



Research Article

Women Higher Education in Rural Southern Punjab; An Analysis of The Moderating Impact of Economic, Social and Cultural Contexts

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Abstract

The rate of progress in any area is highly dependent on collective efforts by both genders. The significant contribution by women in any field can be seen in education, where they can take part and show their best abilities. This research study investigates the moderating impact of economic and social-cultural factors on women's higher education in rural southern Punjab by applying multilevel logistic regression. This study's main objective is to point out the economic and socio-cultural factors that cause hindrances to females getting higher education by analyzing 2136 respondents' primary data. The Multilevel Logistic Regression Model has been used. This analysis suggests that the Punjab government should focus more on female education, especially in Rural Southern Punjab by making more economic and structural changes. Government should provide counselling services, awareness programs, and initiatives to reduce the stigma associated with mental health issues. Policies should address the issue of a lack of institutions, as it has a strong negative association with the outcome. Policies could offer specific support to larger families. Additionally, there should be an analysis of factors related to geographical distance and the formulation of potential solutions. The government ought to provide targeted financial assistance, as well as implement education and training programs, or other resources, to enhance the economic well-being of these families.

Keywords: Women, Higher education, Economic, Social and cultural, Southern Punjab

Introduction

The role played by women in the progress of any culture and area is praiseworthy. The rate of progress in any area is highly dependent on collective efforts by both genders. The major contribution of women in any field can be seen in education, where they can take part and show their best abilities. Higher education causes ladies to become ground-breaking and helps them create administrative aptitude for the future. It additionally causes them to become able to make their assessment of socio-financial and social turn of events or can, without much of a stretch, contribute to family and society life. We saw that there are numerous sexual orientation disparities in Pakistani advanced education that made an imbalance in the educational framework for young ladies. Some of the time, young men are permitted to get a high-calibre of tutoring far and wide. Young ladies are usually taught to plan for family work and prepared how to be brilliant moms and housewives. Early marriage currently has become a typical issue for females wedded in the more significant levels of instruction. Parents are at times thought of young ladies as a weight of family due to overseeing settlement in early marriage, and the need for pay procuring depends on guys in the family, and they attempt to contribute to guys training. Each religion and development has focused on the hugeness of schooling for both males and

females. Instruction is fundamental for both males and females in Islam. It assists with accomplishing equity amicability and offers the opportunity to play a central obligation in the public eye. Young ladies' schooling plays numerous roles in the family and culture where mother instruction influences their youngsters' training in future life. Advanced education of ladies builds up society's way of life in which they are viewed as an amazing accomplice and clever mothers. To improve wellbeing and occupation offices for young ladies, it is essential to accomplish advanced education. Some conventional families in Pakistan think of them as home-limit and conceptive ware. Wedded young ladies cannot go outside of the home toward the start of their significant other house. They have cared for their spouse and little child, yet the greater part of them is eager to convey their examinations after marriage. They need to confront security and wellbeing issues because of going a significant distance to go to instructive organizations and caring about family undertakings, work, and learning (Shuvra et al., 2019).

Education is generally recognized to profit people and advance public turn of events. Teaching females and guys produces comparative expansions in their ensuing income and grow future chances and decisions for the two young men and young ladies. Nonetheless, well-educated young ladies produce numerous extra financial increases that benefit the whole social order. These advantages incorporate expanded monetary efficiency, higher family livelihoods, deferred relationships, diminished fruitfulness rates, and improved well-being. Satisfactory interests in instruction encourage the accomplishment of most other advancement objectives and increase the likelihood that progress will be maintained. Impressive consideration has been paid to improving access and quality at the essential level; nonetheless, there is some sign that optional level training may give more significant yields, particularly for young ladies (Shahzad, 2017). Advance knowledge and learning are prerequisites for an open common society dependent on legitimacy. It helps in the comprehension of cultural standards, gives people confidence, debilitates segregation dependent on sexual orientation, convictions, religion and social class, upgrades personal satisfaction, and supports popularity-based administration. The socio-social obstacles confronting females are many; there is an inclination for children because of their driving and profitable jobs in family life. Little girls are required to wed early and complete the homegrown undertakings of the home. Their endorsed objectives are those of parenthood and being a decent spouse. Guardians don't organize instruction for young ladies because of low family pay. Travel is viewed as a danger to individual security. This is an especially solid factor in discouraging young ladies from entering advanced education as organizations are probably going to be exceptionally inaccessible, and regardless of whether boarding offices are accessible, there are potential occurrences of lewd behaviour and sexual maltreatment to consider.

