

**SOCIO-CULTURAL DYNAMICS ROLE IN IMPEDED FEMALE
FROM HIGHER EDUCATION: A CROSS SECTIONAL ANALYSIS
OF BACHA KHAN UNIVERSITY CHARSADDA**

Ms. Sumaya *, Dr. Muhammad Kaleem & Mr. Farooq Shah*****

Abstract

A cross sectional analysis was formulated to explore the Pukhtun's societal dilemma i.e., female getting higher education (Dependent variable) with respect to sociocultural hindrances (independent variable) through perceptual based dynamics at Bacha Khan University Charsadda. A sample size of 306 female respondents was selected from total 1500 registered female students in 2020 as per Sekaran's Magic Table. Quota sampling technique was used for the distribution of sample size among the selected categories of respondents. A three point Likert scale structured questionnaire encompassing all the study attributes was used after pre-testing. Furthermore, descriptive and inferential statistics was used for the analysis of data. Alike male cohorts the pursuit of higher education by females is the need of the twenty first century whereby they may have the probability to positively utilize it for economic gains, Socialization of children's and development of her societies. In the present era with almost many opportunities of pursuing female higher education parents are still least interested in female higher education, due to the harassment and exploitation cases towards them by teachers, classmates and educational administration.

*M.Phil Scholar, Department of Education, Bacha Khan University Charsadda

**Assistant professor, Department of Sociology Bacha Khan University Charsadda. Email:
kaleem@bkuc.edu.pk

***PhD Scholar, Department of Sociology Abdul Wali Khan University Mardan Email:
farooqshah37@gmail.com

The study further concluded that the common menace of gender inequalities in families deciding regarding genders usually results in eradicating educational opportunities for women and empowering women through education is still in vein due to the persistence of Pukhtoonwali. Similarly, so many other factors are compelling parents not to educate their daughters. Moreover, Co-education is also not favored in the Pashtuns culture and thus this issue should be addressed through electronic and social media for the purpose of highlighting the importance of co-education and creating a positive image. Moreover negative stigmatization and stereotypes put forward by traditional beliefs should be tarnished and a positive inspiring image should be put forth.

Keywords: Minor's Marriage, Female Higher Education, Pukhtunwali, Gender discrimination

Introduction

Any civilized society requires education the way life requires water. It helps out in broadening the spectrum of understanding. It removes and discourage the evils of discrimination that are forged on religion, gender or class basis and action is taken on the decision of the people. The empowerment of Women in every realm of life is the need of the day mainly in education field (Lopez, Claros & Zahidi, 2005). The Pursuit of Higher education shapes women's into leaders and role models of the society as well as mentors for young women. However, A researcher found that Pakistan suffers intense lacking of educated and qualified women (Ahmed, 1986). This lack of proper education make women prone to immense domestic suffering, takes away their freedom of speech and demand for their rights (Ibid).

The Islamic Republic of Pakistan is a patriarchal country which means that there is male dominancy. Not only in the resources but also in rewards of the country as well as in terms of Job opportunities. Shahzad, et, al, 2011 find

out that as compared to other countries the female employment ration in Pakistan is only 7% which is too low as in comparison with other developed countries whose female employment ration is up to 40% and 50%. This inequality results in confining female from higher education. Due to being considered as the productive person of the household, sons are considered more worthy of education at a higher level. Parents are more interested in investing on the primary and higher education of their Son's whereas daughters are only deemed responsible do household tasks and perform the role of a good wife.

Low income is another major factor that goes against achieving education. Alike male women also plays an important role in the socio-economic development of any nation. It picturizes a women as person and not a commodity. This fact is now globally recognized that women with high education play an important role in the all-round development of any nation. It is observed that women are empowered by higher education in two domains. Firstly, enabling them to become leaders of their communities and helping them to be act as role model for young women. Secondly, it also empowers women to choose the field of their expertise, shaping policy matters related to development as a decision maker and allowing them to participate in family and community life (Shaukat & Pell, 2015). Unluckily, the society is neglecting women' education in the state. Male education is prioritized over female education.

The numeral ratio of opportunities available to women is far less than that available to men. So indeed education on a higher level is vital because it helps people in understanding the norms of society, giving people self-reliance and reducing inequality on the basis of class, gender, and beliefs system (Kramarae, 2003; 2000). Higher education is the only thing that can raise a woman. She will be able to take control of anything around her, including her assets, and rights etc. She will become prone to any kind of harsh situation and

will know how to deal with it. She becomes aware the difference between right and wrong. Keeping in view the above stock of literature the present study is designed with following objectives and research questions.

