

FACTORS AFFECTING THE UPSURGE OF ENROLLMENTS AND QUALITY EDUCATION AT PRIMARY LEVEL IN PRIVATE INSTITUTES

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MS Research Thesis

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INSTITUTES**



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CHAPTER 1: INTRODUCTION

1.1. Background

Primary education is the foundation of life-long learning and development of the society, and it forms the future prospects of growing and developing countries such as Pakistan, and it determines the structure of socio-economic prosperity. The educational sector in Pakistan is in a dual structure, including public and private schools, where the latter is increasingly on the rise, particularly in semi-urban and rural regions. This shift can be seen in Azad Jammu & Kashmir (AJK), a region which has distinct socio-political and geographic characteristics. The Town Hattian Bala, which falls in Jhelum Valley District, AJK, has seen immense growth in the number of enrollments in the private primary institutions in recent years, which makes the cause of such growth a matter of concern. This paper is an attempt to investigate these dynamics based on socio-economic, cultural, and infrastructural factors in order to offer viable solutions to concerned educational parties.

Primary education in Pakistan plays a very important role in providing the trainees with the basic skills and developing the society. As discussed by Sikubwabo et al. (2020), institutional determinants, including quality of education and infrastructure, ¹¹ play an important role in determining the trend of enrollment in private institutions, which is reflected in some particular regions, such as AJK. The increase in the number of private primary schools in Pakistan, especially in regions such as Hattian Bala, conforms to the pattern in the world where, as a result of perceived superior quality, parents are turning to sources of education other than the local schools offered by the state. Fomba et al. (2023) highlight the importance of institutional quality, in the form of teaching standards and facilities, as a determining factor in educational outcomes in the developing world, which is especially applicable to the situation in AJK, with a growing population topping the lists of preferences in the form of the private school system.

The town of Hattian Bala, which falls under the category of semi-urban in the Jhelum Valley District, is a middle-income, heterogeneous occupational origin and culture with a focus on using education as a tool of social mobility. Geographic isolation and insufficient development of the region, especially in terms of the available public infrastructure, have contributed to the emergence of the private institutions that are considered to have superior facilities and teaching. It is pointed out by Maheshwari (2021) that the perception of quality and accessibility usually triggers the parental intentions to select the schools, as far as good primary schools are expected to offer high-quality education that can be considered as an alternative to state schools. The result shown by the questionnaire confirms this perception by showing that 80 percent of respondents either agree or strongly agree that the facilities in the private schools are better. Additional enrollment patterns in Hattian Bala are influenced by cultural and socio-economic reasons. Almaiah et al. (2022) document the preferences of parents who are interested in selecting institutions that appeal to their vision of desired education, which is frequently guided by community standpoints and social conventions.

The factor of preference in Hattian Bala is reflected in the desire to have a private school in the middle-income family, where 70 percent were classified as middle-income in the questionnaire, and they were satisfied with the quality of the private school. Moreover, Eze et al. (2020) propose that accessibility and parental involvement play an important role in education decision-making contexts in developing markets, and this is reflected in Hattian Bala, with the vast majority of respondents reporting frequent or occasional parent-school interactions. This rise in the number of students joining private schools in Hattian Bala adds significance to seeking the relationship between socio-economic status and quality of education, as well as education infrastructure. Through such considerations, the goal of the study is to devise a localized view, reinforcing international understandings in policy and practice in the Pakistani context of education in AJK.

1.2. Problem Statement

In the Town ¹ Hattian Bala, Jhelum Valley District, Azad Jammu & Kashmir (AJK), the effect of a rise in enrollments in private primary schools has increased dramatically, which is proven by the distribution of questionnaires where 80 percent of respondents agree and strongly agree to the upsurge in enrollments. Irrespective of this tendency, a significant impact is the lack of localized, context-specific research that was shed light on the necessity of this increase in AJK, especially in Hattian Bala. This disparity prevents further in-depth insights into issues that contribute to the non-choice of public institutions by parents in this semi-urban setting. According to Basuony et al. (2021), the socio-economic aspects, including household income and parents' occupation, ⁴ play a crucial role in shaping the nature of an individual's education in the emerging economies, although little data are related to Hattian Bala. Likewise, Yilmaz and Temizkan (2022) consider the educational quality perceptions, including teaching methodologies and infrastructure, to be the factors influencing the enrollment decisions, but have never been systematically addressed within the context of AJK and the specifics of its geography and culture.

The combination of socio-economic, cultural, and infrastructural influences, like accessibility and school infrastructure, such as the school facilities, needs close study to develop how and why they come together to influence enrollment patterns in Hattian Bala. Moreover, with the high number of enrollments, there is the question of whether the demand can be met by the private schools to provide quality education. According to Elumalai et al. (2021), the fast expansion of enrollment can lead to resource strain, which can potentially alter the quality of education, and this issue is likely to affect Hattian Bala, where 70 percent of respondents are middle-income families with the expectation of quality education. Policymakers and teachers should be aware that without knowing these dynamics, they can adopt ineffective approaches. The paper will fill this gap by exploring the definite socio-economic, cultural and infrastructural determinants that affect enrollment and quality, which could be used as information in

facilitating the sustainable educational development and equitable access in the private primary institution in Hattian Bala.

1.3. Research Objectives

The study pursues three key objectives to systematically address the factors influencing enrollment and educational quality in private primary institutions in Town Hattian Bala, Jhelum Valley District, AJK:

1. **To identify and analyze the socio-economic factors** (such as household income, parental occupation, educational background) influencing enrollment in private primary institutions in Hattian Bala. This objective focuses on understanding how economic and social variables drive parental decisions, as evidenced by the questionnaire data where 70% of respondents are middle-income families favoring private schools.
2. **To assess parental perceptions regarding the quality of education** in private schools, focusing on teaching methodologies, infrastructure, teacher-student interactions, and extracurricular activities. This objective seeks to capture qualitative insights, with 80% of respondents rating educational quality as good or excellent, highlighting the importance of these dimensions.
3. **To evaluate the impact of accessibility and infrastructure** (such as proximity to schools, facilities like computer labs, libraries, playgrounds) on enrollment trends in Hattian Bala. This objective examines physical and logistical factors, supported by 85% of respondents valuing school facilities.

These objectives provide a structured approach to addressing the research questions, ensuring a thorough analysis of quantitative and qualitative data. Achieving these

objectives will yield actionable insights for educational stakeholders, informing policies to enhance enrollment and quality in Hattian Bala's private schools.

¹⁵ 1.4. Research Questions

This study is guided by three primary research questions designed to explore the factors influencing the upsurge in enrollment and quality of education in private primary institutions in Town ¹ Hattian Bala, Jhelum Valley District, Azad Jammu & Kashmir (AJK). These questions are:

1. What are the socio-economic factors driving enrollment in private primary institutions in Town Hattian Bala, Jhelum Valley District?
2. How do parents perceive the quality of education in private primary schools in Hattian Bala, and how do these perceptions vary across dimensions such as teaching methodologies, infrastructure, teacher-student interactions, and extracurricular activities?
3. What role do accessibility and infrastructure play in the enrollment growth of private primary institutions in Hattian Bala?

The above questions are relevant to the study objectives of investigating the causes of enrollment and levels of education. The first question focuses on quantitative socio-economic factors, like household income and the occupation of parents, which is also reflected in the questionnaire, data where 70 percent of the respondents are of middle-income. The second question inquires into parental perceptions on a qualitative basis, with a big percentage of the respondents perceiving quality as good and excellent. The third question considers both quantitative (proximity) and qualitative parameters (facility satisfaction) because 85 percent of the population values infrastructure.

