

Economic Status And Women's Higher Education In South Punjab (Pakistan)

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Abstract

Female empowerment via education has long been an abstract topic of conversation among members of civil society, scholars, the media, and education policymakers in Pakistan. Female education has a critical role in changing the attitude of previously held beliefs about women, particularly in rural parts of Pakistan. Despite the fact that female education and labour force participation rates have lagged behind males in Pakistan, some progress has been seen lately, depending on the geographical region. As such, this research will examine the socioeconomic impact of higher education on three areas in south Punjab: Lodhran, Multan, and Bahawalpur. The survey's results indicate that although the majority of respondents are free of sociocultural inheritance interference, on average, 23% of females in the study region face sociocultural circumstances as a barrier to obtaining a higher education. Additionally, the research concludes that in certain circumstances, economic-financial constraints have a detrimental effect on female education in the studied region.

Keywords: Socio-Cultural Condition, Economic Status, Women Higher Education

1.1. 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 the International Covenant on Human Rights, education is a fundamental right of every state citizen, and it is the state's only obligation to offer educational facilities to all of its citizens (World Bank, 2012). Education has a beneficial effect on the growth of a society. Education is a process of learning through which a state prepares its citizens to read and write and to embrace new development strategies. Individuals develop a sense of self-consciousness

as a result of education; they develop the bravery to confront the new problems of the moment and to embrace the process of change. Education is not only a means of imparting knowledge; it is also a critical institution for socialisation and intercultural adaptability. It is a social institution that gives ideological, moral, mental, and physical education to the nation's citizens in order for them to understand their life's purpose and then strive to attain that goal and purpose (Saeed, 2007).

Education system of Pakistan is the inheritance of the British guideline and is similar to the 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 the sub-continent. There were no conventions and traditions of sending young females to higher educational institutions and 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 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 give higher education to their girls. This implies a far more prominent motivation of parents by providing higher education to females in both in rural and urban areas in Pakistan. 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.

Presently with the headway of human culture and a more extensive vision about women, females of developed nations have significantly contributed to their countries in economic, political, social and cultural condition (Suen, 2013). However in Pakistan they are as yet denied of their privilege and have constrained open doors in various different backgrounds. Their position and status are also considered as low as compared to men. Female education is the sole element to make them proficient and successful in daily life.

It has been observed that females were disregarded in the past in many important issues. One noteworthy ramifications of disregarding females is that they have not benefitted from

higher education that creates new abilities and improved the personnel skills of the women's. Though these all facilities are available and provided to men. Male and female are essential part of one another throughout everyday life and it may not be worth saying that society is fragmented with both of them. The female takes part with her accomplice in living, passing life and battling for betterment of their families (Jamal, 2014).

Most likely there are contrasts, physiological too mental, among male and female, thus mostly in Pakistan outside activities were normally allotted to male while female generally assumed 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 to 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 Punjab is 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).

1.2. 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 "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 achieved their targeted goal.

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 ration 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 Punjab, that may help in improvement of social and higher education status of women in the study area and in Pakistan.

Punjab is divided into two regions: north and south, with the latter being less developed in terms of physical and social development. South Punjab's population are defined by a traditional culture, and a feudal structure exists that influences and compel them to follow the old paths of society. However, rural people in south Punjab are altering their opinions and attitudes as a result of education, knowledge, media impact, and the use of technology. In this setting, the current study is critical and may be utilised to do more research at a high level; it is also beneficial for all stakeholders to use for future planning to improve the situation.

1.3. Research Objectives

The main purpose to conduct the present study is to explore and analyze that

1. Does cultural and family traditions have contrary role on daughter education in southern Punjab?
2. Can the economic and financial constrains effect the daughter education in rural areas?

2. Review of Literature

According to Nelson Mandela, "Education is the most powerful weapon you can use to change the world".

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 an increasing the wellbeing's of the society. It creates and opens doors for socially and monetarily denied segments of the populace (Parveen, 2008).

2.1. Literature on Socio Family 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 et al., (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 how the Pakistani Constitution specifies that all indigenous people are equal under the law and that there would be no segregation based on gender, there remain far-reaching standard behaviours, particularly with females, under the guise of customs and traditions (Weiss, 2003). Additionally, argued that one reason for women's education being undervalued in Pakistani culture is their exclusion from fundamental decision-making processes. These traditional institutions are the primary impediments to females attaining similar status in Pakistan. According to Shahzad (2017), females in Pakistan disproportionately suffer from social, cultural, and traditional concerns as a result of their lack of awareness of the rights granted to them under Pakistani legislation. Subsequently, the Pakistani Human Rights Commission (Government of Pakistan 2015) performed a poll and discovered that 90% of Pakistani females are uninformed of their legal, social, and constitutional rights.

