

Does Religious and Socio-Economic Constrains Effect Females Higher Education in Rural Areas of Khyber Pakhtunkhwa, Pakistan

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ABSTRACT

According to past literature females in Pakistan were considered most denied portion of the society. But now the time has changed. In this 21st, the females are now encouraged to perceive and gain higher education. In the past majority of the peoples did not allowed their women's to get higher education especially in rural areas of Khyber Pakhtunkhwa (Pakistan). This study investigated the socio-economic factors that may affect the female's education in rural areas of Khyber Pakhtunkhwa, i.e. firstly, as Pakistan is a developing country and does the financial status of Parents constrains the female's education in rural areas of Khyber Pakhtunkhwa. Secondly, the religious perspective of female's education. Thirdly, social, cultural and family traditions are the hindrance in female's higher education or just a myth. From the findings of the study it can be concluded that besides of the financial, socio-cultural and economic constrains females are strongly encourage to for attaining the higher education. Moreover, the study also found that religious factors are the encouraging element of female's higher education in the studied area as apiece of the Islamic preaching.

KEYWORDS

Religious Factor, Financial Constrains, Socio-Cultural Factor, Females Higher Education

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INTRODUCTION

There is a famous proverb in Africa “that educating a man means educating an individual, while an educating a female means educating the whole family”

According to International convention on human rights, education is the basic and fundamental right of every citizen of the state, and it is the sole responsibility of state to provide the educational facilities to all of its masses. Education has positive relation with the development of the society. Education is a learning process through which a state develops its nation for learning, writing, and reading and to adopt new techniques for development of the societies and countries. Education creates the self-conscious in individuals; create courage to face the new challenges of the time and to accept and bring the process of change. Education is not only a public instruction but it is an important institution of socialization and intercultural adaptation. It is social institution that provides ideological, moral, mental and physical training to the individuals of the nation so that they can be able to know their purpose of life and then tried best to achieve that goal and purpose (Saeed, 2007).

Education system of Pakistan is the inheritance of the British guideline and is similar to other general government systems followed. In spite of the fact that there are now indigenous basic and higher educational institutions within the country, however prior to the colonial rule there wasn't any satisfactory arrangements of higher education system for females in the sub-continent. There were no conventions and traditions of sending young females to higher educational institutions, schools and colleges. That mind setup prevails to continue after the independent for long time, however with the passage of time it has been changed up to greater extent. But still especially in rural areas females are not allowed to go abroad or to distinct areas for higher education in Pakistan (Parveen, 2008).

The significance of female's higher education in Pakistan cannot be over-appraised and however, parent's attitude towards the daughter higher education is optimistic and large number of the locals of Pakistan willing to provide facilities and allowing them to attain higher education. This implies a far more prominent motivation of parents by providing higher education to females both in rural and urban areas in Pakistan however, the intensity is higher in urban areas. There are also established some schools for females by NGO's in which financial help might be given to the deserving individuals to removes the financial constrains in the way of female's education.

Most likely there are contrasts, physiological to mental, among male and female, thus mostly in Pakistan outside activities were normally allotted to male while female generally assumed to control over the lighter and in home tasks. This situation has been proceeding since times prehistoric. Since the history is witnessed that women especially in developing countries are treated as low status to men and they have been ignored in many developmental process of the society and a country (Grunenfelder, 2012). But now the time has changed. The attending of female's higher education increased their

capabilities and now they are actively taking part in the development process of the country and of a society. Females with their professions accomplish the multiple jobs like to look after and feed their children, their families, schooling of their children etc (Muzaffar, 2014).

Female's education is very crucial for developing countries like Pakistan. Educating females can be significant in improvement the standard of family, children's and society. This implies that female education can make a genuine commitment to general wellbeing. Though Pakistan is a developing country and resources being inadequate, however, the government of Pakistan trying their best to utilize their resources, started and running different education programs, launched education awareness campaign to increase the ratio of females towards basic and higher education (Mehmood et al., 2018). In Pakistan, female's higher education is seen as a fulfillment vehicle for betterment of a society and thus strengthening the nation. Aside from the current hole in the workforce especially between the urban and rural females, the general proportion of working ladies in Pakistan and specifically in urban areas has significantly increased. Female's education is the best channel for diminishing the imbalances in the societies as well as in gender disparities and guaranteeing the participation of ladies in the formative procedure (Hafeez and Ahmad, 2012; and Awan, 2016).

RESEARCH GAP AND PROBLEM STATEMENT

Females of Pakistan are trying their best to play their role in raising the status of themselves, their families and the country. To encourage the potential ladies there is need of higher education to females as Pakistan needs high educated women's (National Commission on Education, 2008). During the 1998-2010 in Pakistan on the name of "IQRA" a new policy of education was declared aims to underlined the significance and promote female education. The objective of the policy was encouraged females especially of rural areas and of minorities group towards basic and higher education (National Education Policy, 1998-2010). However, the policy didn't achieve their targets goals.

The report issued by Human Development Index (HDI) and United Nation Development Program (UNDP) in 2015 regarding the education status in Pakistan was not very much satisfactory. As indicated by the report the position of Pakistan among the 177 countries of the world is 135th showed low level of education. The report additionally demonstrated that the ratio of females education is low (35.2%) contrasted to males (61.7%) in Pakistan. Further, concluded that gender discrimination is also high in Pakistan as Pakistan is on 107th among 177 nations (Gender Development Index Report, 2015).

