

# Discontinuation of Education of the Teen Age Female's Population in Pakistan

Yousaf Ali Khan<sup>1</sup>

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## Abstract

*Education plays an important role in the socio-economic development of any country. Discontinuation of education at female's side is a problem that has a serious concern with the progress and prosperity of the country. This study presents the results of a recent investigation that attempted to identify those factors which affected the female's continuation in education considering a case of Union Council Kathala, District Gujrat. The major source of income of this locality is agriculture and the people of this area believe highly in their cultural and traditional values and customs regarding the female education. A time based cluster sampling was used for the selection of sample and collection of information. Through questionnaire the data from the respondents were collected. Path Analysis and Structural Equation Modeling (SEM) were performed to test the relationship among the factors. Finding indicates that the factors "Traditions" and "Poverty" have direct affect on female's continuation in education. Also it has been observed that factors "Family Financial Setup" and "Insecurity Problems" indirectly affect the "Female's Continuation in Education" through the factor "Cultural Behavior".*

**Keywords:** Female's Continuation in Education, Socio-economic Development, Poverty.

## 1. Introduction

Pakistan's with estimated population in 2009 is 180,800,000, whereas the females constitute 48.8% of the total population. It is a known fact that the socio-economic development of many countries has been strongly linked with education. No country has scored sound economic growth without sound development in its education. Education is the foundation for optimal utilization of resources through development of human capital. Investing in people's education can boost living standards of household by expanding opportunities, raising productivity, attracting capital, investment and increasing earning power. Basic education especially helps to reduce poverty through its effects on population growth rate, health, and nutrition and by equipping people to participate in the economy and society. Education is a tool to enable both women and men to make all rounded continuation in development process by acquiring knowledge, skill and attitudinal change. In all countries women are increasingly impatient to widen the options for realizing their potential and to participate on equal basis with men in productive and creative achievements, as well as in the reward's systems of their societies. But they do not participate fully in what gets done in society due to lack of education. In order to play the critical role appropriately, women need education. The continuation of females in socio-economic programs depends on their educational back ground. Educating girls and women is critical to achieve the benefits as well as for the improvement in the areas of health, fertility and nutrition. Educating girls yields a higher rate of return than any other investment in the developing world. Educate a girl means you educate a nation. Thus females must be treated equally with men to attain educational

<sup>1</sup> Head of Statistics Department, Hazara University, Mansehra, Email: [yousafalikhanhod@gmail.com](mailto:yousafalikhanhod@gmail.com);



qualification, which is necessary to increase their continuation in different development programs. In many places around the world, girls receive much less schooling than boys. The People's Movement for Human Right Education also stated that "Despite widespread agreement that all people have the fundamental human right to education, 100 million children, at least 60% of them girls, do not have access to primary education. Nine hundred sixty million adults in the world are illiterate, and more than two-thirds of them are women. Women and girls continue to face discrimination at all levels of education. Females generally recognize the right to education, but they are far from exercising their right in education. Women remain under represented at all levels of educational programs, in formal or non-formal, few receive technical and vocational training and women account for a very small proportion of enrollment in education" [People's Decade of Human Rights Education, 2004]. It is clear from previous reviews that females have less opportunity than males to access school in all developing countries. Therefore the problem of female continuation in education is a global issue that concerns both developed and developing countries. Among the developing countries, there is a considerable variation in the rate of female continuation in education. Women constitute more than half of the country's population and are involved in 50-80% of the economic development and social welfare activities. However they do not benefit from the nation's wealth. Given women's lack of access to economic resources and the various obstacles preventing them from benefiting from the fruits of their labor, women living in rural area is humiliating. The fact is that females are underprivileged and underrepresented in development. This raises the issue that the role of education and female continuation should be analyzed and studied.

## 2. Female Education in Pakistan

When we think of the constraints, limits and obstacles to women's education in Pakistan, we tend to think in terms of ideas and concepts: cultural traditions and discrimination against girls, for example. However, sometimes, it's the small but concrete things that make a difference. One of these is where a school is located. This simple but significant issue cannot be ignored. One major factor in parents reservations about girls schooling, after the issue of not being able to pay for the education, is that their daughters will have to get an education at a place that is far from home. This poses two challenges, especially in poor rural areas.

