

Economic Inequality in India: The Impact of Gender Disparities in Income and Opportunity

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Abstract

This paper examines the economic inequality in India through a lens of gender disparities in income and opportunity. While India has greatly improved its economic growth during the last few decades, gender-based inequalities have created a significant impact on how wealth is distributed and the access to opportunities. It investigates the structural barriers facing women in the labor market, including wage gaps, occupational segregation, and the limited access to higher-paying sectors. It also reviews the role of social, cultural, and educational factors that have created and sustained such disparities that ultimately result in an important economic disadvantage for women. It takes a multidimensional approach that considers both quantitative data-including income levels, employment participation, and educational attainment-and qualitative factors, including societal attitudes and institutional biases-to explain this complex nature of gendered economic inequality. The research continues to discuss the broader implications of such disparities towards national economic growth, social mobility, and poverty reduction. Some policy recommendations looked into targeted intervention in education, labor market reforms, and social welfare programs to promote greater gender equity and economic justice. The findings point out that gender gaps in income and opportunities are not only issues of social equity but also essential for making India's economic development sustainable and inclusive.

1. Introduction:

Gender Inequality, in general, is found in many aspects of life. From education and employment to, perhaps more subtly, healthcare. Cultural and systemic imbalances naturally restrict women's participation, tend to perpetuate the old and traditional gender forms, and yield fewer females in top managerial or decision-making positions. Despite being on the right track for recent years, there are still many causes for concern as regards equal representation. In essence, most factors that come to constitute general economic inequality result from the dimension of income and opportunity, since women usually earn less and are not featured in more desirable jobs. The resultant inequity therefore affects not only the economic independence of women but also stalls economic development because it simply ignores the working talents and abilities, for instance, in the global workforce. This gap must be addressed, therefore, to ensure fostered inclusive economic growth and ensure that all segments of the population participate in and benefit from advancement along these lines. In India specifically, inequality has risen sharply in the past 3 decades, as billionaires fortunes increased multiplying the numbers by almost 10x which is not higher than the entire union budget of India for years 2018-19, the numbers standing at 24422 billion rupees. (*World Bank Open Data*, n.d.)

This paper, aims to analyze the distribution of income and opportunity between genders across the different sectors of the Indian economy using statistical trends and patterns. It will be examining the social,

economic, cultural, and institutional factors giving rise to such disparities and weighing their consequences for overall economic growth, poverty alleviation, and social cohesion. Indian economic inequality has become a much-talked-about issue as it directly relates to social justice, development, and growth in the economy. (*India: Extreme Inequality in Numbers / Oxfam International, 2022*)

The higher margins of inequality lead to marginalization of disadvantaged groups; sometimes it even stops the running train of social cohesion and stability. Thus, this inequality limits access to quality education and health care, hence stalling human development and creating cycles of poverty. Extreme inequality also prevents the economy from growing as well as it might because such a proportion of a population is not developed to contribute adequately to the economy. Thus, increasing economic equality is necessary for the formation of a more equitable society and ensuring sustainable development. This paper reviews the existing policies, evaluating their efficiency and effectiveness in reducing gender inequalities, and provides recommendations for further initiatives. Further, this will be placed within a contextualization of pre-existing inequality of genders in India in the backdrop of other countries, drawing on international standards and practices, to determine what has been effective where. This would, in turn, be an illustration of the actual impacts that these disparities have on individuals and communities throughout the research-through specific case studies, which, in itself, will go a long way in creating a better understanding of economic inequality in India and policy and advocacy efforts.

(Tiwari et al., 2013)

2. Literature reviews:

Economic inequality remains a chronic issue both worldwide and in India as well. Gender inequality plays a major part in this inequality, as there are many factors contributing toward this disparity. The following literature review presents the analysis of the literature characterising gender inequalities in income and opportunity as driving contributors to economic inequality worldwide. It analyzes the origins of such disparities, how they manifest across sectors and how they shape overall economic progress. These discussions will provide a critical understanding across current theoretical views and empirical findings regarding the work–family conflict effects.

