



EDUCATIONAL GENDER DISCRIMINATION AND ITS ECONOMIC DEVELOPMENTAL IMPACT

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Abstract:

The countries of Asia are at different levels of economic development. In educational development too they are not uniform. Historical Legacies and other factors have impacted on the modernization course that each country embarked upon. These countries can benefit and are benefiting by doing studies that compare their experience in development with that of the more advanced nations of the west. However, there is much that they can learn by studying about each other inside Asia; likewise, they have much to offer to the outside world.

In what follows we look at the attempts of some of the Asian countries to eliminate gender discrimination in education and how these impacted on their course of modernization. We would also look at the impact of education on the female labor force participation. Finally, we attempt an interregional comparison and the main focus will be on East Asia the best performing region and South Asia the worst performing region. As the countries of Asia stands at different levels of development this exercise is similar to the one that compares a developing countries experience with that of a developed countries historical experience, further countries at nearly the same level of economic development too have much to learn from each other as the educational development and the degree to which the elimination of gender discrimination in education has proceeded aren't the same.

The benefits that a country gains by eliminating gender discrimination in education are enormous as we will try to document. Likewise, the losses a country undergoes by neglecting to educate girls and women are substantial. Thus any insight we gain by a cross country comparison, and which might hint at some policy prescription. If not a corrective should be welcome.

KEYWORDS:

Gender, Economic development, education, educational

gender discrimination.

I. INTRODUCTION:

Discrimination represents a significant social problem in Pakistan as well as throughout the world. Girls face discrimination everywhere in the world. They often receive less food than boys do, have less entree to schooling and work long hours. And societies where a male child is regarded as more valuable to the family, girls often are denied the right of life, denied the right to name and nationality. And by being married off early or forced to stay at home and help in domestic chores, girls are often denied the right to education and all the advantages that go with it, the right to associate freely and the rights accompanying unjustified deprivation of liberty. These all are basic humiliation from family to girls when boys are regarded as the pillars of tomorrow.

The convention on the Rights of the Child (CRC), adopted in 1989 and by now ratified by most countries of the world, provide an agenda for action in identifying enduring forms of inequality and discrimination against girls, abolishing practices and traditions detrimental to the fulfilment of their rights and defining an effective strategy to promote and protect those rights. But implementation is necessary to ensure positive changes. Other than the CRC, the Convention on the Elimination of all forms of Discrimination against Women (CEDAW) is the most extensive and widely ratified international agreement promoting the rights of girls and women.

When we talk about the education system, it reflects the inequality found outside the classroom. Girls the world over are less likely than their brothers to be attending primary school. In some cases, where a



decision has to be made about which children to send to school, it is commonly seen that parents decide to invest in their sons' education rather than their daughters. This may reflect the fact that upon marriage, daughters may no longer contribute to family income and are therefore not seen as worth investing in.

There are several gender discriminations related consequences of child labor as well. Most obvious are the problems faced by girls who have been sexually exploited. Also girls working as child domestic workers are often denied medical treatment when required since they are domestic help and do not share the same status as the other children in the household. Children who suffer an accident at work may also feel that this is their own fault for being clumsy or bad at their job, and the adults and medical personnel who they encounter may have the same attitude.

Education is the tool that can help break the pattern of gender discrimination and bring lasting changes for women in developing countries like ours. Pakistan has for decades grossly underinvested in education, and in particular, girls' education. Girls' education also means comprehensive change for a society. Educated women are essential to ending gender bias, starting by reducing the poverty that makes discrimination even worse in the developing world.

II. Definition of Gender:

Gender refers to the social roles and status difference between women and men in a society. These roles are determined by the social, cultural and economic organizations of a society and the prevailing religious, moral and legal norms. 'Sex' is a biological term while gender is a psychological and socio-cultural one (Anderson 1988).