The first is the issue of safety and security. The farther away a school is located, the more it is considered by parents to be a threat to a daughter security. This is clearly evident in the example of primary schools in Baluchistan, Pakistan [Mahbub-ul-Haq, 2001]. Interviews with parents and students revealed that the closeness of the school to their homes was a major factor in girls attending primary schools there. The two percent female literacy rate in Baluchistan can be partly explained by the fact that, in 1983, only 33 percent of the province villages had girl's primary schools within a distance of one kilometer.

Another issue that is important to consider when discussing the issue of girls schools being located within a shorter distance is opportunity cost. Not only girl's safety compromised when she must go further for an education, but the household suffers since she is usually the one taking care of household chores. The more time it takes for her to leave home, go to school and come back is more time spent outside of the domestic realm, where the burden of the work falls on her shoulders traditionally and culturally?

The continuation of females in socio-economic programs especially depends on their educational background. Educating girls and women is critical to achieve the benefits as well as the improvement in the areas of health, fertility and nutrition. Thus, females must be treated equally with males to attain educational access, which is necessary to increase their continuation in different development programs. International treaties, conventions, laws &

policies set a legal commitment on the right of education and gender equality. However, gross and net enrollment differences in schooling of females prevail. Females remain under represented at all levels of education. The female's continuation gap in education is wide in developing countries, one of which is Pakistan. Pakistan is one of the developing countries with low female's continuation in education. Statistics reveals that the number of female students in primary, secondary and higher education is not equal to that of male students.

### 3. Objectives of the Study

The main purpose of this study is to identify the factors which effect the female's continuation in education and to come up with some recommendations to solve the identified problems in the research area. The specific objectives of the study include:

1. To develop a profile of factors effecting female's education & to highlight the existing gender disparities in female literacy in union council Kathala, Gujrat.
2. To check the effects of parent's illiteracy on the female continuation in education.
3. To check the effects of economic status on the female continuation in education.
4. To indicate some strategies that could help to increase female's continuation in education.

### 4. Literature Review

Bowman and Anderson (1982) pointed out that the importance of girl's labor for agricultural, domestic and marketing tasks has been well documented. When it comes to childcare, girls are more likely to be involved than boys. And children in rural areas spend more time doing physical works than that of in urban areas. The time spent by girls working in the garden, fetching water and fire wood, carrying or helping in marketing activities, or doing home processing products for sale can be especially important in poorer families where the perception of benefit from the schooling of girls are dimmer. From this point, it is possible to conclude that girls are the main sources of Income for their family especially for poorest ones, and the need for their Physical labor (income generating activities) is often given priority over their education.

According to them all aspects of girl's school and the availability of female teacher are salient as both an instrument and a product. Girls having women teachers can speed up formation of a cadre of female teachers. The presence of female teachers in the teaching staff can attract girls to learn by providing a guarantee to parents to enroll their daughters. They also mentioned that in India there are over 60 percent of teacher are women, compared with fewer than 20 percent in Bihard and Uttar Pradesh, which have the lowest female enrollment rates. Similarly the findings of the thesis on association between enrollment and sex of teacher in Iran revealed that in districts where teachers were predominantly male, female enrollment was low.

They showed that in some places, especially among Muslim society, women of the elite families receive much or all of their schooling at home. In this society girls are forbidden to come to the monastery and temple schools. This shows that parent's obligation is to keep their daughters at home and prepare them for maternal responsibility rather than sending them to school.

They also showed that in developing countries where girls are married at early age school enrollment of females was lower. Engagements of females in marriage at early age result in low female's continuation in education. In Ethiopia too where early marriage is practiced, it would be one of the reasons for the low enrollment of females in education.

They presented that a few of the females attend school in areas where traditional attitudes such as protection of daughters from foreign influences were strong. They stated that the studies made to find the relationship between parental education and daughter's school enrollment indicates that daughters of illiterate parents have less opportunity to go to school.

Kalia and Nath (1982) presented that Indian textbooks prepare males for a bustling world of excitement and decision making while conditioning the females to seek fulfillment in background where servitude and support are the only requirements. In addition, the attributes of men and women were heavily stereotypical in textbooks of India. Females are characterized for their beauty, obedience and self-sacrifice, while men are for their bravery, intelligence and achievement.

Kasaju and Manandhar (1985) presented Nepal also indicated that schools that have higher number of female teachers have higher girl's school enrollment.