Objectives of the study

1. To delineate the demographic sketch of the sampled respondents
2. To explore the sociocultural impediments to female in getting higher education.
3. To assess the level of association among sociocultural impediments and female higher education through quantitative research design.
4. To suggest policy recommendations in light of the present study.

Research questions

1. Whether *Pukhtunwali* (Pushtun's code of life) impedes female from getting higher education?
2. Whether practicing of early marriage and reproductive capabilities of being women obstruct from higher education attainment?
3. Is there any workable sound model is applicable to overcome on this dilemma among Pushtun's inhabitants?

Material and Methods

A study of cross sectional nature was carried out with the purpose to address the Pukhtun's society dilemma i.e., female getting higher education with respect to sociocultural hindrances through perceptual based dynamics at Bacha Khan University Charsadda. The universe of the study was selected due to the low rate of female students pursuing higher educations. A sample of 306 female students pursuing higher education were selected from total 1500 registered female students in 2020 in the universe by the help of Ume Sekaran Majic Table (Ume Sakaran , 2003). Similarly, the area was also selected due to the researcher ease of collecting reliable data from the respondents of the selected universe. A three point Likert scale structured questionnaire encompassing all the study attributes (questions/statements) were pre tested

and major mistakes were eliminated based on pretesting with regards to establish reliability and validity (Kothari, 2004). Furthermore, the selected data was coded into Statistical Packages for Social Sciences (SPSS- 22 version) to assess the data into univariate and bivariate analysis. Univariate analysis was carried out for simple frequency and percentage distribution, where bivariate analysis was used to ascertain the association through indexation and cross tabulation of dependent and independent variable (female getting higher education) and (sociocultural impediments) through chi-square test.

Results and Discussions

Table-1: Socio-economic Characteristics of the Respondents

Characteristics of the Respondents	Frequency	Percentage
Age		
18 to 22 years	225	73.5%
23 to 25 years	67	21.9%
26 to 30 years	10	3.3%
Above 30 years	04	1.3%
Educational Qualification		
BS	233	76.1%
MA/MSC	61	19.9%
MS/MPhil	11	3.6%
PhD	1	.3%
Marital Status		
Married	35	11.4%
Unmarried	271	88.6%
Divorced	0	0%
Widow	0	0%
Type of Family		
Nuclear	198	64.7%
Joint Family	108	35.3%
Number of Earning Members in the Family		
No Earning Member	23	7.5%
One Earning Member	203	66.3%
More than One Earning Members	80	26.1%
Average Income of the Family		
Less than 10000	144	47.1%
10000 to 20000	119	38.9%
21000 to 30000	24	7.8%

Above 30000	19	6.2%
Number of People Living in the house		
Below 5	106	34.6%
5 to 10	137	44.8%
Above 10	63	20.6
Major Source of Income		
Agriculture	207	67.6%
Business	34	11.1%
Government Job	45	14.7%
Private Job	20	6.5%
Residence		
Rural	250	81.7%
Urban	56	18.3%
Total	306	100%

Source: Field Survey, 2021

Table No. (1) reveals the entire dominant features of the sampled population in terms of their age, qualification, marital status, family type, quantity of earning members, family monthly average income, quantity of people residing in the house, source of income and residence. The univariate analysis of the sample population with respect to frequency and percentage are discussed as follows.

Majority (73.5%) of the respondents falls in age group 18-22 years, followed by (21.9%) who are 23-25 year of age, while (3.3%) of the respondents are in age group 26-30 years and (1.3%) of the respondents are above 30 years of age. The table further showed that majority (76.1%) of the respondent qualification is BS, followed by (19.9%) who earned MA/MSc degree, while (3.6%) have completed MS/M.Phil degree and (0.3%) earns PhD qualification. Moreover, majority (88.8%) of the respondents were married while (11.4%) of the respondents were unmarried. Likewise, there were no respondents who were widows and divorced. Furthermore, majority (64.7%) of the respondents belongs to Nuclear Family while minority (35.3%) belongs to joint family system. Similarly, majority (66.3%) of the respondents reveals one earning members in the family, followed (26.1%) who have more