The economic superpower, the United States has been somewhat stagnant over the last two decades in the term of gender pay gap, with women taking home only about 82 cents in 2022 to men's dollar, nearly a repeat of the same gap in 2002: 80 cents on a dollar. The pay disparity is smaller among the 25- to 34-year-old workforce; here women earned 92 cents on a dollar earned by the men. Although the overall gap has changed little in recent years, it dropped sharply in the long run, from 35 cents in 1982 to 18 cents in 2022 for all workers. (Aragão, 2023)

Even though factors such as job discrimination exist, factors such as differences in education, occupation segregation, and work experience compound the factors behind the wage gap. The public perception on the gap indicates that many believe that employers treat women differently. Others ascribe causes to be women's choices of balancing work and family.

Further studies has been done to understand why the gender gap persists and it was found out due to certain reasons such as-

1. **Career Experience and Age:** Women enter their careers at a higher wage relative to men but between ages 35 and 44 lost ground. This is a time when motherhood is more prevalent, thus reducing participation in the workforce. Working mothers have lower probabilities of labor force attachment than non-mothers and work fewer hours per week if attached, which translates into much lower annual

earnings.(Kochhar, 2023)

2. **Parenthood** - It is among the factors that significantly influence earnings. Even though working mothers earn about the same as childless women when education is controlled, fathers benefit from a "fatherhood wage premium" that increases their earnings. (Kochhar, 2023)
3. **Education and Earning** -Despite the fact that both women and men have increasing educational attainment--48 percent of working women attained degrees in college in 2022, while 41 percent of men-the gaps in pay have not been alleviated. College-educated female workers earned about 79 percent of their male fellow workers' wage levels. (Kochhar, 2023)

The depth of the gender-based inequality continues to restrain economic growth as their far-reaching data at the industry levels are available and depict strong evidence of this aspect. (Bertay et al., 2020) in his book's chapter introduces a well-depicted scenario that in case of access to equal education, work opportunities, and decision-making processes towards women, productivity tends to go up. For instance, companies that value diversity with regards to gender will face an increased rate of innovation and quality decision-making as diverse groups can work fruitfully to answer difficult problems.

More women in the helm of affairs of companies prove to be doing better in terms of finances and even attract and retain top talents, like technology and finance. Sectors with significant gender imbalances are mostly stagnant and inefficient because they cannot use the full capacity of their workforces.

The paper "New Century, Old Disparities: Gender and Ethnic Wage Gaps in Latin America" provides a rich overview of the complex dimensions of wage inequality in the region. The authors employ a strong analytical framework to illustrate how deeply ingrained social norms and institutional biases contribute to these disparities. They use their quantitative data to show both wage gaps between men and women, and between races, indicating that these represent more than economic issues-they represent deeper social ills. The research further elaborates on intersectionality based on gender and ethnicity by showing how indigenous and Afro-descendant women are in the steepest challenge in the labor market. The paper presents several case studies from different countries in Latin America, which represents regional variations in terms of wage gaps and disparate impacts of public policies.(Atal et al., 2009)

A study on the combination of gender and caste influences wage discrimination in the Indian labor market, although there are vigorous reservation policies introduced by governments, for better education and employment opportunities among the marginalized population, substantial gaps remain. That could be deep-seated socio-economic barriers for women and Scheduled Castes and Scheduled Tribes as most employed women and SCs and STs are low-paid, insecure jobs with limited prospects for promotion.(Agrawal, 2013)

In the next study, IOp among Indian women is discussed. The various unchangeable circumstances shape economic disparities; thus, IOp refers to the share of the overall inequality that arises due to factors outside an individual's control, such as parental education, caste, gender, religion, and region of birth. Within this framework, IOp appears to be inherently unjust, since it runs counter to society's ideals of meritocracy, and therefore, necessitates policy interventions to combat its effects.