They mentioned a thesis made in Nepal revealed that, religion has negatively affected the continuation of females in education. They presented that the thesis conducted in Indonesia revealed that enrollment rates of daughters whose parents are literate, is higher than enrollment rates of daughters, of illiterate parents.

World Bank (1990) presented that in Egypt too cost of schooling was the most important reason often cited by parents for not sending their children to school.

King (1991) presented that some society's custom dictates sons to take responsibility for their parents while girls marries into their own families at an early age.

David (1993) discussed that majority of parent's wanted to use the nearest School/colleges for girls if possible, a criterion they also called proximity. However they also felt that there was a range of factors, including happiness and discipline, which interacted to make a nexus. So the closer the school is to their home, parents are less likely to worry about girls.

## **5. Data & Methodology**

### **5.1 Sources of Data**

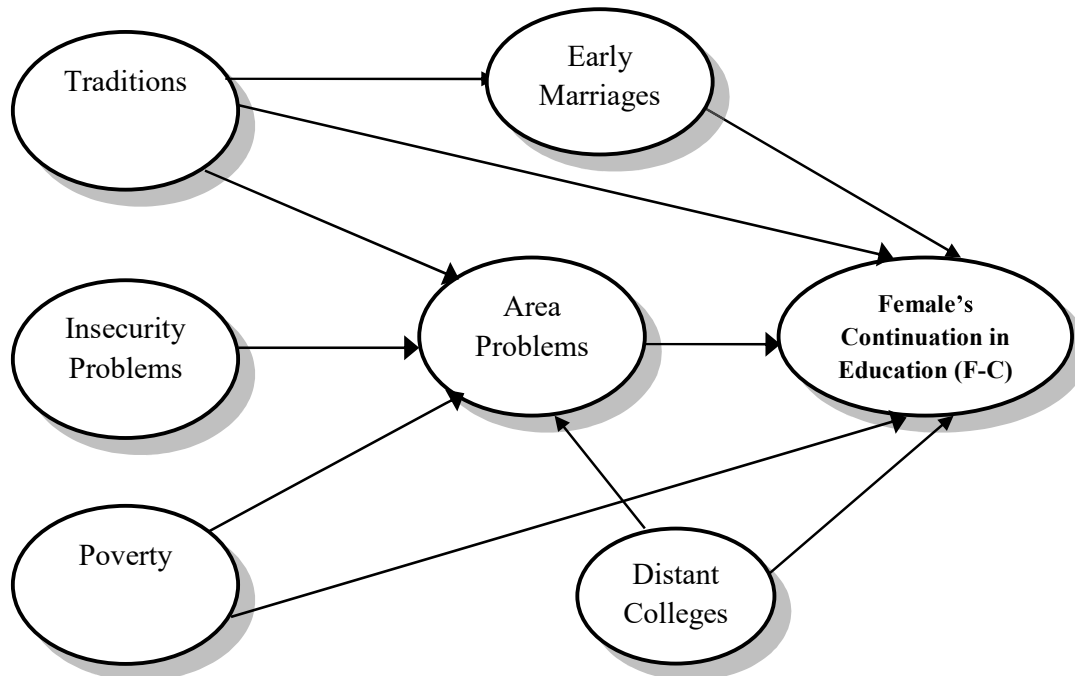
In Union Council Kathala, there are twelve villages. The total population of Union Council Kathala is 27198 persons up to June 2009. As per the population record of Union Council Kathala, the percentage of male is 51% and the percentage of female is 49%. Moreover the growth rate is recorded as 2.2% per annum. The female literacy rate has been recorded as 26%.

The sample was taken of 110 those females who stopped their education just after completing their matriculation. We used cluster sampling techniques to take the sample from villages. In first stage, 3 clusters, villages Gorala, Gorali and Kathala were selected & in second stage a sample of 110 females (who stopped their education just after completing their matriculation) and their parent's from three selected clusters was taken. We used questionnaire as research instrument to get data from 110 sampled females and their parents. We used Path Analysis and Structural Equation Modeling (multivariate techniques) to analyze the collected data.

