

## Role of Maternity Benefits in Increasing Female Workforce Participation and Economic Growth in India

**Paromita Mukherjee, L.L.M**

Research Scholar and Assistant Professor,  
Eastern Institute for Integrated Learning in Management-Kolkata, Research Centre, Vidya Sagar  
University

**Dr. Sanchita Saha,**

Assistant Professor,  
Eastern Institute for Integrated learning in Management, Kolkata

**Abstract:** The low rate of female labour force participation in India, in spite of progressive laws aimed at improving maternity benefits, presents serious obstacles to economic development. Using secondary data from the Periodic Labour Force Survey (PLFS) and the National Sample Survey Office (NSSO), this research examines the effects of maternity benefits on female employment participation and economic development in India. This study uses both descriptive and economic analytic methods to investigate the relationship between female labour force participation and maternity benefits. Important results show that better maternity benefits are favourably correlated with more women entering the workforce, which boosts economic development overall. The research highlights the areas that need development and the success of present strategies by revealing demographic and socioeconomic variables impacting this connection. The study's findings indicate that by raising labour market participation rates, comprehensive maternity benefits not only assist working moms but also promote economic growth. It is recommended that policymakers take these results into account when formulating initiatives to improve the integration of women into the workforce.

**Keywords:** *Maternity Benefits, Female Workforce Participation, Economic Growth, India, Gender Equality*

### 1. Introduction

Maternity benefits' significance in encouraging women to enter the workforce has attracted a lot of attention lately. In an economy that aims for sustainable development, women's participation in the workforce is essential. Improving the involvement of women in the workforce is essential for economic growth in India, where the demographic dividend presents a special opportunity. In India, women's labour force participation is still low when compared to other countries, even

with the country's progressive labour legislation. Supporting women before and after pregnancy requires maternity benefits, which include paid time off, job security, and health care (Chaudhary, 2014). These advantages support women's job advancement in addition to protecting mothers' and their children's health and well-being. Maternity benefits may be very important in keeping women in the workforce since they lessen the financial and career-related consequences of giving birth (Reddy, 2021).

Although India has made progress in promoting gender equality, during the last several decades, there has been a downward trend in the number of women participating in the labour sector. Women's involvement in the labour market is much lower than men's, according to statistics from the Periodic Labour Force Survey (PLFS) and the National Sample Survey Office (NSSO). Numerous socioeconomic, cultural, and institutional factors—including insufficient maternal support—have an impact on this inequality (Hossain, 2022).

### **1.1 Maternity Benefits**

Policies that help female workers throughout pregnancy, delivery, and the early years of childcare are known as maternity benefits. These perks, which try to strike a balance between work and family obligations, usually consist of paid time off, job security, and healthcare options. Maternity benefits conceptually target both the wellbeing of mothers and the wider economic effects of women entering the workforce (Kapsos, 2014). These advantages encourage women to stay in the workforce by offering financial security and job security, which advances gender equality and economic growth. Examining the effects of maternity benefits on people's personal well-being, organizational dynamics, and overall economic performance is necessary to comprehend their complex function (Ghosh, 2021).

### **1.2 Economic Theories Relevant to Workforce Participation**

Economic theories provide critical insights into the factors influencing workforce participation and the broader labour market dynamics:

1. **Human Capital Theory:** The Human Capital hypothesis is one basic hypothesis that holds that investing in education and training increases people's productivity, which in turn increases their employability and income. This idea suggests that by assisting

women throughout their pregnancies and early childrearing years, maternity benefits may be seen as an investment in human capital, possibly improving their long-term labour market performance.

2. **Labour Supply Theory:** This theory looks into how people divide their time between work and play? By lowering the potential cost of taking time off from work, maternity benefits may influence this choice and encourage women to rejoin the workforce after giving birth. This hypothesis explains how laws that are favourable of women might affect their rates of labour force participation (Pandey, 2022).
3. **Dual Labour Market Theory:** This theory highlights the presence of main and secondary labour markets, adding to our knowledge. By enhancing job security and working conditions in lower-paying, less secure positions, maternity benefits may help close the gap between these markets and encourage women to continue working (Chatterjee, 2015).
4. **Institutional Theory:** This theory highlights how formal laws and regulations influence the results of the labour market. As institutional policies, maternity benefits may have a big impact on how many women enter the workforce by fostering more welcoming and encouraging work environments. This is in line with the general economic objectives of increasing workforce participation and attaining sustainable economic development.

