

## Towards Quality Education: Improving Community College Frameworks in Sindh Through USA

Abdul Ghafoor Buriro<sup>1</sup>, Jawad Hussain Awan<sup>2</sup>, Khalid Nooruddin Charan<sup>3</sup>,  
Raza Hussain Shah<sup>4</sup>

<sup>1</sup> Principal, IBA Public School Larkana, Sindh, Pakistan, Corresponding Author's

Email: [abdul.ghafoor@iba-suk.edu.pk](mailto:abdul.ghafoor@iba-suk.edu.pk)

<sup>2</sup> Faculty of Engineering, Sciences and Technology, Iqra University, Karachi, Pakistan

<sup>3</sup> Department of Computing, Faculty of Engineering, Science & Technology (FEST), Hamdard University, Karachi, Pakistan

<sup>4</sup> Department of Computer Science, SZABIST University, Hyderabad, Pakistan

**DOI:** <https://doi.org/10.70670/sra.v3i4.1869>

### Abstract

Community colleges are mainly established in the realm of providing quality education as well as technical expertise to the community for winning acclaim the title of bread winner for the family and useful citizen in every walk of life. This paper examines broadly the essential elements relating to the improvement of framework of community colleges functioning only in Sindh, Pakistan under the supervision of SIBA (Sukkur Institute of Business Administration) for last couple of years. The concept is convincingly conceived after practically witnessing and experiencing the overall set up in terms of framework and functioning of a few community colleges of USA. Adopting an interpretive epistemological stance, the qualitative approach has been used. The aim of this research is to determine different aspects of framework followed by community colleges of USA and Sindh, Pakistan. Findings suggest that the rigorous framework needs to be implied keeping in view of social, political, religious and economic issues in light of SDGs referring point 4 and 5 including SPIMD theory (Student, Parent, Instructor and Management Domains).

**Keywords:** Community Colleges, Education, framework, Community, SDGs, SPIMD Theory.

### Introduction

Framework is defined as well- planned reforms or set of standards that clarifies the content to be implemented in terms of clear and comprehensive principles based on education reform design. The prime purpose of framework is to examine educational environment which nourishes the intelligent judgement. Framework is closely related to curriculum and national assessment system which requires to be adjudged through examination process under state responsibility. Following are some guiding strategies to gain the set goals (Miller, Sharma, Donald, & Amor, 2013): increasing public expenses on education and skills development, re-mobilizing the technical and vocational stream, by fits and starts increase vocational and technical education and develop the level and excellence of scientific/technological and research based education. (Andrabi, Das, & Khwaja, 2015). Framework plays vital role in success of any field in the world especially in educational field which help promote social, cultural, economic stability of the peoples of any state. Education has got great importance in every religious conviction and society. Islam also attaches supreme importance to it. Our Holy prophet (S A W) said "Education is mandatory for men and women." And "Seek knowledge even you have to travel to China" (Zhu, Y et al, 2024).

