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Inequality in Opportunity: Investigating Socioeconomic Challenges to University Access in Pakistan

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Abstract

With an emphasis on financial limitations, a lack of family support, and a lack of knowledge about financial assistance sources, this study examined the socioeconomic hurdles that prevented Pakistanis from pursuing higher education. In order to investigate these impediments, the study used a mixed-methods approach, combining quantitative data from surveys of 150 college students with qualitative insights from in-depth interviews with 20 students. The quantitative results demonstrated how financial limitations, including living expenses and tuition fees, had a major influence on students' capacity to enroll in and finish their higher education. Students from lower-income families were disproportionately impacted, according to the report, and many of them cited financial help as a major reason for pursuing higher education. Many students reported little assistance from their families because of financial instability and ignorance of available scholarships, according to the qualitative study, which also revealed themes pertaining to family support, socioeconomic obstacles, and awareness of financial aid programs. According to the findings, increasing family involvement in students' academic journeys, strengthening awareness campaigns, and growing financial aid programs were all essential steps in guaranteeing fair access to higher education in Pakistan.

Keywords: Socioeconomic barriers, Financial constraints, Higher education access, Pakistan, Financial aid, Family support, Policy reforms, Socioeconomic inequalities.



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Introduction

National growth and personal empowerment are accelerated by higher education. However, socioeconomic variables continue to have a disproportionate impact on university education access in Pakistan, resulting in notable differences in enrollment and achievement. Students from low-income families, those living in rural areas, and members of marginalized communities still encounter structural obstacles that impede their educational advancement in spite of legislative initiatives. The significant influence of socioeconomic position on access to higher education is highlighted by recent studies. According to a thorough investigation by Khan et al. (2021), there is a substantial correlation between university enrollment rates and factors such as family income, parental education, and government spending. Notably, these socioeconomic characteristics have a particularly strong effect on female enrollment, underscoring the additional obstacles that women encounter when trying to enroll in higher education. These disparities have been made worse by the COVID-19 epidemic. The United Nations Development Programme (UNDP, 2022) claims that the pandemic undid two decades of worldwide progress in closing development gaps, with Pakistan seeing a sharp drop in health and education results. The current inequities have widened as a result of the government's limited ability to invest in vital sectors, such as education, due to the economic burden (Jones, 2022). Pakistan's education system is still beset by structural problems like poor facilities, a shortage of teachers, and high dropout rates (Afzal & Rafiq, 2022). Due to a shortage of well-constructed schools, children in rural areas are frequently forced to travel great distances or learn in unsatisfactory conditions. Due to financial needs, children usually have to drop out of school early in order to provide for their family, which feeds the poverty cycle (Ali, 2024). The Pakistani government has responded to these issues by launching initiatives such as the Ehsaas Programme, which aims to improve access to education and reduce poverty by providing financial aid and scholarships to disadvantaged students (Government of Pakistan, 2023). Although these programs are a step in the right direction, more research is necessary to determine how well they work to close the socioeconomic gap in higher education.

The purpose of this study is to investigate the many socioeconomic hurdles that impact Pakistani university admission. The study looks at issues including gender inequality, wealth inequality, and infrastructure shortages in an effort to shed light on systemic issues and offer evidence-based suggestions for advancing fair access to higher education.

Background of the Study

Higher education is seen as a means of achieving economic growth, social mobility, and national advancement. However, access to higher education is still unevenly dispersed among various socioeconomic strata in emerging nations like Pakistan. Over the past 20 years, there has been an increase in university enrollment, but not all societal sectors have had equal access to this expansion. Systemic barriers still prevent students from marginalized communities—especially those from low-income households, rural areas, and underdeveloped regions—from pursuing higher education. With the opening of new public and private universities, Pakistan's higher education system has grown. Even with this growth, access is still mostly divided based on economic status. Family income, parental education, and place of living are important factors that influence university attendance, according to a study by Khan et al. (2021). While their less fortunate peers frequently lack basic resources like transportation, internet access, and academic coaching, students from wealthy urban homes benefit from stronger educational preparation, exposure, and financial assistance. When gender is taken into account, the difference is even more noticeable. Due to cultural norms, safety concerns, and financial constraints, female students in

Pakistan confront numerous levels of disadvantage, especially in rural and conservative regions. The goal of initiatives like the Ehsaas Undergraduate Scholarship is to lower financial obstacles, although their efficacy is still poorly understood and varies by location. (Pakistani Government, 2023).

