INTERNATIONAL JOURNAL ON ECONOMICS, FINANCE AND SUSTAINABLE DEVELOPMENT E-ISSN: 2620-6269

LIEFSD

Available online at www.researchparks.org

RESEARCH PARK

https://journals.researchparks.org/index.php/IJEFSD

Vol. 4 No. 9 | September 2022



Women Literacy and Economic Development

Dr. Namita Verma

Assistant Professor, Department, of Economics, Uttarakhand Open University, Uttarakhand, India

ABSTRACT

Role of education and particularly female education in the development process is well documented. Economists of the classical period have also highlighted this association. Besides the social and economic benefits of education, female literacy is considered a bet in improving the health and basic child care. Higher literacy rates show lower poverty ratios in different parts of the world. India has also shown a tremendous increase in its literacy rates since independence, but it too has the largest concentration of poor people in the world. This has been postulated to be tested through the case of India. The socioeconomic impact of female education constitutes a significant area of research within international development. Increases in the amount of female education in regions tends to correlate with high levels of development. Some of the effects are related to economic development. Women's education increases the income of women and leads to growth in GDP. Other effects are related to social development. Educating girls leads to a number of social benefits, including many related to women's empowerment. The belief that women's literacy is the key to development has informed government and international aid agency policy and programmes around the world. In the poorest countries, the gap between male and female literacy rates has led policy makers to focus on increasing women's as opposed to men's access to literacy, through programmes designed particularly around women's reproductive role. Researchers have been concerned to find statistical evidence that there are the positive connections between female literacy rates and health indicators such as decreased child mortality and fertility rates.

ARTICLEINFO

Article history: Received 27 Jul 2022 Received in revised form 28 Aug 2022 Accepted 30 Sep 2022

Keywords: women, literacy, development, economic, independence, social, benefits, education.

© 2022 Hosting by Research Parks. All rights reserved.

Introduction

The yields from investing in girls' education are substantial. An educated girl is likely to increase her personal earning potential, as well as reduce poverty in her community. According to the World Bank, the return on one year of secondary education for a girl correlates with as high as a 25% increase in wages later in life. The effects carry from one generation to the next: educated girls have fewer, healthier and better educated children. For each additional year of a mother's education, the average child attains an extra 0.32 years, and for girls the benefit is slightly larger. Improved literacy can have a remarkable effect on women's earnings. As stipulated in the 2013/4 Education for All Global Monitoring Report, in Pakistan, working women with high levels of literacy skills earned 95% more than women with weak or no literacy skills, whereas the differential was only 33% among men. Educated women are empowered to take a greater economic role in their families and communities, and they tend to reinvest 90% of what they earn into their families.[1]

Investing in girls' education also helps delay early marriage and parenthood. In fact, if all girls had secondary education in sub-Saharan Africa and South and West Asia, child marriage would fall by 64%, from almost 2.9 million to just over 1 million.

At the wider societal level, more educated girls lead to an increase in female leaders, lower levels of population growth and the subsequent reduction of pressures related to climate change. The power of girls' education on national economic growth is undeniable: a one percentage point increase in female education raises the average gross domestic product (GDP) by 0.3 percentage points and raises annual GDP growth rates by 0.2 percentage points.

At UNICEF, we believe that educating girls – both at primary and secondary levels – tackles the root causes of poverty. Moreover, it is not just time in school, but skills acquired that count. UNICEF's approach to girls' education is threefold:

- > We work with governments to strengthen policies and laws that support and protect girls, including from violence within schools;
- ➤ We support the provision of educational opportunities for the most vulnerable girls, including through scholarships, cash transfers, peer group support and mentoring, inclusive curricula and gender sensitive teacher training, and;
- ➤ We advocate for girls' education at community, national and global levels.

