

An Assessment of the Financial Barriers to Women's Higher Educational Attainment in Alia Madrasah of Bangladesh

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Abstract

The advancement of women's higher education in Alia Madrasahs of Bangladesh remains hindered by insufficiently examined financial constraints that emerge from structurally gendered socioeconomic imbalances. This study investigates how financial affordability, including familial resource allocation biases, rural dropouts linked to transport costs, institutional funding gaps, and other constraints, disproportionately limit women's higher education enrollment in urban, peri-urban, and rural Madrasahs. This research employs a predominantly qualitative approach, supplemented with some quantitative data, to address the financial challenges of women's higher education in Alia Madrasah. Analyzing survey data from 204 students across 9 institutions nationwide and interviews with KII's and the IDI's the research identifies systemic issues: (1) rural students incur higher hidden cost than urban peers; (2) very few accessed need-based scholarships, with no gender-targeted; and (3) a major portion of the families prioritized sons' education when facing financial strain. The study concludes with policy recommendations, including the development of gender-sensitive financial aid programs and institutional reforms to enhance accessibility.

Keywords: Women education, Higher Education, Financial Barriers, Alia Madrasah.

1. Introduction

A nation's holistic advancement is profoundly influenced by its educational attainment. Education correlates strongly with improved workforce productivity, technological innovation, and business creation, ultimately elevating the GDP growth of a country. With tertiary education sectors and high educational attainment levels, a country experiences multiple measurable benefits across economic and social domains. The Alia Madrasah education system constitutes an integral segment of Bangladesh's educational framework, harmonizing traditional Islamic instruction with contemporary academic curricula.¹ Higher education credentials awarded by Alia Madrasahs carry state accreditation, permitting degree holders to establish parity with conventional academic streams in higher education.² A substantial number of female students are seeking tertiary education through the Alia Madrasah system. Current enrollment data indicate that Alia Madrasah's education system hosts 391,689 women students across its undergraduate (Fazil)³ and postgraduate (Kamil)⁴ programs in the country, representing 45.27% of the total enrolled higher education student population.⁵ Research shows education is one of the most effective ways to lift people out of poverty and inequality.⁶ But for women, financial constraints often block their path to higher education. These exclusionary dynamic risks depriving society of skilled female professionals. Furthermore, women's educational attainment is intrinsically linked to Sustainable Development Goal

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4 (Quality Education) and Goal 5 (Gender Equality). Failure to mitigate these financial barriers may impede Bangladesh's progress toward achieving its SDG targets. This study focuses on these gaps by examining how do financial barriers limit women's access to higher education in Alia Madrasahs; which constraints disproportionately affect women students compared to men, and what are the underlying sociocultural mechanisms; The efficacy of existing financial aid programs in reducing gender disparities in higher education attainment. By investigating these dimensions, the study aims to propose context-sensitive solutions aligning commitments to education and gender equity. The study employs a mixed-methods approach, pairing qualitative interviews and quantitative surveys to highlight gender disparities in educational access, and aims to provide actionable insights for policymakers and educators while addressing a significant research void in women's higher education in Alia Madrasah.

2. Objective of the Research

The general objective of this research is to investigate how financial barriers influence the higher educational attainment of women in the Alia Madrasah system of Bangladesh. This research endeavor would additionally identify and analyze the specific financial matters associated with pursuing higher education (Fazil and Kamil degrees) for women students in Alia Madrasahs. Furthermore, to explore the intersection of financial constraints with familial, and social factors in influencing women's higher education access to and persistence in Alia Madrasah.

3. Methods

3.1. Research Type and Approach

The study is mainly exploratory research. Although there is huge study on the educational system of Alia Madrasah but there is no research on the higher education of women in Alia Madrasah and their financial challenges towards higher education. Women's higher education in Alia Madrasa is different from other higher education, and their financial barriers are bit different. Therefore, exploratory research is needed to bring a new topic to the fore. However, quantitative data has also been collected and used to know the demographic position and financial barriers of the respondents. So, this study employs a mixed-methods.

3. 2. Sources of Data

Necessary data collected from both primary and secondary sources. Primary data were collected through semi-structured questionnaires administered via surveys with the respondents and the respondents are the women students of Alia Madrasah of higher studies. To substantiate and contextualize these findings, secondary data were obtained from official government publications, policy documents, and peer-reviewed academic literature pertaining to financial constraints in women's higher education within the Alia Madrasah system.

