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## AN ANALYSIS OF PARENTS' INVESTMENT CHOICES ON FEMALE EDUCATION AND ITS OUTCOMES IN PAKISTAN

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### Abstract

Female education plays an important role in societal progress and development. A significant barrier to girls' education in underdeveloped nations like Pakistan is the prevailing attitude toward women's education. Analysis of Pakistani parents' educational investment decisions and their results was the goal of the current study. In this study, an effort was made to explore the effect of traditional attitudes on the educational attainment of the female's education. The current study was carried out in the Multan district. The objectives of the study were to study the parent's perception of female education as well as to compare the opinion of rural and urban parents about female education. The population of the study was the Secondary school girl's parents. The total sample of the study was two hundred and twenty-seven (227) rural and urban parents which were selected with the help of convenient sampling techniques. For the collection of data simple random sampling was used to select schools and convenient sampling techniques were used to select parents. A questionnaire based on the Likert scale was administered to collect data. Various statistical approaches were employed to analyze the data, including the mean, percentage, and t-test. The finding reveals that the parents of urban females invest more in female education as compared to the parents of females in rural areas.

**Keywords:** Investment, Female, Perception, Traditional, attitude

## Introduction

Education is a highly effective tool not only for development but also fulfills human needs. It is necessary and a catalyst for mental development. In addition, education gives people moral, ideological, and physical instruction and direction. It also helps people fully understand their life goals and equips them to pursue them (Bailey, MacNamara, & Pearce, 2010). According to Nauman (2015), education serves as a tool for a person's spiritual growth, fostering attitudes in people that are consistent with moral principles, which supports the development of Islamic civilization. Parveen & Mathpal (2011) explained that education increases the productivity, and efficiency of individuals and produces trained manpower that is necessary for the economic development of any society. It does not need any justification and clarification for the importance of education for human resource development. Education is of utmost importance to both developed and developing countries. In addition to the government's constitutional obligation to offer education to all citizens, Pakistan's constitution recognizes education as a basic right of all citizens. A school is a place where children learn about their society and environment without being away from home and parents (Raza, Nasim & Javed, 2022). Furthermore, Secondary education is a significant sector of the overall education system, according to Ahsan (2003). In addition to providing middle-class workers for the economy, it also serves as an entry point for further education. The standard of Secondary education determines the level of higher education, which is meant to generate highly qualified professionals in all spheres of social, economic, and political life. According to Suleman et al. (2015), a pupil reaches adolescence during the Secondary education level. The most delicate time in life is right now. The fundamental beliefs and ways of acting begin to take shape. Issues adjusting to one's new duties in life take on significant

importance. Thus, the four years of Secondary school provide educators and educationists a great chance to start programs that teach students appropriate behaviors and attitudes that will lead to a peaceful existence in the future (Hussain et al., 2022). Differently, Malik & Courtney (2011) highlighted that women comprise 53% of the population in Pakistan. Therefore, educating women is of the utmost significance because, without education, half of the population cannot advance. Women who lack literacy and training are unable to participate in any form of development. Since education is the foundation of all growth, women's education is therefore extremely important. Education for women is even more crucial than education for men. When a female gets an education, the next generation of her family benefits. For example, once a girl marries and has a kid, the youngster receives his basic education from his mother. When a boy receives an education, it benefits just him personally. A child's unintended and subconscious instruction from its mother has a lasting effect. An educated mother understands the importance of education. She therefore wants to provide their kids with the best education possible. (Molera, Martos, Perez, et. al. 2024), It is a fact that children of educated moms attend school in greater numbers than children of ignorant mothers. An educated mother is aware of educating her children effectively. She can meet their children's educational demands including those for cleanliness, food, clothes, health, and shelter, amazingly. For this reason, the educational attainment of children raised by educated and illiterate mothers differs significantly. It is a fact that children of educated moms attend school in greater numbers than children of ignorant mothers. (Han, Gao, 2023), A mother with education is well-equipped to raise her children. She can meet all their children's demands, including those for cleanliness, food, clothes, health, and shelter, amazingly. For this reason, the

