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Root Causes of Low Female Literacy in FATA Pakistan:
(A Case Study of Jalozai Camp)

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Abstract
This research focuses on causes of low female literacy in FATA areas of Pakistan. The area of this study is nowadays undergoing terrorist activities and military operations. Majority of people in the study area are internally displaced called IDPs due to the unfavorable situation. Unfortunately in Pakistan the level of literacy is extremely low and hardly touches 57% including 69% males and 45% females. Especially female literacy rate is very low and in particular this level in rural and tribal areas of Pakistan is alarming. Many researchers have done valuable works on the same topic from different angles but this research focuses the same topic from different angles. Sample for the study has been taken from females of Jalozai camp consists of migrants from FATA through simple questionnaire method. The empirical result of regression analysis shows that reasons behind this low female literacy are terrorist activities (like bomb blasting, kidnapping and target killing), rude custom of early age marriages in these conflicts areas and parent's illiteracy. The result received from regression analysis shows that there is strong relation between dependent and independent variables.

Keywords: FATA, Female Literacy, Militancy, Early Age marriages.

1. Introduction:
In common usage education is the transfer of information, skills and knowledge from one person to another person. Education plays a vital role in human life. It is the transformation of knowledge and use of one's potentials to maximum. In general education is important for two reasons. First, human mind is not completed without education, because education makes man perfect. It develops mind to think accurately and take any decision easily. Second, unlikely an uneducated person, an educated person can receive useful information from rest of the world very quickly. As we all know from the common dialogue that "*education is light",* it means that education provides way to man when he gets hanged anywhere. Education polishes human

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potentials and capabilities and converts the nature of population from burden to assets for the nation.

It's have been about 65 years that Pakistan got independence but still no fruitful steps have been taken in order to improve education in the country. Due to which the literacy level (especially female literacy) throughout the country and especially in the area of this research is extremely low. Pakistan stands at the 160th position of the total 174 countries of the world (UNESCO). No serious attention has given to this sector and is neglected in every government. The allocation of budget for education is extremely low (2.1% of GDP) as compared to the other countries of the world. Turkey is the only one country of the Asia which allocates a huge part of its GDP to the education. The following table shows the percents of GDP of different Asian countries that is allocated for education:

Table: 1 Allocation of % of GDP of different countries.

Name of country	% of GDP	Name of country	% of GDP
Bangladesh	2.6	Vietnam	5.3
India	3.3	Indonesia	3.5
Iran	5.2	Malaysia	5.7
Nepal	3.2	Thailand	4.5

Source: World Bank, UNDP, UNESCO, FBS, Ministry of Education.

Almost 64% of the total population in Pakistan lives in the rural areas and half of the rural population in Pakistan can't read and write. The current literacy level in Pakistan is 57% including 69% males and 45% females (Pakistan Social and Living Standard Measurement, PSLM). The provincial comparison of literacy according to the Pakistan Economic Survey (2009-10) is Punjab 59%, Khyber Pakhtunkhwa 50%, Sindh 59% and Baluchistan 45%.

Asghar, N (2013) found that continuously militants attacks has drastic and long lasting impacts on Pakistan economy and social standard of people. Especially in FATA the psychological and mental level of youth has fallen critically. The same point has also been touched by Bari. F. (2010), he argues that terrorism has harmed very badly the whole system of education (especially women education) in the conflicted areas. He found from his study that 51% female and 53% male left their schooling due to Swat conflicts in 2010. And almost 120 female and 80 male schools were destroyed during swat conflicts. 64% of the population lives in the rural areas of Pakistan and the main source of income is agriculture, that's why children spare most of their time in forming and hence the gap between the urban and rural enrollment rate of children in schools are very high (Stern, N. (2001), Chaudhry M.A. (2005), Hashmi, N. et al 2009). Stern further pointed out that rural people are mostly very devoted to religion and do not prefer coeducation. Community factors (like location of the school) and economics factors (like low income of families) also restrict females to get education. On the other hand social class differences in society also cause female literacy to remain low. Females of respected families get more education than those having lower class (Hashmi, N. et al 2009). Pirzado, P. (2006) found that Pakistan being a signatory of Education for All (EFA) Dakar framework for Action (2000), failing in achieving the desired target of literacy. The overall budget allocation as percent of GDP is very low and especially adult literacy improvement has given only 1% of GDP which is quite low. Many researchers like Chaudhry M.A. (2005), Stern, N. (2001) and Khurram, M. A. (2010) also found lack of trained instructors, lack of library and laboratories, elitism and

favoritism, weaknesses of examination, inadequate monitoring and evaluation mechanism as other main reasons for low female literacy level in Pakistan.