Numerous nations have supported the foundation of every female school and college with the end goal of engaging females by presenting contemporary female courses (Shaukat & Pell, 2017). Irum et al. (2015) indicated that in male male-dominated society, women encountered gender discrimination, discouragement and harassment. According To Mehmood And Li (2018) women were facing more economic and social problems. Further, the cultural aspect was also a hindrance point. Shaukat and Pell (2015) studied the impact of socio-cultural factors on females passing through higher education in Pakistan. Shahtalebi et al. (2011) showed that women in higher education could promote leadership and management skills. Parvazian et al. (2017) analyzed the relationship between women's increased participation in higher education and other recent social changes over the last four decades.

As we know, Pakistan is a developing country and there is a lack of higher education institutions. The private sector's role cannot be denied, and it has helped a lot in progressing the situation (Amir et al., 2020). Since Pakistan came into being in 1947, the status of higher education is not acceptable. The government has long ignored this important sector since Higher Education Commission was established in 2002. If we compare the Gross Enrollment Ratio (GER) in higher education with other Asian countries, it is less than in other countries. Pakistan with just 10% (GER), stood far below its neighboring countries. For instance, India stood at the top of the list with 24% GER, then Srilanka with 21%, Nepal with 16% and Bangladesh with 13% in the same era. Women's enrollment in higher education was 47% in 2014 as compared to 36.8% in 2001. Although it shows improvement, it is not satisfactory to remove gender discrimination (Mehmood et al., 2018).

Punjab is the most populated province of Pakistan. If we compare the literacy rate of Punjab with the rest of the provinces, it is on top, but we can further divide Punjab into northern Punjab and Southern Punjab. Southern Punjab is far behind in structural development than upper Punjab and shows many disparities. Facts reveal that the Punjab government shows little interest in the upgradation of education in southern Punjab by allotting an insufficient budget. Southern Punjab educational institutes lack basic needs, which deepens the problem of gender inequality in enrolment. The staff shortage in southern Punjab educational institutes hits the quality of education badly. Male controlled culture of rural southern Punjab has worsened the situation (Zulfiqar, 2020).

As Pakistan is a developing society, the role of culture and society is pivotal in female education. Social and cultural factors of the rural society of Punjab play a role in hindrance to the attainment of education for females. The customs and traditions of society are the main reason for the low enrolment of women in rural areas of Punjab. Rural societal culture supposes women performing domestic duties at home, and parents show less interest in their education because the rural society of Punjab is male-dominated (Hashmi et al., 2008). Southern Punjab is far behind in all sectors of education compared to northern Punjab. If we compare the literacy rate of the districts of northern Punjab with that of southern Punjab districts, the districts of northern Punjab show the upper hand. The difference between male and female education cannot be ignored in Punjab districts despite growth and advancement. As each district of Punjab can be divided into rural and urban ranges; the education gap becomes wider in rural urban areas of these districts. If we look at the last few decades, the situation regarding the education sector is improving. Still, the southern part of Punjab districts will take a decade to reach the status of northern Punjab districts (Khan & Mahmood, 2009).

Social and Cultural Problems

There is male dominant culture in rural Punjab. Gender disparity is the establishing foundation of Pakistani culture. The social values of Pakistan give importance to the male-controlled culture. Women are confined to the household chores. Males are preferred for education investment because they are considered wage earners. Males can go outside their home station to learn, and financial resources are diverted to them for higher qualifications. At the same time, females are pushed towards getting married and making families (Maqsood et al., 2012). Women in rural society face more problems in getting an education. They are not allowed to go outside of the home station for education. They face conveyance problems as there is a lack of facilities in rural areas, and they have to travel from remote areas to reach the institutions due to the lack of institutions; in such a scenario, they have to face mental and physical fatigue.

