Factors Contributing to Gender Disparity in Education in Rural Areas: Evidence from Three Districts of Punjab, Pakistan

Muhammad Luqman, Babar Shahbaz, Xu Shiewi and Yu Wen

ABSTRACT

Education is an important human capital; and, it is the fundamental right of every human being irrespective of gender to acquire knowledge through education. Social scientists have highlighted the significance of female education without which socio-economic growth, especially in Asia, remains slow. However, gender disparity in education persists in rural peripherals of Pakistan, Afghanistan, Bhutan, India, Iran, Nepal and Bangladesh (UNESCO 2015). This deplorable situation is subject to multiple socio-economic and cultural barriers. In order to unveil these militating attributes, present investigation was conducted in three districts of the Punjab province in Pakistan from March to June 2016. The province is divided into three different zones: Northern, Central and Southern. From each zone, one district was purposively selected as the study area. From the selected districts (Sargodha, Khushab and Bhakkar), 100 rural households from each district were selected through multi-stage simple random sampling technique. The data were collected from 300 household heads and from their spouses through in-depth individual interviews to find out the difference in opinion of the male and female respondents. The collected data was analysed using SPSS. Paired t-test was used to find out the difference in

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responses of male and female respondents. In order to find out the difference in intensity of factors in the three districts, F-test was applied.

Results showed that there is highly significant difference between age of male family heads and their spouses (wives) ($\chi^2=50.121$ and $P<0.05$). Similar trend was found in educational status of male heads and their spouses. Cross tabulation indicated that educational status of wives was low as compared to their husbands. Analysis showed that a number of socio-economic factors are responsible for the existing gender disparity with reference to education in the study areas. Respondents identified low income, high educational expenditures, low educational level of parents (especially the mother), and security concerns of parents regarding sexual harassment as the major factors impeding female education. Results of the F-test showed that there exists difference in intensity of factors in the three study districts of Punjab which contribute towards gender disparity in education. Highest intensity ($\bar{X}=2.74/3.00$) was found in district Bhakhar as it is a remote district of Punjab with higher poverty rate, followed by district Khushab and Sargodha. It is recommended that the Government at the national level should take serious steps in creating conducive environment to enhance female enrolment rate in rural localities.

**Key words:** gender parity, education, human development, socio-economic factors

1. **INTRODUCTION**

Education is one of the significant and major indicators and goals of sustainable development (UNDP 2015). According to sustainable livelihood framework presented by Department for International Development (DFID) in 1997, livelihood capitals/assets hold a prominent position among other elements. These capitals indicate the strength of an individual in the form of assets that he/she possessed. In order to attain positive livelihood outcomes, it is essential to convert these assets into strengths. Among other different types of livelihood capitals, human capital that includes education, skills, knowledge, health and other physical capacities possessed by an individual, is one of them (DFID 2000). In addition, it is the basic human right of an individual (irrespective of gender) to get education and acquire knowledge. According to UNESCO report (2015), in overall development process through education, it is very much essential to include both the genders. In professional as well as socio-economic development of individuals, the role of education is very much important. Different social scientists highlighted the significance of male and female education in economic development of any country (see Afzal et al. 2013; Schultz 2002; Barritteau 2000; Tunali 1996 and others). All these research studies emphasize and documented the significance of education without any disparity on the basis of gender, region or nation for socio-economic growth and development that remains slow in Asia.
It has been observed that in many parts of the world, when it comes to education, male gender is given preference over female. This practice is more common in majority of the developing and low income countries where female gender is regarded as marginalized and suppressed masses of the social system (Arnot 2010). Similar to other parts of developing region, educational difference on the basis of gender also exists in Asia. In this context, UNESCO (2010) reported difference in the Net Enrolment Rate (NER) of boys and girls in many of the Asian countries including Pakistan. Among other countries of Asian region like Iran, Maldives, India, Nepal, Bhutan and Bangladesh, highest difference in male and female literacy was found in Pakistan (UNESCO 2015). Regarding existence of gender disparity in education, Aslam (2005) reported that high gender differences exist in Pakistan in attaining education at different levels. The difference in male and female literacy level is more prominent in rural regions of Pakistan, where more than half of the population resides (GoP 2015). Research studies show that progress and sustainable development of these areas is strongly associated with education of both the genders (Aref 2011; IFAD 2011 and Gomes & Câmara 2004). The situation of discrimination between genders in getting access to education leads to their poor performance and contribution towards overall growth and economic development of country (Luqman et al. 2015). A number of social, economic and cultural factors are responsible for this widespread inequality in the field of education. The present research was designed to explore these factors in three districts of the Punjab province, Pakistan.

