

Pakistan's reliance on IMF bailouts: A sustainable path forward or a vicious cycle?

- ① Introduction:

Although IMF bailouts have guaranteed short-lived remedies, in the long run, they have fueled the dependency of Pakistan on foreign loans. Hence, the country has never come out of balance of payment crisis and fiscal deficit despite implementing the IMF's conditionalities.
- ② IMF and its reason for existence
- ③ Long-standing history of Pakistan with IMF
- ④ IMF bailouts set the stage for never ending story of loans. i.e.;
 - i) It focuses on short-term solutions
 - ii) Its conditionalities have long-term consequences on developmental indicators of Pakistan
 - iii) These bailouts have never translated into grass-root prosperity.
 - iv) Conditions attached with the loan ^{have} exacerbated the dependency of the country on foreign loans.
 - v) IMF loans have enhanced inequality between within the country and between its peers and itself.
 - vi) Rigid policy of one shoe fits all ^{have} has deepened economic woes of the country.

(5) IMF bailouts are customised lead to a sustainable path forward.

- i) These bailouts ensure & financial stability of almost defaulted countries, especially Pakistan.
- ii) Short-term pains will lead to long gains in future.
- iii) SA structural reforms through policy advice will end the dependency of Pakistan on foreign loans.

(6) A renewed approach guaranteeing resolution of long-standing problems of Pakistan:

- i) Need of better diplomacy to get one last bailout on good conditions
- ii) Structural reforms in a true sense to end the country's dependency on foreign loans
- iii) SIFC is a beacon of hope, but requires the implementation of idea in as per the expectations
- iv) Adherence to the constitution is the need of the hour!

(7) Conclusion

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The country of Pakistan is at the forefront of myriad internal and external challenges. Among these challenges, the economic crunch in the country has been a consistent headline of the newspapers. This crunch is not an abrupt happening. Its roots date back to the inception of the country. In order to get some relief, the country has always knocked the doors of multilateral lenders. Among them, IMF shows a long history of bailouts given by the fund to Pakistan. However, the situation has never improved by deepening the country's dependency on foreign loans and its economic turmoil.

This situation requires a new policy approach to end this quagmire. Although history has proved that although IMF bailouts have guaranteed short-term remedies, in the long run, they have exacerbated the dependency of the country on foreign loans. Hence, the country has never come out of balance of payment crisis and fiscal deficit problem despite implementing the IMF's conditionalities.

Before discussion on the topic, it is imperative to unearth the purpose behind establishment of IMF (International Monetary Fund). When the world was facing the economic implications of WWII (World War II), a meeting at Bretton Woods was arranged by the US, along with European countries. By the end of that meeting two ideas came on to the fore: The world

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Bank and International Monetary Fund.

Since, European countries were coming from one of the deadliest wars in history; they were in need of immediate economic assistance to rebuild and reconstruct their destabilised economies. Resultantly, the aforementioned institutions got their birth to help those countries in building back their crippled economies and demolished infrastructure.

Islamic Republic of Pakistan came into being in one of the unfortunate economic socio-economic conditions. During the early days, the country did not even have the necessary stationery to manage the administration of the country at its nascent stage. Therefore, the country got first bailout package from IMF in 1958, after its joining the multi-lateral lender in 1950. Since then, the country has been one of the loyal customers of IMF to ensure smooth flow of the state's affairs. So far, Pakistan has taken 23 loans from International Monetary Fund. The last was current SBA (stand-by Agreement) ^{has} helped the country to avoid the impending default. It is quite unfortunate that despite receiving millions of dollars, the country's socio-economic conditions have not improved. Undoubtedly, internal weaknesses of the country are in place. However, the inefficiency of this program speaks volume, as history is evident.

The unending economic problems of the country after collaborating with IMF warrants

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an investigation into the dark side of this bailout program, perhaps by keeping the country in the wending tail of foreign loans.

IMF bailouts focuses on short-term financial stability, in the first place. Ever since, Pakistan has taken IMF's loan, it has felt short-term jolts of growth. However, in the long-term, the country has failed to keep the ball in its hand. This is because, IMF loan comes with certain conditions. The country gets the loan amount in arrears. This is done so, to ensure that every that country which is taking IMF loan is implementing the conditions of the multilateral institution as well.

