

Socio-Economic Inequalities and Educational Opportunities among Female Undergraduate Students: Emerging Concerns and challenges

Gaziyana Roushan Anjum

Research Scholar, MANUU, College of Teacher Education Darbhanga, Bihar

Prof. Md. Faiz Ahmad

Principal, MANUU, College of Teacher Education, Darbhanga, Bihar

ABSTRACT:

Education plays an important part in the overall development, personal progress, and future opportunities of students; however, differences in socio-economic backgrounds can lead to unequal access to educational opportunities. Understanding socio-economic inequalities is particularly important in the context of female undergraduate students, as family economic conditions, parents' educational and occupational backgrounds, availability of educational resources, and financial support may influence their educational experiences. The study aims to examine the connection between socio-economic inequalities and educational opportunities among female undergraduate students and to identify the emerging concerns and challenges associated with these inequalities. The research is secondary data-based and uses relevant research articles, books, reports, policy documents, and other scholarly sources to develop a complete understanding of the issue. The available literature is critically examined and analyzed thematically to explore the different dimensions of socio-economic inequalities and their influence on educational opportunities. The findings indicate that socio-economic conditions can create differences in students' access to educational resources, learning facilities, digital technologies, academic support, career guidance, and skill-development opportunities. Financial constraints, the digital divide, unequal availability of learning resources, and limited academic support emerge as significant concerns. Female undergraduate students from disadvantaged socio-economic backgrounds may face greater difficulties in accessing and benefiting from available educational opportunities. Overall, reducing socio-economic barriers is essential for ensuring equitable educational opportunities. Institutional measures such as scholarships, digital facilities, mentoring, academic support, and career guidance, along with inclusive educational policies, can contribute to reducing socio-economic inequalities and promoting accessible, equitable, and meaningful educational opportunities for female undergraduate students.

Keywords: *Socio-Economic Inequalities, Educational Opportunities, Female Undergraduate Students, Educational Equity, Digital Divide, Educational Resources.*

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Introduction:

At the undergraduate level, students are working on developing academic knowledge, professional skills, and aspirations that will define their future educational and career choices. Nevertheless, being enrolled at the undergraduate level should not imply that all these students have equal educational opportunities. One can argue that

factors such as family backgrounds and other social aspects could impact educational opportunities.

The Organisation for Economic Co-operation and Development (OECD, 2023) indicates that there exists a strong connection between socio-economic status and educational results. In some cases, this means that education systems might contribute to

reducing existing disparities while at times reproducing them. Socioeconomic disparity within education includes various types of differences between different categories including family incomes, parents' educations/occupations, household resources, learning conditions, and others. Educational inequity affects not just student admissions/enrolments, but how they engage in learning, grow academically, and achieve skills. Educational opportunity can involve having access to learning material, libraries, digital technologies, academic guidance, financial assistance, career advice, extra-curricular activities, and much more. Technology offers new opportunities to educate young females, yet the uneven distribution of digital resources presents fresh challenges (UNESCO, 2024). For instance, female undergraduates encounter unique challenges when seeking opportunities for development since women's education has proven to correlate with gender equity, empowerment, employment, and overall societal progress.

Gender, economic hardship, and rural environment might play a huge role in defining educational prospects among students. Female students who belong to families with fewer privileges experience serious obstacles in accessing relevant information and services. These could range from devices, internet infrastructure, academic assistance, information on careers, professional experiences, and many more. Ultimately, these disparities negatively influence their chances of taking advantage of the opportunities offered by higher education. According to Blanden et al. (2022), "educational opportunities encompass those circumstances which promote student engagement in learning, allow them to acquire necessary skills and attain academic achievements". The purpose of this research was to focus on how the socio-economic inequalities have affected the educational opportunities for the female undergraduates' students as well as examining the arising concerns about the inequality access.

Conceptual Understanding:

Socio-Economic Inequalities: Socio-economic inequalities concern differences between people with respect to their economic, social,

cultural, and educational resources. In terms of education, this means aspects such as family income, parental education and occupation, household possessions, living conditions, and availability of learning materials.