educational attainment of children raised by educated and illiterate mothers differs significantly (Noureen & Awan, 2011). Unluckily, females in Pakistan lack the same chances as boys. Parents in rural areas tend to be unfavorable toward their daughters' schooling. They consider girls' education to be useless and pointless. As a result, very few girls receive education with a high literacy rate. Because of this, a country's ability to progress is severely hampered by its literacy rate. In addition, there are some barriers in rural regions to stop the girls from pursuing Secondary school. These include parental education, culture, attitude toward the school, distance to the school, instructor unavailability, and lack of services. The primary factor that hurts girls' Secondary education is poverty. Many families in rural regions can't pay for necessities like books and uniforms. As a result, they keep their daughters at home to take care of their siblings and assist their mother at work (Gillborn & Mirza, 2000). Bogan (2013) explained the final perspective that addresses parental investment decisions is the social-institutional perspective. In the "social-institutional model", research shows that in Asian countries there are social and institutional constraints on investment decisions as parents make unequal investments in daughters and sons. There is particular attention on the restricted families in many Asian countries that do not allow the full participation of married women in society. There is a missing thing in understanding the investment decisions based on respondents' views and the attention of variability in patriarchal ideology in the population. Some parents are hesitant to spend money on their kids' education. This is especially prevalent in underprivileged areas where youngsters work as farmhands. (Bridge, Horey, et. al. 2023), For many families, bringing a child to school comes with a lot more expenses than just books and tuition, and it's a chance they're frequently unprepared to take. Socioeconomic growth

emphasizes the encroachment of one gender over another in many emerging nations, which influences the need for education. Male children's education is valued higher in Asia and Africa than that of female youngsters. This is only due to the misconception that funding a girl child's education will eventually fund the assets of another family. Because of this, a large percentage of women and girls in underdeveloped nations are still illiterate. (Ortiz, Hernandez, et. al. 2023), There are stereotypes that a woman's education ends in the kitchen and that having too much knowledge is bad for her in some rural areas, such as those in Nigeria. These misconceptions provide a significant barrier to female involvement in education (Behrman, 2010). Furthermore, Mir-Hosseini (2006) stated that a girl's education is as important as that of a male. The Islamic teachings show that seeking knowledge is the duty of every woman and man. It shows that Islam has given equal importance to education for women and men. Unfortunately, Muslim society has ignored the girl's education. That is why girl's literacy rate in education is very low in Muslim societies. (Van, Gotch, et. al. 2024), Furthermore, no efforts have been made to design the system to provide them with opportunities for the acquisition of education. As a result, parents of girls do not enroll them in school like they do with boys. Many females take care of their household chores, such as cooking, cleaning, washing, and tending to the animals. They also fetch firewood and take care of their siblings. Because of their low financial situation, impoverished families choose to educate their boys if they must make such options.

### **Problem Statement**

Arif, Nazli, Haq, & Qureshi (2000) stated that in rural areas, families that can't fulfill the basic needs of life then, there is no possibility for them to educate their girls up to the Secondary level. The purpose of this study to analyze the parents' investment choices in female education and its outcomes in Pakistan was to

explore those factors which affect the girl's education at the Secondary level in Multan Districts. This study aimed at "An analysis of parents' investment choices on female education and its outcomes in Pakistan."

### **Research Objectives**

1. To assess the tendency of parents towards investing in females' education.
2. To explore to what extent parents support their daughters to attain education.
3. To explore the factors affecting females' education at the Secondary school level.
4. To explore the outcomes of parental investment in girls' education.

### **Significance of the Study**

This study is very hopeful in promoting girls' education at the Secondary level and this study has found out the factors affecting girls' education and presented proper suggestions to motivate society and parents to educate their daughters. This study may be helpful to policymakers and educational administration to make policies and decisions to include more and more females in education. This study may be helpful for parents to make decisions about the education of their daughters.

