



## Journal of Education & Humanities Research (JEHR)

Institute of Education & Research (IER), University of Balochistan, Quetta-Pakistan  
Volume: 11, Issue 1, 2021; ISSN:2415-2366 (Print); 2710-2971 (Online)

URL: <http://web.uob.edu.pk/uob/Journals/jehr/jehr.php>

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### “Relationship among Higher Education, Women Earning and Socio-Economic Status”

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Received: 04<sup>th</sup> April, 2021

Accepted: 14<sup>th</sup> June, 2021

Published: 1<sup>st</sup> July, 2021

#### KEY WORDS

Higher Education,  
Income Level,  
Women Socio-  
Economic Status,  
Quetta- Pakistan

#### ABSTRACT

*This study examines the relation of higher education with women income and other socio-economic status. Both cross country comparison and empirical evidence suggest that there is robust relationship between higher rate of education and income. It is generally acknowledged actuality that universal higher education is vital for a nation's development on part of its overall contribution to the increase of level of income, generating employment opportunities, poverty alleviation and more importantly for the improvement of social wellbeing. The main objective of this paper is to discover the significance of higher education and experience on the women income with filling the gap in knowledge by attempting to explore more multidimensional lasting impacts of higher education on their socio-economic status. The positivist research approach was used to carry-out research by primarily identifying a research problem, constructing appropriate research questions and hypothesis and by applying suitable research methodology. Therefore, a sample data was collected about the qualification level, income level, and experience level. A sample of one hundred and fifty teachers/lecturers/professors were selected from only Government sector schools, colleges and universities in Quetta City using simple random sample technique. The non-parametric tests (Chi-Squared Tests) were used to show the relationship between income, women's socio-economic status and higher education. Result findings demonstrate that with every boost in education level there is generous increase in monthly income of the women. Most of the chi-square results are highly significant. Analysis show that higher education has significantly boosted socio-economic of women education in Pakistan but allows us to conclude that the higher rate of education directly involve in increasing the level of women income and therefore indirectly alleviates poverty through equal and uniform distribution of the education that could contribute significantly to poverty reduction and leads to women empowerment, ultimately responsible for desirable and sustainable socio-economic development of the society. Finally, several factors are commonly examined that higher level education thought proportionally benefit the women in the society such as improvement in social status, decision making and contribution to the economy. Therefore, more stress required for educating the nation specially the women.*

## **Introduction**

It is a well-recognized and much commended proclamation that education is most potent instrument for development and for material, moral growth and more importantly for social liberation. Proper streamline education is one of dominant components of “human capital”. Others are health, on-job training and labor mobilizations. All are central to country’s development. The economics of education has taken central stage in the current phase of international development order especially on the part of empowerment of vulnerable women in less developed countries. The main emphasizes of slow growth model, Amartya Sen (1999) development model and other leading development studies advocated that knowledge is the key in stimulating and enhancing human capital for overall development of the societies. The motivation in economics of education was emerged, due to donated works of T.W.Schultz, Gary Becker and others. They applied new framework for human capital development in work place. Becker proposed that education advances productivity of employees by imparting useful knowledge and skills and more prominently results in high earning in working institutions. While putting together in one page, the human capital principle is the important motive that shifts policy instrument towards higher education further responsible for stimulating sustainable and persistent economic development. Developing countries are now under great pressure from the developed world in term of competitiveness and technological know-

how (due to mainly good educational institutions.) Good educational institutions are often found in developed countries where we observe and fair and equal distribution of education among both male and female when talk about human capital formation .But in most developing countries including Pakistan the in access to both primary and higher education particularly with regard to women is the main hindrance to human resource development since women occupies major share of total population 52%, therefore, women participation in different sectors is very important. Education in this connection is the key catalyst in determining change in the active role of female in the line of highly desirable sustainable development. Pakistan has not been competent to capture packed capabilities of its human resources to meet development challenges due to the low amount of investment in education in past era. Therefore, true and productive knowledge economy has never been flourished in the line of high desirable sustainable development. Hence, the applicability of Slow Growth Model primarily focuses on knowledge and productivity with other successful development studies restricts and may not well place in the context of Pakistan. As per Social and Living Standard Measurement Survey 2010-11, literacy rate for country’s population (10 years and above) is 58% during 2011-12 which is far low by any standards compare to it neighbor SAARC members. UNDP Human Development Report 2012 tells Education Index for Pakistan was .49; it was .61 for India and .45 for Bangladesh. Whereas, HDI for Pakistan

was 515. The rank is compared with Bangladesh and is just overhead of Angola and Myanmar. Pakistan's gross enrolment ratios also witnessed as one of nethermost in area, while in some districts girls' participation rates in primary education are very small due to cultural, financial and strict tribal practices.