According to OECD (2023), "socioeconomic status represents a more general measure of the availability of resources and social positions for the student's family. These can be measured by parental education, occupational status, and household possessions." Students' families are considered advantageous if they have more financial capacity to provide them with various resources that might lead to success at school. Some of the resources provided to affluent children consist of books, computers, Internet, private academic help, etc. On the contrary, students who come from disadvantaged backgrounds lack these resources and suffer from disadvantages, which hinder them from having a good education.

Educational Opportunities:

Educational opportunities involve providing students with the necessary facilities, resources, experiences, and assistance required for their active participation and development of their academic, personal, and professional skills.

This includes providing educational materials such as textbooks, library resources, laboratory equipment, and digital technologies; offering financial aid such as scholarships; delivering academic advice and mentorship services; providing career counselling and internship opportunities; organizing extracurricular activities; and establishing various programmes for developing specific skills among learners. Opportunity extends far beyond admission to higher education; once enrolled, it's crucial to guarantee adequate access to various resources and provision systems that help them take part in educational pursuits (Young, 2022)

Female Undergraduate Students in India:

Female participation in higher education in India has increased noticeably over the years. According to the All-India Survey on Higher Education (AISHE) 2021–22, the total number of

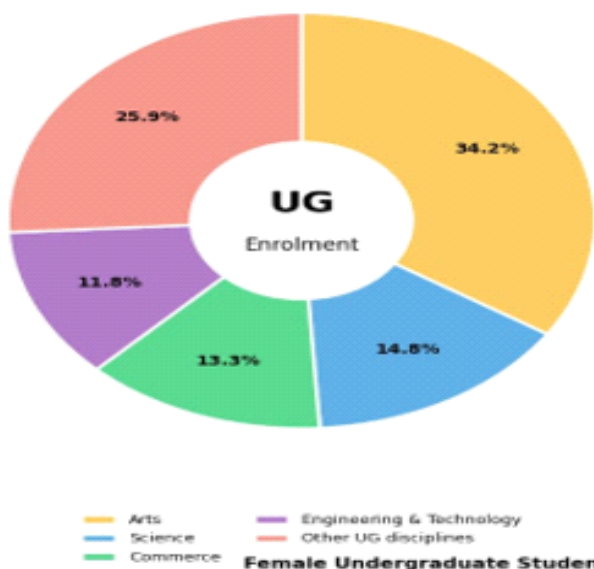
students enrolled in higher education increased from approximately 3.42 crore in 2014–15 to 4.33 crore in 2021–22. During the same period, female enrolment increased from approximately 1.57 crore to 2.07 crore. This means that female enrolment increased by around 50 lakh students, or 32%. These figures show a clear improvement in women's participation in higher education in India.

The Gross Enrolment Ratio (GER) also shows this positive change. The overall GER in higher education increased from 23.7% in 2014–15 to 28.4% in 2021–22. During the same period, the female GER increased from 22.9% to 28.5%. The Gender Parity Index (GPI) reached 1.01 in 2021–22, which indicates that the female GER was slightly higher than the male GER. Female GER has remained higher than male GER for the fifth consecutive year since 2017–18.

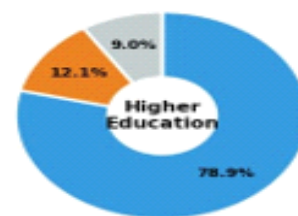
At the undergraduate level, 78.9% of the total students enrolled in higher education were studying in undergraduate programmes in 2021–22, while 12.1% were enrolled in postgraduate programmes. Among undergraduate disciplines, Arts had the highest enrolment at 34.2%, followed by science at 14.8%, Commerce at 13.3%, and Engineering and Technology at 11.8%. At the postgraduate level, Social Science had the highest enrolment at 21.1%, followed by science at 14.7%.