Education plays a fundamental role in the growth of any state and is answerable for its progress towards triumph as well as luminosity of the life. It exonerates an individual from misconceptions and self-assured beliefs. It enhances human standing and leads everyone to decency. Framework needs to have better alignment with social and religious aspects keeping in view the importance of education as better society development and giving equal importance and respect to all religions for result oriented functioning of the educational system in Sind . But before having deep dive into the various aspects, it is inevitably prerogative to design effective framework which has different forms to focus upon with considerably less importance mostly in the developing countries like Pakistan. Resultantly, quality education escapes brilliance. As ASER Report (Richards, J., 2024), states that the schooling in rural Sindh, Pakistan is presenting gruesome and disappointing picture that still 26% of children (both genders) are reported to have been out of school. The report also reveals that 85% of class 3 could not read story in Urdu/Sindhi as compared to 83% in previous year, and 94% of class 3 children find it difficult to read sentence of class 2 level as compared to 91% of previous year. The results show a slight improvement in arithmetic section while primary schools are performing better in language (53%) as compared to Government schools (44%) in class 2. Absenteeism ratio also shows higher ratio in Government sector (34%) as compared to private schools (14%). Keeping in view the ASER reports on the prevailing poor educational standards in Rural Sindh, another strategy by government of Sind was adopted in the shape of SAT (Standardized Achievement Test). The RSU (Reform Support Unit) Education Department, Government of Sind conducted SAT III test through SIBA( Sukkur Institute of Business Administration, which brought to light the poor outcomes in the content strand based analysis at district, regional, and province level for classes V and VIII. The results show that Language and Math remained on the top whereas the science stood out at lower level Moreover, reading skill remained satisfactory for both grades (around 55%) in comparison to very low writing scores (around 11% for class V and around 25% for class VIII) which eventually confirms that much emphasis is given on teaching reading comprehension skills rather than developing students' writing skills. The main reason behind such attitude is to adopt traditional teaching method. (Sukkur IBA, 2013) The United Nations Educational, Scientific and Cultural Organization (UNESCO) also reveal that the literacy rate of Pakistan has been decreased to 58% whereas it should have been 88% by the end of 2015 which clearly shows poor framework. Many schools and colleges of Pakistan are participating their role to promote education in big cities of Pakistan but those who are residing in the remotest areas are terribly deprived of getting proper quality education (Ullah, W. et al, 2024).

It is well known fact that the population of Sind is enormously exceeded almost more than 25 million people according to the report of UNESCO. The most soaring issue that has got strong roots in jeopardizing education system is the roles of feudal and politicians who, for their political and personal interest forcibly and tactfully keep away the young generation to get proper quality education so that they can reign over the hearts and minds of the people and use them according to their own choices. Due to certain soaring issues in education system of Sindh, the country is lacking behind in accomplishing SDGs of education(Martín, Herrero, & Campillo, 2014). The SDGs have visualized two main apparent objectives for education sector in Sindh which are highlighted as under(Poverty, 2015). In the light of above studies, it is proposed that a meaningful framework for the development of community schools/colleges may be designed to fulfil the desired objectives accordingly as what the framework is followed and what it really carries the sense (Spada, 2014). The establishment of community Colleges in Sind Province of Pakistan with solid framework examining the existing social, political and religious issues thereby following SDGs goals has brought positive change in providing learning opportunities with open choices to both the genders to have an easy access to make an entry in the higher education system after passing through community colleges. Because it promises convenient locations, easily

approachable and relatively affordable in terms of monetary means to enrol students. (M. Karp, Hughes, & O’Gara, 2010) The proposed framework will help regulating the smooth functioning of work force in community colleges if the above discussed points are exceptionally taken care of to be implemented in its due purport with unbiased approach.

### **Existing Community Colleges**

#### **History and Framework of JCCC (Johnson County Community College)**

The concept of community college was conceived in 1960, which started its journey with the establishment of local college with wonderful vision and mission. The vision of JCCC was to enthuse learning to convert lives fascinating and strengthening communities. Its mission was to produce national leader by educational brilliance and uniqueness(Conklin, 1991). Johnson County Community College turned out to be the first ever new college suggested for establishment under the Kansas Community Junior College Act of 1965. In 1968, the board also chosen the first president for the college recognized the site that would ultimately become the everlasting campus and developed the first mission statement for the college. In excess of the years, JCCC has sustained to expand its student enrollment, instructional plan, faculty and staff, and physical conveniences to meet the needs of the community. JCCC is one of the state's largest institutions of higher education and a board member of the League for Innovation in the Community College. JCCC offers certification; recertification and artifact, ensure workshops, seminars, self-regulating study, computer and information technology classes, and deal training events. In addition, more than 50 one- and two-year career and certificate programs are offered to get ready students to enter the job market in high service fields. It comprises on 22 buildings on the JCCC campus which is embellished with galleries dedicated to regional, national and international up to date art. The Academic Quality Improvement Program attempts to instill the principles and benefits of incessant development into the culture of colleges and universities by providing substitute process through which an already-accredited institution can sustain its accreditation from the Higher Learning Commission. Since the inception of the college, Johnson County Community College has been offering quality education and training to meet workforce, economic and lifetime learning requirements of the community and stirred by the promise of the future as an institution of advanced learning(Mayfield-Johnson, Mohn, Mitra, Young, & McCullers, 2014).