2. MATERIALS AND METHODS

2.1. Targeted Research Area

The study was conducted in the Punjab province of Pakistan which is considered the hub of agriculture in the country. Majority of the agricultural production comes from this province to feed the growing population of the country. On the basis of population, this is the largest province of Pakistan (GoP 2016). With reference to education, highest literacy rate was found in the Punjab province which is 63% followed by Sindh (60%), KPK (53%) and Baluchistan (44%). In rural areas of the province total literacy rate during 2014-15 is 55.0% out of which male literacy ratio is 65.0% and female ratio 45.0% (GoP 2016). Enrolment rate for all ages in Punjab at the primary stage (grade I grade V) for male is 53% and for female 47%. The share of the Punjab province in this enrolment rate is 26.1%. The enrolment rate at the middle level (grade VI to grade VIII) for male is 55% and for female is 45%. The share of the Punjab province in the enrolment rate at middle stage is 34.0%. Similarly, at the higher level (grade IX and X) enrolment rate for male is 57% and for female 43%. The share of the Punjab province at the higher stage enrolment is 36.6%. This indicates that from grade I to grade X, difference in male and female enrolment exists in the province. But at intermediate and graduation (14 years of schooling) stage, female enrolment rate is slightly higher than male enrolment in the province as discussed below. At this stage enrolment rate of male is 48% and for female
is 52%. The share of Punjab province in enrolment of both male and female at intermediate and graduation level is 51.7% (Government of Punjab 2015). The province is divided into three agro-ecological zones as northern, central and southern (PARC 2004). This division of the province is well depicted in the figure 1 given below:

**Figure 1:** Map of the Punjab Province Showing its Agro-ecological Zones

2.2. Research Design

Different research designs are being used by different social scientists in their research studies. Keeping in mind the objectives and research questions of the present study, cross-sectional survey research design was used.
2.3. Sampling Procedure

Taking into account the nature of present research, selection of study areas was purposive while sample selection was ensured through probability sampling technique. Selected districts share almost the same demographic and climatic attributes for agricultural production. The gender based population distribution in selected districts was also found to be the same. Hence selection of these districts was not too technical. In addition, the selection of three different study sites from different agro-ecological zones was done with the intention to have comparison of responses of respondents of study belonging to different geographical areas. In the next phase from each of the selected three districts (Sargodha, Khushab and Bhakhar), 100 households from each were selected with the help of multistage simple random sampling (probability). Total sample size of this research study was 300 household heads. Data were also collected from spouses of selected household heads.

2.4. Data Collection Tools and Techniques

Quantitative data were collected from respondents. Data collection was started in March 2016 and continued till June 2016. Data were collected by a research team comprising of three postgraduate students of College of Agriculture, University of Sargodha. Before initiation of data collection, training was given to the team for validated and reliable data collection. Structured interview schedule was prepared as research instrument keeping in mind the objectives of the study. The interview schedule was then checked for validity and reliability. Both content and face validity of interview schedule was checked after a thorough discussion with experts and pre-testing, respectively. However, the reliability of the same was checked through SPSS by doing Reliability Analysis. Cronbach's α (alpha) was used to check the reliability of research instrument. The value of Cronbach's α was 0.68 for all the questions with responses on Likert Scale.

2.5. Data Analysis and Interpretation

The collected data were analysed using SPSS. Descriptive and inferential statistics were used for data interpretation. Paired t-test was used to find out the difference in responses of male and female respondents. In order to find out the difference in intensity of factors present in the three districts, which are responsible for widespread gender inequality in the research area, F-test was applied. In addition Posthoc LSD comparison was also used for the pair-wise comparison of three study districts.

3. RESULTS AND DISCUSSION

3.1. Demographic Profile

In the field of social science, research studies demographic attributes of profile of respondents play a significant role (Frear 2007). Data regarding some demographic/socio-
economic attributes of respondents in the research area was collected and is presented in the next subsections.

