

# Household Poverty and Gender Inequality in Education: A Case Study of District Layyah (Pakistan)

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## Abstract

*The study uses logistic regression on the primary data collected through the Layyah district field survey to investigate the relationship concerning gender inequality in education and poverty. This study found that gender differences in educational attainment negatively impacts household poverty. When the proportion of females enrolled in elementary, secondary, and postsecondary education increases, the likelihood of household poverty declines. The likelihood of a home being poor is further refuted by the intensification in the female-to-male literacy ratio. The likelihood of poverty is positively correlated with the size of the household and the number of children under five but negatively correlated with the qualifications of the household head, age of the household, specialized or methodical abilities of the household head, and possession of the home.*

**Keywords:** Household Poverty, Gender Inequality, Education.

## Introduction

The distinction between the roles and obligations that men and women have in civilization is known as gender. There are inequalities in societal responsibilities and duties between men and women. According to Alam (2022), moral and legal norms, prevailing religious beliefs, society, and culture all influence this distinction. The word "gender inequality" describes how men and women are viewed differently when it comes to being acknowledged for their entire human moralities. This is the unequal socioeconomic class, racial and ethnic position that men and women achieve, as well as the unequal authority that males and females hold in our culture. Every community needs equal men and women as essential members. Effective society growth requires the active and efficient participation of all members. There is enough data, according to Klien and Nestvogel (1992), to conclude that when men and women have equal opportunities, their well-being improves, the impoverished quickly spurt poverty, and economies eventually rise more swiftly. However, the development and effectiveness of both were hindered when one person's load was transferred to the other. Gender inequality has been caused by women's disadvantaged

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and dependent lives in impoverished areas, as well as their meager economic contributions (Alam, 2022).

There are gender differences in educational attainment practically everywhere, both outside and within impoverished nations. Gender inequality in schooling has significantly increased in the world's low-income countries throughout the past three decades (World Bank, 2001). Since gender inequality has an adverse effect on a number of major development goals, it is currently a significant topic for empirical research and is essential for reducing poverty. Girls' access to education is impacted by poverty in a number of ways. A new study from West Africa indicates that gender disparities in school access are mostly caused by poverty (Okoijie, 2002; Atolagbe, 1999; Appleton, 1996).

Everybody agrees that education is essential for daily living and that it is the best tool for developing human resources (King & Lillard, 1983). This is a crucial element of women's potential and empowerment. This is currently a human right acknowledged by all countries. By cumulative creative accomplishments as a result of better well-being, lower fertility, and various other human progress upshots like child subsistence, healthiness, and education, female education significantly reduces poverty in developing countries (World Bank, 2007; Schultz, 2002; World Bank, 2000; PIHS, 2001-02; King & Hill, 1993).

There is a notable gender gap in Pakistani education, both in rural and urban areas. There has been a moderate improvement in the gender parity index (GPI) for principal and secondary education. By 2005, the Millennium Development Goal of achieving gender parity in primary and secondary education has previously eluded us. At the current pace of development, the goal isn't attainable. In 1990, 2001, 2005, 2008, 2010, and 2011, the corresponding GPIs for primary education were 0.73, 0.82, 0.85, 0.88, and 0.90. In elementary school, the GPI was 0.89 in 2012–13, down 1% from 2011–12; in 2013–14, it fell even lower, from 0.89 to 0.87. The GPI for secondary education has remained steady at 0.8 since 2006–07. The gender parity index for literacy was 0.59, the gender gap index for basic education was 0.82, the gender gap index for secondary education was 0.76, and the gender gap index for tertiary education was 83 in 2012–13, concurring with the global gender gap report 2012–13. In order to convene the GPI targets for primary and secondary education by 2015, substantial effort must be made. The youth literacy GPI grew from 51 in 1990–1991 to 0.65 in 2001–2002 and 0.78 in 2005–2006. Before falling from 89 to 84 percent in 2013–14, it rose from 0.78% in 2005–06 to 89% in 2012–13. The MDG objective for this indicator in 2015 is unlikely to be attained, and its improvement is also sluggish. The explanations behind girls' low enrolment and high dropout rates are various, including the expense of education, the quality and accessibility of school facilities like clean drinking water, independent restrooms, and periphery walls, the distance to school, and the attitudes and unawareness of parents (Pakistan Economic Survey, 2014-15; Pakistan MDGs Report, 2010; PIHS, 1990-91, 2001-02; Global Gender Gap Report, 2013; Pakistan MDGs Report, 2010).