### **Literature Review**

The resource perspective defines the availability of all resources for investment in children's human capital. It means that the resources available for investment in human capital are directly related to the number of family dependents. The families in the U.S. reflect that those families who have many children have fewer resources to spend on each child (Ono, 2004). In Japan, invested that the presence of brothers reduces the chance for women to attend college but in the United States, a woman who has brothers attains a higher level of chance of education than women with sisters (Lee, 2010). Barcellos, Carvalho, & Lleras-Muney (2014) explained the differences in access to human capital, are the most critical dimensions of inequality of the opportunities. The education system in the world is also full of inequalities in terms of caste,

religion, ethnicity, socioeconomic status, etc. (Asal, Yousuf, et. al, 2023), Among all these inequalities, the gender dimension is the most striking and persistent. Many other inequalities result from education. For example, attendance, differences in enrolment, achievement, and learning in terms of economic and non-economic outcomes Parents invest in their children by spending on them. Parents spend money on their children to get high-quality education. The expectations of parents regarding their children have been changed. Apprehension of parents regarding government schools has changed and therefore, there is a growing percentage of parents towards private schools over time. Thus, they spend larger expenditures. The growing importance of higher education increases the investment of parents over a large period. Espenshade & Radford (2009) suggested the importance of spending on children's education even at early ages, providing a good learning environment. This type of expectation is stronger among the upper and middle classes. Lareau (2002) noticed the class differences in child grooming and found that upper- and middle-class parents find structured social, athletics, and educational activities for their children to impart them with good experiences that are necessary for middle-class upbringing. First parents may invest very differently in the age of children. For example, parents invest heavily in children when they are young but give up the responsibility at later ages or they provide other resources that help them to establish independent lives, households, and residences. Children's gender may also affect spending. Other factors influencing spending as fathers' involvement, marital outcomes, and gender traditionalism (Lundberg & Rose, 2002). In 1970 when women were more confined regarding their careers and there was no equality between genders, then parents invested more in male children. Although parents in the past had gender differences



nowadays this trend has changed scenario. Today parents are indifferent to investing in the gender of their children. Similarly, in the early 1990s, there were very few differences between the spending of households with female children and with male children although households with male children spent less on clothing and more on personal care. It is thus expected that expenditure will be divided more equally between girls and boys in recent years than in the 1970s (Pollard & Morgan, 2002). Lundberg & Rose (2004) stated that there can be examined a range of many parental characteristics including wives, the share of earnings, income and labour force participation, parental education, and parents' age. However, the role of income is given interest in the extent to which inequality has shifted investment. The level of spending can be maintained by the smooth consumption of households or by borrowing or using savings. It is also examining the adjustment of income for household size because the size of a household may shape budget constraints. Where total income is concerned then the source of income within the family may matter. It is examined by the research that women more than men use their income and other resources on children. (Muhammad, Muhammad, Arshad, 2023), When in the United Kingdom the household is shifted from fathers to mothers, and then there was more spent on children's goods. So, it was suggested that when women control income, they spend more on children. Parents' education, age, and structure of the family may also influence investment. Older parents have a longer labor force and higher savings, which leads to a greater willingness to spend. Educated parents have a taste for structured childcare and value education; it leads them to more spending on children. According to Eamon & Zhang (2009), all people have the right to education, and this girl's education is one of those rights. Eliminating all types of discrimination against women is the first step toward achieving gender equality in the

education system, as per previous international agreements. Two nations account for the majority of the twenty-two million out-of-school girls in South and West Asia: India and Pakistan. Robinson & Harris (2014) stated that there is a great difference between the girls that attend primary and Secondary school. In Pakistan, 19% of girls are enrolled in the Secondary school. It is 5% in Tanzania, Niger, and Chad. In 1990, there were seven girls for every ten boys, according to comparisons. Since user fees for schools were eliminated in Kenya in 2003, an additional million children have been enrolled in elementary education. Artz & Nicholson (2010) stated that a school environment that is acceptable to boys may be hostile to girls. Physical and sexual violence against girls is common in societies. Abduction and physical abuse are not only violations of girls. Basic human rights are also needed. (Laghari, Chachar, et.al. 2023), Teachers need the training to violate the violence against girls. The government needs more educated teachers that educate quality. Girls must overcome many obstacles before the realization of their rights regarding education. The country, Nigeria has overcome many problems that their girls have in gaining education in schools. Before they decide to go to school and benefit from their education, they must face several social constraints. Early marriage is a main issue. International literature on sibling educational attainment and composition focuses on the developing world. Japan is a compelled country to invest in education because of its advancement. (Tahira, Muhammad, Asma, 2023), Researchers would expect that parents in Japan focus to invest on their sons and not on their daughters. Because they feel that sons have their traditional role as a successor in the family of origin. They must take care of their aged parents because of the greater labor force opportunities as compared to women. Pasewark & Riley (2010) stated that individuals' age financial knowledge psychological state and income level can