Though there has been a huge growth in the participation of females in higher education system, an increased number of enrollments doesn't necessarily translate into experiencing equal educational opportunities for all the females (Khan, 2014). There are disparities between them as far as their families' incomes, their parents' levels of education, availability of different learning resources, digital facilities, academic support, career counseling and skill development opportunities are concerned. Female participation in higher education requires considering not one in case of enrollment but also about availability and quality of educational opportunities provided. Therefore, we found importance of looking into factors affecting educational opportunities of female undergraduates. Hence, our focus has shifted towards studying socio-economic inequalities and its impact on educational opportunities of female undergrads. With the aim of analyzing the effect of socio-economic differences on educational opportunities among female undergrads, we analyzed the data obtained through AISHE (All India Survey On Higher Education) and hence established the importance of understanding gender issues related to education with respect to women's educational opportunity.

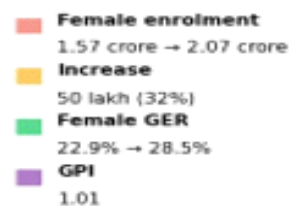
**Undergraduate Enrolment by Discipline
AISHE 2021-22**



Enrolment by Level



Female Participation



Female Undergraduate Students in India – AISHE 2021-22

Table 1:
Key Indicators of Female Participation in Higher Education in India
(AISHE 2021-22)

Indicator	2014-15	2021-22	Change / Status
Total higher-education enrolment	3.42 crore	4.33 crore	Increased
Female higher-education enrolment	1.57 crore	2.07 crore	50 lakh (32%) increase
Overall GER	23.7%	28.4%	Increased
Female GER	22.9%	28.5%	Increased
Gender Parity Index (GPI)	—	1.01	Female GER slightly higher
Undergraduate enrolment	—	78.9%	Largest share
Postgraduate enrolment	—	12.1%	—
UG – Arts	—	34.2%	Highest UG discipline
UG – Science	—	14.8%	—
UG – Commerce	—	13.3%	—
UG – Engineering & Technology	—	11.8%	—
PG – Social Science	—	21.1%	Highest PG stream
PG – Science	—	14.7%	—

Source: Ministry of Education, Government of India, All India Survey on Higher Education (AISHE) 2021-22.

Relationship between Socio-Economic Inequalities and Educational Opportunities:

Socio-economic conditions shape the range of educational opportunities available to students. Family income, parental education and occupation, household resources, and social support can influence access to learning materials, digital devices, internet connectivity, academic assistance, career information, and skill-development activities (OECD, 2023).

For female undergraduate students, equal enrolment does not necessarily mean equal opportunity. Students may enter the same institutions but have different levels of financial support, technology, guidance, and exposure to academic and professional activities. Therefore, socio-economic inequality should be examined not only through entry into higher education but as well through the ability to participate in and benefit from available opportunities.

Theoretical Framework:

Bronfenbrenner's Ecological Systems Theory:

Bronfenbrenner (1979) Proposed that individual's growth is unfair through interconnected environments such as family, school, and community. Therefore, educational opportunities should be understood in relation to students' social and economic environments. Family conditions can influence study

environments, parental involvement, access to facilities, and educational choices.

Bourdieu's Theory of Capital:

Bourdieu (1986) explains inequality through economic, cultural along with social capital refers to money and material resources; cultural capital refers to knowledge, skills, educational orientations, and experiences; and social capital includes resources available through relationships and networks. Unequal forms of capital may influence access to learning materials, guidance, information, and developmental opportunities.

Coleman's Social Capital Theory:

Coleman (1988) stresses the role of family relationships, communication, expectations, and social networks in developing human capital. Supportive relationships can help female undergraduates continue education, seek guidance, and obtain information about scholarships, careers, and further study.

Sen's Capability Approach:

Sen (1999) distinguishes between having resources and being able to use them effectively. Admission to college does not automatically provide equal opportunity if students lack devices, study materials, financial support, educational assistance, or access to employment-related opportunities.

