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Economic Barriers to Girls' Education at Secondary Level in District Mohmand- A Sign of Backwardness

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ABSTRACT

This study explored the economic barriers in girls' education at secondary level in district Mohmand of Khyber Pakhtunkhwa. The objective of the study was to assess economic barriers to girls' education at secondary level in district Mohmand of Khyber Pakhtunkhwa. Quantitative approach was used. Descriptive survey method of research was used. A 4-point Likert type self-developed scale was used for data collection. Tool was validated through experts in the field while reliability was determined as 0.618 through Cronbach Alpha. Population was all secondary level female students in district Mohmand of Khyber Pakhtunkhwa. Random sampling technique was used. A sample of fifty female students was taken for study. Data were analyzed through SPSS. It was found that majority of the students responded that they strongly agreed with the economic constraints as the main barriers for continuing female education at secondary level. It was recommended that Govt. and other nongovernment organizations may take steps for removal of these barriers by providing scholarships, monthly stipends and financial assistance to female students at secondary level.

Keywords: Barriers, Secondary Level, Economic, Girls' Education.

Introduction

Girls' education has a positive impact on family system. All over the world, the communities are making efforts to get the girls in school. These girls can contribute a lot to country's economic and social development. According to UNICEF(2020), 129 million girls are out of school, including 32 million at primary level, 30 million at lower secondary level and 67 million at higher secondary level. In conflict-affected zones, this ratio is high as compared to other zones. In Pakistan, 49% of girls are out of school from primary to secondary level. The female literacy rate is 40% in Pakistan while the female literacy rate in merged districts (ex-FATA) is 7.8%.

Ex-FATA consists of seven tribal agencies and six Frontier Regions (FRs). The seven agencies and the six FRs stretched from north to south and they named as Bajuar, Mohmand, Khyber, Kurram, Orakzai, North Waziristan and South Waziristan while the FRs are Peshawar, Kohat, Bannu, Laki Marwat, Tank, and Dera Ismail Khan respectively. Historically and strategically, FATA had remained an important region for the British India since 19th century until the division of United India into two sovereign states in 1947 (Hilali, 2013).

Gender equity in education means the fair and equal treatment of individuals regardless of their gender in all aspects of the educational system.i.e. access, opportunities, and outcomes. It includes creating an environment where both girls and boys, women and men may enjoy equal opportunities to participate in and benefit from educational resources, programs and experiences. Gender equity in education is very important because it accelerates social empowerment. Gender equity in education not only

contribute to personal development but also to overall development of society. Gender equity in education leads to greater economic productivity, improved health and outcomes and reduced poverty. It also promotes social cohesion, democratic values and uproot discriminatory attitudes and practices(Walker, et al.,2019). Girls encounter a large number of barriers e.g. inequality trends, traditional beliefs, poverty, early marriage and adolescent pregnancy.

According to Ambreen & Mohyuddin(2014), division of labour is another cultural barriers to girls. Education.Usually there is no balance of work between boys and girls in the school-going age.In this state, boys do very little while girls do a lot at home.Due to this lack of balance, boys have a lot of time for studies while girls do not have time to study.Boys have limited responsibilities like bringing grocery etc from market while girls remain busy almost all the day.So this lack of balance, acts as barrier to girls' education.(Ambreen & Mohyuddin,2014). According to Vadeyar(2024),women encounter different challenges that act as barriers to their education.These are classified as economic constrains, cultural and social norms and access to infrastructure. Socioeconomic disadvantages exert a significant effect on educational outcomes such as dropout rates, literacy rates, enrollment disparities and economic opportunities.

Although overall literacy rates have enhanced, disparities exist between genders and across socio-economic groups. Women belonging to disadvantaged background are behind their males in literacy rates. Similarly, dropout rates are high among girls after primary and secondary levels. Dropout rates increase as the grades increase. This may be due to financial pressures and family obligations. Similarly, disparities in enrollment are found different in different regions. Enrollment rates are low in rural areas and economically disadvantaged communities. So in this vein, the researcher is going to conduct the study on "Economic Barriers to Girls' Education at Secondary Level in District Mohmand of Khyber Pakhtunkhwa".

