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Influence of the Level of Education, Occupation, Experience, and Professional Training on the Income of Female Employees in Azerbaijan

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Abstract

Various factors affect the income of female employees. The study examined the influence of factors such as education level, experience, occupation, and professional training on the income of female workers in Azerbaijan. To this end, 582 women employees working in the private sector in Azerbaijan were invited to participate in the survey, and the collected data were subjected to the ANOVA test. According to the results of one-way analysis of variance by occupation, there is no relationship between the occupation and earnings of working women. However, level of education, experience, and professional training have been found to impact the earnings of working women. Based on the results of the study, policies to improve women's incomes in the country can be implemented.

Keywords: *Education, Profession, Experience, Professional Training, Female Workers' Income.*

Introduction

In the labor market, the demand for skilled and highly educated workers is growing faster than for unskilled workers. Many factors influence the emergence of this demand. The increase in demand for more skilled labor in global competition can be associated with technological developments and developments in agriculture, services, industry and other sectors. For example, a farmer with a higher level of agricultural education may get more yield from production than a farmer with a lower level of education. The demand for skilled labor in the labor market paves the way for the distribution of resources, which allows for more significant investment in labor in the economy and higher levels of education in society (Hazrat et al., 2023; Hur & Koh, 2023; Snower, 1994).

Considering that knowledge means facts, information and skills acquired through experience or education (Oxford Learner's Dictionaries, 2024), it can be said that it is an important factor in the development of society. Knowledge has a multifaceted effect on people and economies. In order to increase workers' knowledge, their education, experience and potential abilities need to be improved (Hanushek &Woessmann, 2011). Increasing the knowledge level of employees through education, gained experience and professional training will also enable the development of scientific and technological innovations and increase work efficiency. These factors affect many areas, such as labor productivity, income distribution, economic behavior, tax compliance, human health, dietary habits, birth rates, and social and political changes (Currie & Moretti, 2003; Baker et al., 2011; Cole et al., 2014; Assari, 2018; Zeynalova, 2022). These factors also enhance people's ability to adapt to changes in employment opportunities (Aghion & Howitt, 1998). On the other hand, educational institutions educate students and enable them to pass on the knowledge necessary for production from generation to generation. Thanks to these functions, people are provided with high knowledge and skills, and the socioeconomic development of society.

Briefly, education, gained experience and professional training contributes to the formation of human capital by increasing the knowledge and skills of the individual (Al-Tit, 2022; Elnaga & Imran, 2013; Blundell et al., 1999; Siggel & Ssemogerere, 2000). The primary requirement for the transition to the information society is to provide people with a lifelong learning approach.

As a result of the contribution of education, training and experience to the accumulation of knowledge, a person runs a business, increases his productivity in the workplace, and earns an income (Diwas, 2020). An

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individual with an increased income level will have high job satisfaction better job with an excellent social status associated with it. At the same time, having a higher income will allow them to eat better and be physically and mentally healthier. Naturally, the productivity of a healthy person will continuously increase. In addition, productive and happy people will contribute to the development and growth of the country's economy, as well as contribute to the overall well-being of society and greater participation in society (Hauser, 2000; OECD, 2007; Huang et al., 2019; Mammadli, 2022; Kaur et al., 2022).

In general, one of the essential approaches to the role of knowledge in the economy is the theory of human capital. The theory of human capital usually arises as a concept representing skilled labor. The theory of human capital is considered the fundamental approach to explaining the economic role of knowledge (Hitka, 2019; Gruzina et al., 2021).

Kuznets and Friedman were the first to draw attention to the importance of human capital investments in economic development, and Schultz transformed this initiative into theory. In the human capital theory, Schultz (1960) and Mincer (1974) evaluated education as an investment. In general, human capital means the knowledge and skill possessed by human resources, which provides personal and social development and allows for increasing economic welfare (Well, 2007; OECD, 2013).