III. Gender Inequality:

Today social class is based in the economy and in the status achieved within that realm. In the past social class rested in part on achieved status in the economic activities of the society, but also in great part on the ascribed status of the family. That is one

could earn position in the class system but family status helped gain and maintain that position. The ethnic and racial status affects one's position in the economy. Gender, as defined by the society serves to assign position and worth in the society. Inequality based on gender exists within our society. The ascribed and achieved role and status of women, the relative power of men and women is discriminative in our society. There is gender inequality in role-play and rights (Oakley, 1972)

IV. GENDER INEQUALITY AND ECONOMIC PERFORMANCE:

There have been a number of theoretical and empirical studies finding that gender inequality in education and employment reduces economic growth. The main arguments from the literature, which are discussed in detail in **Stephan Klan (1999, 2002, 2006)**, are briefly summarized below. Regarding gender inequality in education, the theoretical literature suggests as a first argument that such gender inequality reduces the average amount of human capital in a society and thus harms economic performance. It does so by artificially restricting the pool of talent from which to draw for education, thereby excluding highly qualified girls (and taking less qualified boys instead; see, for example, Dollar and Gatti [1999]). Moreover, if there are declining marginal returns to education, restricting the education of girls to lower levels while taking the education of boys to higher levels means that the marginal return to educating girls is higher than that of boys, and thus would boost overall economic performance (**World Bank 2001; Knowles, Lorgelly, and Owen 2002**).

A second argument relates to the externalities of female education. Promoting female education is known to reduce fertility levels, reduce child mortality levels, and promote the education of the next generation. Each factor in turn has a positive impact on economic growth. Thus, gender gaps in education reduce the benefits to society of high female education (see, for example, Galor and Weil [1996]; Lagerlof [2003]; World Bank [2001]; and King, Klasen, and Porter [2008]) There is also an important timing issue involved here. Reduced



fertility levels will, after some twenty years, lead to a favorable demographic constellation which David E. Bloom and Jeffrey G. Williamson (1998) refer to as a “demographic gift.” For a period of several decades, the working-age population will grow much faster than the overall population, thus lowering dependency rates with positive repercussions for per capita economic growth.

A third argument relates to international competitiveness. Many East Asian countries have been able to be competitive in world markets through the use of women-intensive export-oriented manufacturing industries, a strategy that is now finding followers in South Asia and individual countries across the developing world (see, for example, Stephanie Seguino [2000a, 2000b]).⁷ For such competitive export industries to emerge and grow, women need to be educated and there must be no barrier to their employment in such sectors. Gender inequality in education and employment would reduce the ability of countries to capitalize on these opportunities (World Bank 2001; Busse and Spielmann 2006). Regarding gender gaps in employment, there are a number of closely related arguments. First, the literature argues that it distorts the economy, as do gender gaps in education. It artificially reduces the pool of talent from which employers can draw, thereby reducing the average ability of the workforce (see, for example, Esteve-Volart [2004]). Such distortions would not only affect the dependent employed, but similar arguments could be made for the self-employed in agricultural and non-agricultural sectors where unequal access to critical inputs, technologies, and resources would reduce the average productivity of these ventures, thereby reducing economic growth (Mark Blackden, Sudharshan Canagarajah, Stephen Klasen, and David Lawson [2007]).

As self-employment (including in agriculture) is included in our empirical assessment, these arguments might have some empirical relevance in accounting for the results. A second and also closely related argument suggests that gender inequality in employment can reduce economic growth via demographic effects. A model by Cavalcanti and Tavares (2007) suggests that gender inequality in

employment would be associated with higher fertility levels, which in turn reduce economic growth. Third, the results by Seguino (2000a, 2000b) on the impact of gender gaps in pay on international competitiveness imply that gender gaps in employment access would also reduce economic growth, as it would deprive countries’ use of (relatively cheap) women’s labor as a competitive advantage in an export-oriented growth strategy. A fourth argument relates to the importance of women’s employment and earnings for their bargaining power within families. There is a sizable literature that demonstrates that women’s employment and earnings increase their bargaining power in the home (for example, Amartya Sen [1990]; Lawrence James Haddad, John Hoddinott, and Harold Alderman [1997]; Duncan Thomas [1997]; World Bank [2001]; Stephan Klasen and Claudia Wink [2003]; and King, Klasen, and Porter [2008]). This greater bargaining power not only benefits the women concerned, but can also have a range of growth-enhancing effects. These could include higher savings, as women and men differ in their savings behavior (see, for example, Stephanie Seguino and Maria Sagrario Floro [2003]), more productive investments and use and repayment of credit (see Janet Stotsky [2006]), and higher investments in the health and education of their children, thus promoting the next generation’s human capital, and therefore economic growth (see, for example, Thomas [1997] and World Bank [2001]). A fifth argument relates to governance. There is a growing but still rather speculative and suggestive literature that has collated evidence that women workers, on average, appear to be less prone to corruption and nepotism than men workers (World Bank 2001; Anand Swamy, Omar Azfar, Stephen Knack and Young Lee 2001). If these findings prove to be robust, greater levels of women’s employment might be beneficial for economic performance in this sense as well.⁹