Financial Problems

Lack of financial resources modelled vital significance on females' attainment of higher education. A low-income family cannot even bear the tuition fees of universities if there is no announcement of government support. Parents are reluctant to bear the cost of female higher education attainment. Limitation of financial resources is the main cause of gender disparity in the education sector (Mehmood et al., 2018). Financial assistance, like scholarships, etc., is the main drive for enrolment in colleges. Lack of scholarship and information about financial aid can cause hindrances in enrolment (Engberg & Wolniak, 2014). In the rural society of southern Punjab, mother and father land ownership can also play a critical role in female higher education because land ownership gives them financial support, but mostly females are deprived of their rights.

Research Problem

What are the factors affecting the higher education of rural women in southern Punjab? What are the proper channels and sources to promote southern rural women's higher education? A research article by Suleman et al. (2015) explored the conception of female students and their parents about female education. According to the results of the study teacher's behaviour, society's culture and tradition, and parents' attitudes towards women's education are the various factors affecting women's education. The role of society is very important in women's education and its success depends upon societal norms and its active participation. Therefore, different studies recommend that economic, social and cultural aspects must be given more consideration to improve women's education.

Pakistan is a heavily populated country, and women constitute more than half of the population. Therefore, female education is very important for the development process. Education is everyone's basic right. Our country has a large population of women, so having an illiterate such a large population is economically, socially and fundamentally a huge loss. An educated woman plays a better role in economic development through her skills and knowledge in an era of advancement and technology; the education of women cannot be ignored. An educated woman, through its job and services, can earn better and become independent. Education empowers women and improves their decision-making power. Women become confident and grease the wheel of development. Gender discrimination causes inequality, and education provides women with opportunities for progress and development, too. Despite all of this, women's education is poor, especially in rural southern Punjab. This illiteracy, especially in higher education, results from various factors such as poverty, parental perception, lack of institutions, society norms and culture, etc. Religious and legal factors have an indirect impact on women's higher education. Women's education is not only confined to itself but also responsible for educating the generations. Although education is the right of everyone, the slogan education for all is not implemented in its true meaning, especially in rural southern Punjab. In rural southern Punjab, discriminated cultural norms continue to be practised for males and females. The study's objective is to estimate the impact of different factors affecting rural women's higher education and suggest policy recommendations to relevant stakeholders.

Methodology

Sampling and Data Collection

Alam (2017) emphasized that the process of data collection should be done simultaneously which enables the researcher to give his attention and form the study as it moves forward. The data analysis will be continued throughout the data process. In line with these thoughts, this process will be carried out during the whole process of data collection. For instance, the data source will have a self-developed questionnaire.

A random sampling technique was used to collect the data from 2136 females from rural and urban districts of rural southern Punjab districts. The age limit for these females is up to 35 years. Districts Bhakkar, Layyah, and Multan have been selected for data collection. The study is structured within the period of 3 months from November 2020 to January 2021. Different techniques have been used for a highly participatory approach to collect the data from primary sources. Qualitative and quantitative methods have been used to get the maximum observations. A questionnaire was used in the study and included open- and closed-ended questions. For the convenience of respondents, the questionnaire has also been translated into Urdu, who have faced incompetence in understanding the questionnaire in English. In this way, the respondents may be able to give more successful responses.

Multilevel Logistic Regression Model

To check the moderating impact of factors on higher education attainment, a variety of techniques and models can be used, and different methodologies can be applied to estimate it. To capture the moderating impact of contextual factors on women's higher education attainment in rural southern Punjab, the study has estimated multilevel logistic regression models. According to Austin and Merlo (2017), in social sciences, most research is qualitative and the outcome of the dependent variable is associated with binary results. The study has shown that multilevel logistic regression estimates the variability of subjects in clusters of higher-level units and is useful in examining the impact of a subject and its cluster features on its outcome. Bussemakers et al. (2017) used a multilevel logistic regression model to estimate the moderating impact of economic, cultural, and political factors on women's employment relationships and analyzed the cross-level interaction. This multilevel logistic regression model helps to capture the variability of female's engagement at workplaces around the countries and years.