In 2015-16 the State Bank of Pakistan declared its yearly report and expressed its deep concerns about the education ratio in Pakistan. The report stated that, "Sadly, Pakistan's reputation in basic and in higher education has not been palatable. The report further added that education system of Pakistan is not satisfactory as literacy and enrolment rate is very low, dropout rate is very high, poor quality of higher and basic education and high gender disparities exists (State Bank of Pakistan Annual Report 2015-16). The Economic Survey of Pakistan has also showed consistent report and states that gender disparities and low enrolment rates are the key issues in education system of Pakistan (Economic Survey of Pakistan 2015-16).

It is very clear from the above reports that education and especially female education remains one of the major problems in Pakistan. Secondly gender disparities were also very high in Pakistan. Keeping these two major problems this research study is conducting in rural area of Khyber Pakhtunkhwa, that may help in improvement of social and higher education status of females in the study area and in Pakistan.

For this study, the population of Khyber Pakhtunkhwa is distributed in to two parts that are Urban and Rural, the latter in less developed in view of social, economic and education. The people of rural Khyber Pakhtunkhwa are more likely characterized traditional and feudal system exists that influence and enforce to follow the traditional routes of society. However, due to the influence and awareness of social and electronic media, the peoples of rural areas of Khyber Pakhtunkhwa changing their opinions and attitudes towards female's higher education. In this scenario the present study is very important and can be used for further research work at high level, and at the same time it is useful for all stakeholders to use for further planning to improve the female's higher education situation in the study area.

RESEARCH QUESTIONS

This study is possibly searching for possible answers of the following research questions

1. Is religion is an obstacles while making decision regarding female's higher education?
2. Can financial constrains effect the female's higher education in rural areas of Khyber Pakhtunkhwa?
3. Does social, cultural and family traditions have contrary role in female's higher education in rural areas of Khyber Pakhtunkhwa?

REVIEW OF LITERATURE

Education is one of the fundamental human rights and it endorses both human and financial development. Education is the sole factor in establishing human development. This human development may be social, cultural and thinking of mind. Significance of education is perceived all around the globe. It has been proclaimed as the essential right of each individuals living in a society (Chaudhry, 2005; and Malik et al., 2015). Higher education plays crucial role in changing the individuals life, improving standard of living, an increasing the job opportunities, reducing poverty and raising the wellbeing's of the

society. Higher and skilled education creates and opens doors for socially and monetarily denied segments of the populace (Parveen, 2008).

LITERATURE ON FINANCIAL CONSTRAINS AND FEMALE'S EDUCATION

The higher education financing becomes a debated issue especially in developing countries and in rural areas as high financing of education becomes unbearable for ordinary peoples and low income families (Tanse and Bircan, 2006; and Tilak, 2012). Sufficient number of studies has been existed and done on this alarming issue that rapid increase in education finance may raise the illiteracy rate especially in developing countries (Bray, 2011; Caceres, 2013; and Conley and Glauber, 2014). Some of the studies found and concluded that one of the noticeable factor that influences and effect the education level especially of females in the developing countries is the financial resources, family income and parents pay level (Jensen, 2012; and Omer, 2015). Some of the studies demonstrated that higher earning of the family members prompts the level of education achievement; however, as the interest of the citizens increased in getting the higher education the financial constraints have adversely affected (Qian and Smyth, 2010; and Wesonga et al., 2015).

As the peoples are getting awareness of the importance of higher education especially of females, on the other hand the raising financing issues were creating worries in them especially of developing countries where poverty level is high. For sure, after the ongoing triumphs noted in the improvement of essential and basic education, the projections in enlistment development demonstrated that developing countries governments probably back the required improvement of their post essential resources to finance the higher education (Mingat et al., 2010). To ensure the provision of higher education to their relatives the general public also has to contribute to provide higher education to their daughter and women. However, it seems very difficult for them to bear the increasing finance of higher education especially in rural areas, where poverty level is high as compared to urban areas (Andres and Chavez, 2015).

The regional scattering of the nations is assumed an important factor in female's education. Pole (2012) found that education expenditures disparities exist in urban in rural regions in various nations. Mostly, individuals and governments in urban areas investing more on female's education as compared to in rural regions (Donkoh and Amikuzuno, 2011). Moreover, there are numerous studies that concluded that family income and parent attitude are vital segments to invest and spend on the female's education besides of financial constraints. These attributes are the training level and the work status of guardians, the quantity of kids in the family, the school age of the youngsters, wellbeing, and gender orientation (Knight and Shi, 2009; and Choudhury, 2011). Tilak (2012) revealed that education expenditure of females varies across regions to regions as well as depend upon the income and social status of the families. He further demonstrated that financing higher education contained disparities of various degrees of use on the education their females and male members. In rural areas especially of developing countries the gender discrimination exists at high level and typically against the young ladies.

