

A COMPARATIVE ANALYSIS OF EDUCATIONAL EXPENDITURE GROWTH IN PAKISTAN: EVIDENCE FROM PSLM 2007-08 AND 2018-19

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Abstract

The current study conducted in Pakistan to compare the percentage growth in educational expenditures using two round of Pakistan Social and Living Standard Measurement Survey and Household Integrated Economic survey (PSLM/HIES) 2007-08 and 2018-19. The Mean Comparison Analysis (MCA) is done to estimate and compare the mean educational expenditures based on provincial level, regional level and gender of both data sets. The results of MCA shows that mean educational expenditures were higher in Punjab in year 2007-08 and in KP year 2018-19 while lowest mean educational expenditures in Baluchistan in both years of analysis. In case of region of the households, the highest mean educational expenditure found in urban area of year 2007-08 and year 2018-19. Further, in both years of analysis, the mean educational expenditures among the female-headed household were higher relative to male household heads in Pakistan. The second analysis was Percentage Growth Rate Analysis (PGRA) to estimate the percentage growth in educational expenditures based on province, region and gender of the head. The results of PGRA highlights that the highest growth in educational expenditures were found in Baluchistan province and the number of KP was second in this regard. Additionally, based on the regional location of the household head, the percentage growth in rural households were higher as compared to urban ones. The results of PGRA in case of gender of the head shows that there was no significance difference in the growth of mean educational expenditures among male and female household heads. It is suggested that federal, provincial and local government plays there role in terms of increases in the percentage of educational budget

Key Words: *Educational Expenditures, PSLM/HIES. Mean Comparison Analysis, Percentage Growth Analysis*

Introduction

Education, being a source of social as well as economic development needs more attention from government and household sector not only in policy point of view but also in terms of educational budget. Public as well as household sectors are the two main financing domain of human capital investment in all over the world. In case of government/public side, the decision to invest on human capital is based on the interest and capability while in case of the household sectors it depends upon the future return on education of the current generation. The both sectors are necessary to finance the educational expenditures and the absence of any of them became the reason of high dropout from the educational institution. In case of developed nations, most educational expenditures are finance by the government sector through higher allocation in education budget, while in less developed nation, the situation is different, as the majority of the educational

expenditure are borne by household sector. Now the question is arise in the mind of the researchers that why households bear most of the expenses on the education of their children knowing that there is very less contribution of government side in this regard. To justify this question, researchers follow up three basic models of human capital investment. These models are;

Capital investment theory (Becker, 1964; Mincer, 1974)

Human capital investment theory first time introduced by Becker in 1964 and further it developed by Mincer in 1974. This theory explain that education function as an investment in human capital that increases productivity and future earnings. Educated/rational households' optimal education level to equate the marginal cost of education and expected future earnings.

Intergenerational Investment model (Becker & Tomes, 1979; 1986)

This theory state that parents allocate amounts of money for current consumption and family education to maximize the overall welfare. If the family welfare is more important than current consumption than parents cut off the current expenditure on goods and services and spend on the education of the current generation to improve the overall family welfare.

Lifecycle/Permanent Income Model (Friedman, 1957)

According to Lifetime/Permanent Income model, household decision regarding investment on education depend on expected lifetime income and return, rather than current earnings alone. Parents view education as a long term investment that ensure future financial stability and potential support from their children. Consequently, they may reduce present consumption in order to allocate more resources toward the education of family members, anticipating greater lifetime benefits.

Educational expenditures in Pakistan Prospective

Form the day of independence, Pakistan tried to overcome the educational issues such low enrolment, high dropout rate and low quality education and to provide basic education free but failed in this regard due to low educational budget and immature educational policies. When we go through the educational budget of Pakistan, we found that the education expenditures was below 2% of GDP in 1947-1970s while this percentage fluctuates in 1.8% to 2.5% in 1980-1990. Despite many initiatives taken in the form of Education Sector Reform (ESR) and National education Policy (NEP) in 2009, still our education budget remained around 2% of the GDP. In 2022-23, the education expenditures was about 1.7%-1.9% of GDP (Pakistan Economic Survey, 2022-23). Despite, international pledges such as Sustainable Development Goals and policy commitment internally, the investment on education sector still remained low as per recommendation of UNISCO. As a results, household sector is responsible to bear most of the educational expenditures on higher education and private education in Pakistan. According to Pakistan Social and Living Standard Measurement Survey/ Household Economic Integrated Survey (PSLM/HEIS) 2007-08, the mean educational on per student was Rs.1050-1200 per month while this amount is Rs.3500 to Rs.4200 in recent data set of PSLM/HEIS 2018-19. The study of Ullah *et al* (2022) found that the mean educational expenditure was higher in Punjab and Sindh relative to Khyber Pakhtunkhwa (KP) and Baluchistan. The findings of Sarwer *at el* (2019) showed that 20% richest quintile were spending 10% to 15% higher amount as compared to 20% poorest income quintile groups in Pakistan.