influence their investment decisions. Similarly, education level and knowledge make a difference in making investment decisions. Individuals need personality traits, motives, learning capacities, and perceptions to make an effect on their investment preferences. Individuals consider the risk, corporate data, repayment, and society and health effects of an investment while making investment decisions. (Shahzaib, Dattoo, 2023), The goal of education is to create educated individuals who can contribute to the labour market and the economy, it may be considered a service industry. It oversees the advancement of human capital. Investments in education may take many different forms, such as the creation and administration of schools as businesses or the purchase of a certain kind of education by individuals to improve their career and income-earning potential. The government funds the development of human capital and sees it as crucial to the advancement of the country (Levin, 2009). Kazmi (2005) explained that through investment in Education Despite the advantages of human resource development, developing nations particularly Pakistan find it challenging to give all their population equitable access to education. To accelerate economic growth, governments and private investors are forced by the economic realities of emerging nations to make investment decisions. Investment choices and education are frequently in competition in Pakistan. In Pakistan, general education is offered in primary schools as a social service, particularly in developing nations. According to Alderman et al. (2001), the Pakistani government claimed that offering education as a social service would be too extensive. Pakistan's government policy encourages private citizens to build schools to assist in their education. This implies that a significant number of private schools across all educational levels are established. Private schools are seen as for-profit establishments that were not founded by the government. According to Black (2003),

demand is the service that consumers wish to buy, and it is a function of all the variables that influence it. These variables include the cost of the item or service, the income of the client, and the cost of similar goods and services offered by competitors. When it comes to private education, the demand for education therefore refers to the total number of people who need a given level of education. According to Kremer-Sadlik & Fatigante (2015), the demand for education is defined as the need of an individual or group of people for a particular level of education at any given time. They are all able to obtain it and are prepared to cover the related expenses. Two forms of demand exist in many nations, such as Nigeria, where education is provided by a combination of public and private schools: (a) the demand from individuals who can afford, are ready to pay for and can obtain such a degree. Education (private demand); and (b) represents the need of those who, although unable to pay for it, can receive it provided it is made available to them through public sponsorship (social demand). The first is known as the demand for education from the private sector, whereas the second is known as the social demand for education and the community's readiness to pay for its members' education (Efanga & Idante, 2014). According to Westberg (2012), a variety of factors influence the demand for education. The most significant of them are new developments in society, laws, parental attitudes, and gender prejudice. Government policy governs the development and funding of educational programs and initiatives. Thus, the policies that control education in each society have an impact on the demand for education. Bogan (2013) explained that a person or group of people pay to get an education or to educate another person or group of people, which is known as the cost of education. The financial cost of schooling can be calculated. Hornby (2010) describes opportunity as a favorable moment or situation in which to act. The decision

between two or more alternative options determines the opportunity cost. Other tasks that could not be completed because of participating in a certain activity at a specific time may comprise the opportunity cost of human activity.

### Research Methodology

Methodology refers to the techniques and procedures implemented by researchers to accumulate data for study purposes. It gives an understanding of the study. There were several different research designs to counter research objectives. One of them is survey design (Snyder, 2019). The study aimed to the analysis of the parents' investment choices in female education. This study was quantitative and descriptive.

### Population and Sample of Study

The Parents of the Multan district were treated as the population of the study. Sample is the representative of the population. To make the sample representative, the first schools were selected through a simple random sample. For the collection of data simple random sampling was used to select schools and convenient sampling techniques were used to select parents.