The discussion above shows that literacy level in FATA is quite low. There are many reasons which restrict females from getting education. But with the critical point of view, literature is lacking of work done upon female education in FATA. Many researchers have done valuable works on the same topic but this study focuses on same topic from different angle and provides new hypotheses that have never been touched before. The study considers the impact of Militancy, Early Age Marriages and Parents illiteracy (as independent variables) on female literacy in FATA.

The empirical results of the study show that there is sound impact of independent variables on female literacy in the study area. Female literacy level is very low in the study areas. Throughout the whole sample very few females had hardly five years of schooling and the rest had never been to school. There were no women above age thirty five years able to read and write which means adult literacy is zero in these areas. The study founded that there is lack of trained teachers/instructors which contributes in low female literacy rate. Majority of girls shared that people in the society criticize female character if they come out from their homes. Hence to avoid criticism, girls do not prefer to come out of their homes and go to schools.

Female literacy level is mainly affected by militant's attacks in study area. Feeling themselves unsecure; people do not prefer their females out of homes. Large numbers of schools are destroyed by militants and if there left some schools they have banned female's education. People living in these areas have low standard of living. Second, the custom of early age marriages is common in rural areas of Pakistan especially in study areas. Girls get married under the age of sixteen. Many of them get married even at the age of 11 years. People consider daughters as a waste of family resources (and prefer sons) and try to marry them as soon as possible. Also female literacy level is quite low in the study area due to parent's illiteracy, as adult literacy is extremely low. It is found that FATA areas are usually man dominated and almost all decisions about mobility of daughters including education are taken by fathers. So father literacy is more important as compare to mother. The percentage of respondents who pointed out parent's illiteracy as a main obstacle in path of achieving education was almost 33%.

Rest of the study is organized in the way that; the next section throws light on literature available on the same topic in Pakistan. Section3 discusses the model and methodology of the study. Section4 discusses the empirical results of regression analysis. Finally section 5 concludes and gives some useful suggestions.

2. Literature Review:

Nicholas Stern (2001) conducted a study and highlighted the main hurdles which restrict student from getting education. First, the gap between the urban and rural enrollment rate of children in schools are very high. 64% of the population lives in the rural areas of Pakistan and the main source of income is agriculture, that's why children spare most of their time in forming. Second, numbers of schools in the rural areas are very few as compare to number of schools in urban areas. Third, inadequate educational facilities for girls in Pakistan are major reasons for low literacy rate. Fourth, most families in Pakistan considers daughter's education

as waste of household resources. The lack of separate schools for girls and trained female teachers also causes female literacy low.

Chaudhry M.A. (2005) found that literacy rate is very low in the rural areas of Pakistan like FATA, FANA, slum areas in cities, deserts of Sindh and Baluchistan and rural KPK. Reasons are first the budget allocated for adult literacy (1%) is much less than the required amount. Second, due to elitism and feudalism no attractive policies have been made to promote the literacy. And there is no consistency in the policies. Third, due to lack of trained instructors, formalized curriculum and lack of effective research, the literacy level is low. Fourth, the inadequate monitoring and evaluating mechanism affected adversely the literacy level throughout the country. He further found that literacy level is very low in poor and disadvantaged, ethnic minorities, nomads and refugees, rural people, handicaps and females.

Pirzado. P. (2006) found that Pakistan being a signatory of Education For All (EFA) Dakar framework for Action (2000), which aims that the basic human right is education especially for girls, failing in achieving the desired target of literacy. He considered the child labor, poverty and lack of educational facilities as the main barriers for remaining the literacy level low. He proved that due to the above mentioned reasons the percentage of dropout is seriously alarming under the age 5 as56% of the children leave schools under the group five.

Hashmi, N. et al (2009) mentioned some reasons like; first rural areas of Pakistan are mostly male dominated and fathers took decision for mobility of daughters. So father education is relatively more important than their counterparts. Second the community factors like the location of the school affects directly female literacy rate. They found that those of having long distance to the schools are not willing to pursue education. Third, those families having low levels of income are unable to continue the daughter's education. Fourth, the female's education is also affected by social class differences in the society. Respected families pursue higher education and vice versa. From job point of view elite class of society has more approach in finding attractive jobs for their daughters and those having no approach remain deprived from their right, which leads to lessen the literacy rate in the poor class.

Bari. F. (2010) concluded from her research that the terrorism has harmed very badly the whole system of education (especially women education) in the conflicted areas. In her research based on the respondent from Rawalpindi, Swat and FATA she proved that 51% of women and 53% of men perusing education were affected due to the conflicts and decided to quit schooling. And almost 120 female and 80 male schools were destroyed during swat conflicts. She stated that 72% of respondent highlighted the loss of education the most severe social impact in Pakistan. She further found that 93% people from different areas were in favor of female education and only 7% did not supported.