Household determinants of educational expenditures in Pakistan

Household factors serve as the principle source of financing education, given the limited share of government spending in this sector in Pakistan. Study of Ullah *et al* 2022 used Pakistan Social and Living Standard Measurement Survey (PSLM) 2007-08. Their study tried to explore what are the major source of financing educational expenditures of household in Pakistan. They found that

Income of the household, education of the head, numbers of earners, types of educational institution, distance from home to educational institution were the main Determinants of educational expenditures in Pakistan. Sarwer *et al* 2019 and Suleman and Waqar 2025 were also used PSLM data source and reached the same conclusion as Ullah *et al* 2022. Throughout literatures available on educational expenditures and human capital investment, we could not find a single study which used Percentage Growth Formula to compare the percentage increase in mean educational expenditures used two data source. This is a significant gap that exists in educational studies, and addressing this gap will make a valuable contribution to the field of educational expenditures and the human capital investment theory. The present study is an attempt to fill this gap and further it will highlights that how much increase in educational expenditure from one survey to other one in case of Pakistan. To conduct the study on comparative analysis of household educational expenditures growth will contribute manifold to existing education literatures. The first contribution will be that we will use two data set from Pakistan Social and Living Standard Measurement Survey (PSLM) 2007-08 and 2018-19 which is not used by any researcher before to compare the educational expenditures. In previous studies, researchers' mainly focus on the role of socio-economic and demographic aspects over the decision of household about educational expenditures/demand for education in different nations. Therefore, our second contribution is to find out the increase in educational expenditures of parents using Percentage Growth Rate formula which mean how much extra amount are parents spending on the education of their family members comparative to year 2007-08 to year 2018-19 in terms of percentage. Third and the most important contribution is to use the above mentioned formula for overall Pakistan, provinces base and urban-rural based. The prime objective of this study is to estimate mean educational expenditures and use Percentage Growth Formula to compare the percentage increase in educational expenditures in two different years such 2007-08 and 2018-19.

Review of literature

Lots of work have already been done in case of educational expenditures throughout the world with different data set and data analysis technique. Some of the most recent literature are including in this study.

Sarwer *et al* 2019 conduct a study to explore the role of household factor on the educational expenditures in Pakistan. PSLM 2013-14 was used for this purpose. Double Logarithm angel curve and Tobit model were used to explore the impact of independent variables over dependent variable. The results confirmed that household income, awareness about education, age of the student, gender of the head, number of school going children and residence of the student were key determinants of educational expenditures in Pakistan.

Suleman and Waqar 2025 used cross sectional data PSLM 2018-19 and analyze it with multiple regression model to investigate the impact of head education family income and residence of the head on educational expenditures. They found that head education, head residence in urban area and income of the family significantly and positively affected the educational expenditures in Pakistan.

Kuvat and Ayvaz (2020) used Turkey Household Budget Survey 2017 and it was analyzed through Tobit and Probit model to find out the impact of household characteristics on out of pocket educational expenditures of household in Turkey. Results of the study highlights that heads education, income of the family and head having personal house were more likely to spend on the education of their family members while family size and distance from home to educational institution has negative impact in this regard.