Khan and Shaw (2011) examined that public health, sociological surveys, demographics, and large-scale surveys are mostly encountered with multistage data. This multistage data has stratified clusters in sampling, so it is

unfit to estimate the ingrained sources of variations with typical traditional logistic regression. Such type of hierarchy comes from stratified clusters in sampling. The study used multilevel logistic regression to illustrate all the characteristics of using multilevel logistic regression, i.e. model conceptualization, its depiction, requisition of multilevel data structure, assessment of estimation, etc.

Multilevel logistic regression model has been analyzed for the econometric part of the study. It is tested to determine the moderating impact of social, economic, and cultural factors on the attainment of higher education in rural southern Punjab. As data is stratified in clusters in multilevel research, it forms a multistage sample. This type of clustering in sampling shows multilevel reliance among variables, which comes from multistage hierarchy. As in this study, multilevel logistic regression estimates binary response variables, so if $Y_{ij}=0$ it shows the not occurrence of an event or if $Y_{ij}=1$, it illustrates the successful occurrence of an event. Multilevel research allows the intercept to show variations across clusters.

The general form of a multilevel logistic regression model for binary dependent variables is:

$$\ln \left[\frac{P(Y_{ij} = 1)}{1 - P(Y_{ij} = 1)} \right] = \text{logit}[P(Y_{ij} = 1)] = a_0 + a_{0j} + a_1x_{1ij} + \dots + a_kx_{kij} + \beta_1z_{1j} + \dots + \beta_mz_{mj}$$

It is assumed that random errors are not correlated with predictors. In traditional model within cluster, subject specific random effects are included for estimation of correlation of cluster outcomes.

In the above equation variables $X_{ij} \dots X_{kij}$ show the independent variables estimation on the i th cluster while $Z_{ij} \dots Z_{mj}$ explanatory variables estimation on j th subject.

Description of Variables

Development economics believes in the course of action towards growth and advancement. This course of development aims to elevate poverty and inequality by utilizing a country's own resources, means, systems and culture. Investing in human capital lays a foundation towards development of knowledge and technology. That's why education policy is one of the main concerns for every country especially Pakistan like developing countries. In Pakistan there is dire need to focus on advanced level education. In Pakistan like developing country females' education is neglected and it becomes victim of economic, social and cultural aspects. The situation becomes worse when rural areas are considered. In this study we have analyzed the moderating impacts of economic conditions and social and culture aspects of southern rural Punjab on the attainment of higher education of females. For this purpose, binary response variable is used for attainment of higher education in this study. If the respondent has or is getting higher education than dummy variable illustrate value 1 if not than 0.

The study has selected some significant variables in the econometric model after a deep learning of literature. These variables cover demographic characteristics and socioeconomic features like income, age social status, etc. These variables also give a way for human capital formation (higher education).

Age: It gives information about the age of the respondent in years from data of the questionnaire.

Marital Status: It's a dichotomous outcome variable .it takes a value 1 when respondent is married and if single than 0.

Region: It's a binary response variable which shows value 0 for rural area and 1 for urban area.

Family Size: Family size one of the main variables that tells us about the number of people living in a house.

Lack of Institution: It's a binary response variable gives information about the availability of institution like university in the concerning area or not its take value 1 if there is no lacking of institution and if it is than 0.

Father Education: It's gives information about the literacy status of respondent father as its play crucial role in respondent's attainment of higher education. It is also binary responsive. If the father is educated its value would be 1 otherwise 0

Mother Education: Variable is related to the mother literacy status as there is lack of female education so capturing this variable is important. Its dichotomous in response takes value 1 if literate and 0 if not.

Distance from Institution: It measures the distance which a respondent has to cover to reach the institution for getting education. It is measured in KM.

Conveyance Problem: Its outcome is attached with binary response. This variable shows that either a respondent has to conveyance problem to reach the institution or not. The value is 1 for conveyance problem presence if it is not than 0.