## **6. Results and Discussion**

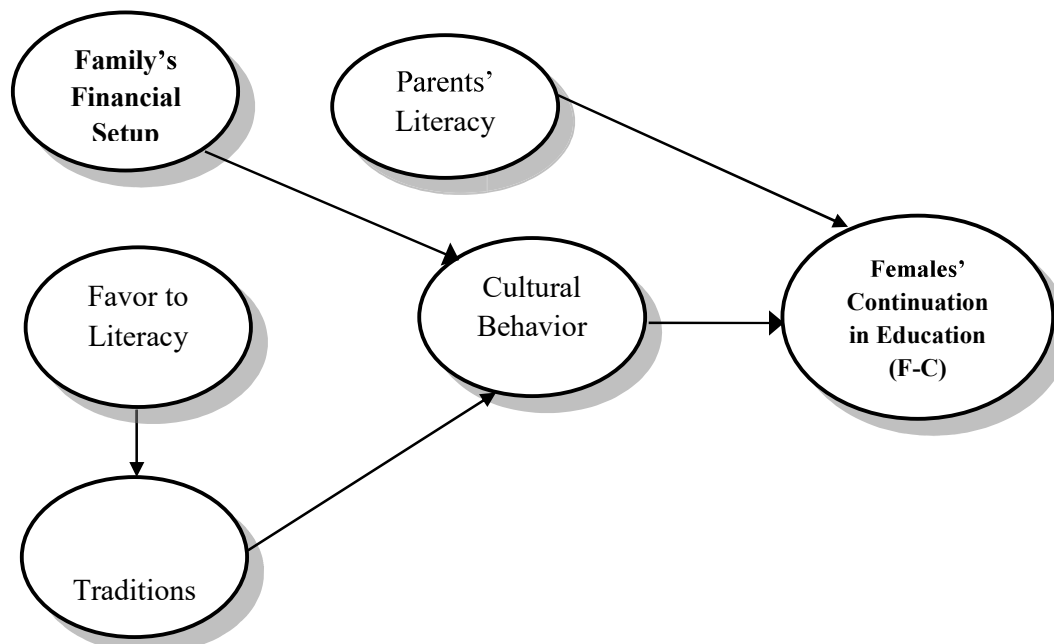
### **6.1 Conceptual Model**

The conceptual framework of this study (for female's data) derived from inference and relevant literature review. It is shown in the figure given below. Each cell stands for a construct and whole model of this study centered on Female's Continuation in education affected by its antecedents including Traditions, Early Marriages, Area Problems, Insecurity Problems, Poverty and Distant Colleges.



**Figure 6.1: Diagram of the conceptual structural equation model for the female's continuation in education (For Female's Children Data)**

The conceptual framework of this study (for parent's data) derived from inference and relevant literature review. It is shown in the figure given below. Each cell stands for a construct and whole model of this study centered on Female's Continuation in education affected by its antecedents including Family Financial Setup, Parent's Literacy, Favor to Literacy, Traditions, and Cultural Behavior.



**Figure 6.2: Diagram of the conceptual structural equation model for the female's continuation in education (For Parent's Data)**

## 6.2 Path Analysis

To achieve the direct and indirect effect of different constructs on overall female's continuation in education, path analysis is employed on female's data. By using the path analysis we can easily differentiate that which factor is influenced significantly by the independent factor. The assumption of casual ordering force us to consider a simple model which includes only a few variables, as it would be very difficult to justify a casual ordering if too many variables were used. Moreover, the interpretation of a path analysis with many variables can be quite complicated. We apply path analysis on the female's data. To start with, we assume that the traditions can affect female's continuation in education only through area problems, whereas the poverty can affect female's continuation in education only through area problems. The casual ordering of this model is diagrammed above.

We apply path analysis on the parent's data. To start with, we assume that the traditions can affect female's continuation in education only through area problems, whereas the poverty can affect female's continuation in education only through area problems. The casual ordering of this model is diagrammed above in fig 6.2.

## 6.3 Structural Equation Modeling

We applied Structural equation model on female data. The results of fitted model are shown in the table given below (the table estimates). Table contains the estimated parameter, there standard error, test statistics and significant P-values. The hypothesis of model is not fitted is rejected since all the relationship of the model are significant P-values. So, we conclude that traditions, insecurity problems and poverty affect the area problems greatly. We also conclude that area problems have great effect on female continuation in education.