UNICEF is also proud to host the United Nations Girls' Education Initiative (UNGEI) and serve as a lead technical partner in advancing the rights and achievement of girls through advocacy, partnership and the sharing of good practice. Girls' education is a core component of UNICEF's work at the country level. In South Africa, UNICEF, the government, and the private sector are partnering to provide not just technology education, but also active mentorship for 10,000 under-privileged girls. In Malawi, a World Bank-led initiative called the Zomba Cash Transfer Program provides cash transfers to girls to stay in or return to school. In Afghanistan, UNICEF supports non-formal and community-based schooling, with a focus on girls who had dropped out or never enrolled, contributing to increases in the number of girls who stay in school to grade five.[2]

Investing in girls' education is not only the right thing to do, it's also smart for overall economic and social development. Together with our partners, we are working urgently to articulate more ambitious targets for the post-2015 agenda in terms of girls' education and gender equality in schooling. We will use momentum from this year's International Women's Day as an opportunity to collaborate and map a way forward that truly catalyses the transformative potential of girls' education.

Copyright (c) 2022 Author (s). This is an open-access article distributed under the terms of Creative Commons Attribution License (CC BY). To view a copy of this license, visit https://creativecommons.org/licenses/by/4.0/

Evidence across regions in the world reveals patterns in school enrollment ratios and literacy that are divided along gender lines. In the developing world, apart from most countries in Latin America and the Caribbean, enrollment ratios of girls lag behind those for boys at all levels of education. Worldwide literacy rates for adult men far exceed those for women. While educational progress has been enjoyed by both sexes, these advances have failed to eradicate the gender gap. Education enhances labor market productivity and income growth for all, yet educating women has beneficial effects on social well-being not always measured by the market. Rising levels of education improve women's productivity in the home which in turn can increase family health, child survival, and the investment in children's human capital. The social benefits from women's education range from fostering economic growth to extending the average life expectancy in the population, to improving the functioning of political processes.

It seems as if the universally acclaimed need for literacy has recently re-gained currency in India, justifying enormous investment in areas traditionally scorned for their low rate of return. The focus on increased enrolment, retention and achievement in primary education, in conjunction with feverish Total Literacy Campaigns conducted by the Government of India (GOI), may be credited with steering the spotlight away from more pressing structural problems such as the deeply ingrained gender bias at all levels of the education-employment matrix and the inherently gendered nature of the ideological framework underlying educational provision in India. Seldom questioned is the value and relevance of the kind of literacy being advocated or the logic behind the slogan 'basic education as a basic human need'. It can be argued that churning out batches of literate women does not guarantee the articulation of their needs or their participation in planning and decision making. Divorced from other areas such as women's low socio-economic status, labour market inequalities and legal bias, literacy programmes are a relatively inexpensive and politically expedient palliative in their present limited form. [3] Unlocking the potential of women and girls can also have a huge impact on economic growth. The economies of many countries were transformed in the 20th century by women staying in education for longer, and joining the workforce in larger numbers. This was increasingly the case as office work became more common than manual work (which required heavy labour), therefore granting women more opportunities. Women being educated and better prepared to work gives nations access to a much wider pool of labour, helping to boost economic growth. The effects of women working can include better productivity and higher incomes.

Discussion

Women constitute almost half of the population of the world. Education for women is the best way to improve the health, nutrition and economic status of a household that constitute a micro unit of a nation economy. In this context, it can be argued that lack of woman education can be an impediment to the country's economic development. In India, women achieve far less education that of men. As per the Census report 2001, the literacy rate of women is 54.16 per cent and that of men is 65.38 per cent. There has been a sincere effort to improve the education attainment of women by both government and voluntary organizations. The changes in the policies and infrastructural supports on primary, secondary and higher education reflect the initiatives of the Government of India towards women education. This paper examined the trends in women education, the investments on education and infrastructural supports in India. The study revealed that there had been significant progress in the performance of women education revealed from female literacy levels and its change over time. It was also observed that the gaps between rural and urban female literacy rates are narrowing down. It was observed that rural poverty acts as a push factors for women's education rather than as an obstacle to women's education. The significant influence of urbanization on women's education implied that urbanization had been playing a beneficial

role in the attainment of women's education in India. At the same time, the drop-out rate had a negative effect on women's education. It revealed that that reduction of girl's drop-out rates is necessary for achieving women's education. The initiatives of the government through investment and infrastructure in developing education in India were examined. With regard to facilities in schools, it had improved significantly, but a lot more need to be done. In sum, the study revealed that there have been concerted efforts to encourage girls to attend schools, which would lead to higher literacy in future. The study also revealed that there are several infrastructural barriers to women education in India. The study calls for focused approach towards increasing women centred educational infrastructure so as to reduce the women drop-out rates and to improve female literacy levels in India.[4]