Availability of Transport: Availability of transport also shows binary response in 1 and 0. 1 for availability of transport and 0 for the absence of transport. As this study is related to rural southern Punjab, the availability of transport may be a problem.

Wastage of Time: It measures the time in hours. How much a respondent has to waste time in traveling to reach the institution?

Mental Sickness: Mental sickness measures the tiredness of a respondent, either a respondent has to face it after along travelling or not. it shows the binary response (yes=1; no=0).

Percentage of last Degree: It shows the respondent last degree percentage as it is worthwhile when taking admission in any institution for higher education.

Institution: Institutions of the last degree are also included, and the nearby institutions are included in this.

Job: In this variable a respondent's job institution is included. Job institution may be government sector, private sector, semi government or maybe a respondent is not doing a job.

Lack of Financial Resources: Lack of financial resources gives a dichotomous outcome variable. 1 for presence of lack of financial resources and 0 for absence of lack of financial resources.

Family income: This variable measures the family income of respondent in terms of Pakistani rupees. It is estimated in thousand rupees.

Permission: A binary response variable which measures the permission for females for outside-town higher education. If females have permission than value is 1 and if not than 0.

Land of Father: It measures the holding of land by a respondent father and it is shown in acres.

Land of Mother: Land of mother is another important variable which justifies the holding of land by mother. it is also shown in acres.

Land acceptance: This variable measures inherited land acceptance by mother. it is shown in acres. as in rural southern Punjab mostly females are deprived of their inheritance, so it is important to capture it.

Awareness of financial funding: This variable measures the awareness about financial funding opportunities like scholarship etc. among respondents. This is a binary responsive variable.

Income: Personal income of the respondent is fixed through this variable. It is measured in thousands Pakistani rupees.

Role of Respondent: Role of the respondent is captured through this variable. Either a respondent is doing job or she has just done graduation.

Father Job: Father Job status is shown through this variable. Either he is doing a job or business or agriculture work.

Research Question and Hypothesis

The conceptual model of the study has adapted the literature on the attainment of higher education and the specific manners in the context of rural southern Punjab. In broader terms, it shows the moderating effect of social, culture and economic status on attainment of higher education of women. The research question of the study is what the problems women are facing in getting their higher education in rural southern Punjab. The main focus of the study is to highlight factors which play a role of hurdles in women's attainment of higher education. The study has hypothesized that there are economic social and culture barriers which have impact

on higher education but the study also expects the moderating impact of these variables. Income, lack of institutions, absence of permission for outside-town education, lack of funding opportunities, parent's education, etc., are the factors which play a key role in determining the moderating impact of these variables on higher education. Anticipation of the study is that these problems become severe in rural areas as compare to urban areas. The study is looking forward towards the moderating role of economic factors as it's the core of issue. The study expects that personal income, the father's job status, family income, lack of funding opportunities, land holding by the parents are factors which enhance the economic impact on higher education. Because poverty problem is severe in rural southern Punjab, so it is anticipated that it restricts the attainment of higher education. The study has also made expectation that with growing age women prefer to stay at home and show less preference for higher education. So, it is hypothesized that young people show more interest towards higher education. Hypothesis about parent's education is made that literate parents show courage for higher education of females. Reason is that a house environment decides the social and culture values of society and parent's education play a pivotal role in that. Family size cannot be denied while making hypothesis as it is important in economic status determination of a family. It is expected that large families focus less on higher education of women.

The study anticipated about the marital status is that a married woman is less interested to go outside town for getting higher education because she prefers her married life. So, the study is expected a negative relationship between a married life and attainment of higher education. Because a single person can show more devotion towards attainment of higher education. Land of father, Land of mother and land acceptance by mother in inheritance are the variables which are expected to have a positive correlation with attainment of higher education and also have moderating impact because earnings from these land help to stabilize the economic position of households and respondents are in better situation of getting their higher education. They can meet their expenditures of getting higher education. This study also goes through the behavior of the society towards women share in inheritance because its common practice they are deprived of this right. If women are allotted their share in inheritance, they will be in better position to continue their higher education. Distance from institution, conveyance problem, wastage of time, mental sickness are some variables which are projected to have negative effect on attainment of higher education of women. Because in rural areas there is problem of conveyance especially women face a lot as they are not allowed to travel alone so less women come forward for getting higher education in rural areas. As southern Punjab is less developed and there are few institutions and universities which offer higher education and students have to travel from long distances to reach these institutions for enrolment. This long-distance traveling not only causes economic burden on students but also cause a waste of time and mental sickness. In such situations women face very problems in managing their education attainment. The availability of transport is also a big problem in rural areas compared to urban areas. Availability of transport is anticipated to have positive effect on higher education. Grades in last degree is also important, and it is predicted that higher grades paved the way for higher education.