**Table: 6.1 Structural Equation Modeling (for Female's Children Data)**

|                                                              | <i>Parameter Estimate</i> | <i>Standard Error</i> | <i>t-stat</i> | <i>Prob. Level</i> |
|--------------------------------------------------------------|---------------------------|-----------------------|---------------|--------------------|
| (Traditions )>(Female continuation)                          | 0.259                     | 0.080                 | 3.219         | 0.001              |
| (Poverty)>(Female continuation)                              | 0.210                     | 0.080                 | 2.610         | 0.009              |
| (Poverty)>(Area problems)                                    | 0.270                     | 0.070                 | 2.001         | 0.017              |
| (Insecurity problems)>(Area problems)                        | 0.383                     | 0.113                 | 3.405         | 0.001              |
| (Traditions )>(Area problem)                                 | 0.146                     | 0.071                 | 2.067         | 0.039              |
| <b>(Area problems)&gt;(Female Continuation in education)</b> | 0.302                     | 0.019                 | 2.016         | 0.047              |

The estimates are presented in figure 6.3, which shows all of the measurement model and structural model coefficients. Note that under each path coefficient is a t-statistic in parentheses. As shown, the entire path coefficient is statistically significant at the 95 percent confidence level.

The most important aspect of the model presented in figure 6.3 is that it represents an excellent fit with relationships present in the data set. Several measures of goodness of fit were evaluated for the structural model: Chi-square,  $\chi^2$  /d.f, Goodness of fit index (GFI), and Root Mean Square Error of Approximation (RMSEA). Details are presented in table 6.2; Overall model fit is marginal with the values of GFI and RMSEA at the acceptable levels, and the value of Chi-square/d.f less than 3.



Table 6.2: Goodness of Fit Measures

|                               | $\chi^2$ | d.f | $\chi^2/d.f$ | GFI         | AGFI        | RMSEA       |
|-------------------------------|----------|-----|--------------|-------------|-------------|-------------|
| SEM                           | 207.872  | 130 | 1.599        | 0.925       | 0.970       | 0.054       |
| Recommended good fitted value |          |     | $\leq 3.0$   | $\geq 0.90$ | $\geq 0.90$ | $\leq 0.08$ |

The model is specified by the following equations:

**Estimated Equation of Female's Continuation in Education for Female Data**

$$\text{Female's Continuation in Education} = 0.259 \text{ Traditions} \quad (6.1)$$

$$\text{Female's Continuation in Education} = 0.302 \text{ Area Problems} \quad (6.2)$$

$$\text{Female's Continuation in Education} = 0.210 \text{ Poverty} \quad (6.3)$$

But

$$\text{Area Problems} = 0.146 \text{ Traditions} + 0.383 \text{ Insecurity Problems} + 0.270 \text{ Poverty}$$

Therefore equation 6.2 becomes

$$\text{Female's Continuation in Education} = 0.302 \{0.146 \text{ Traditions} + 0.383 \text{ Insecurity Problems} + 0.270 \text{ Poverty}\}$$

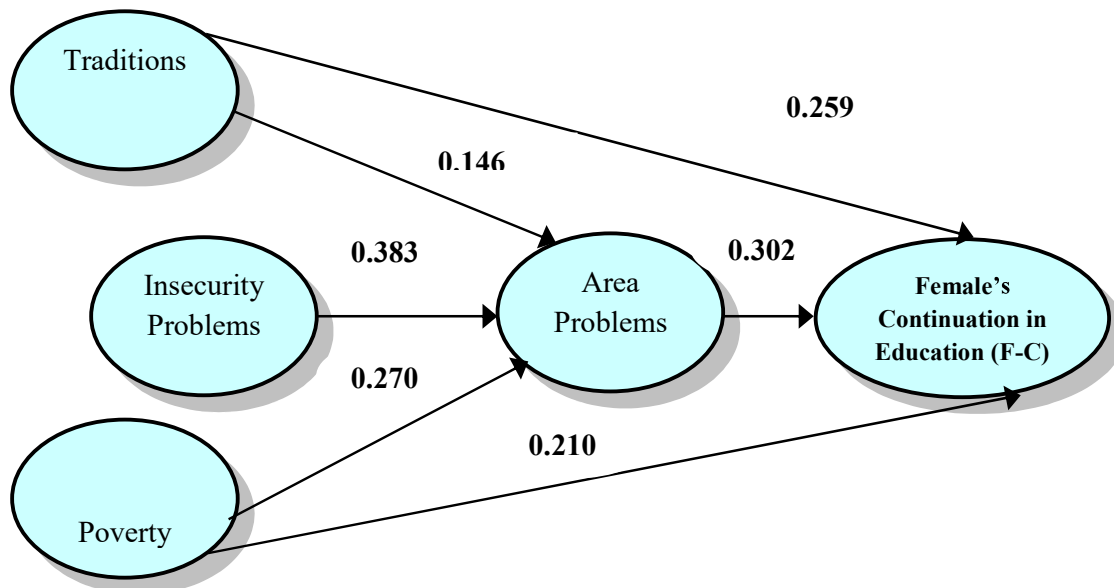
$$\text{Female's Continuation in Education} = 0.044 \text{ Traditions} + 0.116 \text{ Insecurity Problems} + 0.082 \text{ Poverty} \quad (6.4)$$