Demiroglari & Kiren Gurler (2020) in their study used Household Budget Survey 2017 and they found that father education, mother education, mother employment status, income of the family were significant and positive determinants of education expenditures in 2017 in Turkey. Acar et al (2016) used three Round of Household Budget Survey 2003, 2007 and 2012 to investigate the role of household factor on the decision of head regarding educational expenditures in Turkey. The results confirmed that educational expenditures were more responsiveness to the income of the household. Furthermore, educational expenditures was positively affected by head education while the role numbers of family size was significant negative in this regard. Dang and Vuong (2023) in their used Viet Nam Living Standard Survey (VHLSS) data in 2022 to examine the impact of household characteristics on educational expenditures in Mekong Delta. Tobit model was used for this purpose and it findings indicated that age of the head, residence of the respondent, additional educating member, number of family members and average income the heads has positive impacts while education of the head and participation of head in local government negatively affect the educational expenditures of the household in Mekong Delta. In addition, Ebaidalla (2018) investigated the impact of household factors over the decision of parents regarding education expenditures. Researcher used National Baseline Household Survey 2019 for national, urban and rural level in Sudan. Tobit model was used to analyze the impact of household factors over the decision about educational expenditures. The results of the model revealed that age of the head, education of the head, household size, and number school age children and household reside in urban area were more to spend on the education of their family members. Furthermore, the income elasticity of education was higher in urban area relative rural one, implying that household residing in urban area are likely to spend more on education. The study of Ngoan et al. (2021) used Vietnam Household Living Standard Survey 2018 for the investigation of determinants of household educational expenditures in 11 cities of Red River Delta of Vietnam. Tobit censorship regression model was used in this regard and results of the model showed that household of Vietnam were spending 4-7% of their budget on education sector out of total budget. Further, they found that on average educational expenditures were higher on those students whose were getting higher education. Another study in case of educational expenditures was conducted by Hapuarachchi (2020) to investigate the impact of household determinates of education expenditures on public and private education sectors in Negombo D.S. Division. Primary data of 100 household were gathered through questionnaire for analysis and multiple regression model and descriptive statistics were used to analyze the data. Findings of the study shows that household income and number of school going children has positive and significant impact on educational expenditure. Additionally, educational expenditures were significantly and positively affected by education of the head and negatively affected by age of the head.

In summary, most of the previous studies used cross sectional and primary data source to explore the impact socio-economic aspects of the household in case educational expenditures. Education of the head, gender of both head and children, income, school going children, residence, family size were the major determinants which were addresses in most of the studies in case of educational expenditures in different nations.

Research Methodology

In this section of the study, we have area of the study, data source and data analysis technique.

1) Area of the study

The present study is conducted in Pakistan and further we compare the mean educational expenditures based on province and urban/rural location. We have also used PGRF to find out the percentage increase in educational expenditures in two different years 2007-08 and 2018-19.

2) Source of data and sample size

To fulfil our research objective, we have used two round of micro data set Pakistan Social and Living Standard Measurement Survey and Household Integrated Economic Survey (PSLM/HIES of year 2007-08 and year 2018-09 which is collected by Pakistan Bureau of Statistics (PBS) in regular interval. The 9376 household from year 2007-08 and 14604 household from year 2018-19 are selected as sample size.

3) Analysis technique

The data is analyzed through mean comparison analysis (MCA) and Percentage growth rate analysis (PGRA) to check the burden of educational expenditures on parent's shoulders in terms of percentage increase from year 2007-08 and year 2018-19. Although, the PGRF is very simple method to analyze the data but in our case it is very useful and its results give us strong foundation to make policies regarding educational expenditures which reduce this burden from the parent's shoulders. Follow up the research problem, we have used two types of analysis, such as;

a) Mean comparison analysis

To make our problem easy and comprehensive, we estimate Mean Comparison Analysis (MCA) in which we compare the mean educational expenditures of the household based on province, regional location (urban/rural) and gender of the head for two different surveys. The main reason of doing this is to highlights the increase in mean educational expenditures from one survey to another survey in Pakistan.

b) Percentage Growth Rate Formula (PGRF)

In second type of analysis, we have used PGRF to estimate the percentage increase in mean educational expenditures in two different round of PSLM/HIES data set. To estimate PGRF, first we estimate the mean educational expenditures of data set PSLM/HIES year 2007-08 and then estimate the mean educational expenditure of PSLM/HIES year 2018-19. At second step we have used PGRF to estimate the percentage increase in educational expenditures in above mentioned surveys. The equation form of PGRF looks like;

$$\text{Percentage Growth Rate Formula} = ((X2 - X1) / X1) * 100$$

Where

X2= Mean educational expenditures in year 2018-19

X1= Mean educational expenditures in year 2007-08

Results and discussion

In this paper we have done two types of analysis as we have already mentioned in the research methodology section. The first is mean comparison analysis and the second one is percentage growth rate analysis.

a) Mean Comparison Analysis

Table 1 shows the mean educational expenditures in different provinces of Pakistan. If we go through the table, we find that overall mean educational expenditures is highest in Punjab province amounting Rs.4059.33 while the lowest in Baluchistan, at Rs.1414.08. the mean educational expenditures of KP is higher than the Sindh province.