Since neediness was added to the Millennium Development Goals, the Pakistani government has come to view it as a major problem and development obstacle. Poverty is a multifaceted, gender- and region-specific problem that is dynamic and complex. The persistence of poverty differs by socioeconomic group and location. Due to its qualitative nature, poverty is hard to define and measure (Chaudhry et al., 2009). The failure to attain a minimal standard of life is the definition of poverty (World Bank, 1990). Lack of access to certain items is a definition of poverty (World Bank, 2000). In addition to food and non-food items, the World Bank defines poverty to include certain aspects of human growth, such as significant assets.

Sixty-two percent of Pakistanis live on less than \$2 per day, while twenty-one percent live at the international poverty line in restricted exchange, according to World Development Indicators (2012). The percentage of poverty in Pakistan has never stayed the same. Pakistan's poverty patterns are constantly shifting as a result of uneven and inefficient poverty reduction initiatives. According to the Ministry of Labor and Manpower Pakistan (2009), women in Pakistan experience poverty at a higher rate than males do. The gender gap in poverty and education that has been noted above provides an uneven framework for the current investigation. The current study on poverty in Layyah District, in contrast to national poverty, focuses on the various roles, advantages, and possessions that men and women have in society. These factors have a crucial influence in deciding the type and extent of educational imbalance and poverty among these groups. The purpose of the current study is to examine how various measures of gender inequality in teaching relate to scarcity.

### Literature Review

The connection between poverty and gender inequality in education is a topic of great discussion both domestically and globally. A multitude of international research demonstrates a connection between poverty and gender. Feminization of poverty is becoming a global issue. Girls' access to education can be restricted by poverty in a number of ways. In comparison to non-poor countries, gender differences in enrolment are greater in impoverished nations. Education inequality based on gender is primarily caused by decisions made in the home. The main causes of low investment in women's education are cultural and conventional preferences, initial marriages, little or non-existent incomes on girls' schooling, and parents' lack of future gain from girls' education (Dollar and Gatti, 1999; Gertler and Alderman, 1989). Pakistan is a nation where men predominate, and gender inequity exists. Gender serves as the fundamental organizing factor of Pakistan's male-dominated society. The amount of gender discrimination is an inexplicable phenomenon that transcends national boundaries.

The literature contains evidence that, in developing nations like Pakistan, women are familiar with poverty of chance due to inadequate approaches to health care, education, and employment prospects, making them more vulnerable and impoverished than men. Numerous studies look into the problem of gender inequality in education and how it affects the welfare of households. The correlation among poverty and gender inequality in education has been examined in the following research. Malik (1996) did a micro study. Using primary data from a Punjabi hamlet in 1990, he investigated several rural and household-specific factors of rural poverty in Pakistan. He computed the FGT score for different factors of poverty. It is determined that the likelihood of poverty is lower in households with higher levels of education, fewer dependents, smaller families, more cultivable land, higher rates of non-farm labor, and easier access to resources. The study showed how landless rural households might break free from poverty by engaging in a variety of non-farm pursuits that provide revenue.

Klasen (1997) examined poverty and inequality in South Africa through a home study. In order to construct a deprivation index that comprised elements like education, employment, approach to facilities, income, health, and satisfaction insights, the writer used an income-based explanation of poverty. The results show a strong correlation between poverty and limited opportunities for education and employment. The impoverished are dependent on social payments (pensions and remittances), disability subsidies, and inadequate basic infrastructure. They also need more access to health care, education, and basic infrastructure.

The percentage of people living in poverty is advanced in rural zones than in cities, and it is higher among women. Klasen (1999) looked into the influence of gender disparities in work and education on growth. The outcomes of this study indicate that gender inequality is real. Rural areas had greater rates of poverty than urban areas, and Klasen (1999) looked at how gender disparities in work and education affected female growth. This study found that the amount and quality of human capital are significantly impacted by gender disparities in schooling, which in turn hinders economic growth. According to the estimations, gender disparities in schooling concerning South Asia and the Middle East, East Asia, also and Sub-Saharan Africa cause growth rates to vary by 0.4 to 0.9%. An upsurge in productiveness and child mortality rates brought on by a rise in gender inequality halts the advancement of growth rates.