Rationale of the Study

In every society, there are a number of challenges for the students. These may be due to different reasons. As a result, the society does not develop properly. This development is due to equal contributions of males and females. When the females are stopped from sharing their contribution, the society does not develop properly. There are a number of barriers to girls' education at secondary level in district Mohmand. This study identified the financial barriers to girls' education. This study will give a guideline for ministry of education and other stakeholders for removal of these barriers.

Statement of the Problem

Despite global progress in promoting gender equality in education, significant disparities remain in girls' access to secondary

education in Pakistan particularly district Mohmand of Khyber Pakhtunkhwa. In Pakistan particularly district Mohmand, girls face numerous challenges such as economic constraints. This study aims to identify those barriers to provide insights.

Objectives of the Study

The objectives of this study were;

1. To assess economic barriers to girls' education at secondary level in district Mohmand of Khyber Pakhtunkhwa.
2. To find solution to the economic barriers to girls' education at secondary level in district Mohmand of Khyber Pakhtunkhwa.

Research Questions

1. What are the economic barriers to girls' education at secondary level in district Mohmand of Khyber Pakhtunkhwa?
2. What is the solution to the economic barriers to girls' education at secondary level in district Mohmand of Khyber Pakhtunkhwa?

Delimitations

This study was delimited to:

1. Female students studying in class 10th in public sector schools.

Theoretical Framework

Merged district Mohmand is a male-dominated society, and the women are bound to their household activities. The society frequently discriminated the female against the male. It is because of they are being female and inferior to male. In this district's society, preferences are given to men as compared to women. Therefore, the liberal feminist approach to gender bias and discrimination is better suited for this study as a theoretical framework. The liberal-feminist approach can better analyze the responses of the interviewees in the context of Merged districts. Furthermore, the feminist approach seeks to comprehend the underlying reasons for gender disparities in education as well as the societal consequences of such disparities. It is not only in the education sector but in many other spheres of society where women suffer unequal treatment and opportunities in district Mohmand.

Conceptual Framework

In the light of theoretical framework, the researcher's framework will be to assess the barriers.

Literature Review

Education is a fundamental human right and a critical factor in the development of individuals and societies. However, barriers to girls' education persist worldwide, particularly at the secondary level, where dropout rates increase and access to quality education diminishes. These barriers vary significantly between countries, influenced by cultural, economic, social, and policy-related factors. Much has been written about girls' education around the world by various national and international organizations such as Human Rights Watch, 2018, UNESCO, 2018, and World Bank, 2018. Researchers also wrote extensively on various aspects of girls' education. For instance, Tembon and Fort (2008, eds.) is of the

opinion that to educate a man, you simply educate an individual but to educate a female means that you educate a whole family and a nation. Roby et al (2009) study is about Mozambique in which they uphold that it is female education through which poverty can be eradicated and therefore, the developing countries are struggling to overcome the gender inequality and achieve gender parity in primary and secondary education.

However, while talking of barriers and hurdles to girls' educations Jamal (2015) concluded that there are some major barriers to girls' education due to which the girls could not attend her school days. According to him poverty, religion, lack of female teachers, cultural norms, and lack of government political will are the main barriers to girls' education in Pashtun areas. Furthermore, Noreen and Awan (2011) in their paper, which is about higher education, finds out that gender discrimination, limited access to higher education, poverty, early marriage system, and status of women in the society are the major impediments to girl's education. There are many more studies on girls' education and the barriers that hold back the girls from acquiring education in Pakistan.

According to Ember(2020), girls' education not only improve girls' life but also the life of her family. Girls' right to education can not be denied, otherwise those societies would be pushed to dark. The development of a country is impossible without educating its girls. In the modern world, the intellectual contributions of women and girls are essential for the development of a country. Men and women have their own way of looking at the world. If girls are not educated, society will be impoverished. Girls' education enables her to contribute innovative ideas. Girls' limited access to education reduces development of whole society and generations. Without education, women can not show their full potential. They can not get their full capacity economically and socially. When a female is educated and joins a profession, earns income and the whole family will respect her as compared to housewife. Education is a source of knowledge and skills for girls.