**Table 1: Population and sample of the study**

Tehsil name	Total Parents	Sample (10%)
Multan city		
Rural	1020	102
Urban	1050	125
Total	2070	227

### Development of Tool

The instrument used to collect data for the study was a questionnaire consisting of 19 statements developed by going through the relevant literature on the topic of study. The research questionnaire was designed based on the Likert scale. The researcher distributed written questionnaires to the parents. The respondents live in Multan. The data was collected at the household level, with the head of the household or the parent/guardian (PG) of that child being the respondent separately. Samples in Multan City were selected to

provide questionnaires from a variety of families facing different resource constraints and living in rural and urban settings. At the same time, the respondents were from similar social backgrounds (in terms of income and education). Multan City was chosen as a case for this analysis because it represents both ends of the rural-to-urban spectrum in Pakistan. The validity of the tool was ensured through experts' opinions and reliability was calculated through Cronbach's Alpha which was 0.72.

### Data Analysis

Data collected through questionnaires are tabulated and interpreted by using SPSS to achieve research objectives.

**Table 2: Tendency of parents toward investing in female education**

Item	Statement	SA	A	UN	D	SD	Total	Mean
1	Investing on female education results in developing healthier and better educated children.	87	70	48	22	00	227	3.98
		38.3%	30.8%	21.1%	9.7%	00%	100%	
2	Investing on female education reduces the rate of early child marriage.	42	115	00	70	00	227	3.57
		18.5%	50.7%	00%	30.8%	00%	100%	
3	Investing on female education creates awareness of women rights among females.	31	126	00	22	48	227	3.31
		31.7%	55.5%	00%	9.7%	21.1%	100%	
4	Investing on female education increases decision making powers among women.	31	28	28	114	26	227	2.67
		13.7%	12.3%	12.3%	50.2%	11.5%	100%	
5	An educated woman can bring positive change in society.	56	45	22	78	26	227	3.12
		24.7%	19.8%	9.7%	34.4%	11.5%	100%	

The above table shows the tendency of parents to invest in female education. For statement No. 1, about 55.9% of parents agreed with the statement that Parental investment is a measure of time, finance, and energy of the parents to their young children and 34.4% of the parents disagreed with the statement. Their mean score was 3.50

**Table 3: Parents' support for their daughters to attain education.**

Item	Statement	SA	A	UN	D	SD	Total	Mean
1	Parental investment is a measure of time, finance, energy of the parents to the young children.	87	40	22	56	22	227	3.50
		38.3%	17.6%	9.7%	24.7%	9.7%	100%	
2	We are familiar with the concept of investment on our daughters	28	81	40	78	00	227	3.26
		12.3%	35.7%	17.6%	34.4%	00%	100%	
3	Investing on female education increases economic growth.	56	53	70	48	00	227	3.52
		24.7%	23.3%	30.8%	21.1%	00%	100%	
4	Investing on female education leads to better wages and jobs for women.	56	67	56	22	26	227	3.46
		24.7%	29.5%	24.7%	9.7%	11.5%	100%	
5	Investing on female education leads to smaller and more sustainable families.	45	50	96	36	00	227	3.46
		19.8%	22.0%	42.3%	15.9%	00%	100%	

The above table shows parents' support for their daughters to attain education. For statement No. 1, about 69.1 % of parents agreed with the statement that Investing in female education results in developing healthier and better-educated children, and 9.7% of the parents disagreed with the statement. Their mean score was 3.98.

**Table 4: Factors affecting females' education at the Secondary school level.**

Item	Statement	SA	A	UN	D	SD	Total	Mean
1	Gender biasness restricts parents to invest on female education.	14	95	14	104	00	227	3.08
		6.2%	41.9%	6.2%	45.8%	00%	100%	
2	We think spending on female education is less economic returns because of their marriage.	28	99	50	36	14	227	3.40
		12.3%	43.6%	22.0%	15.9%	6.2%	100 %	
3	Parents spend little on female education because our society doesn't allow them to work / job.	82	73	36	36	00	227	3.89
		36.1%	32.2%	15.9%	15.9%	00%	100%	
4	Parents spends little on female education because they cannot afford educational expenses	70	85	22	50	00	227	3.77
		30.8%	37.4%	9.7%	22.0%	00%	100%	
5	Parents spend little on female education because of arranging pick and drop at school.	14	155	36	22	00	227	3.71
		6.2%	68.3%	15.9%	9.7%	00%	100%	

The above table shows the factors affecting females' education at the Secondary school level. For statement No. 1, about 48.1 % of parents agreed with the statement that Gender bias restricts parents from investing in female education and 45.8% of the parents disagreed with the statement. Their mean score was 3.08.