Table: 1 Province based mean educational expenditures year 2007-08

Province of the head	Mean Educational expenditures	Number of Observation	Standard Deviation
Punjab	4059.33	4129	8312.370
Sindh	3188.81	2070	6580.760
NWFP (KP)	3648.19	1852	8226.170

Baluchistan	1414.08	1325	2116.861
Total	3412.11	9376	7399.046

Source PSLM/HIES 2007-08

Table number 2 present the mean educational expenditures based on the regional location of the household. According to the table, the mean educational expenditures of urban household are three time higher than their counterpart rural one. The mean educational expenditure of both urban and rural household are Rs.5290.49 and Rs.1899.06 respectively.

Table: 2 Regional based mean educational expenditures Year 2007-08

Region of the head	Mean Educational Expenditures	Number of Observation	Standard Deviation
Urban	5290.49	4183	9482.955
Rural	1899.06	5193	4613.801
Total	3412.11	9376	7399.046

Source PSLM/HIES 2007-08

Table number 3 shows the mean educational based on the gender of the head. Relative to male, the female headed household are spending more on the education of their family members. The amount specified by the male household heads is Rs.3, 376.83, while for female household heads it is Rs.4, 156.83.

Table No: 3 Gender based mean educational expenditures Year 2007-08

Gender of the head	Mean Educational Expenditures	Number of Observation	Standard Deviation
Male	3376.83	8952	7333.908
Female	4156.83	424	8637.159
Total	3412.11	9376	7399.046

Source PSLM/HIES 2007-08

Table 4 highlights mean educational expenditure across four province of Pakistan and total 14604 households are included for analysis. The results indicates that there is significant difference exist among mean educational expenditures of the household in four province. Households belong to KP are spending highest amount such as Rs.44499.28 and followed by Punjab (41913.90) and Sindh (34024.35). In contrast, the Baluchistan household are spending half of the spending of KP and Punjab households and this amount is Rs.19845.70.

Table No: 4 Province based mean educational expenditure Year 2018-19

Province of the head	Mean Educational expenditures	Number of Observation	Standard Deviation
Khyber Pakhtunkhwa	44499.2853	2965	74926.88479
Punjab	41913.9028	7159	83747.30166
Sindh	34024.3538	3344	72193.11398
Baluchistan	19845.7077	1136	40036.69950
Total	38915.6515	14604	77068.76013

Source PSLM/HIES 2018-19

The below table shows the mean educational expenditures based on gender of the head. We have seen interesting results that relative to male household head, the female headed household are

spending more on the education of their family members and this amounts is Rs.43104.52 while male household head are spending Rs.38721.16 in this regard.

Table No: 6 Regional based mean educational expenditures Year 2018-19

Region of the head	Mean Educational expenditures	Number of Observation	Standard Deviation
Rural	26508.0656	8889	52696.96480
Urban	58214.1696	5715	101232.58477
Total	38915.6515	14604	77068.76013

Source PSLM/HIES 2018-19

Table No: 5 Gender based mean educational expenditures Year 2018-19

Gender of the head	Mean Educational expenditures	Number of Observation	Standard Deviation
Male	38721.1551	13956	77698.76577
Female	43104.5262	648	61865.44331
Total	38915.6515	14604	77068.76013

Source PSLM/HIES 2018-19

This table presents the regional-level mean educational expenditures. The results indicate that main educational expenditures of rural household heads are nearly half of those the urban household heads. Rural households spend an average (Rs.26508.06), whereas urban households spend about (Rs.58214.17). The table also shows a significance difference in the mean educational patterns between urban and rural households

b) Percentage Growth Rate Analysis (PGRA) of year 2007-08 and 2018-19

According to PGRA, we compared the mean educational expenditures of two round of PSLM/HIES data sets and further used the growth rate formula to find out the growth in educational expenditures in percentage.

