given that the situation is worse for women there, and any changes made to improve the situation will have a more significant impact on economic development. This paper uses economic theories to examine how female rights status affects economic development from three perspectives: education level, entrepreneurship, and the gender pay gap. The education level of females influences the participation rate, employment rate, and earnings, all contributing to economic growth. The female social status affects the difficulty of becoming an entrepreneur, and entrepreneurship creates more job opportunities, increases investment, and stimulates innovations. The gender pay gap would negatively impact the economy because it discourages females from entering the job market and investing in education. Moreover, this paper also looks into various policies in place to address such inequalities and provides a brief evaluation of their implementation. In conclusion, all three points related to female rights are critical, and the government should put more effort into addressing gender inequalities to protect an economy's future economic development.

Keywords: Economic growth, Female rights, Education, Gender pay gap, Entrepreneurship

1. Introduction

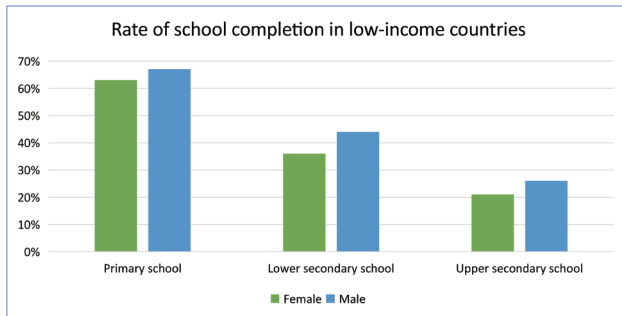
Women and their participation in economic activities are essential to a country's development potential/perspective. When women have complete control over their time, lives, and bodies, they can decide whether to enter the job market, further their studies, or start their businesses. Women's economic empowerment entails their ability to access financial resources, decent employment, and higher participation in financial decisions. However, the importance of women's participation in economic activities still eludes people in many countries. For example, in Ukraine, more than 70% of people still think that women should care for most of the housework rather than serve as the family's primary income provider (UNFPA, 2022). Under this perception, employers sometimes prefer to hire males over young women since men are less likely to take paternity leave (UNFPA, 2022), leading to a lower participation rate for women entering the labor force. This has shown that women suffer more gender injustice, significantly hindering economic growth prospects. Therefore, governments need to pay close attention to female rights to unleash their financial strength's potential.

The female employment rate, a crucial representation of women's empowerment, reveals the state of women's

rights in each country. According to a report by the World Bank launched in 2022, the global average female employment rate is 43%. However, there is a big difference between developed countries and developing countries. In the UK, 15.52 million women over 15 were working, with a female employment rate of 56%—significantly higher than the global average. However, South Africa, a developing nation, has a lower-than-average female employment rate of only 30% (The World Bank, 2022). This difference is also reflected in their GDP per capita, with the UK topping South Africa with roughly 40,000 dollars¹. Considering the employment rate, women in South Africa have fewer female rights than their counterparts in the UK, and this affects the nation's economic development, with the issue being more severe in developing countries.

¹ Data from link <https://countryeconomy.com/countries/compare/south-africa/uk>.

Figure 1:
School completion rate in low-income countries



Another important indicator of female rights is women’s educational level. Gender inequality in education manifests itself in women from as early as childhood. Globally, the gender gap in primary and secondary education enrolment is narrowing (90% male, 89% female). However, in low-income nations, fewer girls than boys could finish school. As seen in Figure 1, females’ school completion rate is lower than males’ in low-income countries in every school stage. The likelihood of females dropping out of school is 2.5 times greater than boys in nations impacted by fragility, conflict, and violence (FCV). Compared to non-FCV countries, women are 90% more likely to have dropped out of secondary school (World Bank, 2022). In most cases, the consequence of lack of education is irreparable, meaning that it is nearly impossible for them to return to school, meaning they have fewer choices when entering the job market, and they suffer from this regret their entire lives. Women’s educational attainment is a good indicator of their potential in the workforce, with lower levels of education likely to restrict their options and have detrimental effects on the economy.

More women today prefer to create their businesses and become self-employed due to their increased access to information and knowledge. Over 13 million enterprises in the United States are owned by women, making up 42% of all firms. However, according to Atul Raja (2022), only 10% of all formal enterprises are owned by women. Enterprise has a significant impact on the economy. According to Cantillon (1755), encouraging entrepreneurship would boost economic growth by facilitating money transfers and promoting competitiveness. Increased employment and a favorable environment for knowledge growth would result from improved competition, strengthening the economy. Growing entrepreneurship brings about innovations that produce distinctiveness and, in turn, impact economic growth (Meyer N. & Jongh J., 2018). Increasing entrepreneurship may also cause production to match

demand, which is advantageous for the economy.

A common phenomenon for employed women is that they make less money than men doing the same work. In the US, women are paid 16.9% less than men, and this wage discrepancy widens along the age ladder. According to Dowell E (2022), women earned 82 cents for every dollar earned by males in 2020. Women in Korea, which is one of the 38 member countries having the most significant gender pay gap, make 31.1% less money than males do (OECD, 2022). The evidence demonstrates that, even in developed nations, women still face discrimination in the workplace due to biological disparities, regardless of their degree of education. The gender pay gap goes against the fundamental economic theory that labor should be paid fairly based on productivity. Such discrimination would, therefore, negatively impact the labor market and economic growth.

In that case, this research aims to study how women’s status affects the economic development of developing regions and to provide theoretically feasible policies and actions that can improve the status of females to promote economic development.

This essay is structured as follows. The first section of the literature review examines the economic factors contributing to the existing status of women’s rights, while the second section offers potential solutions that policymakers can consider. The conclusion section provides a concise summary of the paper and concludes.

2. Literature Review

2.1. Education

The education level of the labor force in a country has a significant impact on its economic perspective. Education is a leading determinant of economic growth, employment, and earnings. Moreover, education is vital in empowering women to contribute more to economic activities. Therefore, addressing education injustice within a country’s educational system is paramount in securing future economic prosperity.

Encouraging women to attend school and further their studies has proven essential in unleashing developing countries’ growth potential. According to a report by UNESCO (2023), between 2001 and 2018, enrolment in all educational levels increased ten times in Afghanistan, and women’s literacy rates doubled from 17% in 2001 to nearly 30% in 2018 for all age categories. Consequently, the percentage of women in the labor force rose 7% between 2010 and 2019; the GDP grew from 15.63 billion in 2010 to 18.9 billion in 2019 (World Bank, 2021).

Education has a positive impact on economic growth because as women become more educated, they will

be able to find more job opportunities, which leads to a higher participation rate in the job market. This means that more laborers are entering the job market. As one of the most important input factors in economic production activities, a higher quantity of labor will have a positive marginal impact on productivity, thus leading to higher GDP growth.

In addition, reducing educational injustice increases the quality of female labor, which also positively impacts economic growth. Unskilled workers become skilled workers through education. Women will have additional work opportunities as their education levels rise. In Indonesia, 74% of women with university degrees were employed in 2021, compared to 47% of women with below-upper-secondary education (OECD, 2022).