The relationship between knowledge, productivity, and income as a process that qualifies the workforce has been the subject of intense research, especially after World War II. Over time, changes such as the creation of production chains on an international scale instead of national production, the increasing importance given to technological developments and specializations, and the importance of the role played by information and communication technologies in the educational process have caused changes (Siggel & Ssemogerere, 2000). It brought new dimensions to economic value of knowledge and its relationship to personal income. Discussions about the need for harmony between productivity growth and wage increases have expanded (Simon, 2001). In other words, as the labor force's contribution to production increases, there should also be an increase in the opinion that the share it receives from production should also increase.

There has been a gap between workers' incomes throughout history. It should be noted that many factors affect the labor share in income. Population density and structure, socioeconomic structure, employment status, ability, individual preferences, government policy, gender and individual's level of education and experience, and income distribution are some factors (Webber & Canché, 2015; Canché, 2017; Wiler et al., 2022; Barrett et al., 2022; Doris et al., 2022; Redmond et al. 2019; Ramazan, 2002; Liu & Xiao, 2006; Förster & D'Ercole, 2012). Although there are many studies in the literature on the difference between gender-based incomes (Barrett, 2022; Doorley et al. 2022; Muhammad et al., 2021; Kangas & Ylikännö, 2023), there are lack of studies that analyze the difference between women's incomes only in Azerbaijan. This study was conducted to fill this gap. The aim of this study is to identify the key factors contributing to the women's wage gap. Identifying the factors influencing income disparities among employed women in Azerbaijan will provide valuable insights into crafting effective policy interventions.

Literature Review and Hypothesis Development

Income of Female Workers and Education Level

Many studies have been conducted to determine the relationship between income and education level. For example, there is a strong acceptance in the literature that education leads to higher income levels due to its contribution to job quality (Canché, 2017; Liu and Xiao, 2006; Blau and Kahn, 1996; Johnson, 1997; Schultz,1998). For example, research by Yassine (2022) found that education is an important factor in determining income in Morocco. Raising educational attainment not only effectively increases incomes, but also leads to better education and higher income levels for future generations. This result has turned education into an important state policy in which various incentives, including tax reductions, are implemented in order to increase the income level of the population, fight against poverty and reduce the income gap between layers. Therefore, since education affects personal income, it is possible to regulate income distribution and poverty in the future by distributing educational opportunities today.

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While success in education positively impacts a person's lifetime earnings, failure in education (OECD, 2013) will force people to work in worse conditions. Failure in education will also force people to work with lower incomes. Since the two groups mentioned in the production effect function, i.e., skilled and unskilled workers, cannot replace each other, the wages of skilled workers are higher than those of other workers. Thus, education is essential in explaining income distribution (Mankiw, Romer, and Weil, 1992; Rehme, 2000). On the other hand, Gregorio and Lee (2002) found that income inequality also increases education inequality. Using data from Asia, Africa, Latin America and OECD countries, it was revealed that education inequality and income inequality increased each other in the 1960s and 1990s. In addition to the income that education provides individuals, it is essential in ensuring transitions between social statuses.

Lindahl and Canton (2007), who have studied the relationship between educational attainment and future wages, found that a one-year increase in educational attainment increases future wages by 5-15%. According to Chevalier et al. (2004), this figure is around 10%. Psacharopoulos and Patrinos (2002), known in the literature for their original studies on the relationship between education and income, conducted studies that calculated education's personal and social return levels according to education levels for 83 countries. They calculated personal and social returns for primary, secondary, and higher education levels. The personal return on education has been found to be higher than the social return at all levels. It is seen that the difference between personal return and social return becomes more pronounced when one goes toward higher education. Therefore, the human capital quality of higher education is higher. As stated earlier, one factor that determines the education demand of the individual in society is the income he/she will earn in the future.

As can be seen from the studies above, researchers find a relationship between income and education level. Based on this connection, we can present the first hypothesis of our study.

H1. The income of the female workers varies according to their level of education.