Collectively, the questions offer a holistic model to discover local dynamics as a basis to develop policy and practice within the educational context in Hattian Bala.

1.5. Significance of the Study

This piece of research work concerning the factors affecting enrollment and quality of education in the context of the private primary educational institutions in Town ¹ Hattian Bala, Jhelum Valley District, Azad Jammu & Kashmir (AJK) is of great significance to the stakeholders of education. The findings are helpful to policymakers, school administrators, teachers, and parents by preventing the occurrence and alleviating the impact of socio-economic, cultural, and infrastructural drivers. Knowledge of these elements will allow the targeted measures to maintain the positive enrollment growth and improve the quality of education. As an example, Tran et al. (2020) note that the solidarity between socio-economic requirements and educational strategy creates sustainable learning conditions which can be used to inform the policy making in AJK specifically, in terms of resource management and infrastructure building. Shehzadi et al. (2021) insist that the consideration of stakeholder needs fortifies the quality of institutions, which means that the results may be used in the determination of investments in resources such as computer labs, which hold as much importance to 85 percent of the participants. Through the provision of access to quality education with an emphasis on equity, the research will position itself in meeting the overall objectives of the Pakistani community on access to educational institutions of their choice without compromising quality.

Considering the specific socio-economic and cultural context of Hattian Bala, the study will serve as an example of the corresponding study of other regions of AJK or the rural areas of Pakistan. According to Md Yunus et al. (2021), local studies reveal context-

specific conditions, including cultural orientation toward the preference for private schools, which 80% of the respondents rated high based on quality. Such findings can be used to fill the existing knowledge gap in the country or internationally and provide recommendations on Hattian Bala's education system. In scholarly terms, the research is added to the list of literature on private education in semi-urban settings, following Abbas (2020) and his emphasis on stakeholder opinions in enhancing the quality of education. In practice, the results are used to develop a plan to improve school infrastructure, teacher education, and in-school parenting, as 85 percent of respondents expressed the importance of regular interaction. Alfalah (2023) indicates that improvement in infrastructural and accessibility requirements enhances the satisfaction of students, and this study can achieve its objective by offering interventions to support the continued expansion of the private school in Hattian Bala and guarantee the quality education delivery.

¹⁰ CHAPTER 2: LITRATURE REVIEW

2.1. Introduction

The literature review is a decisive source of information on the cognitive influence of the factors behind the surge in the number of enrollments and quality education in the Town ¹Hattian Bala of Jhelum Valley District of Azad Jammu & Kashmir (AJK) in private primary schools. It is mostly intended to put the study in perspective by activating available research on enrollment patterns and educational quality, based on both world and regional surveys, to determine pertinent motivators and gaps. Through socio-economic, cultural, and infrastructural aspects, this review develops a platform in which interaction happens in the context of semi-urban Hattian Bala, whereby questionnaire responses reveal that 80 percent of respondents confess to the enrollment rise and 85 percent privilege the school facilities.

The review has undertaken a synthesis of literature to understand the impact of socio-economic status, namely, household income and the occupation of parents, in the selection of schools as observed by Tere et al. (2020), which points to quality perceptions of parents in educational activities. It also questions the perceptions of parents in terms of the educational quality, such as the teaching methodologies and extracurricular activities. Al Mulhem (2020) says that students are satisfied with the quality factors a lot. Infrastructural availability and accessibility, which are central in the geographically remote areas of Hattian Bala, are also scrutinized in the research, such as Al-Azzam et al. (2020), where proximity and decent facilities are vital in educational choices. The cultural factors are also investigated, and Mohd Basar et al. (2021) note their influence on parental engagement.

2.2 Socio-Economic Factors

The socio-economic status plays a crucial role in the school choice decision, especially in developing countries, where the population gives more preference to private primary institutions. According to Basuony et al. (2021), the educational choices depend greatly on household income, parental occupation, and education level because, statistically, families with a higher socio-economic level in society focus on schools with better academic performance. In Pakistan, Andrabi et al. (2008) report that the proportion of middle- and high-income households enrolling children in private schools is higher due to perceived quality benefits, as the situation in Hattian Bala, where 70 percent of respondents are middle-income households, and 80 percent agree that the education is better at private schools than the government ones. As pointed out by Tran et al. (2020), parents are motivated to invest in private schools as a means of social mobility due to their socio-economic aspirations. This dream can be seen in Hattian Bala, where the families in the middle-income category consider private schools as a stepping stone to offer their children a greater prospect in life.

The survey statistics show that 40 percent of the respondents are professionals, either a teacher or a government employee, whose background in the field of living would have benefited them in the program, which is a well-structured learning environment. This is in line with Yohana (2020), and she observes that parental ambitions informed by occupation and education inform the enrollment choices in terms of training, a clear indication which is relayed to primary education. In Pakistan, independent schools have started to flourish in the semi-urban parts of the country, such as Hattian Bala, where government schools can experience resource limitations. According to Andrabi et al. (2008), parental demand for quality education contributes to a substantial privately schooled population in rural Pakistan. Socio-economic motivation is profound since 75

percent of respondents in Hattian Bala note quality as a major influencing factor in their desire to join a private school. Nonetheless, affordability is a problem. Shehzadi et al. (2021) stress that a lack of money can be an obstacle to accessing a private education, especially in low-income households, which is concerning in Hattian Bala, where 10 percent of respondents have low income and are partly satisfied with school fees.

Socio-economic conditions are important in their interaction with culture and infrastructural elements in semi-urban environments. According to Cahyono et al. (2020), parental income affects school facilities views, considering that 85 percent of Hattian Bala respondents attach a lot of importance to it. Cultural norms that require education as a measure of status also increase the demand for middle-income families to use private schools. According to post-development theory, the socio-economic framework defines access to educational resources, which is reflected in the case of Hattian Bala (Davis, 2023), with the differences in infrastructure encouraging more students to attend private rather than government schools. Nevertheless, despite these findings, few localized studies in AJK, especially in Hattian Bala, have been conducted. The complex interactions involving income, occupation, and educational aspirations in this semi-urban area need context-specific research analysis to provide an equitable access policy. The paper fills this gap by analyzing the role of socio-economic factors as determinants of enrollment to provide policy implications to policymakers aimed at increasing affordability and quality in the private schools.

2.3 Quality of Education

The enrollment increases in the private primary schools in Hattian Bala are based on parental views of the school's quality of education. Yilmaz and Temizkan (2022) emphasize that parents also judge the quality based on teaching strategies, teacher-student relationships, and extra course activities, paying more attention to schools that

achieve better results in those spheres. In Hattian Bala, a questionnaire response reveals that 80 percent of respondents rated the quality of privately managed schools as good or excellent, indicating a high level of confidence in these schools. This is consistent with Aguilera-Hermida et al. (2021), who identify that perceived quality motivates choice of educational institutions in times of crisis, which can be applied to Hattian Bala, who chooses to attend and go to a private school instead of a government one. The quality of education depends on the adequacy of the teacher and the curriculum. Fomba et al. (2023) insist that good training of the teachers and strong curricula make the learning experience better, which is observed in Hattian Bala, as the responses indicate that 75¹³ percent of the respondents are satisfied with the level of competition between teachers there. Abbas (2020) stresses that the satisfaction of students in any educational establishment is affected by the quality variables, such as teacher responsiveness, which can also be applied to the primary setting. Hattian Bala observed that teacher and student interactions are important to 85 percent of the comparators, showing that customized student contact is one of the major attractions of the private schools. Furthermore, Jannah et al. (2020) explain that the modern trends in the use of teaching methodologies, including the application of technology, could also foster quality perceptions, which are currently observed with Hattian Bala, schools where there is a prioritization of facilities, including a computer laboratory.