Additionally, the access gap has been made worse by systemic issues in Pakistan's educational system, such as underfunded institutions, a lack of teachers, and public universities' low capability (Ramzan & Rafiq, 2025). Due to seat limitations and merit-based competition that ignores contextual disparities, many worthy students are unable to get admission to reputable universities (Ali, 2024). Since online learning favored pupils with digital access and excluded those without technology infrastructure, the COVID-19 epidemic widened these gaps even more (UNDP, 2022; Rafiq, Iqbal & Afzal, 2024). Given these persisting discrepancies, it becomes vital to examine the underlying socioeconomic obstacles that restrict access to higher education in Pakistan. A critical analysis of these obstacles can guide institutional improvements, scholarship distribution, and more inclusive policies that support fair access to higher education for students from all socioeconomic backgrounds.

Problem Statement

In Pakistan, socioeconomic status continues to have a major impact on access to higher education, despite numerous national initiatives to advance education as a fundamental right. Financial limitations, poor academic preparation, a lack of institutional support, and restricted access to resources and information are just a few of the insurmountable obstacles that students from low-income households, remote locations, and marginalized communities sometimes encounter. These differences lead to a larger cycle of inequality in the nation in addition to impeding the academic advancement of underprivileged kids. The ongoing disparities in enrollment, retention, and success rates between students from various socioeconomic backgrounds suggest that government programs like the Ehsaas Programme, which were put in place to lessen financial barriers, are either inadequate or applied unevenly. Additionally, there is a dearth of comprehensive, empirically supported studies examining the precise nature and scope of these barriers across Pakistan's many regions and demographic groupings. By examining the ways in which socioeconomic factors—such as income, parental education, gender, and geographic location—affect university access in Pakistan, this study aims to close this gap. In order to ensure that everyone, regardless of socioeconomic background, may realize the promise of higher education, the findings will be used to inform more equitable educational policies and practices.

Research Objectives

1. To explore the socioeconomic factors that influence students' access to university education in Pakistan.
2. To examine how income level, parental education, and geographical location impact the likelihood of university enrollment among students from different backgrounds.

Research Questions

1. What are the key socioeconomic challenges that limit access to university education for students in Pakistan?
2. How do income disparities, parental education levels, and rural-urban differences affect students' opportunities for higher education in the country?

Theoretical Framework

Pierre Bourdieu's Theory of Social Reproduction served as the foundation for this study, which focused especially on the ideas of social, cultural, and economic capital. According to Bourdieu (1986), a person's access to education is significantly influenced by the resources that they inherit from their social environment and family. Students from low socioeconomic origins sometimes lacked the economic capital required to pursue higher education in Pakistan, including the funds required to pay for tuition, transportation, and educational supplies. They also tended to have weak cultural capital, which covers parental education, language competence, and home conditions conducive to learning and academic support (Rafiq, Afzal & Kamran, 2022). Furthermore, these children usually had less social capital, meaning fewer support systems such as advice from family, instructors, or mentors, and decreased access to networks that could provide vital information about educational prospects. Collectively, these deficiencies in social, cultural, and economic capital aided in the generational perpetuation of social inequality. This study examined how the existence or lack of these various forms of capital either helped or impeded Pakistani students from a range of socioeconomic backgrounds' access to higher education by using Bourdieu's theory.

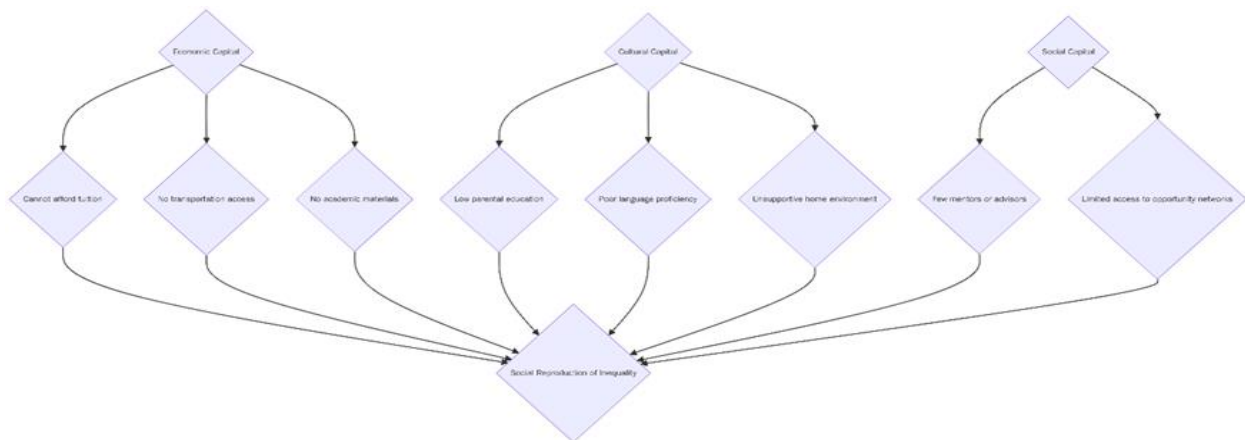


Figure 1: *Theoretical Framework*

Significance of the Research

This study was very helpful in illuminating the socioeconomic obstacles to higher education in Pakistan that are still present but sometimes disregarded. The uneven distribution of educational possibilities continued to widen social and economic gaps throughout the nation, despite the fact that education was universally acknowledged as a vital factor in both national growth and individual empowerment. This study advanced our knowledge of the systemic injustices present in Pakistan's higher education system by investigating the ways in which geographic location, parental education, and income affected university admission. Educational planners, legislators, and institutional leaders working to develop more inclusive and equitable access policies could benefit from the evidence-based insights it provided.