(Chung and Choe, 2001; and Çağlayan and Astar, 2012) concluded that inclination for rural families to put resources into the instruction of male kids rather than female kids especially in the case where children's joins private or self-supported and semi-government schools, colleges, universities or other educational training institutes and such contrasts augmented with level of education. Further argued, that most of the rural families in general spend less per female understudy as compared to male's understudy. (Fernandez and Rogerson, 2003; and Glewwe and Patrinos, 2010) investigated the education expenditure and found that family education expenditure didn't vary between males and females on account of kids going to government schools, however it is in case where kids going to private schools. With regards to advanced education of females (Duong, 2011) affirmed that discrimination on the education expenditure is more obviously observable in case of private education, less in semi-government and further less in government institution. Parental partialities against the females appear to decay in urban areas and in high income families.

Some of the studies contended that in case of developing countries and in Pakistan too majority of the guardians prefer male's education over female's education. The study also concluded that especially in rural areas the parents continue and proceeds with production of children if they haven't male kids and those families were relatively large number of children's. That perception prevails in most of rural families and as results adversely affects the level of education of females due to extended finance burden (Sathar, 1984; Hakim and Naushin, 1994; and Zafar, 1996). Aslam and Geeta (2008) concluded that biased behavior of parents exists in Pakistan in decision regarding the education of their males and females kids. Majority of the rural families prefer to send their males kids for well education to private schools and colleges, while their female's kids were send to government schools and colleges.

There are different factors that affect the family's decision to spend their scarce financial resources on the education of their siblings i.e. the work status of family head and parents, the income status, number of kids in the family, area of families, the age of the kids and gender of the kids (Gulosino and Tooley, 2002; and Lakshmanasamy, 2006). With respect to education expenditure (Gurler et al., 2007; and Suleiman et al., 2017) determined that high income earning parents spend more on the education of their children's irrespective of the discrimination between their males and females. Kang (2008) also affirmed that high income families spend more on the education of their females as compared to middle and low income families. Further, concluded that mostly low income and rural family's spend more on their male's education due to limited financial resources. Raja (2014) inspected the determinants of education expenditure and found that income of the families

and education expenditure is directly related to each other. Those families whose income earnings are high their education expenditure elasticity is high, lower with low-pay families. As indicated by Huy (2012) those families units whose heads have proficient employments improves the probabilities of females education expenditures. Qian and Smyth (2010) also demonstrated that when fathers are working in more professional and good occupations spend more on education of their children's.

Psacharopoulos and Mattson (2010) revealed that family units have various degrees of education expenditures of their females and male's kids contained high degree of discriminations. Most of the families want to spend their income and resources on education of male youngsters than that of female. As per Jensen (2012), in few developing nations, guardians will in general prefer male's education over female's education. Furthermore, (Colclough et al., 2007) found that gender based discrimination in financing the female's education exists in Pakistani society even at basic and primary level of education. Sawada and Lokshin (2010) investigated the education expenditure in Pakistan and demonstrated that majority of the rural families prefer to invest and finance males education over females education. They concluded from finding of their study that one of reason of low female's education in Pakistan is the biased behavior of parents due to low financial resources and high cost of education of well education. (Qian, 2006; Kang, 2008; Caceres, 2013; and Ogundari and Abdulai, 2014) have demonstrated in their studies that family size plays an important role in taking the decision regarding the education expenditure on their females and males.

LITERATURE ON RELIGIOUS PERSPECTIVE OF FEMALE'S EDUCATION

Pakistan is a Muslim country and majority of the people followed here "Islam" as a religion. Almighty Allah has given the complete guidelines, codes and conduct with respect to how to pursue the religion and spend the lives. The Holy Quran and the citations of the holy Prophet (P.B.U.H) are the complete counsel and principle to pursue the religion and live the lives so that His followers are fruitful both here and after the death. The first revelations that has given to the Holy Prophet (S.A.W) by Almighty Allah was regarding of knowledge (Hakim and Aziz, 1998; and Zainulabiden and Aneeqa, 2016). The need of getting, learning and seeking of knowledge is clearly instructed in a lot versus in the holy book "Quran".

طَلَبُ الْعِلْمِ فَرِيضَةٌ عَلَى كُلِّ مُسْلِمٍ

"Seeking of knowledge is incumbent/ obligatory upon every Muslim"

(Source: IbnMajah 1/224 and Tirmidhi 218)

This above verse shows that in Islam clearly instructs his follower to seek and learn education irrespective of the gender. Islam as greatly encourages females to get education and also permits them to take part in all important and related matters. Islam clearly demonstrated to all his followers (both males & females) that at least seek and learn the knowledge up to the level that you can spend your daily life and knows yours good and bad (Chaudhry et al., 2012; Awan, 2016). Islam gives much importance to female's education even if the females are servants or slaves.

إِذَا أَدَّبَ الرَّجُلُ أَمَتَهُ فَأَحْسَنَ تَأْدِيبَهَا وَعَلَّمَهَا فَأَحْسَنَ تَعْلِيمَهَا ثُمَّ أَعْتَقَهَا فَتَرَوْجَهَا كَانَ لَهُ أَجْرَانِ

"If a man teaches good manners to his servant/slave girl, educates her with best manner, then he liberates (release or free) her and marries her, he will get double rewards" (Source: Sahih Bukhari 3262).