Table No 7 presents the percentage growth in mean educational expenditures based on the province of the households head. The overall mean educational expenditures increased by 1040.5% which indicated that the heads of all provinces are spending ten time higher amount on the education of their family members over the last decade. Based on the province, we found substantial percentage increased in mean educational expenditures. In case KP, the percentage increased in mean educational expenditure is 1119.76% and this mean that KP household are spending 13 time higher amount on the education of their members relative to 2007-08. Pakistan Bureau of Statistics (PBS) 2021 confirmed our results regarding KP that the households were spending relatively more on education as compared to other provinces of Pakistan. The same types of results are also found in the studies of Ullah et al (2022) and Sarwer and Khan (2019). Household income and importance of education are the main drivers of increase in educational expenditures among the KP household heads. In case of Punjab, percentage growth in mean educational expenditures are recorded 932.56% in 2018-19 relative to year 2007-08. The main reasons of persistence increases in average education expenditures in Punjab are the household financial status and better educational infrastructures. Many studies supported our results in case of Punjab such Aslam, M. (2009) and Haq, R., & Ahmad, I. (2011). The results of Sindh province shows persistence increases in percentage educational expenditure and this is 832.63% which is low relative to other provinces of Pakistan. Urban-rural disparities and low enrollment in school may be the reasons of low percentage increase of educational expenditures in Sindh. The possible reason of low percentage increase in educational expenditures may be due to rural-urban disparities and difference in gender

base participation in school level enrolment. Pakistan Bureau of Statistics (2020) and Javed, S. A., & Mughal, M. M. (2019) have the same findings in case of Sindh province. Although the mean educational expenditures in Baluchistan province increased in percentage but on average the mean educational expenditure in 2018-19 is half of the KP and Punjab province. The percentage growth in educational expenditures in Baluchistan province is 1303.43% which highest among all other provinces of Pakistan. The one thing is proved from the results of Baluchistan that federal as well as provincial government take education is a serious issue such as to improve to access to the educational institution and promoting schooling in remote area of Baluchistan. The studies of Sarwar, H., Suleman, M., & Waqar, A. (2019) and Ullah, A., Shoukat, S., & Tariq, B. (2022) matched our results. The overall percentage growth in mean educational expenditures is 1040.51% and this shows that parents of Pakistan are conscious about the education of their family members.

Table No: 7 Provincial based Percentage Growth Educational Expenditures (2007-08 and 2018-19)

Province of the head	2007-08		2018-19	
	Mean	Province	Mean	Percentage Growth
NWFP (KP)	3648.19	Khyber Pakhtunkhwa	44499.2853	1119.763371
Punjab	4059.23	Punjab	41913.9028	932.5579674
Sindh	3648.19	Sindh	34024.3538	832.6365614
Baluchistan	1414.08	Baluchistan	19845.7077	1303.435997
Total	3412.11	Total	38915.6515	1040.515736

Source PSLM/HIES 2007-08 & 2018-19

The table number 8 highlights the results of percentage growth in mean educational expenditure based on regional location of the household in Pakistan. According to the table, the mean educational expenditures of urban households is two time higher than the rural one but in percentage growth term, the percentage growth in mean educational expenditures is 1295.85% in rural and 1000.35% in urban. The results also justify that there is strong role of regional location of the household in decision making regarding educational expenditures. Transport charges, hostel charges, enrollment in private educational institution, rural income growth and awareness about the importance of education are may be the reasons of increases in growth rate of educational expenditures among the rural household heads. Chaudhry & Rehman (2009) and Ullah, et al. (2022) supported our results regarding percentage growth in educational expenditures among rural households.

Table No: 8 Regional based Percentage Growth Educational Expenditures (2007-08 and 2018-19)

Region of the head	2007-08		2018-19	
	Mean	Region	Mean	Percentage growth
Rural	1899.06	Rural	26508.0656	1295.853205
Urban	5290.49	Urban	58214.1696	1000.355283
Total	3412.11	Total	38915.6515	1040.516466

Source PSLM/HIES 2007-08 & 2018-19

According to table number 9, the percentage growth in mean educational among male-headed household is 1040.52%, while this percentage is 936.96% for the female-headed households. In

societies like Pakistan, most household heads are male and main earners, and they have the authority to make decision regarding household activities and especially in education. This is the main why male-headed household spend more on education compared to female-headed household. Our results consistent with the findings of Suleman & Waqar (2025), Dang & Vuong (2018) and World Bank (2019).