Usually, women do most domestic work and care for families without getting paid. A higher women's employment rate indicates that more women are transitioning from unpaid to paid work (R Miranti, 2022). An employee in Indonesia with a certificate or diploma earns 17% more money than someone who has only completed high school; professionals with a bachelor's degree make 24% more money than those with a certificate or diploma; and an employee with a master's degree makes 29% more money for the same job than their peers with a bachelor's degree (A. Nguyen, 2022). According to research, people with higher education levels had more access to better-paid occupations and spent less time looking for work, which means they spent less time unemployed. Now that these women can support their families with increased income, their purchasing power will rise, increasing the aggregate demand. A positive cycle will begin due to this rise in overall demand for goods and services. Factories experiencing growth will expand, creating more job opportunities in the market. Households with more budgets will invest further in women's education for the next generation after benefiting from it. According to Cooper and Stewart (2020), higher-income parents focus more on assisting their children with schoolwork and advocating for better public educational services.

Also, the fact that women have higher educational levels will generally lead to more entrepreneurship in the market. The number of female entrepreneurs increases by about 18% for every 10% increase in the average number of years of education for women (A. Daynard, 2015). Education dramatically contributes to the accumulation of human capital, which refers to the value of individuals' experience and skills from an economic perspective (Becker, 1994). With more experience and skills acquired from education, women can make decisions independently or have access to more information about starting their

businesses. Therefore, a lack of education will hamper their ability to make original decisions and reduce their understanding of how certain organisations can support their business development (L. Orlova & G. Sakhabieva & V. Vasyaycheva & N. Pronina, 2016). Starting a new business is a fairly risky decision entrepreneurs make with the possible outcome of failure and loss. If entrepreneurs can always have the option of going back to the job market, they will be more willing to take the risk since they have more experience and access to higher wages. Women with advanced degrees will be more willing to take chances and launch their businesses. Female entrepreneurs with higher education will develop greater managerial skills, which makes them more confident overall. Education gives women, often less confident than men, the skills they need to start their businesses (R. Cramer, 2022). Education also helps entrepreneurs avoid mistakes. Most business owners contend that if they had sufficient knowledge before starting their venture, there would have been significantly fewer mistakes made during the early stages of development.

2.2. Entrepreneurship

An essential component of a nation's economy is entrepreneurship. It enhances the economy's potential and promotes growth and advancement in society. Entrepreneurship is a backbone for economic improvements by creating job opportunities, increasing investment, and promoting innovation. Female entrepreneurs normally start their businesses by hiring other people or running the show themselves. Though the latter is the most common practice in developing nations, many female entrepreneurs still start their businesses with employees and seek to expand their companies independently (Kobeissi, 2010).

An increase in the number of female entrepreneurs creates jobs for themselves and a large number of people in developing countries. According to a joint analysis by Bain & Company and Google (2020), enabling women to launch and grow their businesses can increase global employment by up to 170 million people by 2030. New job openings reduce the economy's overall unemployment rate by effectively utilizing the labor force better. As a result, the production possibility frontier will be shifted outward due to an influx of new labor combined with more capital investment due to a new business set up, increasing the overall productivity and total supply of goods and services. So, more individuals start to earn incomes, which leads to an increasing circular flow of money and a bigger consumption bundle, boosting the economy's size.

Meanwhile, the companies set up would increase

investment inside an economy by wealth creation. Female-owned firms generate income from their operations. They will use this capital to make future investments because doing so will enable them to expand their operations, leading to higher output and revenue. As a result, their wealth will also increase. As investment is a crucial component of measuring GDP, female-owned firms expanding their business would boost economic growth, which greatly impacts both the economy's short- and long-term growth. In the short term, since physical capital is produced and sold, a rise in company investment immediately means a contribution to final demand, raising the present GDP level. Long-term growth in the physical capital stock boosts the economy's overall productive capacity, enabling the production of more goods and services with the same amount of labor and other resources. Faster economic growth, in turn, typically results in quicker income growth and higher living standards (Congressional Research Service, 2022).

The increased investment also can stimulate innovations if the enterprises utilize cutting-edge technologies or improve current business practices by developing new technologies. Companies like this normally set up R&D funds for investigating and developing new technologies. The economy would become more efficient and more competitive due to using these innovations to produce goods at reduced costs. Better and cheaper production increases consumer demand, resulting in a bigger domestic economy. Also, the improvements would make developing nations more competitive on the global market, increasing their exports and trade surplus, boosting economic growth, and increasing social welfare.

Generally speaking, entrepreneurship imposes a positive impact on new technology developments. However, those innovations do not necessarily meet females' demands. According to a UN report (2022), women are responsible for a projected \$31.8 trillion global consumer expenditure in 2019; they make up more than 80% of purchases (R. Betterton, 2023). Although women dominate consumer purchasing in most product categories, few businesses have adapted to meet their demands. Businesses continue to provide them with poorly designed goods and services and outmoded marketing messages that support stereotypical ideas about women (J. Silverstein & K. Sayre, 2009). For instance, women have been disregarded in the auto industry and the design of cars. The dummies used in the crash tests are average-sized men, disregarding the differences in the female body. These tests represent the criteria against which automakers design their vehicles. Due to the biased automotive design, women are more likely than men to die or suffer major injuries in auto accidents. Many pregnant women cannot tighten

their seatbelts due to the design's blatant disregard for the female anatomy. A large number of male entrepreneurs cause these situations since they are not able to think from females' perspectives. Therefore, an increased number of female entrepreneurs means that more women get involved in developing new technologies with female customers' demands in mind. This will provide great help in meeting female demand and mitigating the faulty features within current market practices. Given the enormous purchasing power of women, the reforms would result in much more consumption, which would raise aggregate demand and accelerate overall economic growth.

2.3. Gender pay gap

Another significant gender inequality manifests in the gender pay gap, which describes the circumstance where women make considerably less money than men. Despite having comparable abilities, males are paid more at the same company than women, accounting for around three-quarters of the gender wage gap, with the remaining one-quarter caused by the preponderance of women in low-paying businesses and industries (OECD, 2022). Besides pay inequality, promotions for women are less likely to happen compared to men. Compared to males, women are less likely to switch companies, and when they do, they are also less likely to experience significant pay increases. Without a promising professional career lining up, women with domestic responsibilities would be discouraged from entering the workforce and going to school to further their studies, harming the entire economy.

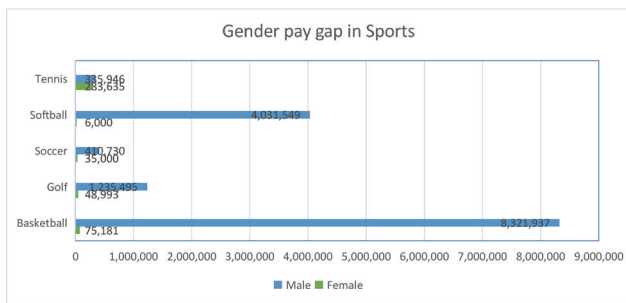
The gender pay disparity would deter women from entering the workforce. Given that females normally earn a relatively low wage inside the family, and there is a need for a person to take care of the family and raise children, females often give up the chance of working and take more of the domestic obligation. The labor force shrunk as a result, which decreased the economy's productivity by lowering the participation rate of women. Women who perform unpaid work cannot earn a living, which lowers the population's purchasing power and has a more detrimental effect on the economy. According to the ILO (2022), closing the participation rate difference between men and women by 25% by 2025 may increase the global GDP by 3.9%, or US\$5.8 trillion. Therefore, reducing the gender pay gap, which helps to close the gap between female and male participation rates in the workforce, is crucial in improving a country's economic performance.