The Holy Prophet (P.B.U.H) demonstrated on many occasions that procuring the knowledge is necessary on the entirety of his adherents irrespective of gender, race, and age, social and economic status. The gain of knowledge and education is compulsory to get for every one of the Muslims either males or females. To be a great Muslim, we should pursue the guidelines regarding the female's education given by Almighty Allah and his Prophet (S.A.W) (Samina and Kathy, 2011; and Bukhari and Ramzan, 2013). The above versus and citation clearly demonstrates that to be a decent Muslim as a parent, education must be procured to their daughters. Pakistan being an Islamic nation and having practically all the Muslim populace should concentrate on education to pursue the religion. As Almighty Allah said to His followers that

وَقُلْ بِّ زِدْنِي عِلْمًا

"Say: My Lord, increase me in knowledge" (Source: Surat Ta Ha 20:114).

From all these versus it can be easily concluded that Islam give stress on education. The Almighty Allah and the Holy Prophet (S.A.W.) instructs his devotees to contemplate and gain the knowledge and education. The Almighty Allah said that he has instructed his man perusing (reading) and composing (writing) and guided them to gain the education. All the above discussion shows the importance of education in the light of religion (Islam).

LITERATURE ON SOCIAL, CULTURAL & FAMILY TRADITIONAL PATTERNS AND FEMALE'S EDUCATION

Female's educations in Pakistan are influenced by numerous elements. Generally, their lives are administered by traditions and conventions. Hashmi and Ahmad (2008) argued that females in Pakistan are greatly suffers from traditional and cultural differences especially in rural areas that greatly affect their higher education. Whereas, (Chaudhry and Rahman, 2009) added that one of the main reason of the lack of female education in rural areas with addition to social and cultural structure is the rural poverty, that constrains the opportunities of female higher education. Conversely, opportunities to

attained higher education for those females whose families are living in urban areas of Pakistan are more as compared to rural areas young ladies (Fauzia et al., 2012).

Herz and Sperling (2004) highlighted that parent's education as an incredible gadget of social and cultural change towards the female education. They further added that the ratio of female higher education in Pakistan were very low (that is 2.9%) as compared to other developing countries even from India (10%) and Korea (68%) too. Besides the social and cultural constrains, the main cause of low education rate in Pakistan is that education spending was just about 2.5% from 1995 to 2005 which is impressively underneath of the average of South Asian countries and UNESCO's proposal of 4%.

Regardless of the way that the Constitution of Pakistan expresses that all natives are equivalent under the vigilant eye of the law and that there will be no segregation on the premise of sex, there exist far reaching standard practices especially with females in the name of customs and traditions (Weiss, 2003). Further, contended that one reason for female's underestimated status of education in Pakistani society is their prohibition from the basic decision process. These customary structures are the central obstructions to ladies' equivalent status in Pakistan. Shahzad (2017) pointed that females in Pakistan are mainly suffered from social, cultural and traditional issues due the absence of mindfulness of their rights conceded to them under Pakistani law. Subsequently, Human Rights Commission of Pakistan (Government of Pakistan 2015) conducted a survey and found that 90% of the females in Pakistan are unaware from their legal, social and constitutional rights.

According to (Chaudhry and Rahman, 2009) some of the educated females in Pakistan might know about their rights as characterized by the constitution, however cultural and societal traditions keep them from pursuing and demanding their rights. The study found that 49% of the female's students and 61% of the working women's were of the view that they are socially debilitated from guaranteeing their basic and social rights. Ladies regularly don't feel that they can conflict with the desires of their family, since they keep on requiring their help. Indeed, even where ladies have a relatively considerable level of educational freedom, they may not have a sense of safety enough to relinquish the help of their family. Whereas (Awan, 2016) concluded that social and cultural weights in such manner are solid that most of the females surrender their basic rights. Even most ladies don't have a free wellbeing to look with a genuine of their rights i.e. their educational decision, marriages decision etc. and Ladies are mostly compelled to fall back on the help of the parental home or that of a sibling and subsequently relinquish their share in property.