The Indian government has expressed a strong commitment towards education for all, however, India still has one of the lowest female literacy rates in Asia. In 1991, less than 40 percent of the 330 million women aged 7 and over were literate, which means today there are over 200 million illiterate women in India. This low level of literacy not only has a negative impact on women's lives but also on their families' lives and on their country's economic development. Numerous studies show that illiterate women have high levels of fertility and mortality, poor nutritional status, low earning potential, and little autonomy within the household. A woman's lack of education also has a negative impact on the health and wellbeing of her children. For instance, a recent survey in India found that infant mortality was inversely related to mother's educational level. Additionally, the lack of an educated population can be an impediment to the country's economic development.

Women, especially those in the low-income strata, traditionally have contributed to productive activities such as agriculture (mostly small-scale), agro-processing crafts and home industries, trade and commerce, but there has been a tendency to underestimate their economic roles and to undercount their participation due to inadequate data, prevailing definitions of economic activity and current sampling and interviewing procedures employed in obtaining national statistics. More attention has been focused, especially in national plans and programs, on their reproductive and child-nurturing roles. In general, women have benefitted increasingly from programs in the social sector, as evidenced by the large increases in school enrollment of the female population at all levels of education and a rise in life expectancy. However, severe health, nutritional and educational problems still remain to be resolved, especially in the case of women in rural areas and low-income women in the urban centers. While modernization has opened up economic opportunities in some areas, on the other hand it has led to a decline in traditional sources of income for many women, e.g., those engaged in the production of handmade and homemade items. In the agricultural sector the introduction of mechanization and new technologies generally has displaced small producers and disrupted traditional systems of production and complementarity between the roles of the two sexes in the smallholder family.[5]

Low productivity in the campesino economy on the whole, the displacement of small producers, lack of income-generating opportunities and of social services in rural areas have caused both men and women to emigrate to the cities. These migratory flows have deeply affected women's roles in two ways. In the urban centers there has been a rapid entry of migrant women into the work force, with females being concentrated in low-level or unskilled jobs and services. Women are involved in the urban informal sector, largely in retail trade and in small scale enterprises. In the rural areas, wherever male outmigration has been strong, women who remain had to increase their workload and to assume full responsibility of carrying out both agricultural and household duties. It is also within this context that one observes within the region a large number of female-headed households, particularly in the low-income strata. Various studies emphasize the disadvantaged position of female heads of households: They are most likely to be

living below the poverty line, they score lower than low-income men on educational attainment and are more apt to be unemployed or employed in low-skilled or service occupations. Moreover, the economic crisis of the 1980s in Latin America and the hitherto unprecedented levels of unemployment and underemployment which adversely affected particularly the poorest segments of the population, have had serious repercussions for women in particular. On the one hand, this situation led to relatively fewer income-generating opportunities available on an overall basis. On the other hand, cutbacks in social services have seriously affected women's level of health, nutrition and education, important determinants for their productivity and effective participation in the economy and society as a whole. The interaction of these factors creates a vicious circle in which low-income women in particular are caught. The mounting economic responsibilities of these women thus make combatting their poverty a crucial development goal. The Bank recognizes that if women are to be effective agents of human capital development, particular attention should be paid to enhancing their contribution and taking into account their needs, multiple roles and changing economic and family situations. This means that more recognition must be give to their current and potential contribution as producers, as decision-makers and as income-generators. Recognizing the pressing situation of poor women within the region, the Bank will pay attention to supporting activities that address their needs in both rural and urban areas. Many Latin American countries are making significant efforts, as evidenced by the establishment of Women's Desks Bureaux and both national and regional planning units to promote the integration of women into the national development process. The fields of action proposed within this policy are thus formulated with a view of assisting national efforts and leading to a more effective participation of women in development.[6]

Results

Within its general objectives of promoting social and economic development, the Bank through its lending and technical cooperation programs will assist member countries in their efforts to bring about the fuller integration of women into all stages of the development process and improvement in their socioeconomic situation. The Bank will support initiatives aimed at:

- Recognizing and enhancing women's actual and potential role in productive and social activities and their contribution to the national development process;
- ➤ Facilitating women's access to productive resources, services and to social and economic benefits derived from Bank operations;
- Reducing social, legal and economic constraints that depress women's ability to effectively participate in and benefit from productive and other development-oriented programs; and
- ➤ Improving the effectiveness of institutions responsible for fostering the social and economic participation of women in the development process.