Income of Female Workers and Experience Level

Some researchers associate personal income with the experiences gained at work after graduation (Mincer, 1974). The abilities that experience brings to individual productivity and income differ.

A significant portion of the earnings disparity between males and females may arise from differences in levels of work experience. In a meta-analysis comprising 263 studies investigating the gender pay gap, Weichselbaumer and Winter-Ebmer (2005) found that human capital effects explained around 80% of this gap. As skills and knowledge increase with accumulated work experience, earnings can be expected to continue increasing or at least to remain stable (Turner et al., 2017). However, women were observed to be more prone to leaving their jobs, receiving less company training, and exiting the workforce by the age of 35 (Munasinghe et al., 2008).

To find the validity of the predicted relationship between income and experience, one of the empirical studies on these issues was carried out by Odekon in Turkiye. Using population data in 1968, Odekon (1977) concluded that education and experience from the essential human capital model variables could explain 33% of the change in income. Another important finding from this study is that the marginal returns to experience tend to decrease over time. Yang et al. (2023) found that in flexible employment arrangements, the rate of return on work experience for low-income groups tends to be higher than for high-income groups.

In the United States, earnings are typically at their lowest when young women and men enter the labor market, and then they tend to increase as workers acquire experience and skills. For both genders, earnings are lowest among young workers, reach their peak during middle age, and then decline for workers aged 65 and older (U.S. Bureau of Labor Statistics, 2018).

These studies reveal a connection between income and experience. Therefore, the other hypothesis of the study is formed as follows.

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H2. The income of the female workers varies according to their level of experience

Income of Female Workers and Professional Training Level

Xiao (2002) estimated the impact of three types of human capital (formal education, on-the-job training provided by employers, and adult education pursued by employees) on workers' wages using data from a survey of 1,023 workers in Shenzhen, China, in 1996. Employment formal education positively affected wages only at the time of employment. However, while employee experience and on-the-job learning were positively associated with higher wages through increased technical competence, this association was not found in formal education. Manufacturing firms, on the other hand, train workers more on the job as they introduce more new manufacturing technologies than the service sector. This situation increased the productivity of workers and increased their wages.

Cai, Kuehnle and Tseng (2010) analyzed the relationship between training and income support recipients. Regarding employment outcomes, this study observed that both short and formal education increase the likelihood of employment. To illustrate, individuals who finished a short training program were 11 percentage points more inclined to hold a full-time job compared to those who didn't undergo any training, twelve months after starting their training. However, the effects of both types of training on indicators such as hourly wages, weekly earnings, and hours worked were generally insignificant. Moreover, the research reveals that women are more likely to participate in training activities than men. Additionally, younger individuals are more likely to participate in training activities.

The relationship between training and income was studied by Kuruscu (2004). In his study, researcher reject the idea that investments in on-the-job training significantly benefit workers' overall welfare. He suggests that such training may not lead to more than a one percent increase in lifetime income. The comparison is made between the lifetime income when a worker optimally invests in their human capital versus when they make no investments at all.

On this basis, hypothesis 3 is put forward.

H3. The income of the female workers varies according to their professional training

Income of Female Workers and Occupation Level

Discrepancies in income persist as a significant source of social inequality, even among individuals with identical levels of education (Grønninga et al., 2020). Occupation relates to the type of job or profession undertaken by an individual and serves as a key indicator in assessing an individual's socio-economic status (Isaac, 2014). Today, significant differences in average starting salaries across occupations are clearly evident (Pfister et al., 2017). For instance, in 2015, the median weekly earnings of women working full-time in the United States were lower than those of men in almost all occupations (U.S. Bureau of Labor Statistics, 2018).

Isaac (2014) conducted research examining the influence of occupation on the well-being of informal caregivers in south-western Nigeria. The study revealed the significance of occupational status in determining caregivers' well-being. Demographic factors such as occupational status was found to correlate with higher levels of life satisfaction. These findings underscore the importance of having a high level of education and a good job to experience greater life satisfaction and overall well-being.