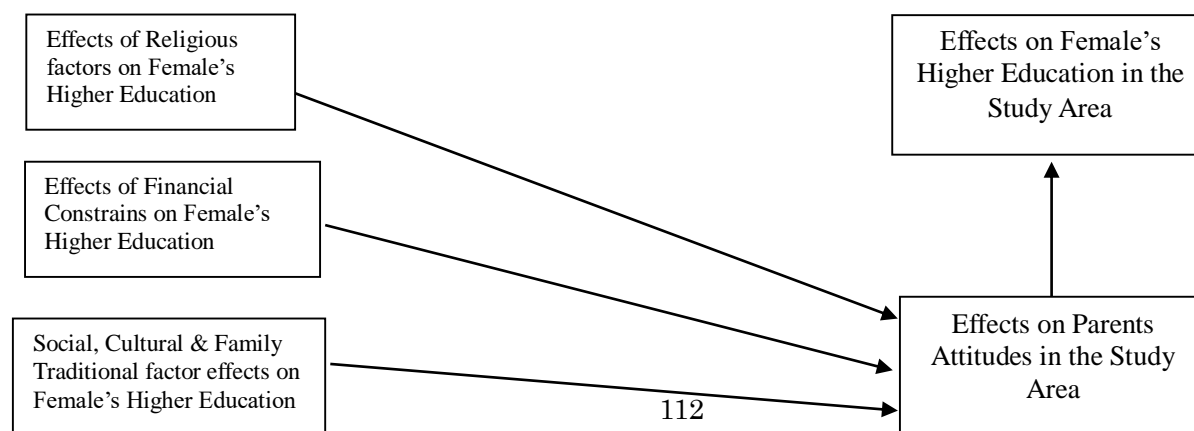
In Pakistan the economic, cultural and social elements are the main hurdles in the way of female's education. The most efficient way to deal with such problems is need of an increase in public spending on education and secondly educating the parents. The policy makers and researchers who bolster this policy contend that more consumption on basic and higher education may successfully alter the situation for females with respect to their entrance to higher education and their financial strengthening (Sabir and Abdullah, 2013). Callum et al., (2012) suggested that cultural and social obstruction should be removed to encourage and promote females towards higher education. Yaqoob (2012) found that cultural hindrance is one of main reason low higher education attainment by females in Pakistan. Higher dropout rate among the young ladies is an intense issue of cultural and social dimensions in Pakistan. In young ladies, the rate is 63% when contrasted with 73% for young men (Ministry of Education, Pakistan 2014). Since 2006-2013 decrease of 1.7 percent in young ladies' enrolment at primary education level has been recorded (Economic Survey 2012-13). According to Economic Survey of Pakistan, 2015-16 in rural areas of Khyber Pakhtunkhwa the literacy ratio of females is 33% whereas in urban areas is 52%.

CONCEPTUAL FRAMEWORK, RESEARCH DESIGN AND METHODOLOGY

CONCEPTUAL FRAMEWORK OF THE STUDY

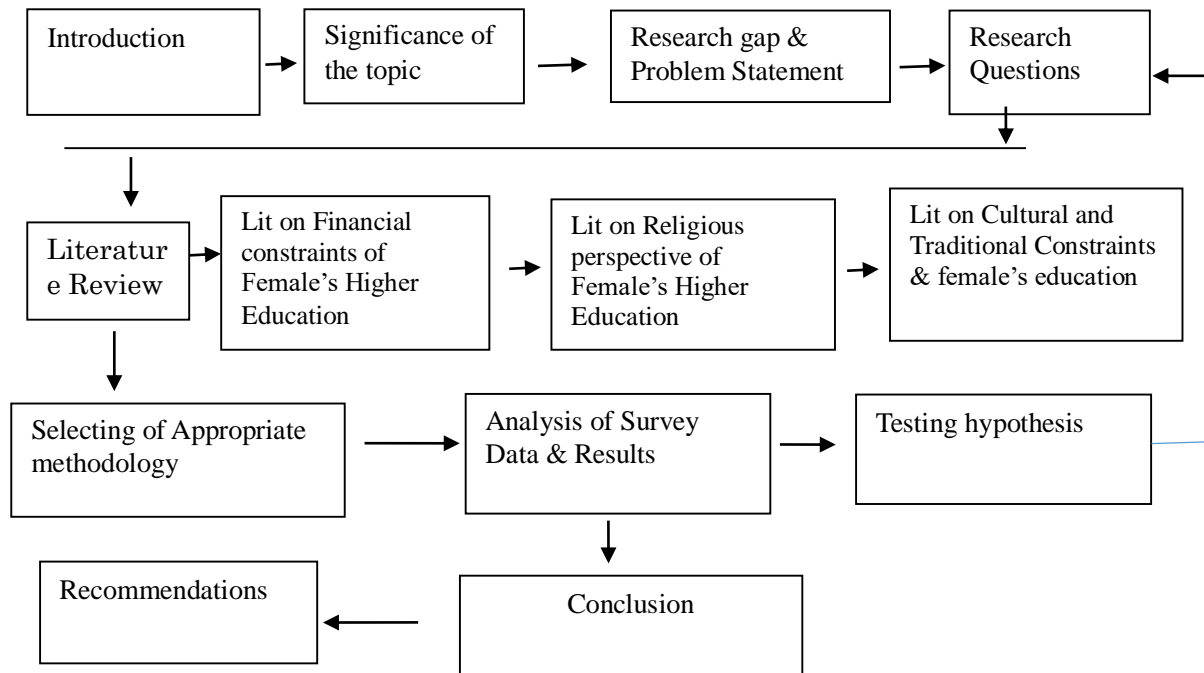
The conceptual frame work of this study is given in figure (1). It is assumed that the selected variables (financial constraints, social, cultural & family traditions and religious perspectives) chosen from the literature may affect the parents attitudes in the study area that leads to encouraging or discouraging effects on the female's higher education. To investigate that either the selected variables have any positive or adverse effect on female's higher education, a brief questionnaire was developed on these factors and distributed among female's respondents for in depth analysis.

Figure 1. Conceptual Framework of the Study



The conceptual design of this study is given in figure (2). After the brief introduction of the topic this study briefly describes its significance. In problem statement the contribution, gap and reason for choosing the topic has explained. The literature review has broken and on each selected variables it has given for details explanation and in depth knowledge. After collecting the data through questionnaire, refining, and analyzing (selecting the methodology), the analysis and results drawn from the respondent's response will be regressed and discussed. The research questions developed in this study are to be tested from analysis of survey data and results that reflects the objectives/research questions of the study.