earning members in the family and the remaining (7.5%) of the respondents reveals no earning members in their family. Additionally, majority (47.1%) of the respondents have monthly family income less than 10,000 followed by (38.9%) who have monthly family income 10,001 to 20,000, while (7.8%) of the respondents monthly family income were 21001 to 30,000 and (6.2%) of the respondents reveals that their monthly family income is above 30,000. Likewise, majority (44.8%) of the respondents stated that they people living in family are 5 to 10 followed by (34.6%) respondents have family members 5 or below, while remining (20.6%) of the respondents reveals that 10 or above family members were living in home. Correspondingly, majority (67.6%) of the respondents source of income were agricultural followed by (14.7%) who have government job, while (11.1%) of the respondents source of income were business and (6.5%) of the respondents owns private job. Furthermore, majorities (81.7%) of the respondents reside in rural area while the remaining (18.3%) resides in urban area.

Table 2: Female in getting Higher Education

Statement	Agree	Neutral	Disagree
Being a girl feeling difficulties	179(58.5%)	31(10.1%)	96(31.4%)
Going to university is difficult in a male dominated society	167(54.6%)	27(8.8%)	112(36.6%)
Hard for a girl to study in a co-education environment	166(54.2%)	27(8.8%)	113(36.9%)
Lack of family support for girl's higher education	146(47.7%)	22(7.2%)	138(45.1%)
Family give more preference to brothers	164(53.6%)	30(9.8%)	112(36.6%)
Family more interest in girl's marriage	164(53.6%)	26(8.5%)	116(37.9%)
Family not wishing to invest on girl's education	175(57.2%)	26(8.5%)	105(34.3%)
Difficult for girls to interact with male teachers	159(52.0%)	29(9.5%)	118(38.6%)
Family not allowing girls for job after education	162(52.9 %)	30(9.8%)	114(37.7 %)
Tot attending higher educational institutions due to fear of harassment	157(51.3%)	29(9.5%)	120(39.2%)
Lack of confidence to interact with male	172(56.2%)	29(9.5%)	105(34.3%)

Source: Field Survey, 2021

Respondents perception regarding female in getting Higher Education

Table no 2 shows that 179 (58.5%) respondents who are in majority were agree towards the statement that they feel troubles in pursuing higher education being a girl, 96 (31.4%) of the respondents disagreed with the statement while 31(10.1%) of the respondents were neutral towards the statement. It is concluded from the findings of the study that being a female they faces great difficulties in pursuing higher education in terms of institutional dynamics, economic, political, education, socio-cultural factors.

Likewise majority (54.6%) of the respondents were agree with the statement that going to the universities in a male dominant society is difficult

for female while 112 (36.6%) of the respondents were disagreed with towards the statement and 27(8.8%) were neutral with the statement. Moreover, majority 166 (54.2%) of the respondents agreed towards the statement that it is hard for a girl to study in a co-education, while 113 (36.9%) of the respondents were disagreed with the statement and 27 (8.8%) of the respondents were uncertain. Consequently, majority 146 (47.7%) of the respondents were agreed with the statement that lack of family support for higher education is among the difficulties discouraging women education, while 138 (45.1%) of the respondents were disagreed towards the statement and 22 (7.2%) of the respondents were neutral. Likewise, majority 164(53.6%) of the respondents were agreed towards the statement that their family give more preference to their brothers higher education as compared to them, while 138(45.1%) of the respondents negated towards the statement and 30(9.8%) were neutral with the statement. Moreover, majority 164 (53.6%) of the respondents were agree towards the statement that their family is more interested in their marriages then the pursuit for higher education, while 116 (37.9%) of the respondents were neutral, and 26 (8.5%) were uncertain. Additionally, in response to the next statement majority 175 (57.2%) of the respondents were agreed that their family is not interested in investing on their education, while 105 (34.3%) of the respondents were disagreed towards the statement, and 26 (8.5%) were neutral. Similarly, in connection to the next statement of the table above majority 159 (52.0%) were agreed that it is difficult for girls to interact with male teachers, while 118 (38.6%) of the respondents were disagreed towards the statement and 29 (9.5%) were neutral. Moreover, the table also shows that majority 162 (52.9 %) of the respondents were agreed that their family do not allow them for job after graduation, while 114 (37.7 %) of the respondents were disagreed and 30 (9.8%) of the respondents were uncertain. Likewise, majority 157 (51.3%) were agree that girls do not attend higher educational institution due to fear of harassment, while 120 (39.2%) were neutral and 29 (9.5%) were uncertain towards the

statement. Moreover, majority 172 (56.2%) of the respondents were agreed that many girls do not attend higher educational institution due to lack of confidence to interact with male, while 105 (34.3%) of the respondents were disagree and 29 (9.5%) of the respondents were unclear with the statement.