3.1.1. Age

Among other socio-economic characteristics, age is considered as an important factor having significant influence on mental and social behaviour of individuals (Naeem 2005). The data regarding age of both the genders (husband and wife) was collected and tabulated in Table 1:

<table>
<thead>
<tr>
<th>Gender</th>
<th>Age</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Up to 35 years</td>
<td>36 to 45 years</td>
<td>46 years and above</td>
</tr>
<tr>
<td>Male</td>
<td>86 (28.7%)</td>
<td>162 (54.0%)</td>
<td>52 (17.3%)</td>
</tr>
<tr>
<td>Female</td>
<td>169 (56.3%)</td>
<td>110 (36.7%)</td>
<td>21 (7.0%)</td>
</tr>
<tr>
<td>Total</td>
<td>255 (42.5%)</td>
<td>272 (45.3%)</td>
<td>73 (12.2%)</td>
</tr>
</tbody>
</table>

$\chi^2_{cal} = 50.121^{***}$  
Highly Significant ($P > 0.05$)

$df = 2$

Likelihood Ratio = 51.108  
Linear-by-Linear Association = 47.561

The data regarding age of respondents as presented in Table 1 shows that in the category of male gender the age of majority of the respondents (54.0%) was 36 to 45 years. On the other hand opposite trend was found in case of age of female respondents, where age of majority (56.3%) was up to 35 years. This indicates that age of husbands was found to be higher compared to age of their spouses. Generally, this has been observed in Pakistan that age of female is lower than male person at the time of her marriage. Cross tabulation shows that significant difference ($\chi^2=50.121$ and $P<0.05$) exists between the age of male and female respondents in the research area.

3.1.2. Educational status

The importance of education in the development of individuals, societies and nations is a well-established fact and already discussed in detail in the introduction. The data regarding educational status of both male and female respondents was collected and tabulated in Table 2:
Table 2: Distribution of respondents according to their educational status

<table>
<thead>
<tr>
<th>Gender</th>
<th>Illiterate</th>
<th>Primary</th>
<th>Middle</th>
<th>Matric</th>
<th>Intermediate</th>
<th>Graduation &amp; Above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>41 (13.7%)</td>
<td>30 (10.0%)</td>
<td>66 (22.0%)</td>
<td>52 (17.3%)</td>
<td>31 (10.3%)</td>
<td>80 (26.7%)</td>
</tr>
<tr>
<td>Female</td>
<td>83 (27.6%)</td>
<td>106 (35.3%)</td>
<td>71 (23.7%)</td>
<td>14 (4.7%)</td>
<td>26 (8.7%)</td>
<td>0 (0.0%)</td>
</tr>
<tr>
<td>Total</td>
<td>124 (20.7%)</td>
<td>136 (22.7%)</td>
<td>137 (22.8%)</td>
<td>66 (11.0%)</td>
<td>57 (9.5%)</td>
<td>80 (13.3%)</td>
</tr>
</tbody>
</table>

$\chi^2_{cal} = 159.196$***  
Highly Significant ($P > 0.05$)  
df = 5  
Likelihood Ratio = 194.335  
Linear-by-Linear Association = 121.891

The data about educational profile of respondents in the research area shows that in the category of male (husbands), 13.7% were found illiterate and 86.3% were literate. Among the literates, majority (26.7%) had done graduation or beyond. But in case of female respondents (wives), 27.6% were found illiterate and 72.4% were literate. Among the literate wives, no one had done graduation. Majority (35.3%) of the wives had education up to middle (eight years of schooling). This indicates that female, particularly in rural areas of Pakistan, had less education than male. It is important to mention here that female in rural areas had least access to get enrolment in university or higher education. This is due to many socio-economic factors. Early marriages, social pressure/restrictions, and financial constraints are the major constraints as reported by different research studies in different regions/provinces of Pakistan (see Sheikh et al. 2015; Khan et al., 2013; and Yaqoob 2012). The results of present study get support from the findings of Maqsood et al. (2012) who concluded that it is a real challenge for females to get higher education in Pakistan. The results of cross tabulation show that there exists highly significant difference ($\chi^2 = 159.196$ and $P < 0.05$) in educational profile of husbands and wives in the research area.