Thus, the country is never able to manufacture the long-term horizon in the future. For instance, during the second last EEF (Extended Economic Facility), the country had a positive trajectory of until 2022. However, after that its GDP growth touched the depth, with 0.3 percent growth as compared to 6 percent growth in 2022.

This is just one example. Repeatedly, the country has been able to avert the short-term financial instability, hence, the country has to keep itself intact with IMF to keep the ball rolling.

Unfortunately, IMF devised economic policies have long-term consequences for the general public. This time too, businesses are winding up their businesses, unemployment level is increasing, Brain Drain is rampant. As per the report by World Bank in 2022, HDI

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(Human Development Index) of Pakistan stood at 0.41, lower than average HDI of South Asian countries with 0.49 index. The bank declared HDI of Pakistan was resembling as that of sub-Saharan African countries. This is just one index, out of school children of the country are second highest all over the world, over 22 million children, as per UNESCO. Thus, as per the above evidences the country's, owing to restrictions, social indicators are not rising with each passing day.

The purpose of IMF's bailouts is to eradicate poverty, ensure employment and promote burgeoning business activities. Unfortunately, the IMF's poor estimation of nuances of IMF's policy making team has failed to translate the economic growth into grass-root prosperity. Real growth comes from improvements in health-care facilities, better educational standards and employment opportunities for the youth. However, in Pakistan's case, which is a loyal customer of IMF's bailouts, the indicators paint poor state of affairs. Furthermore, the public debt of the country is increasing day-by-day. Undoubtedly, internal weaknesses are in place. However, the flawed policies of IMF are adding fuel to the fire. As per the World Bank's recent report, Pakistan's debt to GDP ^{ratio} was at 0.78. With this rate by 2027, the country's debt ^{to GDP ratio} would stand at 0.94. Thus, this means, country's major chunk of capital would go into debt servicing, leaving little for public

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developmental programs. All of this is happening, thanks to the policy recommendations given by IMF.

As discussed above, IMF and its loan packages never come without conditions. For instance, during the working on the ~~co~~ signing of the current SBA, IMF presented tough conditions for the country. Despite the fact that Pakistan was struggling due to Covid-19 and the horrendous floods of 2022, IMF, once again, offered its rigid measures. It asked the country to cut off the fuel subsidies. Hence, the country is facing sky-rocketing petrol and diesel prices, and electricity bills. Second, it asked the country to enforce austerity measures and levy further taxes on the poor citizenry of Pakistan. Resultantly, the country is facing worst inflations throughout its history, standing over 25 percent. For the last almost two years, not only this, the country has put ~~cuts~~ ^{as well} on imports in place. Resultantly, business activities are at sub-par for quite some time. With all these restrictions, the country has to request friendly countries to for further loans to pay the interest due on other loans, as inflation never translates into economic growth. Hence, the spiral of spiral loop of loan never ends.

Countries, especially Pakistan, take loan to ensure future sustainability. Undoubtedly, the country will have to fulfil the lender's conditionalities. However, IMF is not an ordinary

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institution. Its purpose was to ensure financial stability of the member countries. Unfortunately, the multilateral lender has fallen short of its promises. Pakistan, one of its loyal member countries, social conditions have deteriorated despite taking over dozen of IMF's loans.

The inequality between the elite and the poor of this country is increasing and has already reached to a highest level. IMF's conditions negatively impacts the middle and lower classes, while, at the same time, the elite, the business dynasties of this country, is prospering. IMF's policies are made by taking average of all people. Resultantly, the purchasing power of the lower class has dwindled. This intra-country inequality is translating into inter-country inequalities. Hence, a divide is deepening between the global south and the global north.

Pakistan's economic woes have worsened, slowly and gradually. One of the major reason, is the rigid policies of IMF. Unfortunately, despite some amendments in the disposition of IMF, its policy of one shoe fits all keeps countries in a vicious cycle of debt trap. As discussed above, that the country was experiencing impacts of one of the worst floods in its history. Those floods had wiped standing ripe fields, of wheat, maize and rice. Not only, ^{the} over thousand miles of road infrastructure was no more in place. As per Echo Economic Survey of Pakistan, the country had losses

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accumulated ^{cut} to \$ 30 billion. Thousands of families had lost their homes and were on street. Despite these facts, IMF, once again, offered loan with hard conditions. The country had no other choice, but to sign this costly agreement. Resultantly, the country's economic indicators, including interest rate ^{and} inflation are touching the sky, having cascading effect on the society. Thus, rigidity in policy are costing the economy of Pakistan.