Table 3: Correlation between Socio-cultural Impediments and Female in getting Higher Education (Through indexation of dependent variable)

Socio-cultural impediments	Responses	Female in getting Higher Education			Total	Statistics
		Agree	Neutral	Disagree		
Patriarchal family system	Agree	148	7	28	183	$\chi^2 = 192.793$ P= .000
	Disagree	0	4	76	80	
	Neutral	10	7	2	19	
Practicing of Early marriage	Yes	148	7	3	158	$\chi^2 = 230.957$ P= .000
	No	5	9	101	115	
	Uncertain	5	2	2	9	
Concept of Pardah	Yes	137	0	0	137	$\chi^2 = 226.921$ P= .000
	No	13	16	104	133	
	Uncertain	8	2	2	12	
Traditionalism and conservative mind set	Yes	149	5	0	154	$\chi^2 = 324.356$ P= .000
	No	2	4	105	111	
	Uncertain	7	9	1	17	
Preference of male over female	Yes	147	0	2	149	$\chi^2 = 326.843$ P= .000
	No	3	6	100	109	
	Uncertain	8	12	4	0	
Inferior societal status of female	Yes	149	0	1	150	$\chi^2 = 373.008$ P=.000
	No	1	5	104	110	
	Uncertain	8	13	1	22	
Fear of sexual harassment	Yes	149	4	1	154	$\chi^2 = 319.719$ P= .000
	No	2	5	104	111	
	Uncertain	7	9	1	17	
Coeducational system	Yes	151	3	1	155	$\chi^2 = 337.294$ P= .000
	No	1	6	105	112	
	Uncertain	6	9	0	15	
Parents	Yes	150	2	1	153	$\chi^2 = 337.271$

carelessness regarding daughters education and future	No	1	6	104	111	P=.000
Limited involvement of girls in decision- making	Uncertain	7	10	1	18	
Limited involvement of girls in decision- making	Yes	149	0	2	140	
Limited involvement of girls in decision- making	No	2	7	104	113	$\chi^2 = 352.158$
Limited involvement of girls in decision- making	Uncertain	7	11	0	18	P=.000

Connection among Socio-cultural Impediments and Female getting Higher Education

In order to establish association between dependent variable (female getting higher education) and Independent variable (Socio-cultural impediments) with the help of statistics obtained from chi square test, a highly significant ($p=0.000$) association has been observed among the occurrence of patriarchal norms and female pursuing higher education. It is apparent from the results above that patriarchal nature has always been a significant element of the Puktoon culture, which has not only made women dependent on their decision but also that it suppress women from becoming empowered. The findings of this study is highly congruent with that of Khan. Y et al., (2019) and Tembon & Fort (2008) who find out that Pakistan is among the countries that has estimated to have less ratio for female education. Patriarchal society supports men education whereas women education is suppressed.

Moreover, the above table also depicts a highly significant ($p=0.000$) connection among early marriages and women education. According to it, early marriage which is a very common tradition in the Puktoon culture can be the main cause of a lot of issues like health and social wellbeing for both the woman and their societies. However, this outlawed norms is difficult to be

perished due to the conservative and traditionalistic mind set up in our societies.

Likewise, between the Purdah (veil) and female getting higher education a highly significant relationship ($p=0.000$) has been found. In a Puktoon culture it is considered very ominous for a woman to be exposed physically and this too has become one major hindrance in a females paths towards higher education. Such a hindrance is only the cause of any possible threat to the woman's honor and respect. Thus no one can go out from it due to strict actions. Due to such a possibility, women were assigned the duties of home whereas men the duties of providing food.

Equally, a highly substantial connection ($p=0.000$) was observed among preference of male education over female and female getting higher education. The finding of the study was supported by the findings of Khan that revealed the fact that since men are considered providers in the future, it is only fair children that they are provided education to ensure them good jobs.