Also, the lack of female workers in numerous areas would result in unmet consumer demand. In the sports business, for instance, women earn much less than males in every category, as shown in Figure 2. This discourages women

who may otherwise have desired to participate in sports and lowers the number of female athletes. Moreover, the demand for watching female sports competitions is high. According to Nielsen’s (2018) study, 84 percent of general sports fans worldwide are interested in women’s sports, with 51 percent being men, indicating that both men and women can be consumers of women’s athletics. This implies that a decrease in the number of female athletes would lead to dissatisfied consumers, an insufficient supply, and market inefficiency. This means that the GDP would have been higher if those who want to watch female sports events could make the purchase. Price Waterhouse Coopers (2022) predicts that the OECD’s GDP could increase by more than US\$6 trillion if the gender pay gap is closed within the economy.

Figure 2:

Salaries in Sports industry comparison



A secondary impact of the gender pay gap is that women who invest in their education will be deterred. Women typically invest more money upfront in their schooling. However, they frequently work in lower-level, lower-paying jobs below their skill level, unmatched by their educational achievements. Women with graduate degrees make 69.1% of what men with graduate degrees make, and women with bachelor’s degrees make 71.4% of what men with bachelor’s degrees make (K. Roy, 2020). Hence, the higher the degree a woman pursues, the return on investment in education decreases disproportionately to men. Females would, therefore, be deterred from pursuing further education because they would perceive their prior investment in school as a loss. As previously mentioned, the drop in educational attainment would significantly impact the economy. The participation rate and employment rate would be further lowered.

3. Discussion

Based on the previous section of reviewing literature and economic theories, we further analyze the actions policymakers could take to address the issues of gender inequality to help improve economic development potential.

3.1. Education policy

Numerous families in low-income countries forbade their children from attending school because they could not afford the cost of education. This worsens things for women due to their low social status in those countries. Therefore, policymakers can provide education credits to help families reduce education expenses. In America, there are already successful policies in place. Via tax credits, tax deductions, and tax-advantaged savings schemes, the US government helps people pay for their higher education. Parents who need to support their children’s education can benefit from lower tax income rates from the above schemes. The American Opportunity Tax Credit (AOTC), the Lifelong Learning Credit (LLC), and the tuition and fee deduction are examples of subsidies. In order to help households pay for higher education costs, the LLC is a provision in the US federal income tax code that reduces parents’ tax burden by up to \$2,000 per person (M. Dollarhide, 2023). The AOTC is an income-restricted tax credit that can offset educational costs for the first four years of post-secondary education. Both measures lessen the burden on families to pay for their children’s education, raising the overall educational levels of the labor force. The developing countries can study from the successful example of developed countries. However, since there is a deduction in tax, the government’s tax revenue would decrease, which has some knock-on effect on the health of the government budget. Developing countries should consider the number of tax deductions depending on their budget.

As discussed in the previous section, one obstacle hindering women from attending school or looking for jobs is that they are trapped in domestic work, especially caring for newborns. Therefore, subsidizing the care sector will ease the burden of housework on women, making it easier for them to return to work. The availability of high-quality, reasonably priced childcare services explicitly created, targeted, and delivered to fulfill the requirements of families with young children could be enhanced by policymakers. The subsidies ought to be put into babysitter training. As a result, more people might transition from unpaid work to paid employment, creating more jobs. According to the International Labour Organisation (ILO), providing long-term care and universal childcare services might create 10.4 million employments by 2035. While women can take on other jobs, domestic helpers can take over the housework previously done by women. Findings indicate that increasing access to public daycare increases the female labor participation rate. According to model simulations, raising government spending on childcare in Indonesia to between 0.1 and 0.5 percent of GDP might

boost GDP growth by 0.7 percentage points over baseline scenarios (World Bank, 2023).

Nevertheless, this policy's underlying tenet is that women obtain high levels of education that enable them to hold well-paying jobs (tertiary sector). Legislators should reduce the cost of housekeeping. This program would not be effective if the cost of housekeeping were higher than the average wage earned by women. By 2023, Pakistan's housekeepers will make an average of 92 dollars monthly. In contrast, Pakistan's average monthly wage for women will be 280 dollars (World Salaries, 2023), which is already significantly more significant than working in the housekeeping industry. Thus, the policy will work.

The other side of the maternal issue for women is that, normally, men are not involved in childcare. Anne e. Winkler claims that the government may enact the "fathers' quota," currently in place in Nordic nations (Anne E. Winkle, 2016). In Norway, expectant parents are entitled to 49 weeks of paid leave. The "common period", which is 16 paid weeks for both parents and the 18-week paid maternity leave are available to mothers. The 15 remaining weeks were formerly up to the parent's decision, but now, according to the father's quota, only the father may use them (B. Brandth & E. Kvande). Compared to what they did when the parents were free to divide the parental leave however they saw fit, it is crucial to highlight that a sizable proportion of fathers have taken the father's leave under the new quota. Women are still thought to be expected to become pregnant and take parental leave beyond a particular age, which lessens their availability and, thus, their professional chances in the work market and the fact that they serve as primary carers. Childcare and home duties are more equitably allocated between parents. A father's quota can significantly lessen this load on women. According to research conducted in the neighboring country of Sweden, where the father is only allowed to take 12 weeks of paternity leave, the mother's income rose by 7% for each month the father used this time (S. Erikson, 2022).

3.2. Entrepreneurship policy

As aforementioned, boosting female entrepreneurship will provide great benefits in advancing society. Therefore, governments can launch many policies to help females get involved in setting up their businesses. One tested policy is the provision of modest, unsecured loans to the underprivileged. Such microcredit offers applicants a route to have access to the financial market and its various financing mechanisms. Microcredit is a component of a broader range of financial services microfinance institutions (MFI) offer, including providing microinsurance and helping people be more financially

literate. This program helps people who struggle to start their businesses to break the poverty cycle, launch small companies, and boost local economies. Currently, 916 MFIs operate worldwide, providing services to 140 million individuals. Among them, 65% are from rural areas with the greatest demand for financial services.

According to Mohammad et al. (2021), having access to credit and finance paves the way for women's empowerment, which takes the form of increased earning potential and asset control for women, leading to greater autonomy and decision-making within the household. They also think women's access to markets, education, and healthcare will expand with greater gender equality in households, markets, and society. Similarly, Bansal and Singh (2020) investigated the effectiveness of microfinance in enhancing women's quality of life in India. They discovered that providing loans to women enabled them to gain entrepreneurial skills, launch their microenterprises, and ultimately sustain themselves and their families. However, the banks cannot detect the actual use of the money. Male-dominated households tend to divert women-owned resources in favor of men in the extreme scarcity of resources because women lack bargaining power inside the family. Likely, the money is removed by men rather than used for setting up businesses. Without a mortgage, the bank is exposed to higher risks of principal loss. Financial institutions should do in-depth customer research, and the government should protect banks.

Such policies already exist in Africa. Grants of up to \$250,000 are available through the Affirmative Finance Action for Women in Africa (AFAWA) program of the African Development Bank Group to organizations assisting in developing African women-led businesses that will power the continent's economies. The initiative assists formal women-led small and medium-sized firms (SMEs) in profitability and sustainability and gives them access to funding sources for business expansion. The bank will offer one-time funding of between \$100,000 and \$250,000 to eligible organizations upon request (African Development Bank Group, 2022). AFAWA technical assistance also enhances the capacity of women entrepreneurs through training to increase business efficiency and growth. It also offers advisory services to financial institutions to ensure the successful implementation of their product portfolios for women. When Africa's women are unable to access finance, Africa will lose an estimated \$316 billion in GDP by 2025, according to a McKinsey study (2022). In the last decade, Senegal has seen an impressive 900% increase in women's financial inclusion, with the Democratic Republic of the Congo realizing a 700% increase in the same period (AFI,

2022).