Through these skills, life challenges can be dealt in a better way. Education is a tool of social interaction for girls through which they can get the feelings of well-supported by their teachers and peers. If a girl is educated, it means entire nation is educated. Education makes the girls role models thus inspire others to pursue education. Education develops in girls the judgmental power by which their voice in society is strengthened. Education develops leadership ability in girls within the community and focus on societal development. Education develops confidence in girls through which they become community leaders and play an active role in the development of society (Ember,2020).

Gender equity in education leads to greater economic productivity, improved health and outcomes and reduced poverty. It also promotes social cohesion, democratic values and uproot discriminatory attitudes and practices (Walker, et al.,2019). Girls

encounter a large number of barriers e.g. inequality trends, traditional beliefs, poverty, early marriage and adolescent pregnancy. Girls; poverty status hamper their educational opportunities. According to Bayisenge (2013), out-of-school children are associated with poverty at the national level. In countries like Africa etc. where education is free, even then, parents pay informal fees for essential items such as uniforms, books, pens, exam fees etc. Malnourishment has an impact on children's health and thus on brain development. When a child is severely nourished, it affects brain development which results in brain development and weak academic performance. About 171 million children having the age upto five years, in developing countries are stunted due to malnutrition. These stunted children are 19% less likely to be able to read by the age of eight years (Mensch et al., 2005). Females are totally dependent on males for their needs. So the females are restricted to homes only and thus can not take part in economic activities. There are certain reasons for this restriction. e.g. pardah, dishonour etc. (Ambreen & Mohyuddin, 2014). According to Vadeyar (2024), women encounter different challenges that act as barriers to their education. These are classified as economic constraints, cultural and social norms and access to infrastructure.

For women education, poverty is the main barrier. Those families prioritize the education of sons over daughters who possess limited financial means. So girls are withdrawn from schools. Some families have recognized the value of girls education but due to lack of financial resources, they cannot continue the girls education (Vadeyar, 2024). Socioeconomic disadvantages exert a significant effect on educational outcomes such as dropout rates, literacy rates, enrollment disparities and economic opportunities. Although overall literacy rates have enhanced, disparities exist between genders and across socio-economic groups. Women belonging to disadvantaged background are behind their males in literacy rates. Similarly, dropout rates are high among girls after primary and secondary levels. Dropout rates increase as the grades increase. This may be due to financial pressures and family obligations. Similarly, disparities in enrollment are found different in different regions. Enrollment rates are low in rural areas and economically disadvantaged communities. Socioeconomic disadvantages restrict access to higher education.

Financial constraints present students from pursuing higher education although they possess academic potential. Socioeconomic disadvantages have also long-term consequences. Limited educational opportunities restrict the individuals to be a specific cycle and perpetuates in general cycles of economic disparities. Economic opportunities are due to education and disparities in education contribute to a workforce that is under-skilled and underemployed thus hinder overall economic growth and development. Education faces a lot number of barriers that

hinder equitable access and quality learning opportunities for all particularly affecting women. These barriers can be categorized into different groups such as legal and policy barriers, social and cultural barriers and institutional barriers (Vadeyar, 2024). An average family is supportive of girls' education and encourages their daughters for education. Furthermore, therefore, this study is conducted to fill the gap in the existing literature and highlight the barriers that are not allowing the merged districts' girls to achieve education from middle to high school level.

In FATA, the female gender is always discriminated. The females are denied equal opportunities by male counterpart of the society. The society socializes the females to become obedient daughters, sisters, and housewives. In merged districts' community, girls are expected to work at home, collect firewood, fetch water, and care for family members. Their responsibilities include preparing meals, cleaning the house, washing clothes, and caring for the animals. It is accurate that the total male literacy rate in the former FATA is barely 17%, with the remaining 83 percent unable to read or write (Khan Zeb, 2014). However, the war on terror and the subsequent armed operations against the extremists resulted in massive destructions and migrations of the local people. We agree that despite the severe damages which the war on terror and operations did to the people, the people, in return, got much more because they started educating their girls and boys on equal footing as of those of the host communities.