Furthermore, the table also shows a highly substantial ($p=0.000$) connection between inferior societal status of female and female getting in higher education. According to Aristotle, biologically women are considered weak and a sign of emotional-being. The findings of the study is compatible with Lerner (1989) who cited Aristotle which shows that, biological weakness of women make them inferior to men. They are thought to be bad decision makers and irrational. While on the other hand males are considered superior over female in biological term and to rule female.

Correspondingly, a highly substantial ($p=0.000$) relationship between fear of sexual harassment and female getting higher education was found. Sexual harassment is a worldwide issue, because its reports are thoroughly present in the European Union within all the member states. Every day, during working space approximately one hundred million women experience sexual harassment (Latcheva, 2017). Moreover, 9 out of 10 countries have policies

regarding safeguarding their women but only 6 out of 10 countries put those policies under action. Similarly, in Pakistani societies such harassment has also been reported against women teachers, students and women working in administrative jobs but due to non-implementations of strict policies regarding women safeguarding affecting female ratio in educational institution negatively (Ashraf, 2015).

Additionally, an extremely substantial relationship ($p=0.000$) among female getting higher education and coeducational system was found. The finding of this study is compatible with Maqsood (2012) who reveals that coeducation system in Pakistani society is stigmatized and considered a threat to the honor of family (Pighoor). Moreover, the members of the family provide no support to women's in their decisions to pursue higher education in coeducation institution due to traditionalistic and conservative mind set up of the society. A common perception in Pakhtun's society regarding female education in co-educational environment is that it affect daughters' socialization and decreases marriage proposals. This is how, women face difficulties in pursuing higher education in Pakhtun's society (Maqsood, et al., 2012).

Additionally, an extremely substantial connection ($p=0.000$) among female getting higher education and parent's carelessness was found. It can be assumed from the findings that parent do not care for their daughter higher education while in vice versa parental care towards children higher education can act to provoke daughters for higher educational attainment. Similarly, an extremely substantial relationship ($p=0.000$) among female getting higher education and limited involvement of girls in decision-making process was found. It can be concluded from the findings that carelessness of parents and limited involvement of girls in decision making process refrain female from pursuing their higher studies. Due to the persistence nature of rigid cultural norms and values females which are disregarded to domestic chores only instead of offering them equality and empowerment. Equally, Pakhtun's

society unluckily is neglecting women' education and on the other side honor and prioritize male education. In Pakhtun's culture in comparison to male very little prospects are available to women (Khan, et al., 2018; 2019).

Conclusion and Recommendations

The study concluded that women may suffer a lot of hurdles in her life but education is one thing that should never be compromised on. There is not only one hurdle that hinders a woman's access to higher studies but various factors and these factors would only be properly concluded if the solution and awareness is started on a micro level. It should be made common knowledge that educating a woman is as important as educating a man. The parents worry regarding female education is completely understandable as women do face sexual harassment from different sides and for this the government should take various steps to satisfy the parents about sending their daughters to educational institutions for higher studies.

- 1.** Co-education is a not supported in the Pashtoon culture and religion is one other main factor about which people should be made aware of by the awareness programs. Media should play an important role in this because nowadays the globalized world runs on social and electronic media. The first step that the media should take is to eliminate all the stereotypic assumptions present about co ed.
- 2.** Early marriage is one other hurdle that women face regarding higher education. Duties like household chores, taking care of family like in laws, raising children are prioritized over gaining higher studies. The government should take precautions to prevent early marriages and should formulate such measures that education on a higher level for women become easily accessible.
- 3.** Parents preference to educate their male children over their female children is one other hurdle that hinders the women access to higher studies. It further worsen an already bad issue and this not only effects the women

herself but the following entire generation as it is common knowledge that when you educate a man you educate an individual but when you educate a woman you educate an entire nation.

References

- Ashraf, M. (2015). *Parental Sexism and its Relationship with Daughters' Sexism, Self-esteem, and Career Aspirations* (Doctoral dissertation, Research Space@ Auckland).
- Friedmann, J. (1992). Empowerment: The politics of alternative development. London: Oxford Blackwell
- Isani U.A.G. & Virk Mohammad Latif. (2003). Higher Education in Pakistan: A Historical and Futuristic Perspective. National Book Foundation Islamabad
- Jacobs, J. A. (1996). Gender inequality and higher education. *Annual review of sociology*, 22(1), 153-185.
- Khalid, H. S., & Mukhtar, E. M. (2002). The future of girls' education in Pakistan: A study on policy measures and other factors determining girls' education. *Islamabad: UNESCO*.
- Khalid, H.S., & Mukhtar, E.M. (2002). The future of girl's education in Pakistan: A study on policy measures and other factors determining girls' education. Islamabad: UNESCO.
- Khan, A. (2007). Gender issues in higher education in Pakistan. Islamabad, Pakistan: Maktaba Jadeed Press
- Khan, A.S (2007). Gender Issues in Higher Education in Pakistan, The Bulletin.
- Khan, Y., Shah, M., & Ullah, A. (2019). Economic impediments to women political status in district dir lower khyber pakhtunkhwa,