3. 3. Selection of the study area and sampling method

The proposed research is on the financial barriers of women pursuing higher education in Alia Madrasah. The respondents are women students studying in Alia Madrasah higher education and the respondent population is a relatively homogeneous group. Therefore, the survey area has been purposively selected for the questionnaire survey. For purposive sampling, 3 divisions namely Dhaka, Chattogram and Rajshahi have been selected as survey

areas. Dhaka was selected for its diversity as it is the capital and students from all parts of the country study here. According to education statistics⁷, Chittagong division has the highest number of Madrasah students, and the number of Madrasahs is also high, while Rajshahi division has the second highest number of Madrasah students thus these two divisions were selected because they are the two divisions that have the highest number of Madrasah students. One district from each division has been selected to collect the required data. Nine Madrasahs from those districts have been selected purposively. Selected Madrasahs are one from Sadar, one from Upazila/Thana and one from Union of each district. Selected Madrasahs are non-government but run under the monthly payment order (MPO) system as the government run Alia Madrasahs have no women students in higher education. The total number of women students in Fazil and Kamil is (286655+105034) 391689 (N), which is the target population.⁸ The required sample size has been determined as 204 for the known population size.⁹

3. 4. Data analysis techniques

After the collection of data, it was verified, reviewed and tested. Then the data encoded, classified, and tabulated. Content analysis or textual analysis have been used to explore the present financial barriers of women higher education in Alia Madrasah. To analyze the quantitative data collected through the questionnaire survey, IBM-SPSS software and MS Excel were used for presentation through various figure, percentage and tables.

4. Rationale of the study

The progress of a country depends on the combined efforts of men and women. In developed countries, the contribution of highly educated women is having a positive role in the economy.¹⁰ Women's higher education in the country is improving day by day, which is evident from the above literature review. But there has been no theoretical and analytical review on the backwardness of women's higher education in Alia Madrasah and their financial barriers of Bangladesh. No pictorial information or report on the current situation has been discussed. Generally, it is considered that educated women are the human capital for the country's development. We cannot avoid the social value of these educated women. This is high time to find out the financial barriers and use their intellectual capital for the development of Bangladesh. So, this study will greatly add value to the policy making of our country.

5. Financial Barriers to Women's Higher Educational Attainment in Alia Madrasahs of Bangladesh

Education is recognized as a fundamental driver of national economic prosperity, self-sufficiency, and cultural revitalization. Women education has significant implications for The development of a country's economy. Throughout history, entrenched gender norms have perpetuated traditional roles that confine women to the domestic sphere and undervalue their intellectual capital.¹¹ These societal attitudes and expectations serve as a powerful disincentive for families to invest in their daughters' education, directly contributing to gender-based disparities in enrollment and higher dropout rates.¹² As a result, women in many societies continue to encounter systemic barriers that significantly limit their educational attainment and prevent them from reaching their full potential. How financial issues hinder women's higher education in Alia Madrasah of Bangladesh can be seen from the following discussion.

5.1. Demographic information

A total of 204 women students from selected Madrasahs in the research area participated in the questionnaire survey. The study's participants were all women students because the research focused specifically on them. In terms of marital status, residence, the guardians' profession, monthly income, and respondents' monthly expenditures will easily be traced in the following.

5.1.1. Respondents Marital Status, Residence, and Guardians' Profession

Analyzing marital status, residence, and guardians' profession is essential for interpreting the financial barriers influencing women students' educational trajectories. Marital status often dictates familial duties and social agency, whereas residence reveals critical inequities in resource availability and cost burdens. The professional standing of a guardian serves as a direct indicator of familial financial capacity. Collectively, these variables illuminate the complex interplay between social position and economic reality in shaping higher educational access and persistence in Alia Madrasah. Respondents' marital status, residence, and guardians' profession can be seen in the table below.