Poverty continues to be an issue in developing nations, particularly in Pakistan, wherein a large proportion of the population lives in abject poverty. So, Mohmand is not an exception wherein major chunk of the population of Mohmand is below the poverty line. It may be noted that separate poverty statistics for Mohmand are not available but Khan and Ahmed (2017) states that FATA's whole population is poor, with 66 percent living below the poverty line. Mohmand has the high poverty rate when compared to other regions of FATA. In addition to this, the war on terror and the subsequent armed operations against the terrorists compelled the whole population of the area, which is under this research, to migrate to safer areas around Pakistan. The people runaway barefooted and left the household items, businesses, cattle etc. behind. Therefore, it could be said that the poverty prevails in this part of the world to an unexpected level. During field work, many of the respondents highlighted poverty as one of the major hurdles in attaining education. So, being a daily wage labor, it is not only difficulty but impossible for me to run the kitchen. Majority of the interviewees were found saying that poverty is one of the barriers not only to girls' education but to boys as well. Lack of Educational Institutions for Girls Historically speaking, Mohmand was a tribal agency created by the British for their own interests. It was run through special laws, called the Frontier Crimes Regulations (FCR). The British India was not interested in educating the people or any

other development of the region. The Government of Pakistan also inherited the same region from the departing British India and Pakistan also did not work on the region to bring into the mainstream of Pakistan. The successive Pakistani Governments also followed the same FCR as law for FATA and so too little development took place in education. Some people revealed during their interviews that besides other hurdles to girls' education, one of the alarming problems are that there is shortage of girls' educational institution. The area has kept backward by the British India as well as by the government in Pakistan. It may be noted that due to the destruction of the war on terror and the armed operations in the area, the data from 1947 to 2004 is not available (Government of Khyber Pakhtunkhwa, 2022). Furthermore, due to the war on terror and the security forces' operation against the terrorists, more than one thousand educational institutions in the FATA have been either closed or demolished completely (Zeb, 2014). Besides the lack of girl's schools and colleges, the cultural norms, economic conditions of the people, conservative mindsets, and ignorance are other barriers to girl's education.

The primary goal of Pakistan's educational system was to shape the national character of the Pakistani generation. This national character would include a strong sense of responsibility, social integrity, selfless service to the country, and morality among the people (Ahmad, et al 2014) However, the condition of education in ex-FATA is still pathetic. Nor the British had to established educational institution in the area neither the successive governments of Pakistan gave attention to it. It is argued that the various Pakistani governments have lacked the political will to provide educational opportunities to the people of merged districts. Tribal elders states that it is expected from the government that it would establish such educational institutions and training centers for the female as well.

Methodology

This was descriptive survey type study. It involved collecting data about female students' opinions on barriers to education (Gay, 2000).

Research Design

This study is a quantitative approach. So single-method design was used for data collection and analysis. This study was conducted in one phase where one instrument for data collection from students was used. For assessment of students' opinions, 4-point questionnaire was used.

Population

The population of the study was be as under:

1. Secondary level female students in public sector schools in District Mohmand of Khyber Pakhtunkhwa. The details were as under (ASR, 2023-2024).

S. No.	Secondary Schools	Students
1.	11	292

Sample

Gay (2000) stated that if the population is beyond certain point ($N=5000$), then 400 sample size will be enough. But for qualitative study, 60 or 70 sample size is enough. For smaller population ($N=100$), the entire population will be taken as sample (Gay, 2000). However, the more is the sample, the accurate will be the result. The sampling technique was random for selection of schools and students and the sample size was as under.

50 secondary school students were selected initially through random sampling. At second stage ten students from each school were taken as sample.

Research Instrument

The data were collected by one tool:

- i. Scale for Students-----Likert-type scale having four options strongly agree, agree, disagree and strongly disagree.

Validity and Reliability

The validity of the instrument was checked with the help of experts in the field. The instrument was modified according to their opinions. While reliability of the instrument was checked through Cronbach Alpha and was found as 0.618.