There is a related theoretical literature that examines the impact of gender discrimination in pay on economic performance. Here, the theoretical literature is quite divided. On the one hand, studies by Galor and Weil (1996) and Cavalcanti and Tavares (2007) suggest that large gender pay gaps will reduce economic growth. Such gender pay gaps



reduce female employment, increase fertility, and lower economic growth through these participation and demographic effects. In contrast, Blecker and Seguino (2002) highlight a different mechanism, leading to contrasting results. They suggest that high gender pay gaps and associated low female wages increase the competitiveness of export-oriented industrializing economies and thus boost the growth performance of these countries. The most important difference in this study, in contrast to the models considered above, is that it focuses more on short-term, demand-induced growth effects, while the other models are long-term growth models where growth is driven by supply constraints. Clearly, both effects can be relevant, depending on the time horizon considered, an issue that is also discussed briefly below.

It is important to point out that it is difficult to theoretically separate the effects between gender gaps in education, employment, and pay. In fact, in most of the models considered above, gender gaps in one dimension tend to lead to gender gaps in other dimensions, with the causality running in both directions.¹⁰ For example, gender gaps in education might automatically lead to gender gaps in employment, particularly in the formal sector, where employers will prefer educated workers and thus will not consider the applications of uneducated women. Conversely, if there are large barriers to female employment or gender gaps in pay, rational parents (and girls) might decide that the education of girls is not as lucrative, which might therefore lead to lower demands for female education and the resulting gender gaps in education.¹¹ Thus, gender gaps in education and employment are closely related.¹² Gender gaps in education and employment are not measuring the same thing, however, and thus it is important to investigate them separately.

For one, it might be the case that the two issues are largely driven by institutional factors that govern education and employment access and do not therefore greatly depend on each other. For example, one might think of an education policy that strives to achieve universal education and thus reduces gender gaps, while there continue to be considerable barriers to employment for women in the labor market. This

might be particularly relevant to the situations in the MENA and most recently South Asia. Moreover, the externalities of female education and female employment are not the same.

For example, female education is likely to lead to lower fertility and child mortality of the offspring, while the effect of female employment on these items is likely to be much smaller and more indirect (working mainly through greater women's bargaining power; and there may also be opposite effects, including that the absence of women in the home might in some cases have a negative impact on the quality of childcare). Conversely, the governance externality applies solely to female employment, not to female education. On the empirical evidence, there is a considerable literature now documenting that gender gaps in education reduce economic growth. Elizabeth M. King and M. Anne Hill (1993) as well as Knowles, Lorgelly, and Owen (2002) use a Solow-growth framework, and find that gender gaps in education have a large and statistically significant negative effect on the level of gross domestic product (GDP). Dollar and Gatti (1999), Forbes (2000), Yamarik and Ghosh (2003), Elizabeth N. Appiah and Walter W. McMahon (2002), and Klasen (2002) investigate the impact of gender gaps on economic growth, and all find that gender gaps in education have a negative impact on subsequent economic growth. They also find that the earlier results by Barro and Lee (1994), that female education might negatively impact economic growth, do not stand up to closer econometric scrutiny. There are far fewer empirical studies on the impact of gender gaps in employment and pay on economic growth, which is largely due to the data and econometric issues discussed above. Klasen (1999) found that increases in female labor force participation and formal-sector employment were associated with higher growth in a cross-country context.

Differences in female participation and employment might have accounted for another 0.3 percentage points in the growth difference between the MENA region and EAP. But these findings have to be treated with caution as they may suffer from reverse causality. In particular, it might be the case that high growth draws women into the labor force (rather than



increasing female participation promoting economic growth). There are no easy ways to correct for this econometrically, as there are unlikely to be valid instruments that can be used. Also, there are questions about the international comparability of data on labor force participation and formal-sector employment rates. To the extent that the problems of comparability affect levels but not trends over time, these problems might be avoided in a fixed effects panel setting as the one we are undertaking here. At the sub-national level, Esteve-Volart (2004) has found statistically significant negative effects of gender gaps in employment and managerial positions on economic growth of India's states using panel data and controlling for endogeneity using instrumental variables.