A higher degree of education is correlated with a higher income and earnings level. Nasir (2002) examined the association between regular-wage employees' salaries and human capital variables. The study used HIES data from 1995–96, which contained details regarding the number of school years completed. Calculations were made using the human capital model, which had previously been employed by Mincer (1974) and Becker (1964). An extra year of study yielded an 8% return for the wage earner, according to the findings. The experience variable showed that salary increases for both male and female workers occurred with every additional year of employment in the labor market. Based on their experience, qualifications, and talents, male workers were found to earn 10% more than female workers. The problems of poverty and ideas associated with it in the rural agricultural sector were examined by Chaudhry et al. (2006). An effort has been made to assess the macro variables that Kemal (2001) previously employed in this study. The research findings indicate that there is a noteworthy correlation between the absence of improvement in the countryside areas of Pakistan and unemployment, inflation, and economic growth. The findings showed that the incidence of poverty was 42 percent in urban areas and 40 percent in rural areas. Compared to urban regions, poverty incidence is more widespread in rural communities. The primary determinants of rural poverty are growth rate, employment, and inflation. It is argued that the development of investment possibilities, free enterprise, and justifiable livelihood in the parsimony are necessary for the reduction of poverty in rural areas.

De Silva (2008) investigated Sri Lankan poverty's roots and effects. The study's conclusions indicate that poverty is strongly negatively correlated with education. As years of schooling rose, poverty declined. The likelihood of the illiterate household falling into poverty was 43 percent. Lower education levels have a smaller influence on poverty alleviation than tertiary education. Poverty is also significantly predicted by household size. The average living or prosperity of the family was also correlated with the gender of the head of the home. The findings of the quintile regression showed that rural households are impoverished. Nonetheless, research has indicated that inequality is superior in urban than in rural settings.

Chaudhry and Rahman (2009) conducted a small-scale study. They looked at the connection between rural poverty and gender disparities in educational attainment. A logistic regression analysis was carried out by the authors using survey data gathered from rural areas in the Muzaffargarh district. The study found a negative correlation between Pakistani rural poverty and gender disparities in educational attainment. Rural poverty is negatively impacted by pointers of gender inequity in education, including female-to-male enrollment ratios, literacy ratios, ratios of total years of education, earnings ratios, and the educational attainment of the family head. The research states that increasing employment and gender mainstreaming in the fight against poverty depend on gender equality in education.

Chaudhry et al. (2009) look into the connection between rural poverty and a household's socioeconomic and demographic characteristics. An econometric technique and a poverty profile make up the pragmatic examination of the learning. They used principal data composed from the countryside parts of the Muzaffargarh district for the dearth research. The study concludes that a number of factors, including family volume, contribution rate, dependency rate, landholding, livestock, age of the domestic head, female head of domiciliary, and living in a katcha house (mud house), significantly influence the risk of being poor and the occurrence of poverty. Giving land to households without any land was the suggestion. By enhancing demographics, attempts should be made to reduce poverty in Pakistan's rural areas. In 2009, Chaudhry analyzed the rudiments that underwrite rural poverty in Southern Punjab, Pakistan. According to a study's findings, poverty can be lessened by lowering the dependency ratio, limiting household size, raising educational attainment, and encouraging more women to work and engage in other economic activities. An examination of the main data source using logistic regression was conducted. It was discovered that a household's likelihood of living in poverty rises as its size and dependency level both rise. Since education helps people achieve and take advantage of work prospects, and so reject poverty, there is a negative relationship between education and poverty.

One of the biggest obstacles to an economy's growth is poverty. Researchers like Awan et al. (2011) and Chaudhry et al. (2010) looked into the affiliation concerning Pakistan's incidence of poverty and educational attainment. The findings establish that poverty and education had an inverse or negative connection. The likelihood of escaping poverty increases with educational achievement since it increases earning capacity. Regarding the feminization of poverty, the research revealed that men are less likely than women to be impoverished. The poll indicates that in order to provide a welcoming work environment for women, fair opportunities for education and training, and resources tailored to their needs, evasive action is necessary. According to the study, inaction is required to create a welcoming work environment for women, equal opportunities for education and training, and resources for the education sector—particularly for postsecondary education—will help end poverty and promote societal well-being.