#### **History and Framework of Austin Community College**

The Austin Community College is endorsed by the Southern Association of Colleges and Schools Commission on Colleges to award associate degrees and certificates. ACC is certified and sanctioned by the Texas Higher Education Coordinating Board as well as member of the American Association of Community Colleges and the Texas Association of Community Colleges. The prime objective of Austin Community College is to get together federal necessities or values, monetary aid, learning programs(M. M. Karp, Hughes, & O’Gara, 2010). ACC is aimed at learner achievement and providing reasonable, supple pathways to help students achieve their education goals, find out new job skills, or move forward to their career. ACC is unconditionally devoted to helping students attain their goals. It provides widespread support services such as free teaching, advising and counseling, and particular help for highly skilled to put students on the passageway to success. ACC is also putting in extra ordinary efforts to redesign curriculum thereby introducing novel ways of teaching. The college is initiating its productive moves on increase diligence, complete developmental and grown-up education track chain to credit courses, increase completion of all attempted courses with a C or more, increase degree/certificate graduates and transport rates and amplify success fairness across all racial/ethnic/gender/income groups. ACC is designing an Academic Master Plan that will direct the college's instructional programs and student services to gear up student success to meet the needs of producing workforce. The Academic

Master Plan will generate facilities, requirements and dovetails with the expansion of the college's Strategic Plan, which will offer extensive goals and general guidance for college operations and programs. Community colleges play a key role in turning the country to economic strength. From stirring up students' earning potential to rising local tax basis, ACC and other community colleges have a major economic impact(Tovar, 2015).

### **History and Frame Work of Oakland Community College**

Oakland Community College provides an elevated quality, within ones means higher education chance to their community. In the midst of five campuses all the way through Oakland County, OCC offers a compassionate atmosphere, brilliant instructors, smaller classes and educational options to furnish our community's requirements. It offers degrees and certificates in approximately 100 career fields and university transfer degrees in business, science and the moderate arts. Almost half of OCC students plan to transfer to a four-year institution. The College has more than 200 transfer agreements with institutions across Michigan to ensure a flawless changeover(Foster, 2008). OCC offers students range of career-based courses and programs to get an associate degree or certification. OCC offers around 100 degree and certificate programs, including Michigan's largest English as a Second language, Nursing and Workforce Development programs(McCord & Roberts, 2014). Oakland Community College is dedicated to pleasing to the eye of the quality of life, health, and safety in Oakland County. A lot of our students turn out to be contributing members of the local economy. Businesses make the most of our programs to extend a highly-skilled workforce and provide job retraining, while community members can experience a multiplicity of personal fortification classes(Tovar, 2015). OCC is a student-focused institution that extends high-quality learning opportunities and services for every individual, communities and organizations in a reachable and reasonable basis. Strategic preferences are performance areas where reserves of possessions will adjoin the most value to advancing student success and accomplishment in the light set vision. College Readiness (Developmental Education), Employment Readiness (Career and Technical Programs), Transfer Readiness and Financial Accountability OCC is a wide-ranging institution of higher learning that efficiently meets community needs and student interest in a befitting manner. Student success is the discovery, recognition, and attainment of personal and academic objectives resulting in college readiness, credential/certificate/degree completion and employment(Shea & Bidjerano, 2014).