There are some papers by Seguino (2000a, 2000b) that support the contention that the combination of low gender gaps in education and employment with large gender gaps in pay (and resulting low female wages) were a contributing factor to the growth experience of export oriented, middle-income countries. A paper by Busse and Spielmann (2006), which finds for a sample of twenty-three developing countries that a combination of low gender gaps in education and employment and large gender gaps in pay helped promote exports, supports this empirical claim. Unfortunately, there are no comprehensive, standardized, and comparable data on gender pay gaps across many countries, so these analyses have been based on relatively small and rather specific samples of countries.¹³ Also empirically, there are some questions about the separation of the effects of gender gaps in education and labor force participation or employment. Regressions that only consider the effect of gender gaps in education might implicitly also measure the impact of gender gaps in employment, particularly if the two are highly correlated. Such high correlation might also make it difficult to separately identify the effects when both are included in a regression (due to the multicollinearity problem).¹⁴ Also, it will be difficult to assess which of the two is the causal driver of the other, given the close and plausible theoretical and empirical linkage. In sum, there is considerable theoretical support for the notion that gender gaps in education and employment are likely to reduce

economic performance (while the literature on the effect of gender gaps in pay is more divided). The empirical results also point to negative effects of gender gaps in education, but there is little reliable cross-country evidence on gender gaps in employment. In the following section, we will discuss the gender gaps in education and employment by developing region before estimating the impact of these gaps before economic performance.

V. ARTICLES:

A second argument relates to the externalities of female education. Promoting female education is known to reduce fertility levels, reduce child mortality levels, and promote the education of the next generation. Each factor in turn has a positive impact on economic growth. Thus, gender gaps in education reduce the benefits to society of high female education (see, for example, Galor and Weil [1996]; Lagerlof [2003]; World Bank [2001]; and King, Klasen, and Porter [2008]). There is also an important timing issue involved here. Reduced fertility levels will, after some twenty years, lead to a favorable demographic constellation which David E. Bloom and Jeffrey G. Williamson (1998) refer to as a "demographic gift." For a period of several decades, the working-age population will grow much faster than the overall population, thus lowering dependency rates with positive repercussions for per capita economic growth.⁶ A third argument relates to international competitiveness. Many East Asian countries have been able to be competitive in world markets through the use of women-intensive export-oriented manufacturing industries, a strategy that is now finding followers in South Asia and individual countries across the developing world (see, for example, Stephanie Seguino [2000a, 2000b]).⁷ For such competitive export industries to emerge and grow, women need to be educated and there must be no barrier to their employment in such sectors. Gender inequality in education and employment would reduce the ability of countries to capitalize on these opportunities (World Bank 2001; Busse and Spielmann 2006).⁸ Regarding gender gaps in employment, there are a number of closely related arguments. First, the literature argues that it distorts the economy, as do gender gaps in education. It



artificially reduces the pool of talent from which employers can draw, thereby reducing the average ability of the workforce (see, for example World Bank 2001; Busse and Spielmann 2006). Such distortions would not only affect the dependent employed, but similar arguments could be made for the self-employed in agricultural and non-agricultural sectors where unequal access to critical inputs, technologies, and resources would reduce the average productivity of these ventures, thereby reducing economic growth (see Mark Blackden, Sudharshan Canagarajah, Stephen Klasen, and David Lawson [2007]). As self-employment (including in agriculture) is included in our empirical assessment, these arguments might have some empirical relevance in accounting for the results. A second and also closely related argument suggests that gender inequality in employment can reduce economic growth via demographic effects. A model by Cavalcanti and Tavares (2007) suggests that gender inequality in employment would be associated with higher fertility levels, which in turn reduce economic growth. Third, the results by Seguino (2000a, 2000b) on the impact of gender gaps in pay on international competitiveness imply that gender gaps in employment access would also reduce economic growth, as it would deprive.