Table 1: Marital status, Residence, Guardians' profession of the respondents

Marital status		Residence		Guardians' profession	
Unmarried	106	Hostel	0	Govt. Service	5
Married	98	House	181	Private Job	31
		Mess	15	Business	55
		Relative House	8	Teacher	43
				Others	70
Total	=204	Total	=204	Total	=204

Source: Field survey, 2025

The analysis of the table shows that the sample is almost evenly split between unmarried (106 respondents, 52%) and married (98 respondents, 48%). This near-equal distribution is vital for analyzing how marital status differentially affects economic burdens and access to financial resources for education. The overwhelming majority of respondents reside in a family home (181 respondents, 88.7%), as opposed to a mess (15, 7.4%), a relative's house (8, 3.9%), or a hostel (0%). This predominance suggests that students' financial challenges are predominantly linked to their household's economic capacity, rather than expenses associated with independent accommodation. Guardians' occupations are diverse, dominated by vocations categorized as "Others"¹³ (70, 34.3%) and "Business" (55, 27%). These are followed by "Teacher" (43, 21.1%) and "Private Job" (31, 15.2%), while "Govt. Service" (5, 2.5%) represents the smallest cohort, indicating limited access to formal, stable employment among respondents' households.

5.1.2. Monthly Income of Guardian and Expenditure of the Respondent

The guardian's monthly income serves as a primary indicator of the household's ability to fund education, whereas the student's expenditure quantifies the actual financial demands of their academic pursuits. Studying these variables simultaneously illuminates the allocation of familial resources toward education and highlights disparity between available income and implicit costs, thereby exposing financial fragilities that may hinder educational attainment. The scenario can be seen in the table below.

Table 2: Monthly income of guardian and expenditure of the respondent

Serial	Income (BDT)	Number	Serial	Expenditure (BDT)	Number
1	0-10000	19	1	0-2000	105
2	11000-20000	77	2	2100-5000	82
3	21000-30000	69	3	5100-10000	16
4	31000-40000	21	4	11000-15000	1
5	41000-50000	14			
6	51000-100000	4			
Total=		204	Total=		204

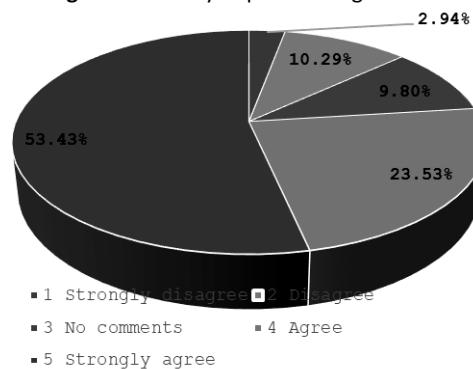
Source: Field survey, 2025

The analysis of the table shows that the guardians' monthly incomes are widely distributed, with most earning not over BDT 20,000. In sharp contrast, a significant portion of the students, over 100, report a very low monthly expenditure of BDT 2,000 or less. This disparity suggests that students' monthly spending on their academic pursuits is remarkably low relative to their guardians' earning potential.

5.2. Poverty of parents or guardians

Globally, approximately 119 million girls are not enrolled in school, including 58 million who are at the upper-secondary level.¹⁴ Families experiencing poverty often face the difficult decision of prioritizing their child's education or meeting essential daily needs. Even in cases where tuition fees are not required, attending higher education still incurs additional expenses to school education, such as textbooks, supplies, examination fees, transportation and in some cases living costs, which can pose significant financial burdens for parents and if the parents income is below the poverty line then the situation is not in favor of higher education. The depiction of parental poverty among women enrolled in higher education at Alia Madrasah can be clearly understood by examining the chart provided below in the present study. This visual representation offers valuable insights into the economic challenges faced by these women students.

Figure 1: Poverty of parents or guardians



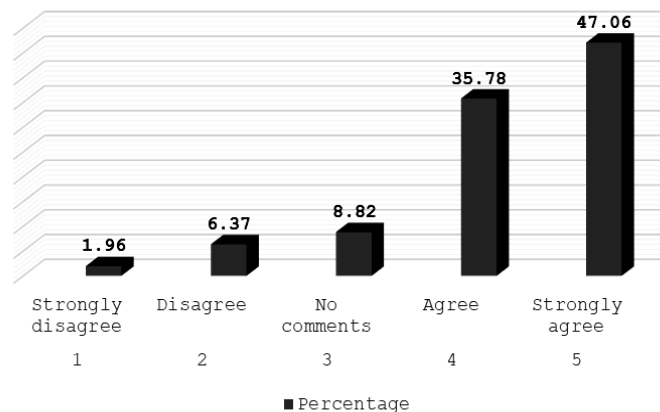
Source: Field survey 2024-25

Empirical findings from the survey reveal a significant relation between parental/guardian economic deprivation and restricted access to higher education for female students within the Alia Madrasah system. The survey data demonstrates a substantial consensus, with approximately 77% of respondents indicating agreement or strong agreement, that parental financial limitations constitute a significant barrier to female students' participation in Alia Madrasah higher education. Conversely, 13% of respondents expressed disagreement or strong disagreement, while 10% provided no response. Analysis reveals a direct correlation between parental income variability and the educational expenditure of female students. Literature indicates that the poor financial status of guardians negatively impacts the continuity of higher education, academic performance, mental and physical well-being, and post-graduation employment prospects.¹⁵ Furthermore, recognizing the prevalence of marriage among students in this educational sector, spousal income emerges as another critical determinant of financial accessibility. Fluctuations in husbands' income directly impact the ability of married female students to sustain their education.