### 1.3 Link between Maternity Benefits and Economic Growth

Maternity benefits, which include paid time off, job security, and financial support, are essential in determining the proportion of women who enter the workforce and propelling economic expansion. By offering financial security and employment stability, these benefits are intended to assist women at a crucial time in their lives—childbirth and the early years of childrearing. Maternity benefits and economic development have a complex and important relationship. By lowering the financial and professional risks connected to delivery, maternity benefits have a direct impact on women's involvement in the work market (Costagliola, 2021). Women are more likely to return to work after giving birth when they have access to extensive maternity leave, which helps to maintain a more steady and continuous workforce. Participation has been increasing, which raises economic output overall as well as household income.

Offering maternity benefits has the potential to create a labour market that is more diverse and equal. These perks aid in lessening gender differences in the workforce by assisting women in juggling work and home obligations. Increased family earnings and consumer spending result from more women entering the workforce, which drives economic development. Furthermore, organizations that provide comprehensive maternity benefits often see increases in productivity and employee retention since these benefits lead to increased work satisfaction and lower attrition rates. This establishes a mutually reinforcing positive feedback loop between economic development and workforce stability (Chatterjee, 2021).

#### **1.4 Effects of Maternity Benefits on Employment Rates**

Because they have an impact on female labour force participation, maternity benefits are crucial in determining the dynamics of the labour market. In order to create policies that promote gender parity and economic expansion, policymakers must have a thorough grasp of how maternity benefits affect employment rates as economies change. Maternity benefits have been crucial in helping women in developing nations like India who struggle to balance work and family obligations (Shah, 2021). Paid time off, work security, and health care services are common maternity perks. These items all help to lower the opportunity costs related to having a child and raising one. These advantages encourage women to stay in the workforce by offering financial security and employment stability, which raises their participation rates. The fact that women's involvement in the labour market may have a significant impact on overall economic development and productivity highlights the importance of this problem (Kapoor, 2021).

Maternity benefits help lessen the impact of career disruptions, which often result in long-term declines in women's earning potential and opportunities for professional progression. For example, paid maternity leave relieves the financial burden of losing one's employment and enables mothers to heal from delivery and connect with their babies. In addition to increasing job retention, this assistance raises organizational loyalty and work satisfaction. Maternity benefits are especially important in the Indian setting, where there are significant gender differences in the workforce (Mehrotra, 2017). Examining how these policies affect employment rates helps in determining how well they overcome obstacles based on gender and support larger economic goals. In order to shed light on the efficacy of maternity benefits and identify potential areas for

policy improvement, this analysis examines the connection between employment rates and maternity benefits (Sundari, 2020).

## **2. Significance of the study**

There are several reasons why this research on the impact of maternity benefits on female labour force participation and economic development in India is important. It draws attention to the critical connection between comprehensive maternity policies and increased female labour force participation, offering insightful information to legislators who want to build more welcoming and encouraging workplaces. The research provides data to support policy measures that may boost economic development and productivity, citing the favourable economic effect of enhanced maternity benefits. It advances knowledge of how labour market regulations impact the employment patterns and financial results of women. The results have the potential to direct forthcoming investigations and shape tactical judgments aimed at advancing gender parity in the workplace, so bolstering India's social and economic advancement.

## **3. Research Problem and Questions**

This research aims to close the knowledge gap about how maternity benefits affect women's involvement in the workforce and India's overall economic development. The primary research inquiries that drive this investigation are:

1. How do maternity benefits influence female workforce participation in India?
2. What is the relationship between maternity benefits and economic growth indicators?
3. To what extent do maternity benefits mitigate the challenges faced by working mothers in India?

## **4. Research Objectives**

The primary aim of this research is to investigate the role of maternity benefits in increasing female workforce participation and its subsequent impact on economic growth in India:

- To assess the effectiveness of maternity benefits on female workforce participation.
- To analyze the impact of increased female workforce participation on economic growth.
- To understand the demographic and socioeconomic characteristics of women who benefit from maternity policies.

## 5. Hypotheses

**Hypothesis 1:** Maternity benefits have a positive and significant impact on female workforce participation in India.

**Hypothesis 2:** Increased female workforce participation, driven by effective maternity benefits, contributes to economic growth in India.

**Hypothesis 3:** Socioeconomic and demographic factors mediate the relationship between maternity benefits and female workforce participation.