Review of Literature:

Socio-economic background plays an important role in shaping students' educational experiences and opportunities. Differences in family income, parental education, family support, educational investment, and access to learning facilities can create unequal educational pathways. Blanden, Doepke, and Stuhler (2022) explain that family circumstances and educational investment are important factors associated with educational inequality. In the Indian context, Choudhury and Kumar (2026) found significant socio-economic and differences between males and females in access to professional tertiary education with gender differences being more evident among poorer households.

These findings indicate that enrolment alone may not fully reflect equality in higher education, as students from different socio-economic backgrounds may have different levels of support and resources. Students from relatively advantaged families may have greater access to books, computers, internet facilities, suitable study spaces, and additional academic support, whereas financially constrained students may have fewer such facilities. Therefore, socio-economic inequality can continue even after students enter higher schooling and may influence their capability toward contribute in and benefit from available educational opportunities (Blanden et al., 2022; Choudhury & Kumar, 2026). The growing use of technology within education has further included a digital aspect to educational inequality. Access to digital devices, internet connectivity, affordability, and digital skills has become increasingly important for accessing educational materials and information. Vaidehi, Reddy, and Banerjee (2021) found substantial digital inequalities among disadvantaged groups in India and linked these differences partly to income and educational attainment. Unequal digital access can restrict students' access to course materials, online learning platforms, academic information, and educational communication (Vaidehi et al., 2021). Gender is also an important dimension of socio-economic inequality. Choudhury and Kumar (2026) show that economic disadvantage can be associated with greater gender differences in obtaining access to

professional tertiary education. For female students, socio-economic background may therefore influence not only entry into higher education but also financial support, learning resources, digital facilities, academic guidance, career information, and skill-development opportunities. Thus, female students with similar formal enrolment may still experience different educational opportunities because of differences in their socio-economic circumstances (Choudhury & Kumar, 2026). Overall, the reviewed literature shows that socio-economic inequality in education is a multidimensional issue involving financial resources, family background, educational facilities, digital access, academic support, and information (Blanden et al., 2022; Vaidehi et al., 2021; Choudhury & Kumar, 2026). Meaningful participation in higher education therefore requires more than admission or enrolment; students also need adequate resources and support to participate in and benefit from educational opportunities. However, comparatively less integrated attention has been paid to how these factors together shape the educational opportunities of female undergraduate students. Thus, the present study focuses on understanding the relationship between socio-economic inequalities and educational opportunities among female undergraduate students.

Research Gap:

Existing research has pointed to the importance of socio-economic conditions in educational access, achievement, and attainment. OECD (2023) also identifies socio-economic disparities as an important issue of educational equity, while Choudhury and Kumar (2026) reported significant gender and socio-economic unequal access to professional tertiary education in India. However, comparatively less attention has been given to the wider educational opportunities of female undergraduate students, including learning resources, digital access, academic support, career guidance, and skill development. Therefore, this study addresses the need to examine socio-economic inequality as a broader issue of equitable educational opportunities through a secondary-data-based analysis of relevant literature.

Need and Significance of the Study:

- Equal enrolment does not automatically provide equal access to learning resources, technology, and academic support (OECD, 2023).
- Family socio-economic conditions can influence the range and quality of educational resources available to students (Blanden et al., 2022).
- Female students may face combined gender and economic disadvantages in higher education, especially in poorer households (Choudhury & Kumar, 2026).
- Digital access, connectivity, and digital skills have become important parts of educational opportunity (UNESCO, 2023).
- Identifying these barriers can help institutions strengthen scholarships, digital facilities, mentoring, academic support, career guidance, and skill-development opportunities.

Objectives of the Study:

1. To understand the different dimensions of socio-economic inequalities affecting female undergraduate students.
2. To examine how socio-economic conditions influence the educational opportunities available to female undergraduate students.
3. To explore the major emerging concerns and challenges related to unequal educational opportunities among female undergraduate students.
4. To examine the role of family, educational resources, digital access, and institutional support in shaping educational opportunities among female undergraduate students.