### **Framework of Community Colleges of Sindh**

Based on the concepts, emulated by JCCC (Johnson County Community Colleges), the pioneer Director and Pioneer Vice Chancellor, SIBA (Sukkur Institute of Business Administration) late Mr. Nisar Ahmed Siddiqui left no efforts to establish community colleges in Sindh with vision to bring the standard of education both technical and basic according to the international standards more importantly having sync of the community colleges of USA. There are seven community colleges which are participating their role for providing modern-based quality education under the capable captaincy of the director more successfully (Ali et al., 2015). The whole team is outstandingly putting in all sorts of efforts to replicate the best practices to be materialized in the JCCC. The dream of SIBA is to be the outstanding model in the field of providing quality education that may be emulated by other institute in the same way as JCCC or for that matter other reputable CCs of the world are followed(Colleges, 2016). IBA Community Colleges offer academic programs from Early Childhood to graduation level. The programs comprise Early Childhood Education (ECE), Primary Education, Middle years Education, Secondary Education, Associate Degree, and Diploma. IBA Community Colleges have learning programme in the beginning of the early days of Childhood Education (ECE) sections in District Khairpur, and District Dadu. Devoted section for ECE has been set up which is supervised by a different divisional head. The

prime reason is to lay full attention to child education and growth in early on years so that the kids are very much attentive and are well geared up for appropriate teaching (Copple & Bredekamp, 2008). To judge the students on usual basis of two times in a month tests and semi-annual examinations are held and the grades are shared with parents so that appropriate achievement can be shared with them wherever it is necessary (Elbakidze & Jin, 2015). The students are encouraged to participate in plan based learning so that they have hands-on knowledge of ideas and can expand as crucial approach, trouble shooters and make logic of learning and attach it with actual life. In this part, the students are considerably concerned in learning through educational websites like Khan Academy, and Sciencebuddies.com. The yearly examinations are conducted by college at local level.

### **Challenges and Hurdles in the Development of the Improvement of Framework of Community Colleges of Sindh**

There are two major hurdles and challenges via; Interior and exterior that community colleges are categorically going through which are clearly highlighted in the below Figure No. 01 for better understanding of the issues(Rupp, 2014):

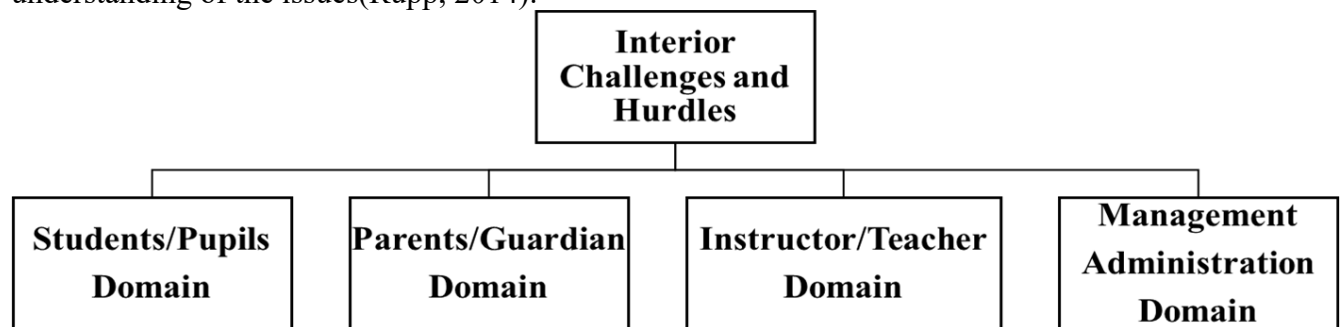


Figure No. 01 Interior Challenges and Hurdles

### **Interior Challenges and Hurdles**

#### **Student/Pupil Domain**

Since each individual has his own psychology to perceive things through his own frame of reference, similarly the student has his own specific way to see things. There are some factors involved in the domain of education, career growth. But because due to the unawareness and lack of knowledge they are completely left in the hands of those who are even not in the state to design the curriculum of their students in order to match their own specific religious values or in general which suits all sects of beliefs (LeMahieu, Edwards, & Gomez, 2015). Consequently, it turns out to be ignorance in the mind of those who are receiving education and are teaching education. Such kind of event has been registered in Balochistan Province (Pakistan) where the Islamic sacred books are read and taught to pupils who belong to other religion such as Christian, Hindu etc. Not only this is the very problem while getting education but also the politically involvement has made the situation more complicated and resulting in the disastrous condition.