3.2. Socio-economic Factors Responsible for Gender Disparity

The main purpose of the present study was to explore the socio-economic factors which are responsible for existing inequalities between male and female with reference to education. In this regard data were collected from the research area and presented in Table 3:
Table 3: Mean, SD and t-test value regarding factors responsible for gender disparity in education

<table>
<thead>
<tr>
<th>Factors</th>
<th>Male (n=300)</th>
<th>Female (n=300)</th>
<th>t-test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>SD</td>
<td>Mean</td>
</tr>
<tr>
<td>Low income of household head</td>
<td>3.97</td>
<td>0.424</td>
<td>4.25</td>
</tr>
<tr>
<td>High educational expenditures</td>
<td>3.99</td>
<td>0.311</td>
<td>4.26</td>
</tr>
<tr>
<td>Low educational level of parents especially mother</td>
<td>4.02</td>
<td>0.237</td>
<td>4.10</td>
</tr>
<tr>
<td>Perception of people about high economic return from boy’s education than girls</td>
<td>3.98</td>
<td>0.230</td>
<td>4.16</td>
</tr>
<tr>
<td>Threat of sexual violence and security concerns of parents</td>
<td>3.89</td>
<td>0.359</td>
<td>4.14</td>
</tr>
<tr>
<td>Lack of female teachers</td>
<td>4.00</td>
<td>0.216</td>
<td>4.14</td>
</tr>
<tr>
<td>Lack of educational infrastructure for female</td>
<td>4.01</td>
<td>0.283</td>
<td>4.15</td>
</tr>
<tr>
<td>Educational institutions of female are located very far from villages</td>
<td>4.00</td>
<td>0.192</td>
<td>4.08</td>
</tr>
<tr>
<td>Girls restricted to stay home due to cultural restrictions (purdah(^1) restriction)</td>
<td>4.01</td>
<td>0.141</td>
<td>4.11</td>
</tr>
<tr>
<td>Lack of proper transport facilities</td>
<td>3.98</td>
<td>0.420</td>
<td>4.14</td>
</tr>
<tr>
<td>Wrong interpretation of Islamic concept regarding girl’s education</td>
<td>4.00</td>
<td>0.396</td>
<td>4.07</td>
</tr>
<tr>
<td>Responsibility of performing of household tasks</td>
<td>3.98</td>
<td>0.271</td>
<td>4.12</td>
</tr>
<tr>
<td>Inferior position of female</td>
<td>3.99</td>
<td>0.352</td>
<td>4.03</td>
</tr>
<tr>
<td>Wrong concepts abut education of daughters</td>
<td>3.98</td>
<td>0.277</td>
<td>4.07</td>
</tr>
<tr>
<td>Overall mean</td>
<td>3.99</td>
<td>0.294</td>
<td>4.13</td>
</tr>
</tbody>
</table>

Scale: 1 = S. Disagree, 2 = Agree, 3 = Undecided, 4 = Agree, 5 = S. Agree **Highly Significant (P<0.05)

\(^1\) Purdah is derived from a Persian word meaning curtain. This is social or religious practice prevailing in some Muslim societies for screening women from men or strangers.
The data presented in Table 3 shows that a number of social, economic and cultural factors are involved in low educational status of female in the research areas. Cumulative responses of both male and female respondents show that high educational expenditures, low income, low educational level of parents especially mothers and security concerns of parents regarding sexual harassment in rural areas were the major factors playing significant role in low educational status of female in the research area. Overall, mean value (3.99/5.00 and 4.13/5.00) shows that both male and female respondents were agreed on the existence of social, economic and cultural barriers impeding girl’s education generally in the whole country and especially in the research area. These results are in line with Luqman et al. (2015) while identifying major reasons behind low educational level of female in rural areas of Khyber Pakhtunkhwa. The result of t-test statistics shows that in majority of the cases highly significant difference (P<0.05) was found in responses of male (husbands) and female (wives) regarding factors behind existing inequality in education in the research area. Negative values of t-test indicate that the level of agreement of female respondents was comparatively higher than male respondents about gender disparity in education.