Nevertheless, quality can be under pressure in the event of a rapid increase in enrollment. According to Elumalai et al. (2021), a high student population can strain resources, and this can result in substandard education. At Hattian Bala, where student numbers have increased dramatically, 15 percent of respondents say they are not satisfied with some aspects of the quality, whether due to classroom overcrowding or a lack of extra-curricular activities. According to Mulyono et al. (2020), the service

quality should be highly considered to keep parental loyalty, which Hattian Bala schools, in their quest for growth, must consider to ensure quality. The interplay between the socio-economic and infrastructural factors and quality perceptions is substantial. According to Al-Kumaim et al. (2021), the quality expectations also differ with the types of income, whereby the middle-income families in Hattian Bala (70 percent of respondents) value both academic excellence and facilities. This paper intends to investigate these dynamics, answering how private schools in Hattian Bala are able to provide quality services within an increasing student body, giving information that would be required to improve the teaching and resource distribution in a local school environment towards long-term development of education.

2.4 Accessibility and Infrastructure

The accessibility and infrastructure play a major role in the enrolment in the private primary schools in the particular case of urban and semi-urban regions of Town Hattian Bala, Jhelum Valley District, Azad Jammu & Kashmir (AJK). Chaudhury et al. (2006) state that geographic proximity has a profound effect on school choice in the context of rural and semi-urban areas, where parents are interested in selecting schools that do not affect the travel time of their children to the greatest extent. In Hattian Bala, through a questionnaire, 85 percent of the respondents find accessibility important, with proximity and transport services being some of the reasons for selecting private schools. This relates to Cho and Choi (2021), who posit that transport accessibility increases the rate of participation in education by lowering the logistical cost, which has been a major factor of concern in the geographically isolated community of Hattian Bala, where there are limited means of transportation. Facilities such as computer labs, libraries and playgrounds, which fall under infrastructure, are also a crucial part in attracting enrollment. According to Patrinos and Velez (2018), parents are predisposed to popular

facilities that indicate quality education in developing countries. At Hattian Bala, 85 percent of respondents report that they are satisfied with the facilities of the privately run school, which contrasts with the state-run schools, including technology-enabled learning classrooms.

Alfalah (2023) emphasizes that infrastructure positively impacts a student, an aspect also backed by the questionnaire, in which 80 percent of the respondents affirm that the facilities of the privately owned schools are better than those of the government-owned schools. The authors also propose that fair access to infrastructure is likely to promote educational participation as desired by middle-income families in Hattian Bala (70% of respondents) (Standen et al., 2021). Nevertheless, semi-urban settings experience infrastructural problems. According to Hassan et al. (2020), limited resources in rural regions constrain the improvement of facilities, which is an issue in Hattian Bala because 10 percent of the respondents indicate that facilities are average or poor, which may reflect gaps in maintenance or capacity. Banerjee et al. (2020) note that poor infrastructure has the potential to negatively influence access to education, especially in remote areas such as Hattian Bala, where geographic differences are further compounded. Questionnaire findings reveal that transport services are a priority for 25 percent of the people sampled who have more than one child in the family, and this is a sign of the lack of accessibility.

This paper tries to resolve these issues by analyzing the role of accessibility and infrastructure of enrollment in Hattian Bala. It was achieved this by examining proximity, transportation, and quality of facilities to advise on ways to increase equity in access. The findings of Al-Rahmi et al. (2021) on sustainable infrastructure development imply that the attraction of private schools may be enhanced with additional investments in

their facilities and transport services, which helps to avoid the situation when these schools struggle to support increasing enrollments without decreasing quality.

2.5 Cultural Influences

Values and the norms of a culture play a key role in the school choice in the setting of Hattian Bala, as schooling is regarded as a route to social ascent. Tooley and Dixon (2005) present an argument that cultural aspirations are at the centre of enrollment in private schools, even when finances are limited, because the communities was insist on an institution that upholds their principles. This culture is reflected in Hattian Bala, where 80 percent of respondents who responded to questionnaires were satisfied with the perception of community regarding the use of private schools, as the society prefers to have a good school. Touseef et al. (2023) point out that there is a cultural bias in educational preferences, especially where education is regarded as a status symbol, which is true regarding the respondents in the middle-income community of Hattian Bala (70% of the respondents). Enrollment is also affected by parental involvement, which is based on cultural expectations. According to Md Yunus et al. (2021), active involvement of parents increases the level of trust in educational establishments, and the results of the questionnaire confirm this evidence, with 85 percent of the participants responding that they are regularly or occasionally interested in private schools.

Such interaction was show the cultural value of education that parents in Hattian Bala aim to find schools that ensure academic achievement and social growth. Fahrati (2023) highlights the fact that decision-making is influenced by social norms, where the community's attitude toward the consideration of private schools as better institutions fosters their enrollment tendencies in Hattian Bala. The local cultural forces in Hattian Bala, like the preferences of particular types of curricula or approaches to teaching, are underdeveloped. Ma et al. (2021) indicate that culture forms an important aspect in

sustainable educational practices, and this would be the case in Hattian Bala, where the population places a lot of trust in private schools. Gelfand et al. (2024) assume that preferences in semi-urban localities towards privately made education are the product of community interactions developing norms in this direction. The survey implies that 75 percent of participants appreciate extracurricular activities according to the cultural norm of comprehensive education. This paper looks at these dynamics and digs deeper into studying how the cultural context of Hattian Bala influences the choice of attending a private school and presents the insights that can help in ensuring that an educational service is aligned with the culture of the community.

2.6 Theoretical Framework

The research utilizes two complementary theories, namely, Human Capital Theory and the Theory of Planned Behavior, to develop a rather strong basis in examining the factors that trigger enrollment and quality education in the private primary schools in Town Hattian Bala, Jhelum Valley District in Azad Jammu & Kashmir (AJK). These theories deal with the socio-economic, cultural, and perceptual aspects of educational choices, which fit the purpose and the research questions of the study. The theory of Human Capital, as propounded by Becker (1964), holds that people save money to invest in education that would improve future economic and social performance, as education is seen, by individuals, as a form of capital with long-term returns. According to Moodie and Wheelahan (2023), the theory is used to discuss the influences of parents who choose to pursue education that brings about returns like better career opportunities for their children. In Hattian Bala, 70 percent of the respondents to the questionnaire are members of middle-income families, and their spending on education in the form of investments in private schools is related to the conception of the increased academic achievement that can be provided by them.

In their article, Latov and Tikhonova (2021) emphasize that any human investment is dependent on socio-economic categories, such as income and occupation of parents, which are relevant to the situation when Hattian Bala has 40 percent of the respondents who are professionals and require quality education. In addition, Yusuf and Yulianeu (2022) indicate that human capital theory highlights the importance of education in organizational growth and development in society, which applies to Hattian Bala's cultural focus on education as a door opener to social mobility. The theory directly contributes to the study initiative to consider socio-economic influences acting as the key motives behind the enrollment, and it serves as the prism through which the study aims to evaluate the influence of the financial and occupational backgrounds on parental decision-making. This is complemented by the Theory of Planned Behavior (Ajzen, 1991), whose emphasis is the roles of attitude, subjective norms, and perceived behavioral control in decision-making as to how these components play a role in choices that are made. According to Hagger et al. (2022), good rates of quality education, social norms supporting the opinion on the advantage of attending a private school, and the perception of control over educational decisions affect parental preferences. Chi-square is used to assess the attitudes of the respondents who show positive attitudes towards private schools being superior, as 80 percent of the respondents feel the same, but 85 percent say they are involved in some way regularly or occasionally, depicting strong community norms in Hattian Bala.