However, despite these realities, other school of thought advocates IMF bailouts as a promising feature towards sustainable way forward.

It is argued that time and again IMF bailouts have avoided the imminent default of countries, especially Pakistan. It is true, that in 2023, Pakistan was at the verge of default. However at that time, none other helped Pakistan. Even friendly countries and brotherly nation replied disappointed Pakistan. Finally, IMF came into the scene and offered the country much needed relief. However, despite the helping hand of IMF, it is overlooked that the country was required foreign help due to deteriorated ^{its} economic conditions. Thus, was it rationale to demand that Pakistan would take back all the ^{sub} subsidies given to the poor, ^{and} would instead levy further taxes? Hence, the country faced lockdowns and demonstrations throughout the

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country. Therefore, instead of making bad situation worst, the rich institution could have offered better conditions. This has not happened for once, IMF follows a constant policy for everyone, forgetting one's economic woes.

It is also argued that, no doubt, IMF's bailouts come with strict conditions. These conditions are sort of onslaught on the society. However, IMF wants to bring change, change through structural reforms to help the country by standing on its feet. It is a positive side of the coin that IMF, apart from giving loan, gives policy advice to ensure that in future such happenings ~~do not~~ ^{never} happen. However, these policies ~~are~~ ^{are} their positive implications are always for short-term. In the long-run, the country has to, once again, knock the door of IMF for bailout. IMF never customise its policies as per the realities of each member country. It follows three measures: Austerity measures, trade liberalisation and reduction in subsidies. But for long term gain these conditions should be tailored to every country and its needs. Then, countries, like Pakistan, are in the ~~best~~ constant financial and economic pain, due to IMF's bailout's conditions.

Moreover, it is said that structural reforms devised by IMF will put the country on the track of sustainability. The country will experience upward spiral growth. The reforms of IMF, including levying further tax,

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privatisation of state-owned enterprises and taking back subsidies, along with devaluation of currency. ^{will improve conditions} However, it is true to some extent that such reforms will enable the country to pay back IMF. It seems that such policy recommendations are given to keep Pakistan in a vicious cycle of debt and dependency on IMF. History is evident that despite taking a loan over 20 times the country has not experienced sustainability in its economic growth. Reasons are apparent. Among them, is taxing taxes. Taxes are regressive in nature. These taxes cripple the life of salaried class as well as middle level businessmen. Taxes, through indirect means, affects businesses. They are unable to import. When imports are scarce, economic productivity dwindles. Hence, demand surpasses supplies. Resultantly, the country has to confront inflationary situations, as it is confronting in the moment.

On the basis of above discussion, it is apparent that the country requires new thinking to circumvent this vicious cycle of IMF's bailouts.

First of all, the country must ensure that this time it will knock IMF's door for help and ^{the} last time. Of course, as Pakistan requires IMF's assistance in the current situation. However, it must ensure that bailout would ^{be} given with better conditions. The country needs to present

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its case by giving all the evidence that the country can never be stable, if conditions like these prevail. Then, the country would be able to relocate the money for the good of the masses. Otherwise, the Pakistan would be stuck in the well of bailouts if it fails to persuade IMF.

Lack of political will and feudal lords of this country ^{have} forbid the country to go for structural reforms. The country, since 2009, tax-to-GDP ratio has been at 9%, while that of OECD (Organisation of Economic Cooperation and Development) countries ratio has been at 31 percent, China 21 percent, as per the report accumulated by World Bank.

Hence, the country needs to ensure minimum ratio of 15%. Given that this ^{will be} achieved through progressive taxation. By ~~tax~~ levying taxes on the real estate sectors, the agricultural sector and the retail sector. Moreover, the country needs to digitalise the tax machinery. The current reform in Federal Board of Revenue is a step in positive direction. Therefore, the upcoming government needs to implement these reforms. Lastly, the country needs to go for renewable resources of energy, in order to get rid of circular debt of energy sector. Hence, by ensuring structural reforms in true sense, the country would be able to get rid of the foreign lenders.

