

FACTORS INFLUENCING GIRLS' PRIMARY EDUCATION IN URBAN AREAS OF DISTRICT CHINIOT

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ABSTRACT

This study investigates the factors influencing girls' primary education in the urban areas of District Chiniot, Pakistan. This study used a quantitative descriptive research design. The study explored three primary influencing factors: common general factors, cultural factors, and socio-economic factors, as perceived by government primary school teachers. A structured questionnaire comprising 37 items (Cronbach's alpha = 0.645) was developed following a thorough review of existing literature. Through simple random sampling, 300 primary school teachers from government schools in urban Chiniot were selected as the study sample. Data were analyzed using descriptive statistics, including mean scores, standard deviations, and frequency distributions. The findings revealed that a majority of teachers identified the following as significant common barriers to girls' primary education: parental inability to meet educational expenses, preference for boys' education over girls', parental unawareness regarding the value of girls' education, long distances between schools and homes, concerns about the safety and security of girls on route to school, and extremist attitudes toward female education. With regard to cultural factors, teachers broadly agreed that early marriages, the practice of keeping girls at home to care for younger siblings, girls' participation in home-based economic activities, purdah (veil) restrictions outside the home, lack of parental cooperation with teachers, and political interference were major impediments. In the domain of socio-economic factors, poverty emerged as the most critical barrier, alongside girls' involvement in domestic labor for income, inadequate funding for girls' education, negative social values, health issues, overcrowded households, limited educational resources at home, insufficient supervision, disproportionate household responsibilities for girls, and minimal time available for study and homework. Based on these findings, the study recommends that government authorities and policymakers develop and implement targeted awareness campaigns highlighting the importance of girls' education, and design inclusive policy frameworks aimed at achieving a 100% female literacy rate in both urban and rural areas.

Keywords: Girls' primary education, influencing factors, common factors, socio-economic barriers, cultural barriers, urban areas.

1. INTRODUCTION

Education is widely recognized as one of the most powerful instruments for social and economic transformation. It equips individuals with knowledge, skills, and values that are transmitted across generations, thereby serving as a foundation for national development. Girls' education, in particular, plays a decisive role in advancing both economic productivity and social well-being (World Bank, 2020). International bodies such as UNESCO have consistently affirmed that increasing educational attainment among girls produces measurable improvements in economic growth, public health outcomes, and social equity. These commitments are formally embedded in the Education for All (EFA) framework, which places gender parity and equality in education among its central objectives (UNESCO, 2023).

In Pakistan, the right to education is constitutionally guaranteed under Article 37 of the Constitution of the Islamic Republic of Pakistan (1973), which mandates the provision of free and compulsory education to all citizens. Despite this constitutional obligation, the country's literacy rate remains alarmingly low. According to the EFA Global Monitoring Report, approximately 6.5 million school-age children in Pakistan are out of school, of whom an estimated four million are girls under the age of nine. This stark disparity underscores the persistent gender gap in access to early education. In some regions, the literacy gap between men and women is as wide as 45 percent, and fewer than 47 percent of girls ever enroll in school (Taj, 2024).

Primary education, generally defined as formal schooling for children between the ages of five and twelve years, represents the foundational stage of a child's academic development. In Pakistan, primary schooling spans five years (Class 1 through Class 5) and has been declared free and compulsory by the government (Rind & Malik, 2024). This level of education is critical for cultivating literacy, numeracy, and essential cognitive and psycho-social skills. However, alarming dropout rates continue to undermine progress at this stage. According to a USAID (2009) report, approximately 45 percent of

students in Pakistan drop out at the primary level, with only 20 percent of girls and 33 percent of boys completing their primary education. These figures reflect a severe retention crisis, with 80 percent of enrolled girls and 77 percent of enrolled boys failing to complete primary schooling.