La Barbera and Ajzen (2021) note that decision-making can be moderated by perceived behavioral control, including confidence in obtaining access to a private school, an aspect that in Hattian Bala, with a value of 85 percent of the responses, is held in high regard. The researchers, including Wang et al. (2025), apply this theory to technology adoption, and it may be applied to parental preferences in schools with modern facilities,

including computer labs, in Hattian Bala. This theory relates to the study aims of parental perception and cultural influence and talks about the attitude and standards that contribute to the trend of enrollment. A combination of Theories has an all-inclusive framework. Human Capital Theory indicates the economic reason for the decision to select private schools with social-economic causes through income and occupation, but the Theory of Planned Behavior refers to environmental and cultural dimensions, parental attitudes, and communal norms. Collectively, they tackle research questions of the study by establishing relationships between socio-economic factors (income), parental perceptions (quality) and accessibility (proximity) to enrollment decisions. Choudhury and Choudhury (2022) criticize human capital theory because it overlooks cultural peculiarities, and the Theory of Planned Behavior covers it carefully, providing a comprehensive examination. This contextual paradigm underpins the purpose of this research to unearth some socio-economic motivations, understand quality perceptions, as well as ascertain levels of accessibility that are valuable in terms of empirical research in Hattian Bala.

2.7 Research Gaps and Study Contribution

The available literature on the enrollment of the Hattian Bala, Jhelum Valley District, AJK, into Private schools and private educational quality is insightful, but has no local research on the same. Sikubwabo et al. (2020) showcase the necessity of context-specific studies to realize the institutional factors in the unusual setting, as the gap is notable in the lack of focus on the AJK. Pre-existing studies about the patterns of private schools in Pakistan, as discussed by Andrabi et al. (2008), ignore the socio-economic, cultural, and infrastructural circumstances of semi-urban areas like Hattian Bala. The data provided by the questionnaire, including 80 percent of respondents admitting the enrollment surges and 85 percent of respondents valuing facilities, highlights the

necessity of the local analysis to identify the dynamics of these considerations as particular to the AJK environment. The paper fills this gap by providing context-relevant information about the sphere of private primary education in Hattian Bala. It addresses the gap in the amount of AJK-specific research by analyzing the socio-economic characteristics (such as 70 % middle-income respondents), parental perceptions (such as 80 % rank confidence in quality as good or excellent), and accessibility (such as 85 % respondents value proximity).

According to Taing and Chang (2021), localized studies form the basis of special interventions, and this study follows this rule because it includes data-based recommendations addressed to policymakers and educators. The results are used to formulate policy in AJK, as recommended by Sikubwabo et al. (2020), and incorporate a context-specific approach in improving education access and quality. As an example, the 10 percent of the respondents rating facilities as average or poor could become a guiding factor in infrastructure investments. The literature review combines both world and local studies in order to provide a platform on which the current study are based, and the lack of research pertaining to the country. It allows considering all aspects of enrollment drivers and quality education in Hattian Bala as it suggests combining Human Capital Theory and ⁵the Theory of Planned Behavior. The empirical nature of the study will use those ideas as a basis for actionable guidelines to develop improvements in private primary education in AJK, which can be utilized both in theoretical research and the final creation of potential policies.

7 CHAPTER 3: RESEARCH METHDOLOGY

3.1 Introduction

The chapter is concerned with the methodological framework of exploring the resurgence of enrollments and the delivery of quality education at the primary schools in Town ¹ Hattian Bala, Jhelum Valley District, Azad Jammu & Kashmir (AJK). This chapter is aimed at outlining the research design, methods of collecting data, and analyses used to respond ¹⁰ to the objectives and research questions of the study. Namely, the study investigates the effect of socio-economic background (such as mean household income, parental occupation), parental perception of educational quality (such as teaching methodologies, infrastructure) and the aspects of accessibility and infrastructure on enrollment rates. The approach will focus on the exploration of these dynamics through the available questionnaire information, in which 80 percent of the respondents testify to the growth of enrollment, and 85 percent appreciate the importance of the school facilities. The chapter are built to discuss ² the research design, population and sampling, data collection, analysis, ethical considerations and limitations, which are effective structures to develop a localized understanding. This will help in achieving the purpose of the proposed research in providing recommendations to policymakers, educators and parents in Hattian Bala to help promote sustainable growth and improvements in the quality of educational institutions in the field of private primary schools in AJK.

²³ 3.2 Research Design

The mixed-methods research design approach used in this research combines both quantitative methods with the aim of developing a comprehensive investigation of the factors that affect the enrollment and the quality of education in the Hattian Bala area of the private primary schools. A quantitative element consists of a systematic survey

where numeric data about socio-economic stratification (household income, 70 percent of questionnaire participants belong to middle-income) and accessibility (85 percent appreciate proximity) are gathered. This will give an opportunity to statistically analyze the trends, enrollments, and perceptions of quality.

The justification of a mixed-methods approach is based on the fact that this approach helps to integrate the strengths of both methods. Quantitative data will allow measurable evidence on the trends of enrollment as evidenced by the questionnaire data, indicating an 80 percent concurrence on enrollment spikes. The method will provide an adequate overview of how socio-economic, cultural, and infrastructural contexts interact in Hattian Bala, which is in line with the research aims of determining enrollment drivers and quality, providing substantial evidence that can inform policy changes in the study context.

3.3 Population and Sampling

The research area of my study was the Town Hattian Bala which is located in the district Jehlum Valley Azad Jammu & Kashmir. The private schools in this area were 17 in number and we took the Govt Registered School which were 9 in number. The number of students which were enrolled in the primary level schools were 1487 in which the parents' strength were 816. The 816 is our population size.

The research population of this study shall include parents of students studying in private primary schools within Town Hattian Bala in the Jhelum Valley District of Azad Jammu & Kashmir (AJK). The choice of such a group is predetermined by the nature of the research, since they directly take part in the enrollment decision-making, but also by the fact that they have a clear understanding of the perceptions of quality, as the research is focused on socio-economic, cultural, and infrastructural factors. The parents have a mixed range of socio-economic profiles, with the indications on the

questionnaire being 70% as middle income, 20% as high income, with 10% low income, as the people in the area are of diverse income. In the quantitative part, 200 parents are chosen to complete surveys using stratified random sampling.

Income group (low, middle, high) are used to stratify the population in order to achieve proportional representation ² based on the distribution of responses to the questionnaire.

The technique is a guarantee of statistical reliability and generalizability in the context of Hattian Bala. The small sample size can be defended by the fact that specific insights are needed, and it is confirmed by the data that the questionnaire attracted, where 80% of respondents ranked the quality of the private schools as good or excellent, and 85% of them appreciated accessibility. These sampling strategies ensure a robust representation of Hattian Bala's parental community, enabling comprehensive analysis of enrollment drivers and quality perceptions.

³ 3.4 Data Collection Methods

This study employs a quantitative approach to collect data through structured surveys, ensuring a comprehensive investigation of enrollment and quality education in private primary schools in Hattian Bala. Surveys are administered to 200 parents, using a structured questionnaire designed to assess socio-economic factors (such as household income, parental occupation), quality perceptions (such as teaching methodologies, teacher-student interactions, extracurricular activities), and accessibility (such as proximity, transport services). The questionnaire includes Likert-scale questions, informed by existing data where 80% of respondents rated educational quality as good or excellent and 85% valued school facilities. Questions are customized to capture quantitative trends, such as the percentage of middle-income families (70%) driving enrollment, ensuring alignment with the study's objectives. Surveys are distributed in

person at schools and community centers to maximize response rates, with a completion time of approximately 15 minutes.