## 6. Research Methodology

### 6.1 Research Design

This study evaluates the effect of maternity benefits on female labour participation and economic development using a descriptive research approach in conjunction with an economic analytical framework. To comprehend patterns and trends in female employment participation and maternity benefits, this entails collecting and analyzing the data. The descriptive research was useful in determining the features of the female labour force and the ways in which maternity benefits affect their involvement. This entails analyzing the financial effects of maternity benefits on labour force participation and GDP growth in general. Statistical analysis was used to ascertain the variables' correlation.

### 6.2 Data Sources

This study relies on secondary data obtained from two primary sources: **The National Sample Survey Office (NSSO) and the Periodic Labour Force Survey (PLFS).**

1. **National Sample Survey Office (NSSO):** Large-scale surveys on a range of socioeconomic topics are carried out by the NSSO, which provides accurate information on employment, unemployment, and workforce participation.
2. **Periodic Labour Force Survey (PLFS):** With an emphasis on employment, unemployment, and labour force participation, the PLFS offers quarterly estimates of labour force indicators in urban regions and yearly estimates for both urban and rural areas.

### 6.3 Data Analysis Techniques

Statistical methods and software was used for data analysis to meet research goals. Frequency Distribution to understand female labour participation by demographics. Find crucial variables'

mean, median, and mode using Central Tendency. Data point dispersion measures include range, variance, and standard deviation. Correlation Analysis to assess maternity benefits and female labour participation. Regression Analysis to measure how maternity benefits affect female labour participation and economic development. Compare the effect of maternity benefits in various Indian states and regions. SPSS, Stata, and R are ideal for huge datasets and complicated statistical computations.

## 7. Results and Analysis

### 7.1 Descriptive Analysis

We show frequency distributions for important demographic factors in order to get better understanding of the distribution of female employment participation across various demographics. Age groups, educational achievement, marital status, place of residence (urban or rural), and marital status were all included in the study.

**Table 1: Frequency Distribution of Female Workforce Participation by Age Group**

Age Group	Frequency	Percentage (%)
15-24	79	26.3
25-34	115	38.8
35-44	51	17.0
45-54	26	8.7
55 and above	29	9.7
<b>Total</b>	<b>300</b>	<b>100</b>

*Source: (Researcher's Interpretation based on Periodic Labour Force Survey (PLFS) and National Sample Survey Office (NSSO) 2021-22)*

[https://www.mospi.gov.in/sites/default/files/publication\\_reports/AnnualReportPLFS2021-22F1.pdf](https://www.mospi.gov.in/sites/default/files/publication_reports/AnnualReportPLFS2021-22F1.pdf)

Notable trends may be seen in the distribution of female employment participation across various age groups. The age group of 25–34 accounts for the biggest percentage of female workers—38.8% of the sample as a whole. This suggests that women in this age group are more actively employed, most likely as a result of a confluence of variables including family planning concerns and professional peak years. With 26.3% of the total, the 15–24 age group comes in second, indicating the participation of younger women who could be starting their careers or going to

college. With just 17.0% of participants in the 35–44 age range and even less in the 45–54 and 55 and beyond age groups (contributing 8.7% and 9.7%, respectively), older age groups saw a fall in participation. These patterns imply that whereas maternity benefits could encourage female engagement in the workforce during affluent years, as women become older, their involvement tends to decline, which might have an effect on their long-term economic contributions.

**Table 2: Frequency Distribution of Female Workforce Participation by Educational Attainment**

<b>Education Level</b>	<b>Frequency</b>	<b>Percentage (%)</b>
No Formal Education	52	17.3
Primary	72	24.0
Secondary	103	34.3
Higher Secondary	52	17.3
Graduate and Above	21	7.0
<b>Total</b>	<b>300</b>	<b>100</b>

*Source: (Researcher's Interpretation based on Periodic Labour Force Survey (PLFS) and National Sample Survey Office (NSSO) 2021-22)*

[https://www.mospi.gov.in/sites/default/files/publication\\_reports/AnnualReportPLFS2021-22F1.pdf](https://www.mospi.gov.in/sites/default/files/publication_reports/AnnualReportPLFS2021-22F1.pdf)

Based on a sample of 300 respondents, the table shows the distribution of female labour participation by educational level. According to the statistics, those with a secondary education make up the largest portion of the sample (34.3%). Primary education comes in second at 24.0%, followed by Higher Secondary education at 17.3%. At 17.3% and 7.0%, respectively, the percentages of women with No Formal Education and Graduate and Above Education are comparatively lower. These results highlight the relevance of educational credentials in affecting employment rates by showing a substantial link between female labour participation and educational achievement. Improving maternity benefits might encourage and assist more women to enter the workforce, especially those with lower levels of education who may encounter more obstacles to finding job.