5.3. Higher education expenses

Elevated costs related to higher education, including tuition, textbooks, materials, accommodation and transportation, constitute a prohibitive factor that significantly impedes women continued educational advancement, especially within resource-constrained households.¹⁶ The incidence of marriage during a female student's higher education trajectory significantly increases the likelihood of academic attrition. Spousal or familial support for continued education, particularly within private institutions, is often lacking. This reluctance stems from perceived financial strain, wherein educational expenditures are deemed to compromise essential household needs.¹⁷ Conversely, apprehension regarding institutional policies that might restrict the withdrawal of female students for marriage discourages guardians from initially facilitating their enrollment in higher education. The respondents' views on the cost of higher education are shown in the chart below.

Figure 2: Higher education expenses



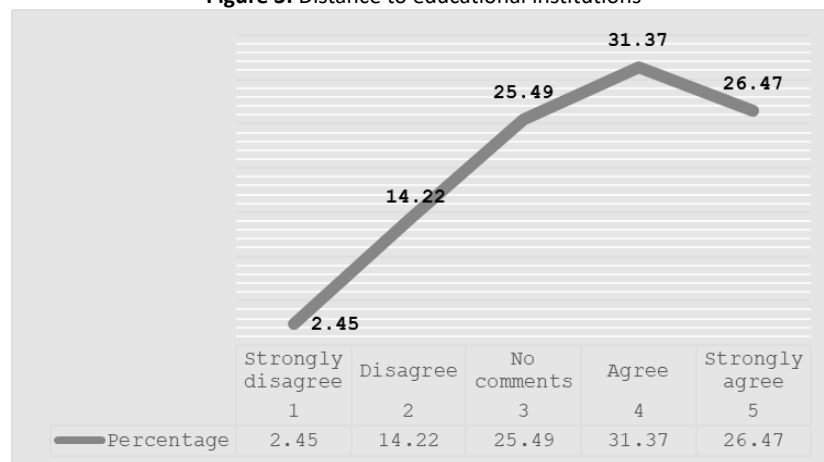
Source: Field survey 2024-25

The data reveals that 82.84% (summation of 47.06% strongly agree and 35.78% agree) of respondents perceive the cost of higher education as a substantial barrier to women's access to higher education in Alia Madrasah. The financial burden of higher education is influenced by a confluence of factors, including familial size, transportation modalities, tuition rates, instructional materials, and attire. Furthermore, enrollment processing fees represent a substantial financial consideration for prospective students.¹⁸ Additionally, intermittent, non-routine expenditure contributes to the overall cost of sustained academic pursuits.

5. 4. Distance to educational institutions

Interdisciplinary research indicates that the spatial configuration of higher education systems exerts multifaceted influences on both societal structures and individual student outcomes. Specifically, the geographic separation between students' familial residences and academic institutions may significantly affect academic performance.¹⁹ The transition to higher education environments presents a range of intellectual and social challenges for all students.