Results and Discussion

As shown in Table 1, The chances of getting higher education for females living in urban areas are 1.265 times more than for females living in rural areas. The chances of getting higher education for females facing conveyance problem are .890 times less than the females not facing any conveyance problem. The chances of getting higher education for females suffering from mental sickness due to travelling are 2.042 times more than the females not suffering from any kind mental sickness. The chances of getting higher education for females having permission of getting higher education are 6.993 times more than for females not having permission. The chances of getting higher education for females facing lack of institutes are .261 times more than for females not. The chances of getting higher education for females who got married are .770 times less than the females who are single or not married. The chances of getting higher education for females having literate mothers are .869 times less than for females having illiterate mothers. Literate females' chances of getting higher education are 1.165 times more than those of illiterate fathers.

Table 1. Socio-culture model results.

Variables	B	S.E.	Wald	df	Sig.	Exp(B)
Region	.235	.143	2.696	1	.101	1.265
Availability_of_transport	-.015	.144	.011	1	.918	.985
Conveyance_problem	-.116	.231	.253	1	.615	.890
Mental.sickness	.714	.237	9.084	1	.003	2.042
Permission	1.945	.137	200.806	1	.000	6.993
Lack_of_inst	-1.344	.183	53.710	1	.000	.261
mrital_status	-.262	.141	3.443	1	.064	.770
mother_education	-.140	.143	.963	1	.326	.869
father_education	.152	.118	1.659	1	.198	1.165
institute_uos	-.305	.230	1.751	1	.186	.737
institute_pu	.432	.249	3.019	1	.082	1.541
institute_BZU	-.330	.281	1.380	1	.240	.719
family_size_up to 6	.243	.190	1.636	1	.201	1.276
family_size_up to 8	.680	.175	15.175	1	.000	1.973
family_size_above 8	.865	.181	22.804	1	.000	2.375
distance_from_insti_<100	-4.938	1.160E4	.000	1	1.000	.007
distance_from_insti_<150	-24.360	8.205E3	.000	1	.998	.000
distance_from_insti_<200	-24.857	8.205E3	.000	1	.998	.000
percentage_of_lastdegree-<70	1.111	.279	15.859	1	.000	3.038
percentage_of_lastdegree-<80	1.207	.285	17.909	1	.000	3.345
percentage_of_lastdegree-<90	1.841	.301	37.407	1	.000	6.306
percentage_of_lastdegree_>90	1.495	.321	21.724	1	.000	4.459
wastage_of_time_<3	24.113	1.421E4	.000	1	.999	2.965E10
wastage_of_time_<4	43.153	1.160E4	.000	1	.997	5.508E18
age30	.012	.167	.005	1	.943	1.012
Age35	-1.162	.223	27.143	1	.000	.313
Constant	-19.855	8.204E3	.000	1	.998	.000

Variable(s) entered on step 1: reg, a_o_trans, con_prb, m.sick, permi, l_o_inst, m_status, m_edu, f_edu, institute_uos, institute_pu, institute_BZU, family_size_b, family_size_c, family_size_d, distance_from_insti_b, distance_from_insti_c, distance_from_insti_d, percentage_of_lastdegree_b, percentage_of_lastdegree, percentage_of_lastdegree_d, percentage_of_lastdegree_e, wastage_of_time_c, wastage_of_time_d, age30, Age35.