According to Chaudhry and Rahman (2007), although some educated ladies in Pakistan may be aware of their constitutional rights, cultural and social norms prevent them from seeking and demanding them. According to the report, 49% of female students and 61% of working women believe they are socially disabled from ensuring their fundamental and social rights. Ladies often lack the ability to dispute with their family's goals, since they continue to rely on their assistance. Indeed, even when women have a fair amount of educational independence, they may lack the feeling of security necessary to forego family assistance. Whereas (Awan, 2016) stated that societal and cultural pressures are so strong that the majority of females give up their fundamental rights. Even most women lack the freedom to pursue actual aspects of their rights, such as educational choices, marriage choices, and so on. Instead, women are sometimes constrained to seek assistance from their parents or a sibling and consequently surrender their stake in property.

Economic, cultural, and societal factors are the primary impediments to female education in Pakistan. The most effective method to address such issues is to increase public investment on education and, secondly, on parent education. The policymakers and scholars who support this approach argue that increasing spending on basic and higher education may significantly improve girls' access to higher education and financial strength (Sabir and Abdullah, 2013). Callum et al. (2012) proposed that cultural and societal barriers to higher education should be abolished in order to encourage and promote females. Yaqoob (2012) discovered that cultural barriers are a significant factor in girls' poor achievement of higher education in Pakistan. Increased dropout rate among young females is a serious cultural and socioeconomic concern in Pakistan. The rate is 63 percent for young females, compared to 73 percent for young males (Ministry of Education,

Pakistan 2014). Between 2006 and 2013, the number of young females enrolled in elementary school decreased by 1.7 percent (Economic Survey 2012-13). According to the Economic Survey of Pakistan, rural regions in Punjab have a ratio of young girls of 44.6 percent, whereas urban areas have a ratio of 71 percent.

2.3. Literature on Economic-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 (Tansel 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).). In these studies majority of the studies found and concluded that the 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 (Jansen, 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 adversely affect it (Qian and Smyth, 2010; and Wesonga et al., 2015).

As the peoples are getting awareness of the importance of higher education especially of women, 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 demonstrate that not many developing countries governments probably back the required

improvement of their post essential resources to finance the higher education totally (Mingat et al., 2010). To ensure the provision of higher education to their relatives the public also have 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) and 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 Iddrisu 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 whom 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.

3. Methodology of the Study

This study aims to examine the socio-economics effect on female's higher education in southern Punjab. For that purpose 630 questionnaires were distributed among the females in three districts of southern Punjab that are Lodhran, Multan and Bahawalpur. The questionnaire consists of financial constraints, social and cultural 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 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 630 questionnaire 540 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 socio-economic conditions of parents and its effect on the higher education of their daughter.

3.1. Sample Procedure & Technique

Different aspect of parent's attitude like financial constraints, cultural and social family traditional patterns are addressed and to examine the role of these factors via parents attitude towards their daughter higher education in the study area. The data was collected from three districts of south Punjab that are Lodhran, Multan and Bahawalpur and from each district one women college of rural area was selected on random sampling basis.

The simple random technique was used to choose the sample from sampling frame of enrolled female students of three women colleges of the study area, for size of sample John Curry model was used and sample was according to that model were 90 which is 10% of sampling frame .

3.2. 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. Interview schedule has been used as tool of data collection and questionnaire was developed in order to collect primary data from respondents of different women colleges of south Punjab. Questions were close ended and scale which was utilized for the response of questionnaires was 4 Likert scale, response categories were divided in 4 that were strongly disagree , disagree, agree and strongly agree.

There were four classes in each college that are 1st year to fourth year, whereas in 1st and 2nd year there were two groups science and arts but in 3rd and 4th years were only arts group. For representation of all classes in the survey we used proportional sample techniques and interviewed all classes' students according to their total

number. Pilot study was conducted and some changes were made in the questionnaire due to response of student and situation of area, it is very necessary for the internal consistency of the tool.