Figure 3: Distance to educational institutions



Source: Field survey 2024-25

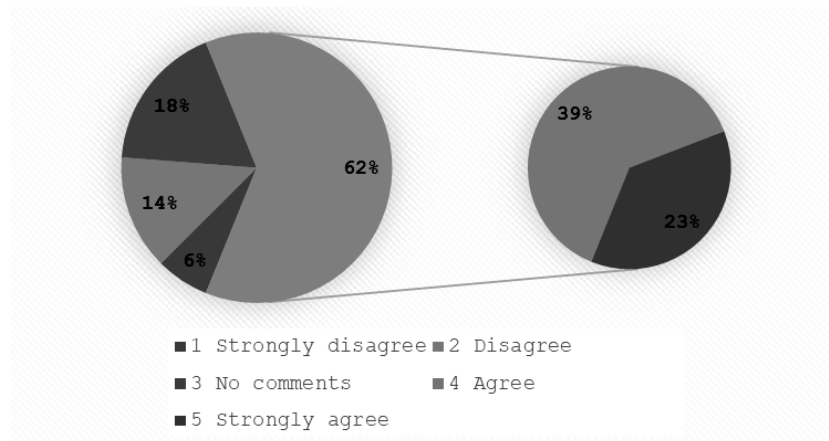
Analysis of the presented figure reveals that 57.84% of female respondents identify the geographical distance of educational institutions as a significant impediment to women's participation in higher education in the Alia Madrasah, contributing to parental disincentive. Conversely, 16.67% of respondents do not perceive distance as a limiting factor. The study demonstrates that respondents residing within or near urban centers generally do not acknowledge distance as problematic or abstain from expressing an opinion. It is noteworthy that while residential facilities are typically provided for male students within madrasas, comparable accommodations are absent for female students.

5. 5. Large family size impedes children's higher education

A substantial body of empirical research demonstrates an inverse relationship between familial size and children's academic performance, as evidenced by test scores, grades, and terminal educational attainment.²⁰ Irrespective of the specific metric employed to

assess educational achievement-encompassing standardized test performance, academic grades, educational aspirations, and terminal educational attainment-an inverse correlation between sibling group size and academic progression is consistently observed.²¹ However, the strength of this correlation demonstrates variability depending on the chosen measure of educational success. While the provision of equitable educational opportunities, particularly at the tertiary level, presents a challenge within large family structures for the parents, extended kinship networks often facilitate childcare, and sibling support systems are frequently observed. The subsequent diagram provides illustrative data.

Figure 4: Large family size impedes children's higher education



Source: Field survey 2024-25

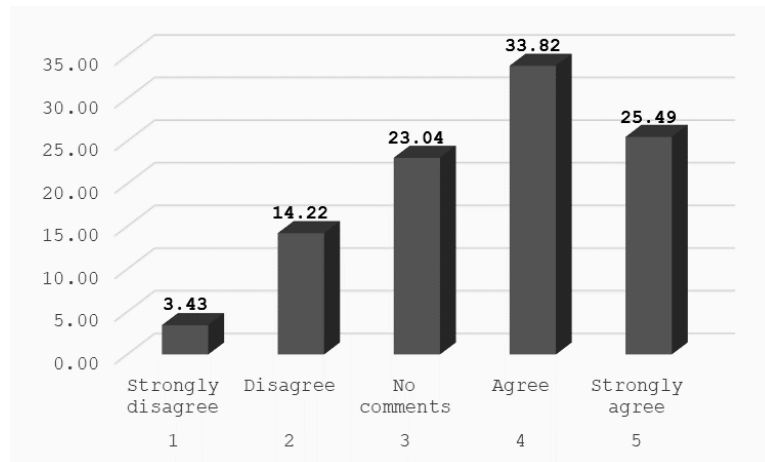
An evaluation of the depicted data indicates that when families have a large number of children, resources (financial, parental attention, etc.) are often diluted, potentially hindering each child's educational opportunities. The data above shown that 62% (of which 23% strongly agree and 39% agree) of the respondents identified and agreed that large family size impedes women higher education in Alia Madrasah of Bangladesh. 14% of the respondents disagreed and 6% of respondents strongly disagreed with the large family size problem. Another research found that children from larger families experience educational disadvantages. Specifically, these children attain nearly one year less of schooling, are approximately 20 percent less likely to be enrolled in education during their school-age years and exhibit roughly twice the rate of academic setbacks (e.g., grade repetition, school dropout) compared to their respective age cohorts.²²

5. 6. Parents show caution with spending on daughters

Within certain cultural frameworks, daughters are perceived as possessing a transient familial role, owing to the expectation of patrilocal marriage. This perception can result in a diminished perceived return on investment in their education and resource allocation from their natal family. Historically, patriarchal societal structures have advantaged male descendants, as sons are frequently perceived as perpetuating familial

lineage, providing filial care during parental senescence, and serving as primary contributors to long-term family economic stability. Consequently, parental investment in sons' education may be prioritized due to the perceived higher economic returns than daughters, particularly in contexts where males possess greater access to lucrative employment opportunities. The following chart illustrates the respondents' perspectives on this matter.