The empowerment and equal participation of womenfolk and improvement of their status are vital components for ensuring the full potential of political, social and economic progress and enhancing sustainable development.

This study was conducted in municipality of Quetta, which is situated near to Afghan border and has been the victim of terrorism, ethnic and sectarian violence over the last two decades due to changing world politics scenario in this region. Given the background of the study is an attempt to explore some principal socio-economic factors underlying the state of disadvantaged women's participation in decision-making process that is overlooked by other surveys conducted in different studies. The objective of analyzing the basic research questions involve the study in Quetta are threefold: (1) to establish the socio-economic status of the women; (2) to assess the degree of participation of housewives in decision making regarding household matters; and (3) to measure the association between level of education of women and change in their income level which further enhances their productivity, ability and capacity at both household and social matters.

### **Limitations Of The Study**

Specific limitations of the research are discussed under in regards to limitations of data collection and data analysis along the research process.

- i. Access to the accurate & reliable information/data
- ii. Access to the resources
- iii. Time Management
- iv. Support from the organizations and participants
- iv. Weak response of respondents in interviews/questioners

### **De-Limitation Of The Study**

For the existing research due to limitation of time and other constraints we perimeter our topic area/focal area mainly to the Quetta City, therefore, the data pertains to the teaching women of public schools, colleges and universities were brought into questioner designing coupled with data analysis.

### **Review Of Literature**

While different emerging studies used various statistical methods and analysis to show the mix results of higher education on individual earnings. This paper is to discern significant higher education and experience on women earnings with filling the gap in literature by attempting to explore more multidimensional lasting impacts of higher education on their socio-economic status. This section will critically review and highlight multiple studies to display the association among higher education, women earning and (improvement in their) socio-economic status.

The impact of higher education on individuals income and socio-economic

status are infrequent, Shabbir (1991) established qualification effects in rates of return to education in Pakistan. He identified extensive and statistically significant diploma effects materialized at four significant qualifications levels in Pakistan, namely, Matriculation, Intermediate, Graduation and Masters. But the study ignored the higher level of education such as M.Phil/PhD.

Rummana (2007) developed a study based on (Mincerian equation) where the log-linear of monthly income was taken as a linear function of completed years of schooling, experience and experienced squared. She found that an additional year of education rises teacher's income by 14.2 % while the extra year of experience rises the income by 7.4%. However, this study overlook the importance of consumption pattern of women in response of changes of their income. In this way consumption decision was not taken alone by women while mainly controlled by male first earner. Therefore, the current study attempts by filling the gap in knowledge to find out the participation of working women in consumption and saving decision making process.

To show the socio-economic status of higher education different studies has been established, for instance; Sarfraz and Rizwan (2011) conducted a survey on the relationship between women's decision making at household level using chi square test of homogeneity. On the basis of their analysis it is concluded that opinion of educated working women are more significantly associated with involvement in process of decision making than the illiterate

women are not previewing their active participation in decision making process.

Mamoni & Kumar Tiwari (2011) empirical results found that in household decision making and opposing domestic violence a highly educated women's participation was statistically significant and directly related with their time consumed in the domestic conditions and working conditions but heir was no significant relationship between women's educational level and their raising voice against violence. Nevertheless, findings of this study may not be generalized to the society as other recent studies (see for examples United Nations, 1997; Heise *et al.*, 1999; Jewkes, 2002; Campbell, 2002; Kishor and Johnson, 2004, 2006) displays that women with more education were more able to be concerned about their social status, on top of more conscious about their pride, self-reliant and dignity than illiterate women with less privileged and discounted.

## **Data Development**

### **i. Sampling Design**

The sampling procedure chosen for the current study as simple random sampling to collect data. Respondents have been randomly selected from entire population and the chance of selecting every sample has been equally likely with the more degree of reliability subject to the true representativeness and the generalization to the parent population.

### **ii. Sample size**

The sampling size of minimum 150 respondents (working women in public sector)) drawn from different public sector schools, colleges and universities located in Quetta city. The questionnaire were

systematically prepared and disseminated to the respondents under the motto of ethical standards.

### **(iii) Sources of data**

Data for this study has been gathered from primary sources.

- **Primary data**

Primary data are obtained from the working individuals educational institutions, that collected a fresh and for the first time information. In this study the questionnaires were used for the primary data collections.

