

WOMEN AS THE FOUNDATION OF FUTURE GENERATIONS



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ABSTRACT

In the last 20 years as the economy has shifted dramatically in many countries and fields, women of our century is getting more and more successful due to the newly created opportunities. Thus, play a fundamental role in shaping the education, health and well-being of future generations, which also directly influences social stability. Although women contribute as employees, entrepreneurs, and consumers, their participation is often limited by persistent inequalities. And in some parts of the economy women still have slight restrictions that are blocking them from making profit. Factors as the difference in wages, limited access to education and resources in some countries can be a very vivid example of why women should be treated equally as men.

Women's economic participation leads to higher productivity if expanded, which results in increased household incomes, and more sustainable economic growth. When women are economically empowered, they tend to invest more in their families and communities, generating long-term social and economic benefits. Creating inclusive economic systems that support equal opportunities, fair wages, and work-life balance is essential for maximizing women's contributions.

Unlocking women's economic potential is therefore not only a matter of gender equality but also a key of sustainable economic development.

Key words: Gender equality, women and development, education and health, family and economic stability, sustainable development, women's economic empowerment, gender gap, women in the labor market, economic development, women's employment, equal opportunities, women-led enterprises.

АННОТАЦИЯ

В последние 20 лет, когда экономика кардинально изменилась во многих странах и сферах, женщины нашего века становятся всё более и более успешными благодаря вновь созданным возможностям. Таким образом, они играют фундаментальную роль в формировании образования, здоровья и благополучия будущих поколений, что также напрямую влияет на социальную стабильность. Хотя женщины вносят свой вклад как наемные работники, предприниматели и потребители, их участие часто ограничивается сохраняющимся неравенством. И в некоторых секторах экономики женщины всё еще имеют незначительные ограничения, которые блокируют их в получении прибыли. Такие факторы, как разница в заработной плате, ограниченный доступ к образованию и ресурсам в некоторых странах, могут быть очень ярким примером того, почему к женщинам следует относиться так же равноправно, как и к мужчинам. Экономическое

участие женщин ведет к повышению производительности в случае его расширения, что приводит к увеличению доходов домохозяйств и более устойчивому экономическому росту. Когда женщины имеют экономические возможности, они склонны больше инвестировать в свои семьи и сообщества, создавая долгосрочные социальные и экономические выгоды. Создание инклюзивных экономических систем, поддерживающих равные возможности, справедливую заработную плату и баланс между работой и личной жизнью, имеет важное значение для максимизации вклада женщин. Таким образом, раскрытие экономического потенциала женщин является не только вопросом гендерного равенства, но и ключом к устойчивому экономическому развитию.

Ключевые слова: Гендерное равенство, женщины и развитие, образование и здоровье, семья и экономическая стабильность, устойчивое развитие, расширение экономических прав и возможностей женщин, гендерный разрыв, женщины на рынке труда, экономическое развитие, занятость женщин, равные возможности, предприятия под руководством женщин.

ANNOTATSIYA

So'nggi 20 yil ichida ko'plab mamlakatlar va sohalarda iqtisodiyot keskin o'zgarganligi sababli, bizning asrimiz ayollar yangi yaratilgan imkoniyatlar tufayli tobora ko'proq muvaffaqiyatga erishmoqdalar. Shunday qilib, ular kelajak avlodlarning ta'limi, salomatligi va farovonligini shakllantirishda fundamental rol o'ynaydi, bu esa ijtimoiy barqarorlikka bevosita ta'sir qiladi. Ayollar xodimlar, tadbirkorlar va iste'molchilar sifatida hissa qo'shishsa-da, ularning ishtiroki ko'pincha doimiy tengsizliklar bilan cheklangan. Iqtisodiyotning ba'zi qismlarida ayollar hali ham foyda ko'rishga to'sqinlik qiladigan kichik cheklov larga ega. Ish haqidagi farq, ba'zi mamlakatlarda ta'lim va resurslardan foydalanishning cheklanganligi kabi omillar nima uchun ayollarga erkaklar bilan teng munosabatda bo'lish kerakligiga juda yorqin misol bo'lishi mumkin. Ayollarning iqtisodiy ishtiroki kengaytirilsa, bu mehnat unumdarligini oshirishga olib keladi, natijada uy xo'jaliklari daromadlari ortadi va iqtisodiy o'sish yanada barqaror bo'ladi. Ayollar iqtisodiy jihatdan vakolatli bo'lganda, ular o'z oilalari va jamoalariga ko'proq sarmoya kiritishga moyil bo'ladilar, bu esa uzoq muddatli ijtimoiy va iqtisodiy foyda keltiradi. Teng imkoniyatlar, adolatli ish haqi va ish va shaxsiy hayot muvozanatini qo'llab-quvvatlaydigan inklyuziv iqtisodiy tizimlarni yaratish ayollarning hissasini maksimal darajada oshirish uchun juda muhimdir. Shunday qilib, ayollarning iqtisodiy salohiyatini ochish nafaqat gender tengligi masalasi, balki barqaror iqtisodiy taraqqiyotning kalitidir.