Table No: 9 Gender Based Percentage Growth in Educational Expenditures (2007-08 and 2018-19)

2007-08		2018-19		Percentage growth
Gender of the head	Mean	Gender	Mean	
Female	4156.83	Female	43104.5262	936.9561382
Male	3376.83	Male	38721.1551	1046.67007
Total	3412.11	Total	38915.6515	1040.516466

Source PSLM/HIES 2007-08 & 2018-19

Summary and Conclusion

The present study is conducted in Pakistan using two rounds of PSLM/HIES data from the year 2007-08 and 2018-19. Although, our analysis is based on mean comparison and percentage growth analysis, its findings will enable us to make policies to improve education system and highlights the educational burden which is bear by the parents to educate their family embers. In case of mean educational expenditures in year 2007-8, the Punjab mean educational expenditure were higher followed by KP province and these amounts were Rs.4059.33 and Rs.3648.19 respectively. The lowest mean educational expenditures were found in Baluchistan province this was 1414.08. if we compared the mean educational based on regional location, the urban household heads were spending three time higher amount relative to their counter-part rural household and these amount were Rs.5290.49 and Rs.1899.06 respectively. One thing which is unexpected in our results of 2007-8 and this was that, the mean educational expenditures of female-headed household were higher than the male household heads. The female household head were spending Rs.4156.83 and this amount was 3376.83 among the male-headed household.

The 2018-19 analysis, we have found that mean educational expenditures were three time higher in KP province relative to Baluchistan province and this amount was Rs.44499.28 while in Baluchistan this amount was Rs.19845.70. The highest amount after KP in terms of education expenditures in year 2018-19 exist in Punjab province with mean educational expenditures RS.41913.90. Based on regional location of the household in year2018-19, the mean educational expenditures of urban household were Rs.58214.16 which is two time higher as compared to rural household heads where this amount was Rs.26508.06. The case of gender is same in 2018-19 just like 2007-08. The female headed household were spending Rs.43104.52 amount while male-headed households were spending Rs.38721.15.

In case of Percentage Growth analysis, the higher percentage growth in educational expenditure were found in Baluchistan household heads and this percentage was 1303.43% followed by KP province with percentage of 1119.76%. And if were compared the percentage growth in mean educational expenditures of Punjab and Sindh, we found that this percentage was 932.55% and 832.63% respectively.

Based on regional location, the percentage growth in mean educational expenditures among rural and urban household heads were 1295.85% and 1000.35 respectively. From the results it is

confirmed that rural household were spending higher percentage of their income on education of their family members.

In case of gender, we have found almost same percentage growth in mean educational expenditures among the male and female and this percentage was 1064.67% among male-headed households and 936.95% in female household heads.

Policy and recommendations

As our analysis was based on mean comparison analysis (MCA) and percentage growth analysis (PGA) and this was due to address the issue of educational expenditures burden on parents due to low budget allocation from the government side.

Based on findings of current research, we as a researchers have some suggestions to the higher authority to overcome the low budget issue which further load the burden of educational expenditures on the shoulder of the parents. Some the suggestion are given below:

- 1) It is the basic responsibility of the government to provide basic education free and higher education at minimum cost but in Pakistan due to financial problems, the education budget is very low which shift the burden of education expenditures on parents. Therefore, it is suggested that federal as well as provincial government should increase the education budget up to the level suggested by UNISCO.
- 2) It is also suggested that federal of Pakistan along with provincial government of Baluchistan province focus on the education sector in such a way to provide basic education free and provide scholarship to the students of college and university level which reduces the burden of education cost from parents shoulder in Baluchistan.
- 3) Majority of the population lived in rural area and they have many social and economic issues. The main issue face by the rural household is low enrollment in educational institution and the basic reason is costly education which restrict the parents to not admit in education. Therefore, it is suggested that to the higher authority of provincial and local government to construct educational intuitions around within the area and also provide scholarship to the rural areas students.
- 4) Recent time, female whether they lived in rural area or in urban area are almost half of the whole population but they are deprived from many rights such as take decision to participate in labor force, to make decision regarding child education, marriage etc. therefore, it is the responsibility of the local government and household head to give them rights and for this purpose arrange seminars on the authority of female.

These are the some suggestion which may improve the education system and reduce burden of educational expenditures from the parent's sides.

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