**Table 5: Outcomes of parental investment in girls' education.**

Item	Statement	SA	A	UN	D	SD	Total	Mean
1	Mostly in rural areas, females are assigned to help in cultivation and farming by the parents.	28	54	36	109	00	227	3.00
		12.3%	23.8%	15.9%	48.0%	00%	100%	
2	Investment on daughter's in terms of education bring positive impact	70	79	00	00	78	227	3.28
		30.8%	34.8%	00%	00%	34.4%	100 %	
3	Investment on daughter's in terms of education bring negative impact.	14	84	48	31	50	227	2.92
		6.2%	37.0%	21.1%	13.7%	22.0%	100%	
4	Poor and less educated parents have little perceptions about their girl's abilities rather than rich and more-educated parents.	14	45	64	26	78	227	2.52
		6.2%	19.8%	28.2%	11.5%	34.4%	100%	

The above table shows the outcomes of parental investment in girls' education. For statement No. 1 about 36.1 % of parents agreed with the statement that mostly in rural areas, females are assigned to help in cultivation and farming by the parents and 48.0% of the parents disagreed with the statement. Their mean score was 3.00.

**Table 6: Locality-wise comparison of t-test.**

Locality	N	Mean	Std. Deviation	df	p-value
Rural	102	90.24	22.666	225	0.01
Urban	125	105.42	21.008		

Respondents from metropolitan regions scored 105.42, while those from rural areas scored 90.24 on average. Comparing urban and rural locations, the mean score of the former was greater. The variation in mean scores indicates that urban parents support funding for women's education.

## Discussion

After the analysis it was found that related to the concept of investment most parents are familiar with the concept of investment on their daughters. On the outcomes and benefits of educating females, they also consider that investing in female education increases the economic growth of their families and in this way, they were leading their families in a better way. These findings along the lines of the (Kremer-Sadlik & Fatigante, 2015) that mostly parents were also considering that investing on female education leads to better wages and jobs for women. They agreed that female education gives better outcomes in the sense of healthier and better-educated children. They were also considering that investing in female education leads to smaller and more sustainable families. Parents have positive views about Investing in female education to reduce the rate of early child marriage. They also think that education is the only means to create awareness among women about their rights. Education also creates decision-making power among women. They also consider that educated women can bring positive change in society and in this way, society develops useful citizens. Most parents also admit that investing in female education brings healthier and better-educated children. There are indeed many benefits of female education but there are also some barriers that a female faced during her studies. In previous research, the researchers highlighted that gender bias restricts parents from investing in female education, but most parents did not admit that gender bias creates hurdles for the education of women. On the other hand, most, parents agreed that they spend little on female



education because their society does not allow them to work. These findings are in line with the study (Nauman, 2015). Most parents were spending on female education because they had little income resources due to poverty, so they were not educating their daughters. There is another reason for spending little on female education is that in rural areas there is no facility for education and no teachers available because of this reason the parents do not spend on female education. Mostly parents do not educate their daughters because females are assigned to help cultivate and farm the parents. It was also observed that most parents spend little on female education because of arranging pick-and-drop services at school, especially in rural areas. Lastly, it was also concluded that parents who belonged to rural areas invested less in female education as compared to those who belonged to urban areas. The study reveals that Investment in daughters in terms of education brings a positive impact. While Mostly parents disagree about the negative impact of the investment. The results are in line with the study by Bogan (2013). The parents agree that the return on investment in girls' education is equal to our expectations. Sometimes Inaccurate perceptions of parents which is the cause of less investment in female education Some parents who are poor and less educated parents have little perceptions about their girl's abilities rather than rich and more-educated parents.

### Recommendations

1. Poor girl's students should be given scholarships and economic support.
2. Security measures should be taken for government girl schools.
3. Parents should be made aware of the advantages and significance of female Secondary education through broad communications.
4. Transport facilities should be given to those female students who come from remote zones.

5. For future researchers, such types of research studies should be conducted in other districts of the country.

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