3.3. **Intensity of Socio-economic Factors**

Intensity of above mentioned socio-economic factors in the research area was measured with the help of three point Likert Scale (low, medium and high). The data in this regard is presented in Table 4:
### Table 4: Mean, SD and F-Test value regarding intensity of factors of gender inequality in education

<table>
<thead>
<tr>
<th>Factors</th>
<th>Sargodha</th>
<th>Khushab</th>
<th>Bhakhar</th>
<th>F-test</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low income of household head</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.26C</td>
<td>2.39A</td>
<td>2.85B</td>
<td>51.168**</td>
</tr>
<tr>
<td>SD</td>
<td>0.441</td>
<td>0.490</td>
<td>0.359</td>
<td></td>
</tr>
<tr>
<td>High educational expenditures</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.35C</td>
<td>2.50A</td>
<td>2.73B</td>
<td>16.13**</td>
</tr>
<tr>
<td>SD</td>
<td>0.479</td>
<td>0.503</td>
<td>0.446</td>
<td></td>
</tr>
<tr>
<td>Low educational level of parents especially mother</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.52</td>
<td>2.46</td>
<td>2.52</td>
<td>0.48 NS</td>
</tr>
<tr>
<td>SD</td>
<td>0.502</td>
<td>0.501</td>
<td>0.502</td>
<td></td>
</tr>
<tr>
<td>Perception of people about high economic return from boy’s</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>education than girls</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.40</td>
<td>2.40</td>
<td>2.47</td>
<td>0.65 NS</td>
</tr>
<tr>
<td>SD</td>
<td>0.512</td>
<td>0.492</td>
<td>0.502</td>
<td></td>
</tr>
<tr>
<td>Threat of sexual violence and security concerns of parents</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.36B</td>
<td>2.49AB</td>
<td>2.61A</td>
<td>6.46*</td>
</tr>
<tr>
<td>SD</td>
<td>0.482</td>
<td>0.502</td>
<td>0.490</td>
<td></td>
</tr>
<tr>
<td>Lack of female teachers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.32B</td>
<td>2.43B</td>
<td>2.75A</td>
<td>22.11**</td>
</tr>
<tr>
<td>SD</td>
<td>0.490</td>
<td>0.498</td>
<td>0.435</td>
<td></td>
</tr>
<tr>
<td>Lack of educational infrastructure for female</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.20B</td>
<td>2.28B</td>
<td>2.70A</td>
<td>37.48**</td>
</tr>
<tr>
<td>SD</td>
<td>0.402</td>
<td>0.451</td>
<td>0.461</td>
<td></td>
</tr>
<tr>
<td>Educational institutions of female are located very far from</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>villages</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.27B</td>
<td>2.33B</td>
<td>2.92A</td>
<td>77.92**</td>
</tr>
<tr>
<td>SD</td>
<td>0.446</td>
<td>0.473</td>
<td>0.273</td>
<td></td>
</tr>
<tr>
<td>Girls restricted to stay home due to cultural restrictions (purdah</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>restriction)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.20C</td>
<td>2.50B</td>
<td>2.64A</td>
<td>23.44**</td>
</tr>
<tr>
<td>SD</td>
<td>0.402</td>
<td>0.503</td>
<td>0.482</td>
<td></td>
</tr>
<tr>
<td>Lack of proper transport facilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.47B</td>
<td>2.49B</td>
<td>3.00A</td>
<td>53.71**</td>
</tr>
<tr>
<td>SD</td>
<td>0.502</td>
<td>0.502</td>
<td>0.000</td>
<td></td>
</tr>
<tr>
<td>Wrong interpretation of Islamic concept regarding girl’s</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.44B</td>
<td>2.41B</td>
<td>3.00A</td>
<td>67.17**</td>
</tr>
<tr>
<td>SD</td>
<td>0.499</td>
<td>0.494</td>
<td>0.000</td>
<td></td>
</tr>
<tr>
<td>Responsibility of performing of household tasks</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.32B</td>
<td>2.34B</td>
<td>3.00A</td>
<td>100.61**</td>
</tr>
<tr>
<td>SD</td>
<td>0.469</td>
<td>0.476</td>
<td>0.000</td>
<td></td>
</tr>
<tr>
<td>Inferior position of female</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.26B</td>
<td>2.48A</td>
<td>2.57A</td>
<td>10.99**</td>
</tr>
<tr>
<td>SD</td>
<td>0.441</td>
<td>0.502</td>
<td>0.498</td>
<td></td>
</tr>
<tr>
<td>Wrong concepts about education of daughters</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.45</td>
<td>2.56</td>
<td>2.58</td>
<td>1.87 NS</td>
</tr>
<tr>
<td>SD</td>
<td>0.539</td>
<td>0.499</td>
<td>0.496</td>
<td></td>
</tr>
<tr>
<td>Overall Mean</td>
<td>2.34</td>
<td>2.43</td>
<td>2.74</td>
<td>0.353</td>
</tr>
<tr>
<td>Scale: 1= Low, 2= Medium, 3= High</td>
<td></td>
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<tr>
<td>Different letters (A, B and C) indicates the significance between</td>
<td></td>
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</tr>
<tr>
<td>districts for each factor</td>
<td></td>
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</tr>
</tbody>
</table>