Additionally, the results of this study may help create focused interventions, including scholarship programs tailored to a particular area, better outreach to underserved areas, and legislation that took into consideration the contextual disadvantages that some groups face. By doing this, the study not only brought attention to current issues but also cleared the path for workable remedies meant to lessen educational gaps and encourage social mobility. In the end, this study contributed to the expanding corpus of research supporting educational equity and

helped shape long-term reforms in education that complemented the objectives of sustainable development and national advancement.

Literature Review

Socioeconomic considerations continue to have a substantial impact on access to higher education in Pakistan. Financial limitations, a lack of academic preparation, and restricted access to resources were common obstacles faced by students from low-income households, rural regions, and marginalized groups. A qualitative study by Ahmed et al. (2024) with 500 participants—parents, teachers, and students—showed that the main barriers to higher education were lack of knowledge of scholarship programs, affordability, and inadequate institutional outreach. Enrollment differences between income quintiles were also noticeable. Compared to the national average of 10%, just 0.4% of children from the lowest economic band pursued higher education, according to the Higher Education Commission (HEC, 2023). This demonstrated an unequal distribution of opportunities, reflecting the broader trend of educational inequality based on money. Equality of access was further complicated by gender-based issues. Women's access to school was frequently restricted by cultural norms and gendered expectations, particularly in conservative or rural areas. According to a study by Jamil and Zahra (2023), Pakistani female students' academic development was impacted by early marriage, mobility restrictions, and a lack of family support.

According to the World Economic Forum's 2023 Global Gender Gap Index, Pakistan came in at number 142 out of 146 nations, reflecting the structural disadvantages that women face in a number of fields, including higher education (Qayyum, 2023). The Pakistani government started the Ehsaas Undergraduate Scholarship Program to help students from low-income families in order to reduce disparities. In order to alleviate financial strain, the program provided a monthly stipend in addition to tuition reimbursement (HEC, 2023). Over 200,000 students had benefited from the program as of 2023, and there had been a notable increase in the number of female students enrolled (Blixmart, 2023). The underlying structural and socioeconomic impediments persisted in spite of these efforts, suggesting that larger institutional adjustments are necessary to support scholarship programs. Both academic achievement and access were impacted by socioeconomic position. Rich students typically had access to superior education, private tutoring, and learning support, all of which improved their academic performance. On the other hand, students from lower-income families frequently experienced psychological stress and resource constraints (Asghar & Rehman, 2022). These differences demonstrated how socioeconomic stratification affects educational equity and results more broadly.

Research Methodology

A mixed-methods research methodology was used in this study to thoroughly examine the socioeconomic obstacles that prevent Pakistanis from pursuing higher education. The study sought to capture both statistical patterns and students' lived experiences by combining quantitative and qualitative methods, which improved the findings' validity and depth (Creswell & Plano Clark, 2018). Students attending public universities in the three largest Pakistani cities of Lahore, Karachi, and Peshawar made up the target group. These metropolitan areas were chosen because of their diverse populations and large student populations. To guarantee representation from a range of socioeconomic backgrounds, a stratified random selection technique was employed. Students were divided into groups according to their urban or rural residence, parental education, and family income levels. Twenty students were chosen for in-depth qualitative interviews out of the 300 students that took part in the quantitative phase.

Students had to be between the ages of 18 and 25 years old, enrolled in a bachelor's degree program at a public university, and willing to divulge information about their socioeconomic backgrounds under confidentiality in order to be eligible to take part in the study. A standardized questionnaire was created for the quantitative phase in order to collect information on students' socioeconomic situation, perceived obstacles to higher education, access to financial and academic resources, and knowledge of financial aid opportunities like scholarships. The tool, which was modified from earlier research by Ahmed et al. (2024) and Asghar and Rehman (2022), contained a few open-ended items to allow for contextual elaboration in addition to closed-ended questions (using multiple-choice formats and Likert scales). To make sure the questionnaire was reliable and clear, a sample of thirty students participated in a pilot test. With a Cronbach's Alpha of 0.84, the instrument's internal consistency was validated, demonstrating strong dependability.