Research Methodology:

The current study follows a secondary-data-based qualitative approach to examine socio-economic inequalities and educational opportunities among female undergraduate students. No primary data were collected for the study. Relevant secondary sources, such as including research articles, scholarly books, government reports, policy documents, institutional publications, and reports of recognized organizations, were consulted. The selected literature was reviewed in relation to socio-economic inequalities, educational opportunities, gender, higher education, digital access,

academic support, and related concerns. The available evidence was critically examined and synthesized to understand the major dimensions, emerging concerns, and challenges associated with unequal educational opportunities among female undergraduate students.

Sources of Data:

The study uses three main categories of secondary sources:

1. Official reports and educational databases, including AISHE, NIRF, UNESCO, OECD, and ASER/Pratham reports. These sources provide information on higher education, female enrolment, educational access, digital resources, and educational equity.

2. Government and policy documents, including NEP 2020, Ministry of Education publications, and other relevant reports related to higher education, gender equality, access, and inclusive education.

3. Academic literature, such as peer-reviewed research paper and scholarly books, book chapters, and other relevant publications on socio-economic inequality, educational opportunities, female students, digital access, and academic support.

These sources were reviewed and combined to understand how socio-economic differences influence educational opportunities and the difficulties experienced by female undergraduate students.

Method of Analysis:

The study applies thematic analysis to the main method. Relevant research articles, reports, policy documents, and scholarly sources are reviewed and organized around key themes such as socio-economic inequality, educational resources, digital access, academic support, and educational opportunities. The information is compared and interpreted to identify common patterns, emerging concerns, and major challenges related to female undergraduate students.

Emerging Concerns and challenges:

Emerging Concerns:

Higher education has expanded opportunities for female students, but socio-economic differences remain to affect admittance, participation, and benefit. Digital and hybrid teaching can create additional inequalities when students lack devices, connectivity, or digital skills (UNESCO, 2023).

i. Digital Divide: Unequal access to smartphones, computers, internet, and digital skills can restrict online learning and academic resources (UNESCO, 2023).

ii. Increasing Cost of Education: Tuition, books, transport, accommodation, internet, and other costs may create difficulties for disadvantaged students (OECD, 2023)

iii. Unequal Educational Resources: Differences in textbooks, libraries, laboratories, study materials, and learning environments can affect educational experiences (Blanden et al., 2022).

iv. Unequal Technology Access: Differences in devices and connectivity may restrict digital learning and educational information (UNESCO, 2023).

v. Limited Career Guidance: Unequal access to counselling, higher-study information, internships, and employment information can affect future choices.

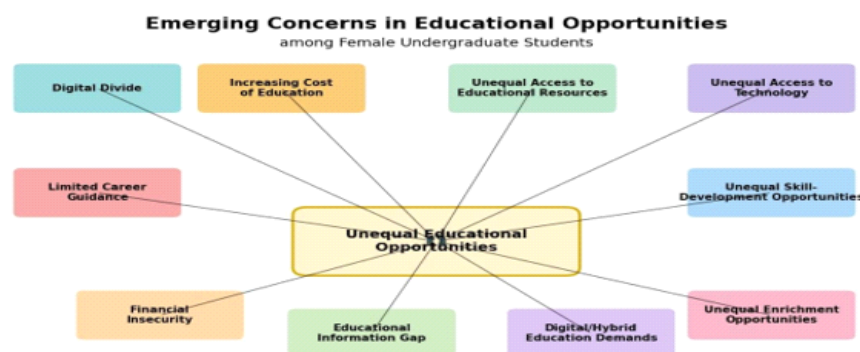
vi. Unequal Skill Development: Limited access to training, workshops, internships, and professional exposure may restrict skill development.

vii. Financial Insecurity: Economic uncertainty can make educational expenses and additional academic participation difficult (OECD, 2023).

viii. Educational Information Gap: Limited information about scholarships, fellowships, internships, and research opportunities can reduce participation

ix. Digital/Hybrid Education Demands: Such learning requires technology, digital competence, and self-directed learning, which may not be equally available (UNESCO, 2023).