It is also encouraging that the country is working on a promising idea of SIFC. Before that,

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bureaucratic hurdles would, always, mar the confidence of foreign investors. Countries like Bangladesh and India are following the concept of one-window operation. Hence, if properly followed, the country would be able to attract investment into the agricultural, and mineral sectors. The immediate requirement is that the upcoming government, along with military, properly implements this idea. Resultantly, the country would be able to extract the potential benefits in the form of economic productivity, business operation, employment and, in turn, economic growth.

Lastly, the country must, now, learn lesson from the history. The history of Pakistan is tainted with the extra-constitutional acts of the constitutions. Military establishment has always influenced the jurisdiction of politicians. The Judiciary has never been independent. Feudal lords have made their own constitutions. Moreover, corruption has been the constant affair in this country. Therefore, the country's institutions and every individual needs to ensure the adherence to the constitution of the land of pure. Countries, like India and China, have learnt from their history. Therefore, the country, as well, needs to learn the lesson. Other ~~lest~~ lest a time comes when the country may not get the costly agreements of IMF.

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To conclude the whole discussion, it has been proven that the IMF bailouts, despite giving short-term repites, will never make the country circumvent the menace of financial instability. This is because, IMF's conditionalities never work towards sustainable future. These conditionalities are robotic in nature, by not considering the different economic situation of countries, including Pakistan. Hence, it is high time that Pakistan puts its own house in order. It needs to fulfil the loopholes, compelling the country to go for foreign economic help. It is hoped that ~~as~~^{the} country will enhance and expediate the journey towards self-sufficiency, as it is evident from the recent encouraging steps taken by the country.

Topic: Is Gender discrimination still a significant issue in the workplace, today?

① Introduction:

Although several reforms have mitigated gender inequality, gender based discrimination in the form of wage gap, low ratio of female to male employees, and lack of special facilities for mothers proves a stark reality of gender discrimination in the workplace.

② A Brief Historical Overview of Gender Discrimination

③ Different Endeavours for Gender Equality

④ Gender Discrimination in the workplace is widespread in the following forms. i.e,

- a) wage gap is prevalent in the organisations
- b) lack of policies for gender protection: Harassment at workplace.
- c) No leave policy for pregnant employees
- d) Discrimination in earmarking administrative roles to women only
- e) leadership roles are only suitable for males
- f) low female-to-male ratio in organisations

⑤ Gender equality is being achieved. Hence, it is not that a big issue.

- a) women are given specific roles because of their personality
- b) A significant progress has already been made as compared to past in gender equality

c) women look good in the home

⑥ A concerted effort is required to root out the menace of gender discrimination in the workplace.

a) International Conventions should be organised discussing gender discrimination in workplace

b) legislation on national level to ensure minimised gender discrimination in workplace

c) Progm. Reforms in Curriculum shedding light on gender discrimination and its impacts.

⑦ Conclusion

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Chairman Mao, leader of Communist Revolution famously said, "Women hold up half the sky." By building upon these words, it is unfortunate that the true worth of women has not, yet, been realised. This discrimination based on gender is not a contemporary issue. Its roots dates back to centuries old norms and traditions. With the advancement in Science and Technology, undoubtedly, several reforms move ~~more~~^{ent's} have been initiated to ensure gender equality in all spheres of life, whether it be in politics, education, workplace or in personal life decisions making. Despite these initiatives one way or the other, sense of discrimination prevails, especially in the workplace. Although, several reforms have mitigated gender inequality, gender based discrimination in the form of wage gap, ratio of male to female employees and lack of special facilities for mothers shows a stark situation of gender discrimination in the workplace.

Before discussion on the prevalence of discrimination based on gender it is mandatory to unearth the historical roots of gender inequality. At ^{During} the dark days of humanity, before enlightenment era, in 16th century, women were facing harsh living conditions. They would be considered a person who had no authority to make decisions for key personal life. According to the tradition in Roman law, women would never be asked their consent ^{whether} to marry a particular person or not. The elder of key

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house, whether her father or her brother, would ^{to any person} marry her if they were agreed. That was a situation, which none of the religions have ever permitted.