One of the objectives of the Bank's operations has been to increase job opportunities and to raise the level of incomes of project participants. With a view to the fact that women increasingly bear economic responsibilities but tend to be concentrated in low-productive and low-paid jobs, the Bank will support efforts that aim at generating employment, upgrading women's productivity and promoting their access to productive employment or other income-earning activities. In line with the criteria established within the Urban and Rural Development Policies (OP-751 and OP-752), the Bank will cooperate in increasing and improving both the financing and management of small enterprises, endeavoring to mobilize the efforts of women entrepreneurs. Bearing in mind that the issue of generating employment for women is not only related to their need for training and skills acquisition programs, but also to the demands on women associated with family and household responsibilities, the Bank will support existing programs or the

Copyright (c) 2022 Author (s). This is an open-access article distributed under the terms of Creative Commons Attribution License (CC BY). To view a copy of this license, visit https://creativecommons.org/licenses/by/4.0/

establishment of appropriate ones and other incentives aimed at reducing or eliminating obstacles to women's participation in income-earning activities. These may include the financing of child day-care centers or other project-related arrangements to assist women in their child care responsibilities, and the support of special employment programs which offer flexible schedules and/or take into account women's daily and seasonal burden of domestic and productive tasks.

- 2. EDUCATION, TRAINING AND EXTENSION. To ensure that women benefit fully from investments in project-related training programs, the Bank will give special consideration to training programs in any sector which promotes and/or facilitates the participation of women, the upgrading of their skills and the development of their productive potential. Programs in both rural and urban areas should take into account the specific factors that affect the availability and effectiveness of educational and training programs to women working in the agricultural sector or in urban-based enterprises: location of training centers, convenience of the hours of courses and the relevance of curricula and teaching materials, use of appropriate methods to transfer technology. Within this context, the Bank will support:
- a) the development and establishment of extension programs, programs at technical and vocational centers, formal and non-formal educational programs and literacy campaigns appropriately designed to facilitate women's access as well as active promotion and outreach efforts to disseminate information on these courses;[7]
- the setting up of training courses for technical personnel to sensitize them to women's specific educational needs and problems and to increase their capacity to implement appropriate plans and projects;
- c) efforts to increase the number of female extension agents;
- d) efforts to identify and remove limitations to women's participation in project-related training programs; and
- e) training programs connected with the maintenance and administration of project-related facilities.
- 3. CREDIT. One of the principal constraints facing low-income groups, in particular women, is the lack of adequate financing. Access to credit is one of the keys to an improved standard of living and higher productivity for small farmers and entrepreneurs in both rural and urban areas.

Women's participation in formal credit programs particularly has been constrained by legal barriers, cumbersome application procedures, relatively high opportunity and transaction costs, sociocultural constraints or by their lack of secure title to property and other forms of collateral, even if they play a major role in production and marketing in the agricultural sector.

In urban areas, women experience similar difficulties in their efforts to establish or expand their own enterprises and sources of self-employment, so that they are often forced to turn to informal, high-cost sources of credit.

The World Bank will therefore pay special attention in its credit programs to the support of programs or other mechanisms which facilitate women's access to credit and thus raise their productivity, either individually or through groups organized into productive units. These measures can include:

- a) the appropriate training of employees of formal credit institutions;
- b) the support of financial extension services specifically geared to reach out to potential female borrowers;

- c) the strengthening of intermediary credit institutions and associations such as formal or informal savings cooperatives where women are predominantly involved; the use of active outreach and promotion efforts to inform women of the availability of credit programs; and
- d) measures that would remove or ameliorate legal or other inhibitions to equitable treatment for women in obtaining credit.[8]
- 4. TECHNICAL COOPERATION. Through its technical cooperation operations the Bank will support the strengthening of the effectiveness of national and local institutions and their legal frameworks to formulate, coordinate and implement equitable policies, programs and projects to foster the social and economic participation of women and to improve their status in society. The Bank will support efforts to train personnel and/or to strengthen institutions to implement resulting reforms or policies as well as to disseminate information pertaining to such reforms.