Figure 2. Research Design of this Study



METHODOLOGY OF THE STUDY

This study aims to examine the parent's attitudes towards daughter education in rural areas of Khyber Pakhtunkhwa. For that purpose 1300 questionnaires were distributed among the females in five universities of higher education (that are; Islamia College University Peshawar, University of Peshawar and Agriculture University Peshawar, Khyber Medical college Peshawar and University of Engineering and Technology Peshawar). The questionnaire were filled from only those female's that are belong to rural areas of rural areas of Khyber Pakhtunkhwa consists of various factors (financial constraints, religious, social, cultural and family traditions) that are considered the crucial elements that effect the female's education in the study area and in Pakistan. In methodology of the study descriptive design of research is followed. An organized and the semi-organized random survey were used to gather information from all respondents.

Data was collected through questionnaire and then it was interpreted through tables in which percentages of the respondents were described. Through descriptive analysis percentages were further discussed. Some of the statements in the categories were negatively scored and reverse scoring was applied on them. Data collected from respondents was broke down by utilization of quantitative method. Out of 1300 questionnaire 1240 questionnaire were included for further analysis while the rest of the questionnaire are dropped due to incomplete, inconclusive and overlapping information. After examine the entire questionnaires, the collected information were gathered and refined for further analysis to examine the parents attitude towards the female's higher education.

SAMPLE PROCEDURE & TECHNIQUE

Different aspect of parent's attitude like financial constraints, social, cultural & family traditional patterns and religious values are addressed and to examine the role of these factors via parent's attitude towards the female's higher education in the study area. The data was collected from five higher institutes located in district Peshawar (in which from all districts of Khyber Pakhtunkhwa the students are enrolled). The data are only collected from the students of rural areas. The 900 questionnaire were distributed in three higher institutes (Islamia College University Peshawar, University of Peshawar and Agriculture University Peshawar), 350 in each institute on the basis of enrolment of females students in these students, whereas, 200 questionnaire were distributed in Khyber Medical College Peshawar and 50 in University of Engineering & Technology Peshawar. The simple random technique was used to choose the sample from sampling frame of enrolled female

students in these higher institutes and the questionnaire were filled from those rural areas females' students that are willing to participate in the survey.

TECHNIQUES AND TOOLS OF DATA COLLECTION

The nature of this study is a descriptive, qualitative and quantitative research approach and survey method has been used for data collection. As all the students included in this study are studying in the higher institutes, that why the questionnaire has been distributed among them as tool of data collection to collect primary data from respondents of different higher education institutes situated in Peshawar known as "University Campus". Questions were close ended and scale which was utilized for the response of questionnaires was 4 Likert scale, response categories were divided in strongly disagree, disagree, agree and strongly agree.

There are different programs in Islamia College University Peshawar, University of Peshawar and Agriculture University Peshawar, i.e. BS, Master, MS/MPhil and PhD in various subjects (includes Arts, Social Sciences, Natural Sciences, Linguistics, Legal Studies, Biological Sciences, Physical & Numerical Sciences etc), however majority of the females students are enrolled in BS program. In Khyber Medical College Peshawar only medical students are enrolled while in Engineering University the students of engineering and technology. Before going to data collection through questionnaire, the pilot study was done to examine the female's enrolment in these institution on the basis of which later the questionnaire is distributed and data were collected.

ANALYSIS, RESULTS & DISCUSSIONS

In Pakistan, females strengthening through education have consistently been an abstract matter of discussion among the civil society members, researchers, media and education policy makers. Female education assumes a key factor in changing the mindset of the traditionally old perceived thinking about the women's especially in rural areas of Pakistan. In spite of the fact that in correlation with males, the female education and workforce rates have been frustrating in Pakistan, however, recently some improvement can be seen, contingent upon the geographical area. Therefore, this study aims to investigate the effect of religious and socio-economic factors on females higher education in in rural areas of Khyber Pakhtunkhwa. The focal point of this is to assess that how of social, cultural, financial and religious alongside numerous different factors affect the female higher education in the study area.

RELIGIOUS PERSPECTIVE AND FEMALES HIGHER EDUCATION

Pakistan is an Islamic country and majority of the people living there are Muslims. The religion and beliefs follow by majority of the people is Islam. Islam and constitution of Pakistan not simply guarantee ascend to benefits of women and confine all types exploitation on gender basis yet furthermore focus on full help, participation and support of women in all circles of national life (Weiss, 2003).

Psychologists consider that attitude is the predisposition or tendency to re-act specifically towards a value, situation or object, generally go along with feelings and emotions. Some researchers distinguish between verbal attitude and behavioral attitude. The attitude is an abstract cannot be directly observed but may be measured through a scale. In Islam education is obligatory both for male and female and there is no discrimination on gender basis. Both male and female have to face accountability on the Day of Judgment equally; it is the demand of proper justice that none of them should be deprived of knowledge (Ali, 2011). It is reality and there is no doubt that the women of Pakistan are striving to play their part in raising their own status, for betterment of their families, and development of their nation. Therefore it gives the appropriate impression to study the parental attitude towards contemporary female education (Ali et al., 2011).