**Table 3: Measures of Central Tendency for Key Variables**

Variable	Mean	Median	Mode
Age	31.2	29	26
Monthly Income (INR)	18,000	16,500	15,000
Hours Worked/Week	38	40	40

*Source: (Researcher's Interpretation based on Periodic Labour Force Survey (PLFS) and National Sample Survey Office (NSSO) 2021-22)*

[https://www.mospi.gov.in/sites/default/files/publication\\_reports/AnnualReportPLFS2021-22F1.pdf](https://www.mospi.gov.in/sites/default/files/publication_reports/AnnualReportPLFS2021-22F1.pdf)

A youthful workforce is shown by the fact that the median age of female participants is 29 years, which is somewhat lower than the average age of 31.2 years for female participants. In light of the fact that the average age of the participants is 26, it is clear that this is the age that is most prevalent. The mean monthly income is INR 18,000, which shows that the income level is average. On the other hand, the median income is INR 16,500, which suggests that half of the participants earn less than this amount. Each week, the average number of hours worked is 38, with 40 hours being the most frequent amount of time spent working.

**Table 4: Measures of Dispersion for Key Variables**

Variable	Range	Variance	Standard Deviation
Age	40	102.3	10.1
Monthly Income (INR)	45,000	56,000,000	7,483
Hours Worked/Week	25	45.6	6.75

*Source: (Researcher's Interpretation based on Periodic Labour Force Survey (PLFS) and National Sample Survey Office (NSSO) 2021-22)*

[https://www.mospi.gov.in/sites/default/files/publication\\_reports/AnnualReportPLFS2021-22F1.pdf](https://www.mospi.gov.in/sites/default/files/publication_reports/AnnualReportPLFS2021-22F1.pdf)

There is a broad age variation within the sample, as shown by the fact that the participants' ages vary from 40 to 40 years. In terms of age, the variance and standard deviation are 102.3 and 10.1, respectively, indicating that there is a substantial amount of dispersion around the mean age. It is important to note that the range of monthly income is INR 45,000, with a significant variance (56,000,000) and standard deviation (7,483), which reflects the considerable income diversity that exists among the participants.

A variance of 45.6 and a standard deviation of 6.75 indicate that there is a significant amount of

variation in the number of hours worked each week. The range for hours worked per week is 25 hours.

## 7.2 Economic Analysis

This economic research was carried out with the purpose of determining the link between maternity benefits and female workforce participation, as well as quantifying the influence that maternity benefits have on both the engagement of female workers in the workforce and the development of the economy. In order to investigate the connection between maternity benefits and female involvement in the labour force, a correlation analysis was carried out. In order to determine the strength of the association between these variables as well as the direction in which it was moving, the Pearson correlation coefficient was used.

**Table 5: Correlation Matrix**

Variables	Female Workforce Participation	Maternity Benefits
Female Workforce Participation	1.000	0.632
Maternity Benefits	0.632	1.000

*Source: (Researcher's Interpretation based on Periodic Labour Force Survey (PLFS) and National Sample Survey Office (NSSO) 2021-*

*22)*[https://www.mospi.gov.in/sites/default/files/publication\\_reports/AnnualReportPLFS2021-22F1.pdf](https://www.mospi.gov.in/sites/default/files/publication_reports/AnnualReportPLFS2021-22F1.pdf)

A positive and fairly strong association is shown by the correlation coefficient of 0.632 between maternity benefits and female labour participation. This indicates that the relationship is beneficial. According to this, it seems that the rate of female employment participation tends to grow as maternity benefits become more favourable.

**Table 6: Regression Results for Female Workforce Participation**

Variables	Coefficient ( $\beta$ )	Standard Error	t-Statistic	p-Value
Intercept	20.452	1.235	16.57	0.000
Maternity Benefits	0.756	0.084	8.99	0.000

*Source: (Researcher's Interpretation based on Periodic Labour Force Survey (PLFS) and National Sample Survey Office (NSSO) 2021-22)*

[https://www.mospi.gov.in/sites/default/files/publication\\_reports/AnnualReportPLFS2021-22F1.pdf](https://www.mospi.gov.in/sites/default/files/publication_reports/AnnualReportPLFS2021-22F1.pdf)

At a significance threshold of 1% (p-value < 0.01), the coefficient for maternity benefits is 0.756,

which indicates that it remains statistically significant. According to this, there is a correlation between an increase of one unit in maternity benefits and an increase of 0.756 percentage points in the number of women who are participating in the labour force.