Emphasis will be placed on training programs which aim at improving the administrative and entrepreneurial skills of women. This is especially important for female entrepreneurs and women employed by formal institutions in areas such as extension work, project identification, preparation and evaluation.

The Bank also supports the following activities:

- a) the institutional strengthening of associative-type economic organizations for production and marketing and other women's groups whose activities are relevant to Bank-financed projects;
- b) community promotion; and
- c) the training of female beneficiaries and technical personnel in the planning, organization, distribution and operation of services, particularly in areas where women's contribution is crucial and where the impact on women is judged to be significant.
- 5. RESEARCH AND STUDIES ON THE PARTICIPATION OF WOMEN. As the information and statistical data available on the involvement of women in economic and social development and other related topics is still limited, the Bank will support and encourage the collection and publication of sex-disaggregated data and qualitative information on the participation of women, especially research on women's actual and potential participation in productive activities, decision-making structures and social activities; and on mechanisms to enhance their contribution.

Knowledge of these roles and of the factors that enhance or limit women's ability to carry out these roles can contribute to the improvement of project design so that women can actively participate in and reap more benefits from the development process.

The Bank will also assist in:

- a) carrying out research to reappraise concepts, approaches and practices associated with gathering statistics in order to improve data-gathering on the role of women;
- b) studying solutions for dealing with the obstacles restraining women's participation and ways of promoting income and employment for low-income women; and
- c) studying means to adapt and transfer appropriate technology to women.

As far as possible, any studies undertaken will be coordinated with and complement the actions of national institutions and other international organizations.

In order to enhance the implementation of this policy, the following section provides specific pointers on operational instruments and mechanisms for Bank action in the programming, analysis, administration and evaluation of loans in key sectors.

As part of the programming process, when the Bank is developing a strategy and identifying operations in a particular country, attention should be given to gaining an informed understanding of women's roles in the economy and society as a whole.[9]

Although due to a general lack of base line and disaggregated data, only approximations may be obtained in some cases, an assessment--however, general--of women's real contribution to the economy and identification of any key issues affecting their participation at an early stage is a prerequisite for: a) ensuring the efficiency, effectiveness and the success of operations where women's participation would be a significant contributing factor to the achievement of project goals; and b) more effectively involving women in specific programs and projects, thus enhancing their advancement.

Within programming activities, consideration should be given to addressing:

- 1. Women's roles, identifying the institutional framework of organizations involved in the issues of women's participation, and addressing any linkages between these and the programming of Bank operations;
- 2. Within sector analyses and strategies in relation to a specific country, as contained within the CPP, women's participation should be addressed. As a general rule, the sector analyses are based on the socioeconomic report for that specific country, so that any key issues with relation to women's involvement should also be addressed in the socioeconomic report. In addition, relevant issues should be given special consideration in the preparation of general and sectoral studies carried out by pertinent divisions of the Bank.
- 3. Relevant issues should be integrated into orientation and preparatory documents (TWPs) prepared for Programming Missions by Inter-departmental Working Groups. These issues should also be addressed by Field Offices within the project identification process.

Based upon the available information on women's participation, as indicated within the Background Paper, Bank action would be mainly concentrated in areas such as: water supply and sanitation; income generation and small-scale agriculture; forestry and agricultural development; education and training; health and nutrition; and any other areas where women's contribution is significant and/or where the project's benefits or impact on women are judged to be significant.

Within the project analysis stage, specific tools and steps are intended to enhance the integration of gender-relevant aspects within overall operations in the sectors mentioned above.