However, with the inception of Industrial Revolution, in the late 18th century, people got to know the potential worth of women in different spheres of life. People got educated. Resultantly, in the 19th century, Suffrage Movement gained the right for women to cast vote in United States. This movement, led to ~~the~~ ^{further} movements calling for the rights of women. ^{moreover} The inception of Internet and Social Media has played a vital role in ensuring and propagating the campaigns for gender equality. Due to these campaigns developed world has given most of the rights to the women. However, the developing world is yet struggling to ensure equality of genders in all spheres of life. Patriarchal mindset is still prevalent in ~~the~~ that part of the world, by preventing girls to educate themselves and ^{to} make decisions for their lives and ^{their} professional careers.

Based on the above discussion, it is evident that disparity ^{due to} in the gender, still prevails. This warrants an immediate investigation to explore different facets of gender discrimination in the workplace.

The first major gender discrimination in the workplace is the wage-gap between male and female employees. Both the gender,

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despite equal skill set and expertise are treated differently. According to a report, published by World Bank reads that women get 0.32 cents in comparison to 1 dollar get by their male counterparts. That report further says that due to this discrimination the world is losing ~~\$172~~¹⁷² trillion, which is mandatory for economic growth. The situation in developing countries, like Pakistan, is disappointing. According to a report by Labour Force Survey 2020-21, "79 percent of women engineers are unemployed." But this means that gender based discrimination is rampant throughout the world, leading to economic losses in the whole world.

It is the sole responsibility of organisations to ensure protection of women, which who are always vulnerable to harassment in the workplaces. Despite legislations and International charters as given by United Nations Human Rights Charter, the cases regarding gender based harassment are increasing day by day. In Pakistan, the President Arif Alvi has dismissed DG PEMRA Adnan and HR, Haji Adam, due to allegations of harassment ^{on him} ~~against~~ ^{by} his subordinate co-worker. This is just one example of harassment which is reported. One might conceive that how many, on the national and international levels, & such cases go unnoticed. Thus, despite legislations, organisations are failing to ensure gender equality by providing all sort of protections to every person, irrespective of their gender.

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Furthermore, ~~and~~ leave policy, which every organisation should offer to its every employee, is not given to those women who are pregnant. This situation is prevalent in developing countries, especially. Due to lack of such policies, most of the women either quit the job or they feeling dishearted, stop applying for jobs elsewhere. Also, organisations lack ~~child~~^{day} care facilities for mothers. Day care facility takes care of the milk drinking child, while her mother is at work. These facilities which are given in top organisations, are absent in middle to lower organisations. It is inherent right of every employee that they should be given all the required facilities to serve the organisation in the best possible manner. Thus, until and unless women are given their due rights, organisations ~~is~~ will not have more options to hire the best candidates for organisations.

Workplace does not only mean that limited to administrative work. It is extended to different professions encompassing sports and politics. It is encouraging that women now take active part in sports, especially in developed ~~part~~ part of the world. However, in developing countries due to stereotypical norms women are not permitted, or it is considered deviance from the cultural norms. However, those who are actively part of labour force never make it to the leadership roles. Women are always suggested to take administrative roles. This perception is still wide spread that women can not tackle the pressure of

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leadership roles. However, as per the report by world Bank, over the past 50 years Organisation for Economic Cooperation and Development (OECD), they have experienced 50 percent more growth due to the empowerment of women to take leadership roles and contribute to the economic growth. Thus, countries need to educate themselves and offer leadership positions as per the merit irrespective of gender.

Moreover, it is quite unfortunate that fewer countries have made women as prime Minister and president. USA has never have a women to be the president of the leading country advocating human rights. Similarly, women in other countries are not always prioritised. In contradiction, women have always performed well in leading roles either it be in politics and in other roles. Sheikh Hasina, the prime Minister of Bangladesh. Similarly, the late Benazir Bhutto, a charismatic leader. They have proved their mettle, and have defied all the stereotypical odds. The chief Executive officer of Kaskaf foundation, a foundation which is working for the women empowerment, is also a female she is doing a wonderful job. However, these are a few examples in this huge world. In most of the cases, women are not allowed to be the leader of organisation or of a country, which shows high percentage of disparity in genders.