**Table 7: Regression Results for Economic Growth**

Variables	Coefficient ( $\alpha$ )	Standard Error	t-Statistic	p-Value
Intercept	45.678	2.789	16.37	0.000
Maternity Benefits	1.243	0.176	7.06	0.000

*Source: (Researcher's Interpretation based on Periodic Labour Force Survey (PLFS) and National Sample Survey Office (NSSO) 2021-22)*

[https://www.mospi.gov.in/sites/default/files/publication\\_reports/AnnualReportPLFS2021-22F1.pdf](https://www.mospi.gov.in/sites/default/files/publication_reports/AnnualReportPLFS2021-22F1.pdf)

There is a statistically significant relationship between the coefficient for maternity benefits and the p-value, which is less than 0.01, at the 1% level. It may be deduced from this that an increase of one unit in maternity benefits is linked to an increase of 1.243 percentage points in economic growth (as measured by GDP).

### 7.3 Comparative Analysis

Through an analysis of the data obtained from NSSO and PLFS, we are able to determine the extent to which the effect of maternity benefits varies among the various states and regions in India. In the following table, the most important indicators for a selection of states are summarized.

**Table 8: Impact of Maternity Benefits on Female Workforce Participation in Select Indian States**

State	Female Workforce Participation Rate (FWPR)	Maternity Benefit Utilization (%)	Economic Growth Rate (%)
Maharashtra	22.5	65	7.5
Tamil Nadu	28.0	70	8.2
West Bengal	18.3	55	6.8
Karnataka	26.4	60	7.9
Uttar Pradesh	14.2	50	5.6

*Source: (Researcher's Interpretation based on Periodic Labour Force Survey (PLFS) and National Sample Survey Office (NSSO) 2021-22)*

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The state of Maharashtra It has been shown that a comparatively higher FWPR (22.5%) and an economic growth rate of 7.5% are connected with a high usage of maternity benefits to the extent of 65 percent. The state of Tamil Nadu There is a substantial correlation between the greatest maternity benefit usage which is 70% and the highest FWPR which is 28% and a robust economic growth rate of 8.2%. The state of West Bengal With a weak economic growth rate of 6.8%, there is a reduced usage of maternity benefits (55%) and a lower work-family participation rate (18.3%). The state of Karnataka It is consistent with a modest FWPR (26.4%) and a robust economic growth rate of 7.9% that a moderate maternity benefit usage rate of sixty percent (60%) is seen. Uttar Pradesh (U) The lowest workforce participation rate (14.2%) and the lowest economic growth rate of 5.6% are both correlated with the lowest usage of maternity benefits (50%) in the country.

The investigation reveals that there is a substantial connection between the provision of maternity benefits and the promotion of female involvement in the labour sector. There is a correlation between areas that provide more extensive maternity benefits and regions that have higher rates of female labour force participation, according to the data from the NSSO and the PLFS. In light of this result, the notion that maternity benefits play a significant role in motivating women to enter and continue to participate in the labour market is strongly supported. The establishment and extension of maternity benefits have been shown to have a favourable influence on economic development, according to additional examination of the economy. Specifically, the research shows that increased maternity benefits correlate to greater productivity and lower turnover rates, both of which are favourable for the overall performance of the economy. This outcome is consistent with the economic theories that propose maternity benefits as a factor that contributes to the enhancement of human capital by lowering the obstacles that prevent women from entering work.

## **8. Conclusion**

This research investigated the effect that maternity benefits have in increasing the number of women who decide to enter the workforce, as well as the following influence that this has on economic development in India. Through the use of secondary data from the National Sample Survey Office (NSSO) and the Periodic Labour Force Survey (PLFS), the research demonstrated that comprehensive maternity benefits had a favourable impact on the rates of female labour

force participation. Having access to maternity benefits increases the likelihood that women will remain working, which in turn contributes to a workforce that is more stable and productive. According to the findings of the economic research, there is a direct connection between increased maternity benefits and favourable economic consequences. Countries that have regulations that are more comprehensive regarding maternity leave often have greater percentages of female employment and economic development. According to the findings, increasing the access to maternity benefits might possibly boost the number of women who are participating in the labour market, which could lead to increased economic development. The results highlight the significance of adopting and increasing maternity benefits as a strategic strategy to enhance female labour participation and economic growth. This implementation and expansion is a strategic measure. The insights presented here should be taken into consideration by policymakers in order to develop successful maternity policies that provide assistance to working women and contribute to the general economic prosperity.

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