VI. GENDER DISCRIMINATION IN PAKISTAN:

Poverty in Pakistan has historically been higher in rural areas and lower in the cities. Out of the total 47 million living below the poverty line, 35 million live in rural areas. Poverty rose sharply and the rural areas in the 1990s and the gap in income between urban and rural areas of the country became more significant. This trend has been attributed to a disproportionate impact of the Economic slowdown in the rural areas caused by low economic growth, decline in public sector development spending and lower worker remunerations. There are also significant variations in the different regions of Pakistan that contribute to the country's rising poverty. In the 1990s fiscal year the urban regions of the Sindh Province had the lowest levels of Poverty. And the rural areas of North West frontier Province had the highest. Punjab also has significant gradients in poverty among the different regions of the

Province. In addition, the NWFP of Pakistan are among the most impoverished in the country. Outside the cities, government investment has been negligible and social economic structures remained tribal and backward. In the absence of economic development, the Pashtun people of the region dealt in arms and drugs smuggling people and goods especially during the Soviet Invasion of neighboring Afghanistan and later in support of the Taliban regime. These activities have led to breakdown of law and order in many parts of the region.

The gender discriminatory practices in Pakistan society also shape the distribution of poverty in the country. Traditional gender roles in Pakistan define women place as in the home and not in the workplace and define men as breadwinner. Consequently, the society invests far less in women than men. Women in Pakistan suffer from poverty of opportunities throughout their lives. Female literacy in Pakistan is 29% compared to male literacy 55%. In legislative bodies women consist less than 35% of the legislature elected on general seats. The 1973 constitutional reform allowed reserved seats for women would be represented in Parliament regardless of whether or not they are elected on general seats. This provision lapsed in 1993 so parliament elected subsequently did not have reserved seats for women.

All this coupled with rise of honor killing against women, a legal system that is regarded as misogynistic and the intransigent denial of these problems by the Pakistan government as well as their institutionalized harassment of women rights groups operating in the country contribute the deteriorating situation. (Amnesty International 1995).

VII. BARRIERS TO GENDER EDUCATION:

The denial of access to education, or the creation of conditions that discourage girls from continuing in school, ultimately lead to educational inequalities between men and women. Countries with low girl's enrollment are also those where overall gross enrollment rates are low. In other words, smaller the proportion of primary school children in school the larger the gender gap in enrollments. Second the dropout rates are higher for girls than boys. Third



adult illiteracy rates are usually much higher for women than men.

When a person faces the disadvantage of being a woman and also being poor the gender differences are increased further. While 80% of girls from household in the top 20% complete grade 8, only 9.5% from the poorest 40% are able to do so. Families look upon the direct and indirect costs of sending daughters to school as being prohibitive. In terms of provision of books and stationary, uniforms and clothing, as well as the forgoing of vital help at home and on the land. In INDIA it has been found that wealth and gender disparities can combine to create a huge disadvantage for girls and women in the poorest stratum of society.

The way education is provided can itself as a deterrent. The difficulties in accessibility, lack of resources and low teacher quality and morale, lack of women primary teachers in rural areas, difficulties in synchronizing the schooling terms with the time dictates of seasonal activities of the local economy and similar factors tend to discourage girl from participating in education. Of late significant gains have been made in women education in which global advocacy and donor pressure have had their role to play. However, these fragile gains are vulnerable to changes in economic and social environments.

The literature suggests that families might consider the economic returns of girls to be lesser than that of boys. Or it could be an expectation that sons could be providing old age security. Households further have

fewer incentives to invest in the education of girls, education as their labor market returns are lesser compared to men. Or it could be due to religious factors. Thus the causes of educational deprivation for girls are many. Aspects like household resources, parental motivation, returns to child labor and school quality affect it.

VIII. METHODOLOGY:

50 respondents 25 male and 25 females were selected on purposive sampling basis out of the targeted group of the population. A questionnaire was used for educated and an interview schedule was used for illiterate respondents.

IX. RESULTS AND DISCUSSION:

(Table I) indicates the response of respondents regarding the question of women share in income. Out of 50 respondents 4 being 8% of male replied yes and 21 being 42% told no While 12 being 24 female replied yes and 13 being 26. Out of 50 respondents, 20 being 40% male replied yes women and man have equal status and 5 being 10% replied no. On the other hand 12 being 24% female replied yes and 13 being 26% told no

Table-I Share of women in earning and equal status

Sex Distribution	Responses	Share of women		Equal Status	
		F	%	F	%
MALE	YES	4	8	20	40
	NO	21	42	5	10
FEMALE	YES	12	24	12	24
	NO	13	26	13	26



TOTAL	-	50	100	50	100
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Source: Field Data

(Table II) indicates the response regarding the question of women work out side home and their reasons. Out of 50 respondents 7 being 14% male were in the favor of women work out side home and 18 being 36% were against women work out side home. While 16 being 32% female replied yes

women are allowed to work out side home, 9 being 18% of female are not in favor of female work out side home. Out of 50 respondents, 20 being 40% male replied yes women are more vulnerable to poverty, 5 being 10% replied no and 18 being 36% female response was yes while 7 being 14% replied no.