The study estimates the value added by IOp using data from the India Human Development Survey of 2011–2012 to the economic outcomes. Research has shown that IOp adds 18–25% to income inequality in cities and 16–21% in villages. Moreover, it adds 16–22% to consumption expenditure inequality in cities and 20–23% in villages. This kind of information explains the vital role that IOp is playing in sustaining the kind of economic disparities existing in India among women.(Choudhary et al., 2019b)

The most important contributor to IOp in urban areas is parental education, which underscores the role of

parental education in determining economic outcomes. Region of birth emerges as the most important factor in rural areas, highlighting geographical disparities impacting opportunities.

The paper underlines the need for policies of improving educational access and the development of regions by showing the dimensions of IOp. Such interventions will raise women's chances for achieving an even playing field and, hence, create a more egalitarian and meritocratic basis of the economy.

Further another study (Society for Economics Research in India (SERI), 2021) investigates the gender gap in college major choices, particularly the under-representation of women in STEM fields, within the context of India. This study is aimed at whether an earnings premium exists for STEM graduates and how it is shaped by preferences and expectations about major choices, using data from surveys of high-earning professionals and undergraduate students. The study finds large earnings advantages for STEM and economics degrees as compared with humanities and social sciences.

Analysis also brings to the fore that despite the fact that women acquire similar STEM comparable pay increases compared to their male peers, they are much less likely to pursue STEM-majoring, as only 39% of female graduates held such degrees compared to 68% of males graduates.

3. Trends and Patterns in Economic Inequality in India.

The country is severely marked by economic inequality between urban and rural areas and among different social classes and castes. India has also witnessed impressive growth in terms of GDP, but the economy has not brought about equal benefits. It has considerably improved the lot of the urban middle class and the elites in big cities, especially Bengaluru and Mumbai, with the growth of the technology and services sectors. Millions are still languishing in rural regions of India in utter poverty with scarce access to better health care, education, and employment. This social inequality based on caste and gender is exacerbated during the revival phase of the cycle of economic inequality. Wealth is being concentrated in fewer hands. More and more billionaires are cropping up, whereas workers' wages, especially in the informal economy, have been almost stagnant. The land remains highly concentrated into the hands of a few, and that further intensified accumulation of wealth inequality. What is more, automation and artificial intelligence are sure to threaten further low-skilled jobs, potentially worsening inequality in the coming decades. Unless strong policy interventions by way of equitable growth occur, Indian economic inequality is likely to persist or deepen.

3.1 Factors Affecting the Gender Wage gap:

The gender wage gap is one of the most widespread issues globally and in India, which are influenced by a complex interplay of social, economic, and cultural factors. Occupational segregation is one such factor, where women are concentrated in sectors that pay less, like education, healthcare, and domestic work, while men dominate industries that pay more, like finance, technology, and engineering. Cultural and gender elements are strongly apparent in India; women are often encouraged to take on more domestic and caregiving tasks, which largely keep them out of the workforce or limit their ascension within it. There is also a large amount of implicit and explicit discrimination against women, with many receiving lower pay for performing the same job as their male counterparts. In India, a lack of access to quality education and skills training for women, especially in rural areas, further deepens the gap. (World Bank Open Data, 2021) Women face global challenges including the glass ceiling where they are underrepresented in senior leadership positions and harassment at the workplace, which may hinder their growth professionally. The gendered division of unpaid labor, in which women undertake a disproportionate share of caring and household responsibilities, reduces them from participating in the formal labor market or taking on full-

time roles. In addition, policy gaps in areas of parental leave, flexible working hours, and equal pay for equal work continue to sustain wage disparity. (*Global Gender Gap Report 2023*.)

Such challenges with the gender pay gap do not have easy and rapid solutions, but indeed would benefit from a multifaceted response that includes stronger law-based frameworks, corporate policy-based responses, and possibly significant attitudinal shifts of individuals relating to gender roles.

The evidence provided in this literature review clearly shows that the stark gender disparity is one of the biggest reasons for economic disparity in the world as well as in India. The data shows that disparities in pay, stunted careers and unequal access to opportunities are not just individual hurdles but are symptomatic of entrenched social mores, systemic bias and discriminatory practices.