#### **Parents/ Guardian Domain**

Each child depends on his/her parents/guardian in order to survive and to get help grow in their career. Here the Parents must be aware of many factors such as his child's psychology, the quality education, curriculum and other policies related to the education so that he/she can differentiate and guide their child to choose their field of interest according to the mental approach of their wards(Lusardi, 2008).

### **Instructor/Teachers Domain**

Instructor must have his own specific goals which should resonate with right policies which should not show that the instructor has been doing his job for the sake of his own survival but for the sake of contributing sincere efforts for providing learning opportunities to the new generation in order meet changing global challenges and threats of all kinds (Lusardi & Mitchell, 2007).

### **Management/Administration Domain**

This is the back bone of any organisation. It focuses on that all the policies and procedures should be made without any religious, political interventions and be pure on the SDGs international standards which only promote equitable quality education, promote life-long learning opportunities, gender equality and empower all women and girls without touching any sensitive socio-religious boundaries. Management must set goals which are attainable and useful for the promotion of quality education. Clear chain of command with service structure and required infrastructure must be prioritised (Međedović, Pljakić, Međedović, Hožić, & Murić, 2013).

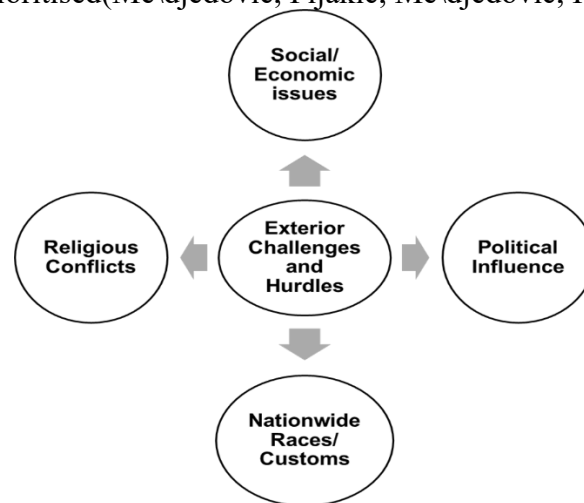


Figure No. 2 Social and Economic Issues

### **Exterior Challenges and Hurdles**

Huge numbers of challenges were faced in the development of the improvement of Framework of Community Colleges of Sindh. Because there were social/cultural aspects, language local languages aspects, religious aspects, political aspects and many other aspects to be considered in order to make the Framework work (Elbakidze & Jin, 2015).

### **Social or Economic issues**

In order to promote education there are certain factors to be included and from those factors the social/economic issue are important (Valli, 1992). Social or economic issues have a great influence on education. A poor child with high I.Q may not have good education because he/she cannot afford the fees and other expenses. Our class system has badly affected the education deliverance, we have different syllabus schemes for different levels of socio-economic areas, and other social issues may have a higher influence on every person belonging to any class.

### **Religious Conflicts**

Religion has also great influence on education since the intervention of religion in curriculum causes various religious conflicts while designing of curriculum input from different school of thoughts make it inevitable to come of unified resolution for educational policy making and are shadowed by personal interest leaving pupils completely confused (Willis, 2008).

## **Political Influence**

As already mentioned in the previous points because of the intervention of Political influence education suffers a lot such as: the appointment of teacher is not made on merit but nepotism, personal relations are key factors which promote induction of inefficient, unskilled faculty and education administrators. Further the elected lawmakers has no exposure of educational policy making thus resulting in copy/paste regulations, so this aspect must be dealt with properly in order to avoid any wrong influence having bad impacts on child education (Lusardi & Mitchell, 2007).