- pakistan. *Pakistan Journal of Society, Education and Language (PJSEL)*, 5(1), 102-116.
- Khan, Y., Shah, M., Fakhrudin, N. K., Ullah, A., & Rehan, Z. U. (2018). Excluding Women's from Political Institution through Educational Deprivation. *International Journal of Research and Innovation in Social Science (IJRISS) vol*, 3, 249-255.
- Khan, Y., Shah, M., Ud-din, F., Ullah, Z., & Rehan, S. (2018). Familial Impediments to Women Political Status in Pukhtun Society. *Anthropol*, 6(208), 2332-0915.
- Kothari, C. R. (2004). *Research methodology: Methods and techniques*. New Age International.
- Kramarae, C. (2001). *The Third Shift: Women Learning Online*. American Association of University Women Educational Foundation, 1111 Sixteenth St. NW, Washington, DC 20036.
- Kramarae, C. (2003). Gender equity online, when there is no door to knock on. *Handbook of distance education*, 18, 261-272.
- Kramarae, P.M., Cheris & Dale, S. (2000). Routledge International Encyclopedia of Women, Vol 2. New York: Routledge.
- Latcheva, R. (2017). Sexual harassment in the European Union: A pervasive but still hidden form of gender-based violence. *Journal of interpersonal violence*, 32(12), 1821-1852.
- Lopez-Claros, A., & Zahidi, S. (2005). Empoderamiento de las mujeres: midiendo la brecha de género a nivel mundial.

- Maqsood, F., Maqsood, S., & Raza, H. (2012). Getting Higher Education: Is it really a challenge for females in Pakistan? *Academic Research International*, 2(3), 352-360.
- McClelland, A. E. (1992). The Education of Women in the United States: A Guide to Theory. *Teaching, and Research. New York: Garland.*
- Morley, L. (2013). The rules of the game: Women and the leaderist turn in higher education. *Gender and education*, 25(1), 116-131.
- Parveen, G., Hussain, S., Malik, F., Begum, A., Mahmood, S., Wajid, A., ... & Raza, N. (2012). Seroepidemiological surveillance of antitetanus antibodies in Pakistani childbearing women: A population based survey. *African Journal of Pharmacy and Pharmacology*, 6(36), 2621-2628.
- Pervaiz, Z., Chani, M. I., Jan, S. A., & Chaudhary, A. R. (2011). Gender inequality and economic growth: a time series analysis for Pakistan.
- Sekaran, U., & Bougie, R. (2003). Research Methods For Business, A Skill Building Approach, John Willey & Sons. Inc. *New York.*
- Sen, A. (2001). The many faces of gender inequality. *New republic*, 35-39.
- Shahzad, S., Ali, R., Qadeer, M. Z., & Khan, M. S. (2011). Community attitude towards female education. *International Journal of Academic Research*, 3(1).
- Shaukat, S., & Pell, A. W. (2015). Personal and social problems faced by women in higher education. *FWU Journal of Social Sciences*, 9(2), 101.
- Tembon, M. M., & Fort, L. (Eds.). (2008). *Girl's education in the 21st century: Gender equality, empowerment and growth*. The World Bank.
- Tembon, M., & Fort, L. (2008). Girls' Education in the 21st Century Gender Equality, Empowerment and Economic Growth. Washington: World

Bank. Copyrights of this survey are reserved Page 81 UNESCO (2010). Why Gender Equality in Basic Education in Pakistan. Islamabad: UNESCO.

Wodon, Q., & De La Briere, B. (2018). Unrealized potential: The high cost of gender inequality in earnings.

Yasmeen, K. (2015). *The impact of microfinance loan on women's empowerment and happiness in Pakistan* (Doctoral dissertation, Universiti Utara Malaysia).

Zafar, F. (2004). Gender Review of Education. Lahore, Pakistan: UNICEF.