The fact that the gender pay gap persists even in advanced economies like the United States indicates that this is a complex matter that cannot be boiled down to one simple attribute, economic development. This relationship between profession, parenthood and education showcases the systematic economic inequalities women continue to face on a structural level. Yet here, the economic effects of that imbalance are significant, where male-dominated sectors tend to stagnate and increase worker productivity.

4. Case Study: Gender Disparities and Income Inequality at Tata Group

Tata Group, one of India's largest and most influential conglomerates, has been a prominent player in the global business landscape for over 150 years. The company has been lauded for its commitment to social responsibility, sustainability, and inclusivity. However, despite its progressive outlook, gender disparities, career disruption, and income inequality persist within its workforce, reflecting broader challenges in corporate India. This case study explores these issues in the context of Tata Group, focusing on gender pay gaps, career progression barriers for women, and the impact on brand reputation.

Tata Group operates in different industries, such as automotive (Tata Motors), information technology (Tata Consultancy Services, or TCS), steel (Tata Steel), and telecommunication (Tata Communications). Gender disparities in leadership and pay remain a significant issue in all these different industries.

4.1 Gender Representation at Senior Leadership Levels:

According to recent industry reports, women hold less than 30% of senior management positions within the top corporations operating in India. Although tremendous progress has been made in attaining better positions for women into leadership ranks, the gender representation still seems to be lower than ideal. Tata Consultancy Services is an example of effort towards diversification, whereby women take only about 28% of the company's entire workforce, and even at the more senior levels it is smaller in number. (*TCS: Workforce Diversity and Inclusion in 2021*)

4.2 Stereotypes and Career Disruption:

Stereotypes regarding the woman's role and ability often derail careers within large Indian companies, such as Tata Group. In several ways, these stereotypes result in the following:

4.3 Leadership Bias: Women, especially those working in male-dominant industries such as engineering or technology, are often stereotyped in leadership assessments. The Tata Group has promised to adopt the practice of inclusive hiring but female employees within the group's subsidiaries face issues in terms of mentoring and visibility in high impact projects.

4.4 Work-Life Balance: Women often have more household responsibilities at the hands of traditional gender roles. This makes them disrupt their career. Professional and personal lives being balanced unevenly affect career trajectories. While Tata Group has policies like flexible hours of work and women's leadership programs, they do not stop societal expectation. The fact is societal expectation does restrict

women's progression significantly more so to senior-level positions.

4.5 Male-Dominated Work : In industries such as the steel and automotive manufacturing sectors-the sectors in which Tata Motors and Tata Steel operate-work cultures appear to be male-dominated. Integrating women into teams, mentorship, and then high-visibility assignments may pose a challenge; however, through initiatives, such as Tata Steel's 'Women at the Forefront, ' gender integration in industries that have been traditionally skewed toward males is a slow process.

4.6 Gender Pay Gap at Tata Group

The gender pay gap at Tata Group mirrors a trend for the Indian corporate world in general. According to the Global Gender Gap Report 2023 of the World Economic Forum, India stands 140th out of 156 countries in terms of workforce parity by gender. Within Tata Group, though fair pay measures are in place, some divisions still have this problem.

4.7 Pay Disparities Across Sectors

The gender pay gap in Tata Group can be ascribed to a mix of these factors:

4.7.1 Industry-specific Gaps: In Tata Motors and Tata Steel, sectors dominated traditionally by men, women receive a lesser salary for the same work. While women are hired into relatively less paying jobs, in the case of Tata Motors, more women are concentrated in administration support positions, whereas men dominate more technical as well as higher-paying jobs in these organizations.

4.7.2 Negotiation and Representation: Women are less likely to negotiate salary offers compared to their male counterparts, which contributes to the persistent pay gap. In addition, women are underrepresented in the top-paying divisions, where critical business decisions and resource allocation take place.

4.7.3 Glass Ceiling Effect: Similar to other big companies, there is a huge glass ceiling effect in Tata Group. It means women, though joining at the same level as their male counterparts, in higher-level positions remain lagging behind men in pay scale and career opportunities.