3.3. Gender pay gap policy

The most straightforward policy to reduce the gender pay gap is legislation. Pay transparency laws force firms to report on employment and compensation in more detail, record gender pay-related information, conduct mandatory pay audits, make pay information available to unions and employees, and impose fines for non-compliance (K. Janisch, 2023). The legislation lessens the information asymmetry. The fact that female workers lack access to information about other people's salaries is one of the barriers to closing the gender pay gap for them (ILO, 2022). As a result, even if rules require equal pay for equal work, it has historically been difficult for women to defend their rights since they lack sufficient data to present to the appropriate authorities. Women would be better able to protect their rights under the pay transparency law because they would be aware of gender pay gaps (C. Estlund, 2014). According to studies, granting employees the right to pay for information within their workplaces would narrow the gender pay gap by 0.33 to 0.5%. (ILO, 2022).

However, it is vital to assess the level of pay transparency carefully. Due to information externalities, employees would experience lower salaries and employment rates if wages were transparent. Employers must pay all employees the maximum wages because workers expect the same pay as other workers. As a result, firms will reduce employees' starting salaries and be reluctant to employ labors (BER, 2022). Instead of mandating excessively high wage transparency, the government might consider requiring a modest amount so that employees still have enough bargaining power and are not forced to accept lower wages. The technique used to assess employees' performance must also be made explicit, along with information on pay. Because they would be aware of the specific correlation between their labor and pay, employees are less likely to believe that they are being under-compensated due to the creation of these measurements.

4. Conclusion

Gender inequality presents itself from various perspectives, especially in developing countries. The developing countries' female employment rate is lower than the world average, and the gap is more significant compared to developed countries. Even though the education rates of females and males are similar globally, the school completion rate of girls in nations impacted by fragility, conflict, and violence is significantly lower than boys. Although the number of female-owned firms

is increasing, the number of female entrepreneurs in the high-tech industry is still very low. To make things worse, women also find it hard to start businesses at the higher end of the industry. When it comes to payment, women earn a lower wage than men, even in developed countries, regardless of their level of education and skills, and this gender pay gap is likely to grow as one's age increases.

This paper looks into this issue from three perspectives: the education level, the number of female entrepreneurs, and the gender pay gap.

First of all, reducing the education gap or encouraging women to go to school helps develop the economy from two aspects: quantity and quality of labor. As women's education level increases, the participation rate increases, which means more people are entering the labor force. With the labor force's expansion, the labor quantity would increase, leading to an increase in an economy's potential growth. Moreover, the quality of labor will increase due to the knowledge and skills gained from education. This would increase an economy's employment rate and productivity, increasing real economic growth. The growth would further improve the economy through increased job opportunities and earnings, especially those who gained from education would be more likely to let their children attend school. Finally, the aggregate demand would increase due to the higher income of households.

Second, increased female entrepreneurship positively impacts an economy through job creation, wealth creation, and innovation. The increased number of companies set up by female entrepreneurs would create additional job opportunities, further reducing unemployment. The wealth created by an increased number of entrepreneurs would promote investment, which increases GDP directly by purchasing capital and indirectly since capital would stimulate the productivity potential of an economy in the future. Also, the number of innovations would increase since companies set a fund for R&D. The innovation would increase a country's competitiveness and meet the demand, especially for women consumers.

Third, the gender pay gap harms a country because it would discourage females' work participation and school enrolment. Families with stressful housework need a person to handle household duties. That person with a relatively low income would more likely be a woman. Those women lose the chance to work, therefore impeding economic development. Meanwhile, women experiencing the gender pay gap are suffering a loss of investment in education since men are getting better paid with the same initial investment in education. This discourages women and stops their investment in education for the next generation. The decrease in overall education level would negatively affect the economy.

Based on the discussion, from the government's perspective, there are various policies they can use. The education credit, subsidy on the care industry, and "fathers' quota" are all policies that can help women's education level, leading to economic growth. Microcredit is an applicable scheme to reduce the difficulty of women setting up a company since it provides vital funds. We could see the positive result in Africa. Pay transparency is theoretically feasible to adjust the gender pay gap problem. However, it has to be carefully implemented since it has the risk of reducing the efficiency of the job market.

To conclude, the social status of women is positively correlated with economic development in either perspective. This means that society should pay more attention to women's needs and provide more social opportunities for women by reducing the obstacles caused by gender inequality. This will ensure the economy is in efficient development rather than wasting vast amounts of human capital (Criado-Perez, 2021). Family-oriented, talentless, mediocre, these should not be labels for women. Society should realize that women have the same potential as men and that they are being neglected. The absence of women in economic activities can hinder the development of economies, which is something that developing countries cannot afford. In order to reduce poverty and accelerate economic development, policymakers should realize the importance of women to the economy and develop relevant policies for the advancement of women. This paper is qualitative. However, the actual impact of implementing these policies should be supported by data. Therefore, further studies can quantitatively analyze the specific impact of policies on all aspects of women's rights, specify the extent to which each policy should be implemented, and make it convenient for policy implementers to consider specific details.

Review

Although there is a few weeks delay during the process, the hour spent is nearly on schedule. For instance, it took me an additional week to complete the introduction, but the time spent was virtually what I had anticipated. Specifically, I used fragmented time at school and wrote the essay midweek evenings. I contacted the tutor over the weekends and modified the dissertation based on the advice. I divided the project into tasks that were easy to achieve. Each task has a deadline and word count requirement. Therefore, the criteria are measurable. My multitasking skills, however, are still insufficient. Other tasks from school must be completed at the same time as this project, delaying the EPQ schedule. In the future,

I would make better use of the Gantt chart and consider potential distractions when planning.

Throughout the project, more than fifty materials were studied. Resources include academic papers, databases, reports, videos (during topic setting), user-generated content, blogs, and news. I built a resource evaluation table to analyze these materials based on their currency, relevance, authority, accuracy, and purpose (CRAAP model). Not every resource is required. Some resources are irrelevant to my research topic as the research perspective is different, but they still gave me lots of help in deciding the topic and finding research keywords. I initially took a long time reading the material, which caused me to be behind schedule. The reading time was reduced as I became more familiar with the topic.

Additionally, it is challenging to obtain data on developing countries due to the lack of statistical work done in these areas. I searched for different cases of developing countries until I found the statistics. Although it took a little longer, the outcome is pleasing.

One of the primary difficulties I encountered while working on the project was that after paraphrasing, the term could be unclear, and the sentence's meaning may differ from the original. I tried to completely comprehend the concept before paraphrasing it in my own words as I was writing. Another issue is that as I left the citations for last, I frequently forgot which source I had used. After finishing the first section, I discovered this issue and noted each citation as I wrote, considerably reducing the possibility of citation mistakes. Because I developed the plan before starting the dissertation, the objectives I listed in proposal section 1 have mostly been achieved. This initiative has greatly assisted me, especially for subsequent studies. I learned to use academic concepts and formal languages and build the structure of academic writing.