Grønninga et al. (2020) conducted research in Switzerland and discovered that a significant portion, specifically 13.5%, of the overall variance in income can be explained by variances between different occupations, where hairdressers typically earn approximately two-thirds of what bricklayers earn on average.

Thus, to determine which occupation gives women more chances to earn income in Azerbaijan, we can formulate hypothesis 4 as follows.

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H4. The income of the female workers varies by occupation

The Current Situation of the Labor Market in Azerbaijan

In recent years, one of the main directions of the socioeconomic policy implemented in the Republic of Azerbaijan is developing the labor market and efficiently using the labor force.

In 2021, the number of economically active populations has also increased due to the increase in the country's population. Compared to 2010, the economically active population increased by 716.5 thousand to 5303.9 thousand, of which 4988.2 thousand were employed in the economy and 315.7 thousand were unemployed.

Table 1. Main Socio-Economic Indicators of the Labor Market of Azerbaijan

	2010	**2015**	**2017**	**2018**	**2019**	**2020**	**2021**
Average annual population, thousand people	9054,3	9649,3	9854,0	9939,8	10024,3	10093,1	10137,8
Number of economically active population, thousand people	4587,4	4915,3	5073,8	5133,1	5190,1	5252,5	5303,9
Number of employed populations, thousand people	4329,1	4671,6	4822,1	4879,3	4938,5	4876,6	4988,2
including by types of ownership:							
State	1142,7	1176,1	1158,4	1154,9	1156,8	1123,2	1115,3
non-state	3186,4	3495,5	3663,7	3724,4	3781,7	3753,4	3872,9
The number of unemployed people, thousand people	258,3	243,7	251,7	253,8	251,6	375,9	315,7
People who have been given the status of unemployed in the local agencies of the state employment agency	38966	28877	38481	20088	81272[4)]	...	...
those receiving unemployment benefits	87	1543	6974	1117[5)]	540[5)]	727[5)]	...
Number of employees, thousand people	1382,9	1502,5	1525,0	1551,7	1646,6	1698,7	1709,1
Average monthly nominal salary of salaried employees, manat	331,5	466,9	528,5	544,6	635,1	707,7	732,1
Professional training of personnel, person	4792	7453	4502	5629	5130	3478	3713
The number of managers and specialists who have improved their qualifications, person	22326	13045	11499	17676	26037	14122	14604
Expenses incurred on raising the level of professional training of employees, acquiring new qualifications and increasing their qualifications, million manats	5,8	11,0	9,5	11,6	11,6	5,8	9,2
The specific weight of the costs of increasing the	0,09	0,11	0,08	0,10	0,08	0,04	0,05

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professional training of employees in the total labor costs, in percentage							

Source: https://stat.gov.az/source/labour/

In 2021, 1709.1 thousand people, or 34.3 percent of the total people employed in the economy, fell to the share of wage earners. Most of the wage earners were employed in large and medium-sized enterprises, and 77.6% of the employed population worked in the private sector. During 2010-2021, wage earners' average monthly nominal salary increased by 2.2 times and amounted to 732.1 manats.

In 2021, a decrease was observed in the number of managers and specialists who increased their qualifications. The amount of expenses spent on raising the level of professional training of employees, acquiring new qualifications and improving their qualifications has been very variable over the years and has exceeded 10 million manats in some years.

Another primary indicator given in Table 1. is related to the costs of increasing the professional training of employees. This indicator indicated that the specific weight of the costs for increasing the professional training of employees in the total labor costs was minimal, i.e., 0.05 percent in 2021.

Methodology

The study used primary data-collection techniques as a scientific research method. The data were accessed using the simple random sampling method to expedite the process. This method ensures that every member of the population has an equal chance of being included in the sample, thus minimizing selection bias and obtaining representative patterns. Typically, for accurate implementation of the simple random method, the sample size should exceed a few hundred. The population of the research consists of female worker representatives living in Azerbaijan. Women who said they worked in the private sector were asked to fill out the research questionnaire. At the time of the research, only 582 of 624 surveys were accepted for analysis. The author conducted the survey between February and December 2021. The survey was conducted between February and December 2021.