The chances of getting higher education for females studying from the university of Sargodha are .737 times less than those of females who have studied in other universities. The chances of getting higher education for females studied from university of Punjab are 1.541 times more than the females who have studied in other universities. The chances of getting higher education for females studying from BZU are .719 times less than for females studying in other universities. The chances of getting higher education for females with a family size of up to 6 members are 1.276 times more than the females not having such a family size. The chances of getting higher education for females with a family size of up to 8 members are 1.973 times more than the females not having such a family size. The chances of getting higher education for females having a family size more than 8 members are 2.375 times than the females not having such family size. The chances of getting higher education for females facing the distance from higher education institute up to 100 kilometers are .007 times less than the females who have not to travel such distance. The chances of getting higher education for females facing the distance from higher education institute up to 150 kilometers are .000 times less than the females who have not to travel such distance. The chances of getting higher education for females facing the distance from higher education institute up to 200 kilometers are .000 times less than the females who have not to travel such distance. The chances of getting higher education for females with a percentage of last degree up to 70% are 3.038 times more than for females not having up to such percentage. The chances of getting higher education for females having percentage of last degree up to 80% are 3.345 times more than those females not having up to such percentage. The chances of getting higher education for females having a percentage of last degree up to 90% are 6.306 times more than for females not having up to such percentage. The chances of getting higher education for females having a percentage of last degree more than 90% are 4.459 times more than those females not having up to such percentage. The chances of getting higher education for females aged up to 30 years are 1.012 times more than the females not having up to 30 years of age. The chances of getting higher education for females having age up to 35 years are .313 times less than those females not having up to 35 years of age.

Table 2 shows the results of factors which have impact on getting higher education. The binary logistic model indicates that the chances of getting higher education for females who are employed are 1.611 times higher than for females without a job. The chances of getting higher education for females facing the lack of financial resources are 1.471 times that for females not. It means the probability of facing the lack of financial resources is 1.471 times in getting higher education than not getting higher education. The chances of getting higher education for females with the availability of funding opportunities are 2.062 times higher than for females not having any type of funding opportunities. This shows that if females have funding opportunities, they will get 2.062 times more higher education than in absence. The Table 2 shows that the chances of getting higher education for females having land acceptance in inheritance are .000 times than the females not having land acceptance in inheritance. It shows that females acceptance of land in inheritance have no impact on getting higher education. The chances of getting higher education for females with less than 40 thousand family income are 1.624 times higher than the females not having such family income. The chances of getting higher education for females with less than 50 thousand family income are 16.627 times higher than the chances of females not having such family income. The chances of getting higher education for females having more than 50 thousand family income are 219.206 times than the females not having such family income. The chances of getting higher education for females having their father job in public sector are .528 times less than the females having their father's jobs in agriculture sector. The chances of getting higher education for females having their father job in private sector are .841 times less than the females having their father's jobs in the agriculture sector. The chances of getting higher education for females having their father business are .340 times less than the females having their father's jobs in agriculture sector. The chances of getting higher education for females with less than 10 acre land are .475 times less than the females with less than 5 acre land. The chances of getting higher education for females with less than 15 acre land are .272 times less than the females with less than 5 acre land.

Table 2. Economic model results.

Variables	B	S.E.	Wald	df	Sig.	Exp(B)
Respondent	.477	.529	.812	1	.368	1.611
Lack_of finance	.386	.237	2.640	1	.104	1.471
Funding_opportunities	.724	.278	6.803	1	.009	2.062
land acceptance by mother	-22.503	8.204E3	.000	1	.998	.000
Income up to 35000	-.053	.297	.032	1	.858	.948
Income up to 45000	.864	.350	6.109	1	.013	2.372
family_income_<40000	.485	.235	4.267	1	.039	1.624
family_income_<50000	2.811	.297	89.334	1	.000	16.627
family_income_>50000	5.390	.362	221.992	1	.000	219.206
father_job_status_(public)	-.638	.259	6.058	1	.014	.528
father_job_status__(private)	-.174	.225	.596	1	.440	.841
Father job status (own business)	-1.078	.217	24.612	1	.000	.340
land_of_father_<10 acre	-.744	.239	9.726	1	.002	.475
land_of_father_<15 acre	-1.301	.311	17.473	1	.000	.272
land_of_father_<20 acre	-2.232	.458	23.794	1	.000	.107
job_institutes_(public)	.241	.494	.239	1	.625	1.273
job_institues_(private)	.199	.533	.139	1	.709	1.220
Income up to 35000	1.176	.113	108.693	1	.000	3.242
Income up to 45000	-2.108	.180	137.310	1	.000	.121
income_above>45000	-2.656	.177	225.717	1	.000	.070
land_of_mother_<10 acre	-.405	.194	4.379	1	.036	.667
land_of_mother_<15 acre	-1.042	.260	16.083	1	.000	.353
Constant	-2.096	.332	39.954	1	.000	.123