Alam (2011) looked into how poverty reduction and gender development are impacted by gender discrimination. The data used for the study came from 50 respondents, 25 of whom were men and 25 of whom were women. Peshawar's Hazar Khuani accompanied the survey. The outcomes show that there are gender differences in the directed area, which has a range of implications for reducing poverty and promoting gender development. It is determined that women have different statuses and different educational opportunities, is not allowed to work outside the home and contribute little to nothing to the family income. The men in the family were the decision-makers. Because of the unequal distribution of resources, women were more susceptible to poverty. Education and the reduction of poverty are hampered by gender inequality. The reduction of poverty is hampered by gender inequality, and the education of women contributes to this reduction. Gender development and poverty alleviation may benefit from equal access to social privileges, schooling, and chances for proficiency enrichment for men and women.

### **Data and Methodology**

In this study, the investigator expended principal data for experiential examination. The main facts was collected as part of a one-time ground survey of the rural and municipal districts like Layyah. Layyah, an antique urban with a strong Sufi culture, is referred to as the city of saints. Both the agricultural and industrial sectors are booming there. It is Pakistan's sixth most populated city. The city has 31,6551 residents, of which 18,02103 (57.82%) live in rural areas and 13,4728 (42.18%)



in urban areas, according to the 1998 Census. There are 3721 square kilometres in the district. The 2015 survey was conducted. Six hundred families in the Layyah district were selected at random. 240 households (or 40% of the sample) were randomly picked from the 600 total households in the Layyah district, while 360 households (or 60% of the sample) were aimlessly recruited from the rural areas.

According to poverty theorists, reducing absolute poverty is a more practical solution to the issues facing developing nations than reducing relative poverty. The head count ratio is a widely recognized technique that we employed in this study to determine the prevalence of poverty. In this case, poverty is a dependent variable that can be either dummy or categorical, with a value of 1 indicating poverty in the household and 0 indicating non-poverty. The World Bank established a poverty level for emerging nations, and it is \$2 per person per day.

Regressions on poverty status are typically applied using a probit or logit model. A dummy or definite variable, like as whether or not a domestic is impoverished, is utilized in the probit or logit model. Using the logit model, we have conducted an empirical investigation of how household poverty is affected by gender disparities in educational attainment. The likelihood of poverty is dependent on a collection of factors  $x$ , such as:

Apply logistic regression

$$\text{Prob}(Y = 1) = F(\beta'X)$$

$$\text{Prob}(Y = 0) = 1 - F(\beta'X)$$

$$\text{Prob}(Y = 1) = \frac{e^{\beta'X}}{1 + e^{\beta'X}}$$

$$= \Lambda(\beta'X)$$

Then the probability model is the regression:

$$E[Y/X] = 0 [1 - F(\beta'X)] + 1 [F(\beta'X)]$$

$$= F(\beta'X)$$

**Table 1: Total variables in model**

DV	Hypothetical relationship
<b>Povt</b> Poverty: =1 if the household is Poor, 0 if Non-Poor	
<b>IV</b>	
<b>FSize</b> Family Size	+
<b>GPI</b> It is the ratio of girls to boys in a household enrolled in primary education	-
<b>GPise</b> It is the ratio of girls to boys in a household enrolled in secondary education	-
<b>GPI</b> It is the ratio of girls to boys in a household enrolled in Tertiary education	-
<b>GPIyl</b> Male and Female literacy ratio	-
<b>ADta</b> Average distance in school	-
<b>AGeh</b> HH Head's age in years	-
<b>QUh</b> Total requirement of HH Head, Concluded years of Education	-
<b>How</b> Ownership status of House: 1 if own, 0 if rented	-
<b>MTsh</b> Marital status of Household Head: 1 if married, 0 if unmarried	-
<b>Pqsh</b> Household head's Technical	-
<b>Noch</b> Number of children in a HH	+

Using a first-hand household level data informant from Layyah district, the researcher has attempted to analyse the effect of gender discrepancy in education on domestic poverty in Pakistan.

## Discussion

### Overview of the Layyah District Field Survey

Ninety-four percent of households are headed by men, according to the field study, and six percent are headed by women. Sixteen percent of households are determined to be of average size. Observations reveal that 222 out of 600 families are comprised of 37% deprived households, 378 / 600 non-poor houses, and 37 percent of underprivileged houses. Household poverty rates in urban areas are 29% while in rural areas are 71%. There are 366 families with 61 percent of their head's literate and 39 percent with illiterate heads. Of the 61% of literate heads, 18% have a technical or professional degree, while the remaining heads have a general education. Six hundred families included eighty-seven percent owner-occupied homes and twelve percent rental homes. There was over 71.17 percent of households with gender discrimination in primary enrolment, compared to 28.83 percent of households with gender equality in primary enrollment. Seventy-four.50 percent of descendants reported gender inequity in secondary school enrollment, while over eighteen percent of households reported gender discrepancy in tertiary education enrolment. The adult literacy ratio revealed that only 39.33 percent of households had gender equality. According to household data, there is a significant gender gap in adult literacy across all enrollment levels.