## **Nationwide Races/ Customs**

Every nation has its own customs, norms, traditions. One custom or tradition might be considered acceptable in one nation while the same custom might be considered unacceptable in another nation or even considered taboo. Now days Co-education issue is discussed more often as it has its positive impacts along with its few negative sides. Similarly, the issues related to minorities are worth mentioning here which are covered in different circles such as their social issue, religious issue, syllabus/curriculum development and their other self-adopted religious faiths & beliefs related issues.

## **Discussions**

After rolling around the critical eye over the picture of the comparative framework in the field of education of the community colleges, we have found obvious difference in the light of framework between the community colleges functioning at USA such as JCCC (Johnson County Community College), OCC (Oakland Community College) and ACC (Austin Community College) and the Community Colleges of Sindh. Above mentioned CCs leaving community colleges of Sind are accredited by Southern Association of Colleges and Schools Commission on Colleges, Higher Learning Commission, and Texas Association of Community Colleges. Our framework is actually meant to provide education from the basic level, secondary level, higher secondary level, vocational and technical diplomas which lead them to find the way out to reach the graduate levels so that those who could not continue for higher studies can seek lively hood by joining private or public sector. In case of community colleges of Sind, the most of the placement of technically trained or a diploma holder is made by the institute where the students get education(Career, 2006). The most of the students are provided with opportunities in different technical/educational programs which are based on different scholarship programs awarded by Community Philanthropists, government, public and private sectors Such as SUPARCO (Space and Upper Atmosphere Research Commission), OGDCL (Oil and Gas Development Company Limited) and many more.

## **Suggestions**

The framework serves the most important purpose in uplifting the standard of any institute or organization in the field of development of frame work when the well-defined Planning, employee satisfaction, service structure, aims and objectives, infrastructure, skilled workforce, cost of education, funds for education, technical education and poverty, law and order situation, natural disasters, budgetary constraints, lack of access to education, poor quality of curriculum, equity and equal rights to every individual of the state irrespective of caste, creed and culture may be made compulsory for achieving the highest aims.

## **Conclusion**

This research paper comprises of comparative analysis of the developmental educational frameworks which are categorically followed at different community colleges such as JCCC (Johnson County Community College), OCC (Oakland Community College), ACC (Austin

Community College) and Community Colleges of Sindh. From the deep understanding of the study through literature review regarding the development of improvement of framework of Community Colleges functioning in Sindh, the framework has been proposed which will help regulating the smooth functioning of work force in community colleges as per the desired goals. The achievement of the future objectives shall only be possible if well convinced and well-defined planning, policies, a careful utilization of liquid assets, proper budgeting, resources, infrastructure, skilful know how of fundamental and procedural education, a great consideration of less privileged section of the society, bringing synchronization, peace, serenity, proper financial support, trouble-free access of seeking education irrespective of cast, creed and culture. Conscious efforts may be made for designing of curriculum for the students belonging to different religions, maintaining equity and unbiased governance. Clear directives of high authorities, training of the staff, employees' satisfaction, employees' retention policies, exemption from political influence, religious conflicts based on different sects, mental approach, expectations, fears, threats, choices and career objectives of students, parents and employees may be taken to priority level.