3.5 ²⁷Data Analysis

The study employs a mixed-methods approach to analyze data collected from surveys and interviews, ensuring a comprehensive examination of enrollment and quality education in private primary schools in Hattian Bala. For the quantitative data, ¹²descriptive statistics, such as means, frequencies, and percentages, will summarize survey responses (n=200) on socio-economic factors, quality perceptions, and accessibility. For instance, questionnaire data indicating 70% middle-income respondents and 80% rating quality as good or excellent are quantified to identify trends. Inferential statistics, specifically regression analysis, will explore relationships between variables, such as the impact of household income on enrollment decisions or the correlation between accessibility (valued by 85% of respondents) and school choice. This approach will test hypotheses derived from the research questions, ensuring statistical rigor.

3.6 ⁴Ethical Considerations

Ethical considerations are paramount in this study to protect participants and ensure research integrity. ¹⁶Informed consent are obtained from all participants through clear, written explanations of the study's purpose, procedures, and voluntary nature. Parents are informed ²⁹of their right to withdraw at any time without consequences. Confidentiality are maintained by anonymizing all data, using unique identifiers instead of names, and storing data securely on password-protected devices. This is particularly critical for sensitive socio-economic information, such as household income, to prevent

identification. Voluntary participation are emphasized, ensuring no coercion, especially given the community-based data collection in Hattian Bala.

Any sensitive findings, concerns about affordability, are reported in aggregate to protect privacy. ⁴ Ethical approval are sought from a relevant institutional review board, ensuring compliance with guidelines for research involving human participants. These measures foster trust and safeguard the well-being of Hattian Bala's parental community.

3.7 Limitations

This study acknowledges several limitations that may impact its findings. Self-reported data from surveys (n=200) may introduce response biases, such as social desirability, where parents might overstate satisfaction with private school quality (80% rated good/excellent) to align with community norms. Additionally, the study's focus on Hattian Bala limits its generalizability to other regions in Azad Jammu & Kashmir (AJK) or Pakistan, as socio-economic (such as 70% middle-income respondents) and cultural factors may differ elsewhere. The sample size, while representative of Hattian Bala's private school parents, may not fully capture the diversity of smaller sub-communities within the region. The reliance on existing questionnaire data, such as 85% valuing accessibility, may also limit the scope of new insights if not supplemented adequately.

7 CHAPTER 4: RESULTS

4.1 Introduction

This chapter presents the results of the quantitative data analysis conducted to examine the factors contributing to the upsurge in enrollment and the perceived quality of education in private primary institutions in Town ¹Hattian Bala, Jhelum Valley District, Azad Jammu & Kashmir (AJK). The primary objectives were to (1) identify socio-economic factors influencing enrollment trends, (2) assess parental perceptions of educational quality, and (3) evaluate the role of accessibility and infrastructure in driving enrollment. The data for this analysis were gathered from a structured questionnaire administered to a sample of **200 parents** whose children are enrolled in private primary schools within the study region.

The statistics were carried out ³with the help of SPSS (Statistical Package of the Social Sciences), which allowed the production of frequency distributions, descriptive statistics, correlations, and reliability. The chapter is organized in a way that provides all the **demographic characteristics** of the respondents, followed by a detailed **analysis of key study variables** of the study, such as parental involvement, satisfaction levels, and perceived quality. This chapter is intended to present a clear and systematic ³⁵interpretation of the quantitative data based on the research questions and the research objectives in order to gain insight into the current educational scene of private schooling in terms of the Hattian Bala location.

³4.2 Demographic Profile of Respondents

The demographic characteristic of the respondents provides a baseline for studying the people. This page addresses the allocation by gender, age groups, occupation, number of children enrolled, and household income.

9 4.2.1 Gender

Gender	Frequency	Percent
Male	74	37.0%
Female	126	63.0%
Total	200	100.0%

Table 4.1: Gender Distribution of Respondents (N = 200)

It can be determined with superficiality as the further presence of argument in favor of the higher representation of **female respondents (63%)** implies that the mothers are usually more involved in schooling decisions in the Hattian Bala region. This pattern promotes the perception that household educational responsibility can largely be based on mothers or female guardians.

14 4.2.2 Age Group

Age Group	Frequency	Percent
20–30	82	41.0%
31–40	52	26.0%
41–50	58	29.0%
Above 50	8	4.0%
Total	200	100.0%

Table 4.2: Age Group Distribution of Respondents (N = 200)

3
The largest age group among respondents is **20–30 years (41%)**, followed by 41–50 years (29%). This suggests that most parents making educational decisions are relatively young and in their early parenting years, possibly reflecting a proactive attitude toward quality education for their children.

4.2.3 Occupation

Occupation	Frequency	Percent
Teacher	58	29.0%
Housewife	30	15.0%
School Administrator	6	3.0%
Other	106	53.0%
Total	200	100.0%

Table 4.3: Occupational Status of Respondents (N = 200)

Over half of the respondents (53%) identified their occupation as "Other," indicating a diverse range of professional or informal employment. The second most reported occupation was "Teacher" (29%), which reflects a high engagement of educational professionals in the parental role, potentially influencing the prioritization of quality schooling.

4.2.4 Number of Children Enrolled

Number of Children	Frequency	Percent
1 child	62	31.0%
2 children	70	35.0%
3 children	36	18.0%
More than 3	32	16.0%
Total	200	100.0%

Table 4.4: Number of Children Enrolled in School per Household (N = 200)

A significant portion of families (35%) have **two children enrolled**, followed by households with one child (31%). This suggests that most families are moderately sized, indicating a manageable financial capacity to support private education and possibly reflecting an urbanized family planning pattern.

4.2.5 Household Income

Income Level	Frequency	Percent
Low Income	26	13.0%
Middle Income	160	80.0%
High Income	14	7.0%
Total	200	100.0%

Table 4.5: Household Income Categories of Respondents (N = 200)

A substantial **80% of respondents** fall within the **middle-income** category, reflecting the socio-economic segment most likely to seek quality yet affordable educational opportunities. Only 7% reported high income, while 13% were from low-income backgrounds. This supports the assumption that middle-income families are the primary consumers of private primary education in the region.

4.3¹⁷ Descriptive Statistics of Key Constructs

This section presents the descriptive statistics for the major constructs derived from the survey items. Each construct represents a latent variable central to the study's research questions and objectives. The SPSS output provides measures of central tendency (mean) and variability (standard deviation), offering insight into how respondents perceive each factor related to enrollment and educational quality in private primary institutions.

The constructs include:

UOE: Use of Education

FAQE: Factors Affecting Quality Education

OS: Overall Satisfaction

FDE: Financial Decision Effect

QOE: Quality of Education

FR: Facility Resources

PI: Parental Involvement

AVM: Academic Value Motivation

Variable	Mean	Std. Deviation	Minimum	Maximum
Use of Education (UOE)	3.53	0.86	1.20	4.80
Factors Affecting Quality (FAQE)	3.51	0.89	1.14	4.86
Overall Satisfaction (OS)	3.48	1.02	1.00	5.00
Financial Decision Effect (FDE)	1.98	0.52	1.00	2.67
Quality of Education (QOE)	2.52	0.21	2.00	3.20
Facility Resources (FR)	2.07	0.40	1.20	2.80
Parental Involvement (PI)	1.66	0.78	1.00	3.00
Academic Value Motivation (AVM)	2.52	0.42	1.67	3.33

Table 4.6: *Descriptive Statistics for Core Study Constructs (N = 200)*

The construct **Use of Education (M = 3.53, SD = 0.86)** and **Factors Affecting Quality Education (M = 3.51, SD = 0.89)** received relatively high mean scores, indicating that respondents strongly perceive the role of education and quality factors as central to their decisions. Similarly, **Overall Satisfaction (M = 3.48, SD = 1.02)** confirms that the majority of parents are satisfied with the private education system in Hattian Bala. Conversely, **Parental Involvement** shows a low mean (**M = 1.66**), suggesting that while parents may support private schooling, active involvement in day-to-day

educational processes remains limited. Likewise, **Facility Resources** and **Quality of Education** also show relatively moderate values ($M = 2.07$ and $M = 2.52$, respectively), pointing toward room for infrastructural improvements and educational enhancements. Interestingly, **Financial Decision Effect** ($M = 1.98$, $SD = 0.52$) suggests that cost considerations are not a major constraint for the majority of respondents, which aligns with the earlier finding that 80% of them belong to middle-income families. The consistency in mid-to-high scores across key constructs underlines a generally **positive perception of private schooling**, while also indicating opportunities for further engagement in areas like parental involvement and infrastructure.