Table-II Women work out side home and vulnerability to poverty

Sex Distribution	Responses	Share of Women		Equal Status	
		F	%	F	%
MALE	YES	7	14	20	40
	NO	18	36	5	10
FEMALE	YES	16	32	18	36
	NO	9	18	7	14
TOTAL	-	50	100	50	100

(Table III) indicates that out of 50 respondents, 11 being 22% male replied yes women share more burden of productive and household work and 14 being 28% replied no. 20 being 40% of female replied yes women share more burden and 5 being 10

replied no. Out of 50 respondents, 14 being 28% male replied yes poverty can reduced, if such burden shared equally while 11 being 22% were replied no. 21 being 42% female respondents replied yes and 4 being 8 replied no.

Table-III Women share more productive and household work and Poverty can reduce by equal sharing household and productive burden

Sex Distribution	Responses	Share of Women		Equal Status	
		F	%	F	%
MALE	YES	11	22	14	28
	NO	14	28	11	22
FEMALE	YES	20	40	21	42



	NO	5	10	4	8
TOTAL	-	50	100	50	100

Source: Field Data

(Table IV) indicates the response of respondents in connection to the question of household poverty reduction. Out of 50 respondents, 16 being 32% male respondent replied yes and 9 being 18 replied no, while 20 being 40 female respondents replied yes and

5 being 10% replied no. Out of 50 respondents, 18 being 36% male respondents replied positively and 7 being 14% replied negatively and 20 being 40% female respondents replied positively and 5 being 10% female replied negatively.

Table-IV Poverty can be reduced if both male & female earn and male dominancy in decision-making

Sex Distribution	Responses	Share of Women		Equal Status	
		F	%	F	%
MALE	YES	16	32	18	36
	NO	9	18	7	14
FEMALE	YES	20	40	20	40
	No	5	10	5	10
TOTAL	-	50	100	50	100

Table-V indicates out of 50 respondents 7 being 14% male replied positively and 18 being 36 replied negatively. While 12 being 24% female respondents replied yes and 13 being 26 replied no. Out of 50

respondents, 18 being 36% male replied yes and 7 being 14% replied no. While 20 being 40% female respondents replied yes and 5 being 10% no

Table-V Equal opportunities for women in higher education and female facing difficulties in labor market

Sex Distribution	Responses	Share of Women		Equal Status	
		F	%	F	%
MALE	YES	7	14	18	36
	NO	18	36	7	14
FEMALE	YES	12	24	20	40
	NO	13	26	5	10
TOTAL	-	50	100	50	100



X. CONCLUSION:

Poverty is a worldwide issue and growing. If poverty is analyzed through gender perspectives, we find that women are more vulnerable to poverty because of inequality in different socio-economic aspects and the culture of patriarchy. After analyzing the data, it is concluded that a disparity exists in targeted areas which on many grounds affect poverty alleviation and development. The study indicates that women have no or low share in income earning of the family. All female and few male respondents specified that there was no equal status of women. Females were not allowed to work outside home. Women are more vulnerable to poverty. Women can carry burden of productive and household work. If this burden share equally it could help in poverty alleviations household poverty could be reduced when both male and female members earn. Male members were the decision makers in their houses they were not equal opportunities in higher education for women and women are facing difficulties in laborer market. The study shows that quality education can help in poverty alleviates while gender inequality hinders poverty alleviation.

On the basis of findings following recommendations are made:

Equal educational opportunities should be provided to women and also skill training facilities should be provided to them. Women should be given equal rights and power of decision making. There is a need to bring equality in resources distribution equal opportunities of participation should be given to both genders in various activities. Equal opportunities should be given to the women inside the family affairs as well as outside the family. Equal opportunities should be provided to women in different jobs. It will be very helpful in poverty alleviation and development of the economy increasing GDP GNP NNP and Per Capita Income.

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