Figure 5: Parents show caution with spending on daughters



Source: Field survey 2024-25

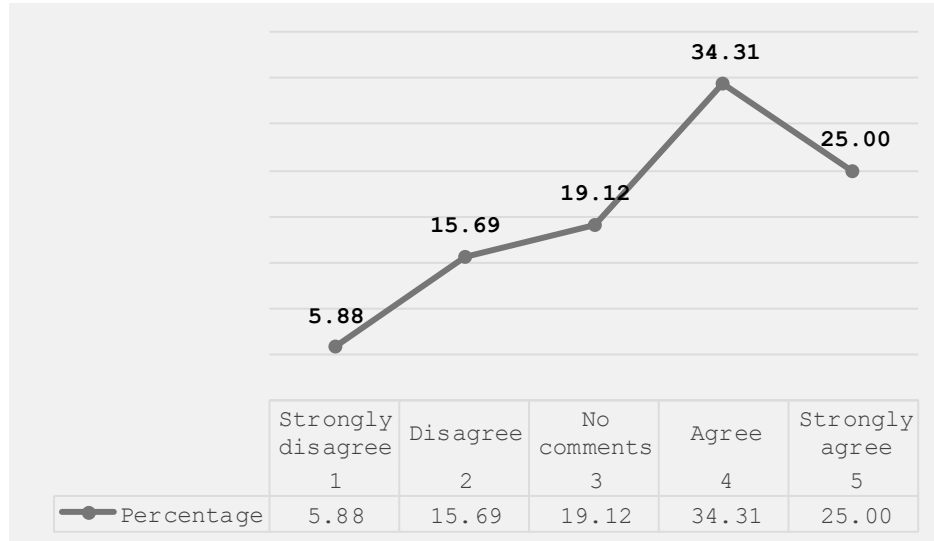
Analysis of the presented figure reveals that, with minimal deviation, 59.31% of respondents concurred or strongly concurred that, within the observed social context, parental financial investment in daughters' higher education is frequently limited. This limitation is attributed to the prioritization of marital expenditures. Conversely, 17.65% of respondents expressed disagreement or strong disagreement with this assertion. A significant proportion, 23.04%, elected to abstain from providing commentary. Parents often view daughters as temporary members of their families of origin, as their primary contributions are expected to shift to their in-laws' households following marriage. This traditional family structure delineates financial support for elderly parents along gender lines, with sons, but not daughters, typically assuming this responsibility. Consequently, parents may exercise greater financial restraint in expenditures related to their daughters.²³

5. 7. Marriage expenses constrain girls' higher education.

The dowry system, embedded within marriage and familial structures, represents a historical and socio-cultural construct that has become a prevalent social norm, particularly within South Asian contexts.²⁴ Parental investment in daughters' education is further restricted by the prevailing economic uncertainty within the labor market.²⁵ Even with a highly educated prospective spouse, the likelihood of secure employment remains diminished, thereby limiting the anticipated improvement in the daughter's future within the marital household. In rural contexts, a prevailing parental perspective prioritizes daughters' marriage following secondary or higher secondary education. This

cultural emphasis on marital expenditures presents a significant deterrent to female students' pursuit of higher education. The subsequent data reflects respondent viewpoints on this matter.

Figure 6: Marriage expenses constrain girls' higher education



Source: Field survey 2024-25

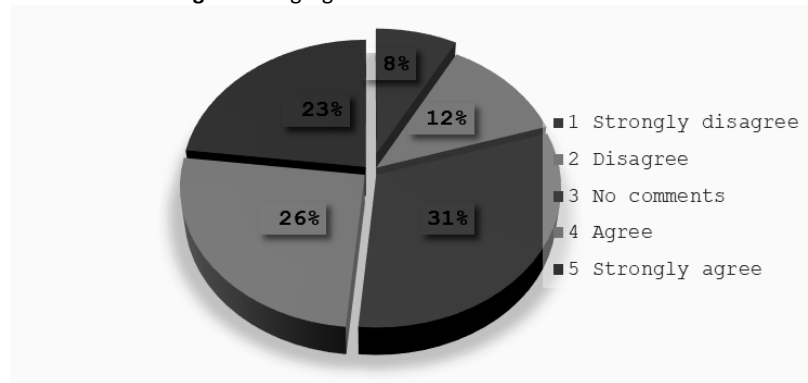
Analysis of the presented figure indicates that 59.31% of respondents identify marital expenditures as a significant impediment to higher education within the Alia Madrasah system. This trend is particularly pronounced in Madrasas located within Upazila regions. Another research indicates a significant disparity in the prevalence of early marriage, with 71% of rural women marrying before the age of 18, compared to 54% of their urban counterparts.²⁶ Parents' economic hardship adversely affects educational opportunities, particularly for female children in resource-limited families, who often view higher education as a financial burden.²⁷ Consequently, poverty is strongly associated with the incidence of early marriage among girls in developing countries. Furthermore, a study reveals a robust relation between child marriage and both educational attainment and socioeconomic status. Specifically, elevated rates of child marriage are observed among women with limited or no formal education and those originating from financially disadvantaged households.²⁸