Semi-structured interviews were used during the qualitative phase in order to gain a deeper understanding of the perceptions and lived experiences of the students. Financial difficulties, family support, cultural norms, and awareness of government-run programs like the Ehsaas Scholarship Program were among the subjects covered in the interviews. The interviews lasted between 30 and 45 minutes and were conducted in-person or over Zoom, depending on participant availability. Following Braun and Clarke's (2006) six-step process—becoming comfortable with the data, creating initial codes, identifying themes, reviewing themes, defining and naming themes, and creating the report—interview data were verbatim transcribed and subjected to thematic analysis. Coding and theme development were made easier with the introduction of NVivo software. Peer debriefing and member verification were used to ensure the reliability of qualitative findings, which improved the results' confirmability and believability.

SPSS version 26 was used to examine quantitative data. While inferential statistics like chi-square tests and cross-tabulations were utilized to investigate relationships between socioeconomic indicators and access-related barriers, descriptive statistics provide summaries of demographic data and broad patterns. The analysis was particularly concerned with determining the effects of geographic location, parental education, and income on students' capacity to pursue higher education.

The study complied fully with ethical standards. The University's Research Ethics Committee granted approval, and each participant was made aware of the study's objectives, their ability to discontinue participation at any time, and the anonymity of their answers. Prior to the start of data collection, written informed consent was obtained. All information gathered was safely saved, and participant anonymity was preserved both during the study and while the results were being presented.

Data Analysis and Findings

The demographic details of the individuals were compiled using descriptive statistics. Included in this were the frequency distributions for residential location, parental education, family income, age, and gender. When necessary, measures of dispersion (standard deviation) and central tendency (mean, median) were also computed to offer a more complex interpretation of the data. The analysis provided information on the sample's socioeconomic variety. The participants' breakdown according to important demographic factors is displayed in the following table.

Table 1: *Demographic Characteristics of Participants*

Variable	Category	Frequency (n = 300)	Percentage (%)
Gender	Male	160	53.33
	Female	140	46.67
Age Group	18-20	180	60.00
	21-23	100	33.33
	24-25	20	6.67
Family Income (PKR)	Below 30,000	90	30.00
	30,000-50,000	120	40.00
	Above 50,000	90	30.00
Parental Education	Illiterate	70	23.33
	Primary/Secondary	130	43.33
	Higher Education	100	33.33
Residential Area	Urban	180	60.00
	Rural	120	40.00

According to Table 1, 46.67% of participants were female, whereas the majority of participants (53.33%) were male. The majority of responders (60%) were in the 18–20 age range, with 33.33% falling into the 21–23 age range. With 40% earning between PKR 30,000 and PKR 50,000 and 30% in each of the lower and higher income bands, the income distribution was fairly balanced. With 43.33% of parents having only completed primary or secondary school and 23.33% being illiterate, a sizable percentage of pupils had parents with little education. As seen in Figure 2 below, 60% of participants lived in metropolitan areas.