### Correlation Analysis

To determine whether there is multicollinearity among the variable quantity, association examination has been performed. Table 8.2 below displays the findings of the connexion coefficient of the IV employed in the gender inequality in poverty and education model. The findings demonstrate that there is no multicollinearity among the variables since the correlation coefficient values are fewer than 0.45. There will be significant multicollinearity amongst the variables if the coefficient value is 0.80 or less.

**Table 2: Correlation of IV**

	FISZ	GPIPE	GPISE	GPITE	GPIYL	ADTS	AGEHH
Fsize	1.0000						
GPIP	0.2575	1.0000					
GPISE	0.3950	0.2333	1.0000				
GPITE	0.2244	0.0919	0.3110	1.0000			
GPIYL	0.1425	0.1836	0.4586	0.4265	1.0000		
ADTS	0.0890	-0.1724	0.0265	0.1697	-0.0241	1.0000	
AGEHH	0.3559	-0.0137	0.0794	0.1291	0.0469	-0.0334	1.0000
QUHH	0.0110	0.0955	0.2468	0.2042	0.4057	-0.0164	-0.0916
HOWN	0.1222	0.0790	0.0552	0.0794	0.1080	-0.0990	0.1562
PQSH	-0.021	0.0156	-0.0110	0.0932	0.2281	-0.0699	-0.0326
MTSHH	0.0541	0.0285	0.0554	0.0065	0.0668	-0.0255	-0.0364
NOCH	0.2815	0.0437	-0.0649	-0.1736	-0.1462	0.0618	-0.0572
	QUHH	HOWN	PQSH	MTSHH	NOCH		
QUHH	1.0000						
HOWN	-0.0110	1.0000					
PQSH	0.3682	0.0683	1.0000				
MTSHH	0.0972	0.0568	0.0314	1.0000			
NOCH	-0.1254	0.0405	-0.0153	0.0300	1.0000		

### Results of Gender Inequity in Education on Poverty

Table 2 presents the results, which show that there is a noteworthy favourable impact of constant on household poverty. The co-efficient worth of the persistent shows the influence of all the factors that are not part of the model but may have some bearing on poverty. The percentage of clarified differences in poverty attributable to changes in independent variables is represented by the pseudo-R-Square (coefficient of determination). The coefficient of determination, or pseudo  $R^2$ , is 0.3150, meaning that the IV account for 31% of the changes in poverty. The likelihood chi<sup>2</sup> value of 0.000 indicates that at least one explanatory variable coefficient is non-zero, demonstrating the overall logistic. At the one percent significance level, the model is strong and noteworthy.

The size of a household significantly reduces poverty. The odds ratio of 1.44 indicates that there is a positive correlation between household size and poverty, and the household size co-efficient is significant at the one percent level. It is a significant determinant of poverty. Due to the diluting effect of household size on income, the per capita income will decrease as household size increases. One intricate mechanism in poor status is household size. A household may be able to escape poverty if every member of the family participates in earning activities, but having too many workers in the home lowers peripheral productivity, raises joblessness, and eventually forces the household into poverty (Sabir et al, 2006; Rodriguesz. 2003). The chance of poverty rises by 5.4% for every additional household member, according to the marginal effect of household size. The outcomes align with the findings of Javed and Asif (2011).