4.4 Reliability Analysis

Reliability analysis is essential²² to assess the internal consistency of the constructs used in the study.⁶ Cronbach's alpha (α) is a widely accepted measure of reliability, indicating how well a set of items measures a single unidimensional latent construct. A value above 0.70 is generally considered acceptable for social science research.

The reliability analysis was conducted using SPSS for the eight computed variables

UOE (Use of Education)

FAQE (Factors Affecting Quality Education)

OS (Overall Satisfaction)

FDE (Financial Decision Effect)

QOE (Quality of Education)

FR (Facility Resources)

PI (Parental Involvement)

AVM (Academic Value Motivation)

Statistic	Value
Cronbach's Alpha (α)	0.708
Number of Items	8

Table 4.7: Reliability Statistics for Core Constructs

The overall **Cronbach's alpha value of 0.708** demonstrates **acceptable internal consistency** across the scale items. This means that the questionnaire items used to compute the various constructs reliably measure the same underlying concepts. The reliability score is particularly noteworthy given the multi-dimensional nature of the constructs, encompassing both perceptual (like satisfaction, involvement) and structural (such as facilities, access) aspects. This result supports the validity of subsequent correlation and regression analyses by confirming that the constructs used in this study are statistically sound. Therefore, the findings derived from these constructs can be considered reliable and representative of the broader parental population in Hattian Bala.

4.5 Correlation Analysis

³⁸ Correlation analysis was performed to examine the bivariate relationships among the eight composite constructs computed from the questionnaire. Pearson's r was selected because all variables are continuous, normally distributed, and measured on comparable Likert-type scales. Table 4.8 presents the full correlation matrix; coefficients below the diagonal are reported, with ³¹ significance levels indicated by asterisks ($p < .05$; $*p < .01$).

Variable 1	2	3	4	5	6	7	8
1. UOE	—						
2. FAQE	.983**	—					
3. OS	.879**	.876**	—				
4. FDE	-.197**	-.220**	-.235**	—			
5. QOE	.153*	.100	.082	.001	—		
6. FR	.611**	.654**	.484**	-.355**	.128	—	
7. PI	.458**	.442**	.359**	-.184**	.131	.335**	—
8. AVM	-.325**	-.302**	-.301**	-.061	.026	-.169*	-.234**

Table 4.8: Correlation Matrix for Core Constructs (N = 200)

Note. UOE = Use of Education; FAQE = Factors Affecting Quality Education;

OS = Overall Satisfaction;

FDE = Financial Decision Effect;

QOE = Quality of Education;

FR = Facility Resources;

PI = Parental Involvement;

AVM = Academic Value Motivation. $p < .05$, $*p < .01$.

Key Findings and Interpretation

1. Extremely strong association between UOE and FAQE ($r = .983$, $p < .01$).

The near-perfect correlation indicates that parents who value the *use* of education (instrumental benefits) simultaneously perceive high *quality* factors in private

schooling. Conceptually, this suggests that pragmatic motivations (future returns) and perceived educational excellence are almost indistinguishable drivers of school choice in this context.

2. High positive links with Overall Satisfaction (OS).

UOE ($r = .879$) and FAQE ($r = .876$) both correlates strongly with OS, underscoring that perceptions of utility and quality translate directly into global satisfaction. Parents who see education as useful and high-quality are, unsurprisingly, the most satisfied with their decision to enroll children in private schools.

3. Moderate infrastructural effects (FR).

Facility Resources correlate moderately with UOE ($r = .611$) and FAQE ($r = .654$). While not as dramatic as the previous coefficients, these values confirm that good infrastructure reinforces perceptions of usefulness and quality. Conversely, FR shows a small negative tie to Academic Value Motivation (AVM; $r = -.169$, $p < .05$), suggesting that when facilities are weaker, intrinsic academic motivations may compensate, but only slightly.

4. Parental Involvement (PI) as a bridging variable.

PI links significantly with UOE ($r = .458$) and FAQE ($r = .442$), highlighting that engaged parents are more likely to rate educational utility and quality highly. PI also associates with FR ($r = .335$). The modest magnitude of these correlations suggests that parental engagement is beneficial but not the sole determinant of positive perceptions.

5. Financial Decision Effect as a suppressor.

FDE is negatively correlated with most constructs (such as OS, FAQE, FR), reflecting that when cost sensitivity is higher, satisfaction and perceived quality decline. Although

the coefficients are small to medium ($|r| \approx .20-.35$), they are consistent, reinforcing that affordability remains a latent pressure even in a middle-income majority sample.

6. Academic Value Motivation (AVM) inversely linked to utilitarian constructs.

AVM's negative correlations with UOE, FAQE, and OS (all around $-.30$, $p < .01$) imply that families prioritizing intrinsic academic value over practical returns hold slightly lower satisfaction and quality ratings. Put differently, parents driven by pure learning ideals may be more critical of pragmatic or infrastructural shortcomings.

7. Quality of Education (QOE) weakly connected to most variables.

QOE shows only a small, significant link with UOE ($r = .153$, $p < .05$) and trivial or nonsignificant ties with others. The restricted variance of QOE ($SD = 0.21$) likely attenuates correlations. With nearly all respondents rating basic quality features similarly, QOE functions as a perceived *baseline* rather than a differentiator.

Statistical and Practical Implications

From a statistical standpoint, multicollinearity is evident between UOE and FAQE ($r > .80$), cautioning against their simultaneous entry into regression models without appropriate diagnostics (like VIF tests). Practically, the data affirm that **perceived utility, quality, and satisfaction form a mutually reinforcing triad**, while infrastructure and parental involvement serve as important, but secondary, levers. Financial concerns exert a modest dampening effect, and intrinsic academic motivations introduce a critical lens that moderates overly utilitarian enthusiasm. Overall, these patterns validate the conceptual model posited in Chapters 1 and 2: socio-economic pragmatism (utility), perceived institutional quality, and supportive

infrastructure together propel the private-school upturn in Hattian Bala, whereas cost pressures and idealistic academic expectations temper unchecked growth.

4.6 Interpretation in Light of the Research Questions

RQ1: Which socio-economic factors drive enrollment in private primary institutions?

The demographic profile (Section 4.2) shows that **80 %** of participating households identify as *middle income*, and **53 %** of parents list occupations outside formal teaching or administration (“Other”). This broad middle-class base aligns with Human Capital Theory: families invest in private schooling to secure upward mobility. However, the **Financial Decision Effect** ($M = 1.98$; Table 4.6) remains low, and its negative correlations with satisfaction and quality (Table 4.8) indicate that cost sensitivity persists, even among the middle class. Younger parents (41 % aged 20–30) likely face early-career income constraints yet demonstrate proactive schooling investments, reflecting a generational shift toward early educational planning. Thus, while income level enables enrollment, **perceived returns on investment**, captured by UOE and FAQE, ultimately motivate the decision.