As Islam is one of the important factor in Pakistan, that's why in this study it is attempted to examine their role in daughter education that either religious factor are the obstacles in the way of daughter education.

Table 1. Religious Values & Female's Education				
Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
	1	2	3	4
Does your parents considered only religious beliefs and education is important for females	8%	68%	16%	8%
Is your parents believes that education is necessary for Women in the light of religion (Islam)	0%	0%	29%	71%
Your family takes education for girls as religious obligation	4%	14%	34%	48%
Your parents think that you can offer your religious duties more devotedly by getting higher education	6%	6%	44%	40%
Average	4%	22%	32%	42%

Pakistan is a Muslim country and Sharia law is the tradition that must be adhered. Sharia law, which is gotten from the Quran and the Hadith, is the legitimate framework that follows by government. The common individuals are also liable to Sharia law and it is through that viewpoint that numerous Muslims see female's education in religious context. The main hurdle is

the cultural and social segregation in the way of female's education in Pakistan that is camouflaged as religion. In spite of the numerous advantages of female's education, large numbers of females are obstructed from school and endure imbalances because of misinterpretation of religion teachings and perceptions (Sadaf et al., 2016).

Islam gives stress on human beings to attain education least that you can know and differentiate good and bad through that education. Further, the Holy Prophet (P.B.U.H) categorically quotes and stress on the education for both males and females. As Pakistan is a Muslim country and it is believed that religious factors greatly influence the female's education. To investigate this hierarchy that either it's a fact or just a theme, some questions related to religion were asked from females respondents to know the influence of religious factor on female's education in the study area.

Asking from the respondents that do "Your parents believe that only religious education is necessary for girls" large number of respondents (76%) doesn't agree with this statement. From this it is very clear that the majority of the parents want that with religious education their daughter must attend higher education to actively take part and contribute in the progress and development of their family, society and country.

As stated above that Islam directing human for education, in reply to question "Your parents consider that Islam support women participation at all levels of education" all of the respondents (100%) responded that their parents strongly believe, support and considered that Islam greatly support females education. It proves that religious factor (Islam) isn't creates any hurdles in the way of higher education to women in the study area and in Pakistan.

Majority of the parents thinking and believed that in addition to other duties their daughters after attaining the higher education they can also perform the religious duties more devotedly as by replying to the question "Your parents think that you can offer your religious duties more devotedly by getting higher education" 84% of the respondents are agree to this statement.

Further, 82% of the respondents replied that their families and parents take their education as "religious obligatory" and considered it mandatory for females.

From the respondents analysis given in table (1) it is clear without any ambiguity that due to religion teaching parents in the study area greatly supports females education and the respondents strongly believed that religion is not an obstacle in the way of their higher education as Islam support girls' education at all levels and their parents also take their education as a religious obligation.

FINANCIAL CONSTRAINS & FEMALES HIGHER EDUCATION

Female enrolment and participation in educational institutes is higher in urban areas and towns whereas lower in rural areas due to financial status and constraints of the parents. Some parents think that time and money spent in school is only wastage as educated girls do not becoming earning hands in the family.

Higher education has multiple advantages to individuals, citizens, societies, general public and to countries. These advantages give financial benefits directly to people and furthermore give prosperity to the general public, society and to country. In most of the cases the financial gains depend upon the level of higher education. However, in developing countries like Pakistan obtaining higher education is financially very expensive. It's very hard for the peoples of Pakistan especially of rural areas to bear the cost of higher education. The high cost of higher education adversely effects the female's education in Pakistan.

Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
	1	2	3	4
Is your educational expenditures are burden on you parents to be paid	0%	10%	16%	74%
Does your parent gives you sufficient amount of money to fulfill education and daily expenses	0%	20%	30%	50%
Your educational expenses are happily paid by your parents	0%	11%	23%	66%
Is it difficult for your parents to manage your educational expenses?	15%	30%	35%	20%
Due to financial constraints does your parents prefer your brother education over you	20%	40%	25%	15%
Average	7%	22%	26%	45%

Financing higher education is exceptionally essential for government and basic is predominantly funded by government of Pakistan, however, in case of higher education it is mainly paid by parents of the understudies. Most of the people especially of rural areas are poor and it is very difficult for them to pay and bear the cost of higher education. Due to limited financial resources, majority of the people prefers male's education over females. In order to know that either financial constraints effect the female's education different questions were asked from females respondents.

The analysis given in table (2) indicates that majority of the respondents (55%) responded that it is very difficult for their parents to bear and pay their education expenses. Moreover, this financial constrains also effect the education of females in the study area as parents than prefer males education over females.

However, responded to the question that “Your educational expenses are happily paid by your parents” majority of students agreed that their parents have a supportive attitude in terms of financial concerns related to their education. From the overall analysis it is concluded that though parent’s try their best to bear the educational expenses of their daughter, however, in some cases the financial constrains negatively affect the females education in the study area.