**Table 3: Result of gender inequality in education on poverty**

IV	Coef	Z	P	Odd R	Marginal Effects
Constant	1.10200	1.82	0.069	-	-
HH Size	0.362026*	5.94	0.000	1.44	0.054
Female-male Ratio of Enrol in Prim Edu	-0.684636*-	-3.41	0.001	0.50	-0.099
Female-male Ratio of Enrol in Secon Edu	0.616803*-	-2.66	0.008	0.54	-0.094
Female-male Ratio of Enrol in Tertiary Edu	2.97075*-	-4.70	0.000	0.05	0.456
Female-male (15 years and >) Literacy Ratio	0.928435*	-3.54	0.000	0.40	0.146
Average distance to School from a HH	0.008046	0.21	0.830	1.01	0.001
Age of HH H	-0.039089*	-3.49	0.000	0.96	0.005
Qualif of HH	-0.047127*	-2.47	0.013	0.95	0.007
Owner of House (Own House=1)	-0.691679*-	-2.07	0.039	0.50	0.105
Head's Technical/Professional qualification (Yes=1)	0.835340***	-1.840	0.062	0.43	0.129
Marital Status of HH head (Married=1)	0.111718	.312.	0.733	1.12	0.018
No. of Children (<5 years age)	-0.310366*	34	0.020	1.36	0.047
Pseud R2	= 0.3150			LR chi <sup>2</sup> (12) = 254.81	
Log likelihood = -275.863 Prob> chi <sup>2</sup> = 0.0000					
Test that all slopes are zero: G = 57.218,			DF = 12, P-Va = 0.000		
No. of Observations = 599					

**Source:** Author own contribution.

The likelihood of household poverty is adversely affected by factors related to gender inequality in education, like the ratio of female to male students enrolled in primary, secondary, and postsecondary education. The odds ratios for the factors are 0.05, 0.50, and 0.54, respectively, and



they are noteworthy at the one percent level. The odds ratios, which are less than one, support the hypothesis that there is a negative correlation between the likelihood of poverty and the female-male enrolment ratios in elementary, secondary, and postsecondary education. The likelihood that a household will be impoverished declines, and gender inequality in enrolment is reduced the higher these enrolment ratio values are. The chance of household poverty decreases by 9.9%, 9.4%, and 45.6%, respectively, along with a single unit rise in the female-male enrolment ratios for primary, secondary, and postsecondary educ. These are the bordering consequences of the enrolment ratios.

The findings specify that, when it comes to reducing poverty, gender equality in primary enrolment is more successful than gender equality in secondary enrolment. The peripheral effect co-efficient values of primary and secondary enrolment, however, do not differ much. In a similar vein, gender equality in tertiary enrolment works better than it does in primary and secondary enrolment. Since the co-efficient value of marginal effects, which is 45.6%, indicates that a 100% upturn in the female-male tertiary enrolment ratio will result in a 45.6% decrease in the risk of a household being impoverished, university education is the most effective means of reducing poverty. Therefore, reducing poverty requires ending gender inequality in enrolment in primary, secondary, and postsecondary education. Poverty and other development objectives may be negatively impacted by gender inequality in schooling. It might also lessen the educational advancements of the following generation and stop the decline in child mortality, fertility, and undernutrition.

There exists a negative correlation between the likelihood of poverty and the female-male literacy ratio among adults (those aged 15 and beyond). The odds ratio of 0.40 demonstrates how the female-to-male literacy ratio negatively impacts the likelihood of poverty. According to the variable's marginal effect, a one-unit increase in the literacy ratio lowers the likelihood of poverty by 14.6%. Because female education is linked to many positive development outcomes, such as lower fertility and child mortality, gender equality in education is especially important (Schultz, 2002). Household members' educational attainment lessens ethnocentricity and improves adaptability to new norms and customs. This increases the involvement of women in the labor force, especially in urban areas, where it may be due to higher opportunity costs associated with inactivity and higher wage premiums. Research, however, indicates that gender disparities in school access are significant in many economies due to poor demand for girls' education (Hill & King, 1995; Filmer, 1999; Lincove, 2006).

Similarly, it has been observed that there is a negative correlation between the risk of a home being impoverished and the female-male literacy ratio. The household head's marital status likewise has a positive but negligible impact on the likelihood of the household being poor. In contrast, the variable of remoteness to school has a predictable affirmative coefficient sign but an irrelevant impact on that probability. This outcome is in line with the findings of Chaudhry and Rahman (2009).

The poverty level of the home is significantly impacted negatively by the age of the head of the family. The variable is significant at the 1% level. The chance of poverty decreases with increasing household age. An odds ratio of 0.96 illustrates the head's age's detrimental impact on poverty. The marginal effect of the variable shows that a one-year increase in the age of the family head lowers the probability of poverty by 0.5%. Those of working age or older are the ones most affected by poverty. Because low salaries and fewer hours worked characterize their early experiences in the labor market, young people generally have low incomes. As people become older, they progressively acquire education, work experience, and labor networks (Khatun, 2015).