The participants were asked to indicate their monthly income, occupation, professional training, education and experience levels in the survey. These factors were divided into groups in line with the answers given.

The IBM SPSS Statistics Version 26 was used to analyze and evaluate the data. Before performing the ANOVA analysis, it was determined whether the data showed a normal distribution.

One of the general assumptions regarding the normal distribution is that at least 30 ($n \geq 30$) samples are required to achieve the normal distribution. This acceptance is based on the central limit theorem (Hair et al., 2022).

It is possible to evaluate whether a quantitative variable has a normal distribution according to different criteria. The normal distribution of the variables according to the skewness and kurtosis coefficients is discussed. Skewness indicates the degree of symmetry in the distribution of a variable. On the other hand, kurtosis is a measure that reflects whether the distribution is too high (Jolliffe, 1995). If skewness and kurtosis coefficients are between -1 and +1, the variable has a normal distribution.

Table 2. Skewness and Kurtosis Coefficients of the Variables

Statistics						
		occupation	education level	monthly income	work experience	professional training
N	Valid	582	582	582	582	582

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	Missing	0	0	0	0	0
Skewness		.629	.143	.324	.150	.771
Std. Error of Skewness		.303	.301	.301	.303	.302
Kurtosis		-0.516	-0.195	-0.439	-0.181	-.364
Std. Error of Kurtosis		.204	.202	.201	.204	.203

According to the data presented in Table 2, the skewness and kurtosis values for all variables range from -1 to +1. We can do an ANOVA test based on these values.

A simple random sample is used to satisfy the random sample condition. *Simple random sampling* is a type in which several subjects are randomly selected so that each unit has an equal chance of being selected. Of the 624 participants in the survey, 581 were randomly selected using a computer.

Later in the study, Cronbach's alpha method measured the reliability of the scales used to analyze variables. According to Cronbach's alpha method, for a scale to be considered reliable, its alpha value must be at least 0.70. As a result of the analysis, Cronbach's alpha was equal to 0.812, which indicates a high agreement between the items.

Results

Findings Regarding the General Characteristics of the Survey Participants

In this section, the data obtained according to the general characteristics of the survey participants, such as educational level, experience level, professional training, occupation, and monthly income, are presented.

Table 3. General Characteristics of the Survey Participants

	Number	**Percent (%)**		**Number**	**Percent (%)**
Education Level			**Occupation**		
High school	156		Teacher	94	
Bachelor's	170		Lawyer	69	
Master's	154		Engineer	65	
Ph.D	102		Financier	99	
Experience Level			Manager	101	
Up to 3 years	127		Doctor, nurse, pharmacist	85	
4-8 years	197		Driver, barber and other	69	
9-15 years	133		**Monthly Income**		
16 years and over	125		Up to 500 manats	115	
Having professional training			Between 500–1500 manats	176	
Do not have	214		Between 1500–3000 manats	173	
Once	193		More than 3000 manats	118	
Twice and more	175				
N = 582					

5.2. Verification of Hypothesis 1

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One-way ANOVA analysis was performed to prove Hypothesis 1 and the results are shown in Table 4. Table 4 presents the results of the analysis of variance depending on the level of education and income of employees.

Table 4. Results of Analysis of Variance in Relation to the Level of Education and Income of Female Employees

ANOVA					
Monthly Income					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	78.028	3	26.009	36.882	.000
Within Groups	407.601	578	.705		
Total	485.629	581			

When examining the ANOVA table, it can be seen that "Sig." value is equal to 0.000. Based on this result, obtained by performing one-way ANOVA, the H1 hypothesis is accepted. In other words, with 95% confidence, it was found that the level of income of employers differs depending on the level of education of the participants.