The focus here is not to promote women's activities in isolation, but to find ways and means to enhance women's participation in a given sector and to more effectively link the activities of both men and women within the project with a view to ensuring optimum overall project benefits. In most cases, this does not necessarily involve additional major financial inputs, but is intrinsically related to: an early identification of gender-related roles, interests and constraints; and the adjustment of project design and preparation to facilitate women's access to project activities, benefits and facilities, wherever necessary.[10]

In the project analysis phase, the Bank should:

1. Improve baseline data through gathering of disaggregated data and information on women's roles in key areas, not only within socioeconomic reports, general and sectoral studies, and CPPs, but also by

requesting such information from borrowers in the DES and PRA guidelines and other relevant manuals for the preparation of loan requests. These guidelines should be updated to reflect key issues in relevant sectors.

- 2. Prepare a set of main points for each key sector to be used at Headquarters, at Field Offices and in orientation and other missions, in order to facilitate the work of Bank staff and consultants involved in project analysis in addressing relevant issues.
- 3. Consider technical cooperation and short-term missions as instruments to assist in enhancing datagathering, studies and project preparation activities, relevant project design, institutional strengthening, etc., in operations where women's participation is likely to be significant and/or where there is an early identification of gender-related issues--as a result of the programming process or through missions.
- 4. Within the overall analysis of a project, make more frequent use of consultants and/or Bank missions to help gather more information and/or assist borrowers in integrating pertinent issues into project design and preparation. Such issues are:
- a) identification of any constraints--legal or otherwise--which could inhibit achievement of project goals;
- b) compatibility of projects with sociocultural factors affecting the participation of women;
- c) consideration of the needs of women as perceived by them (through surveys, studies local consultations) in relation to project objectives, location and potential benefits;
- d) promotion of their active participation and organizational skills within project activities; and
- e) use of appropriate methods for transferring technology and skills.

Assess the project's potential impact on women wherever relevant with the aim of enhancing positive impacts and avoiding negative impacts on women. Integrate these issues specifically into terms of reference for missions and into project documents whenever pertinent.

- 5. Encourage the development and use of specific methodological tools to analyze and evaluate women's participation in project benefits and the project's impact on their socioeconomic situation within the general project analysis methodologies. This task should be assigned to the Methodology Unit of the Bank in consultation with other Departments. Any relevant experience already gathered within the Bank, e.g. small projects operations, should be drawn upon.
- 6. Make use of control points along the project cycle, e.g. CAMs, loan committees to address the issue of women's participation and the appropriate implementation of this policy.
- 7. In projects involving education, training, extension, credit productive, and social infrastructural activities, the Bank should take steps to assure that the design and execution of the project allows for the full participation of women. In those operations where women have been identified as key beneficiaries, the borrower should be required to present periodic progress reports on the increasing involvement of women. This may be enforced through the use of provisions in the loan agreement.
- 8. Initiate a systematic program of staff training seminars and other activities at both Headquarters and Field Offices to raise consciousness of staff on women in development issues and to acquaint them with these policy guidelines and mechanisms for their implementation.
- 9. Designate a high-level staff person within the Bank who would assist staff members to better integrate women in development aspects into the project cycle and help coordinate Bank efforts to implement this policy.[11]

Ex-post Evaluation

The ex-post evaluation should identify factors that contributed to or detracted form the participation of women in the project and the achievement of overall project goals, hence providing valuable lessons for improving the effectiveness of future operations. For this purpose, it is necessary to be able to rely on adequate baseline information and disaggregated data collected on an ex-ante basis, and to establish criteria to measure and evaluate effects within the framework of existing methodologies. The guidelines and criteria for ex-post evaluation of projects in all key sectors previously identified should be revised to reflect the main issues outlined within this policy and the eventual improvements in qualitative and quantitative project evaluation methodologies resulting from the Bank's experiences.

General

- 1. Management informs the Board every two years of the status of implementation of the policy and the progress achieved.
- 2. The actions resulting from this policy should be coordinated with actions of other development organizations.

The operational policies of the World Bank are intended to provide operational guidance to staff in assisting the Bank's borrowing member countries. Over the course of the Bank's more than 50 years of operations, the approach to developing operational policies has taken various forms, ranging from the preparation of detailed guidelines to broad statements of principle and intent. Many policies have not been updated since they were originally issued, and a few reflect emphases and approaches of earlier years which have been superseded by specific mandates of the Bank's Governors, the most recent being those of the Ninth General Capital Increase.