A range of interconnected factors contributes to low female enrollment and high dropout rates at the primary level in Pakistan. These include poverty and financial constraints, inadequate school infrastructure, gender-based discrimination in educational opportunities, ineffective teaching and learning practices, and a shortage of qualified teachers, particularly female teachers (PIHS, 2002). Additionally, long distances from homes to schools, the absence of safe and gender-sensitive school environments, and deeply entrenched cultural norms that prioritize boys' education over girls' further exacerbate the problem (Gul et al., 2025).

Despite ongoing efforts by government agencies, civil society organizations, and international development partners, girls' primary education remains in a critically underdeveloped state, particularly in the urban areas of Pakistan's smaller districts. District Chiniot, a relatively underrepresented area in educational research, presents a compelling case for investigation. While urban areas are generally assumed to offer better access to educational services than rural localities, significant disparities continue to persist within urban settings themselves, particularly for girls from disadvantaged socioeconomic backgrounds.

Considering the global imperatives of EFA and the Sustainable Development Goals (SDGs), understanding the specific factors that hinder girls' primary education in urban Chiniot is both timely and necessary. This study therefore seeks to systematically identify and analyze the common, cultural, and socio-economic factors that influence girls' primary education in the urban areas of District Chiniot, as perceived by primary school teachers.

1.1 Objectives of the Study

1. To identify the common factors influencing girls' primary education

2. To explore the cultural factors influencing girls' primary education
3. To discover the socio-economic factors influencing girls' primary education

1.2 Research Questions

RQ1: What are the most common factors influencing girls' primary education?

RQ2: What cultural factors influence girls' primary education?

RQ3: What socio-economic factors influence girls' primary education?

RQ4: What measures can be recommended to improve girls' primary education?

2. Literature Review

The issue of girls' access to and retention in primary education has attracted considerable scholarly attention globally and within the South Asian context. A growing body of research indicates that the barriers to girls' education are multifaceted, operating at the intersection of socio-economic, cultural, institutional, and policy-related domains. The following review synthesizes key findings from the literature organized around the major thematic categories relevant to this study.

2.1 Socio-Economic Factors and Girls' Primary Education

Economic status is consistently identified as one of the most powerful determinants of girls' educational participation in Pakistan and other developing countries. Dunga and Mafini (2019) demonstrated that household income is a significant predictor of girls' enrollment in primary schools, with girls from wealthier families being considerably more likely to attend and remain in school. Their research also highlighted the critical role of school proximity, showing that girls residing farther from schools face substantially higher dropout risks. This relationship between distance and enrollment is further mediated by household income, as poorer families are less able to absorb transportation costs or ensure their daughters' safety during transit.

Poverty operates as a multidimensional constraint on girls' educational participation.

Ingutia and Rezitis found that economically deprived families frequently cannot afford direct educational costs such as books, school uniforms, and transportation. Indirect costs prove equally prohibitive: in households facing resource scarcity, girls are often withdrawn from school to assist with domestic responsibilities, care for younger siblings, or contribute to household income (World Bank, 2020; PIHS, 2002). When forced to choose between educating a son or a daughter, the majority of low-income Pakistani families tend to prioritize boys' schooling, reflecting deeply ingrained gender biases compounded by economic rationalization (Leung & Zhang, 2008; Pasha, 2024).

Ullah et al., (2021) documented that poverty and hunger disproportionately impede girls' educational participation compared to boys, particularly in rural settings. Research from Zimbabwe further illustrated how the absence of sanitary provisions, particularly during menstruation, leads girls to miss an average of three to five school days per month, substantially impairing their academic continuity (World Bank, 2020). Akanzum and Pienaa (2023) confirmed that inadequate sanitation facilities not only increase absenteeism but also contribute to early dropout, particularly among adolescent girls.

Parental education is another critical socio-economic variable. Shah et al., (2019) found that children of illiterate parents are significantly more likely to drop out of school. Conversely, parents with even modest levels of schooling are more inclined to enroll and retain their children, including daughters, in formal education. Hussain et al., (2021) documented a positive relationship between both maternal and paternal educational attainment and the academic achievement of children, with maternal education showing particularly strong effects on daughters' schooling outcomes. Similarly, Wei and Zhang (2023) confirmed that daughters of educated parents are substantially more likely to access higher levels of education, as parental education reflects household preferences and capacity to invest in girls' schooling. Abidin et al., (2025) identified parental income and education as the two most influential economic factors in

determining female children's participation in education, with parental occupation playing a secondary role.