In addition, it is also unfortunate fact

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that in most of the organisations and in institutions ratio of female to male employees is quite low. As per the report submitted by the registrar of Supreme Court, Jazeela Aslam, Supreme Court has 687 employees in which women are only 45. Not only this, according to Global Gender Gap report 2022, in Pakistan, only 18 percent women receives only 13% of total labour force income. These stark realities prove that gender discrimination, despite in this age of advancement is rampant and it is a big question mark on the gender equality. Wage gaps, overshadowed leadership roles and low female-to-male employment ratio are indeed an unresolved issues, as of today. However, some argues otherwise.

It is argued that gender discrimination in the workplace, especially due to wage gap is because of the nature of work and experience. It is said that women due to their personality are not suitable for some of the jobs which contains related to fieldwork. Therefore, men should be given a chance to serve the organisation more effectively. However, it is overlooked that it is not about the nature but level of dedication. If someone is willing to take on a job, one should be given that chance. As discussed above, the Prime Minister of Bangladesh, the current Prime Minister of USA, Kamela Harris, they too are

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women. They too are performing roles which requires to be in the field. Hence, there is a need of education and awareness. Because, the bigger the pool of employees. The higher the chances of getting qualified candidates.

Moreover, some may say that as in comparison to the gone time, today's women are empowered and ^{gender discrimination in workplace} it is not that a significant problem. Because, people are getting awareness and organisations are working towards women empowerment and equal treatment of employees in the workplace. However, as per the report by world Bank, the total contribution of women politicians throughout the world national assemblies ^{in 2021} at 25 percent in 2021 which was 11.3 percent in 1995. It is undoubtedly, a good progress to some extent. However it is not a complete success. Disparities still exist. Even if employees, female, are given a chance, they are not given the required level of wage which they deserve. Thus, the world needs to work for the empowerment of women and ^{and} for the awareness of organisations regarding the potential benefits that they will have after giving opportunities to deserving women employees.

Also, it is deliberated that women should cater to the needs of the children by looking after the household. This belief is prevalent in the extremist and traditional families. Such families believe that male should work outside

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the house, while female should look after the house and do child rearing. However, if this is a problem in today's world, where inflation is skyrocketing. It is too difficult for the male to offer good care to the children and his wife. Thus, this belief should be put aside. Women should go to work ^{workplace} to earn and invest in the good education and health of her children. Undoubtedly, religious obligations are also there. For this purpose organisations should establish separate workplace to cater for the needs of women. This is because, gender equality brings new ideas and enhanced level of productivity to the organisation.

Gender discrimination and its negative consequences can not be overlooked. Therefore, in order to ^{emulate} parity in the workplace, a new thinking and policy should be made available.

First of all, there is a need of international convention, like world Economic Forum, to hold conventions every where year. The purpose of that convention would be to highlight the gender inequality in all spheres and subjects of every country, especially developing-country. This is because education and awareness is of vital importance to change the old times thinking. Furthermore, this that convention would hold discussions among the CEOs of different multinational corporations to ascertain and let the rest of the world

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know the aspirations and requirements of such organisations. Also, the convention would be made it binding on the organisations to ensure certain percentage of female employees, say 40%. Thus, such conventions would be paramount to the propagate the awareness and reduce gender discrimination in the workplace.

On the national level, legislations should be made to ensure that every organisation provides the minimum wage to every female employee. It should also ensure that organisations offer leave encashment to female employees during their child birth. Especially, in developing countries, apart from legislations, commissions should be made to keep check and balance on all institutions. This will ensure that every organisation is delivering as per the made legislation. August March and feminist movements throughout the world is a step in positive direction. However, such initiatives should talk of the real issues, including gender discrimination in workplace, constraints on female education etc. Resultantly, slowly and gradually mind sets would change, and women and girls would get their due right.

Lastly, there is a dire need of new curriculum. Training ^{of children} is paramount in the early or rudimentary stage. Thus, new curriculum should be made. If not a complete overhaul of the curriculum, new chapters should be included which would shed light on gender equality.

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and the role of gender in decision making and in steering the economic growth of countries by playing their due roles.

To conclude the whole discussion, it has been established that gender discrimination, despite ground breaking ~~into~~ inventions and technologies, is prevalent in almost every orga country in one form or the other. Due to discrimination, organisations and countries are losing millions of dollars by wasting precious talent in the form of female gender. Thus, there is a need of paradigm shift in the attitudes of organisations. This would be done via a concerted effort on the national and international levels. lest, the world fails to hold up half the sky as said by Chairman Mao.