## **Methodology Of The Study**

### **Research Pradigm**

#### **i. Research Approach**

There are mainly two research approaches positivism and the other one is interpretive. Research paradigm for the proposed research can be positivism. Positivism trusts on experiments and empirical evidence to grasp reality, single reality and objectivity; whereas interpretive approach relies on interviews and subjective observation to explain perceived truth (Zikmund, 2000). The positivism paradigm has always been prominent in management research, economics and in other social sciences and hence this research study has used a positivist approach. Adopting positivism paradigm or approach, this study has therefore piloted (deductive method-testing theory).

#### **ii. Research Strategy**

Research strategy employed for current research study is survey method. A survey strategy is usually related with the deductive approach (M.Saunders, 2009) to establish a framework that how certain percentage of the population reflects or behaves in a particular way to understand the reality. The study used

deep-rooted survey data and the methodological part of the literatures diverges. Moreover, the insertion of the socio-demographic factors also varies from study to study. Hence, there is a requisite to study association among educational status of women and socio-economic status (household decision making) in Pakistan with current accessible observational survey.

Therefore, survey study has been carried out gathering data by the means of a well-structured questionnaire followed by analyzing it by the quantitative techniques for example chi-square tests are used to see whether there is an association among the categorical variables by means of software such as SPSS.

#### **iii. Statistical Tool & Techniques**

The Demographic, economic and behavioral data was collected through well-administered questionnaire. The questionnaire was comprised of three sections. The first section was related to the demographic information and the second was comprised of income, consumption and saving levels while third involved questions of attitudes and perception of women about, about family size (no. of children), decision making about household matters and perception about level of income. Five-point likerd scales were applied in second section to compute attitude of individuals. To check reliability of questionnaire pre-testing was conducted and suitable and enviable changes were made after adoption.

Chi-square test of independence was applied to determine if there was association among level of education of women and their income level using count data from well-administered questionnaire. In the case of

opinion responses, the statistical technique; the chi-square test of homogeneity was applied to see whether there is difference in proportions of categories responses. To ensure validity of chi-square test and for analysis purpose; five-point likerd scale was decoded into two categories (Agree, Not Agree).

### **Significance/Objectives Of The Research**

The significance/rational of this study involves to highlight empirically the impact of higher education on women income and to portray the benefits of higher education on the individuals and society based on a particular view of teaching. The “trustworthiness” of research depends on “What counts, causes and consequences as advanced and productive knowledge?” The general purposes of research can include knowledge production and to depict the advocacy of higher education in designing of policy towards achieving sustainable human development by promoting women empowerment and their active participation in development process. Thus the current study includes following objectives:

- To provide fresh insights to the current study and examine factors that determine the socio-economic status of working women in public sector educational institutions of Quetta.
- To establish the association between higher level of education and women earning.
- To identify the emerging opinion and perception of female about the decision making power at household level.

- To draw valid conclusions about the applicability and replication of the current study to other fragment of the population.

### **Hypothesis Development**

- *H<sub>0</sub>: There is no significant association amongst the higher level of education of women and income level. (This Hypothesis will be tested using chi-square test of independence)*
- *H<sub>1</sub>: There is significant relationship between higher level of education of women and income level.*
- *H<sub>0</sub>: There is no significant relationship between higher level of education of women and social status. (This Hypothesis will be tested using chi-square test of homogeneity)*
- *H<sub>1</sub>: There is significant association amongst higher level of education of women and social status.*

### **Results**

For this study results are reported in two groups. A demographic analysis and Chi Square ( $x^2$ ) Analysis to show further mix results of higher education on socio-economics status of woman.

Table 1: Age Structure, Education, Family Structure and Income of the Respondents

*Muhammad, Jehandad, et al; (2021): Relationship among Higher Education, Women Earning and Socio- Economic Status*

Education	Response	Freq:	%	X <sup>2</sup>	p-value
Below Graduation	Agree	23	52.0	4.032	.071
	Disagree	21	48.0		
	<b>Total</b>	<b>44</b>	<b>100.0</b>		
Graduation / B.Ed	Agree	45	77.0	30.547	.000
	Disagree	13	23.0		
	<b>Total</b>	<b>48</b>	<b>100.0</b>		
Above Graduation	Agree	42	87.0	34.805	.000
	Disagree	06	13.0		
	<b>Total</b>	<b>48</b>	<b>100.0</b>		

The Table-1 shows that female respondents' age structure is categorized in two classes, 22-35 and 35 and above. More the table highlights that (54%) of the respondents fall between 22-35 while (46%) belong to 35 and above age groups. In the next section of the table educational level of the respondent is presented, as it is central for current study 30% of the female respondents having education below graduation, 38% having graduation and remaining 32% are above graduation. The next part of the table pertains to family structure of the respondents. As 42 % of the respondents fall in joint family structure while the rest 58% fall in nuclear category. The final part of the table depicts the income level of the participants. 31% of the respondents' receives income 20,000 and below. The majority (i.e., 36%) of the participants yields monthly incomes ranged between RS 20000 to 350000 and 33% catches monthly income above Rs.35, 0000.