SOCIAL, CULTURAL AND FAMILY TRADITIONAL PATTERNS & FEMALES HIGHER EDUCATION

Females educations in Pakistan are influenced by numerous factors in which one of the dominant factor is social, traditional and culture. Generally, their lives are administered by traditions and conventions. Most probably their parents keep their daughter away from interference in the important decision regarding them either it is about their education, marriages or any other significant issues. Majority of the females do marry in early age that is one of the main obstacles in higher education of females in Pakistan. The educated females in Pakistan might know about their rights as characterized by the constitution of Pakistan, however societal and cultural weights on generously keep them from looking their rights.

Now days the political leaders and political parties strongly focuses and struggling hard to promote females education in Pakistan. However, the social and cultural frames towards female’s education especially in rural areas unequivocally and to a great extent unaltered. Though the government of Pakistan has launched various programs and project to attract and promotes females education but didn’t succeed up to the mark to bring fruitful increase in women education in rural areas due to high cultural and social hindrance in the way of higher education of females. That’s why the female’s education in Pakistan remains low and may be lowest as compared to developed and European countries. However, now days the parental attitudes towards the daughter education are rapidly changing from last decades that progressively bring an increase in female’s education besides the social and cultural obstacles in Pakistan as well as in rural areas of Khyber Pakhtunkhwa.

Table 3. Respondents Analysis Social, Cultural and Family Traditional Patterns				
Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
	1	2	3	4
Does your parents and other family members supports female’s higher education?	6%	16%	38%	40%
Do your family traditions encourage females for getting higher education?	4%	28%	30%	38%
Is your parents and other family members instruct you for to follow family traditions while getting higher education?	2%	14%	44%	40%
Does the suggestion and opinion of an educated females are honored in your family regarding the major decision belongs to you?	4%	20%	40%	36%
Your family gives importance to your general suggestions and opinions	4%	16%	42%	38%
Average	4%	19%	39%	38%

It is a fact that female’s education has been suffered a lot due to social and cultural inheritance in Pakistan. Though with the passage of time and with education of parents this mind setup has changed up to large extent, however still especially in rural areas of Pakistan cultural is the main obstacle in the way of higher education of females. As this study is also conducted in rural areas of Khyber Pakhtunkhwa, that’s why cultural and family tradition has been considered an important element that needs to be addressed that either it has any effect on daughter’s education in the study area. For that purpose various questions has been asked from 1260 females respondents and the detail analysis of the respondent’s responses is given in table (3).

Replying to the first question that is regarding the family attitude towards female higher education, majority of the respondents (78%) are responded that their family’s attitudes are positive and wanted that their daughter attain higher education. However, 16% of the respondents didn’t agree with this statement and of the view that there parent’s attitude due to cultural and family traditions hasn’t positive towards the female’s higher education.

Asking about the family support for higher education, 32% of the females were found dis-hearted and have the opinion that due to cultural and family tradition their families didn’t fully support them to get higher education. However, 68% of the female’s respondents acknowledged the support of their families to get higher education. Asking about the encouragement and importance of their opinions and suggestion approximately 20% of the females were found depressing and discouraging.

Subsequently analyzing the details statistics of the respondents illustrated in table (3) it can be concluded that though majority of the respondents are free from interference of cultural and families traditions, however 23% of females on average facing the cultural, social and family tradition obstacles in attaining the higher education in the study area. The studies of literature (Hashmi and Ahmad, 2008; Chaudhry and Rahman, 2009; Callum et al., 2012; Yaqoob, 2012; and Sabir and Abdullah, 2013) also found that females education in Pakistan has been greatly affected by social, cultural and families traditions.

CONCLUSION

The Feudalist system of Pakistan has created difficulties in obtaining higher education to females. In addition female's higher education was also suffered a lot in the name religion, social, cultural and family tradition. The civil society of Pakistan were not much moderate and pursue conventional thoughts of cultural and traditions which view coeducation a greatest danger to society. Guardians feel that coeducation cause physical harm to their girls. They likewise have worries about their future and think subsequent to examining in coeducation framework nobody will get wed with their little girls which left no decision for young ladies yet to stop advanced education. Early marriage is another reason for low rates of females in advanced education. Most of Parents like to wed their young girls instead of educating them.

The finding of this study shows that majority of the females responded hasn't suffered nor feels that culture and family tradition are the hindrance in the way of their higher education. However, the finding also reveals some of the responded (23%) are expressed that they are suffered from social, culture and family traditions.

The majority of the people living in in the study area are Muslims and they follow and preach Islam and its directives as religion. Islam as religion gives clear directives to its followers about getting education. This study investigated that either Islam is hindrance in female's higher education. The overall respondents responded that Islam isn't the obstacles in the way of their higher education, but due to pursuance of the preaching of Islam their parents encouraged them towards education. However, their parents also want to obtain Islamic education.

Credit author statement

Gulzar Ali: Developed Main Idea, Questionnaire, Writing- Original Draft, Methodology, Investigation and Collection of Data.

Said Zamin Shah: Help in improvement in the methodology, results and in interpretation (Reviewing). **Shaista Khan:** Help in formulating the questionnaire, literature review and proof reading of the paper (Editing in paper).

Compliance with Ethical Standards:

It is declare that all authors don't have any conflict of interest. Furthermore, all the participants from whom data were collected willingly participated in the survey and informed consent was obtained from all participants included in the study.

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