Variable(s) entered on step 1: resp, L_o_fin, fund_opp, L_accept, income35000, income45000, family_income_b, family_income_c, family_income_d, father_job_status_a, father_job_status_b, father_job_status_c, land_of_father_b, land_of_father_c, land_of_father_d, land_of_mother_b, land_of_mother_c, job_institutes, job_institues, Other_institutes.

The chances of getting higher education for females with less than 20 acre land are .107 times less than the females with less than 5 acre land. The Table 2 shows that the chances of getting higher education for females in the public sector are 1.273 times more than for females not in any sector. The chances of getting higher education for females working in private sector are 1.220 times that of females not in any sector. The chances of getting higher education for females having job in semi sector is .092 times less than the females not having jobs in any sector. The chances of getting higher education for females with up to 35000 income are 3.242 times that of females with no income. The chances of getting higher education for females with up to 45000 income are 8.233 times that of females with no income. The chances of getting higher education for females with more than 45000 income are 14.234 times that of females with no income. The Table 2 also shows that the chances of getting higher education for females having a mother less than 10 acre land are 1.500 times than

the females having a mother less than 5 acre land. The chances of getting higher education for females having mothers less than 15-acre land are 2.833 times than the females having mother less than 5 acre land.

Conclusion and Recommendations

Given the significant impact of mental sickness on the desired outcome, policies should focus on providing mental health support services to individuals. This could include counselling services, awareness programs, and initiatives to reduce the stigma associated with mental health issues. Policies should aim to streamline and facilitate the process of obtaining permissions, as individuals with permission have significantly higher odds of the outcome. This could involve simplifying bureaucratic procedures and improving communication channels. Policies should address the issue of a lack of institutions, as it has a strong negative association with the outcome. This may involve investing in the establishment of new institutes or improving existing ones to meet the demand. Recognizing the positive association between larger family sizes and the desired outcome, policies could provide targeted support to larger families. This might include financial assistance, educational resources, or community programs tailored to the needs of larger households. Although availability of transport did not show statistical significance, policies could still explore ways to improve transportation accessibility, especially in regions where it might be a potential concern. This could enhance overall mobility and access to opportunities. Given the extremely small odds ratios and potential issues with the model for distance from the institute variables, further investigation and refinement of these variables may be needed. Policies could involve a thorough analysis of the distance-related factors and potential solutions.

Given that respondents who report funding opportunities are more likely to have the desired outcome, policies should encourage and facilitate access to funding sources for the target population. This may include creating awareness about existing funding programs and supporting access. Policies should focus on providing support to families with lower incomes, as indicated by the significance of income categories in predicting the outcome. This could involve targeted financial assistance, education and training programs, or other resources to improve the economic wellbeing of these families. Given the importance of income categories in predicting the outcome, policies should explore strategies to diversify income sources for the target population. This could involve skills development programs or initiatives to promote employment opportunities in various sectors. Policies could include targeted awareness programs for specific income brackets, addressing the unique challenges and opportunities faced by individuals within each category. This may involve financial literacy programs, job placement services, or other interventions tailored to the needs of each income group. Policies should promote education and training opportunities, especially for individuals with lower incomes or those seeking to enter specific industries. This can enhance skills and employability, contributing to the desired outcome. It is important to note that the specific policy recommendations will depend on the goals and priorities of the governing body and the socio-economic context of the population being addressed. Additionally, collaboration with stakeholders, community input, and ongoing research can contribute to the success of these policies.

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