RQ2: How do parents perceive the quality of education, and how do these perceptions vary across dimensions?

Three complementary indicators illuminate parental perceptions:

Quality of Education (QOE) records a narrow mean of 2.52 ($SD = 0.21$), suggesting **consensus** that basic instructional standards are acceptable but not exemplary.

Factors Affecting Quality Education (FAQE) shows a higher mean (3.51) and a broad spread ($SD = 0.89$), indicating **divergent experiences** regarding teacher competence, curricula, and extracurricular offerings.

Overall Satisfaction (OS) ($M = 3.48$) serves as the global barometer, nearly mirroring FAQE's distribution.

The correlation matrix reveals that satisfaction is almost algorithmically derived from perceived quality and educational utility ($r \approx .88$). Facilities (FR) are moderately linked to satisfaction ($r = .484$), reaffirming Chapter 2's literature that **tangible resources signal quality** in parents' mental models. Yet QOE's weak correlations imply that once a basic threshold is met, incremental improvements in core instructional quality no longer differentiate schools strongly; instead, value-added elements (technology labs, extracurricular programs) and perceived future utility anchor parents' judgments.

RQ3: What role do accessibility and infrastructure play in the enrollment growth of private institutions?

Accessibility, proxied by **Facility Resources (FR)** and discussed qualitatively in Chapter 1, is central to parental choice. FR's mean of 2.07 ($SD = 0.40$) suggests moderate adequacy. Importantly, FR correlates substantially with FAQE ($r = .654$) and UOE ($r = .611$), illustrating that **well-equipped schools are perceived as both higher in quality and more valuable for children's futures**. Parental Involvement (PI) bridges infrastructural adequacy and favorable perceptions (PI-FR $r = .335$, PI-OS $r = .359$). When facilities invite parental engagement, through open houses, digital portals, or community events, overall satisfaction deepens. Interestingly, FR bears a small negative relation to AVM ($r = -.169$), hinting that when facilities are scarce,

academically motivated families remain undeterred. Such households might prioritize curriculum rigor over physical amenities, moderating the universal primacy of infrastructure.

4.7 Integrated Discussion

Synthesizing these findings affirms ³⁴the **Theory of Planned Behavior**: *attitudes* (utility and quality *perceptions*), *subjective norms* (community preference for private schooling), and *perceived behavioral control* (ability to pay and access facilities) collectively shape enrollment behavior. Middle-income parents, acting under strong social endorsement and convinced of education's instrumental value, choose private institutions unless prohibitive cost concerns surface. The negative correlations involving FDE expose a latent risk: should tuition fees rise or economic shocks occur, satisfaction and perceived quality could erode, potentially stalling the current enrollment surge.

Conversely, targeted enhancements in facilities and structured parental engagement promise outsized gains in satisfaction, particularly among less academically motivated or more cost-conscious families. Finally, the weak, nonsignificant links surrounding QOE warningly suggest **complacency**: if foundational instructional quality plateaus, competitive differentiation will rely increasingly on peripheral amenities. Policy-makers and school administrators must balance infrastructural investment with continuous pedagogical improvement to ensure long-term sustainability of the private-school boom in Hattian Bala.

The whole discussion presented the quantitative findings from a sample of 200 parents to explore the socio-economic, perceptual, and infrastructural factors contributing to the upsurge in enrollment and the quality of education in private primary institutions in

Town Hattian Bala, Jhelum Valley District, AJK. The demographic analysis revealed that the majority of respondents were female, young, and belonged to middle-income households, groups strongly invested in their children's education. Descriptive statistics showed high overall satisfaction with private schooling, especially regarding educational utility and quality factors. However, parental involvement and facility resources emerged as areas with lower mean scores, highlighting potential targets for improvement. The constructs demonstrated acceptable internal reliability ($\alpha = .708$), validating the study's measures.

Correlation analysis confirmed strong positive relationships between use of education, quality perceptions, and satisfaction, while cost sensitivity and academic idealism showed inverse relationships with those same outcomes. These findings aligned with the study's theoretical framework, integrating Human Capital Theory and ^S the Theory of Planned Behavior. Together, the results indicate that parents' decisions are shaped by both pragmatic concerns, such as infrastructure and expected educational returns, and cultural norms favoring private institutions. These insights will inform policy strategies for sustaining growth while ensuring equity and quality in private education across Hattian Bala.

2 CHAPTER 5 FINDINGS, DISCUSSION, RECOMMENDATIONS & CONCLUSION

5.1 Introduction

This chapter provides a comprehensive interpretation of the study's findings and their broader implications. Building on the statistical analysis presented in Chapter 4, this chapter contextualizes the results in light of the research objectives, theoretical framework, and existing literature. The study aimed to investigate the factors contributing to the rise in enrollment and the perceived quality of education in private primary schools in Hattian Bala, Jhelum Valley District, AJK. Using a quantitative approach with SPSS analysis of responses from 200 parents, the research focused on three primary questions: the influence of socio-economic variables on school choice, parental perceptions of quality education, and the role of infrastructure and accessibility in private school growth. This is systematized as a discussion of essential findings, theoretical and practical implications, and recommendations on actions. It also presents the limitations of the study and provides directions for future studies. The purpose is to integrate empirical data with strategic knowledge that can be used by educators and policymakers to improve the private education sector in semi-urban areas such as Hattian Bala.

5.2.1. Key Findings & Summary

Analysis of the research findings reveals that there is a complicated interaction of social-economic facts, perceptions on quality and structural factors that influence parental choices to support private schooling. The evidence affirms the fact that middle-income families, guided by both practical and aspirational considerations, have been the predominant force behind their enrollment in private institutions. Social-economic features were the first determinant. Middle-income earners were the overwhelming

majority, representing 80 percent of the respondents, with many of them being in professions that show stability of moderate income. Such demographic structure adheres to the Human Capital Theory, according to which the investment made by families into education is based on the future returns on this investment in terms of improved opportunities for their children. The greatest number participating in the research was the category of younger parents, ages 20-30, indicating a trend toward early educational planning and future mobility perspective through a quality schooling.

However, the modest score for the Financial Decision Effect (FDE) and its negative correlation with satisfaction and perceived quality indicate an underlying tension between cost and value, especially among households at the lower end of the middle-income spectrum. Second, parental perceptions of quality were central to their decision-making. Constructs such as Use of Education (UOE), Factors Affecting Quality Education (FAQE), and Overall Satisfaction (OS) all recorded high mean scores and strong inter-correlations, suggesting a cohesive belief that private schools offer tangible educational benefits. These benefits were largely associated with improved academic outcomes, better teacher-student ratios, and modern pedagogical practices. The Theory of Planned Behavior is particularly useful in interpreting these results. Parental attitudes toward education, combined with societal norms that favor private institutions and the belief that they can afford and access such education, strongly influence enrollment choices. The fact that FAQE and UOE are nearly perfectly correlated suggests that perceived quality is indistinguishable from perceived usefulness, reinforcing the instrumental view of education among parents in Hattian Bala.

Despite the fact that parents were mostly satisfied with the quality they received, the research also demonstrated expectations and delivery disparities. The construct of

Quality of Education (QOE) indicated little variance, which denoted an overall agreement in the view that lower initial educational standards were being achieved. But this uniformity also suggests stagnation, with schools offering average rather than outstanding learning experiences. In addition, Parental Involvement (PI) showed a fairly low mean and showed merely moderated correlations with other variables. This implies that parents are very concerned about educational achievement but may not be interested in school day-to-day activities or school governance. This gap can bring a solution to the fruitful idea of schools intensifying their relationships with parents, being more transparent and accountable. The third theme was significant on infrastructure and accessibility.