The activity log recorded my progress in the project and how I gained academic skills and knowledge. Every time I recorded a step, I also reviewed the work I had completed over the previous few days to make sure I was progressing. Time management, organization, research skills, and the capacity to paraphrase are all crucial for my further improvement. The capability of reading a paper quickly, analyzing readings with focus, and writing structured papers with rigorous English are all crucial skills I can use in college.

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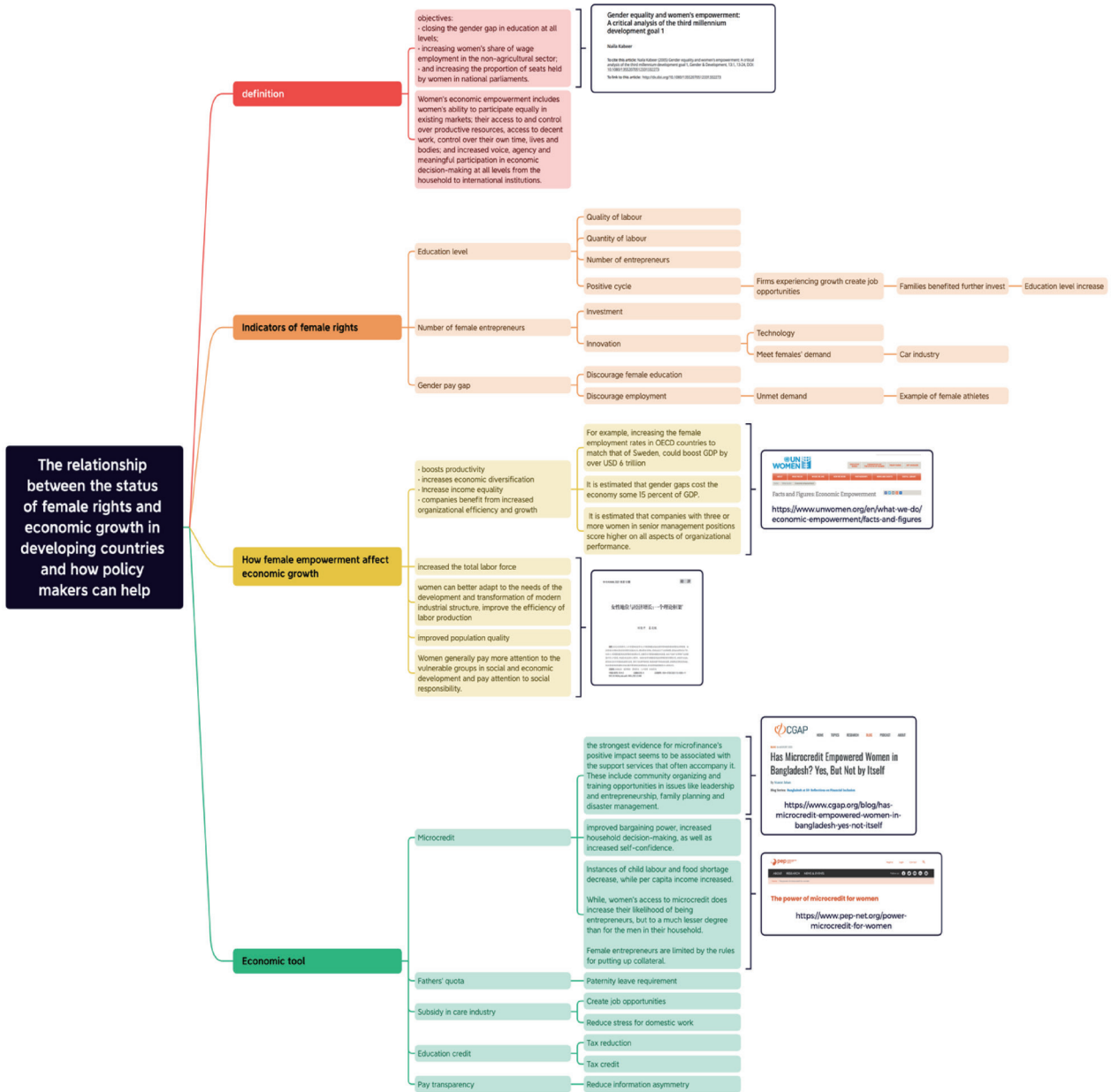
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Appendixes

Appendix 1:
Mind map



Presented with xmind

Resource Evaluation Table

No.	Title	Resource type	Author(s)	Publisher	Publication date	Evaluation	Summary	Link	Should I use this resource in the dissertation
1	Facts and Figures: Economic Empowerment	Online article	/	The United Nation	Jul-18	<p>Relevance: It is relevant to the topic, and I put some of its bullet points inside my mindmap.</p> <p>Authority: It has high authority since it is published by the United Nation, which is an intergovernmental international organization composed of sovereign states.</p> <p>Purpose: The United Nation established this article to show the gender inequality problem and point out the works every country still need to do, the United Nation maintains international peace and security.</p>	The website mainly introduces the benefits of women's economic empowerment, and the facts showing gender inequality from few aspects like sustainable development and women migrant workers. It shows the works that the world still need to do to increase women's empowerment, and to achieve gender equality.	https://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures	No
2	Women's status and Economic Growth: a theoretical framework	published paper	Tian Yanping, Jiang Yifan	Learning and practice	15th Dec 2021	<p>Currency: It was published 2 years ago, which is up-to-date.</p> <p>Relevance: It is highly relevant to part of my topic women's rights and economic growth.</p> <p>Authority: It was relevantly authoritative because the authors are doctoral supervisor and PhD student.</p> <p>Accuracy: It is accurate since it referred to many papers established, but there is lack of data investigated in this paper.</p>	The paper describes the feminism study in different domains, and introduces the feminist economics. Also, this paper states the effects of increasing women's rights on economic development from four aspects: labour participation, increase population quality, and social participation.	DOI:10.19624/j.cnki.cn42-1005/c.2021.12.008	No
3	Has Microcredit Empowered Women in Bangladesh? Yes, But Not by Itself	blog	Nusrat Jahan	Center for financial Inclusion	24th Aug 2021	<p>Currency: It was published 2 years ago, which is up-to-date.</p> <p>Relevance: It is relevant to my topic for showing a type of method to increase women's empowerment, it is contained in my mind map.</p> <p>Authority: It is a blog article written by Nusrat Jahan, who is the head of communications and knowledge management, BIGO, BRAC University. But it did not contain references, and the data did not have supported by reports. So it is not as authoritative as published papers.</p>	The article suggests the microcredit doesn't improve women's empowerment by itself, but the supported services accompanied with it have large positive impacts. Such as community, training opportunities, and disaster management. It especially describes the situation in South Africa countries.	https://www.cfp.org/blog/has-microcredit-empowered-women-in-bangladesh-yes-not-itself	No
7	Women Consistently Earn Less Than Men	Online article	Earlene K. P. Dowell	United States Census Bureau	27th Jan 2022	<p>Relevance: This article is very relevant to my topic, because I need data of gender pay gap from developed countries and comparing this data to the one in developing countries.</p> <p>Authority: It is highly authoritative since it is an official website of the United States government. The author is a program analyst in the Census Bureau's Economic Management Division, which means she works in the official department.</p> <p>Accuracy: It is quite accurate, because it has references inside the article, and most of the article is about data analyse.</p>	Here, we looked at workers ages 35-44. According to the QWI data based on unemployment insurance wage records for the third quarter of 2020 (the most recent national data), women in the United States earned 30% less than men and that pay gap increased with age. The gender gap has narrowed for younger women as they increase their education level and break into occupations traditionally dominated by men.	https://www.census.gov/library/stories/2022/01/gender-pay-gap-widens-as-women-age.html	Yes
8	The Importance of Entrepreneurship as a Contributing Factor to Economic Growth and Development: The Case of Selected European Countries	Journal	Natinya Meyer, Jacques de Jongh	Journal of Economics and Behavioral Studies	14th Sep 2018	<p>Currency: The paper is published 5 years ago, which is not very up-to-date. However, this paper is already very new among the papers on this topic.</p> <p>Relevance: The paper describes previous theories explaining the effect of entrepreneurship on the Economy, which is part of my argument. I could study a lot on this paper, so it is quite relevant.</p> <p>Accuracy: There are lots of literature review and references, so I think it would be accurate.</p> <p>Authority: The two authors are all professor or lecturer in the North West University</p>	Entrepreneurship has been pointed out as a key contributor to sustained economic growth and development as it not only creates employment, but increased spending in markets, knowledge transfers, employment and innovation. The purpose of this study is to determine and highlight the importance of entrepreneurship as a contributing factor to economic growth and development.	https://doi.org/10.22610/jebs.v10i4.112428	Yes
9	Trade & Gender	Online article	/	The World Bank	10th Feb 2022	<p>Relevance: This article gives the data of school completion rate in low-income countries, which could help me show the low education level of females in developing countries.</p> <p>Accuracy: It is lack of references, but the World Bank is already a data-collecting organisation.</p> <p>Purpose: The purpose of this article is to inform people that the gender inequality still appears in low-income or FCV countries, which should not be ignored even the school enrollment rates are getting closer to equal for girls and boys.</p>	The case for gender equality has never been more apparent. Despite representing half the world's population, women and girls still face inequalities that stifle social and economic progress. Women are one-half of the world's population but only contribute to 37 percent of the global GDP. An economy cannot operate at its full potential if half of its population cannot fully contribute to it.	https://www.worldbank.org/en/topic/air-education	Yes
10	Employment to population ratio, 15+, female (%)(modeled ILO estimate)	Report	/	The World Bank	6th Dec 2022	<p>Relevance: I could use the female employment rate to introduce the gap of employment between genders, which leads to current low status of female rights.</p> <p>Authority: the authority is high because the World Bank is well-known throughout the world.</p> <p>Accuracy: The data are collected by the World Bank themselves. The World Bank is like a cooperative, made up of 189 member countries. They meet once a year at the Annual Meetings of the Boards of Governors of the World Bank Group and the International Monetary Fund.</p>	A graph showing the female over 15 employment to population ratio.	https://data.worldbank.org/indicator/SL.EMP.TOTL.SP.FE.ZS?contextual=age&locations=GBD-MY-ZS&locations=GBD-ZS&name_desc=true	Yes