## References

- Ali, S., Lakhani, A., Jan, R., Shahid, S., Baig, M., & Adnan, F. (2015). Enhancement of knowledge and skills of community midwives in Sindh, Pakistan. *Journal of Asian Midwives (JAM)*, 2(2). Retrieved from <http://ecommons.aku.edu/jam/vol2/iss2/5>
- Andrabi, T., Das, J., & Khwaja, A. I. (2015). Delivering Education: A Pragmatic Framework for Improving Education in Low-Income Countries.
- Article, O. (2012). Knowledge and Educational Intervention Pertaining To Viral Hepatitis in Adolescent Male Students of Urban and Rural, 6(2), 66–69.
- Aser. (2015). Annual Status of Education Report. Retrieved from <http://asERPakistan.org/index.php>
- Berger, R. (2015). Now I see it, now I don't: researcher's position and reflexivity in qualitative research. *Qualitative Research*, 15(2), 219–234. <http://doi.org/10.1177/1468794112468475>
- Career, C. D. P. (2006). Technical Education Improvement Act of 2006. *Pub L*, (109-270), 120.
- Chauhan, C. P. S. (2008). Higher Education : Current Status and Future Possibilities, 2(1), 29–48. <http://doi.org/10.3890/1542-3882-2-2>
- Colleges, G. (2016). Journal of Hotel & Business Job Satisfaction in College Teachers : A Survey Based Study of, 5(1), 1–5. <http://doi.org/10.4172/2169-0286.1000124>
- Conklin, K. A. (1991). Johnson County Community College.
- Cople, C. E., & Bredekamp, S. E. (2008). Developmentally Appropriate Practice in Early Childhood Programs Serving Children from Birth through Age 8. Third Edition. *National Association for the Education of Young Children*.
- Elbakidze, L., & Jin, Y. H. (2015). Are Economic Development and Education Improvement Associated with Participation in Transnational Terrorism? *Risk Analysis*, 35(8), 1520–1535.
- Flint, K. J., & Peim, N. (2012). *Rethinking the education improvement agenda: A critical philosophical approach*. A&C Black.
- Foster, M. (2008). 'It's cookin' now': A performance analysis of the speech events of a Black teacher in an urban community college. *Language in Society*, 18(01), 1. <http://doi.org/10.1017/S0047404500013257>
- Ismail, Z. (2014). The Characteristics and Benefits of Community Service Programs at the Institute of Business Administration ( IBA ), 5(11), 2014.
- Jiang, J., & Rao, Y. (2015). Revealing Engineering Management System and Education Model in Developed Countries for Engineering Management Major Education Improvement in China. *Frontiers of Engineering Management*, 1(4), 406–409.