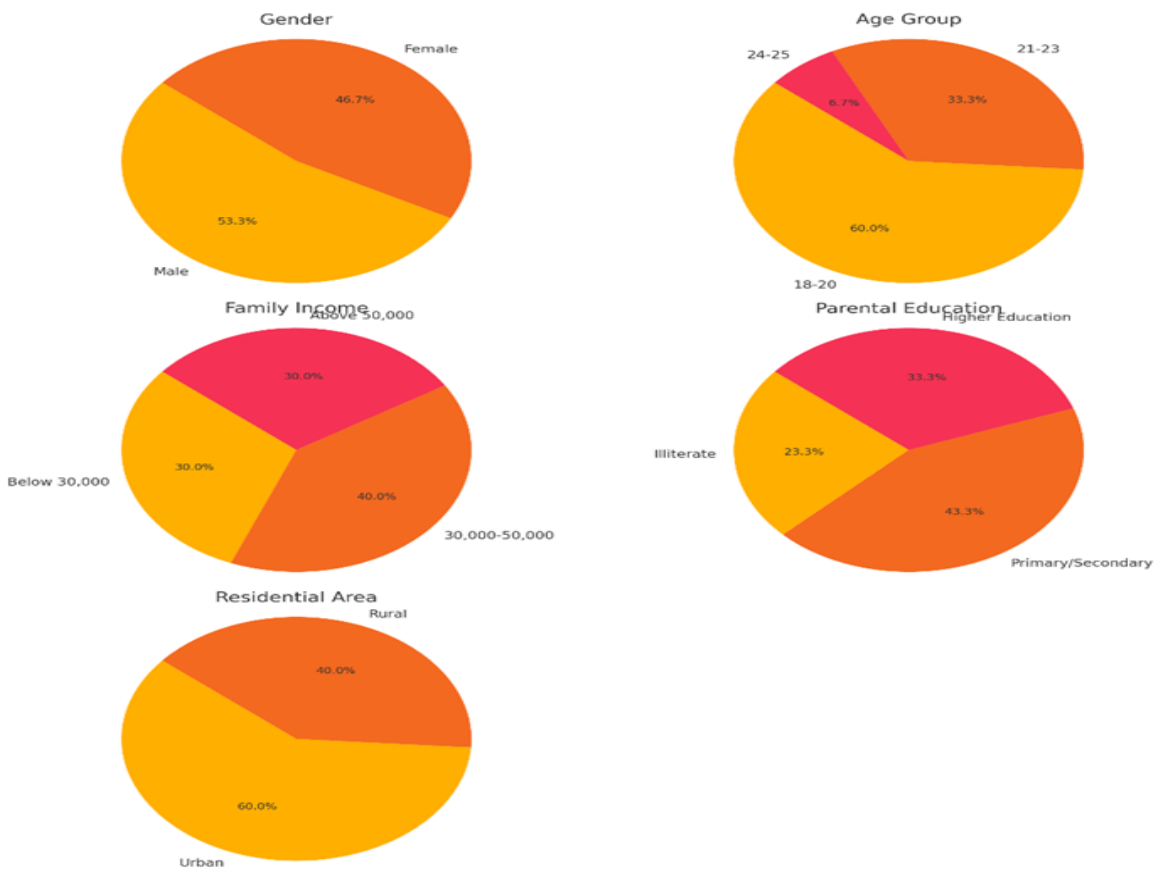


Figure 2: *Characteristics of Respondents*

Chi-Square Tests

Chi-square tests were conducted to explore the association between family income, parental education, and access barriers to higher education. Specifically, we tested the hypothesis that lower family income and lower parental education levels would be associated with greater barriers to university access.

Table 2: *Chi-Square Test Results for Family Income and Access Barriers*

Access Barrier	Family Income	Chi-Square Value	df	Significance (p-value)
Financial Constraints	Below 30,000	15.25	2	0.002*
Limited Awareness of Scholarships	30,000-50,000	10.30	2	0.032*
Lack of Guidance/Information	Above 50,000	5.16	2	0.075

The results of the Chi-square test indicated a significant relationship between family income and financial constraints ($p = 0.002$), with students from lower-income families reporting greater difficulty in affording higher education. A moderately significant relationship was observed between family income and limited awareness of scholarships ($p = 0.032$), suggesting that lower-income students were less likely to be aware of financial aid programs. No significant relationship was found between family income and lack of guidance ($p = 0.075$), indicating that this barrier was more universally perceived across all income levels.

Cross-Tabulation: Family Income and Awareness of Financial Aid

Cross-tabulation was used to investigate how family income affected students' awareness of financial aid programs, specifically the Ehsaas Scholarship Program.

Table 3: *Cross-tabulation of Family Income and Awareness of Financial Aid*

Family Income (PKR)	Aware of Ehsaas Scholarship	Not Aware of Ehsaas Scholarship	Total
Below 30,000	40 (44.44%)	50 (55.56%)	90
30,000-50,000	80 (66.67%)	40 (33.33%)	120
Above 50,000	60 (66.67%)	30 (33.33%)	90
Total	180 (60%)	120 (40%)	300

The table shows that students from lower-income families (below PKR 30,000) had a lower level of awareness of the Ehsaas Scholarship (44.44%) compared to those from higher-income families, where 66.67% were aware. This suggests that financial constraints might limit not only access to higher education but also the awareness and utilization of available financial aid programs.

Barriers to Access to Higher Education

Students were asked to list the top three difficulties they encountered when it came to access restrictions. Financial limitations (72%), a lack of family support and guidance (56%), and a lack of awareness about potential scholarships (49%), were the most often mentioned obstacles. Higher education hurdles were shown to be substantially correlated with parental education and family income, according to the investigation. The biggest obstacle was found to be financial, especially for students from lower-income families. Furthermore, it was discovered that students from low-income families were disproportionately affected by the lack of knowledge about available scholarships, indicating a crucial area for focused intervention. Building on these discoveries, the research's next stage will entail conducting in-depth interviews to learn more about the real-life experiences of students dealing with these issues.

Qualitative Data Analysis

Thematic analysis was used to examine the qualitative information gathered from semi-structured interviews with 20 students from different socioeconomic backgrounds in Pakistan. With an emphasis on financial limitations, family support, and knowledge of financial aid sources, the research identified major themes and sub-themes pertaining to the socioeconomic hurdles that impede entry to higher education.

Table 4: *Thematic Analysis*

Theme	Sub-theme
Financial Constraints	Lack of Funds for Tuition and Resources
	High Costs of Living and Commuting
Family Support and Guidance	Limited Guidance from Parents
	Parental Education and Expectations
Awareness of Financial Aid	Lack of Information on Scholarships
	Misinformation about Aid Eligibility

Three main obstacles to higher education were found in Table 4 of the theme analysis: financial limitations, family support and direction, and knowledge of financial help. Students stated that their ability to continue their education was significantly hampered by their inability to pay for materials, tuition, and the high expense of transportation. Family-related issues were particularly important because many pupils did not have parental guidance because of their parents' differing expectations and lack of knowledge. Families frequently discouraged higher education in favor of instant employment due to financial concerns. There was also a significant informational gap, with students either not knowing about scholarships that were available or being misinformed about their eligibility. Low-income pupils' disadvantages were exacerbated by these problems. A cycle of exclusion was brought about by financial difficulties, a lack of emotional support, and difficulty accessing information about aid. These elements worked together to perpetuate socioeconomic inequality. As seen in Figure 3 below, addressing them calls for focused interventions at the institutional and policy levels.