Tata Group has attempted to rectify this by putting forth policies and measures about pay parity and transparency but not available public data details about the precise pay disparity at Tata Group, which made it hard to assess the impact fully. (*Global Gender Gap Report 2023*)

4.8 Brand Reputation and Public Perception

Tata Group's commitment to inclusivity is a core part of its brand identity. The Group's reputation as a socially responsible corporation depends not only on its business performance but also on how it treats its employees and stakeholders. The underrepresentation of women in leadership positions and the gender pay gap, however, may create an adverse image if these issues are not addressed.

4.9 Impact on Brand

4.9.1 Public Scrutiny: In the last few years, corporate India has faced increased scrutiny on gender equality. Organizations such as UN Women and Diversity and Inclusion (D&I) standards are pushing for more accountability in terms of gender equality in corporate policies and practices. If Tata Group fails to significantly reduce its gender disparities, it risks losing its competitive edge as a socially responsible organization. (Tata Consultancy Services, 2023)

4.9.2 Consumer Perception: Consumers and investors are tuning in to the gender policy of companies. Unequal representation and gender pay gap can lead to bad publicity particularly among millennials and Gen Z, who really value diversity and inclusion. Millennials and Gen Z will more likely associate temsel-

ves with brands that stand out for equality and fairness. (Tata et al., 2023)

4.9.3 Employee Loyalty: As more women enter the workforce and demand equality, companies with significant gender gaps will find it difficult to retain top talent. Tata Group, despite its progressive initiatives, risks alienating its female employees if they perceive inequality in pay or career advancement opportunities.

The company is still facing issues like gender disparity, income inequality, and career disruption. Gender representation and pay equity are still a concern, as the company faces issues in achieving parity at top levels and high-paying jobs. As consumer and investor pressure continues to grow to address diversity and inclusion, Tata Group will need to continue its practice evolution to ensure its brand reputation stays in line with values of equality and fairness.

5.0 Gender Disparities in Opportunity:

Generally, differences in opportunities between men and women remain prevalent across the globe in fields such as education, work, and leadership. Mostly, these differences result from established social norms, practices, and systems that are exclusionary to women, leading to their lack of resources and opportunities. This problem will thus call for a multi-dimensional intervention policy: reforming policies, establishing education, and fostering more inclusive practices.

5.1 Education and Skills Development:

Despite much progress to date in opening education for women, there is a failure to couple educational outcomes with labor-market needs. Women are underprepared in the areas of critical high-demand industries, for example, by most of the educational systems, with a resulting skills mismatch that works against employment. Biases in school content and female underrepresentation in curricula also work to compound disparities. Enhancement of curricula with both technical and soft skills, encouraging girls to join in STEM education, and opportunities for mentorship are imperative steps in bridging the gap. (Borges Månsson et al., 2012)

5.2 Labor Force Participation:

Despite greater education, women in labor force participation remain underrepresented. In India, for example, whereas 81 percent of males with postsecondary education are labor force participants, only 34 percent of similarly educated women are. The causes can be traced to gender-limiting norms, limited social capital for professional networking and job site discrimination. Improvement calls for an enabling labor environment, family-friendly workplace policies, and changing prevailing social norms that prevent more women from entering the marketplace. (House et al., 2021)

5.3 Implications:

Economic, innovation, and social equality losses are some of the other major implications of gender disparities in opportunities. For example, it has a wide range of effects on the income difference among women, thereby threatening financial stability and economic growth. Underrepresentation of women in certain industries is further reducing diversity of thought and innovation. Such issues can't be handled with simple social justice arguments; these have to be handled from an economic point of view also. (*The Gender Gap in Employment: What's Holding Women Back?*, 2022)

5.4 Gender-Responsive Policies:

The implementation of gender-responsive policies is critical in addressing systemic barriers that have been perpetuating disparities. This would involve the enactment of equal pay laws, quality childcare, and parental leave for both genders. Policies that promote women's participation in male-dominated fields and

leadership positions will also help break down the barriers that exist. Governments and organizations must commit to regular assessments of these policies to ensure their effectiveness and adaptability to changing societal needs.