**Hypothesis-1:** There is significant association between level of education of married working women and level of income.

**Table 2-a R x c Contingency Table**

Education	Income Level			Total
	Below Rs.20000	Rs20000-Rs.35000	Above Rs.35000	
Below	27	13	4	44
	13.8	15.8	14.4	44.0
Graduation	13	24	21	58
	18.2	20.9	18.9	58.0
Above Graduation	7	17	24	48
	15.0	17.3	15.7	48.0
<b>Grand Total</b>	<b>47.0</b>	<b>54.0</b>	<b>49.0</b>	<b>150.0</b>

Data in contingency table can be used to check hypothesis that two variables of classification are independent i.e. there is no relationship between higher level of education of women and income level.

**Table 2 –b Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.538 <sup>a</sup>	4	.000
Likelihood Ratio	32.391	4	.000
Linear-by-Linear Association	26.960	1	.000
N of Valid Cases	150		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 13.79.

**Table 2- c Symmetric Measures**

Table 2- c Symmetric Measures

		Value	Asymp. Std. Error <sup>a</sup>	Approx. T <sup>b</sup>	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	.417			.000
Interval by Interval	Pearson's R	.425	.069	5.718	.000 <sup>c</sup>
Ordinal by Ordinal	Spearman Correlation	.423	.070	5.686	.000 <sup>c</sup>
N of Valid Cases		150			

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.
- c. Based on normal approximation.

The reported results of Chi-Square Test of Independence, presented in Table.2-a indicates that the computed value of X<sup>2</sup> falls in rejection region and significant on the basis of P-value (i.e.P <0.05), we may therefore reject true null hypothesis (H<sub>0</sub>) of independence and may draw conclusion on the basis of empirical evidence that data offer sufficient confirmation of association between the two criteria of classification. Co-efficient of contingency programmed in Table-2.1 is about 0.4 which shows that there is moderate association among higher education of women and change in monthly income. Hence, we may generalize our deduction that the fit of **the data is good and hypothesis holds for Quetta city.**

**Hypothesis-2.** There is no significant association among level of education of women and (their) social status.

**Table 3:** Women should have the power of decision making about household matters

Education	Response	Freq.	%	X <sup>2</sup>	p-value
Low Graduation	Agree	30	68.0	6.013	.067
	Disagree	14	32.0		
	<b>Total</b>	<b>44</b>	<b>100.0</b>		
Graduation / B.Ed	Agree	54	93.0	32.255	.
	Disagree	4	7.0		
	<b>Total</b>	<b>58</b>	<b>100.0</b>		
Above Graduation	Agree	46	96.0	68.402	.000
	Disagree	2	4.2		
	<b>Total</b>	<b>48</b>	<b>100.0</b>		

To grasp the true effect of level of education on perception amplification about decision making power, participants are distributed into three classes: below graduation, graduation and above graduation. The responses of all participants are divided into five categories using liker scale. But for analysis purpose five category responses were adapted into two mutually exclusive categories as agree and disagree. There are various opinion questions were asked to female respondents which provide the indication about perception of women about the importance of higher education on their social status measured by decision making power, self-reliance and self-esteem about household matters.

Above mentioned table shows that in below graduation category 68 % of the respondents do agree that level of education determine the possession of decision power at household matters while 32% disagree. Test



of homogeneity was used to test the equality of proportions.

The results of chi square analysis shows that almost all the chi-square calculated values fall in rejection; ( $P > 0.05$ ,  $P < 0.05$ ,  $P < 0.05$ .) except illiterate category of respondent where result was insignificant as  $P > 0.05$ , while the results of other two categories remained significant. Therefore, it may be concluded that there would be significant relationship between the level of education and social status (about decision making power at household matters.)