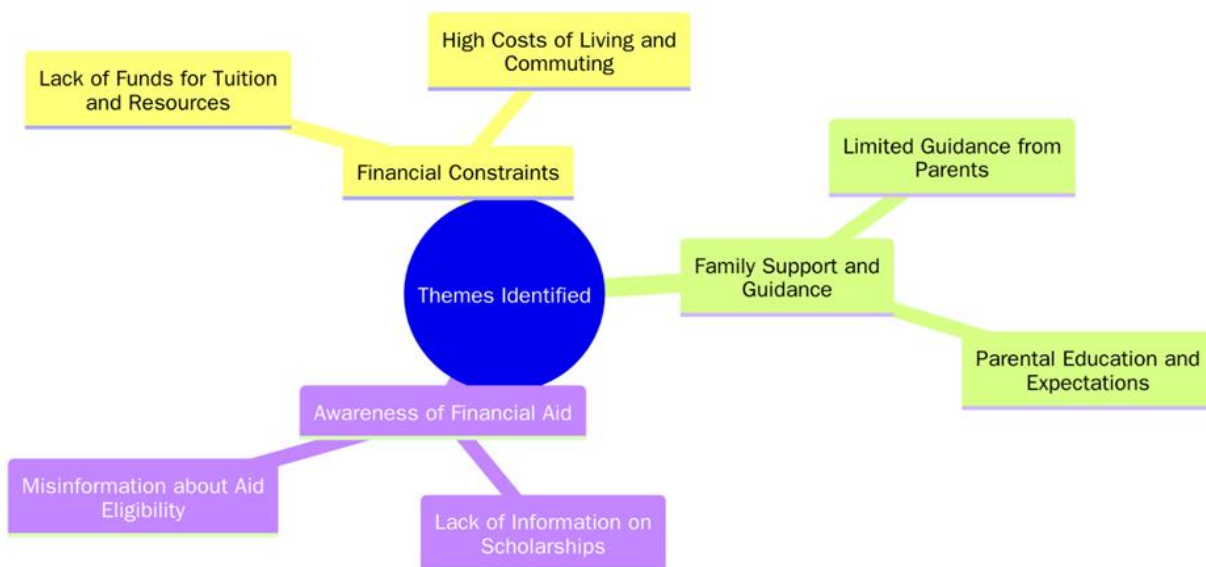


Figure 3: Thematic Analysis

Theme 1: Financial Constraints

Sub-theme 1: Lack of Funds for Tuition and Resources

The inability to pay for tuition and academic supplies like textbooks and course materials was one of the most frequent obstacles mentioned by participants. Many students stated that their families could not afford the tuition, which frequently resulted in dropouts or the postponement of studies until money became available. Students from lower-income families, whose household income was insufficient to cover the expenditures of higher education, were more severely affected by this obstacle.

One participant expressed,

"I couldn't afford the fees, so I had to drop out for a semester. I had no other option."

This statement exemplifies the severity of the financial burden and how it can lead to interruptions in academic progression. The pressure to pay tuition fees often overshadowed the academic pursuits of students, forcing them to either abandon their studies or delay them.

Another participant shared,

“We have no money for books, so I have to rely on what I can find online or borrow from my classmates.”

This highlights the lack of access to essential academic resources, which further compromises the learning experience of students from economically disadvantaged families.

Sub-theme 2: High Costs of Living and Commuting

In addition to tuition, many students reported the high **cost of living** and **commuting** as significant barriers to accessing education. Students from rural areas or suburban backgrounds mentioned that universities located in urban centers often involved high transportation costs, which they could not afford.

One participant noted,

“The cost of traveling to university is too much for my family. I sometimes miss classes just to save money.”

This indicates that commuting expenses and the lack of financial resources were causing students to skip classes, ultimately affecting their academic performance and progression.

Another participant added,

“I stay with my relatives in the city to save on rent, but even then, I find it difficult to manage the living expenses.”

This further exemplifies how urban migration in search of education creates an additional financial burden for students, particularly those from families with limited resources.

Theme 2: Family Support and Guidance

Sub-theme 1: Limited Guidance from Parents

A recurring theme was the lack of guidance from parents, especially those who had not attended university themselves. Several participants expressed feeling unsupported in navigating the complexities of the higher education system because their parents were unfamiliar with the processes involved in university admission, scholarship applications, or even the value of higher education itself.