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11	Average Salary in Pakistan for 2023	Online article	/	World Salaries	2023	<p>Relevance: It is relevant to my topic since I could compare the statistics with average salaries of housekeepers to prove subsidies on care industry is feasible.</p> <p>Accuracy: The website is mainly about the fact and data, so it's less likely to make mistakes, and the data has very small error comparing to other websites.</p>	<p>In this article, we will look at the average salary for 2023 in Pakistan and how that compares to other countries. We'll also look at interesting salary data points like median salary, 25th and 75th percentile salaries, salary amounts based on experience</p>	<p>https://worldsalaries.com/average-salary-in-pakistan/</p>	Yes
12	Housekeeper salary in Pakistan	Online article	/	Indeed	17th Jan 2023	<p>Relevance: It is relevant to my topic, it highly connected to one of the policy I suggested, which is subsidising the care industry.</p> <p>Purpose: The website is used for people to check the average salary in every professions and every nations, which is very convenient and useful.</p>	<p>The average salary for a housekeeper is Rs 24,252 per month in Pakistan.</p>	<p>https://uk.indeed.com/career/housekeeper/salary</p>	Yes
13	An Iowa study indicates education boosts entrepreneurship in high-growth industries	News report	Rachel Cramer	Iowa State University News Service	19th Dec 2022	<p>Relevance: The report is relevant to my topic, because it interviewed an author that wrote a new research paper on the relationship between entrepreneurship and education.</p> <p>Authority: The authority is high because the report is published by a state university's news.</p> <p>The paper that this report is talking about had many references, and is written by a university professor.</p>	<p>To build their economic model, the researchers relied on the U.S. Census Bureau's American Community Survey. Ahn and Writers examined employment and education data on nearly 8.2 million people born in the U.S. between 1963 and 1990. They then spliced their samples by state and birth years to link changes in education levels to changes in self-employment rates.</p>	<p>https://www.research.iastate.edu/news/iowa-state-study-indicates-education-boosts-entrepreneurship-in-high-growth-industries/</p>	Yes
14	Economic Gains from Investing in Childcare: The Case of Indonesia	Report	World Bank	World Bank	23th Jan 2023	<p>Relevance: It is highly relevant to my topic because it gives data showing the importance of investment on childcare.</p> <p>Purpose: It gives a suggestion for policy makers to save women from a double-faced dilemma, which could reduce stress on women and increase women labour participation level.</p>	<p>Investments that unlock women's employment and support human capital attainment can bring additional growth gains to Indonesia. Current rates of female labor force participation in Indonesia are relatively low by regional standards and have remained largely stagnant for two decades. Indonesia's uneven childcare provision for early years misses an opportunity to bring a double dividend of growth through higher levels of female labor force participation, as well as boosting long term human capital.</p>	<p>http://documents.worldbank.org/curator/en/09911001003227938/0171218201c8a5d0e9d6206b5688a2986a</p>	Yes
15	A Look at Norway's System of Father's Quotas	Online article	Sabrina Erikson	Release Peace	/	<p>Relevance: This article gives a brief introduction of the "Fathers' quota" implemented in Norway. This is highly relevant to my topic because the "Fathers' quota" is one of the policy I suggested in my dissertation.</p> <p>Purpose: The writer gives information about Norway's policy of Father's quota, which makes more people know the policy, and could let other regions imitate Norway.</p>	<p>Despite the path towards gender equality having been travelled a long way, most will agree that there remain unhealthy expectations and stereotypes surrounding gender roles. One such stereotype is that of fathers being breadwinners and mothers responsible for the children and the home. Norway's solution to these biases has been to implement a "father's quota", a principle that a fixed portion of parental leave can only be taken by the father.</p>	<p>https://nissapost.no/en/norway-system-of-fathers-quotas</p>	Yes
16	Lifetime Learning Credit (LLC) Definition	Online article	Maya Dollarhide	Investopedia	2nd Jan 2023	<p>Authority: The authority is high, there is Business and Financial Products and Services Reviews team responsible for reviewing all providers and products in the financial services space is composed of current and former industry practitioners and dedicated journalists.</p> <p>Accuracy: There are dates and facts that could be checked through other websites, and mostly generally accepted.</p>	<p>The Lifetime Learning Credit (LLC) is a provision of the U.S. federal income tax code that lets parents and students lower their tax liability by up to \$2,000 to help offset higher education expenses. Unfortunately, the LLC is not refundable, which means you can use the LLC to pay the taxes you owe, but you don't get a refund back of any of the credit, according to the Internal Revenue Service (IRS).</p>	<p>https://www.investopedia.com/terms/l/learningcredit.asp</p>	Yes
17	The Causes and Consequences of Increased Female Education and Labor Force Participation in Developing Countries	Report	Rachel Heath & Seema Jayachandran	Northwestern institute for policy research	Oct-16	<p>Currency: The report is published 7 years ago, which is not up-to-date.</p> <p>Relevance: It gives me some inspirations about how education and female labour participation rate affect each other, which is useful and relevant</p>	<p>Two important recent trends in most developing countries have been the rise in female labor force participation and the closing of gender gaps in school enrollment. In this article, we explore both the causes and the effects that they have had on the lives of women. A central theme that emerges is the relationship between the two phenomena: as increases in education have prompted more women to enter the labor force, improved labor market opportunities have also prompted increases in female education.</p>	<p>https://www.iir.northwestern.edu/documents/workshop-papers/2016/WP-16-22.pdf</p>	Yes
18	Does Household Income Affect children's Outcomes? A Systematic Review of the Evidence	published paper	Kerris Cooper & Kitty Stewart	Child Indicators Research	4th Nov 2020	<p>Authority: The author of this paper is in Centre for Analysis of Social Exclusion and Department of Social Policy, which are highly authoritative</p> <p>Accuracy: There are many valuable references in the paper, and many citations of this paper too, so it would be very accurate.</p>	<p>The authors conducted a systematic review of studies using methods that lend themselves to causal interpretation. To be included, studies had to use Randomised Controlled Trials, quasi-experiments or fixed effect-style techniques on longitudinal data. The results lend strong support to the hypothesis that household income has a positive causal effect on children's outcomes, including their cognitive and social-behavioural development and their health, particularly in households with low income to begin with.</p>	<p>https://doi.org/10.1007/s12187-020-09282-0</p>	Yes