2.2 Cultural Factors and Girls' Primary Education

Cultural norms and traditions represent deeply embedded barriers to girls' education across Pakistan. Patriarchal social systems assign women primarily domestic roles, with girls' education often viewed as an unproductive expenditure rather than an investment, particularly since daughters are expected to move to their husbands' households after marriage (Rind & Malik, 2024). Early marriage remains one of the most significant cultural barriers, frequently terminating girls' academic trajectories before primary or secondary completion (UNICEF, 2023).

Religious beliefs, though not inherently opposed to female education, are sometimes selectively interpreted to justify restrictions on girls' schooling, while the absence of female teachers further discourages many parents from enrolling their daughters (Unterhalter, 2005; Abera, 2023). The joint family system also plays a decisive role, as grandparents and elder family members often override parental intent and resist girls' schooling. These cultural barriers are further compounded by classroom teachers' own gender biases, as educators frequently expect girls to leave school early and consequently invest less attention in female students, ultimately mirroring and reinforcing broader societal marginalization of girls as learners (UNESCO, 2023).

2.3 Institutional and Infrastructural Factors

Inadequate school infrastructure remains a critical barrier to girls' enrollment and persistence in primary education. The shortage of girl-friendly facilities, particularly separate toilets, safe boundary walls, and clean drinking water, acts as a powerful disincentive to continued attendance, especially as girls approach adolescence (WHO, 2020; Zada et al., 2023). Distance to school constitutes another acute barrier, as parental anxiety about daughters' safety during transit significantly reduces enrollment

and completion rates, with the deterrent effect intensifying as girls reach puberty (WHO, 2020). The shortage of qualified female teachers further compounds the problem, as their presence is strongly associated with higher female enrollment and achievement, while their absence leads many parents to refuse enrollment citing concerns about propriety and safety (UNESCO, 2023; Behounek, 2020). Additionally, school-based violence, including sexual harassment and mistreatment by teachers and peers, erodes girls' confidence and willingness to attend, creating hostile learning environments that systematically marginalize female students (Mokaya et al., 2025).

2.4 Gender Inequality and Policy Dimensions

Despite declining gender disparities in much of South Asia, Pakistan remains an outlier, with significant gaps in girls' primary enrollment driven by regional inequalities in resources, infrastructure, and cultural attitudes (UNESCO, 2023). Gender gaps in enrollment are consistently larger in contexts of broader systemic underdevelopment, requiring not merely more school places but fundamental shifts in parental attitudes and community perceptions toward girls' education (World Bank, 2020). Although global frameworks such as Education for All and the Sustainable Development Goals set explicit targets for gender equality in education, Pakistan's progress has remained critically below expectations, constrained by political instability, poor implementation capacity, and insufficient community engagement (UNICEF, 2023). Research confirms that economic returns to girls' education are considerably high, and improvements in female education independently drive economic growth, yet Pakistan's investment in girls' education remains disproportionately low (Tajammal et al., 2024; Uddin (2021)). At the household level, patriarchal structures and mothers' limited decision-making authority frequently undermine girls' educational continuity, while cultural mindsets, poverty, long school distances, and domestic labor obligations collectively sustain gender inequality in educational access (Sahnoun & Abdennadher, 2022).

In sum, the literature reveals that girls' primary education in Pakistan and in districts like Chiniot is constrained by an interlocking web of socio-economic deprivation, cultural conservatism, institutional inadequacy, and policy deficiency. No single factor operates in isolation; rather, these barriers interact and reinforce one another, producing deeply entrenched patterns of educational exclusion. Effective responses must therefore be comprehensive, addressing household-level economic constraints, community-level cultural attitudes, school-level infrastructure and safety, and national-level policy design and implementation.

