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effective governance

considerable body of evidence around the world supports the assertion that economic development opens many avenues for increasing gender equality in the long run. In addition to growth, institutional environments that provide equalights to both men and women and policy measures that address inequalities are needed. Gender equality is a core development issue and strengthens countries' abilities to grow, reduce poverty and have more effective governance.

Promoting gender equality enables women and men alike to escape poverty and improve their standard of living. In many developing countries, the last fifty years saw significant improvement in the status of women and gender equality. Female school enrollment rose and women's life expectancy increased by 15 to 20 years in many developing countries. However in Pakistan, despite having a higher per capita GDP compared to its neighbours Nepal and India, the gender

gap continues to grow. In fact, data from the Asian Development Bank shows it is one of the few countries where life expectancy for a male (59.8) is higher than a female (59.5).

Several factors, such as mobility and access to health care contribute to such a low life expectancy for females. While the literacy rate is relatively low compared to other countries in the region, what is most alarming is that the rate for women is only 25.9% while it is 55.2% for men. It has been difficult for Pakistan to attain economic growth due to years of unstable leadership and inadequate investment of resources in its people. The fact that the majority of the population is in rural areas and there is such a disparity between the rich and poor has made it especially difficult for policies and programmes to benefit the majority of the population, especially women specifically.

While the Pakistani government recognises the importance of trying to eliminate the gender gap, it will be difficult for new polices to have a drastic impact since over 90% of the country's GNP is spent on defense and paying off debts. Less than 3% is spent on health and education. According to former Pakistan Ambassador Ahmad Kamal, a good country spends around 15% of their GNP on health, a bad country spends 8% and Pakistan spends less than 1%. Despite United Nations recommendation to spend at least 4%, only approximately 2% of Pakistan's GNP is spent on education.

Ruth Goodwin-Groen, founder of Goodwin-Groen Consulting, noted that the UNDP's Human Poverty Index for developing countries shows that nearly 42% of Pakistani people are affected by poverty in her study on the role of central banks in micro finance. Also, "Pakistan is unique in the world in that, when compared to 1975 statistics, women are poorer, less healthy and less educated relative to men."

The lack of government spending on health and education is extremely

detrimental to Pakistani people. A study on nutritional status prepared by the Pakistan Institute of Development Economics (PIDE) shows that 45% of the country's total population has no access to health services, 40% lack safe drinking water and 53% are living without sanitation facilities. Living in such conditions increases the risk of getting diseases spread by air and water pollution such as diarrhea, malaria, respiratory infections, influenza and hepatitis. Cough and fever affects 1 in 5 children under the age of 5 and it is common for the average child to experience 5 to 12 episodes of diarrhea during the course of a year.

The study also shows that the lack of education among women has a great deal to do with the health and malnutrition of her children. For example, when a baby reaches 4 to 5 months, breast milk should be supplemented by additional protein and nutrient rich food. However, many women lack this education and do not begin to supplement their child's diet with anything else but breast milk until 8 months. In households where no women are literate, 38% of children suffer from stunting. Obviously, an educated mother is also more aware of how to recognise and treat a child's illness and puts more thought into reproductive behaviour often resulting in planned pregnancy.

Urban-rural comparisons are a key

factor in Pakistan. Rural area population is 88m while urban area population is 42m. While literacy in urban areas is nearly 52%, it is only 28.3%

in rural

in rural areas with women only constituting for 12%. Another study by PIDE on poverty and child mortality shows that there are substantial differences of child death in urban areas compared to rural. Urban areas have a higher concentration of medical facilities, gas, electricity, phone connections and water from either tap or motor pump. Since most poor mothers in Pakistan, especially rural areas are illiterate, they believe in fate and value traditions. For example, many women reported that they reduced the amount of fluid given to children during diarrhea episodes unknowing to the fact that in this situation, a child is in need of more fluid. Also, such a strong belief in fate (kismit) and lack of education influences the way women view pregnancy. Many individuals in rural communities do not realise how much control they could potentially have if they used contraceptives and the overall household benefits of female

Job opportunities for women differ

the cultural views of women in the work place and educational environments. The Pakistani Government has increased its 30% quotas reserving national/provincial legislature seats for women. They have also increased quota size for women in public sector jobs. They have committed to reinforcing efforts to provide women protection from sexual discrimination and violence. While these efforts create more opportunity for women and could help in changing the cultural norm of the man being the breadwinner and the woman's priority being the home, it is not clear if poor, rural women will directly benefit from these changes.

The Human Development Foundation of North America (HDF) using micro finance and building relationships with communities and local governments has also made successful efforts directly helping rural communities and encouraging female education. Unlike the Social Action Programme, HDF is an independent charitable foundation receiving money from the Noor Foundation, the Society of International HELP, the Association of Pakistani Physicians in North America and private

donations.

By creating job training programmes in many rural areas and providing women with sewing machines. HDF has helped double the income of many rural families. However, while some women receive support from their family to work, others may not. In many cases, HDF will freely provide sewing machines but in cases of having to borrow money, many households may not be willing to take the risk. Also, the organisation provided a training course on how to sew and successfully sell garments. It would be much more difficult for a woman to take a risk by borrowing money, whether it is from a street vendor or micro lender, and have to teach herself how to utilise the machine properly. At the same time, villages are close-knit communities where people see what other households are doing and learn from one another.

In several villages, HDF requested village members to construct classrooms while the organisation agrees to provide supplies and funding for the school. While many families are happily sending their sons and daughters to school free of charge, the issue still remains that some families may not think it is necessary to send both children. While education is free, parents may not see an incentive in sending their children to school and may prefer they help at home or work.

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Job opportunities for women differ greatly in urban and rural areas. In rural areas, job opportunity for women is in low wage and strenuous agriculture work. The nature of the working conditions puts her more at risk of being ill herself, which impacts how well she can manage household duties. The PIDE study also reports that nearly 43% of women in rural areas suffer from anemia while the figure is 35% for women in urban areas. Another urban-rural difference is that rural areas often have a separate court system with a much stronger male bias. For the most part, rural women have less mobility and are more likely to be poor while there is a larger upper and middle class population in urban areas. Women in upper and middle class households generally receive more family support, independence. education and white-collar employment opportunity.

There are several programmes and policy changes in place that will potentially benefit women and most importantly, could play a role in changing

There are only two banks in Pakistan that have small scale credit programmes that cater to women. Otherwise, women rely on informal sources such as NGOs. friends, relatives and moneylenders. The Pakistani Government has committed itself to providing credit provisions for women seeking self-employment. They have also committed themselves to creating more opportunities for women in specific sectoral programmes such as education, training and skill development of women and female labour-based industries. As the Pakistani Government continues to make commitments in improving the status of women, and as more private organisations link with governmental organisations and local communities to make improvements, hopefully the gender gap in Pakistan will improve creating a better quality of life and economic prosperity for the entire nation, especially the rural community. The Pakistani Government realises how vital it is for the country to uplift women and will hopefully be successful in making the majority of its people in all of its diverse regions realise this as well.