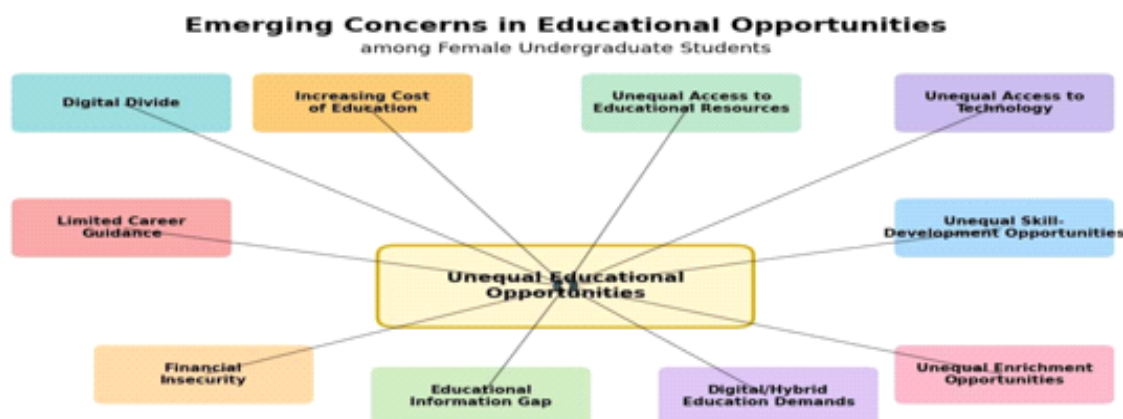
x. Unequal Enrichment Opportunities: Seminars, conferences, research activities, internships, and extracurricular programmes may depend on financial resources and institutional support.



Major Challenges

- i. **Financial Constraints:** Limited family income can restrict tuition, books, transport, accommodation, internet, and additional learning activities (OECD, 2023).
- ii. **Lack of Digital Devices and Internet:** Limited access can hinder online classes, digital materials, platforms, and academic information (UNESCO, 2023).
- iii. **Limited Learning Resources:** Inadequate textbooks, references, libraries, laboratories, and study facilities can affect academic engagement (Blanden et al., 2022).
- iv. **Lack of Academic Support:** Limited mentoring, tutoring, and teacher assistance may make coursework more difficult.
- v. **Limited Parental Educational Support:** Parents' educational background may influence guidance,

- encouragement, and educational information.
- vi. **Difficulty Accessing Career Guidance:** Limited counselling and information can make career planning difficult.
- vii. **Limited Skill-Development Exposure:** Financial and institutional limitations may restrict workshops, training, internships, conferences, and similar activities.
- viii. **Unequal Academic Participation:** Resource-related difficulties may reduce participation in seminars, research, visits, and extracurricular activities.
- ix. **Barriers to Educational Progression:** Socio-economic disadvantage can continue to limit resources, support, and opportunities needed for sustained development (Choudhury & Kumar, 2026).



Conclusion:

Socio-economic inequalities are continuing to affect educational opportunities for female undergraduate students. The differences between individuals' family incomes, educational resources, digital access, academic support, career guidance and skill-development opportunities lead to different educational experiences. Enrolment cannot therefore be viewed as evidence that educational equality has been achieved since students will have varying capacities and resources which they will be able to utilize during their period at university. Further challenges for some students include financial limitations and inadequate access to technology. Gender and socio-economic circumstances intersect with one another potentially causing additional barriers for female undergraduates. Educational equity must therefore address both access issues and ensure equal provision post-enrolment of financial assistance, digital facilities, academic support, career guidance and skill development opportunities in order to reduce educational inequalities among female undergraduate students and provide a more inclusive higher-education environment.

Suggestion and Recommendation:

1. Strengthen scholarships and financial assistance for female students from economically weaker households.
2. Provide affordable digital devices, reliable internet access, and digital-learning support.
3. Ensure regular academic mentoring and career guidance at the college level.
4. Expand access to internships, workshops, research activities, seminars, and skill-development programmes.

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