5. 8. Segregated tuition for women students

The increasing prevalence of private tutoring, observed across both developed and developing countries, presents a complex phenomenon. While potentially yielding certain pedagogical benefits, it simultaneously places a significant economic strain on parental resources and is susceptible to exploitative practices.²⁹ A United States-based report indicates that 85% of adults who have either discontinued or not initiated higher education cite the financial burden of degree or credential programs as a significant deterrent to

enrollment. Additionally, 77% of this demographic attribute their non-enrollment to the necessity of full-time employment.³⁰ Here in Bangladesh day by day it is also becoming a mentioning issue on the path of higher education of women in Alia Madrasah. The opinions of female students participating in the survey on this issue are as follows.

Figure 7: Segregated tuition for women students.



Source: Field survey 2024-25

The survey results indicate that 48.53% of respondents identified gender-segregated tuition fees as a significant impediment to higher education in Alia Madrasah. Conversely, 20.10% of respondents did not perceive this as a substantial issue. A proportion of 31% abstained from providing commentary. It is frequently observed that certain higher education courses necessitate supplementary tuition. Time constraints often impede group study, leading to a requirement for individual tutoring for female students. This constitutes an additional expense associated with higher education, placing a financial burden on parents. A professor noted that,

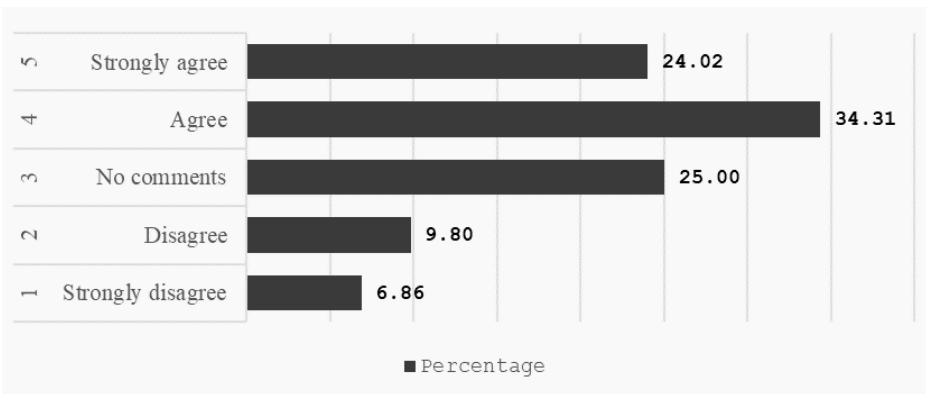
Broadly speaking, families are often reluctant to invest significant financial resources in the education of their daughters, a tendency less pronounced in the case of sons. Prevailing cultural norms dictate that upon marriage, daughters will transition to their in-laws' households, while sons will assume responsibility for the natal family's well-being. This societal expectation influences parental decisions regarding daughters' education. The perceived value of higher education for girls is diminished by the belief that they will primarily engage in domestic responsibilities and will not pursue careers. Given the substantial costs associated with higher education, parents may view it as an unnecessary financial burden and therefore refrain from supporting their daughters' academic advancement.³¹

5. 9. A pervasive tendency to minimize female higher education expenditures

Despite increased female participation in tertiary education, women still encounter substantial socio-economic obstacles, including gender-based discrimination that persists from childhood through university enrollment. Regardless of socioeconomic standing, families commonly allocate resources towards sons rather than daughters, as education is viewed as a key instrument for social advancement, with this responsibility predominantly assigned to male children.³² In certain nations, the perceived value of

female education is diminished relative to male education, attributable in part to the expectation that girls contribute substantially to domestic labor from an early age. The pursuit of continued education for girls is perceived as a dual economic burden, encompassing both direct educational expenditures and the opportunity cost of lost household labor.³³ Furthermore, the societal expectation that girls will prioritize marriage and child-rearing over workforce participation leads some families to view advanced education, particularly beyond the secondary level, as a non-recoverable expenditure. However, this gender-based disparity in familial investment is significantly mitigated in select Asian countries.³⁴ A questionnaire survey was administered to women students to ascertain the influence of a prevalent societal inclination to minimize financial allocations for women's tertiary education, predicated on its perceived economic futility, on their academic pursuits within Alia Madrasahs. The ensuing respondent perspectives are detailed below.