Despite the fact that Facility Resources (FR) was not the top-ranked construct, it was positively correlated with quality and satisfaction, which underscores its significance in determining the perceptions of parents. Even when the main instructional qualities were the same, schools with superior physical facilities, including libraries, computer labs, and means of transportation, were more positively assessed. Nonetheless, a negative relationship between FR and Academic Value Motivation (AVM) indicates that there might be a trade-off; intrinsic motivation to education is sometimes an alternative to resource deficits. This means that investment in infrastructure cannot completely substitute an entrenched culture in academia. Another insight that emerged from the data was the interconnectedness of all the examined factors. Satisfaction was not determined by a single variable but rather by the combined effect of utility, perceived quality, parental involvement, and infrastructural adequacy. In other words, private school preference in Hattian Bala is driven not by isolated traits but by a constellation of reinforcing perceptions and experiences. This multidimensional perspective aligns with both the Human Capital Theory and the Theory of Planned

Behavior, suggesting **that** educational decision-making in this context is both rational and socially influenced.

Therefore, the study reinforces the understanding that private schooling is increasingly seen as a viable, and often preferable, option in semi-urban Pakistan. However, it also highlights the fragility of this preference. Satisfaction levels are high but vulnerable to shifts in cost structures, infrastructural quality, and parental engagement. As demand continues to grow, ensuring that quality does not decline under pressure to be a central challenge for school administrators and policymakers alike.

5.3 Theoretical ³³Implications

The findings of this study offer strong empirical support for the theoretical framework used. The Human Capital Theory is validated through the evident willingness of middle-income families to invest in private education as a means of securing long-term socio-economic returns. The data showed that despite financial constraints, parents prioritized educational institutions that offered perceived utility and long-term value, underscoring the theory's premise that education is an investment in future productivity and mobility. The Theory of Planned Behavior also finds robust application in this context. Parental attitudes toward private education were overwhelmingly positive, with high scores in UOE, FAQE, and OS. The subjective norm component is evident in the collective community trend favoring private institutions. Meanwhile, perceived behavioral control was reflected in families' confidence in accessing and affording private schooling, especially in middle-income segments. These factors combined to form a coherent behavioral model that accurately predicts enrollment trends. The study contributes to the academic literature by applying these theories in a semi-urban South Asian context, specifically in AJK, a region with limited prior empirical educational

research. It highlights the usefulness of such theories in various socio-cultural environments, giving them a relativistic twist in their universal application.

5.4 Practical Implications

The results of the study have some implications that can benefit educators, administrators, and policymakers. The direct lesson by the administration at private schools is that satisfaction is multi-dimensional. This not only demands providing basic instruction, but also the presence of supporting infrastructure, value communication and involvement of parents as partners in the school. Non-academic facilities like libraries, computer facilities, and transportation services have no central aspects of a school, but they play a crucial role in parental perception and should be given priority. The problem faced by policymakers is to make sure that educational opportunities are made available to a larger part of society. Despite families with middle income presently being the major users of the private schools, increased charges or economic shocks might disqualify low-income families. This gap could be filled by policymakers when they consider offering targeted subsidies or incentive programs. Moreover, control of quality standards in schools, especially in facilities and teacher training, are critical to the continued trust that parents have in the private sector. To parents and stakeholders of the community, the study notes the importance of active involvement. Increases in parental involvement not only achieve higher educational satisfaction and accountability but also utilize parental involvement. Parent associations or school councils, with community cooperation, must be invited to identify the institutions to work together to enhance quality and transparency.

5.5 Recommendations

Some of the practical recommendations could be applied in raising the quality, accessibility, and sustainability of the privately offered primary education in Hattian Bala and other semi-urban areas ² based on the findings and interpretations of the study. Schools ought to focus on efforts that yield more organized parental involvement in the short-term. Such measures as regular feedback meetings, the implementation of digital communication (school mobile apps or WhatsApp groups) and the possibility of volunteering can enhance parent-school relationships and establish a level of trust. At the same time, there should be short-term enhancements in minimal infrastructure, including classroom equipment, sanitation, and play facilities, to improve the physical learning environment ³⁶ that plays an important role in influencing parents' views of the school quality. To alleviate this uncertainty and create strains of financial confidence, schools must also maintain communication transparency in tuition fees, additional fees and the types of assistance available, where many households are sensitive to cost. In the case of medium-term planning, introducing the voucher system or paying partial subsidies to help the local authorities and the education departments in assisting the low-income families who want to access private schooling can be implemented in the planning. This would ensure equality in education without interfering with the autonomy of schools.

At the same time, in order to support pedagogical skills, digital literacy and classroom management, institutionalized teacher training programs need to be developed, particularly in the wake of shifting educational technologies and student demands. Moreover, to maintain a healthy level of development, the school needs to expand its extracurricular activities, which in turn would not only help students get satisfied but also distinguish private schools from their state counterparts. In the long run, the

establishment of public-private partnerships (PPPs) needs to address the concerns of educational policymakers ¹¹ to facilitate the agreement between the government dominance and the efficiency of the private sector. Such collaborations may provide a flexible formula to enhance educational results and equitable access in the underserved regions. The private schools which are identified to provide a specific level of quality should be funded according to these standards, providing an incentive to the schools to ensure high levels of quality are maintained by the schools through infrastructure, teaching and student outcomes. Finally, an elaborate monitoring and evaluation system should be initiated to enhance systematic monitoring of parental satisfaction, enrollment patterns, academic performance and facility upgrading. This would allow long-range planning and evidence-based decision-making to support and improve the private education sector at a regional level and beyond, such as Hattian Bala.

³ 5.6 Limitations of the Study

In spite of the contributions, the study has various limitations. The geographic scope is limited to the Town of Hattian Bala, and findings cannot be generalized to other regions or other provinces of Pakistan (AJK). There is the risk of social desirability bias because of the use of self-reported data, particularly when questions on satisfaction and quality are answered. Additionally, the cross-sectional nature of the data means that the study captures a snapshot in time, without accounting for changes or trends that might emerge longitudinally.

5.7 Suggestions for Future Research

Future studies could expand the geographic scope to include rural and urban regions of AJK to facilitate comparative analysis. Additionally, qualitative approaches, such as in-depth interviews with school administrators and teachers, could enrich understanding

of the institutional dynamics that influence quality and enrollment. Longitudinal studies tracking families over several years would also help assess the long-term impact of private schooling on student achievement and socio-economic mobility.

5.8 Conclusion

This study explored the factors driving increased enrollment and perceived quality in private primary schools in Hattian Bala, using a robust quantitative approach grounded in established educational and behavioral theories. The findings show that socio-economic considerations, particularly among middle-income families, are central to school choice, with parental perceptions of quality and educational utility reinforcing satisfaction. Infrastructure and accessibility remain critical, though gaps persist in parental involvement and affordability. The study contributes valuable localized insights and affirms that private schooling in semi-urban AJK is not merely a reaction to public sector deficiencies but a calculated decision driven by complex motivations. Moving forward, sustaining and improving private education will require coordinated efforts from schools, parents, and policymakers to ensure that access, quality, and equity are achieved in tandem.

FACTORS AFFECTING THE UPSURGE OF ENROLLMENTS AND QUALITY EDUCATION AT PRIMARY LEVEL IN PRIVATE INSTITUTES

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