**Note:** The values for Sargodha, Khushab, and Bhakhar represent the mean and standard deviation for each factor, respectively. The F-test values indicate the significance of the differences between districts for each factor. Different letters (A, B, and C) indicate the significance between districts for each factor.
The data presented in Table 4 shows the intensity of different socio-economic factors responsible for gender disparity with reference to education in three different sites of research representing three different districts located in three different agro-ecological zones of the Punjab province. It was found that the intensity of all the factors was found to be medium (tends towards high as mean value in all the cases is greater than the mid-point (1.5) in all the three districts, where the research was conducted). Overall mean was also calculated to check the intensity of all the factors in three different locations. The results in this regard indicate that high intensity (\( \bar{x} = 2.74/3.00 \)) was found in district Bhakhar followed by Khushab (\( \bar{x} = 2.43/3.00 \)) and Sargodha (\( \bar{x} = 2.34/3.00 \)). This might be due to the reason that Bhakhar is one of the remotest and neglected districts of the Punjab. The results of ANOVA posthoc analysis also supported the findings and showed that in most of the cases gender inequality factors are significantly different and exist in district Bhakhar. It is one of the top five ranked districts of the Punjab with lowest literacy ratio of female in rural areas (GoP 2015). The other is the availability of educational infrastructure for female generally in the whole rural areas of the Punjab and particularly in the study districts. In connection with these results, Ashraf et al. (2015) concluded that educational facilities for female in rural areas are limited that hinders their participation in economic development of country.

4. CONCLUSION AND RECOMMENDATIONS

It was concluded that a highly significant age difference (\( \chi^2 = 50.121 \) and \( P<0.05 \)) exists between the male family heads and their spouses. Similar trend was found in educational status of male heads and their spouses. Cross tabulation indicated that educational status of wives was low as compared to their husbands. Analysis showed that a number of socio-economic factors are responsible for existing gender disparity with reference to education in the study areas. Respondents identified low income, high educational expenditures, low educational level of parents (especially the mother), and security concerns of parents regarding sexual harassment as the major factors impeding female education. Results of the F-test and ANOVA posthoc analysis showed that there exists difference in intensity of factors in the three study districts of Punjab which contribute towards gender disparity in education. Highest intensity (\( \bar{x} = 2.74/3.00 \)) was found in district Bhakhar as it is a remote district of Punjab with higher poverty rate, followed by district Khushab and Sargodha. On the basis of conclusion, following policy recommendations are suggested to minimize the gender gap in education in the rural areas of Pakistan:

1. A number of misconceptions prevail in rural society regarding advantage of male education over female education. So it is very much essential to start a national campaign (using print and electronic media) to create awareness among farm families about importance of girls’ education along with boys’ education.
2. Poverty is very common in rural areas, which is strongly linked with low income level of farm families. Income is one of the important attributes while allocating amount for education of female children. For enhancing income level, maximum income generation opportunities should be provided to farm families.

3. The number of schools for female students in the remote rural areas with female teaching staff is essential to increase female enrolment in primary and higher secondary level.

4. At the village level, school bus or van should be provided for safe and easy access to school for female children.

5. The cost of primary, secondary and higher secondary level education should be minimized keeping in view the income level of rural people.

6. Vocational training courses and evening classes for girls should be started.

7. Government should take concrete and serious steps to make female educational institutions less threatening (free from sexual harassment) and also to gain maximum confidence of the parents.
REFERENCES