3. Research Methodology

This study was a descriptive. A survey method was adopted to collect data. All the teachers employed in the Government Girls Primary Schools located in the urban areas of Chiniot District consisted as the population of present study. An appropriate sample comprising at 300 teachers (100 from each tehsil) was carefully selected used simple random sampling technique for data collection. Researcher developed questionnaire comprising of 35 statements was used for data collection. The questionnaire consisted of 35 items comprising at factors like common factors

that influences girls' education (13 items), cultural factors that influences girls' education (10 items), socio-economic factors that influences girls' education (12 items), and two opened ended questions besides using some compulsory demographical evidence to be completed via the educators. Questionnaire was comprised on five-point scale including scales of Strongly Disagree (1), Disagree (2), Undecided (3), Agree (3), Strongly Agree (4) These ordinal scales measure levels of agreement/disagreement. The validity of said questionnaire was confirmed through validated through expert opinion and reliability was ensured through pilot testing. The whole data were collected by the researcher and analysed in SPSS to execute the relevant tests considering the objectives/research questions of the study.

4. Results/Findings

The findings are organized around the three research questions and corresponding study objectives, addressing common factors, cultural factors, and socio-economic factors influencing girls' primary education in urban Chiniot. A consolidated summary table is presented first, followed by a detailed thematic interpretation of each factor category.

Table 4.1: Summary of Teachers' Responses Regarding Factors Influencing Girls' Primary Education in Urban Areas of District Chiniot (N = 300)

Factor Category	St. #	Statement	Agree %	Disagree %	Undecided %	Mean	Interpretation
Common Factors	1	Un-educated parental factor	29%	65%	6%	2.60	Disagreed
	2	Parents unable to pay educational expenses	42%	24%	34%	3.08	Agreed
	3	Parents prefer boys' education over girls'	39%	20%	41%	3.15	Agreed
	4	Parents' ignorance about importance of girls' education	37%	19%	44%	3.20	Agreed
	5	Long distance from home to school	83%	1%	16%	4.00	Agreed
	6	Safety and security issues of girls	86%	7%	7%	4.03	Agreed

	7	Parents' insecurity about their girls	74%	12%	14%	3.79	Agreed
	8	Extremist attitude about girls' education	62%	18%	20%	3.60	Agreed
	9	Common practice of co-education at school	14%	53%	33%	2.52	Disagreed
	10	Uninteresting learning environment of school	2%	61%	37%	2.23	Disagreed
	11	Teachers' assertive behavior in schools	22%	53%	24%	2.48	Disagreed
	12	Lack of women teachers in schools	39%	55%	6%	2.92	Disagreed
	13	Lack of proper facilities for girls in schools	31%	54%	15%	2.55	Disagreed
Cultural Factors	14	Tradition of girls' early marriages	82%	16%	2%	3.56	Agreed
	15	Trend of childcare of younger siblings at home	82%	18%	0%	3.54	Agreed
	16	Girls tend to work with mother at home	78%	11%	11%	3.76	Agreed
	17	Girls have to care for sick family members	15%	19%	64%	2.81	Disagreed
	18	Veil (purdah) issues influence girls' education	43%	29%	28%	3.17	Agreed
	19	Teachers' traditional methods of teaching	33%	44%	23%	2.77	Disagreed
	20	Lack of parents' cooperation in girls' education	84%	11%	5%	4.13	Agreed
	21	Political interference in girls' primary education	64%	30%	6%	3.63	Agreed
	22	Girls' dropout due to lack of parent-teacher cooperation	72%	21%	7%	3.88	Agreed
	23	Cultural values affect girls' primary education rate	57%	35%	8%	3.16	Agreed
Socio-Economic Factors	24	Poverty is the main cause influencing girls' education	81%	12%	7%	4.02	Agreed
	25	Girls sent to work as domestic servants due to poverty	76%	13%	11%	3.88	Agreed
	26	Lack of funds for promotion of girls' primary education	86%	5%	9%	4.03	Agreed
	27	Social values affect girls' primary education rate	92%	2%	6%	4.35	Agreed