- Karp, M., Hughes, K., & O’Gara, L. (2010). An exploration of Tinto’s integration framework for community college students. *Journal of College Student Retention: ....*
- Karp, M. M., Hughes, K. L., & O’Gara, L. (2010). An Exploration of Tinto’s Integration Framework for Community College Students. *Journal of College Student Retention: Research, Theory and Practice*, 12(1), 69–86. <http://doi.org/10.2190/CS.12.1.e>
- LeMahieu, P. G., Edwards, A. R., & Gomez, L. M. (2015). At the Nexus of Improvement Science and Teaching Introduction to a Special Section of the Journal of Teacher Education. *Journal of Teacher Education*, 0022487115602125.
- Lewis, S. (2015). Qualitative Inquiry and Research Design: Choosing Among Five Approaches. *Health Promotion Practice*, 16(4), 473–475. <http://doi.org/10.1177/1524839915580941>
- Lusardi, A. (2008). *Household saving behavior: The role of financial literacy, information, and financial education programs*.
- Lusardi, A., & Mitchell, O. S. (2007). Baby boomer retirement security: The roles of planning, financial literacy, and housing wealth. *Journal of Monetary Economics*, 54(1), 205–224.
- Martín, J. A. R., Herrero, M. D. M., & Campillo, J. S. (2014). An index of education and child health in the Horn of Africa. *Quality & Quantity*, 48(2), 863–870. <http://doi.org/10.1007/s11135-012-9808-y>
- Mayfield-Johnson, S., Mohn, R. S., Mitra, A. K., Young, R., & McCullers, E. M. (2014). Attitudes on Barriers and Benefits of Distance Education among Mississippi Delta Allied Health Community College Faculty, Staff, and Students. <http://dx.doi.org/10.1080/10668926.2011.567155>.
- McCord, M., & Roberts, L. (2014). Success in Dual Enrollment: Motivation and Maturity. *Teaching English in the Two Year College*, 41(4), 401–403. Retrieved from <https://acces.bibl.ulaval.ca/login?url=https://search.ebscohost.com/login.aspx?direct=true&db=eue&AN=95939816&lang=fr&site=ehost-live>
- Međjedović, A., Pljakić, B., Međjedović, E., Hožić, E., & Murić, B. (2013). Physical education improvement in the process of modern organization of work. *Activities in Physical Education and Sport*, 3(1), 129–131.
- Miller, G., Sharma, S., Donald, C., & Amor, R. (2013). Developing a Building Information Modelling Educational Framework for the Tertiary Sector in New Zealand (pp. 606–618). Springer Berlin Heidelberg. [http://doi.org/10.1007/978-3-642-41501-2\\_60](http://doi.org/10.1007/978-3-642-41501-2_60)
- Omar, N., & Noh, M. A. C. (2015). Islamic Education Teaching Practice Based on the Cultural Diversity of Students. *Academic Journal of Interdisciplinary Studies*, 4(1 S1), 135.
- Patrica Scheid. (2015). ASER\_National\_Report\_2015.
- Poverty, E. (2015). Millennium development goals. *United Nations. Available Online: Http://www.Un.Org/millenniumgoals/(accessed on 23 August 2011)*.
- Richards, J. (2024). Extending ASER as an assessment tool throughout South Asia. *International Journal of Educational Development*, 111, 103152.
- Remund, D. L. (2010). Financial literacy explicated: The case for a clearer definition in an increasingly complex economy. *Journal of Consumer Affairs*, 44(2), 276–295.
- Rupp, R. (2014). Higher Education in the Middle East: Opportunities and Challenges for U.S. Universities and Middle East Partners. *Global Media Journal*, 2009.
- Shea, P., & Bidjerano, T. (2014). Does online learning impede degree completion? A national study of community college students. *Computers & Education*, 75, 103–111. <http://doi.org/10.1016/j.compedu.2014.02.009>
- Spada, K. (2014). Higher Education in the Digital Age [Book Review]. *IEEE Transactions on Professional Communication*, 57(2), 150–153. <http://doi.org/10.1109/TPC.2014.2311873>

- Sukkur IBA. (2013). Education & Literacy Department Government of Sindh Standardized Achievement Test ( SAT ) - III.
- Tovar, E. (2015). The Role of Faculty, Counselors, and Support Programs on Latino/a Community College Students' Success and Intent to Persist. *Community College Review*, 43(1), 46–71. <http://doi.org/10.1177/0091552114553788>
- Ullah, W., Dong, H., Shah, A. A., Alotaibi, B. A., Khursid, M., & Nihei, T. (2024). Unseen suffering: Social injustice among women during climate-induced migration in Pakistan. *Climate Risk Management*, 46, 100663.
- United Nations. (n.d.). Promote Sustainable Development. Retrieved from <http://www.un.org/en/sections/what-we-do/promote-sustainable-development/index.html>
- United Nations. (2015). Sustainable Development-Goals. Retrieved May 7, 2016, from <http://www.un.org/en/sections/what-we-do/promote-sustainable-development/index.html>
- Valli, L. (1992). Beginning teacher problems: Areas for teacher education improvement. *Action in Teacher Education*, 14(1), 18–25.
- Williams, A. (2014). How to ... Write and analyse a questionnaire. <http://dx.doi.org/10.1093/ortho/30.3.245>.
- Willis, L. E. (2008). Against financial literacy education. *Iowa Law Review*, 94, 8–10.
- Willis, L. E. (2009). Evidence and ideology in assessing the effectiveness of financial literacy education. *San Diego Law Review*, 46, 415.
- Zhu, Y., Long, L., Xu, Y., & Zhang, Y. (2024). Knowledge seeking or sabotage? The effect of coworker relative overqualification on employee reaction from social comparison theory. *Journal of Knowledge Management*, 28(3), 724-742.