3.1 The Model and Methodology:

Simple linear regression model has been employed to find impact of independent variables on dependent variable. The general form of the model is given below;

$$Y = f(X_2, X_2, X_3 \ldots U_i) \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots 1$$

The above model can be written in specific form as below;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + U_i \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots 2$$

Where, Y is called the dependent variable and is considered as Illiteracy level, variables on the right hand side of the equation are Militancy, Early age marriages and parent's illiteracy,

respectively. And U_i is the random variable which consists of those factors (other than variables taken into account) which affect the dependent variable.

In order to solve the above model we have adopted the method of Ordinary Least Square (OLS). This method can be defined in the words of Graeme Hutcheson as below;

> *"Ordinary lest square (OLS) regression is a generalized modeling technique that may be used to model a single response variable which has been recorded on at least an interval scale".*

The reason for using the OLS is because of its wide advantages like the result obtained from OLS is the best linear unbiased estimate, normally called "BLUE" property. SPSS software has been used to analyze data.

3.2 Area of the Study:

The area which I have been taken into account during this study is the tribal (rural) areas (FATA areas) of Pakistan which are consistently undergoing the harsh situations especially the evil of Militancy. FATA areas are situated at the west of Pakistan attached to the border of Afghanistan. Militancy has affected the overall standard of living of people living there. Even education (especially female education) is also banned by militants in this area. They have destroyed almost all female's schools or if not destroyed then they have put restrictions on female education. This area is normally male dominated and all decisions about mobility of girls are taken by head of the family (male) in these areas and most of them do not prefer to provide educations to their daughters. Some people consider female education as waste of family resources and concentrate on their sons.

3.3 Source of the Data:

Data for this study has been taken from migrants of "Jalozai Camp". This camp is situated at the east side of Peshawar city (capital of KPK). Jalozai camp is the camp consists of the migrated/ internally displaced persons (IDP's) due to the conflicts especially in FATA (which includes migrants form Khyber, Mohmand, Kurram and Bajaur agencies). This camp consists of almost 11000 displaced families. Data has been collected through questionnaires by interviewing individually women/girls present in Women Friendly Spaces. Women Friendly Spaces are those centers (operated by non government organizations) in Jalozai camp where women/girls come on daily basis to learn vocational training. This study was conducted in a very hot weather of June-July (2012) and I faced many more difficulties. During field visits there had a problem in meeting with the females that's why female teachers were hired to interview affected females of the camp and collect data.

4.1 Empirical Results:

The data collected has been tabulated and then regressed with the help of simple linear regression model. We have estimated equation 2 and estimated values of parameters are given below in the table;

Table: 2 Coefficients of Regression

Model		Unstandardized Coefficients		T	Sig.
		B	Std. Error		
1	(Constant)	-.497	.718	-.692	.515
	X1	1.072	.095	11.290	.000
	X2	1.008	.112	8.967	.000
	X3	1.067	.107	10.011	.000

Putting the values of parameters from above table, the estimated form of equation 2 becomes as below;

$$Y = -.497 + 1.072X_1 + 1.008X_2 + 1.067X_3$$

In the above equation, value of coefficients shows the effect of independent variables (Militancy, Early Age Marriages and Parents illiteracy) on the dependent variable (Illiteracy) while the signs show the relationship between the both types of variables. If the sign is positive then the relation is direct, means a change in the independent variable will affect the dependent variable in the same direction and vice versa.

The value of β_0 is called constant/intercept of the function. It means that if the values of all variables taken in the model are taken zero then the value of the Y will be -.497 or in other words of all independent variables taken are equal to zero then illiteracy will have value of -.497 (as a results literacy will definitely increase).

X_1 in the model represents militancy. If the value of X_1 is one, illiteracy will increase by 1.072, which shows a strongest relationship between the dependent and independent variables. The positive sign shows that increase in militancy will enhance illiteracy in study area. In the same way X_2 in the model is Early Age Marriages. Again sign of coefficient is positive and an increase in the value of X_2 will give breath to illiteracy in FATA region. X_3 in the model is Parent's illiteracy. As sample area is male dominated, that's why female literacy is directly related to the parent's literacy. During my field visits I have seen that most of the women/girls whose parents were literate have a bit more years of schooling than those who haven't. Every respondent in during interview strongly suggested the parent's literacy. The coefficient of parent's illiteracy in above model shows a strong and positive relationship between dependent and independent variables.