One student stated,

“My parents didn’t know how to help me with the university process. They’ve never been to university, so I had to figure everything out myself.”

This highlights the generational gap in education and how it results in limited parental support for students trying to pursue higher education.

Another participant shared,

“My family doesn’t understand why I want to continue my education. They just want me to get a job to help with the household income.”

This shows how economic pressures and the lack of understanding about the importance of education from parents can lead to conflict or discouragement, further hindering the educational aspirations of students.

Sub-theme 2: Parental Education and Expectations

The level of parental education directly influenced students' expectations and their pursuit of education. Students whose parents had low educational attainment often felt under motivated or lacked emotional support, as their parents did not fully understand the value of a university education.

One participant remarked,

“My mother never went to school, so she doesn’t understand my struggles. She often asks why I don’t just get a job instead of studying.”

This statement reveals how the educational gap between generations can contribute to misunderstandings and lack of emotional support for students. Parental expectations were often shaped by economic necessity, which overshadowed the importance of higher education.

Another participant shared,

“My parents never went to college, so they don’t know how hard it is to manage studies, and they expect me to work and study at the same time.”

This comment indicates how family expectations can sometimes conflict with the realities of academic demands, especially when parents are unfamiliar with the challenges of university life.

Theme 3: Awareness of Financial Aid

Sub-theme 1: Lack of Information on Scholarships

A significant barrier identified by participants was the lack of awareness about available financial aid programs, such as the Ehsaas Scholarship Program, which aims to support students from low-income families. Many students shared that they were either unaware of these opportunities or learned about them too late to apply, further deepening their financial difficulties.

One student explained,

“I didn’t know about the Ehsaas scholarship until my friend told me. By that time, the deadline had passed.”

This reflects the information gap in rural or lower-income communities, where students have limited access to scholarship outreach programs or are not adequately informed about available financial aid. Another participant mentioned,

“I had no idea that there were so many scholarships out there. If I had known earlier, I would have applied for them.”

This highlights the lack of communication between universities and prospective students, especially those from marginalized backgrounds, preventing them from accessing necessary financial resources.

Sub-theme 2: Misinformation about Aid Eligibility

Some students also believed that scholarships were only available to top-performing students and were therefore hesitant to apply, fearing they would not be eligible. This misinformation led to many students not even attempting to apply for financial assistance, thereby missing out on opportunities that could have alleviated some of their financial burdens. One participant shared,

“I thought scholarships were only for top achievers, so I never applied. I didn't think I would qualify.”

This illustrates how misconceptions regarding the eligibility criteria for scholarships deterred students from even considering financial aid, which contributed to their continued financial struggle. Another student added,

“I didn't think I had the right grades, so I just accepted that I wouldn't get any help.”

This quote reinforces the idea that false beliefs about scholarship eligibility can further entrench socioeconomic inequalities, as students do not take the steps to seek help.

Crux of Qualitative Analysis

The data's qualitative analysis shed light on the socioeconomic obstacles Pakistani students must overcome in order to pursue higher education. Lack of family support, financial limitations, and a lack of knowledge about various financial aid programs are some of the main themes that are emphasized. These obstacles make it difficult for students to seek higher education and reach their academic potential, particularly those from low-income and rural backgrounds. According to the findings, students should have improved access to and communication about financial aid programs. In order to improve assistance for pupils from lower-educated backgrounds, parental education initiatives are also necessary. Last but not least, aggressive measures to increase knowledge of financial aid and scholarship alternatives could greatly increase students' prospects of obtaining higher education and close the socioeconomic gap in university attendance.

Discussion

The study's conclusions highlight the major socioeconomic obstacles that prevent Pakistani students from pursuing higher education. These obstacles, which include lack of family support, financial limitations, and a lack of knowledge about financial aid options, are consistent with earlier research emphasizing the role that social support and financial resources play in determining educational outcomes (Khan et al., 2020; Memon & Ali, 2019). With obvious ramifications for policy and practice in Pakistan's higher education system, the study's findings highlight the intricate link between socioeconomic position and access to higher education.

According to the report, the biggest obstacle to pursuing further education was money. This is in line with previous research, which has repeatedly demonstrated that living expenses, tuition fees, and transportation costs are the main obstacles faced by students from lower-income families (Chaudhry & Iqbal, 2021; Javed et al., 2019). Due to Pakistan's persistently high educational costs, students frequently have to decide between continuing their education and providing for their families. This is in line with Khan et al. (2020), who contend that in many areas, the main cause of school dropouts and delayed academic development is a lack of sufficient financial resources. According to the study's participants, they frequently struggled with tuition costs, which caused them to postpone their studies or stop altogether. According to these results, there are financial aid programs in place, but they are frequently insufficient or unavailable to those who need them the most. Given the financial difficulties that many students have, the government and educational

institutions ought to give priority to expanding financial aid and bringing tuition-free or subsidized programs to low-income students (Javed et al., 2019).