**Table 4:** That higher level education has important role in augmenting women self-esteem and pride and self-reliance in society

Education	Response	Freq:	%	X <sup>2</sup>	p-value
Below Graduation	Agree	26	59.0	4.915	.071
	Disagree	18	41.0		
	<b>Total</b>	<b>44</b>	<b>100.0</b>		
Graduation / B.Ed	Agree	48	82.0	62.093	.000
	Disagree	10	18.0		
	<b>Total</b>	<b>58</b>	<b>100.0</b>		
Above Graduation	Agree	45	94.0	74.001	.000
	Disagree	03	6.0		
	<b>Total</b>	<b>48</b>	<b>100.0</b>		

Table-4 shows the participant responses regarding to the rating question “higher level education has important role in augmenting women self- esteem and pride and self-reliance in society?”. The reported result show that 59% of the respondents with lower education have no significant difference between response categories. But

other educated groups characterized by graduates 41% and above graduates 94% show significant difference among response categories with respect to proportion. As the data reveals the most of the respondents in literate categories do agree with above opinion. On the other hand, illiterate respondents are bounded in the line of their male dominants and traditional folkloric values.

**Table 5:** Women should have decision power about spending and saving their own earnings.

Education	Response	Freq:	%	X <sup>2</sup>	p-value
Below Graduation	Agree	23	52.0	4.032	.071
	Disagree	21	48.0		
	<b>Total</b>	<b>44</b>	<b>100.0</b>		
Graduation / B.Ed	Agree	45	77.0	30.547	.000
	Disagree	13	23.0		
	<b>Total</b>	<b>48</b>	<b>100.0</b>		
Above Graduation	Agree	42	87.0	34.805	.000
	Disagree	06	13.0		
	<b>Total</b>	<b>48</b>	<b>100.0</b>		

The above tabulated results shows that in case of spending and saving money, women’s decision making participation increases with the increasing of education level. 87% high educated women can take their decision *alone*. On the contrary, 52% lower educated women *cannot* take decision alone as controlled by its counterpart male but this percentage is lower for lower level of education as characterized by women with below education

The reported results of Chi- Square in table 5 specify the multi-dimensional effects of higher education on women socio-economic status. The given table highlights the responses of accessible participants on

question regarding their role in making decision about spending and saving their own earnings. Here the lower education group does not produce significant result on the basis of P- value (i.e.;  $P > 0.05$ ). But in case of other two groups the results are highly significant on the basis of P-value (i.e.  $< 0.05$ ). The analysis shows that the association between decision power about spending and saving and level of education. It shows that literate groups have more awareness and capability about this form of perception.

### **Discussions and Findings**

The result shows that demographic variables such as age, level of education and type of family reports on income enhancing of the women. It was also revealed that there is significant association amongst educational attainment of women and overall improvement in their standard of living. The current study advocates that relationship between years of schooling completed and women's monthly received earning are highly significant whereas opposite is to some extent true showing moderate association of years of schooling and overall augmentation of the socio-economic status of the women. A possible reason for this moderate relation is that relatively ignorant women in Pakistani societies are mostly dominated by their male counterparts. It appears that type of family is not significantly related to women's decision making ability but is significant to intensifying access to basic necessities of the life.

The key findings of this study support these arguments and can be summarized in following way:

First, formal education has a significant impact on women employers' economic decisions, and increase in initial salary. Nevertheless, additional years of formal education are expressively associated with annual salary increases. In second place, it promotes human capital formation by empowering future woman and finally guarantees sustainable human development.

### **Conclusion / Recommendations**

Our final analysis concludes that higher education has significant impacts on the monthly income women characterized by teachers/lecturers/professors. Therefore, it can be established that higher education plays significant part in promoting the earnings of individual coupled with improving socio-economic status of the women while ultimately guarantees the empowerment of women on sustainable basis.

Thus, the level of education along with working settings significantly associated to the development of the perception of women in all sorts of social and economic conditions in Quetta and may be well replicated and generalized to the whole population of the country.

A teacher is the key catalyst for both social and economic development and makes a lasting influence on the focal minds of the imminent generation. Therefore, it is imperious on the part of policy maker and government to fully equip him/her with higher education, on job trainings and more importantly with socio-economic security. Following recommendations are furnished in light of above findings and observations of

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study to progress existing status and role of women in development process.

1. Quality on top of higher educational faculties should be provided to women without discernment in both rural and urban areas to boil up their inner insights to sight the changing world with more visionary and profuse way.

2. The Government should provide equal opportunities to women to make optimal use of their productive capabilities in different areas and sectors with the aim to empower them by improving their self-esteem, self-reliance and decision-making power.

3. Women rights in family structure should be highlighted and must be protected in the form of playing their key role about household matters.

4. Gender disparities should be eliminated in order to guarantee productive human resources.

5. The Government should invest in higher education through research and development to see tangible benefits in the form of building economies and societies and leadership by involving the lion share of female population.

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