4.2 Standard Error Test:

The standard error is the standard deviation of the sampling distribution of a statistics (B.S. Everett, 2003). Reliability of estimated parameter can be checked by standard error test. According Role of Thumb, if the value of S.E.T is greater than half of β, we accept null hypotheses and parameters are considered insignificant. In order to test the significance of estimated parameters we selected two hypotheses as given below;

H_0: $b_i=0$

$H_1 : b_i \neq 0$

H_0 is called the null hypothesis while H_1 is called alternative hypothesis. The standard errors estimated from SPSS are as follow:

$$Y = -.497 + 1.072X_1 + 1.008X_2 + 1.067X_3$$

Standard Error: (.09)   (.11)   (.10)

- **$s\beta_1$:** The variable taken has a great influence on the dependent variable because the value of standard error is less than $_{1/2}\,\beta_1$ and we reject the null hypothesis and accept the alternative hypothesis.
- **$s\beta_2$:** As the value of standard error is less than half of β_2 we reject the null hypothesis and accept the alternative hypothesis, which means that variable E.A.M has a significant relation with illiteracy.
- **$s\beta_3$:** Again value of standard error is less than the half of β_3 we accept the alternative hypothesis and parents illiteracy has significant role in determining illiteracy in FATA.

4.3 Coefficient of Determination R^2:

"A statistical technique used for the explanation and prediction of future outcomes from a statistical model". R-square tells us about the accuracy of the model. Accuracy of the model means that how much variation in dependent variable is explained by independent variables or how much strong is relationship between dependent and independent variables. The model will be more reliable if value of R^2 is near to 1 and vice versa.

The value of R^2 from empirical results is .963. This means that 96% of total variation is explained by explanatory variables and our model is 96% reliable.

5.1 Conclusion and Recommendations:

We can easily conclude from all of the above analysis that literacy level is very low in the study areas. Throughout eighty samples only eight respondents shared that they can read newspaper with understanding and can write a simple letter and the remaining seventy two individuals were not able. So the female literacy level in conflict area (FATA) is 10%. Only one respondent shared that she has 7 years of schooling and two girls told that they have 6 years of schooling and very few in numbers had 5th class education. Majority of them were under 5th class or had not ever been to school in life. There were no women above age thirty five years able to read and write which means adult literacy is zero in these areas. The study also found that there is lack of trained teachers/instructors which contributes in low female literacy rate. Majority of girls shared that people in the society criticize female character if they come out from their homes. Hence to avoid criticism, girls do not prefer to come out of their homes and go to schools. Low budget allocation for education in Pakistan also contributes to raise female's illiteracy.

The female literacy rate is mainly affected by militant's attacks in study area. Feeling themselves unsecure; people do not prefer their females out of homes. Large numbers of schools are destroyed by militants and if there left some schools they have banned female's education. People living in these areas have low standard of living. Twenty eight out of eighty respondents had left their education due to militancy. Either their schools were destroyed or they were banned not to get education. Second, the custom of early age marriages is common

in rural areas of Pakistan especially in study areas. Girls get married under the age of sixteen. Many of them get married even at the age of 11 years. Twenty six out of eighty individuals pointed out early age marriages as a hurdle in path of achieving education. People consider daughters as a waste of family resources (and prefer sons) and try to marry them as soon as possible. In these situations if a girl is studying, she decides to quite it or compelled by relatives like husband and in laws to leave it. Also female literacy level is quite low in the study area due to parent's illiteracy, as adult literacy is extremely low. During interviews a very few respondents had literate parents. It has been interestingly found that those individuals had normally higher years of schooling whose parents were literate. It is found that FATA areas are usually man dominated and almost all decisions about mobility of daughters including education are taken by fathers. So father literacy is more important as compare to mother. The percentage of respondents who pointed out parent's illiteracy as a main obstacle in path of achieving education was almost 33%.

5.2 Can Education be improved in study area?

Yes, it can be improved if serious attention was given by government and Non government organizations. First of all peace is more important in these areas because without peace nothing is possible. Militants should be negotiated anyway and convinced to allow females education and finish inhuman activities like blasting and kidnapping etc. Females of study areas are eager to learn but the situation do not let them to achieve their goals. Once the problems like militancy, early age marriages and adult illiteracy are removed, female literacy rate will automatically improve. And it will lead to the overall development of nation. Following are some suggestions which respondents shared with us;

- The allocation of budget for the education should be increased in order to improve the quality of education.
- Government and non-government organization should focus on the adult literacy in order to train psychologically the parents because most of individuals answered that our parents do not allow us for education.
- The number of schools should be increased in the study area in order to provide education at door steps because some respondents told that location of schools are too far from our residence.
- Number of trained teacher/instructors should be increased. Teachers should also give full concentration to their jobs and motivate students for education from every aspect.
- Student should be given information about the new technologies.
- Children should be assisted with free incentives like books, bags etc.
- Members of the society of study area should be given psychosocial support to avoid criticizing character of females.
- Parents are advised to look after their children in the way to increase self interest of students for achieving higher level education.

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