Lack of family support was the second significant obstacle this study found, especially for students whose parents had poor educational attainment. This result is in line with studies by Memon and Ali (2019), who contend that students from less educated families struggle because they receive less parental guidance. Participants expressed a lack of assistance with completing university applications, appreciating the importance of a college education, and managing financial and academic demands. According to the participants' testimonies, academic achievement and parental education are strongly correlated. Higher education was better supported and encouraged for those whose parents had university degrees. This is in line with Memon and Ali's (2019) research, which emphasizes the value of parental supervision in fostering academic goals. In order to get past this obstacle, programs that educate parents on how to help their kids with their schooling might be quite important. Promoting parental participation in campaigns to raise awareness of higher education may help close the gap between students' goals and their capacity to fulfill them.

Lack of knowledge about accessible financial aid was the third major obstacle found in this study. The fact that so many students were either ignorant about scholarships or discovered them too late to apply points to a serious informational gap. The importance of financial aid in fostering fair access to higher education has been highlighted in earlier research (Memon & Ali, 2019). Even though there are initiatives like the Ehsaas Scholarship Program in Pakistan, students frequently do not know about them. According to this study, students' misconceptions about their eligibility for scholarships were frequently shaped by false information, such as the idea that only high achievers were eligible. This is consistent with Khan et al. (2020), who contend that socioeconomic disparities in educational access are made worse by a lack of knowledge regarding financial aid. Universities and legislators must close this knowledge gap by enhancing the lines of contact between financial aid organizations and potential students, particularly those from low-income or rural areas. In order to guarantee that all students have equitable access to scholarship possibilities, outreach initiatives should also be created to target underrepresented areas (Memon & Ali, 2019).

The results of this study are in line with earlier investigations of how socioeconomic status affects Pakistani students' access to higher education. For students from lower-income families, financial barriers—specifically, tuition fees and living expenses—have long been recognized as major challenges (Chaudhry & Iqbal, 2021; Javed et al., 2019). Additionally, since low parental education and unstable economic conditions are associated with poorer educational results for adolescents, the study supports the importance of family support in influencing educational goals (Memon & Ali, 2019). Furthermore, the results of this study highlight the necessity of more thorough and focused interventions meant to lessen economic disparities in higher education. It is obvious that financial aid programs increase enrollment and retention rates, and that government agencies and universities must develop and enhance these programs to make them available to all students, especially those from underserved or rural areas (Khan et al., 2020).

Implications for Policy and Practice

The research's conclusions have important ramifications for higher education policy and practice in Pakistan. Policies that emphasize raising financial support, expanding family involvement, and raising awareness of available financial help are crucial for reducing educational disparities. Universities and the government must make investments in financial aid programs that low-income students may use and make sure they are widely advertised and simple to use. Expanding government-funded scholarship programs, like the Ehsaas Scholarship Program, is one possible

legislative option to guarantee that students from low-income families can pursue their education without having to worry about paying for tuition. Additionally, institutions ought to spend money on counseling services to help students navigate the scholarship application process and remove any obstacles brought on by ignorance or misunderstandings regarding eligibility.

Programs for educating parents should also be implemented in order to raise awareness of the need of higher education. These programs would assist pupils reach their full potential by giving parents the resources they need to support their kids' academic goals (Rafiq, Zaki & Nawaz, 2025). Universities and schools might also hold parent workshops to talk about the value of a college degree, establishing a network of support for students at home and at school.

Conclusion

With an emphasis on financial limitations, a lack of family support, and a lack of knowledge about available financial help, this study sought to investigate the socioeconomic hurdles that restrict access to higher education in Pakistan. The study's quantitative and qualitative results showed recurring trends that highlight the ongoing obstacles lower-income students encounter when trying to enroll in college.

The quantitative study painted a vivid picture of how common financial limitations are as a deterrent to higher education. Tuition and living expenditures were cited by the majority of respondents (78%) as the biggest financial barriers. According to the survey's findings, students from lower-income families were much more likely to face financial difficulties that resulted in deferrals, delayed enrollment, or even dropout. Furthermore, compared to their counterparts without financial help, students who had access to financial aid or scholarships had a better chance of staying enrolled and finishing their higher education, according to the statistical research. This result is consistent with other studies by Khan et al. (2020) and Javed et al. (2019), which emphasized that the main reason Pakistanis have restricted access to higher education is economic restrictions.

Our knowledge of students' individual experiences and perspectives on the obstacles to higher education has been enhanced by the qualitative data gathered from in-depth interviews. Three main topics emerged from the thematic analysis: financial limitations, help from family, and knowledge of financial assistance.

Conflict of Interest

The authors showed no conflict of interest.

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