19	Greater investment in care services could create more than 10 million jobs in Indonesia	Online article	Jakarta	ILO	29th Nov 2022	<p>Relevance: The article helps me prove that the investment in care industry would create numerous job opportunities, which is relevant to my subject.</p> <p>Accuracy: There are many references and interviews of director of Work Relation and Wages of the Ministry of Manpower, which would be relatively accurate.</p>	<p>To demonstrate the importance of care services and policies for a more gender equal world of work, the ILO launched its new report titled "Care at Work: Investing in care leave and services for a more gender equal world of work." in Indonesia on 25 November. The report highlights the crucial of balancing a job with care that is essential for societies and economies to thrive and of narrowing significant gaps in care services and policies to alleviate poverty, encourage gender equality and support care for children and the elderly.</p>	<p>https://www.ilo.org/jakarta/info/public/pr/WCMS_867640/lang-en/index.html</p>	Yes
20	UNESCO stands with all Afghans to ensure youth and adults in Afghanistan, especially women and girls, achieve literacy and numeracy by 2030	Online article	UNESCO	UNESCO	8th Sep 2021	<p>Accuracy: There are many data and facts involved in the article, which would be quite accurate.</p> <p>Purpose: To illustrate the current situation of female education in Indonesia, and to encourage more women went into school.</p>	<p>Despite progress since then, there are still 781 million illiterate adults (age 15 and above) in the world, 63% of whom are women. Unfortunately, and perhaps, not surprisingly, Afghanistan contributes substantially to this figure, with one of the lowest literacy rates in the world. Four decades of war and poverty have taken a huge toll on the country's education system and has deprived millions of Afghans, especially women and girls from literacy and adult learning and education opportunities.</p>	<p>https://en.unesco.org/news/unesco-stands-with-afghans-ensure-youth-and-adults-afghanistan-especially-women-and-girls</p>	Yes
21	Let girls and women in Afghanistan learn!	Online article	UNESCO	UNESCO	18th Jan 2023	<p>Relevance: It is highly relevant to my topic since it describes the situations in Afghanistan that women can't access to education, which is a kind of gender injustice.</p> <p>Purpose: The purpose of this article is to suggest the benefits of women's schooling, and try to increase women's education level by encouraging the people who read this article</p>	<p>Everyone has the right to education. Everybody. But in Afghanistan, girls and women have been deprived of this fundamental right: They are no longer allowed to attend secondary school and higher education.</p>	<p>https://www.unesco.org/en/articles/let-girls-and-women-afghanistan-learn</p>	Yes
22	Human Capital Definition: Types, Examples, and Relationship to the Economy	Online article	Will Kenton	Investopedia	22nd Mar 2023	<p>Relevance: I used the human capital theory in the explanation of the importance of female entrepreneurship, so it is highly relevant to my topic</p> <p>Accuracy: There are lots of references, and this article has been reviewed, all the facts are checked.</p>	<p>The term human capital refers to the economic value of a worker's experience and skills. Human capital includes assets like education, training, intelligence, skills, health, and other things employers value such as loyalty and punctuality.</p>	<p>https://www.investopedia.com/terms/h/human-capital.asp</p>	Yes
23	You know who can tackle India's unemployment problem? Female entrepreneurs	Online article	Niharika Sharma	QUARTZ	19th Feb 2020	<p>Relevance: It is highly relevant to my dissertation because it helps me prove that female entrepreneurship can help reduce the unemployment problem, and there are statistics in India which I could use as evidence.</p> <p>Purpose: The author wrote this article aiming for letting more women become entrepreneurs, and let more people pay attention to the significant positive impact of increased female entrepreneurship.</p>	<p>Female entrepreneurs may hold the key to alleviating India's unemployment problem. Enabling women to start up and scale can help employ up to 170 million people by 2030, according to a joint report by Bain & Company and Google. "This will be 25% of the new jobs required for the entire working-age population," said Megha Chawla, partner at Bain & Co and the lead author of the report.</p>	<p>https://qz.com/india/1804277/women-entrepreneurs-key-to-solving-indias-unemployment-crisis/</p>	Yes
24	The rising purchasing power of women: Facts and statistics	Online article	Rebecca Betterton	Bankrate	4th Jan 2023	<p>Relevance: It is not very relevant to my topic because it only illustrated the shopping pattern of women, but what I wanted to find is the importance of women's purchasing power, like the percentage of women's purchase.</p> <p>Purpose: Because this article is written by a bank loan reporter, the author may write this article for advertising their bank loans.</p>	<p>In many families, women take the brunt of gifting, which is expected to reach as high as \$960 billion, according to the National Retail Federation. The weight of finding the perfect present for everyone in your life can lead to major problems outside of spending, almost half of women reported financial stress hurting their mental health, according to Elsevest.</p>	<p>https://www.bankrate.com/bain/bepnail-bank/overhauling-power-of-women-statistics/</p>	No
25	The Female Economy	Online article	Michael J. Siverstein & Kate Sayre	Harvard Business Review	Sep-09	<p>Relevance: I used the statistics of women's purchasing power inside the article because I have to prove that women's specialised demand has a crucial role to the whole market, which leads to the further explanation of unmet women's demand.</p> <p>Accuracy: The article is highly accurate. There are many references and all the references are accurate since they came from news like the New York Times.</p>	<p>Address women's concerns effectively, and your company could see the kind of rapid growth that fitness chain Curves enjoyed. Most health clubs are expensive and designed for men, with lots of complicated body-building equipment.</p>	<p>https://hbr.org/2009/09/the-female-economy</p>	Yes
26	Shrink It and Pink It: Gender Bias in Product Design	Online article	Karen Korells Reuther	Harvard Advanced Leadership Initiative	25th Oct 2022	<p>Relevance: This article gives an example in car industry that shows the unmet women's specialised demand of cars designed fit to their bodies. This greatly fits my topic because it also shows the harmful impact of this unmet demand, which is causing death and traffic accidents.</p> <p>Purpose: The purpose of this article is to let more product designers consider women's wants, not only change their product for men by just colouring them pink.</p>	<p>All a result of using products where the female population is an afterthought, if any thought at all. The female body is often invisible. Not accommodating it in the design of products has led to a world that is less hospitable and more dangerous for women. A world designed by men for men isn't just a matter of style, or an issue of preference for women — we are excluding half of humanity for so many of the products being created. We need to fix that.</p>	<p>https://www.sil.adyancollegeleadership.harvard.edu/articles/shrink-it-and-pink-it-gender-bias-product-design</p>	Yes