28	Girls' health problems influence their education	60%	29%	11%	3.47	Agreed
29	Home environment is a hurdle for girls' education	65%	29%	6%	3.36	Agreed
30	Large family size burdens fathers' capacity to educate girls	69%	20%	11%	3.61	Agreed
31	Lack of educational resources at home for girls	55%	30%	15%	3.23	Agreed
32	Girls' limited access to co-curricular activities at school	34%	44%	22%	2.87	Disagreed
33	Less parental supervision at home	66%	18%	16%	3.50	Agreed
34	Girls' domestic responsibilities (cooking, washing, caring)	65%	24%	11%	3.54	Agreed
35	Less time for reading due to home responsibilities	75%	19%	6%	3.57	Agreed

Note. SA = Strongly Agree; A = Agree; UD = Undecided; DA = Disagree; SDA = Strongly Disagree. Agree% = SA + A combined; Disagree% = DA + SDA combined. Mean scores above 3.0 indicate agreement; below 3.0 indicate disagreement.

Research Question 1: Common Factors Influencing Girls' Primary Education

This research found that out of thirteen items analyzed, eight scored above 3.0 indicating agreement, while five scored below 3.0 indicating disagreement. The most strongly endorsed barrier was safety and security concerns (M = 4.03), agreed upon by 86% of teachers, followed closely by long distance from home to school (M = 4.00), endorsed by 83% of teachers. Both factors combined to heighten parental risk perceptions and discourage girls' enrollment. Parental insecurity about girls (M = 3.79) was agreed upon by 74% of teachers, reflecting deeply rooted traditional gender norms, while extremist attitudes toward girls' education (M = 3.60) were identified by 62% of teachers as a meaningful constraint. Parental ignorance about the importance of girls' education (M = 3.20), preference for boys' education (M = 3.15), and parental inability to meet educational expenses (M = 3.08) were also recognized as contributing barriers, though with comparatively moderate levels of agreement.

On the other hand, five factors were not considered significant by the majority of teachers. Lack of female teachers (M = 2.92), poor school facilities (M = 2.55), co-education (M = 2.52), teachers' assertive behavior (M = 2.48), and an uninteresting learning environment (M = 2.23) were all rejected as primary barriers. Overall, the findings suggest that external socio-cultural and economic factors operating at the household and community levels are far more influential than institutional or pedagogical factors within schools in the urban context of District Chiniot.

Research Question 2: Cultural Factors Influencing Girls' Primary Education

This research revealed that out of ten items analyzed, eight scored above 3.0 indicating agreement, while only two fell below the threshold. The most strongly endorsed cultural barrier was lack of parental cooperation in girls' education (M = 4.13), confirmed by 84% of teachers, which was closely linked to girls' dropout due to poor parent-teacher cooperation (M = 3.88), agreed upon by 72% of teachers. Together, these findings highlight parental disengagement as

the single most influential cultural barrier in urban Chiniot. Girls working with mothers at home ($M = 3.76$) was confirmed by 78% of teachers, reflecting the cultural normalization of girls' domestic labor as a direct competitor to school attendance. Political interference in girls' education ($M = 3.63$) was endorsed by 64% of teachers, pointing to patronage-driven disruptions in school functioning. Early marriages ($M = 3.56$) and keeping girls at home to care for siblings ($M = 3.54$) were each endorsed by 82% of teachers as significant dropout drivers. Additionally, broader cultural values ($M = 3.16$) and purdah restrictions ($M = 3.17$) were also recognized as contributing barriers, though with moderate levels of agreement. In contrast, girls' caregiving responsibilities for sick family members ($M = 2.81$) and teachers' traditional methods of teaching ($M = 2.77$) were not confirmed as significant barriers. Overall, the findings indicate that external cultural pressures at the household and community levels are far more influential than pedagogical factors within schools.