By combining equations 6.1, 6.3 & 6.4, we have

$$\text{Female's Continuation in Education} = 0.259 \text{ Traditions} + 0.210 \text{ Poverty} + 0.044 \text{ Traditions} + 0.116 \text{ Insecurity Problems} + 0.082 \text{ Poverty}$$

Therefore estimated equation for Female's Continuation in Education for Female Data is:

$$\text{Female's Continuation in Education} = 0.303 \text{ Traditions} + 0.292 \text{ Poverty} + 0.116 \text{ Insecurity Problems}$$



**Figure 6.3: Diagram of the fitted structural equation model for the female's continuation in education(female's children model)**

We applied Structural equation model on parent's data. The results of fitted model are shown in the table given below (the table estimates). Table contains the estimated parameter, there standard error, test statistics and significant P-values. The hypothesis of model is not fitted is rejected since all the relationship of the model are significant P-values. So, we conclude that family financial setup and traditions affect the cultural behavior greatly. We also conclude that cultural behavior has great effect on female's continuation in education.

**Table: 6.3 Structural Equation Modeling (for Parent's Data)**

|                                                                   | <i>Parameter<br/>Estimate</i> | <i>Standard<br/>Error</i> | <i>t<br/>Statistic</i> | <i>Prob.<br/>Level</i> |
|-------------------------------------------------------------------|-------------------------------|---------------------------|------------------------|------------------------|
| (Family Financial Setup)>(Cultural Behaviour)                     | 0.163                         | 0.057                     | 2.878                  | 0.004                  |
| (Traditions)>( Cultural Behaviour)                                | 0.177                         | 0.058                     | 3.028                  | 0.002                  |
| <b>(Cultural Behaviour)&gt;(Female Continuation in education)</b> | 0.500                         | 0.171                     | 2.919                  | 0.004                  |

The estimates are presented in figure 6.4, which shows all of the measurement model and structural model coefficients. Note that under each path coefficient is a t-statistic in parentheses. As shown, the entire path coefficient is statistically significant at the 95 percent confidence level.

The most important aspect of the model presented in figure 6.4 is that it represents an excellent fit with relationships present in the data set. Several measures of goodness of fit were evaluated for the structural model: Chi-square,  $\chi^2$  /d.f, Goodness of fit index (GFI), and Root Mean Square Error of Approximation (RMSEA). Details are presented in table 6.4; Overall model fit is marginal with the values of GFI and RMSEA at the acceptable levels, and the value of Chi-square/d.f less than 3.

**Table 6.4: Goodness of Fit Measures**

|                                      | $\chi^2$ | d.f | $\chi^2$ /d.f | GFI         | AGFI        | RMSEA       |
|--------------------------------------|----------|-----|---------------|-------------|-------------|-------------|
| SEM                                  | 235.932  | 102 | 2.313         | 0.926       | 0.914       | 0.111       |
| <b>Recommended good fitted value</b> |          |     | $\leq 3.0$    | $\geq 0.90$ | $\geq 0.90$ | $\leq 0.08$ |

The model is specified by the following equations:

**Estimated Equation of Female's Continuation in Education for Female Data**

$$\text{Female's Continuation in Education} = 0.500 \text{ Cultural Behavior} \quad (6.5)$$

$$\text{Cultural Behavior} = 0.163 \text{ Family Financial Setup} + 0.177 \text{ Traditions} \quad (6.6)$$