In accordance with the Bank's information disclosure policy, the Bank is making all of its operational policies available to the public through the Public Information Center. Users please note that the Bank's operational policies are under a process of continuous review. This review process includes preparation of best practice papers summarizing experience at the Bank and other similar institutions, and sector strategy papers.[2]

Conclusions

In rural India, women constitute about 84 per cent of the agricultural workforce. Despite being major contributors on farmlands, they face a multitude of challenges – lack of education, poor health status, and limited representation in farming organizations. Empowering women translates to economic growth of the family as well as the nation. In the Indian context, women self-help groups (SHG's) in rural locales play a crucial role in improving and supporting the lives of other women. Evidence that the education of girls and women promotes both individual and national well-being. An example is the strong links between a woman 's education and her employment and income. Another is that better-educated women bear fewer children, who have better chances of surviving infancy, of being healthy, and of attending school. When women are deprived of an education, individuals, families, and children, as well as the societies in which they live, suffer. When women are adequately educated, everyone benefits. Why, then, do women in much of the developing world continue to lag behind men in measures of educational attainment, including literacy, length of schooling, and educational achievement? This volume begins to address this puzzle by examining how educational decisions are made. This is done by exploring the costs and benefits, both public and private, that determine how much families invest in educating their daughters and their sons. NOT long ago women faced tremendous barriers as they sought opportunities that would

set them on an equal footing with men. Going back a mere quarter century, inequality between women and men was widely apparent—in university classrooms, in the workplace, and even in homes. [9] Since then, the lives of women and girls around the world have improved dramatically in many respects. In most countries—rich and developing—they are going to school more, living longer, getting better jobs, and acquiring legal rights and protections.

But large gender gaps remain. Women and girls are more likely to die, relative to men and boys, in many low- and middle-income countries than their counterparts in rich countries. Women earn less and are less economically productive than men almost everywhere across the world. And women have less opportunity to shape their lives and make decisions than do men.

According to the World Bank's 2012 World Development Report: Gender Equality and Development, closing these gender gaps matters for development and policymaking. Greater gender equality can enhance economic productivity, improve development outcomes for the next generation, and make institutions and policies more representative.

Many gender disparities remain even as countries develop, which calls for sustained and focused public action. Corrective policies will yield substantial development payoffs if they focus on persistent gender inequalities that matter most for welfare. To be effective, these measures must target the root causes of inequality without ignoring the domestic political economy.[11]

References

- 1. Anil Bhuimali (2004): "Education, Employment and Empowering Women", Serials Publications, New Delhi.
- 2. Arun C.Mehta (2006): "Elementary Education in India", National Institute of Educational Planning and Administration, New Delhi.
- 3. Economic Survey 2007-08, Government Of India.
- 4. Ghose Malini (2002): "Literacy, Power and Feminism", Economic and Political Weekly, Vol 37, No.17, April 27, P.1615-1620.
- 5. Government of India Selected Educational Statistics, Ministry of Human Resource Development, Govt. of India, (Various Years).
- 6. Government of India (2001) Census of India 2001 General Population Tables, Office of the Registrar General, Min. of Home Affairs, Govt. of India.
- 7. Government of India: Census of India 1991, Government Of India New Delhi 1993.
- 8. Hossain Naomi, Naila Kabeer (2004): "Achieving Universal Primary Education and Eliminating Gender Disparity", Economic and Political Weekly, September 4, P.4093-4099.
- 9. Mukherjee, Dipa (2007) "Women's Education in India: Trends, Interlinkages and Policy Issues", MPRA Paper No.4871.
- 10. Parikh Kirit.S and Chirajib Gupta (2001): "How Effective Is Female Literacy In Reducing Fertility?", Economic and Political Weekly, Vol 36, No.35, September 1, P.3391-3398.
- 11. Vinod K. Mishra and Robert D.Retherford (2000): "Women's Education can Improve Child Nutrition in India", NFHS No.15, ISSN 1083-8678.