Kalit so'zlar: Gender tengligi, ayollar va rivojlanish, ta'lim va sog'liqni saqlash, oila va iqtisodiy barqarorlik, barqaror rivojlanish, ayollarning iqtisodiy imkoniyatlarini kengaytirish, gender farqi, mehnat bozoridagi ayollar, iqtisodiy rivojlanish, ayollar bandligi, teng imkoniyatlar, ayollar rahbarligidagi korxonalar.

Women and men are all a very crucial part of our society, and they equally play a significant role in today's fast forward economy. Without barriers such as unequal access to education, wage gaps and limited leadership opportunities that prevent women from fully contributing to economic growth, women must also be seen as the possible next generation leaders. Empowering women economically leads to higher employment rates, reduced poverty and highly educated employees as women are also responsible for their kids' mental growth. Beyond paid employment, women are central actors in the development of human capital, as they are deeply involved in nurturing, educating, and maintaining the health of children and families. These roles have long-term implications for economic

growth and social stability, as the quality of future generations determines the productivity and resilience of societies.

Research in development of economics and social policy has demonstrated that women's education level is mostly what associates with the improvement of children in those areas, which leads to higher labor productivity in the long run [UNESCO; OECD]. Similarly, women's role in family and community health - particularly in maternal and child health - has a direct impact on population well-being and workforce capacity [World Health Organization].

Women play a significant role in ensuring the economic stability of families, both through paid employment and through unpaid household and care work. At the household level, women's income and labor contributions are closely linked to poverty reduction as well as improved living standards, and financial resilience. Development economics research consistently shows that when women have access to income and economic resources, household spending patterns tend to prioritize essential needs such as food, education, and healthcare, strengthening long-term family welfare [World Bank; UN Women].

In addition to paid work, women perform a disproportionate share of unpaid care and domestic labor, including childcare, eldercare, and household management. Although this labor is often excluded from traditional economic measurements, it represents an important contribution to economic functioning by supporting the productivity of other household members and reducing public care costs. According to the International Labour Organization [ILO, 2018], women perform 76.2% of total hours of unpaid care work, a figure three times higher than men. This "time poverty" acts as a structural ceiling, preventing women from transitioning into high-growth sectors of the economy.

Women are mostly seen as primary caregivers responsible for maintaining family values, as they seem to spend more time with their children and which has became a view that deeply rooted in social stereotypes. Women's role in household decision-making also affected economic implications. Studies in household indicate that women's control over resources associates with improving nutritional outcomes for children, higher attendance at school, and better health indicators. These results contribute to the formation of human capital, the simple decisions made to have a bigger influence in economic development.

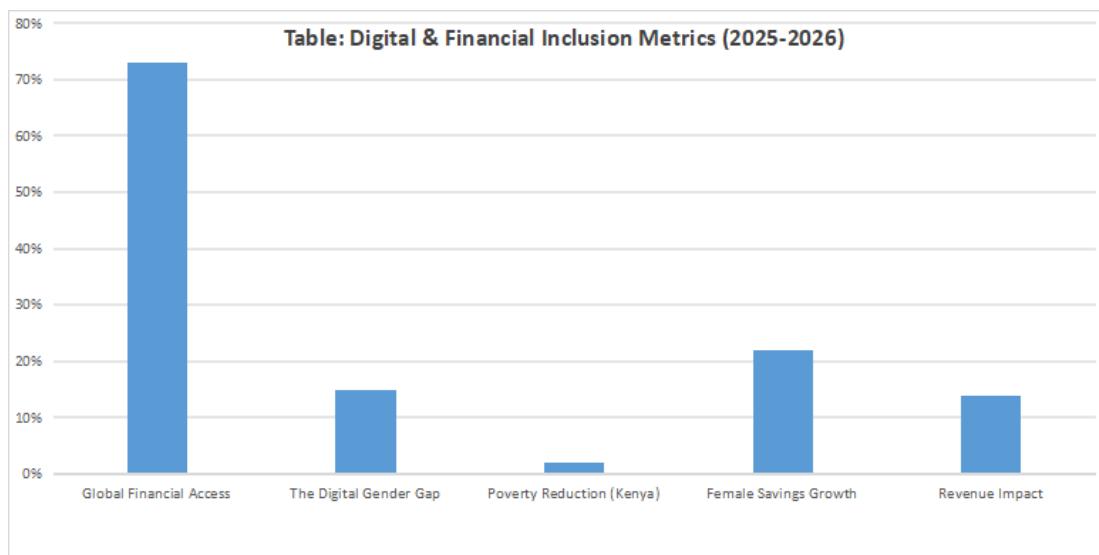
Despite their essential contributions, women's economic roles within families remain invisible in policy design. Limited access to social protection, childcare services, and flexible employment options doubles the struggle for women, restricting their ability to participate fully in the formal economy while initiating household responsibilities. Appreciating women's contribution to family economic condition is therefore critical for designing inclusive economic and social policies that support sustainable development and generational well-being. To resolve this, economists like Nancy Folbre [2001] in her seminal work *The Invisible Heart: Economics and Family Values*, argue that the "production" of human beings - education, emotional support, and health - should be viewed as a