One-way analysis of variance does not indicate in which groups there is a difference. In other words, it doesn't show how it changes within the group. So, Tukey's post hoc test is used and results of this test are given in Table 5.

Table 5. Tukey HSD Education Level and Earnings Results

Multiple Comparisons						
Dependent Variable: Monthly Income						
Tukey HSD						
(I) education level	(J) education level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
High school	Bachelor's	-.35540*	.09484	.001	-.5998	-.1110
	Master's	-.32037*	.10130	.009	-.5814	-.0594
	Ph. D	-1.07870*	.10536	.000	-1.3502	-.8072
Bachelor's	High school	.35540*	.09484	.001	.1110	.5998
	Master's	.03503	.09385	.982	-.2068	.2768
	Ph. D	-.72331	.09822	.059	-.8761	-.5711
Master's	High school	.32037*	.10130	.009	.0594	.5814
	Bachelor's	-.03503	.09385	.982	-.2768	.2068
	Ph. D	-.75833	.10447	.021	-.3826	-.6698
Ph. D	High school	1.07870*	.10536	.000	.8072	1.3502
	Bachelor's	.72331	.09822	.059	.5711	.8761
	Master's	.75833	.10447	.021	.6698	.3826
*. The mean difference is significant at the 0.05 level.						

According to the Tukey post-hoc test, there is a difference between the incomes of the participants with high school education and others. In other words, the income of the participants with a high school education level is lower than the others. Meanwhile, participants with undergraduate and graduate degrees have a lower income level than participants with doctoral degrees.

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Verification of Hypothesis 2

To confirm Hypothesis 2, the following ANOVA analysis was performed in terms of female workers' income and experience level. The results obtained are presented in Table 6.

Table 6. Results of Analysis of Variance in Relation to the Experience and Income of Female Employees

ANOVA					
Monthly Income					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	73.698	3	24.566	34.470	.000
Within Groups	411.931	578	.713		
Total	485.629	581			

As can be seen from Table 6, "Sig." took the value 0.000, which is less than 0.05. This reflects that the amount of income differs depending on the work experience.

Based on Tukey's post hoc test results, the main difference was observed between female workers with less than 3 years of experience and those with more than 3 years of experience (Table 7). Thus, the income level of female workers with less than 3 years of work experience is defined as lower.

Table 7. Tukey HSD Employee Experience and Earnings Results

Multiple Comparisons						
Dependent Variable: Monthly Income						
Tukey HSD						
					95% Confidence Interval	
(I) work experience	(J) work experience	Mean Difference (I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
Up to 3 years	4-8 years	-.31385*	.09621	.004	-.5617	-.0660
	9-15 years	-.32122*	.10495	.002	-.5916	-.0508
	16 years and over	-1.04032*	.10657	.000	-1.3149	-.7657
4-8 years	Up to 3 years	.31385*	.09621	.004	.0660	.5617
	9-15 years	-.00737	.09465	1.000	-.2512	.2365
	16 years and over	-.72646	.09644	.020	-.9749	-.4780
9-15 years	Up to 3 years	.32122*	.10495	.002	.0508	.5916
	4-8 years	.00737	.09465	1.000	-.2365	.2512
	16 years and over	-.71910*	.10517	.011	-.9901	-.4481
16 years and over	Up to 3 years	1.04032*	.10657	.000	.7657	1.3149
	4-8 years	.72646	.09644	.020	.4780	.9749
	9-15 years	.71910*	.10517	.011	.4481	.9901
*. The mean difference is significant at the 0.05 level.						

Verification of Hypothesis 3

The relationship between vocational education and the income of employees is shown in Table 8 and the third hypothesis has been tried to be confirmed.

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As can be seen from Table 8, the "Sig." value of all of the options took values less than 0.05. This means that any group separated by professional training differs significantly from the overall group average.