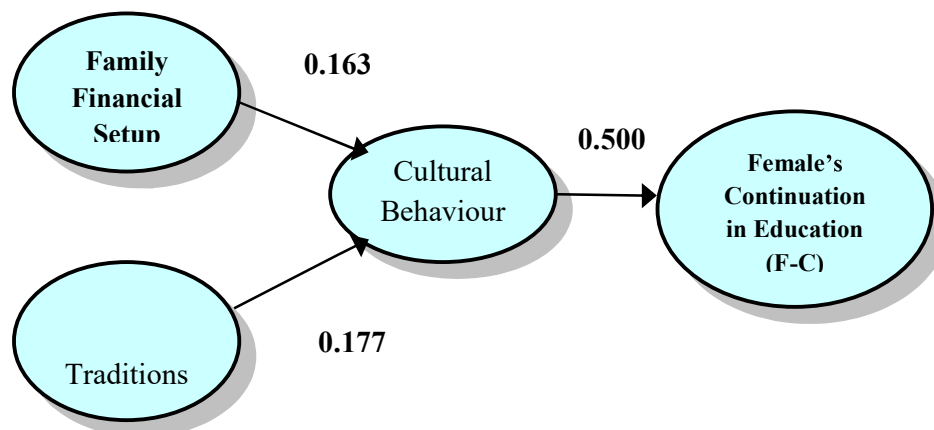
By combining 6.5 and 6.6

$$\text{Female's Continuation in Education} = 0.500\{0.163 \text{ Family Financial Setup} + 0.177 \text{ Traditions}\}$$

Therefore estimated equation for Female's Continuation in Education for Parent's Data is:

$$\text{Female's Continuation in Education} = 0.082 \text{ Family Financial Setup} + 0.089 \text{ Traditions}$$





**Figure 6.4: Diagram of the fitted structural equation parent's model for the female's continuation in education( Parent's Model)**

## 7. Comparison

After analyzing the fitted structural equation models for the Female's Continuation in Education, both for female's data and the parent's data, it has been observed that different factors are affecting the Female's Continuation in Education and the factor "Traditions" is a common factor which is significantly affecting the Female's Continuation in Education in both the models.

For female's data: the factors "Traditions" and "Poverty" affect the dependent variable (Female's Continuation in education) directly whereas the factors "Tradition", "Insecurity Problems" and "Poverty" affect the dependent variable indirectly through the factor "Area Problems".

For parent's data: the factors "Family Financial Setup" and "Traditions" affect the dependent variable (Female's Continuation in education) through the factor "Cultural Behavior". The formulation of these factors is given in the table 7.1 and 7.2. It may be concluded that in rural area the conservative ideas and the social setup are strong enough to affect the Female's Continuation in Education. It may take a reasonable time to change the minds of masses towards the importance of Female's Continuation in Education. A proper planning and a collective struggle are needed for this purpose.

**Table 7.1: Factor Formulation (for Female's Data)**

| Sr.No. | Factor                    | Name of Variables                                                                                                                                                                                                                                  |
|--------|---------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Cultural Behavior         | i- Females Engaged In Physical Labor<br>ii- Traditions Hamper Female Education<br>iii- Trend Stops Female Education<br>iv- Non-Availability Of Near Colleges<br>v- Influence Of Parents Illiteracy                                                 |
| 2      | Traditions                | i- Support Of Family And Society<br>ii- Equal Chance Of Education To Boys And Girls<br>iii- Respect To Educated Females<br>iv- Religious Minded Parents<br>v- Trend Of Female Education<br>vi- Illiterate Parents Give Importance Female Education |
| 3      | Poverty                   | i- Willing To Continue Education With Help Of Govt.<br>ii- Willing To Improve Education With Help Of NGO's<br>iii- Influence Of College Cost<br>iv- Poverty Hampers Female Education                                                               |
| 4      | Effect Of Early Marriages | i- Early Marriages Of The Females<br>ii- Early Marriages Hamper Females                                                                                                                                                                            |
| 5      | Insecurity Problems       | i- Insecurity Problems<br>ii- Male Harassment Problems<br>iii- Poor Law and order situation                                                                                                                                                        |
| 6      | Parent's Purchasing Power | i- Long Distance Colleges<br>ii- Parents Bear Education Expenses                                                                                                                                                                                   |
| 7      | Educated Parents          | i- Influence Of Mother Education<br>ii- Influence Of Conservative Parents                                                                                                                                                                          |
| 8      | Distant Colleges          | i- Reasonable Distance Of Colleges From Homes<br>ii- Educated Parents                                                                                                                                                                              |
| 9      | Female Education          | i- Importance Of Female Education In Area                                                                                                                                                                                                          |