public good, similar to physical infrastructure. When care is treated as a private burden for women, it leads to "under-investment" in the next generation.

As stated by ILO, sustainable development requires a shift towards recognizing unpaid work through "time use surveys", and redistributing care responsibilities gender-neutral parental leave. When parental leaves are reserved only for mothers, it mostly reinforces the stereotype of the "primary caregiver", leading to the "motherhood penalty"- where women face a shrinking paycheck just for becoming parents.

Several nations have implemented a strategy called "use-it-or-lose-it" for fathers to ensure care is shared equally, for example, Sweden is known for its "daddy months,". This provides 80 days of paid parental leave. To encourage equality, 90 days are reserved specifically for each parent and cannot be transferred. As a result, men now take approximately 30% of all parental leave days, up from a mere 0.5% in 1974. Research shows that for every month the father stays at home on parental leave, the mother's future earnings increase by an average of 7% [Swedish Institute of Labour Market Policy Evaluation].

Modern economic empowerment is increasingly synonymous with digital access. According to the World Bank's Global Findex [2025], 73% of women in low- and middle-income economies now have a financial account - a significant 7% increase since 2021. However, a "digital divide" remains, with women being 15% less likely than men to use mobile internet in these regions.



One of the most powerful examples of technology acting as a social foundation is M-Pesa in Kenya. By providing a secure way to save and transfer money via mobile phones, it bypassed traditional banking barriers that often excluded women due to a lack of collateral or formal IDs. Research published by Suri & Jack [2016], and updated in 2024, found that the expansion of mobile money lifted approximately 2% of Kenyan households out of extreme poverty. The effect was mostly pronounced in female-headed households, which had a 22%

increase in savings and allowed 185,000 women to transition from subsistence farming to business and retail occupations.

For women to become the foundation of future generations, individual empowerment must be backed up with institutional mandates. Gender equality is not a natural byproduct of economic growth, but it also requires intentional legal frameworks to ensure "the floor" doesn't drop out for women during economic changes. Real-world data shows that legislative quotas and laws that include pay-transparency are the most effective tools to fill the gender gap:

In 2018, Iceland became the first country to require companies with 25+ employees to *prove* that man and women are getting paid equally for the same amount of work. Since then, Iceland has consistently ranked as #1 on the World Economic Forum's Gender Gap Index, which then significantly affected resilience of Iceland's economy. Because women in Iceland are financially independent and protected by equal laws in payment, Icelandic households are significantly more resilient to economic shocks (like the financial crisis in 2008 or recent global inflation). This law has become the "Gold Standard" for the European Union. In 2023, the EU adopted the Pay Transparency Directive, which is modeled directly after Iceland's certification system.

"Gender equality does not happen by itself. It requires political leadership, and it requires the courage to challenge existing power structures." - Katrín Jakobsdóttir, former Prime Minister of Iceland

Giving more freedom to women in every field and encourage them to reach their goals by unlocking their potential is the ultimate strategy or in their words a "multiplier effect." As argued by Nobel Laureate Claudia Goldin [2021], the final touch to equality is the "greedy work" structure - jobs that inordinately reward long, inflexible hours. By dissolving the 'greedy work' culture, we allow women to lead the economy without sacrificing their foundational role in the family. We have built an economy of those who are getting rewarded for being available for constant overtime, while ignoring those who actually invest their effort into building the future generation at home. By restructuring work and law to value flexibility and care, societies don't just help women, they stabilize the entire human capital trajectory.

When women are protected by government and are preserved economically as well as men, they invest in the health and education of their children 10 times more than men. Therefore, a society perceives investment in women as not just a simple fixation for current equality, and make it next legacy for the success of the century.

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