4. Analysis, Findings & Interpretation

This study is quantitative and qualitative in nature. The study assume that there different factors that adversely effects the females education in Pakistan. Firstly, socio-cultural practices, which not at all like for men, restrict, examine and determine the education of females. Secondly, as Pakistan is a developing country and does the financial status constrains the female's education in rural areas of Punjab. These social practices, cultural directions and financial constraints are separate areas; however, in the society of Pakistan, these unmistakable domains have covered in such manners that have turned out to be hard to unravel for common people. Therefore, there is a need to change the outlook and view of the general society through viable education regarding female's education especially in rural areas of Pakistan.

4.1. Socio-Cultural Ailments and Females Higher Education

Female education in Pakistan is impacted by a variety of elements, one of which being social, traditional, and cultural. Their lives are often governed by traditions and norms. Most often, their parents leave their daughter out of critical decisions affecting their schooling, weddings, or any other major difficulties. The majority of girls marry at an early age, which is one of the primary impediments to female higher education in Pakistan. While educated ladies in Pakistan may be aware of their rights as defined by the Pakistani constitution, social and cultural pressures on them often prevent them from using 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.

Table 1: Respondents Analysis of Social, Cultural and Women Higher Education

Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
	1	2	3	4
Your family has positive attitude for your higher education	6%	16%	38%	40%
Your family traditions support girls' education	4%	28%	30%	38%
Your parents believe that you will follow family traditions while getting higher education	2%	14%	44%	40%
Educated women are encouraged to share their opinions and ideas in your family	4%	20%	40%	36%
Your family gives importance to your 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 on southern areas of Punjab, 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

450 females respondents and the detail analysis of the respondent's responses is given in table (1).

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 (1) 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 et al., 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.

4.2. Economic-Financial Constrains & Females Higher Education

Female enrollment and involvement in educational institutions are greater in cities and towns than in rural regions, owing to budgetary constraints and parental constraints. Some parents believe that the time and money invested in education is a waste, since educated females do not become family breadwinners.

Individuals, people, communities, the general public, and governments all benefit from higher education. These benefits immediately help individuals and also benefit the wider public, society, and nation. The majority of the time, financial rewards are contingent upon the amount of higher education attained. However, higher education is prohibitively costly in impoverished nations such as Pakistan. It is very difficult for the Pakistani people, particularly those living in rural regions, to afford higher education. The high expense of higher education has a detrimental influence on the education of females in Pakistan.

Table 2: Analysis of Economic-Financial Constrains and Women Higher Education

Statement	Strongly disagree	Disagree	Agree	Strongly Agree
	1	2	3	4
Your educational expenses are happily paid by your parents	0%	10%	16%	74%
You are given enough money to fulfill your educational needs	0%	20%	30%	50%
Is it difficult for your parents to manage your educational expenses?	15%	30%	35%	20%
Due to financial constrains does your parents prefer your brother education over you	20%	40%	25%	15%
Average	0%	15%	23%	62%

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.

5. Conclusion of the Study

According to past literature females in Pakistan were considered most denied portion of the society. But now the time has changed. In this 21st century due to increase in individuals education especially of parents and family members, change in views and mental level of individuals towards females education and societal environment, the females are now encourage 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 Pakistan. Efforts of the government were also went in to vain despite of the fact that the government of Pakistan has acquainted different programs and policies to increase, empower and encouraged females and their

families to permit their women's towards higher education. There were numerous factors that adversely affect female's higher education in Pakistan. This study investigated the financial, social and cultural factors to examine its effect on women higher education in rural areas of Punjab, Pakistan in three districts that are Lodhran, Multan and Bahawalpur.

There are some studies that examined the education expenditure in Pakistan (Sathar, 1984; Hakim, and Naushin, 1994; and Zafar, 1996) however there are very few studies (Aslam and Geeta, 2008) that determined the female's education expenditure in Pakistan. Therefore this study examines the economic status and parental attitudes towards their daughter education expenditures in three districts of south Punjab that are Lodhran, Multan and Bahawalpur. The study found that there exist some sort of discrimination on the education expenditure between males and female due to financial constraints and the findings is consistent with the past literature (Gurler et al., 2007; Psacharopoulos and Mattson, 2010; Duong, 2011; Jansen, 2012; and Omer, 2015).

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 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 is 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 culture and family traditions. The findings of this study is consistent to past literature (Hashmi et al., 2008; Chaudhry and Rahman, 2009; Callum et al., 2012; Yaqoob, 2012; and Sabir and Abdullah, 2013) and concludes that culture and family traditions affect female's advanced education in Pakistan and it is desperate need to address these difficulties in an orderly manner.

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