Data Collection

Researcher personally visited and collected the data from respective schools in district Mohmand. For students' comprehension, the researcher translated the statements into Urdu language and for this language experts were involved.

Data Analysis

The quantitative data were analyzed with the help of SPSS. The researcher conducted survey of female students of following five secondary schools.

Table: 4.1 Summary of Schools & Respondents

S.no.	School Name	Respondents
1	GGHS Subhan Khwar	10
2	GGHS Ekka Ghund	10
3	GGHS ShahAlam Salay	10
4	GGHS Dab Kor	10
5	GGHS Mian Mandi	10
6	Total respondents	50

Table: 4.1 indicates that ten students have been taken as sample from each of five schools.

Results & Discussion

For analysis in SPSS, descriptive statistics were found.

Table: 4.2. Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
economicbarriers1	50	3	4	3.44	.501
economicbarriers2	50	3	4	3.54	.503
economicbarriers3	50	3	4	3.58	.499
economicbarriers4	50	3	4	3.52	.505

economicbarriers5	50	3	4	3.62	.490
economicbarriers6	50	2	4	3.34	.519
Valid N (listwise)	50				

Table 4.2 shows that the maximum mean score is 3.62 and maximum standard deviation is 0.519.

The researcher conducted descriptive statistics for frequency of responses. The details are as under:

Table.4.3 Frequency of Students' Responses

Item		Frequency	Percent	Valid Percent	Cumulative Percent
Economic1	Valid	28	56	56	56
	Agree	22	44	44	100
	Strongly Agree	50	100	100	
	Total				
Economic2	Valid	23	46	46	46
	Agree	27	54	54	100
	Strongly Agree	50	100	100	
	Total				
Economic3	Valid	21	42	42	42
	Agree	29	58	58	100
	Strongly Agree	50	100	100	
	Total				
Economic4	Valid	24	48	48	48
	Agree	26	52	52	100
	Strongly Agree	50	100	100	
	Total				
Economic5	Valid	19	38	38	38
	Agree	31	62	62	100
	Strongly Agree	50	100	100	
	Total				
Economic6	Valid	1	2	2	2
	Disagree	31	62	62	64
	Agree	18	36	36	100
	Strongly Agree	50	100		
Total					

Table 4.3 shows that in response of item1, 28 respondents. i.e. 56% responded as agreed while in response of item2, 27 respondents .i.e.54% responded as strongly agreed. Similarly, in

response of item3, 29 respondents .i.e. 58% responded as strongly agreed and in response of item4, 27 respondents .i.e. 52% responded as strongly agreed. In response of item5,31 respondents .i.e. 62% responded as strongly agreed. In response of item6, 31 respondents .i.e. 62% responded as agreed.

The researcher conducted ANOVA for comparison of responses of students of five schools.

Table: 4.4 Comparison of Students' Responses among Schools
ANOVA
Schools

	Sum Squares	of df	Mean Square	F	Sig.
Between Groups	4.783	5	.957	.442	.817
Within Groups	95.217	44	2.164		
Total	100.000	49			

Table: 4.4 shows that F (.442)value is small at associated probability level $p=0.817$, so there is no significant difference in students' responses among five schools.

Summary of Findings

On the basis of analysis, followings findings were received.

- In response of item1, 28 respondents. i.e. 56% responded as agreed.
- In response of item2, 27 respondents .i.e.54% responded as strongly agreed.
- In response of item3, 29 respondents .i.e. 58% responded as strongly agreed.
- In response of item4, 27 respondents .i.e. 52% responded as strongly agreed.
- In response of item5,31 respondents .i.e. 62% responded as strongly agreed.
- In response of item6, 31 respondents .i.e. 62% responded as agreed.
- No significant difference was found in students' responses among five schools.

Conclusion & Recommendations

From the above findings, it was concluded that majority of the students were in favour that financial matters are the main barriers to girls' education at secondary level in district Mohmand. So it is recommended that Govt. may take serious step in this regard. Govt. may arrange scholarships, monthly stipends and financial assistance for the girls' education at secondary level. NGOs may also make proper arrangement for the said assistance.

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