27	Importance and Benefits of Entrepreneurship in Economic Development	Online article	Ruby Singh	Techbaj	18th Mar 2023	<p>Relevance: This article gives me lots of incentives about how female entrepreneurship affects the whole economy, but there is no direct data or quotes that I can use in my dissertation.</p> <p>Authority: This article is not very authoritative because the writer has no particular area of study, and the publisher is not very famous.</p>	<p>Entrepreneurship is an important element supporting the economy of a country. It serves as a backbone for the economic gains and provides millions of people with proper employment. Presently if we are enjoying the varieties of services and products in our daily lives are due to the rise of entrepreneurship.</p>	<p>https://techbaj.com/entrepreneurship/entrepreneurship-economic-development/</p>	No
28	The Effect of Microfinance Services on Women Entrepreneurship: A Case Study in Jordan	published paper	Lubna Mohammad Thayer & Nor Mohd Radiah & Wan Hsuan Norhanita	Journal of Asian Finance, Economics and Business	15th Apr 2021	<p>Relevance: I used the definition of microfinance in this paper and how microcredit work, and also how microfinance helps to promote female entrepreneurship.</p> <p>Accuracy: There are many references, and most of them are published papers. Also, there are data analysis and case study inside the paper, which means the conclusion is reasonable.</p>	<p>Microfinance is seen as a tool for poverty elimination by providing various services characterized as financial and non-financial to minority groups in the society to be included in the mainstream financial system. This paper seeks to examine the effect of microfinance institutions' (MFI) financial and non-financial services on women's entrepreneurship and empowerment in Jordan as a developing country.</p>	<p>doi:10.13106/jrfeb.2021.v08.no5.0807</p>	Yes
29	Microcredit: One of the Best Way of Empowering Women	blog	Mida Shrestha	The Borgen project	16th Sep 2020	<p>Relevance: At first I looked at the definition of microcredit in this blog, but I feel the definition is lack of explanation and insufficient so I didn't use it. However, it still gives me many ideas and improved my definition.</p> <p>Authority: It is not very authoritative because as it is a blog, there is no check or review of this article, and the author is not highly authoritative.</p>	<p>Microcredit is a path toward financial inclusion through the lending of small loans, without collateral, to the poor. Microcredit is part of the broader spectrum of microfinance institutions (MFI) that provide additional financial services like micro-insurance and financial literacy.</p>	<p>https://borgenproject.org/microcredit-empower-women-econ/</p>	No
30	What does AFAWA do?	Online article	/	African Development Bank group	/	<p>Relevance: It is highly relevant to my topic because I used the case of Africa to illustrate the successful implementation of microcredit, and this article helps me introduce the measure.</p> <p>Accuracy: It is written by African Development Bank Group, which is the Bank groups that implemented AFAWA program, they have the first hand information, therefore their information are definitely accurate.</p>	<p>AFAWA finance leverages the African Development Bank's financial instruments and has two innovative solutions to drastically transform the banking and financial landscape in Africa and to create incentives for lending to women in business.</p>	<p>https://www.afdb.org/en/book-a-and-sectors/dilatatives-partnership/a-fawa-affirmative-finance-action-for-women-in-africa/what-does-a-fawa-do</p>	Yes
31	AFAWA and AFI urge African Finance Ministers, Central Bank Governors to boost financial inclusion for Africa's women-led businesses	News report	/	Alliance for Financial Inclusion	21st Oct 2022	<p>Currency: The report is published just a few months ago, which is very up-to-date, showing the microfinance is useful in current situation of developing countries.</p> <p>Relevance: It is relevant to the dissertation because I have to illustrate the impact of AFAWA after its implementation. This article has data showing how the economy has changed after the implementation of microcredit in Africa.</p>	<p>The African Development Bank's Affirmative Finance Action for Women in Africa program, known as AFAWA, and the Alliance for Financial Inclusion (AFI) introduced African Finance Ministers and Central Bank Governors to a new partnership set to increase financial inclusion for women-led enterprises across the continent.</p>	<p>https://www.aifi-global.org/newsroom/news/a-fawa-and-alliance-for-financial-inclusion-urge-african-finance-ministers-central-bank-governors-to-boost-financial-inclusion-for-africa-women-led-businesses/</p>	Yes
32	Economic inequality by gender	Report	Esteban Ortiz-Ospina & Max Roser	Our World in Data	Mar-18	<p>Relevance: The website shows the gender pay gap problem in different countries, but I don't need to compare the different situation in the world since I have already done so in the introduction part. Therefore this web page is not relevant to my dissertation.</p> <p>Purpose: In the explanation part of this website, the author thinks gender pay gap is due to women are applying low-paid jobs. This is different with my logic. I think the gender pay gap is caused by gender discrimination, women having same ability with men are still not getting equal pay.</p>	<p>The 'gender pay gap' comes up often in political debates, policy reports, and everyday news. But what is it? What does it tell us? Is it different from country to country? How does it change over time?</p>	<p>https://ourworldindata.org/economic-inequality-by-gender/#:~:most-countries-there-is-a-substantial-gender-pay-gap</p>	No
33	Same Skills, Different Pay	Report	/	OECD	Nov-22	<p>Relevance: This report is highly relevant to my topic. It shows the current status of gender pay gap and its harmful impact to the whole society, which is right what I want to describe.</p> <p>Authority: This report has high authority. The Organisation for Economic Co-operation and Development (OECD) drew on 60 years of experience and insights together with governments, policy makers and citizens.</p>	<p>The gender pay gap remains persistently high. Across the OECD on average, the gender wage gap (GWG) measured at median earnings for full-time workers stands at 12%. Women now tend to have similar or better qualifications than men, yet they often work in low-pay jobs.</p>	<p>https://www.oecd.org/leader/</p>	Yes
34	Women's sports popularity is growing, according to Nielsen study	Online article	Ross Andrews	Global Sports Matters	13th Nov 2018	<p>Relevance: The article shows the demand for women athletes is very high, which helps me explain why the decreased number of female athletes would cause a decrease in consumption.</p> <p>Purpose: The author wants readers to get information about women sport events, and show that women sports are also highly demanded.</p>	<p>Women's professional sports leagues historically have trailed behind their male counterparts in popularity. As a result, few leagues exist even though some male leagues, such as the NBA in the United States, have a separate female league, the WNBA.</p>	<p>https://globalportmatters.com/business/2018/11/13/womens-sports-popularity-is-growing-according-to-nielsen/</p>	Yes