**Table 7.2: Factor formulation (for Parent's Data)**

| Sr. No. | Factor                 | Name of Variables                                                                                                                                                                                                                                             |
|---------|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1       | Culture behavior       | i- Conservative parents hamper female education<br>ii- Unpleasant mishap<br>iii- Insecurity problems<br>iv- Male harassment problems<br>v- Preference of sons to daughters<br>vi- Influence of Child priority<br>vii- Sons preference due to load of expenses |
| 2       | Family Financial Setup | i- College expenses influence parent's willingness<br>ii- Family demand for female labor<br>iii- Parents poor knowledge about female education<br>iv- Large number of children<br>v- Influence of large no of children                                        |
| 3       | Traditions             | i- High education is useless<br>ii- Family traditions against female education<br>iii- Female becomes part another family                                                                                                                                     |
| 4       | Parent's Literacy      | i- Educated parents favor education<br>ii- Influence of educated mothers                                                                                                                                                                                      |
| 5       | Favor to education     | i- Manage easily educational expenses<br>ii- People respect educated females                                                                                                                                                                                  |
| 6       | Cultural behavior      | i- Female only duty to do household work                                                                                                                                                                                                                      |

## 8. Concluding Remarks and Recommendation

In this study we examined those factors which affected the female continuation, considering a case of Union Council Kathala, District Gujrat. Data used for this study were collected directly from the field using a questionnaire. A time based cluster sampling was used for the selection of sample and collection of information. The results supported the assumptions of the study because the region under consideration was rural area, Union Council Kathala, where there were no better facilities of education, transport and economic activities. Mostly the residents of this locality were attached with the agriculture sector. The cost of living was not as high as could be observed in cities or in model villages and almost the majority of the people (parents) didn't have high education themselves which had a strong effect on the female continuation in education. The people of this area believed highly in their cultural and traditional values and the old rituals and customs regarding the female continuation in education especially education at college and university level. There was no missing observation case in this study because during the data collection phase the respondents were requested to respond the questionnaires completely. The average marks of the female respondents were found to be 468 and majority of the female respondents belonged to the 16-25 years age group. There found 36.4% female respondents who had been average students during their previous educational career, while only 3.6% female respondents were found to have an excellent position in their previous academic career. The majority of female respondents belonged to those families which didn't have high income. 57% of the female respondents showed pessimism towards the high education because of the lack of the job opportunities for females and showed a tendency that to keep on getting education without any financial benefit in future was just a loss of the income earned very hard by their parents. The agricultural families were found to have no vision about the modern science era in which the females are doing a lot in the developed countries because of their educational achievements. They were found to pass isolated lives without keeping in the view the pace of life. The percentage of single female respondents was found to be 76% and majority of these females showed an inclination to improve their educational level if they were provided financial aid to meet their educational expenses and their parent's too affirmed their inclination.

We analyzed those factors which were effecting the female continuation in education in Union Council Kathala, Gujrat also we tried to mention the underlying forces (variables) governing these factors. The age in which we are living is the age of science and technology. The Europe is doing miracles almost in every walk of life. Unluckily, we are the citizens of a third world Asian country which has been developing since her establishment. The female continuation in education has been proved quite important factor for the development of any nation. There can be observed different factors affecting female continuation in different areas of Pakistan. Every area of Pakistan has its own socio-economic and cultural background factors some of them can be observed and analyzed.

In this study we attempt to point out those factors which are working against the female's continuation in education in Union Council Kathala, Gujrat. It has been observed that traditions have a direct effect on the female continuation on education. Similarly the other factor poverty has also a direct effect on female's continuation in education. It is very common factor which can be observed every where in Pakistan. There has been observed an indirect effect of insecurity problems on female continuation through area problems. The area problems are those problems which we have found particular to these locality. The area problems have a direct effect on the female continuation in education.

The socio-economic development has yet to reach a stage where it is able to influence traditional behavior towards female continuation in education. In future there is a need to

undertake the same level of researches for other regions of this district in particular and other regions of Pakistan in general to see whether these factors have significant effect or not.

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