Table 8. ANOVA Results Regarding Professional Training and Income of Female Employees

ANOVA					
Monthly Income					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	22.907	2	11.453	14.332	.000
Within Groups	462.722	579	.799		
Total	485.629	581			

On the other hand, according to the results of the Tukey post-hoc test, (Table 9) the income of those who never passed professional training was lower than those who passed professional training. However, no significant income difference was found between those who received professional training once and those who received professional training two or more times. Thus, H3 was adopted within these results.

Table 9. Tukey HSD Results Regarding Professional Training and Income of Employees

Multiple Comparisons						
Dependent Variable: Monthly Income						
Tukey HSD						
(I) Having professional training	(J) Having professional training	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Do not have	Once	-.39985*	.09624	.000	-.6260	-.1737
	Twice and more	-.42113*	.09937	.000	-.6546	-.1876
Once	Do not have	.39985*	.09624	.000	.1737	.6260
	Twice and more	-.02127	.12148	.983	-.3067	.2642
Twice and more	Do not have	.42113*	.09937	.000	.1876	.6546
	Once	.02127	.12148	.983	-.2642	.3067
*. The mean difference is significant at the 0.05 level.						

Verification of Hypothesis 4

Last ANOVA analysis reveals the relationship between occupation and income of employees. As can be seen from Table 10, the "Sig." value exceeded 0.05. This value, found in the ANOVA analysis, indicates that the income does not differ depending on the profession. So, within the scope of these results, H_4 was rejected.

Table 10. ANOVA Results Regarding Occupation and Income of Female Employees

ANOVA					
Monthly Income					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	14.044	6	2.341	2.854	.061
Within Groups	471.585	575	.820		
Total	485.629	581			

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Discussion and Conclusion

As a result of the analysis, it was found that in Azerbaijan level of income of female workers participating in the study varies depending on the level of their education, experience, and professional training.

The main reasons for the income gap among women can be listed as follows:

Participants with lower education levels, especially those with high school education, earn lower incomes.

Employees with less work experience have lower income levels.

Those who have no professional training earn less income.

Today, the incomes earned by female workers have a significant impact on raising their welfare. The study reveals that as the level of education increases, women's income also increases. In particular, the income of participants with secondary education is lower compared to others. Since the increase in the level of education of women in society will help them to work in high-paying jobs, their education should be encouraged more. It is necessary to expand the opportunities for working women or married women to get an education.

Work experience can have a positive impact on increasing productivity, improving efficiency and quality, and expanding networking and social opportunities. Due to these and other factors, women's income increases with their work experience. Therefore, to improve the financial situation of women in the country, their participation in business life should be encouraged more.

In addition, professional training plays an important role in developing employee skills, improving qualifications and enhancing work ethics. This is probably why the income of women who participated in the survey and received professional training is higher than others. This result highlights the importance of professional training. Women's participation in various professional training in working life will increase their skills, knowledge, experience and work habits, and therefore provide an opportunity to increase their income.

Thus, since seniority is a phenomenon acquired over time, the impact of this factor on income is natural and difficult to influence. However, the other two factors affecting income are modifiable and can be editable by female workers. In other words, it is possible to boost female workers' income by upsizing the opportunities for increasing the level of education of female workers in the country. This increase must be ensured, especially in enhancing their professional training.

Encouraging women's participation in more professional training in the workplace will allow them to increase their knowledge and skills. The knowledge and skills obtained will help women express themselves better in the labor market and increase their income. The data presented in Table 1 show that the share of employee training in total labor costs in the country is low. Employers should be interested in the professional training of employees and ensure their participation in various training programs. The government can implement various policies, such as covering training expenses or tax incentives for employers who organize professional training for women.

Limitations and Future Research

Limitations exist within the scope of this study, as it only delves into a subset of the numerous factors influencing the income levels of female workers. Investigating other factors will help obtain more complete information about women's incomes. Considering the impact of professional training on the income of female employees, further detailed research can be conducted on this factor in the future.

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