Research Question 3: Socio-Economic Factors Influencing Girls' Primary Education

It was discovered that out of twelve items analyzed, eleven scored above 3.0, representing the highest confirmation rate across all three research questions, indicating that socio-economic factors are perceived as the most pervasive barriers to girls' primary education in urban Chiniot. The highest-scoring item in the entire study was social values affecting girls' education ($M = 4.35$), endorsed by an overwhelming 92% of teachers, reflecting deeply embedded gender norms shaping household decisions. Lack of funds for girls' education ($M = 4.03$) and poverty as the main cause ($M = 4.02$) were both confirmed by over 80% of teachers, establishing poverty as the most structurally significant barrier. Girls being sent to work as domestic servants due to poverty ($M = 3.88$) was confirmed by 76% of teachers, highlighting a severe consequence of financial deprivation that effectively ends girls' educational participation. Several household-level factors were also confirmed as significant barriers, including large family size ($M = 3.61$), less time for reading due to home responsibilities ($M = 3.57$), girls'

domestic responsibilities ($M = 3.54$), less parental supervision ($M = 3.50$), and girls' health problems ($M = 3.47$), with agreement rates ranging from 60% to 75%. Additionally, unfavorable home environment ($M = 3.36$) and lack of educational resources at home ($M = 3.23$) were endorsed by 65% and 55% of teachers respectively, suggesting that the home rather than the school is the primary site of educational disadvantage. Only one item, girls' limited access to co-curricular activities ($M = 2.87$), fell below the agreement threshold, indicating it is not considered a primary barrier relative to the more pressing financial, domestic, and social pressures identified above.

Research Question 4: Recommended Measures to Improve Girls' Primary Education

Teachers' responses to the two open-ended items corroborated the quantitative findings and generated practical recommendations.

For Item 36, teachers identified low parental involvement, poverty, uneducated parents, security concerns, and early marriage as their foremost daily challenges, with parental indifference to girls' academic progress highlighted as the single greatest obstacle.

For Item 37, teachers proposed a range of practical solutions. At the community and awareness level, they recommended launching awareness campaigns through mosques and local platforms to highlight the long-term benefits of girls' education, while encouraging parents to actively engage in their daughters' learning and debunking the perception that girls' education yields no return. At the financial level, teachers urged the government to introduce or expand conditional cash transfer and stipend programs to offset financial barriers and incentivize enrollment. At the household level, recommendations included reducing girls' domestic workloads, providing equal supervisory attention to daughters as to sons, and creating learning-conducive home environments with access to books, stationery, and digital resources. At the institutional level, teachers called for strengthened parent-teacher communication through home visits and community outreach, dedicated government funding for girls' primary education, and school-based lending programs to ensure availability of

educational resources at home. Overall, the recommendations collectively emphasize that improving girls' primary education in urban Chiniot requires coordinated efforts across households, communities, schools, and government, with parental engagement and financial support identified as the most critical intervention points.

4.5 Discussion of Findings

The findings provide a comprehensive picture of the barriers impeding girls' primary education in urban District Chiniot, revealing an interlocking system of economic deprivation, cultural conservatism, and household-level disadvantage rather than any single isolated cause. Regarding common factors, physical safety concerns ($M = 4.03$) and long school-to-home distances ($M = 4.00$) emerged as the most unanimously recognized barriers, each endorsed by over 80% of teachers. Notably, school-level institutional factors such as learning environment ($M = 2.23$) and teacher behavior ($M = 2.48$) were considered insignificant, suggesting that teachers attribute girls' exclusion primarily to external household and community factors rather than deficiencies within schools. Regarding cultural factors, parental disengagement emerged as the most critical barrier ($M = 4.13$; 84% agreement), while early marriage, domestic caregiving obligations, and girls' involvement in home-based labor were each endorsed by over 78% of teachers, reflecting deeply embedded gender role expectations that position girls as domestic caregivers rather than students. Regarding socio-economic factors, eleven of twelve items were confirmed as significant, representing the highest confirmation rate across all categories. Social values ($M = 4.35$; 92%), lack of educational funding ($M = 4.03$; 86%), and poverty ($M = 4.02$; 81%) were identified as the most dominant determinants, while 76% of teachers confirmed the alarming practice of sending girls to work as domestic servants. Overall, girls' educational exclusion in urban Chiniot is driven primarily by household poverty, gender-discriminatory social norms, and cultural practices subordinating girls' education to domestic obligations, pointing to the urgent need for family

and community-centered interventions rather than school-level improvements alone.