5.5 Mentorship and Support Systems:

Mentorship programs are considered a means of supporting the career progression of women, especially in underrepresented fields. Such mentorship programs guide women, enhance their skills, and expand professional networks, which help them grow in their careers. For example, mentorship has been considered an essential tool to ensure gender equality at the workplace through the provision of support and chances for advancement by women in their respective careers. (House et al., 2021)

Gender disparities in opportunity call for a comprehensive approach. This includes educational reforms, supportive workplace policies, mentorship programs, and societal change. These strategies can push societies toward greater gender equity and therefore, toward improved economic growth, innovation, and social cohesion.

6.0 Policy Interventions

Addressing economic gender inequalities in India requires a multi-faceted approach with policy interventions targeting government practices and those at the workplace. It is the policy of governments to ensure women have access to quality education and vocational training so that women are afforded equal opportunities from a very young age. (*Initiatives by Government for Reducing Gender Gap in All Aspects of Social, Economic and Political Life*, 2021.)

Legal frameworks enforcing equal pay for equal work, maternity benefits, and workplace safety should be strengthened and implemented effectively. Campaigns on gender equality by the public in breaking social stereotypes will play a major role in changing deep-rooted norms.

In the workplace, flexible working hours, strong anti-harassment policies, and mentorship programs for women can create an environment conducive to gender parity. Organizations should actively promote women into leadership roles and encourage a culture of inclusion through regular training and awareness programs. These measures, coupled with transparency in hiring and promotion processes, can help address systemic biases.

7.0 Recommendations

- **Enhancing Skill Development:** Introduce targeted skill development programs for women in sectors with high employment potential, such as technology and healthcare.
- **Access to Finance:** Expand access to credit and financial resources for women entrepreneurs through microfinance schemes and government-backed loans.
- **Improved Childcare Support:** Establish affordable and accessible childcare facilities to enable women to balance work and family responsibilities effectively.
- **Inclusive Policies:** Encourage businesses to take up diversity and inclusion policies, with measurable outcomes for gender parity in recruitment, retention, and promotions.
- **Data-Driven Policies:** Improve data collection on gender disparity in different sectors to build evidence-based interventions. Include periodic surveys and research in monitoring progress.

Conclusions

Economic gender inequality in India remains a longstanding issue that draws its foundation from histori-

cal, cultural, and systemic levels. For instance, whereas there are improvements in educational and work participation among women, the levels of employment rate, wages, and top leadership still have a great gap in them.

The field needs stronger political will, better enforcement of the existing laws, and innovative solutions tailored to India's unique socio-economic landscape. Grassroots movements and local governance structures must be leveraged to address region-specific challenges. Moreover, male allyship in gender equality initiatives can catalyze change.

Future Research:

Long-term studies in future should be made focusing on gender-specific interventions and their impact, particularly in rural and semi-urban areas. The digital platforms can be explored as bridges in reducing the gender gap in education and entrepreneurship. Intersecting gender with caste, religion, and regional disparities will provide further insight into dealing with economic inequalities.

In conclusion, the reduction of economic gender inequalities in India is not only a moral imperative but also a pragmatic strategy for sustainable development. It calls for a collaborative approach, integrating policy reforms, organizational changes, and societal transformation.

Biography of the Author

My name is Hanska Paduri, and I'm 15 years old. I was born and raised in Hyderabad, India. During my time in Bangalore, I wrote a paper on *gender disparities in income and opportunity*, which sparked my passion for understanding how economic and political systems affect social inequality. This interest has grown into a desire to explore the broader connections between economics, governance, and societal issues like poverty and education. I'm driven by a curiosity to understand how the world works and how I can contribute to making it better. I plan to pursue a career in economics or political science, focusing on policies that promote equality and social justice. As I continue my studies, I'm excited for the opportunities ahead and determined to make a meaningful impact in the fields of economics and political science.

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