Figure 8: A pervasive tendency to minimize female higher education expenditures



Source: Field survey 2024-25

Analysis of the presented figure indicates that 58.33% of respondents perceive a pervasive tendency to minimize female higher education expenditures, based on its perceived economic futility, as a significant impediment to higher education. A substantial proportion, 25%, elected to abstain from providing commentary on this matter. Conversely, 16.67% of respondents did not acknowledge this issue as problematic. This prevailing mentality and the desire to minimize the costs associated with women's higher education negatively impact women at all levels of academic pursuit. Consequently, they often experience an inferiority complex throughout their higher education journey in Alia Madrasahs.

Beyond the financial issues addressed in the questionnaire, women students pursuing higher education within the Alia Madrasah system encounter additional financial constraints. These include parental allocation of funds towards daughters' marital expenses, to the detriment of higher educational investment,³⁵ the absence of stipend programs for female students at the tertiary level,³⁶ limited subject choice options or mandatory enrollment in limited subjects,³⁷ and the lack of access to educational loans

from financial institutions like bank, insurance and leasing.³⁸ These economic impediments frequently obstruct women's academic advancement within the Alia Madrasah higher education system, thereby compromising their aspirations for higher education.

6. Recommendations

To address the multifaceted financial barriers impeding women's higher educational attainment in the Alia Madrasah system, a series of targeted interventions is recommended. These recommendations are designed not only to alleviate economic constraints but also to challenge the underlying socioeconomic norms that lead to these barriers.

- i) The government needs to employ a strong, resilient system of needs-based scholarships and stipends, especially for women's higher education in Alia Madrasah, which is essential to directly counter the economic barriers created by family poverty. This approach guarantees that women's higher educational opportunities will not be impeded by financial hardship.
- ii) To mitigate the financial barriers to higher education within the Alia Madrasah system, policymakers should implement strategies that enhance student affordability. This can be achieved by subsidizing tuition, examination fees, and other mandatory charges, in addition to exploring the establishment of an equity-focused, interest-free loan program specifically for women students.
- iii) Modernization of Madrasah curriculum can enhance and enrich the quality of Madrasah education and lead to the market value of the degree which will lead the women students of Alia Madrasah to competitive job market.
- iv) Establishing women's hostels in madrasas and transporting students at half fare in public transport can remove the barrier of higher education due to the distance to the institution.
- v) Developing a sibling-support policy that offers progressive fee discounts for each additional child from the same family enrolled in higher education can reduce the burden on large families.
- vi) Conducting awareness campaigns in society is essential to invest in female education to counteract parental spending caution on daughters.
- vii) Develop government-backed endowment or savings schemes that mature upon a daughter's educational completion. This would create a powerful financial incentive for families to prioritize their education over the immediate costs associated with early marriage.
- viii) To eliminate segregated tuition for women, institution authorities need to focus on enhancing teaching quality and keep close observation on struggling students.
- ix) Promoting a nationwide policy shift that formally recognizes women's higher education as a critical national investment, not a discretionary household expense.

7. Conclusion

The pursuit of higher education within the Madrasah system is a challenging process, requiring women to overcome obstacles at every stage, especially in a context where women's educational opportunities have traditionally been constrained by different types

of economic factors. To address the financial challenges identified in the questionnaire concerning women's higher education in Alia Madrasahs, it is essential for stakeholders, including students, educators, and education policymakers, to move forward. This feedback will help in identifying financial obstacles and implementing necessary policy changes to promote the advancement of women's higher education within the Alia Madrasah. However, overcoming these deeply rooted financial barriers will require a collaborative effort among the government, Madrasahs Authority, guardians, and society as a whole. Such collaboration is essential to ensure that women students, particularly those in disadvantaged regions, can overcome these economic challenges.

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- ⁴ Kamil (كامل), an Arabic term and a degree name used in the Alia Madrasah Education system, which is equivalent to the Postgraduate (master's) program of the General Education system.
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