These findings are consistent with international evidence documenting the deterrent effect of unsafe transit conditions on girls' school attendance (Akanzum & Pienaaah, 2023) and the well-established relationship between geographic distance and female enrollment (Shah et al., 2019). These findings are consistent with the observations of Hussain et al., (2021) regarding the educational opportunity costs imposed on girls by culturally prescribed domestic roles. These findings are also broadly corroborate Ullah (2025), who identified household poverty and social values as the dominant determinants of gender gaps in educational participation in South Asia.

5. Conclusions

This study concludes that girls' primary education in urban District Chiniot is significantly hindered by a complex and mutually reinforcing set of common, cultural, and socio-economic barriers that operate predominantly at the household and community levels rather than within the school system itself. With respect to common factors, physical safety concerns and long distances from home to school are the most critical barriers discouraging girls' enrollment and attendance. The dismissal of school-level factors such as learning environment and teacher behavior as insignificant leads to the conclusion that the root causes of girls' educational exclusion lie outside school boundaries, within families, communities, and broader social structures. With respect to cultural factors, parental disengagement from girls' education, early marriage, domestic caregiving obligations, and girls' involvement in household labor are deeply entrenched cultural practices that systematically deprive girls of their right to education. These practices reflect a pervasive gender ideology that treats girls primarily as domestic caregivers rather than as individuals with equal rights to education and opportunity. With respect to socio-economic factors, poverty, discriminatory social values, and inadequate educational funding collectively constitute the most dominant and pervasive domain of barriers. The alarming practice of sending girls to work as domestic servants further underscores the severity of poverty-driven educational deprivation in the

study context. Overall, it is concluded that no single factor alone is responsible for girls' educational exclusion in urban Chiniot. Rather, economic hardship, cultural conservatism, and social inequality operate together to produce and sustain this exclusion. Addressing these challenges requires coordinated, multi-level interventions encompassing community awareness, parental engagement, financial support for families, and strong policy commitment from government and education authorities toward promoting girls' education as a fundamental right.

6. Recommendations

Based on the study's conclusions, the following recommendations are addressed to specific stakeholder groups. These recommendations are evidence-based, grounded in the empirical findings, and designed to be practically implementable within the policy and resource environment of District Chiniot and comparable urban settings in Pakistan.

1. For the government, key recommendations include constructing girls' schools within safe distances, expanding conditional cash transfer programs, increasing budgetary allocations for girls' education, enforcing minimum marriage age laws, depoliticizing school administration, and integrating health services within schools.
2. For district and school administrators, recommendations include institutionalizing parent-school partnerships, recruiting and retaining female teachers, establishing safe transit arrangements, and creating school-based lending libraries to offset the lack of home educational resources.
3. For parents and community members, recommendations emphasize valuing girls' education as a long-term investment, redistributing domestic responsibilities equitably, engaging actively with schools, and delaying marriage until girls complete at least secondary education.
4. For teachers, recommendations focus on adopting gender-responsive pedagogical practices, proactively identifying girls at risk of dropout, and actively advocating for girls' educational rights within school communities.

7. Directions for Future Research

Future research should focus on comparative urban-rural studies across districts to generate location-specific insights, while qualitative and participatory research should privilege girls' own perspectives rather than relying solely on external observers such as teachers. Longitudinal studies tracking girls' educational trajectories, rigorous evaluations of existing intervention programs, and investigations into digital learning modalities as alternatives to physical schooling are also recommended. Additionally, intersectionality research examining how gender, poverty, and disability compound educational disadvantage, along with locally grounded studies on the economic returns to girls' education, would significantly strengthen the evidence base for future policy and practice in District Chiniot.

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