The home head's educational attainment has a detrimental effect on household poverty. The odds ratio of 0.95 confirms the variable's undesirable influence on the likelihood of poverty, and it is significant at the 1% level. With one more year of education for the head, the risk of poverty drops by 0.7%, assuming all other variables stay constant, according to the marginal effect number. A household's chances of being impoverished decrease if members of the household possess specific technical and professional qualifications. There is less chance of poverty in the home the more technical skills and competencies there are. The variable's negative correlation with likelihood is confirmed by the odds ratio of 0.95, and it is significant at the 10% level of significance. The variable's low effect designates that when other variables stay unchanged, the likelihood of poverty in that home decreases by 12.9% if the head of the household has a technical or specialized skill. While the other earning family members' educational attainment is also very important, the head of the household has a greater influence on family members since they set an example and are prepared to make educational investments. The household head's degree of education plays a role in their ability to work effectively, be competent, diversify their sources of income, and have vision when it comes to setting long-term goals for the family's well-being and fostering an atmosphere where the dependents can receive an education. Thus, among the sample homes, education lowers the likelihood of falling into poverty. The findings agree with Chaudhry (2009) and Javed and Asif (2011).

There is a significant positive correlation between the number of children under five and household poverty. The chance of a home devolving into poverty and the dependency rate increase with the number of children of the ages above. The odds ratio is more than one (1.36), indicating that the variable has a positive effect on the likelihood of being poor. The variable is noteworthy at the 1% parallel of implication. One additional child of the designated age in a household increases the probability of poverty by 4.7%, according to the variable's marginal effect. The percentage of dependent children in a household directly relates to the level of poverty.

### **Conclusion and Policy Suggestions**

Gender disparities in educational attainment negatively impact the probability of poverty in households. Higher percentages of gender inequality in education are associated with a higher likelihood of poverty in households. There is a negative correlation between the chance of a home becoming poverty and the female-male literacy ratio. Poverty is negatively correlated with increases in the grown-up female-male literacy ratio and the percentages of males and girls enrolled in primary, secondary, and postsecondary education all of which are measures of gender inequality in education. It has been observed that there are gender differences in enrolment and literacy that are higher in low-income families and lower in wealthier families. One of the main causes of household poverty is the equality of human capital in a household or the educational achievement of men and women. International development organizations are also acknowledging the importance of female education in the improvement process (Schultz, 1994).

It was discovered that there was a negative correlation between poverty and other factors, including the age, education, and professional or technical background of the head of the family, as well as property ownership. The number of children under five and the size of the household both positively affect the likelihood of living in poverty. The scores show that gender equality in elementary school enrollment reduces poverty more effectively than gender equality in secondary school enrollment. On the other hand, the negligible effects of the co-efficient standards of primary and secondary enrolment vary by only 0.5%. Similar to elementary and secondary enrollment, gender equality in university enrollment is more successful. The greatest impact on reducing

poverty is shown in tertiary education, which has a marginal effects coefficient of 45.6%. The best way to reduce poverty is through tertiary education, as indicated by the co-efficient value of marginal effects of 45.6%, which indicates that for every one percent rise in the female-male tertiary enrolment ratio, the risk of a household being impoverished falls by 45.6%. The conclusion is that reducing poverty requires doing away with gender equality in enrolment and literacy instruction.

The government may take a number of actions to stop all arrangements of insight against women, such as encompassing the idea of gender equality into the legal framework and setting up agencies and tribunals to provide women with efficient anti-discrimination safeguards.

Poverty cannot be reduced in the absence of possibilities for gainful employment. One of the main objectives of policy on its own should be the encouragement of productive employment. It takes on further relevance in light of the high level of poverty that persists and the noted rise in economic inequality. The poor's only source of revenue is their labor. Therefore, to achieve a better rate of poverty decline and to stop the growth in dissimilarity, productive employment and an increase in employment returns may be beneficial. Women need to work to raise their income and reduce the poverty that exists in low-income HH.

Given the importance of female literacy in reducing poverty, both boys and girls may be eligible for free primary and secondary education from the government. Low-income students may be qualified for a monthly stipend. Encouraging more girls and boys to enroll in distant schools is a challenge in rural communities. Students, especially female students from rural areas, may receive transportation assistance from the government. Government spending on female education needs to rise in order to attain gender parity at all levels. Pakistan is committed to achieving full gender equality in access to education by 2030 in order to fulfil the Sustainable Development Goals and end gender inequity in education at all levels. There's a pressing need.

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